

If you hold a cross lease, you own two interests in the property:

1. A share of the freehold title in common with the other cross leaseholders.
2. A leasehold interest in the particular area and building that you occupy. These leases are usually for 999 years for a nominal rent like 10 cents per annum (which is usually not demanded to be paid).

A cross lease title will include a plan showing the footprint of the building you are entitled to occupy, called the flat plan (older cross lease titles may not supply one). You should check this to see:

1. whether it matches the physical location and footprint of the property you are looking at
2. areas that any of the cross leaseholders have the exclusive right to use
3. any common or shared areas.

Cross lease ownership usually means that changes made to the footprint of an area you are entitled to use exclusively (like the building you occupy or your separate garden) or to the shared areas must be agreed upon by all or a majority of the owners.

Depending on the terms, you may need to get the other owners' consent for things like painting the exterior or making non-structural changes to the building you occupy, building a deck or putting up a fence.

There may be restrictions on what you can do with the property under the terms of the lease registered on your title.

For further information about cross lease titles, we recommend you contact your solicitor.