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Living through the building safety crisis

Impacts on the mental wellbeing of leaseholders

Executive Summary

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About the author

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Acknowledgements

I must first express my thanks to all the leaseholders who responded to our call to participants, which received a significant response in a short period of time. The leaseholders whose stories are represented here are deliberately drawn from a wide range of places, life stages, and personal characteristics, with the hope that others from the much wider group that is affected will also see some of their experiences reflected here. I am extremely grateful to the individuals who agreed to be interviewed for this project, talking about an experience that is still being lived every minute of every day. I am very aware that for some this has been one of the worst experiences of their lives, and something that it is not easy to talk about, particularly given the extent to which individuals felt that they had to constantly explain their situation to others. My hope remains that in reporting these impacts and experiences the work will add to calls for a fundamental change to policies relating to the building safety crisis.

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Executive summary

- 1.0 This report discusses the mental wellbeing impacts of the building safety crisis – or ‘cladding scandal’ – on leaseholders. It outlines the spectrum of wellbeing harms that were experienced by those living through the crisis, and the different drivers of harms.
- 1.1 The building safety crisis refers to problems identified in the wake of the Grenfell Tower fire, particularly relating to flammable cladding and insulation, missing or inadequate fire breaks, compartmentation and fire doors, and flammable materials on balconies. This has been an area of significant policy evolution, with changing advice and guidance, however the current outcome is that many leaseholders living in affected buildings are unable to sell their homes until external wall systems can be assessed, risks identified, and remediation works carried out. Remedying these building safety problems comes at a significant cost. Whilst Government funding exists for some building types, eligibility is limited, many buildings have no recourse to funding, and not all types of work are covered by the fund.
- 1.2 This research draws on in-depth interviews with 32 leaseholders affected by the building safety crisis, living in different cities around the country. Participants lived in a range of different building types (both eligible and not eligible for funding support), and the sample covers a range of demographic characteristics. Interviews were carried out in June and July 2021 and sought to explore leaseholders’ experiences of living with building safety problems, in particular the impact on areas of life that have an important role in wellbeing.
- 2.0 For many individuals, becoming a leaseholder had been a source of pride and excitement, a key life transition that generated a sense of achievement. Whilst there was recognition that the leasehold system had some distinctive features, such as paying collectively towards the maintenance of common parts, it was also often viewed as synonymous with ownership in other respects.
- 2.1 The most common problems that had been identified in buildings were flammable cladding (covering a range of different types), insulation, missing fire breaks and cavity barriers, balconies with flammable materials, and fire doors which did not meet required standards. Participants were at different stages of discovery, with some in possession of survey results, others who knew invasive surveys had been conducted but had not been permitted to see the results, and some who were yet to have a survey. Communication from building owners and managers was generally poor, with little proactive communication and most leaseholders finding out about safety problems by chance.
- 2.2 At the time of the research, few participants had received demands for payment related to remedial work, but more commonly there had been an increase in costs related to insurance or interim measures such as fire alarms or fire safety patrols. Some leaseholders were already paying hundreds or thousands of pounds a year in additional costs, even without remediation. The biggest worry was the potential for bills into the tens of thousands of pounds for remediation of cladding, insulation, fire breaks, and balconies. The range expressed by participants varied hugely, from £5-10,000 to £120,000. Shared owners were particularly aggrieved that they would likely be liable for 100% of the costs of remediation work, despite only having a share in the equity of the property.
- 3.0 Reports of negative impacts on mental wellbeing ranged from constantly worrying and being unable to concentrate on other things, to anxiety, depression, and being unable to enjoy life. The stresses associated with building safety issues could come to dominate everyday life, and several participants explained that they or someone in their household had experienced suicidal feelings as a result of the problems associated with their home, and several were engaged in talking therapies. Leaseholders frequently reported feeling trapped, stuck in limbo, and finding worries about cladding intruding on their thoughts throughout the day. For many, the context of the COVID-19 pandemic amplified the mental harms arising from building safety problems because individuals were forced to spend more time in a home that was damaging to their health.

- 4.0 Where present, fear of a dangerous fire breaking out in their building was a very significant driver of negative mental health outcomes. For a small number of participants, the perceived physical danger and fire risk associated with their home was a significant source of stress. However, for most this was eclipsed by the financial impact, which was seen as a more likely and immediate danger.
- 4.1 Making plans to escape in the event of a fire was one way in which individuals sought to exert some control over the risk of living in a building with fire safety problems. It was common for participants to refer to escape plans, such as having a packed bag, knowing where the nearest fire exits were, or describing the potential for climbing onto other structures to escape. Several participants had researched ladder options which may enable them to evacuate from their balconies or windows. Escape plans did not include waiting for rescue in line with stay-put policies for their buildings, but focused on leaving the building as quickly as possible.
- 5.0 Universally among participants in this research, the financial impact of potentially receiving bills for remediation works was a significant source of stress. In many cases this stress co-existed alongside a gradual increase in day-to-day costs. There was a large degree of uncertainty around the cost of remediation work, and most leaseholders did not have absolute clarity about the specific costs that would be incurred for remediation, nor how much of these costs they would be responsible for. Many spoke of the stress that this 'not knowing' created, and their fears of bankruptcy, losing their homes, and losing their jobs (due to working in professions in which bankruptcy would disqualify them from membership of a professional body). Whilst many had not yet been presented with a demand for payment in relation to remedial works, individuals were trying to plan their lives in light of these bills arriving. These financial pressures also occurred in a context in which incomes may have been reduced due to the impact of the pandemic.
- 6.0 Loss of autonomy relates to the way in which individuals were unable to make the life choices that they would otherwise have been taking at this point. All participants reflected on the impact of the building safety crisis on their ability to control their own lives, plan for the future, and make choices towards securing that future. This was particularly associated with life stage transitions such as family planning, moving to a larger home, retirement, and moving for work or to facilitate caring relationships. Stressors causing negative wellbeing impacts are not completely separable; worries for financial futures are closely related to the loss of autonomy identified by many individuals as a significant source of mental harm. This is because some life decisions are dependent on financial health. The External Wall System (EWS) survey process was also an important factor, because without a suitable assessment leaseholders were unable to sell their homes.
- 7.0 Whilst positive relationships are crucial for wellbeing, the financial pressures and autonomy harms that households were living with could put significant strain on relationships. The all-consuming nature of the building safety crisis was reflected in relationships within the home, with conversations dominated by building safety problems, and attempts to understand how individuals came to be caught up in this crisis. Relationships and support networks outside the home were also affected. Although most leaseholders had spoken to family and friends about the issues that they were facing, there were shared frustrations relating to misunderstandings and challenges associated with communicating the complex realities of the crisis. Negative impacts could also arise from seeing others living a 'normal' life, which enhanced feelings of being trapped, stuck, and unable to move on.
- 7.1 One of the defining features of the response to the building safety crisis is the extent to which this has been led by self-organised networks of leaseholders living in affected buildings and campaigning for action. This has had positive and negative impacts on wellbeing among participants. Many individuals talked about benefits of solidarity and recognition that they are not alone in their experiences. However, there were also challenges and inter-personal tensions associated with organising leaseholders, and being embedded in others' stories and experiences of the building safety crisis could have an emotional impact that could harm an individual's own mental wellbeing.

- 8.0 Considering impacts more broadly, many leaseholders experienced the building safety crisis as a dislocating force, challenging their self-perception, foundational components of their identity, and their view of wider society and their place and value within it. When a core pillar through which individuals sought to demonstrate their own responsibility, citizenship, and self-governance is destabilised, this can change how they view themselves, creating an atmosphere in which individuals felt like failures. Many individuals experienced feelings of shame, guilt and self-blame for the situation they were faced with. All the while, these feelings were being stoked by some Government narratives around the building safety crisis, with leaseholders feeling very strongly that this was a deliberate strategy to discredit and deny their experiences.
- 8.1 Whilst many participants reported that they were already relatively sceptical of governments, it was also extremely common for individuals to relate their belief that the building safety crisis had exposed high levels of corruption and greed at the heart of Government and the housing industry. Their experiences had eroded trust, not just in Government but in institutions that had previously been perceived as stable, secure, and a key building block of their lives. Many leaseholders talked about having a changed outlook, or perception of the world around them.
- 9.0 Many participants expressed frustration at policy developments that had been taken up to the time of the research. Leaseholders lived in a range of building types, with different problems affecting their buildings; these characteristics determined what – if any – Government funding may be available for remediation work. This embedded unfairness at the heart of financial support mechanisms. It was also commonly noted that numerous organisations were likely making significant profits from the crisis – by providing waking watches, surveys, or building works – whilst leaseholders’ financial and mental wellbeing was being damaged.
- 9.1 Whilst it was recognised that determining who was to blame for particular failings was complex and depended on a close reading of the history of each building, the role for the Government at Westminster in resolving the crisis was clear. The general view was that it was now necessary for Government to lead a process to identify, assess, and remediate buildings systematically, based on a prioritisation of risks. Whilst Government funding for remediation would be necessary, there was considerable desire to see relevant organisations held accountable where failings were identified.
- 10.0 Leaseholders affected by the building safety crisis are experiencing widespread and severe negative impacts on their mental wellbeing. This spans a spectrum from constant worrying and the inability to concentrate, to anxiety, isolation and withdrawal, depression and suicidal feelings. One of the key drivers of these impacts is the financial stress and uncertainty resulting from increasing day-to-day costs, and especially from anticipated bills for remediation work. Whilst the stress of living in a dangerous building was significant for some, it was more common in this research for leaseholders to highlight financial fears driving negative impacts. This was because financial ruin was seen as a more real, certain, and immediate threat than the likelihood of a devastating fire. In light of the findings of the research, we recommend:

For building managers and owners

- Establish channels for regular and proactive communication with leaseholders living in buildings affected by building safety problems. Communications preferences (including frequency of updates) should be agreed with leaseholders where this is possible. Communication and updates should still take place even where no progress may have been made, as this will provide evidence that action is ongoing
- Provide prior warning of any assessments, surveys, or works to the building, and an explanation of what is being done and why

For housing associations

- Establish streamlined policies and procedures to enable default permission to sub-let shared ownership homes where there is an established need for leaseholders to move from the property

For local government

- Establish a council tax discount for cases in which resident leaseholders have had to move out of properties and leave them unoccupied due to building safety problems. For example, this may apply in the case of mental health harms, or where an individual has had to move to take up employment, reduce overcrowding, or care for a relative.

For national government

- Collect, publish and update information on: number of buildings affected, problems identified, categorisation of risk, and progress to remediation
- Put in place a centralised process to prioritise assessment and remediation for buildings with the highest risk, irrespective of building height (albeit that this will likely be a component of risk)
- Establish a comprehensive fund for remediation works in all building types (i.e. not limited by height), and extend eligible works to include all building safety issues, such as flammable materials on balconies and compartmentation
- Establish a taskforce to identify mechanisms through which costs may be recouped, where it is possible to identify failings by other parties (such as construction companies, architects, manufacturers, building control inspectors), and pursue for compensation where this is possible and reasonable
- Ensure affordable insurance premiums for affected buildings by working with the insurance industry. This could be modelled on existing approaches to buildings affected by flooding
- Materials and labour for remediation work should receive a zero rating for VAT, which would reduce the sums being charged