



Information for Leaseholders & Shared Owners



Welcome to Poplar HARCA

You can find out more about us, and what's happening on your estate, online at **poplarharca.co.uk**

Whether this is your first property, or you're experienced with leasehold, understanding your lease and responsibilities is essential.

Your solicitor should have explained the lease to you when you purchased it and talked through your rights and responsibilities.

The lease also sets out Poplar HARCA's rights and obligations. Poplar HARCA must also comply with legal obligations regarding recharges and consultation.

This pack provides information about leasehold but is not a substitute for independent legal advice, which you should seek if you have concerns about your rights and responsibilities.



**Our Leasehold and Service Charge Teams are available 9-5pm
Monday to Friday on 0800 035 1991 and at info@poplarharca.co.uk**



Understanding Your Lease

What is a Lease?

A lease is a legal agreement between you (the leaseholder or shared owner) and us (the landlord).

It gives you the right to live in your property for a set number of years, known as the "term." While you own your property, the building and land it sits on are owned by either Poplar HARCA or another.

Your Rights and Responsibilities

As a leaseholder, you have the right to:

- ▶ 'Quiet enjoyment' of your property. This is a legal term that means the right to your property without unreasonable interference or interruption.
- ▶ Request repairs to communal areas
- ▶ Sell, sublet, or pass on your lease, subject to conditions

You are responsible for:

- ▶ Paying service charges, ground rent, and other costs
- ▶ Maintaining the inside of your property
- ▶ Adhering to the rules outlined in your lease

Key Document

Your lease outlines:

- ▶ The length of your lease
- ▶ Who is responsible for repairs and maintenance
- ▶ Rules about making changes to your property

Keep this document safe as it is legally binding and vital for resolving disputes.

Financial Responsibilities

Service Charges

Service charges cover the costs incurred by the owner of the building or a managing agent for maintaining communal areas and shared services. These may include:

- ▶ Cleaning and lighting communal spaces
- ▶ Lift maintenance
- ▶ Gardening and landscaping shared areas
- ▶ Building repairs

Poplar HARCA does not make a profit or charge a margin on service charge. You have a right to information about how the charges have been calculated.

Invoices

In March each year you'll receive an invoice estimating the charges for the year April to March.

In September each year you'll receive an invoice setting out the actual charges for the previous financial year which, depending on the difference to the estimate, may mean you have a credit on your account, or you must pay more.

Please note that properties managed by external managing agents may issue invoices at different times.

Major Works

If significant repairs or improvements are needed for the building (e.g. roof replacement), you may be charged a portion of the costs. These are sometimes known as major works.

- ▶ You will receive a formal consultation before major works begin
- ▶ Payment options, including instalments, may be available to resident leaseholders and shared owners to help manage costs



Maintenance and Repairs

You are responsible for:

- ▶ Internal repairs, including plumbing, electrical work, and decorating inside your property
- ▶ Maintaining appliances and fixtures you own
- ▶ Maintaining private gardens

Poplar HARCA is responsible for:

- ▶ The building structure, such as the roof, walls, and foundations
- ▶ Communal areas like stairways, hallways, and gardens

How to report issues

For communal or building-related problems, you can:

1. Call our Repairs Team on 0800 035 1991
2. Email our Repairs Team at repairsteam@poplarharca.co.uk
3. Report emergencies (e.g. a burst pipe in communal areas) on 0800 035 1991
4. Use our MyHARCA portal or website

Insurance

Poplar HARCA provides building insurance covering structural damage. You are responsible for taking out your own contents insurance to protect your belongings.

Living in Your Property

Access to your property

Your lease gives Poplar HARCA a right to enter the property to inspect it, to carry out necessary maintenance, or to respond to an emergency.

If we cannot contact you in an emergency we may force entry to the property.

When we can, we will provide notice of when we will need to access the property. If you do not provide access, we may force entry or seek a legal injunction or ask a Court to declare you in breach of the lease - the costs of which will be recharged to you.

Alterations and Improvements

You may want to make changes to your property, such as redecorating or installing new fixtures.

- ▶ Minor cosmetic changes (e.g. painting) don't need permission
- ▶ Structural changes (e.g. removing a wall, changing the number of bedrooms) require Poplar HARCA's written approval before any works are carried out
- ▶ Unauthorised alterations may lead to penalties

Nothing should be fixed to the outside structure of the property such as on a balcony or in a stairwell e.g. satellite dish, security gates or cameras, and grilles.

Neighbours and Community

Building good relationships with your neighbours is important. Be mindful of noise, especially during late hours, and report issues to us if needed. Joining your local Estate Board or Gathering Group can help you get to know others on your estate and get involved in decisions about it.

Parking

You need a permit to park on a Poplar HARCA estate.

Information about eligibility and charges is available online at poplarharca.co.uk

Pets

You can keep pets provided they are properly looked after and do not cause a nuisance to others.

Subletting

If your lease allows you to sub-let the property, you must:

- ▶ tell us
- ▶ pay administration fees to register and cover the cost of periodically inspecting the property
- ▶ ensure your tenants comply with the lease terms
- ▶ Provide contact details for emergencies

Living in Your Property / Subletting /

You are separately responsible for all landlord responsibilities and must notify your mortgage lender and insurance provider. If the property is a House in Multiple Occupation (HMO) you must be licensed by the Local Authority.

Short term commercial lets (e.g. Airbnb) are not permitted.

You can download a copy of the registration form from our website at poplarharca.co.uk/your-home/leaseholders/

Information about Tower Hamlets' HMO licensing scheme is available from their website at towerhamlets.gov.uk

Airbnb & short term holiday lets

The lease does not permit the property to be rented out on Airbnb or as a form of short term holiday let. This will constitute as a material breach of the lease.

Building Safety

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Building safety is a priority to ensure the wellbeing of residents, prevent accidents, and comply with legal regulations.

You must comply with safety rules outlined in your lease agreement, allow access for scheduled safety inspections, keep communal areas clear of obstructions, such as bikes or furniture, and promptly report hazards.

a. Fire Safety

Your Property

- ▶ Ensure all electrical appliances and wiring are in good condition
- ▶ Avoid overloading sockets and using faulty devices
- ▶ Keep flammable materials (e.g. curtains, furniture) away from heat sources like heaters or stoves
- ▶ Do not store flammable materials in the property, in communal areas, in a garden shed, or on balconies e.g. petrol, gas cylinders, e-bikes
- ▶ The front door to the property must comply with Fire Safety Regulations

The Building

Poplar HARCA is responsible for:

- ▶ Keeping fire doors in good condition to prevent the spread of fire
- ▶ Ensuring clear signage for fire exits and evacuation procedures

Building Safety / Fire Safety /

Your Role

- ▶ Do not obstruct fire exits or stairways
- ▶ Report any issues, such as broken fire doors or missing signage
- ▶ Participate in fire drills if organised
- ▶ Familiarise yourself with the location of fire exits, assembly point outside the building, whether a "stay put" or "full evacuation" policy is in place

b. Gas Safety

Your Property

- ▶ If you have received permission to sublet, you must arrange an annual service for gas boilers, cookers, and heaters through a Gas Safe registered engineer
- ▶ Install a carbon monoxide detector in your property for early warning of leaks

The Building

Poplar HARCA is responsible for:

- ▶ Maintenance and inspection of communal gas systems

If You Smell Gas:

1. Open all windows and doors to ventilate the area
2. Avoid using electrical switches or open flames
3. Contact the National Gas Emergency Service at 0800 111 999

c. Electrical Safety

Your Property

- ▶ Regularly check the condition of electrical appliances, wiring, and outlets
- ▶ Use qualified electricians for any repairs or installations
- ▶ Do not tamper with communal electrical systems or wiring

The Building

Poplar HARCA regularly checks communal systems, ensuring:

- ▶ Emergency lighting in hallways and stairwells is operational
- ▶ Circuit breakers and fuse boxes are safe and functional

d. Structural Safety

Building Condition Inspections

- ▶ Periodic inspections ensure the building's structural integrity
- ▶ Issues like cracks, unstable balconies, or loose cladding are addressed promptly

Building Safety / Structural Safety /

Your Role:

- ▶ Report visible damage, such as cracks in walls or ceilings, to the housing team
- ▶ Do not make unauthorized structural alterations that may compromise safety

Cladding and Fire Risks

If your building has external cladding, it should meet fire safety standards. Residents will be informed of planned works and safety measures where remedial works are required.

e. Water Safety

Legionella Prevention

Legionella bacteria can grow in stagnant water systems. To prevent this:

- ▶ Run unused taps for a few minutes weekly
- ▶ Ensure water systems are regularly flushed, especially after long absences

Building Water Systems

Poplar HARCA conducts routine maintenance of communal water systems to prevent contamination and monitor for leaks or burst pipes.

f. Access to the Building

- ▶ Entry systems (e.g. key fobs, intercoms) are maintained by Poplar HARCA
- ▶ Do not allow strangers to enter behind you ("tailgating").

g. Building Safety Inspections

Fire Risk Assessments

Poplar HARCA conducts regular fire risk assessments to ensure compliance with safety standards.

Building Safety Act 2022 Compliance

For buildings over 18 meters or 7 stories high, Poplar HARCA adheres to all safety protocols, including:

- ▶ Acting as the "Accountable Person" for building safety in blocks it owns
- ▶ Resident engagement on fire and structural safety measures

Leaks

Leaseholder to leaseholder leaks are private matters between two individuals. Poplar HARCA will survey the leak in the first instance. If the affected leaseholder would like Poplar HARCA to take action on their behalf then they would have to pay the costs associated.

Selling your home

If you are looking to sell your property on the open market and you have appointed a solicitor you will need to purchase a resale pack from Poplar HARCA.

Communication and Support

You can contact our teams on 0800 035 1991 and at info@poplarharca.co.uk

- ▶ **Emergencies:** call 0800 035 1991 24/7, 7 days a week
- ▶ **Leasehold Team:** about your lease, alterations, extending your lease, selling your lease
- ▶ **Repairs Team:** about maintenance requests and updates
- ▶ **Service Charge Team:** about charges, invoices, and paying

How to Stay Informed

- ▶ Attend local Estate Board and Gathering Group meetings
- ▶ Keep an eye on our website
- ▶ Register for MyHARCA, our online portal where you can view your account, request repairs, and track updates
- ▶ Sign up for newsletters, email and SMS alerts

Useful Resources

▶ **Building Safety Fund:** [gov.uk](https://www.gov.uk)

Government support for cladding remediation

▶ **Building Safety Regulations:** [gov.uk](https://www.gov.uk)

How to meet the requirements of Building Safety guidance

▶ **Citizens Advice:** citizensadvice.org.uk

Support for financial or legal queries

▶ **Gas Safe Register:** gassaferegister.co.uk

▶ **Leasehold Ownership:** [gov.uk](https://www.gov.uk)

Official information on leasehold rights and laws

▶ **Leasehold Advisory Service:** lease-advice.org

Free advice and guidance on leasehold matters

▶ **National Fire Safety Website:** firekills.campaign.gov.uk

▶ **Poplar HARCA:** poplarharca.co.uk

