



Cladding & The Fund

Ringley Group are the UK's number one advisory firm for cladding & the Building Safety Fund



Ministry of Housing,
Communities &
Local Government

As the country continues to grapple with the fallout from the cladding crisis, we have appointed a cladding expert to our Building Engineering Division.

Jon Curtis, has trained government ministers on issues relating to the EWS1 (External Wall System) forms, and leads Ringley's response to the cladding crisis.

Our London-headquartered residential property consultancy manages over 15,000 homes across the UK (within blocks of flats), nearly a fifth of the portfolio has been impacted by EWS1 issues.



"In recent weeks the sheer scale of the cladding crisis has become clear, with close to 3,000 buildings registering for the government's building safety fund.

Working closely with Ringley's senior leadership and also the block management team, I spearhead the company's response to the cladding crisis while also assisting leaseholders more generally with other issues they may face."

Jon's credentials

Jon was Head of Surveying at Spencer Lockwood, and spent 20 years at Pegasi Management overseeing a £985m portfolio of Prime Central London mansion blocks.

Speed of response

Ringley were among the first to complete all their EWS1s in Spring 2020 and lodge grant applications throughout 2020.

However, this cannot be solved by the private sector alone and we need to see far greater and more urgent action from the government in tackling these issues head on.

In the first instance contact

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ESSENTIAL – Adapt your build handover strategy

post Jan 2020

What has changed?



We are now in an era of evidence based testing not desk top assessment. This means that as a developer keeping evidence of materials relating to the EWS 'external wall system' as they arrive on site, as they are installed is crucial.

No matter what contractor certification, QA system or build guarantee is in place no competent Managing Agent can avoid invasive testing as first a Fire Risk Assessment needs to be a Type 2 Survey in order for the competent assessor to sign the EWS1 Form.

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When will we address fire safety in low rise blocks?

In Jan 2021, the RICS proposed new guidance designed to reduce the number of buildings that will need an EWS1 Certificate, due to thousands of sales being held up, falling through and re-mortgages being blocks with owners then paying penalty interest rates through no fault of their own.

A consultation on the proposals runs until 25 Jan, so if you are a leaseholder in an affected block or you are impacted by the EWS1 regime, you can have your say at hgarnett@rics.org.

Taking lower rise buildings out of the equation is good news for leaseholders – some would say that the intention was never to include them in the first place. So if the proposed changes to the form are made following the current consultation, forms should not apply to:

- Buildings above 18m with no cladding or curtain wall glazing
- Buildings below six storeys where less than a quarter of

the building has non-metal composite cladding.

However, regardless of cladding, since the advent of EWS1 those carrying out invasive assessments of residential buildings have unearthed a wide range of other defects in low as well as high rise blocks that could pose a fire safety risk.

For example: major compartmentation failures and fire doors losing protective capability as buildings settle. So what is to be done about that?

Rather than putting the fear of God into flat owners – and pulling even more buildings apart causing huge cost and distress for residents – a better solution may be for owners and building managers to concentrate on ensuring that passive and active fire safety measures in blocks are effective and regularly tested.

Constant reminders to residents not to engage in potentially dangerous activities (such as

balcony barbeques) is also really important. Fire safety should always be uppermost in flat owners' minds – it is too easy to forget that your own actions may have tragic consequences.

A huge amount of fire safety information will soon be required on handover of new buildings under the new S38 of the fire regulations – and The Fire Safety Bill (going through parliament) will require invasive testing to put together dossiers on the structure, materials and fabric of older blocks too.

Routine inspection, testing and maintenance of all systems is the norm, but more so scrutiny of processes will be required.

This is yet another responsibility to add to the workload of block managers and other 'accountable persons' but, if adhered to correctly, the new rules should provide peace of mind for jumpy residents who are rightly concerned that their buildings may have hidden faults.

Personal Emergency Evacuation Plan

From £250/person

Fire Emergency Evacuation Plans

From £125
(in conjunction with Fire Risk Assessment)



Hope for 'worthless' flats with new EWS2 form but owners still face huge cladding repair bills

Homeowners in low-rise blocks of flats could be freed from controversial rules that have caused banks to value their properties at nil.

Telegraph Money understands the Royal Institution of Chartered Surveyors is working on a new form to help people wrongly caught up in tighter safety regulations introduced in the aftermath of the Grenfell fire in 2017.

Owners of two, three and four-storey buildings across the country are being forced to comply with fire safety rules intended for much taller blocks. Banks have refused to offer mortgages on these properties without a certificate that proves the building is free of dangerous cladding, despite there being far fewer fire safety concerns for low blocks.

Homes in buildings without a valid External Wall Fire

Review (EWS1) form have been routinely valued at zero by surveyors.

Residents have been left in a situation where their homes have failed high-rise cladding safety tests, even though they live in small blocks that have little or no cladding. This has caused a logjam in the property market as flats cannot be bought or sold until the problem is resolved.

The certificates demanded by banks are under review, Telegraph Money can disclose. Rics, one of the trade bodies behind the form, is considering how it can overhaul the EWS1 regime. One option under consideration is a new EWS2 form for buildings less than 18m (59ft) tall.

This would allow property transactions in smaller, safer buildings to restart while more dangerous high-rises

wait for further assessment. Another option is to restrict the EWS1 tests to buildings over a certain height, as was originally intended.

'It's been a nightmare'
Chris Gore, 35, lives in a four-storey block in South Norwood, south London, with his wife, Maxine. The couple recently had a property sale fall through because they did not have a valid EWS1 form. Yet the only cladding on their building is on the fourth storey, meaning there is minimal threat to their ground-floor home.

The building is three years old and passed all necessary safety checks at the time of construction.

"The goalposts have been moved," said Mr Gore. "We're under the [18m] threshold and the flat



was perfectly fine when it was built. Now I can't remortgage or sell, unless I sell to a cash buyer, who will want a £100,000 discount."

The Gores contacted the developer that built their block to find out whether the cladding used on the building was safe, but the firm said it was unable to locate this information. The couple have been forced to delay starting a family until they can move into a bigger home. "It's been a nightmare," said Mr Gore. "We want to take our next step in life."

Jon Curtis of the property firm Ringley Group, who advised the Government on the introduction of the EWS1 regime, said the form was not being used correctly and talks were being held over its future. "The EWS1 was intended to help people in high-rise buildings, but the lenders have bastardised it and used it throughout the market," he said.

The EWS1 form was introduced last December by RICS and UK Finance, which represent surveyors and lenders.

It was supposed to help banks to identify potentially unsafe high-rise buildings, but lenders have demanded the form for modern blocks of all heights.

Mr Curtis said the 18m limit had been established because it was the maximum height that standard fire engines could reach, making it unnecessary to apply the rules below that level. In one case Mr Curtis said a bank had asked for an EWS1 form on a low-rise property with a brick exterior, tiled roof and no cladding. The forms cost thousands of pounds and it is difficult to find qualified professionals to fill them in.

RICS would not say when its proposals would be published. A spokesman said: "We are working on a review of EWS1 and guidance generally with a range of industry stakeholders. Any changes made as a result of that review will still have to follow the most up-to-date government advice."

Cost fears

Leaseholders have been left fearing large bills if their properties are found to have dangerous cladding. This week Lord Greenhalgh, the building safety minister, said residents would have to foot some of the bill. Clive Betts, who chairs the cross-party housing, communities and local government committee, described this as a "significant change" in the Government's position.

In July, Christopher Pincher, the housing minister, said the costs should be met by the developers or building owners and "certainly not leaseholders". In 2018, Theresa May, prime minister at the time, said remediation costs should not be passed on to leaseholders.

Those in smaller blocks still fear they could be left with huge repair bills. They have no access to the Government's £1bn building safety fund, which is restricted to buildings taller than 18m.

EWS1 Don't Overpay

For an initial discussion

From £5,000
Includes specification of what to test & Interpretation of test results

 **Anthony.james@ringley.co.uk**

 **07958 141 520**

Rally Cry – New consultation as guidance aims to improve consistency in EWS1 requests



The Royal Institution of Chartered Surveyors (RICS) has today issued proposed guidance for public consultation. The guidance aims to help homebuyers and leaseholders, profoundly impacted by delays in the homebuying market, caused by safety concerns over cladding, and the cost of remediation.

The guidance (*Valuation of properties in multi-storey, multi-occupancy residential buildings with cladding*) will help by setting out a consistent position for valuers carrying out mortgage valuations, on when EWS1 forms should be requested for buildings with cladding, before valuing a property, to avoid unnecessary delays.

Contributions to the consultation are welcome from all. Although the guidance is intended for use by valuers and mortgage lenders, it will also provide clarity for owners/operators of buildings, fire risk assessors and others who are involved in properties with cladding. RICS is particularly keen to engage leaseholders,

homebuyers and those that advise them (such as conveyancers).

The responses gathered from the public, valuers, lenders and other stakeholders will shape the guidance and seek to form a consensus on where an EWS1 form is required or not and, in turn, help balance the risks to mortgage lenders, existing leaseholders and borrowers where combustible cladding may be present on a residential building. The guidance will not act as a substitute for a life safety fire risk assessment, nor will it advise on how to complete an EWS1 form.

The proposed guidance includes criteria, based on existing Government advice and developed in consultation with the fire safety sector, lenders and other stakeholders, to help valuers decide where an assumption can be made that remediation work, which can affect the value of the property, is unlikely to be needed and an EWS1 should therefore not be required.

The consultation will be open from 8 January 2021 and will close on 25 January 2021 with the proposed guidance note due in Spring 2021.

Proposed criteria:

Building over six storeys

- There is no cladding or curtain wall glazing on the

building and

- if there are balconies where the balustrades and decking are constructed of combustible materials (e.g. timber), they are not stacked vertically above each other.
- Buildings of five or six storeys
- There is not a significant amount of cladding on the building (for the purpose of this guidance, approximately one quarter of the surface façade is a significant amount) and
- there are no ACM or MCM panels on the building and
- if there are balconies where the balustrades and decking are constructed with combustible materials (e.g. timber), they are not stacked vertically above each other.

Buildings of four storeys or fewer

- There are no ACM or MCM panels on the building*.

** Note: metal cladding and ACM/MCM are visually very similar, so if metal cladding is present, the valuer should either confirm with the building owner or managing agent in writing that they are not ACM/MCM, or an EWS1*

Ben Elder, Head of Valuation Standards RICS commented:

“Following the Grenfell Tower tragedy in 2017, fire safety in our built environment has rightly been under significant scrutiny both in the UK and globally. RICS worked

with industry to ensure properties were safe from fire risk and to produce the EWS1 form to get the market moving.

"Since its introduction, Government advice has changed, and COVID-19 has seen lending criteria reviewed. EWS1 was never intended to hold up the market, indeed without it, no one would be moving. However, this proposed guidance intends to help by providing valuers with clear criteria to help them decide on whether an EWS1 form may be required or not.

"There will clearly still be many cases where an EWS1 form is necessary, but the guidance and insight resulting from this consultation will enable us to continue to work with stakeholders, including Government, to find solutions to help speed up the process for remediating these buildings."

The guidance note is subject to final approval by RICS's

independent Standards and Regulation Board, chaired by Dame Janet Paraskeva, following the consultation.

Dame Janet Paraskeva, commented:

"Public confidence in the safety of buildings with external cladding systems is at an all-time low.

"Post Grenfell, uncertainty about the safety of buildings with cladding systems has understandably had a significant impact on the market for affected properties. Concern over safety and potential remediation costs presents a significant challenge for those advising potential purchasers and lenders.

"RICS, through its Independent Standards and Regulation Board, have launched a UK-wide consultation on guidance designed to help surveyors when they undertake such valuations for mortgage lending. The purpose of the guidance is to create

consistency, and to support best practice, in order to ensure that properties affected are properly identified and those unaffected by unsafe cladding are not unnecessarily impacted.

Background

The EWS1 process, developed in December 19 by RICS, UK Finance and BSA, was developed in response to UK Government advice to check all potentially unsafe cladding systems for buildings over 18m following Grenfell.

However, with changes in Government advice in January 2020, all buildings were brought into scope with many lenders requesting EWS1 forms on all buildings of multiple occupancy.

RICS continues to work with the insurance sector and Government to find solutions to the issues around Professional Indemnity Insurance.

Join us at our **UKAA hosted webinar**

Date & Time: 02 Feb 2020 ; 10 – 11 am
in <https://bit.ly/39O41Sa>

We will attempt to answer your questions:

Will this be the last change to the EWS1 process?

Will mortgage companies in the future want the whole Building Safety File?

Will there be a central register for this?

Who is responsible for procuring the EWS1: developer of ManCo?

New £30 million Waking Watch Relief Fund announced



Ministry of Housing,
Communities &
Local Government

Fund announced to help end the scandal of excessive waking watch costs, as part of a further move to support thousands of residents in high-rise buildings.

- New £30million Waking Watch Relief Fund for fire alarms to reduce costs for leaseholders forced to have a waking watch
- £1 billion Building Safety Fund deadlines extended to ensure more eligible buildings can remove unsafe cladding
- Around 95% of buildings with dangerous ‘Grenfell type’ ACM cladding to have completed remediation or have workers on site by the end of the year

The government has on the 17th December 2020 announced a £30 million fund to help end the scandal of excessive waking watch costs, as part of a further move to support thousands of residents in high-rise buildings.

The new Waking Watch Relief Fund will pay for the installation of fire alarm systems in high-rise buildings with cladding, removing or reducing the need for costly

interim safety measures such as ‘waking watch’.

The National Fire Chiefs Council have been clear in recent guidance that building owners should move to install common fire alarm systems as quickly as possible to reduce or remove dependence on waking watches.

The steps today will help worried leaseholders who may have faced high costs for interim safety measures by providing financial support and delivering a better, long term fire safety system in their buildings.

Some buildings have already installed these systems due to the significant savings this offers, with leaseholders in those buildings, who on average were paying £137 per month for a waking watch, expected to collectively save over £3 million per month.

The same research shows the wide range in costs faced by leaseholders and evidence of disproportionate charges – the Housing Secretary Robert Jenrick is writing to Trading Standards asking them to use their powers to investigate.

The fund will open in January, but will also provide immediate, emergency support to Wicker Riverside Apartments in Sheffield to ensure that the 35 recently evacuated families should be able to return to their homes before Christmas.

A 6-month extension to the deadline for building owners to complete their applications to the £1 billion Building Safety Fund has also been announced – with a new deadline for submissions of 30 June 2021.

This means hundreds more buildings will be remediated and thousands of leasehold residents will be protected from costs. Progress is being made on current applications with many more expected to be agreed before Christmas.

Housing Secretary Robert Jenrick said:

“I’ve heard first-hand from leaseholders the misery that rip-off waking watch costs have been bringing to residents of high-rise buildings with cladding.”

“I’m announcing today a £30m Waking Watch Relief Fund to help relieve the financial pressure on those residents and to ensure they are safe. I’m confident that this will make a real difference to worried leaseholders up and down the country this Christmas.”

“We have continued to prioritise the removal of unsafe ACM cladding throughout the pandemic and expect around 95% of remediation work will have been completed or be underway by the end of this year.”

National Fire Chiefs Council Chair, Roy Wilsher said:

"We welcome this new Waking Watch Relief Fund, which will help to reduce the financial burden for some leaseholders having to fund the costs of waking watches."

"It has been our firm and long held expectation that building owners should move to install common fire alarms as quickly as possible and this funding is a positive step."

Building Safety Minister Lord Greenhalgh said:

"Our priority is making sure people are safer in their homes and we are working

tirelessly to make this happen."

"The measures announced today build on our commitment, which will be enshrined in law through our Building Safety Bill, to improve the safety of buildings across the country."

"Building owners are responsible for making sure that their buildings, and the people who live in them, are safe. We continue to actively pursue them to encourage swift action and have supported this with £1.6 billion in government funding."

This builds on steps the government has already made to support leaseholders

including securing an agreement that owners of flats in buildings without cladding do not need an EWS1 form to sell or re-mortgage their property – benefitting nearly 450,000 homeowners. These measures are part of the government's commitment to improve the safety of buildings across the country which will be enshrined in law through the Building Safety Bill in 2021.

The government is clear the building industry must contribute towards the costs of making these homes safe once more, to set right decades of unsafe practices. Work continues at pace to develop further financial solutions to protect leaseholders with details to be announced in the new year.

Did you know...

Whilst not a statutory requirement a fire box is highly recommended. It serves as immediate reference for Brigade and is "immediate demonstration that the property is well managed".

The Emergency Grab Bag

- 1 Megaphone (25 watt) complete with alkaline batteries
- 1 Waterproof intrinsically safe ATEX torch complete with alkaline batteries (2 x AA)
- 1 Emergency Whistle
- 1 Non-flammable gas airhorn
- 1 Hi Visibility Vest – fire marshal
- 1 Fire Marshal Identification Arm Band
- 10 Safety light-sticks
- 1 Fire Safety Guide Booklet
- 1 Hazard Barrier Tape

It is time to properly equip Staff on Site

The on-site Fire Box

Typical Fire Box Contents

- Floor plans
- Fire strategy document from O&M Manual
- Location of service isolation switches/valves
- Contact details
- Access Codes/fobs
- Details of persons who may require assistance (PEEPS)
- Hydrant location
- Any known Hazards (oxygen users etc)
- Asbestos Register (or confirmation none)
- Details of any dangerous substances kept on site



Ringley and the UKAA have teamed up again for part 3 of the EWS1 webinar.

Tuesday, 2nd February
10:00 to 11:00 am

Jon Curtis,
Head of Building Engineering Ringley



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