



Moving to Work Demonstration Program for Fiscal Year 2020:
COHORT #2 – Rent Reform

Moving to Work Plan and Application Package

Submitted by:

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TABLE OF CONTENTS

PART I – MTW Plan and Rent Reform Information

a) MTW Plan	1
(I) Vision for PHA’s Local MTW Program.....	1
(II) Plan for Future Community/Resident Engagement	4
(III) PHA Operating and Inventory Information	5
(IV) Plan for Local MTW Program	8
(V) Proposed Use of MTW Funds.....	10
(VI) Evidence of Significant Partnerships	10
b) Rent Reform Information.....	11
(I) Alternative Rent Policy Selection and Rationale.....	11
(II) Describe Alternative Rent Policy to the Public	13
(III) Information Technology Plan	15

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PART I - Moving To Work (MTW) Plan and Rent Reform Information

a) MTW Plan

(I) Vision for PHA's Local MTW Program

The Housing Authority of the City of Durham, also known as the Durham Housing Authority (DHA), is at a crossroads – undergoing realignment and growth as an agency to achieve its current goals and better position itself to address future needs of its residents and the greater community, leveraging limited Federal resources to provide services and support for its Public Housing (PH) residents and Housing Choice Voucher (HCV) participants, and partnering with the City of Durham and Durham County to preserve and expand affordable housing options in the city. The overall vision for DHA's MTW program is to use MTW waivers, funding flexibility, and innovation to address its unique challenges and local needs in the following ways:

Cost Effectiveness: Starting in 2014, DHA has had to reduce staffing without reducing the workload they carry. The ability of DHA to waive certain rules and regulations under MTW, and streamline the operations of our core programs, will allow staff to be nimbler in responding to the needs of the families we serve, including moving toward self-sufficiency and increased housing choice.

Self-Sufficiency: The average household income for DHA's PH and HCV households has remained flat over the past three years at approximately \$9,000 for PH families and approximately \$13,000 for HCV families. Approximately 30% of DHA's PH and HCV families report income from wages. At the same time, Durham is growing rapidly with over \$500 million in development projects planned to revitalize the downtown core, including DHA's property, and DHA has created a Shared Prosperity Plan to ensure that the families we serve can make the most of those opportunities. DHA will use increased MTW flexibility to explore programs and develop

partnerships that help the families we serve get ready to enter the workforce and/or retain employment, provide incentives for their participation in training and education, and help them to build assets and wealth. That also includes providing wraparound services to meet them where they are and support them on their path to greater self-sufficiency. We will use MTW flexibility to explore programs or activities that improve the educational quality and outcomes for the families we serve. Durham is growing rapidly, and we want to participate in the MTW Demonstration Program to ensure that DHA's residents are positioned to grow with it.

Housing Choice: Like many urban areas in the United States, neighborhoods in Durham are feeling the pressure of gentrification threatening to displace long-time residents. Almost 30% of Durham households are cost burdened in terms of how much of their monthly income goes to housing costs. The most vulnerable populations, such as very low income and the homeless, have the greatest housing affordability challenges. DHA will use MTW flexibilities and fungibility to preserve affordable housing in Durham, through either acquisition, modernization, or new construction, and by providing seed money or assets such as property or Project Based Vouchers (PBVs) that will leverage additional investment. DHA will also use MTW flexibility and funding to help its HCV families move to neighborhoods with better educational, employment, and social opportunities, and less crime, and assist hard-to-house and special needs populations.

DHA has a strong framework of staffing, skills, and experience to implement its local MTW program. The Chief Executive Officer (CEO) of DHA previously served as the Deputy Executive Director at the Housing Authority of Baltimore City, and was closely involved in negotiating the extension of their MTW designation. He understands the mechanics of the program, and brings a wealth of experience with the benefits, opportunities, and challenges of implementing an MTW program to DHA. The structure of DHA has recently been realigned, with

a newly created Chief Operating Officer (COO) overseeing the core programs of Public Housing, the HCV Program, and the Resident Services Department. The COO was formerly the Director of the HCV Program at DHA for 4 years, and has achieved and maintained High Performer status for the HCV Program annually. Prior to DHA, she spent over 12 years in the HCV Program at the Cuyahoga Metropolitan Housing Authority. Under her leadership, Cuyahoga's HCV Program achieved and maintained High Performer status for 11 consecutive years. She currently serves on the Board of Governors for the National Association of Housing and Redevelopment Officials (NAHRO). With this new alignment of responsibilities, the COO oversees three of the major programs that will be responsible for ensuring cost effectiveness, increasing self-sufficiency, and increasing housing choice, and she is strategically positioned to ensure successful implementation of the DHA MTW program. The COO will be supported by the Director of Strategic Management, who focuses on planning, policy development and implementation, program monitoring, and strategic initiatives.

Statement of Fair Housing: DHA certifies that it will carry out its application in conformity with: Title VI of the Civil Rights Act of 1964 (42 USC 2000d-2000d-4); the Fair Housing Act (42 USC 3601-19); Section 504 of the Rehabilitation Act of 1973 (29 USC 794); Title II of the Americans with Disabilities Act of 1990 (42 USC 12101 et seq.); all regulations implementing these authorities; other applicable Federal, State, and local civil rights laws; and that it will affirmatively further fair housing, which means that it will: (i) take meaningful actions to further the goals identified by the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR 5.150-5.180 and 903.15; (ii) take no action that is materially inconsistent with its obligation to affirmatively further fair housing; and (iii) address fair housing issues and contributing factors in its programs, in accordance with 24 CFR 903.7(o)(3) and 903.15(d).

(II) Plan for Future Community/Resident Engagement

DHA will ensure communication and engagement during the development and implementation of our local MTW program so that our families and the greater Durham community can participate in shaping programs that affect them.

DHA's MTW program has a dedicated page on our website, which will serve as a hub for all announcements, notices, presentations, and draft plan and policy documents, and as a forum for ongoing feedback during the plan development and implementation phases. Announcements and notices will also be posted on our social media feeds. Notification of important meetings, hearings, and announcements related to MTW will be mailed or hand delivered to our PH and HCV families directly to make sure that everyone can choose to participate. All plans, policies, and notices will also be posted at our property management offices for review.

Once DHA receives the MTW designation, we will hold a series of workshops – virtual or in-person if possible – targeted to our PH and HCV families, as well as the broader community and stakeholders, to review and prioritize MTW activities and policies. Our Resident Services Department will work closely with the families we serve and resident leaders at our properties to share information about our MTW program and solicit feedback, as well as conduct needs assessments to help prioritize MTW activities. Our resident leaders will be instrumental partners in encouraging participation as well as helping to explain the challenges and benefits of the MTW program to our PH residents and HCV families. We will also work with our partner organizations and service providers such as the Durham County Department of Social Services (DCDSS) to determine needs for our community and solicit feedback, as well as to reach populations that are traditionally hard-to-reach or underrepresented.

DHA has an engaged group of advocates that represent the broader community, and they regularly participate in our annual PHA Planning process. We will continue to use our annual PHA Plan process, which will include the MTW Supplement to the Annual PHA Plan, to provide opportunities for review and feedback on planned MTW activities. Our annual Budget process, which will also be significantly impacted by new MTW funding flexibilities and new MTW programs, will provide ongoing opportunities for engagement in the DHA MTW planning and implementation process.

DHA will ensure that every family regardless of their ability, country of origin, and/or language proficiency can participate in the MTW implementation process. DHA will conduct outreach and engagement efforts with racial and ethnic minorities, persons with limited English proficiency, persons with disabilities, families with children, and groups that represent these populations. DHA will also affirmatively market to races/ethnicities shown to have disproportionate housing needs through local service providers.

(III) PHA Operating and Inventory Information

DHA is a mid-sized Public Housing Authority (PHA) that currently serves 3,761 families, or 8,878 individuals, through its PH and HCV programs in the county of Durham. DHA's affordable housing portfolio includes 1,379 units of Public Housing and 502 units of other affordable housing. DHA's HCV program currently serves 2,536 households, and of those households, 322 are special purpose vouchers, and 140 are PBVs. The average income of our PH families is currently \$9,757, and the average income of our HCV families is currently \$13,631, with approximately 30% of all families reporting income from wages. Children under the age of 18 make up 46% of our population served. 49% of our 3,761 families are elderly or disabled households, we have 117 families enrolled in our Family Self-Sufficiency (FSS) program, and 37

of our PH families pay a flat rent. Of our current PH and HCV families, 1,459 are non-elderly, non-disabled, and non-excluded households that will be eligible to participate in Cohort #2 – Rent Reform.

Participation in the MTW program could result in significant changes to the profile of the households DHA serves. Through participation in Cohort #2 – Rent Reform, as well as investments in enhanced supportive services and job-training programs, we anticipate that the average income of our families will increase, and that the unemployment rate will decrease. We also anticipate that the proportion of families living in PBV units will increase as we reposition our current properties to more sustainable funding structures, and provide PBVs as incentives to developers of affordable housing.

DHA is engaged in a long-term plan to modernize or replace its aging housing stock as well as to reposition its portfolio to preserve and expand affordable housing options in Durham. In 2012, DHA was granted a portfolio-wide conversion under the Rental Assistance Demonstration (RAD) program for our PH communities to be converted to PBVs. Since that time, we have converted 507 units with another 258 units under a Commitment to Enter into Housing Assistance Payments (CHAP) contract. DHA is in the process of implementing the Downtown Durham Neighborhood Plan (DDNP) – an ambitious 2,500 unit, \$500M+, eight-site master plan in downtown. This will be a five-fold increase in the number of units in DHA's portfolio in the downtown. MTW funding flexibilities will allow us to expedite this process and leverage opportunities with development partners to accelerate the plan, while modernizing our existing housing stock to provide comfortable homes for our families during the long-term conversion process.

Currently, DHA maintains a 96% occupancy in its available public housing units. While properties undergo modernization or redevelopment, we have kept units offline for temporary relocation of our existing residents to minimize displacement. DHA also achieves a high level of lease-up of HCV units within 60 days. The HCV households, however, often face challenges in locating available apartments, especially in neighborhoods that they like and in smaller scale housing options such as singles or doubles. There are special needs and hard-to-house populations in Durham for which DHA will use their MTW flexibility to provide safety-net housing: the re-entry population, and homeless individuals needing medical respite to successfully rehabilitate.

DHA has demonstrated innovation and creativity within its current program, which could be enhanced through participation in MTW. DHA created the Downtown Durham Neighborhood Plan (DDNP) through an extensive and inclusive planning process to revitalize the downtown Durham core, including several DHA-, City-, and County-owned properties. DHA and the City jointly facilitated the community engagement process which resulted in the City contributing available publicly-owned land in support of the master plan. The City has dedicated \$60 million from an affordable housing bond approved by voters in 2019 toward the implementation of DDNP. The County has also preliminarily agreed to allow DHA to use its available land towards the DDNP. DHA is spearheading a Shared Prosperity Plan, which seeks to maximize participation of Section 3 residents and businesses, as well as minority-owned and women-owned businesses (MWBE), in the \$500+ million in development activity promised by the DDNP. In 2012, DHA was awarded a \$300,000 Choice Neighborhoods Initiative Planning Grant from HUD, and completed a Transformation Plan for Southeast Central Durham in October 2014. Between 2014 and 2017, DHA received a \$1.02m in 21st Century Community Learning Centers Grant from the U.S. Department of Education to fund afterschool activities at its communities. DHA has had a

Family Self-Sufficiency program for years, and was awarded a 2019 Family Self-Sufficiency Grant from HUD. DHA was awarded \$2,300,000 from HUD for the FY 2019 Jobs Plus Program (JPP) Initiative. DHA is in the planning phase of its Jobs Plus Initiative program, and has already developed strong partnerships with job training and other service providers that could be built upon for MTW programming.

(IV) Plan for Local MTW Program

In order to achieve the vision for our local MTW program discussed above, DHA seeks to implement the following types of initiatives and activities, which will be prioritized based on available budgets and feedback from the families we serve, our partners, and the community:

Cost Effectiveness: DHA will use MTW waivers to streamline operations of our core programs and reduce the administrative burden on our staff, the families we serve, and our partners. This includes waivers to the Housing Quality Standards (HQS) process, such as pre-qualifying unit inspections and using alternative inspections schedules, which will ensure that units are available quickly for lease-up by our HCV families and HCV landlords. After the conclusion of the alternative test rent policy study, we will expand the availability of tenant rent policy and reexamination waivers to all PH and HCV families. Our residents, including those that will be excluded from the alternative rent policy, have expressed a desire to benefit from those waivers as well. Waiving these requirements will greatly reduce the amount and frequency of administrative processes staff must conduct under current program rules and regulations.

Self-Sufficiency: DHA will use MTW waivers and increased MTW flexibility to explore programs and develop partnerships that help our families get ready to enter the workforce and remain employed, provide incentives for their participation in training and education, and help them to build assets and wealth. DHA will consider an MTW Self-Sufficiency program, providing

financial incentives for achieving training and educational goals and creating incentive accounts to encourage savings and wealth development and. We will build on our existing partnerships with area Universities and technical schools to provide sector-based job training and vocational training programs for high-demand fields in Durham, such as the Bio-Tech industry. DHA will work with partners to create work-readiness and wraparound case management and service referrals for our families that need more support on their path to self-sufficiency. DHA will also use MTW flexibility to explore programs and partnerships with the schools that serve our PH and HCV families, and support parental involvement in their children's education in order to improve the educational quality and outcomes for our families. Our MTW initiatives will help the families we serve to increase their earnings and build wealth, prepare them for the private market after subsidized housing, and increase their access to opportunity.

Housing Choice: DHA will use MTW flexibilities and fungibility to preserve affordable housing in Durham and increase housing choices for the families we serve. We will explore increasing the PBV program and project caps in neighborhoods with robust amenities in order to encourage development of affordable housing. DHA will explore using MTW funding to rehab our existing portfolio or expedite new construction of affordable mixed-income housing in our long-term redevelopment and repositioning plan. DHA will explore increasing HCV payment standards for high-opportunity neighborhoods, and using waivers to allow landlord recruitment and retention incentives such as vacancy-loss payments and damage claims to increase housing options for our HCV households. DHA will also explore mobility counseling programs and other incentives to help HCV families find and lease apartments in neighborhoods with better educational, employment, and social opportunities, with less crime. In order to fill the gap in housing for hard-to-house populations in Durham, DHA will explore voucher set asides or

sponsor-based assistance for homeless and re-entry housing, including medical respite programs in partnership with service providers to enable rehabilitation for vulnerable citizens.

(V) Proposed Use of MTW Funds

DHA requests authority to use public housing and HCV funds flexibly in its MTW program. DHA proposes to use MTW Funds in the following ways:

- Increase funding for resident supportive services, job readiness and job training programs, educational programs, providing financial incentives to PH and HCV families and funding incentive accounts to encourage work, savings, and wealth development.
- Increase funding for PBV vouchers in order to increase PBV program and project caps.
- Increase funding for landlord leasing incentives.
- Explore methods to fund pre-development costs and create a revolving loan fund to expedite redevelopment and conversion projects.

DHA will use the MTW single fund concept, allowing it to move funds flexibly across the traditional Section 8 and Section 9 programs to fund the MTW programs that are prioritized each year. As the DHA MTW program evolves, programs and initiatives will be funded accordingly.

(VI) Evidence of Significant Partnerships

DHA is a key partner with the City of Durham on several initiatives: CDD's five-year plan for Affordable Housing Investment in Durham; the DDNP through which DHA has already leveraged \$60 million from the City's affordable housing bond; DHA's Shared Prosperity Plan to increase opportunities for Section 3 employees and MWBE businesses; and HUD's ConnectHome initiative. Within the past 4 years, the City has provided over \$18m in funds to DHA to support operations and administration, planning, rehab and maintenance, and redevelopment. DHA partners with the Durham County Department of Social Services (DCDSS), which serves as the

referral agency for Family Unification Program (FUP) and Housing Opportunities for Persons With Aids (HOPWA) program at DHA. Through DHA’s Jobs Plus Program (JPP), DHA will work with several County and City departments, private non-profits and for-profit entities, and area educational institutions to provide education, financial literacy, job training, job search programs, and case management, leveraging over \$3m in matching funds. A complete list of JPP partners is in Appendix 4. DHA will expand on this programming through its MTW program and increase the leveraged funds. DHA has a strong history of collaboration with area educational institutions, including Duke University, UNC Chapel Hill, North Carolina Central University, and Durham Technical Community College to provide job readiness trainings, GED services, case management, and public health programs and services to our PH and HCV families. DHA may use its affiliated non-profit, Learner’s Assistance, Inc. (LAI) to receive philanthropic donations and leverage MTW funding for programs that support economic self-sufficiency. All of these partnerships will contribute to the success of the alternative rent policy through financial and job training for the families we serve.

b) Rent Reform Information

(1) Alternative Rent Policy Selection and Rationale

DHA seeks to implement MTW Test Rent #1 – Tiered Rent. We believe tiered rents ultimately provide the most stability for our PH and HCV families and the greatest incentive to increase their income and build wealth. Because tiered rents do not increase for three years, our families will be able budget that rent more reliably on a monthly basis. They will also be relieved of the burden of reporting any changes in income for three years. The reliability of fixed rents and reduced burden will be a powerful incentive for our families to increase their income. During those three years, DHA will also provide financial literacy, budgeting, and savings incentives along with

other supportive services so that families are prepared for a potential rent increase at the triennial recertification with increased economic self-sufficiency.

DHA wants to meet our families where they are with our MTW program, and provide them with the resources and support they need so that we can grow together as our MTW program evolves. Because our average family income has remained flat for three years, we believe the tiered rents are a fairer alternative rent policy that will incentivize our families to increase their income while our MTW programs are helping them gain economic self-sufficiency. We want our families to have more confidence in their ability to increase their income on a regular basis before choosing to impose automatic step increases in their rent. We believe that stepped rent increases would be more burdensome on our residents and on our staff – although residents would not have to report changes in income, they may worry about the rent increase and their ability to pay, and would need to go through the process of requesting a hardship rent if their income has not increased. For staff, they would need to update the tenant records annually, potentially process updated HUD-50058 forms to reflect the rent increase, and regularly update financial systems with the increased rents and Total Tenant Payments (TTPs). They may also be processing more hardship rent requests if our families have not increased their income in line with the increased rent each year. We anticipate that implementing tiered rents would be more efficient and cost effective in terms of staff time and materials. During our resident engagement process, residents and participants have also responded in favor of tiered rents and their benefits.

Finally, we believe that stepped rent increases would disproportionately burden our lower income families, at least at the beginning of the test rent study. Although DHA has the discretion to set the stepped rent anywhere between 2% and 4% of fair market rent by bedroom size, the step increases would be the same for all families regardless of their income. This means that a family

in a three-bedroom apartment whose rent is initially set at \$150 per month and a family in a three-bedroom apartment whose rent is initially set at \$400 per month would both get the same dollar amount step increase the next year. That step increase would be a much higher percentage of the first family's monthly income compared to the second family.

(II) Describe Alternative Rent Policy to the Public

In order to participate in the MTW Expansion, DHA must participate in a study of alternative rent policies conducted by HUD. These alternative rent policies are designed to increase resident self-sufficiency and reduce administrative burden for DHA. The rules for participating in the alternative rent policy study have been set by HUD for purposes of evaluation, and DHA and its families must follow these rules. Eligible households include existing PH residents and HCV participants, and new households admitted during the alternative rent enrollment period. Families that are elderly or disabled, families with special purpose vouchers and homeownership vouchers, families paying public housing flat rent or ceiling rent, and families already participating in the Family Self-Sufficiency program will be excluded from the alternative rent policy study.

For all other eligible households, a lottery will be held to randomly assign each household to one of two groups. The groups will be evenly split, and one group will be transitioned to the alternative rent policy, while the other group will continue to have their rent calculated as it is currently calculated, and continue to receive annual recertifications. DHA does not have any control over which families will be placed in each group, and residents cannot request to be placed in a specific group. Families that are in the excluded groups above cannot participate in the alternative rent policy during the study period, but they can still benefit from DHA's other MTW programs.

Eligible residents will have ample time to prepare before the alternative rent policy study begins. After DHA is selected by HUD, it will take up to twelve months to finalize all rent policies and prepare to implement the rent study. Once ready, DHA will open an enrollment period when each eligible family will be randomly assigned to one of the two groups, undergo an income examination, complete a baseline survey, and have their rent set. The enrollment period will last for one year, so the soonest that PH and HCV families will start the alternative rent policies is at least 2022. Once the enrollment period is over, the study is expected to last six years. Households randomly assigned to the two groups must stay in their assigned group for those six years.

DHA has chosen to use Test Rent #1 – Tiered Rents. With tiered rents, selected PH and HCV families will be grouped by their gross annual income from the prior year into tiers of \$2,500 increments. The rent for each tier will be calculated as 30% of the monthly income of the mid-point of the income range for that tier, and everyone in that tier will pay the same rent (see Tiered Rent Table). For instance, if the income tier is \$10,000 to \$12,499, the mid-point is \$11,250, and the rent is $\$11,250/12 \times 30\%$, or \$281 per month. Once a family's rent has been set in their income tier, their rent will not increase for a period of three years, and they will not have to report any increase in income or conduct any income re-examinations for those three years. This is a great benefit to families and encourages them to increase their income during those three years, and they could save a significant amount of money in rent while building their wealth. After three years, DHA will conduct a triennial income reexamination, and families will be placed in the tier that matches their total annual gross income from the prior year. They will keep this new rent for an additional three-year period with no income reexaminations and no increases to their new rent.

If a family loses income between triennial income reexaminations, they will be eligible for a hardship rent if their total annual gross income – measured as current or anticipated income –

drops into a tier that is lower than the tier they were assigned at their latest triennial reexamination. The family must request the hardship rent directly, because DHA staff will not know that the family's income has dropped between reexaminations. Their hardship rent would be the tiered rent for their new temporary lower tier. The hardship rent is temporary, between 1 to 12 months, and DHA will determine how long each family's hardship rent lasts based on that family's circumstances. When the hardship rent expires, the family's rent will return to their tiered rent assigned at their most recent triennial income reexamination. Families can request an extension or renewal of their hardship rent if needed, and DHA will work with the family to determine whether an additional hardship is necessary and for how long. The purpose of the hardship is to provide the family with rent relief until they can increase their income to a point where the hardship rent is no longer needed.

(III) Information Technology Plan

DHA currently uses MRI's TenMast WinTen2+ software for processing PH and HCV participant records and submitting all required data to IMS/PIC. We met with MRI to discuss upgrading our current software in order to accommodate changes to resident processing required by the MTW Expansion, including the HUD-50058 MTW Expansion form when it is finalized, and will continue to pursue those upgrades. We are currently working through similar issues to update our software for our Jobs Plus Program, including processing the Jobs Plus Earned Income Disregard (JPEID). We will be implementing the Tracking At A Glance (TAAG) software to track our case management and supportive services activities for Jobs Plus, and can expand use of that software for our MTW program. We are familiar with shifting program reporting in our current software from our conversion of several properties to RAD, and are confident that we could make a similar transition for our local MTW program.

Additional Test Rent Information - MTW Test Rent #1: Tiered Rent (Excluded from the page count)

Durham Housing Authority Tiered Rent Table

Tier	Tier Income minimum	Tier Income midpoint	Tier Income maximum	Monthly Income - midpoint (Tier Income midpoint/12)	Tiered Rent (30% of monthly income at the midpoint)
1	\$0	\$1,250	\$2,499	\$104	\$50*
2	\$2,500	\$3,750	\$4,999	\$312	\$94
3	\$5,000	\$6,250	\$7,499	\$521	\$156
4	\$7,500	\$8,750	\$9,999	\$729	\$219
5	\$10,000	\$11,250	\$12,499	\$937	\$281
6	\$12,500	\$13,750	\$14,999	\$1,146	\$344
7	\$15,000	\$16,250	\$17,499	\$1,354	\$406
8	\$17,500	\$18,750	\$19,999	\$1,562	\$469
9	\$20,000	\$21,250	\$22,499	\$1,771	\$531
10	\$22,500	\$23,750	\$24,999	\$1,979	\$594
11	\$25,000	\$26,250	\$27,499	\$2,187	\$656
12	\$27,500	\$28,750	\$29,999	\$2,396	\$719
13	\$30,000	\$31,250	\$32,499	\$2,604	\$781
14	\$32,500	\$33,750	\$34,999	\$2,812	\$844
15	\$35,000	\$36,250	\$37,499	\$3,021	\$906
16	\$37,500	\$38,750	\$39,999	\$3,229	\$969
17	\$40,000	\$41,250	\$42,499	\$3,437	\$1,031
18	\$42,500	\$43,750	\$44,999	\$3,646	\$1,094
19	\$45,000	\$46,250	\$47,499	\$3,854	\$1,156
20	\$47,500	\$48,750	\$49,999	\$4,062	\$1,219
21	\$50,000	\$51,250	\$52,499	\$4,271	\$1,281
22	\$52,500	\$53,750	\$54,999	\$4,479	\$1,344
23	\$55,000	\$56,250	\$57,499	\$4,687	\$1,406
24	\$57,500	\$58,750	\$59,999	\$4,896	\$1,469
25	\$60,000	\$61,250	\$62,499	\$5,104	\$1,531
26	\$62,500	\$63,750	\$64,999	\$5,312	\$1,594
27	\$65,000	\$66,250	\$67,499	\$5,521	\$1,656
28	\$67,500	\$68,750	\$69,999	\$5,729	\$1,719
29	\$70,000	\$71,250	\$72,499	\$5,937	\$1,781
30	\$72,500	\$73,750	\$74,999	\$6,146	\$1,844

Tier	Tier Income minimum	Tier Income midpoint	Tier Income maximum	Monthly Income - midpoint (Tier Income midpoint/12)	Tiered Rent (30% of monthly income at the midpoint)
31	\$75,000	\$76,250	\$77,499	\$6,354	\$1,906
32	\$77,500	\$78,750	\$79,999	\$6,562	\$1,969
33	\$80,000	\$81,250	\$82,499	\$6,771	\$2,031
34	\$82,500	\$83,750	\$84,999	\$6,979	\$2,094
35	\$85,000	\$86,250	\$87,499	\$7,187	\$2,156
36	\$87,500	\$88,750	\$89,999	\$7,396	\$2,219
37	\$90,000	\$91,250	\$92,499	\$7,604	\$2,281

**Minimum rent is \$50, which is higher than 30% of the monthly income at the midpoint of Tier 1*

The Area Median Income (AMI) for a family of four in the Durham-Chapel Hill, NC HUD Metro FMR Area is \$90,900 in 2020.