

Rent Arrears

Contacting your landlord

Paying for your rent can be difficult if you lost your job or may not be earning as much as before. It is also possible that you are unable to meet your needs because your expenses have increased.

If you find yourself struggling to pay your rent, it is important that you speak to your landlord as soon as possible.

It can be tough to face your landlord and talk about your personal situation. Not knowing how your landlord will react can be off-putting.

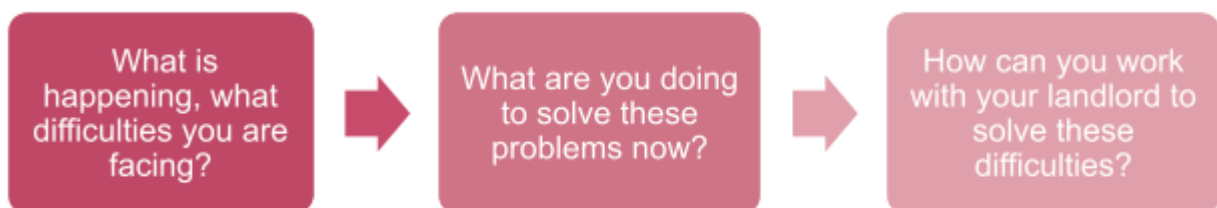
Please be reassured that contacting your landlord is the best way forward. Speaking about your difficulties early can help you **solve them together** before the situation becomes worse.

What can I do?

Check your tenancy agreement to find your landlord's contact details:

- How can you contact your landlord?
- Do they have an address, telephone number or email?

Brainstorming exercise: It may be useful to make a note of the following



Consider the types of **solutions** you want to discuss with your landlord:

- Ask whether rent can be paid on a later date
- Agree a 'repayment plan'
- Discuss the steps you are taking to prevent yourself from falling into arrears again, if possible
- Inform your landlord of any other difficulties you may have in the future and discuss how you intend to overcome them

If you have decided to call your landlord, make sure you keep a note of what to say and what the landlord tells you. It is recommended to use a formal letter or email so you can refer back to all communications if needed.

Please see below for a draft letter you may wish to use to help you write to your landlord. This is for **guidance only**. You should seek legal advice if you are unsure about your situation and need help.

[Your name and address]

[Landlord's name and address]

[Today's date]

Dear [Mr/Ms or Sir/Madam – **address your Landlord directly**]

Subject: [**include a title for your letter** such as Rent repayment proposal]

I am writing to notify you of a change in my circumstances...

[**Explain your situation** – My income has been reduced / I am unable to work / I have lost my job].

[**What does this mean** – I cannot pay for this month's rent / I cannot pay for the full rent next month].

I am taking the following steps...

[**Explain what you are doing to help the situation** – I am actively looking for a new job / I have applied for Benefits and will receive this amount £... by this date...]

I am making a proposal to...

[Offer an option(s) to meet your rent now – I will be paying next month's rent with my reduced income of this amount £... / I will be repaying next month's rent of this amount £... on this date... / I commit to a repayment schedule of this many instalments... of this amount £... which will clear the outstanding rent by this date...].

I will keep you regularly updated on any changes in my circumstances...

[Mention any other difficulties you are facing or may face in the future if there is any]

I appreciate this is a difficult situation for both of us. I look forward to your response so we can work together to come to an agreement.

Yours sincerely,

[Your full name and contact details]

If you need free one-off legal advice, you can fill in this form by the Free Legal Advice Centre (FLAC) of Toynbee Hall:

<https://www.toynbeehall.org/free-advice/legal-advice/#online-flac-ia-form>
or you can email FLAC here: flac@toynbeehall.org.uk

Please know that we do not offer representation or do case work. We provide advice on housing, employment, immigration, consumer, civil matters and more.

If you want to find other free legal clinics or you need representation, please look at LawWorks here: <https://www.lawworks.org.uk/legal-advice-individuals>

Acknowledgments

We would like to thank Bloomberg's Legal and Compliance department for its pro bono support in helping Toynbee Hall's Free Legal Advice Centre undertake this legal education project. In particular, we would like to thank Detelina Milanova-Zlatareva for helping us create this resource to help members of the community with their housing problems, thereby empowering them to understand and exercise their legal rights.