



## **EWS1 form – Factsheet for home owners**

### **What is an EWS1 form?**

In December 2019, a new process was launched for mortgage valuations which requires independent certification that buildings over 18m, or where specific concern exists, meet new government advice on external wall construction.

The certification is known as the EWS1 form which needs to be signed off by an independent qualified person, and in some instances, a Chartered Fire Engineer.

Recently, the government issued consolidated advice and the requirement for EWS1 forms may be extended to other buildings under 18m. This means that most mortgage lenders have been asking people who want to buy, staircase or re-mortgage for an EWS1 form for their building before lending, even where the building is under 18m.

### **Why can't you provide a certified EWS1 form for my building?**

All residential building owners are being asked to provide this information. In most cases, to evidence that a building meets government advice, building owners would need to undertake complex and detailed intrusive inspections of buildings (which involves opening up multiple walls to check the materials they are made of), carry out safety tests and in many cases complete remedial works.

This is a costly, complex and timely process which is not feasible for building owners to undertake on all their buildings. We have over 2000 buildings and need to prioritise which blocks we work on. In addition, many housing associations do not directly employ qualified fire engineers. As well as a shortage of qualified fire engineers, it would take a lot of time and resource, and as so, this means that many building owners, including Catalyst can't provide EWS1 forms.

### **What does this mean for me?**

Unfortunately, in some cases homeowners may experience sales delays, purchasers withdrawing offers and even finding that it may not be possible to re-mortgage, staircase or sell their homes in the short to medium term.

However, we have found that some lenders will continue to lend on properties in blocks over 18m high and those that require fire safety works without an EWS1 form.

Whatever your circumstance, if you're looking to staircase, sale or remortgage your home, we recommend that you find out your options by speaking to an independent financial advisor, familiar with the current mortgage market for high risk blocks of flats.

### **What are Catalyst doing?**

We would like to reassure our residents that all of Catalyst's apartment blocks:

- received Building Control sign-off at the time of build
- have an up-to-date fire risk assessment – we review these each year for our high-rise blocks (18 metres or above) and any recommendations are dealt with immediately or put into a programme of work to be completed as soon as possible



We're not able to carry out the detailed intrusive investigations to all of our buildings and complete any remedial works identified all at once, due to the scale and cost of the works involved.

Instead we are prioritising our buildings based on risk - defined by height and the building materials used, amongst other factors.

As well as the safety of our residents, our top priority is the removal of ACM cladding (the type used on Grenfell Tower) from our high-rise buildings (Crossway Point, Dan Court and Merle Court) by August 2020, as advised by central government. We'll then develop a programme of inspections and a planned programme of works for our other high-risk buildings.

We anticipate that our programme of inspections, testing and remedial works will take several years to deliver.

In the meantime, we would like to apologise to those residents who will need to wait for their building to be inspected – we know how difficult this situation is for you.

Please get in touch with our Home Ownership Team on 0300 456 2099 to discuss your individual circumstances and how we might be able to help.

We are working with other housing associations and building owners through the National Housing Federation to encourage further action from the government in this area. We hope to be able to provide you with more information and reassurance in the coming months, as more guidance and support is announced by the government.