

Exhibit M-4 Payment Agreements

NeighborWorks Alaska (NWA) may determine if they wish to offer payment agreements to families that owe money.

1. Security Deposit

HUD Regulation 24 CFR 880.608(a)

The owner may collect the security deposit on an installment basis.

2. Minimum Rent Exemptions

HUD Regulation 24 CFR 5.630(b)(2)(ii)

All section 8 programs.

(C) At the end of the 90-day suspension period, the responsible entity must reinstate the minimum rent from the beginning of the suspension. The family must be offered a reasonable repayment agreement, on terms and conditions established by the responsible entity, for the amount of back rent owed by the family.

HUD Regulation 24 CFR 5.630(b)(2)(iii)

All programs.

(A) If the responsible entity determines there is no qualifying financial hardship exemption, the responsible entity must reinstate the minimum rent, including back rent owed from the beginning of the suspension. The family must pay the back rent on terms and conditions established by the responsible entity.

3. Overpaid Subsidy

Public and Indian Housing Notice 2018-18¹

16. Tenant Repayment Agreement, Page 14. Tenants are required to reimburse the PHA if they were charged less rent than required by HUD's rent formula due to the tenant's underreporting or failure to report income. The tenant is required to reimburse the PHA for the difference between the tenant rent that should have been paid and the tenant rent that was charged. This rent underpayment is commonly referred to as retroactive rent. If the tenant refuses to enter into a repayment agreement or fails to make payments on an existing or new repayment agreement, the PHA **must** terminate the family's tenancy or assistance, or both. HUD does **not** authorize any PHA-sponsored amnesty or debt forgiveness programs.

Numbered Memo

21-30 Chapter 13 Charges, Payments, and Collection

¹ Public and Indian Housing Notice 2018-18, "Administrative Guidance for Effective and Mandated Use of the Enterprise Income Verification (EIV) System," issued October 26, 2018; expires "This notice remains in effect until amended, superseded or rescinded."