



End Our Cladding Scandal

The crisis in numbers

Unsafe buildings

- **291** tall buildings (above 18m) with unsafe Aluminium Composite Material (ACM) cladding systems – the material used on Grenfell – are yet to complete remediation work. These blocks include 23,600 flats with an estimated **56,000** residents. A total of **117** have not yet even started work.¹
- In addition, there are **2,957** other high-rise buildings that have registered for funding to remove dangerous cladding of other kinds, containing an estimated **700,000** residents. Government funding will cover between 400 and 600 of these buildings.²
- It is not known how many medium rise buildings (11m – 18m) are affected, but there are an estimated 100,000 such buildings nationwide. If the same proportion of medium-rise as high-rise buildings were affected, this would mean **28,300** medium-rise buildings have dangerous cladding systems. This is likely to be an underestimate, due to the historical lack of restrictions on combustible materials below this height.³

Unsellable buildings

- Government Advice Notes mean mortgage lenders now require an 'EWS1' form to be completed assuring that the façade of a building is fire-safe ahead of a mortgage being issued. Despite being introduced only for buildings over 18m, this is being applied to any building above 11m, by lenders. An estimated **1.5m** flats with **3.6m** residents are unsellable as a result.⁴

¹ MHCLG Building Safety Programme: Monthly Data Release, July 2020

² <https://www.thetimes.co.uk/article/thousands-of-families-trapped-as-unsafe-flats-paralyse-property-market-k6nwlhdp>

³ <https://www.insidehousing.co.uk/news/news/more-than-100000-medium-rise-buildings-outside-scope-of-fire-safety-measures-minutes-reveal-64231>

⁴ <https://www.thetimes.co.uk/article/thousands-of-families-trapped-as-unsafe-flats-paralyse-property-market-k6nwlhdp>

- There are only **291** fire engineers qualified to carry out these assessments.⁵ However, this problem is even greater: many do not have the requisite professional insurance necessary to sign off a building as safe.⁶
- As a result, there is currently a severe logjam with some leaseholders told they may have to wait up to **10 years** for the necessary assessments to be carried out.⁷ During this time, they are unable to move.
- Even where assessments are carried out, in around **90%** of instances remediation work is required, meaning the form is only the start of a lengthy road to making the building safe.⁸

Costs to Leaseholders

- Leaseholders face costs to repair fire safety defects, that are not their fault, which are regularly more than £20,000 and, in the worst instance so far reported, reach **£115,000** per flat.⁹ In many instances, leaseholders have already been forced into paying these fees or risk forfeiting their homes.
- Government's own "very rough estimates" mean the funding of **£1bn** would only be enough to cover fewer than 600 buildings with unsafe non-ACM cladding.¹⁰ The funding will be allocated on a 'first come, first served' basis – not any assessment of risk or need. In many other buildings, residents would be forced to pay for this themselves
- The total cost of rectifying wider fire safety defects extending beyond cladding has been estimated at **£15bn** – a figure which will either be billed to leaseholders or be taken out of social housing providers' budgets for new build or repair without government intervention.¹¹ The most likely result is that much of the work will simply not be completed and our homes will remain unsafe.
- Leaseholders face crippling costs for interim measures while they are waiting for alarms to be installed or, in some cases, the cladding remediation to begin. The cost of a '24-hour waking watch', which is imposed by regional fire services due to Fire Chiefs' guidance, can be up to **£840** per month per leaseholder.¹² Meanwhile, home insurance costs have soared by up to **1,200%** in some cases due to the risks associated with living in the building.¹³

⁵ <https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2020-07-16/75346/>

⁶ <https://www.insidehousing.co.uk/insight/insight/why-the-attempt-to-fix-the-cladding-and-mortgage-crisis-is-not-working-65112>

⁷ <https://www.insidehousing.co.uk/news/news/leaseholders-could-be-trapped-in-homes-for-years-as-housing-associations-struggle-to-cope-with-scale-of-ews-crisis-67331>

⁸ <https://www.insidehousing.co.uk/news/news/ews-crisis-nine-in-10-ews-checked-blocks-require-remediation-work-67821>

⁹ <https://www.theguardian.com/money/2020/jul/17/leaseholders-billed-up-to-115000-each-to-remove-grenfell-style-cladding>

¹⁰ https://publications.parliament.uk/pa/cm5801/cmselect/cmcomloc/172/17207.htm#_idTextAnchor072_Q35

¹¹ https://publications.parliament.uk/pa/cm5801/cmselect/cmcomloc/172/17207.htm#_idTextAnchor072

¹² <https://www.insidehousing.co.uk/insight/insight/waking-watches-the-scale-of-englands-building-safety-crisis-unveiled-65882>

¹³ <https://www.insidehousing.co.uk/news/news/birmingham-high-rise-with-fire-safety-issues-faces-1237-insurance-premium-hike-66215>

Mental health

- A survey carried out by, resident group, UKCAG exposed the shocking mental health impacts this crisis is having on all residents of unsafe blocks: **90%** of residents said their mental health had deteriorated, **27%** had a formal diagnosis of a mental health problem, **14.5%** had suicidal thoughts and **8%** had been pushed to self-harm.¹⁴

¹⁴ <https://www.insidehousing.co.uk/news/news/one-in-five-leaseholders-trapped-by-dangerous-cladding-have-thought-of-suicide-or-self-harm-survey-reveals-66735>