

WHAT IS A HARDSHIP?

A financial or other hardship is when your family is unable to pay the rent due to an applicable family situation or a MTW activity. RHE will suspend the rent or MTW activity for the duration of the hardship. Any current resident or participant may apply for a hardship.

WHAT IS AN APPLICABLE FAMILY SITUATION?

If your family has experienced a decrease in income because of changed circumstances including:

1. Involuntary loss or reduction of employment
2. Death in the family
3. Involuntary reduction in or loss of earnings or other assistance

If your family has experienced an increase in expenses because of changed circumstances for:

1. Medical costs that exceed 25% or more of the family's current expense
2. Childcare costs that exceed 25% or more of the family's current expense
3. Involuntary loss of transportation, such as a serious car accident
4. Education
5. Similar items
6. Such other situations and factors determined by RHE to be appropriate.

If your family has experienced a voluntary loss of employment (e.g. a household member resigns), or if your family has experienced an employee-caused termination (e.g. being fired), those circumstances DO NOT qualify as applicable family situations.

WHAT IS A MTW ACTIVITY?

An MTW activity or waiver is an exemption from some existing public housing and HCV rules. This allows RHE to become more cost-effective, support self-sufficiency efforts, and increase housing choices for residents and participants.

DO I QUALIFY FOR A HARDSHIP?

Possibly, if your family meets one of the applicable family situations.

HOW DO I APPLY FOR A HARDSHIP? // WHAT IS THE HARDSHIP PROCESS?

1. Read the Hardship Policy.
2. Determine if your family is experiencing an applicable family situation.
3. Fill out and return the Hardship Exemption Request Form to RHE along with all the necessary documentation to support the request.
4. RHE will immediately suspend the rent or the MTW activity beginning the next month after the request until the RHE has determined if the request is warranted.
5. RHE will review your family's request and make a decision.
6. RHE will communicate the decision to your family in writing.

HOW LONG DOES IT TAKE TO GET APPROVED?

It varies. That depends on when the hardship request is submitted to RHE and if your family has submitted all the necessary documentation. If documents are missing, your family has five (5) business days to submit the paperwork or ask for an extension, in writing, to gather the documentation or else the hardship will be denied and your family must immediately repay any amounts owed to RHE. All hardships are addressed by the hardship committee on a monthly basis. It could take anywhere from 1-2 months for RHE to render a permanent decision.

WHAT HAPPENDS IF MY HARDSHIP IS DENIED?

If it is determined that a financial or other hardship request did not meet the hardship standards, your family must resume the MTW activity and RHE will collect any retroactive rent, if applicable, through a reasonable repayment agreement. You may also appeal the decision by requesting a second review.

DO I STILL HAVE TO PAY BACK RENT IF I QUALIFY FOR A HARDSHIP?

Yes, if your family is granted a hardship, your rent will be suspended for the duration of the hardship. It DOES NOT mean your household is exempt from paying rent. Once the hardship has ended, your family will resume paying rent as normal, and your family will also be required to repay the suspended rent through a reasonable repayment agreement drafted between your family and RHE.

For more information, visit <https://www.rockvillehe.org/voucher-programs/voucher-clients/policy-documents-forms>