**Fourth Letter – engaging with the tenant – sources of help and a payment plan terms not being met**

Dear **<<Name>>**

**<<Address>> - Rent arrears of £«amount» as at «date»**

Further to my letter of «date» and your agreement to the rent arrears payment plan, which I received from you on «date», it appears that you have not kept to terms with the plan.

I have checked our records and it would appear that you owe rent arrears of £«amount» as at «date».

The breakdown of the total figure is:

* £«rent», which is due on «date»
* £«arrears» - you may wish to break this down (eg. by month), to help illustrate

I am sympathetic to your situation, and I do want to support you to maintain your tenancy and avoid further action, as far as possible. I would urge you to contact me as soon as possible on «telephone number» or «email address» or letter.

I understand that you may have had a change in circumstances and I would welcome an opportunity to discuss your situation again. It may be that there has been some oversight on your part, which is reasonable given these uncertain times, but we can still work together to get the payment plan back on track. For further help, you can get housing advice and support, including on rent arrears from [Shelter Scotland](https://scotland.shelter.org.uk/about_us/contact_us) and [your local Citizens Advice Bureaux](https://www.citizensadvice.org.uk/scotland/) (CAB). CAB can also help you with council tax, other bills and benefits advice.

If you are experiencing financial difficulties or wish to discuss your payments, please contact me immediately on «telephone number» or «email address» or letter. If you need help paying your rent, you might qualify for Universal Credit. Further information about Universal Credit and how to apply is available at: <https://www.gov.uk/universal-credit>. If you think you may qualify, I would encourage you to apply as soon as possible, if you have not already done so.

You may also like to visit [If you can't pay your rent - mygov.scot](https://www.mygov.scot/rent-arrears). where you can find details of your local council. Your [local council](https://www.mygov.scot/find-your-local-council) can give you more information and assess whether you are eligible for help and what may be available, such as Discretionary Housing Payments, which is an additional sum of money that can be paid to you if you are receiving housing benefit and require additional help to meet your housing costs.

There is also the [Scottish Welfare Fund](https://www.mygov.scot/scottish-welfare-fund), which can be awarded to meet expenses that have arisen as a result of an emergency / disaster in order to avoid serious damage / risk to health or safety of you or your family. For example, if you have a gap in regular income due to redundancy or a significant change in working pattern. However, it cannot be used to cover rent costs.

You may recall that I previously sent you a template to help you work out your incomings and outgoings, for you to consider, though, as before, I stress you are under no obligation to use it, but it may be helpful in making sure the payment plan is manageable for you.

I am enclosing this again, in case, there has been a change in circumstances, so that **we can work towards another payment plan**. This is a proposal, which if we can agree between us, is a way to pay off the arrears over a period of time. This means, if stuck too, and payments are not skipped, could avoid eviction action. To help us to agree a reasonable payment plan, I am enclosing a template [which can be found in the ‘supporting files’ section] which can be completed electronically or by completing the enclosed paper copy, and a prepaid self-addressed envelope is provided.

[Remember to enclose the spreadsheet template and prepaid self-addressed envelope]

I also recognise that this may be a difficult time for you and you might not wish to speak with me directly. There are a number of free independent services who can help you to agree a reasonable plan to manage your arrears.

You can get housing advice and support, including on rent arrears from [Shelter Scotland](https://scotland.shelter.org.uk/about_us/contact_us) and [your local Citizens Advice Bureaux](https://www.citizensadvice.org.uk/scotland/) (CAB). CAB can also help you with council tax, other bills and benefits advice. If you need local advice, please go to [If you can't pay your rent - mygov.scot](https://www.mygov.scot/rent-arrears).

SafeDeposits Scotland has also launched a resolution service, which covers rent difficulty only. It is free and can be instigated by either the tenant or the landlord. For further details please see: [www.sdsresolution.com](http://www.sdsresolution.com).

If you don’t take steps to repay the rent due, this could result in me seeking an eviction order from the First Tier Tribunal to end the tenancy. Once a notice to leave is served, you as the tenant will have **[enter notice period]** notice before I can obtain an order for eviction. This is not a course of action I would wish to take or follow through, and I would prefer to work with you to help you repay your arrears to prevent this happening.

I have enclosed a prepaid envelope for you to return a signed copy of this letter, or if you prefer, you can send a scan or a photo to «email address».

If you have already made a payment to bring your account up to date, please ignore this letter.

Yours sincerely,

<<signature/Name>>

Encl.

Enclose the spreadsheet template and prepaid self addressed envelope