



BER Certificate – Self Build journey amendment

Following on from Broker News dated 17th January, we have listened to your feedback on Self-Builds & have made changes to how we will collect Provisional BER certificates to streamline this journey for you and your customers.

Any property being built will have a provisional BER cert that is valid for 2 years & confirms Part L of the Building Regulations will be complied with based on how the dwelling must be constructed in areas such as heating, insulation levels, junction details based on the spec provided prior to commencement of construction. This can be obtained from their supervising Architect/Engineer.

Customers can now proceed to full **Letter of Offer** – please see table below. The part L summary must be lodged with the County Council to coincide with the submission of a commencement order before the build can start. Cases will not be released to Completions until the Part L summary is provided.

Part L – Compliance report (New Developments & Self-Builds)

This report is a 6-page document. The full 6-page document must be provided, the BER details required to meet our requirements are contained on page 5 under the section called ‘Summary for part L conformance’. We recognise this report can also be produced by the approved assessment company can confirm that either will be acceptable to satisfy the condition. Our preference is to have the SEAI version where possible.

Summary process per cohort (Revised)

Cohort	Process (BER related documents to be uploaded to BER placeholder on ROME)
FTB/Mover purchases	Must be accompanied by a BER cert upfront in the application process. BER Cert packaging item will be set up on ROME.
New Builds(Off plan)	Developer or Selling agent to provide customer with a copy of the provisional BER cert to comply with Part L of Planning & Building Regulations. Application can proceed to Loan Offer. Provisional BER cert to be provided post Loan Offer. Cases will not be released to Completions until the Part L summary is provided.
Self-Builds	Provide a provisional BER cert from supervising Architect/Engineer cert to comply with Part L of Planning & Building Regulations. Application can proceed to Loan Offer. Provisional BER cert to be provided post Loan Offer. Cases will not be released to Completions until the Part L summary is provided.
House Hunters	BER not required until ready for Property Specific Change in Proposal request. BER details and BER certificate to be provided with House hunter to Property Specific CIP request.
Switchers	If customers don’t have a BER assessment completed on their property, they will need to arrange for one to be completed as part of their mortgage application process. Application can proceed to Loan Offer. BER cert to be provided post Loan Offer and prior to Completion process.
BER Exempt	Your customer must provide evidence of their property’s listing from their Local Authority’s Register of Protected Structures. Screenshot of exemption status to be provided.