

PAYMENT - FAQs

Q - Can I pay for the major works bill in instalments?

A - If you cannot afford to pay the amount due in one payment then, in some circumstances, we will accept monthly payments as long as the total amount due is paid within a 12 month period.

Q - Why can't I repay the amount for a period longer than twelve months?

A - Our policy on arrears recovery specifies that repayments must be within a 12 month period. If you are unable to pay the amount back within 12 months, then we would strongly suggest that you seek independent advice as to your options.

Q - Who do I speak to if I wish to seek independent advice?

A - You can contact a number of organisations including:

•	StepChange	0800 138 1111	www.stepchange.org
•	Citizens Advice Bureau	01622 752420	www.citizensadvice.org.uk
•	National Debtline	08088 084000	www.nationaldebtline.co.uk
•	Advice UK	02074 074070	www.adviceuk.org.uk
•	Kent Savers Credit Union	0333 321 9050	www.kentsavers.co.uk

If you have a mortgage lender, we would also suggest that you speak to them for assistance and to see what options there are available.

Q - What is the preferred payment method?

A - If you are unable to pay the full amount on and would like to pay monthly over 12 months, then paying by Direct Debit is the preferred method of payment. Direct Debit payments are collected on the 25th of each month.

Call our Customer First Team on 0300 777 2600 with your bank details or to request a Direct Debit mandate for.

If you already pay your annual service charge by Direct Debit then you can telephone to ask that the amount is adjusted so that your major works bill will be paid within 12 months.

Q - I own more than one leasehold property within the same block, will I be billed for each property?

A - Our major works programme requires that major works costs are apportioned equally to each property and therefore if you own more than one property each one will incur its own proportion of the bill.

Q - What happens if I still cannot pay?

A - If you are unable to pay and have exhausted all of the options mentioned, then it is important you talk to us.

We will send you reminder letters to pay once the invoice becomes payable, and if payment is not agreed we will contact your Lender (if you have one) to ask if they will consider paying on your behalf.

Your Lender will normally contact you to discuss this further and explain any implications of paying on your behalf. If your Lender is not in a position to assist or you do not have a Lender, then we will send you a letter informing you that your case is being prepared for referral to our solicitors to take legal action.

Possible outcomes of court action to recover the monies owed could be obtaining a Charging Order against your property (which may be enforced by an Order for Sale) or even forfeiture of your property. Therefore, it is important that you take this matter seriously as we will seek to recover the full debt amount.

Q - I am in the process of selling my property, will I need to pay?

A - You should ensure that you tell the solicitors acting on your behalf that you have been notified of major works being undertaken. They will discuss with you whether retention should be made for the costs of the works. It may be suggested that the estimated costs of these works are added to the sale price of your home and the additional money used to pay for the works. In this situation we would suggest that you obtain advice from your solicitor or other independent legal advice.