

## **Cipher Court balcony work**

We've prepared a short video for you to watch to go over the key details of the upcoming remediation work to some of the balconies at Cipher Court. We've added some frequently asked questions from the enquiries we've had from residents. You can watch the video via this link on YouTube: https://youtu.be/qUhjBhkmYsw. The video is nine minutes long.

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If you have any questions, please get in touch us on customerservice@networkhomes.org.uk.

You can also contact our Resident Liaison Officer (RLO) Cameron Anterkyi on **0204 512 5791** or **Cameron.Anterkyi@networkhomes.org.uk**.

#### Agenda Introductions and welcome Charlotte Blackburn **Cipher Court** • What are we aiming for? Carla Ferrarello **balcony work** Project team Carla Ferrarello Project overview Carla Ferrarello February 2023 Scaffolding locations Guildmore-Nicholas Duvill Project finance/consultation Dominic Clarke Network Homes Network Homes Because good homes make everything possible What are we aiming for? **Project Team** Network Homes Resident and Project Management Efficiently carry out work to the balconies Team Provide a solution which will satisfy the insurers · Do the above in collaboration with you, with as little disruption aspossible. ConstructionCompany–Guildmore Network Homes Network Homes Because good homes make everything possible Because good homes make everything possible

## **Presentation slides**

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# FAQs

## When does the project start and end?

The project will begin on-site on **Monday 27 February**, will last for 11 weeks and should finish by **Friday 12 May**.

## What material is the timber decking going to be replaced with?

The decking will be replaced with aluminium decking board, a non-combustible alternative Euroclass A2 which satisfies BS EN 13501, which are the British Standards the project must adhere to.

## Who is the contractor for this work?

The contractor is Guildmore, a reputable company we have recently (Feb 2022) completed another remediation project with ahead of schedule. You can read more about them here: <u>https://guildmore.com/</u>.

## Why does the building need to be scaffolded?

We asked the contractors to consider alternative methods of installation, and all confirmed that they were unable to install the balcony decking without scaffolding. The use of scaffolding allows the contractor to safely access the structure supporting the balcony during the works. This also allows to transport all materials safely and reduces the risk of damage to the internal areas of the building and flats.

## Why is work to soffits only required on two levels of the east elevation?

The east elevation has a HPL (High Pressure Laminate) frame and the soffits on the ground and the fourth floor have HPL panels that will need to be replaced with a non-combustible option. The soffits on the other floors on this elevation will not need replacing as they are not HPL panels.

## How can you guarantee my flat doesn't get damaged as operatives and materials go in and out?

All of the work will be done from the outside of the building. The scaffolding will go up in the areas where a balcony needs to be remediated and operatives will access the balcony from the scaffolding. All materials will be removed and replaced from the balcony, so there will be no need for us to organise access through your home.

## Do I need to clear my balcony?

If your balcony is being remediated, you will need to clear it of all items. If you may struggle to fit all items in your home while the remediation takes place, please contact Cameron Anterkyi – contact details above.

## Do I need to clear my garden?

If scaffolding needs to go in your garden area, please move any items as far away from the building as possible to leave space for the operatives and the scaffolding. If you have any concerns about fragile items, we recommend moving them inside for the duration of the project.

#### Why does only Cipher Court need work done to the balconies?

The insurer has asked to replace the combustible material in the balconies to reduce the risk of fire spreading throughout the façade of the building in case of a fire. Three out of the four elevations in the central core at Cipher Court have HPL cladding on them and this is unique to Cipher court: Cabinet Court and Code Court do not have the same amount of HPL cladding in their elevations.

## Why does the work need to be done if it meets building regulations at the time of construction?

Our insurer is unhappy with the presence of combustible timber decking in the balconies at Cipher Court because of the closeness of large amounts of HPL cladding. They have requested its removal and replacement with a non-combustible alternative.

## What happens if the material is not replaced?

The insurer would increase the cost of insurance, to cover what they see as an increased risk. This would mean insurance increases significantly and staying at an increased premium.

### Why can we not just find another insurer?

We went out to the insurance market to find another insurer at a more reasonable cost. There were no insurers who were willing to ensure the building at what we deemed to be a reasonable cost. Insurers in the market are taking a very risk-averse stance to this sort of project, and we have seen insurance issues at other buildings we have an interest in.

## Why could Kier not carry out the work when they remedied the cavity barriers in Cipher Court?

We invited Kier (the original developer) to bid for the project, but they declined to do so.

#### Why hasn't Network Homes made the original contractor return to carry out this work?

The original contractor returned to resolve those issues at Flowers Close that were compliance/ workmanship issues. This balcony work was compliant at the time the building was constructed and we cannot make them return.

## How long do we have to make the payments for the work?

Once you receive the final accounts from our service charge team (usually in September), you will have 12 months to make the payments interest-free. If you want to discuss your individual payment options, please contact our service charge team on <u>customerservice@networkhomes.org.uk</u>.

## Can we not use the reserve fund to pay for the work?

We have already added the balance of the reserve fund to the project costs, which have reduced your estimated contribution considerably.

#### Why do I have to pay when I don't have a balcony?

Under the terms of your lease, the balconies are considered part of the external structure of the building, not the responsibility of the person who lives in that flat. This is similar to how everyone would contribute to an issue with the roof, even if they lived on the ground floor, as this is part of the external structure which everyone contributes to.

## Can I decline for the work to take place on my balcony?

Our insurer will not be able to offer us a reasonable price going forward if we don't carry out the work to every balcony which they have deemed a risk. So, if one balcony didn't get remediated but our insurer said it should, it would mean a huge increase in insurance costs for everyone. As insurance costs are shared between everyone in the building, stopping the work taking place on your balcony will still mean your costs go up significantly. And so would the costs for everyone else. The balconies are not demised to residents and the decision to remediate lies with Network Homes.

#### Can I do the work to my own balcony?

Under the terms of your lease, you are not able to carry out work to the structure of the building – this includes balconies. Even if you were allowed to do this as a cost-saving measure for yourself, the terms of your lease state that you must contribute to any work required to the structure of the building. So, you would still be expected to pay your share of the work to the other balconies.

#### Why hasn't Network Homes done more to sort out the insurance issue?

We know that this is a difficult piece of news to swallow. However, we must ensure we have insurance for your building and it must be at a reasonable cost. We have an experienced insurance team with great connections in the industry and they were unable to find an acceptable alternative. As such, we have had to remain with our current insurer.

## Why am I paying when the Building Safety Act has come into effect?

The Building Safety Act offers leaseholders financial protections when defects are found within their buildings. The defects in your building have been resolved and you saw no costs for this work. The work required to the balconies is a requirement of the insurer due to the amount of risk they are willing to accept. As such, the Building Safety Act does not apply to this situation.

### Is Network Homes contributing to the balcony remediation as the freeholder?

Under the terms of the lease, the leaseholders are required to contribute towards the cost of maintaining, repairing or replacing structural elements of the building.