



## **CARIBOU HOUSING AGENCY**

Housing Choice Voucher Program

25 High Street

Caribou, ME 04736

Telephone: (207) 493-4234

Fax (207) 376-0178

[www.cariboumaine.org](http://www.cariboumaine.org)



### **MINIMUM RENT HARDSHIP EXEMPTION**

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The Minimum Rent Hardship Exemption is designed to allow Caribou Housing Agency to address unique unforeseeable circumstances that may occur and protect families in crisis. In order to be considered for a hardship rent, the household must apply for all benefits for which they may be eligible. Zero income families will be required to report income changes on a quarterly basis, until income is restored to the household.

#### **HARDSHIP ELIGIBILITY**

To be eligible for a hardship a Section 8 family must be paying more than 50% of their gross monthly income towards their gross rent (contract rent and utilities). Families paying less than 50% of their gross monthly income towards their gross rent will not generally qualify for a hardship exemption. In determining gross rent, the following amounts will not qualify for a hardship exemption:

- Additional amount a family has chosen to pay above the payment standard for an assisted unit:
- Amount of subsidy reduction for mixed families (a mixed family is one that includes at least one U.S. citizen or eligible non-citizen and any number of ineligible family members).

#### **HARDSHIP OPTIONS**

The following situations may qualify for a hardship exemption:

1. **Loss of eligibility for benefit income.** The family has lost eligibility from a federal, state, or local assistance program.
2. **Awaiting determination of eligibility for benefit income.** The family is awaiting an eligibility determination from a federal, state, or local assistance program
3. **Family will be evicted without exemption.** The family would be evicted because is unable to pay the minimum rent.
4. **Decrease in family income, including loss of employment.** Family income has decreased because of change family circumstances, included loss of employment.
5. **Death in the family.** A death in the household that affects the family's financial circumstances

#### **TYPES OF HARDSHIP EXEMPTIONS**

- **Temporary Hardship Exemption** (lasting 90 days or less): the rent will be in reinstated, including any back rent owed from the beginning of the suspension once the hardship has ended. The family must pay back rent by entering into a repayment agreement with the Housing Agency.
- **Long-Term Hardship Exemption** (lasting more than 90 days): The Family will be exempt from the minimum rent so long as such hardship continues. Such exemption shall apply from the beginning of the month following the family's request for a hardship exemption until the end of the qualifying financial hardship. No back rent will be owed.

#### **HOW TO APPLY FOR A HARDSHIP**

To apply for a hardship exemption, please complete and sign the attached form, attach all required supporting documentation and return to the Caribou Housing Agency.

If you have any questions or need assistance with completing the form, please contact the Caribou Housing Agency.

### **WHAT HAPPENS NEXT?**

Upon receipt of your request, the Caribou Housing Agency will review the hardship request. If your request is approved, the Housing Agency will notify you and your landlord in writing of the new rent and subsidy amount, the type of hardship exemption (temporary or long-term) approved for, and the start and end date of the exemption.

If your request is denied, Caribou Housing will notify you of a decision in within 30 calendar days of the determination.

**\*\*If you or anyone in your household is a person with disabilities, and you require a specific accommodation in order to fully utilize our programs and services, please contact the Caribou Housing Agency.\*\***

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### **MINIMUM RENT HARDSHIP EXEMPTION REQUEST**

Head of Household: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Phone Number: \_\_\_\_\_

#### **FINANCIAL HARDSHIP**

I am requesting a hardship exemption for the minimum rent requirement due to one of the following:

- ☐ **Loss of eligibility for benefit income.** Submit a letter from the agency, dated within the last 60 days, indicating the benefit income.
- ☐ **Awaiting determination of eligibility for benefit income:** Submit a letter from the agency, dated within the last 60 days, indicating pending eligibility of benefit income.
- ☐ **Family will be evicted without exemption:** Provide a letter from the Owner/Landlord which states that eviction procedures will begin if the family does not pay the minimum rent.  
**Note:** a completed Zero Income Affidavit and Zero Income Questionnaire indicating no income is being received by an adult member (18 years of age and older) in the household must also be on file.
- ☐ **Decrease in family income, including loss of employment:** Documentation must be submitted when the decrease in income has occurred 30-90 days prior to the hardship request.  
**Note:** If the loss of income is due to a voluntary act committed by a family member, AND the loss of income occurred on the or after the date of the Rent Adjustment Notice, Caribou Housing will not grant a hardship request.
- ☐ **Death in the family:** A copy of the death certificate must be submitted for the household member whose death occurred within the last 60 days of the hardship request. In addition, provide a statement as to how the death has created a financial hardship.

I expected these circumstances to last at least \_\_\_\_\_ months.

**\*\*Written verifiable documentation must be submitted with this request to the Caribou Housing Agency prior to the rent becoming delinquent and before the lease is terminated.\*\***

#### **CERTIFICATION**

I understand that if my request for hardship exemption is approved, that I may be required to pay back any all minimum rents waived as a result of this request. I also understand that a determination to waive the minimum rent is based on a hardship as I designated, and that I am required to report in writing any changes in my family circumstances that may have relieved that hardship.

**WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentation to any Department or Agency of the United States.**

x. \_\_\_\_\_  
Signature of Head of Household \_\_\_\_\_ Date \_\_\_\_\_

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