

A 7-point protection checklist

Lending your flat to family

Letting family live in your flat can be a kind thing to do. Writing it down protects the relationship as much as the property.

SEVEN POINTS

- ☐ **1. Written leave-and-licence agreement, even with family.** A token rent is fine. Register it (compulsory in Maharashtra).
- ☐ **2. A fixed term,** for example 11 months, renewed in writing. Nothing open-ended.
- ☐ **3. Bills in your name.** Electricity, property tax and society bills stay in the owner's name, with copies sent to you.
- ☐ **4. You pay the property tax and society dues,** or get receipts every quarter if they pay. Payment history matters if there's ever a dispute.
- ☐ **5. No changes without written consent.** No renovations, structural work or new connections unless you agree in writing.
- ☐ **6. No power of attorney to the person living there.** If you need one, give a specific POA to someone else, for one task.
- ☐ **7. A neutral inspection every quarter,** with dated photos, so everyone knows the flat is looked after and checked.

Keep safe, outside the flat: the original title deed, share certificate, registered agreement and tax receipts. Keep scanned copies in your own cloud folder.

Why this matters: someone living in a home with the owner's permission generally can't claim it through long possession. But without paperwork, proving it was only permission is slow and costly.

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