



**SPOT THE DIFFERENCE COMPETITION**



Mark the differences on this drawing then cut it out, fill in the coupon on the back and send it in. Good luck.

## Most frequent questions to the Trust

Instead of devoting an article to one specific topic we thought it would be useful to look at a number of questions which residents frequently ask the Trust. These issues keep recurring and are of interest to all those living on the Suburb.

### Insurance

Most leases of Suburb houses contain a clause relating to house insurance and stipulating that the house has to be insured either with a specific insurance company or through the ground landlord, Ashdale Land and Property Company, who have owned the freehold of most Suburb houses since 1969, having taken over from Suburb Leaseholds and the Old Trust. Ashdale's agents on the Suburb are Bernard Thorpe and Partners who collect the ground rents, look after the rack rented houses, arrange the sale of freeholds and administer the insurance of Suburb houses.

During the last couple of years Stewart Wrighton, on behalf of Bernard Thorpe, have approached many Suburb leaseholders with offers of cheaper insurance premiums. Ashdale are owned by Eagle Star and it was natural that they would encourage Suburb residents to switch their insurance business to the parent company. Through Eagle Star residents were offered a special discount on their premium. Many residents have called the Trust to find out whether they were obliged to take up this offer and change their insurance company. Although under the terms of some leases the ground landlord can compel a resident to insure with whomsoever they choose, in practice Bernard Thorpe will not force a resident to do so. If Stewart Wrighton are offering a particularly good deal, then it might be worthwhile to change. However, it for individual residents to decide on which insurance company can best meet their needs.

In the case of freehold properties the Scheme of Management stipulates:

"Every building on the enfranchised property shall be insured with insurers of repute in the full value thereof..."

There is no mention of any particular insurance company which the resident is required to use. Whether a resident is a leaseholder or freeholder it is important that their insurance cover is adequate. It is relatively simple to calculate the area of one's house and then multiply this by the current building costs, usually expressed in terms of pounds per square foot.

### Buying one's Freehold

On the Suburb there are approximately 1,453 leasehold

houses of which 315 are on short leases and the remainder on long leases. At some time most leaseholders have thought about the possibilities of buying their freeholds. Obviously the Trust benefits when residents enfranchise since it then receives an annual management charge. In the case of leaseholders the Trust receives a small proportion of the ground rents. The sale of freeholds is handled by Bernard Thorpe, and the Trust does not get involved. Often residents contact the Trust to find out how much it costs to buy the freehold. This is a matter for negotiation between the resident and Bernard Thorpe, and a surveyor is the best person to give advice. The main variables in determining the price are the length of the lease (reversion) and the amount of the ground rent. Although there is a formula available for calculating the price of the freehold, this is not generally adhered to and the actual amount paid is in excess of this. However, in relation to the price of Suburb houses the cost of the freehold remains a relatively small investment.

### Common Areas

The Trust often has calls from irate residents complaining about the condition of particular roads and pavements, or else the state of some private gardens. Responsibility for the upkeep of Suburb roads and open spaces is split between the Trust and Barnet so before making a complaint it is important to establish which authority is at fault. The Trust looks after certain roads and open spaces on behalf of Ashdale, the ground landlord. If you call the Trust we should be pleased to let you know whether the road or open space in question is our responsibility or not. The Trust is not concerned with refuse collection and all complaints should be addressed to the borough of Barnet.

The problem of overgrown private gardens is more difficult to solve. Some residents like to be surrounded by high hedges, shrubs and trees and it is difficult to draw a clear

line between privacy and neglect. If you feel a particular garden has become overgrown and neglected please talk to the resident concerned and see whether they are prepared to do anything about it. Failing that please contact the Trust and we shall do our best to persuade those responsible to tidy up their garden. Fortunately most people are proud of their properties and look after their gardens.

### Trees

Trees are an important feature of the Suburb and it is necessary to get permission before either pruning or felling a tree. Permission is required from both Barnet and the Trust. If you think a tree in your garden requires attention please call the Trust and we shall be pleased to arrange for our landscape consultant, Tony George, to come and see you. He will advise on what treatment your tree requires and give you a list of approved tree surgeons. At the same time you should contact Mr Robinson at Barnet on 349 9121 ext. 520 and get his approval for what you are proposing to do. Many trees on the Suburb are getting old and will eventually need replacing. We hope residents will plant new trees whenever possible to ensure that the Suburb remains a green and leafy place in the years to come. However, when planning new trees or hedges please try and get an appropriate species. In recent years many residents have been planting quick growing conifer hedges instead of the traditional Suburb varieties. Obviously it is tempting to go for quick growing hedges but the long term appearance of the Suburb, privet, yew, holly etc. are more suitable. If you would like advice on this please do not hesitate to contact the Trust.

### Bonfires

Occasionally residents call the Trust about bonfires. There are no absolute rules governing bonfires on the Suburb and it is really up to residents to use their own discretion. In general bonfires should not be started until dusk and if possible only dry garden rubbish should be burnt so as not to create unnecessary smoke. It is obviously anti-social to start bonfires when neighbours have hung out washing or are sitting in the garden. We ask residents to use their common sense and be sensible about starting bonfires. Finally it is easy for bonfires to get out of hand so please keep them under control and not let them get too big. Each year a number of hedges are destroyed by bonfires and they take years to replace.



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