**Payment terms:**

1. Payments can be made in full and will need to be paid within 28 days from the 1st April.
2. You can make two instalments, half of the payment will need to be made within 28 days from the 1st April and the remaining payment will need to be paid by 1st of September.
3. Payments can be spread over a 10 month period, if you chose this method the balance will need to be cleared by 31st January 2020.

|  |  |  |  |
| --- | --- | --- | --- |
| April | £25.00 | September | £25.00 |
| May | £25.00 | October | £25.00 |
| June | £25.00 | November  | £25.00 |
| July  | £25.00 | December | £25.00 |
| August  | £25.00 | January | £25.00 |

It is your responsibility to ensure payments are made within the above timescales, admin fees will be applied to your account as a result of late or non-payments.

**Payment options:**

You can make payment by using the following payment options:

1. **Bank Transfer**

 Pobl Living Ltd.

 Account No: 00356489

 Sort Code: 30 96 00

1. **Callpay**

You can contact Pobl to make a payment over the phone using a debit/credit card.

1. **Cheque**

Made payable to Pobl Living Ltd. Our address is; Exchange House, The Old Post Office, Newport, NP20 1AA.

1. **Payment card**

If you would like to spread the payment over 10 months please email the Home Ownership Team to enquire about having a payment card, our email is homeowners@poblliving.co.uk.



**How we deal with Estate Arrears at Loftus Garden Village**

The Estate charge is an annual payment for the management of the communal areas on Loftus Garden Village.

An invoice is issued once a year and the payment instalments are as follows;

* Full payment 1st April
* Two instalments 1st April and 1st September
* Monthly payment by payment card over 10 months. An equal payment must be made each month over a maximum period of ten months.

If you do not pay the Estate Charge we may eventually take you to court. This is called **making a claim**.

If you take action quickly, you can avoid the situation getting worse. If you don't take action, you could end up with a bigger debt.

These cases are usually dealt with by a county court. If an order is granted against you, it's called a county court judgment, or CCJ. Getting a CCJ may affect your credit rating.

Our arrears process;

**Step 1**

We will send you one reminder of your outstanding debt and agreement must be made to clear the Estate Charge otherwise we will continue to step 2.

**Step 2**

You will be informed of your breach of the transfer covenants which will result in a default notice. This is called “letter before action”. As a part of this process we will instruct a solicitor, which will incur legal costs.

**Step 3**

Failure to agree payment with the solicitor will result in an application to the court for a CCJ and enforcement of the outstanding debt.

It is really important not to ignore the situation and to know what action you can take in response. You have a duty to try and sort out the case without going to court. If you get a default notice or a letter before action, you should make every effort to reach an agreement with Pobl to pay back what you owe.