

Green Mortgage FAQ's – NWIS

Question	Answer
What type of mortgage applications are available for a Green Mortgage?	Green Mortgages are available on a selected range of residential purchase and remortgage products only. The Green mortgage will be available for customer who purchase or remortgage a residential property that has an Energy Performance Certificate with an energy efficiency rating of A or B.
Who is responsible for ensuring my customers Energy Performance Certificate (EPC) is listed on the acceptable Government registers and rated A or B prior to application submission?	It is the brokers responsibility, by checking the relevant Government registers, prior to submission. <ul style="list-style-type: none"> • Government England, Wales & Northern Ireland Register: https://find-energy-certificate.digital.communities.gov.uk/ • Scotland Register: https://www.scottishepcregister.org.uk/
What check will be done on the EPC and who will do it?	The EPC check will be completed by our instructed valuers as part of the standard valuation process input in November 2020. Valuers instructed by LGSS are required to capture EPC rating, EPC certificate number and EPC date. If they find the EPC does not meet the product eligibility criteria. Our valuations team will send you an email to confirm your customer is not eligible for this product and to submit different product code.
What happens if my customer wants to switch from a standard product to a Green product?	You are able to switch from a standard product to a Green product up to completion however this will be subject to checks.
Is there any change to the Underwriter journey?	No, there is no change to the underwriting journey and there are no additional checks that the Underwriter will need to complete as part of this process launch (with exception to amending product codes during an inflight application) This is to minimise the current SLA.
I have an EPC from another source to get a Green mortgage. Can I do this?	The governments EPC database is be our “golden source” of information, should a property not show up on the register then we will not allow the customer to take a green mortgage. This will ensure that there is no risk of fraudulent application. <u>We will not accept any exceptions for this.</u>
My broker has checked the appropriate acceptable EPC register and the property does not have an EPC rating confirmed.	Some properties are exempt from having an EPC or some new builds may not have an EPC ready at point of application. You can find more details on EPC criteria on the government website here .

I have had a Green mortgage declined due to being ineligible after the app was submitted, why has this happened?	<p>This would happen for 1 of 3 reasons:</p> <ul style="list-style-type: none"> • The EPC shows an energy efficiency rating lower than B when checked on the EPC register. • The EPC on the EPC register is expired (over 10 years old). • We've been unable to locate a valid EPC on the government's EPC register.
I would like to challenge the decline decision, is there any way I can appeal this?	We only use the government register as our source of information. If the details you have differ from the government website <u>no exceptions will be allowed</u> . The customer will need to ask the assessor who carried out their EPC to update the Government website if they want to proceed with Green application. The seller or their estate agent maybe able to help with this.
The customer is receiving incentives with the purchase that will make the property an A/B rated property (Insulation, new doors/windows, etc.), could they still have a Green mortgage?	No, the property must have a valid A or B rated EPC on the register at point of application to be eligible for a Green Mortgage.
Are there any additional packaging requirements for a Green Mortgage?	No, however please ensure you have checked the appropriate acceptable register to confirm that the EPC is A or B rated. In addition, you will be required to tick a box on the mortgage application form confirming you are applying for a Green Mortgage