Board of Commissioners

Veronica G. Blount, Chairman

Neil S. Kessler Marilyn B. Olds Elliott M. Harrigan Samuel S. Young, Jr. Jonathan Coleman Robley S. Jones Robert J. Adams



Chief Executive Officer

Damon E. Duncan 901 Chamberlayne Parkway P.O. Box 26887 Richmond, VA 23261-6887 804-780-4200 Fax 804-780-0009 TTY: Dial 7-1-1 www.rrha.com

FACT SHEET

MEDIA CONTACT: Angela D. Fountain, RRHA Communications & Public Relations Director

(804) 780-4167 (phone) | (804) 718-5876 (cell)

NEW REPAYMENT AGREEMENT OPTION ENDS MAY 1

The Richmond Redevelopment and Housing Authority (RRHA) is committed to ensuring all of our public housing families have every available opportunity to succeed. The work that we do is designed with the singular purpose of creating opportunities for every RRHA resident to live in safe, comfortable, and affordable housing of their choice—whether that is in RRHA's public housing communities, through our Housing Choice Voucher program, on in the private housing market.

Concerning RRHA's One Time No Questions Asked Debt repayment option,

HERE ARE THE FACTS:

- FACT 1: RRHA's lease enforcement freeze will last until May 1, 2020.
- **FACT 2:** Through May 1, 2020, RRHA will NOT take any lease enforcement action against a public housing family for nonpayment of rent, fees, or other charges. (i.e. No "pay-or-quit" termination notices will be issued, no unlawful detainers will be filed, and no families will be removed from their homes **for nonpayment of rent.** This does not apply to other breaches of the lease, including criminal activity.)
- **FACT 3:** Repayment agreements are only for those properties managed by RRHA.
- FACT 4: RRHA public housing families MUST pay their rent and other charges during the freeze.
- **FACT 5:** Any charges left outstanding *after* the freeze may be subject to legal action, up to and including lease termination.
- **FACT 6:** Starting March 1, 2020, RRHA will resume charging late penalties.
- FACT 7: RRHA will not charge late penalties against any charge which was due in February 2020 or earlier.
- **FACT 8:** Late penalties charged after March 1, 2020 will be the *only* debt collection effort RRHA undertakes during the freeze.
- **FACT 9:** Starting **February 12, 2020 through May 1, 2020**, RRHA will offer a one-time "no questions asked" repayment agreement to *every* current public housing family who owes a debt to RRHA.

- **FACT 9:** RRHA will accept a repayment agreement for *every kind* of tenant debt, including rent, utilities, late penalties, or other miscellaneous charges.
- **FACT 11:** No down payment will be required for the repayment agreement.
- FACT 12: Families will be required to pay either (1) ten percent (10%) of their monthly adjusted income, or (2) \$10—whichever is greater—toward the repayment agreement each month.
- **FACT 13:** If a family's monthly adjusted income *decreases*, RRHA will decrease the monthly payment amount of the repayment agreement accordingly.
- **FACT 14:** If a family's income increases, RRHA *will not* increase the monthly payment amount of the repayment agreement.
- **FACT 15:** New Property Management Office schedule for walk-in appointments for repayment agreements:
 - EVERY Wednesday and Friday during normal business hours until the freeze ends.
 - SPECIAL EVENING HOURS Starting Wednesday, Feb. 12, offices will be open every Monday and Wednesday, from 5:00 p.m. 7:00 p.m.
 - THURSDAY offices will close at Noon.
 - SATURDAY HOURS February 15, 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.
- **FACT 16:** The timeframe for the repayment agreement will be tailored to each individual family. As long as families make each monthly payment on time, they will be allowed to continue repaying their back debt until the debt is satisfied in full.
- FACT 17: It is important that rent amounts and repayments are made consistently and ON TIME.
- **FACT 18:** If a family misses one monthly payment under the new repayment plan, only the amount of that one missed payment is due and payable. This means that one missed payment will *not* cause the entire repayment agreement balance to become due and payable.
- **FACT 19:** If four (4) payments of the repayment agreement are missed during any 12-month period, then twenty-five percent (25%) of the remaining repayment agreement balance will become immediately due and payable.
- FACT 20: Partial payment is considered a MISSED payment. The whole payment must be there.
- FACT 21: RRHA will never attempt to take a resident to court for debts that are addressed by a repayment agreement in *good standing*.
- FACT 22: Any tenant debt addressed by a repayment agreement in good standing will *not* count against the tenant in any screening for eligibility to an RRHA housing program, including both tenant-based and project-based Housing Choice Voucher assistance.
- **FACT 23:** Tenants with repayment plans **must remain** in good standing **in order to be admitted** into RRHA's Housing Choice Voucher program.
- **FACT 24:** All payments received will be applied any outstanding rent amounts before being applied to the repayment agreement.