



Safety in your building

7 April 2022

Best House, Moss House, Smith House, Yashin House,
Matthews Close,
Wembley Park,
HA9

Dear residents,

The Hive
22 Wembley Park Boulevard
Wembley
HA9 0HP

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customerservice@
networkhomes.org.uk
0300 373 3000

Project update, plus new EWS1 form mortgage guidance

We're still negotiating with the original contractor but are approaching the final stages of reaching an agreement with them. Our solicitors are hopeful that we'll be able to reach this final agreement and get started on-site before the summer – this is not a guarantee though and we will let you know if it looks like being pushed back. I have explained it in a lot more detail below, but new EWS1 guidance from lenders means you may be able to sell, re-mortgage or staircase once we reach the agreement and have a costed remediation plan and start/finish dates, rather than having to wait until remediation is complete.

New guidance on EWS1 forms and mortgages

An EWS1 form (external wall system) gives a risk rating to the building in relation to fire and the external wall. To be able to sell, re-mortgage or staircase (buy more shares in your home) many lenders require an EWS1 form with an A1, A2 or B1 rating, meaning remediation is not required. If an EWS1 form is rated as A3 or B2, this means remediation is required to your building and lenders would not lend on that property.

UK Finance (the trade body for banks and lenders) and the Royal Institute of Chartered Surveyors (RICS – which developed the EWS1 form) released a statement at the end of March which will be of significance to you if you are looking to sell, re-mortgage or staircase.

Previously we would have provided you with an A1, A2 or B1 rated EWS1 form once the remediation to your building has been completed, which would allow you to sell etc. With this new statement, some major lenders have agreed to offer a mortgage on a property which has been rated as A3 or B2 (remediation is required) as long as there is a costed and funded remediation plan agreed, plus committed start and finish dates. In summary, **you may be able to proceed with a sale, re-mortgage or staircasing before we start remediation on-site**, rather than having to wait until approximately six weeks after we complete the work.

As above, we are close to reaching a final agreement with the building's original contractor. Once we have done that, we will then be able to confirm the costed remediation plan, start and finish dates. We'll then ensure you are provided with a letter from us which confirms all of the above, as well as either an A3 or B2 rated EWS1 form – hopefully this will satisfy lenders and you will be able to sell etc.

UK Finance has said they are working on a phase two to bring more lenders into the agreement. You can see a link to UK Finance's statement below which also outlines which lenders have so far signed up: <https://www.ukfinance.org.uk/policy-and-guidance/guidance/joint-statement-cladding>.

A summary of this letter

We're in the final stages of reaching an agreement with the contractor and hope to be on-site with remediation before summer.

New EWS1 form guidance may allow you to sell, re-mortgage or buy more shares in your home before we start remediating on-site, rather than having to wait until six weeks after we complete. Lenders may accept a lower A3 or B2 rating if a costed remediation plan and committed start and finish dates are in place.

We'll soon begin inspecting communal fire doors and flat front doors. Thank you in advance for your help with inspecting your front doors.

Fire door inspections

We have appointed an FDIS approved Door Inspector to carry out a programme of inspections of internal fire doors in your building as per the recommendations of our Fire Engineer. They will only be inspecting a sample of doors and we will write to you further on this before inspections take place.

Further support

If you need further support, you can:

- Go to the London Fire Brigade's website, which is offering a free online tool which guides you through a fire risk assessment of your home (home visits are available for more vulnerable residents): <https://www.london-fire.gov.uk/safety/the-home/home-fire-safety/>
- Visit our website where we have a building safety section with lots of information and frequently asked questions: <https://www.networkhomes.org.uk/buildingandfiresafety/>
- View resources which may help: <https://www.networkhomes.org.uk/buildingsafetyresources/>
- Remind yourself of our top fire safety tips, including not using BBQs on balconies: <https://www.networkhomes.org.uk/advice/health-and-safety/fire-safety-top-tips/>
- Check our document library for your building's letters and documents – it takes a little while to load: <https://www.networkhomes.org.uk/matthewsbuildingsafety/>
- Get in touch with us on customerservice@networkhomes.org.uk if you have any questions.

Kind regards

Raj Gandecha
Head of Resident Management (Building Safety)

A reminder

Your building's fire strategy is **stay put**, so you should stay in your home unless you are directly affected by smoke, heat or fire, or are told to evacuate by emergency services.