**Home ownership campaign – EWS1 update for website**

**What is an EWS1 form?**

Since the tragic Grenfell Tower fire in 2017, all blocks of flats built in a similar way are being inspected to identify any safety concerns and to outline any remedial work that needs to happen.

An External Wall System form (EWS1) is an independent report that confirms whether blocks of flats over 18m high meet government requirements around the safety of the external walls of the building.

We’re committed to the safety of our customers and the EWS1 investigation will confirm that your home is a safe place to live. Although an EWS1 form might still be needed on your home, this doesn’t necessarily mean that your home is at any greater risk until it’s completed.

We want these inspections to take place as quickly as possible, however they need to be carried out by an expert to be completed correctly. There have been some delays to this taking place, which is affecting all building owners, including many housing associations across the country.

**Why has there been a delay to inspections?**

Unfortunately, there are only a small number of experts with the skills to carry out inspections and complete EWS1 forms, which has led to delays and problems for some leaseholders.

Some funding is available for housing associations to pay for any remedial works that needs to happen, however access to these funds has also been delayed and not all buildings qualify for the financial support.

**Why do I need an EWS1 form?**

Lenders and property valuers have increasingly been requesting to see a building’s EWS1 form before lending money to leaseholders who want to re-mortgage, sell, or buy more shares in their home. This is because it shows that the external walls of the building have been checked and confirms it meets with building regulation.

It’s hard to find out if a building has been built using safe materials or not, so lenders have to rely on the information provided in EWS1 forms when considering loans.

**What does this mean for me?**

We know some leaseholders have experienced upsetting and worrying problems when they have tried to re mortgage their home, move or buy additional shares because some mortgage lenders won’t lend any money until an EWS1 form has been completed.

If you live in a block of flats and you’re considering moving, re mortgaging, or staircasing, you should speak to an independent financial advisor who can give you advice about your own situation.

**What is being done to resolve the issue?**

Amendments have recently been made to EWS1 guidelines on what type of buildings the form is needed for. This change means that some blocks that are less than six storeys high will no longer need an EWS1 to be carried out at all. Your block’s eligibility for this will depend on several factors such as how much cladding is on the building and what type of materials any balconies are made of. It’s estimated that 500,000 leaseholders will benefit from this new guidance.

The government has also unveiled a five-point plan to bring an end to unsafe cladding, which addresses some of the issues leaseholders are experiencing. The plan includes:

* An extra £3.5bn (on top of £1.6bn) towards removing dangerous cladding from high-rise buildings taller than 18m, with leaseholders in buildings below 18m being offered loans to fix their buildings

Hope that leaseholders in medium and high-rise blocks face no costs, or very low costs for cladding remediation

* For buildings under 18m, the government will create a new long-term, low-interest loan scheme for leaseholders in buildings where dangerous cladding needs to be removed.

**What happens next?**

If we’re the freeholder of your building, we’ll work with lenders, leaseholders and the government to ensure that all our homes are safe, and that leaseholders don’t experience undue or significant costs.

If we’re not the freeholder of your building and lease it instead, we’re committed to working with the Freeholder or management company that owns the building to make sure an EWS1 form is provided as quickly as possible.

If you have any concerns about how this might impact you or any questions about the EWS1 form, please don’t hesitate to get in touch with our home ownership team on 0333 400 8222.