

[Print on Letterhead] [Insert Address]

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

<<Date>>

Dear <<Tenant Name>>

**Your tenancy of <<Property>> is**

As the rent arrears referred to have not yet been paid in full, I am now considering bringing a court claim against you. This letter is a Letter of Claim 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 account showing details of any interest and charges] **OR** [The most recent statement of account showing details of any interest, administrative and other charges] **OR** [No statements have been issued but the following details of interest, administrative and other charges are enclosed.]
4. The rent arrears arise from the 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 explanation>>].
6. The rent arrears can be paid by <<method of payment>>. If you wish to discuss the arrears or for further contact details of relevant persons please contact <<name and address>>.

7. **Enclosures**

Enclosed with this letter you will find

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

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 should provide information about how much money you owe. If you don't, ask the business for more information.

Once you have read the letter, you should consider your options.

• Seeking debt advice

If you are in financial difficulty, you should seek advice from a debt advisor (particularly if you haven't been in contact with the business for a long time).

The following organisations offer free, confidential advice:

Citizens Advice	03444 130000 03444 730000	<a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>
Civil Legal Advice	0345 345 4345	<a href="http://www.gov.uk/civil-legal-advice">www.gov.uk/civil-legal-advice</a>
StepChange Debt Charity	0800 138 8838	<a href="http://www.stepchange.org">www.stepchange.org</a>
National Debtline	0808 800 4060	<a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>
AdviceUK	0300 770 0770	<a href="http://www.adviceuk.org.uk">www.adviceuk.org.uk</a>
Christians Against Poverty	0800 328 0000	<a href="http://www.capuk.org">www.capuk.org</a>

It is recommended that you seek advice from a debt advisor to help you decide whether you owe the debt.

If you don't have a copy of the letter, 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. 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 and send it back to the business. You should complete the form as much as possible.

The business intends to take you to court if you do not pay the debt. You should read the letter carefully to understand what you need to do next, including how to avoid court action.

How can I avoid court action?

Read the enclosed letter from the business carefully. Think about whether you owe the debt and whether the business should provide information about how much money you owe. If you don't, ask the business for more information.

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StepChange Debt Charity	0800 138 8838	<a href="http://www.stepchange.org">www.stepchange.org</a>
National Debtline	0808 800 4060	<a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>
AdviceUK	0300 770 0770	<a href="http://www.adviceuk.org.uk">www.adviceuk.org.uk</a>
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to avoid court action being taken

### How long do I have to fill in the

You only have **30 days** from the date you receive the Reply Form. If the business does not respond, 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 court, you will have at least a further 30 days to discuss the debt with the business. During that time, the business cannot take you to court. During that time, you can try to resolve the matter, ideally without going to court.

If you request more information in writing, the business must wait at least 30 days before taking any further action.

### 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 them what you should do. If you want to know more, the full Protocol is available at <https://www.justice.gov.uk/courts/procedure-rules/summary>.

the business to send the Reply Form within 30 days, it is important that you allow time for posting.

After the 30 days, a judgment entered against the business will be entered on the Register of Judgments, Orders and Fines unless you pay the amount you owe.

Many companies 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.

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**YOU HAVE 30 DAYS FROM THE DATE OF THIS LETTER TO**

**IF YOU DON'T, IT**

**TOP OF THE ENCLOSED THIS FORM.**

**COURT PROCEEDINGS.**

If you have any questions or need advice, please call the business that sent you this letter.

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Full name:

Address and postcode:

Contact telephone numbers:

Email address:

Reference:

**SECTION 1**

**debt?**

Fill in one of the boxes below.

pages if you need to.

**It is recommended that you have any doubt about whether you owe the debt, pay it now, or if you want advice on any advice.**

**It is recommended that you have any doubt about whether you owe the debt, pay it now, or if you want advice on any advice.**

Box

advice.

☐ **BOX A**

**I agree I owe the debt.**

*Tick this box if you agree you owe the debt.*

*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**

*Tick this box if you agree you owe some of the debt, for example if you think too much interest has been added or you have made a mistake.*

*debt, for example if you think too much interest has been added or you have made a mistake.*

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.*

*debt. Give as much detail as possible.*

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

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 of a problem with the credit agreement.*

**I dispute the debt because ...**

*Explain on a separate piece of paper why you think the debt should not be paid. Provide as much detail as possible and provide copies of any supporting documents.*

NOW GO TO SECTION 4.

SECTION 3

Only complete this section if you have received a letter from the business asking you to pay?

**The letter from the business says you owe the debt.**

pay?

Section 1 and you want to pay now.

**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 details in the letter from the business. Keep a copy of any proof of payment you receive.*

*You are able to pay what you owe now. You should pay using the payment details in the letter from the business. 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 Section 5.

**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 made.*

**I have provided a Financial Statement.**

Yes ☐ No ☐

*To help the business ensure you can pay the debt, fill out the Financial Statement that is attached to this form. You should also 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't 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 made.*

**current financial situation:**

*To help the business ensure you can pay the debt, fill out the Financial Statement that is attached to this form. You should also provide a budget or financial statement that a debt advice organisation has helped you to prepare.*

**SECTION 3: Do you intend to get debt advice?**

Only complete this section if you are getting debt advice.

☐ **BOX G**

**I am getting or intend to get debt advice.**

I am getting advice from .....

*Insert the name and contact details of the person you are getting advice from.*

I am getting advice about .....

*Explain on a separate piece of paper what the debt is and how you could pay.*

I have an appointment with an adviser on .....  
.....

*If you have an appointment with a debt adviser, insert the date and time.*

**I can't obtain advice within 30 days.**

*If it will take you longer than 30 days to get advice, explain on a separate piece of paper why and when you expect advice will be available.*

NOW COMPLETE SECTION 4.

**SECTION 4: What documents do you have?**

Complete the boxes below.

☐ **BOX H**

**I have provided documents.**

*Tick this box if you want to provide a letter showing you have an appointment with a debt adviser.*

I have enclosed the following documents:

*Describe on a separate piece of paper the documents you have provided and why they are important.*

☐ **BOX I**

**I need more documents or information.**

*Tick this box if you need more information to complete the form.*

I need a copy of .....

*Additional documents or information you need:*

- A copy of the written contract for the debt
- A full statement of account, including the balance of the debt, explaining the charges included on the outstanding debt, and any payments already made
- A calculation of the interest charged on the debt

**SECTION 5: Do you owe the debt or whether you are getting, debt advice?**

Only complete this section if you are getting debt advice.

*Insert the name and contact details of the person you are getting advice from.*

*Explain on a separate piece of paper whether you owe the debt or not.*

**I can't obtain advice within 30 days.**

*If it will take you longer than 30 days to get advice, explain on a separate piece of paper why and when you expect advice will be available.*

**SECTION 6: What do you want to do with this form? What do you want to happen?**

Complete the boxes below.

*Example you might want to provide a letter showing you have an appointment with a debt adviser.*

*Describe on a separate piece of paper the documents you have provided and why they are important.*

*Tick this box if you need more information to complete the form.*

*Additional documents or information you need:*

*Example you might want to provide a letter showing you have an appointment with a debt adviser.*

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

**Signature** ...../.....

**Print name** .....

*Sign and date this Reply Form once you've received the letter from the business.*

**Make sure you keep a copy for reference in the future.**

**If your circumstances change, contact us 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: 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 payments

### Overview

Total income

Total outgoings

(Income – outgoings)

(Savings contribution)

Debt admin fee (if applicable):

Total available for priority credit

Total available for non-priority credit

### 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:

Number:

Number:

(if applicable):

Full-time ☐ Part-time ☐

Not working due to illness / disability

☐ Retired ☐ Carer ☐ Student ☐ Other

Employment: ☐ Full-time ☐ Part-time

Not working due to illness / disability

☐ Retired ☐ Carer ☐ Student ☐ Other

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

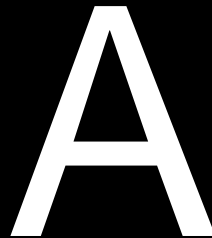
absent in June 2014 and was out of work

Communications and leisure: Mobile phone –  
family members abroad

Version 1.0



# S



# M

## P

# F

priority debts

[illegible]

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S

Additional notes (e.g. reasons for debt, circumstances of the debt, etc.)  
e.g. Made redundant in June 2014 and was out of work for 6 months  
e.g. Communications and leisure: Mobile phone bills, travel, etc.

A

M

P

L

E

This financial statement is an accurate record of the debtor's financial position.  
  
Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Version 1.0

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