**Building a Housing Application Packet**

A Housing Application packet should include:

*Instructions: (check when completed and added to application packet)*

* Cover Letter/Letter of explanation
* Letters of reference that will talk about you and what would make you a good renter
* If you are working with a housing program, make sure you include a reference letter from your housing case worker
* Letters of reference can come from past landlords, current landlord, employers, places where you volunteer, case managers, pastors, ministers, sponsors, therapists, counselors, and resident services coordinators just to name a few
* Proof of income (if you have one):
* SSI
* SSDI
* Retirement benefits
* Pension
* Wages from job (pay stubs)
* Housing Subsidy (this will be a letter from the agency providing subsidy)
* Food stamps
* Student loans/grants
* Copy of ID

* Completed rental application
* Any supporting documents that show you’ve been working on your housing barriers (**barriers** is just a fancy way to say, the thing that’s getting in the way of you getting into housing)

“B**arriers”** is just a fancy way to say, the thing that’s getting in the way of you getting into housing.

Examples of barriers: evictions, poor rental history, no rental history, low income, no income, criminal history, current criminal activity, bad references, no references, bad credit, property debt

|  |  |  |
| --- | --- | --- |
| Barrier | What are you doing or have you done to fix this barrier or improve it?  | Verification |
|  |  |  |
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|  |  |  |
|  |  |  |

Cover Letter Template

Landlord/Property Management Name

Address

Date

Dear “Landlord/Property Management Name,”

I am interested in your rental unit located at “add in address.” It looks like a great property and I believe would be a good fit for you as a tenant. I would like to give you some information that will help you decide on my rental application.

*(Each barrier will have its own paragraph. The paragraph will have three parts.)*

When you run my application you will find “list first barrier.”

Since that time, “add in what you’re doing or what you’ve done to address that barrier.”

To verify this, (list the document you have included to show your progress or the name and contact information of the person that can verify this).

*(Repeat this paragraph for as many barriers as you have)*

As a renter, you will find I am (list the qualities you have that will make you a good renter).

Thank you for your time and consideration.

Sincerely,

(Sign)

(Your name printed)

**Letter of Explanation/Cover Letter: Sample #1**

July 31, 2013

Central City Concern

Rosewood Apartment

4810 NE Sandy Blvd

Portland, OR 97213

To Whom It May Concern:

I am interested in renting one of your apartments and I believe I would be a good fit for your property.

I want to give you some information about some issues that might arise in my background check. You will see that I have a criminal background record. My past history with drugs and alcohol were very destructive in my life and I have decided to change my path starting with my completion of treatment at VOA and continuing my life in recovery by going to meetings frequently. I also work together with my sponsor. I’ve added a letter from my sponsor and other certificates to demonstrate the choices I make in my life now that show I am working on creating a strong and stable recovery base for myself. I would like to ask for a Reasonable Accommodation to have my criminal history overlooked since it was directly related to my addiction, for which I am now in recovery.

As a renter, you will find that I am a good communicator, a hard worker, and I am dedicated to keeping my life stable.

Please consider my current situation as you review my rental application. I would be proud to call your property my home.

Sincerely,

Fred Johnson

**Letter of Explanation/Cover Letter: Sample #2**

February 8, 2014

To Whom It May Concern:

I am submitting this cover letter and portfolio with my rental application to give you some information that will help you in processing my application.

You will find when you run my background information, that my current rental history isn’t verifiable and I have some credit issues I would like to explain.

I lived in my last apartment for 8 years. Upon leaving that apartment, I had a property debt. I have since gone back and paid that debt in full. I have included proof of payment of this debt inside my portfolio.

 For the last two years, I have rented a room from someone. During that time, I have been making sure that rent and utilities are paid in full. I live on a limited income but I am very good with budgeting and saving my money. Inside of my portfolio you will also find letters of reference that speak towards the qualities I have that make me a good renter.

Recently, I completed a fifteen hour tenant education series called Rent Well. This class helped me to create a plan to repay my property debt. Also, I learned more about Landlord Tenant Laws and the legal requirements to fulfill a lease agreement. As a graduate of this series, should you decide to rent to me, you can apply for the Landlord Guarantee Fund which promises to pay a landlord up to $2,000.00 should I leave my tenancy in the first year owing money above and beyond the security deposit. However, I am certain that you will not need to access this fund as I plan on paying all necessary deposits, rent on time, and upon leaving the unit, I will leave it in the same condition I found it.

I am a responsible person and would be proud to call your property my home. Please contact me with any further questions. Thank you for your time and consideration.

Sincerely,

Bobby Jones

**Letter of Explanation/Cover Letter: Sample #3**

November 21, 2011

Larry Landlord

Landlord Address

Portland, OR 97204

To Whom It May Concern:

I am submitting this cover letter and portfolio with my rental application due to some information you will find when you run my background information. I have some credit and criminal background issues that I would like to explain.

I would like to request a Reasonable Accommodation to have my criminal background overlooked in accordance with the Americans with Disabilities Act for addictions. I have a Class C Felony for Possession of a controlled substance that occurred in April of 2005. But the conviction came in December of 2006. During this time I was medically addicted to drugs and alcohol. Additionally, I have a Class A Misdemeanor, Assault 4, which was related to drinking and happened in September 2007. Due to court processing I did not receive this conviction until 2009. I am currently in intensive outpatient drug and alcohol rehabilitation and I will complete anger management classes as part of the conditions of my probation. I have enclosed a copy of my treatment plan and probation action plan for your review. These two documents are step-by-step action plans that show my progress to ensure recovery and develop solid skills so I am a responsible person in all aspects of my life.

I have some credit issues I would like to explain as well. One item is medical related. One for Portland General Electric in the amount of $137 is paid. This leaves six collection accounts for which I have worked out payment plans. I have no rental related credit issues or evictions. You will also see many paid off collections and a student loan that is current. Please understand that I am capable of being financially responsible. Recent economic times have caused me to choose where money is to go when there wasn’t always enough. Having a roof over my head and maintaining a comfortable and quiet living space has always been my first priority.

I completed a tenant education course called Rent Well. This course helped me to understand the landlord-tenant relationship. Also, this allows you access to the landlord guarantee fund up to $2,000.00. However, I am certain that will not be necessary as I plan on paying all deposits, rent on time, and upon leaving I shall return the unit as I found it.

I am a responsible person and would be proud to call your property my home. Please contact me if you have any further questions. Thank you for your time and consideration.

Sincerely,

Terry Tenant

Letter of Recommendation Template

(Date)

Re: (Your name)

To whom it may concern:

I am writing this reference letter on behalf of (your name). I have known (your first name) for (amount of time and how they know you).

(Ask your reference here to address the qualities they’ve seen you display that they think will make you a good renter)

I feel that these qualities will make (your name) a successful renter and good neighbor to others.

Sincerely,

(Their signature)

(Their printed name)

(Their contact information)