

Unexpected financial hardships for rent/mortgage and utility assistance may include, but are not limited to the following:

*Financial Hardship is listed in **bold** and required document is listed underneath

NOTE: Unexpected expenses paid with a credit card will not be considered.

- Job loss due to a circumstance out of your control.
 - Letter from employer verifying last date worked and reason for termination on signed company letterhead.
- Reduction in employment hours by employer (not a result of client actions/requests).
 - Written documentation from employer on letterhead signed stating effective date of reduction and reason for reduction with pay stubs within the last 6 months to verify statement from employer.
- Family breakup can be considered if the previous household member's name is listed on the lease.
 - Written and signed verification from landlord that person is no longer at residence and date they left the household or verification of incarceration (in jail) and documentation that person was a contributing member of the household – example: recent check stubs. *Note: previous resident must have been on the lease agreement for loss to be considered.
- Expenses due to taking guardianship of a minor child(ren) due to abuse/abandonment or neglect.
 - Court Order with customer and child's name showing date order became effective and receipts showing additional expenses paid out for child.
- Documented on-going loss of child support payment.
 - Current child support print out showing gap in payments
- Unemployment benefits approval that results from appeal by customer (must show appeal letter and supporting documentation).
 - Unemployment appeal decision letter showing you have been approved for benefits.
- Out of work due to medical – without pay or reduced pay
 - Medical excuse from licensed physician stating dates out of work under doctor's care and expected date of return (no medical records accepted).
- Unexpected car or home repairs- routine maintenance not considered
 - Receipt in customer's name from licensed vendor within the last 6 months (car repairs also require current car registration)
- Lapse in payment for extended benefits for unemployment, short term disability or workmen's compensation-*Cannot be due to customer's actions
 - Print out or letter from agency verifying gap in payments and reason (if STD or workman's comp)
- Seniors or disabled customers that receive the unexpected garnishment of multiple Medicare per diems from their social security check.
 - Social Security Awards letter verifying the lump sum Medicare Premium being taken out
- Consideration may be given for those employees whose hours normally and routinely fluctuate; such as, pool employees, temp or part-time personnel, commission sales personnel or home

health care workers only once and with approval from the Case Manager Supervisor but not in the future if client continues to work such employment.

- Must have documentation from employer on signed company letterhead indicating the start date and the situation, such as temporary assignment ending, layoff, decrease in hours or sales etc.
- Burglary/Theft of funds
 - Must have police report filed within 30 days of incident occurring
- Unexpected expenses/or loss of income due to death of family member (spouse, domestic partner, father, mother, child, siblings, grandchild, grandparents).
 - Receipt from funeral home showing amount paid or receipt for plane ticket/travel expenses along with death certification, obituary, and/or funeral program for deceased
- Fire/Arson resulting in relocation and/or loss of income/property *Note: Cannot assist if losses covered by homeowners/renter insurance
 - Written report from Fire Marshall indicating occurrence was at the household

Unexpected financial hardships do not include the following:

- Job loss due to household member's own actions.
- Customers showing sufficient income even with a loss of income.
- Customers with liquid assets balance of \$5,000.00 or more (examples: checking, saving, money market)
- Quitting employment without documentation of just cause.
- Over drawn bank accounts/ exhausting savings accounts.
- Family members ceasing financial assistance.
- Arrests, payment of legal fees, probation, or traffic violations.
- Social Security payments ending and/or stopping due to failure to report income, over payments, or benefits ending due to children reaching age limit.
- Higher utility bills (not able to supplement customer's income refer to LIHEAP)
- Salaries that are paid "under the table" or not filed on yearly taxes.
- Customers that have a co-signer who has signed a guarantee to pay their rent.
- Loans/credit debt or any garnishment of wages due to a loan or debt.
- Gaps in financial aid payments or delays are not considered a loss.
- Loss of income for individuals not listed on the lease agreement.
- Loss of income due to gambling or losses in the stock market.
- Customers living off of credit cards that are "maxed out" or interest rate increases on charges or cash advances will not be considered.