

Reentry How-To

How to Write a Letter of Explanation to Potential Landlords

The housing search can be a challenging process for individuals impacted by a record, their loved ones, and advocates. Use this toolkit to learn how to advocate for yourself and your loved ones— what to say about your past, how to say it, when, and what documentation to include— when applying to housing opportunities and contacting landlords.

Do you know your rights under the Renter’s Access Act?

The Renter’s Access Act effective in 2021 governs how and when a private landlord in Philadelphia can look at a tenant’s rent and credit history.

- Landlords must provide applicants with written screening criteria explaining what information will be used to accept or deny your application, before you apply.
 - *Note:* Ask to see the landlord’s screening criteria prior to paying any application fee. Check the landlord’s policies towards conviction history.
- Landlords must inform applicants in writing when they deny an application, including the reason why, and share copies of any screening reports used to make their decision.
- Landlords may no longer deny applications based on certain eviction cases or solely on credit score. You can get a free copy of your credit report at www.annualcreditreport.com
- Applicants have the right to dispute the landlord’s decision, correct errors, provide supportive documents, and request reconsideration.

To learn more, go to phillytenant.org or [click here for a flyer](#). To understand your rights when applying to public housing, [click here](#) or go to Housing Resources on philareentrycoalition.org.

1. What is a letter of explanation?

Similar to a cover letter for a potential job, you can attach a short (one-page or less) letter to all your applications—or if denied, as part of an appeal—for a landlord. This is an opportunity to be honest about your story and add a human element to the record, while addressing any concerns a landlord may have when reviewing your application. Be honest, state the facts simply, and focus on how you are a positive member of the community.

Providing a potential landlord with more information does not mean they will accept your application. It may however increase the likelihood that a landlord will view you as a trustworthy tenant.

2. Why should I write a letter of explanation?

Many landlords screen applicants for rental, eviction, credit and criminal record histories, along with income amount and references. They want to know that a tenant will be able to pay their rent on time and be a good neighbor in the community. A landlord can use the positive information in the letter to outweigh any criminal record or other barrier to housing.

Note: If you’re meeting a landlord in person, drafting a letter beforehand can help you plan out what you’re going to say ahead of time.

Take a moment to reflect.

Grab a piece of paper, napkin, phone and spend five minutes scribbling answers to the following questions to prepare:

1. What motivates me? What are my important relationships?
2. How am I different from when I was convicted?
3. How am I involved in my community or how do I want to be involved?

Note: If you are struggling to answer, talk to your loved ones or other supports to brainstorm.

3. How do I draft a letter of explanation?

While there is no exact formula for a letter of explanation, use the following guide to begin writing . Remember you want to focus on the ways you are a positive force in your community and can meet landlord expectations. Read below for more questions to help you brainstorm.

→ Begin with a formal introduction

Landlords will expect professional language throughout the letter. Include the date at the top of the letter.

◆ Example:

- *Dear to whom it may concern,*
- *Dear [Landlord name],*

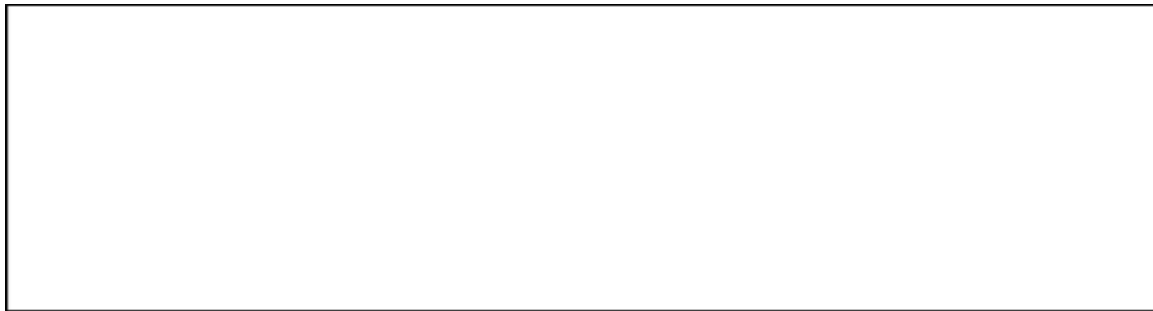
→ Express interest in the property

◆ Ask Yourself:

- Why is this location beneficial to me?
- What do I like about the area?

◆ Example:

- *I'm excited for the opportunity to apply for this housing unit. It's located near my school/employment/parent's house, and I believe I would be a valuable addition to the community there.*
- *I saw your posting online and am excited for the opportunity to live in such a beautiful townhome in this neighborhood.*
- *I currently live at (Your current address) and have lived there for (XX) years. I am looking for a new place to live because (reason for moving: closer to home, closer to family, downsizing, etc.).*



→ **Anticipate concerns that a landlord or property manager might have**

◆ **Ask Yourself:**

- What barriers will a landlord see when looking at my application?
 - You can get a free copy of your credit report at www.annualcreditreport.com
 - [Click here](#) to learn how to check your record for free.

◆ **Example:**

- *I have applied to rent an apartment in your community. I anticipate that you may have some concerns about my criminal history, so I wanted to provide you with some explanation.*



→ **State facts of your conviction simply (don't go into extensive detail)**

◆ **Ask Yourself:**

- What was happening to me at the time of my conviction? What were the circumstances?

◆ **Example:**

- *I was convicted of a felony offense in 2010 for drug possession. I regret this period of my life and I take full responsibility for my actions. At that time, I struggled with addiction. After my 2010 conviction, I entered a residential drug treatment program for 90 days. I successfully completed the program and have not used drugs for 4 years.*

→ **Describe positive changes in your life since conviction**

This is an opportunity to note any education, employment, or relationship accomplishments, along with any hopes or motivations for the future.

◆ **Ask yourself:**

- How am I involved with my family and community? How do I spend my time?
- What have I achieved in the last few years, during or post incarceration? What am I proud of?

◆ **Example:**

- *Moreover, I have moved forward in other areas of my life. I obtained a degree in XXXXX from XYZ College. I am also taking online classes to further my education.*
- *For the last two years, I have been employed at XYZ company. I have been given numerous promotions and salary increases during this time.*
- *After receiving WRAP certification, I have been committed to being a peer support to others in the community.*
- *I have been volunteering at my church, coaching my child's soccer team, etc.*
- *Since my conviction, I have built a wide array of skills and hobbies, earning a GED, culinary certification, and basketball league championship.*
- *Currently in my life, I am focused on building relationships with my family and friends. My son is 13 years old and lives close to your apartment. I hope to be present in his life, cheering him on at soccer games and school events.*
- *Since my incarceration, I have been working towards reuniting with my children, [description]*

Note: You can include work and activities you did while incarcerated, if applicable.

→ **Share any other information to show you can meet lease guidelines.**

Landlords like to see someone who has a support network in case of anything. They also like to see any consistency with paying rent or other bills on time.

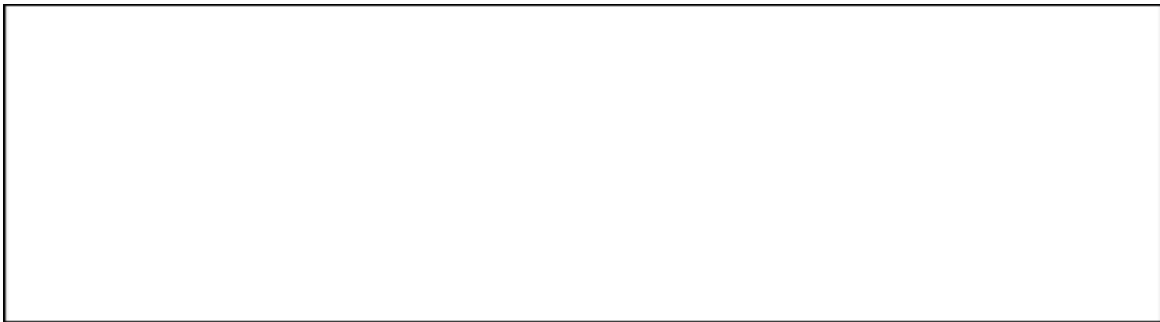
◆ **Ask yourself:**

- What are my past experiences with housing? Do I have any documents that show proof of paying rent consistently in the past?
- Who is part of my support network right now? What other supports am I receiving?

- How can I show that I am committed to being a good tenant with goals and other motivations?

◆ **Example:**

- *While I am on parole, my parole officer and case manager will be able to visit and provide extra support, connecting me to any services or resources I may need.*
- *This conviction is not predictive of my willingness and ability to pay rent. I have rented a room for the last 4 years and I have proof of making on time rental payments to my landlord on my bank statements.*
- *I am currently working with [org name] and [org name] to build job skills and complete forklift training.*



→ **Consider providing references and other documentation.**

It's a good idea to ask people (past employers, teachers, AA or NA sponsors, etc.) before using them as a contact so that they can be prepared for a phone call. You can ask them to write letters of support to include with your letter or add their contact information to your letter, as follows.

Instead of references, you can also include letters from friends, families, employers, or places you've volunteered to show you are a trustworthy person and making positive moves forward in your life.

Note: See the end of this toolkit for an example letter from a past landlord, educator, and counselor.

◆ **Example documents:**

- Educational certifications
- Letters of support
- GED or trade school certification

◆ **Example:**

- *Due to my criminal background I have been unable to lease an apartment. However, I have been temporarily staying with family and friends, who can attest to my ability to be a respectful neighbor and my motivation to reunite with my children.*

- *While I was evicted in 2017 because I could not afford to pay rent, I have made positive strides towards long-term financial security, by opening a savings account and completing a financial literacy course since then. Please find attached documentation to support this.*
- *Please see attached letters of support from my case manager and my employer who can speak to my positive changes, character, and ability to pay rent on time.*
- *The following references can verify my recovery from addiction, attest to my character and my willingness and ability to pay my rent and be a good tenant and neighbor:*
 - REFERENCE 1, PHONE 1
 - REFERENCE 2, PHONE 2

→ **Thank you + Formal closing**

◆ **Example:**

- *If given the opportunity I will make on time rental payments to your community, be a good neighbor, and care for the rental premises.*

Thank you for considering this information. If you have any questions, please feel free to contact me at XXX-XXX-XXXX .

*Sincerely,
(Your Signature)*

4. Where can I get support?

- **Support network**

- Show this toolkit to your case manager, friend, or family member, and ask if they can help you write out a letter.

Leave a message with your number and someone will return your call.

- **Office of Reentry Partnerships: 215-683-3370**

- To create copies of documents, use the computer lab, or get help with writing a letter. Please [fill out this online form](#) or call the number above..

- **Philly Tenant Hotline: 267-443-2500**

- Tenant-related questions or legal advice and referrals, phillytenant.org

Note: To add your organization to this list, please email mehra.denbraven@phila.gov

5. Other housing tips to keep in mind:

- **Share only copies of any documents** (such as certificates or diplomas): Keep all original documents in a safe place.
- **Search for individual landlords over large property management companies**, as the chances of a more understanding landlord is higher. Consider asking your social network if anyone is a landlord or knows one.
- **Be honest.** It's difficult to get away with any lies, since a simple search on the internet can expose a lot of information.
- **This will take time.** Finding housing for someone impacted by a record will take longer than the average time. Use your support system to vent and problem-solve.
- **Try not to take any denied applications personally.** Rejected applications speak more to a landlord's business incentives than to you as a person.
- **Ask for reasonable accommodation**, if your conviction is the result of a disability, including past addiction. To learn more, [click here](#).
- **Remember your worth.** No matter your past, you deserve safe, affordable, and stable housing where you can be a positive community member.

6. My application was denied. What can I do now?

In Philadelphia, you have the right to request a reconsideration and correct any mistakes within seven (7) days of the denial. Use the Philadelphia Eviction Project's template to send a letter or email asking for reconsideration: http://www.phillytenant.org/documents/Renters_Access_Act_E.pdf

For more information, [click here](#) or go to Housing Resources on philareentrycoalition.org.

Sample Letter: Letter of Explanation adapted from [New Orleans Housing Authority](#)

[Your Name] [Address] [City, State, Zip Code]

[Date of the letter]

Dear [Landlord],

I'm excited for the opportunity to apply for this housing unit. It's located near my school/employment/parent's house, and I believe I would be a valuable addition to the community there. Because I do not believe that my criminal record accurately reflects who I am as a person today, I would like to request that you consider the full circumstances of my criminal offense and my efforts at rehabilitation.

I want to provide you with some explanation of my criminal record. [Provide context around the age you were offending, the types of offenses, and any mitigating factors, which downplay the seriousness of the crime].

[If you had any addictions, provide context] My addiction began during a time when my family and I were dealing with [explain any factors/hardships that contributed to addiction]. As a result, I started to [a] heavily and eventually began using [b].

[If you attended drug rehabilitation] I spent [j] in a drug and alcohol treatment program/s. I successfully completed the program and have been sober for [k]. [Speak to your specific situation]. As confirmation, I am providing you a letter from the counselor I worked with in the program.

[Express remorse for your any criminal offending] I was convicted of a felony and was incarcerated for [x]. I realize that what I did was wrong. It was a terrible mistake, and I truly regret my actions. I regret this period of my life, and I take full responsibility for my actions.

[Explain other areas of progress] I have also moved forward in other areas of my life. [Provide information about recent employment, training, and education].

[If you have children, explain the role that you are playing in their lives].

I hope that this information will help you see that I am more than my criminal record. Thank you for considering this information. If you have any questions, please feel free to contact me at [cell number].

Sincerely,

[Signature of Applicant]

Printed Name of Applicant

Sample Letter: Letter of Support from Past Landlord adapted from [New Orleans Housing Authority](#)

To whom it may concern,

Re: [Applicant's name]

[Landlord's Name] [Address] [City, State, Zip Code]

[Date of the letter]

My name is [Landlord's name] and I am the [on-site manager /landlord] of [Address of property]. This building is owned by [x]. I have known [Applicant's name] and their family for more than [y].

[Applicant's name] moved into our building in [date applicant moved in] and rented the apartment/house for [duration of lease]. He/she and his/her family have been honest, reliable, and responsible. They have always been on time with their rent and get along well with their neighbors. We have never had an issue with [Applicant's name] or his/her family during his/her tenancy.

Overall, [Applicant's name] and his/her family are good tenants and neighbors. We were sad to see them leave. I would be happy to have them again as tenants.

If I can provide any additional information, just give me a call.

[Landlord's signature]

[Landlord's name]

[Cell/phone]

[Email]

Sample Letter: Letter of Support from Counselor adapted from [New Orleans Housing Authority](#)

To whom it may concern,

Re: [Applicant's name]

[Counselor's Name] [Company] [Address] [City, State, Zip Code]

[Date of the letter]

I am a [counselor/ psychotherapist/social worker] and have treated [Applicant's name] since [first treatment date].

[If Applicant has passed random drug testing] As an integral part of his/her ongoing rehabilitation, [Applicant's name] is administered toxicology tests randomly and without prior notification. Since the date of his/her conviction, [conviction date], [Applicant's name] has maintained continuous abstinence. As a result, his/her prognosis to maintain ongoing sobriety is excellent.

[If Applicant is seeing a psychiatrist] [Applicant's name] is also being treated by [name of psychiatrist]. He/She has exhibited extreme willingness to participate in our counseling programs and has displayed a high wiliness to participate and correct his/her offending behavior. While in the program, he/she has compiled as positive record.

[Applicant's name] has not exhibited any behavior that is threatening to the staff or herself and I do not believe that he/she poses any danger to herself or others. He/She is cooperative and courteous to staff members and program participants.

In my time with [Applicant's name] I have found him/her to be hardworking, conscientious, and a person who honestly wants to set her life back on the right track. I do not believe him/her to be a threat or a liability in a private housing setting and would recommend him/her as a tenant.

[Applicant's name] maintains the following goals: [Insert Applicant's long-term goals] Examples include: (1) Stays mentally stable and not decompensating under stress (2) Maintains long-term abstinence (3) Attends church on Sunday (4) Abstains from all criminal activities

Sincerely,

[Signature of Counselor]

[Name of counselor, qualifications] [Phone number]

[Email]

Sample Letter: Letter of Support from Educator adapted from [New Orleans Housing Authority](#)

To whom it may concern,

Re: [Applicant's name]

[Educator's Name] [Educational Institution] [Address] [City, State, Zip Code]

[Date of the letter]

I am an instructor/teacher at [Educational Institution] I am familiar with [Applicant's name]. He/she has been my student for [list classes/courses].

I have had long conversations with [Applicant's name] about his/her plans for the future. Based on my interactions with [Applicant's name], I believe him/her to be a smart, hardworking, and mature individual that I would wholeheartedly recommend as a tenant or neighbor.

During my time working with [Applicant's name], I have seen him/her grow greatly in his time at [Educational Institution]. He/she is a consistent contributor to class discussions. His/her questions are insightful and he/she always treats others with the utmost respect. [Applicant's name] is punctual and has had excellent attendance in all of my classes. Through my interactions with [Applicant's name], he/she has shown himself to be a serious, and focused individual, set on improving himself/herself through education.

I understand that [Applicant's name] has had some interactions with the criminal justice system. While I do not know the full details of what happened, nothing in my interactions with [Applicant's name] has ever made me feel unsafe or at risk from [Applicant's name]. Conversely, [Applicant's name] has such a respectful and calm demeanor, that I would trust myself around him/her to a greater extent than the average student.

In summation, I would recommend [Applicant's name] as a tenant. I think very highly of him/her and believe that he/she will accomplish great things. If you have any questions, please feel free to give me a call.

Cordially,

[Educator's Name] [Title]

[Phone number] [Email]

Sample Letter: Letter of Support from Employer adapted from [New Orleans Housing Authority](#)

To whom it may concern,

Re: [Applicant's name, (D.O.B.)]

[Employer's Name] [Place of Employment] [Address] [City, State, Zip Code]

[Date of the letter]

I write this letter on behalf of [Applicant's name], whom I have known almost [x]. I can say with certainty that [Applicant's name] is an indispensable member of the team. He/she has always conducted herself professionally and respectfully. I would rent to [Applicant's name] if given the chance because I know [Applicant's name] to be a dependable person of character.

I first met [Applicant's name] in [date] when he/she applied to be [role applied for]. We hired him/her and since that date his/her performance with the staff and customers has always been professional and responsive. In his/her time with [place of employment], [Applicant's name] has always met and exceeded goals set for him/her. He/she is a hard-working and dependable worker who gets along with everyone he/she interacts with.

[If Employer has personal relationship with Applicant] I also consider [Applicant's name] to be a friend and I treasure his/her friendship. Outside of work [Applicant's name] is a kind and funny person. I am happy and feel lucky to know [Applicant's name] both inside and outside of the workplace.

[Applicant's name] has shared his/her past problems with me, regarding his/her prior convictions and time in prison. From my interactions with him/her in his/her time here, I believe him/her to be a more mature and responsible person today. Nothing in my interactions with [Applicant's name] have shown him/her to be anything but a great employee and person.

Therefore, I thank you and recommend that you consider Ms. Applicant suitable. If you have any questions please reach out to me.

Sincerely,

[Employer's name] [Job title]

[Phone number] [Email]

Other Sample Letter ideas:

Bad Credit

<https://www.texasapartmentlocating.com/post/2017/12/01/do-you-need-a-letter-of-explanation>

Broken Lease

<https://www.texasapartmentlocating.com/post/2017/12/01/do-you-need-a-letter-of-explanation>

Reasonable Accommodation (For Disability, including Past Addiction)

<https://www.philadelphiareentrycoalition.org/housing-resources-2>

<https://disabilityrightsnyc.org/community-living-and-equal-access/housing/letters-for-housing-accommodations>

Using Assistance Program

<https://www.apartmentguide.com/blog/sample-renter-cover-letter/>