**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.

Paying this estate charge is a legally binding part of your lease agreement.

If you are having trouble paying this charge, please speak to us, , we can help you avoid your arrears getting worse. If you don't take action, you could end up with a bigger debt

 If you do not pay the Estate Charge, this is a breach of your lease and we may have no other option than to take you to court to recover our costs. This is called **making a claim**.

Non-payment of estate charges is 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 a “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.