**Second letter – engaging with the tenant – sources of help and including a payment plan request.**

Dear **<<Name>>**

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

Further to my letter of «date», I am writing to you as our records appear to show that you have not paid the full amount of rent owed.

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.

The current amount of rent you are still due to pay at «date» is £«amount».

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 writing to you to so that **we can work towards a 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 you keep to this arrangement and payments are not skipped, this could help to prevent further action to end your tenancy. 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. This would help you look at your finances and work out what income you have to repay your arrears. You are under no obligation to use this and you may wish to seek independent advice to help you work out what you could pay. However, if you do want to work with me directly, it would be helpful if I have some information so we can work towards resolving the arrears. [Remember to enclose the spreadsheet template]

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 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.

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).

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.

I would be grateful if you would either return income and expenditure template or what other action you might have taken, eg. getting help from [Shelter Scotland](https://scotland.shelter.org.uk/about_us/contact_us), or [your local Citizens Advice Bureaux](https://www.citizensadvice.org.uk/scotland/) (CAB), or using an organisation listed on or using the SafeDeposits Scotland’s scheme, which is 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). It would be helpful, if you can let me know your intentions by «date».

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 a prepaid, self-addressed envelope