

HARDSHIP POLICY – LEASED HOUSING

The following Hardship Policy applies to the Leased Housing Program:

Hardship Waivers - Who Qualifies?

1. Only current MTW HCVP participants can request hardship waivers.
2. CHA has a Hardship Policy to help households experiencing significant, unexpected drops in income that are expected to last longer than thirty (30) days.
3. Hardship Waivers are typically granted when, after income deductions households are experiencing extraordinarily high costs of living. The hardship criteria are:
 - a. Eligible households are paying more than fifty percent (50%) of their monthly adjusted income towards rent and utilities.
4. To be considered by the Hardship Committee, applications must be submitted to the CHA within thirty (30) calendar days of a rent adjustment notification or hardship event, whichever come first.
5. Households who meet the criteria listed above can apply for a Hardship Waiver.
 - a. Households who meet the hardship criteria can apply for a Hardship Waiver even if they've used the maximum number of interims permitted between regular recertifications.

Hardship Waivers - Who Determines Hardship Rent?

1. CHA's Hardship Review Committee looks at every Hardship Application that meets the hardship criteria. The Hardship Committee is comprised by CHA's Leased Housing Department staff who are also members of CHA's Emergency Committee.
 - Households applying for a Hardship Waiver can request that a public housing resident or Leased Housing participant be included in the Hardship Committee when it reviews their application.
2. CHA's Executive Director can sustain or decline any decision the Hardship Review Committee makes about a household's application for a Hardship Waiver.
3. Households whose Hardship Waiver applications are declined can request a Conference Panel through CHA's Legal Department.
 - a. CHA's Conference panel will hear appeals to declined Hardship Waiver applications.
 - b. CHA will not take any actions that adversely affect the household until the Conference Panel renders its written decision.

Hardship Waivers - What Rent Can the Hardship Review Committee Set?

The Hardship Review Committee has several ways to help households whose circumstances meet the hardship criteria. The Committee can make any of the following recommendations to the Executive Director:

1. Set household's rent at the \$50.00 minimum for a specific time period or set a minimum rent as described in the zero income policy; or
2. Set the household's rent using the prevailing Housing Choice Voucher Program (HCVP) rent determination policies.