To **<your landlord’s name>**

I’m writing to you about the rent that I owe.

I’ve experienced financial difficulties because **<explain why you could not pay>**.

I'm taking steps to improve my situation, including **<example: applying for benefits / actively seeking work / getting debt advice>**.

I intend to start paying back the arrears as soon as possible, and I will contact you about making repayments when I can.

Please respond in writing to confirm that you've received this letter.

Thank you,

**<your name>**