

CARTER·CLACK
P A R T N E R S H I P

BARLEY MOW ESTATE

FEASIBILITY CONSULTANCY

STAGE 2 REPORT

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1.0 INTRODUCTION

This Stage 2 Report aims to report on our further considerations of structural strengthening, investigations with respect to Mortgagability and the structural approval of ECD development ideas.

2.0 STRENGTHENING WORKS

Following the Stage 1 assessment of repair options, further developments has been directed towards the level B strengthening proposals. The level B option has been highlighted as the most desirable; strengthening to a higher level than this would only be worth while if a gas supply was to be re-introduced to the tower blocks.

The strengthening details have been developed to a stage where we have ascertained that level B strengthening works are practical and achievable. Sufficient information has been produced for the Quantity Surveyor's costing exercise. Precise details of the works will not be discussed in this report but they do seek to rectify the defects that we identified in items 4.1 and 4.2 of our Stage 1 report.

A meeting with the Building Research Establishment (BRE) has established our defect list and repair proposals are in line with their experience. The BRE contributed with constructive suggestions that will help us in the final detailing of the strengthening works.

Consideration is being given to overcladding the tower block. From a structural view this will be advantageous because it will allow external access for repairs, thus simplifying the repairs and relieving the possibility of full tenant de-canting.

3.0 MORTGAGABILITY OF T.W.A. CONSTRUCTION

The social survey established an interest from the tenants in the possibility of obtaining a mortgage. We have made enquiries with a selection of the High Street lenders to establish the mortgagability of the flats.

Firstly it must be appreciated that the ultimate test of mortgagability lies in the response of the potential lender to an application from an individual tenant. The present situation is that generally mortgages are not available on T.W.A. construction, however, consideration would be given to blocks that were strengthened and refurbished in an approved manner.

There appears to be a broad overlap among the lenders regarding the definition of 'approved manner'. The main requirements are as follows:

- a) A full structural survey.
- b) 30 years design "warranty" from the professional team.
- c) BRE approval.
- d) Tenant participation, minimum level range quoted from 20% 60%.
- e) Multiple lenders essential, probably a minimum of three required which must include the largest lenders.
- f) Maximum 25% commitment from any single lender.

From a structural view it would seem feasible to obtain approval of the works, however, certain of the financial requirements, especially item d) could be particularly onerous. At the implementation stage it would be our aim, if required to achieve an agreement with the High Street lenders that the refurbishment and strengthening works were acceptable and, therefore, no reason to reject an application for a mortgage.

The precise requirement under item b. must be ascertained since it would obviously not be possible to give categoric statements in terms of hidden elements such as foundations. However, there have an already proved service life which may be an acceptable criteria.

During our enquiries we have established that one lender has achieved this situation on an estate of T.W.A. blocks in Westminster and is now ready to seriously consider mortgage applications.

An alternative source for a mortgage is the London Borough of Tower Hamlets. We are not sure at the present time of their requirements but will investigate further.

4.0 STRUCTURAL APPRAISAL OF ECD DEVELOPMENT IDEAS.

In addition to the strengthening works we are assessing the structural alterations required in ECD's development ideas. Typical alterations include:

- a) Formation of doors and windows in loadbearing walls.
- b) Removal, in part or wholesale, of podium structure.
- c) Removal of non-loadbearing walls.

5.0 FURTHER INFORMATION

Since completion of the Stage 1 Report the appendices of the Scott Wilson Kirkpatrick Report have become available. These are most useful and have provided additional background information on which to base our strengthening proposals.

We have not yet received the Stage 2 report by S.P. Chrickett and Partners.