

## COVID 19 FINANCIAL HARDSHIP SAMPLES

**If you are struggling to pay your rent due to a financial hardship brought upon the COVID-19 pandemic, consider using the template(s) MSN.com shared provided by Business Insider. When you keep your lenders properly informed you salvage your credit score by avoiding derogatory entries to your credit report that would have otherwise been noted had you not contacted them.**

**While making a phone call is good, sending a letter or email is always best as it serves as a matter of record for you.**

**If you have suffered a loss of job or reduction in income:**

Dear [Landlord's Name],

In March I was laid off/furloughed from my job. My income has been reduced from \$[previous income] to \$[current income]. As a result, I am unable to pay April rent and I am reaching out to set up a repayment plan to make up for any missed rent payments related to the Covid-19 disruptions. I expect to be able to resume payments as soon as I start receiving unemployment benefits or I am able to resume working, whichever happens first. As you may be aware, the unemployment application process is taking longer because of all the filings happening at once. Thank you for your consideration.

[Signature]

**If your spouse or significant other has suffered a loss of job or reduction in income:**

Dear [Landlord's Name],

In March my spouse/significant other was laid off/furloughed from their job. Their income made up a significant portion of our family's income, which has now been reduced from \$[previous income] to \$[current income]. As a result, we are unable to pay April rent and we are reaching out to set up a repayment plan to make up any missed rent payments related to the Covid-19 disruptions. We expect to be able to resume payments as soon as we start receiving unemployment benefits or my spouse is able to work again, whichever happens first. As you may be aware, the unemployment application process is taking longer because of all the filings happening at once. Thank you for your consideration.

[Signature]

**If you are a small business owner/self-employed and your revenue has been impacted:**

Dear [Landlord's Name],

We are writing to notify you that I/[company name] will not be able to make the April rent payment. Unfortunately, [company name] is experiencing liquidity concerns due to lost revenue from the Covid-19 related disruptions. We expect the situation to stabilize as soon as we receive disaster relief and/or stimulus funds or the stay at home orders in our state are lifted. We would like to discuss a repayment plan to make up for any missed rent payments related to the Covid-19 disruptions. Thank you in advance for your understanding.

[Signature]