NEIGHBORHOOD & HOUSING SERVICES

Hardship Eligibility & Required Documentation

General Hardship Requirement

To qualify for rental assistance, applicants must:

- Demonstrate an unexpected financial hardship (refer to HAP Policy Appendix D) that has directly caused housing instability within the last 12 months
- Confirm the hardship occurred prior to submitting the application.
- Submit a hardship letter clearly explaining (either formal word letter or response through Mendix):
  - What occurred
  - When it occurred
  - How it has impacted their ability to pay rent

Documentation Standards (Applies to all categories)

All documents must:

- Be legible, include applicant name and state relevant dates. Screenshots must show full page (no cropped edits).

1. Loss of Hours

Eligibility Criteria

- Must demonstrate a financial hardship meaning the applicant must have experienced a loss of hours that impacted their usual pay.
- Applicant must currently be working in the company they lost hours in.
- Hardship letter must state housing instability is due to a reduction in hours.
- Reduction must be documented through 3 consecutive paystubs.
- Loss of hours is **ineligible** if:
  - Missed hours were fully covered by PTO.
  - Unable to accept OT, commission, or bonuses (this is considered additional income)
  - Self-employed, seasonal, temporary, or contract-based (unless the work assignment ended unexpectedly before the end date stated on their contract).

Review Guidance

- There must be a clear and measurable reduction in hours**.**
- Reduction must reflect a decrease (Part-time: 4 hours, Full-time: 8 hours)

2. Loss of Income

Eligibility Criteria

- Hardship letter must state housing instability is due to loss of income.
- Employment must have lasted at least 60 days prior to termination.
- Anybody over the age of 18 is eligible (must be listed on the application).

Ineligible if applicant:

- Voluntarily quit or abandoned position
- Self-employed
- Seasonal, temporary, or contract-based

Staff may request additional documentation if needed to determine eligibility.

Hardship Eligibility & Required Documentation

- Unemployment benefits ended
- SSI/RSDI letter showing benefit decrease/ended
- Family/friends temporary contributions ending

Exception:
If applicant voluntarily left employment due to a documented medical or mental health condition (to the applicant or family member living in the home), supportive documentation must be provided.

3. Unexpected or Increased Expenses

Eligibility Criteria
Hardship letter must explain the specific unexpected expense causing housing instability. Qualifying examples paid at least $100:

1. Non-cosmetic medical, vision, psychiatric, or dental procedures, appointments, or medical equipment
2. Car repairs (non-maintenance related) including mobile mechanic repairs, as long as service receipts/invoices are provided
3. Vehicle towing due to mechanical breakdown or unexpected issue with vehicle such as tire blowout, brake failure, etc.
4. Funeral expenses for an immediate family member such as funeral home services, casket or urn purchase, cemetery plot or burial vault, etc. (discretionary expenses are ineligible such as flower arrangements, headstones/monument, memorial services, etc.).
5. Household size decrease such as 2 people were contributing to the rent, then one occupant left the unit leaving the entire rent to one person. (ineligible if housing provider is not aware of the occupancy change and cannot provide documentation of the second occupant leaving the unit).

Ineligible if applicant:

- Costs covered 100% by medical insurance (must demonstrate what was paid out of pocket)
- Uses maintenance repairs (brakes, oil, rotors, etc.), diagnostic test services, or receipts without the applicant's name for car repairs
- Uses cosmetic receipts such as veneers, braces, teeth whitening etc.
- Unpaid quotes/invoices/receipts
- Received services from unreputable car repair shop or family member

4. Fixed Income Hardship (SSI/Disability)

Eligibility Criteria

- Applicant must be on SSI or other government paid fixed income.
- Hardship letter must explain increased expenses or inability to absorb rent increase.

Required Documentation

- Most recent SSI or RSDI award letter
- VA disability or retirement

Staff may request additional documentation if needed to determine eligibility.