

## Spokane Housing Authority Payment Agreement Policy

When a Resident falls behind in rent, owes for damages, or other charges, and is unable to pay the balance by the due date, the resident may request a Spokane Housing Authority (SHA) Payment Agreement be executed. SHA has the sole discretion of whether to accept such an agreement.

1. All Payment Agreements must assure that the delinquent amount is paid within a period not to exceed 12 months or the term of the current lease, whichever is less. The Payment Agreement form clearly states a schedule of payments, due dates for payments should not be later than the 5<sup>th</sup> of the month.
- ~~2.~~ Failure to comply with the Payment Agreement terms may subject the resident to eviction procedures.
- ~~3.~~ ~~2.~~
- ~~4.~~ ~~3.~~ Prior to the execution of the Payment Agreement, the family must pay a minimum of 10% (ten percent) of the balance owed to the property.
- ~~5.~~ ~~4.~~ Residents are allowed one Payment Agreement within a 12 month period (the 12 month period will start when the entire balance has been paid to SHA).
- ~~6.~~ ~~5.~~ Residents who have previously defaulted on a Payment Agreement will not be approved to enter into any other Payment Agreement.
- ~~7.~~ ~~6.~~ All Payment Agreements must be in writing and signed by the Department Operations Manager or Asset Director, and the head of household/spouse/co-head/ and all signers on the lease (or ex-resident as the case may be).
- ~~8.~~ ~~7.~~ Late fees will be assessed for the first month of the Payment Agreement only and will be waived while the terms of the Payment Agreement are being met. Once there is a default on the Payment Agreement, late fees will be assessed while there is an outstanding balance per the lease.
- ~~9.~~ ~~8.~~ ~~Unless built into the Payment Agreement, A~~ all future rents must be paid on time or the Payment Agreement becomes invalid.
- ~~10.~~ ~~9.~~ The Payment Agreement will accelerate and become due immediately upon move out of a current resident.
- ~~11.~~ ~~10.~~ Failure to pay according to the Payment Agreement and/or failure to make current rent payments on time will make the Payment Agreement invalid and the debt will accelerate and become due immediately.
- ~~12.~~ ~~11.~~ No Payment Agreement will be accepted for the first month rent or for security deposits unless program requirements specifically require this be allowed.

A Payment Agreement signed by the resident(s) must be approved and signed by the Department Operations Manager or Asset Director before it takes effect. A copy of the signed agreement will be provided to the resident.

**Acceptable cause for a payment agreement (back-up documentation required):**

1. Loss of a job in the past 30 days - up to 12 month payment plan ~~or the term of the lease, whichever is less.~~ Exceptions will be considered on a case by case basis and must be approved by the Asset Director.
2. A unexpected medical emergency in the past 30 days – up to 12 month payment plan ~~or the term of the lease, whichever is less.~~ Exceptions will be considered on a case by case basis and must be approved by the Asset Director.
3. Damages caused by misuse or neglect – up to 12 months payment agreement ~~or the term of the lease, whichever is less.~~ Exceptions will be considered on a case by case basis and must be approved by the Asset Director.
4. An approved agency, such as DSHS, CORD, etc., with verification that the full payment will be paid with-in 60 days – up to 2 month payment plan.
5. Documentation that monies will be late due to no fault of resident – up to 2 month payment plan.
6. Security Deposit (Tax Credit only) 50% down and balance in regular monthly installments up to 6 months.
7. Pet Deposit -- \$50 of deposit amount down and the balance in installments up to 5 months, however, the Pet Fee is not eligible for any payment agreement.
8. Late fees are eligible for a payment agreement – up to 5 month payment agreement ~~or the term of the lease, which ever is less.~~ Exceptions will be considered on a case by case basis and must be approved by the Asset Director.
- 8.9. For Public Housing tenants with a balance involving amounts owed by a family because it underreported or failed to report income ONLY, terms of repayment may be renegotiated if the household's income increases or decreases. †