

Tenant Guidance: Rental Repayment Plans

Tens of millions of Americans are experiencing job loss, reduced hours, and reduced income due to the economic effects of COVID-19. To mitigate the negative impacts of income loss, the federal government and state and local governments across the United States have imposed eviction moratoriums. The primary federal eviction moratorium for HUD-assisted housing mandated by the CARES Act expired on July 24, 2020. Even as this or other federal moratoriums are lifted, state and local moratoriums may remain in place.

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

The best connections to landlords are built on clear and transparent communication. 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.)

- **Sample Repayment Agreements:** https://www.hud.gov/sites/documents/DOC_35535.PDF
http://www.mnhousing.gov/get/MHFA_017809

Lean on Your Network and Believe in Your Strengths

Staying housed in a time of crisis is difficult and can stretch a lot of personal resources, not just your finances. When looking to set up a repayment plan, you might want to include someone from your personal network in that process. Take this time to stay positive and build on your strengths and assets.

- **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>

Example Script

[Note: It is solely the responsibility of the tenant to initiate and submit such a request.]

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>