MAYOR OF LONDONLONDONASSEMBLY

EWS1 best practice guidance

Guidance for landlords on leaseholder requests for EWS1 forms

Key information

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Introduction

It's now been more than four years since the Grenfell Tower fire. Yet thousands of Londoners still live in a state of anxiety over the safety of their homes and the cost of righting past failures. One uncertainty facing residents and leaseholders is the ability of those responsible for their buildings to secure External Wall System (EWS1) forms. This can be vital for mortgage, lease and staircasing negotiations.

We know that standards in responding to and facilitating EWS1 requests vary considerably across landlords in London's housing sector. That's why, in 2021, the GLA led a cross-sector Task and Finish Working Group. Our intention was to design quick and easy interventions to raise standards for landlords.

This guidance does not address the systemic issues that have underpinned the challenges with the EWS1 process. Instead, the guidance aims to promote good practice within the remit of the landlords, so that leaseholders are better supported when EWS1 assessments are required to support the valuation of flats in their buildings.

The framework for this document has been shaped with input from leaseholder and building safety organisations. The best practice it puts forward has been informed by stakeholders' experiences, including housing associations and councils. You can find the methodology in Appendix 1 and the full list of participants in Appendix 2.

The GLA holds final responsibility for the content of this EWS1 best practice guidance.

Box one: who is this guidance for?

The guidance is for landlords (including building owners and head lessors) and managing agents. This reflects the fact that many buildings have complex ownership structures which means those ultimately responsible for building safety may not have a direct relationship with residents.

Building owners and managing agents tend to have functional responsibilities for building management. The building owner typically has specific authority to maintain the external wall system. This means they would usually be expected to commission EWS1 assessments where these are required:

Head lessors, conversely, are landlords that hold the head lease of properties and tend to manage relationships with their residents. For example, a housing association might hold the head lease of multiple units, which they then lease to multiple leaseholders. This would make the housing association effectively a landlord, despite not being the freeholder. A head lessor's ownership or management responsibilities towards the external walls will depend on the terms of the head lease.

Applying some of the best practice in this guidance is expected to differ for building owners and managing agents, versus head lessors. We have specified where this is the case. Where this document references 'landlords', this should be taken to mean building owners and head lessors.

We recognise that head lessors may have difficulty implementing policies or obtaining building information. However, we expect that they will strive to liaise with building owners and managing agents to ensure they can support their leaseholders. Likewise, we expect that building owners and managing agents will support head lessors' access to information and engagement. This applies particularly if the latter are responsible for engaging residents.

The building safety crisis is having a devastating impact on thousands of people's lives. The EWS1 process, whilst well intentioned, has in many cases exacerbated the confusion and anxiety that the crisis is causing. Housing providers, such as not-for-profit housing associations, are working hard to obtain assessments and to work with original contractors and those responsible to ensure remediation works are carried out where they are needed. I want to thank all those people who have helped bring this best practice guide together, especially resident representatives. The guide seeks to support all those involved and affected by this crisis to navigate this complex process, and to ensure that the needs of residents remain at the forefront throughout.

Geeta Nanda OBE, G15 Chair, Chief Executive of MTVH and Chair of the EWS1 Task and Finish Working Group

It's essential that every Londoner is safe – and feels safe – in their home. Ensuring that all homes in the capital comply with fire safety standards is a top priority.

London boroughs welcome this best practice guidance as an important resource that will support landlords and managing agents and improve leaseholders' experience of navigating External Wall System forms, for example when selling a home. Through providing much-needed clarity on the processes involved, this document sets out clear expectations and principles that we hope will provide reassurance and better results for Londoners.

Cllr Darren Rodwell, Executive Member for Housing & Planning at London Councils

For more than two years now, the EWS1 process has been industry's answer to the building safety crisis affecting thousands of leaseholders across London. While it was intended to provide certainty for lenders and leaseholders navigating the building safety crisis, the widespread failings that inspections have uncovered and huge demand for assessments has trapped too many leaseholders in their homes. Unable to sell and anxious for their safety, leaseholders in these buildings have had to put their lives on hold until a certificate is secured.

At its core, the systemic nature of the building safety crisis requires bold policies and funding from Government. As a quick intervention, however, this EWS1 best practice guidance from the GLA's Task and Finish Working Group is a big step forward in helping freeholders and landlords support leaseholders through this difficult process. I am confident that the clear action points and principles identified in this document will raise standards across the sector and put leaseholders first on EWS1.

Tom Copley, Deputy Mayor of London for Housing and Residential Development

The NHF welcomes this GLA guidance to support landlords in responding to EWS1 requests. Housing associations have shared their experiences to inform the report and we encourage our members to keep learning from one another, so we can best support residents impacted by the building safety crisis.

Victoria Moffett, Head of Building and Fire Safety Programmes at the National Housing Federation

Endorsement

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1. Background

EWS1 assessments were introduced in 2019 by the Royal Institution of Chartered Surveyors (RICS), the Building Societies Association (BSA) and UK Finance. They are a voluntary industry-wide process to support the valuation of flats in buildings that may need cladding remediation. EWS1 certificates are not life or fire safety certificates. Rather, they are valuation tools created to provide assurances to both lenders and property buyers that buildings would not incur future high remediation costs.

Consolidated Advice Note, (CAN) meant EWS1 assessments may be required for buildings of any height. <u>Reference:1</u> RICS later published an updated <u>EWS1 framework</u> in March 2021.<u>Reference:2</u> This aimed to clarify the building criteria for which EWS1 forms might be necessary to support valuations. This guidance was published after public consultation, including with government and key stakeholders. It was intended to be a non-binding best practice guidance document<u>Reference:3</u> for use by RICS valuers.

In January 2022, the <u>Department for Levelling Up</u>, <u>Housing and Communities (DLUHC)</u> withdrew the CAN. At the same time, the British Standards Institution (BSI) published a new guidance document, <u>Publicly Available</u> <u>Specification 9980:2022</u>. Commonly known as PAS 9980, it is directed at building professionals and establishes a methodology for fire risk appraisals of external walls (FRAEWs).<u>Reference:4</u>

While PAS 9980 accounts for the rationale and objectives of the CAN, it is narrower in scope as it only focuses on external wall systems. The guidance is designed primarily to assess risk to life. Its methodology is underpinned by a <u>risk-proportionate approachReference:5</u>, that considers various factors to establish the fire risk of external walls.

The guidance is meant to form part of the wider system responding to the building safety crisis. However, it is not a legal or regulatory document.

It is important to note that although the CAN has been withdrawn and PAS 9980 published, the 2021 RICS framework remains valid and is under review. It is expected that lenders and valuers will continue to use EWS1 proportionately for now<u>Reference:6</u> until further systemic changes that can restore confidence in the market have been confirmed or implemented.<u>Reference:7</u>

These changes include protection for leaseholders from the costs of building safety remediation.

2. Approach to the EWS1 process

As the EWS1 is not a statutory assessment, landlords and managing agents have diverse approaches and policies to support the assessments. The below identifies best practice in this area:

- 1. Despite it not being a statutory duty, landlords and managing agents should support leaseholders and commit to facilitating EWS1 assessments where they are required.
- 2. Landlords and managing agents should have a clear approach or policy to respond to EWS1 requests. This should address how to handle EWS1 requests around buildings that may fall outside the parameters outlined in the RICS framework. Head lessors may not be able to support EWS1 assessments. In such cases, they should contact the building owner or managing agent about their policy or approach on assessment of the external wall system and share this with leaseholders.
- 3. The policy or approach should be based on a clear risk prioritisation framework that reflects central government principles. For example, those outlined in the PAS 9980 guidance or the Home Office risk

prioritisation tool.<u>Reference:8</u> This is vital when the size of a landlord's housing stock means that they have to prioritise many requests.

- 4. Landlords and managing agents should clearly set out how costs for EWS1 assessments will be met, shared and/or reimbursed. Head lessors may not be responsible for EWS1 assessments. In such cases, they should get information from the building owning or managing agent about their approach to funding EWS1 assessments. They should then share this with affected leaseholders.
- 5. Landlords and managing agents should collect data on requests for EWS1 assessments and reports of frozen transactions. Where possible, they should also monitor EWS1 ratings and whether these have resulted in successful mortgage, lease or staircasing negotiations, as reported by leaseholders.

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Box two: supporting EWS1 assessments

For building owners, managing agents and head lessors functionally responsible for maintaining external walls, supporting EWS1 assessments entails:

- 1. hiring the relevant professionals with the adequate qualifications, experience and competences to do the assessment
- 2. providing access to any relevant building documents
- 3. granting access to building(s) for the purposes of the intrusive assessment
- 4. seeking permission from residents and coordinate access to properties where required for the assessment
- 5. coordinating any communications with residents before, during and after the assessment has finished.

For head lessors who are not responsible for maintaining external walls, supporting EWS1 assessments entails liaising with other stakeholders (like the building owner and managing agent) to help leaseholders get information about EWS1 policies and processes.

RICS has set out the competencies required to conduct assessments and published a list of bodies whose members may be qualified to conduct EWS1 assessments. However, the list is not exhaustive and does not constitute an endorsement from RICS.

Box three: example risk-prioritisation policies

Landlords and managing agents with large residential portfolios must prioritise assessments according to risk and communicate this risk-assessment to leaseholders. Metropolitan Thames Valley Housing (MTVH) has developed a risk prioritisation matrix.

It combines occupancy information with technical considerations to identify the highest risk buildings within its portfolio. Occupancy information is categorised by tenure and client group. Technical considerations include:

- the height of a building
- construction method
- types of cladding and combustibility
- areas and contiguity of combustible cladding
- combustibility of insulation in external wall systems
- balcony and walkway construction and combustibility.

Through this framework, MTVH can account for a multitude of relevant risk factors. Leaseholders can easily access information on this issue through the dedicated EWS1 section on MTVH's website.

3. General communications

Leaseholders rely on landlords and managing agents to communicate clear, up-to-date and accessible building safety information, including on EWS1 assessments. Yet leaseholders are often left feeling anxious and confused about the EWS1 process. This has been exacerbated by the many changes in government policy and guidance on the process since its launch. This anxiety is made worse by the consequences that a failure to provide an EWS1 can have on their lives. Often leaseholders are unclear as to whether their building has or needs an EWS1 form, and how close they are to securing one.

Landlords and managing agents should ensure that they follow best practice to ensure leaseholders are fully informed:

- 6. Landlords and managing agents should communicate clearly who is responsible for the building and external wall system (and thus commissioning EWS1 assessments).
- 7. Landlords and managing agents should provide clear information about building safety processes and legislation. This is vital given the changing nature of guidance and frameworks. This should include details of how the new Fire Safety Act and PAS 9980 guidance may impact Fire Risk Assessments (FRAs) and how they are conducted. Landlords and managing agents should also clarify how the withdrawal of the CAN and the publication of PAS 9980 may impact the EWS1 process. For instance, they should

explain to residents that where a building has secured an A-rated EWS1 form, the form is valid for five years. This means that no Government announcements will invalidate an in-date EWS1 form.<u>Reference:9</u>

- 8. Where head lessors cannot access building safety information, they should liaise with building owners and managing agents to understand any processes that may impact their residents. They should also proactively inform residents of conversations with building owners and managing agents. This will serve to minimise residents' uncertainty while they wait for information from head lessors.
- 9. Landlords and managing agents should proactively communicate available building safety information to residents. This includes the results of FRAs, fire risk appraisals of external walls (FRAEWs), as well as their EWS1 policies and approaches. Where head lessors do not have this information, they should liaise with building owners and managing agents to understand how these processes may affect their residents. This is vital if the latter are unresponsive or will only communicate with the head lessor. They should also proactively inform residents of conversations with building owners and managing agents. This will serve to minimise residents' uncertainty while they wait for information from head lessors.
- 10. Landlords and managing agents should ensure that building safety information is clear, accessible, and easy to understand. They should also clearly distinguish between the PAS 9980 methodology and EWS1 forms.
- 11. Landlords and managing agents should clearly signpost the teams and staff who can answer residents' questions on EWS1. This includes separate teams if appropriate, for valuation queries or building safety concerns arising from the assessment.
- 12. Landlords and managing agents should tailor and personalise communications with residents of buildings which require remediation, or which might require EWS1 assessments. Good communications include engaging directly with residents through meetings, letters and partners' websites. Head lessors should aim to establish the best person for residents to contact. If they are unresponsive, they should liaise with building owners and managing agents. They should also proactively inform residents of conversations with building owners and managing agents. This will serve to minimise residents' uncertainty while they wait for information from head lessors.
- 13. Where buildings require remediation, landlords and managing agents should tell residents about this before issuing a formal Section 20 consultation Reference:10 with enough notice. Building owners and managing agents must ensure they provide this information to head lessors, especially if they do not engage with sub-leaseholders directly
- 14. Building owners and managing agents should communicate expected timelines to residents where buildings require remediation or might require EWS1 assessments. They should also communicate this to head lessors where they do not engage their sub-leaseholders directly. Building owners and managing agents should manage residents' expectations given the possible delay in securing professional assessors for some properties, which could cause delays in conducting assessments. Managing expectations will be most important where timelines cannot be provided. In such cases, building owners and managing agents should share the reasons for this with leaseholders in order to reduce stress and uncertainty.

- 15. When building owners and managing agents commission EWS1 assessments, they should share these with all leaseholders in the building once available. This should either be directly or through head lessors, as appropriate. They should also encourage their contractors to upload completed forms to the <u>Building</u> <u>Safety Information portal</u>.
- 16. Building owners and managing agents should explain to leaseholders and head lessors where EWS1 forms are required as evidence for legal disputes. Where this is the case, they should offer alternative information in a format that does not inhibit any legal action. As a minimum, they should provide leaseholders and head lessors detail on the EWS1 grading received and the assessment's main findings. For example, this could be the type of cladding found and any other building safety concerns, or a redacted EWS1 form with this information. Head lessors should try to obtain all relevant information from building owners and managing agents, and ensure they share it with leaseholders immediately.

Box four: examples of best practice

Some landlords choose to make EWS1 and wider building safety information available on their websites. London and Quadrant (L&Q) has taken steps to ensure leaseholders and residents can understand building safety terminology and access safety information for their building. It has created a dedicated building safety zone on its website, which includes a 'Glossary of Terms' for fire safety issues. It has also created an online Fire Risk Assessment (FRA) webform. This allows leaseholders and residents to request copies of their building's latest FRA.

Some landlords keep residents updated via leaseholder portals. Housing associations Network Homes and MTVH provide EWS1 information and building safety updates via leaseholder portals. This ensures that leaseholders can conveniently access information specific to their building, where appropriate. Network Homes also make FRAs available through their portal.

As well as relying on portals and websites, landlords also offer more personalised communications. For instance, MTVH holds monthly meetings with residents living in buildings requiring remediation. Housing association Hyde Group also holds in-person meetings with residents and delivers personalised communications, before issuing Section 20 consultations.

Best practice on frequently asked questions (FAQs)

Website FAQs sections are often where residents first look for answers on EWS1 and wider building safety issues, before contacting landlords and managing agents. As such, well-designed FAQ sections can minimise both stress for leaseholders and workloads for landlords and managing agents. Organisations should consider the following principles when designing and updating FAQ sections for leaseholders.

Principles

1. **Include real frequently asked questions.** Landlords and managing agents should consult with building management and safety teams to draw out FAQs that answer questions relevant to residents' concerns. Do not limit your FAQs to providing basic information only (for example, what is an EWS1 form? What is an FRA? What is the difference between an FRA and an FRAEW? How long will it take to get the EWS1 for my building?). FAQs should be drawn from a wide variety of sources, from letters and emails to press and social media (for example, how is an EWS1 produced? Can I organise my own EWS1 inspection? What happens if the EWS1 inspection uncovers issues with my building?).

- 2. Compare and contrast your FAQ section with those of other landlords and managing agents. Are they answering questions that could help your residents?
- 3. **Prioritise simplicity when designing FAQ sections.** Where more detail or technical language must be used, provide links to other pages such as your organisation's building safety glossary of terms. If helpful, provide diagrams and examples.
- 4. **Categorise your answers according to themes.** FAQ sections should be navigable and easy to understand for all users. Ideally, they will feature block headers with dropdown boxes to be as user-friendly as possible (for example cladding remediation, EWS1, interim safety measures, government legislation on building safety).
- 5. Be clear with the information provided. Ensure you provide enough context for the reader to understand any advice on your page.
- 6. **Provide clear timelines.** Avoid using language that is not specific (for example, 'as and when,' 'soon'). For instance, if you provide a service, such as a portal to request FRAs, ensure the FAQs provide timelines on when leaseholders should expect the FRAs.
- 7. **Offer accessible formats and languages.** FAQ sections should include clear options to request answers to FAQs in alternative formats and languages.
- 8. Make sure your FAQ page is easy to find. Consider including links on email signatures, resident updates and website homepages.
- 9. Offer the option to take queries further. FAQ sections should clearly point users in the direction of further advice if required. Ensure that the links to any additional information work and are up to date.
- 10. **Regularly update your website's FAQ section.** Without regular updates, FAQ sections can become outdated and irrelevant. Updates to FAQ sections should always consider the above principles to ensure they are as useful as possible. This is vital when it comes EWS1, as the guidance on this form is constantly evolving and impacted by government announcements on fire safety. FAQs should include questions on the CAN and PAS9980, explaining these changes and what they mean for residents.

4. When EWS1 forms cannot be secured

The building safety crisis is causing leaseholders much anxiety and financial stress, especially those who are unable to move homes. Landlords and managing agents should understand that leaseholders' anxiety is rooted in the fear of losing their property, going bankrupt or being made homeless. Other concerns include the fear that they will have to put life plans, such as having children, on hold or completely abandon them.

Landlords and managing agents should be sympathetic to this when reviewing and responding to leaseholders' requests for building owners to commission EWS1 assessments. They should also be proactive in considering possible alternative solutions for leaseholders:

- 16. If building owners and managing agents are unable to support EWS1 assessments, they should clearly explain why this is the case.
- 17. Landlords should review favourably requests for subletting by leaseholders in exceptional circumstances. This includes those that have arisen or been made worse by building safety defects and/or lack of a favourable EWS1 building assessment. Reference:11??????
- 18. Where landlords are unable to grant subletting, they should clearly communicate the reasons for this decision.
- 19. In granting any permission in principle to sublet, landlords should manage leaseholder expectations. They should clearly communicate that lenders have their own policies on sub-letting and are subject to regulatory requirements in this respect. Reference:12

20. Where consent to let has been granted, landlords should be clear with leaseholders on the GLA's expectations for subletting. That means they must be as transparent as possible about building safety issues with potential tenants. Landlords should support leaseholders in communicating to potential tenants all available and relevant fire safety information. This includes whether a building needs remediation. Head lessors should try to get this information from building owners and managing agents to adequately support leaseholders who are subletting their flats.

Appendix 1 – Methodology

Programme of work

The EWS1 Task and Finish Working Group was established by the Mayor's Homes for Londoners Board in June 2021. It involved a programme of work focused on landlords' approaches to communications, funding, data and monitoring of EWS1 requests. It also delved into the general policies landlords had with respect to facilitating EWS1 assessments, and the reasons for these policies and approaches.

The topics in this programme were informed by the findings of an EWS1 research project by the Mayor's housing team in early 2021. This focused on the ways social landlords were navigating challenges associated with the EWS1 process. It found that:

- 1. There is little consistency in how social landlords respond to EWS1 form requirements.
- 2. There is variation in social landlords' policies and communication strategies on EWS1. Some approaches failed to meet basic communication standards. This added to a wider finding that leaseholders are often not fully informed about their buildings.
- 3. Social landlords often suggest that they are not responsible for facilitating EWS1 assessments as they are not legal requirements. This had let some landlords to impose often onerous processes when leaseholders wanted to access EWS1 forms, including the need to raise Freedom of Information (FOI) requests.
- 4. Social landlords face major challenges finding qualified professionals. This is a significant reason for the backlog in responding to EWS1 forms requests.
- 5. The EWS1 process has uncovered the need for remediation, not only of cladding but of other serious fire safety issues.
- 6. Difficulties obtaining a valid EWS1 form have resulted in frozen transactions. The available data is likely to underestimate the true impact of the forms on the market.

The first three findings were of concern to the Mayor and represented areas where we could use our convening powers to influence rapid change. This best practice guidance was intended to be a quick intervention in response to the sub-optimal service to leaseholders we encountered during the EWS1 research. The objective of the guidance is to recommend practices that landlords can implement promptly in an ever-evolving context. This will offer immediate relief to leaseholders facing challenges with the EWS1 process.

This guidance is not designed to address the systemic problems that underpin the building safety crisis or the challenges with the EWS1 process.

Best practice guidance

The 'EWS1 Task and Finish Working Group' was hosted by the GLA and convened five times between July and September 2021. The meetings consisted of:

- preliminary session with leaseholder groups: this session provided leaseholder groups with the opportunity to provide feedback on the topics in the proposed programme of work of the working group
- sessions with landlords: three meetings with landlords were held with the objective of sharing best practice on the topics in the programme of work
- feedback session with leaseholder groups: this session offered leaseholder groups a chance to give feedback on the draft best practice identified by landlords.

As well as this, we sent a survey to private landlords and managing agents. However, response rates were low (ten in total), and most were received from resident associations (seven), who stressed the importance of communications and transparency.

Following the feedback session with leaseholder groups, we shared the list of amended best practice was shared with UK Finance, the Royal Institution of Chartered Surveyors, the Building Societies Association and the Association of British Insurers. This was to ensure that best practice does not misrepresent the EWS1 process.

The full best practice guidance was then shared with both landlords and leaseholders. Further feedback from both was then incorporated into the guidance, which was recirculated for comments in January 2022 (after the withdrawal of the CAN and publication of PAS 9980).

Appendix 2 – Working group participants and other contributors

Please note that those listed in this document have been consulted in the drafting of the best practice guidance. However, the GLA holds final responsibility for the content in the EWS1 best practice guidance. As such, participation in the working group or engagement as an external stakeholder does not necessarily reflect endorsement of this document.

The best practice in this guidance is primarily underpinned by the insights, discussions and contributions of the members of the 'EWS1 Task and Finish Working Group.'

We would like to warmly thank the following working group participants for their time and wider contributions to this work:

- Daniel Fielder, Senior Project Manager, Metropolitan Thames Valley
- Geeta Nanda, Chief Executive, Metropolitan Thames Valley
- James Goddard, Director of Regeneration, London Borough of Hackney
- Jamie Ratcliff, Executive Director of People and Partnerships, Network Homes
- Neal Ackcral, Chief Executive Officer, Hyde Group
- Victoria Moffett, Head of Building Safety, National Housing Federation

The GLA would also like to thank the following individuals and organisations for their input:

- Cath Williams, Co-founder, National Leasehold Partnership
- Charlie Blagbrough, Mortgage Policy Manager, Building Societies Association
- Dave Richards, Co-founder, London Cladding Action Group
- John Marr, Principal, Devolved Government and Social Housing, UK Finance

- Laura Hughes, Manager, General Insurance, Association of British Insurers
- Martin Boyd, Chair, Leasehold Knowledge Partnership
- Nigel Sellars, Standards, Royal Institution of Chartered Surveyors
- Sebastian O'Kelly, Director, Leasehold Knowledge Partnership

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References

- <u>Reference:1</u>The guidance changed through the government's Consolidated Advice Note, also known as the 'Advice for Building Owners of Multi-Storey, Multi-occupied Residential Buildings.'
- <u>Reference:2</u>The current RICS framework was developed through extensive consultation with a range of stakeholders including fire engineers, lenders, insurers, valuers, and other cross industry representatives. The current EWS process, and resulting form, has been designed in line with the Consolidated Advice Note (CAN). The CAN was withdrawn by government on 10 January 2022. The EWS1 process and RICS framework are currently under review following the publication of PAS 9980.
- <u>Reference:3</u>Given that the RICS framework is not prescriptive it is possible that lenders request EWS1 assessments for buildings not deemed to need one based on the RICS framework.
- <u>Reference:4</u>The outcome of a FRAEW is intended to inform fire risk assessments of multi-storey, multioccupied residential buildings.
- <u>Reference:5</u>Informed by the Home Office's risk prioritisation tool, which was consulted on in early 2020 but was not published at the time of publication of this guidance.
- <u>Reference:6</u>Lenders' decisions on whether to require an EWS1 form are ultimately influenced by their risk appetite and the professional advice they receive from valuers, which should be informed by available government and industry guidance.
- Reference:7See RICS statement issued on 11 January 2022.
- <u>Reference:8</u>See the prioritisation guidance published in May 2022: Fire Safety Act commencement: prioritisation guidance (accessible version) - GOV.UK (<u>https://www.gov.uk/</u>), and the prioritisation tool: Prioritise updating your fire risk assessments as a Responsible Person | Fire Risk Assessment Prioritisation Tool (<u>https://bpt.homeoffice.gov.uk/</u>)
- Reference:9See https://www.rics.org/uk/news-insight/latest-news/fire-safety/cladding-q...
- Reference:10Section 20 consultations are the statutory process whereby landlords must consult leaseholders on major works that would notionally be paid for via a building's service charge. The relevant legislation can be found in Section 20 of the Landlord and Tenant Act 1985. Leaseholders will typically be consulted first on the principle of works (1 month), followed by consultation on the preferred bidder (1 month) before the landlord is able to proceed with works.
- <u>Reference:11</u>This position is reflected in recent updates to the GLA's Capital Funding Guide for the Affordable Homes Programme, as well as in the government's announcements on building safety on 10 January 2022.
- <u>Reference:12</u>Consent to let policies vary from lender to lender, and they are subject to regulatory requirements to treat customers fairly and assess/verify borrower affordability of both the main mortgage and any additional Buy-to-Let (BTL) mortgage that might be required.