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**City Hall**  
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Lord Greenhalgh  
Minister of State for Building Safety, Fire and Communities  
Ministry of Housing, Communities and Local Government  
Fry Building  
2 Marsham Street  
London SW1P 4DF

(By email to [stephen.greenhalgh@communities.gov.uk](mailto:stephen.greenhalgh@communities.gov.uk))

Your Ref: 10842491

21 July 2021

Dear Minister

**Re: EWS1 forms being requested by mortgage providers**

Thank for sight of your letter to Assembly Member Andrew Dismore (12 May 2021) in response to his joint letter with Assembly Member Andrew Boff when they were Chairs of the Fire, Resilience and Emergency Planning and Housing Committees, respectively.

I was included in this correspondence as a Member of the London Assembly Housing Committee, but I am writing to you now as an individual Assembly Member, as a result of having this issue raised to me in casework.

I would like to bring up with you the matter of EWS1 forms and the failure of mortgage lenders to follow the Royal Institution of Chartered Surveyors (RICS) guidelines regarding valuation of properties.<sup>1</sup> I have been by contacted a constituent who lives in a four-storey block under 18 metres, which they bought under shared ownership. They have been trying to sell it for over eight months and have had two purchasers in line so far, but have been unable to complete any sale because mortgage providers have demanded an EWS1 form.

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<sup>1</sup> Valuation of properties in multi-storey, multi-occupancy residential buildings with cladding, RICS March 2021 (accessed 20/7/21) [valuation-of-properties-in-multi-storey-multi-occupancy-residential-buildings-with-cladding.pdf \(rics.org\)](https://www.rics.org/valuation-of-properties-in-multi-storey-multi-occupancy-residential-buildings-with-cladding.pdf)



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Newlon, the housing association that is the freeholder of the block of flats, refuses to obtain an EWS1 certificate because the RICS guidelines states it is unnecessary as there are no ACM, MCM or HPL panels on the building.

The housing association has provided both a letter and email confirming this for the building in question. Cladding remediation work was carried out in 2019, and a certificate of proof has been provided. Despite these proofs, mortgage lenders are still demanding an EWS1 form. The constituent in question is now resorting to obtaining an EWS1 form themselves, for which they been quoted between £10,000 and £50,000 with a year of waiting time.

This is not the only example of residents facing this situation, as I am sure you are aware. Could I ask you what action the Ministry of Housing, Communities and Local Government is taking to ensure the mortgage industry more consistently follows the RICS guidance with regard to EWS1 forms, only requesting these forms when the guidance demands?

I look forward to hearing from you on this matter.

Yours sincerely,



**Sian Berry**  
**Green Party Member of the London Assembly**



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