



What If I Can't Pay My Service Charge?

If you're finding it difficult to pay your service charge, don't worry – you're not alone, and we're here to help. We understand that financial challenges happen, and we want to work with you to find a solution. Here's some guidance on what to do if you're struggling with your payments.

Steps to Take If You're Having Trouble Paying

1. Reach Out to Us

- First and foremost, please get in touch with us. The earlier you let us know about your situation, the more options we have to support you. We're here to listen, and we can talk through different ways to make the payments more manageable.

2. Consider a Payment Plan

- Many leaseholders face challenges at some point, and we're often able to arrange a more flexible payment plan. This might mean spreading the cost over a longer period or setting up smaller monthly payments. Just let us know, and we'll work with you to see what's possible.

3. Review Your Service Charge Statement

- Take a moment to review your service charge statement. If there's anything you don't understand or if any items don't seem right, ask us. We're happy to go over the details with you to make sure everything is clear.

4. Seek Financial Advice

- If you're managing multiple financial commitments, it might be helpful to talk with a financial advisor. They can offer guidance on budgeting and options like debt support. Citizens Advice and MoneyHelper provide free, confidential advice.

5. Understanding Your Options

- If you're concerned that the charges aren't reasonable or have questions about specific charges, let us know. If needed, you can explore options to challenge specific items, but we're here to explain each charge and help address any concerns.

What Happens If Service Charges Aren't Paid

We understand that talking about payments can be uncomfortable, but if charges go unpaid, it can lead to additional fees and, in some cases, legal action. We want to avoid this as much as you do, so please reach out so we can work together to keep your account on track.

How We Can Support You

If you're facing difficulties, please don't hesitate to contact us. We're committed to helping you find a solution. Here are some useful resources for additional support:

- **Citizens Advice:** Free advice on financial and housing matters.
 - **Leasehold Advisory Service (LEASE):** Help for leaseholders with service charge queries.
 - **MoneyHelper:** Support with budgeting and debt advice.
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Quick Checklist

- **Reach out to us early** – we're here to help.
 - **Ask about flexible payment options** to make things easier.
 - **Check your service charge statement** – we're happy to go over it with you.
 - **Seek financial advice** if you're balancing multiple commitments.
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Remember, we're here to support you – and by working together, we can find a way to manage your service charges in a way that works for you.