

## RMRP GUIDANCE FOR INCOME ELIGIBILITY AND ALLOWABLE FEES

### Income

The Monthly Gross Household Income should be calculated based on the current monthly income the household is receiving regardless of amount and frequency of payment as noted in the supporting documentation.

Income may include, but is not limited to the following examples:

1. Full amount, before any payroll deductions, of wages, salaries, and overtime pay
  - a. Documentation: Current Paystub or Statement from Employer (e.g., Uber)
  - b. Calculation:
    - i. Hourly:  $[(\text{hourly rate}) * (\text{hours per week}) * (52)]/12$
    - ii. Weekly:  $(\text{weekly pay} * 52)/12$
    - iii. Bi-Weekly:  $(\text{pay} * 26)/12$
    - iv. Twice per Month:  $(\text{pay} * 24)/12$
2. Net income from operation of a business or profession, including self-employment income.
  - a. Documentation: Current income/expense report
  - b. Calculation:  $\text{Income for current month} - \text{Expenses for current month} = \text{Current Net Income}$
3. Interest, dividends, and other net income of any kind from real or personal property.
4. Full amount of Social Security, annuities, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts.
  - a. Documentation: Award Letter or Current Month's Statement
  - b. Calculation: Typically provided in a monthly format
5. Payments in lieu of earnings, such as unemployment, disability compensation, worker's compensation, and severance pay. Excluding one-time stimulus payments.
  - a. Documentation: Award Letter or Current Month's Statement
  - b. Calculation: Typically provided in a monthly format
6. Periodic and determinable allowances, such as alimony and child support payments actually received.
  - a. Documentation: Self Certification
7. All regular pay, special pay, and allowances of a member of the Armed Forces & Reserve and National Guard (except hostile fire pay (HFP) & Basic Allowance for Housing (BAH)).
  - a. Documentation: Current Month's Leave and Earnings Statement
  - b. Calculation: Typically provided in a monthly format

#### Whose Income to Count

All adults, including foster adults (except live-in caregivers)

*Please note, income not defined in the above examples will be reviewed by Virginia Housing's RMRP team on a case by case basis. Please send questions to [RMRP@virginiahousing.com](mailto:RMRP@virginiahousing.com).*

### Zero Income Certification

The Zero Income Certification does not supersede conflicting or incomplete information on the RMRP Tenant Application. Information must be consistent across RMRP Tenant Application, Supporting Documentation, and Grants Management. If there is conflicting information, the application will be sent back to the landlord to correct and/or clarify current month's income.

If the household is reporting zero monthly income, the Zero Income Certification must be completed by the head of household. They are certifying for entire household. Do not complete the Zero Income Certification if the household is reporting monthly income. Write N/A in the Zero Income Certification name field and attach supporting documentation as discussed in the above Income categories.

## Eligible Fees

In addition to unpaid rent, the landlords may request fees that are outlined in the lease or attached lease addendums.

Late Fees must meet CARES Act and Virginia House Bill 1420 (Virginia Code § 55.1-1204.E): No late fees prior to July 24, 2020 (CARES) and late fees cannot exceed the lesser of 10% of the periodic rent or 10% the remaining balance due and owed by the tenant (HB 1420).

Examples of other eligible fees include, but are not limited to:

- a. Washer Dryer Rental
- b. Renters Insurance
- c. Utility Fees
- d. Amenity Fees
- e. Pet Rent

In coordination with DHCD and the Virginia Poverty Law Center, the RMRP program will cover fees associated with judgements for possession to stop the eviction process of these households.

Examples of eligible fees include, but are not limited to:

- a. Court Costs
- b. Sherriff Fees
- c. Reasonable Attorney Fees