

PAYMENT STANDARD SCHEDULE BY NEIGHBORHOOD ZIP CODE

The payment standard generally sets the maximum subsidy payment a household can receive from PHA each month and is based on Small Area Fair Market Rents (SAFMRs) published annually by HUD. When searching for and selecting a prospective HCV unit, always keep in mind that our Payment Standard used for analysis is dictated by Voucher Size, not unit bedroom size.

For example: You have a current voucher size of

2, but you elect to lease a 3 bedroom unit. The payment standard used as a basis for our rent calculations will be a payment standard size of 2, not 3. This means that your new landlord will be less likely to accept a rent offer from PHA.

Thus it's always best to match your voucher size with the bedroom size of your prospective new home. This rule will help produce a rent offer that your new landlord is more likely to accept.

Also keep in mind that you are allowed to spend a maximum of 40% of total household income towards the following, per month: tenant's portion of the contract rent + tenant's total utilities costs (see Utilities Schedule flyer for applicable values).

If you have questions regarding payment standards or rent analyses, please reach out to your HCV service representative.

PHA Payment Standard Schedule effective November 1, 2025 Payment Standards

SAFMR Group	Type	SRO	0	1	2	3	4	5	6	7	8
1	Basic Rents	\$825	\$1,100	\$1,190	\$1,420	\$1,700	\$1,900	\$2,185	\$2,470	\$2,755	\$3,040
2	Traditional Rents	\$960	\$1,280	\$1,390	\$1,660	\$1,990	\$2,220	\$2,553	\$2,886	\$3,219	\$3,552
3	Mid Range Rents	\$1,162	\$1,550	\$1,690	\$2,010	\$2,410	\$2,690	\$3,093	\$3,497	\$3,900	\$4,304
4	Opportunity Rents	\$1,350	\$1,800	\$1,960	\$2,330	\$2,790	\$3,120	\$3,588	\$4,056	\$4,524	\$4,992
5	High Opportunity Rents	\$1,575	\$2,100	\$2,280	\$2,720	\$3,260	\$3,640	\$4,186	\$4,732	\$5,278	\$5,824

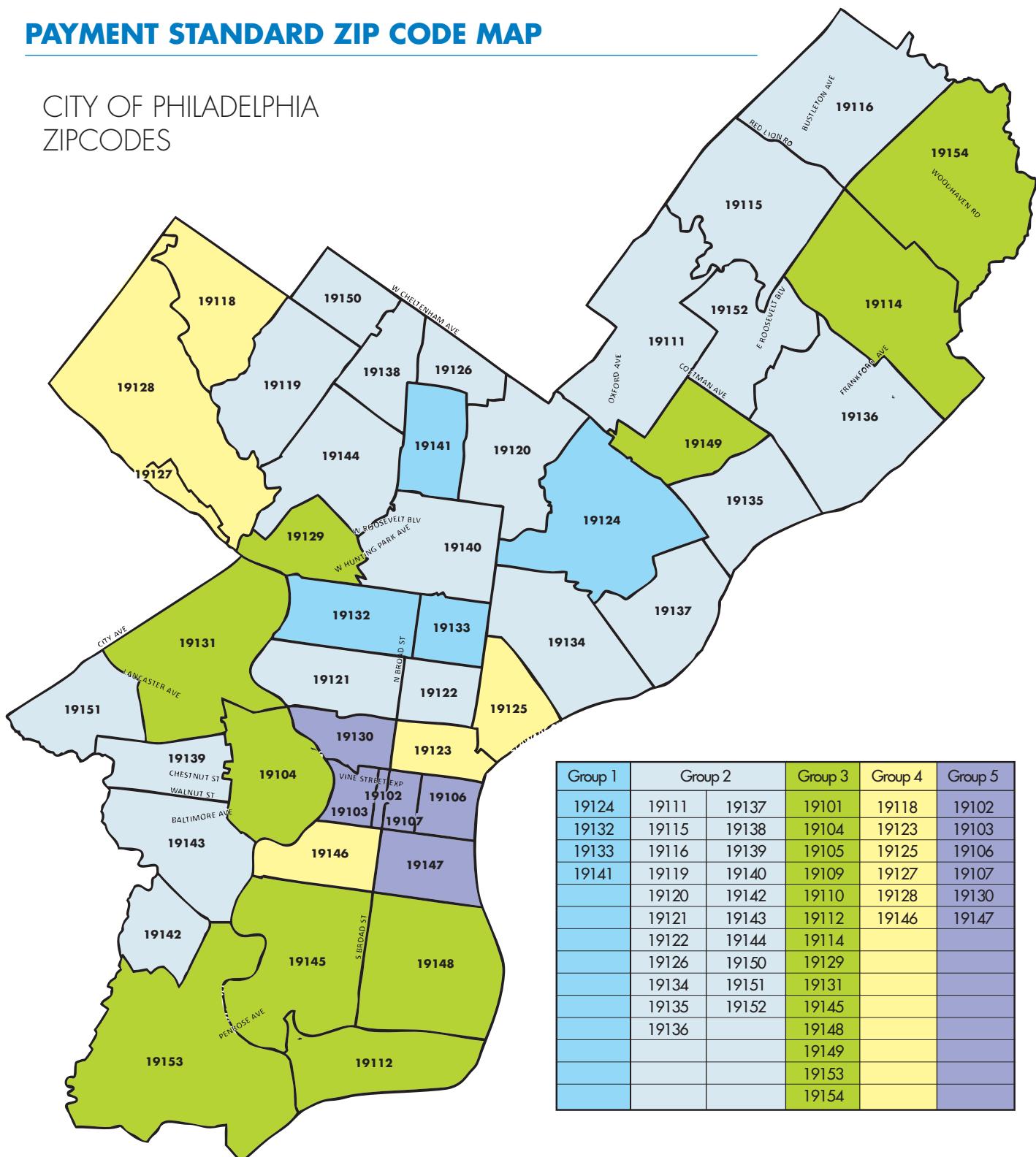
Group 1	Group 2	Group 3	Group 4	Group 5
19124	19111	19137	19101	19118
19132	19115	19138	19104	19123
19133	19116	19139	19105	19125
19141	19119	19140	19109	19127
	19120	19142	19110	19128
	19121	19143	19112	19146
	19122	19144	19114	
	19126	19150	19129	
	19134	19151	19131	
	19135	19152	19145	
	19136		19148	
			19149	
			19153	
			19154	

Application of Payments Standards

Action type	Payment standard to apply:
Initial lease	PHA's current SAFMR Payment standard in effect when the lease is approved and executed by the tenant and owner.
Recertification	PHA's current Payment Standard in effect when all recertification documents have been received and processed in Elite UNLESS the current payment standard applicable to the household is LOWER than the payment standard applied at last regular recertification. Effective April 2020 biennial recertifications and thereafter, irrespective of any increase or decrease in the payment standard, if the household family size increases or decreases the new household voucher size must be used to determine the payment standard for the household when completing the recertification. If the household is a April 2020 triennial recertification, the voucher size will not be downsized until their next recertification.
Interim	Payment standard in effect at last regular recertification.

PAYMENT STANDARD ZIP CODE MAP

CITY OF PHILADELPHIA
ZIPCODES



0 0.75 1.5 Miles



Data Source: Philadelphia City Planning Commission

OTHER FACTORS DETERMINING RENT

However, Payment Standards are not the only factor when determining the rent PHA can offer. Below are three other factors that determine the rent PHA offers to a landlord:

Requested Rent and Utility Responsibility - The proposed rent and the utilities the tenant will be responsible for are listed on the RFTA. The prospective tenant must sign this document prior to submitting to PHA.

Market Analysis - The rent amount the unit would receive from an unsubsidized tenant. PHA conducts a market analysis through a third party vendor and determines the amount the unit could receive in the private market.

Participant income (affordability) - Participants may not pay more than 40% of their monthly-adjusted income when moving into a new unit.

If a unit is selected in which the cost of rent and utilities is higher than the payment standard, you will be required to pay the additional amount above the applicable payment standard.

DETERMINING AFFORDABLE RENT

PHA will determine the minimum amount you must contribute toward rent and utilities. This amount is called a total tenant payment or TTP. Your TTP is calculated using a formula based on your income. The RFTA form and lease will identify the utility bills you need to pay. Your TTP will be the higher of the following:

The below table provides the guidelines for TTP; however, your TTP will never be less than PHA's \$50 minimum rent. The minimum amount of rent you will pay is \$50 a month. If you do not have a rental portion based on your income the \$50 will be deducted from your utility allowance.

Your TTP is a percentage of your monthly adjusted income based on your family size:

Household Size	Total Tenant Payment
1 - 2 persons	28% of adjusted monthly income
3 - 5 persons	27% of adjusted monthly income
6+ persons	26% of adjusted monthly income

If you are a participant of the VASH or Mainstream programs you will pay 30% of monthly adjusted income.