

# UKCAG

UK Cladding Action Group

CLADDING & INTERNAL FIRE SAFETY

## MENTAL HEALTH REPORT 2020



END  
OUR  
CLADDING  
SCANDAL

**@UKCAG****UK Cladding Action Group****ukcladdingactiongroup@gmail.com****Acknowledgements:**

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Please consider the environment before printing this report.

Edited by William Martin, May 2020



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CLADDING  
SCANDAL**

# CLADDING & INTERNAL FIRE SAFETY MENTAL HEALTH REPORT 2020

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***“My entire life has been on hold for the last 2 years. I lie awake at night thinking about how to get out of the building if the cladding - just meters from my head - goes up in flames. My mental health has been totally destroyed.”***

*Anonymous leaseholder, March 20'*



# PREFACE

**G**renfell was an entirely avoidable tragedy which took the lives of 72 innocent people. The speed at which the fire spread is largely attributed to the cladding which covered the building's exterior. In the 3 years that have followed, hundreds of buildings across the UK have been found to be covered in the same cladding. In addition, hundreds, if not thousands of buildings have been found to have other materials or internal fire safety defects present which are deemed to be equally dangerous.

For those affected, this is causing nothing short of a mental health crisis - the strain that comes from living in such a building is unimaginable. It is clear that there have been huge failings from both developers and government, and yet it is innocent leaseholders who are being held to account. The government has said works must be carried out to make such buildings safe, but until they are, the uncertainty and anxiety faced by leaseholders is set to continue.

To date the pace of such works across the UK has been extremely slow, meaning thousands have been left to pay for mandatory 'interim measures' such as 24 hour building patrols (known as a waking watch) for several years. These costs are not trivial, with several leaseholders reporting costs of up to £840 per month per leaseholder for their waking watch service.

The UK Cladding Action Group (UKCAG) was born out of a collective frustration at the Government's inaction despite rhetoric. Its 3 founders; Ritu Saha, Rachel Loudain and Will Martin each live in affected buildings across the UK and wished to unite leaseholders nationally to call for change from government.

Since forming in early 2019 UKCAG has campaigned tirelessly for change, gradually building up a network of over 270 affected blocks across the UK. The results of our first mental health survey clearly highlighted the strain the situation was having on leaseholders and formed a key part of the Inside Housing #EndOurCladdingScandal campaign which both UKCAG and Manchester Cladators helped launch. This campaign has had much success; collectively securing a promised £1.2bn of Government funding to help 'quicken the pace of remediation'.

Despite such promises, as we approach the 3rd anniversary of Grenfell, very little has changed for leaseholders. As of 31/04/20 there remain 180 aluminium composite material (ACM) private residential buildings covered in such dangerous materials, with just 9 fully approved for funds. The number of affected non-ACM buildings still to be remediated is expected to be much higher, with many buildings facing delays because of problematic EWS1 forms. Furthermore, with promised funds not covering interim measures, buildings under 18m or certain fire safety defects & materials, coupled with the effects of Covid-19 delaying remediation works further, the mental health impact this situation is having on residents is reaching breaking point.

**550 respondents completed this year's mental health survey, the results of which were further validated by a post budget follow up survey.** This report and its findings is a damning indictment of the government's lack of action on this matter; clearly demonstrating the huge toll the situation is having on residents' mental, physical and social wellbeing. Respondents speak of having their entire lives on hold; of not being able to start families, pursue careers, move home, afford basic necessities and of their deteriorating mental and physical health as a result of living in constant fear for their lives.

***"We are stuck in a one bedroom flat. My partners two children are having to share an air bed in our living room..."***

The results demonstrates why now more than ever - when we are being asked to stay at home where possible and when income and job security is uncertain, it is time to End Our Cladding Scandal for all.

## UKCAG

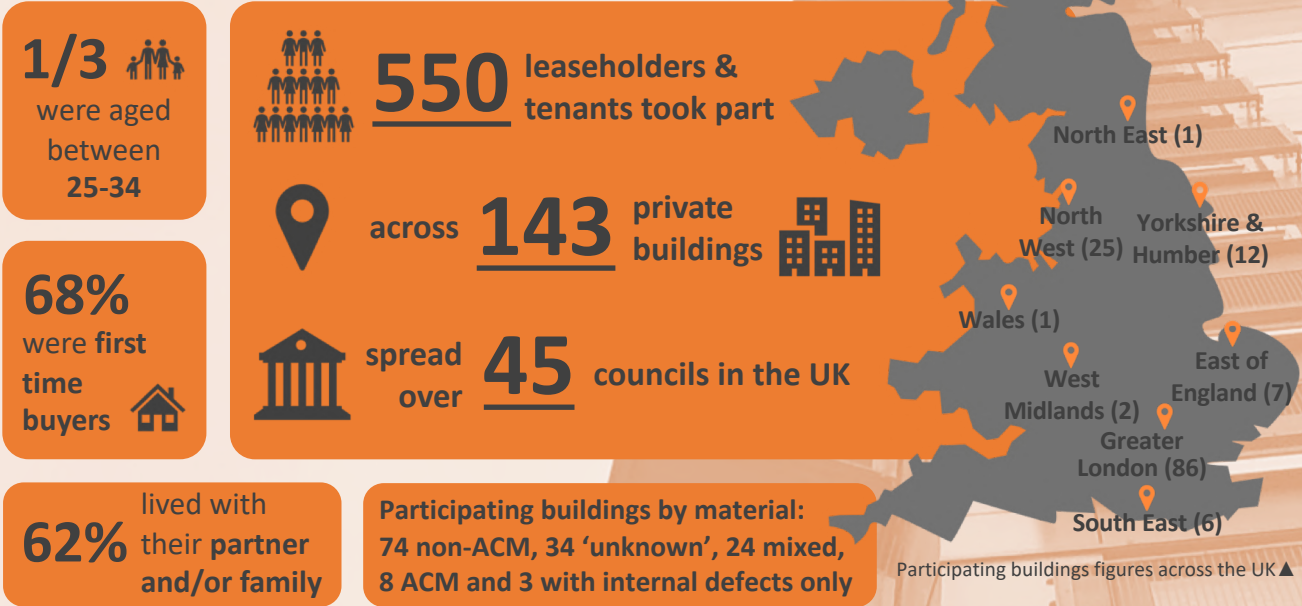
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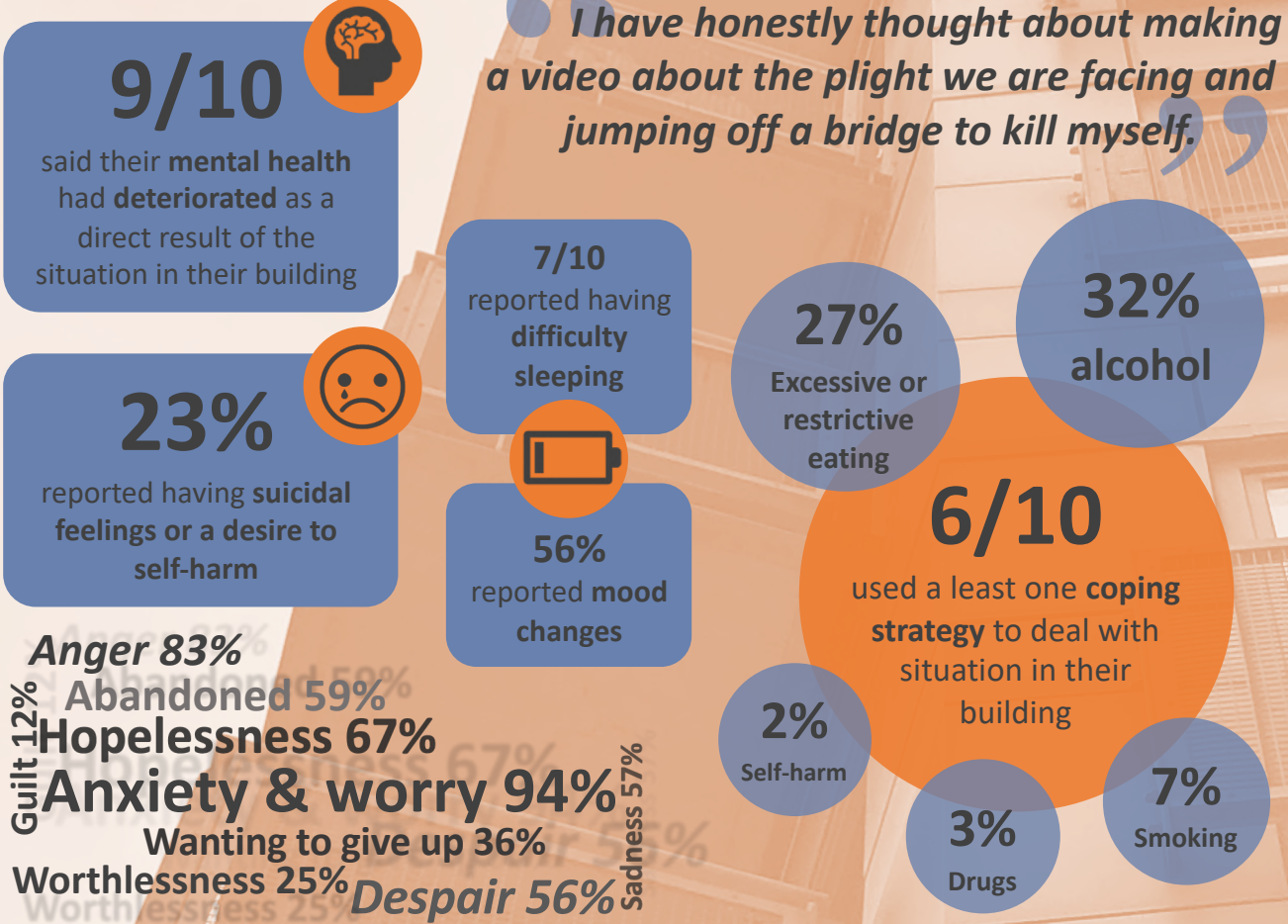


# KEY FINDINGS

## Demographics



## Mental & physical health

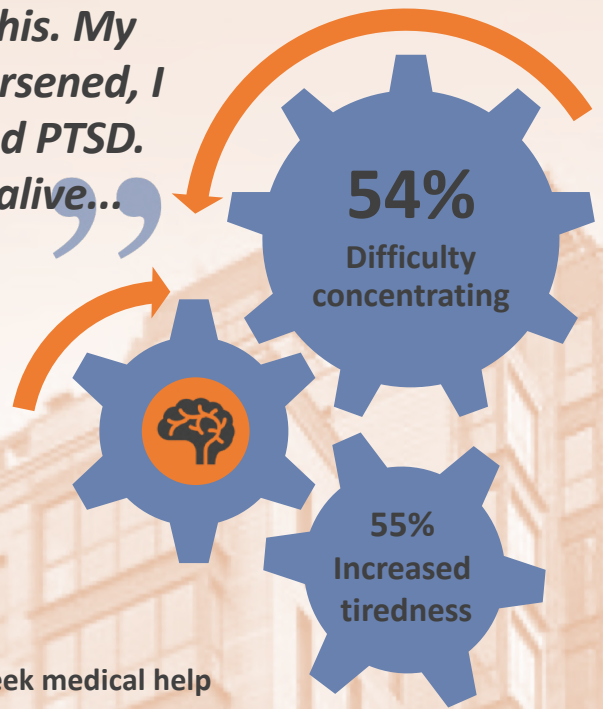


550 respondents were asked about the impact the situation in their building was having on their mental, physical and social wellbeing. In addition, 536 leaseholders were asked further questions about their finances, building specifics & funds. For the purpose of these graphics the term 'leaseholder' also covers shared owners. All quotes have been anonymised and are taken from free text responses in the survey, these are found in full on pages 13-58.



*I have been left utterly broken by this. My mental and physical health has worsened, I have severe anxiety, depression and PTSD. I struggle each day to keep myself alive...*

- **1/4** had taken time off work or study
- **35%** said existing health conditions had been aggravated
- **27%** said they had received a new formal diagnosis
- **46%** had sought or were planning to seek medical help
- **67%** said their mental health had deteriorated further since completing our 2019 survey



## Social wellbeing

**28%**

said they had put starting a family on hold



**8/10**

said their relationships with friends & family had been affected



### Conditions diagnosed or aggravated included:

- Anxiety & stress disorder
- Migraines
- Depression
- Skin conditions
- Heart disease
- Hypertension
- IBS
- Chronic pain disorder
- Diabetes
- Asthma

**51%**

said they were less sociable

**26%**

noticed a decrease in libido



**14**

individuals said their relationship had ended and they had had to remain living with an ex partner due to the situation

**6/10**

had put things like family holidays on hold



**28%**

said their relationship had become strained



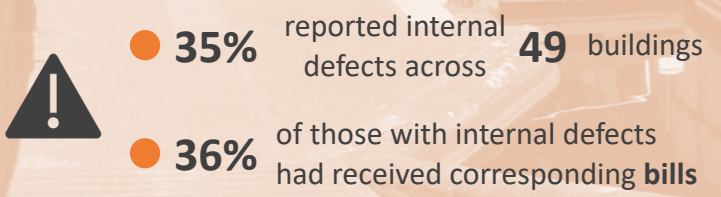
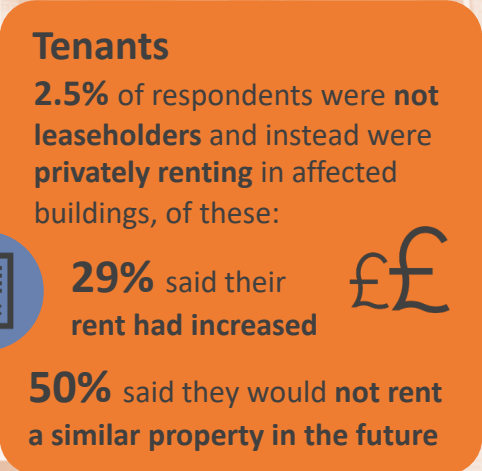
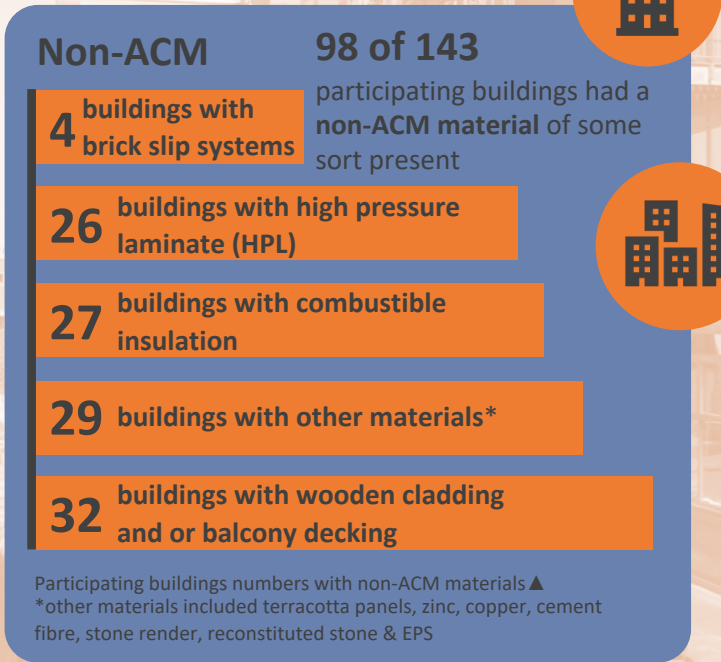
*My life has had to stop because of these issues; I can't move or start a family.*

Finances

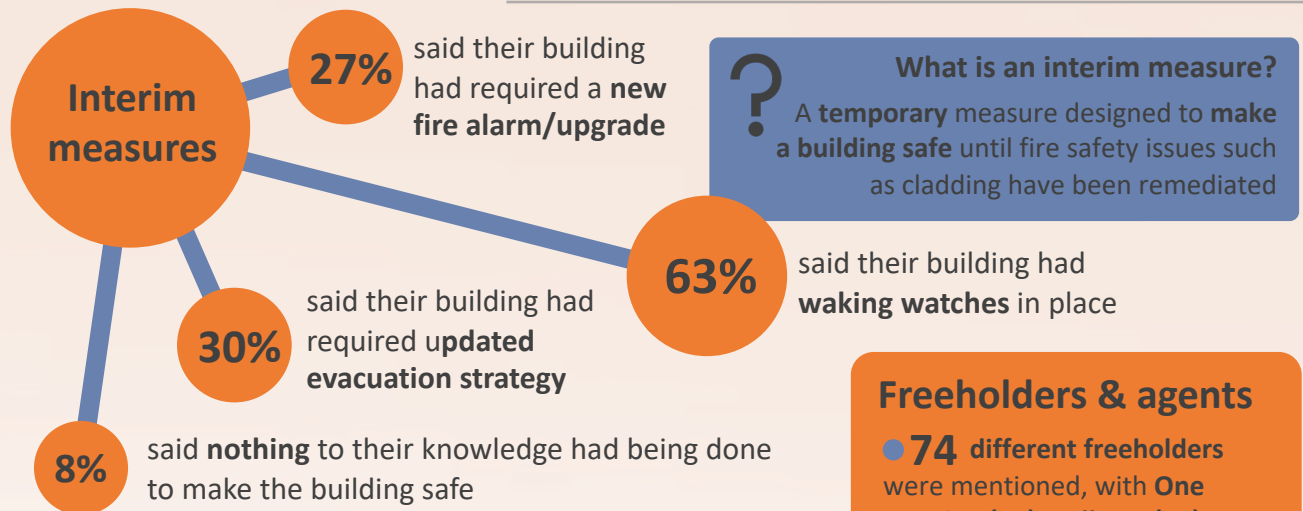


“I'm relying on financial and food handouts from people to ensure I have enough money to pay my bills.”

Building specifics







*“I've delayed my major operation, so I can save a little bit longer & had to work weekends to pay for our waking watch.”*

## Help & support



**72%** felt unsupported by the government/MHCLG

**67%** felt the government's/MHCLG response to fire safety following on from Grenfell had been **untimely and inadequate**

● **1/3** of leaseholders with **mixed ACM & non-ACM buildings** said **no plan was in place** for removing the ACM portion of their cladding

● **58%** of leaseholders with **mixed ACM & non-ACM** said **guidance for buildings with mixed ACM and non-ACM was unclear**

● Just **2** leaseholders in **non-ACM buildings** told us their **freeholder had agreed to pay for remediation works**

*“I've witnessed fire alarms ringing in neighbours apartments for over 12 hours before fire wardens even noticed.”*

## Freeholders & agents

● **74** different freeholders were mentioned, with **One Housing (10)**, **Bellway (10)**, **Adriatic Land 3 (5)** & **Abacus Land (4)** owning the most.

● **70** different management agents and social landlords were mentioned, with **L&Q (10)**, **One Housing (9)** & **Rendall & Rittner (6)** managing the most.

In April 2019, a **£200m private ACM fund** was announced to **quicken the pace of works**.

**ACM fund**

The fund does **not** cover the cost of

- **interim measures**
- **non-ACM materials or Internal defects**
- **works on buildings under <18m**

Of the **94 buildings** in scope of the fund **just 9 have received full funding approval<sup>1</sup>**



● Only **2** ACM only buildings completing this survey said a **plan was in place to remove the ACM**.

● **0** leaseholders of ACM only buildings said they had been **approved funds from the ACM fund**.

● **1/2** of leaseholders with ACM felt the **ACM fund guidelines were unclear**.

1. As of 30/04/20, source 'Building Safety Programme: Monthly Data Release, 14/05/20

The future



**61%** of leaseholders felt strongly that even if all the fire safety problems in their building were solved, they would not be able to sell without making a financial loss

*“We sleep with a packed bag by the door every single night in case of a fire...we have absolutely no future...”*

In March 2020, Rishi Sunak announced a **£1bn building safety fund** to help buildings with non-ACM. Much like the 2019 ACM fund it will not cover costs associated with interim measures (such as waking watches). Nor will it cover buildings <18m, internal fire safety defects, buildings outside of England or protect against insurance rises. In addition, although welcomed, the consensus is that £1bn will be too small to cover the cost of works on all affected buildings and will work on a ‘first come, first served’ basis meaning many will miss out on funding.

Looking forward I feel...



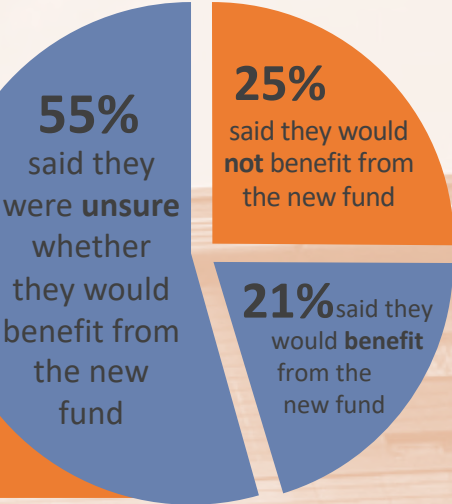
- ... hopeless **55%**
- ... depressed **71%**
- ... angry **78%**
- ... uncertain **81%**
- ... anxious **84%**
- ... sad **54%**

Post budget follow up survey

Although our survey data precedes the budget announcement, a follow up survey of 126 from the same pool of respondents shows that very little has changed in relation to mental health.

Since the budget announcement, respondents told us about their mental, physical & social wellbeing:

- **2%** said they had seen an **improvement**
- **64%** said things had got **worse**
- **83%** worried their **mental, physical & social wellbeing will continue to suffer** if the fund is not extended



- **85%** said the new fund **should be extended** to cover **all interim measures, all fire safety issues** (inc. balconies, fire breaks etc.) & **buildings <18m**



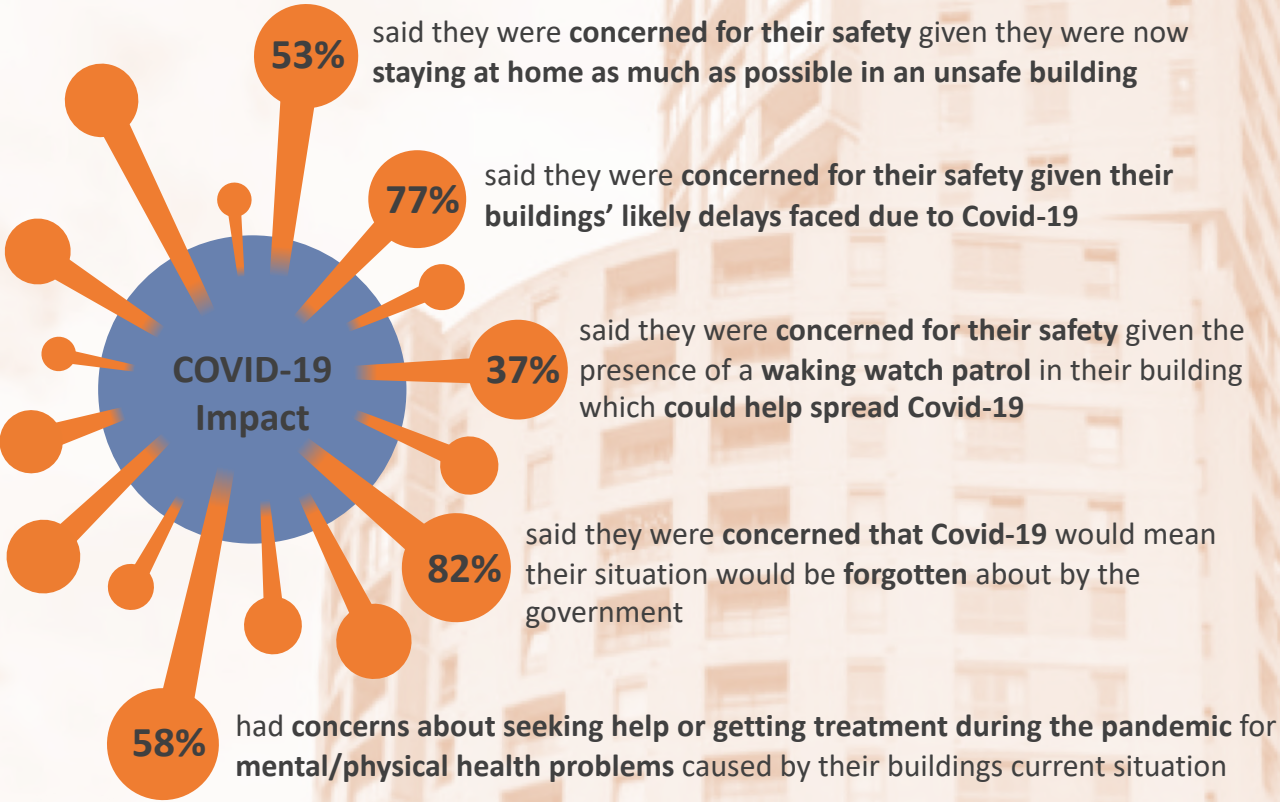
If not extended ... **64%** said they will be at **risk of losing their home** and... **1/3** said their building will **remain totally ineligible for ANY funding**

- **90%** were not **hopeful** this problem is going to be solved within the next year
- **84%** said they **still cannot move on with their lives**, with **51%** citing **EWS form issues**
- **42%** were concerned their building **hadn't been inspected properly** and wouldn't be because of a **shortage of fire engineers, delaying matters further**



COVID-19

As part of our post budget follow up survey we asked leaseholders about the impact Covid-19 was having on them given their building circumstances.



*“It was stressful enough knowing I was living in an unsafe building but now I'm spending even more time inside due to lockdown.”*

**COVID-19 & Finances**

- 57% had **increased financial concerns** regarding their building **meeting deadlines** imposed by insurers and/or fire services because of Covid-19
- 45% had **increased financial concerns** given their buildings' current situation and Covid-19
- 75% had increased financial concerns due to Covid-19 **delaying remediation works**
- 85% had increased financial concerns given their buildings' current situation and the fact that there may be an **economic recession** due to Covid-19



*“I'm in an at risk group...I have stress induced rheumatoid arthritis, I'm trying everything I can to try and take my mind off the problem so I don't end up in a wheelchair again but it's so difficult.”*



# RECOMMENDATIONS

It is clear the cladding and fire safety scandal is causing a mental health crisis. Safe housing is a basic human right. There are several key recommendations we are calling for which we believe would help benefit the mental, physical and social wellbeing of residents as things progress:

- **Mental health support** – It is clear that it will take many years before all buildings are made safe. These results show a clear deterioration in mental health since our 2019 survey. Further delay will be of huge cost to the NHS, economy and families. Leaseholders cannot be expected to endure huge strains on their mental health for such extended periods of time.  
**Recommendation: There should be adequate mental health support provided for all those affected. Such support has been provided for those affected by flooding, yet still no equivalent document of support exists for the victims of this scandal. Simply directing leaseholders to LEASE is inadequate and does little to help the anguish leaseholders feel.**
- **Scope of funding** – Much of the mental health problems faced by leaseholders are caused by the fact that buildings in desperate need of fire safety works which go beyond cladding removal, or are under 18m with dangerous cladding, are not set to receive any funding. Said funds also fail to cover interim measures (such as waking watches), meaning that all leaseholders, regardless of funding, remain on the hook for unmanageable bills. Until the threat of financial hardship from these significant bills is removed, thousands of leaseholders' mental, physical and social wellbeing will continue to suffer. **Recommendation: For this mental health crisis to end, the scope of the fund must be widened. All costs associated with cladding and fire safety defects should be covered by funds to protect innocent leaseholders who are not responsible for these failings.**
- **Size of funding** – The government's own estimates show that the fund will cover less than a ⅓ of the known non-ACM remediation work in the private residential sector which means that for many, the cladding lottery will continue. **Recommendation: For this mental health crisis to end the government must do what is 'morally right' and support all affected leaseholders by increasing the size of the fund to fit the size of the problem.**
- **Delivery of fund** - Currently the new £1bn safety fund is set to operate on a 'first come, first served'. This disadvantages certain leaseholders and will have a knock on effect on mental health. **Recommendation: We are calling for a non-discriminatory approach to funding, where leaseholders are not denied access to the fund as a result of a lack of action from the freeholder and managing agents.**
- **Mortgages** – The pace of remediation and delays with EWS1 forms mean that - as things stand - for many it will be several years before they are able to sell, remortgage and move on with their lives. Leaseholders can no longer plan their futures because their homes are deemed to be worthless - unless the government acts they face fear and uncertainty for years to come. **Recommendation: The government must work closely with banks to avoid defaulting to a 'zero' valuations policy and must find ways to kick start the property market in affected buildings.**
- **Government support & communication** – Our findings indicate leaseholders do not feel supported by the government or by their managing agents. Many report being kept in the dark about their building. Much of this confusion then manifests itself as worry and anxiety as often reported in this survey. **Recommendation: Clear, concise, leaseholder orientated guidance much be issued. The government cannot continue to assume that all management agents and freeholders are communicating with leaseholders.**

# FREE TEXT RESPONSES – MAIN SURVEY

The following free text responses were recorded as part of the 2020 Mental Health survey which took place in early March. 560 responses were recorded, of which 10 duplicates were removed, leaving a total of 550 responses, however not every respondent left a free text response. All responses have been anonymised due to the sensitive nature of their content. Responses have been categorised by building material. A selection of extremely powerful responses have been highlighted.

## Responses from non-ACM buildings

- **"I am a 36 year old professional who has worked hard all his life - facing bankruptcy and homelessness should not be happening to me but that is exactly the situation I am currently in"**
- **"The anxiety is ever present - being in limbo with the prospect of a huge bill for remedial works on the horizon is really affecting my mental health."**
- **"I hate coming home, I hate living here. This whole mess has given me a lot of anxiety and I am severely distressed. The government are the only people with the power to solve this."**
- **"[We are] absolutely disgusted. We have spent over £1m in legal fees to be told we have no recourse against anybody. The freeholders and developers are not stepping up. We have enforcement notices on us and a building that is fundamentally not safe and nobody is doing anything. Our board of directors can't get adequate insurance causing it to potentially fold and no agreement between leaseholders on a way forward. Absolute disaster with no real end in sight. I bought my property in good faith. Why should I have to foot the bill when I am a leaseholder, I don't own or didn't build it. Especially given our developer made 800million in profit last year. Scandalous!"**
- **"I have honestly thought about making a video about the plight we are facing and jumping off a bridge to kill myself. As death (with Grenfell) started this mess, then perhaps death would get people out of it. So my thoughts were if I ended it then maybe others would be saved and free from the mess the government has caused us. The government only takes action after someone dies. How is that right? I'm stuck with not being able to move onto anything, job wise or to up size to have more space. I'm trapped. And the government just wants to cause us more pain by charging the innocent leaseholders whose only crime is buying a place in good faith thinking it was safe. How has this been allowed to happen?"**
- **"I am suffering severe anxiety, stress and insomnia. I have lost my appetite and now have IBS. I can't do anything in my life until this is sorted. I can't sell or move or do any thing. I feel really very angry at the unfairness of the situation where the government is paying for some flats but not for others like mine. On what grounds can they justify discrimination against this. They are going to force thousand a of us into bankruptcy and ruin our lives. This was not our fault yet the people who were responsible have all got away Scot free and a group of completely innocent people is being destroyed. How can this be right at any level? I am stressed, anxious and depressed. Can someone, anyone help us please? The government must do the right thing and set up a fund for all buildings. That is the only right and fair thing to do."**
- **"The uncertainty of the whole situation is a killer. We don't know what works will be completed, or when, or how much it will cost. We can't move, remortgage or plan our future. We had plans to start a family, get married and we have to save every single penny for an amount that we don't know. Even if we do save everything it still won't be enough and we can't release any equity in the flat. It's a living nightmare. We sleep with a packed bag by the door every single night in case of a fire and we have all our essentials ready in case we have to evacuate. This is not what our 20s were meant to be, we have absolutely no future..."**
- **"Leaving advice notice 14 to one side, how have successive governments and politicians, who are supposed to act in the best interests of the public at large, allowed developers, warranty providers and Local Authority Building Control to have missed major fire safety defects in buildings across the country that were not even compliant at the time of construction over the last 20 years?"**

## Responses from non-ACM buildings cont.

- **"Developed severe mental health issues. In severe debt. Relationship at breaking point. Had to take time off work. Suicidal thoughts. The MHCLG's actions have been appallingly short-sighted and irresponsible.** To make matters worse, they have failed to provide any support in finding a resolution to a situation which they have ultimately created. On both 8th January and 15th January I have emailed Robert Jenrick, Esther McVey, Viscount Younger, Melanie Dawes, Neil O'Connor, Joe Murphy, Suzanne Barrett and Ian Whitehouse (all senior figures within the MHCLG), all have failed to reply to either of these emails. **Behind each of these individual cases there are lives being destroyed by a lack of clarity and lack of support from the MHCLG,** and freeholders and managing agents such as mine are exploiting the situation and taking advantage of the MHCLG's lack of action. **This situation has led to me developing severe anxiety, becoming extremely unwell due to stress and left me in a desperate financial situation."**
- **"I am tearful and stressed whenever I think about it. I have made mistakes at work as concentrating is a problem. I was going through IVF when I learnt that we are unable to remortgage or sell. Then they said that it will not be resolved any time soon and that most of their blocks will require remediation. Predictably the IVF was unsuccessful as my stress levels shot up. We fear that we will be slapped with the remediation costs and we decided not to go ahead with the next cycle. Considering my age, this means we won't have children."**
- **"I cannot afford to live in the flat even before the cladding problems so tried to sell and it fell through twice. I am living in despair knowing I am stuck here and can't afford to pay anything"**
- **"My life is in limbo; I no longer do anything other than work and sit at home. I can no longer afford to join any social activities, go on holiday, run my car or buy birthday gifts for my family. I'm relying on financial and food handouts from people to ensure I have enough money to pay my bills. I no longer sleep through the night, I wake a few times every night, I hear the corridor door closing every half hour when the waking watch person does their rounds. Does it make me feel more safe? No, it makes me fear for my life every night. I dread the moment I might hear someone shout to alert me of a fire.** The building management company have made the whole matter even worse by demonstrating their total lack of ability to deal with the issues. Leaseholders have been doing the work of the management company - we've found suppliers to provide quotes. **The management company do not even know what type of fire alarm the building requires."**
- **"This current situation feels like a living nightmare,** as a young professional I am not only dealing with stressful work situations but attempting to manage something that is both completely out of my control and depth. **The government are not helping us, the freeholders are not helping us and I feel at a loss of what to do next. It is hard to see light at the end of this dark tunnel of uncertainty."**
- **"I own my property due to a gift from my grandma in her Will, it was a safe place for me when I attempted suicide in 2018, somewhere safe and my own to recover. I am now suffering severely with my depression again which had been under control.** I now live with my partner but the flat is too small for both of us now (the plan was to sell and buy a house together), so we are constantly on top of each other and often have spats because of this. We cant save for another deposit and buy again as I may be declared bankrupt. We cant get married because we cannot justify spending money. **We want to have children but the flat is too small for both of us, never mind a baby. I feel trapped. Those who aren't in my situation tell me I am lucky to own my flat, but at the moment I feel like it's a noose around my neck."**
- **"I mainly feel deceived. The government/councils have allowed these buildings to be built and sold yet they aren't up to the standard required.** All of my hard work has gone into buying a property that's effectively worthless. The property management company didn't give us any information about the ongoing issues until the waking watch was in place and haven't kept us in the loop"
- **"This year I had planned to start a family, I was already undergoing fertility treatment. Following that I planned to sell my flat as I had the opportunity to move overseas. I intended to study overseas while on maternity leave, which would have promoted my career when I was ready to return to work. Now I cannot do any of these things. I'm absolutely devastated. My future has been taken away and I've lost hope.** I'm now stuck living in a property that I won't be able to sell, living in a property that at the moment is unsafe, **I will not be able to start a family nor progress my career. I'm struggling to see anything positive in my future at the moment. And there is no help or even advice coming from anywhere or anyone."**



## Responses from non-ACM buildings cont.

- "This is on my mind most of the time, so I'm constantly trying to keep busy - this includes spending lots more time on my phone on social media/researching fire safety, which is putting a strain on my relationship as I'm no longer present I feel like this issue is beginning to define me. I'm struggling to remember a time before this nightmare started, and I can't see an end to it either. It's like being stuck."
- **"Everything is just uneasy, on hold. Worried about my future, worried about going bankrupt. Feel victimised as a first time buyer that we are effectively going to be paying for other mistakes - forced into it because we couldn't afford a normal property and instead had to buy shared ownership. I regret this purchase. Feels like the government would rather us rent and pay off someone else's mortgage."**
- **"We had to cut back on our wedding and honeymoon. Put off plans to move out of the city to a house. Generally just not able to get on with life in our mid 30's"**
- "I feel that as a leaseholder we are completely isolated and unsupported. The builders, developers and freeholders have all washed their hands of the issue and expect leaseholders to foot the bill when they don't own the exterior or indeed the apartment to some degree and some of it is down to poor workmanship. **I think it is shocking that the government doesn't force developers/freeholders to put right at their expense.** I feel that our freeholders is totally absent when it comes to health, safety and wellbeing of residents and are not proactive at all in trying to sort the issues at our development"
- "It is ruining my husbands and my retirement, we can make no plans I have gone back to work. We are worried about financial ruin and loosing our family home. This is the worst of times we have worked all our lives and we now face ruin. I believe the government should support this issue as the government passed these building materials as satisfactory"
- **"I feel utterly out of control. I can't plan my finances or my future. I have no idea how much this is going to cost me and when and how long I will be trapped here without being able to move on. All the while I'm going to bed each night in a flat that I've been told is a fire risk. It's so scary and deeply upsetting."**
- "We have just had a baby and our intention was to leave London in the next year or so for more of a forever family home, and now we are stuck without any idea on when we may be able to leave and if we will be able to do so without financial penalty. I feel completely helpless, at the mercy of someone else's decision making, and held hostage by a decision that wasn't ours originally. We continually try to contingency plan, which is just causing huge stress, arguments and worry as essentially we are trying to second guess what may happen in order to try and feel that we can plan and be a bit in control. **Not only is the financial worry huge and the timeline causing massive anxiety and stress, but I wake up having nightmares about the flat on fire and trying to get my baby out. If it's not safe enough to mortgage surely we shouldn't be living in it! I feel so scared, so let down, helpless and trapped, unable to move on and unable to do the right thing for my family."**
- **"I have had to move out as I need assistance to evacuate in the event of a fire, currently sleeping on son's sofa. I have had to cancel my surgery. Need to continue working to fund waking watch. I get PIP - so bank refuses to increase mortgage - so now I need a loan. Within the next 2 months I will hand property back to the bank - become homeless and bankrupt - this will result in loosing my job - I can only work 2 days a week due to my ill health and disability. I never imagined that as a disabled veteran I would be homeless and bankrupt. Due to corrupt or negligent council officials who were responsible for building control and the freeholder who were responsible for signing off the design of their building and profiting from selling me a lease and charging me ground rent but refuse to carry out works to remove dangerous insulation and cladding or contribute . The biggest kicker - my flat does not have cladding or insulation- but will need to find £40-50,000 to make rest of the building safe!"**
- "We've got to help our son who bought in the same block so have to find this money twice over. We already helped him buy in the first instance"
- "I lost approx. £1500 in wasted survey & solicitor fees due to a collapsed house move as our Management Company is keeping the issues a secret from leaseholders (even now!!). The management company also accepted a considerable fee from me for the leasehold management pack required by my solicitors in full knowledge that they had received a cladding survey report advising considerable remedial works. This has cost all of the little savings I did have, and I am expecting a further increased service charge/building insurance invoice this year."

## Responses from non-ACM buildings cont.

- *"I have a toddler and hope to have another child at some point. But we can't move, and we might be left bankrupt. **It feels so unfair to even consider bringing another child into the world when we might lose everything we have.** It would be incredibly to not feel the burden of worry I feel every single day that we might get a bill for an obscene amount of money."*
- *"**Cutting back on essential food, treats for kids, no social life, uncertain what future holds, I've delayed my major operation, so I can save a little bit longer and had to work weekends to pay for waking watch.** Help from government is essential, their legislation is not fit for purpose."*
- *"**Worried and very anxious about my immediate safety living in a building which is unsafe, but also about my financial situation** in the short, medium and long term. I am extremely angry with the developer who, according to the EWS report we received from our managing agent, were in breach of building regulations at the time of construction. Predictably, they sold the freehold shortly after completion of the development. Finally, I am extremely angry with government for having done virtually nothing to help people in this predicament. **The feeble, ill informed and platitude-heavy performance of former Housing Minister Esther McVey at the Westminster Hall debate on cladding on 12 February perfectly embodies the government's attitude and response to such a serious issue affecting hundreds of thousands of people.**"*
- *"Not knowing, waiting, not able to get any information from housing association makes me extremely angry, anxious and sad."*
- *"Heartbroken, deceived by those who should be there to protect us (i.e. regulations)"*
- *"I bought my shared ownership flat with my brother when my marriage fell apart. It was all I could afford having lost my terraced house in the split. When I met my new partner and had a baby, my brother and I decided we would sell and go our separate ways. I bought him out with some savings believing I would be able to sell quickly. He tried to buy himself another shared ownership flat (with cladding). Our flat sale has fallen through. His flat sale has fallen through. So we are all still living together again all because of cladding issues. He's engaged and wants to find a home for him and his fiancé! I want to buy a house and start afresh with my partner and kids. We're stuck. I took such a hit emotionally and financially when I got divorced but I thought that was all behind me. I've worked so hard - 80 hour weeks trying to save a deposit and it's all been for nothing. You can't assume people don't have other things going on in their lives. **This cladding issue is on top of all the other stresses of finalising a divorce, having a new baby, a sick parent.** This is an unbearable burden even if you have nothing else going on in your life, but for me, I just felt like all my fight and hope for a better future crumbled and I haven't really recovered. I have the support of my partner and family so although I feel bad, I am not in crisis. But **I worry a lot that it is only a matter of time before this becomes too much for someone and they commit suicide. It's so emotive. Your home is your haven and safe place. To take that away is to take away your peace.**"*
- *"**I am retired but have had to return to work to help pay bills.** This flat was our retirement savings. We were due to move to the country and downsize but lost our buyer when she could not get a mortgage. We feel stuck in London and can't see a way out at the moment."*
- *"I have invested a substantial part of my pension in my flat. The flat is currently worthless and so I believe I will lose all of this money. I know that I will be asked to pay for remediation work and interim measure, but I do not know how much this will be. I do not know whether it is worth paying any increased charges because it feels like throwing good money after bad. **I am considering handing the flat back to the freeholder to restrict my losses. This thought leaves me feeling devastated.** I just want this nightmare to end, please help this to happen."*
- *"Our block has HPL cladding that is going to be replaced. We have have been told that it is Leaseholders responsibility to pay the bill. We bought this flat in a good faith in 2012 as our first home. We have twin girls that are age of three. **We have been working all our life and saving for this place. At the moment our life is a nightmare because of this cladding scandal. We had plans to sell the flat within the next 2 years and move out. At the moment we are trapped in this place. We put all of our saving towards this flat and we have been repaying mortgage for 8 years. This is all we have got.** We cannot afford to pay any cost of cladding replacing. This will ruin our lives and we loose everything we have been working for. First off all this is completely unfair to charge residents for this. This is not our fault that we have been sold unsafe home that is a fire risk. We are asking for help and support in lobbying the Government to step in and change the legislation to found the replacement of all types of dangerous cladding and let people leave their lives in save homes."*

## Responses from non-ACM buildings cont.

- "We have 5 children to support and can not fit in a 2 bedroom flat any longer, so were forced to rent our flat out when a sale fell through in the last financial crisis. We continued to let it out as the prices in our development were very depressed for years afterwards, but recently someone got a good amount for their apartment, and after dealing with endless tenant dramas (flat mates not getting along and causing us hassle) we decided to sell and got a buy one the first viewing for full asking price! Yay! So we put in an offer on a gorgeous little cottage close to home, that I was to run and service as a holiday let to provide an income stream to help support the family, and later become a home to downsize to in the future. It was just what we were looking for and were so looking forwards to being able to free ourselves from all the hassles that came with being a landlord!...And that's when the bad news began to unfold...whereas sales had gone through shortly before our offer came in, the buyer was asked by the valuer to provide a certification certificate for the building- we thought it would be fine as it didn't look like cladding - it was a rendered cement building! But not so! It turns out that it is constructed of Polystyrene Resin Render over Cement With Glass Fibres Coated With Polysulphide, and the insulation used turn to flaming droplets that rain down when heated! Even the fibres in the render are flammable! It was discovered that cut corners had been cut when building and the compartmentalisation internally was shoddy and non existent in places! The out side was flammable too and they also cut budget by using toughened glass in the curtain wall of our ONLY fire escape, instead of fire safe glass! Not only that, but the fire breaks were missing around windows and doors and between floors externally! We had a large 450sq ft roof terrace that was our private space, and had been custom fitted out with built in furniture and a garden- one of the draws of owning that flat, and we were asked to remove everything from the terrace or we would be threatened with lease forfeiture for being non compliant! We had to cut up the whole garden and dispose of it and I was angry and heart broken as that was one of the stand out things about our place above others, and the time and money put into it was all for nothing! So we had to drive the whole family down to London, and camp as it was too expensive for accommodation, and spend days removing and disposing of everything. I was sure we'd get the fire certificate shortly and could sell and move on however, so there was still hope- until the results of the survey came in and it was rather grave! Now we are at the point that the managing agents, freeholders and the developers have all met to discuss the costs of stripping off the fascia and redoing it to make it compliant. As expected, they said "Not our problem- we built it to the regulations at the time (forgetting all the corners they have cut!) but have said they will chip in a token gesture towards the costs. We are soon to receive a demand for costs, but our residents steering committee have seen these costs and the starting point is £31,000 per flat but we need to add on VAT, project management costs, and also the waking watch costs, so the expected amount is approx. £50,000 per flat! It's unbelievable, firstly, that the government should be raking in 20%VAT on all of this, when its their fault in the first place! Building regulations specified what was acceptable to use, and they were deadly wrong, so why should they Profit? We cannot remortgage to another bank to try to access funds to cover this, we cannot ask our current bank, as they collapsed during the last crash, so they still hold our mortgage, but cannot issue further borrowings, and we could not apply for a loan for that amount as our income could not service it! We have been hardworking people! We have an excellent credit score! And if we get a demand for £50,000 , we face bankruptcy! We managed to buy a family home (renovation project ) that we live in, and the thought that we could lose this is extremely distressing! We cannot take equity out of this either, as our income would not meet affordability on further borrowings. **How is it, that innocent hardworking people that have done absolutely NOTHING WRONG can find themselves in a financial situation like this? It is mind boggling, and we feel incredibly anxious, overwhelmed, thrown to the lions by the government and I feel so angry that the innocent leaseholders alone are the ones to carry the financial burden of everyone else's cockups!** The government makes money off our properties through stamp duties, taxes, Vat etc, yet they wont give a fraction of that back, the developer creamed it in on our development, selling at prices that mean that after 17 years of owning this place, it hasn't even double in value! We are going to lose the little house that we wanted to buy, and the financial opportunity that comes with that, and be stuck with stressful tenants we don't want to be landlords to, in a property that is going to ruin us financially, and we might even lose our home. It is all very, very unfair! Our buildings are just as dangerous as Grenfell- but **ACM got a grant because it made the govt look good to the press, even though most developments with ACM anyway, didn't manage to jump through the hoops put before them by the deadline in order to access the money anyway. The Govt doesn't care about lives- they just care about vote scoring and appearances. If the did care, they would be rectifying their mistakes that Building regulations made, and coughing up and putting an end to all of this,** but this whole scandal is a massive income generating palaver for everyone from the govt with the VAT windfall, through to the managing agents who can sim off commission and fees, and the contractors who give hugely inflated estimates to replace cladding! Our bills are going to come out shortly, and I have just seen in the news that another leaseholder from a different developer run received a demand for payment with 14 days to pay up thousands, which of course they could not. So this is what we can expect shortly, when we receive our letters, as we don't have a penny in the bank to pay for that, nor the means to borrow any, and we feel extremely anxious and despondent over it. I don't know what to do!"*



## Responses from non-ACM buildings cont.

- *"My husband and I bought this flat to rent out in order to help our pension pot. **We are now living with anxiety and worry every day because of the situation regarding the HPL cladding and the lack of fire breaks within the building. We are really concerned about our tenant's safety and worried that we might lose our investment.** I have recently finished treatment for cancer so another worry is that the anxiety I feel is going to have a detrimental effect on me."*
- *"My brother and I bought our flat as a step on the property ladder 5 years ago, now having both got partners we wanted to move on with our lives and live with our respective partners, possibly selling the flat and moving to separate homes. However, with this uncertainty of our building having flammable cladding/insulation/balcony decking we cannot do this move our lives forward."*
- *"Full of rage and helpless"*
- *"**I'm a new father and has affected bonding with my son due to depression and anxiety. Feel like this might ruin his future.** Thanks so much for your work bringing this to the attention of the general public. I am a homeowner and my flat is my only rental property. I won't be able to afford large bills for remediation without family support/loans. Still waiting detailed building report but I formally told remedial works required."*
- *"I may have to leave a job I love to try and secure a higher salary if I need to pay more. I'm worried about having to declare myself bankrupt."*
- *"I sold my flat bought a house to move nearer my elderly parents in summer 2019. My councils lack of due care & attention into seeking whether our cladding was safe meant the correct certification was unavailable. I lost everything & remain in a flat I am still unclear about whether it is safe or not. All the while they promote the end the cladding scandal in the private blocks. They disgust me. Freeholders whoever they are need to stand up & take responsibility."*
- *"**We have put our life plans on hold with no idea when we can start again. The next few years were supposed to be: Marriage, move back to the countryside to live near family, start a family.** We are attempting to sell our property at a considerable financial loss, just to be able to move on with our lives, but even that is looking impossible. **Two separate cash-buying property companies have told us they wouldn't buy from us because it was too risky, even for them.**"*
- *"My property was bought for my retirement, either to sell and use the money to live on, or rent out and take an income from it. I am now extremely worried that I will be left with a property that I can't sell, or rent out. I could be left with a huge financial burden with no way of paying. The property could also be left empty which would cause me more financial problems. The situation could spiral out of control meaning that everything I have put away for my retirement over the last 35 years could be lost plus a lot more. This is an extremely stressful situation"*
- *"I did have my flat up for sale so that I could move to a more remote location due to health, this is now impossible. I now have to use the money I had saved up for the move on the cladding costs and even if I had the money to move I can not sell my property. **The costs are constantly rising due to the £20k a month waking watch costs**"*
- *"The flat was bought as an eventual addition to our pension but we are now unable to access any funds as flat rated as zero value until the survey and plan of action are revealed. We have no idea yet how our building is affected except it is not clad in ACM"*
- *"The lack of transparency from our housing association, has been hugely detrimental. I've lost so much faith in government, both London and national, because of this. "*
- *"**I feel trapped. I feel without support.**"*
- *"I'm retired after working in the UK for only 17 years and therefore not getting a full pension. At the moment I'm working 2 days a week to supplement my income and is concerned that I will have to continue working indefinitely to pay for the cladding replacement."*
- *"Very bad prospects to re-mortgage my flat"*

## Responses from non-ACM buildings cont.

- "I feel sick everyday about it. I feel imprisoned and that I have no options. I can't sell, the unknown costs are mounting. On top of already losing £8k in the lost sale and onward purchase that I can't really afford to pay. I can't rent it out because I would end up on a variable mortgage with Halifax if I rented it and there is no end in sight. We don't want to live here, I bought the flat to be close to my dad when he was ill and he never even got to see it. We don't have friends round here they're in a different area, so we're stuck. I hate the management company who has caused endless stress and tears. We're in constant contact trying to get information and we're treated terribly. **I wish I had never bought my flat. I hate it. I'm trapped. You're told for financial security to buy a flat, but this has been the opposite. The strain and impact it has had on my life is difficult to measure. I have not been performing well at work because I am so distracted, it has taken its toll on my relationship because we are both so stressed and worried and frustrated by it. It feels like no one cares and there's no end in sight.**"
- "My partner and I have lived in the property for 2.5 years and were planning to take the next step in our lives in the next 12-18 months and move out the city into a house. This now has been put on hold indefinitely, any savings I have will be plunged into the endless costs of ineffective waking watch and remedial works. On days I have a strong sense of hope, seeing the efforts and collaborations between leaseholders and local MPs across the country. Other days **I feel deep despair and anger at the situation and frustration that such shortcuts were ever allowed to be made. From poor government regulation to ineffective building control and shoddy building has left hundreds of thousands of people in let's face it, mortal danger and facing financial ruin. I am 28 years old and consider it a success that I have been able to buy my own property. This process could leave me bankrupt before I am 30 due to errors made along the way, which I had nothing to do with. The most humiliating aspect of this process is that each day whilst my bills rack up, along the line of this industry and others linked to this situation everyone else is making money, it is frankly sickening.** In a time where we need good government and strong regulation to ensure high housing standards are met in one of the richest countries in the world, we have a conservative government decreasing regulation across the board and showing no interest in supporting the general public but instead pandering to industry. However, the government do have the solution already. Loans to Freeholders is the answer but whilst doing this they MUST legislate to protect and eliminate leaseholders from any of the remedial work and any other associated costs. My building is yet to learn of the specific costs and timelines, but I have hope by the increased media coverage and political support across the spectrum that we can force the government to act. Then maybe, I can go on living my life."
- "Compliance to building control regulations in force when a property is built has always underpinned the market value of a property. **Government action in the face of the near hysteria over fire risk, many of which which have been well known and deemed acceptable for decades without triggering changes in the regulations, has overnight removed that underpinning and rendered thousands of properties un-mortgageable and therefore sellable.** A much more nuanced response was required that distinguished ensured that buildings that complied with building regulations at the time of their constructions were still able to command a market value. Taking the approach of effectively mandating the wholesale replacement of cladding on huge numbers of tower blocks across the country, without determining the liability on whom such costs should fall, was reckless in the extreme. Someone has to pay, and clearly I don't feel the costs should be shouldered by leaseholders alone. But creative solutions are required and I feel that if the Government must require and incentivise builders, freeholders, banks, and yes probably also leaseholders to arrive at a solution. For example a plan that resulted in adding value to the existing buildings, by taking advantage of the disruption of replacing cladding by improving the quality and appearance of the facade, accessible 'Green/renewable grants for better insulation, even improve the structure by additional windows or balconies, then funding such plans would be a more tractable problem, especially in the low interest rate environment we are currently in. Presented with the prospect of investing in 'improvement', and adding value, leaseholders would be more willing to accept some of the cost, particularly given access to cheap finance organised centrally with low transaction costs and impedance from lenders. Freeholders, being responsible for the fabric should clearly shoulder the lions share, but builders and the local authority that signed off on builds that didn't actually meet current regulations also have responsibility and need to contribute to the solution. Where affordability is constrained absolutely, then innovative financing solutions, government backed, should be offered - say a form of shared equity, with zero rent on government owned share."
- "I feel a burden to my parents having to borrow money from them, pensioners who have worked hard to get a nest egg together. I feel my life choices are on hold until this whole mess is resolved and am grateful that UKCAG for spearheading the issues and keeping up pressure on government to help us out of this situation. **Will it take another Grenfell?**"
- "Nothing has been communicated by the managing agent"

## Responses from non-ACM buildings cont.

- “Frustrated and angry that our building is only 5yrs old and yet inappropriate materials have been used and signed off. Have now lost a buyer for the property because of the issues. Extremely worried how long the problems will take to sort and at what cost to the Leaseholders. Already been advised by a Barrister that buildings insurance might be difficult to obtain and will be at a much higher cost. Very concerned Leaseholders might be hit with a Section 20. The government should take financial responsibility. Hoping for a satisfactory resolution to this ongoing dilemma.”
- “I feel trapped in this flat, it was supposed to be a start on property ladder but seems like we will be stuck here for many years after we had hoped to move on. No flexibility to move should we wish to move elsewhere. It seems that we could rent this place but I never wished to rent my home and become a landlord which would bring its own stress. We cannot buy more of the shared ownership as promised by the scheme - this financial instability deeply worries me. **Even though we only own 25% flat we are supposed to pay all of the costs - this makes me very angry.**”
- “Life is on hold until we know. The leaseholders are, collectively the freeholder. We have no one to ask to pay (apart from the government). We may have to make a decision to demolish the building if the costs are too high. We don't know what the costs are likely to be”
- “I bought my apartment in 2016. I am the sole leaseholder of the property, although my partner is currently the main occupant. We've been aware of cladding issues in the building for at least a year, but the technical and financial details have only started to become clear three weeks ago, when we had a meeting with the managing agent and the board of leaseholders. This is my story: I bought my apartment hoping it would be a first stable home for a few years, until my career would take me elsewhere. Both my partner have careers where it is common and oftentimes expected of us to move around, either within or outside the UK. Last June, I moved to for work, while my partner has remained in the apartment. We are now at a point in time where I would like to sell the flat, because he too has found a job elsewhere. He will leave the UK for our home country, this summer, and our plan is (was?) that I would join him a few months later when my post comes to an end. We want to settle in outside of the UK together in a new home, but because of the cladding issues, it now seems I will be stuck with the apartment and its financial costs for years, unable to move on and with a financial burden I don't know how to carry. It is unlikely I will be able to sell the flat, as banks are reluctant to give mortgages to potential buyers for properties that have cladding issues. As neither of us will have jobs in the UK and so we can't realistically live in the apartment, I am hoping I will at least be able to rent out the property, although this is not my desired option. **I worry about the difficulties I will face when having to remortgage, or to find a tenant for the flat in the first place - who wants to live in a fire trap?** Once the leaseholders are asked to pay for the cladding removal works, I do not know how I will afford it. We have been quoted figures of £40 to 50,000 per leaseholder. I do not have enough savings, particularly not if you take into account building insurance costs, which, we have been told, have gone up fivefold. I feel anxious about the future, guilty I have left my partner to live in a place that is unsafe, and angry that I am apparently expected to spend all my savings and put myself into debt when none of this is my fault. I am full of disbelief that although the cladding issues are the result of several parties not delivering proper work, our only right as leaseholders seems to be to pay the bills that are piling up. I find it outrageous that the building owner apparently does not have to pay a single penny and will take advantage of the refurbishments that the leaseholders will pay for, while the lease on our apartments keeps going down. **I am angry that the government has refrained from stepping up: it has not pushed building owners and construction companies to take responsibility apart from saying they should 'do the right thing'.** The fact that the government's fund only covers ACM cladding is also disgraceful. Fire does not discriminate, so why does the government? I have felt angry and betrayed by the UK government ever since the Brexit vote. While this may seem a separate issue, the two are very closely intertwined for me: at a time where my partner and I have decided that it would be better for us to move away, I now find myself in a position where I am actually unable to sever my ties with the UK, and worse, I may face massive debt in a country where I no longer wish to live. As Europeans, we have been referred to in the media as 'hostages' to the Brexit negotiations. Now once again we are hostages of the British government, trapped with an unsafe home and staggering debt. I feel like the rights I thought I had have been taken from me twice: once as a European, once as a UK leaseholder. While all I did was work hard, pay taxes, and try to make a home for myself. These are now the questions that cross my mind night and day: How will I face these costs? Is my partner okay? What will happen if I cannot sell or rent out my apartment? **Will I have to move back to the UK and live in the flat myself, and try to find a new job locally? This would come at the cost of my career and my relationship.** Or will I have to leave the flat unoccupied, pay rent elsewhere as well as pay off my increased debt in the UK? Could I even do that financially? Probably not. How much extra money can I save this week? This, as well as the stories of 1000s of others, is the mess the UK government has created and seems to be unwilling to solve. I have no words left for its irresponsible and unaccountable behaviour. We are currently waiting for our management agency to send us the bill for the next 6 months, which will include the fivefold increase of costs for insurance that leaseholders have been told about during a recent leaseholder meeting.”



## Responses from non-ACM buildings cont.

- "I have had to put on hold starting a family and moving to my next property.** Although I rent out this property after living here for 3 years, my husband and I are looking to move onto our next home and start a family. After recently getting married our finances are extremely tight and we now have to pause our plans until we understand the financial implications of this issue. We already have been told by the managing agent that **we will have to pay £840 pm per leaseholder for WW which will be billed in the April service charge.** I will not be able to pay this £2.5k bill. With the increase / changes in tax for property investments I will also be paying a further £190 through PAYE tax to cover the increase in tax I have to pay on earnings for the property meaning that come April I will have to find and extra £1,000 per month. I have reduced all outgoings, however this was the plan for me to do so to cover the costs of our wedding in August. I now have the burden of paying for the remaining wedding costs which we though would be achievable to manage across this year with the added burden of £1,000 per month which with the alarm will be a further £2,000 and TBC costs for the remedial works. The only option I have is to sell my car to pay for these costs. This is causing a huge amount of stress and anxiety but the main challenge is the incompetency of our managing agent who has spent valuable time sourcing quotes for alarms and after almost three months has quoted for the incorrect type of alarm. **Each week this is costing us money and they do not seem to understand the urgency. In addition to this, they have decided as the responsible person that we require 2 WW at all times making our WW costs per leaseholder, the most expensive in the country.** As we have a small block 5 floors, 25 flats the costs per leaseholder are huge compared to the larger blocks. We are also certain given various advice that we do not require 2 WW which would half our already huge costs, however no one will make the decision to reduce to 1 person. We have a leaseholder WhatsApp group which is great, we have some fantastic people really campaigner to drive this forwards and I am helping where I can but this group receives over 200 messages a day which is distracting and stressful, you can never switch off. However I want to know what is going on and I want to contribute so I feel the need to keep up to date as we are progressing as a group of people trying to change the outcome. On top of all of this our property is in a flood risk area and over the last 2 weeks we have have serious flood warnings. Luckily the flood defences have kept this at bay but we are also on high alert for flooding. Although my flat is on the first floor personally my flat will not be impacted but further damage to the building after the 2015 floods will incur most costs for us as leaseholders as our insurances and service charge to fix any damage will increase as a result. And lastly, **we bought our parking space form the freeholder in December 2018. One of 5 spaces available. We originally paid £100 per month for these spaces and then purchased for around £17,000. However, the fire report has deemed parking in these spaces a risk and we have been asked to not park at the property.** As the property is on the river side there is no where else to park. The closest place is a 10 minute walk in a multi story car park. The parking ban has not yet been enforced, therefore residents have continued to park there but this causes a number of issues as if this is enforced my tenant will leave as he will be unable to walk to and from a car park 10 minutes away given the nature of his job. This will mean I can then no longer charge him £100 for the space per month so on top of everything else I loose a further £100 per month and then he will move out. Renting a property with fire issues is not easy, and I would ordinarily have been able to rent out my property in a matter of days. This now could result in a huge void period costing me a further £900 per month. We need to pre-empt these issues and ensure people know that the WW and alarms will make the building even safe to live as a tenant."
- "I am angry that insurers building surveying arm signed off our building as compliant - and that we have had to fund work, waking watches, alarm replacement and fire doors and they refuse to pay for those costs. I don't know how you can fail to monitor standards and not have to pay for your sloppy work. In my career if you failed to do your job you could be both sacked and have to pay compensation. Every day I look at our alarm and hope it stays working because the waking watch costs are horrendous.** I thought we lived in a first world country where those responsible were held to account. Apparently not. **There will be another Grenfell - our building has had two fires since Grenfell and luckily no one was hurt. There is no sense of urgency on this matter by government.** The planning system permits serial offenders to build crap buildings with impunity. Our developer sold the freehold rights on and will never be brought to book, his company is a many named and headed hydra, permitted by a rotten planning system to create more death traps. **The government should have a blacklist of the Directors who have created these murderous buildings and they should be barred, named, shamed and prevented from ever building homes again.** Philip Green is an angel compared to these monsters. "
- "I feel strongly that the government is completely responsible for the mess we are in and while I have little hope, they must pay to fix this.** Leaseholders had no idea they were buying properties that were unsafe and would cost a fortune (that most don't have) to fix all this. This is extremely unfair. I saved for 15 years to be able to buy my first home and now it might get me bankrupt or worse."
- "Has contributed to me not passing professional exams and I constantly anxious about my health safety and security. I cannot plan and keep on thinking I will be bankrupt and homeless."**

## Responses from non-ACM buildings cont.

- "I have always thought the UK was a great place to live and I moved here with the intention of staying forever. Now I cannot wait to sell my property and leave the country. My retirement plan has been completely destroyed and now I have zero safety net to fall on when I am older"
- "I will never buy leasehold again. I have no confidence in the system and feel this has been an excellent opportunity for dodgy freeholders and managing agents to take advantage and skim money off residents at the expense of our safety!"
- **"I feel trapped. I feel like I cannot move on with my life. I've worked really hard to get to where I am and I feel as though all of this has been undone by this situation.** I have been quoted a certain figure which will need to be paid, but we have all been advised that this is not necessarily the final figure. As such, I live in fear of being made bankrupt if this amount happens to increase vastly. The management agent of our building does not instil confidence. They send formal notifications threatening legal action. The dates they provide for when payment is due changes from one week to the next. They are making a very stressful situation even worse. **At times, I just don't know how I can go on.** I'm very fortunate that the other inhabitants are supportive and I they remind me that I'm not alone."
- "My husband and I have used our pensions/savings to buy this flat as an investment for our retirement. We also thought it would help our daughter & son in law who live in the flat. We bought it just after Grenfell & made several enquires into the cladding and were told it was safe. We are horrified to now find out that it isn't. It is a real worry and we feel very guilty that we have unintentionally put our daughter and son in law in a potentially very dangerous situation. We have only been told very recently about the situation and don't know how much it will cost us or how we will pay but realise it could potentially be £10s of thousands. If the cost is added to service charges it will be unaffordable for residents or for selling on the flat eventually. It seems very unfair that leaseholders are expected to pay for the work. The work is for the exterior of the building & should be paid for by the freeholders. These are low cost properties with people living in them that don't have much money. The local MP has been contacted several times but seems very reluctant to get involved. Our only hope is that the government would extend the fund from paying for ACM cladding to HPL cladding"
- "I am so worried about my situation. I cannot afford to pay for my psychiatrist at the moment as I need to save all my money in case I have to pay for the works. No one is telling us what is going on. I have lost the buyer to my flat because he got sick of waiting. **I have bipolar and this situation has really affected me - I was in quite a good and stable place for a year or so before this happened.**"
- "I wanted to move to Bristol this summer to be near my son and his partner. There's no chance of selling now, with the cladding issue. Our property management company, has said the reconstruction of our Property will take 3 years to complete. They cannot give us any straight answers, with regard to costs etc. I am basically stuck in an unsafe building and at risk of going bankrupt. It feels like, **I'm imprisoned by this cladding scandal and there's nothing I can do about it. I earn minimum wage and I live alone, so all bills are solely mine. At the end of each month, I have nothing left in the bank. I live from hand to mouth and cannot save because I do not earn enough, despite working 40 hours per week.** How can I possibly pay, for the flammable cladding to be changed because it will cost tens of thousands of pounds. **It's utterly depressing and I feel trapped.**"
- "My parents bought this for me using their retirement money so I feel guilty"
- "My family are prisoners, trapped, in our flat due to the current situation. We tried to sell and had a purchaser who fell through (November 2019) due to the impossible demands of mortgage providers for various surveys (pre EWS1 form). Currently no estate agent will put us on the market as they say it is not worth it until the EWS1 form is done. It's a desperate situation as we are 2 adults and 3 children nearly teens in a small two bed flat. We lost circa £6,000 on new build house deposit and solicitors/searches already. We expect service charges now to rise once works are decided upon - we have no idea what that may entail - that's extra anxiety and stress. They are simply saying "...it's complex". **The EWS1 form is also not working - hard to get, no one wants to sign off on. In our case its ridiculous as we are in a 5 storey brick building with no timber or obvious cladding** (don't know about insulation). I think that this crisis is much more widespread than any one understands as it moves beyond high rise cladded buildings - it has drawn in low and mid rise buildings above 10 metres our area. It's extremely depressing - we wasted a whole year of family life and savings we accrued after many years on this issue. I feel guilty about not being able to provide any space for my children, who are 3 to a room."

## Responses from non-ACM buildings cont.

- **"Went the doctors, I have been placed on antidepressants and given a sick note for 3 months."**
- "Sad, angry and depressed that the government is doing absolutely nothing to correct this horrendous situation. I purchased my flat in good faith as my building was suitable and met all safety checks. Why do the government think it is acceptable to rip people off and make money from innocent people who can least afford to take further loans out to cover this. Pushing them even further into debt because of their incompetence!!!"
- "How do you raise money. Little income and all assets in the property now worth £0. How can I pay off loan if I get one?"
- "The amount of stress I feel waiting for a letter to arrive from my housing association stating how much money I will be expected to pay is immense. Worried about the service charge implications as well."
- **"I feel like I was proud to buy this property but now I'm stuck and can't buy a property with my partner so that we can have children."** I have recently been made redundant which has compounded issues as I now can't even sell up and pay off the mortgage if I don't get another job. This means I could be made bankrupt which is very very stressful and something I never thought could be a possibility for someone that has worked for the last ten years and been sensible about money."
- "As GB left the EU I wanted to move with my family back to my country. I manage to get mortgage there, new job for both myself and my husband. My son was supposed to start school in September. We did not obtain "Leave to remain" as we wanted to go, to move back. Now we are here. UK and our property became our prison."
- "After years of saving we put all our money into our first home, believing that we would at least make our money back if not more given the increased investment into our area. We were looking at the next stage of our lives - getting married and looking to move into a bigger home to start a family. We were looking to move with my work due to an office relocation however not being able to sell or rent I am also now having spend more time and money getting to and from work. With the flat that we thought would be an investment and help build our future, with the cladding issues our home is now worthless, we have no savings and have had to put our lives on hold indefinitely. The lack of information and support from the government, management agency and leaseholders has been appalling. It's been 9 months and no tangible action has been taken."
- "I have worked hard and saved money my whole adult life. I'm not from a wealthy background and emigrated to London nearly 10 years ago. I face losing everything if costs for making our block compliant are passed on to me. I risk losing my flat if I can't pay for the works we might need. My parents helped me to buy it with an early inheritance' for the deposit as well as some of my own money and I could lose that as well if I'm evicted because of can't pay. **I am consumed by shame about this and can't bring myself to tell my parents. I am so ashamed that I made a bad decision with their money (they saved and denied themselves their whole adults lives for me and my sister).** I know they will support me through this but I feel like a huge failure. **I wake up every day anxious. I feel like I'm in a nightmare, it's a constant shadow at best and a crushing weight at worst. I can barely remember a time when this wasn't pressing down on me every day and night (I'm waking up early and flooded with anxiety). I hate waking up.** Sometimes I imagine a time when this is all over and I haven't lost everything and I nearly cry with relief and happiness. But it's so far from my current reality. **My partner is amazing but it's affecting our relationship. I'm crying a lot and snapping as I'm so on edge. Sometimes I think he'd be better off without me. We are in our late 30s and had wanted to start a family.** I was hoping to sell my flat this year so we could move somewhere to a family home. I am now so scared about not being able to support a family (lose all financial security) that I'm not sure we should have a family. If I have to pay hundreds of £ extra a month for works etc, we simply can't afford childcare and rent etc. **I also feel such a mess that I'm not sure I can be a good mum. But time is running out for us and I'm worried we'll miss our chance. Nearly all my free time is spent working on this. I see friends less and I feel depressed and have nothing to talk about other than cladding.** I work 9am - 6pm and then spend several evenings a week and one day at the weekend working on this at the moment. Writing letter, trying to get someone to help me at least understand what the building is made of. **I feel like I'm being slowly crushed."**
- "Horried, **I have no way of freeing up my savings and any plans to emigrate to fulfil my dream job have evaporated.** Frankly I am scared for my future, I managed to get a new mortgage in October before the advise note. But when that ends I will not be able to afford my bills. So would most likely have to file for bankruptcy by the end of the following year."



## Responses from non-ACM buildings cont.

- "My partner and I had planned a sabbatical and then for her to take up an overseas posting, with a view to starting a family at some time shortly after that. We now have no idea if we will have any money or the ability to either take up these opportunities or start a family, and are trapped in limbo, waiting for the axe to fall when we know what the costs and timescale of works will be. If the costs are anywhere near what we expect, our lives and plans will be ruined. We have no way to find 1000s, as this was my first property and mine and my family's savings are tied up in it. We will be financially devastated, and I may have to go bankrupt. It feels so desperately unfair. Right now we cannot move forward with our lives in any way, and it is causing enormous stress and anxiety. **By the time it is resolved, I may be too old to have children.**"
- "I actually rent the property from my Dad and was planning to buy it from him so he can get some funds released for his retirement. However I cannot obtain a mortgage because of this cladding situation ! I am almost 40 and very worried I will never get on the property ladder without the opportunity to buy my flat and also for my dad's financial situation for his retirement. I'm also very worried about the safety of the building which is causing sleepless nights. **If the stairs were affected by fire there is no way out of the building and we would be stuck!** Our managing agents are also useless and doing nothing to help us and I am very worried that we will be lumped with an extortionate bill for remedial works that we simply cannot pay ! I am so angry about the whole situation because there are other types of cladding equally as dangerous as ACM! The government need to step up and help us as none of this is our fault ! **We bought our properties in good faith and now we are stuck unable to buy/sell and facing bills of thousands which we simply cannot pay! If I have to go bankrupt as a result of this I will lose my job !!! The whole situation is an absolute disgrace.**"
- "I recently started my business when all the information regarding my buildings defects came to light, I had to seriously consider whether I could afford to take the risks, as such I've had to work even harder to make ends meet. I work up to 80 hours a week to ensure I can afford the ever increasing and uncertain costs we are presented with, with little regard to notice, and information. we never get told by R&R any real information, communication with the government is non-existent, and the issues found are from build, not just to do with cladding. The building should never have been signed off by building control. I'm aware all of this will be a long process affecting a huge amount of people, All they want is clarity, and none of this business talk. these are peoples homes."
- "The situation hasn't just impacted me and my husband, it has impacted our wider family. We were planning to sell our flat and relocate to be closer to my elderly mother, who desperately needs our support following the death of my father (her husband). We can't do this now and that is quite frankly heart-breaking. I feel let down by the government.** I am frustrated that what I thought was a responsible decision to buy my own home has turned out to be a financial trap. I don't know how long we will have to stay here with our lives on hold because of a widespread issue outside our control and that uncertainty is hard to live with."
- "Our total bill is expected to be in the region of £40/50k per leaseholder. Our first payment demand is coming in the next couple of weeks. I have looked in to getting a loan and as a single person the monthly repayments would be completely unaffordable, plus the total amount to repay would be £115k with all the interest!! My parents have put their home on the market to release some equity and I feel so guilty."
- "My husband and I are putting off starting a family as we feel with this stress and financial worry we do not want to bring a child into this environment. We have had 2 failed sales of our flat and are now stuck for what could be several years without being able to sell."**
- "Our building only informed us of the HPL issue last year (2019). They have been carrying out investigative works since. We have still not heard anything. We're very worried that we may be charged for the replacement, which we haven't budgeted for at all. Our plans to move out of London have also been put on hold until this is resolved."
- "I feel devastated. We was hoping to sell this year, but now that's gone out the window with the issues that have arisen with the cladding. And that's now put personal plans on hold for the unforeseeable future, and it's annoyed us that we can't move forward and continue our lives. This needs to be resolved ASAP"
- "I am feeling frustrated and cheated by those who sold this flat to us"
- "The effect on my life is immense. The mental strain is too much and as such my life is ruined. I've been living a nightmare for one month and I don't know how long I can continue.** I am so angry with the government response. Utterly disgraceful."

## Responses from non-ACM buildings cont.

- *"We feel lost and angry at the current situation. **As first time buyers myself and my partner put our life savings into this property which we had expected to be a safe home for us.** Now we are worried about our safety, and the potential devastating financial issues that may arise from the cladding replacement."*
- *"I feel extremely worried and unsafe in my home. I do not know how I will find the money to pay for increased insurance premiums and service charges, and worried that I will not be able to sell my home and it become worthless. It isn't fair that we bought these properties in good faith, and no one wants to take responsibility for the repairs. It is putting people's lives at risk and needs to be resolved ASAP, and not at the cost of the residents (who do not have the money anyway!)"*
- *"It's awful. You feel stuck with no support and no guidance. Everyone is unsure what is happening. As non ACM is not legislated and only advised none wants to take ownership for repairs. End of the day the buildings were all built to previous legislation and now seems they want to change it but not arrange how current buildings can adapt. I've work hard to get my mortgage and it now scares me on a daily basis that I could lose everything. Housing association doesn't want to communicate on this matter (of interim measures)"*
- *"I know other owners are unable to sell or remortgage"*
- ***"Angry at the government's inaction to rectify an issue that they helped create with poor regulation of constructors. We were planning on moving this year but are now trapped in a worthless, unsafe property."***
- *"I am very worried as to how I will be able to afford to live in my retirement and had hoped to be able to help one of my sons financially but now I worry how I will afford to live. I bought these 2 small studios with most of my money to supplement my pension and now it looks like I will have nothing it is very worrying. The government should not be able to change regulations retrospectively and expect people who bought flats in good faith thinking they were safe for people to live in only to be told years later that they are not and bad luck you have lost all your money."*
- ***"I wanted to move to be nearer to my family but I'm unable to buy somewhere without selling my flat first and that cannot happen now. We are elderly and this is eating into our time with our family."***
- *"Can't sell so am indefinitely stuck in a place I always intended to move from around now. Can't re-mortgage to a new provider so have had to accept less favourable deal. Valuation came back quite a bit less than I paid for the apartment, so am in negative equity. Not ideal!"*
- *"I feel unable to spend any money as we do not know whether/ when we could be hit with a huge bill of thousands to pay for the walking watches and replacement cladding. Our landlord will not give us any commitments. We are lucky we don't need to sell just now but I know other leaseholders are unable to sell/ remortgage and I am also anxious that if we hit financial problems and did need to sell we would be unable to. The flat is in a modern block just 10 years old and it seems incredible that materials which were compliant at the time have now been deemed non-compliant. Everyone in the block is very worried and I can see this from the residents email group which is active every day. Lots of problems and anxieties from my fellow leaseholders."*
- *"The potential cladding repair bill could cost me my flat. I do not have enough expendable income nor can I borrow anymore in order to pay the potential costs of the repairs/replacement. I have put a lot into my home of 8 years and I'm at risk of losing it if the repairs are not covered by the government or the freeholder. **The lack of information from our landlord/freeholder has left me with severe anxiety, I just want this to be over.**"*
- *"I live on the 5th floor and my flat is totally surrounded by the wooden cladding. The fact is that in the 15 years we've been here, there has never been any sort of anti flammable maintenance carried out in the wooden cladding. Never no one sprayed or painted any anti flammable substance on it. Another point, there are no fire extinguishers at all in our communal areas."*
- *"I had planned to sell my property and move abroad, I now can't take the promotion and move away as I can't sell the property. This means I can't even move out of the city centre to elsewhere in the country or move elsewhere to be able to start a family. I feel distraught that I bought in the first place it is going to leave me in financial ruin and is forcing me to stay in a job that causes me a lot of anxiety and stress. I see no way out of the situation and feel have been completely screwed over by trying to do the right thing in the first place."*

## Responses from non-ACM buildings cont.

- “Where to start! This is the most unbelievable situation you simply couldn't make up! Speaking to friends who are unaware of the situation, they nearly always say they government won't let this continue they will sort it out' which makes me despair further! We live in a 2 bed very small apartment which was bought as a starter home. 2 children later we have completely outgrown it. We have no outside space, the children have to share a tiny room and they are years apart in age so is becoming very unsuitable. As values had fallen around us we were in the process of saving to buy somewhere else as with little or not equity we were already having to start again with a deposit and then this happened! Any savings we may have are going to be swallowed into a property which is unlikely to ever regain value and makes no financial sense in fixing! **We are confident no-one in our development will be able to meet the charges that may be expected of us in the coming months for waking watch and fire alarm system etc.** Let alone find funds for actual remediation! Why would we want to pour funds into a property we are unlikely to be able to fix and remain residing in anyway? We work full time and pay through the nose for childcare and already have very little expendable income. We live just about within our means as it is. We have no method of being able to raise additional funds. The thought of loans for 5 years at a rate we simply cannot sustain is unthinkable. 5 years of all our lives on hold, no holidays, panicking when a car might need fixing or an MOT, what if one of the kids are ill (which they always seem to be!) and we have to take a day off unpaid? How do we cope? What if the washing machine breaks? We would have NO backup. We wanted the best for our children so they have been attending school/nursery 10 miles away. This was already a time and energy demanding commute but with a view of us being able to move to a family home nearer. This has been taken away from us. **I feel my only option is to declare bankruptcy to get myself out of this situation. We are both so incredibly stressed, it's all we talk, think and dream about.** We are unable to make plans, the uncertainty is frustrating. What money do we have? We are a prisoner in our home. As if all this isn't enough, we live in what is considered a dangerous building that falls under all the same restrictions and prohibitions as a high rise ACM clad building yet as a building that has been considered non high rise with HPL and timber cladding we cannot claim on a fund. Utterly disillusioned with politics. Government are failing to understand after listening to Robert Jenrick in Parliament this week claiming his 'frustration'. **Never felt depression and despair like this.**”
- “Very stressed, unable to plan or follow through on plans made, may need to take out a loan, can't sell and move like I originally planned, redundancy situations means severe financial concerns as a result of the costs to come my way”
- “The freeholder should be paying”
- “**Unbelievably unhappy and depressed.** No financial freedom to sell the unit. I feel stuck. Trapped.”
- “Very anxious.”
- “We are facing financial uncertainty which is affecting every aspect of our lives. This is completely unacceptable to be imposed with such new regulations, this is a failing of those who were supposedly put in place to protect us from exactly this type of harm, ultimately it should be the government who funds the rectifying of this issue, we should be protected by those people who are responsible for the building regulations in the first place. In this instance, since all regulatory bodies seem to be shirking responsibility, the buck stops with the government. In the case of such a similar incident of asbestosis, caused by industrial working practices, the government set up a fund to compensate those affected. This is a similar situation and we must be protected by those who must be accountable. **How dare we be charged with the cost of this when we are the victims of this crime of lack of effective safeguarding and incompetence from the regulatory body? It is unbelievable that the buildings regulatory body and the manufacturers of these materials have been allowed to profit from this situation and its victims, the leaseholders, are being bullied into financial ruin over this situation.** It is only right and fair and the morally correct and reasonable thing to do that the government provide the funds and enforce appropriately those who should have been doing their job effectively in the first place to prevent all this from ever happening. This is a total & utter disgrace we are even facing this situation in the first place. People should be ashamed.”
- “**It makes me feel sick with worry. I speak to my therapist about it all the time.** I was a first time buyer at age 40 and my home is currently considered valueless. I had saved, borrowed and relied on support of family and friends to be able to get my foot on the housing ladder and I live in total fear I may be rendered bankrupt as a result.”
- “**My property is currently valueless, and I've invested all previous savings into it. I am unable to move, rent or sell the property and will need to take on a variable mortgage when my fixed rate term ends. The property is only 4 years old!**”



## Responses from non-ACM buildings cont.

- “We were going to buy our flat off our landlords but have pulled out of the process and are moving out.”
- “I am getting married this year, and my fiancée is - with reason - reminding me that biology dictates there is only a relatively short window to be able to safely start a family. **However, how can we bring a child into the world when we live in a one bed flat at the top of what we now know to be a matchstick?** Thank god, our cladding remedial work starts this week - hopefully funded insurance. It will take a year but this **has dominated the last two years of my life and had possibly irreparable damage to my mental health. I feel robbed of what should have been two of the happiest years of my life where I have instead been leading an residents association through various tribunals.** Its non-stop too. Just as the cladding appears sorted, apparently our vent system needs a full replacement and the NHBC warranty period is over. We're back into section 20's on a fire related issue within the first week of the remedial works on cladding started. This nightmare won't end.”
- “I really want to sell my property and purchase a bigger place but I don't think it's even worth putting it on the market as neighbours in my building have tried unsuccessfully to do this with potential buyers being unable to obtain mortgages. **I work in the public sector and I have worked hard to save money in order to enable me to move onto a bigger place - the thought that this money I have worked so hard for could suddenly be taken away as I'm forced to pay to replace unsafe cladding and a situation I had no part in creating is heart-breaking. I also see family and friends moving on with their lives and I feel like I'm stuck in a perpetual limbo.** The response of the building owners has been completely unsatisfactory and I'm not convinced that they are adequately lobbying the original builders on leaseholders behalf and get them to agree to pay or least come to an arrangement between the two of them to ensure that innocent leaseholders are not left with massive bills. I am also not interested in any type of loan from the government - as far as I'm concerned, home owners should not have to pay anything towards these costs. The builders knowingly put flammable cladding on our building regardless of what the regulations were at the time and they should be responsible for rectifying and funding the required works. If the building companies need loans for this work then that should be sorted out between them and the government.”
- “Feel anxious and desperate”
- “The purchase of the property was intended for our pension, or, maybe at some point moving back in there. We have even talked about just walking away. We believe the cost to repair/ replace and bring the building up to regulation could be more than half the value of the property. We simply do not have the finances.”
- “We have been told we have months to wait for our cladding to be tested, even though our management company are doing all they can to speed things up and we can't fault them at all. **In the meantime we see leaseholders facing utter hell across the country, and I'm absolutely terrified for my current and future mental health and finances.** And for that of hundreds of thousands of others, some of whom who may be more vulnerable emotionally and/or financially than me. **I'm so frightened some people will take their lives rather than face bankruptcy and homelessness.**”
- “I feel really uncertain of the future. I don't know how long these works might take which impacts plans for a family. I am also concerned financially because if these works are not covered by the fund, I am not sure if we will be able to afford them. This has lead me to feel very trapped as I won't be able to sell until the work is completed and I am also not sure if I will be able to rent the property out.”
- “In depression”
- “I had a buyer, & was due to complete aka 2020. I therefore relocated & managed to get another decent job in my new neighbourhood. However now my flat sale has fallen through, I am left to pay for two places; my new place (rent) & my actual mortgage which has now gone up onto a variable rate. I cannot move back to my flat as my new job is 4 & ½ hrs drive away! I feel extremely trapped & unhappy.”
- **“Depressed and financially strained. The government policy reaction post Grenfell has been a disaster”**
- **“My life is on hold. I had planned to move back home after living in the UK for 16 years which now I can't do. I need to be closer to my family as my father is ill and my mother needs more support caring for him. I can't do this now because of the uncertainties here.** I am not allowed to rent out my flat because of shared ownership agreements and would not be able to afford to cover the costs here and my living costs at home. It's a scandal!”

## Responses from non-ACM buildings cont.

- *"This is absolutely horrible. The uncertainty, the potential huge sums required to fix this, the potential loss of property value or being trapped in the property, the long time frames needed, and for us in particular the way the freeholder is handling this (including lack of communication) has put a huge strain on us. There is no end in sight."*
- *"With the uncertainty around the cladding on my building, I feel hopeless in the event that if I hit financial hard times I will not be able to sell my property which could potentially send my mental health and well being spiralling out of control."*
- *"The real concern is the lack of information and the uncertainty - potentially knowing that there is a huge liability that individuals may have to cover to pay for the costs, with no support from the freeholder / building owners / insurers is a real worry. It makes the future, and a supposedly secure capital investment a massive risk. The size of the costs are unknown, the duration to complete the works is unknown - and these issues were not apparent at the time of purchase; had they have been we may strongly have reconsidered our decision whether or not to purchase; we already had recalled an offer on another flat that was found to have ACM cladding (but again, this was only discovered from our private research; both the estate-agent AND owner failed to be transparent, obviously aware of the potentially huge bill). It's sad and worrying to know we have ended up in this situation despite trying desperately to avoid it during our searches for a suitable property. It feels as if you are totally stuck and unsupported by those who built the properties in this way in the first place (and unsupported by the government; who aside from issuing vague guidelines with no apparent care about the disruption and inconvenience it may cause to those people whose properties were built prior to the guidelines), and it seems crazy that the builders/land owners may be able to force leaseholders to pay personally for a huge cost that they did not know about nor could do anything about. The builders or the government should take responsibility here and stop putting the stress and anxiety onto individuals who are totally stuck in a position where they may not be able to sell their properties in the future (without suffering a significant loss or paying a huge bill to repair the cladding / internal materials); especially when individuals had no control or say over the materials used to build them. **When a manufacturer supplies a faulty product to a supermarket, the supermarket recalls it and does not expect consumers who have purchased it to pay for repairs or keep the faulty item - the manufacturer either repairs or replaces it.** Given that repairs in this context are the only option and replacement is impossible; surely the same analogy should be applied and they should be made responsible and take this major concern and cost away from individual people."*
- *"This whole situation is sickening. How can it be that the cost of government failure to regulate and poor developers can be dropped on leaseholders who bought in good faith, especially given the risk to health and being trapped by mortgages so can't even move! **I now face major safety risks, years of uncertainty and possible bankruptcy for simply buying a home to live in.** No other consumers would be treated like this. The whole leasehold system is corrupt and broken. When buying I had no idea how little legal protection leaseholders had against freeholders or shoddy developers. Does not help that my freeholder is now an offshore shell company for an equity fund. How exactly do they have residents interests at heart?"*
- *"I live in a 1 bed shared ownership flat with a partner, we were originally planning to save up enough to move to larger property so we could start a family but now we do not know what will happen. Since we cannot set price of shared ownership properties, we have no way of making back any costs that we can be asked to pay back and we feel trapped in this property. If we sell this property and would be asked to cover the costs in full, it would actually cost us money to move out and wipe out any paid off mortgage as it is lower than the projected fees. We have not had any information as to how these fees could be paid and that is causing most of the hardship as we simply do not know. Missing or defective fire breaks within cladding are not currently covered by freeholder. They are attempting to get original builders to come and repair. This can come back as a cost to us. The rest of internal works have been covered by freeholder."*
- *"The situation is very desperate. There is very little communication on the issue from anyone. We were told that surveys needed doing on the building but we never hear anything about results. Many of the other buildings near ours have waking watches so we are surprised we don't have one. **Being unable to sell prevents us from being able to change jobs if it requires a change of location (I was offered another job recently but it is too far to commute and we can't sell so it's not possible to even consider).** We have some time left on our mortgage deal but are concerned that we won't be able to remortgage next year when the time comes. Some of the buildings around ours were not built to fire regulations when they were constructed so it seems completely unacceptable for leaseholders to have to pay for repairs."*

## Responses from non-ACM buildings cont.

- “So far money we have paid has come out of reserves we have been saving for years. They are empty now. We are awaiting service charge demands in the next few days so don't know what increase is going to be but we have been told cladding replacement and other work will be at least £25,000 per unit. It has only been roughly quoted at least 2 other issues have not been included in the amount so it will go up. I am a shared owner. When I moved in my service charge was less than £100 per month, it has quadrupled over 10 years to almost £400 per month basically because managing agent keep employing more and more staff to work on the development. This amount we already pay does not include all these other issues we are now facing. We were already at breaking point before all this happened. Not sure where we are supposed to find even more than the insane amounts we already pay? I also pay rent on top of this of £500 + per month. There are very few people on our development who are doing anything to help and the majority of the work and stress is falling on a handful of people. **I am self employed and the stress of this has massively affected my earnings already so there is a good chance I will loose my home from this one way or the other. It is getting harder and harder to keep it together.** Most of the stress is created from having to deal with utterly self serving, insidious, managing agents, freeholders and a housing association who are as bad as the freeholders and managing agents. Our flats were built 2005 so there is no new build insurance claim to pursue.”
- “There's no answers. We can't move now and even looking ahead to our future are anxious about doing so then. **We only have one bedroom here so would not be able to start a family.** Feel like the only people benefitting from this are those getting more money for insurance. Why should leaseholders have to pay for the buildings fabric at substantial cost to them and at no fault of their own.”
- “**I am 70 and need to sell the flat to be able to move back to be near my children and grandchildren in UK. I am in Germany and now especially after Brexit they seem so far away.**”
- “I feel as though the government only listens to the developers and building owners. They listen to the money basically. They moved the goalposts in reaction to the Grenfell tragedy, and ordinary people are paying the price. It's disgusting. Government need to clean up the mess they created.”
- “I have been left unable to sell my property but also being told that I can not sub let. It's an incredibly stressful time as the shared ownership scheme has become unaffordable and I want to sell so that I can move out of the area.”
- “This issue has put our life on hold. It feels like we have nowhere to turn and our trapped. As we lost our buyer we also lost a dream home to move too and it feels like our future has been snatched away through no fault off our own. We have always had good fire risk management in our building, **we appreciate there should be concerns about fire spread but feel that lenders approach to high rise buildings is unjustified as long as risks are managed.** We originally did purchased our property as a shared ownership property, as we needed to do this to get on the property ladder and subsequently staircased to buy the rest, we feel doubly robbed. As said above we have times of feeling quite desperate and really can't look forward to our future.”
- “I am a retired person on pension, I do not have money to pay increased service charge and other work.”
- “We have been informed we will have to pay a significant five figure sum per flat. Since it will be applied to the service charge if we cannot pay we will forfeit the lease. I do not know when it will be applied to the service charge or how long I will have to raise the money. **The government must step in to resolve this. We have been informed my building never met the building regulations at the time it was built. But it is the leaseholders who are being forced to pay.**”
- “**I feel very let down by the Government. I saved for five years to be able to afford the deposit for this flat and it was my sanctuary. I now feel trapped and scared for the future.** We had a fire in September and the flats that were damaged are having different cladding put on them. The rest of us are in limbo. The lack of information, clarity and support from Government is slowing everything down. I would like to move but we're stuck until this is sorted out. Our flats are still damaged, the block is a mess, our service charges have gone up massively and I feel depressed and powerless every time I come home. I believe that leaseholders should not have to pay the price for lax regulations that allowed property developers to use unsafe materials when building homes. The process has failed. Every flat buyer should have peace of mind that the right checks are in place and that the homes they are buying are safe.”
- “**I feel like I am drowning and the government is watching and not doing anything.**”



## Responses from non-ACM buildings cont.

- "I bought my one bed flat after going through a divorce when I was 40yrs old as a way of making sure I was financially independent in the future. I have no pension pot and my flat is my only investment which I have been working very hard to pay off for the last 6.5 years.. I still have a large mortgage to pay and I am now facing a future where I will struggle to pay the mortgage off before my retirement if I have to revert to a variable mortgage rate in the future. I was also planning to move in the next couple of years to accommodate elderly parents and niece and am trapped into a situation where I can't move when I need to. This is a dire situation as I don't have the opportunity, time or money to change the situation and it won't be just me that suffers but my family also. This has left me feeling depressed and incredulous that through no fault of my own, I am being penalised as a result of regulatory change from the Government and no clear legal protection. I feel let down on all fronts."
- "We have saved for 3 years to take a 12 month sabbatical for my husband to work as a volunteer doctor in Africa from August this year. We now do not know if this is even possible because our savings may have to be used to pay the section 20 notices. We have received a section 20 notice for replacing the timber floor of the building balconies. It is anticipated to be approx. £2.5k per property (for a tiny space). The management company will not confirm whether the cladding around the top floor of the building (Kingspan and the rest of the block is brick) is compliant with the 20 January MHCLG advice note. This means we may pay for the balconies and still face a further section 20 notice, despite the property being assessed as low risk by a fire expert. **I cannot understand why buildings classified as low risk are needing remedial work simply because of arbitrary MHCLG advice.** I have taken to twitter to help raise awareness, but this in itself has a huge impact on mental health when you read people's comments that this is our own fault or we should stop complaining because, at the moment anyway, we are not facing bankruptcy."
- "Absolutely distraught we have been told nothing its such a worry. Cannot make any plans watching every penny cannot retire from work worry about keeping in employment."
- "I have an interest only mortgage, with the intention of selling my property before the expiry of my mortgage, I have got 6 years left, I really hope this gets resolved before then. **It's the apartments above me (I'm ground floor), that have the cladding and wooden walkways, unfortunately I have to pay double the amount as my apartment was original part office and therefore more floor space.**"
- "**I have such bad anxiety I cannot breath properly sometimes.** I have no family or external source of £ other than my income. I am 46 and only managed to buy a 25% share at 42, I was saving to get 50% but I won't get the mortgage now and I won't be able to sell. I am worried about debt and have had to stop paying into my pension and now it seems I won't be able to ever retire as I will be in constant debt and not be able to afford the rent % if I cannot staircase it will be worse if we have to pay for cladding replacement and extra service charges. **I am worried about being bankrupt and losing my home.** The life plan was I wanted to staircase, go back to university for 1 day a week and drop a day at work in the future to train as a psychotherapist but I will never be able to do this now. **The government should pick up any costs as this is a national disaster - the buildings met guidelines and were signed off when they were built.** It is hard enough to afford the cost of living as it is how in earth do they think we are going to pay for this?? The media are picking up on this now but it needs to be non stop pressure as this is a non stop problem that is ruining people's lives forever potentially, and for generations to come."
- "I am 61 yrs. old and retired...I have no chance of raising any further funds to cover this situation Which is none of my making!! Someone signed these buildings off as safe!! And I bought one, on that!! We need help!! This is none of our making and is an incredibly bad situation to be in!!"
- "Can not live. The fear for my future is hurting me too much. This gov. has badly handled this crisis. Why are Labour MPs the most vocal. This is not a political issue."**
- "I have had to move out of my flat and rent it out to help cope with the costs I am having to pay on my own. **The lack of care and attention from the government and their unwillingness to make the correct people accountable for fixing these issues is disgraceful. People are risking losing their homes, their careers, their plans to retire after working all their lives and some are openly asking ,what is the point of going on?** These issues are not our fault and the lack of any help from those in a position to make decisions is sickening"
- "**My plans for the future have been totally put on hold. I can't see how we will be able to start a family now.** I have no idea when the cladding work will start, how long all the works will take, how much it will cost and how it will affect the property in the future. Worse - knowing that the cladding is not up to standard, **I feel unsafe and feel it would be irresponsible and a constant worry if I were to have baby.**"

## Responses from non-ACM buildings cont.

- *"At present I am waiting for the new service charges forecast but I am very concerned about a very likely steep rise. I am also concerned around payment of the works as I believe the developer should bear the costs. My plan is not to stay in London and therefore I am also concerned that I won't be able to sell the flat at a decent price or sell it at all that would allow me to buy something outright outside London. Hence there is a sense of being stuck with not many prospects. There is a sense of powerlessness and not sure where to go or what to do. I have other stressors in my life and this issue is really not welcome and adds significantly to my levels of stress. It is not pleasant."*
- *"I had difficulty remortgaging, had to stay at same bank. I managed to remortgage with the same bank but my monthly payments have risen and the index value of the flat fallen. It is very depressing to understand that you are locked up in the property for possibly many years! Should I decide to move to a different country, I only hope that I will at least be able to let it."*
- *"I feel like after many years of sacrifice and saving hard to generate enough of a deposit to purchase my first property, the building regulations have totally let me down. It appears, although multiple parties may be partly responsible for building, there is no legal comeback to developers or construction companies, therefore **we are at the total mercy of the government.** I feel that if the government don't assist in paying for the remedial works, I, along with thousands of others will lose everything we've worked so hard to achieve. It makes me feel incredibly let down and angry, we've done everything right and have contributed to the economy, paying into a system we thought was safe. I feel that the government seem happy to ignore the problems people are facing, and only seek to do the minimum possible to simply save bad publicity, hoping people will quietly go bankrupt. I've never before felt particularly negative towards the government, but this has left such a bad taste that I'm now sceptical and starting to see that I'm not safe in this country I've always lived in."*
- *"We should not forget that most of us are not living perfect lives before the fire safety crisis came along - it builds on top of other traumas and for various reasons our homes may be core to our identity or feeling of personal safety. **The govt, media and campaigning conversation is still around high rise buildings – but it potentially ignores the issues that low and mid-rise buildings are also becoming trapped in. It feels as if the destruction of a smaller building "doesn't matter" because lives are less likely to be lost. I feel constant fear for my safety and insecurity about things being taken away from me. I have uncertainty about the future and how long this will take to be resolved. I feel powerlessness. I have struggled to hold down a job. I have difficulties in relationships with other friends and neighbours due to the intensity. On positive days, I also hope this will lead to some of what my counsellor calls 'post traumatic growth', and find a new path in life doing something that matters more than before. Surely there's got to be an upside?!**"*
- *"I feel helpless, we are not being informed of our cladding has been tested or not. I have had to take my flat off the market because we don't have a cladding report. We want to move to start a family, now we cant. We've been told, the freeholders don't know when the cladding results will be ready. My questions go unanswered, I don't know what to do with my life now"*
- ***"Future seems so bleak and hopeless"***
- *"Extremely angry at the Teflon nature of the construction / property industry for anyone to assume responsibility for our unsafe cladding system. Freeholders palming off responsibility to the RTM company etc."*
- ***"My wife and I had planned to move to start a family, which we can no longer do. We may have to spend the money saved and donated by our wedding guests to go on a honeymoon in November to pay for our fire safety bills."***
- *"We have not yet had any direct charges for the discovery of cladding, however walking watches have started and I fear how much this will be. With having to switch to a variable rate mortgage I'm extremely worried that I won't be able to afford the higher mortgage, watches, cladding replacement and increases in insurance. I was hoping to use my first home as a step on to the property ladder but fear it will end up costing me more money than I will make on having a property."*
- *"I am pregnant and whilst our 1 bed flat will be ok to begin with, I am anxious about how long we could be trapped in the property if L&Q do not address this. The lack of communication has been appalling and causes me immense worry."*

## Responses from non-ACM buildings cont.

- "This bill will wipe out money we have saved to help our daughter afford university. I am also worried it's the top of the iceberg.** Will the government decide our internal building is also inadequate in terms of fire protection. Where will this end? It's only a one bedroom flat but it's taken a big toll on our plans. **It is absolutely hopeless of the government to say freeholders have a moral' obligation to fund remediation.** The government either needs to make it a legal obligation or, shoulder the costs through grants. We are not even the worst affected, our freeholder is shouldering some of the initial waking watch and alarm installation costs. Even though we are facing heavy costs for remediation, I shudder at some of the bills being faced by other leaseholders. My heart goes out to them. We need this lifting off our shoulders now."
- "This scandal has yet to affect me greatly, however the time in which it will is approaching. My mortgage is up for renewal in 5 months and I have no idea if I will be offered another fixed rate or a variable rate. If it is a variable rate it will be far more expensive, in the order of 3x more a month. This would stress my finances greatly. If I'm not offered another variable rate and have to repay the mortgage I will be bankrupt. We have been told they are not going to pay for cladding replacement, and therefore if I have to pay, this will bankrupt me. I wish to move in the next few years, and this is stopping me. I put all my money, and all my family's available money in to this property. The thought of losing a vast proportion of it fills me with long term dread."
- "I moved abroad last year with my partner and was just about to sell my flat. It then fell through because of the cladding. I put it on the market again and it has fallen through twice. I have had to pay rent on an empty property during this time. After this year I don't know if I will be allowed to rent it out again, or if I will have to move back to the UK. This would cause problems with my partner who may no longer be allowed to stay in the UK because of Brexit. I am unable to further my career abroad and no longer able to pay for a wedding since all my savings have been spent on this flat. **I have had the worst year of my life, emotionally, and have looked into declaring myself bankrupt. I just want to get rid of the flat even if I lose the money I have invested into it, just to be free from all the stress.**"
- "I had a baby 2 months premature in Scotland, she is under specialist care and requires eye surgery. I was planning on moving. I had to turn down a job, put her on a nursery wait list that took 8 months. I had to leave her in Scotland with my parents as I had no child care. I had to work to pay my mortgage. This affected me as I suffered from post natal depression. My child is now closer to my parents and I feel like a failure. I had to travel up and down for her hospital appts. My partner and I argue all the time due to worry. My father had bowel cancer and is still unwell, I've been unable to support him and have had to put extra pressure on my mum looking after my daughter."**
- "I'm very very angry. The banks are causing trouble (again), leaseholders such as myself are going to get shafted by again. Our building is actually clad in A2-rated cladding, we know it's safe. There should be minimal costs for remediation however our issue is that **lenders are DEMANDING that perfectly safe cladding be fire-tested, which is expensive nonsense, and are refusing to lend without some sort of proof. The MHCLG published Advice Note 14, 3rd bullet point states: "For existing buildings this means only materials that are of limited combustibility (class A2 or higher) should have been used, unless the system has achieved BR135 classification via a BS 8414 test". This has caused our issue. The MHCLG need to update their advice.**"
- "I am looking into the possibility of asset disposal - writing off my 25% share of the property (or at least much of its value) and finding a legal path of walking away and never returning. Even if this is fixed, I still want to leave this flat. It's forever tainted in my mind."**
- "Government should pay for all the costs incurred from change of legislation"
- "As my building is under 18 m, the lenders are using the recent guidance to say they will not lend unless we have a EWS1 form signed. Unfortunately the management company are saying that this is the first day of heard of it for smaller buildings and it could take a long time to assess how much work will need to be done and when it will be done. now we are in limbo with a buyer for our flat who cannot get a mortgage and a purchase house that might fall through. We have been trying to sell our house for 8 months now and have got nowhere. **All of the information I have seen says it may take years to move and I can't believe that they can keep us hostage in a place where we don't want to live anymore.**"
- "The uncertainty is unsettling. Concern that if I needed to sell our property we would not be able to."



## Responses from non-ACM buildings cont.

- “We are a young couple in a small 1 bedroom flat and wanted to move this year; we have now started to accept this won't be possible (unless anything substantial changes). **The uncertainty is unbearable, we feel trapped and I have no idea what will happen, or what financial impact this will have on our future - our destiny is out of our hands. We can't rent our property either as it's Help to Buy. I feel more despair and anxiety with each day.** The only way this will end is if the government step in to fund the replacement of all types of cladding/insulation. It is the right things to do.”
- **“I now have no trust in any political party who ever is in power. No trust in laws or regulations or the people who administer them.** It seems the UK housing market is a source of easy money for hedge funds and other foreign investors. The recent changes to make planning process easier has hamstrung councils who would have tried to make good decisions. There are not enough small houses being built for young people. I do not think any political party has cared but Grenfell was the changer in attitudes. There have always been good MPs but there is a lot of dead wood.”
- “We have wood cladding and our building is barely 5 stories high but the changes in legislation but the last housing minister have left us facing huge costs to replace wooden cladding. There are buildings with a much higher priority and can cladding but we as leaseholders face problems renting selling an remortgaging in the interim. **Central government comes out with these policies without thinking about how they affect leaseholders or how they will be paid for.** It is really frustrating and often unhelpful.”
- “We are retiring overseas later this year and need to sell our property, but not knowing when the fire safety and cladding works will be carried out is making the future very uncertain and we are very stressed about the whole situation. Still waiting for EWS testing to be completed”
- “Below people did a mistake and leaseholder is asked to pay to correct their mistakes. 1. Government earlier said ACM, EPS are safe but now suddenly they say it is not safe. 2. Builder did not build the building according to standards. 3. Officer approved the building wrongly”
- “The constant despair of having your life on hold is unbearable. **Knowing that if this takes longer than a year it is likely I will be too old to start a family. We have no savings left as we spent it on solicitors on a failed sale. We are utterly depressed**”
- “I was told in 2018 that there was a safety issue with my building. My management company said they would pay to fix the internal problems (I think this was an issue with the fire breaks) and cover the cost of a new fire alarm system - they were going to use the reserve fund to do this. I was then told I had to pay approx. £900 to fix the external problem and that work would begin soon after monies had been collected. I paid this sum in July 2019 and nothing has been done. When I questioned this in January 2020 I was told the works had been put on hold due to changing advice from the government and housing association. Now that the 18m rule had been amended the other two buildings on my freehold were also now affected, and the balconies on our flats may also be a problem. My boyfriend moved in with me in February, I was hoping that any works would have been well on their way by now (seeing as we were made aware of issues 2 years ago) and that I could sell in 2021 so we could get somewhere bigger and start a family. I can't see this happening now with the current situation. I'm expecting I will be asked to pay more money towards the remediation works now that the other two buildings aren't safe so I may have to take a loan out for this depending on the amount. I'm really worried as this was my first home, all my savings went into it and I've refurbished a lot of it to ensure the value would increase over time. Currently the flat is worthless and I'm stuck there, as are thousands of other people. I think about this problem every day and am constantly checking online for any updates from the government. I don't know what work needs to be done, how long it'll take and if it'll affect the value of my flat. My boyfriend and I don't want to start a family where we are now so this will have to be put on hold until if/when I can eventually sell. I'm lucky that I've had to pay a small amount so far, but this could increase. **I just want to know what's happening and when it's going to be fixed. Even if it'll take years I just want to know what time-line I'm looking at and then I can make some plans.** I try not to worry too much because it's out of my control but that's easier said than done when the external cladding isn't fit for purpose.”
- **“We feel completely abandoned and conned by the state.** We bought the shared ownership 2 years before the problems began.”

## Responses from non-ACM buildings cont.

- "I am a woman in my 30s and had been planning to move to a bigger property with my partner and have children in the next year. We had found a buyer for our property and made an offer on our dream home, but this has now fallen through as a result of our buyers being unable to obtain a mortgage. The flat we live in is too small for us to be able to raise children there, so we are now having to put this off for an indefinite length of time. This is making me feel extremely stressed and anxious as I am already at an age where fertility could become an issue. I feel I have been let down by the leasehold system and the government. **My performance at work is being affected and I want to cry every single minute of the day. I painstakingly saved for a mortgage deposit on an 18k graduate salary and have always paid all my bills on time every month. Over the years, my partner and I have paid hundreds of thousands of pounds in income tax and national insurance contributions. We are lucky enough to have never had to receive government assistance. We are model citizens and the government has made a small fortune from our tax contributions. I am fine with this, but all I ask for in return is that they use some of these contributions make our building safe to live in and allow us to start a family.**"
- "**Not being informed by the managing agents about the status of fire safety in this development means my commute to a new job will take at least 2 hrs each way. That has huge implications for my work/life balance and mental well being.** I do not want to have to leave this property empty because I can't rent it out and either rent closer to my new job or take another mortgage out for a new house. It's ridiculous that I've been put in this situation by apathy and possible negligence. **It's been around 2 years since fire safety assessments were completed at this development. Since then no updates or a schedule of repairs(if any) has been forthcoming from the managing agent or the freeholder. As such the residents don't know whether it's safe here and selling/renting a property here is impossible without official confirmation.** The leaseholder must heavily discount the selling price/rent and thereby is left well out of pocket. This is grossly unfair and completely avoidable with prompt and specific communication by the managing agent and/or freeholder."
- "**My life has had to stop because of these issues; I can't move or start a family.** The failure of the government and regulation means I have no faith in this country anymore. No other country has had to deal with this or has a freeholder / leaseholder system."
- "We were in the middle of selling our flat after it having been on the market for over 1 year. We finally found a buyer and now this report / these findings look set to ruin all plans to be able to move on. Both myself and my parents (co-owners) need to sell to release finances and having to stay for further years whilst we wait for repair works to be done will put huge financial strain on all of us. We have had no communication and feel like we have been abandoned with no real information and no assurance. **Our anxiety and stress has risen dramatically which, in turn, has affected our anger and frustration that we don't feel safe in our own home.**"
- "Since the UKCAG/LKP meeting at City Hall, I have spent at least 3 hours per day dealing with fire safety issues and legal matters. It is soaking up a lot of my spare time and I am extremely tired, quite often. I was on half-term last week and was not able to enjoy it at all, as I was working solidly on these matters. **All the cards seemed stacked against us.** I think it's outrageous that many property developers built flats with one-off vehicles, which they then liquidated to avoid future liability. They should be charged with corporate misdemeanour and made to bear the costs."
- "I just want help and I want it to start immediately!"

## Responses from mixed ACM & non-ACM buildings

- **"I have had months of anxious and broken sleep, felt deep regret at having bought this place and have suicidal thoughts at least twice a week. I feel like I have been robbed."**
- **"I have been left utterly broken by this. My mental and physical health has worsened, I have severe anxiety, depression and PTSD. I struggle each day to keep myself alive due to the financial worries of ending up homeless and bankrupt."**
- **"I should have been in a position to help my children onto the housing ladder, and to have been about to retire. This is all put on hold now. The length of time this is all taking, and the lack of any obvious progress is terrible. I doubt that this will be resolved before another block goes up in flames and further lives are lost. We have had almost 3 years of this already, the constant gnawing sense of worry and injustice grows every day."**
- **"After this cladding scandal it made it very difficult to trust the government and have faith in any property. There's seem to be no law to protect leaseholders in situation such as this which left me feeling hopeless."**
- **"I didn't know until my mortgage application for buy to let was declined. I could not buy the house and it really has depressed me. I have developed allergies not being exposed to natural air as my work place has no Window in it. I am struggling massively to cope up with this physical, mental and financial stress. I can't sleep peacefully. It is really frustrating."**
- **"Put off starting a family a big thing for us."**
- **"The feeling of hopelessness that does not ever seem to go away is soul destroying. I used to love my home, now I hate it and don't want to spend a minute in it. Yet I can't escape, as no one will buy it. I have been trapped in my dangerous flat by the government, mentally, physically and financially. Is this what prison feels like? I am not a criminal, I have not broken the law, so why am I in this prison? Every day I ask myself, what could I have done to prevent this from happening to me and my family. For the last 2.5 years I have asked myself this every day, and I do not have an answer. I am unable to apply for a long overdue promotion as I know that given the stress I am under, I would not be able to cope with taking on additional or new responsibilities at work. The cladding scandal has not just ruined by home life and peace of mind, it is ruining my career as well. There are so many like me, who have made far more sacrifices than me to buy the home of their dreams. Yet all of us are now facing untold misery and ruin, and homelessness and bankruptcy is a thought that occupies our minds nearly every day. We have done nothing wrong to deserve this awful fate. I hope the government and Ministry of Housing realizes the impact their silence and incompetence is having on our mental health. The government is paying £4 billion of taxpayer money to renovate the Houses of parliament - for all intents and purposes, an office block. Yet, only £200 million has been committed to make the homes that hundreds of thousands live in, safe from fire. Is this how little value we residents of these blocks have? Are our lives worth nothing? Are our children's lives worth less than a minister's office?"**
- **"I have lost over £6k in fees failing to sell my property. "**
- **"The government have not moved quickly enough, and have not done nearly enough to tackle this huge national issue. It is criminal."**
- **"I feel hopeless, I feel as a mother I am failing as I cannot provide my child a safe home and neither be a good parent. Working longer to save for potential cladding bills, not being able to be myself and give quality time as all I think about is cladding and how unsafe my home is."**
- **"I am unable to sale my flat and that has resulted me in despair. Don't feel safe staying and sleeping in this property. Feel worried for my family and kids future"**
- **"We are angry and frustrated by government apathy towards not only the fire safety issues but the financial strain, uncertainty and constraints on ability to plan for the future all this combines to put serious mental health issues an obvious consequence of the situation, specifically in our case we are now unable to plan to visit our grandchildren in abroad and also our retirement plans are on hold. We cant believe the big builders, are allowed to hide behind flawed legislation to get away with dangerous illegal building practices and carry on racking up massive profits with impunity. It's time for government to make it clear that future support is dependent on them taking ownership of their moral responsibility, regardless of legal loopholes."**



## Responses from mixed ACM & non-ACM buildings cont.

- **"I can't leave an uncertain and awful job in case I can't obtain a new mortgage."**
- "The government should pay for the repairs, because they didn't have the correct standard set for the buildings when they were built. It's their responsibility."
- "I feel I have ran out of options . I still don't know how much & how long I'm expected to pay a service charge 5x as high . I don't think the loan will even cover the whole cost and I'm paying that for 5 years from now. I am trapped. **I still can't believe the developers & whoever signed it off as safe have no accountability.** It's the reality of living in a world where the developers and government are hand in hand. It's a scandal hard working honest people who have saved and fought to get on the property ladder are having their dreams & hard work taken away. I am probably going to lose everything and won't ever be able to get back on the ladder ever again. How can the government now enforce these new standards so the vultures swoop in and steal our homes. It's the worst ."
- "I have had enough, you buy your first home and get screwed over so many times. How can you buy a flat and then be told 5 years later it's not safe and we all need to pay to fix it when there is a premier guarantee"
- **"Currently trying to save every single penny I earn as I do not know how much of a bill I am facing. My partner and I were planning on a second round of IVF but this has been put on hold as we just cant afford the treatment or comfortably bring up a child if we are faced with a £30k+ bill for cladding. Just feel hopeless. We purchased a brand new apartment which we expected would be trouble free. We worked extremely hard to find the deposit to purchase the apartment and even harder to pay for the mortgage. Hardworking people who have always done things within the law are being faced with a bill that we believe is criminal and should be made illegal.** Why are those making all the profits not having to pay when something has gone wrong? Why is it always the hard working average Joe."
- "Depressed, my wife has a new job and we wanted to sell the flat, this is not possible as no mortgages been issued. We now have to rent somewhere and have listed our flat to rent, but no takers as of yet. We have costs for two homes, one in the UK and one in the US and no spare cash to support those costs. The government changed the rules, and are forcing blocks of flats to make changes. Generally if rules are changed then homes do not need to change, such as light switches now not allowed in bathrooms - any works should be done under the new rules. So why in this case, where non-ACM cladding exists on buildings, where the government guidelines said something was OK, where fire tests were passed, are they allowed to change the rules and put the costs to the home owners. That is not fair."
- "We feel stuck because we cannot think about moving to a house to start a family since we will not be able to sell this property with the ongoing cladding issues."
- **"The situation is completely hopeless. I am getting married soon and now feel very guilty for spending the money when I will probably get a bill for thousands from our managing agent.** We have been wanting to move for over a year now, tried twice and both times stalled and cancelled due to the cladding issues. **I have no idea what to do but am having to put my whole life on hold."**
- "Our developer has said they will cover all the costs of the waking watch and cladding replacement. However, I have zero trust in them, so will remain concerns and anxious until the works are complete. We are also concerned they may become financial insolvent in the meantime."
- "There is no hope to take a stand against firms. The government does not care and has never cared although they are responsible for not introducing laws to protect leaseholders. They only care about Brexit and nothing else. Leaseholders are being exploited but the government does not care. It is scandalous. Any hope right now would be much appreciated."
- **"I bought my flat as a first time buyer and within just 6 months was plunged into the cladding scandal. Now I feel that my property is a poisoned chalice. I hate my home but am trapped there - in all likelihood - for many years to come.** My partner and I would love to move somewhere to build a home TOGETHER, but that's simply not an option. **We're imprisoned in a home which could feasibly be the death of us. The negligence I've witnessed by our government is beyond anything I could have ever imagined. We live in one of the richest countries in the world, and yet the government has been willing for almost three years (to date) to sit and wait until a further 72 people die in another avoidable fire."**

## Responses from mixed ACM & non-ACM buildings cont.

- “We are stuck in this situation and cannot sell. Ballymore has taken this moment to increase huge amount of service charges and this hugely affected my pensions while now I am using up my savings to cover the costs. **This is very depressing and hopeless and taking a huge affect on my physical and emotional health.**”
- “We're at an uncertain point on costs because we've not done the section 20 process so our costs could be anything from £30-40K. I wake at night worrying for myself and other residents that might not be able to pay. I also feel unable to influence anything, and so dependent on others to take control of my future. It's been really helpful to have a residents group to talk with and the UKCAG has been a life saver! It was wonderful to connect with others in the same position and learn from them. As a result we've been able to press our agents on various points and have cross examined people to get more information. We're certainly less in the dark than previously.”
- “Angry does not describe the feeling I have towards the original builders of this property because they must have known at the time the dangers and risks of the substances now causing the fire dangers we face. They must pay all the costs now incurred. No owner or tenant is responsible for this horrible situation.”
- “We finally have felt settled in this building and sadly after all cladding issues we are feeling lost and stressed out as before this we have renewed the tenancy contract and can't move out now we have all the hassle to find other place to live. **I can't sleep during the night scared of something is going to happen in the building regard fire.**”
- “Me and my wife's hard working saved money gone to flat, feels like we are homeless and no idea how long it will takes. Government need to help and take a keen interest to solve the problem for millions of people and their lives.”
- “**Have applied for bank loan via mortgage extension to cover costs.** Am eligible financially but bank seem to be stalling due to cladding and depends if underwriters prepared to take risk on my building. If they don't I will not have the money to pay for the remedial works required by the government. **I will lose everything including my job and professional standing - which prohibits me from practising if I am declared bankrupt.**”
- “I cannot believe how the government have done nothing to help the cladding replacements for private blocks. They have not removed the VAT on cladding replacement related costs - this could make a huge difference. Our managing agent are beyond awful - we pay them in excess of £50k per year in our service charge to do daily building management but they fail to do this well, if at all. They are charging an extra £50k to the insurers who are funding our cladding replacement, but they are doing no extra work. The management agents have been absolutely awful to date, and continue to be, regardless of leaseholders' continued feedback and complaints. Our cladding replacement works was supposed to commence on Monday 24th of February 2020, however nothing has taken place so far. The scaffolding has not been erected yet, we cannot see any clear works starting at the building. They have cleared the car park, however no works has started. **I have had to put on hold the opportunity of moving to abroad to live with my boyfriend because of not being able to rent or sell my property, due to the cladding issues. So now we have to continue our very long distance relationship, thanks to the cladding issues.**”
- “**My property is valued at zero**”
- “Unhappy”
- “Let down, disempowered, trapped. Hope government and others do the right thing other than overburden the weakest link (lease tenants).”
- “I can't move in with my partner of two years, my future now seems to be stuck in a flat that's worthless and getting more and more in dept despite working hard and having no dept without this situation. I've never over treated myself, all this money going on a service charge that would of been my dream to spend on a large holiday, traveling, or to have as savings. **I have no energy all of it is taken by work and the house, I need to come home and relax but there is no where to go, my home is my hell.** I bought a flat to get on the property ladder but now that has been swept from under my feet. **I've cancelled my gym membership and each day is a battle to go on.**”
- “Frustrated and anxious. **My husband has delayed his retirement for the third year because of our financial situation. He has worked hard to provide for his family his whole life, and we stand to lose everything.** He feels this more than me because although I worked we had the traditional breadwinner/child carer dynamic in our relationship and I feel very upset for him. I no longer believe in the social contract. We establish and fund a government on the understanding that they work to keep us safe. This trust has been broken.”

## Responses from mixed ACM & non-ACM buildings cont.

- “Furious and helpless - I feel that I'm putting my family in danger because we're stuck here until this mess is resolved, we'd had plans to move but now we can't sell. Fear and the injustice of it all keeps me up at night - how so many people/entities played fast and loose with the rules and with people's lives and yet WE have to pay for their desire to increase profit margins, with our savings, sanity and safety. The fact that NO ONE is being held accountable while we have to worry about our homes going up in flames had made me lose all faith in the government, the justice system, building regulations... How can this still be happening?”
- “Very bad”
- “I'm really worried - I can't move on with my life. What supposed to be a wealth indicator - owning my own place - turned into a nightmare. I would like to sell it and forget about this whole experience. It's really bad there is no plan how to resolve this and I'm looking at a potential bill of £30k.... I simply can't afford it, neither would I want to pay this much to make my 1 bedroom flat legal and compliant again.”
- “My wife was 6 months pregnant when we found out about the cladding and although we had been saving to bridge the gap when she went on maternity we couldn't have foreseen this. I am likely to end up resorting to credit cards as well as going without (much needed) holidays for the next year or so. We are angry that the mismanagement of this project has been passed all the way down to us and there is nothing that we can do about it. We just feel trapped and let down by all involved. Anxiety through the roof, sleeplessness through worry of financial burden and entrapment. Fear I lose my flat and bank come after my home for the money, putting my family at risk. We have a baby less than 3 weeks old. I found out about our building when my wife was 6 months pregnant and it's tarnished the whole time since with worry when we should have been focused on the happiest time of our lives so far.”
- “This is a scandal. Appalling situation that we live in daily fear, we did nothing wrong and we cannot fix or change our circumstances. It's going on too long without meaningful progress. Please help us”
- “Upset, scared, failing to move on with certain life events because of financial worry”
- “As a hard working, salaried, tax paying young family, I feel very let down by my government to put us through such uncertain times that makes us regret getting onto the property ladder. We are unable to afford the steep rise in management fees and unable to sell without making a loss. A decade worth of savings, sacrifices and long working hours went into something that is increasingly looking like a dead investment. Sleepless nights, strained relationship, financial worries, anxiety and depression is not what one should feel when they buy their dream home. All this pushes back our plan to start and survive as a young family. We wanted to thrive as a young family instead we are barely surviving through this extremely stressful phase.”
- “I feel victimised as older person. I was one of the thousands of women who lost 6 years pension. Then the flat I worked a lifetime to own was declared valueless and a death-trap. Then I was told I owe life-changing sums of money I can't pay and if I don't pay I will lose my home. The people who are supposed to help abandoned me including the government and my MP. My MP is a contender for Labour leadership and put her political ambitions before my safety. I have no idea why the government won't help. I thought it's because they are broke but they immediately helped the flood victims so it can't be that. I am advised it's because they are likely personally involved in profit from construction industries but prefer to think that's not true. The stress has been too much, my family relationships have suffered causing very painful emotional upsets as some of my family don't really get or believe what's happening and are not only unsupportive but are also creating negative energy around me. This has left me feeling further isolated and in a very dark place. The pressure is too much and has gone on for too long and I am considering just walking away from the flat and going into retirement accommodation. They can't sue me for what I don't have and then this becomes someone else's problem. It is better for me to walk away than be suicidal. Our managing agent, has distanced themselves from the problem saying it's not what they signed on for. The cladding and associated internal fire defects are being dealt with by a group of leaseholders. Despite asking multiple times who these people are and what is happening I have not been given any information apart from that I will hear something after the next meeting. Again I feel isolated and alone. I don't know who is going to their next meeting or when it is. I would think I am being paranoid about this whole experience and my total and complete lack of control except it's all true. I am unable to cope and have moved on with my daughter.”
- “I feel that this government lacks any sense of responsibility or any sense of justice. All flammable cladding should be included in the government fund.”



## Responses from mixed ACM & non-ACM buildings cont.

- "The uncertainty has been very worrying for me as despite having a full report on our building **we still don't know whether our cladding is safe or not and in the meantime no one in the block can sell or remortgage.** Me and my partner were planning to put our flat on the market this summer but it looks very unlikely we will be able to sell as mortgage lenders aren't accepting the report we have and so the flats are receiving £0 valuations. **We used the help to buy scheme so don't have the option of renting out our flat (we asked for approval to rent out, and they said no).** Even if we could rent out, we couldn't then buy the home that we want to as we wouldn't be able to borrow enough. We want to move out of London and somewhere bigger so we can raise a family. I don't want to put raising a family on hold and risk leaving it too late for us to be able to have children. Equally, I don't really want to have children in our one bed flat, plus after having a baby we couldn't then afford to buy the home we want as the amount we could borrow would be significantly reduced. On top of all of this **my mum has just been diagnosed with advanced cancer which makes it even more important that we are able to move out of London and closer to my parents.** We have been considering all options but it doesn't feel like we have many good options at the moment and I'm finding it very stressful. It's enough dealing with my mum's cancer without all these additional worries on top."*
- "Concerned about my future"*
- "**There are not enough city centre schools, so we have not got into closest school. Spending many hours of the day going to and from school, which could be solved by moving - but cannot sell so complicated.** I feel frustrated that big developers and companies can complete poor quality buildings which do not comply with building regulations, missing major things like cavity barriers, yet they deny responsibility for rectifying these problems. Also that leaseholders have little support with many of the big surveyors / lawyers / experts refusing to help due to conflicts of interest with developers etc."*
- "**The stress of living with and dealing with the problems and dealing with fellow leaseholders severely affected my mental and physical health.** I ended up doing 70 hours per week unpaid in researching the problems and communicating with leaseholders. I was forced to move out of the property (which was intended to be our retirement home) and live elsewhere. I had to relinquish being a director of the RTM. **I will not be able to go back when the issues are resolved: just driving in the region where the flat is located depresses me.** Our managing agent has put in far more effort than they have been paid for, but most leaseholders do not see this or understand this. We received understanding and support from the local council and fire authorities but they could not provide definitive advice. The cladding industry was proposing combustible Euroclass A2 materials which the govt will accept for now but which will probably cause safety and insurance issues in the future. We had to change the building rainscreen design in order to be able to use A1 non-combustible materials only. The problems with HPL are equally significant and will cost us thousands if we have to replace it: the guidelines are not clear. **I want to just sell up and get away from it all: I regret ever buying the property.** We have no trust in the construction industry and the 10-year warranties are a joke and not worth the paper that they are written on. The liability of architects, builders, suppliers and Building Control is far too easily evaded."*
- "Disappointed with Government but relieved that there are people/organisations helping make our case. I don't blame freeholders/developers generally as some do. In our case, I don't think the freeholder/developer was at fault when the building was put up. I think it is as much victim of the current situation created by regulatory /building control failure. I bitterly resent government and civil service unwillingness to grasp the nettle that this is a crisis created by them and their refusal to accept that the only equitable solution is for government to fund any necessary remediation. I emphasise "necessary" as **I think we are in danger of a huge overreaction and condemning some buildings like mine which are in reality perfectly safe.**"*
- "This flat was part of our retirement pension. Is now worthless afraid my partner are likely to be forced to continue working into our seventies in order not to become a financial burden on our family or the state."*
- "It's a shambles"*
- "At the moment there is great uncertainty around what our costs will be we have been told as much as £80k+/- our freeholders are totally unsupportive - because there is no fire certificate our buildings are unsaleable, non-mortgageable, and once the building works start will be impossible to rent - I am a widowed pensioner and this is very worrying. We are being told our buildings will be repossessed if we cannot pay what the freeholders are demanding."*

## Responses from mixed ACM & non-ACM buildings cont.

- “As a member of our residents association committee, I feel immense pressure to keep on top of what is going on with the campaign and to be part of it. But it is mentally exhausting and I feel physically sick every time I read or see something, so I'm finding it really hard to engage with the campaign at the moment. I know you must be feeling the same and simply can't afford to not engage, so I feel bad for even mentioning it, but I'm simply not strong enough mentally. I hoped a break from it would help but I still can't find the strength to engage properly and feel immensely guilty about this. Our managing agents have been useless. The management agents do not keep us informed. When they finally do schedule meetings, they make promises about keeping us informed but don't. I'm convinced they do not follow the Section 20 process correctly as they do not respond to comments given to them regarding the plan of works. I am not sure how a tribunal would view this but would love to find out. However, some residents have pointed out that it's not in our interests to get them off side, since if they walked away and said it was too much hassle to be our managing agents anymore, presumably it would be immensely difficult to find new managing agents, as who would want to take on our building and all it's problems and difficult tenants? So **we feel like we have to put up with the management agents rubbish and unprofessional treatment of us simply because we have no other option.**”
- “**I feel scared about the future. I'm a single person facing these costs alone, on a single salary. I feel helpless and at times feel utter despair of the situation - I have done nothing wrong and can't understand why freeholders are not being held more accountable. fire system too quiet and cannot be heard within flats. I work in London but live in Midlands. Due to cladding costs I have been unable to take up a job in Midlands due to needing a London salary. I'm incurring excessive travel costs as well as being impacted by the long daily commute.** Financial impact also means I am unable to continue to support my parents and have had to hold off on relocating my parents out of their current home which is in a dangerous part of town with rising crime rates. As a single person I have been unable to find energy or money to date and move that aspect of my life forward.”
- “Anger at the system”
- “**I am having to work another 3-5 years to cover expected costs. I am nearly 69.**”
- “This whole situation has left us with an uncertain future. Our property is now valued at £0 until this is resolved. There seems to be no urgency but the Government or anyone to help or guide us as to what to do. Waking watches are costing leaseholders thousands of pounds and all because they are now doing an arse covering exercise, threatening that they will order evacuation of buildings unless the watch is brought in immediately. They should not have this level of authority and are putting everyone into a state of hardship, uncertainty and depression by their actions. When I reported sticking fire doors prior to Grenfell, they did nothing, now they act like God almighty and have scant regard for the human or financial cost. This needs sorting now and an urgent minister for cladding appointed”
- “Disappointed at the incompetence and arrogance of the government”
- “Distressed and betrayed. The building should of had correct cladding from the start”
- “**I am at real risk of being turfed out of my flat, by the freeholder and believe they are prepared to do it - they are not worried about their reputation.**”
- “We wanted to sell to buy a house with help to buy and release some funds for maternity leave. **Having a 2nd child has now been put on hold indefinitely and the age gap between our children will largely depend on availability of fire safety engineers. It's really sad. Because we can't pay off our credit cards and paying a variable mortgage rate we're about 700 quid worse off each month.** If we can't sell by the end of the year we will be missing out on HTB, as it changes to first time buyers only. **I have no idea what the future holds.**”
- “I feel angry with the house builders, insurers, fire regulations safety, free holder and management agents that all signed off these building and charged buyers extortionately high prices for the properties which are clearly unsafe and we have been living in these properties for years with this in-safe cladding which is a danger to millions of lives and the Government, insurers, fire regulations, freeholders, management companies all live safely in their homes with no ACM and they all signed off that this was safe and we have been living in danger unknown to us for years”
- “Anxious, uncertainty and optimistic. I wish all issues get resolved in accordance with the current regulations smoothly, efficiently and within the stipulated time frame.”

## Responses from mixed ACM & non-ACM buildings cont.

- *"Annoyed and stressed. I want to sell and move on with my life"*
- *"My future decisions about where I live have been blighted. I am a septuagenarian widow who is now stuck for at least 2 years unable to plan. The possible financial burden is a worry. Could afford it - don't think I should have to."*
- ***"The cladding issue is putting pressure on our finances now and is a source of worry for the next 2-4 years."***
- *"I now feeling more afraid of the future. My husband and I had planned on retiring in a few years but those plans have gone on hold till we know we're not going to face major debt. It's left us both very anxious for the future. My husband already has major anxiety issues that are unrelated to the cladding, so I am trying to keep the negativity and severity of the cladding situation away from him so it doesn't further impact his mental health."*
- *"I am worried for my future as I am retired and worry how much this will cost because I have no idea and if I have sufficient funds. It's is seriously worrying and not fair. I am 63 years old and I am so worried about the future and the effect this will have"*
- ***"I can't get married. I can't sell my flat. I can't buy a house with my fiancée where my new job is. I have to rent another flat in Manchester for work whilst paying for a mortgage for my cladding affected flat in London which I can't sell. Utterly fed up. Financially crippled."***
- *"I bought my flat after a divorce and was hopeful of getting back on my feet and saving as much as I could for my retirement, which is in the next 10 years. Now I am facing a situation where I have an unsaleable flat and my saving will have to go into the building remediation instead of retirement savings. I am extremely anxious and depressed about my long term financial situation once I am no longer able to work."*
- *"Totally at the mercy of events outside my control for an undetermined amount of time without any clear guidance from the government about who is responsible and a lack of clarity about new building regulations for cladding."*
- ***"I was offered a new job which great prospects working in London, but to start with if need to rent a place as I couldn't sell mine. Then with the rent costing more than my mortgage payments, I couldn't afford to take the new job as I knew I'd have a huge bill to pay. I'm literally crying myself to sleep in fear."***
- *"We want to relocate abroad with our small boys and buy a house. We had been looking forward to buying a house and starting our new life. However now, we will have to rent a home for the foreseeable future and can't sell the apartment. The children will have an unstable childhood and home situation for years to come. It puts stress on us as parents and anyone out there who is a parent or carer will understand how guilty you feel for not being able to provide your child with a stable home. We can't make plans, nor look forward to the future and it's putting a strain on our relationship too. It's an awful limbo I wouldn't want to wish anyone - especially not those with small children."*
- ***"We can't start a family and it will be too late when this over, we can't take care of elderly parents because the risk of them staying with us is too great. We've spent all of our savings and missed family weddings because we can't afford to travel to them. We don't go out because we have no spare money and I'm terrified something will happen when we're out and our pets will be trapped. We don't have friends to stay because the alarms in our spare room would deafen them if it went off whilst they were here and I can't ask them to risk their life staying here."***
- *"Strongly feel as the government set the standards and failed they should pay to replace all types of combustible cladding and or share the cost with the freeholders. Leaseholders bought in good faith and should not be made to pay. If all else fails the loans from the government should be interest free to be paid off on selling the property."*
- *"Completely at the mercy of the builder who should be banned from carrying out business in the UK as the company appears to be run for the sole benefit of the owners, leaseholders are just a means to make ready cash with no accounting observance! Agents should be independent of the freeholders and represent leaseholders fairly!"*
- *"It is time that the government stopped shilly shallying and took decisive action on the cladding scandal as too many innocent people are finding themselves unable to move on with their lives and plans. If this goes on indefinitely, it will surely have a huge knock-on effect throughout the economy."*



## Responses from mixed ACM & non-ACM buildings cont.

- “There is so much uncertainty and the figures being suggested by the freeholder (who appoints the managing agent) is IN EXCESS OF £50,000. **The uncertainty is caused entirely by the government.** Further, we have a parasitical freeholder who appoints themselves as agent, first and foremost to make a profit - the freehold/leasehold structure is simply an archaic system designed to abuse the homeowner. The whole process is a disgrace and has caused enormous stress and anxiety to myself and many like me. The middle classes getting screwed to the floor again. GBP50,000 will ruin me and my family, a life time of saving wiped out in one moment. The situation is a nightmare for me and my family.”
- **“My dream of buying a house closer to my family and friends and starting a family in an area near them where I would feel supported has now been destroyed by people who have made poor decisions which has now ruined our lives and our mental wellbeing. It has not only affected myself and my partner but also our families who are witnessing the effect it is having on us.** I feel as though I have been put into an unfair situation, where I was unaware of the buildings issues, I played no part in the sign offs on the building but may not be forced to pay for poor decisions that were not made by me. This is disgusting behaviour and both the government and One Housing group need to own up to their mistakes and pay for it!!”
- **“Feel that I am in total limbo, not knowing what is going to happen in the future.”**
- **“We feel a bit paralysed because we expect our landlord to greatly increase our rent, if not sell the property and evict us, because of the insurmountable costs he will be expected to pay to remedy the cladding issue. Given that we rented the flat in good faith and pay our rent on time each month and have been ideal tenants, we are incredibly frustrated that our lives are being so disrupted.** Our previous flat was a nightmare and caused serious health issues because of mould and antisocial behaviour. Finding our current flat three years ago was a godsend. We absolutely love it here. Further, we have found ourselves feeling anxiety about our neighbours, as we worry they will cause a fire. Many of them smoke on their balconies constantly and there are cigarette butts all over the development's grounds. **Some of our neighbours still have barbeques on their balconies, despite being told to remove them. Given how lax enforcement is, we have zero confidence that any attempts to minimise potentially dangerous behaviour by the estate management will be ignored, as usual.”**
- **“Living in uncertainty about the safety of your home is terrifying.** Also uncertain about my current financial situation and future financial situation. **Postponing my retirement despite health issues over the last three years. Cutting down on all non-essential spending. All very stressful and it seems it will take years to resolve. Very cross that the developer, a multi-million \$ organisation, have supported the newer blocks at our development but are trying to push the costs onto the leaseholders in the older properties. Government action is causing economic damage and social hardship, why will they not help all of us?”**
- **“My future is thrown into doubt. I have no idea how to plan or even whether I should be spending money on simple day to day expenses.** I have lost all confidence in property as a means of providing me with financial certainty. My feeling that politicians endlessly fudge issues and recklessly act before thinking has been cemented.”
- “There is always a sense of impending doom, as no one wants to take responsibility for this problem. Our managing agents still have a pending demand to us, for Fire Safety Measures that they undertook at the time of the disaster. **It is like having the Sword of Damocles hanging over our heads.”**
- “My faith in the property market as a means of financial security has been completely eroded. My - very limited - faith in politicians to do anything other than what is politically expedient has also been completely eroded; their short-termism is not only deeply depressing but also life-threatening. **My future is completely on hold and I can make no plans.”**
- “Stuck. So angry with the government to come up with a half idea and then remain silent. The Freeholders are bullying us into getting works done (which we are not sure are needed)”
- “I have worked all my life and in retirement this is a financially disastrous situation. I am totally depressed and anxious about this situation daily.”
- “Depressed, let down by many bodies, builders, planning, government. Someone has & will be held accountable for this mess”

## Responses from mixed ACM & non-ACM buildings cont.

- "The current cladding situation is extremely depressing, frustrating, and causing ongoing stress due to a lack of resolution and progress on this issue. And to think this could continue for a few more years is simply unbearable."**

The building regulation change was ill-thought out by the government and lacked consideration about both its implementation and the potential ramifications to the hundreds of thousands of leaseholders who are now impacted by the fallout. We are all stuck. Genuinely stuck. We cannot sell our flats (unless to a cash buyer), there will probably be problems with us getting a mortgage on the properties. And we continue to be held hostage to this situation through no fault of our own. The Government, simply telling people to 'get on with it' and fix the cladding problem without offering a clear and constructive solution, is genuinely unhelpful. They need to be taking a leading role in resolving the problem they have created. While the government ACM fund is in place, it's slow to pay out which means there is no fixing being done until they release the cash. Also I'm told there may be non-ACM cladding on my building, which means the repairs are not covered by the government fund despite this other cladding being potentially just as risky as ACM. The differentiation is illogical. The fund should cover all flammable cladding. No party (the UK government, local council, freeholder) is taking responsibility for the cost of repairs and instead they are just passing the buck and saying it's not them, but it 'needs to be fixed'. My freeholder (Frasers Property UK) is now trying to pass on the costs to me as a leaseholder despite there being guidance from the government that it is the building owner's responsibility (i.e. freeholder) to pay for the repairs. Also Frasers, as the freeholder recently paid for the cladding repair costs on new buildings in the development, hence setting a precedence for being the responsible party. Yet for my blocks, they are unilaterally absolving themselves of this responsibility and not seeing through their duties as the freeholder of the entire development. If I do have to pay for the repairs, this will be huge financial burden - initial estimates are upwards of £50k average per flat. As a single person who has worked hard to pay for the flat, I don't know how I will afford it this additional cost. Worst still is what happens if I cannot afford to pay - will I lose my home? The thought of potentially losing my home through no fault of my own is causing a lot of stress and anxiety. This could all be avoided if 1. the government either expands the ACM fund to include non-ACM cladding and/or 2. the freeholder followed the guidance from the government that the freeholder is liable for the cost of repair. Yet right now, neither party are taking any responsibility."
- "It's always at the back of my mind. How will I pay for the wakening watch costs and cladding when it needs to be replaced. How will I sell my flat. All the time while living in a flat that's unsafe. It's meant I've had to stay in London with work, not been able to sell my flat and work in abroad and not been able to travel as I'm so worried about pending costs. It just makes me sad that all my saving were put into this flat and as a first time buyer I can honestly say I wish I'd stayed renting."**
- "This has had a negative effect on my life. I want to sell my flat. I have had so many issues with the management company on other issues but this has been the final straw. My mental health has never been so poor."**
- "This feels like a long game being played by rich freeholders wanting to wait out everyone else because they can - and ultimately getting away with having someone else pay. Investments do not go down as well as up for these people. Also with the hit that Covid19 has had on stock markets, the monies I have been trying to put aside to pay for this is being eaten away - so even by trying to make contingencies and giving up on luxuries I am not making any progress."**

The Government is trying to invest in affordable housing, but this scandal is undermining that policy initiative. What would happen if all 500,000 families affected decided to stop paying our mortgages and force the banking industry to repossess them all - the banks couldn't resell them thus causing a hit to their balance sheets, and the Government would have a homeless crisis much worse than it already has - but we wouldn't be throwing good money after bad."
- "I bought the property from plan about five years ago with savings that I intended to use to boost my pension. Am now into my sixties and would have been aiming to sell for my retirement but the likelihood seems a long way off. I am lucky that I am not dependent on the flat as my main home but the situation is severely affecting my retirement plans and my hopes to help my own adult children onto the property ladder when the time is right. I am angry at the way the situation has been handled and the time it is taking to make any headway to resolve. It feels hopeless."**

My other big worry is the eventual financial cost I will have to bear. So far, each property's share of the wakening watch charges is building up though we have not yet been asked to pay. It is running into tens of thousands of pounds and there is no sign of it coming to an end. As for insurance and other costs, the service charge continues to rise and it is not always clear which elements relate to cladding related charges such as insurance which is chargeable immediately. As for the eventual cost of replacing the cladding, it does not bear thinking about. I also feel guilty that I may end up having to pass this whole thing on to my children if it remains unresolved over an extended period of time."

## Responses from ACM only buildings

- **"I just want Robert Jenrick and others to put themselves in my shoes - imagine you know you have to write a blank cheque imminently - with no control of the amount it will be and you have no choice to do it or be made bankrupt and homeless. It makes me anxious and feel sick every day with worry."**
- **"The works to remove & replace the cladding on my block is now underway. It is hugely disruptive, noisy, and we have been told to keep curtains closed all day. Cannot open windows either. We are regularly evacuated due to faults in the fire alarm systems, my child has been petrified by alarms going off at night and wardens banging on doors to evacuate (I realise they're doing their job, but of the numerous evacuations, only one was a fire). Fire brigade attempted to break into my flat as the faulty alarm system told them my flat was on fire."**
- **"You should really consider the role played by under-hand and unscrupulous developers such as ours in this saga. They have taken tax payer money via help to buy, made mega profits and now are refusing to accept any responsibility for the situation they have created. I think the way out of this situation is for government to resolve and then levy a tax / fine offenders in this shady industry. They are a bunch of spivs."**
- **"Because of the issues in the building there are huge issues moving forward with my partner and thinking of starting a family, to be honest the time this is sorted I will be too old to have a family without a lot of complications."**
- **"We had planned to move to a bigger place to start a family. All that is now on hold because we can't sell. We used the help to buy loan scheme to buy, and so we also can't rent the flat. We have asked permission and been told no. So we are stuck putting our lives on hold in a flat that we are told is dangerous and worthless."**
- "I feel anxious that I won't be able to remortgage"
- "I am having to delay mine and my spouses retirement."
- "This situation has severely affected my future financial and retirement plans."
- **"My mental well-being has taken a huge turn for the worse I cannot focus with this huge distraction in my life, I am struggling at work and my life at home is not the same. I had a plan to sell my property which I unable to currently do. As a first time buyer I thought I was doing the right thing by getting on to the ladder and purchased a small 1 bedroom apartment which I could afford at the time, before wanting to move into something bigger down the line so I could start a family. I am not in a position where I can do this due to the limitations of the size of my current property along with the fact that it could go up in smoke at any point, an environment which I am not comfortable with introducing a child into this world. The government need to get a grip of this. Robert Jenrick appears to be out of his depth, he has well and truly buried his head in the sand which is the view from the outside. The communication around the whole issue has been very poor and more needs to be done by Jenrick and the MHCLG and government as a whole to keep affected leaseholders aware of what is going on behind the scenes. We are all trapped in this and as far as I can see it there is only one option for me if this isn't resolved which is bankruptcy."**
- "I have had to take out a larger than expected mortgage when I moved out of the flat. As I cannot sell it I have rented it out but this was never the intention"
- "Delayed moving"
- "No longer have the financial freedom which I was hoping to enjoy in my retirement"
- "I feel very annoyed and frustrated that the Government has no respect for the owners/renters of these properties, in particular the owners. The future of these properties, well, they don't have any future at the moment, is down to building regulations not checking out this cladding fully before use. Why should we have to pay for that - some people have lost their homes, it is very worrying thinking that the property you put so much into is now worthless through no fault of our own. Not enough is being done about this and certainly the time frame to repair is ridiculous. When will this work be done?"
- "Disgraceful lack of response and action by the government. Building regulations are not fit for purpose"



## Responses from ACM only buildings cont.

- *"It's been a 8 year nightmare and I will never touch a leasehold property again. I'd like to see leasehold removed from the market and building guarantee insurers investigated. The FCA should report to parliament on the defects insurance complaints they have received. I'm locked into a very expensive legal battle and the apartment has destroyed my life."*
- *"Although the interim measures have been forward paid by our freeholder, it is unclear if they will ask the money back to us at a later date. This is creating stress/anxiety"*
- *"Lost."*
- *"My entire life has been on hold for the last 2 years. I lie awake at night thinking about how to get out of the building if the cladding - just meters from my head - goes up in flames. I've forgotten what a normal nights sleep feels like. My mental health has been totally destroyed, I've thought about ending it all. I saved for years to buy my first home, but now I just want to walk away from it; but I can't. I can't sell, I can't rent...I'm completely tied to a scandal which I am not responsible for."*
- *"Initially, immediately after Grenfell, the service charges increased massively. This was stressful and came at a bad time. The MP helped fight for our rights as tenants and leaseholders, it took some time. Likewise, fire wardens were brought into the estate and fire extinguishers put all over. These were then removed, it was very confusing. It seemed unclear who was responsible for what. **The smoke alarms were changed, the fire alarms were checked, but despite us being unable to hear them in our flat, they haven't been improved.** My parents and my daughters who have left home have all worried about us living here. The noise of the building work and the lack of privacy for the months whilst it has gone on has really affected my daughter and I. I appreciate that the work needs doing, but our flat is less than 7 years old. We have lived here since it was built. It's disappointing to know that rules were broken. I also have a huge issue with the ventilation system here... which hasn't been serviced since we moved in and is broken. People in social housing are still being treated as secondary citizens. I lost my partner and am a single parent, when I finally moved to a place that wasn't privately rented and was through a housing association, I really thought that I was lucky. Now I realise that social landlords and councils are greedy charlatans just like private landlords. They answer to no one. I am well educated, I work hard, I had a good job earning a substantial wage before my daughter became ill, yet I am looked at as someone who shouldn't have equal rights to the leaseholders and those in shared ownership flats here, as I rent my flat. The work that is done on my property is not of the same standard, with the same precautions taken, as the work being done on the other blocks that aren't social housing. It's easy for anyone to see that by looking at the difference in scaffolding used and the number of workmen. It makes me worry about the impact of weather and the longevity of the building."*

## Responses from buildings with unknown materials

- **"We were trying to sell as we live in a one bedroomed flat and needed more space. My step son is five and needs his own room but has to share with us when he stays because we are unable to sell. It is also a 3 hr round trip to pick him up/drop him off and we desperately want to move closer to him."**
- **"My mental health has been shattered since finding out our building was involved in this issue. We were midway through the process of selling and buying when we found out. As a result we have lost our dream home. Lost £2000 in costs for the sale/purchase. We are stuck in a one bedroom flat. My partners two children are having to share an air bed in our living room at the weekends. Due to medical issues I was advised I should have children as soon as possible, I am unable to do so in our current situation. My partner and I had planned to start a family this summer after we moved. I worry everyday I will be unable to have children of my own. Physically my chronic illness has been exacerbated by the stress and I am in pain every single day. I am constantly worried about my financial position, will I have to spend all the money I had saved for my dream home on cladding and tests. I have no hope for the future."**
- **"I have been desperate to sell since Support for Mortgage Interest was abolished by the government in 2018. I could not afford the mortgage without it and had mounting debts/mortgage arrears/service charge arrears all of which I wanted to clear from the equity in the property after sale. Because I cannot sell I have no way of clearing the debt. My home is now subject to a Repossession Order, I am being made bankrupt in the next few weeks, I am having to close 3 businesses I am involved in (making 3 other people redundant) and my PTSD has worsened."**
- **"I cannot sell to escape this nightmare. I want to move on with my life & own my own home. Leaseholders have no rights & are basically around to pour all their hard earned money into the pockets of a parasitic freeholder! We didn't cause this mess & our lives shouldn't be ruined as a result!"**
- **"I have been trying to sell my property for over a year."**
- **"Unable to move my family out of London, cannot take a new job in another location, cannot relocate for school for my child due later this year, cannot remortgage or rent out flat - we are totally trapped. The management company and building owner are not communicating with residents. We don't yet know what type of cladding is on the building, and they will not confirm a timeline or associated costs. They cannot issue an EWS1 or a statement of compliance, leaving all residents trapped."**
- **"Hopeless. I am left with a dangerous wood balcony and the housing association who owns the freehold is simply refusing to engage. I need to sell my flat and I am now in a constant state of despair. I feel like as a first time buyer who bought a shared-ownership flat I have been lied to and abandoned by everyone. I am being financially fleeced to pay for a flat which is worth nothing and where I am now trapped. And nobody cares. How can we allow this to happen?"**
- **"I worry when I die my friends will have no inheritance. My housing association and bank are happy to take my rent and mortgage and feel like a hostage."**
- **"I put my pension lump sum into this property to give me an extra income as I am a 1950s woman who missed out on state pension at 60. I had to give up my career to care for my parents and now feel I will never get my pension mi way back in my lifetime as I am in remission from cancer ...life feels dreadfully over."**
- **"It's very difficult to find reliable, trustworthy, expert advice. We have spent money on surveys which turned out to be inappropriate and poor quality. There needs to be more guidance for leaseholders with RTM about the action they need to take and where to get accurate, trustworthy advice. Being responsible as an RTM to ask neighbours to pay extra thousands they can not afford is divisive and causing breakdown in relationships between neighbours."**
- **"I'm utterly at a loss to understand how any public policy could be so thoughtlessly drafted and issued. I am furious with the government and the multitude of incompetents. It's a disgrace. I try not to think about it. If I was to get seriously ill and wanted to relocate to my family abroad this wouldn't be possible. It would be better financially to die... so much for the objective of safety."**
- **"Insomnia worrying about how I am going to find money to pay for works and about the value of my property as near retirement and cannot move home."**

## Responses from buildings with unknown materials cont.

- "We have planned our pregnancy and after several years of painful attempts were delighted to be successful. We found our dream new home in order to raise a family and had our offer accepted - in the meantime we accepted an offer on our flat.** The lack of transparency from the housing association led us into a false sense of security. We are now unable to sell or purchase. They do not answer emails and have left us feeling insecure. **We have lost out on our new home and are now forced to remain in a 1 bedroom flat. We have no idea if this is safe.** They and other bodies like them are happily taking our money for ground rent and service charges and not taking any responsibility for the situation we find ourselves in. **Communication, openness and honesty would go a long way when we are talking about people's lives."**
- "I am feeling panicked. I cannot remortgage and I cannot sell.** I tried to remortgage in December and was refused. I have previously remortgaged with no issues at all. My mortgage has doubled and I cannot do anything about it. I have spoken to my freeholder and managing agent and they have been unable to fill in the form for me as they cannot get ANYONE to sign it for them. **As far as they are aware my building does not have dangerous cladding but that doesn't mean any company will sign it offer take on the work. It is also only 6 storeys high but marginally falls into the recommendations as they ground floor has a double high entrance.** My flat is 1st floor and can be easily escaped from in the case of a fire. I don't know what to do - I don't feel there is any advice out there or anyone to help me. I can't afford to contribute to reclad my building as I was made redundant after having my children and now can't afford childcare, work and the mortgage. I bought my flat as a first time buyer and the surveys were all excellent - now that has changed and no-one will confirm if the cladding is risky or not! **I am unbelievably stressed and helpless about this situation and don't know what to do. we need government support.** This problem has only happened because Building regulations approved the cladding on these buildings. I firmly believe it is the government's obligation to fix it but I know they won't!"
- "I feel that the country has become extremely corrupt and I am disgusted with how this whole debacle has played out. You peel away the cladding and exposure a cesspit of deceit linked to poor regulation and building standards.** My problem is exacerbated by an alleged scam developer and an intransigent local council....we have a prohibition order and no access to our flats effectively since April 2019 as the flats were exposed as so dangerous due to fire break issues. The leaseholders have tried to pay for this work but building control and the local council have been at loggerheads to agree to sign it off and have been debating this for six months without agreeing to sign off. At the same time we have a pending enforcement notice to demolish flats because the developer did not build an underground car park and sort out drainage etc before it was signed off. The developer went into administration and the council is pursuing the leaseholders for the missing \$106 money which the developer should have paid. This has been extremely stressful and destroyed our futures. **My partner has had to move abroad and take a full time job rather than retire even though he has hypertension and diabetes as we still have to pay for the repairs and cannot rent out the flat so are losing £1500 a month and we cannot sell or rent out or live in it. I am left feeling depressed and cheated** and also scared to highlight the plight of leaseholders too much because of the developer's alleged links to organised crime and the intransigence of the local council. Another developer has bought the flats now and we will be no doubt held to ransom about how much we have to pay to sort everything out - the developer was charged only £2500 for all the planning breaches...!"
- "I feel sick every day from worry. I may have to go bankrupt and am worried about losing my family home as a consequence. I have 3 small children and worry for the future. I can't sleep, I'm worried about going bankrupt. I have 3 children and am worried out of my mind that I will end up losing our family home if I can't keep up with the payments. I am experiencing headaches all the time and have lost my appetite due to stress and have had to go on anti depressants."**
- "My partner had to move to Bristol for work. I can't sell the apartment I own in Manchester because of the cladding scandal. Despite being offered 2 jobs in Bristol I can't relocate until my flat in Manchester is sold - which will never happen because the EWS1 process is taking far too long and freeholders aren't obliged to obtain it.** Perhaps we should suggest the government introduce a Fire Defect Insurance scheme. It could be a £500(?) charge on every property transaction which is paid for by the buyer/seller. This would get around the issue that many developers have gone bust. It would get around the issue of freeholders refusing to pay. It would get around the issue of the government not wanting to put in more money. If an insurance scheme was set up, the banks would have confidence again and EWS1 could be abolished - the whole market would start working as it did before, and there would be a big government backed insurance pot to pay for all cladding/fire issues as they emerge..."
- "I had two sales/buyers drop out because of the cladding and I am skint"**



## Responses from buildings with unknown materials cont.

- "I recently moved to a low-rise 4 storey block of 8 flats with some form of metal cladding, just before the government advice changed to buildings of any height. We don't know what cladding we have at the moment, but it's clearly not the ACM used on Grenfell. I figured since the cladding wasn't ACM, and the block is pretty low-risk, we would be fine. Now I suspect that because the block was considered relatively low risk when it was built, the contractors would have been even more complacent than they would otherwise have been - so we're almost certain to have combustible insulation under the cladding. **I also suspect that we will rightly be a low priority if any funds/loans eventually become available, so we're going to have to sort this on our own.** We've got no idea what the remedial works might cost us yet. I'll probably have to rely on family to help, and I'm in the fortunate position to be able to do so. My heart goes out to anyone in stuck in a high-rise with ACM or similar at the moment, and I accept that my situation is nowhere near as bad. Still, the uncertainty is really worrying."
- "I bought a share ownership flat in 2012. My share is 30%. Following to Brexit I decided to move back to abroad, to my home country. I decided that the right time would be when my son will turn 11 and could start secondary school. I put my share on sale in April 2019. As the housing association was not very efficient nor helpful to sell it, I decided to sell the entire flat via a private Estate agent. In the meantime my son moved to last September to start secondary school; he currently lives with his dad and I was supposed to join them once the flat was sold, in fact we have been separated for 7 months. I found a buyer last October, who found out she couldn't find any mortgage as NHG cannot provide the fire safety certificate. They say they need to schedule an inspection first regarding the cladding and it would be done by the end of this year without giving us a timeline we could rely on. Following to a fire which took place in one of the ground floor flat of our building one year ago, I assumed all the safety measures had been put in place to assess the compliance of the building, especially after receiving an e-mail notifying the residents that the building follows a "stay put" policy. (just like the Grenfell tower...). I asked if that means that all the residents had to follow this policy guidelines whereas nobody could provide a fire safety certification. Following to this fire, the Fire Brigade came to inspect the building but nobody mentioned any potential issues regarding the cladding, I also asked the housing association why they keep secret all these crucial information. The housing association just ignores all my e-mails and concerns. **My son is my only child. As I am an unfertile woman, I had to do IVF. I am completely devastated to be separated from my son (who starts to develop serious anxiety as he fears I could never join him) and even if I usually am an optimistic person, I cannot see how this issue can be sorted. I have the feeling I am victim twice : 1) victim of Brexit (whereas my potential buyer is British!) 2) victim of the cladding scandal...I am stuck in my own flat, which may be unsafe and which I cannot sell or remortgage...**"
- "I am questioning whether these properties were a Government scam to extort money from 1st time. Buyers - Shared owner properties only work in favour of the housing associations with the other owner of shares (housing associations) not paying out on several works and testing shared owners as some property owners - paying also out on the share you don't own. Most of these properties were built with Homes & Communities government money/grants/investments - with the cladding scandal all the first time buyers stand to potentially lose their property deposit they had to save to get the mortgage on the share & more. They wanted to get the properties up quickly & push the costs of problems back into shared ownership residents later. We feel we were mis-sold our property & they have acted criminally by allowing cladding that could kill us to go in the buildings - to charge us to replace it is a joke. We want to know who sits on the boards of the building firms, housing associations, local councils & homes & communities & for those who profited from these companies to be held to account. They should be sued for endangering lives"
- "Uncertain of future and financial impact - we accepted an offer on our property 6 months ago and there has been minimal movement by the management company to obtain external clarification to confirm the cladding is safe - minor steps have been made this week but no indication of timeline for when the survey will be undertaken. Uncertainty of the result of the test is also very worrying as if the cladding needs replacing the costs involved could be crippling."
- "We've had to pull out of the purchase of another property, had to reduce our wedding fund to make repayments and ploughed 1,000s into sunk legal and surveyor costs."**
- "Personally I am terrified of the fire risk, especially as I have no confidence what so ever in the fire wardens. Nothing personal to them, I personally think the Fire wardens' set-up wouldn't actually work in real life. I've witnessed fire alarms ringing in neighbours apartments for over 12 hours before fire wardens even noticed."**

## Responses from buildings with unknown materials cont.

- *"I worked incredibly hard to be able to afford to get on the property ladder. I worked for years in a career that damaged my mental health so I could afford to do this because my family don't have any money to help me and I finally left that profession when I got the flat because I knew my future was secure because I would always have somewhere to live but now I feel as though that security has been stripped away and I'm left with a huge debt and a potentially worthless asset that I can't afford to maintain. I'm terrified of what's going to happen and I feel as though the government aren't interested in helping and that I was lied to when I was sold a new build flat on the basis that there would be a 10 year guarantee on structural issues. **I was planning to do a masters next year which I now don't feel that I can do because I might need that money that I've saved to fix my house, and the idea of having a family under these circumstances is terrifying.**"*
- *"**We have been unable to sell our flat and move to a bigger two bedroom flat, so feel unable to start a family. I'm 34 and don't have years to wait to do this.** Additionally I am paying higher service charges and worry about the cost of surveys and work, I'm already quite in debt and although I manage to pay it off at the moment, on my salary bigger costs could make me bankrupt. I worry that we will not be able to afford a new mortgage when we come up for renewal and feel ripped off by the government. Their help to buy scheme which we have made us buy a new build flat, even though I didn't want to, and now we stand to lose half a million pounds we don't have. I can't understand why the government think it is ok to pass these costs into residents and to make us wait so long to get it sorted."*
- *"**Being on a fixed retirement income the uncertainty around mounting costs is worrying. Combined with 6 years delay to state pension this feels like a double whammy (waspi) just when we hoped to enjoy a well earned retirement. Too much uncertainty.** This one off cost should not be borne by one set of leaseholders who have been caught up in this unfortunate situation. The government should look to recover costs from cardholders and developers and act quickly to enable stakeholders to get their lives back in track."*
- *"**I need to sell my flat to return to university but this is now unlikely.**"*
- *"My wife and I downsized when we bought this flat. We have never liked it, but pounced at the opportunity as it was in the same block in which we were already living and in an excellent location. We called it our 'stepping stone' property as we never intended to stay in it longer than two years. Now we are trapped. Last August we found and had an offer accepted on our dream property which we intended to spend the rest of our working lives in and also retire in. It was a three bedroomed, semi-detached bungalow, with parking for four cars, a 60ft garden with potential to extend as well. We 'sold' our flat in October, had a mortgage offer on the bungalow made within days and all was looking well. Until the end of October. Since then, our lives have been on hold, our buyer can't get a mortgage on our flat, our mental health has deteriorated and my wife have discussed emigrating on numerous occasions. Neither of us can go for better work prospects as intended as our move involved relocating and frankly, we feel that this country no longer offers the opportunities we thought once possible. I have gone from earning just under £75,000 per year to just over minimum wage because I feel like what's the point in working so hard to achieve nothing?"*

## Responses from buildings with internal fire safety defects only

- *"**I feel like my life is on hold. I cannot move. I have not been able to afford to freeze my eggs which means that it might be too late for me to have children now. I'm heartbroken.**"*
- *"I'm stuck with no options. **I can't sell if I lose my job and I can't remortgage for a lower rate. This is a living nightmare!** The government needs to appoint someone to deal with this immediately and make a decision to sort this out now!"*
- *"**The way this has been handled by the government and the housing associations is symptomatic of a society that does not care about its responsibilities to those starting their lives or those in lower socio-economic classes.**"*
- *"**As a shared ownership purchaser, this goes against the government's scheme of 'affordability'. Shame on the government and housing associations for exploiting all.**"*

## FREE TEXT RESPONSES – POST BUDGET FOLLOW UP SURVEY

The following free text responses were recorded as part of the post budget follow up survey which took place in April. 130 responses were recorded, of which 4 duplicates were removed, leaving a total of 126 responses, however not every respondent left a free text response. All responses have been anonymised due to their sensitive nature. A selection of extremely powerful responses have been highlighted. Unlike with the main survey free text responses, these have not been categorised by building material type, instead they are categorised into two key topics – Covid-19 & the building safety fund.

### Covid-19 responses

- "I have been very concerned that we received our first cladding bill through increased service charges at the end of March. In the midst of the pandemic, we had 12 days to pay c. £10,000 per leaseholder. We expect our next bill on 1 July. While I myself have been able to pay for this bill, I know several neighbours haven't been able to, with some of them having lost their jobs due to Covid-19. I am deeply concerned Covid-19 has NOT stopped payment demands, while we have no idea if the planned works will actually start as they were planned in November. I am also concerned we will be asked to pay a similar amount on 1 July, because I doubt that we will have been able to access the new government fund by that time (given how slow things have been moving with the ACM fund, and now with Covid-19, the government's focus is elsewhere...)."*
- "We have been passed huge costs since lockdown and communications with managing agent have deteriorated significantly."*
- "The block of flats opposite to mine which caught on fire last year due to a fire on one of the balconies, is still to be repaired. I observed that the work has stopped being carried out meaning that dozens of owners are still in temporarily accommodation and unable to come back to their fire damaged properties."*
- "Inspection has been delayed and waking watch extended indefinitely"*
- "So far only 4 out of 65 blocks have been inspected prior to Covid-19. All 4 of them didn't have cavity barriers in place as expected – this goes well beyond the ACM or any cladding issues. Neither the housing association nor us residents can gain further evidence on what the state is on the other 61 blocks. Construction company and council (who signed off) are dragging their feet, stating the current situation. There is potentially 2500 unsafe flats in the heart of London, people at home all the time, lighting BBQs on their balconies as they don't understand what danger they could potentially be in. This is a mix of social housing, shared owners and private tenants. Apart from the fact that we can't sell and move on as planned, it's just scary that this landmark development might just go up like a cardboard box in a case of fire. We are not sure if the insurance is going to cover, if signed off fraudulently to 2000 building regulations in 2014."*
- "The whole process has slowed, I am worried as more people at home increases risk of fire and getting trapped"*
- "The developer have looked to exploit the situation by downing tools on remediation works, despite MHCLG guidance to the contrary. They have used Covid-19 as an excuse to down tools on a non-revenue generating activity to smooth their cash flows in an economic stress. In the meantime, 1000+ residents are self isolating in danger of a Grenfell type fire."*
- "Slowed the whole process down."*
- "I got in touch with my management company in February to ask for an update and was told we were waiting on Government guidelines to be announced before any work could commence. Since then we've had no contact about the situation so we're still stuck at a point where the contractors still aren't sure what to do to fix the problem. I don't know if any meetings took place before the lockdown. Either way the lack of communication is frustrating and stressful. Even if there's no news, it would be nice to hear from to show we're still a priority. It was stressful enough knowing I was living in an unsafe building but now I'm spending even more time inside due to lockdown. We received a letter stating someone in my block had a barbecue on their balcony and it had caught on fire. So not only am I living in an unsafe building anyway, there are people living here risking other peoples lives just to have a barbecue. I have no control over what other people do but now I feel even more unsafe."*

## Covid-19 Responses

- “I’m being chased for money to do the work on our building, (the 1st instalment of £6k, total amount is £20k) I live alone, I’m only getting £575 a month from the government (I’m a director of my own business so can’t claim for dividends) **I’m in an at risk group so have no idea if or when I can return to work, it won’t be until there is a vaccine, I have no idea how I am going to pay the money, plus the worry of living in an unsafe building. I have stress induced rheumatoid arthritis, I’m trying everything I can to try and take my mind off the problem so I don’t end up in a wheelchair again but it’s so difficult.**”
- “Slowed down remediation”
- **“I believe it has slowed the progress of investigations and remedial works.”**
- “My building owner has historically been extremely slow in responding to queries from our residents association anyway, so the Covid-19 situation has only extenuated the already poor situation residents find themselves in. We are totally let down by the building owners and the government and the regulators in this situation. **I feel completely abused and trampled on by all the supposed authorities in this situation and victimised by a system which seems to value the profit of big business over the safety and well-being on individuals despite all the people who died in the Grenfell Tower which should have not been in vain.**”
- “We have seen a delay of secondary assessments and planning of remediation work which has now delayed the sale of our property even more. The timeline is unknown.”
- **“Our fire engineer visit has not happened and we don’t know when it will.”**
- “Slowed things down”
- “Slowed down the issues raised by the EWS1 form”
- **“Remediation works like installing smoke alarms are delayed due to Covid-19 and we are asked to pay for waking watches.”**
- “It means everything will be slowed down so getting problems resolved and getting properties to return to a mortgageable state will be delayed. Also **managing agents appear to be using the crisis as a cover for slipping through new increased charges without discussion.**”
- **“Our housing association say they are unable to start inspections of the cladding until the lockdown is lifted. Without inspections of the cladding we are unable to get an EWS1 form and proceed with our sale and we are unaware if the building is safe or if it requires remediation.”**
- “Slowed the pace of dedicated inspections across all sites owned by our landlord. Slower assessment will inevitably mean exponentially slower action.”
- **“Work scheduled to upgrade the alarm system has been delayed, and work to further understand our cladding, fire break and compartmentation issues has also been delayed indefinitely.”**
- “We have had reduced communication from our freeholder and management company and while I cannot conclusively say the Covid-19 has affected the start of remediation, I wouldn’t be surprised and it’s something I worry deeply about.”
- **“Everything has just stopped. We couldn’t proceed with even collecting quotes for the works as it is not safe and even if we have a quote we won’t be able to start the works.** Whilst doing works during the summer months would be the best option (due to the weather etc.).”
- **“Remediation works have been pushed back, discussions with local authorities have been postponed as a result.”**
- “More people have started to smoke from their balconies including in adjacent unaffected buildings. Other residents are staying at home and are engaging in more inconsiderate behaviours such as playing loud music and smoking weed that keeps wafting into my flat. The smell is terrible.”



## Covid-19 Responses

- "Our landlord has delayed any progress of making our buildings safe"
- "C19 had slowed down the process in that we have had radio silence from our managing agent. No changes to interim measures, even more delay in responses/updates from managing agent and total lack of understanding by managing agent on current funding"
- **"Interim fire stopping measures have been stopped for 5 weeks due to Covid-19 social distancing of builders."**
- "I think things are in hold making me worry about the future carry on"
- "Answers to questions about the way ahead are slow to come"
- "Some staff have been furloughed so less staff on premises"
- "We now need waking watch and a fire alarm system. We have been told we won't be charged for these measures this year, but uncertain about the future costs to us."
- "Nothing is happening we are in expensive but worthless buildings and the government need to appoint a specific team to deal with this and this issue alone. **No one has the funds to sustain 7k per month waking watches, the whole thing is a nightmare on top of everything going on in the world, this is another nail in the coffin."**
- "It has certainly delayed communication between our developer/freeholder/building management company and the leaseholders/residents"
- "We were suppose to be told in April what will happen in terms of costs and that now it's all not going ahead and a new time line will need to be worked on"
- **"I am chair of the sub-committee for cladding in my building. Due to the Covid-19 our plans for Fire safety have been put on hold until at least May. We have had to postpone a vote with residents on whether to have a fire survey and have had to make a committee decision to over-ride a resident decision and go ahead with the Fire survey."**
- "Covid-19 is causing delays"
- **"Freeholder is using lockdown as an excuse to delay EWS1 testing despite clear instruction from Robert Jenrick that fire safety work must continue."**
- "Our freeholder has sent mixed messages saying that work will stop, and then that the work will continue, and finally that work will continue for a little while until the resources are depleted. The main concern for me is the increase in our service charge due to the waking watch. **It is also impossible for our waking watch to remain 2 metres away from us as they sit in our ground floor corridor which is less than 3 metres wide. It feels a little odd to be paying through the roof for waking watch when it could compromise my health."**
- "Severely delayed the progress of removing cladding and making safe the building."
- **"It would appear that any planned or hoped for action has now stopped due to the lockdown and no date for when any future action might take place"**
- **"Slowed down pace of remediation works, delayed applications, delays in meetings, delays in funding, delays in ability to ensure the building is safe and ultimately sell the property."**
- "Since Covid-19 my freeholders actions regarding identification of any cladding issue and obtaining government funds for remediation has stopped. I still can't remortgage or sell my property though and am panicking about money."
- "We have very little visibility of the steps the management company are taking, only increasing our concern. The last I heard, they were making enquiries into cost of remediation works. I expect this has slowed down due to Covid-19"

## Covid-19 Responses

- *"Planned works have slowed"*
- *"May have slowed down remedial works as still waiting for an answer from the housing association on what's happening. Just concerned on what's going to happen due to the Covid-19 outbreak , if remedial works will continue and who maybe liable for costs???"*
- *"Our actual remediation work is due to start later on in summer, and I am very worried that this will be pushed back due to Covid-19. We have paid over half a million pounds in waking watch and fire wardens since Nov 2017, and pushing back remediation any more will leave me financially ruined as the bills for interim measures continue to land and have to be paid by me."*
- *"It has slowed down the remediation works"*
- ***"Slowed down the pace of remediation works, which will result in extra costs to leaseholders."***
- *"Remediation stopped for many weeks and will only restart mid May"*
- *"Works have started but is very slow and **management company does keep leaseholders updated on what is happening or if we will get funding, but just seems to inflate service charges and threaten people with court actions!**"*
- *"Deeply concerned about the slow remediation works and fund allocation by govt due to Covid-19."*
- *"Everything on hold."*
- *"We are still waiting on how to apply to the Government to intervene and strip the cladding. Everything is delayed."*
- *"Give the incompetence of my housing association I would not be surprised if it slowed things up."*
- *"Our meetings are arranged for May so I hope they still happen."*
- *"Just concerned on what's going to happen due to the Covid-19 outbreak , if remedial works will continue and who maybe liable for costs???"*
- *"Our directors are doing their best to remedy the situation but organisations such as the fire brigade are unhelpful, indecisive and spent their time covering their tracks."*
- *"Remediation is delayed. **Meetings with managing agents have stopped.**"*
- *"The housing association do not communicate clearly with us."*
- *"Delay in housing association responding to queries about ESW1 and when building will be inspected/work carried out and blaming Covid-19 for the slow pace."*

## Building safety fund responses

- *"Again, many of us are missing out on what initially appeared to be an announcements of help from the Government. This in itself does so much damage and takes such a toll as there is a temporary feeling that there may be some light at the end of the tunnel only to have the rug pulled from under you and realise the situation for those of us not included is actually going to deteriorate further. This is aside from the mental toll of constant cladding lottery and that some people are being assisted but others are not. Really giving up any hope. I feel now it is highly likely now I will loose my home of 15 years because of the mental toll this is all taking and effect on my business. I do not have family who own property so I will be homeless. I am self employed so facing significant impact also from Covid-19 but for me personally the damage and biggest impact by far has been from this never ending cladding crisis which unlike Covid-19, is a man crisis."*
- *"The new fund doesn't cover a vast number of fire hazard issues that need to be addressed urgently."*
- *"Principal is right but way more detail is needed and proper enforcement needed against freeholders to actually get on with the work. My freeholder was one of those named as not fixing Grenfell type cladding and I have zero confidence they will do the right thing."*
- *"My thoughts are that this fund is nowhere near enough to cover the remedial works which my building and many others around the country now require. Therefore this is wholly inadequate a response by the government and pretends to address the issue by effectively blowing a soft whisper in order to put out the flames of a burning house, excuse the pun. My feelings therefore are of extreme disappointment, abandonment and isolation. I despair of my financial future considering I will never be able to afford these repairs and also am not able to rent or sell the property. I am facing financial ruin. I have always worked hard my life to keep a good job, pay taxes, save and be financially responsible. This situation is utterly unavoidable and without my making but by those who were supposed to protect me and make my home safe. How can this be that the home I was sold is now unsafe and the burden is upon myself to make amends. If the trading standards authority had jurisdiction over such a product I would be awarded damages for the unsafe product I was sold. Why is this not the case with the regulators over the home I live in with my family including my 1 year old son?"*
- *"It probably isn't enough & doesn't cover all fire risks"*
- *"Unfortunately it is not enough given the huge amount of materials that are now required to be replaced"*
- *"It feels like the carrot and the end of a stick we can't reach. The lack of information around who, how and when it might help is frustrating. Should we be planning for the worst or hoping that we can get the support we need from this fund? The lack of information just leaves us not knowing what to do or how best to move forward. This on top of job uncertainty due to Covid-19 has made life tough recently."*
- *"Not applicable to Wales and no word on what may be available here."*
- *"It's good news that the building safety fund has been set out in the budget. My concern now is that due to Covid-19 any type of fund won't be released for a while and the guidelines needed to complete the work also won't be available as inspections can't continue or take place at all. I'm not even sure this fund will cover all the works that need doing, my building is over 18m tall but the other two on my freehold are under that, so it's likely if the fund does cover my building, it won't cover the other two, meaning I would still be liable to foot the bill for the works on the other buildings. 1bn definitely isn't enough to cover what needs to be done but it's a start."*
- *"I'm really worried that the government may forget or push back the cladding-related issues due to the primary focus on Covid-19 and the economy tanking."*
- *"Extremely concerned about the expected complexity of applying to the fund and the reliance on the freeholders/management company to do on the behalf of the leaseholders. Property management company is overstretched and there are concerns over their competency. Further concern is the time it will inevitably take to access the fund, resulting in increase in temporary costs e.g. WW and Insurance Premiums. With not being able to switch my mortgage to a buy to let due to the outstanding issues, I am stuck in the property and in this stage of my life for the foreseeable future. At this stage I see no end to the situation, given the grim reading around the so called ACM Remediation Fund."*

## Building safety fund responses

- **"Will not cover my building as under 18M and does not cover removal of all flammable material."**
- *"Too vague, govt still haven't understood the problems leaseholders face"*
- **"I am worried that the fund is too small and not properly managed to help leaseholders like us, currently in limbo. The Covid-19 situation is making things harder mentally."**
- **"I worry that the actual remediation done with the existing fund was so little that this will not change and the new fund doesn't seem to address this issue – it just adds more to an existing pot that few have been able to access. It's unclear to us exactly if we will be able to qualify – we have for partial HPL cladding so we assume us, but again it's unclear."** In addition, I've seen on Twitter suggestions that the fund may not cover things such as consultation, expert witness, or things like scaffolding – what I mean is that it's unclear what specifically the fund will cover."
- **"I am concerned that receiving money from this fund is going to be a very slow process, but we need financial support asap so as to start the works in time and not lose our insurance cover. I am also concerned the fund will only end up paying for a small amount of the costs, given that our costs go way beyond 'cladding' only and the expectation is that the fund will only cover cladding. I am also concerned about the fact that £1b is obviously not going to be a sufficient amount of money to support building throughout the UK, and that there is a lack of clarity around any kind of eligibility/priority criteria. If it just going to be first come, first serve, and if you arrive too late and the pot is empty you end up without support? The government needs to do much more than offer a fund. We need a task force that drives a national approach, that sets rules around prioritizing, and that looks into other issues it can support leaseholders in, like underwriting our building insurance."**
- *"There is not sufficient detail and therefore it does not provide the reassurance intended."*
- *"It's clearly only going to help a small category of buildings affected. Yet a Covid-19 recession now PLUS massive service remediation costs (up-to £50K) are likely to cause much economic distress to leaseholders, and many will have to declare bankruptcy. We are a family of 5 in a 2 bedroom flat who had been trying to sell and buy a house. Our purchaser fell through when mortgage lenders valued the property as a ZERO. Our lives are on hold, perhaps indefinitely and our family's mental happiness is on the line."*
- **"I feel physically sick. I'm 30 years old and I've always voted conservative but I will never do so again unless the government get this resolved. My life, my career and my relationship are all on hold and suffering as a result of EWS1 and fire safety regulation created by MHCLG (along with their inadequate fund). If the fund was truly good & banks had confidence that leaseholders were protected from the financial burden then they would scrap EWS1, so the fact that they haven't done this just demonstrates how poor and ineffective the fund really is - what is the point in carrying on with life when there is no way out of this mess?"**
- *"It is clear the government should be supporting all remediation works necessary to correct shoddy work and meet new regulations, leaseholders are being punished when there is nothing they could have done about these issues"*
- *"I sincerely hope this fund would be made available in our situation if required, but expect it would not be."*
- *"It needs to be more transparent and extended to cover all defects and need to be treated as urgency"*
- *"It is a start. But that's all. It needs to address the terrible injustice facing hundreds of thousands of leaseholders being forced to pay for a failed building regulation and building control system and unscrupulous freeholders. I'm in a building which is under 18m with no obvious cladding. So my life is stuck...but not immediately unsafe."*
- **"The cladding lottery continues. Buildings under 18 meters not covered, litany of internal fire safety defects not covered, waking watches/fire wardens, arising directly out of cladding issues not covered. The fund is nowhere near adequate to remediate the cladded buildings in the country. It is also extremely unfair that Scotland, Wales are being treated differently and not covered by the fund. These grave injustices must stop. Peoples' lives have been ruined and mental health destroyed. People will not be able to cope much longer with this stress, and the feet dragging of the government must stop."**



## Building safety fund responses

- *"Something is better than nothing of course. It would be good to stop highlighting flagship figures ("1 billion, ladies and gentlemen! Come and see the billion!") and focus more on actually preparing guidelines and best practice to make money actionable. Propaganda vs government!"*
- *"It is excellent that campaigning has forced the Government to create the Building Safety Fund, but it is woefully inadequate. Because our block still has a lot of investigation work to do, it is highly likely that we will miss out on funding. Also, I am more concerned with the compartmentation issues than the cladding. Compartmentation problems are likely to be very expensive to remediate and the fund simply does not cover this type of work."*
- *"It needs to be increased to cover any viable claims."*
- *"The fund is not enough to cover the costs being faced by leaseholders. Landlords are not taking ANY responsibilities and legal action should be taken against criminal landlords. I'll believe it when I see it."*
- ***"Hopefully the new fund will be more accessible than previous fund. Our bank accounts are being emptied by insurance, waking watches and surveys - none of which currently are eligible for aid. Will we have the money left to be able to apply for the fund and EWS when it is available."***
- *"I'd like this to be sorted as soon as possible. However due to Covid-19, no fund yet available. Nothing yet happening, my worries not only carry on but are worse!"*
- ***"Clearly not adequate to remedy problem. I will still have to pay large sums of money I cannot afford. I'm a shared owner, we have been told us they will recover 100% costs from shared owners if they cannot recover funds from elsewhere."***
- *"While it is a step in the right direction we need to see the details of the fund in order to understand the position."*
- ***"The fund should cover all interim measures."***
- *"It doesn't go far enough. I was ruined financially before Covid-19, and it is now even work "*
- ***"The UK government are a bunch of numpties, the fund is totally inadequate as anyone now living in an apartment are handicapped and cannot sell. MP's live in a false world kidding us on they care. The waste of money is shocking. Sorry for being political, but put money into society instead of wasting money on the House of Lords, HS2 and Trident. I cannot believe the British people have given the Tory party the power to destroy the nations soul."***
- *Our building is covered in HPL cladding. After watching the recent video of the testing carried out on said material. It is terrifying! A building does not need to be above 18m to be unsafe!"*
- *"It is a drop in an enormous ocean - this is absolutely a national scandal which can only be resolved via wholesale legislative action and government funding. Otherwise legal battles of all the stakeholders will rumble on for decades trying to apportion blame when there are probably multiple systemic reasons for what went wrong, and thus multiple entities at fault."*
- ***"This will not cover my building which is 14m."***
- *"Ridiculously low amount considering the vast scale. Wholly inadequate and uncaring."*
- *"I am not sure if our building situation qualifies for the grant."*
- *"This is a good idea, of course, but it will be an even better one if we qualify for it after our application."*
- *"It is welcome news but we are still in a financial mess and paying above our means due to the government's decision to outlaw our building without providing a financial solution. Our service charge has gone up 21.8% within 3 years. We have lost 100% of household income due to Covid-19"*
- *"I'm anxious to know if the costs for the remediation works will be covered by this fund."*

## Building safety fund responses

- **"It simply isn't enough to go around, doesn't cover everything and currently we know nothing about how it will actually work."**
- "We have no idea if our building qualifies as we have heard nothing."
- "It sounds hopeful but I have doubts about it's implementation and timing"
- **"I don't feel it will be enough to cover all costs."**
- "I'm very concerned as to whether our development will gain the funds required due to some of the hurdles imposed by the government and the attitude of the freeholders."
- "I hope it is easily accessible for all private buildings which need it. I have a feeling that my buildings cladding will need to be replaced but we won't qualify for some reason or it will already all be spent, "
- "It's a good start. But there has to be legislation that makes sure the buck stops with the freeholder and construction companies."
- "We have already had to bill 41 leaseholders over £700k for waking watch and a fire alarm system alone, we need the government fund to cover more. People are extremely worried about losing their homes and have taken on a significant level of personal debt. The buildings accounts are in debt over £200k."
- "I think it will take a long time to get done"
- "I welcome the new building safety fund, but I have concerns over the timeliness and practicality of issuing it. "
- "It's not remotely helpful for those without cladding. The defects are there, the costs are potentially huge but we're forgotten."
- "It not enough and accessing the fund may be difficult."
- "Doesn't apply to us so is no help at all. Buildings below 18m will be forgotten."
- **"It's not big enough and should cover all fire safety issues."**
- "It is so less amount that it can hardly suffice 3 to 4 buildings needs"
- "Without covering all fire safety issues and buildings under 18m some people are still going to suffer - for something that is no fault of their own. I almost feel it would be interesting to see what would happen if one collective mass of people just refused to pay."
- "I'm concerned about our ability to get funding in time"
- "Feel extremely exhausted and just want things sorted. "
- "Not enough"
- **"It should cover all interim measures like waking watch. It is not adequate to find all affected buildings . If that's a limited fund what criteria will they use to decide who benefits and who doesn't given that he law allows developers to pass responsibility to leaseholders."**
- "Needs to happen much faster"
- **"It isn't enough and it doesn't include other fire safety issues. Our building can't even make an application as there are no instructions on how to do so. The Government are not moving quick enough...the bills leaseholders are facing are crippling. My mental health has been hugely affected. This whole situation has consumed me; I feel trapped and want to move on with my life, but can't."**

## Building safety fund responses

- ***"The government should cover all related expenses to this issue including walking watches. Leaseholders didn't do anything wrong, and these delays keep costing us more money for the walking watches. It's beyond our control how long we will be forced to have them in place."***
- *"It's great the government have recognised the issues with cladding. However it is little comfort to me as I still cannot sell my flat. The fund needs to be in conjunction with lenders to free leaseholders trapped in buildings they cannot sell. More needs to be done."*
- *"Made me a bit more hopeful that I won't be left with a huge bill to pay - but Covid-19 is clearly going to have an impact financially and on extending the timelines"*
- ***"The fund just needs to fix the problem for everyone. Not tinker round the edges. Covid-19 has clearly shown that huge amounts of money can rightly be made available at very short notice when people's health and well-being are at risk. Unsafe buildings are no exception and should be remediated by the government who is the liable party for negligent building regulations. And with the added strain of livelihoods disappearing due to Covid-19, it is immoral and unthinkable to leave leaseholders in limbo or with a fraction of the funds they need."***





# Respondent demographics cont.

Table 1.3: Living arrangements of the respondents who live at the property in question

	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
Nº of respondents who live at the property	438	239	133	18	27	11	128	▲242.2%
Live with partner	44.5% (195)	46% (110)	43.6% (58)	27.8% (5)	66.7% (18)	36.4% (4)	-	-
Lived alone	31.5% (138)	32.2% (77)	27.1% (36)	38.9% (7)	44.4% (12)	54.5% (6)	-	-
Live partner and/or family	17% (76)	16.7 (40)	22.6% (30)	16.7% (3)	11.1% (3)	0% (0)	-	-
Live with a lodger/friend	4.6% (20)	3.3% (8)	5.3% (7)	11.1% (2)	7.4% (2)	9.1% (1)	-	-
Other	1.1% (5)	1.3% (3)	0% (0)	0% (0)	7.4% (2)	0% (0)	-	-
Prefer not to say	0.9% (4)	0.4% (1)	1.5% (2)	5.6% (1)	0% (0)	0% (0)	-	-

# Building demographics

Table 2.1: Participating buildings by management arrangement and freeholder

	Participating building count by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
Nº of buildings in survey	143	74	24	8	34	3	21	▲581%
<b>Management status</b>								
Management company	86.7% (124)	85.1% (63)	91.7% (22)	75% (6)	88.2% (30)	100% (3)	-	-
Right to manage	8.4% (12)	10.8% (8)	0% (0)	25% (2)	8.8% (3)	0% (0)	-	-
Unknown	4.9% (7)	4.1% (3)	8.3% (2)	0% (0)	2.9% (1)	0% (0)	-	-
<b>Number of...</b>								
Freeholders	74*	-	-	-	-	-	-	-
Management agents & social landlords	70*	-	-	-	-	-	-	-

- \*Common freeholders mentioned included One Housing (10 buildings), Bellway (10), Adriatic Land (4) and Abacus Land (4). Common management agents & social landlords mentioned included L&Q (10), One Housing (9) and Rendall & Rittner (6).

# Building demographics cont.

Table 2.2: Participating building numbers by location

	Total	Respondent breakdown by material type					Participating building total	Participating building count by material type				
		Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only
Nº of responses/buildings	550	298	165	30	46	11	143	74	24	8	34	3
ENGLAND												
East of England	3.5% (19)	15	1	0	3	0	4.9% (7)	4	1	0	2	0
Basildon Borough Cncl	12	12	0	0	0	0	1	1	0	0	0	0
Cambridge City Cncl	1	0	1	0	0	0	1	0	1	0	0	0
Chelmsford City Cncl	2	1	0	0	1	0	2	1	0	0	1	0
Ipswich Borough Cncl	1	1	0	0	0	0	1	1	0	0	0	0
St Albans City Cncl	1	1	0	0	0	0	1	1	0	0	0	0
Stevenage Borough Cncl	2	0	0	0	2	0	1	0	0	0	1	0
Greater London												
Barking and Dagenham	1	0	0	0	1	0	1	0	0	0	1	0
Barnet	8	8	0	0	0	0	1	1	0	0	0	0
Brent	1	0	0	0	1	0	1	0	0	0	1	0
Bromley	6	0	6	0	0	0	1	0	1	0	0	0
Croydon	18	11	7	0	0	0	3	2	1	0	0	0
Ealing	4	4	0	0	0	0	1	1	0	0	0	0
Greenwich	35	28	2	4	0	1	7	4	1	2	0	*
Hackney	61	52	0	1	3	5	8	3	0	1	3	1
Haringey	10	10	0	0	0	0	1	1	0	0	0	0
Havering	2	2	0	0	0	0	1	1	0	0	0	0
Hillingdon	2	0	0	0	2	0	1	0	0	0	1	0
Hounslow	1	0	0	0	1	0	1	0	0	0	1	0
Islington	7	2	0	0	3	2	4	2	0	0	2	0
Kingston upon Thames	1	1	0	0	0	0	1	1	0	0	0	0
Lambeth	5	2	0	1	2	0	4	2	0	0	2	0
Lewisham	4	3	0	0	1	0	3	2	0	0	1	0
Merton	1	0	0	0	1	0	1	0	0	0	1	0
Newham	34	13	17	0	2	2	10	4	3	0	2	1
Redbridge	8	8	0	0	0	0	1	1	0	0	0	0
Southwark	14	2	7	2	3	0	4	1	1	1	1	0
Sutton	1	1	0	0	0	0	1	1	0	0	0	0
Tower Hamlets	58	32	20	0	6	0	19	12	4	0	3	0
Wandsworth	55	6	43	2	4	0	10	4	3	1	2	0
Westminster	4	0	4	0	0	0	1	0	1	0	0	0
North East												
Middlesbrough Cncl	3	0	3	0	0	0	1	0	1	0	0	0
North West												
Halton Borough Cncl	5	5	0	0	0	0	1	1	0	0	0	0
Liverpool City Cncl	2	0	1	0	1	0	2	0	1	0	1	0
Manchester City Cncl	30	14	9	2	4	1	17	9	2	1	4	1
Salford City Cncl	7	1	4	1	1	0	5	1	2	1	1	0
South East												
Brighton & Hove City	1	0	0	0	1	0	1	0	0	0	1	0
Slough Borough Cncl	38	0	38	0	0	0	1	0	1	0	0	0
Southampton City Cncl	12	11	0	0	1	0	3	2	0	0	1	0
Woking Borough Cncl	1	0	0	0	1	0	1	0	0	0	1	0
West Midlands												
Birmingham City Cncl	16	15	0	0	1	0	2	2	0	0	0	0
Yorkshire and the Humber												
Sheffield City Cncl	18	1	0	17	0	0	2	1	0	1	0	0
Leeds City Cncl	47	46	0	0	1	0	9	8	0	0	1	0
N Yorkshire County Cncl	1	1	0	0	0	0	1	1	0	0	0	0
SCOTLAND												
City of Edinburgh Cncl	1	1	0	0	0	0	1	1	0	0	0	0
Glasgow City Cncl	5	0	3	0	2	0	2	0	1	0	1	0
WALES												
Cardiff Cncl	3	3	0	0	0	0	1	1	0	0	0	0

# Building materials & defects

Table 3.1: Non-ACM materials found on non-ACM and mixed buildings by leaseholder and building count

N° of leaseholders/buildings	Leaseholder breakdown by material type			Participating building count by material type		
	Leaseholder total	Non-ACM	Mixed: ACM & non-ACM	Participating building total	Non-ACM	Mixed: ACM & non-ACM
	452	294	158	98	74	24
HPL	25% (113)	27.2% (80)	20.9% (33)	26.5% (26)	27% (20)	25% (6)
Wood	33% (149)	39.5% (116)	20.9% (33)	30.6% (30)	31.1% (23)	29.2% (7)
Zinc Composite Material	2.9% (13)	3.4% (10)	1.9% (3)	4.1% (4)	5.4% (4)	0% (0)
Copper Composite Material	2.2% (10)	2% (6)	2.5% (4)	2% (2)	0% (0)	8.3% (2)
Cement fibre	3.3% (15)	4.1% (12)	1.9% (3)	3.1% (3)	4.1% (3)	0% (0)
Terracotta panels	4.6% (21)	1% (3)	11.4% (18)	4.1% (4)	2.7% (2)	8.3% (2)
Aluminium Honeycomb	1.5% (7)	1% (3)	2.5% (4)	3.1% (3)	4.1% (3)	0% (0)
Reconstituted stone	0.7% (3)	0.7% (2)	0.6% (1)	2% (2)	2.7% (2)	0% (0)
Stone render	0.9% (4)	1% (3)	1.9% (3)	1% (1)	1.4% (1)	0% (0)
Brick slip systems	3.3% (15)	4.% (13)	1.3% (2)	4.1% (4)	4.1% (3)	4.2% (1)
Mixed	4.6% (21)	4.% (13)	5.1% (8)	0% (0)	0% (0)	0% (0)
Combustible insulation	23.9% (108)	26.2% (77)	19.6% (31)	27.5% (27)	25.7% (19)	33.3% (8)
Balcony problems	1.8% (8)	2% (6)	1.3% (2)	2% (2)	2.7% (2)	0% (0)
Polystyrene/EPS	0.7% (3)	1% (3)	0% (0)	0% (0)	0% (0)	0% (0)
Other*	3.1% (14)	4.4% (13)	0.6% (1)	4.1% (4)	4.1% (3)	4.2% (1)
We don't yet know	4.2% (19)	4.8% (14)	3.2% (5)	5.1% (5)	6.8% (5)	0% (0)

- Only leaseholders from non-ACM and mixed (ACM & non-ACM) buildings were asked this question. Due to a large variability of responses, the type of materials(s) present were only considered if the majority of leaseholders from a building had stated its existence.
- \*Others materials included polyester resin concrete panels, steel systems, glazing, non-combustible brick, render & Polyester power coated (PPC) solid aluminium cassette.

# Building materials & defects cont.

Table 3.2: Reported internal fire safety defects by leaseholder and building count

Nº of leaseholders/buildings	Leaseholder breakdown by material type					Participating building count by material type				
	Leaseholder total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Fire safety defects only	Participating building total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Fire safety defects only
	491	294	158	28	11	109	74	24	8	3
Reported internal fire safety defects	34.8% (171)	33.3% (98)	36.1% (57)	17.9% (5)	100% (11)	45% (49)	41.9% (31)	50% (12)	37.5% (3)	100% (3)
Still investigating	66% (324)	59.9% (176)	52.5% (83)	71.4% (20)	0% (0)	45.9% (50)	51.4% (38)	37.5% (9)	37.5% (3)	0% (0)
Received bills for internal fire safety defects already	12% (61)	21% (39)	13% (20)	4% (1)	9% (1)	-	-	-	-	-
Missing or defective fire breaks within the cladding system	24% (118)	23.1% (68)	28.5% (45)	7.1% (2)	27.3% (3)	28.4% (31)	28.4% (21)	33.3% (8)	12.5% (1)	33.3% (1)
Missing or defective fire breaks in other areas of the building	17.5% (86)	17% (50)	19.6% (31)	7.1% (2)	27.3% (3)	21.1% (23)	17.6% (13)	25% (6)	25% (2)	66.7% (2)
Compartmentation issues	15.3% (75)	14.3% (42)	17.1% (27)	10.7% (3)	27.3% (3)	18.3% (20)	14.9% (11)	29.2% (7)	12.5% (1)	33.3% (1)
Inadequate or defective fire alarms	14.3% (70)	13.6% (40)	16.5% (26)	10.7% (3)	9.1% (1)	13.8% (15)	13.5% (10)	8.3% (2)	25% (2)	33.3% (1)
Insulation issues	12% (59)	10.9% (32)	13.9% (22)	7.1% (2)	27.3% (3)	12.8% (14)	12.2% (9)	12.5% (3)	25% (2)	0% (0)
Fire door issues	9% (44)	8.5% (25)	10.1% (16)	7.1% (2)	9.1% (1)	8.3% (9)	9.5% (7)	4.2% (1)	12.5% (1)	0% (0)
Window frame/panels issues	7.1% (35)	8.2% (24)	6.3% (10)	3.6% (1)	0% (0)	5.5% (6)	10.8% (8)	25% (6)	25% (2)	0% (0)
Timber frame reported	4.9% (24)	4.4% (13)	6.3% (10)	0% (0)	9.1% (1)	4.6% (5)	5.4% (4)	4.2% (1)	0% (0)	0% (0)
Other*	1.6% (8)	1% (3)	2.5% (4)	0% (0)	9.1% (1)	0.9% (1)	0% (0)	4.2% (1)	0% (0)	0% (0)

- 45 leaseholders representing 34 of the 143 buildings which took part were excluded from this question due to materials and issues present in the building being unknown. Due to a large variability of responses, the presence of, and type of internal defect(s) were only considered present if the majority of leaseholders from a building had stated its existence. \*Other internal defects included unprotected steel frame systems, leaking dry risers, no fire alarms in the building and the presence of non-fire retardant glass.
- 61 people went on to tell us how much they had being asked to pay per flat to fix internal fire safety problems, a median of £10,000 per flat was recorded

## Interim measures

Table 4.1: Leaseholder breakdown of reported interim measures

Nº of leaseholders	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM buildings	Mixed: ACM & non-ACM	ACM only	Unknown	Fire safety defects only		
	536	294	158	28	45	11	193	▲177.7%
Waking watches	62.5% (335)	55.5% (166)	87.3 (138)	60.7% (17)	24.4% (11)	27.3% (3)	-	-
Installation of new fire alarm/upgrade	27.1% (145)	28.9% (85)	30.4% (48)	21.4% (6)	11.1% (5)	9.1% (1)	-	-
Updated evacuation strategy/drill	29.9% (160)	29.3% (86)	35.4% (56)	35.7% (10)	13.3% (6)	18.2% (2)	-	-
Don't know	22.8% (122)	27.6% (81)	5.7% (9)	21.4% (6)	44.4% (20)	54.5% (6)	-	-
None	8.4% (45)	10.2% (30)	0.6% (1)	7.1% ( 2)	22.2% (10)	18.2% (2)	-	-
Personal evacuation measures	6.9% (37)	6.1% (18)	8.9% (14)	14.3% (4)	2.2% (1)	0% (0)	-	-
Other*	3.7% (20)	0.7% (2)	0% (0)	60.7% (17)	2.2% (1)	0% (0)	-	-

- \*Others included bin chute and car parking closures along with checks on existing measures.



Remediation plans

Table 5.1: Remediation plans of ACM only and mixed (ACM & non-ACM) buildings by leaseholder and building count

	Mixed: (ACM & non-ACM) leaseholders	Mixed: ACM & non-ACM buildings	ACM only leaseholders	ACM only buildings
Nº of leaseholders/buildings	158	24	28	8
Plan in place to remove ACM	27.2% (43)	33.3% (8)	7.1% (2)	25% (2)
No plan in place/not informed to remove ACM	33.5% (53)	58.3% (14)	71.4% (20)	62.5% (5)
Work started to remove ACM	1.9% (3)	4.2% (1)	7.1% (2)	12.5% (1)
Don't know	37.3% (59)	4.2% (1)	14.3% (4)	0% (0)
Plan in place to remove non-ACM	19% (30)	29.2% (7)	NA	NA
No plan in place/not informed to remove non-ACM	32.3% (51)	41.7% (10)	NA	NA
Work started to remove non - ACM	0.6% (1)	4.2% (1)	NA	NA
Unsure about non ACM	48.1% (76)	25% (6)	NA	NA

Table 5.2: A series of questions were asked regarding the ACM fund to those in non-ACM, mixed (ACM & non-ACM) and ACM only buildings

Nº of leaseholders	Leaseholder breakdown by material type			
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only
	480	294	158	28
Said they had being approved for ACM fund	5.9% (11)	NA	7% (11)	0% (0)
Felt ACM fund guidelines are unclear	49.5% (92)	NA	45.6% (72)	71.4% (20)
Felt management agents feel unequipped to apply for the ACM fund	31.7% (59)	NA	27.2% (43)	57.1% (16)
Felt government/MHCLG were unclear about what happens if a building has both ACM & non-ACM materials	47.5% (75)	NA	47.5% (75)	NA
Felt the ACM fund discriminates against leaseholders with non-ACM materials on their buildings	66.6% (301)	74.1% (218)	52.5% (83)	NA
Felt the option of a loan repayment system would be entirely unsuitable	73.6% (332)	76.2% (224)	68.4% (108)	NA

Table 5.3: Funding means for removing non-ACM as of 10/03/20

Nº of leaseholders	Leaseholder breakdown by material type		
	Respondent total	Non-ACM	Mixed: ACM & non-ACM
	452	294	158
We have an ongoing insurance claim	3.3% (15)	3.7% (11)	2.5% (4)
We are being asked to pay	26.1% (118)	22.1% (65)	33.5% (53)
Our freeholder has said they will pay	0.4% (2)	0.7% (2)	0% (0)
We have been given little to no information	39.8% (180)	48.3% (142)	24.1% (38)

# Mental and physical health

Table 6.1: All respondents were asked "How has your mental health and social wellbeing been affected?"

Nº of respondents	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
	550	298	165	30	46	11	196	▲180.6%
Hugely affected	77.8% (428)	77.5% (231)	82.4% (136)	63.3% (19)	73.9% (34)	72.5% (8)	64.8% (127)	▲13%
Somewhat affected	21.5% (118)	21.5% (64)	17.6% (29)	36.7% (11)	26.1% (12)	18% (2)	32.1% (63)	▼10.6
Mental health has got worse	89.5% (489)	89.6% (267)	89.1% (147)	86.7% (26)	89.1% (41)	72.5% (8)	87.8% (172)	▲1.7%

Table 6.2: All respondents were asked "As a direct result of cladding and/or fire safety related issues in your building, have you felt/had feelings of (select all that apply)"

Nº of respondents	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
	550	298	165	30	46	11	196	▲180.6%
Anxiety/worry	93.8% (516)	95% (283)	93.9% (155)	96.7% (29)	87% (40)	81.8% (9)	89.8% (176)	▲4%
Anger	82.7% (455)	82.9% (247)	86.1% (142)	80% (24)	71.7% (33)	81.8% (9)	81.1% (159)	▲1.6%
Hopelessness	66.5% (366)	64.1% (191)	69.1% (114)	70% (21)	71.7% (33)	63.6% (7)	60.7% (119)	▲5.8%
Abandoned	59.3% (326)	56% (167)	65.5% (108)	70% (21)	45.7% (21)	81.8% (9)	-	-
Sadness	57.3% (315)	60.1% (179)	52.1% (86)	50% (15)	58.7% (27)	72.7% (8)	41.8% (82)	▲15.5%
Despair	56% (308)	58.1% (173)	55.2% (91)	46.7% (14)	52.2% (24)	54.5% (6)	-	-
Wanting to give up	36% (198)	33.9% (101)	38.8% (64)	33.3% (10)	37% (17)	54.5 (6)	-	-
Worthlessness	24.5% (135)	24.5% (73)	27.3% (45)	23.2% (7)	15.2% (7)	27.3% (3)	17.3% (34)	▲7.2%
Guilt	12% (66)	11.7% (35)	12.7% (21)	10% (3)	10.9% (5)	18.2% (2)	-	-
Other	4.2% (23)	4% (12)	3% (5)	6.7% (2)	6.5% (3)	9.1% (1)	-	-

Table 6.3: All respondents were asked "As a direct result of cladding and/or fire safety related issues in your building, have you used any of the following to help you cope? (select all that apply)"

Nº of respondents	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
	550	298	165	30	46	11	196	▲180.6%
Alcohol	32% (176)	28.2% (84)	39.4% (65)	40% (12)	21.7% (10)	45.5% (5)	38.3% (75)	▼6.3%
Excessive or restricted eating	26.7% (147)	26.8% (80)	27.3% (45)	26.7% (8)	23.9% (11)	27.3% (3)	20.4% (40)	▲6.3%
Smoking	7.8% (43)	6.4% (19)	10.9% (18)	6.7% (2)	8.7% (4)	0% (0)	10.7% (21)	▼2.9%
Drugs	3.1% (17)	2% (6)	5.5% (9)	0% (0)	2.2% (1)	9.1% (1)	3.6% (7)	▼0.5%
Self-harm	1.6% (9)	1.7% (5)	1.2% (2)	3.3% (1)	2.2% (1)	0% (0)	1% (2)	▲0.5%
Other*	1.3% (7)	0.3% (1)	3% (5)	0% (0)	2.2% (1)	0% (0)	-	-
Used at least one coping strategy	59.6% (328)	59.1% (176)	64.8% (107)	63.3% (19)	41.3% (19)	63.6% (7)	52% (102)	▲7.6%

• \*Other coping mechanisms included exercise (sometimes to excess) and mediation

Mental and physical health cont.

**Table 6.4:** All respondents were asked "As a direct result of cladding and/or fire safety related issues in your building, have you experienced any of the following...(select all that apply)"

Nº of respondents	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
	550	298	165	30	46	11	196	▲180.6%
Excessive worrying or anxiety	84.5% (465)	84.9% (253)	83.6% (138)	86.7% (26)	82.6% (38)	90.9% (10)	77% (151)	▲7.5%
Difficulty sleeping	71.1% (391)	71.5% (213)	71.5% (118)	70% (21)	63% (29)	90.9% (10)	65.8% (129)	▲5.3%
Change in mood	55.8% (307)	56.4% (168)	55.2% (91)	60% (18)	47.8% (22)	72.7% (8)	30.6% (60)	▲25.2%
Increased tiredness	55.1% (303)	53.7% (160)	58.2% (96)	50% (15)	50% (23)	81.8% (9)	42.3% (83)	▲12.8%
Difficulty concentrating	54% (297)	54.4% (162)	52.7% (87)	53.3% (16)	52.2% (24)	72.7% (8)	-	-
Loss of interest in normal activities	45.8% (252)	46% (137)	46.7% (77)	50% (15)	37% (17)	54.5% (6)	-	-
Decreased libido	26.2% (144)	27.2% (81)	26.1% (43)	23.3% (7)	15.2% (7)	54.5% (6)	-	-
Suicidal thoughts	14.5% (80)	15.1% (45)	12.7% (21)	10% (3)	17.4% (8)	27.3% (3)	6.1% (12)	▲8.4%
A desire to self-harm	8% (44)	6.7% (20)	9.7% (16)	3.3% (1)	10.9% (5)	18.2% (2)	2.6% (5)	▲5.4%
Other	2.9% (16)	4% (12)	1.8% (3)	0	2.2% (1)	0% (0)	-	-

**Table 6.5:** Leaseholder breakdown of feelings around government & council support for fire safety

Nº of leaseholders*	Leaseholder breakdown by material type			
	Total	Non-ACM buildings	Mixed: ACM & non-ACM	ACM only
	480	294	158	28
Felt the government's/MHCLG response to cladding & fire safety following on from Grenfell had been untimely and inadequate	67.3% (323)	65.6% (193)	68.4% (108)	78.6% (22)
Felt unsupported by the government/MHCLG on issues relating to their building	72.3% (347)	71.1% (209)	74.7% (118)	71.4% (20)
Felt unsupported by their local council on issues related to their building	56.7% (272)	54.1% (159)	58.9% (93)	71.4% (20)
Felt their managing agents have felt unsupported by government/MHCLG	44.5% (214)	44.2% (130)	43.7% (69)	53.6% (15)

**Table 6.6:** All respondents who completed the 2019 survey were asked "How has your mental health and social wellbeing been affected since taking the 2019 survey?"

Nº of respondents who took last years survey	Respondent breakdown by material type					
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only
	46	9	23	13	1	0
Mental health has got worse since taking the 2019 survey	67.4% (31)	66.7% (6)	69.6% (16)	61.5% (8)	100% (1)	0% (0)

# Mental and physical health cont.

**Table 6.7:** All respondents asked a series of questions to better understand health behaviours caused by or in relation to cladding and/or fire safety related issues

Nº of respondents	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
	550	298	165	30	46	11	196	▲180.6%
Planning to seek medical help	29.5% (162)	31.9% (95)	30.3% (50)	13.3% (4)	19.6% (9)	36.6% (4)	32.1% (63)	▼2.6%
Required time off work/study	25.1% (138)	20.8% (62)	32.7% (54)	26.7% (8)	23.9% (11)	27.5% (3)	-	-
Sought medical help	16% (88)	14.1% (42)	18.2% (30)	20% (6)	19.6% (9)	9.1% (1)	25.5% (50)	▼9.5%
Received some form of treatment (inc. counselling)	11.5% (63)	12.1% (36)	10.3% (17)	10% (3)	13% (6)	9.1% (1)	15.3% (30)	▼3.8%

**Table 6.8:** All respondents were asked "As a direct result of cladding and/or fire safety related issues in your building, have you been formally diagnosed by a doctor with any of the following? (select all that apply)"

Nº of respondents	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
	550	298	165	30	46	11	196	▲180.6%
Received a formal new diagnosis	26.9% (148)	24.8% (74)	29.1% (48)	26.6% (8)	32.6% (15)	27.3% (3)	28.1% (55)	▼1.2%
<b>Breakdown by new diagnosis</b>								
Anxiety disorder	20.3% (30)	20.3% (15)	16.7% (8)	25% (2)	33.3% (5)	0% (0)	1.8% (1)	▲18.5%
Headaches or migraines	18.9% (28)	18.9% (14)	16.7% (8)	25% (2)	20% (3)	33.3% (1)	45.5% (25)	▼26.6%
Insomnia	18.9% (28)	16.2% (12)	22.9% (11)	12.5% (1)	20% (3)	33.3% (1)	3.6% (2)	▲16.3%
Depression	17.6% (26)	17.6% (13)	14.6% (7)	37.5% (3)	20% (3)	0% (0)	3.6% (2)	▲14%
Stress disorder	16.9% (25)	20.3% (15)	12.5% (6)	12.5% (1)	13.3% (2)	33.3% (1)	1.8% (1)	▲15.1%
Skin conditions (such as psoriasis and eczema)	12.2% (18)	13.5% (10)	14.6% (7)	0% (0)	6.7% (1)	0% (0)	30.9% (17)	▼18.7%
Panic attacks	10.8% (16)	16.2% (12)	4.2% (2)	12.5% (1)	6.7% (1)	0% (0)	-	-
Heart disease (including high blood pressure)	10.1% (15)	8.1% (6)	12.5% (6)	12.5% (1)	13.3% (2)	0% (0)	2% (11)	▲8.1%
Gastrointestinal problems (such as IBS)	9.5% (14)	8.1% (6)	8.3% (4)	25% (2)	13.3% (2)	0% (0)	25.5% (14)	▼16%
Diabetes	2% (3)	1.4% (1)	2.1% (1)	0% (0)	6.7% (1)	0% (0)	3.6% (2)	▼1.6%
Shingles	1.4% (2)	2.7% (2)	0% (0)	0% (0)	0% (0)	0% (0)	3.6% (2)	▼2.2%
PTSD	0.7% (1)	0% (0)	0% (0)	0% (0)	6.7% (1)	0% (0)	-	-
Other	0.7% (1)	1.4% (1)	0% (0)	0% (0)	0% (0)	0% (0)	-	-



# Mental and physical health cont.

**Table 6.9:** All respondents were asked "As a direct result of cladding and/or fire safety related issues in your building, have any of your existing medical conditions been aggravated? (select all that apply)"

	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
Nº of respondents	550	298	165	30	46	11	196	▲180.6%
Nº of respondents who said their health condition(s) had been aggravated	35.1% (193)	33.9% (101)	33.3% (55)	33.3%(10)	45.7% (21)	54.5% (6)	36.7% (72)	▼1.6%
<b>Breakdown by condition</b>								
Anxiety	35.2% (68)	35.6% (36)	34.5% (19)	50% (5)	33.3% (7)	16.7% (1)	15.3% (11)	▲19.9%
Depression	15.5% (30)	12.9% (13)	18.2% (10)	20% (2)	19% (4)	16.7% (1)	2.8% (2)	▲12.7%
Skin conditions (such as psoriasis and eczema)	8.3% (16)	8.9% (9)	10.9% (6)	10% (1)	0% (0)	0% (0)	11.1% (8)	▼2.8%
Stress	8.3% (16)	9.9% (10)	7.3% (4)	10% (1)	0% (0)	16.7% (1)	5.6% (4)	▲2.7%
Gastrointestinal disturbance (such as IBS)	6.7% (13)	6.9% (7)	7.3% (4)	0% (0)	9.5% (2)	0% (0)	5.6% (4)	▲1.1%
Headache/Migraine	6.7% (13)	8.9% (9)	1.8% (1)	20% (2)	4.8% (1)	0% (0)	8.3% (6)	▼1.6%
Blood pressure management	6.2% (12)	6.9% (7)	7.3% (4)	10% (1)	0% (0)	0% (0)	2.8% (2)	▲3.4%
Chronic pain	4.1% (8)	4% (4)	3.6% (2)	0% (0)	9.5% (2)	0% (0)	2.8% (2)	▲1.3%
Diabetes management	2.6% (5)	1% (1)	1.8% (1)	10% (1)	4.8% (1)	16.7% (1)	0% (0)	▲2.6%
Suicidal thoughts	2.1% (4)	3% (3)	0% (0)	0% (0)	4.8% (1)	0% (0)	0% (0)	▲2.1%
Asthma	1.6% (3)	0% (0)	3.6% (2)	0% (0)	4.8% (1)	0% (0)	2.8% (2)	▼1.2%
Increased infections	1.6% (3)	1% (1)	0% (0)	0% (0)	4.8% (1)	16.7% (1)	0% (0)	▲1.6%
Autoimmune	1% (2)	1% (1)	1.8% (1)	0% (0)	0% (0)	0% (0)	1.4% (1)	▼0.4%
Bipolar disorder	1% (2)	2% (2)	0% (0)	0% (0)	0% (0)	0% (0)	0% (0)	▲1%
Eating disorders	1% (2)	2% (2)	0% (0)	0% (0)	0% (0)	0% (0)	2.8% (2)	▼1.8%
Fatigue	1% (2)	1% (1)	1.8% (1)	0% (0)	0% (0)	0% (0)	1.4% (1)	▼0.4%
Mental health (unspecified)	1% (2)	2% (2)	0% (0)	0% (0)	0% (0)	0% (0)	1.4% (1)	▼0.4%
PTSD	1% (2)	0% (0)	1.8% (1)	0% (0)	4.8% (1)	0% (0)	1.4% (1)	▼0.4%
Self-harm	1% (2)	1% (1)	0% (0)	0% (0)	4.8% (1)	0% (0)	0% (0)	▲1%
Unspecified	1% (2)	0% (0)	0% (0)	0% (0)	9.5% (2)	0% (0)	1.4% (1)	▼0.4%
Endometriosis	0.5% (1)	0% (0)	0% (0)	0% (0)	4.8% (1)	0% (0)	0% (0)	▲0.5%
Epilepsy	0.5% (1)	0% (0)	0% (0)	0% (0)	0% (0)	16.7% (1)	0% (0)	▲0.5%
Heart conditions	0.5% (1)	1% (1)	0% (0)	0% (0)	0% (0)	0% (0)	0% (0)	▲0.5%
OCD	0.5% (1)	0% (0)	0% (0)	0% (0)	0% (0)	16.7% (1)	0% (0)	▲0.5%

Social wellbeing

Table 7.1: All respondents were asked "As a direct result of cladding and/or fire safety related issues in your building, which of the following statements apply to you...(select all that apply)..."

	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only		
Nº of respondents	550	298	165	30	46	11	196	▲180.6%
I am less social and have less time with my friends	51.3% (282)	49.7% (148)	57% (94)	36.7% (11)	52.2% (24)	45.5% (5)	-	-
My relationship with family & friends has been somewhat affected	48.4% (266)	52.3% (156)	47.3% (78)	50% (15)	30.4% (14)	27.3% (3)	49% (96)	▼0.5%
My relationship with family & friends has been hugely affected	30.9% (170)	30.2% (90)	32.7% (54)	23.3% (7)	32.6% (15)	36.4% (4)	28.1% (55)	▲%
My relationship with my partner has become strained	28.4% (156)	27.2% (81)	29.7% (49)	40% (12)	21.7% (10)	36.4% (4)	-	-
My relationship with my family has become strained	19.3% (106)	18.8% (56)	20.6% (34)	16.7% (5)	19.6% (9)	18.2% (2)	-	-
I've had less time to care for my family and/or children	17.1% (94)	14.4% (43)	23.6% (39)	6.7% (2)	19.6% (9)	9.1% (1)	-	-
My relationship with my partner has ended	2.5% (14)	1.7% (5)	2.4% (4)	6.7% (2)	4.3% (2)	9.1% (1)	-	-

Personal finances

Table 8.1: Leaseholders were asked "As a direct result of cladding and/or fire safety related issues in your building, which of the following statements apply to you... (select all that apply)..."

	Leaseholder breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM buildings	Mixed: ACM & non-ACM	ACM only	Unknown	Fire safety defects only		
Nº of leaseholders	536	294	158	28	45	11	193	▲177.7%
Placed family holidays and miscellaneous item purchases on hold	62.7% (336)	62.2% (183)	67.1% (106)	53.6% (15)	60% (27)	45.5% (5)	57.7% (113)	▲5%
Services charges have risen	51.1% (274)	43.2% (127)	69.6% (110)	64.3% (18)	33.3% (15)	36.4% (4)	86.2% (169)	▼35.1%
Difficulties mortgaging/switching lenders	35.6% (191)	28.9% (85)	41.8% (66)	53.6% (15)	46.7% (21)	36.4% (4)	-	-
Difficulties with selling property	34.9% (187)	31.3% (92)	33.5% (53)	46.4% (13)	51.1% (23)	54.5% (6)	-	-
Unable to move job locations or take a promotion	33.4% (179)	33.3% (98)	30.4% (48)	28.6% (8)	42.2% (19)	54.5% (6)	28.1% (55)	▲5.3%
Placed career development on hold	33.4% (179)	32.3% (95)	34.8% (55)	35.7% (10)	35.6% (16)	27.3% (3)	29.1% (57)	▲4.3%
Feel unable to start a family	28.7% (154)	32.7% (96)	23.4% (37)	17.9% (5)	22.2% (10)	54.5% (6)	25% (49)	▲3.7%
Forced onto a variable rate mortgage	10.8% (58)	8.2% (24)	12.7% (20)	17.9% (5)	15.6% (7)	18.2% (2)	14.3% (28)	▼3.5%
Taken out a loan from the bank or from family or friends	9.7% (52)	8.2% (24)	13.9% (22)	7.1% (2)	8.9% (4)	0% (0)	-	-
Considered/in the process of cash selling at auction	9.1% (49)	8.8% (26)	7.6% (12)	17.9% (5)	8.9% (4)	18.2% (2)	13.3% (26)	▼4.2%
Difficulties renting property out	5% (27)	4.1% (12)	5.7% (9)	3.6% (1)	11.1% (5)	0% (0)	-	-
Remained living with an ex-partner	2.6% (14)	2% (6)	2.5% (4)	7.1% (2)	4.4% (2)	0% (0)	5.6% (11)	▼3%
Forced to raise rent for tenants	1.1% (6)	0.7% (2)	0.6% (1)	10.7% (3)	0% (0)	0% (0)	-	-

Personal finances

Table 8.2: Leaseholder status and original purchase reason breakdown

	Total	Leaseholder breakdown by material type				
		Non-ACM buildings	Mixed: ACM & non-ACM	ACM only	Unknown	Fire safety defects only
Nº of leaseholders	536	294	158	28	45	11
Sole leaseholder	58.2% (312)	59.9% (176)	53.2% (84)	64.3% (18)	57.8% (26)	72.7% (8)
Joint leaseholder	39.2% (210)	38.8% (114)	42.4% (67)	35.7% (10)	35.6% (16)	27.3% (3)
First time buyers	67.9% (364)	73.8% (217)	57% (90)	57.1% (16)	73.3% (33)	72.7% (8)
Purchased as a retirement property	21.8% (117)	18% (53)	34.2% (54)	14.3% (4)	8.9% (4)	18.2% (2)

Table 8.3: Leaseholders were asked whether or not they agreed with the statement "Even if all the problems in my building were solved, I would not be able to sell my property without making a financial loss"

	Total	Leaseholder breakdown by material type				
		Non-ACM buildings	Mixed: ACM & non-ACM	ACM only	Unknown	Fire safety defects only
Nº of leaseholders	536	294	158	28	45	11
Strongly agree	61.4% (329)	58.5% (172)	67.1% (106)	57.1% (16)	64.4% (29)	54.5% (6)
Somewhat agree	27.8% (149)	30.3% (89)	22.8% (36)	39.3 (11)	22.2% (10)	27.3% (3)

Table 9.1: Tenants were asked a series of questions in relation their finances and the cladding and/or fire safety related issues in their building

	Total	Tenant breakdown by material type					2019 survey comparison	% change
		Non-ACM buildings	Mixed: ACM & non-ACM	ACM only	Unknown	Fire safety defects only		
Nº of tenants	14	4	7	2	1	0	3	▲ 366.7%
Rent increase	28.5% (4)	25% (1)	28.6% (2)	50% (1)	0% (0)	0% (0)	-	-
Would considered ending my contract as result of the situation	35.5% (5)	25% (1)	42.9% (3)	0% (0)	100% (1)	0% (0)	-	-
Would not rent a similar property in the future as result of the situation	50% (7)	75% (3)	42.9% (3)	0% (0)	100% (1)	0% (0)	-	-

Building finances

Table 10.1: Leaseholder breakdown of reported building insurance issues

	Total	Leaseholder breakdown by material type				
		Non-ACM buildings	Mixed: ACM & non-ACM	ACM only	Unknown	Fire safety defects only
Nº of leaseholders	536	294	158	28	45	11
Difficulty getting building insurance	20% (107)	24.5% (72)	18.4% (29)	10% (3)	6.7% (3)	0% (0)
Insurance increased	31.9% (171)	34% (100)	36.1% (57)	26.7% (8)	6.7% (3)	27.3% (3)
Insurance risen despite interim measures	16.6% (89)	18% (53)	17.7% (28)	10% (3)	4.4% (2)	27.3% (3)

Building finances cont.

Table 10.2: Reported spending per block on all fire safety related items/services since discovering fire safety issues

Nº of leaseholders	Respondent breakdown by material type						2019 survey comparison	% change
	Total	Non-ACM buildings	Mixed: ACM & non-ACM	ACM only	Unknown	Fire safety defects only		
	536	294	158	28	45	11	193	-
<10K	4.1% (22)	5.1% (15)	0.6% (1)	7.1% (2)	8.9% (4)	0% (0)	6.7% (13)	▼2.6%
10-50K	6% (32)	6.5% (19)	4.4% (7)	17.9% (5)	2.2% (1)	0% (0)	11.4% (22)	▼5.4%
50-100K	6.2% (33)	5.8% (17)	8.2% (13)	10.7% (3)	0% (0)	0% (0)	13% (25)	▼6.8%
100-200K	5.4% (29)	4.4% (13)	8.9% (14)	0% (0)	2.2% (1)	9.1% (1)	13% (25)	▼7.6%
>200K	9.1% (49)	10.5% (31)	10.8% (17)	0% (0)	0% (0)	9.1% (1)	24.4% (47)	▼15.3
Don't know	68.8% (369)	67.7% (199)	66.5% (105)	63.4% (18)	84.4% (38)	81.8% (9)	31.6% (61)	▲37.2%

My Future

Table 11.1: "It is likely that works to remove cladding in most buildings - even those eligible for the ACM fund - will take several years to complete, given this how do you feel about your future? (select all that apply)"

Nº of leaseholders	Leaseholder breakdown by material type					
	Total	Non-ACM	Mixed: ACM & non-ACM	ACM only	Unknown materials	Fire safety defects only
	536	294	158	28	45	11
Anxious	86.4% (463)	88.1% (259)	83.5% (132)	89.3% (25)	82.2% (37)	90.9% (10)
Uncertain	82.6% (443)	83% (244)	85.4% (135)	85.7% (24)	68.9% (31)	81.8% (9)
Angry	79.5% (426)	78.6% (231)	83.5% (132)	82.1% (23)	68.9% (31)	81.8% (9)
Depressed	72.6% (389)	74.1% (218)	74.1% (117)	75% (21)	57.8% (26)	63.6% (7)
Hopeless	56.2% (301)	56.1% (165)	52.5% (83)	64.3% (18)	60% (27)	72.7% (8)
Sad	55.2% (296)	56.5 (166)	53.2% (84)	60.7% (17)	44.4% (20)	81.8% (9)
Optimistic	2.6% (14)	1.7% (5)	1.9% (3)	3.6% (1)	4.4% (2)	27.3% (3)



# RESULTS - POST BUDGET FOLLOW UP SURVEY

At the March budget a £1bn building safety fund was announced. As a result a follow up survey was circulated to previous respondents of the main survey. 130 responses were recorded, of which 4 duplicates were removed, leaving a total of 126 responses. All respondents were asked the same questions. Questions were also asked about the impact of Covid-19. The following tables detail the results of the survey, with corresponding free text responses found on pages 50-58.

## Mental, physical & social wellbeing

**Table 1.1:** All respondents were asked "Given the slow pace of remediation works on ACM buildings and the fact that the new fund doesn't cover many of the costs faced by leaseholders (such as waking watches) and the fact that it will not cover all materials/fire safety defects or buildings <18m, would you say, in relation to the questions answered previously about your mental, physical and social wellbeing, that..."

	Total
Nº of respondents	126
My mental physical and social wellbeing has got worse	64.3% (81)
My mental physical and social wellbeing have remained about the same	34.1% (43)
My mental physical and social wellbeing has improved	1.6% (2)

## Building safety fund

**Table 2.1:** All respondents were asked "Do you think your building will benefit from the new fund?"

	Total
Nº of respondents	126
Only partly/we worry that as our has yet to be inspected, we worry we'll miss out on the fund even if eligible	54.8% (69)
No	24.6% (31)
Yes	20.6% (26)

**Table 2.2:** All respondents were asked "The new building safety fund does not cover interim measures (waking watches etc.), internal fire safety defects (compartmentalisation, fire breaks etc.), insulation, insurance problems or buildings <18m. Furthermore it is likely to take several years to make affected buildings safe. Given this, which of the following statements do you agree with? (Please select ALL that apply)"

	Total
Nº of respondents	126
The slow pace of ACM remediation means I am not hopeful this problem is going to be solved within the next year	89.7% (113)
The building safety fund should be extended to cover all interim measures, all fire safety issues (including balconies, fire breaks etc.) and buildings under 18m	84.9% (107)
Until the problems in my building are fixed I cannot move on with my life	84.1% (106)
If the fund is not extended I worry that my mental, physical and social wellbeing will continue to suffer	82.5% (104)
If the fund is not extended I will be at risk of losing my home as I will not be able to sustain paying for such measures	64.3% (81)
Until the problems around EWS forms are resolved, I cannot move on with my life	50.8% (64)
We are concerned that we haven't had our building inspected (and won't do for years due to a shortage of fire engineers) meaning we will continue to trapped in limbo until then	42.1% (53)
If the fund is not extended then my building will remain totally ineligible for ANY funding help	35.7% (45)

# Impact of Covid-19

Table 3.1: All respondents were asked "Has your mental health worsened as a result of the Covid-19 crisis?"

Nº of respondents	Total
	126
Yes	76.2% (96)
No	15.1% (19)
Don't know	8.7% (11)

Table 3.1: All respondents were asked "Covid-19 and its impact on daily life has been difficult for everyone. Thinking specifically of the fire safety issues in your building, have you experienced any of the following directly because of the additional strain posed by Covid-19? (Please select ALL that apply)"

Nº of respondents	Total
	126
Increased financial concerns, given my buildings' current situation and the fact that there may be an economic recession due to Covid-19	84.9% (107)
Increased concerns that Covid-19 will mean buildings with issues like mine will be forgotten about by the government	81.7% (103)
Increased concerns for my safety, given my buildings' remediation works/fund applications are likely to be delayed due to Covid-19	77% (97)
Increased financial concerns, given my buildings' current situation and the fact remediation works will be delayed due to Covid-19	75.4% (95)
Increased concerns about the mental and/or physical health problems caused by buildings' current situation and the fact that seeking help or treatment is now made more difficult because of Covid-19	57.9% (73)
Increased financial concerns, given my buildings' current situation and the fact deadlines imposed by insurers and/or fire services may be missed due to Covid-19	57.1% (72)
Increased concerns for my safety, given I am now isolating in my unsafe building 24/7 due to Covid-19	53.2% (67)
Increased financial concerns, given my buildings' current situation and the fact I am now out of work/uncertain about future income due to Covid-19	45.2% (57)
Increased financial concerns, given my buildings' current situation and the fact that I may now have difficulty renting out my property due to Covid-19	38.1% (48)
Increased concerns for my safety given the presence of a waking watch patrol in my building which could spread COVID-19	36.5% (46)
No, I don't feel my situation stemming from fire safety issues and my building has been made any worse by Covid-19	4% (5)



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