



## Your Property Questions Answered

**Q: I am buying a flat where the lease is a “crisscross lease”. What does this mean?**

A: Criss-cross leases are only found in Weston-super-Mare and in the north of the country and are often also referred to as “Tyneside Leases”.

They are most common where a property that was originally a house has been divided into two separate flats. Generally with such flats there are no common areas although there may be shared access ways such as the front path and driveway to garages or parking spaces.

Each flat owner owns the leasehold title of their individual flat but they also own the freehold of the other flat. So in effect they are each other's landlord and will have two title documents, one for the leasehold of their flat and one for the freehold of the other flat.

Each lease will contain the usual obligations as to repair, maintenance and insurance, with the top flat usually being responsible for repairs to the roof and the ground floor flat being responsible for

repairs to the foundations but subject to a payment of half of the cost from the other flat owner.

Criss-cross leases are generally acceptable to most lenders. However, the buildings insurance policy of each flat must note the interest of the other flat owner. Sometimes the lease makes provision that one of the flat owners insures the whole building but subject to contribution of half of the cost from the other flat owner.

It is very important on a sale that both of the titles are transferred to the new owner.

Otherwise problems can arise on any future sale if the freehold title remains in the ownership of the previous owner as it can be difficult or impossible to trace that previous owner to sign the necessary documentation.

With a wealth of experience in this area please do not hesitate in contacting our property team on 01934 637903 or e-mail [moore@powellslaw.com](mailto:moore@powellslaw.com) if you would like further information or have any other leasehold queries.