



# HML

## Guidance for Leaseholders

Tips to give you a helping hand



Living in a leasehold flat can be just as pleasant as in a house if neighbours respect the need to consider each other when living side by side or on top of each other and sharing communal facilities. Moving from a house to a flat may also be a culture shock so here are some tips on how to be a great leaseholder.



**Water Leaks** - water leaks are the most common cause of damage and insurance claims in blocks of flats. If you are going away for more than 48 hours then turn off the water at the stopcock in your flat. We will ask you for the contact details of an emergency key holder just in case there is a leak whilst you are away. Please co-operate and make sure a neighbour knows how to contact you. Let us know if you change your key holder.



**Fire Safety** - do not store petrol, calor gas or paraffin heaters in your flat or on balconies. Do not light barbecues on a balcony.



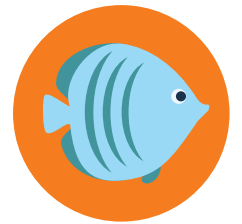
**Fire Evacuations** - do not block landings and hallways with bicycles, prams, toys or rubbish sacks. They are especially dangerous in case of a fire and a trip hazard even if there is no fire.



**Refuse** - put your rubbish in the refuse bins or chutes provided. Do not dump large items for others to dispose of; ring your local council if you are unsure what to do with such items. Ensure you comply with any recycling arrangements. No refuse whatsoever is to be left in communal areas.



**Security** - always make sure the main door to the block is locked. Do not let anyone in through a door entry system or a locked communal entry door if you do not know them.



**Pets** - there will usually be restrictions in your lease about pets and normally you will need to get permission from the landlord or management company.



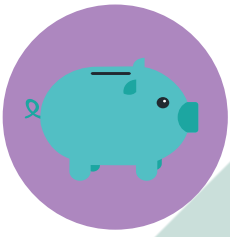
**Satellite Dishes & Cable TV** - most leases do not allow the fitting of dishes by leaseholders. Ask us about the provision of the communal dish. Cable TV to a block will require cables to be routed through communal areas so you will need to ask for permission.



**Insurance** - the building will be insured by the management company but you should insure your own contents as the buildings insurance will not cover your belongings. Do make sure your contents cover includes cover if a leak from your flat damages the contents of any neighbouring flats because you will be liable. If you will be away from your flat for more than 30 days and the flat will be empty it is normal that you let us know. If you do not, it is likely any claim for damage to your flat will be disallowed.



**Gas Servicing** - if you have a gas boiler in your flat do get it serviced annually by a Gas Safe registered engineer. If there is a problem it will not just affect you.



**Service Charges** - pay them on time to maintain the cash flow needed to provide the services and repairs that you and your neighbours want (lease permitting).



**Loft Space** - do not assume that you own or have a right of access to any loft space over your flat. Ask us first and we will be happy to assist.



**Alterations and Improvements** - most leases will require the permission of the management company for any alterations or improvements to your flat, except for minor cosmetic changes. Do ask for permission as failure to do so will lead to complications and delays if you decide to sell.



**Noise** - this is the number one cause of disputes between neighbours. Be sensitive and let your neighbours know if there will be unusual noise from say, DIY or workmen in your flat.



**Wooden Floors** - one of the biggest gripes for leaseholders are wooden floors because they transmit sound so easily. Carpets and/or rugs are the neighbourly floor covering choice in any flat and are likely to be required by your lease.



**Sub-Letting** - you will normally need to obtain permission to sub-let your flat. Whether you do so or not, you should at the very least provide us with your own or your lettings agent's details, the name and contact information of your tenant and a copy of your tenancy agreement. Remember, you are responsible for the behaviour of your tenant so make sure he/she is aware of what is expected in your block, particularly under the terms of your lease.



**Keep Important Information** - keep things like service charge and ground rent demands, annual accounts, budgets and consultation notices. This will help you and save you money if you decide to sell.



**Get Involved** - if your block is run by a management company then you can help by getting involved. Volunteers for directors are always wanted.



**Neighbour Disputes** - if you have a problem with a neighbour over noise or other anti-social behaviour, try and solve it between yourselves. Get to know your neighbours so you have a basis to resolve things if problems do arise later.



**Meter Readings** - make sure you have your meters read when you buy and sell the flat. It is very important to note that the communal meter cupboards must not be used for storage; that would be a major fire risk.



**Electrical Safety** - if the wiring in your flat is more than 10 years old, have a test carried out by a qualified electrician. A lot of fires are caused by electrical faults.



**Parking** - if spaces are allocated, park in the space(s) allocated to you, not in a neighbour's space; and let your visitors know of the rules about parking before they visit so they do not upset your neighbours. Nobody is entitled to park on site other than in a clearly marked parking bay.



**Finally** - make sure you understand how the leasehold system works and what your rights and responsibilities are. If you have any queries or questions, don't hesitate to contact us or your solicitor.

If you have any questions at all then please contact us at [info@hmlgroup.com](mailto:info@hmlgroup.com).