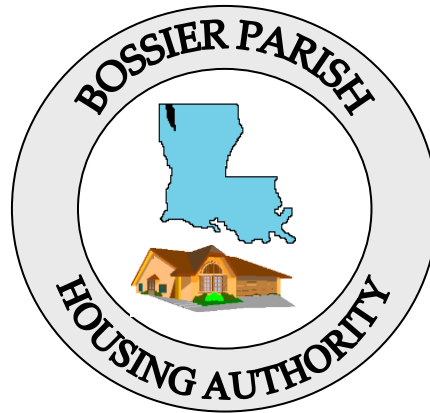


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BRIEFING INFORMATION

FOR THE

HOUSING CHOICE VOUCHER PROGRAM

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Updated: 7/27/2017

Bossier Parish Section 8 Housing Authority

Applicant Briefing Information

Voucher [HUD Form-52646](#)

Term of Voucher and Policy on extensions

The Voucher expires 60 days after issuance (see item #3 on Voucher) if you have not found and leased an approvable unit. Extensions will not be granted, no exceptions.

Family Obligations

- A. Are listed beginning on page two of the voucher, make sure to familiarize your family (and guests) with their responsibilities.
- B. **VASH Participants** are also required to comply with CASE MANAGEMENT!

Grounds on which PHA may Terminate Assistance

- A. You may lose your housing assistance if you, or any family member or guest, violate any Family Obligation
- B. **VASH Participants** can be terminated for failure to comply with case management, as required by the operating procedures of the VASH Program.

Informal Hearing Procedures

The Public Housing Agency (PHA) will provide participants with the opportunity for an informal hearing upon receipt of written request for decisions related to any of the following:

- A. Determination of the family's annual or adjusted income;
- B. Computation of the housing assistance payment;
- C. Appropriate utility allowance used from schedule; or
- D. A determination of family unit size under PHA subsidy standards.

If the PHA finds cause to terminate assistance the family is notified in writing. The family has (10) ten days to make a written request for an informal hearing, as outlined in the letter to the family.

Where the Family may Lease a Unit

- A. The family may lease a unit anywhere in Bossier Parish (unless they are eligible for portability).
- B. The Apartment List contains the name and location of apartment complexes in Bossier Parish that accept Housing Choice Voucher families. The Homes Available for Rent lists single family dwelling in Bossier Parish.
- C. For other individual properties, the family should access www.lahousingsearch.org or call them toll free at 1-877-428-8844. The HA encourages property owners to use this site.
- D. The family may wish to contact local real estate firms to ask about rental property.
- E. The **VASH Participant** may lease a unit anywhere there is a participating VA Medical Center that:
 - 1. Can provide case management services
 - 2. Has a partnering PHA (housing program) with an available HUD-VASH Voucher

The Apartment list denotes handicap accessible units when the information is provided to the PHA.

The Apartment List is available during regular business hours or on our website at LA190.org. *The family is not required to select from any list provided by the PHA.*

Portability

Voucher Program Guidebook Housing Choice Voucher 7420.10G Chapter 13. Program Requirements for Families New to the Housing Voucher Program

1. A family that has not yet leased a unit under the housing choice voucher program is eligible for portability if the head of household or spouse was a resident of the PHA's jurisdiction at the time the application for assistance was submitted. A "resident," for the purpose of determining eligibility for portability, is a person who has a legal domicile in the jurisdiction.
 - a. Documentation proving legal domicile will be required

If ineligible for portability under the Federal Guidelines noted above, you must use your voucher in Bossier Parish for the first year. After that time, you may request portability to any area of the United States.

- A. The family wishing to exercise portability should contact their caseworker for assistance in locating a PHA in the area where they wish to move.
- B. A family moving in violation of their lease or program rules may not exercise portability.

Request for Tenancy Approval [HUD Form-52517](#)

A. This form is used to tell the PHA where you want to live. You should meet with the property owner/manager to complete the Request for Tenancy Approval (RFTA) after determining that the property is affordable for your family.

B. Items 2 thru 12 (c), the owner information, and tenant signature must be completed prior to turning the form in to the PHA.

1. If you need assistance completing the RFTA, contact the office. A caseworker can help you.

C. Inspection of the property will be within 15 days of the "Date unit is available for Inspection" (box #8 on page one of the RFTA form).

1. An inspection will not be scheduled until all required documents from the family and the owner have been provided to the PHA.

D. The unit must meet Housing Quality Standards (HQS) within 30 calendar days of submission of the RFTA.

E. If the unit fails inspection the Owner & Family will receive a list of deficient items

a. The family may wait on that unit, or if the **VOUCHER** has not expired, search for a different unit

F. *If you contact a property owner that has not previously conducted business with Bossier Parish Housing Authority please have him/her contact our office, or visit our website, for information on what he/she will be required to provide to the housing office.*

G. You may mail, fax or hand deliver the RFTA (including proposed Lease) to the Housing office. If the RFTA is received by mail or fax and is incomplete, it may be denied. If denied, it will be returned to the family at the family's present Address as listed on page 2 of the RFTA.

Some Reasons your RFTA may be denied:

1. Tenant does not sign form or Owner/Manager does not sign form
2. Item #3, Requested Beginning Date of Lease, more than 30 days past voucher expiration date
3. Item #8, Date unit available for inspection, more than 30 days past voucher expiration dates
4. Items 2, 4, 6, 9, or 11 are blank
5. Proposed Lease is not provided (See K below), or does not contain HUD requirements

H. If the issues surrounding a denied RFTA cannot be resolved within ten (10) days, and your voucher has expired, your name will be removed from the waiting list.

I. From the date that your RFTA is accepted and processed, you have ten (10) calendar days for everything to be completed. As noted above, the unit must pass inspection (Item E above); you must finalize your paperwork with the Housing Office including submission of all documents

pertaining to the rental of the unit (LEASE, etc) and, Sign and Submit all consent and authorization forms (all household adults).

J. Rent assistance does not begin until all paperwork is complete and processed. If you take possession of the property prior to the date that your assistance starts, you are responsible for all rental payments to the owner.

Lease Requirements (CFR 982.308)

1. The Lease must specify all of the following:
 - a. The names of the owner and the tenant, including the names of PHA approved family members or live-in-aide
 - b. The complete address of the unit
 - c. The term of the lease (initial term) and any provisions for renewal
 - d. The amount of the monthly rent to owner
 - e. Specification of what utilities and appliances are to be supplied by the owner and what utilities and appliances are to be provided by the family
 - f. HUD Tenancy Addendum
 - g. Lead Paint Disclosure for property built prior to 1978
2. Provide a copy of any lease you sign to the housing office

K. Failure to take possession after unit passes inspection will result in removal from waiting list and/or HCV program

Tenancy Addendum [HUD Form-52641-A](#)

- A.** The "Tenancy Addendum" will be attached to, and made a part of, your lease (as indicated on the RFTA and Voucher)
- B.** Please review this document carefully and make it available to the prospective landlord/owner
- C.** If there is a conflict between the terms of the Tenancy Addendum and the terms of the lease, the terms of the Tenancy Addendum prevail.

Information to Owners

- A.** The PHA will furnish prospective owners with the family's current address as shown on the RFTA.
- B.** If known to the PHA, the name and address of the property owner at the family's current and prior address.

Subsidy Standards

- One Bedroom is issued for each two family members.

Payment Standards

Payment Standards are assigned based on the bedroom size listed on the voucher (Box 1).

(0) Bedroom	(1) Bedroom	(2) Bedroom	(3) Bedroom	(4) Bedroom
\$557	\$679	\$791	\$1,002	\$1,115

The payment standard is the amount that housing would pay for you if you had NO income

1. If the family rents a unit where the Gross Rent is less than the Payment Standard the Gross Rent becomes the Payment Standard.
2. If the family selects a unit with less bedrooms than are listed on the voucher, and the unit is not overcrowded, the voucher size is reduced to match the unit size selected by the family.
 - a. The Payment Standard is reduced accordingly
3. You may rent a larger size unit than that listed on your voucher

a. It must be affordable per the 40% federal law.

1. Use the utility allowance for the lower of the voucher size you were issued or bedrooms in the unit

b. The voucher size is not increased

Maximum Rent & Affordability

To understand maximum rent and affordability, you need to know the following:

A. Your affordable amount has to cover the GROSS RENT of the unit. The gross rent is the rent the owner charges added to the utility allowance for the unit. When we issue your paperwork, we do not know what the Gross Rent will be.

B. The "Payment Standard" (Line 1 of worksheet) will be reduced by your Total Tenant Payment (**TTP**). The TTP is the amount that HUD expects you to pay toward the GROSS RENT.¹ The TTP is the **Greater of** 30% Monthly Adjusted Income; 10% Monthly Unadjusted Income; or \$50.00).

1. To determine the Maximum Subsidy subtract your TTP from the Payment Standard or Gross Rent (whichever is smaller). Whatever is left is the amount that Housing will pay for you.

2. The TTP is the minimum amount that a family can expect to pay toward the GROSS RENT (Rent to owner and estimated cost of utilities based on the Utility Allowance)

3. A Sample calculation is included in the briefing packet

B. Forty percent (40%) of the family's monthly-adjusted income is added to the maximum subsidy to determine the amount available to the family for their housing costs

C. Affordability applies at the time a family is admitted to the program (initial lease-up) or if the family moves.

D. A Caseworker will review your income and expenses with you and show you your affordable amount on the Rent Burden Worksheet, similar to the *Worksheet for Housing Choice Voucher Program Computations*, the last page in this booklet.

E. The "GROSS RENT" of the unit you select, regardless of bedroom size, must not exceed your affordable amount. F. Side payments to a landlord/owner are illegal. It is a federal offense for a family to pay or for a landlord/owner to accept side payments.

G. See the Utility Allowance for additional information on determining the Gross Rent.

H. During the term of the voucher (while you are looking for housing to rent), any and all income changes must be reported and will be used to calculate gross income.

I. A reduction in income will increase the amount of the maximum subsidy but will result in an overall reduction in your affordable amount. An increase in income will result in a decrease in the maximum subsidy but will result in an overall increase in your affordable amount.

J. Income limits apply. If your income increases, you may not be eligible to retain the voucher.

Rent Reasonableness

A. In addition to being affordable for the family, the rent for the unit must be reasonable.

B. Item "12. a" on the RfTA gives a property owner an opportunity to list comparable rents for other units he/she owns. This will aid the PHA in determining Rent Reasonableness.

C. If the unit is not Rent Reasonable the family and/or the PHA may negotiate the rent with the landlord/owner. The landlord/owner is under no obligation to reduce the rent.

D. The family will be issued a new RfTA and advised to locate other, suitable housing if negotiations fail

¹ See Line 2 of the Worksheet for Housing Choice Voucher Program

Utility Allowance

A. The anticipated cost for utility service/appliances that the family will provide, or pay for, while living in the unit based on the Utility Allowance for Bossier Parish. The Utility Allowance is included as a part of this briefing packet. The Utility allowance is based on your voucher size, not the unit size, unless you choose a smaller unit than the voucher size.

B. To determine the Utility Allowance (UA) for the unit you have selected:

1. Choose the column that matches the number of bedrooms for your voucher size.
2. Determine Heating Fuel type (Gas/Electric) and mark appropriate item if you will be paying that bill. Do not mark if the landlord/owner pays that bill.
3. Determine Cooking Fuel type (Gas/Electric) and mark appropriate item if you will be paying that bill. Do not mark if the landlord/owner pays that bill.
4. Determine Water Heating type (Gas/Electric) and mark appropriate item if you will be paying that bill. Do not mark if the landlord/owner pays that bill.
5. If you will be paying the electric bill, mark Other Electric.
6. Mark Water, Sewer, and Trash if you will be paying these bills. Do not mark if the landlord/owner pays these bills.
7. If the unit comes with Air Conditioning or if you will be providing an air conditioner, mark the air conditioning allowance. Do not mark if the landlord/owner pays the bill or if there will be no air conditioner for the unit.
8. Mark the amount for the appliance (stove, refrigerator or both) that you have to provide. Do not mark if the landlord/owner provides the appliances.

C. Add the marked figures together. This is the utility allowance for the unit you have selected. Write this number on LINE 5 on your worksheet. Write the rent amount charged for the unit on LINE 4 on your worksheet. Add LINE 4 to LINE 5. This is the GROSS RENT for the unit you have selected. If this amount exceeds your affordable amount, you may not rent the unit.

1. You may negotiate the rent with the landlord/owner. The landlord/owner is under no obligation to reduce the rent. Side payments are not allowed. Your income will not be adjusted except for those items listed at item H under Maximum rent and affordability.

HUD Brochure: A Good Place to Live

A. Describes what the Housing Inspector will be checking for when the unit is inspected.

Read this booklet before you begin your housing search. It will improve your chances of locating housing that can be approved by the PHA.

HUD Brochure: Protect your Family from Lead in your Home

A. Explains how to protect your family, especially children under the age of 6, from the dangers of Lead Based Paint in housing built prior to 1978.

B. If you have a child in your home under the age of six (6), are pregnant or anticipate becoming pregnant it is in your best interest to locate housing built after 1978 to reduce the risk of lead paint poisoning. The Apartment List shows the year built. *The family is not required to select from any list provided by the PHA.*

HUD Brochure: Fair Housing, Equal Opportunity for All

A. Describes types of discrimination and procedures for filing a discrimination complaint.

B. Housing Discrimination Complaint form (HUD -903-1) is available during regular business hours. A Staff member will assist you in completing the form, if needed.

C. If you feel that a landlord/owner, who does business with our office, has discriminated against you please advise our office promptly.

Additional Housing Sources

Locator Service

Rent Max 868-6116

Rent Max is a locator service that CHARGES a FEE to help you locate housing. Bossier Parish Housing Authority does not pay this or any other fee.

Local Publications

Bossier Press-Tribune free online at www.bossierpress.com

The Times Daily Paper free online at www.shreveporttimes.com

American Classifieds: free online at www.americanclassifieds.com

If you do not own or have access to a computer, you may wish to stop by the Bossier Parish Library where computers are available.

Reporting changes in your household

A. Changes must be reported within **TEN (10) days** of the change

1. Applies to income changes
2. Applies to changes in household composition
3. Applies to changes in deductions (childcare, medical expenses, etc.)
4. Proof of citizenship and verification of Social Security number are required to add any person to the household. You must promptly notify the PHA of a birth, adoption, or court-awarded custody
5. Written approval must be obtained prior to adding any other family member

B. PLEASE make sure the housing office has an emergency contact number for you

Reporting on Previous Assistance, Electronic Income Tracking, Fraud

A. PHA's are required to submit, electronically via the internet, information on every assisted family. If you have received assistance at any other PHA, you, and your family members will show up in this database. Reporting through this system gives us access to locate information on your family such as:

1. Whether you have been on housing before, if so, when and where
2. Social Security/SSI income information
3. State wage information
4. New Hire database

B. HUD compares the information that we send them to Social Security Administration (SSA) records and Internal Revenue Service (IRS) records. When discrepancies are found, you and/or the PHA (depending on the type of discrepancy) are notified so that the matter can be resolved. Some types of discrepancies that have been found include:

1. Children claimed to be in assisted household reported on an unassisted taxpayer 1040
2. Child care claimed for deduction at housing office not claimed on 1040
3. SS/SSI for dependent child not reported to housing
4. Persons in household that were not reported to the PHA

It is imperative that you accurately and promptly report changes in your household composition or income.

C. The Office of Inspector General (OIG) investigates and prosecutes, under federal law, all cases of fraud where the amount owed to the PHA is \$2,000.00 or greater. Penalties include:

1. Fines up to \$10,000.00
2. Imprisonment
3. Prohibited from receiving future assistance

D. This office actively pursues **all** fraud cases.

1. Repayment of debt owed is required or housing assistance terminates

2. Criminal Prosecution: If the PHA has established criminal intent, and the case meets the criteria for prosecution, the PHA will refer the case to the local State or District Attorney, notify HUD's RIGI, and terminate rental assistance.

To Contact our office

The website for Bossier Parish Housing Authority is www.la190.org

Office Hours are 8:00 A.M. until Noon and 1:00 P.M. until 4:30 P.M. Monday –Friday excluding holidays listed on the Bossier Parish Section 8 Housing Authority website at www.la190.org

Clients are seen by appointment.

Telephone Number: 318-747-7823 Fax Number: 318-747-3370

Mailing Address: 3022 Old Minden Rd, Ste. 206, Bossier City, LA 71112-2454

Sample Calculation Worksheet

Determine how much Section 8 will pay for you and how much you can pay!

To determine how much Bossier Parish Housing Authority will pay for you follow along with this example as we determine how much rent we will pay for this family

The Head of Household makes \$6.00 per hour at her job. She works 32 hours per week. She has two (2) children. She gets \$100.00 per month in child support.

Calculate gross Income: $\$6.00 \times 32 \times 52 \text{ weeks} = \$9,984.00$
 $+ \$100.00 \times 12 \text{ months} = \$1,200.00$
 $= \$11,184.00 \text{ (annual income)}$

Next, subtract allowable deductions, in this case a minor allowance for each child (\$480 per child x two (2) children = \$960.00), from the annual income.

$\$11,184.00 - \$960.00 = \$10,224.00 \text{ (adjusted annual income)}$.

Divide the adjusted annual income by 12 to get the *monthly-adjusted income (MAI)*: $\$10,224 / 12 = \852.00

Next, multiply the monthly-adjusted income by 30% (or, .30) to find out how much HUD expects the family to contribute. $\$852.00 \times 30\% = \255.60 (rounds to \$256.00).

To find out how much the family can contribute toward their housing costs multiply the monthly-adjusted income by 40% (or, .40). $\$852.00 \times 40\% = \340.80 (rounds to \$341).

Determine how much home that this family can afford by completing the calculation: For this family, the computation looks like this:

Payment standard	\$ 697.00	
	= <u>256.00</u>	(30% MAI also called TTP)
	\$ 441.00	(Maximum Subsidy – the most that Housing will pay for you)
	+ <u>341.00</u>	(40% MAI)
	\$ 782.00	(Affordable Amount)

This is the maximum the gross rent can be when the family selects a place to live. **Remember** the gross rent includes the rent the owner is asking for the unit and the cost of any tenant supplied utilities based on the utility allowance found elsewhere in this document.

Remember:

Subtract 30% of your monthly-adjusted income from the voucher payment standard on line one of the worksheet at the back of this booklet. Whatever is left (on line 3) is the amount that Section 8 will pay for your family. Add this amount to 40% of your monthly-adjusted income. This is how much home you can afford!

Standard Deductions:

\$480.00 per child under 18, or 18 or older if full time student or disabled

\$400 per household if head or spouse is elderly or disabled

The amount of Medical Expenses that exceed 3% of annual income IF Head or Spouse is elderly or disabled. Medical deductions include Medicare premiums, health insurance premiums, or medically necessary items as listed in IRS Publication #502. Less Common Deduction: Handicapped Assistance Expenses are costs incurred by family to care for a disabled person in their household so that another member of the family can work. These expenses are capped at earnings for the person enabled to work and are subject to 3% exclusion.

Basic Procedure for Leasing a Unit

- ___ A. You must know your affordable amount.

- ___ B. Subtract the Utility Allowance for your voucher size from your affordable amount unless the unit size is smaller. Always use the smaller.
 - 1. An *average* 3-bedroom voucher utility allowance is \$199.00
 - 2. An *average* 2-bedroom voucher utility allowance is \$166.00
 - 3. An *average* 1-bedroom voucher utility allowance is \$132.00
 - a. Remember, these are averages!

- ___ C. Does the amount left over cover the amount of rent the owner wants?
 - 1. An example: The affordable amount for the family is \$787.00. The family is looking at a 3-bedroom unit; the owner wants \$650.00 for rent. Subtract the utility allowance from the affordable amount to see if you have enough money to cover the rent the owner is asking for: $\$787 - \$166 = \$621$. In this case, if the owner is willing to come down to \$585 for the rent, the family could rent this unit, otherwise, they cannot.

- ___ D. If you are able to come to terms with the owner for the rent amount, you and the owner must complete the "Request for Tenancy Approval" (RFTA) form. Bring the RFTA and a copy of the **PROPOSED Lease**² to the housing office.

- ___ E. We will determine affordability and rent reasonableness. We will also determine if we have valid tax information on the owner as well as proof of ownership and proof that the taxes are current.

- ___ F. If everything is in order, an inspection is scheduled. An adult must be present for the inspection-someone with a key!
 - 1. Stove and refrigerator must be in place and in working condition
 - 2. **All** utilities must be on, regardless of who is going to pay the bills

- ___ G. Call your caseworker to verify that the unit passed and to get your contract appointment.

- ___ H. Meet with the owner and complete the lease before your contract appointment.

- ___ I. For your contract appointment, you will need:
 - 1. The executed lease
 - 2. All household adults with their picture id,
 - 3. SS Cards AND Birth Certificates for each household member,
 - 4. Proof of income, assets, etc. as required by the Personal Declaration.

- ___ J. Rent Assistance starts on the **later** of
 - 1. The date of the lease
 - 2. The day after the unit passes inspection
 - 3. The date YOU complete all your paperwork with the housing office

4. IF YOU MOVE IN OR OTHERWISE TAKE POSSESSION OF THE UNIT PRIOR TO THE START OF RENTAL ASSISTANCE, YOU ARE RESPONSIBLE FOR ALL RENT DUE!

Worksheet for Housing Choice Voucher Program

² A proposed lease is an UN-executed lease. If you sign a lease that we have not checked you could be committing yourself to pay rent on a unit that the housing office cannot help you with.

WORKSHEET FOR HOUSING CHOICE VOUCHER PROGRAM COMPUTATIONS

(Always use lesser of Payment Standard or Gross Rent on line 1)

Family Name:	Number of Bedrooms per PHA Occupancy Standard:	# BRs leased:
MAXIMUM HOUSING VOUCHER SUBSIDY		
1) Applicable Payment Standard: PS _____ OR Gross Rent _____	1)	_____
2) TTP _____	2)	_____
3) Maximum Subsidy: Payment Standard (#1) minus TTP (#2)	3)	_____
TOTAL FAMILY CONTRIBUTION (TFC) & TOTAL SUBSIDY		
Gross Rent Calculation		
4) Rent to Owner _____	4)	_____
5) Utility Allowance (for utilities not included) _____	5)	+ _____
6) Gross Rent: Rent to Owner plus Utility Allowance (May not exceed Line 3 _____ + 40% MAI _____ = _____)	6)	= _____
7) Total Family Contribution: Gross Rent (#6) _____ minus Maximum Subsidy (#3) _____	7)	_____
8) Total Voucher Subsidy: Lesser of: Gross Rent (#6) _____ minus TFC (#7) _____ = _____; OR Maximum Voucher Subsidy (#3) _____	8)	_____
HOUSING ASSISTANCE PAYMENT AND UTILITY REIMBURSEMENT		
9) Housing Assistance Payment (HAP) to Owner: Lesser of: Total voucher subsidy (#8) _____ or Rent to Owner (#4) _____	9)	_____
10) Utility Reimbursement to Family: Total voucher subsidy (#8) _____ minus HAP (#9) _____	10)	_____
TENANT RENT		
11) Tenant Rent: Rent to Owner (#4) _____ minus HAP (#9) _____	11)	_____
12) Accuracy Check Tenant Rent _____ plus UA _____ = _____ minus URP _____ = _____	12)	_____ (Same as line 7)
AFFORDABILITY CHECK (new admissions & moves) Rent is affordable: Y <input type="checkbox"/> N <input type="checkbox"/>		
Monthly adjusted income: _____		
Times 0.40 = _____ (40% of MAI)		
TFC (#7) = _____ (cannot be more than 40 % of the MAI)		

Date of Completion: _____

Staff initials: _____

TTP = Greater of: 30% Monthly Adjusted Income, 10% Monthly Unadjusted Income, or \$50.00 (minimum TTP for Bossier Parish)

Your affordable amount is _____

Utility Allowance Schedule Effective 10/1/2016

**Bossier Parish Section 8 Housing Authority
Utility Allowance Schedule Report
Section 8 Voucher**

Description: Bossier Parish

Effective Date: 10/1/2016

	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6+ Br
Heating							
Natural Gas	\$7.00	\$10.00	\$13.00	\$16.00	\$20.00	\$23.00	
Bottle Gas							
Oil							
Electric	\$7.00	\$10.00	\$12.00	\$15.00	\$19.00	\$22.00	
Coal or Other							
Cooking							
Natural Gas	\$8.00	\$8.00	\$11.00	\$13.00	\$17.00	\$19.00	
Bottle Gas							
Oil							
Electric	\$8.00	\$8.00	\$10.00	\$12.00	\$15.00	\$18.00	
Coal or Other							
Water Heating							
Natural Gas	\$13.00	\$19.00	\$24.00	\$29.00	\$37.00	\$43.00	
Bottle Gas							
Oil							
Electric	\$15.00	\$21.00	\$27.00	\$33.00	\$42.00	\$48.00	
Coal or Other							
Other Electric	\$16.00	\$23.00	\$29.00	\$36.00	\$46.00	\$52.00	
Water	\$23.00	\$32.00	\$41.00	\$50.00	\$63.00	\$72.00	
Sewer	\$19.00	\$27.00	\$35.00	\$43.00	\$54.00	\$62.00	
Trash Collection	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	
Air Conditioning	\$3.00	\$4.00	\$5.00	\$7.00	\$8.00	\$10.00	
Refrigerator	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	
Range Microwave	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	
Other							