

LeaseholdNews



Are you making alterations to your home?



"As a Brent Council leaseholder your lease says that you must not carry out any structural work or alterations to your property until you have landlord's permission (through BHP) in writing."

Building insurance

As a condition of your lease, BHP takes out building insurance cover for your property, the cost of which is covered in your yearly service charge.

The policy we have taken out insures the building you live in, up to the replacement value of your home.

For most claims you will have to pay an excess.

In the event of damage within a leasehold property, you should contact us so that you can tell us of any damage to the main structure of the building and we will arrange for emergency repairs to be carried out.

Home contents insurance

Building insurance does not cover the contents of your home. This is your responsibility and you are strongly advised to make your own arrangements.

If you own a property, it is likely that you will eventually want to or need to make improvements to it.

As a Brent Council leaseholder your lease says that you must not carry out any structural work or alterations to your property until you have landlord's permission (through BHP) in writing. You may also require a Licence of Alterations to be completed.

The sort of work that needs permission includes:

- Replacing windows
- Redecorating the outside of your property

- Building an extension
- Removing walls or a chimney breast
- Disconnecting shared heating
- Converting a loft.

Each case is judged on an individual basis. When you have BHP's permission, you must keep to any planning and building regulations, the current standards of the gas, water and electricity companies, and any conditions attached to the permission itself.

Making an application for alterations:

Please go to [www.smartsurvey.co.uk/s/](http://www.smartsurvey.co.uk/s/Applicationforlandlordsconsenttoalterations) **Applicationforlandlordsconsenttoalterations** and complete the application form.

For advice and information please contact our Leasehold Management Team by emailing leaseholders@bhphousing.co.uk or calling **020 8937 2601**.