



Minimum Rent Hardship Exemption Factsheet

What is Minimum Rent?

- Minimum Rent is the lowest rent amount the Springfield Housing Authority will charge a family or household
- Minimum Rent is triggered if the family's total tenant payment falls at or below the Minimum Rent set by the PHA

How much is Minimum Rent?

- Minimum rent is established by the Springfield Housing Authority
- A PHA may establish a Minimum Rent at any amount from \$0 to \$50 per month

What is the Minimum Rent Hardship Exemption?

- An exemption from paying the Minimum Rent (when it is greater than \$0) due to a qualifying financial hardship
- The exemption is requested by the household experiencing a qualifying financial hardship
- The PHA suspends the Minimum Rent while determining if qualifying hardship exists and during long-term hardships
- Households requesting and/or receiving a Minimum Rent hardship exemption cannot be evicted due to non-payment of rent

What are Qualifying Financial Hardships?

- Qualifying financial hardships may include:
 - When the family has lost eligibility for or is awaiting an eligibility determination for a government assistance program
 - When the family would be evicted because it is unable to pay the Minimum Rent
 - When the income of the family has decreased because of changed circumstances including loss of employment
 - When a death has occurred in the family
 - Other circumstances determined by the PHA or HUD
- The Springfield Housing Authority must define in their policies other circumstances that qualify as financial hardships for the Minimum Rent hardship exemption

What are the Hardship Exemption Categories?

- Temporary Hardship – Springfield Housing Authority must reinstate the Minimum Rent and offer a reasonable repayment agreement
- Long-term Hardship – Springfield Housing Authority suspends Minimum Rent until the hardship ends

What policies need to be established by Springfield Housing Authority?

- The Springfield Housing Authority's written policy document (their Admissions and Continued Occupancy Policy, or ACOP) will:
 - Set the Minimum Rent Amount
 - Define financial hardship
 - Define temporary and long-term hardship
 - Identify special circumstances or considerations that would be a qualifying financial hardship and apply to the Minimum Rent hardship exemption

