

FAQs for leaseholders

Commonly asked questions about building safety

Last updated October 2026

Summary

These FAQs are based on commonly asked questions that leaseholders raise with the NHF directly, or with our housing association members.

Our responses reflect the Building Safety Act 2022, current government remediation programmes, and our ongoing engagement with government, regulators and relevant industry bodies.

This guidance is general. Your lender or landlord may be best placed to answer your question, as they know your specific circumstances.

What the Building Safety Act means for leaseholders

The Building Safety Act became law in 2022. The Act was designed to:

- make buildings safer;
- give residents and homeowners more rights, powers and protections.

The government has published [guidance](#) summarising the main changes the Building Safety Act will introduce for leaseholders.

The Building Safety Act means that:

- Residents in high-rise buildings will have more say in the management of their building.
- Residents will be able to raise building safety concerns directly with the owners and managers of their buildings, who have a duty to listen to them. Any residents who feel their concerns are being ignored can raise these with the [Building Safety Regulator](#).
- Building owners cannot charge qualifying leaseholders to remove or fix unsafe cladding. In most cases, this protection applies to buildings over five storeys or 11 metres tall.

Leaseholder protections

The Building Safety Act introduced new clauses that set out in law the principle that building owners should not pass on costs to leaseholders for remediation works **wherever possible**.

The government has made it clear that it expects the industry responsible to pay to fix the problems it created.

Remediation is funded through:

- [The Developer Pledge](#): a commitment by property developers in England to remediate life-critical fire safety defects in buildings over 11 metres, ensuring leaseholders do not bear the costs.
- The Cladding Safety Scheme: government funding scheme focused on buildings 11-18 metres, with a small fund for under 11 metres.
- Self-funded buildings: housing associations, councils, and other building owners may also self-fund remediation.

Building owners are now legally prevented from charging qualifying leaseholders for any costs relating to the removal or remediation of external cladding.

What is a qualifying leaseholder?

A [qualifying leaseholder](#) is someone whose lease meets the conditions for protection from certain building safety costs under the Building Safety Act.

The lease must:

- be a long lease of more than 21 years;
- cover a single home in a building over 11 metres or at least five storeys;
- require the leaseholder to pay a service charge;
- have been granted before **14 February 2022**; and
- on that date, the home was either the leaseholder's main home or the leaseholder owned no more than three UK homes in total.

The protections normally stay with the property if it is sold. They apply to relevant buildings in England only.

Can qualifying leaseholders be charged for other building safety issues?

In limited circumstances, qualifying leaseholders may have to contribute towards the cost of fixing relevant non-cladding safety defects. Any contribution is subject to the legal protections and conditions in the Building Safety Act.

For most landlords, whether costs can be passed on depends partly on whether the landlord meets the Act's contribution condition. This test does not apply to local authorities or registered providers of social housing, including housing associations, but the other leaseholder protections still apply.

For most qualifying leases, the total amount that can be charged for relevant non-cladding defects is capped at £10,000 outside London or £15,000 in London. Payments are normally spread over ten years, and certain building safety costs already paid count towards the cap.

Higher caps apply to properties valued at £1 million or more, so the standard £10,000 and £15,000 caps do not apply in every case. Qualifying leases valued below £175,000 outside London or £325,000 in London are protected from all charges for relevant non-cladding remediation. The protections apply only where the lease, building and defect meet the conditions set out in the Act.

Questions about remedial works

Is my building unsafe?

Since the tragic fire at Grenfell Tower, housing associations have been urgently and carefully assessing their buildings for fire safety risks.

This has uncovered safety concerns in some buildings, and housing associations are committed to resolving these.

There is government funding for buildings over 11 metres, and a small funding pot for buildings under 11 metres. Buildings that present greater risks are remediated first.

In cases where safety issues have been identified, housing associations put in place interim safety measures to ensure resident safety until permanent measures can be implemented.

How are safety issues identified?

Housing associations use the latest government guidance and industry standards to assess for risks. The main approach for checking external walls and cladding is PAS 9980. This is a UK code of practice that provides a step-by-step method for qualified professionals to assess fire risks on the external walls and cladding of existing blocks of flats

PAS 9980 helps fire safety professionals look at each building's individual risk and decide what action is needed. In some cases, this may mean repair work is needed. In others, the building may be assessed as safe, or other steps may be enough to manage the risk.

Resident safety remains housing associations' top priority. If a safety issue is found, housing associations will take appropriate action. Interim measures may be put in place where needed while longer-term work is planned, remediation is carried out, or mitigation is progressed. If you have questions or concerns about your building, please speak to your landlord.

My housing association still can't confirm whether works are needed for my building. Can you explain this?

Checking a building for fire safety problems can take time and must be done by a qualified professional. Many buildings have needed checks in recent years, and the limited number of qualified professionals means it can take time to get the checks

done.

Housing associations are checking higher-risk buildings first, so checks on lower-risk buildings may be delayed. Government guidance has also changed to focus more strongly on the level of risk. This means some buildings may need to be looked at again to make sure the right action is being taken.

Will my housing association charge me for works to my building?

As explained in the 'leaseholder protections' section above, the government has introduced rules that mean qualifying leaseholders will not have to pay for building safety work in most cases.

Before charging leaseholders, landlords must try to recover the money in other ways. This could include claiming from manufacturers or contractors, applying for grants or using government funding. Leaseholders should only be charged as a last resort.

If leaseholders do have to pay, the legal caps described above will apply. Leaseholders can challenge the charge if they believe their landlord has not done enough to recover the money elsewhere. Housing associations remain committed to protecting leaseholders from building safety costs wherever possible.

The Building Safety Charge has been scrapped, but my service charge bill still references costs for fire safety works. Can you explain this?

The government originally planned to introduce a separate Building Safety Charge on top of the usual service charge. This would have shown leaseholders clearly which costs related to the new building safety rules. The proposal was removed before the Building Safety Act became law.

However, landlords still have ongoing responsibilities for building and fire safety, and some day-to-day costs can still be included in the normal service charge.

The plan to require a separate Building Safety Manager was also removed from the final Act to help reduce costs for leaseholders. Other legal protections also limit what qualifying leaseholders can be charged, including the caps explained above.

What government funding is currently available to housing associations for remediation?

Government funding for cladding remediation is now primarily accessed through the Cladding Safety Scheme (CSS), which was formally launched in July 2023 and made available to the social sector in July 2025. It is administered by Homes England.

The scheme covers eligible life-safety fire risks associated with cladding on residential buildings in England, with applications made by the person or organisation legally responsible for the building's external repairs, or their representative.

The Cladding Safety Scheme meets the cost of addressing eligible life safety fire risks associated with cladding. All new applications must now be made through the Cladding Safety Scheme and, once an application is submitted, a Fire Risk Appraisal of External Wall construction (FRAEW) must be carried out by a firm on the CSS panel.

The Building Safety Fund continues to relate to earlier funding arrangements for eligible cladding remediation on buildings of 18m and over. Existing applications continue to progress within the wider Building Remediation Portfolio.

In July 2026, the government announced that support would be expanded to include eligible under-11m buildings with serious cladding-related life safety risks, with priority given to buildings presenting the greatest risk rather than relying on height alone.

The government has moved towards a more risk-based approach to remediation, so buildings with the most serious life-safety fire risks will be prioritised for support. This includes expanded support for some lower-rise buildings where serious cladding risks have been identified.

My housing association still can't confirm whether my building has qualified for funding. Can you explain this?

There are a number of stages that building owners have to complete before remediation funding can be confirmed. Under the current Cladding Safety Scheme process, this includes submitting application information and arranging a FRAEW by a firm recommended by CSS. These steps rely on specialist professional input and can take time, particularly where further information is needed about the building's external wall system or the scope of works required.

Leaseholders should contact their landlord or building owner for the latest position on their building's application and remediation plan. Where an application is being made through the Cladding Safety Scheme, the responsible applicant should be able to explain the stage reached and any outstanding information required.

My housing association has already charged me for remedial works. Will this be refunded?

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Relevant building safety costs paid by qualifying leaseholders since 28 June 2017, including eligible interim measures such as waking watches, count towards the statutory contribution cap. In some cases, leaseholders or other eligible parties may apply to the First-tier Tribunal for a remediation contribution order requiring a landlord, developer or associated party to contribute towards remediation costs, including costs already incurred. Whether any money is reimbursed will depend on the circumstances and the Tribunal's decision.

You may receive a Section 20 notice if your landlord is considering major works for which leaseholders could be asked to contribute more than £250 through their service charge. The notice is part of a statutory consultation process: it should explain the proposed works and give you an opportunity to comment. Receiving a notice does not necessarily mean that you will ultimately be charged, as the costs may be met through government funding, recovery from those responsible or another source. Your landlord should explain whether you are expected to contribute and what rights you have to question or challenge any service charge.

What are housing associations doing to reduce the increases in buildings insurance that leaseholders contribute to?

Since the Grenfell Tower fire, many leaseholders in blocks of flats have faced large increases in buildings insurance costs. The Financial Conduct Authority (FCA) has introduced rules to make the insurance market fairer and clearer. Insurers and brokers must give leaseholders clearer information about the cover, price, fees and commission.

The government asked the FCA to check whether insurance prices for buildings with fire safety problems have changed since the new rules began in 2023. This includes looking at whether insurers reduce prices when safety work is completed or planned. Housing associations are giving insurers information about their buildings and safety work to help them set fairer prices.

If you are worried about insurance costs included in your service charge, ask your landlord or managing agent for more information. They should explain what the insurance covers, how much it costs, and any fees that have been paid. Housing associations provide buildings insurers with as much information about buildings as possible, to enable the industry to take an informed approach to pricing insurance premiums.

Are housing associations signing up to the government's Developer Pledge?

The [Developer Pledge](#) was created by the government in 2022 and sets out a commitment to remediate buildings that the government is asking house builders to sign up to. Those [who have signed the pledge](#) are agreeing to fix defective buildings that they have constructed in the last 30 years.

Housing associations have not been asked to sign the pledge. Unlike house builders, housing associations do not typically build their own homes – they purchase them from house builders or commission them from contractors. In the very small number of cases in which housing associations do construct their own homes, they had already committed to fixing them and to not charging leaseholders.

We have called on the government to ensure that construction product manufacturers are also required to sign up to the pledge, so that all those responsible for the building safety crisis are taking responsibility for fixing it. Charging construction product manufacturers will be coming in as part of the new Remediation Bill.

As responsible landlords, housing associations are working urgently to assess their buildings for safety concerns and working with developers and contractors to fix any defective buildings as quickly as possible. This work is carried out on a risk basis, so that the buildings that present the greatest risk can be addressed first.

Questions for shared owners

Can I rent out my property until it is possible to sell it?

Shared owners are not usually allowed to rent out their home because of the rules linked to government funding for shared ownership. However, building safety problems may be treated as an exceptional reason for allowing this.

Many housing associations already allow this when building safety problems make it difficult for a shared owner to sell or move. You will still need permission from both your landlord and your mortgage provider before you rent out your home.

Will housing associations buy back shared owners' share of their property so that they can move?

Housing associations own and manage large numbers of buildings that need to be inspected for safety concerns, and remediated if any are found. This represents a complex and challenging amount of work, for buildings they bought in good faith.

This means that housing associations will realistically not be in a position to commit on a blanket basis to buy back shared owners' share of their homes. Housing associations are not-for-profit organisations that rent homes to many lower income families and people.

We understand that this has been an extremely challenging time for leaseholders, and we welcome the government's measures to protect leaseholders from building safety costs. If you have specific questions about your housing associations' policy on buying back shared ownership homes, we encourage you to contact your housing association directly.

Mortgages and valuations

How can I get an EWS1 form?

RICS guidance helps valuers decide whether an EWS1 form is needed for a mortgage valuation. The current guidance continues to apply until 31 October 2026. An updated RICS standard will take effect on 1 November 2026.

Under both versions, an EWS1 form should only be requested when there is a clear reason. The valuer will consider factors such as the building's height, the type and amount of cladding, curtain wall glazing and balconies.

An EWS1 form is used to support valuation and lending decisions. It is not a fire safety certificate and does not show that a building is safe. It does not replace a fire risk assessment or a Fire Risk Appraisal of External Walls (FRAEW), which is usually carried out using PAS 9980.

If your lender asks for an EWS1 form, contact your landlord or building owner first. They should be able to tell you whether a form already exists, whether a FRAEW or other relevant assessment is available, or whether further information is being gathered.

The building owner is normally the client that commissions the EWS1 assessment, and the form must be signed by a suitably qualified professional. In some cases, a clear FRAEW summary may provide the information needed instead of a separate EWS1 form. This will depend on the document, the professional who signed it, and whether the valuer and lender accept it.

Some lenders will consider mortgage applications for flats in buildings that still need building safety work. How can I find out if this applies to my building?

Some lenders will consider mortgage applications for flats in buildings affected by cladding or other building safety issues. Each application is considered individually and will depend on the lender's criteria, the valuation and the applicant's circumstances. The lender may ask for evidence about the safety work needed, how it will be funded and whether the leaseholder is protected from the cost.

Evidence might include confirmation that a developer will pay for the work, that the building is eligible for a government scheme such as the Cladding Safety Scheme, or that the leaseholder is protected from certain costs under the Building Safety Act. Protection from costs does not, by itself, confirm when or how the building will be made safe, and it does not guarantee that a mortgage application will be approved.

Ask your landlord or building owner for the latest information about your building. They should be able to explain whether there is a remediation plan, whether funding has been agreed or applied for, and what information has been shared with lenders or valuers. If the building is in the Cladding Safety Scheme, the responsible applicant should also be able to explain what stage the application has reached. However, they may not know what a particular lender or valuer will accept.

The process can take time because specialist reports, details of the planned work and confirmation of funding may be needed. If you are selling or remortgaging, ask your lender what evidence it requires and ask your landlord what information is available now and what is still being prepared.

Approving mortgages in buildings that need remedial works or mitigation measures

My lender / my buyer's lender has requested a Landlord's Certificate, which my housing association landlord has not yet provided. Why not?

The Building Safety Act sets out a timeframe in which landlords are expected to respond to a request for a Landlord's Certificate, which is four weeks. Housing associations are doing their best to provide these certificates as quickly as possible so that they can support leaseholders that want to sell their home. If it hasn't been four weeks since you made the request to the landlord for the certificate, it could be that your landlord is still gathering the relevant information. If you have already waited four weeks since you made the request for the certificate, we suggest that you follow up with your landlord if you haven't already.

The sector is keen to ensure that we are following the legal requirements accurately,

in part to prevent further delays to your sale or purchase in the future.

Despite the lenders' statement, my buyer's application for a mortgage for my property has been refused. Why is this?

We understand from UK Finance that the statement to provide mortgage finance on flats in buildings affected by the building safety crisis was made by the big six lenders only – namely Barclays Bank, HSBC, Lloyds Banking Group, Nationwide Building Society, NatWest and Santander. We also understand that lenders will apply their own policies to individual decisions on providing mortgage finance on properties in affected buildings, which could affect the outcome of an application.

We would suggest that you first enquire with the lender as to their reasons for the application refusal, which might go beyond concerns about safety in the building. Where lenders require further information about the building, housing associations will make every effort to provide it. However, the expectation moving forward is that the information provided in the Landlord Certificate and Leasehold Certificate should support a lender to consider building safety in their decision.

My lender / my buyer's lender wants to know whether residents will be charged for remedial works or mitigation measures in the future. Why can't my housing association confirm this?

Housing associations believe leaseholders should not have to pay to fix safety problems caused by developers or contractors. The Building Safety Act limits the costs that can be passed on, and housing associations aim to protect leaseholders even where charges may be legally allowed.

Housing associations are checking buildings, planning safety work and applying for government funding where available. They are also trying to recover costs from the developers and contractors responsible.

Before charging leaseholders, housing associations must first try to recover the money elsewhere. They may need to understand the full cost and available funding before confirming whether leaseholders will pay anything.

This can take time, especially where funding applications or claims against those responsible are still being considered.

Housing associations understand that leaseholders need certainty and will provide an answer as soon as they can. Their aim is that leaseholders should not pay for defects caused by those who built the building.

My lender / my buyer's lender wants to know when remedial works or mitigation measures will be carried out on my building. Why can't my housing association confirm this?

Housing associations are checking their buildings for safety problems and planning any work needed to fix them. This can take time because many buildings need to be checked and qualified safety professionals have large workloads. Some work may therefore take several years to complete. The government is working to increase the number of qualified professionals so checks and repairs can be completed more quickly.

Housing associations deal with the highest-risk buildings first. This means work on lower-risk buildings may happen later. Some lenders may still offer mortgages on homes in buildings where safety work is planned or still under way.