

Explanation of Form

Using the following Virginia Housing Development Authority (VHDA) chart as a guideline, chose from those utility allowances the client will be monetarily responsible for at the conclusion of the rehabilitation project. Insert this figure into the Ability of Pay form for calculating the loan repayment. **The client file must be documented to show which utility allowances were used in calculating the household's ability to pay, therefore make a copy of this completed form and include in the client file.**

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