Dear Mr/Mrs/Ms [MP's surname],

Thank you so much for all the work that you do as our MP. I recognise that as our MP, you have had to work hard for our community and our country as we respond to the challenges that Covid-19 is posing us. As a Chrisitan and a member of XXX church, please be assured of our prayers and support. If there is any way we can support you, please let us know. Churches across the country are working to support households during the pandemic and we remain committed to helping you in any way we can.

One way churches are helping is by providing support for debt relief. Many churches across the country have been offering support to help people break free from debt with local churches bringing hope and partnering with an organisation like CAP in running debt centres across the country. I am also writing to ask whether you could help.

This winter, many of the families surviving on the lowest incomes in our community are being weighed down by debt incurred as a result of the pandemic. The Resolution Foundation recently found that 54% of the lowest-income families have needed to borrow to pay for necessities during the pandemic. Rental arrears increased dramatically during lockdown, and 350,000 households have been contacted by their landlords about eviction. Tragically, it is families with children who are worst affected. For many, this will be a frightening winter period.

We now have a window of time for a solution, before the current support mechanisms such as furlough and the eviction ban wind down. Tackling Covid-19 household debt once and for all would not only make sense for people weighed down with debt, but for all of us – strengthening our collective ability to create a thriving economy over the coming months and years. Tackling lockdown debt is crucial as communities across the country seek to build back from the pandemic.

One solution being proposed by a coalition of Churches and charities is for the Chancellor to create a Jubilee Fund. This Fund would provide grants to pay off and cancel unavoidable debt accrued by households during the lockdown period, giving them a more stable platform from which to face the future. You can find out more about Reset the Debt at [www.resetthedebt.uk](http://www.resetthedebt.uk/).

As my MP, please will you write to the Chancellor, Rishi Sunak to raise these concerns about Covid-19 household debt and its impact on the poorest families?

I look forward to hearing back from you. Please be assured of our prayers and ongoing support.