

Ritu Saha – Building safety post Grenfell – 12 September 2019

I'm here to talk about my experience as a leaseholder at a building called Northpoint. In November 2017, 2 years after buying my flat, I received an email from our managing agents saying that owing to some faults in our alarm system, the Fire Brigade had said that there should be a 24 hour patrol on our block. There was no need to worry, the email said.

I naively thought that since the Fire Brigade had asked for this patrol, it was being provided free of charge. I went about my daily life until January 2018, when a neighbour knocked on my door to tell me that the patrol was costing us £6500 a week. And that was the day my life changed.

The shock of this news was overwhelming. I couldn't even comprehend how our small block could afford to spend this money. Things rapidly went from bad to worse. Just before Christmas 2017, the fire brigade imposed an enforcement notice at Northpoint. The cladding on our block was tested and found to be ACM. Fixing it would cost between £2.5-£3.5 million, which I and 56 other leaseholders would have to pay, we were legally to do so under the terms of our lease.

In June last year, the first of many service charge bills hit. I had to urgently find an extra £5000 to pay for my share the waking watch for 2018. Leaseholders started doing patrols themselves at minimum wage to keep their service charges down.

This was an incredibly anxious time for me. Thoughts of going bankrupt or being forced out of my home, and awful thoughts about the building catching fire were with me every waking moment. The stress was nothing like I'd experienced before (and I used to work in banking for 8 years), because I had no idea how to solve this problem. Every day I came home from work, and saw my building fully covered in this material which was pretty much ruining my life. There was no escaping it.

I joined the board of our resident management company, realising quickly that I had taken on a 2nd full time unpaid job. I spent every waking hour outside work and at weekends trying to find some way of solving this unsolvable problem. I learnt how to use Twitter and struck up conversations with other buildings in the same situation. I found out that nearly 20 years ago, our building had been built with no effective fire compartmentation. A rough bill quoted to fix this was over half a million pounds.

Our original developer was Alfred McAlpine Partnership Homes, which after building Northpoint in 1999, was taken over by Taylor Wimpey in 2001. In 2007, Taylor Wimpey sold the freehold to another company. Our freeholder's position was: this was not a problem of their making, and they would simply wind up the company and walk away rather than spend £3.5 million to remediate cladding on a block where they received a ground rent of 7,500 a year only. They rightly dismissed the government's words of warnings to "building owners" as an empty and hollow threat, **not backed up by any laws**. They were untouchable and they knew it.

In the middle of last year, Taylor Wimpey said they were doing the morally right thing and setting aside £30 million to replace flammable cladding on their developments. Extremely excited by this news, we contacted Taylor Wimpey the next day. We

spoke to them for 4 months, but just before Christmas last year, they finally declared that they would not be helping Northpoint to fix the cladding, because they had no **legal** responsibility to do so.

One year on from discovering this nightmare, things had just got even worse. The galling part of all this was, I, the leaseholder, was the last person responsible for the creation of this mess. I didn't build the property. I didn't choose the materials that were used. I didn't sign off the building control – Bromley Council did. I didn't own the building. I didn't make the regulations that allowed these materials to be used, the government did. Yet, none of these parties were **legally** responsible for any of their actions. I, who bought a lease nearly 15 years after the property was built, was the **only one legally responsible** for fixing all these defects. The unfairness of the law and bias against leaseholders boggled my mind.

In January, our block decided to go public – we really had nothing left to lose. Putting my life on hold, I spent a huge amount of my time speaking to the media. I also spent several evenings a month doing waking watch shifts myself after work from 7 in the evening till midnight. On Christmas day last year, my husband and I spent 12 hours patrolling the block and neighbours brought us Christmas pudding.

In March this year, I, along with Rachel in London and Will in Sheffield teamed up to form the UK Cladding Action Group. Our idea was to bring leaseholders across the country together and push the government into releasing funds, as that was the only solution to this problem.

Then, leaseholders from different blocks started contacting us, asking for help. Luckily I met some amazing people from Grenfell United, who helped us get meetings organised with the Housing Minister and Housing Secretary. A group of leaseholders from Manchester and Inside Housing also launched a media campaign “End Our Cladding Scandal”, and we were very grateful to get involved with it. In all of March and April, I was constantly doing interviews, attending meetings with government officials, speaking to leaseholders, answering emails. It was physically and mentally draining. We asked leaseholders to fill out a mental health survey of the impacts of this issue on their mental health, and the results were damning and extremely disturbing. I would encourage people to view the media reports on this survey.

On 9 May, a day after the Cladding Forum which the Leasehold Knowledge Partnership organised for us in Parliament, the Ministry of Housing announced a £200 million ACM cladding remediation fund for private blocks. The irony was that my block has both ACM and HPL cladding, so I didn't even know if I would be eligible for the fund. After campaigning tirelessly for the past few months, I had no idea whether my own home would benefit from this. By the way, I still don't know.

In June, we paid £120,000 to install a new fire alarm system. Our managing agents resigned, saying that the volume of work they had to do for our block was unsustainable. Finding a new managing agent was a huge challenge and extremely costly, as no one wants to touch a building with dangerous cladding.

After our fire alarm was upgraded, we are still required to have a fire warden on site 24-7. Due to insurance concerns, we are now facing a situation where we will have to continue to spend hundreds of thousands on fire wardens till our cladding is removed. My service charges have gone up by £10,000 in the last 2 years, and that is just the beginning.

Contrary to popular belief, the ACM fund is not a magic wand which is taking away leaseholders difficulties. I won't be able to move on for the next few years. Our RMC is the responsible person, and WE have to apply to the cladding fund. The entire **burden of responsibility** is on me and my fellow directors. If our application is unsuccessful, all our neighbours will blame us, and our freeholders will most certainly bill us for removal. If we do get the funds, my neighbours and I will be ultimately responsible for making sure this huge building project goes off OK. Many of my fellow directors have quit the board already citing stress, and I don't blame them.

Since May, I have been contacted by many leaseholders living in blocks with non ACM cladding. The ACM scandal is just the tip of the iceberg. There are possibly hundreds or thousands of buildings in the UK wrapped with flammable non-ACM materials. Even more have internal fire safety defects. The government has not even collected data on these buildings yet. People are trying to sell their flats, and it is only then, when mortgage lenders are asking them for fire safety certificates, that people are finding out that their homes are unsafe.

Throughout this time, what has baffled me the most is how helpless we leaseholders are. A faulty fridge or washing machine, manufactured years ago will be recalled by the manufacturer and the buyer reimbursed. Yet, for home owners and leaseholders, making undoubtedly the biggest purchase of our lives, there are **absolutely no laws in place to protect us**, when the item we purchase turns out to be faulty and dangerous.

In this room, there are people who have the knowledge and means to scrutinise the laws of this country, highlight laws that are not fit for purpose, and advise those in power to change the laws. For the sake of thousands of us who are currently living through this nightmare, I urge you to do so. If you don't, then one day, what is happening to me and thousands like me, might well happen to you or someone you love.