



## Safety in your building

5 August 2022

Cipher Court,  
Flowers Close,  
Dollis Hill,  
NW2 7BF

Dear residents,

The Hive  
22 Wembley Park Boulevard  
Wembley  
HA9 0HP

[www.networkhomes.org.uk](http://www.networkhomes.org.uk)  
customerservice@  
networkhomes.org.uk  
0300 373 3000

### Lender letter available which may help you to sell or remortgage

I'm pleased to say that we are now able to provide you with a 'lender letter' which may mean you are able to sell, staircase (buy more shares in your home) or remortgage your property. I know there have been several residents who have been waiting patiently to be able to do this, so I'm extremely pleased to be able to provide you with this letter and I'd like to thank you again for your understanding.

View the lender letter on the dedicated webpage for Flowers Close:  
[www.networkhomes.org.uk/flowersbuildingsafety/](http://www.networkhomes.org.uk/flowersbuildingsafety/)

### What is the new EWS1 form guidance?

Some lenders have agreed to new guidance on EWS1 forms. They have stated that they will be willing to lend on a property without an EWS1 form, if they are provided with an outline of the work required, the start and finish dates, and a fully funded plan.

This means that for those of you looking to sell or remortgage, you can get started on that process now and you won't have to wait until the project is completed and you receive an EWS1 form. Of course, this is not a guarantee that a lender will lend on your specific property, however we have seen properties sell already at other buildings where we did not yet have an EWS1 form.

### Which lenders does this apply to?

As of March 31, the following lenders had agreed to the new EWS1 form guidance:

- Barclays Bank
- HSBC
- Lloyds Banking Group
- Nationwide Building Society
- NatWest
- Santander.

You can read more about the announcement here: <https://www.ukfinance.org.uk/policy-and-guidance/guidance/joint-statement-cladding>.

### Where can I find the letter?

We've included a copy of the letter below this update explaining the guidance so you can have a read of it. We've also uploaded it to the dedicated webpage (in the purple box above) listing all your building's documents, so that you have it as a single page pdf ready to send to lenders.

We'd be grateful if you could let us know how your sale/remortgage is progressing so that we can always have the most accurate picture of how the guidance is working in the sector. If you have any further questions, please get in touch with us on [customerservice@networkhomes.org.uk](mailto:customerservice@networkhomes.org.uk).

Best wishes

Raj Gandecha  
Head of Resident Management (Building Safety)

5 August 2022



To whom it may concern,

**Cipher Court, Flowers Close, Dollis Hill, NW2 7BF – external wall remediation**

Please find the below information relating to the required remediation work to the external wall system at the following addresses, for the attention of lenders:

- 1-47 Cipher Court, Flowers Close, Dollis Hill, NW2 7BF.

**1. Has there been a review of the building, commenting on external wall in relation to fire safety being carried out in accordance with the latest government advice?**

Yes, a review has been carried out by a qualified chartered fire engineer, which has identified issues within the external wall system.

**2. Did the review result in any remedial works being required to the building?**

Yes, work is required to check and replace cavity barriers behind the cladding panels and to remediate barriers surrounding the boiler flues.

In addition, the building's insurer Zurich has stipulated that we must replace the timber decking with a non-combustible option as a condition of property insurance cover. This is at locations where the balconies are in close proximity to HPL (high-pressure laminate) cladding panels.

**3. Have the works been completed/commenced?**

Work began in June 2022 and is expected to complete by October 2022.

The work required to balconies is undergoing a Section 20 consultation process and therefore there is currently no confirmed start and completion date.

**4. Will any costs be passed on to the leaseholders?**

Leaseholders will not have to contribute to the remediation of the above issues in the external wall system.

As the work required to balconies is not a defect and is only required by the insurer, we are not able to recover costs from the contractor. Costs will be recovered through the service charge. Work is localised and limited and could be dealt with by way of a nominal retention on the mortgage until the work is complete.

**5. What is the current rating stipulated on the EWS1 form for this block?**

The work required by the insurer to balconies does not affect the issue of the EWS1 form. The form will be issued with a B1 rating once the external wall remediation is complete, even if the work to balconies is not yet complete.

**6. Who will be issuing the revised EWS1 form when the external works are completed?**

The EWS1 form will be issued by fire engineering firm CHPK. Further information on CHPK can be found on their website: <https://www.fire-engineer.co.uk/>.

Kind regards

Graeme Manley  
Head of Building Safety

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