

HARDSHIP POLICY –PUBLIC HOUSING

The following Hardship Policy applies to the Low Income Public Housing (LIPH) Program:

Hardship Waivers - Who Qualifies?

1. Applicants and current Federal Public Housing residents can request a Hardship Waiver.
2. CHA has a Hardship Policy to help households experiencing significant, unexpected drops in income or increases in unreimbursed childcare or medical costs expected to last longer than sixty (60) days.
3. Hardship Waivers are typically granted when, after income deductions and exclusions, households are experiencing extraordinarily high costs of living. The hardship criteria are:
 - a. Eligible elderly or disabled households paying more than fifty percent (50%) of their income, after deductions, towards unreimbursed medical expenses, unreimbursed childcare expenses and rent.
 - b. Eligible elderly or disabled households paying more than \$7,501.00 per year in unreimbursed medical or childcare expenses.
 - c. Eligible families paying more than fifty percent (50%) of their income, after deductions, towards unreimbursed childcare expenses and rent.
 - d. Eligible family households paying more than \$7,501.00 per year in unreimbursed childcare expenses.
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 comes 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 hearing 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;
2. Set a rent from the Rent Schedule that is above the minimum rent, but is reasonable in light of the household's circumstances;
3. Extend the period of minimum rent;
4. Give a medical or childcare deduction of \$7,500.00 or more for a specific time period as long as the deduction does not result in a rent below the \$50.00 minimum rent; or
5. Any combination of the remedies listed in 1 - 4 above.