

Lord Stephen Greenhalgh  
Minister of State, Housing, Communities and Local Government  
Fry Building  
2 Marsham Street  
London  
SW1P 4DF

10 September 2020

Dear Lord Greenhalgh

It was good to speak with you back in May to discuss the post-Grenfell cladding matters affecting a variety of buildings in the West Midlands. You will be aware that these problems persist and to that end, I am writing to you jointly with Shabana Mahmood MP (Birmingham Ladywood) on behalf of thousands of leaseholders in the West Midlands who continue to have significant issues including unsafe cladding, insulation or render, fire safety defects, waking watch costs, insurance increases and problems relating to EWS issues.

The £1billion Building Safety Fund announced by the Chancellor in March, which we both extensively lobbied for, is much needed and welcome. However, it looks to be insufficient.

There are three key issues we would like to highlight; the scope of the fund, the data underpinning decision-making, and insurance matters.

### **Scope**

Having met and engaged with the Birmingham Leaseholders Action Group, it is clear that the scale of this problem should not be underestimated. There are many residents in Birmingham Ladywood and across the region whose issues are not with unsafe cladding, but with other fire safety matters. These include steel frames not being fire protected, fire floors and deficient internal compartmentation between floors, flats and communal areas. We would argue that as these issues are known and acknowledged by Government, they should also be eligible for the Building Safety Fund.

Our view is also that the Fund ought to apply to all high-risk buildings, of any height. The Fund should also cover a range of fire safety defects, including combustible insulation. And naturally it should cover all costs associated with remediation works. You will also be aware of several exclusions that exist in the prospectus. Critically, the Fund should not be allocated on a 'first-come-first served' basis. The Fund currently also excludes other non-residential buildings, such as hotels, hospitals, care homes and buildings where there are no residential leaseholders. We ask Government to review this approach.

In the West Midlands, we have several buildings affected that are under 18 metres tall, such as Hemisphere Apartments in Edgbaston. The Select Committee report highlights that the two most high-profile fires in the last year were in buildings below 18 metres. These were The Cube in Bolton and at Samuel Garside House in Barking.

### **Number of properties and the deadline for a solution**

Our view, in line with that of the Select Committee, is that Government should ensure that all buildings of any height with ACM cladding should be fully remediated of all fire safety defects by December 2021, and that buildings with other fire safety defects, including non-ACM cladding, should be remediated by June 2022.



Another key concern for us in the West Midlands is the data that is used to ascertain the scale of the problem. We understand that there are 13 blocks in the region with ACM cladding, yet there is less clarity on buildings with combustible non-ACM cladding. We understand that a survey of buildings in the West Midlands is not due for completion until December 2021. We should urge the Department to expedite this work, working with our Local Authorities and the West Midlands Fire Service.

### **Insurance**

We know that you will be aware of the human side of these issues. Many leaseholders, through no fault of their own, have found themselves in an impossible situation. Residents have experienced significant difficulties obtaining buildings insurance, obtaining new mortgages, selling their properties and are expected to pay very high costs for interim fire safety measures such as waking watch schemes. In Birmingham, one building had a premium of £43,000 and residents were quoted £530,000 to renew their insurance – an increase of 1,133%. These increases are causing financial hardship and stress to residents, on top of every other problem being faced as a result of this cladding situation. As you will appreciate, the toll on mental and public health is incalculable. Our view is that the Government should consider what guarantees or mechanisms it can introduce to mitigate the insurance risk and provide reasonable premiums for leaseholders.

We would be grateful if we might meet with you to discuss these matters further and, in the interim, we would urge you to review the size, scope and conditions of the Building Safety Fund to ensure that all leaseholders affected by this issue can begin to make their properties safe.

Thank you for taking the time to consider our letter. We look forward to hearing from you as soon as possible.

Yours sincerely

A handwritten signature in black ink that reads "Andy Street".

**Andy Street**  
Mayor of the West Midlands

A handwritten signature in black ink that reads "S. Mahmood".

**Shabana Mahmood MP**  
Birmingham Ladywood