



COVID-19

Tenant Guidance: Rental Repayment Plans

Engaging Landlords on Repayment Plans

If you are a tenant and have not been able to pay your rent since the COVID-19 pandemic began, here are some key things to keep in mind as you engage your landlord to establish a payment plan and stay housed.

Be Proactive in Communication and Establish a Repayment Plan that Works for You

- Do not wait until the rent is due to let them know that you are experiencing challenges that impact your ability to pay rent.
- Say that you would like to talk with them about a repayment plan (examples below).
- As you begin working with your landlord on a repayment plan, establish a plan that works for you and do not agree to payment amounts or schedules that you are unable to support. A potential script is attached on the next page. (Note: In most cases a landlord is not required to agree to a rent repayment plan.)

EXAMPLE REPAYMENT SCRIPT

Dear _____,

My name is _____. I am your tenant living at: _____ (Address).

Like so many people right now, I have lost income due to the coronavirus pandemic. I am doing everything I can to find work and financial assistance. I have done all of the following [include what you have done like: applied for unemployment, engaged social service agencies for emergency assistance, applied for other benefits, applied for X number of jobs, etc.]

However, I am still struggling right now. I may not be able to pay my rent in full on time in the coming months.

I would like to work with you to establish a reasonable rent repayment plan so you will get rent and I will be able to keep my housing. I would be happy to meet (by phone, video call, or another platform, or over e-mail) to discuss options for payment. You can reach me at this phone number or e-mail address: _____

I understand that more assistance may become available to landlords and tenants. I will apply for any programs that are available to me.

I really hope we can work together through this difficult moment. I look forward to hearing from you.

Sincerely,

Tenant Signature

Date Signed

Key Resource Links

Below are links to key benefits that may assist you and enable you to repay owed rent.

- **Benefits Eligibility (TANF, SNAP, etc.)**
 - www.benefits.gov
- **Unemployment expanded eligibility and enhanced benefits**
 - www.usa.gov/unemployment
 - www.careeronestop.org/LocalHelp/UnemploymentBenefits
- **Economic Impact Payments**
 - <http://www.irs.gov/coronavirus/economic-impact-payment-information-cente>
- **Free tax preparation**
 - <https://irs.treasury.gov/freetaxprep>
- **Emergency assistance resources to help households pay for rent, utilities and other basic necessities**
 - Local governments and Community Action Agencies may have additional rental and utility assistance available for individuals who meet qualifying criteria.
 - Dial 211 from any phone or visit <https://www.211.org/> and search by zip code for referrals to agencies and community organizations that offer emergency financial assistance. Callers can request translations services.
 - www.usa.gov/help-with-bills
- **Childcare for Essential Workers**
 - www.acf.hhs.gov/sites/default/files/occ/state_level_info_for_essential_workers_seeking_child_care.pdf
- **Immediate jobs available due to COVID-19**
 - <https://www.usajobs.gov/coronavirus>
 - <https://needajobnow.usnlx.com>
- **HHS COVID Mental Health Resources**
 - <https://www.hhs.gov/coronavirus/mental-health-and-coping/index.html>
- **CDC Mental Health Guidance**
 - <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html>