

PAYING YOUR ESTATE CHARGE

THE ESTATE CHARGE IS A COMPULSORY ANNUAL COST FOR THE MANAGEMENT OF THE COMMUNAL AREAS AT LOFTUS GARDEN VILLAGE.

YOU CAN CHOOSE FROM THE FOLLOWING PAYMENT OPTIONS:



FULL PAYMENT 1ST APRIL



TWO INSTALMENTS ON 1ST APRIL
AND 1ST SEPTEMBER



AN EQUAL MONTHLY PAYMENT BY
CARD FOR UP TO 10 MONTHS

IF YOU ARE HAVING TROUBLE PAYING, PLEASE SPEAK TO US. WE WILL DO OUR VERY BEST TO HELP.

DEALING WITH ARREARS

IF YOU FAIL TO PAY THE ESTATE CHARGE, WE WILL HAVE NO OTHER OPTION THAN TO TAKE YOU TO COURT. THIS IS CALLED MAKING A CLAIM. THEN, IF AN ORDER IS GRANTED AGAINST YOU, IT'S CALLED A COUNTY COURT JUDGMENT, OR CCJ – WHICH MAY AFFECT YOUR CREDIT RATING.

WE FOLLOW THE FOLLOWING STEPS:

STEP 1: YOU WILL RECEIVE A REMINDER OF YOUR OUTSTANDING DEBT. AN AGREEMENT MUST BE MADE TO CLEAR THE ESTATE CHARGE, OR WE WILL CONTINUE TO STEP 2.

STEP 2: YOU WILL BE ISSUED WITH A "LETTER BEFORE ACTION" EXPLAINING THE SITUATION. WE WILL ALSO INSTRUCT A SOLICITOR, INCURRING 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 THAT YOU DON'T IGNORE THE SITUATION. YOU SHOULD MAKE EVERY EFFORT TO REACH AN AGREEMENT WITH POBL TO PAY BACK WHAT YOU OWE, WITHOUT GOING TO COURT.

WHAT IS A CCJ?

A COUNTY COURT JUDGEMENT (CCJ) IS A COURT ORDER WHICH STATES THAT YOU OWE MONEY TO A CREDITOR. IT OUTLINES WHEN AND HOW YOU MUST PAY THIS BACK. IT MEANS YOUR CREDITOR HAS TRIED ALL OTHER WAYS OF TRYING TO GET THE MONEY BACK, WITH NO SUCCESS. RECEIVING A CCJ MEANS THAT THE COURT AGREES YOU OWE THE MONEY.

UNLESS YOU PAY EVERYTHING BACK ON THE CCJ WITHIN ONE MONTH OF GETTING IT, IT WILL STAY ON YOUR CREDIT HISTORY FOR SIX YEARS.

HOW DO I AVOID A CCJ?

CONTACT US AND EXPLAIN YOUR SITUATION. THE MORE COMMUNICATIVE AND COOPERATIVE YOU ARE, THE LESS LIKELY YOU ARE TO END UP WITH A CCJ.

