

Sec. 17-619-9. Rent bank

(a) In order to receive rent bank resources, a family shall participate in the assessment and mediation program as described in Section 17-619-8, and document the existence of a severe hardship which, in accordance with the professional judgment of the mediator(s), is not likely to recur, including, but not limited to:

- (1) loss of income or increase in expenses;
- (2) loss of employment;
- (3) medical disability or emergency;
- (4) loss or delay in receipt of other benefits;
- (5) natural or man-made disaster; or
- (6) substantial and permanent change in household composition.

(b) A family may qualify for rent bank assistance only if, in accordance with the professional judgment of the mediator(s), the family's housing is affordable. Housing is considered affordable if:

(1) The monthly rent or mortgage payment for the dwelling does not exceed 60% of the family's gross income, including the cash value of food stamps, or

(2) Where monthly rent or mortgage payments exceeds 60% of gross income, other factors shall be examined to determine affordability. Such factors include, but are not limited to:

(A) The duration of the family's tenancy or occupancy in the current housing prior to becoming delinquent and the duration of the non-payment of rent or mortgage delinquency.

(B) The inclusion of heat or utilities in the family's rent.

(C) Whether the family expects to receive contributions from other family members or friends who may share in the cost of housing.

(D) Whether there is a reasonable expectation that family income will increase in the near future.

(c) When a successful mediation of a case requires a financial payment and the criteria listed in subsections (a) and (b), of Section 17-619-9 are satisfied, the mediation agency may authorize, in accordance with the professional judgment of the mediator(s), the payment of grants, loans, or a combination thereof to the landlord or creditor on behalf of the participating family.

(d) The amount of the grant and/or loan shall be the minimum amount necessary, within the exercise of professional judgment of the mediator(s), to avoid imminent eviction or foreclosure.

(e) All families shall contribute an amount toward their rent or mortgage arrearage with such amount to be determined on a case by case basis through assessment and mediation in accordance with the professional judgment of the mediator(s).

(f) If a family is receiving a rental subsidy or resides in public housing, the maximum amount of the rent bank assistance approved by the mediation agency shall not exceed six (6) times the monthly family rental contribution, not to exceed a maximum grant of \$1,000 or a maximum loan of \$1,200 in accordance with the professional judgment of the mediator(s).

(g) Prior to committing any rent bank resources, the mediation agency shall ensure that both the family and the landlord or creditor desire that the family remain in the dwelling

Regulations of Connecticut State Agencies

unit for twelve (12) additional months.

(Effective October 1, 1993)