

The Affordability Rule

Determining affordability ensures that the unit is affordable for the household per HUD guidelines. They will be required to pay at least 30% of their monthly adjusted income for rent and utilities. Below, you will see how to calculate 30 – 40% of their monthly adjusted income using the Affordability Estimate Worksheet.



600 Park Avenue
Bremerton WA 98337
(p) 360-479-3694
(f) 360-616-2927
www.bremertonhousing.org

Affordability Estimate Worksheet

Head of Household: Rosie Smith Voucher Issued: MM/DD/YYYY
Specialist: _____ Voucher Expires: MM/DD/YYYY

Program: b_hcv

RENT BURDEN (AFFORDABILITY) WORKSHEET

According to HUD regulations, Housing Choice Voucher participants may pay up to 40% of monthly adjusted income as rent. If the gross rent for the unit you select is less than line 8 below you will be paying 30% of your income as rent. If the gross rent for the unit you select is between line 8 and line 9 you will be paying closer to 40% of your monthly adjusted income as rent. Please keep this in mind as you are searching for a unit.

1. Annual Income	\$21,500.00
2. Deductions to Income	\$2,760.00
3. Annual Adjusted Income	\$18,740.00
4. Monthly Adjusted Income (#3 Divided by 12)	\$1,561.67
5. 40% of Monthly Adjusted Income	\$624.67
6. 30% of Monthly Adjusted Income	\$468.51
7. Difference (#5-#6)	\$156.17
8. Payment Standard for Family ***	\$2920.00***
9. Payment Standard + #7	\$3,076.00

Rent + Utility Allowance For Unit **MUST** be LESS than Line 9

Keep in mind:

If the Gross Rent (rent plus utility allowance) is:

- Less than Line 8, you will be paying 30% of your income (Line 6) as rent
- Between Line 8 & 9, you will be paying closer to 40% of your income as rent



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Equal Opportunity Employer.
If you need to request a reasonable accommodation, contact the BHA Section 504 Coordinator at (360) 616-7122. TTY: (360) 377-8606



*** This number is an example number used for this scenario. For updated/current Payment Standards, please refer to our website: www.bremertonhousing.org > Residents/Participants > NEW Section 8 FAQs & Information > Income Limits, Payment Standards, Utility Allowances.

Calculating Affordability Walk-Through: The Affordability Estimate Worksheet



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Affordability Estimate Worksheet

Head of Household: _____ Voucher Issued: _____
Specialist: _____ Voucher Expires: _____

Program: _____

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1. Annual Income
2. Deductions to Income
3. Annual Adjusted Income
4. Monthly Adjusted Income (#3 Divided by 12)
5. 40% of Monthly Adjusted Income
6. 30% of Monthly Adjusted Income
7. Difference (#5-#6)
8. Payment Standard for Family
9. Payment Standard + #7

Allowance For Unit **MUST** be LESS than Line 9

1
Their "Line 9
Shopping" Amount

2
How Section 8
Calculates
Income & Rent
Portion

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lower retaliation, or familial status in admission or access to its programs.
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Calculating Affordability Walk-Through: How to Read Utility Allowance Charts, Step by Step

- 1) Unit Type
- 2) Bedroom Size
- 3) Locality (area)
- 4) Unit Heating Type
- 5) Cooking Heat Type
- 6) Other Electric
- 7) Water Heating Type
- 8) Water Company
- 9) Sewer Company
- 10) Trash
- 11) Fridge & Range
- 12) Electric and/or Gas Monthly Service Fee

Utility Allowance Schedule
 Tenant-furnished utilities and appliances

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing

OMB Approval No. 2577-0569
 exp. 7/31/2022

Locality/PHA
Bremerton & Kitsap County

Unit Type

Date (m.m/dd/yyyy)
10/01/2022

Utility or Service	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	7 BR	8 BR
Heating-Natural Gas									
Heating-Electric									
Heating-Fuel Oil									
Heating-Propane									
Heating-Wood									
Heating-Electric Heat Pump									
Cooking-Natural Gas									
Cooking-Electric									
Cooking-Propane									
Other-Electric									
Water Heating-Natural Gas									
Water Heating-Electric									
Water Heating-Fuel Oil									
Water Heating-Propane									
Water-In-City of Bremerton									
Water-Out-City of Bremerton									
Water-In-City of Poulsbo									
Water-Out-City of Poulsbo									
Water-Kitsap PUD									
Water-North Perry Avenue									
Water-West Sound Utility									
Water-Aquarius									
Water-City of Bainbridge Island									
Water-Port Orchard									
Sewer-In-City of Bremerton									
Sewer-Out-City of Bremerton									
Sewer-In-City of Poulsbo									
Sewer-Port Orchard									
Sewer-Out-City of Poulsbo									
Sewer-Kitsap County									
Sewer-City of Bainbridge Island									
Sewer-West Sound Utility									
Trash Collection									
Refrigerator									
Range									
Electric Monthly Service Fee									
Gas Monthly Service Fee									

* Calculation based on lower of Unit Size and Voucher Size

**For updated/current Utility Allowances, please refer to our website:
www.bremertonhousing.org > Residents/Participants > NEW Section 8 FAQs & Information > Income Limits, Payment Standards, Utility Allowances.**

Calculating Affordability Checklist

Use with Affordability Estimate Worksheet & Utility Allowance Chart

Asking rent		Utilities tenant would be responsible for (check all that apply) <div style="text-align: center;"> <input type="checkbox"/> Electric <input type="checkbox"/> Gas <input type="checkbox"/> Water <input type="checkbox"/> Sewer <input type="checkbox"/> Trash </div>
Voucher size		
Bedroom size <i>(cannot be less than voucher size)</i>		
Line 9/Shopping Amount		

Use these tables to add your numbers. Refer to #2 on the Utility Allowance Chart (bedroom size)

Numbers 4, 5, 6 & 7 (Heating)	
Unit heating amount	
Cooking heating amount	
Water heating amount	
Any electric? If yes, amount	

Number 11 (Fridge & Range) <small>Only count if unit does not come with a fridge and/or range</small>	
Refrigerator amount	
Range amount	

Numbers 8, 9, 10 (Water, Sewer, Trash)	
Water company amount	
Sewer company amount	
Trash amount	

Number 12 (Monthly Service Fees)	
If unit has electric, amount	
If unit has gas, amount	

Total for this column _____

Total for this column _____

TOTALS	
	Asking Rent
+	Utility Allowance <i>(add both column totals from above)</i>
TOTAL =	
Line 9 Shopping amount	
Is TOTAL equal to or less than Line 9 Shopping amount? If yes, then unit is affordable	