

For ease of calculation, all scenarios assume 4-week month, and 30% of income charged as rent.

Green = Rent Cap Applies

Red = Resident owes rent on lump sum payment

Yellow = LHA owes credit to resident

Scenario 1: Increased Wages and FUPC:

- Adult Earner #1:
 - March 1: earned \$400/week work income
 - May 1: now earns \$500/week b/c of increased work hours
- Adult earner #2:
 - March 1: earned \$400/week work income
 - May 1: receiving combined \$800/week UI benefits [regular UI (\$200) and FUPC (\$600)]
- Total:
 - March 1: \$3,200/month income, \$960/month rent
 - May 1: LHA **excluded** FPUC from income: \$2,800/month income, \$840/month rent
 - June 1: \$5,200/month income, **CAPPED** at \$960/month rent

LHA could change rent determination to adhere to cap or charge full rent of \$1,560 and give \$600 credit, whichever is simplest for LHA systems.

All increase in household income due to wages and FUPC – **rent cap applies for June & July**. LHA may increase rent to that cap for June and July. **No retroactive adjustment for April and May.**

NOTE: All Figures monthly	March	April	May	June	July	August*
Tenant Member 1	Employed \$1,600	Employed \$2,000	Employed \$2,000	Employed \$2,000	Employed \$2,000	Employed \$2,000
Member 2	Employed \$1,600	UI: \$800 UI + \$2,400 FPUC (excluded)	UI: \$800 UI + \$2,400 FPUC (excluded)	UI: \$800 UI + \$2,400 FPUC (included)	UI: \$800 UI + \$2,400 FPUC (included)	UI: \$800
TOTAL Household Income	\$3,200	\$2,800	\$2,800	\$5,200	\$5,200	\$2,800
Calculated Rent (30%)	\$960	840	\$840	\$1,560	\$1,560	\$840
Rent Cap	n/a	n/a	n/a	\$960	\$960	n/a
Rent Due	\$960	\$840	\$840	\$960	\$960	\$840
*If only change is expiration of FPUC: LHA will have to calculate based on actual circumstances						

Scenario 2: Offsetting Changes to Wages and FUPC:

- Adult earner #1:
 - March 1: earned \$600/week work income
 - June 1: lost job and not eligible for UI
- Adult Earner #2:
 - March 1: earned \$400/week work income
 - June 1: lost job and receives UI + FPUC - \$800/week
- Total
 - March 1: \$4,000/month income, \$1,200/month rent
 - June 1: \$3,200/month income, \$960/month rent

While all changes to household income are due to wages and FUPC, net effect leads to rent below rent cap, so charge rent on actual income for June and July. **No retroactive adjustment for April and May.**

NOTE: All figures monthly	March	April	May	June	July	August
Tenant Member 1	Employed \$2,400	Employed \$2,400	Employed \$2,400	\$0 Income	\$0 Income	\$0 Income
Member 2	Employed \$1,600	Employed \$1,600	Employed \$1,600	UI: \$800 UI + \$2,400 FPUC (included)	UI: \$800 UI + \$2,400 FPUC (included)	UI: \$800
TOTAL Household Income	\$4,000	\$4,000	\$4,000	\$3,200	\$3,200	\$800
Calculated Rent (30%)	\$1,200	\$1,200	\$1,200	\$960	\$960	\$240
Rent Cap	n/a	n/a	n/a	\$1,200	\$1,200	n/a
Rent Due	\$1,200	\$1,200	\$1,200	\$960	\$960	\$240

Scenario 3: COLA Only

Sole Adult Earner

- March 1: earning \$2000/month from SSDI, rent \$600/month
- May 1: after annual determination finds 2% COLA adjustment, income goes to \$2,040 and rent to \$612/month
- June 1: income \$2,040/month and rent still \$612/month

As all income changes are not due to FPUC or wage income, **no change needed.**

NOTE: All figures monthly	March	April	May	June	July	August
Tenant Member 1	SSDI \$2,000	SSDI \$2,000	SSDI \$2,040	SSDI \$2,040	SSDI \$2,040	SSDI \$2,040
TOTAL Household Income	\$2,000	\$2,000	\$2,040	\$2,040	\$2,040	\$2,040
Calculated Rent (30%)	\$600	\$600	\$612	\$612	\$612	\$612
Rent Cap	n/a	n/a	n/a	n/a	n/a	n/a
Rent Due	\$600	\$600	\$612	\$612	\$612	\$612

Scenario 4: Retroactive Payments for Charging on FPUC

Sole Adult Earner

- March 1: earning \$600/week work income
 - \$2400/month income and \$720/month rent
- April 1: loses job and receives \$900/week UI (UI + FPUC). LHA decides (absent guidance from DHCD) to charge rent on full income
 - \$3,600/month income and \$1,080/month rent
 - Without FPUC, would have been \$1,200/month income and \$360/month rent
- June 1: Rent cap applies
 - \$3,600/month income, **capped** at \$720/month rent
- **Retroactive Payments:**
 - **For April and May, LHA must credit tenant** \$720/month rent for difference between rent including and excluding FPUC. Could apply credit to June and July rent.
 - **For June and July, March Rent cap applies**

For fairness, all LHAs should exclude FPUC from April and May rent and apply rent cap for June and July rent.

NOTE: All figures monthly	March	April	May	June	July	August
Tenant Member 1	Employed \$2,400	UI: \$1,200 UI + \$2,400 FPUC (included by LHA)	UI: \$1,200 UI + \$2,400 FPUC (included by LHA)	UI: \$1,200 UI + \$2,400 FPUC (included)	UI: \$1,200 UI + \$2,400 FPUC (included)	UI: \$1,200
TOTAL Household Income	\$2,400	\$3,600	\$3,600	\$3,600	\$3,600	\$1,200
Calculated Rent (30%)	\$720	\$1,080	\$1,080	\$1,080	\$1,080	\$360
Rent Cap	n/a	n/a	n/a	\$720	\$720	n/a
Rent Due	\$720	\$1,080	\$1,080	\$720	\$720	\$360
Rent Credit Due	n/a	\$720	\$720	n/a	n/a	n/a

Scenario 5: Lump Sum UI Payment

Sole Adult Earner

- March 1: earning \$600/week work income
 - \$2400/month income and \$720/month rent
- April 1: loses job, applies for UI but application stuck in processing. \$0/income, rent for April and May
- June 15: receives notice that UI application accepted for \$900/week, and receives lump sum payment of \$9,000 for ten weeks of enhanced UI (April 1-June 15)
- **Apportionment of Payment:**
 - LHA should apportion this revenue to the months in which it was accrued.
 - For the 8 weeks of April and May, LHA should **exclude the FPUC** to match those who received their UI benefits on time:
 - \$2,400 income (8 weeks x \$300 “regular” UI), \$720 rent charge
 - For June, LHA may charge retro to monthly rent cap, as \$0 rent already charged and paid.
 - \$3,600 monthly income, **capped** at \$720/month rent
 - For July, LHA may charge rent up to rent cap after appropriate notification by June 17th.
 - \$3,600 monthly income, **capped at \$720 month**

For fairness, all LHAs should exclude FPUC from April and May rent and apply rent cap for June and July rent.

NOTE: All figures monthly	March	April	May	June	July	August
Tenant Member 1	Employed \$2,400	\$0 Income	\$0 Income	\$0 Income, then retro payment of UI: \$1,200 UI + \$2,400 FPUC (included)	UI: \$1,200 UI + \$2,400 FPUC (included)	UI: \$1,200
TOTAL Household Income	\$2,400	\$0 income, \$1,200 retro payment	\$0 income, \$1,200 retro payment	\$0 income, \$3,600 retro payment	\$3,600	\$1,200
Calculated Rent (30%)	\$720	\$0	\$0	\$1,080	\$1,080	\$360
Rent Cap	n/a	n/a	n/a	\$720	\$720	n/a
Rent Due	\$720	\$0	\$0	\$720	\$720	\$360
Back Rent Due as a Result of Lump Sum UI Payment	n/a	\$720		\$720	\$720	n/a

Scenario 6: Increased Wage Income and new Household Member

- March 1: single earner, earning \$600/week work income
 - \$2,400/month income and \$720/month rent
- April 1: single earner gets hazard pay, earning \$750/week work income
 - \$3000/month income, \$900/month rent
- June 1: New earner joins household, with \$500/week job
 - \$5,000/month household income, **BUT CAP Applies - \$720/month rent**
 - **NO retroactive adjustment for April or May**

After cap policy expires – July 31 or as extended by DHCD – LHA may charge rent on full household income.

NOTE: All figures monthly	March	April	May	June	July	August
Tenant Member 1	Employed \$2,400	Employed \$3,000	Employed \$3,000	Employed \$3,000	Employed \$3,000	Employed \$3,000
Member 2	n/a	n/a	n/a	Employed \$2,000	Employed \$2,000	Employed \$2,000
TOTAL Household Income	\$2,400	\$3,000	\$3,000	\$5,000	\$5,000	\$5,000
Calculated Rent (30%)	\$720	\$900	\$900	\$1,500	\$1,500	\$1,500
Rent Cap	n/a	n/a	n/a	\$720	\$720	n/a
Rent Due	\$720	\$900	\$900	\$720	\$720	\$1,500