

Info & Legal Rights:

RRHA REPAYMENT AGREEMENT

Option During Eviction Freeze until May 1

Eviction Freeze

- The eviction freeze ends May 1, 2020
- When the freeze ends, any outstanding balances owed are subject to legal proceedings by RRHA.
- There is no freeze on evictions due to lease violations that are unrelated to money
- RRHA will not charge late penalties until March 1, 2020

REPAYMENT AGREEMENTS

- RRHA is now offering a one-time “no questions asked” repayment plan. **You MUST sign-up before May 1, 2020.**
- Monthly payments will be based on 10% of the family’s monthly adjusted income at the time of entering into the agreement.
Monthly payments must be paid in addition to monthly rent.
- No down payment will be required for this one-time repayment agreement
- If a family’s monthly adjusted income decreases, RRHA will decrease the monthly repayment amount. RRHA will not increase the monthly repayment amount.
- For families on zero-income, RRHA will require a minimum repayment of \$10.
- If a tenant misses one monthly payment under the new repayment plan, only the amount of that one missed payment will be due.
RRHA may seek legal enforcement action against any missed repayment payments.
- If more than four (4) payments of the repayment agreement are missed during any 12-month period, then twenty-five percent (25%) of the remaining repayment balance will become immediately due.

- Entering into a repayment agreement will put a tenant in “good standing” for purposes of balances owed to RRHA. That means it will not count against the tenant in any screening for eligibility to an RRHA housing program or voucher program.
- RRHA’s Office Hours for repayment agreements:
 - Wednesday and Friday during normal business hours until the freeze ends.
 - SPECIAL EVENING HOURS - Every other Monday and each Wednesday, from 4:30 p.m. to 7:00 p.m.
 - SATURDAY HOURS – March 14 and April 11 from 10:00 a.m. to 1:00 p.m.
 - Any resident who cannot visit the management office at any of those dates and times should call to schedule an appointment with their property manager.

LEGAL ADVICE

- RRHA’s repayment agreement is a binding contract. Please consult with an attorney before signing if you have questions. **Legal Aid Justice Center (804-643-1086)** may be able to provide free legal services.
- **If you disagree with the balanced owed, you should file a grievance with RRHA.** A grievance involves first having an informal conference with RRHA staff, and if you disagree with the outcome of the informal conference, you can appeal the decision to a formal hearing officer.
- Tenants still need to pay **excess utility costs** under the repayment agreement in order to avoid legal action, however, if you have specific concerns with your utilities being too high, you should file a grievance. You may also be eligible for an **exemption to pay utilities** if you have health needs that require you to use extra electricity, but you must request this exemption and should bring medical evidence of the health need to RRHA.
- RRHA may issue a **notice of termination** on missed repayment amounts or rent or both. A resident can file a grievance if they disagree with the amount on the notice.
- If a resident is paying **minimum rent** and is on a repayment agreement, the tenant may qualify for a **hardship exemption**. If a resident cannot afford the minimum rent, they can request to be exempted from future rent payments and future repayment payments. A hardship exemption should be requested before the resident stops paying rent.
- Tenants still need to pay **excess utility costs** under the repayment agreement in order to avoid legal action, however, if you have specific concerns with your utilities being too high, you should file a grievance. You may also be eligible for an **exemption to pay utilities** if you have health needs that require you to use extra electricity, but you must request this exemption and should bring medical evidence of the health need to RRHA.