



Homeward

## Renter Hardship Worksheet

The following are some important questions that the Renter Hardship Letter needs to answer:

- **What are the events or series of events causing the hardship that is preventing you from paying your rent?**
- **When did the hardship first occur?**
  - Provide the date or range of dates you started experiencing the loss of income.
- **Is your hardship temporary or permanent?**
  - A job layoff or injury/ illness is a temporary hardship
  - Death or divorce are examples of permanent hardship
- **Are you behind on your payments?**
  - If yes, how many months are you behind and what is the amount you currently owe?
- **What can you afford to pay this month?**
  - How much can you afford to pay?
  - What offer can you make to pay back or catch up on the debt? Consider:
    - partial payments until a specified date
    - Request an extension of payment: full payment later in the month, say on 15<sup>th</sup>
    - Repayment Plan after the hardship has pass
- **What is your plan to resolve your hardship and gain financial stability?** What steps have you taken or what types of replacement income are being pursued and when do you expect payment?
  - Examples:
    - I have filled for Unemployment Insurance and expect payment in 1 week
    - I plan on using my stimulus check for rent as soon as I get it
    - I have applications in with other employers
    - My current employer expects to hire me back once social distancing restrictions are lifted by the Governor. (include a letter from HR, if possible)
- **What kind of a payment plan can you request?**
  - Payment plan starting when you know you will have more income (Example: disability payment or tax refund)

By answering these questions, you will increase your chances of convincing your Landlord or Property Manager to approve your hardship request. To get started, you can use a sample hardship letter.

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# Renter Hardship Letter Example

Date

Your Name

Your address

RE: Financial Hardship

April Rent

Dear Property Manager,

I am requesting that you review my financial hardship to see if I qualify for financial hardship or repayment plan options.

I am anticipating that I won't be able to make my April rent payment on time because of financial troubles created by COVID-19 related temporary job loss. I work at a local restaurant, and because we are only offering food for delivery and pick up the waitstaff was all laid off until the Governor's order is lifted. *[Provide details about your specific situation here].*

This situation began on March 20, 2020.

I believe that my situation is expected to improve, once I am able to return to work. Since that time, I have gotten confirmation that my employer plans to hire me back when the Governor's order is lifted, and I have applied for Unemployment benefits. *[Discuss what you have done or plan to do to resolve your hardship and find additional income].*

My plan is to use my unemployment check to pay you. I expect that to arrive by April 15. I am asking for an extension on my rent due date only for the month of April. I expect to be on time with the following month's rent because I have a tax return coming and my unemployment payments should be established by then. I am also educating myself on how to budget and cut expenses to make sure as I readjust to my new reality, I can prioritize paying my rent. *[Outline what you can pay now or have plans to pay in the near future].*

I state the information provided above is true and correct to the best of my knowledge.

Respectfully,

(Your Signature)

(Your Name)