

**Hardship Policy**  
**MTW Activity 3.a. - Alternative Reexamination Schedule (Public Housing)**

Under MTW Activity 3.a., South Carolina Regional Housing Authority #3 (SCRHA3) will implement an alternative reexamination schedule for Public Housing households that will reduce the frequency of reexaminations to at least once every three years for all households.

Reducing the frequency of household certifications allows households to keep more of their income as their income increases. It also reduces the burden on both residents and staff in acquiring, submitting, and processing paperwork.

The MTW Operations Notice requires that SCRHA3 implement a hardship policy for MTW Activity 3.a. SCRHA3 staff will review this hardship policy with households during its intake and recertification process. While it is highly unlikely that any household's assistance will be terminated as a result of this activity, if this situation arises, SCHRA3 will consider if a household qualifies for a hardship exemption at the time of potential termination of assistance that is due to this activity.

HUD requires that the hardship policy address the following potential hardship situations:

*The family has experienced a decrease in income because of changed circumstances, including loss or reduction of employment, death in the family, or reduction in or loss of earnings or other assistance; and/or,*

*The family has experienced an increase in expenses, because of changed circumstances, for medical costs, childcare, transportation, education, or similar items.*

To address these potential hardship situations in between regular reexaminations, SCRHA3 will allow interim reexaminations upon request of the household at any time for reasons including decreases in income, changes in household composition, changes in expenses and other situations as applicable. SCRHA3 will not conduct interim reexaminations for increases in income unless they are associated with a change in household composition or at the request of the assisted family.

The interim policy will meet or exceed the safe harbor requirement of the Operations Notice and will not limit the number of interims that a family may receive.

The proposed MTW Activity will benefit families, postponing increases in their rent due to increased income, but continuing to process other eligible changes including household composition changes and decreases in rent due to decreased income. Therefore, SCRHA3 does not expect to receive any hardship requests as a result of this waiver.