Cashless Office Policy and Payment Regulations

EFFECTIVE DATE: January 1, 2027

ADOPTED BY: Board of Commissioners, Housing Authority of the City of Frostburg

BOARD RESOLUTION NO:

APPLICABILITY: All Public Housing Residents, Applicants, and Program Participants

Purpose & Objectives

This policy establishes clear operational guidelines for eliminating cash transactions at the administrative offices of the Housing Authority of the City of Frostburg (HACF). Effective January 1, 2027, HACF will transition to a fully cashless operation to enhance administrative efficiency, reduce financial liabilities and overhead associated with cash handling, and provide safer, more transparent financial procedures for both residents and staff.

Policy Scope

This Cashless Policy applies to all financial transactions conducted between residents/applicants and HACF. Effective January 1, 2027, the HACF administrative office will **no longer accept cash payments under any circumstances**.

Transactions covered under this prohibition include, but are not limited to:

- Monthly Rent Payments
- Security Deposits
- Pet Deposits
- Work Order and Maintenance Charges
- Late Fees and Administrative Charges
- Any other tenant-owed balances or fees

Approved Payment Methods

Beginning January 1, 2027, residents and applicants must utilize one of the following approved payment methods to satisfy financial obligations to the Housing Authority:

Payment Method	Description & Process	Processing Details
1. Direct Debit (Automated Clearing House - ACH)	Automatic deduction directly from the resident's checking or savings account on a recurring monthly schedule. Setup requires submitting an ACH Authorization Form to the main office.	No transaction fees charged by HACF. Processed on the 6th day of the month, unless the 6th falls on a weekend or PHA-recognized holiday, in which case it will be processed on the next full business day.
2. Online Resident Portal	Payments made electronically via credit card, debit card, or electronic check (e-Check) through the secure HACF Online Resident Portal accessible via web or mobile application.	Available 24/7. Instant electronic receipt provided upon payment completion. Requires Resident Portal registration.
3. Check or Money Order	Personal checks, cashier's checks, or money orders payable to the "Housing Authority of the City of Frostburg". Must include resident name and unit address in the memo line.	May be delivered in person during regular business hours, deposited in the secure drop boxes at the office and the community center, or mailed to the office.

5. Non-Sufficient Funds (NSF) & Returned Payments

If an electronic payment (ACH/Portal) or paper check is returned unpaid due to Non-Sufficient Funds (NSF) or account closed status, the following procedures apply:

1. The payment will be reversed, and the resident's account will be assessed an NSF Administrative Fee in accordance with the HACF Lease Agreement and fee schedule.
2. Applicable late fees will apply if the account balance remains unpaid past the statutory Grace Period.
3. HACF reserves the right to require future payments to be made exclusively via money order or cashier's check if two or more payments are returned unpaid within a twelve-month period.

6. Accommodation for Persons with Disabilities & Digital Access Support

In compliance with Fair Housing guidelines and Section 504 of the Rehabilitation Act, the Housing Authority will provide Reasonable Accommodations for elderly residents or individuals with disabilities who face barriers adhering to standard cashless payment channels. Residents requiring assistance or alternative accommodation should contact the HACF Management Office.

Staff will also be available during regular business hours to help residents set up free bank accounts or navigate the online portal.