

Decaying terrace

Q Our house is one of nine in a terraced row. Six of the properties are owned by a housing association and are empty and boarded up. Some have been vandalised and occasionally set on fire. We are now being affected by damp coming in from next door. Initially the housing association said they would pay half towards rectifying the problem, but now they say they don't know what's happening to the properties. Is there anything that can be done?

A This is very difficult. You might think that two adjacent buildings would have a prescriptive right of support and protection from the other after a number of years, but in fact no such right exists. In a recent case where the

building adjoining a client's property had burned down, we didn't even have the right to make the exposed wall weather tight because what was exposed was the neighbour's half of a party wall. Unless your title deeds give you rights over the neighbouring property your best bet is to press the council, through your councillor, to make a decision on the future of the terraced row. It's possible the council will buy your property under compulsory purchase procedures if your health is being affected by the damp. Contact the environmental health department.

Destroyed deeds

Q Nearly 40 years ago I left my then partner in a house I owned. I now see



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that the council has put a possession notice on the house since it has apparently been abandoned. Some years ago I destroyed the deeds since I never expected to have anything to do with the house again, but now I learn that my former partner has died. Would I be able to prove ownership after all this time?

A Probably, and the Land Registry has a procedure to establish ownership in the case of lost or destroyed deeds. More urgently you should contact the council and let them know that you are

claiming ownership so that the notice can be removed. If you have any former neighbours who can testify that you lived at the property this will help with your application to the Land Registry. You should also be able to find an entry from the electoral roll for the period showing you lived there, and any other documentation would be helpful.

Out on the street

Q After 28 years together my partner and I have decided to separate. The house is in my partner's name and she says that because we aren't married I am entitled to nothing if the house is sold. During our 28 years I contributed to the mortgage and did all the maintenance on the house.

A To establish any claim on the property you will probably have to go to court. To win such a case you would need evidence of your contributions in the form of bank statements, receipts etc – historical items which can be difficult to come by unless you meticulously keep and hoard such records. If you were

promised a share in the property and acted to your detriment as a result in failing to buy a house of your own, then this could also form the basis of a claim. You should get detailed legal advice.

Electric shock

Q I owned a house which I rented out for three years from 2004. I had problems getting the tenants to pay the electricity bill, which was in my name. The electricity supplier is now asking for £4,000 as a final payment from me. Am I liable, or did the bill transfer to the new owner when I sold the house?

A Some bills, such as service charges, rent and insurance on leasehold properties, are debts that “go with” the property when it's sold. Unfortunately electricity bills, water rates etc are personal debts which you will be responsible for if the bills were in your name. The tenancy agreement you supplied to your tenants should assign responsibility for the bills to your tenants, in which case you should be able to pursue them for the charges they ran up in

your name. It's hard to believe that you didn't notify the electricity supplier, take a meter reading and have the bills transferred into your tenants' names when they moved in. You could complain to Consumer Direct about the length of time it has taken for the supplier to send you the final bill.

Rent returned

Q I was recently widowed, and on sorting through my husband's papers discovered that we hadn't paid the chief rent on our property for two years. This only amounts to £9.00, but the cheque I sent was returned unopened with the word “deceased” written across the envelope. Could I end up with a demand for back payments in future?

A If you do you will only be liable for six years' worth of chief rent payments. You may have to knock this sum off the price of your house if and when you come to sell it. But unless the chief rent owner's executors or beneficiaries decide to resume collection you may hear no more about it.