

Chapter 10

Hardship Policy and Process

HUD requires AHFC to address specific hardship circumstances families may face as participants of AHFC's programs. Families paying Contract or Market Rent are not eligible for hardship consideration. This chapter provides the policies and process for AHFC to consider a family's hardship circumstances.

1. Reasonable Accommodation

AHFC will provide a necessary reasonable accommodation to any person with a disability to allow that person to participate in an AHFC hardship procedure. Reasonable accommodation may include qualified sign language interpreters, readers, accessible locations, or attendants. If the applicant or participant is visually impaired, notices will be in an accessible format. Persons requiring a reasonable accommodation can contact the local AHFC office, contact their local AHFC representative, or complete a Reasonable Accommodation Request for assistance with the process.

2. MTW Hardships

Under MTW, HUD requires agencies that implement rent reform initiatives to establish a hardship policy to define circumstances under which households may be exempted or temporarily waived from MTW policy changes to avoid unforeseen adverse impact on families. AHFC has developed two hardship processes under MTW.

2.A Bridge Process

Bridge provides a short-term rent reduction due to unanticipated changes in a family's financial circumstances. See the Bridge Policy and Process and Bridge Committee exhibits.

2.B Step Extension Process

The Step Extension provides a shallow subsidy for families anticipated to pay more than 50 percent of income toward shelter costs following the end of the five (5) year Step term. See the Step Extension Process exhibit.

2.C MTW Hardship Application Determination Review Process

AHFC utilizes a streamlined review process (as opposed to the standard applicant or participant grievance process outlined in Applicant and Tenant Grievances) to address requests for a review of the determination of eligibility or solution offered under MTW Hardships.

2.C.1. Review of Local Office (Tier 1) Determinations

When applicants request a review of the determination made or solution offered at the local office level (Tier 1), a regional manager or designee will complete the review.

When a designee performs the review, the designee may not be the person that made or approved the determination or a subordinate of the person who made the determination.

The Regional Manager or designee will attempt to provide a written response to the family within ten (10) business days of the local office's receipt of the request for review. The response will contain a brief statement regarding the outcome of the review and how to request a review of the determination should the family disagree with the outcome.

2.C.2. Review of Regional Manager (Tier 2) Determinations

Should the family disagree with a Regional Manager (Tier 2) determination:

1. They may request their application be presented to the Director of Housing Operations for a final review and decision;
2. They may submit additional information they wish to be considered;
3. Their written request, as well as any additional information the family would like the Director to consider, must be received by AHFC within ten (10) business days from the date of the Regional Manager's written decision.

Within ten (10) business days of AHFC's receipt of a request to review the determination, the Director of Housing Operations will provide a written decision to the family. The decision will contain a brief statement regarding the outcome of the review. This decision is the final determination in the Preliminary Review process.

3. Minimum Rent Exemption

The 1998 Quality Housing and Work Responsibility Act (QHWRA) requires PHAs to establish a minimum rent.

- See Examinations and Interviews for minimum rent rates
- See the Minimum Rent Exemption exhibit for this policy and process

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23-xx Chapter 10