



Public Housing Rent Calculation

Frequently Asked Questions

How Does NYCHA Calculate Rent?

Rent for public housing residents is determined annually during each household's recertification process. After reviewing the household composition, income, assets, and expenses listed in the Public Housing Affidavit of Income, NYCHA sets the household's rent at either 30% of the household's adjusted gross income or the flat rent, whichever is lower. Some tenants may have additional charges (such as fees for washing machine or air conditioners) or credits (for example, a utility allowance) added or subtracted from the rent calculation.

What Is Adjusted Gross Income?

A household's adjusted gross income is the household's **gross income** plus the cash value of **assets** minus any **exclusions** and allowable **deductions**.

Gross income – Sources of income and assets for all members of the household include, but are not limited to the following:

- All salaries, wages, tips, commissions, bonuses and overtime pay before payroll deductions
- Income from an individually-owned business, partnership, corporation or other professional enterprise such as working as a child care provider, beautician, barber, housekeeper, freelance artist, or taxi driver
- Asset income from property, such as rent, dividends, interest, capital gains, or trust income
- The full amount of money received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including any periodic payments the resident knows will begin within the next 12 months
- Welfare assistance
- Periodic and determinable amounts including alimony, child support payments, and regular contributions or gifts
- Compensation in place of earnings, such as unemployment or disability compensation, and worker's compensation or severance pay
- Other payments like annuities, retirement funds, pensions, death or disability benefits, insurance policies, or other similar types of periodic payments

Assets- Any items with a cash value such as market value of real estate, savings accounts, checking accounts, and cash value of whole life insurance policies. Assets do not include personal property, such as clothing, furniture, and cars.

Exclusions - Money and benefits that are not considered income include, but are not limited to the following:

- Food stamps (SNAP)
- Casual or sporadic income
- One time, lump sum payments like death benefits, inheritances, etc.
- Payments received for the care of foster children or foster adults
- Income from live-in attendants
- Adoption assistance payments in excess of \$480 per adopted child are excluded.
- Earned income in excess of \$480 for children under 18 years old and full-time students

Deductions - Amounts subtracted from a household's annual gross income may include, but are not limited to the following:

- \$480 for each member of the family (excluding head of household or spouse) who is less than 18 years of age or who is a student or person with a disability
- 400 for any elderly family or disabled family
- Reasonable, unreimbursed, child care expenses for children 12 years old or younger, if family member is employed, looking for employment, or in school full or part time during the designated hours
- The amount over 3% of annual income which you are likely to spend on: 1) Unreimbursed medical expenses only for a family member who is 62 or over or who has a disability; or 2) Unreimbursed reasonable attendant care and auxiliary apparatus expenses for disabled household member(s) which permit other household member(s) to work

What is Pro-Rated Rent for Immigrants with Non-Eligible Status?

HUD requires NYCHA to prorate assistance for families that include both members who are citizens or have eligible immigration status and members who do not have eligible immigration status (or elect not to state that they have eligibility status). The amount of assistance is based on the percentage of household members who are citizens or documented eligible immigrants.

Please contact your local property Management Office with any questions.