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# Leaseholders

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# HANDBOOK

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# 1. Introduction

This handbook is for Leaseholders who pay service charges to Epping Forest District Council. We hope you find it useful and helpful.

Many Leaseholders who pay service charges are first time buyers, and owning a property is a new challenge.

The aim of this handbook is to give you general information about your Lease, your annual service charges, what you can expect from the Council, and what the Council expects from you. We also hope that it covers some of the questions you may have.

This handbook is only a summary of the broad terms of our Lease and does not override your individual Lease or any other legal agreements (including a mortgage deed). You should not rely on it if any difficulty or dispute arises in connection with your Lease. If this were to happen, you should take independent advice from a Solicitor, Law Centre or Citizens Advice Bureau.

If you want to know more, please contact us and we will do our best to assist.

Contact the Home Ownership Team,  
Housing Service,  
Epping Forest District Council,  
Civic Offices,  
High Street,  
Epping,  
Essex CM16 4BZ.

**Telephone: 01992 564428.**

Email [homeownershipteam@eppingforestdc.gov.uk](mailto:homeownershipteam@eppingforestdc.gov.uk)

The contents of this handbook are believed to be accurate at September 2023, but no responsibility can be accepted for any errors or omissions.

This handbook tries to provide you with general information about the Council's responsibilities and your responsibilities. It is not a comprehensive list of everything, but a guide.

## 2. Your Lease

Your Lease is a legally binding document and is the contract between you and the Council. Your solicitor should have explained what the Lease means before you purchased, and what your rights and duties are under the Lease. The Council also has rights and duties under the Lease.

The words used in legal documents, like your Lease, are often words we do not use in everyday life. We hope you will find this general guide to your Lease helpful.

### Your Lease explained:

Your Lease is a contract between you and the Council. The Lease is usually for 125 years, from the date of the first sale within your Block. This means that when the first person in your Block bought their property under the Right to Buy Scheme their Lease would be for the maximum of 125 years.

If you then purchased 10 years later your Lease would be for 115 years from the date of purchase.

The following is based on our current lease format. Please note that earlier leases may have some differences. If you have any concerns about particular wording in your Lease that is not covered by the following explanations, you can ask us to explain, or seek independent legal advice.

The Lease starts with 14 clauses that are prescribed by the Land Registry and give the date, information the land registry requires with regards to the title and the matters affecting the property, and details of the parties to the Lease (Epping Forest District Council and the original leaseholder who exercised the Right to Buy). If you purchased the Lease from the original leaseholder your name will not appear here. However, you are still bound by this Lease as you have bought the contract.

**Clause 1** of the main body of the Lease sets out 'DEFINITIONS, INTERPRETATION AND GENERAL.' There are 21 subclauses that explain in legal terms what is meant in the Lease by particular phrases.

Many do so by referring to attached plans; Acts of Parliament; other clauses and Schedules to the Lease in order to explain their meaning.

**Clause 2** is headed 'DEMISE.' This term actually describes what you have bought (the right to occupy the dwelling for the period of the Lease and subject to its conditions, in particular the Rent and Insurance Rent).

**Clause 3** has the title, 'LESSEE'S COVENANTS.' You are the 'Lessee' (or Leaseholder) and the 'Covenants' are what you have agreed to do as a requirement of the contract/Lease. Thirteen sub-clauses set these out. In summary, you are responsible for the following:

- Paying the ground rent and insurance rent on the due dates (1st January and 30th June respectively each year). Right To Buy Leases entered from 30 June 2022 will have "a peppercorn rent (if demanded)".
- Paying the Council Tax, and other demands for the dwelling, and any VAT that the Council may have to recover;

- At your own expense, meeting any statutory requirements (such as planning or environmental health orders) relating to the dwelling;
  - Keeping the dwelling in good repair and decoration (bathroom and kitchen fittings, other fixtures and fittings);
  - Paying the Council's costs of recovering arrears due from you, or taking action in respect of a breach of the Lease (an Administration Charge);
  - Handing the dwelling back to the Council in good condition at the end of the Lease (in practice you can buy an extension of the Lease, so this may never happen);
  - Repaying any Right To Buy discount you received if you sell within 5 years of the initial purchase of the Lease, in accordance with the law;
  - Similar repayment if you enter into a Deferred Resale Agreement (to sell later) before the initial purchase or within the first five years;
  - Offering the Council the first option to repurchase your Lease if you are the Right To Buy (RTB) purchaser selling within 10 years of the start of your Lease (if the RTB was on or after 18/01/2005); (There is a restriction entered at the Land Registry in respect of the above);
  - Not granting rights to anyone else in respect of your dwelling;
  - Notifying the Council within one month of any assignment / transfer (re-mortgage/ sale) or sub-letting of the dwelling and paying the appropriate fee (an Administration Charge);
  - Observing any restrictions detailed in the Third Schedule of your Lease.
- You have a duty to maintain your dwelling internally so that it does not affect any other part of the Building (by leaks for example);
  - You must pay your share (calculated by reference to rateable values) of Maintenance Charges. This is payable monthly in advance on an estimated basis during each year. After the end of the year, there will be an adjustment between the estimate and actual amounts. There may be maximum limits set out for your dwelling that apply to the first full five years of your Lease only;
  - You must comply with the regulations set out in the Fifth Schedule of your Lease;
  - You must allow the Council to inspect the interior of your dwelling;
  - If the Council sends you a list of repairs necessary within your dwelling, you must start to do them within 10 days. If you do not do them, the Council can enter your dwelling, carry them out, and charge you for doing so (an Administration Charge);
  - You must allow the Council to enter your dwelling to carry out repairs to parts that are not your responsibility, subject to 3 days notice (except in an emergency);
  - If you have a dispute about the Premises with a neighbour you must allow the Council to determine and settle it;
  - You must not make any alterations or additions to the dwelling, such as removing walls or adding balconies.

**Clause 4** sets out further 'covenants' (promises) made by you to both the Council and other residents in the Building:

**Clause 5** states that if any payment under this Lease is not paid to the Council within 21 days of it being due, the Council can start legal action (which could result in the ending of your Lease, with no compensation). The Council would only enforce this in extreme cases. If you have any problem with payment you should contact us to discuss the options that may be available. Clause

5 also sets out the rules for serving notices.

**Clause 6** sets out the Council's covenants (promises) to you:

- To allow you 'quiet enjoyment' of the dwelling, provided you keep to your promises;
- To maintain and renew the structure of the Building and any other parts of the Estate (if applicable) and to keep the Building insured;
- To maintain, decorate, renew, improve the structure, common areas and components of the Building and Estate (it also states that the Council can recover from the leaseholder or any other person the costs of any loss or damage that they have caused);
- So far as practicable (depending on what is stated in the Sixth Schedule) to clean and light the common parts;
- To grant all leases in the Building with similar terms (but there may be old leases that cannot be changed);
- The Lease then has six sections known as schedules.

## First Schedule

This sets out your rights, for example, to use rights of way to and from your home, to use refuse chutes, to use shared amenities such as gardens and open space. This schedule is subject to the rights granted for a particular property in the Sixth Schedule.

## Second Schedule Reservations to the Council

This sets out the Council's rights, for example rights of way and powers in respect of pipes, sewers, cables and so on.

## Third Schedule Restrictions to which the Demised Premises are subject

This lists any legal restrictions that apply to the Building and/or Estate.

## Fourth Schedule Service Charges

("Costs expenses and outgoings and matters in respect of which the Lessee is to contribute.")

This lists what costs can be included in your service charge (both in the annual estimate and the actual charge) for which you will pay a proportion. These include:

- All the maintenance costs arising from Clause 6.3;
- The costs of any cleaning, heating and lighting the common parts and grounds maintenance as appropriate;

- Any taxes on the common parts;
- Costs of communal refuse bins and collection;
- All works costs arising from Clause 6.2 (subject to restrictions set out in the Sixth Schedule);
- All other management and maintenance expenses of the Building and Estate;
- Costs of managing agents, or if none are appointed, at least 15% added to the cost of the above items to cover the Council's costs.
- Normal charges of the Council (including profit) in respect of redecoration or renewals;
- Any VAT arising;
- All power charges and meter hire in respect of heating and hot water supply;
- Charges for equipment such as aerials, digital systems, CCTV, door entry or fire prevention equipment;
- Any professional fees incurred related to any of the above items.

## Fifth Schedule Restrictions and Regulations

This schedule lists the regulations to which you must keep. They normally include rules forbidding:

- Use of your home for business purposes;
- Doing anything that would cancel the insurance;
- Throwing litter from your home;
- Causing annoyance to your neighbours;
- Displaying signs, hanging out washing from the Building, placing flower pots outside the property or shaking mats out of the windows and keeping any animal without the Council's written consent;

- Putting up any external aerial or similar, or attaching anything to the outside without the Council's approval;
- Parking anything other than a private motor vehicle on the Estate, and parking outside of designated parking spaces;
- Selling or manufacturing intoxicating liquors, or anything that may be a danger or nuisance to the Council or your neighbours;
- Obstruction of any common parts of the Estate;
- Holding any sale or auction at your home;
- Interference with any TV aerial system;
- Any painting, decoration or renewal of any external part;
- Interference with any CCTV or digital Television aerial, door entry or fire prevention system;
- Not keeping your floors covered with some sound deadening (such as carpets, or similar).

## Sixth Schedule

This sets out the 'particulars' of your Lease, referring to plans to identify the Premises, Building and Estate and also identifying the specific facilities that you have the right to use.

Note: Those items marked as an Administration Charge are subject to separate statutory rules from service charges and ground rent. See the later separate heading.



## 3. Annual service charges

We estimate the service charge for the forthcoming year. We will send you information about this at least 30 days before 1 April when the first payment becomes due, along with payment instructions. The payments you must make during the year are a requirement of the Lease. They are due on the 1st of each month. These payments are 'estimated payments on-account.' If you fail to make the payments, we can take legal action against you. It is therefore very important that you let us know if you have difficulty paying, so we can consider what we may be able to do to help you. You may be eligible for benefit payments that will help you to pay.

### There are various means of payment available to you:

- a) **Direct Debit** – the Council can arrange this for you on request. Please contact the Home Ownership Team on **01992 564428**.
- b) **Allpay Payment Card** at any of the paypoints – please contact the Home Ownership Team.
- c) **Visit EFDC website**  
at [www.eppingforestdc.gov.uk](http://www.eppingforestdc.gov.uk)  
**Choose option – Pay It.**
- d) **24-hour Automated Service** – **01992 564600**.
- e) **Standing Order** – contact your bank direct and set up a standing order. Use the bank details below.
- f) **Internet Banking** – quote your Leasehold Account Number as a reference.

#### EFDC bank details:

**Sort Code 60-07-39**  
**Account no 56340001**

By September of each year the Council will have calculated the actual charges for the previous year, and you will be notified of this. If the actual charge is less than the original estimate (for that previous year) then a credit will be applied to your service charge account. If the actual charge is more than the original estimate (for that previous year) then you will be required to pay the difference and it will be added to your account.

Service charges are calculated by reference to the costs that we have paid.

These are then apportioned using a formula that takes the rateable value of your dwelling divided by the total rateable value of the Building/Estate, as required by the Lease.

A slightly more detailed statutory breakdown of your service charge (together with supporting documentary evidence) can be provided. You need to request this in writing. However, please note that currently under Sections 21/22 of the Landlord & Tenant Act 1985 you must request this information within 6 months of receiving the bill for actual charges. After that period the Council is under no legal obligation to provide copies of supporting documents such as invoices paid, unless required to do so by a Leasehold Valuation Tribunal, Court or Arbitrator.

We will send you a statutory 'Summary of Rights and Obligations' whenever we first demand a service charge from you. This will be sent to you when we issue new estimates, and again if we have an additional charge because the costs exceed the estimates.

## 4. Management fee

The Council is obliged to recover the cost of providing its Leasehold Management service from Leaseholders who pay service charges, and this is called the management fee. This is included and identified in your service charge.

The Lease states that we can recover at least 15% added to the cost of the services. Normally we will recover a fixed fee for the year, but it may be increased if 15% of the direct costs is a greater sum.

Here are some examples of what costs are incurred in providing a Leasehold Management service:

- The salaries of the staff who are employed to provide this service;
- The office costs incurred in providing this service, for example office equipment such as desks, chairs, postage, job advertising, printing and stationery;
- An apportionment of the cost of the Building where the staff are located, such as electricity bills, rates, general running costs;
- Computer costs. This covers the cost of supplying, maintaining and repairing office computers and for supplying software.

## 5. Fees and disbursements

These are additional costs that we have to pay to any accountant, solicitor or other professional person in respect of the accounting and service charge requirements.

We can only recover the amount we have paid as set out in paragraph (12) of the Fourth Schedule of the Lease.

## 6. Administration charges

These are charges payable under your Lease which are not service charges, insurance or ground rent. They have been identified as a separate charge and made subject to separate legislation by the Commonhold and Leasehold Reform Act 2002. Those items which are Administration Charges are noted in the section **Your Lease explained** above.

We will send you a statutory 'Summary of Rights and Obligations' in relation to Administration Charges whenever we demand a payment that includes an Administration Charge.

## 7. Long Term (or Partnering) Agreements

We must consult you about any agreement that will last for more than 12 months, if we are to charge you more than £100 per annum for the service covered by the agreement (including insurance). This consultation must follow a statutory format, currently involving several letters, and will be carried out over a period of at least three months. You will be asked to make observations, and we must 'have regard' to them. We also have to provide a response, sometimes circulated to everyone who is being consulted, at other times only to those who made the comments.

Please note that a 'consultation' is not a vote. If we do not have to give Public Notice in compliance with the Public Contract Regulations 2015, by way of 'Find a Tender Service', (FaTS), you will be asked if you want to nominate a contractor to do the work. Our duty is to follow the required due diligence in appointing the most preferred, accredited, and reputable contractor in consideration with our Leaseholders comments.

We do not have to accept the quote from a nominated contractor, but if we obtain an estimate and do not take it up (or the one at the lowest price) we have to explain to you why we did not.

There are some statutory exceptions to this requirement. For example, we do not have to consult if the service is delivered by our own employees and we simply charge the costs arising from their contract of employment.

'Constructionline' is the UK's register of pre-qualified local and national construction and construction-related suppliers. Please note that if you nominate someone to carry out works, not listed on 'Constructionline' in the relevant works discipline, we will have to take the extra time necessary to check they can meet our approval criteria (that they have appropriate expertise, insurances and other qualifications).

## 8. Major works

Major works are those works that the Council carries out to a Block or an Estate, often as part of a larger scheme or project, that cost over a statutory 'prescribed amount'. For example the works could be to provide a new roof or replacement windows, and could include less major works such as water tank cleansing or boiler house works. Currently the 'prescribed amount' is £250 per contributing leaseholder.

Leaseholders will normally be required to contribute towards the costs of such works undertaken as set out in their Lease.

If the works are required within the early years of that Lease, the costs may be limited by the estimate that we gave you with the purchase price.

Consultation has to take place for 'Works' that are not part of a Long Term (or Partnering) Agreement, if we are to recover more than £250 from any leaseholder in respect of those works. This has to follow a statutory format, currently involving several letters over a period of at least three months. You will be asked to make observations, and we must 'have regard' to them. We also have to provide a response, sometimes circulated to everyone who is being consulted, at other times only to those who made the comment.

Please note that a 'consultation' is not a vote. If we do not have to give Public Notice in compliance with the Public Contract Regulations 2015, by way of 'Find a Tender Service', (FaTS), you will be asked if you want to nominate a contractor to do the work. Our duty is to follow the required due diligence in appointing the most preferred, accredited, and reputable contractor in consideration with our Leaseholders comments.

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'Constructionline' is the UK's register of pre-qualified local and national construction and construction-related suppliers. Please note that if you nominate someone who is not listed on Constructionline, in the relevant works discipline, we will have to take the extra time necessary to check they can meet our approval criteria (that they have appropriate expertise, insurances and other qualifications).

If 'works' that will exceed the 'prescribed amount' are to be carried out within the terms of an existing Long Term (or Partnering) Agreement, we must carry out a shorter version of the statutory consultation, about the need for the works only.

# 9. Repairing responsibilities

The Council is responsible for the main structure of the Building, the shared parts and any shared services to your Building or Estate and you are responsible, generally, for all other repairs. As a rule you are responsible for everything inside your flat that is not structural.

As a guide you are responsible for the following:

- Decorating the inside of your home;
- Plaster and finishes to walls, ceilings and floors inside your home;
- Your own heating and hot water systems;
- Window glazing;
- Doors inside the home;
- The entrance door to your home;
- Individual fences (this may be the case in certain circumstances, please contact EFDC in respect of your property for clarification). Refer to useful contacts at the end of this handbook;
- Penetrating damp caused by leakage or overflow from your flat.

You may be able to claim the cost of some of these repairs from your Home Contents Insurance or from that of a neighbouring flat.

The Council is responsible for the following communal repairs, and will pass the shared costs of such works to Leaseholders through the annual service charges:

- The structure and outside of the Block, including UPVC windows;
- The shared areas and services - such as staircases, lifts, shared TV aerials;
- Boilers for shared heating and hot water;

- Outside areas of the Estate, Estate walls and shared fences;
- Shared water tanks, plumbing and electricity supplies;
- Gutters, rainwater and soil pipes;
- Penetrating damp caused by structural problems.

## Loft Spaces

The loft space belongs to the Council and does not form part of your lease. The Council maintain exclusive access rights to the loft space to complete repairs for the building.

Leaseholders are therefore unable to use the loft space.

Under No circumstances must the loft area be used by the leaseholder for personal use or for any other purpose including storage

If you require access to the loft space, please contact Qualis advising the reason access is required. Contact details for Qualis are shown below.

## Handyperson Service

The C.A.R.E. Handyperson Service is for retired homeowners and private tenants who live in the District and are over 60 years of age. Our reputable and vetted contractors carry out small, low cost, repairs and home security work. They can also provide falls prevention measures.

For details contact the C.A.R.E. service on 01992 564086, or email [pshgrantsandcare@eppingforestdc.gov.uk](mailto:pshgrantsandcare@eppingforestdc.gov.uk)

## 9. Repairing responsibilities continued

### **How to report a communal repair**

Please contact Qualis Property Solutions on

- Call 0333 230 0464 (24 hour number) -
- Email [repairs@qualispropertysolutions.co.uk](mailto:repairs@qualispropertysolutions.co.uk)

Any report of Gas Leaks you should report to National Gas Emergency Services on

- Call 0800 111 999

Repairs will not be carried out where those repairs are the responsibility of the Leaseholder unless a charge is paid.

# 10. Insurance

The Council, as the freeholder, insures the Block where your home is situated. As with other service charges the Council will then recharge you your share of the cost.

## Building insurance

This does not provide cover for day to day maintenance and repairs that are caused by wear and tear over time.

It does normally provide cover for damage to the Building caused by such things as:

- Fire, lightning, explosion or earthquake;
- Riot, civil unrest
- Malicious damage or vandalism
- Impact by aircraft, vehicles or animals
- Escape of water
- Leaking fuel from fixed heating system
- Theft or attempted theft
- Falling tv aerials or satellites
- Falling trees, branches, telephone poles or lamp posts
- Subsidence, heave or landslip
- Accidental damage to drains, pipes cables providing services to the building
- Accidental damage to glass in doors, windows, ceramic hobs, sanitary wear and solar heating panels fixed or forming part of the building (for which you are responsible for)

The reinstatement value of your property includes permanent fixtures and fittings such as kitchens, bathrooms and fixed permanent flooring.

The leaseholder building insurance policy does not provide cover for day to day maintenance and repairs including gradual deterioration such as mold which occurs over a period of time

Please note there are different insurance excesses (amount of a claim that you are liable to pay yourself) on your policy and please refer to the summary of insurance cover on our website for details. <https://www.eppingforestdc.gov.uk/wp-content/uploads/2023/08/Summary-of-cover-Epping-Forest-Leasehold-Regular-Cover-003.pdf>

## Unoccupied buildings – more than 30 days

Please notify the Home Ownership Team immediately if the property is to be unoccupied for longer than 30 days.

If your premises is unoccupied for more than 30 days cover will NOT apply for the following:

- Malicious persons or vandals
- Escape of water
- Fuel leaking from fixed heating system
- Theft or attempted theft
- Accidental damage to glass in doors, windows, ceramic hobs, sanitary wear and solar heating panels fixed or forming part of the building

Please make sure you meet the following criteria for unoccupied premises:

1. Please notify the Home Ownership Team if the property is to be unoccupied for longer than 30 days
2. Carry out internal and external inspections of the Buildings at regular intervals and maintain a record of such inspections

# 10. Insurance continued

3. Remove all waste, combustible materials and gas bottles, either within or outside the premises, that have come from the premises
4. Secure the property against unlawful entry by closing and locking doors and windows and setting any intruder alarm systems
5. Turn off all sources of power, fuel and water at the mains, where your property has its own main services, however;
6. Where the Buildings are protected by an intruder alarm system, you must provide sufficient power to operate the system
7. The heating system may be left in operation to maintain a temperature which will provide adequate protection throughout the Buildings against frost damage
8. In addition to this please notify the Council immediately the property becomes occupied;

## Sub-let properties

Please notify the Home Ownership Team if you intend to sub-let your premises.

Whilst your premises are sub-let and not occupied by the leaseholder as owner occupier Cover does NOT apply for the following:

- Theft or attempted theft where there is no evidence of forceable or violent entry to the premises by external means

## Making a claim

Claims are to be notified direct to Protector Insurance as soon as possible, with full details to be provided within 30 days of the claim (including supporting evidence in writing and photos of damage). The Police must be notified as soon as possible in the event of theft or malicious damage and insurer will require the crime reference number.

- Telephone: 0161 274 9077 (this line is operated 24/7 and will therefore also provide out of hours assistance).
- Email: [claims@protectorinsurance.co.uk](mailto:claims@protectorinsurance.co.uk)
- or alternatively, claims can be registered online via the Protector UK website: <https://www.protectorinsurance.co.uk>

Please ensure you know the full postal address including the post code and provide the Policy No:2892761 when notifying claims direct to Protector Insurance.

Insurers will need you to provide all information that is necessary such as the following:

- Date of Loss
- Cause of the damage
  - i) Has the cause been rectified, for example if there is an escape or water or wateringress, has the water leak been stopped?
  - ii) Is the property secure?
- Description of damages
  - i. How many rooms have been affected?
  - ii. Areas of damage - such as walls, ceilings, décor or flooring.
  - iii. Photos of damages where possible.
- Is the property suitable for use
  - i. Are there any losses in respect of rent or alternative accommodation to be considered
- Are there any third parties responsible for the damage (Insurers will require their details to investigate a potential recovery)
- Any crime reference or emergency service details to be provided where applicable
- Leaseholder to provide all relevant



# 10. Insurance continued

contact details from day one for ongoing communications with insurers. (including managing agents if this is applicable)

- Is the property sub-let?

## Home Contents insurance

The buildings insurance cover arranged by the Council does not insure your personal possessions or contents such as carpets, curtains or furniture (everything you would expect to take with you if you moved). **The Council is not responsible for loss or damage to your home contents or personal belongings.**

We strongly recommend that you have home contents insurance in place to give you financial protection in the unfortunate circumstances if you suffer loss or damage.

If you fail to arrange your own home contents insurance then you are effectively opting to be uninsured in the event of loss or damage and you have no recourse against the Council.

## Policy Coverage for buildings only;

Detailed summary of cover is available on our website <https://www.eppingforestdc.gov.uk/wp-content/uploads/2023/08/Summary-of-cover-Epping-Forest-Leasehold-Regular-Cover-003.pdf>.

If you or your solicitor have any queries regarding the building insurance cover please put your request in writing to [insurance@eppingforestdc.gov.uk](mailto:insurance@eppingforestdc.gov.uk)

# 11. Compliments and Complaints Procedure

## Complaints

Because we provide hundreds of services to thousands of people, things can sometimes go wrong. If there is a problem, we need you to tell us so we can investigate and put things right.

We want you to complain if you think it is right to do so, and we have a complaints procedure to help you. Your first step should be to try and sort out the problem with the member of staff who has the day-to-day responsibility for the service concerned. If you remain dissatisfied or unhappy, please follow our complaints procedure.

You will find it helpful to keep a note of what happened and when, and the names of the staff you have dealt with. Continue to keep notes when you start making your complaint.

You can appeal if you are unhappy about a housing decision that we have made about you. If you appeal we take another look at the decision to see whether it should be changed. In some cases you may actually have a legal right to appeal.

Complete our online form at [www.eppingforestdc.gov.uk/your-council/comments-compliments-and-complaints](http://www.eppingforestdc.gov.uk/your-council/comments-compliments-and-complaints)

- Phone the Contact Centre on 01992 564000; or
- Write to the Complaints Officer, Contact Centre, Civic Offices, High Street, Epping, Essex CM16 4BZ.

We have a 2 stage Complaints Policy which can be downloaded from our website.

You also have the right to access the Housing Ombudsman Service, not only at the point of completing our complaints process.

The Housing Ombudsman Service can assist you throughout the life of a complaint. Contact

- [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)
- [Call 0300 111 3000](tel:03001113000)

## Compliments

We would also like you to tell us when you are pleased at what we have done. Compliments highlight good practices which we could introduce to other service areas.

## 12. Altering your home

You have the right to decorate and arrange your home as you wish. You can alter the fixtures and fittings but only those which serve only your property.

Your Lease does not allow you to make any structural alterations to your home. The reason for this is that you could endanger the actual structure and therefore cause severe damage to other properties. You could also invalidate the block buildings insurance.

You must not alter the structure of the property, including fixtures and fittings serving the building or the estate in any way. If you are unsure if any works you wish to undertake will be permitted, then you should contact the Council in this respect.

Here are some examples of alterations you may wish to carry out. Please be advised this table is for guidance only and the information provided does not override the terms of the Lease.

Description of alteration	Consent required	Comments
<ul style="list-style-type: none"> <li>• Internal decoration</li> <li>• Changing carpets</li> </ul>	no	Permitted within your property
<ul style="list-style-type: none"> <li>• Replacing window frames</li> <li>• Replacing glass in windows</li> </ul>	yes	Windows are deemed to be part of the buildings structure and therefore are the responsibility of the Council to maintain and replace. Responsibility lies with the Council and there is no obligation for the Council to accept any request for window renewal. The Council retains a full maintenance obligation for the upkeep of the windows. In general, requests to replace windows by leaseholders will be refused as they form part of the building structure and therefore are not within the lessee's demise. In exceptional circumstances where consent is provided, the leaseholder will still be obliged to contribute their share of any further window repairs and replacement to the block.

## 12. Altering your home continued

Description of alteration	Consent required	Comments
<ul style="list-style-type: none"> <li>• Installation of central heating / Replacement of boilers.</li> <li>• Re-wiring.</li> <li>• Changing to hard floor covering.</li> <li>• Installing a new kitchen, bath, shower, basin, bathroom.</li> <li>• Digital TV derials and satellite dishes.</li> <li>• Replacement front entrance door.</li> <li>• Spotlights.</li> </ul>	Yes	<p>You must contact the Council prior to undertaking these works.</p> <p>Please contact Housing Assets and request an application form for Major or Minor Property Alterations.</p>
<ul style="list-style-type: none"> <li>• Alterations to the structure or layout of your property.</li> <li>• Removal of a wall or chimney breast.</li> <li>• Creating new doorways.</li> <li>• Building extensions.</li> <li>• Conservatories.</li> <li>• Loft alterations.</li> <li>• Security grilles on windows and doors.</li> </ul>	Not permitted	<p>Permission cannot be given as your Lease does not allow for this type of alteration.</p>

If you proceed with any works after you have contacted the Council and permission is granted, you should make sure the company doing it has insurance cover for any injury or damage.

Please do not carry out any works which breach the terms of your Lease. Breaches of the Lease can lead to you losing your home.

# 13. Letting your home

If you are going to let your leasehold property you should check the following:

You must get permission from the Council. From the 1st April 2021 a fee became applicable for the Council's costs in registering the sublet property. The fee is in line with the terms of your lease. Please email [homeownership@eppingforestdc.gov.uk](mailto:homeownership@eppingforestdc.gov.uk) for further details or visit our website [www.eppingforestdc.gov.uk](http://www.eppingforestdc.gov.uk).

- You must inform the Council of any different correspondence address for you or your property management company
- If you have a mortgage lender, you should contact them to request permission. This could have a bearing on your current mortgage arrangement and you may be in breach of any mortgage that is secured against the property
- You must inform the Council's Insurance Section or cover will be lost.
- You must tell your contents insurance company or cover will be lost
- In respect of unoccupied properties, we suggest leaseholders take a risk-based approach regarding inspections whilst unoccupied. If the property is higher risk (i.e. ground floor flat, high risk area etc) then once a week is justified, but every 2 weeks is usually acceptable.
- Please note that if your property is unoccupied or left empty for longer than 30 consecutive days then no building insurance cover will apply for any damage sustained from escape of water, theft or accidental breakage of fixed glass or fixed sanitary ware.
- If you do rent your home to someone else it is your responsibility to make sure that your tenants comply with the Lease, for example they do not cause damage or nuisance. Failure to do so may result in action against you
- You must also remember that even if you rent your home to someone else you are still legally responsible for the payment of all service charges, ground rent, buildings insurance and major works costs
- If you sublet your leasehold property, you will become a landlord. Under new government legislation which came into effect on 1 October 2008, you will by law be required to produce to your tenants an Energy Performance Certificate
- You will have to get an annual Gas Safety Certificate and comply with all other terms of the lease
- The Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020. New government legislation states that landlords must ensure every fixed electrical installation is inspected and tested at least every five years by a qualified person. The Regulations also state that a landlord is required to obtain a report of the results of the inspection and test, supply it to each tenant within 28 days and retain a copy until the next inspection is due.
- What is an EICR?  
EICR - An Electrical Installation Condition Reports (EICR) is an official document that is produced following an assessment and testing of the electrical installation (Consumer unit, wiring, sockets, switches etc). This is an in-depth check and is usually valid for 5 years upon its completion, however this can vary due to the age and condition of the installation. During an EICR, the consumer unit (or fuse board), wiring and electrical accessories are thoroughly tested and inspected for faults or deviations from the current BS7671 Wiring Regulations.

## 13. Letting your home continued

- As of 1st April 2021 - Rule applies to all existing tenancies - A landlord must supply any current tenants with a copy of a satisfactory EICR report. Upon request, the report must be provided to the local housing authority (Epping Forest District Council) within 7 days. The Regulations require local housing authorities to enforce the rules and they have the power to arrange remedial action. Proven breaches of the Regulations can result in the local housing authority imposing a financial penalty of up to £30,000.

## 14. Selling your home

You may sell your home at any time. You may offer it to us to repurchase at the current market value, but we do not have to buy it.

If you want to sell within 10 years of your purchase you must offer to sell your Lease back to the Council or a Registered Social Landlord nominated by the Council (if your Lease was sold by us on or after 18 January 2005). The Council (or nominated Registered Social Landlord) has up to eight weeks during which they must decide whether to buy your Lease. If we decide not to do so, or do not give you a definite response within 8 weeks, you are free to sell the Lease on the open market.

### Example:

RTB full purchase price £190,000. Discount 20% = £38,000

Sale within one year at £200,000

Full discount repayable as 20% of £200,000 = £40,000

Sale in second year at £205,000

4/5 of the discount is repayable:  $4/5 \times 20\% \times £205,000 = £32,800$

Sale in third year at £210,000

3/5 of the discount is repayable:  $3/5 \times 20\% \times £210,000 = £25,200$

Sale in fourth year at £215,000

2/5 of the discount is repayable:  $2/5 \times 20\% \times £215,000 = £17,200$

Sale in the fifth year at £220,000

1/5 of the discount is repayable:  $1/5 \times 20\% \times £220,000 = £8,800$

Sale in the sixth or later years, no discount repayable.

If you received a discount when you bought your home from the Council under the Right to Buy, and you sell within 5 years, the discount, recalculated as a percentage of the purchase price is repayable as detailed in the following chart.

The full amount will be calculated as the percentage discount you actually received applied to the sale price.

## 14. Selling your home continued

Transfer of the Lease between family members on inheritance, or due to a separation, is normally exempt from repayment of the discount. The amount recovered can also be reduced if special circumstances apply (such as being a victim of racial harassment).

When you are selling your home your solicitor will write to us to answer questions raised by the buyer's solicitor.

The Council will charge a fee for answering those questions.

When you sell your property, all annual estimated service charges as previously advised to you will be payable to the Council on completion. These can include both ongoing service charges and charges for major works. Your Solicitor should request a completion statement from the Home Ownership Team at least 5 days prior to the sale finalising. Any apportionments of these estimated service charges should be carried out by private arrangement with both parties and their Solicitors. We will not know the actual costs of these services and major works until the end of the financial year. The actual accounts are raised each September and the following would be advised to the acting Solicitor.

Please be advised that the actual account of 1 April to 31 March in the relevant financial year will be prepared in the following September and will be sent to the leaseholder who is current at the time it is prepared and who will be responsible for any shortfall or benefit from any credit.

Any monies retained, refunds or apportionments must be by private arrangement between the two parties. Please ensure that both the vendor and the purchaser are aware of this practice. The same process will apply for all future actual accounts raised.

In view of the above Solicitors should consider holding a retention of funds to cover any shortfall that may occur once the accounts have been finalised, again this must be carried out by private arrangement.

In addition, where there is more than one Owner on the Lease and you wish to transfer the property into a sole Owner, you will still need to complete a Notice of Transfer. If a Leaseholder should pass away, where there are multiple owners the Council will require a copy of the Death Certificate in order to change the name on the account.



## 15. Extending your Lease

Your Lease is for a fixed period, normally of 125 years from either the date it was originally granted, or from the date of the first RTB sale in the Building. This 'commencement date' will be stated close to the start of your Lease. At the end of the Lease the person who owns it at that time will have to hand the property back to the Council (Landlord).

This means that eventually the Lease will have no value at all. The Leaseholder will not be evicted as they have the right to stay in the property as a 'statutory tenant,' paying a full weekly or monthly 'open market' rent.

Problems normally appear when someone tries to sell a lease that has less than 50 or so years left to run. This may be very difficult as the purchaser could find it hard to get a mortgage loan to finance their purchase.

You can apply to extend the period of your Lease, but the Landlord is entitled to charge for this, and the cost is likely to be at least as much, and possibly far more than was paid for the original Lease. It should however cost less than the value that will be added to the Lease. Your rights can be summarised as:

- To apply to the landlord for an extension of the Lease of 90 years (plus the present unexpired term) at a 'peppercorn' ground rent (effectively no ground rent);
- To do this you must have owned the Lease for at least two years. If the Leaseholder has died, those who inherit it have two years from the date of probate to exercise the right to an extension;

- You must serve a notice on the landlord offering an amount you are prepared to pay and the landlord must reply within two months. The landlord may either, accept your offer, accept your right to extend but propose a different price, or state why, in their opinion, you do not have the right to extend the Lease;
- A minimum period of 2 months is allowed for negotiation of the price. After that period, either you or the landlord can apply to the Leasehold Valuation Tribunal to determine the price payable and any other issues.

You are strongly advised to seek your own professional advice from a solicitor and/or surveyor about any application for extension of the Lease. Please note that it is normally advisable to do so before the Lease has less than 80 years left.

## 16. Buying the Freehold

You and other Leaseholders in the Building may want to join together to buy the freehold of the Building (and possibly the Estate) from the Council. You would still be a Leaseholder, but you would become your own landlord jointly with the other Leaseholder(s). This is called 'Enfranchisement.'

You have the right to enfranchise if:

- At least 2/3rds of the dwellings in a Building are occupied under long leases (originally for more than 21 years); and
- Not more than 25% of the internal floor area may be non-residential use or intended for non-residential use (as a shop for example); and
- The number of Leaseholders participating is equal to at least half the total number of dwellings in the Building.

It is usually necessary to set up a company, owned by participating Leaseholders, who will become the freeholder. This can be complicated and expensive, so you should seek expert advice from a solicitor, surveyor, or similar who understands this process.

If the Council still has dwellings in the Building that have not been sold on long leases, you will have to grant the Council a 999 year lease on them. The freeholder (your company) will then be the Council's landlord for those dwellings and will be responsible for the management of the Building (and Estate). It will have to comply with the terms of the lease granted to the Council (similar to yours), all statutory requirements and accountability.

# 17. Good neighbours

The Council is aware that it is important to you to enjoy where you live. Getting on with your neighbours helps this.

We can all help by:

- Not being noisy;
- Not dropping litter or rubbish;
- Keeping to parking restrictions;
- Not allowing your overflow pipes, from your internal plumbing (for which you are responsible), to drip all of the time.

We cannot list all the things that can affect one another but some are listed below. We all need to think “Will what I am doing spoil things for my neighbours.”

You should also remember that you are responsible for the behaviour of other people who live with you, and visitors to your home.

## Not being noisy

You should be able to hear your television, radio or audio system in your own home. Your neighbours should not be able to hear it. Close windows when there is a noise coming from your home.

Children can play and enjoy themselves without screaming or shouting. Make sure children you are responsible for are not making a nuisance of themselves to other residents. Encourage them to play in play areas; for example, do not let them bang a ball against a neighbour’s wall.

You should try to use noisy equipment such as a vacuum cleaner or washing machine in the daytime before young children or older people go to bed.

Do not use a refuse chute, if you have one, after early evening.

If you are having home improvements done, try to have it done in the daytime.

It is a good idea to tell your neighbours if equipment like electric drills are going to be used, and for how long.

## Harassment

If you are the victim of any form of harassment you should let the Council know as soon as possible. Your needs can then be considered and action taken against residents found to be harassing others. If you have been harassed then it is also advisable to let the Police know.

## Keeping it clean

Please make sure that you, your family or your visitors do not drop litter, or throw rubbish from windows and balconies. You should remember that part of your annual service charge relates to cleaning. The more cleaning the Council has to do the greater the cost.

Please make sure that any pets you have are not a nuisance. Please make sure that your dog does not foul lifts, paths, play areas or grassed and planted areas.

## Pets

The consent of the Council will be required for dogs or any other animal to be kept at the property that could cause annoyance. The Tenant/ Leaseholder will keep the dog under proper control at all times and be responsible for keeping dogs on a lead in the communal areas and clearing any waste in a hygienic manner, including at the Premises.

No type of dog prescribed under the Dangerous Dogs Act 1991 or any other legislation, may be kept at the Premises.

# 17. Good neighbours continued

## **Keep to parking restrictions**

Please make sure you obey parking restrictions on your Estate. Remember, an illegally parked vehicle could stop the fire, ambulance or police services from reaching an emergency.

# 18. Getting involved in decision making

The Council wants you to play an active part in the decisions which affect where you live. You know better than anyone what you need.

You will know what you feel able to do, according to your personal circumstances. You may wish to be active on your own Estate, or you may have the time to become involved in a Council-wide body. Please try to find the time to do something, we will support you. Some residents prefer not to attend meetings, but there are other ways to get involved. Your input helps us to make sure your needs are met.

## How we let you know what is happening

We will produce biannually a publication of the Council's "Housing News".

You can secure your copy by way of any of the following:

- Sign up to mailchimp at <https://www.eppingforestdc.gov.uk/housing/council-housing/sign-up-to-the-housing-newsletter/>
- Email us at [getinvolved@eppingforestdc.gov.uk](mailto:getinvolved@eppingforestdc.gov.uk)
- Write to the Resident Involvement Team (Property & Housing Service) to request a paper copy at the Civic Offices, High Street, Epping, Essex, CM16 4BZ.

Look out for notices on your estate or block for matters of interest.

We will write to you directly if necessary.

## How you can get involved

You can join our Tenant & Leaseholder Panel. Our Tenant & Leaseholder Panel work with the Council to create better places for you to live. You can raise issues with them and work together rather than being a sole voice. The Tenant & Leaseholder Panel will help:

- Improve communication between the Council and Residents
- Improve communication between Residents and the Council

Residents in neighbourhoods to share knowledge and experiences to help one and other.

You with Leaseholder Issues if you need it.

If you would like to join the panel, please contact our Resident Involvement Team (Property & Housing Service) by

- Telephone - 01992 564524
- In writing to the Resident Involvement Team (Property & Housing Service) at the Civic Offices
- Email at [getinvolved@eppingforestdc.gov.uk](mailto:getinvolved@eppingforestdc.gov.uk)

You can also join our facebook page to keep you updated with any news and events at [www.facebook.com/efdcgetinvolved](http://www.facebook.com/efdcgetinvolved)

The Tenant & Leaseholder Panel were consulted on this handbook.

# 19. Our service standards

## **We aim to...**

1. Provide you with a detailed breakdown of your estimated annual service charge at least 4 weeks before the beginning of the financial year.
2. Provide you with a detailed breakdown of your actual annual service charge within 6 months after the end of the financial year.
3. If you fall into arrears with your actual service charge, give you an appropriate amount of time to clear the arrear in accordance with the Council's Sundry Income and Debt Policy.
4. Consult you on proposed major repairs and improvements (over £250) and give you the opportunity to nominate a contractor to provide a tender for the work at least 30 days before seeking tenders.
5. Consult you on the estimated cost of major repairs and improvements before starting the work, and give you at least 30 days to provide any comments you may have, which we will take into account.
6. Provide you, on request, with a copy of your current service charge account and other relevant information (perhaps if you wish to sell on the leasehold), for a fee, within 2 weeks of your request.

## 20. Useful contacts

### Leaseholder Services

#### Home Ownership Team

Housing Service, Civic Offices, High Street, Epping, Essex CM16 4BZ

Phone: **01992 564428** or email:

[homeownershipteam@eppingforestdc.gov.uk](mailto:homeownershipteam@eppingforestdc.gov.uk)

#### Repairs

The telephone number for reporting repairs in communal areas is **0333 230 0464** (24 Hour line) or email: [repairs@qualispropertiesolutions.co.uk](mailto:repairs@qualispropertiesolutions.co.uk).

### Housing Management Offices

#### Tenancy & Estates

Civic Offices, High Street, Epping, Essex CM16 4BZ

Phone: **01992 564186**

Email: [tenancyandestates@eppingforestdc.gov.uk](mailto:tenancyandestates@eppingforestdc.gov.uk)

#### Housing Neighbourhoods

Civic Offices, High Street, Epping, Essex CM16 4BZ

Phone: **01992 564765**

Email: [Neighbourhoods@eppingforestdc.gov.uk](mailto:Neighbourhoods@eppingforestdc.gov.uk)

### Council Information Point

#### Epping Civic Offices

High Street, Epping CM16 4BZ.

### Citizens Advice Bureau

**Epping Forest District CAB** gives free advice which is independent, confidential and impartial.

For telephone advice phone 0808 278 7855

For details of branches and opening times visit the website: [www.citizensadviceefd.org.uk](http://www.citizensadviceefd.org.uk)

### Residential Property Tribunals (Leasehold Valuation Tribunals)

#### Eastern Region

Cambridge County Court, 197 East Road, Cambridge, CB1 1BA.

Phone: **01223 841524**

Email: [rpeastern@justice.gov.uk](mailto:rpeastern@justice.gov.uk)

### Financial assistance

You may be able to get help if you are in financial difficulties due to a change in circumstances.

**To make a claim for Universal Credit**, which is a benefit for people of working age who are on a low income or out of work, contact the **Universal Credit Helpline on 0800 328 5644**.

Please note: Universal Credit replaces the following six benefits:

- Housing Benefit
- Jobseeker's Allowance
- Employment Support Allowance
- Working Tax Credit
- Child Tax Credit
- Income Support

**For information on child benefit** you can contact the Child Benefit Office on **0300 200 3100** or [www.gov.uk/contact-child-benefit-office](http://www.gov.uk/contact-child-benefit-office)

**For advice on pensions and pension credit** you can contact the Pension Service on **0800 731 7898** or [www.gov.uk/contact-pension-service](http://www.gov.uk/contact-pension-service)

You can find further advice on the Government's website at [www.gov.uk](http://www.gov.uk)

Please tell us if you would like  
a copy of this handbook in  
large print or any other format.

Epping Forest District Council  
Civic Offices, High Street, Epping, Essex CM16 4BZ  
Phone: 01992 564000  
[www.eppingforestdc.gov.uk/housing](http://www.eppingforestdc.gov.uk/housing)