

[REDACTED]
Fairfield Hi-Rise, Unit [REDACTED]
Housing Authority of the County of Wayne
Fairfield, Illinois 62837

Date: June 3, 2026

To:

Kim Musgrave, Executive Director
Housing Authority of the County of Wayne
303 North First Street
Fairfield, IL 62837

Re: Request for Hardship Repayment Agreement for Rent Arrears

Dear Ms. Musgrave,

I am a public housing resident at Fairfield Hi-Rise and I am writing to formally request a hardship repayment agreement for my rent arrears. As of my most recent resident ledger, my total balance is 1,738 dollars, which includes both past-due amounts and the current month's rent and charges.

Due to financial hardship, I have fallen behind, but I am now in a position to make consistent payments if allowed a reasonable repayment plan. HUD guidance, including PIH Notice 2018-18 and related repayment agreement guidance, encourages public housing agencies to enter into affordable repayment agreements so that families can remain housed and cure their arrears over time.

In good faith, I propose the following repayment arrangement:

1. I will pay my full current monthly rent and recurring charges (including air-conditioning and cable, if applicable) **on time each month** going forward.
2. In addition, I will pay **300 dollars per month** toward my existing arrears, starting with my payment on June 5th 2026.
3. I understand that this repayment amount will be applied to my arrears balance until it is paid in full, and that I must remain current on my ongoing rent to keep this agreement in good standing.

Payment Schedule:

- **June 2026 (due by the 5th):** \$566.00 current rent (including air conditioning and cable TV) plus \$300.00 toward arrears.
- **July 2026 (due by the 5th):** \$566.00 current rent (including air conditioning and cable TV) plus \$300.00 toward arrears.

- **August 2026 (due by the 5th):** \$566.00 + 'Pending Adjustment' (including air conditioning and cable TV) plus \$300.00 toward arrears.
- **September 2026 (due by the 5th):** \$566.00 + 'Pending Adjustment' (including air conditioning and cable TV) plus \$272.00 (final arrears payment, or remaining arrears balance).

This structure is based on my current income and is an amount I can realistically and consistently afford each month. It satisfies HUD's expectation that PHAs set repayment amounts at a level the family can pay while maintaining current rent, rather than moving directly to lease termination for nonpayment.

I respectfully request that the Housing Authority approve this hardship repayment agreement and document it in writing, including the starting balance, monthly repayment amount, due date, and the consequences for missed payments. I am committed to honoring this agreement and preventing any further delinquency.

Please let me know in writing whether you approve this proposal, or, if you believe adjustments are needed, what terms you would consider acceptable consistent with HUD's repayment guidance.

Thank you for your consideration.

Sincerely,

X_____



Resident, Fairfield Hi-Rise