



Network Homes

Safety in your building

6 April 2021

Network House,
Alie Sreet,
Aldgate,
E1 8GZ

Dear resident,

Building safety investigations into your building and obtaining an EWS1 form, plus webinar on Wednesday 14 April

Over the last year, we've been carrying out a building safety programme in line with government guidance. You may have seen some reports in the news of buildings which are affected across the country, as this is a national issue. We have initially carried out investigations on our buildings over 18 metres tall to check they have been built as designed and comply with building regulations at the time they were built.

This work is now well advanced and so we are ready to move to the next phase of the programme which is to investigate our buildings under 18 metres tall, including your building.

Because there are a limited number of fire engineers in the country who can carry out this work (just 300 for more than 2,000 buildings over 18 metres), we need to prioritise our buildings based on the potential fire risk, as outlined by government advice.

What does that mean for your building?

From our preliminary desktop assessment of the fire risk in your building, we have placed it into our **medium low priority** category. We're going to be starting these investigations in the financial year 2022/23 and will write to you again with more information on timescales. We'll then let you know if remediation is needed and when you can expect that to begin.

The investigation will determine if we are able to issue you with an EWS1 form at that point, or if remediation work is needed. An EWS1 form provides independent confirmation that the external wall has been assessed for safety by a suitable expert, in line with government guidance. This is important if you need to sell or remortgage. If work is needed, we will:

- Issue an EWS1 form once a fire engineer confirms that the remediation work has been completed to their satisfaction.
- Invite you to a webinar when construction is starting, so you can ask us about the project.

Since the Grenfell Tower fire there have been numerous changes in building safety and government guidance. Please see the attached appendix for a timeline. We will also explain this in more detail at a webinar we are organising (more details below).

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A summary of this letter

We'll be investigating your building to see if there are issues which need to be remediated. We prioritised taller buildings than yours because of government guidance on risk. Your building is 'medium low' priority.

Once we've investigated and any necessary remediation is complete, we will issue you with an EWS1 certificate.

There is no government grant funding for buildings below 18 metres. The government has a loan scheme and are yet to release further details.

Network Homes is able to offer an interest free credit arrangement. We will pursue all other avenues, but as a last resort we may have to recover costs through the service charge.

We'll hold a webinar on **Wed 14 April** with more info. Please submit your questions to us on the below link so we can ensure we answer during the webinar.

If work is needed, who will pay for the work?

At the moment, there is no government grant funding available for buildings under 18 metres like there is for taller buildings. We'll be pursuing all avenues to recover any costs we may incur, through the building contractors and/or the warranty provider or insurer. However, if all those routes fail, we may have to recover the costs through your service charge. This is very much a last resort; but it does remain a possibility.

In February 2021, the government announced a loan scheme for leaseholders living in buildings below 18 metres to help pay for cladding remediation costs, but hasn't released details yet. Network Homes also has authorisation from the Financial Conduct Authority (FCA) to offer interest free credit arrangements to support leaseholders in managing costs.¹

We have been lobbying government to address this issue, as we do not want to charge leaseholders for this work. While the current offer from government falls short of our aspiration for leaseholders, the announcement of the loan assistance is a step in the right direction.

In addition, please think carefully before you sell your home as we won't be able to reimburse you for any costs you incur and it is likely that your sale will stall if a prospective buyer has a lender who asks for an EWS1 form. We are seeing that many high streets banks are now asking for EWS1 forms on buildings below 18 metres.

Find out more – April webinar

I appreciate this is a lot to take in and you will have many questions. We want to be as open with you as possible, so we're organising a webinar on 14 April, where we'll talk more about the background to this situation and give you the chance to ask us any questions.

We will be holding a building safety webinar for our all our affected buildings below 18 metres on **Wednesday 14 April from 6-7.30pm**. You can access the meeting and a link to submit questions by visiting www.networkhomes.org.uk/buildingsafetymeetings.

The webinar will last for 1.5 hours and will be for people living in several blocks similar to yours. Therefore, we won't be able to address enquiries relating specifically to your building's costs, materials, timescales or potential remediation. We'll send you the slides and a summary of the questions within two weeks of the webinar and will write to you with further information about your block when we have something confirmed.

For information on how to join the meeting and submit a question beforehand, please visit the link above. Make sure you have enough time to download or login to Teams if you need to.

If you have questions or queries about other matters, please get in touch with us separately, so we can dedicate the webinar to answering your queries on building safety. You can get in touch with us on **0300 373 3000** or email us on customerservice@networkhomes.org.uk.

Kind regards

Raj Gandecha
Head of Resident Management (Building Safety)

¹ FCA consumer credit arrangements are regulated by the FCA and any complaints arising from these arrangements by the Financial Ombudsman Service; Network Homes Limited, reference number FRN 919890, is authorised to provide Limited Permission lending and debt counselling on a not for profit basis. Details of our FCA permissions can be found on the [Financial Services Register](#).

Appendix - Timeline

When your building was built

We may have obtained your building directly from a Local Authority or a developer, or we may have commissioned the building. If we obtained it from someone else we would have relied on the information we received from them to confirm the building met regulations.

If we commissioned it, we would have employed a team of experienced external consultants as well as a Design and Build Contractor to oversee and carry out the construction. The Local Authority, or an Approved Inspector, was part of this team and their role was to review the design and construction to check they complied with regulations.

They issued us a 'Final Certificate' before anyone moved into the building; like all other housing associations and developers, we relied on this certificate as confirmation that the building met the regulations at the time. When you purchased your home, you will have received a Buyers Pack and this will contain a copy of the Final Certificate.

Grenfell Tower fire – June 2017

Following the Grenfell fire, the government issued a series of guidance notes causing the industry to question Final Certificates. They recommended that building owners carry out an intrusive inspection of the external walls of buildings over 18 metres tall (about six storeys). We have nearly 100 buildings in our highest priority level and acted quickly on our first programme of inspections. These inspections are entering their final phase and remedial work has already started on some buildings.

EWS1 Form created – December 2019

The mortgage market produced a requirement for an additional safety certificate, commonly referred to as EWS1 form, before they will lend on these buildings. There are more than 2,000 over 18 metres buildings in the UK that need investigating, affecting over 500,000 properties. With only 300 qualified Fire Engineers in the UK, it will take time to work through them. The government advice is clear that buildings over 18 metres have the most risk and take priority.

Further government guidance – January 2020

The government issued further guidance including buildings below 18 metres. The mortgage market responded by requesting EWS1 forms for those building as well, potentially affecting close to 90,000 more buildings. Quite simply, there aren't enough fire engineers to address this.

Government guidance on Fire Risk Assessments – March 2020

As part of the draft Fire Safety Bill, the government has stated that Fire Risk Assessments (FRAs) should now include an assessment of the external wall system. We have over 1,800 FRAs which are reviewed at different intervals over a three-year cycle.

On occasion it is not possible for us to meet the desired target dates for actions set out in the assessment. Our dedicated Fire Safety Team and Savills, who carry out the FRAs, constantly review the target dates set out in the FRA and programmes of works planned to see if the extended target date can be met and or they need to be extended.

The FRAs published on our website are a copy of the assessment at the time it is handed over to Network Homes. If you need to know the exact position of the recommendations identified, please get in touch with our fire safety team who can arrange to send you the latest version of the document. You can do this at firesafety@networkhomes.org.uk.

Loans for buildings below 18 metres – February 2021

Government announced a loan scheme for buildings below 18 metres which require remediation. The government is yet to produce details on the loan scheme. This is separate from a series of grant funding announcements for buildings over 18 metres including the ACM Cladding Remediation Fund, Building Safety Fund and Waking Watch Relief Fund.

Updated EWS1 guidance – March 2021

The Royal Institute of Chartered Surveyors (RICS) released more guidance on EWS1 forms for below 18 metre buildings. We'll do some preliminary investigations to determine if this affects your building.