

STOCKBRIDGE HOUSING AUTHORITY

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BAD DEBT WRITE OFF POLICY

Tenants that move out with balances owed to the Housing Authority will be sent a letter informing them of the amount due. This letter will be sent out within 30-days of the tenant vacating. In special circumstances the billing may occur later than 30 days because of charges that result from repairs or damages to the unit and billable to the tenant. The vacated tenant will be allowed 30 days from the date of billing to pay the balance owed or to make satisfactory arrangements to repay the Authority.

If there is no communication from the tenant within 30 days of notice of the debt and the balance owed is greater than \$50.00, the debt will be referred to the collection agency the Authority has contracted with. The amount, if unpaid will be reported to the credit bureau by the contracted collection agency.

If acceptable payment arrangements with the Housing Authority have been made, the debt will be carried as a current receivable. In the event that a payment is missed directly to the Housing Authority and there has been no contact for 30 days the HA will turn over the debt owed to the agency on file. The account will then be written off and any future payments will be applied to the collection of bad debts previously written off.

All accounts turned over directly for collection will be written off the tenant ledger and any monies collected will be applied to bad debts previously written off.

All monies received by the HA on these balances owed will be credited to the participants vacated account. A file will be kept on all balances written off for manual tracking of any collections received.

If a tenant has passed away and a balance is remaining on account, every effort will be made to collect the amount due from the family member(s) or estate. If the balance remains unpaid, it will be written off per DHCD guidance within a reasonable time frame and not to remain on the tenant ledger more than 120 days.

Amounts owed less than \$50.00 on a vacated account, will be written off.

The Authority reserves its right to file its own action in small claims court for any balance due them or if payments are not made as agreed on in house repayment arrangements for vacated accounts.

Adopted by the BOC on _____

9/1/2020

