



HARLOW

Leasehold Handbook

May 2026

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Acknowledgements

This handbook has been created by the Home Ownership Team and we would like to acknowledge the Leasehold Standards Panel who helped produce this handbook.

If you would like to discuss, or ask any questions with regard to this handbook, please do not hesitate to contact the Home Ownership section on: 01279 44 6424.

Section 1

Introduction

This handbook has been produced as a guide to your lease and to explain your rights and obligations as a leaseholder, whether you bought your home under the Right to Buy scheme or on the open market.

Once you have bought a flat and become a leaseholder, you have the right to live in your home without paying rent, except for a small ground rent. As a leaseholder, you purchase the right to live in your flat, but you are also responsible for certain additional costs, such as upkeep and repairs. The lease is the legal contract between you and Harlow Council and is a very important document.

Your lease will describe the flat you have purchased, including a plan showing the layout of your flat and any garden or shed included with it, as well as the block it is located in. Harlow Council is responsible for the upkeep, repair, maintenance, and improvement of the block as a whole and the surrounding estate.

It is important that you understand your lease and get appropriate legal advice if there is anything you are unclear about. Breaching the conditions contained in your lease could have serious legal consequences. Included in this handbook is a glossary defining some common legal terms (section 13).

Although this booklet covers many aspects of your leasehold ownership, it is only a general guide to the effect of the Council's Right to Buy leases and related legislation. Also, individual leases differ and the relevant law may change from time to time.

In view of the above, this booklet may not cover your particular circumstances and must be treated with caution. It is NOT a definitive statement of the effect of your particular lease and relevant legislation.

The rights and obligations of the Council (as landlord) and you (as leaseholder) are governed entirely by the actual terms of your lease and relevant legislation. Nothing in this booklet replaces, varies or affects your particular lease or any other legal document. Thus, if there is any inconsistency between this booklet and your lease, the lease will prevail.

You must not rely on this booklet when deciding whether to acquire a flat. It is essential to obtain your own legal and other professional advice before making any commitment.

Neither the Council nor anyone on its behalf can give any leaseholder or prospective leaseholder any legal or other professional advice.

Unless stated otherwise, all references in this booklet to the Council refer to Harlow Council in its capacity as landlord. Nothing in this booklet affects any other function or role of Harlow Council, such as local planning authority. The booklet is up to date as at the date on the front page of the booklet

Introduction to Home Ownership

The Home Ownership Team is made up of the following:

Manager,

Team Leader,

Income Section (Senior Recovery Officer and Recovery Assistant)

Major Works (3x Major Works & Dispute Resolution Officers)

Right to Buy and Service Charge Officers x 2,

Home Ownership Officer and a Home Ownership Housing Assistant.

What is a lease?

The lease is a legal agreement between you (the leaseholder) and Harlow Council (the landlord). It gives you the right to possession of your flat for a long period as long as you keep to the terms of the lease.

The lease will say what parts of the building have been sold to you (called 'the demised premises') and areas over which you have rights. The plans attached to your lease will clearly show the demised premises and areas over which you have rights. You should check your own lease and plans to see which are relevant to you. For example, not all properties have the benefit of a drying area or parking space.

The lease sets out the conditions of your rights and responsibilities as the leaseholder and Harlow Council's rights and responsibilities as the landlord.

The lease and the law

There are several laws and Acts of Parliament, which protect your rights as a leaseholder, including.

Landlord and Tenant Act 1954

Local Government and Housing Act 1989 (schedule 10)

Landlord and Tenant Act 1985

Landlord and Tenant Act 1987

Housing Act 1985

Housing and Planning Act 1986

Leasehold Reform, Housing and Urban Development Act 1993

Commonhold and Leasehold Reform Act 2002

Housing Act 2004

Housing and Regeneration Act 2008

Building Safety Act 2022

In summary, some of the rights which these Acts of Parliament granted to leaseholders are:

- The right for most people with long leases to stay as tenants at the end of their leases
- Rights in terms of service charges, consultation about major works and insurance of the property
- Limitation of service charges within the first 5 years of purchase under the Right to Buy
- Rights to information about service charges, and to challenge levels set
- The right to set up a recognized tenants' association
- The right to change their leases
- The collective right for most leaseholders to buy their freehold and the individual right to renew their leases

When the Council could end your lease

If you breach any terms of your lease, the Council, as the landlord, may have a right to end your lease and get back possession of the property. This could happen if you do not pay your service charges or ground rent, do not keep your property in good repair or you cause nuisance and harassment to your neighbours. Harlow Council is a responsible landlord and will only do this if it needs to protect the interests of the Council, its tenants or leaseholders. We will always try to sort the matter out in another way.

Section 2

Service Charges and Ground Rent

When you buy your flat / maisonette under the Right to Buy Scheme or on the open market, Harlow Council is still responsible for the upkeep of the structure, exterior and communal parts of the block and for providing services. As a leaseholder, you pay a share towards the cost of these services, called a service charge.

Service Charges

An annual service charge can include a number of different types of costs. They could include contributions towards the costs for managing, maintaining, repairing, insuring and providing services to the block you live in. Your service charge is in two parts. One is the **Basic charge**, for items such as building insurance, amenity cleansing (gullies), door entry management and management costs. The other is for **Specific items** to your block such as communal lighting, cleaning, caretaking, repairs and maintenance. You will be charged a proportion of the actual costs each year for those services. Costs are apportioned on the following levels:

Global (Basic):

The cost of providing the service is divided by the total number of properties that have the benefit of the service.

Estate (Basic):

The cost of providing the service within each individual estate is apportioned equally by the number of properties within the estate. Contact Harlow and the Home Ownership section will be able to provide you with a map showing your relevant estate.

Building Insurance (Basic)

The cost is based on the valuation of the individual property.

Management Costs: includes contributions towards the costs for managing the estate and delivering leaseholder services, including housing management, resident meetings, record keeping, identifying and calculating recharges, billing and collecting service charges and ground rent, issuing leasehold documentation/handbooks, and responding to enquiries.

Ground Maintenance: covers the upkeep of communal areas within the housing estate, including grass cutting, tree maintenance, and the care of flower and shrub beds. All homeowners within the estate contribute towards this service. Some leaseholders may not be charged annually if a one-off payment was made when the property was purchased or at a later date.

Amenity Cleansing: includes the cleaning of gullies within the estate. As with ground maintenance, some leaseholders may not pay for this service annually if a one-off payment was made at the time of purchase or afterwards.

Management of Door Entry Systems: This includes the distribution, programming, and record keeping of key fobs.

Insurance: The cost of providing buildings insurance for the block.

Block (Specific):

The cost of the service is apportioned equally by the number of properties within the block receiving the service.

A breakdown of some of the charges covered can be found on the next page:

Repairs and Maintenance: Covers responsive repairs to the exterior and communal areas of your building.

Cleaning and Caretaking: Includes estate and block inspections, defect reporting, cleaning, litter picking, and associated costs such as travel time, materials, uniforms, and monitoring. Charged only to blocks that receive this service.

Landlord's Lighting: Covers electricity for communal lighting, door entry systems, lifts, external security lights, and heating equipment. Also includes the replacement of light bulbs.

District Heating: Covers the cost of fuel for the communal heating system.

District Heating Non-Fuel (Maintenance):

Covers repairs, maintenance, and operational costs for providing communal heating and/or hot water. Applies only to blocks served by a district heating system.

Amenity Cleansing – Paladin Bins:

Covers the cleaning of paladin bins. Some leaseholders may not be charged annually if a one-off payment was made at the time of purchase or later.

Lift Maintenance and Repair:

If your block has a lift, this covers the cost of maintaining, repairing, and servicing it.

Ground Rent

The ground rent is a fixed annual payment for the use of the demised premises. The ground rent is £10.00 per annum. However, new leaseholders who have purchased from 30 June 2022 through the Right to Buy, and leaseholders whose leases have been extended, are no longer required to pay ground rent. This is because the Leasehold Reform (Ground Rent) Act 2022 restricts ground rent on most new residential long leases.

The service charge year runs from 1 April to 31 March each year and is calculated as an estimate of charges for the current financial year. Your bill is an estimate of spending for items in that financial year. When we close our accounts at the end of the financial year, we can then work out the actual costs. You will be given these figures by the end of the following September. This will be sent to you in a statement, and it will detail any under or over charges for each item. It will also include a total under or over charge.

As the estimate is usually different from the actual amount spent, the balance of any over or under charge will be adjusted on your next invoice, the following April. If more is spent than estimated, you will get an increase in your invoice and if less is spent, you will get a reduction.

How can I pay?

You will receive an estimated service charge invoice in March or soon after the initial grant of your lease. You can pay by the following methods:

By **Direct Debit** – 3 payment dates are available to choose from; 5th, 15th and 25th

By **phone** using our 24-hour automated payment line on 01279 446600.

Via your MyHome account

To register for a MyHome account online please go to the following link <https://selfserve.harlow.gov.uk/MyAccounts>

Standing Order

By an Electronic Transfer
Account Number: 23883698
Sort Code: 20-20-35

It is important that you quote your account reference number when making an electronic transfer.

Online at www.harlow.gov.uk and select 'Pay council bills'.

Section 3

Major Works

Harlow Council, as your landlord, is responsible for the maintenance of the building and the estate in which your leasehold property is located, as set out in your lease. Maintenance can range from small-scale repairs, such as replacing a communal door or a roof tile, to larger works such as external decoration, roof renewal, or replacement of window frames. Larger repairs of this kind are referred to as **Major Works**, which apply where the cost recharged to any individual leaseholder exceeds £250.

It is not unusual for leaseholders in the same block to receive different invoice amounts for major works. This is due to differences in the provisions and age of each lease. Over the years, the standard form of lease has been updated to reflect changes in the law. In addition, estimates provided to Right to Buy applicants for potential future major works and improvements are based on costs at the time each individual offer is made and therefore change from year to year.

Leaseholders also purchase their properties at different times, and because a lease takes effect from the date of completion, estimated provisions will inevitably differ. If you purchased your property under the Right to Buy scheme, your liability to contribute towards major works during the first five years of your lease is limited to the amounts set out in the Council's offer letter and in Schedule E of your lease. Similarly, your liability for improvements is limited to the items listed in the offer letter and Schedule H. By law, the Council may apply inflationary adjustments using a prescribed formula.

Major Works not covered by a long-term agreement and where public notice is not required in the Find a Tender Service (FTS)

A proportion of the cost of large-scale works is rechargeable to you as a service charge under the terms of the lease. The costs of the major works can be significant and by law, we are required to carry out a formal consultation with leaseholders in particular circumstances.

The Consultation Process where works will cost over £250 per leaseholder

Notice of Intention letter issued inviting leaseholders to comment on works and nominate a contractor



1-2-1 Meetings held with MW Officer, Surveyor and leaseholder, if requested by the leaseholder. Council considers comments.



Council invites tenders



Notice of Estimate letter issued to the leaseholders and recognised residents associations to comment on work. Council considers comments.



Award of Tender letter issued detailing the successful contractor and supplies a breakdown of costs. All residents are advised of the start date and contact details of contract administrator.



Residents to advise the Council/contractor if any issues arise
Satisfaction questionnaire issued to residents to complete before the contractor leaves site



Residents invited to an End of Works Site Walkabout.



Contractor returns to site to complete any unfinished items



Invoice issued to leaseholder for their contribution

Before we get estimates for the works we will:

Write to all leaseholders and recognised Residents Associations with a Notice of Intention to carry out works. The notice will include the following:

- Describe works in general terms
- State why the works are necessary
- Invite comments regarding the works in writing within 30 days of the notice; give a date by which the comments must be received
- Give an address which comments must be sent to
- Invite individual leaseholders and recognised Residents Associations to nominate a contractor of their choice within 30 days of the date of the notice.
- Ask residents if they would like to meet on a one-to-one basis with the surveyor and major works officer to discuss the works.

Residents are also asked if they would like to volunteer to act as a representative for the block.

You cannot prevent the works going ahead. We have a responsibility under the terms of the lease to repair and maintain the building.

To obtain estimates we will:

Invite contractors to supply estimates for the work (include one nomination from leaseholders and a nomination from the recognised Residents Association **if** received **and** it meets the Council's tender requirements)

Write and give reasons for not including a nominated contractor.

Write to all leaseholders again when we have received all of the estimates for the work. This is a Notice of Estimate which will include a statement (Landlord's Paragraph B Statement) of the following:-

- Details of at least two estimates
- A summary of the written comments received in response to the Notice of Intention regarding the works and our response
- Make the estimates available for inspection and specify a place and time at which the estimates can be inspected
- Invite written comments on the estimates within 30 days and give a date by which the comments must be received
- Respond to any written comments received within 30 days regarding the estimates.

Where a Residents' Association is formally recognised for the purpose of service charges under the Landlord and Tenant Act 1985, it has the right to be consulted on the specification of the works. In certain circumstances, the Association may also be invited to nominate contractors to be included on the tender list. We will seek to include any nominated contractors, provided they meet all the requirements we set for approved contractors. The Residents' Association will also receive details of the estimates at the same time as individual leaseholders.

When a contractor has been chosen we will:

Award the contract

If the contract is not made with the lowest contractor or nominated contractor we will write and give the reasons for awarding the contract within 21 days of entering into the contract. We will also supply a summary of any written comments that have been received and our responses to them. This will only be in cases where the contract is not made with a nominated contractor or the lowest tender

Write to leaseholders with a breakdown of the costs for the contractor that has been awarded the contract

Similar, but different, rules apply for works under a long-term agreement and where work is urgent.

Qualifying Long Term Agreements

When the Council intends to enter into a contract lasting more than 12 months (known as a Qualifying Long-Term Agreement), and any individual leaseholder will be charged more than £100 per year under that agreement, we are legally required to consult you.

Long-term agreements typically cover ongoing services or qualifying works such as:

- Buildings insurance
- Lift maintenance
- Programmed works to your block

The Council continually reviews procurement options to ensure value for money, and a long-term agreement will be used where it offers improved efficiency or cost effectiveness.

The consultation process for long-term agreements follows a similar Section 20 consultation procedure to that used for major works costing more than £250 per leaseholder.

For services delivered within the scope of a long-term agreement, no further consultation is required until the agreement ends and is re-procured.

Where a long-term agreement exceeds the relevant procurement threshold and must be advertised on the Find a Tender Service (FTS), leaseholders do not have the right to nominate a contractor as part of the consultation process.

Works carried out under Long term agreements

Where works are carried out under a long term agreement, the Council must consult with you when works are going to be carried out under the agreement and any one leaseholder's contribution will be more than £250.00. You will be sent additional notification prior to any works being carried out to your block under the long term agreement. This notice will inform you of:

The proposed works

The reasons why it is necessary to carry out the proposed works

Give you a statement of the expenditure to be incurred by the landlord for the proposed works

Invite you to make your observations in writing on the works and estimates

Allow you 30 days in which to make your observations

You will not be able to nominate a contractor as the Council would have already entered into an agreement with a contractor to carry out the proposed works and you would have already been consulted on the agreement

Before the works start we will:

Supply you with the relevant contact details for the contractor and any other staff relevant to the contract. You will also be given any information relevant to the works.

When the contractor is on site, we will:

Give you reasonable notice for access to individual properties

Provide updates to residents where the programme of works is longer than 3 months

Keep leaseholders informed of any changes to the programme or additional works required (where the additional amount exceeds £250.00 per leaseholder).

Issue a satisfaction questionnaire to all residents prior to the contractor leaving site so that any issues can be resolved quickly. With most work, the Council or the contractor will ask the residents to sign a certificate of satisfaction. Only sign the form if you are satisfied. If you are not, please put your comments in writing immediately and we will investigate them.

Please do not feel pressurised into signing something when you are not happy with the work.

When the final account has been agreed and the contractor paid, we will:

Send an invoice and a summary of works to all leaseholders detailing the amounts payable. This will include details of the original estimated amount plus any additional work carried out or less any works not undertaken and therefore not chargeable.

The Home Ownership Section calculates your contribution for the costs of the major works to your building or estate using financial information provided by the Contract Administrator. Information on actual costs is normally received following the completion of works on site, although we may invoice you for your estimated contribution in certain circumstances.

An administration and management fee for major works is added to your invoice, which includes:

- Initial survey of the project
- Drafting the specification
- Tender evaluation and award
- Pre-contract meetings with the contractor, prior to works starting.
- Resident queries and complaints whilst the contractor is on site
- Contract administration including clerk of works, site meetings, inspections, letters, Valuation Orders etc.
- Signing off of the work
- Preparation and agreement of the final account
- 12-month defects check
- Release of retention

Leaseholder Challenges to Major Works

Legislation says that the costs and scope of the works should be reasonable and works should be carried out to a reasonable standard. You have the right to challenge the reasonableness of either the cost (including fees) or the scope of the works.

We ask that you contact us first to challenge any charges. However, a formal challenge can be made at any time during the major works process (including the formal consultation process page 13) and the forum for this challenge is the First Tier Tribunal Property Chamber (previously Leasehold Valuation Tribunal).

You can obtain further information and directions to the application form at www.gov.uk/housing-tribunals/apply-to-the-tribunal . You do not need to have legal representation to take a matter to the Tribunal. However, because the process can be fairly complex, it is often advisable to seek legal advice.

Paying for Major Works

The Council offers a wide range of payment methods to assist leaseholders in spreading the cost of major works.

The Council offers a 2.5% prompt payment discount for major works invoices paid within 30 days of the date of the invoice.

Other payment options are as follows:-

Ten months interest free payments.

Leaseholders can pay their major works invoice over 10 monthly interest-free instalments.

Leaseholders should contact the Home Ownership Team immediately on receipt of the invoice to arrange payment by direct debit (01279 446329 / 01279 446329).

This option is open to all leaseholders.

Interest free loan up to a maximum term of 10 years (secured on the property)

Owner-occupier leaseholders may apply for an interest-free loan secured on the property. Repayment can be spread over a maximum of 120 months (10 years), depending on the value of the invoice.

The loan must be secured by way of a legal charge on the property. This means that ownership of the property may be at risk if repayments are not maintained.

An arrangement fee will apply; this can be added to the loan and repaid over the loan term.

This option is open to owner-occupier leaseholders only (those living in the property).

Council Loan – Mandatory (Right to Buy Leaseholders)

Certain leaseholders have a statutory right to a loan where specific criteria are met, including where:

The lease was purchased under the Right to Buy; and

The lease was purchased less than 10 years before the date of the major works invoice.

Where qualifying major works charges exceed the Government-set threshold, the Council is legally required to offer a loan.

Currently, this applies where charges are more than £1,044.00 and less than £40,740.00. The loan cannot exceed the amount of the invoice.

Repayment periods are set by law:

Less than £1,500.00 – up to 3 years

£1,500.01 to £4,999.99 – up to 5 years

£5,000.00 or more – up to 10 years

Interest will be charged at the Local Authority mortgage rate. Administration fees apply and may be added to the loan.

The loan will be secured by a legal charge on the property.

If a third party agrees to pay a loan on behalf of a leaseholder we may ask them to be a guarantor. This means that the third party pledges legally in writing to us that if the leaseholder does not repay the loan then they will.

Leaseholders in receipt of State Benefits may still be entitled to a loan. Advice is available free of charge from the Citizens Advice Bureau (Tel: 0344 4770808).

If agreed, the loan will be secured in the same way as a legal mortgage, this means that ownership of the property may be at risk if the leaseholder does not keep up repayments. **This option is open to eligible leaseholders only.**

Discretionary Loan

The Council offers discretionary loans to leaseholders with a major works bill in excess of £500.00 where they do not meet the mandatory loan criteria. The eligibility criteria and terms (including interest rates) for discretionary loans are determined by the Local Authority. All discretionary loans are secured in the same way as a legal mortgage. Interest will be added to the loan. The rate used is the Local Authority mortgage rate. **This option is open to all leaseholders.**

Voluntary charge

This option is to assist where all other repayment options do not help due to a leaseholder not having any income or where their income is low and they are deemed to be in hardship. This will only be offered where sufficient equity exists to allow a charge against the property for the value of the major works bill.

Currently, this is the end result after the recovery process and legal action.

It must be established that 'hardship' applies before an application is issued for this option. Leaseholders will be required to complete a financial information form and supply any relevant documentary evidence. This will include details of income and identity. Under this option the debt will be secured with agreement by way of a charge on the property. An

arrangement fee will be payable on application. Repayments will not be required to be made but interest will accrue until the debt is paid. Interest will be added to the loan. The rate used is the current Local Authority mortgage rate.

This option is open to **owner occupier leaseholders** who are deemed to be **in financial hardship**.

Flexible option

If you would like to take advantage of the 2.5% discount but can only afford to pay part of your invoice you can pay an amount that you can afford within 30 days from the date on the invoice and receive your discount on the part you have paid and choose to pay the balance using one of the other options.

This is open to all leaseholders subject to the eligibility of the various options.

Table of Repayment Options

<i>Repayment Option</i>	<i>Leaseholder (lives in property)</i>	<i>Leaseholder (does NOT live in property)</i>	<i>Company</i>
<i>Ten months interest-free payments</i>	✓	✓	✓
<i>Interest-free loan (up to 10 years)</i>	✓	—	—
<i>Mandatory council loan</i>	✓	✓	—
<i>Discretionary loan</i>	✓	✓	—
<i>Voluntary charge</i>	✓	—	—
<i>Flexible option (part payment within 30 days + 2.5% discount)</i>	✓	✓	✓
<i>Standard payment methods (online / phone / bank transfer / MyHome)</i>	✓	✓	✓

Section 4

Extend your lease

You can extend the lease of your flat by 90 years if you are eligible.

Before you make an application to extend your lease, you should get your own professional and legal advice. You can also obtain more information from the Leasehold Advisory Service <https://www.lease-advice.org/>

You can use The Leasehold Advisory Service's [lease length checker](#) to find out the remaining length of your lease, the previous price paid for the lease, and get a clear indication of whether action may be required.

Fees

Please refer to our website for the latest breakdown of fees in relation to Extending your Lease

<https://www.harlow.gov.uk/housing-and-garages/leaseholders/extend-your-lease-or-purchase-freehold>

Your finances should also allow for the purchase of the extended lease term, based on market value (the premium).

Apply

If you are eligible to extend your lease, you need to serve us with a formal notice, known as a tenant's notice.

This has to include certain information, including details of your existing lease and what you think you should pay to extend your lease. The notice must be in the form specified by section 42 of the Leasehold Reform, Housing and Urban Development Act 1993. We have 2 months to respond to your notice.

Serving the notice commits you to paying our costs, so it is important to think things through beforehand.

We have to respond to your notice by serving a counter notice. In this notice we will either accept your proposed price or say what we think you should pay.

We will get an independent valuer to value your property and calculate the price for the premium payable.

Once the price is agreed, both parties instruct solicitors to complete the legal documentation and register the new lease at the Land Registry.

If we cannot agree a price, either side can apply to the First-tier Tribunal (Property Chamber), who will make a decision.

Collective enfranchisement

Leaseholders owning flats in the same building may have the right to collectively purchase the freehold. The legal term for this process is 'collective enfranchisement'.

Leaseholders have the right to purchase the freehold if you and your building are eligible.

Before you make an application to collectively purchase the freehold, you should get your own professional and legal advice. You can also obtain more information from the Leasehold Advisory Service

Fees

Before you make an application to collectively purchase the freehold, you will need to ensure that you have the finances in place to fund it. Please refer to our website for the latest breakdown of fees in relation to Extending your Lease or Purchasing the Freehold. Further details can be found on our website: www.harlow.gov.uk and refer to **Extend your Lease or Purchase the Freehold** pages.

Apply

If you are eligible to collectively purchase your lease, you need to serve us with a formal notice.

The notice must be in the form specified by section 13 of the Leasehold Reform, Housing and Urban Development Act 1993. We have 2 months to respond to your notice.

We will get an independent valuer to value your property and you need to do the same.

Once the price is agreed, both parties instruct solicitors to complete the sale of the freehold.

If we cannot agree a price, either side can apply to the First-tier Tribunal (Property Chamber), who will make a decision.

Once you have purchased the freehold, you will need to remember:

- properties occupied by council tenants will have to be leased back to us on 999 years leases
- council tenants will still have the Right to Buy their properties
- the new freeholder will collect service charges for properties not involved in the freehold purchase, including those leased back to the council
- the new freeholder will be responsible for insuring the building

Section 5

Leaseholders Building Insurance - What you need to know

You are responsible for insuring the contents of your home. We are responsible for buildings insurance, which covers the structure of your home.

The structure of your home includes its fixtures and fittings, and any part of the communal areas that your lease says you are responsible for.

The policy includes the interest of the freeholder, any lessee or mortgage.

The cost of the buildings insurance is included in your service charge and the amount takes into account the rebuild cost of your property.

The policy provides cover for damage caused to the building by:

- fire, explosion, lightning, earthquake or smoke
- storm or flood
- riot, civil unrest, strikes, or labour or political disturbances
- malicious persons or vandals
- impact by aircrafts, vehicles or animals
- escape of water from water tanks, pipes, equipment or fixed heating systems
- water freezing in tanks, equipment or pipes, heating fuel leaking from a fixed
- heating system
- theft or attempted theft
- falling radio or television aerials, solar panels, wind turbines and security
- equipment, their fittings and masts
- falling trees or branches, telegraph poles, pylons or lamp posts
- subsidence or heave of the land on which the buildings stand, or landslip

- accidental damage to drains, pipes, cables and underground tanks used to provide services to or from the buildings
- accidental breakage of glass in doors or windows, or ceramic hobs, sanitary ware and solar heating panels fixed to and forming part of the buildings
- accidental damage

The policy also provides cover for loss of rent and cost of alternative accommodation, locks and keys and property owners liability insurance.

You need to be aware that some insured events are not covered if the property has been unoccupied for more than 30 days in a row.

You will need to let us know if:

- you no longer live in the property and you have decided to rent it out
- the property will be empty for more than 30 days
- you carry out internal alterations

The Summary of Cover includes the policy excesses and limits applicable and the General Conditions booklet details the full insurance cover provided. If you have lost it or need an up to date copy, copies are available on line at www.harlow.gov.uk and refer to the Leaseholder Buildings Insurance pages.

Or alternatively please contact the following for copies of these documents:

Tel: 01279 44 6424 (Home Ownership Section)

Email: homeownership@harlow.gov.uk or;

Tel: 01279 446030/ 446215 (Harlow Council Insurance Services) Email: insurance.services@harlow.gov.uk

When should I expect to pay my insurance premium?

The period of insurance starts on 1 April each year and premiums paid by the Council at that time with the appropriate recharge of premium form part of your Service Charges. If you buy your property through the Right to Buy after the beginning of the current policy period at 1 April, you might be subject to automatic free cover during the remainder of that first year until the next 31 March. We would then invoice you when Service Charges are due for the next period of insurance beginning 1 April.

How do I insure the contents of my home?

You are responsible for insuring the contents and personal possessions in your home. You can arrange contents insurance through any bank, building society, post office, local insurance broker or direct insurer, in person or via the telephone or Internet.

How do I know if the damage to my property is covered by insurance?

This depends on what caused the damage. For example, insurers will not pay for any damage resulting from wear and tear, faulty building work or lack of maintenance.

Who can I contact for more information or advice about my building insurance?

Contact our Insurance Department on:

Tel: 01279 446030 / 446215

Email: insurance.services@harlow.gov.uk

Section 6

Repairs and Maintenance

Repairs and maintenance are carried out by Harlow Council in communal areas. Please see the table on pages 50- for a summary list of repairs and who is responsible for carrying them out. If you are in any doubt please contact us.

As a leaseholder you are responsible for all repairs inside your flat. Harlow Council, as a landlord is responsible for maintaining the structure of your building and any common areas with you, as a leaseholder, contributing your share of these costs.

The exact responsibilities for repairs and maintenance may vary according to the contents of your lease.

What are my responsibilities as a leaseholder?

The Council owns the structure of the building in which you live, you own and are responsible for the interior of your property.

You are generally responsible for the repair and maintenance of everything inside your home. For example, you are responsible for the following items:

- Individual heating systems and appliances
- Internal doors
- Sanitary fittings
- Plumbing and pipe work within the property up to the main stopcock
- Internal fixtures and fittings and equipment
- Internal decorations including the plaster covering on the walls
- Floor coverings, including floor tiles and screeds (the layer on top of the concrete floor, under the tiles)
- Non structural walls (non load bearing, internal walls)
- Ceilings, including ceiling battens

- The window glazing (but not the frame)
- Individual front doors
- To keep the communal parts of the block, including shared garden (if any) in a clean and tidy condition

There are some exceptions. For example, if the Council installed a communal central heating system, controlled door entry system, the Council will maintain these and you will be responsible for contributing towards the cost of maintenance.

Telephone cables not belonging to British Telecom or another supply company are also your responsibility.

Although you are responsible for replacing window glass, in the event of breakage, the Council will carry out repairs with your agreement for safety reasons. You will then be billed for the repair.

At what stage do I take over the responsibility for items such as pipes and wiring?

The Council owns and will maintain the following:

- The pipes supplying the mains water, from the water company's stopcock outside the block, up to and including, the main stopcock in individual flats; or, where there is a communal water storage tank for the whole building, the gate valve in the flat
- Gas pipes within the block, up to but not including, the gas meter in flats
- Electricity cables within the block, up to but not including, the electricity meters in flats
- Wiring for communal TV and radio within the block, up to and including, the aerial socket(s) provided in the flats (Tower Blocks Only)

If the Council supplies the flat with heating and hot water, from a centrally located boiler, the Council owns and maintains all of the heating and hot water system. A proportion of the costs of supply and maintenance are recharged to leaseholders who benefit from this service.

A proportion of any costs paid out by the Council when maintaining and repairing the building and structure will be passed on to the leaseholder.

What happens if I don't repair and maintain my home?

The Council may require you to carry out repairs for which you are responsible. If you do not carry out these repairs within a given period, representatives of the Council may enter your property to complete the work. You will then be recharged for any costs incurred and there will be an administration cost added.

The Councils right to enter your home

The Council have the right to enter your flat to carry out work (or someone working on our behalf such as a sub-contractor) as long as reasonable notice is given to you. The type of work that may be needed is inspection, renewal, replacement or maintenance work to pipes, cables, wiring and communal heating and hot water systems. Also work to any internal structural walls.

Our staff, contractors or agents have identification – please ask to see this before letting anyone into your home.

What work will the Council be responsible for?

- The Council owns the structure of the building and must upkeep the following:
- Foundations, drains

- Roofs and gutters
- External fixtures, fittings and equipment
- External walls
- Communal grounds and paths
- Window frames and external painting
- The drying area (if any)
- Communal TV and radio aerials and equipment (Tower Blocks Only)
- External doors to the block but not individual front doors

What about communal areas?

The Council owns and maintains the common parts of the block, which can include the following:

- Communal doors
- External entrance doors and door furniture
- Communal stairs, walkways, passages and paths
- Waste pipes and soil pipes
- Communal lighting
- Refuse disposal chutes and communal dustbins
- The lifts (if any)
- Internal structural walls, load bearing walls, and walls dividing the flat or maisonette from other common parts of the building and adjacent properties

Individual cases

Either the Council or leaseholders may be responsible for some items in certain cases, depending on the location of the item or the extent of the property leased. These items are shown on the sale plans, attached to your lease. Some examples:

Individual gardens

Some gardens, particularly those associated with ground floor flats and maisonettes, and which can be accessed only from the individual property, are included in the lease and the leaseholder is therefore responsible for their upkeep.

Fences, boundary walls and garden gates

If gardens are included in the lease, the responsibility for the maintenance, repair and renewal of fences, walls and gates marked with an inward facing 'T' on the lease plans is with the leaseholder.

A leaseholder must make the appropriate contributions in accordance with the lease provision, towards the cost of the work done and services provided by the Council.

In other words, once you become a leaseholder you will be asked from time to time to pay an amount to the Council for the type of works and services that were previously covered in the weekly rent (if you were formerly a tenant).

The Council is responsible for painting and decorating the exterior of the building and the communal areas in accordance with its planned works programme. The timing of the work may on occasion vary depending upon the condition of the areas to be painted.

Should the need arise, leaseholders may report and request repairs to communal areas and to any structural elements for which the Council is responsible. Leaseholders will be required to contribute towards the cost of these works in accordance with the terms of their lease.

How do I ask for a repair?

You can ask us to carry out a repair by:

Telephoning the Repairs Call Centre on 01279 446666 Monday to Friday 8:00am to 4:00pm, please also use this number to report emergency repairs on a 24 hour basis.

Calling at Contact Harlow where a free phone service is available

Email Repairs@htsgroupltd.co.uk

You can report a repair through your MyHome account

Emergency Out of Hours – repair requests

The Council operates an ‘out of hours’ emergency service for responding to emergency repairs. Emergency repairs are dealt with 365 days a year, and are reported outside normal office hours.

The service operates as follows:

Weekdays: Monday to Friday: – 4:00pm to 8:00am

Weekend: Friday 4:00pm to Monday 8:00am

Can I get the job done when I want?

From March 2026, leaseholders will be offered appointments when they contact the Repair Centre. If an appointment cannot be kept, HTS will notify leaseholders as far in advance as possible, at least one day before, and arrange a new appointment. HTS will aim to complete the work in one visit, and where this is not possible, a further appointment will be arranged. Leaseholders are expected to inform HTS if they are unable to keep an appointment, and a charge may be applied for missed appointments.

When will the job be done?

For responsive repairs, you will be offered an appointment slot when the repair can be carried out. Appointment times will be provided as either a morning (AM) or afternoon (PM) slot. If the appointment is more than a week away, this slot will be confirmed in writing.

Repair Categories

We prioritise our repairs in order of urgency using the following.

Emergency: If your repair is an emergency, the Councils contractor will aim to attend within 24 hours. Emergency repairs are those repairs that could cause danger to the health and safety of the occupant or serious damage to the property

Examples of an emergency are:

Dangerous structures

Dangerous wiring

Burst supply pipes

Emergencies can be reported 24 hours a day

Urgent: To attend and complete the repair within 5 working days.

Urgent repairs are those items that are a serious inconvenience to people living in their homes or have a potential to affect the security of the property or create a hazard.

Standard: To attend within 25 working days. These are repairs, that cause, minor inconvenience and have little effect on the property if the repair is not undertaken in the short term.

Standard Repairs or Planned and Preventative Maintenance (PPM) Works

Larger or more complex repairs are no longer classified as Planned Response Maintenance. These works are now categorised as either Standard Repairs or Planned and Preventative Maintenance (PPM) Works, in line with the Housing Repairs and Maintenance Policy. These types of repairs may require statutory consultation before works can be carried out, and are often grouped together where appropriate to ensure efficiency and value for money

Long term programmed maintenance work

Work that does not fit into the responsive repair categories are usually put into our long term planned maintenance programmes as this is the most cost effective way of working. Here are some examples of the work we mean:

- Communal stair nosing's (Note: will be considered as urgent if a H&S issue is identified);
- Communal and property window sills (Note: will be considered as urgent if a H&S risk is present);
- Communal storage/refuse cupboard doors and shared outbuildings;
- External decoration and common areas
- Communal electrical re-wires
- Minor structural repairs - priority will be determined by works required;
- Fitting replacement windows
- Renewing the roof to your block

Right to Repair

The Right to Repair Scheme gives tenants and leaseholders the right to have a small emergency or urgent repair carried out quickly and to be paid compensation if the Council fails to meet this obligation. To fall within the Right to Repair Scheme a repair must be what is known as a "qualifying repair". The criteria for this are as follows:

The repair has an estimated value of less than £250;
It is classed as an emergency or urgent repair by the Council.

Compensation becomes payable if the Council fails to complete a qualifying repair within target times. When this occurs the leaseholder is entitled to £10.00 compensation immediately plus a further £2.00 per day for every working day the repair remains outstanding. There is a maximum compensation of £50.00

The following table illustrates the classification and timescales under the Right to Repair scheme which landlords must adhere to.

Table: right to repair classification/timescales

Description of Right to Repair Defect	Target in working days
Total loss of water supply	1
Partial loss of water supply	5
Total or partial loss of gas supply	1
Blocked communal flue to boiler	1
Total or partial loss of space/water heating between 31st October and 1st May. Where connected to a communal heating system	1
Total or partial loss of space/water heating between 30th April and 1st November. Where connected to a communal heating system	5
Blocked or leaking foul drain, communal soil stack (where there is no other working toilet in the dwelling-house)	1
Leaking water or heating pipe, tank or cistern. Where connected to a communal heating and hot water system	1
Leaking Roof.	7
Insecure external window.	1
Door entry phone not working.	7

Right to repair exceptions

The Right to Repair does not apply where:

The leaseholder chooses to have a repair carried out by appointment;

The estimated value of the repair is above £250;

The leaseholder has not provided access for inspection or for the repair to be carried out, despite being given a reasonable opportunity to do so; and

The repair is the leaseholder's responsibility.

Damage caused by you

If you neglect or damage your home, either accidentally or on purpose, and we, have to carry out repairs, as a result, then we will charge you the cost of the work, and an administrative charge to cover the full cost.

Damage caused by someone else

If someone else damages your home, either through crime or vandalism you must report it to the police and obtain a crime incident number before we will carry out a repair.

Damage by Council employees or contractors

If you believe that loss or damage has been caused to your property due to actions by a Council employee or one of its contractors, you should immediately contact the Council's Insurance Section. You will be given an Advice Note, which will help you complete your Letter of Claim. Please note, any compensation or insurance claim awarded as a result could be used to offset any debt you may owe the council. Some damage may be covered by your home contents insurance and if this is the case then we would expect you to make a claim on your insurance.

General emergencies and problems

In an emergency you need to act quickly to keep problems under control and minimise damage, whether the repair is your responsibility or ours. If possible, stop the immediate problem and then call for help to put it right.

If your water, electricity or gas supply fails totally, call the appropriate supplier to check whether there has been a general supply failure.

In the event of a general emergency, look in the phone book for the right numbers to notify the authorities and alert your neighbours if it could be dangerous for them.

Water leaks

Dealing with Leaks

A quick guide to your rights and responsibilities when water leaks into or out of your home.

If water is leaking into your home

Look for the source

Try to see where the water is coming from.

If it's from a neighbour's flat:

Speak to them – they may not know about the problem.

They might be able to fix it quickly (e.g., faulty washing machine).

If you don't feel comfortable speaking with your neighbour, you can contact the Council on 01279 446655. We will approach the resident on your behalf.

If they can't stop the leak, or you're on the top floor:

Call the **Repairs Service**.

Give as many details as possible (where you think the water is coming from).

If you don't know the source (roof, gutter, pipes):

Report it to the **Repairs Service** so they can investigate.

If it's a landlord responsibility, repairs will be arranged.

If the leak is found to be your responsibility, the Council will recharge the costs of its attendance and to repair the leak.

If water is leaking out of your home

You are responsible for fixing leaks inside your property.

Act quickly:

Turn off your stopcock (main water supply).

Arrange a plumber or repair service.

Council intervention:

Harlow Council can intervene to resolve a leak that is your responsibility, but this would be rechargeable.

If you refuse access, the Council can obtain an injunction to enter the property and carry out the work.

Any court costs would be payable by the resident refusing access.

Inform your neighbours if their property is affected.

Check home/contents your insurance:

You may be covered for damage to your home.

You may also be covered if your leak damages another property.

Remember

Report leaks as soon as possible.

Fix leaks from your property quickly to avoid damage and costs.

Keep your home insurance up to date.

📞 Repairs Service Contact: 01279 446666 – this is a 24-hour, all year round service.

Gas

If you suspect a gas leak, call The National Gas Emergency Service immediately on: 0800 111 999. There is no charge for calls to this number or for investigating gas leaks.

In the event of an emergency:

- Do not smoke or light matches.
- Do not turn electrical switches on or off.
- Open doors and windows
- Call National Gas Emergency number 0800 111 999
- Turn off your gas supply by turning off the tap at the meter

Important note about gas appliances

It is very important that your gas appliances are properly maintained. We strongly advise you to have them serviced annually. You may consider having a service contract with a reputable Gas Safe approved contractor, which will provide regular servicing, and maintenance for any gas installation.

You may also consider the installation of a carbon monoxide detector. You should obtain advice from your gas supplier. If you sublet your property please see the information under subletting

Carbon monoxide

Carbon monoxide poisoning can be fatal, but many people are not aware of the warning signs.

Symptoms of carbon monoxide poisoning include:

- Nausea
- Light-headedness
- Headaches
- Shortness of breath
- Dizziness
- Sleepiness

If your carbon monoxide alarm sounds or you suspect a leak:

- Stop using all appliances, switch them off, open doors and windows to ventilate the property.
- Evacuate the property immediately; stay calm and avoid raising your heart rate.
- Call the Gas Emergency number on **0800 111 999** to report the incident, or the Gas Safety Advice Line on **0800 300 363**
- Don't go back into the property; wait for advice from the emergency services.
- Seek immediate medical help – you may not realise you've been affected by the carbon monoxide. Going outside into fresh air won't treat any exposure by itself.

Gas and Carbon Monoxide advice obtained from :

<https://www.nationalgas.com/emergency-contacts>

Electricity

If you have an electrical fault, first check your fuse box. For modern fuse boxes with switches, see which circuit has tripped. If you had just plugged in an appliance, the appliance may be faulty. If you are unsure, do not attempt repairs yourself – call a competent electrician. If your electricity supply has failed completely, contact your electricity supplier.

The Council, as your landlord, is responsible for the communal electrics in your block and will recharge you a proportion of the cost of any maintenance. As a leaseholder, you are responsible for the electrics within your flat. It is recommended that you:

Arrange a domestic electrical inspection (also known as a condition report) every 10 years for owner-occupiers and every 5 years if the property is sub-let.

Avoid overloading sockets and do not ignore warning signs such as burning smells, arcing (buzzing or crackling), fuses blowing, or circuit breakers tripping.

Ensure all electrical equipment is maintained and used properly, in accordance with the manufacturer's instructions.

All repairs and installations must meet Building Regulations and be carried out by an electrician registered with a government-approved scheme. Registered electricians work to UK BS 7671 standards and will issue a safety certificate confirming compliance with Building Regulations. The five approved schemes are:

- BRE Certification Ltd
- British Standards Institution (BSI)
- ELECSA
- NAPIT Certification Limited
- NICEIC

There are a number of leaseholders who are landlords and rent their properties out.

If you sublet your property, you are legally required to:

- Ensure the electrical installation is safe at the start of the tenancy.
- Maintain the installation in a safe condition throughout the tenancy.
- Ensure any appliances provided are safe and bear at least the CE marking or UKCA mark.
- Regular safety checks should be carried out to ensure the installation and appliances remain in good working order.

For more guidance, see the section on subletting.

Smoke Detectors

We recommend that you consider installing at least one smoke detector in your home. It is worth taking advice on the type of smoke detector to install and where to locate it/them. If you have a smoke detector please remember to change the batteries regularly and ensure the detector is in working order.

Type of repair	Responsibility	
	Ours	Yours
Front door to flat		
Door Frame	✓	✓
Door		✓
Door handles		✓
Door locks		✓
Windows		
Window frame	✓	
Window casement	✓	
Window panes		✓
General		
Check after water penetration from communal area or tenants flat	✓	✓
Communal lighting	✓	
Burst on pipe within the flat (not communal heating)		✓
Water supply to the flat	✓	
Communal pipes	✓	
Main storage tank (in communal area serving more than one property)	✓	
Balconies	✓	✓
Structural Works	✓	
Drains		
Blockage to drainage	✓	
Blockage within the flat		✓
Unblocking gulleys (drains)	✓	
Roofs	✓	

Gutters	✓	
Walls		
Internal non-structural walls (flat)		✓
Structural walls	✓	
Structure of party wall	✓	
Internal plaster		✓
Ceilings (intermediate floor)		✓
Walls to communal areas	✓	
Floors within the flat		✓
Joists	✓	
Concrete screeding	✓	
Internal decorations		✓
Decorations to communal areas	✓	
Communal facilities		
Car parking areas	✓	
Communal gardens and grassed areas	✓	✓
Communal laundry & facilities	✓	
Communal TV aerial (Tower Blocks Only)	✓	
Entry phone system and lifts	✓	
Communal path and gates	✓	
Store sheds in communal areas	✓	

Section 7

Alterations

As a leaseholder you can carry out improvements and alterations to your home.

You will need our permission to do this and you must not begin work until you have received our written permission.

You will need approval before replacing:

- windows or external doors
- central heating
- kitchen units
- bathroom units

We do not allow layout changes within leasehold properties, including the removal or building of walls. We also do not allow conservatories and extensions. We will refuse any applications for these alterations.

You may also require planning or building regulation approval for these types of work. Please call Contact Harlow 01279 446655 or email contact@harlow.gov.uk for the necessary forms or visit our website for further information <https://www.harlow.gov.uk/housing-and-garages/repairs-and-maintenance/leaseholder-alterations>

Section 8

Other Leasehold Matters

Keeping Pets

Your lease allows you to keep pets, however, it is your responsibility to ensure that they do not cause annoyance or nuisance to your neighbours, the block in general or the estate. In particular you must not allow your pets to foul the block or estate grounds.

Please bear in mind the sensitivities of other residents, especially children and the harm that can be caused by not cleaning up after your pets.

Business or trade at your flat

You must not carry out any trade or business at the flat and you must only use the flat as a single residential private home.

Gates, fences and boundary walls

The plan enclosed with your lease will indicate which fences and boundaries you are responsible for. You must keep any existing gates, boundary walls and fences that bound the flat in good repair and condition where these are marked with a “T” on Plan 1 in your lease.

Conduct

You must ensure that you, members of your household, visitors and (where applicable) sub-tenants, do not cause a nuisance or annoyance, or harass any resident in the block or on the estate.

Noise

You must not play music, or make any noise that can be heard, in another flat during the hours of 11.00pm and 7.00 am. Noise carries more easily in blocks of flats and you are therefore asked to be considerate to your neighbours.

Storage in Communal Areas

Storage in communal areas is not permitted under any circumstances. Stairs, landings, entrances and passageways must be kept clear of obstruction at all times. Grounds and gardens must not be used for personal storage.

Smoking

All residents and visitors to the block, **MUST NOT** smoke in communal enclosed areas, for example, landings, staircases, lifts, door entrance, etc.

Dangerous Materials

You and / or anyone living with you, or visiting the property must not keep or use, bottled gas, paraffin, petrol or any other dangerous material in your home or in any of the communal areas

Refuse and Recycling

You must not throw refuse or any other items or permit to throw any refuse or other items from windows of the flat.

You must keep the property, or communal areas, free from any build-up of belongings or rubbish which may amount to a fire and safety risk or may put your own or other peoples' health at risk.

To check whether an item can be recycled or not, please go to www.harlow.gov.uk/recycling for more details or call Contact Harlow on 01279 446655 for advice. If in doubt, leave it out.

We encourage you to recycle household waste wherever possible and provide recycling points across the town. We have facilities to recycle your paper, glass bottles and jars, cans, clothes and shoes, and aluminium foil.

Drains

You must not throw any dirt, rubbish, rags, nappies or other refuse down the sinks, baths, lavatories cisterns, waste or soil pipes in the Flat. This can cause considerable damage and blockages to all residents in the block.

Washing

You must not hang washing, or other items from any windows, landing, balconies, stairs or roof of the property. You may hang washing within the drying area if you have one.

Condensation

Condensation occurs when warm, moist air meets a cold surface such as a window, mirror or wall and causes water droplets to form. The risk of condensation depends on how moist the air is and how cold the surfaces of the room are. How you ventilate and heat your home will affect the level of condensation.

By using the following guidelines you can substantially decrease the level of condensation that you have in your home.

Produce less moisture:

- cover pans
- do not leave kettles boiling
- dry clothes outdoors
- avoid using flueless bottled gas heaters. One gallon of gas produces about a gallon of water vapour!

Ventilate to remove moisture:

- ventilate whenever someone is at home
- increase ventilation of the kitchen and bathroom when cooking, washing up, bathing and drying clothes and shut the door

Heat your home a little more:

- In cold weather, the best way to keep rooms warm enough to avoid condensation is to keep low background heating on all day, even when there is no one at home. This is very important in flats where the bedrooms are not above a warm living room

Aerials - High Rise

You must not erect or permit to be erected any external reception or transmission aerial including television aerials, satellite dishes or any other apparatus on the property, flat or any part of the block if you live in a high-rise block that has its own communal aerial system.

You must not interfere with or misuse the wired television system or any apparatus connected to it that is affixed to the property and has been provided by the Council. This equipment is the property of the Council and you will be recharged by the Council should any damage occur by wilful or negligent acts.

Aerials - Low Rise

You must not erect or permit to be erected any external radio, television aerial, satellite dish or other apparatus or make any attachment to the property without the prior written approval of the Council.

Notices and advertisements

You must not affix on any part of the block or flat any sign or signboard. You may affix a sign for the name or number of the flat and in the event of you selling the property you may have one notice board to indicate the flat is to be sold. The notice to say that the flat is to be sold must be placed inside the flat. Advertising boards are not permitted to be attached to any part of the Block or within the communal areas. You will be in breach of the terms in your lease if you allow agents to display boards in these areas.

Garden areas

You must keep front and rear garden areas (if any) of the flat in a tidy condition and any grass properly mown.

You must not erect in the garden area (if any) any wall fence or hedge of any description or any other thing as the garden must be maintained as open development.

You must not use any grassed areas for anything else other than a lawn.

You must not damage any tree or shrubs that may have been planted by the Council.

Parking

You must not park or give permission for cars to be parked on the property other than the area (if any) set aside for parking. You must also not park or give permission to be parked any caravans, boats, lorry trailers or large vans within the boundary of the property.

Section 9

Selling your home

You must ensure that your purchaser is aware of the conditions in the lease and all matters affecting the property that you have become aware of during your ownership.

It is important therefore to keep safely, all consultation papers, service charge invoices and miscellaneous correspondence concerning the management and maintenance of the property. If you fail to divulge information that you are aware of to a prospective purchaser, you may be liable under the terms of your sale contract.

If you purchased your home under the right to buy and wish to sell it within 10 years of purchasing you are legally required to offer the Council 1st refusal on buying your home.

Under your lease, your solicitor must let us have a copy of the legal documents transferring the lease within 28 days of sale. Until we are notified in writing, demands for service charges and ground rent will still be sent to you after the sale.

Paying back the Right to Buy discount

If you purchased under the Right to Buy and sell your property within 5 years you will have to repay some or all of the discount. The amount of discount repayable will be based on the increase in the sale value of the property less any improvements that you have made since you purchased.

The five-year repayment period will be calculated as follows:

- Sell within year 1 - Full discount repayable
- Sell within year 2 - Four fifths of the discount is repayable
- Sell within year 3 - Three fifths of the discount is repayable
- Sell within year 4 - Two fifths of the discount is repayable
- Sell within year 5 - One fifth of the discount is repayable
- Sell after 5 years - No discount is repayable

The following gives an indication of who to advise when moving in or out of a property:

Moving in and out checklist:

- Council Tax
- Electricity meter reading: _____ Date: __/__/__
- Gas meter reading: _____ Date: __/__/__
- Water meter reading: _____ Date: __/__/__
- Doctor
- Dentist
- Hospital
- Insurance Company
- Telephone
- Pension
- Benefits:
 - Universal Credit
 - Council Tax Support
 - Disability Living Allowance
 - Personal Independence Payment
 - Other
- Solicitor
- Bank –
 - Cancel any Direct Debits relating to the property
 - Cancel any Standing Orders relating to the property
 - Inform the Bank of your new postal address
 - Post Office – redirect your mail
 - Employer
 - DVLA

Changes that you need to let us know about

If you marry or change your name you will need to provide us with a copy of your marriage certificate or deed poll.

In the event of the death of a leaseholder, you will need to provide a copy of the death certificate. It may also be necessary to provide the Executor's name and address. Providing this information promptly will help ensure correspondence is sent to the correct person and avoid any unnecessary distress.

Section 10

Sub-letting

Leaseholders that sublet their properties are required to register any sublet tenancies with Harlow Council. This applies to all new sublet tenancies after 1 April 2010. This is a requirement under Section 4 of the lease (Purchasers Covenants). There is a fee payable to Harlow Council for registering each sublet tenancy.

Leaseholders should notify the Home Ownership section of their correspondence address in order to prevent difficulties and to enable Home Ownership to continue to correspond with the leaseholder about any matters affecting the property whilst it is being sublet, including the service of notices, invoices and statements.

Leaseholders can register a sublet by contacting the Home Ownership Section on 01279 446424 and the appropriate forms will be sent for completion and return. Leaseholders are required to register every new sublet tenancy with Home Ownership. Regardless of any sublet tenancy, leaseholders remain responsible for observing the Purchasers Covenants contained within the lease, including the payment of ground rent, service charges and major works. This also means ensuring that your tenant observes the conditions contained within your lease. Leaseholders remain responsible for the behaviour of any person(s) to whom they sublet and the Council may advise you, if it becomes aware, of any such breach, as soon as possible to avoid complications at a later date.

The Home Ownership section has produced a small leaflet for sublet tenants outlining their responsibilities and useful contact numbers. The leaflet will be sent to them on receipt of a sublet registration.

It is suggested that leaseholders seek independent legal advice on the importance of an appropriate tenancy agreement before subletting their properties.

Leaseholders' gas safety responsibilities

It is a legal requirement for landlords to ensure that gas appliances, fittings and flues are safe for tenants to use and that installation, maintenance and annual safety checks are carried out by a Gas Safe registered gas installer. On completion of a successful gas safety check leaseholders should provide their sub-tenants with a copy of the CP12 certificate. Gas safety checks must be carried out annually. For further information we suggest that you visit: <http://www.hse.gov.uk/pubns/indg285.pdf>

Leaseholders' electrical safety responsibilities

A good landlord should have an electrical inspection carried out by an electrician before a new tenant moves in. It is good practice to let the tenant have a copy of any inspection reports (known as a domestic electrical condition inspection report). Each electrical appliance in the property should - if it has been checked - have a PAT (portable appliance test) sticker on the plug. This shows the date it was tested.

Subletting may alter the terms and conditions of your contents insurance arrangements. Leaseholders should ensure that they have the appropriate cover.

Leaseholders who have a mortgage must obtain prior permission to sublet from their mortgage lender.

Energy performance certificates to reveal property energy ratings

Energy Performance Certificates (EPCs) for rental properties
All residential properties that are rented in the UK require an EPC, which shows the property's energy efficiency and environmental impact ratings. Properties are rated on a scale from A (most efficient) to G (least efficient).

Landlords must provide a copy of the EPC to prospective tenants at no charge. The certificate helps tenants estimate energy costs and provides recommendations to improve energy performance.

EPC assessments must be carried out by a Government-approved Domestic Energy Assessor (DEA). Certificates are valid for up to ten years.

Section 11

Getting involved and having your say

It is important that our customers have a say in how our Housing Services are run. If you are a leaseholder who resides in the flat address detailed on your lease you can join the Leasehold Standards Panel (LSP)

The **Leasehold Standards Panel (LSP)** is made up of Council Officers and Resident Leaseholders. You can nominate yourself onto the Panel by emailing: homeownership@harlow.gov.uk or you can call our Community Engagement Lead on 01279 44 6330.

As a Panel Member you will have an opportunity to put in a nomination to be a member of the Housing Standards Board. Two members from the Panel can be nominated each year and will provide feedback on the work of the LSP.

There are many different ways in which you can become more involved with your Housing Services to help reshape services. We will work with you to ensure you are able to be more involved, which includes paying for any expenses incurred whilst in your voluntary role.

For more information, please contact, the Community Engagement Co-ordinator on 01279 446330, or write to Housing Services, Harlow Council, The Civic Centre, Water Gardens, Harlow, Essex, CM20 1WG.

We are always looking for more representatives to be involved, have their say and help us improve service delivery. This can be achieved through the following channels:

Voluntary Tenant and Leaseholder Representatives of the Housing Standards Panels

Devote only a couple of hours quarterly for the Property and Tenancy Standards Panel and monthly for the Leasehold Standards Panel to discuss matters that are at the heart of Tenants and Leaseholders.

Housing Services Sounding Board

Provide us with your personal details including an email address and we will contact about information on different events or Consultations Housing Services that are running, and ask your views and feedback. (This option is available to Tenants and Leaseholders of Harlow Council only)

Voluntary Resident Inspectors

You will be required to carry out site inspections on Harlow Council's Housing and Neighbourhood Services. (This option is available to all Residents of Harlow.)

Estate Inspections

Join us on your estate Inspection to identify improvements to the area you live in. This is generally carried out twice a year, the dates and venues are outlined on our website <https://www.harlow.gov.uk/housing-and-garages/repairs-and-maintenance/estate-inspections>

The Leasehold Forum

The Leasehold Forum was set up in 2000 to give leaseholders a chance to get involved and ensure their interests are considered as part of our strategy to increase tenant and leaseholder participation in decision-making.

The forum provides consultation between the Council and leaseholders on matters that affect them. While the forum is held only occasionally, it offers opportunities for leaseholders to express their views on services and policies that impact them and helps the Council improve services based on leaseholder feedback.

If you have suggestions for topics for the forum, please make sure they are relevant to all leaseholders of Harlow Council rather than specific to an individual block. You can send your ideas to the Home Ownership team by emailing homeownership@harlow.gov.uk, who will discuss them with our Leasehold Standards Panel.

For more information about the Leasehold Forum, please contact the Home Ownership Section on 01279 446424.

Section 12

Service Standards and Complaints

Customer Service Standards

We are committed to providing excellent customer service to everyone who contacts us. Our service standards set out what you can expect from us.

Delivering high performing council services

When you contact us we aim to:

- respond to requests for services promptly and efficiently
- listen to what you tell us and use this, alongside supporting data, to make decisions
- ensure all council decisions, policies and services are transparent
- respect your rights to confidentiality, privacy and safety
- make our services accessible to everyone, regardless of your background or circumstances
- use plain language and not jargon
- give you an opportunity to comment on the services we provide and the things that are important to you

Contacting us online

You can access most of our services online 24 hours a day, 7 days a week through our website and self-serve.

You can also find a vast amount of information about your local area by visiting [My Town](#)

<https://selfserve.harlow.gov.uk/MyTown> .

When you use our website and self-serve we aim to:

- make sure all information on our website is up to date
- ensure our website and online processes are clear, quick and easy to use
- provide you with information on how long it will take to resolve your query
- use your feedback to improve our website

If you contact us using social media, we will always try and reply as quickly as possible.

Contacting us by email or letter

You can access most of our services 24 hours a day, 7 days a week, however if you do write to us, we aim to:

- provide an acknowledgement within 5 working days
- give you details of which team is dealing with your enquiry
- give you a target date for a response
- tell you when we cannot respond fully and when you can expect a reply

Contacting us by phone

You can access most of our services online 24 hours a day, 7 days a week. However, if you need to contact us by phone, we aim to answer your call within 3 minutes. We will aim to resolve your enquiry or service request the first time you contact us. When this is not possible, we will inform you of the service that will help you and how long it will take to resolve your query. We are always busier on Mondays so, if possible, try later in the week. We record some calls for training and monitoring purposes.

Contacting us in person

You can access most of our services online 24 hours a day, 7 days a week. However, if you visit the Civic Centre, we will deal with you as quickly as possible. We will always try to resolve your enquiry straight away, but if we do need to look into it further and reply at a later date, we will keep you informed on progress at all times. When we visit you in your home, we will keep to pre-arranged appointments and show you our identification.

How you can help us

We are committed to providing excellent customer service and meeting your expectations. There are many ways you can help us to achieve this by:

- using our online services - this the quickest and easiest way to access our services to quickly resolve your query
- making payments online or by using our automated payment line 01279 446600
- having your reference number to hand and if you are visiting our offices, bringing with you all the correct documentation and information so we can deal with enquiry as efficiently as possible
- keeping us updated with any changes that may affect the services we provide to you
- telling us of if you wish to cancel an appointment
- letting us know if we exceed your expectations or don't deliver a service to your satisfaction
- treating our staff with courtesy and respect - we will not deal with any rude or disruptive customers or tolerate any physical or verbal abuse towards our staff

Exceptions

Some of our services have timescales that are set out by either law or an alternative policy which might be different from those above. If this is the case then we will tell you this and let you know when you will receive a response.

Undertaking major works

We will ensure that you are updated with details of the contractors and in some circumstances where a project can be on sight for a lengthy duration, the contractor can also arrange for monthly newsletters to keep residents up to date.

Upon request, we will arrange a 121 meeting to discuss major works that need to be carried out to your block

We will aim to give you choices on some of the works if this is possible

We will keep you informed about the work to your block

We will ask for your comments on the standard of the work

We will give you a breakdown of the specified work.

We will give you a breakdown of the final account with your bill

We will offer a range of payment options for major works. Major works accounts that are paid promptly within 30 days of the invoice date will attract a discount of 2.5%

Collecting Annual Service Charges

We will give you a breakdown showing the services that have been charged to you with your estimated bill for the year and your statement of actual expenditure at the end of the year

We will offer a wide range of payment options

We will give you a statement of your account three times a year

We will provide a detailed breakdown of the repairs that have been carried out to your block

What to do if you are not getting a service that you are paying for or do not agree with the service charge?

If you wish to dispute the service charge or any part of it you can challenge it. This will be dealt with by the Home Ownership Section in the first instance. Where a leaseholder is not satisfied with the response given in relation to whether a service charge is applicable to them or is reasonable, they have the opportunity to ask for the case to be looked at by the Service Charge Decision panel. The panel is made up of representatives from Housing Management, Home Ownership, Finance, Business Support and Sheltered Housing. Any appeal will be decided by the Director Housing Operations (People).

Where a leaseholder does not agree with the decision of the Service Charge Decision Panel in relation to the service charges they have the following options:

- The Councils Complaint Procedure
- The Councils Complaint Procedure followed by the Housing ombudsman.
- The Councils Complaint Procedure followed by the First Tier Tribunal Property Chamber
- Directly to the First Tier Tribunal Property Chamber
- Contacting us

How do I make a complaint?

Harlow Council has a complaints procedure to help customers get their needs met in a fast, courteous, fair and consistent manner. If you feel this has not been the case, the procedure aims to reach a resolution as quickly as possible. We take complaints seriously as they help us learn and enable us to improve our services. At all stages we will ask you to state the reasons why you are dissatisfied and how you feel the Council can put things right.

How to complain

You should complain to Contact Harlow at every stage of the procedure by phone, letter, email, using our online form through our website or by calling in person. Please see contact details on page 75.

Stage one - Service manager

If you are unhappy with any service you have received from Harlow Council, you should complain to Contact Harlow who will pass your complaint to the manager of the service you originally dealt with. We will acknowledge your complaint within 3 working days. The acknowledgment will give you a reference number, tell you when you can expect a full reply and who is dealing with the complaint.

We will pass your complaint to the manager of the service you originally dealt with.

You should get a full response within a maximum of 10 working days.

Stage two - Director

If you are unhappy with our response at stage 1, you need to complete the complaints form again to start stage 2 of the procedure. You will need to tell us what is wrong, why the response you received to the stage 1 complaint didn't resolve the issue and what you think can be done to put it right.

You need to start a stage 2 complaint within 28 days of receiving your stage 1 response. We will acknowledge your stage 2 complaint within 3 working days.

Your complaint will be passed to a Director to investigate. They have the authority to resolve most problems. You should get a full response within a maximum of 20 working days.

Extending time limits

In exceptional cases, we may extend the time limit to a reasonable time period and will write to you giving reasons why the timescale has been changed.

Other options

If we cannot resolve your complaint you can take it up with the [Local Government and Social Care Ombudsman](#) or [Housing Ombudsman](#).

They would expect people contacting them to have made use of the council's two-stage complaints procedure first, to get the problem resolved locally.

We will advise you how to do this when you reach the end of our complaints procedure.

At any stage, you can refer your complaint to your local councillor or MP at their surgery, in writing or by phone. You can [find your local councillor](#) or [your MP for Harlow](#). Complaints from councillors and MP's will be subject to the normal workings and timescales of the procedure.

Assessment and performance

As a member of the Housing Ombudsman Scheme we have to comply with the [Complaint Handling Code](#).

As part of this, we have carried out a [self-assessment](#) (pdf) against the code and we take appropriate action to ensure our complaint handing is in line with the code.

You can read our [annual performance report for 2024 to 2025](#), which also includes the response from the member responsible for complaints.

Get help with your complaint

If you would like someone to help with your complaint or to speak on your behalf at an appeal, we can give you details of organisations that can help you.

Useful addresses

Contact Harlow
Civic Centre
The Water Gardens
Harlow
Essex, CM20 1WG
Tel: 01279 446655
Email: contact@harlow.gov.uk
Website: www.harlow.gov.uk

First Tier Tribunal (FTT)
Property Chamber Eastern Residential Property
HMCTS Cambridge County Court
197 East Road
Cambridge, CB1 1BA
Tel: 01223 841 524
Email: rpeastern@justice.gov.uk
Website: www.justice.gov.uk/tribunals/rules

Housing Ombudsman
Housing Ombudsman Service,
PO Box 1484, Unit D
Preston, PR2 0ET
Tel: 0300 111 3000
Email: info@housing-ombudsman.org.uk
Website: www.housing-ombudsman.org.uk

Local Government Ombudsman
PO Box 4771
Coventry
CV4 0EH
Tel: 0300 061 0614
Email: advice@lgo.org.uk
Website: www.lgo.org.uk

Section 13

Definition of Terms

Assignment - This is the term used when the lease is sold on when you sell your property. The new leaseholder is the assignee.

Block – The building as described in your lease in which your flat is situated.

Building – The entire structure including the block and common parts (stairs, lifts, hallways, communal gardens, and paths).

Common Parts – The parts of the building or estate, that can be used by all of the residents e.g. stairs, lifts, paths, communal gardens etc.

Comprehensive Insurance – Full buildings insurance cover – all risks.

Consultation Process– This is the process of asking for your opinions. Where practicable, we will consult you about anything we do that affects you.

Demised Premises – That part of the block included in the lease you have purchased. This will include your flat, any garage area and any gardens which only you can access.

Estate – Your building and land that you share facilities such as roads and communal gardens and grassed areas

First Tier Tribunal (Property Chamber) - This is a body, which makes decisions about service charge disputes between landlords and leaseholders. It is a panel of people with experience of property disputes such as solicitors and surveyors.

Fixtures - You are responsible for these items in your home and include kitchen units, the bathroom suite, light fittings and any central heating system.

Forfeiture – This means that the lease is terminated and the Council as freeholder can lawfully repossess the property. It requires you to vacate it and dispose of it with vacant possession.

Freehold – Absolute ownership of property and land on which it stands.

Ground Rent – This is the rent paid to the landlord during the term of the lease. It is a small annual fixed sum payable by a leaseholder under a lease.

Harlow Council does not bill ground rent separately to leaseholders: it is included within your service charge invoice.

Improvement – Doing more work to a property than is required to satisfy an obligation to repair or adding something that was not there before.

Index Linking – Automatic annual increase of a cost item, such as insurance cover.

Insurance Premium – Annual amount paid for insurance.

Landlord – This refers to the person or organisation that owns the freehold (or long head lease) of a property and grants a tenancy or lease to a tenant or leaseholder. In your case: the landlord is Harlow Council.

Lease – The lease is a contract between the landlord and the leaseholder that sets out the obligations of both parties.

Lease Extension – The process of legally extending the length of your lease

Leaseholder – This is the person who has been granted the lease by the landlord or to whom the lease has been assigned.

Lessee – This means the same as a leaseholder.

Major Works – Large-scale repairs or refurbishment works that require Section 20 consultation.

Mortgagee – This is a bank or building society that lent you money so that you could buy the property.

Reinstatement Value – Cost of replacing an insured item.

Section 20 Process – The legal consultation process required if the landlord plans works or long-term contracts that will cost leaseholders more than the statutory thresholds (£250 per leaseholder for individual items, £100 for long-term contracts; subject to change).

Section 125 Notice – This is the Offer Notice, which is provided when the lease is first sold. It contains itemised details of repairs and improvements and their costs. It limits your contribution to the costs of works during the first five full financial years after the original sale of the lease.

Section 146 Notice – Notice of breach of the lease and possible forfeiture.

Service Charges – This is a payment made by leaseholder to a landlord in return for services and freeholder charges.

Subletting – This is when you let out part or all of you home.

Tender – This is the process to get competitive prices for a large contract. We invite contractors to give their price or 'tender' for the work.

Section 14

Leasehold Frequently asked Questions

I'm a joint Leaseholder and wish to transfer the Lease into my sole name?

You will need to consult a Solicitor about performing a Transfer of Equity. A joint leaseholder must be legally removed from the lease before your account can appear in your sole name.

I have purchased a Leasehold property, can I sub-let it?

Your lease permits you to sub-let your property. Please refer to the section on Subletting on Section 10 **page 62** for more information.

What happens if I intend to sell the flat/maisonette?

You must ensure that your Solicitor contacts the Home Ownership Section to advise of the sale. All outstanding monies must be paid, before completion, otherwise the Councils Legal Section will not accept any Notices transferring the property to the new owner.

What happens if I don't agree with what I have been charged for within my Service Charge?

You should firstly contact the Home Ownership Section to try and resolve matters. If you still do not agree with your service charges. **You can ask for the matter to be looked at by the Service Charge Decision Panel, See what to do if you are not getting a service that you are paying for or do not agree with the service charge on page 75.** You may consider taking the matter to the First Tier Tribunal Property Chamber (see contact details on **page 75**). Either you or the council can apply to the First Tier Tribunal Property Chamber to settle a dispute over charges.

Can I install my own windows?

Yes, Leaseholders are permitted to install their own windows after consent has been obtained from the Council. There is a charge for consents, details of the up to date charge and an application form can be found on the Councils website at www.harlow.gov.uk/resident-alteration-guidance-leafletpdf Alternatively you can get an application form from Contact Harlow (Tel 01279 446655).

Can you discuss my account with a relative/partner?

Under data protection legislation (UK GDPR and the Data Protection Act 2018), we cannot discuss your account with a third party unless we have your written permission or another lawful authority to do so.

How do I report a communal block repair such as a broken light within the stairwell?

You will need to contact the Repair Centre, either by phone on 01279 446666, or email repairs@htsgroupltd.co.uk and give full details of the repair. They will then, raise a report and give you a reference number. This number can be quoted, in case of any queries at a later date or for you to be able to track the repair. You will also be supplied with an estimated timescale for the repair to be carried out.

I have an issue with my neighbours, what can I do?

In the first instance please try to resolve the matter with your neighbour, however, if you are not happy to contact them, you would need to contact the Housing Management team giving full details of the problem and they will then investigate the matter on your behalf.

What will the Council do about dumped rubbish in the communal areas?

You will need to report this to Contact Harlow 01279 446655 giving details of the items that have been dumped. They will then raise a report for the appropriate department. If this concern is ongoing, please contact the Housing Management team.

What is a Leasehold property?

When a flat or a maisonette is sold by the Council under the Right to Buy they are usually sold on a long lease of 125 years as the property/land remains in the ownership of the Council who are the freeholders. Your lease gives you the right to live in the flat/maisonette for the term of the lease and you are able to sell the flat at any time. The lease will also detail the agreement between yourself and the freeholder regarding any obligations for repairs, payment of service charges and any other general conditions.

How can I pay my annual service charge invoice?

Every year, in March, you will receive an estimated invoice for the next 12-month period, which starts on the 1st April. The total can vary from year to year due to changes in the cost of providing materials and services.

Payments can be made by direct debit; standing order, online, by telephone. Please refer to **pages 10,11** for full details of payment options.

Large items expenditure called major works are invoiced after the work is carried out.

I have just received my annual service charge invoice and can't afford to pay this in full, can I pay in instalments?

Yes, you may pay by twelve equal monthly instalments but the account must be paid in full by the 31st March.

I want to pay by direct debit can you take my details over the phone?

No, you need to complete a direct debit mandate and return it to us.

Can my direct debit be taken from my account on the 21st of each month?

We have three payment dates for direct debits the 5th, 15th or 25th of each month, but you can set up a standing order for any date of your choice.

I've received an invoice for Major Works, what are my repayment options?

Please refer to **page 21-25** for full details of payment options.

What's the difference between Service Charges and Council Tax?

Every household must pay Council Tax to cover the cost of providing community facilities such as parks and street lighting and for local services such as the police. Service charges are housing-related costs for the block where you live. They are not the same and you must pay both.

What do I need to do if I want to change my name?

You will need to send the Home Ownership section documentary evidence of your name change before any changes can be made on our systems.

Section 15

Useful Contacts

Affinity Water

Tel: 0345 357 2401 Metered account
0345 357 2402 Non metered account
0345 357 2407 24hour emergency

Age Concern

Age Concern Harlow
2 Wych Elm
Harlow
CM20 1QP
And
Leah Manning Centre
Park Lane
Harlow
CM20 2QJ
Tel: 01279 415553
Email: ageconcernharlow@btinternet.com
Website: www.ageuk.org.uk/about-us

British Gas

Tel: 0800 048 0202 **If you smell Gas: 0800 111 999**

Emergency – Fire, Police, Ambulance

Tel: 999 or 101
or (01245 491491 Harlow Police Station)

Essex County Council

Street Lighting
Tel: 0345 603 7631

First Tier Tribunal

Property Chamber Eastern Residential Property
HMCTS Cambridge County Court
197 East Road
Cambridge, CB1 1BA
Tel: 01223 841 524
Email: rpeastern@hmcts.gsi.gov.uk

The National Gas Emergency Service (Emergency leaks only) Tel: 0800 111 999

Harlow Citizens Advice

Floor 2, Westgate House,
Harlow
Essex
CM20 1YS
Tel: [0800 144 8848](tel:08001448848)
Website: www.harlowcitizensadvice.org.uk

Harlow Council Contact Harlow

Tel: 01279 446655
Email: contact.user@harlow.gov.uk

Harlow Council Housing Services Home Ownership Team

Tel: 01279 446424
Email: homeownership@harlow.gov.uk

Harlow Council Repairs Centre (including emergency repairs) Tel: 01279 44 6666

Harlow Council Revenues and Benefits Benefits Team

Tel: 01279 446633
Email: hdc.benefits@harlow.gov.uk

Harlow Council Revenues and Benefits

Council Tax Team

Tel: 01279 446688

Email: council.tax@harlow.gov.uk

Housing Ombudsman

PO Box 1484,

Unit D,

Preston, PR2 0ET

Tel: 0300 111 3000

Email: info@housing-ombudsman.org.uk

Website: www.housing-ombudsman.org.uk

Leasehold Advisory Service

2 Marsham Street,

London,

SW1P 4DF

Tel: 020 7832 2500 (Mon – Fri 9.30am – 3pm)

Email: info@lease-advice.org

Website: www.lease-advice.org

Local Government Ombudsman

PO Box 4771

Coventry

CV4 0EH

Tel: 0300 061 0614

National Grid (Electricity and loss of supply)

0800 783 8838 (or 0333 202 2021 from a mobile phone)

www.ukpowernetworks.co.uk

(In first instance call your network distributor, number on your bill/invoice)

Section 16

Useful Websites

www.adviceguide.org.uk The Citizens Advice Bureau offers free, confidential impartial and independent advice.

www.gov.uk This is the website for the Ministry of Housing, Communities & Local Government. Copies of the Commonhold and Leasehold Reform Act 2002 can be obtained from here along with other free literature.

www.harlow.gov.uk This is the official website for Harlow Council

www.judiciary.uk This website allows access to the First Tier Tribunal (Property Chamber) a service to assist with decisions on service charge, Major works and improvement disputes; together with other useful Government services.

www.lga.gov.uk The LGA exists to promote better local government. They work with and for our member authorities to realise a shared vision of local government that enables local people to shape a distinctive and better future for their locality and its communities.

www.lease-advice.org The Leasehold Advisory Service (LEASE) is an independent agency, which is grant aided by the Office of the Deputy Prime Minister and the Welsh Assembly Government.

www.tpas.org.uk The tenant participation Advisory Service for England is a national non-profit making organisation that provides information, advice, training, consultancy, seminars and conferences on all aspects of involving tenants/leaseholders in their housing management.