

A **Housing Hardship Letter** is a formal written statement provided by a tenant to a landlord, housing authority, or court explaining financial or personal difficulties that have impacted their ability to pay rent or maintain housing. These letters are often used:

- As part of an eviction defense
- When requesting a rent reduction or deferral
- To support an application for rental assistance or government relief
- In response to a formal notice to vacate or demand for payment

The letter outlines the nature of the hardship, provides supporting context, and respectfully requests specific relief. A clear, respectful, and fact-based letter can strengthen a tenant's position and show good faith in resolving a difficult situation.

When to Use a Housing Hardship Letter

Key Timing Considerations

A hardship letter should be sent:

- **As soon as possible** after a hardship begins (job loss, medical event, unexpected expenses)
- **Before** an eviction notice is filed if possible
- **Along with** an application for rental assistance or legal intervention
- **In response** to a "Pay or Quit" notice or formal eviction proceedings

Sending a letter early shows initiative and increases the chance of negotiation or compromise.

What to Include in a Housing Hardship Letter

Core Components

A strong hardship letter includes the following elements:

1. **Basic identifying information:** Your name, address, and the date
2. **Statement of hardship:** What happened and when
3. **Details of your financial situation:** Lost income, medical bills, job search status, etc.
4. **Efforts to resolve the issue:** Rental assistance applications, budgeting, part-time work
5. **A specific request:** Temporary rent reduction, late fee waiver, payment plan, etc.
6. **Supporting documentation:** (Optional but helpful) Pay stubs, termination notices, medical records

Style and Tone

Use a **respectful, honest, and non-confrontational tone**. You want to demonstrate good faith and a willingness to work collaboratively. Avoid blaming the landlord or making legal threats unless you are working through an attorney.

Templates: Housing Hardship Letter

How to Use These Templates

Use the templates below to draft your own hardship letter. Customize the content to reflect your actual situation. Keep your tone factual and polite.

Template 1: Request for Temporary Rent Reduction

[Your Full Name]
[Street Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Landlord's Name or Property Manager]
[Company or Office Address]
[City, State, ZIP Code]

Subject: Request for Temporary Rent Reduction Due to Financial Hardship

Dear [Landlord's Name],

I hope this message finds you well. I am writing to inform you of a recent financial hardship and to respectfully request a temporary reduction in my monthly rent at [Rental Address].

Due to [brief summary of hardship, e.g., job loss, medical emergency], my income has been significantly reduced since [date]. I am currently [looking for work/applying for assistance/recovering from illness], and doing everything I can to meet my financial responsibilities.

I would like to request a reduced rent amount of [\$___] per month for the next [number of months], starting [month/year], with the understanding that regular payments will resume as soon as my situation stabilizes. I am also willing to provide documentation if needed.

Thank you for considering this request. I value our rental relationship and hope to find a solution that works for both of us.

Sincerely,
[Your Name]

Template 2: Request for Payment Plan Arrangement

[Your Full Name]
[Street Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Landlord's Name or Property Management Company]
[Office Address]
[City, State, ZIP Code]

Subject: Request for Rent Payment Plan

Dear [Landlord's Name],

I am writing regarding my lease at [Rental Property Address]. Due to an unexpected financial hardship, I have fallen behind on my rent payments. I sincerely apologize for this situation and am committed to resolving it responsibly.

I am currently experiencing [brief reason – e.g., reduced work hours, medical bills], which has affected my ability to make full payments. However, I would like to propose a payment plan to catch up on the balance due while staying current with upcoming rent.

I propose to pay [\$___] per month in addition to my regular rent, starting on [start date], until the past due amount of [\$___] is paid in full. I am doing everything I can to stabilize my income and stay in good standing as a tenant.

Please let me know if you are willing to discuss or modify

this proposal. I appreciate your patience and willingness to work with me.

Sincerely,
[Your Name]

Template 3: General Hardship Explanation Letter

[Your Full Name]
[Street Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Landlord's Name]
[Office or Mailing Address]
[City, State, ZIP Code]

Subject: Explanation of Financial Hardship

Dear [Landlord's Name],

I am writing to explain a recent change in my financial situation that has impacted my ability to pay rent in full. I have always made it a priority to pay rent on time, and I truly regret this difficulty.

The hardship began on [date] due to [brief explanation – e.g., loss of employment, family emergency, medical condition]. As a result, my household income has been reduced and my expenses have increased.

I am actively working to improve my situation through [job search, benefit applications, financial counseling, etc.], and I am committed to continuing communication with you while I recover financially. If possible, I would appreciate the

opportunity to discuss flexible arrangements during this time.

Thank you for your understanding and for being a cooperative landlord.

Sincerely,
[Your Name]

Final Thoughts

Why the Letter Matters

A well-written housing hardship letter won't guarantee rent relief or eviction prevention, but it can significantly improve your chances of finding a workable solution. It's also a first step in documenting your situation and showing responsibility.

Stay factual, stay respectful, and document everything.