

Una versión en Español de este documento está disponible en su Oficina de Gestión, en la Oficina Central del CHA o en la página web de CHA www.cambridge-housing.org
Yon vèsyon Kreyòl Ayisyen pou dokiman enpòtan sa-a disponib nan Biwo Administrasyon-a, nan Biwo Santral CHA, epi nan sit intènèt CHA: www.cambridge-housing.org.
A versão em Português deste documento está a sua disposição no seu Escritório de Gerencia, no Local Central de Gerencia do CHA, e no Website do CHA: www.cambridge-housing.org

RENT SIMPLIFICATION POLICY OVERVIEW – PUBLIC HOUSING

(See Admissions and Continued Occupancy Policy Chapters 5 & 6 for detailed policy)

Determining Income: The first step in calculating your rent is determining your household income.

Assets: Residents only need to report assets (including savings) if the combined value of all assets exceeds \$50,000.

Medical and Childcare Deductions: CHA uses a simple chart to determine deductions for households who are eligible for a medical and/or childcare deduction.

Wages & Benefits: Household employment income, benefits and other regular income are included in CHA's income calculation.

Determining Rent: Monthly rents are based on your income and apartment size.

Rent Schedule: Rents are determined using CHA's Rent Schedules. There are separate schedules for Family Public Housing, Elderly/Disabled Public Housing & Washington Elms.

Recertifications: Households have their rent redetermined once every two years. Residents are not usually required to report increases in income or benefits between biennial recertifications.

Interim Recertifications: Households experiencing unexpected drops in income or increased deductible childcare and/or medical expenses lasting longer than sixty (60) days can have an interim recertification and have their rent temporarily decreased.

Households paying interim rents must report any change in the circumstances that required the rent decrease within thirty (30) days and the rent will be recalculated. Interim rents are temporary.

Elderly and disabled households can request as many interims as they like. All other households can use two interims between biennial (every other year) recertification appointments.

Minimum Rent: The minimum rent any household can pay is \$50.00 per month. After one year on minimum rent, minimum rents increase to the third income band on the Rent Schedule for residents in family developments and the second income band for residents in elderly/disabled developments.

Households paying minimum rent must report any new income or benefits to CHA within 30 days of receipt of new income or benefits.

Hardship Waivers: If you experience a significant, unexpected drop in income or increase in deductible medical or childcare costs, you may be able to have your rent reduced by applying for a Hardship Waiver.

You can qualify for a Hardship Waiver when:

- You are paying more than 50% of your household income for rent and deductible medical and/or childcare costs.
- You are paying more than \$7,501 per year for deductible medical and/or childcare costs.
- The hardship was unexpected and will last longer than sixty (60) days.

Family households can apply for Hardship Waivers even if they've used both interims permitted between regularly scheduled recertifications.

Hardship applications are available at the management office.

