

# Letter to DLUHC about EWS1 forms being requested by mortgage providers

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## Letter to DLUHC about EWS1 forms being requested by mortgage providers

Dear Mr Rowley,

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

In July 2021, I wrote to the then Minister of State for Building Safety, Fire and Communities, Lord Greenhalgh, about the difficulties Londoners were facing with regard to EWS1 forms and the failure of mortgage providers to follow the Royal Institution of Chartered Surveyors (RICS) guidelines regarding valuation of properties.<sup>1</sup>

In his reply, Lord Greenhalgh told me that the Government was taking steps to prevent this from happening, particularly given advice from an independent expert group that there is no systemic risk of fire in blocks of flats under 18 metres.<sup>2</sup> The Government issued a recommendation: “backed by major lenders, that EWS1 forms should not be required at all for buildings under 18 metres.” This is critical for many leaseholders, because buildings under 17.7 metres are ineligible for the Government’s Building Safety Fund.

However, nearly 18 months later I have been told by members of the End of Our Cladding Scandal (EOCS) group that, despite both Government intervention and RICS guidelines, mortgage providers are still insisting on EWS1 forms for homes in blocks less than 18 metres.

Campaigners from EOCS tell me that this is resulting in thousands of their members across the UK with ‘unmortgageable’ – and therefore unsellable – properties, particularly where leaseholders have Housing Associations responsible for remediation. People are left trapped in flats that are unsuitable because they are too

small, in the wrong location or for other reasons, and can't move on as Housing Association rules prevent sub-letting. Among the worst affected are those who bought under shared ownership.

Could I ask you to update me on progress and what further action the Department for Levelling Up, Housing and Communities is taking to help relieve the burden on homeowners? Could you also take up this matter with the mortgage industry again, reminding them to follow the existing guidelines correctly?

I look forward to hearing from you.

Yours sincerely,

**Siân Berry**

**Green Party Member of the London Assembly**

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## References

- [1](https://www.london.gov.uk/who-we-are/what-london-assembly-does/assembly-members/publications-sian-berry/publication-sian-berry-letter-lord-greenhalgh-ews1-requested-mortgage-providers) <https://www.london.gov.uk/who-we-are/what-london-assembly-does/assembly-members/publications-sian-berry/publication-sian-berry-letter-lord-greenhalgh-ews1-requested-mortgage-providers>
- [2](https://www.london.gov.uk/sites/default/files/21_08_30_letter_from_lord_greenhalgh_ews1_response.pdf) [https://www.london.gov.uk/sites/default/files/21\\_08\\_30\\_letter\\_from\\_lord\\_greenhalgh\\_ews1\\_response.pdf](https://www.london.gov.uk/sites/default/files/21_08_30_letter_from_lord_greenhalgh_ews1_response.pdf)