



Homes
England

Date: 23 August 2022

Our Ref: RFI3999

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

Making homes happen

By Email Only

Information Governance Team
Homes England
Windsor House – 6th Floor
50 Victoria Street
London
SW1H 0TL

Dear [REDACTED]

RE: Request for Information – RFI3999

Thank you for your request for information which was processed in accordance with the Freedom of Information Act 2000 (FOIA).

You requested the following information:

- 1) *Homes England have started offering an RICS referral process. This process is for those wishing to repay, redeem, or remortgage their Help to Buy Equity Loan, who have been unable to get a valuation due to cladding and/or fire safety issues in their building. The process cost £425 and sends a request to the RICS president to allocate a valuer for the property in question. Please confirm the date this process started and was first offered as an option to Help to Buy homeowners for whom it is applicable.*
- 2) *Since this process became available (as per the date above), how many such referrals have been made to the RICS president by Homes England as at 26th July 2022?*
- 3) *Since the process became available (as per the date above):*
 - a) *How many such referrals have successfully had a valuer appointment made by the RICS president as at 26th July 2022?*
 - b) *How many such referrals have had a valuer appointment declined by the RICS president as at 26th July 2022*
 - c) *How many such referrals are still awaiting an outcome/decision from the RICS president as at 26th July 2022*

Response

We can confirm that we do hold the information in scope, we have addressed your points separately as follows:

- 1) ***Please confirm the date this process started and was first offered as an option to Help to Buy homeowners for whom it is applicable.***

We can advise that a formal process was implemented by Target (our Mortgage Administrator) on 21 June 2022.

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However, despite the formal process document being put into place with Target on 21 June 2022, the option for referral to RICS has been available to Help to Buy (HTB) customers since the inception of the HTB scheme.

The Equity Mortgage agreement sets out the following:

Valuer means an independent qualified valuer appointed by agreement between the parties or failing agreement by or on behalf of the president for the time being of the Royal Institute of Chartered Surveyors on the application of either party.

The formal procedure implemented on 21 June 2022 was created to facilitate this route more easily for borrowers.

Advice and Assistance

We have a duty to provide advice and assistance in accordance with Section 16 of the FOIA. To comply with this duty we are able to advise that the full Equity Mortgage template from which the above has been extracted is available on the following link:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/826881/HTB_Equity_Mortgage_12_Feb_2016.pdf.

1) *Since this process became available (as per the date above), how many such referrals have been made to the RICS president by Homes England as at 26th July 2022?*

We can confirm that there has been 1 referral to RICS

3) *Since the process became available (as per the date above):*

a) *How many such referrals have successfully had a valuer appointment made by the RICS president as at 26th July 2022?*

b) *How many such referrals have had a valuer appointment declined by the RICS president as at 26th July 2022*

c) *How many such referrals are still awaiting an outcome/decision from the RICS president as at 26th July 2022*

We can confirm that the 1 case referred has successfully had a valuer appointed.

Right to Appeal

If you are not happy with the information that has been provided or the way in which your request has been handled, you may request an internal review. You can request an internal review by writing to Homes England via the details below, quoting the reference number at the top of this letter.

Email: infogov@homesengland.gov.uk

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Homes England – 6th Floor
Windsor House



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Your request for review must be made in writing, explain why you wish to appeal, and be received within 40 working days of the date of this response. Failure to meet this criteria may lead to your request being refused.

Upon receipt, your request for review will be passed to an independent party not involved in your original request. We aim to issue a response within 20 working days.

You may also complain to the Information Commissioner's Office (ICO) however, the Information Commissioner does usually expect the internal review procedure to be exhausted in the first instance.

The Information Commissioner's details can be found via the following link:

<https://ico.org.uk/>

Please note that the contents of your request and this response are also subject to the Freedom of Information Act 2000. Homes England may be required to disclose your request and our response accordingly.

Yours sincerely,

The Information Governance Team
For Homes England

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