

Stonewater Homes

HARBOUR SAIL, POOLE

QUESTIONS & ANSWERS

GENERAL

Q: Why are you carrying out these repairs to Harbour Sail now – is there something wrong with the building?

A: As a responsible landlord, the safety and well-being of all our residents is our most important priority. The probability of a fire occurring has not increased, and the block has many differences from the construction of Grenfell Tower. However, the landscape has changed in the aftermath of the disaster in London and we want to take extra precautions to ensure the safety of all our residents.

Like all responsible landlords, we carried out an immediate review of our high rise buildings following the Grenfell tragedy. While the current fire safety measures at Harbour Sail have been recently assessed and independently verified, more can still be done. With the forthcoming programme of works already planned for Harbour Sail during the first quarter of next year, we have taken the decision to use this opportunity to further improve fire safety. We need your support and cooperation to do this.

Updated 20.07.2017

Q: Why do we have to vacate the building?

A: Because we believe it's the right, and safest, thing to do. Initial independent assessment advised that the works programme could be completed without compromising fire safety, largely due to the integrity of evacuation procedures, fire doors and fire stop compartmentalisation, which mitigate the risk. However, in light of recent events, things have changed. We have re-visited that view and, in light of what we now know from Grenfell, made the decision to decant residents as soon as possible and implement the works on a vacant building.

*While we will not know the causes and detail of the Grenfell fire until the full inquiry is complete – and there is no doubt much to learn - we **do** know it has re-set the compass in terms of high rise buildings, not just for property managers but also for the people who live in such buildings. For this reason, we are offering to buy the properties back from our leaseholders who we feel may prefer this option rather than spend a protracted length of time in temporary housing. We are also offering to work with our tenants to find alternative housing so that they can settle in a new home and again avoid a long stay in temporary accommodation.*

Q: Who owns Harbour Sail?

A: The freehold is owned by McLagan Investments Ltd (the property arm of Asda). However, Stonewater Limited has been granted a head lease of the building and the building is managed by Stonewater Homes which looks after Stonewater's home ownership and market rent properties, including shared ownership and rent to buy homes.

Q: Is Harbour Sail a social housing apartment block?

No. It is classed as affordable housing and managed by Stonewater Homes which manages our homeownership and market rented homes

Harbour Sail is an 11-storey, residential scheme of 32 apartments, 5 homes are fully owned, 13 are shared ownership and 14 are let to tenants on Assured Shorthold Tenancy agreements, on intermediate rent.

Q: Who built Harbour Sail and when?

A: Both buildings were built by ASDA in 2005 and purchased by Raglan Housing on completion. Ownership was transferred across to Stonewater Ltd following the merger of Raglan and Jephson housing associations in 2015.

Q: Stonewater owns over 30,000 homes - what fire safety checks are you doing in these other properties to ensure residents are safe?

A: Following the recent tragic events at Grenfell Tower in London, Stonewater has acted immediately to review arrangements across all our housing stock. Priority has been given to schemes which fall into 'high rise' criteria (above 18 meters), of which we own 14.

We have no outstanding Fire Risk Assessments across Stonewater's portfolio. However, each of our priority schemes has been recently visited by Stonewater personnel to check arrangements and offer reassurance to residents. The reviews cover evacuation policy, exit routes, fire equipment, alarm systems and emergency lighting, along with any other related aspects particular to the site.

We are also reviewing arrangements at our sheltered and supported schemes.

BUILDING SAFETY

Q: I've heard that the cladding on this building is the same as Grenfell Tower block. Is that true?

A: No. it is not the same cladding as Grenfell Tower. The majority of Harbour Sail has a Sto-render system, with Expanded Polystyrene (EPS) insulation behind it. On one corner, and in some other smaller sections, there is a steel cladding system in which EPS is encased.

We have established with an external specialist, the Building Research Establishment, that this type of cladding is outside the scope of the tests instructed by DCLG, which concern only aluminium based cladding (Aluminium Composite materials- ACMs). Steel is significantly more resistant to fire than aluminium, and EPS is not as inflammable as the polyethylene insulation used at Grenfell Tower. However, EPS is not fire retardant, which accounts for the action we are taking.

Updated 20.07.2017

Q: What systems are in place to minimise fire spreading through my building/apartment?

A: Harbour Sail has adequate fire detection and alarm systems, and the staircase providing the means of escape from fire is protected by fire doors which exceed normal standards.

We have checked that the internal compartmentalisation protecting the staircase meets requirements.

Updated 20.07.2017

Q: Why is there no sprinkler system?

A: There is no requirement for a sprinkler system in a building of this type and, at the time of construction, it was not standard practice to fit one. However this is something we will be installing as part of the improvement works.

Q: What evacuation procedures are in place and do all residents know what to do if there's a fire in the building?

A: There is a full evacuation policy in place. It is displayed in shared areas and, as an additional measure, we will be asking residents to co-operate in running regular evacuation drills over the coming weeks. Individual fire safety advice is also available from Dorset & Wiltshire Fire Service.

Q: What materials were used in the construction of this building and how flammable are they?

A: The external render contains polystyrene which is not fire resistant. The remedial work to the building will involve stripping off the existing 'Sto' render system and replacing it with a fire resistant mineral based system. Although these systems are designed to have fire stopping, which compartmentalises fire, there are deficiencies in the cladding which reduces the effectiveness of the fire stopping.

Q. If you knew this, why have you not acted before?

A: Independent advice and assessment concluded that the risk was acceptable and off-set by the fire safety mitigation measures in place. It is not the same cladding as at Grenfell Tower - however, what happened there has led us to re-examine that view. We are taking this action now as we believe it's the right thing to do.

Q: When will the building works start and how long will they take?

A: The detailed timetable has yet to be agreed but the original plan anticipated starting work during the first quarter of 2018 and taking around 12 months. If the building is empty, we may be able to accelerate the programme and complete the works more quickly.

RESIDENTS

Q. What are my options?

A: In summary, our proposals are as follows:

Owners and Shared Owners

- *Buy back equity at up to 100% of the value of the property*
- *To offer a £4,000 one-off displacement payment.*

- *Suspend all charges at Harbour Sail, reimburse mortgage charges, and pay any negative difference in monthly housing costs until buy back completes (for owners electing the buy back option only).*
- *To work with owners and shared owners who feel that this option does not meet their needs.*

Assured shorthold tenants

- *Assist tenants to find alternative permanent accommodation*
- *£4,000 one-off displacement payment.*

Updated 20.07.2017

Q. How much notice are rented tenants being given and when do we need to be out by?

A: We want to work with all residents to assist them in moving out as soon as possible. We would like to enter into a voluntary agreement where both sides accept a mutually agreeable date to move out of the property.

Although it remains our intention to proceed on a voluntary basis, as a responsible landlord, we believe that under the circumstances we have a duty to formally start proceedings to end tenancies and put rented tenants on notice of our intentions.

For this reason, rented tenants will receive a formal six-month Notice to Quit their tenancy. We want to assure you that we will continue to support you to find an alternative accommodation and our financial commitment of a one-off displacement payment to cover reasonable expenses associated with moving is still available.

Updated 20.07.2017

Q. What if I don't want to move out?

The situation is different for tenants (ASTs) and home owners.

Although we have served notice to tenants, we would like to avoid it becoming a protracted process. We don't believe that's in anyone's best interests.

For homeowners, we want to work with individuals to find a solution which suits them. That's why we're offering various options, including 'buy back' or temporary decant.

The situation at Harbour Sail is very different to blocks like Camden, which many of you may have seen on the news. We have no power to 'evacuate' on an immediate basis and need to have the support and co-operation of residents.

Updated 20.07.2017

Q: How will you help people find a new home?

A: We will be setting up a dedicated support team to help you find alternative accommodation. More details will be shared at the meetings with individual households.

Q: If I'm losing my home, what financial compensation will Stonewater be offering me?

A: We will be offering £4,000 one-off displacement payment but as every household will be different, we will discuss other aspects of assistance with you individually.

Updated 20.07.2017

Q: When do I have to make a decision?

A: We will give leaseholders two months to make a decision on our offer to buy back the equity in their property; however, we will take a flexible approach to any changes in leaseholder's circumstances that may occur.

Again, we can talk about this in more detail during individual follow up meetings.

Q: When will this all happen, and can I sell my apartment to Stonewater now?

A: We will be acting as quickly as possible and will arrange for your property to be valued so that we can make an offer for you to consider. If you accept, you will need to instruct a Solicitor to act for you. However, the transaction should be relatively simple.

Q: If I choose temporary decant, when will I be able to move back into my apartment?

A: We do not yet know exactly but it is estimated to be around March 2019.

Q. If I choose to move back, will the costs of the works programme be passed on to me in increased rent or service charges?

Because of the additional work we now plan to do, we will have to re-visit the original costings of the works programme. Until we have done that we will not accurately know the additional financial impacts. This is something we are doing as a matter of priority as we understand that leaseholders will have concerns regarding their responsibilities. We will engage with leaseholders individually on the implications as soon as we can.

Q: This is a lot of information to take in. Will you provide more advice?

A: We recognise that all situations will be different.

Our approach is to work with individuals to get the best outcomes. There is no 'one size fits all' and we believe we are working in the best interests of everyone. You can ring our dedicated phoneline on 01202 449212 or e mail harbour@stonewaterhomes.co.uk. We are also happy to visit you in your home to discuss your individual needs.

We appreciate this decision will have a significant impact on residents but we will do everything in our power to support you during the transition. We believe we are doing the right thing, for the right reasons, and aim to do it in the best possible way for all concerned.

COMMUNICATIONS

Q. How will I know what's happening in the short term?

A: We have set up a dedicated page on the Stonewater Homes website from Tuesday week – www.stonewaterhomes.co.uk/harboursail. All information will be posted there, including additional Q&As as they come in. We will also continue to engage with you personally through on-site visits and drop in sessions.

Q: How do you plan to keep us informed?

A: We have planned a comprehensive communications programme to ensure all our residents are kept informed and up-to-date on progress.

To date, we have held a residents' meeting to share information with the residents of Harbour Sail and neighbouring Harbour Court.

We have also conducted individual meetings with residents to discuss their specific circumstances and provide advice. We will also be arranging follow-up appointments very shortly.

We will continue to update the website with information as this becomes available.

Updated 20.07.2017

ADDITIONAL QUESTIONS FOLLOWING RESIDENTS' MEETINGS (UPDATED 20.07.2017)

Q. How does Stonewater define my living situation?

A. We define your living situation as either being:

- An owner - if you own your home outright or have a mortgage, with no rent payable to Stonewater*
- A shared owner – if you pay rent to Stonewater and also have a mortgage*
- An Assured Shorthold Tenant (AST) – if you pay rent to Stonewater*

If you rent your property from a private landlord, please contact them directly for information.

If you are unsure as to which living situation applies to you, please contact us for clarification.

Q. Why do I need to move out now if the programme of works isn't due to start immediately?

A. As a responsible landlord, the safety and well-being of all our residents is our most important priority. Whilst the probability of a fire occurring has not increased and the block has many differences from the construction of Grenfell Tower, the landscape has changed in the aftermath of the disaster in London.

For this reason, we want to take extra precautions to ensure the safety of all our residents and vacate the building as soon as possible.

Q. Can you provide more details about the support you providing to help me find a new home?

A. We have a dedicated team to support you with your individual circumstances. We have also put in place a range of measures to help you find a new home with as little inconvenience to you as possible, including:

Displacement payment

- *All residents (owners, shared owners and Stonewater ASTs) are being offered a £4,000 one-off displacement payment. This payment is to cover reasonable expenses incurred with moving so that you are not out of pocket.*

Depending on your circumstances, this payment can be used for e.g. a deposit for your new accommodation, your first month's rent, removal fees, admin fees, white goods etc.

You will receive the £4,000 after you have moved out of your property. However, if you require items associated with your move to be paid for before this, , you will either need to submit invoices to us if you would like us to pay for the items direct, or receipts if you would like us to reimburse you once you have made the payments yourself. Please be mindful that our Finance Department requires 5 working days' notice to make payments.

If we pay for any items in advance, you will receive the balance remaining from the £4,000 upon moving out.

Locating a new home

(These services are not available for owners choosing to take up our buy back option).

- *We have put a package in place with a specialist external organisation called ICAB. ICAB will work with you directly to help you locate a new home.*

The fee for this service is paid for by Stonewater. Once you have located a new home, costs such as the deposit, admin fees and your first month's rent will be deducted from your £4,000 displacement payment.

- *In order to speed up the process we are also working with local lettings agents to identify suitable accommodation as it becomes available. This information will shortly be circulated to residents to enable them to contact the letting agent regarding any suitable properties.*
- *If you locate a new home yourself (whether via a letting agent or moving in with someone else such as relatives or friends) and do not need us to find you a property or to use ICAB, we will give you an extra one-off goodwill payment of £500. **The £500 is not available for those customers who are choosing to sell their property back to Stonewater.***

QUESTIONS FROM OWNERS/SHARED OWNERS

Q. Why can't I stay in my home when you undertake the programme of works on the building?

A. Your safety, security and ability to live undisturbed are of the utmost importance to us.

The works are likely to take some time and will take place both inside and outside of the building. As a result of the works, there will be dust, debris and loud, sustained noise. Water and electricity supplies may also be interrupted for extended periods of time.

In addition, it will not be possible to guarantee the security of the building while the works are ongoing.

Q. I will be decanting temporarily - can I leave anything in my property?

A. No. Everything in your home must be removed when you move out, as it could get damaged during the works.

Q. If I decided to have Stonewater buy back my property, will you cover my mortgage payment until completion?

A. Yes, we will.

Q. If I decant temporarily, will the contract for my new accommodation be in Stonewater's name?

A. Yes.

Q. My water rates are currently included in my service charge – will I need to pay this in my new accommodation?

A. Yes. You will be responsible for all bills (other than rent if you are decanting temporarily), as you will no longer be paying your service charge.

QUESTIONS FROM ASSURED SHORTHOLD TENANTS

Q. Do I need to give a full month's notice to move out?

A. No, you will just need to advise Stonewater and Martin & Co (management agents) of the date you will be moving.

Martin & Co – 01202 710 171 or poole@martinco.com

Q. If I move out midway between rent payments, will I be able to claim back a pro-rata rent?

A. Yes.

Q. When will I get my deposit back?

A. Once you have moved out, subject to Martin & Co completing an inventory of the property.