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FACT SHEET

DATE: May 4, 2022

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REPAYMENT AGREEMENT OPTION

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 repayment agreements,

HERE ARE THE FACTS:

FACT: All RRHA families who are behind on rent will be given an opportunity to sign a repayment agreement.

FACT: RRHA public housing families **MUST** pay their rent and other charges in addition to any amount owed under a repayment agreement.

FACT: RRHA will offer a repayment agreement for *every kind* of tenant debt, including rent, utilities, late penalties, or other miscellaneous charges.

FACT: No down payment will be required for the repayment agreement.

FACT: No family will be required to pay more than ten percent (10%) of their monthly adjusted income toward the repayment agreement each month.

FACT: If a family's monthly adjusted income *decreases*, RRHA will decrease the monthly payment amount of the repayment agreement accordingly.

FACT: If a family's income increases, RRHA *will not* increase the monthly payment amount of the repayment agreement.

- FACT:** Each repayment agreement has its own individual deadline. Because the repayment plan is income-based, repayment will take as long as each individual family needs to resolve the debt. As long as families make their monthly payments on time, they will be allowed to continue repaying their back debt until the debt is satisfied in full.
- FACT:** One missed monthly payment under the new repayment plan, will be added back to the tenant's active ledger (just the amount of that one payment). This will not impact the rest of the repayment balance.
- FACT:** If two (2) or more consecutive payments of the repayment agreement are missed during any 12-month period, RRHA may terminate the agreement and proceed with lease enforcement action.
- FACT:** RRHA will never attempt to take a resident to court for debts that are addressed by a repayment agreement in good standing.
- FACT:** Any resident debt addressed by a repayment agreement in good standing will *not* count against the resident in any screening for eligibility to an RRHA housing program, including both tenant-based and project-based Housing Choice Voucher assistance.
- FACT:** Residents with repayment agreements in good standing can be admitted into RRHA's Housing Choice Voucher program.