

## LEASEHOLDER AND FREEHOLDER RIGHTS AND RESPONSIBILITIES



<b>QUESTION</b>	<b>LEASEHOLDER</b>	<b>FREEHOLDER WITH CHARGES</b>
What type of agreement is this?	A lease of up to 125 years from the date the first flat was sold	A transfer document with a covenant to contribute to Lambeth's costs.
In general, what properties have these agreements?	A property within a block sharing communal facilities, sometimes on an estate.	A house on an estate sharing communal facilities.
Who is responsible for the building structure?	Lambeth Living on behalf of council are responsible for managing maintaining and insuring the structure.	Freeholders are responsible managing maintaining and insuring the structure.
Who is responsible for the inside of the property?	Leaseholders are responsible for the inside of the property.	Freeholders are responsible for the inside of the property.
What insurance am I responsible for?	Home contents insurance.	Building and home contents insurance.
How are service charges levied?	Estimated charges are issued in March and certified summaries in October.	Estimated charges are issued in March and certified summaries in October.
Are service charges limited in the first five years of the lease?	Service charges are limited in this period to the estimates provided in the offer notice sent to leaseholders just before they agree to buy. These estimates are increased by inflation each year.	Service charges are limited in this period to the estimates provided in the offer notice sent to freeholders just before they agree to buy. These estimates are increased by inflation each year.
How much is the ground rent each year?	For Right to Buy leases: £10.00	No ground rent charged.
What information should I provide if I want to sublet my home?	Provided this is outside the discount period of five years, you only need to provide your forwarding address.	Provided this is outside the discount period of five years, you only need to provide your forwarding address.
I want to alter the inside of my home. What do I need to do?	Leaseholders must write to Lambeth for written consent.	Freeholders should contact building control.

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I want to alter the outside of my home. What do I need to do?	The structure is owned by the council and as such this is not permitted.	Freeholders should contact planning and building control.
Should I get information from Lambeth Living before I sell?	Yes. This will show you and prospective buyers information about the lease, including past and possible future costs.	Yes. This will show you and prospective buyers information about the lease, including past and possible future costs.
Who deals with neighbour nuisance?	CETRA will deal with nuisance by/to leaseholders	CETRA will deal with nuisance by/to freeholders