DENNIS HOUSING AUTHORITY

It is the policy of the Dennis Housing Authority that all indebtedness to the Authority must be paid in one lump sum or may, with DHA approval, enter into a repayment agreement for payment over time. The frequency of payments required and payment amounts of repayment agreement must be reasonable based on the Household's income. The length of repayment agreements must also be reasonable. All repayment agreements shall be calculated in a reasonable and equitable manner. In the event of decrease in income, the monthly payment due under the agreement may be redetermined upon written request due to decrease in income, although any changes to the terms/length of any agreement are not guaranteed.

The repayment agreement will be in default when two (2) payments are delinquent and no future repayment agreements will be allowed and a 14-day notice to vacate may be issued. The Household must consent to all terms of the repayment agreement in writing as a condition of continued occupancy. The DHA may charge a \$25 late fee for payments that exceed 30 days past the due date and \$25 fee for insufficient funds. There is no penalty for prepayment and balance may be paid at anytime and additional payments will be accepted and credited against debt.

A tenant may not enter into more than one repayment agreement at any time. If another repayment agreement is required while the first repayment agreement remains in effect, the Household will be in noncompliance of their lease and a 14-day notice to vacate shall be issued.

If tenant refuses to pay the balance owed or sign a repayment agreement and adhere to the terms, the Tenant shall be issued a 14-day notice to vacate.

In the event of termination of tenancy (voluntary or eviction), agreement remains in force and parties are still liable for the debt and making payments as described.

Unpaid balances may be processed through summary process evictions, small claims court and or Collection Agency for the total unpaid balance plus court cost.

All payments shall be made payable to "Dennis Housing Authority" and mailed or placed in the drop box located at: Dennis Housing Authority 167 Center Street South Dennis, MA 02660

Policy Adopted: <u>2/19/2019</u> <u>amended 7/27/2020, 9/20/2021</u>