



Pittsfield Housing Authority

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REPAYMENT POLICY

A family is obligated to pay money owed to a Housing Authority as a condition of continued participation in all rental subsidy programs. When a tenant has underpaid their tenant rent because they have misrepresented its household income or failed to report income, the family must repay this money to the Housing Authority. The family will be issued a Termination Notice if they do not either:

- Repay the full amount owed; or,
- Enter into a repayment agreement and abide by the terms of the repayment agreement.

The Housing Authority is not obligated to enter into a repayment agreement with a family.

If this is the first claim, the participant family may either:

- Pay in full within 30 days;
- Enter into a repayment agreement; or,
- Refuse to enter into a repayment agreement and be terminated from the program.

If this is a second claim in a five-year period regardless of whether the prior claim has been repaid, then the participant family:

- Must continue to pay according to the existing repayment contract if the claim has not been repaid; and,
- Cannot enter into a repayment agreement for the subsequent claim. Full repayment for the subsequent claim must be made.

The maximum term of a repayment agreement is sixty (60) months. A waiver of up to two additional years may be granted by the department manager for verifiable mitigating circumstances. The repayment agreement may be renegotiated based on changes in the household income, but the family must request this change.

When a family falls behind a total of two payments at any time during the term of the repayment agreement, it is in default of the repayment agreement and may be issued a termination of tenancy. If a family fails to make a monthly payment, but later makes a double payment, the missed payment will not be counted as one of the two that leads to termination. If a family that is being terminated for missing two payments pays the entire debt in full on or before the date of the termination, the termination may be overturned.