

[Print on Letterhead] [Insert Address]

<<Tenant's Name >>
<<Tenant's Address>>
<<Address>>
<<Postcode>>

<<Date>>

Dear <<Tenant Name>>, <<Tenant Name>>

Your tenancy of <<Property>>

As the rent arrears referred to have not yet been paid in full, I am now considering bringing a court claim against you under the Pre-Action Protocol for Debt Claims.

Information about the debt

1. The amount you owe is
2. [No interest or other charges] **OR** [Interest or other charges: <<insert details>>].
3. [An up to date statement of arrears is enclosed, which includes details of any interest and charges.] **OR** [The most recent statement of arrears is enclosed. Since that statement was issued, <<insert details>> have been incurred in respect of interest, administrative and other charges.] **OR** [No statements have been issued. Since the arrears were incurred the following <<insert details>> have been incurred in respect of interest, administrative and other charges.]
4. The rent arrears arise from a tenancy agreement dated <<date>> between <<party>> and <<party>>. A copy of the agreement is available on request.
5. [You have offered to settle the arrears in regular instalments. This offer is not acceptable and I am bringing a court claim because <<insert details>>.]
6. The rent arrears can be paid by <<insert details e.g. method of and address for payment>>. If you wish to discuss the arrears please contact <<name and contact details of relevant person>>.

7. **Enclosures**

Enclosed with this letter you will find

1. Information Sheet
2. Reply Form
3. Financial Statement Form
4. [Statement of Account r

Your response

The Information Sheet explains
and, if necessary, the Financial
30 days of the date at the top of

You must complete the Reply Form
them to me at <<address>> within

Yours sincerely,

[For and on behalf of the] Landl

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ANNEX 1 INFORMATION SHEET

You have received this notice in relation to a debt. This is to help you avoid court action.

What should I do now to manage the debt?

Read the enclosed letter from the business carefully. Think about whether you owe the debt and whether the business has provided information about how much money you owe. If you are not sure, ask the business for more information. If you don't, ask the business for more information.

Once you have read the letter, you should decide what to do next.

• Seeking debt advice

If you are in financial difficulty, you should seek advice from a debt advisor. If you haven't been in contact with them for a long time, you should contact them now.

The following organisations offer free, confidential advice:

Citizens Advice	03444 130000 03444 130000
Civil Legal Advice	0345 300 3000
StepChange Debt Charity	0800 131 222
National Debtline	0808 800 4000
AdviceUK	0300 770 070
Christians Against Poverty	0800 330 000

It is recommended that you seek advice from a debt advisor, whether you owe the debt or not.

If you don't have a copy of the letter, you should ask the business for a copy. If you need this to decide whether you owe the debt, you should ask the business to provide you with a copy.

• Speaking to the business

If you agree you owe the debt, you should speak to the business as soon as possible. If you have any questions or concerns, you should speak to the business as soon as possible. Their contact details are on the letter.

• Filling in the Reply Form

If you have not been able to resolve the debt, you should fill in the Reply Form that was provided with the letter. You should complete the Reply Form as much as possible.

The business intends to take you to court to recover the debt. You should decide what to do next, including how to avoid court action. You should do this carefully.

What should I do to avoid court action unnecessarily?

Read the enclosed letter from the business carefully. Think about whether you owe the debt and whether the business has provided information about how much money you owe. If you are not sure, ask the business for more information. If you don't, ask the business for more information.

Once you have read the letter, you should decide what to do next.

If you are in financial difficulty, you should seek advice from a debt advisor. If you haven't been in contact with them for a long time, you should contact them now.

The following organisations offer free, confidential advice:

www.citizensadvice.org.uk
www.gov.uk/civil-legal-advice
www.stepchange.org
www.nationaldebtline.org
www.adviceuk.org.uk
www.capuk.org

If you have any doubt about whether you owe the debt, you can pay it now.

If you are not sure whether you owe the debt, you should speak to the business as soon as possible. If you need this to decide whether you owe the debt, you should ask the business to provide you with a copy.

If you agree you owe the debt, you should speak to the business as soon as possible. If you have any questions or concerns, you should speak to the business as soon as possible. Their contact details are on the letter.

If you have not been able to resolve the debt, you should fill in the Reply Form that was provided with the letter. You should complete the Reply Form as much as possible.

to avoid court action being taken

How long do I have to fill in the Reply Form?

You only have **30 days** from the date you receive the Reply Form. If the business does not return the Reply Form, you could **take you to court** in relation to the claim.

If a court orders you to pay an amount (known as a judgment), details of the judgment will be entered on the Register of Judgments, Orders and Fines. Most entries stay on the Register for 6 years unless you pay the amount you owe within one month of the judgment.

Organisations such as banks, building societies and credit unions use the information on the Register when someone applies for a loan or overdraft. It helps them decide whether or not that person is likely to pay off a debt.

What happens if I fill in and return the Reply Form?

If you return the Reply Form with the amount you owe, the business will have at least a further 30 days to discuss the debt with you. During that time, the business cannot take you to court. During that time, you can resolve the matter, ideally without going to court.

If you request more information, the business must wait at least 30 days after it gives you that information before it can take you to court.

Where can I find out more?

This Information Sheet is a summary of the Pre-Action Protocol for Debt Claims. If you have a debt claim, the Protocol tells the business what they must do. If you want to know more, the full Protocol is available at <https://www.justice.gov.uk/courts/procedure-rules/summary>.

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After 30 days from the business to send the Reply Form within 30 days, it could take you to court. You allow time for posting.

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YOU HAVE 30 DAYS FROM THE DATE OF RECEIVING THE TOP OF THE ENCLOSED LETTER TO COMPLETE AND RETURN THIS FORM.
IF YOU DON'T, IT COULD LEAD TO COURT PROCEEDINGS.

If you have any questions or need more information about the debt, please call the business that served you or the creditor as possible.

Full name:

Address and postcode:

Contact telephone numbers:

Email address:

Reference:

SECTION 1: Do you owe the debt?

Fill in one of the boxes below. Attach extra pages if you need to.

It is recommended that you seek advice if you have any doubt about whether you owe the debt, or if you want to know how much you may owe or what advice you may have.

Box A: I agree I owe the debt.

☐ **BOX A**

I agree I owe the debt.

Tick this box if you agree you owe the debt and the amount of the debt is correct.

IF YOU WILL PAY THE DEBT, GO TO SECTION 2.

IF YOU NEED DEBT OR LEGAL ADVICE, GO TO SECTION 3.

☐ **BOX B**

I owe some of the debt, but not all.

Tick this box if you agree you owe the debt, but you think too much interest has been added or you have made payments in the past.

The amount of debt I owe to you is:

Say how much you think you owe.

I don't owe any more than this.

Explain on a separate piece of paper how much you think you owe and provide copies of any supporting evidence.

IF YOU WILL PAY THE PART OF THE DEBT YOU AGREE TO, GO TO SECTION 2.

IF YOU NEED DEBT OR LEGAL ADVICE, GO TO SECTION 3.

OTHERWISE, GO TO SECTION 4.

☐ **BOX C**

I don't know whether I owe the debt.

Tick this box if you're not sure whether you need help from a debt adviser to work out whether you should pay.

NOW GO TO SECTION 3.

☐ **BOX D**

I dispute the debt.

Tick this box if you don't owe the debt because you have already paid it, or because the debt should be paid by someone else, or because you have a problem with the credit agreement.

I dispute the debt because ...

Explain on a separate piece of paper why you dispute the debt. You should provide copies of any supporting documents.

NOW GO TO SECTION 4.

Section 1
Only complete this section if you have received a letter from the business asking you to pay.
The letter from the business says:

pay?
Section 1 and you want to pay now.
to pay. Keep a record of the

☐ **BOX E**

I will pay what I owe now.

Tick this box if you agree that you owe the debt and you are able to pay what you owe now. You should pay using the payment method that the business has asked you to use. You should keep a copy of any proof of payment you receive.

you are able to pay what you owe now. You should keep a copy of any proof of payment you receive.

☐ **BOX F**

I will pay, but I need time to pay.

Tick this box if you agree that you owe the debt but you can't pay right now.

If you offer to make repayments, you should consider getting debt advice. If you are seeking debt advice, complete this section.

My proposals for repayment are:

Explain on a separate piece of paper how you will pay the remainder of the debt. Say how much you could pay now and how much you could pay each week, fortnight or month and when your first payment will be.

I have provided a Financial Statement to the business.

Yes ☐ No ☐

To help the business ensure you can pay, you should provide a budget or financial statement that a debt advice organisation has helped you to prepare.

you can't pay right now.
to afford them. You should consider getting debt advice. If you can afford to repay. If you

debt. Say how much you could pay now and how much you could pay each week, fortnight or month and when your first payment will be.

Current financial situation:

To help the business ensure you can pay, you should provide a budget or financial statement that a debt advice organisation has helped you to prepare.

Only complete this section if you are

NOW COMPLETE SECTION 4.

Complete the boxes

Describe on a separate piece of paper

- A copy of the written contract
- A full statement of account, in balance of the debt, explaining toward the debt
- A calculation of the interest cl

ate piece of paper the reason for the delay

d charges included on the outstanding
ed, and any payments already made

- The annual or daily rate of interest
- A description of the nature and amount of the charges included in the debt
- A copy of the notice of assignment

Signature/...../.....

Print name

Sign and date this Reply Form once you have received the address given in the letter from the business.

Make sure you keep this form for reference in the future.

If your circumstances change, inform the business as soon as possible.

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ANNEX 2 STANDARD FINANCIAL STATEMENT

Name: _____
D.O.B.: _____
Application: ☐ Single ☐ Joint
Partner: (if applicable): _____
Partner D.O.B. (if applicable): _____
Address: _____

Dependent children: Under 16: _____
Other dependants: _____
Number in household: _____
Number of vehicles in household: _____
Housing tenure: ☐ Owner ☐ Mortgage
☐ Tenant – social ☐ Living with parents
Please confirm you have considered
(or discussed with an adviser) the use of
any assets to make lump sum payment

Overview

Total income
Total outgoings
(Income – outgoings)
(Savings contribution)
Debt admin fee (if applicable): _____
Total available for priority creditors
Total available for non-priority creditors

Monthly Income

Earnings
Benefits and tax credits
Pensions
Other income
Total income

Monthly Outgoings: Fixed Costs

Home and contents
Utilities
Water
Care and health costs
Transport and travel
School costs
Pensions and insurances
Professional costs
Other essential costs
Total fixed costs

Monthly Outgoings: Flexible Costs

Communications and leisure
Food and housekeeping
Personal costs
Total flexible costs

Total monthly outgoings (fixed and flexible)

Savings

Please confirm that a monthly contribution
to savings has been considered
(or discussed with an adviser)



Name: _____
Address: _____
Postcode number: _____
Phone number: _____
Email: _____
(if applicable): _____
Employment: ☐ Full-time ☐ Part-time
☐ Not working due to illness / disability
☐ Retired ☐ Carer ☐ Student ☐ Other
Payment: ☐ Full-time ☐ Part-time
☐ Not working due to illness / disability
☐ Retired ☐ Carer ☐ Student ☐ Other

Reasons (e.g. reasons for debt, circumstances, etc.)

Redundant in June 2014 and was out of work
Communications and leisure: Mobile phone –
Multiple family members abroad

Version 1.0

Total priority debts

priority debts

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Additional notes (e.g. reasons for debt, circumstances of the debt, etc.)
e.g. Made redundant in June 2014 and was subsequently employed by the company.
e.g. Communications and leisure: Mobile phone, internet, etc.

Members abroad

This financial statement is an accurate record of the company's financial position.

Signed:

Date:

Version 1.0

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