

## How much!

You may disagree with the costs on your invoice or you might have financial difficulties and not be able to pay it. These are two very different things.

### I DISAGREE

If you disagree with a charge, if you feel the costs are wrong or are unreasonable. Get in touch with us so we can explain them to you.

If you are still not happy with our response, you have the right to apply to The First-tier Tribunal (Property Chamber).

We would also suggest you get some independent advice.

### I CAN'T AFFORD IT

You need to pay the invoice, so you need to consider how you can raise the money or spread the cost.

Things to think about include:

Paying by Direct Debit to spread the payments.

If you still have a mortgage, talk to your lender, you may be able to take a further advance on it.

If you need to get a loan, get some independent advice and explore all options to make sure you get the best deal for you.

If you're struggling, the bank of mum and dad, your friends or other family members may be able to help you out.

If you get Pension Credit (Guarantee Credit) you may be able to get help with housing costs. Call the Pension Credit helpline on 0800 99 1234.

If you receive Income Support (IS), Income-Related Employment and Support Allowance (IRESA), Income-Based Jobseekers Allowance (IB-JSA) or Universal Credit, you may get help with housing costs.

For IS, ESA and JSA contact Jobcentre Plus, existing benefit claims, on 0800 169 0310.

For the Universal Credit helpline call 0800 328 9344.

You may have the right to a loan from the council in respect of service charges for repairs but it will nearly always be cheaper for you to get a loan from another source.

In extraordinarily exceptional circumstances, a senior manager may agree to extend the payment terms for you. For this to happen we would expect you to have explored all other options to raise the funds to pay the invoice. Any extension to payment terms is a unique, one off agreement. It does not let you off the next bill or give you extended time for future bills.

### If you don't pay?

If you fail to pay service charges, ground rent or administration charges when they are due the actions we can take include:

- Contacting your mortgage lender and telling them of the debt
- Taking action in the County Court to make sure the debt is paid
- Seeking forfeiture of the lease and repossession of your flat (we ask the court to evict you and return your home to the council).

If you can't afford to pay, don't ignore it, get in touch with us and let us know. This is a priority debt and you could lose your home if you don't deal with it.

Independent Advice  
LEASE (the Leasehold  
Advisory Service)  
[www.lease-advice.org](http://www.lease-advice.org)  
Citizens Advice Central  
and South Sussex  
(Crawley)  
[www.cassca.org.uk](http://www.cassca.org.uk)