NestandNurture
Within The Law

GUIDANCE ON HOW TO COMPLETE THE HOUSING OR PROPERTY-RELATED DEBT RESPONSE

1. Sections You MUST Review and Change

A. Blue Text

- **Read every blue section.**
- **Replace it with your own details.**
- **Delete it if it does not apply.**

B. Square Brackets [like this]

- **Read the words inside the brackets.**
- **If it applies to you → remove the brackets and keep the words.**
- **If it does not apply → delete the whole bracketed section.**

C. Italic Text

- **These are instructions for you.**
- **Remove the italics.**
- **Replace them with your own information.**
- **Delete the instruction if it does not apply.**

D. "OR" Sections

- **Choose the paragraph that applies to your situation.**
- **Delete all other options completely.**

2. Choosing the Correct Option (1–6A) that matches your situation:

Option 1 – You agree that the debt is owed

- **Either you have already paid it, or you will pay it in full.**

Option 2 – You agree the debt is owed, but need a payment plan

- **You must explain what you can pay now and what instalments you propose.**
- **Include a Financial Statement/Income & Expenditure Form (StepChange website).**

Option 3 – You agree that some of the debt is owed, but not all

- **Keep only the reasons that apply to you.**
- **Delete all reasons that do not apply.**
- **Attach evidence.**

Option 4 – You are seeking debt or legal advice

- **Add the name of the adviser and your appointment date.**

Option 5 – You dispute the debt in full

- **Keep only the reasons that apply.**

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- Delete the rest.
- Ask the landlord to justify the debt.

Option 6 – Debt Respite Scheme (Breathing Space)

- Applies if you are seeking or entering a breathing space moratorium.
- Add adviser details and appointment date.

Option 6A – Debt Respite Scheme (Breathing Space) does apply to you, but you have also been served a possession notice, including rent arrears

- Applies where rent arrears are part of a Section 8 or Section 21 process.
- Keep only if relevant.

3. Lists of Reasons or Explanations

Whenever the letter gives a list (e.g., miscalculation, duplication, benefit payments, limitation period):

- Read each item.
- Keep only the reasons that apply to you.
- Delete all others.

4. Documents and Guidance Mentioned in the Letter

If the letter refers to guidance, templates, or external documents:

- Visit the website mentioned.
- Read the guidance.
- Attach any documents that support your position.

Examples:

- StepChange Income & Expenditure Form
- Shelter

5. Check the Letter Before Sending

Make sure you have:

- Added your full name, address, and contact details.
- Added the landlord's name and address.
- Inserted the correct dates.
- Selected the correct option(s) and deleted the rest.
- Removed all brackets, blue text, and italic instructions.
- Attached evidence.

6. Final Tip

This letter protects your rights under the Pre-Action Protocol for Debt Claims. Clear, accurate information helps prevent unnecessary court action and encourages fair negotiation.