



Section 5:

Paying your service charges

How much do you need to pay?
How to pay your service charges
Help with your service charges
If you have problems paying your service charges



5. Paying your service charges

At the start of the financial year we send you an invoice for the estimated cost of providing services throughout the year. Your lease requires you to pay these charges in advance but if you have an agreement with us you can pay weekly, fortnightly or monthly if you prefer, providing you have cleared the full balance by the end of the financial year.

How much do you need to pay?

We will send you an invoice which will tell you how much you need to pay. If you are unsure you can contact us on 01494 476100.

How to pay your service charges

Direct Debit - This is the easiest way to pay as you don't need to worry about changing the amount you pay when your service charge changes. This is all done automatically and you are covered by the Direct Debit guarantee. If you would like to set up a Direct Debit please contact us on 01494 476100

Online at www.redkitehousing.org.uk



AllPay Card – you can use your AllPay card to pay your service charge at any Post Office in the country or at any shop or garage that displays the PayPoint sign

Telephone – call 0844 5578321. Please have your account reference number and credit or debit card details to hand. You will also need the 19 digit number on your AllPay card

Post – you can send a cheque (not cash) made payable to Red Kite Community Housing to Windsor Court, Kingsmead Business Park, Frederick Place, High Wycombe, Bucks, HP11 1JU. Please remember to write your service charge account number, name and address on the back of the cheque

Help with your service charges

If you are aged over 60, disabled or have a disabled person living with you, Houseproud may be able to help. They are a not-for-profit organisation that offers access to a range of loans. To find out more, please contact the Commercial Team on 01494 476100.

If you receive a state pension, benefits and/or credits, you might be entitled to help with your service charges. To find out more, please contact the Commercial Team on 01494 476100 or the Department for Work and Pensions at Caxton House, Tothill Street, London, SW1H 9DA.



If you have problems paying your service charge

If you fall behind with your service charge payments it is important that you contact the Commercial Team as soon as possible.

You can make an arrangement with us to pay off any arrears each week - so long as you keep to the agreement, we won't take any further action against you.

We will offer you all the help and support that we can – the last thing that we want is for you to lose your home. If however you don't try to sort things out with us or keep to any agreement you have made, we will take action against you.

If you have a mortgage we may demand payment direct from your lender. This will place your mortgage in arrears and will result in your mortgage lender requesting immediate payment from you.

We may apply for a County Court Judgment for the debt. A County Court Judgment against you means you may be unable to get credit facilities in the future and you may lose your home.

It is much better to ask for help straight away so we can sort things out before they get too serious.

