To **<your landlord’s name>**

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

I’ve experienced financial difficulties because **<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've sought advice about my budget, and I'll be able to pay **<£xx>** each month towards the arrears. I will pay this on top of my normal rent until the arrears are cleared.

I appreciate this is a difficult situation for both of us and I hope that we can agree on a suitable plan. I look forward to your response.

Thank you

**<your name>**

**<the date you’re sending this letter>**