**IX. Choice of Rent**

The amount payable monthly by the family as rent to the Housing Authority is the rent selected annually by the family from the two options offered below:

**A. Flat Rent**

1. The flat rent method is designed to encourage self-sufficiency and to avoid creating disincentives for continued residency for families who are attempting to become economically self-sufficient. The flat rents will be determined by comparing the HUD FMR with the Housing Authority of Billings Section 8 Rent Reasonableness Data. This data will survey unassisted housing units in the community by type of structure, bedroom size, age, census tract location and amenities. The Flat Rent will be established by choosing, for any given unit size, the lower of the survey rent or the FMR. The Housing Authority will attach current flat rent rates to the end of this section annually and maintain records as to calculation and establishment of flat rents.

2. Annual Update of Flat Rents. PHA shall review the flat rent structure annually and adjust the rents as needed. When a resident chooses Flat Rent, his/her rent shall be adjusted only at the next regular reexamination/recertification rather than at the point the flat rent may change.

3. Recertification of Families on Flat Rents. Families paying flat rents are required to recertify income annually and are still required to participate in an Annual Reexamination in order to ensure that unit size is still appropriate and Community Service requirements are met. Although Flat Rent families are only required to re-certify annually, they are still required to comply with income and family composition reporting requirements.

**B.Income–based Rent**.

The Housing Authority of Billings will use the 30 percent of the family’s monthly-adjusted income or the 10 percent of the family’s monthly income in determining the rent under the income-based rent method. The income-based rents, including any applicable utility allowance must not exceed the total tenant payment.

**C. Information for Families**

1. For the families to make an informed choice the Housing Authority staff will present:

 (a) The dollar amounts of tenant rent under each option: and

 (b) The Housing Authority’s policies on switching type of rent in circumstances of financial hardship.

2. Changing type of rental payment

When the Housing Authority determines that the family is unable to pay the flat rent because of a financial hardship the Housing Authority must immediately switch the family’s rental payment from the flat rent to income-based rent. The change will be effective the 1st of the following month.

3. Financial hardships

 (a) The Housing Authority of Billings will consider financial hardship circumstances for families in the following situations:

 (b) Families who experienced a decrease in income because of changed circumstances, loss or reduction of employment, a death in the family, and reduction in or loss of earnings or other assistance;

(c) Families who have experienced an increase in expenses, because of changed circumstances, for medical costs, childcare, transportation, education, or similar items.

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| **MT 1-2, 8 South Side Units, Morgan, Bunting, Byrd & Scattered Flat Rents Effective 1/1/2019** |
| **CT 9.02** |  |
| 2bd  | **$ 641**  |
| 3bd | **$913**  |
| 4bd | **$1,126**  |
|  |  |
| **MT 1-3** |  **Heights**  |
| **CT 7.05** |  |
| 1bd | **$515**  |
| 2bd | **$636**  |
| 3bd | **$913**  |
|  |  |
| **MT 1-4**  |  **St. Johns**  |
| **CT 10** |  |
| 2bd | **$720**  |
| 3bd | **$1,010**  |
|  |  |
| **MT 1-5**  |  **Woody Drive**  |
| **CT 13** |  |
| 2bd | **$817**  |
| 3bd | **$1,065**  |
|  |  |
| **MT 1-6**  |  **South Park**  |
| **CT 3** |  |
| 2bd | **$634**  |
| 3bd | **$899**  |
|  |  |
| **MT 1-7**  |  **Phyllis Circle**  |
| **CT 17.04** |  |
| 1bd | **$568**  |
|  |  |
| **CT 13** |  **Single Family**  |
| **4bd** | **$1,308**  |
| 2524 McCormick |
|  |  |
| **CT 7.01** |  |
| **3bd** | **$ 1,048**  |
| 1937 Lake Elmo |
| **4bd** | **$1,308**  |
| 405 W. Wicks |
|  |  |
| **CT 7.02** |  |
| **4bd** | **$1,308**  |
| 905 Ahoy |
|  |  |
| **CT 7.04** |  |
| **3bd** | **$1,048**  |
| 665 Aronson |
| 662 Aries |
| 746 Aronson |
| 824 Sargent At Arms |
| 1016 Governors |
| 689 Bazaar |
| **4bd** | **$1,308**  |
| 447 Caravan |
|  |  |
| **CT 7.05** | **$1,003**  |
| **3bd** |  |
| 1320 Claimjumper |
| 825 Nutter |
| 1127 Patriot |
| **4bd** |  |
| 914 Nutter | **$1,308**  |
|  |  |
| **CT 7.06** |  |
| **4bd** | **$1,269**  |
| 1025 Nutter |
| 217 Hilltop |
|  |  |
| **CT 9.01** |  |
| **3bd** | **$1,036**  |
| 4429 Clevenger |
| **4bd** | **$1,167**  |
| 4435 Clevenger |
|  |  |
| **CT 9.02** |  **Single Family**  |
| **3bd** | **$ 846**  |
| 4120 Murphy |
| 410 Bunting |
| 4129 Jansma |
| 4102 Phillips |
| 4111 Phillips |
|  |  |
| **4bd** | **$ 999**  |
| 3802 Cambridge |
|  |  |
| **CT 11** |  |
| **3bd** | **$ 922** |
| 2224 Yellowstone |
| 2226 Yellowstone |
| 2301 Yellowstone |
| 2303 Yellowstone |
| 2309 Yellowstone |
| 2311 Yellowstone |
|  |  |
| **CT 12** |  |
| **3bd** | **$1,048**  |
| 1823 Avenue E. |
|  |  |
| **CT 13** |  |
| **4bd** | **$1,308**  |
| 1502 Patricia |
|  |  |
| **CT 14.02** | **$1,048**  |
| **3bd** |  |
| 873 Calico |
|  |  |
| **CT 17.03** |  |
| **3bd** | **$1,048**  |
| 456 Greensprings |
| 3314 Windmill |
| 608 Acorn |
| 575 Chokecherry |
| 586 Chokecherry |
| 471 Greensprings |
| 750 Torch |
| 714 Coliseum |
| 3530 Granger West |
|  |  |
|  |  **Single Family**  |
| **CT 17.03** |  |
| **4 bed** | **$1,308**  |
| 561 Colseum |
| 760 Coliseum |
| 3637 Relay |
|  |  |
| **CT 17.04** |  |
| **3 bed** | **$1,048**  |
| 344 Phyllis Circle |
| 352 Phyllis Circle |
| 3637 Relay |
|  |  |
| **CT 17.02** |  |
| **3bd** | **$1,048**  |
| 207 S. Santa Fe |
| 1611 Cook Ave |
|  |  |
| **CT 18.02** |  |
| **3bd** | **$ 1,048** |
| 2619 Golden |
| 1825 Rehberg |
| 1605 Rehberg |
|  |  |
| **CT 18.03** |  |
| **3bd** | **$1,048**  |
| 2934 Lewis |
| 2807 Manhattan |
|  |  |
| **4bd** | **$1,283**  |
| 2822 Lewis |
|  |  |
| **CT 18.04** |  |
| **3bd** | **$1,033**  |
| 3617 Custer |
| 2425 Cook |

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