

How the Home Buying and Selling Group (HBSG) operates

This document sets out the structure, purpose and aims of the [Home Buying Selling Group](#) a coalition of independent organisations and individuals across the housing sector, with the shared vision creating a positive home moving experience for all. To support industry engagement, one or more government representatives from DLUHC will be invited to join the meetings to listen and share relevant insight.

Home Buying Selling Group Chairs:

Current Chair: Kate Faulkner

Deputy Chair 1: Beth Rudolf

Deputy Chair 2: Ana Bajri

The primary role of the Chair and Deputy Chairs is to ensure that all the work the HBSG carries out champions and advocates the interest of consumers.

Each chair will be responsible for helping the main HBSG, Home Moving Representatives Group (HMRG), the Home Moving Participants Group (HMPB) and Government to ensure that we achieve transparency and certainty when people move home, within a reasonable timescale.

The chairs will help ensure that priority is given to initiatives which reduce:

1. The time it takes to buy and sell a home
2. Fall throughs during the buying and selling process
3. The stress involved during buying and selling

All three chairs will be responsible for PR of the group and any working group releases that are required, in particular communicating the aims of the HBSG on how to achieve transparency and certainty within a reasonable timescale when moving home.

Where possible, this will be pre-communicated with each sub-group, but if this isn't possible due to timescales, the chairs can make comments on the 'open' work of the HBSG – with agreement from the other chairs. 'Open' comments shall be solely factual in nature and will not extend to making commitments or voicing policy positions on behalf of participating organisations.

When a vacancy becomes available for the Chair or Deputy Chair roles, applications should be requested by the HMRG and they will follow these steps to recruit a new Chair:

Appointing a Chair / Deputy-Chair

The HMRG will create a press release that they wish to appoint a new Chair/Deputy-Chair and to the HBSG and industry publications.

The role as stated above will be included as well as the skills required, as agreed by the HMRG.

Applicants will be invited to send in a covering letter and their CV and confirm they have never been placed on a sex offender registry; charged with bribery or money laundering; charged with bankruptcy; arrested on the basis of suspected terrorist activities; removed as a Chair/director from another organisation.

The applicants will be reviewed by the HMRG and a short list of up to five applicants will be selected for interview

The short list will be shared with the HBSG.

Following the interviews, five applicants will be reduced to two. They will present their ideas and thoughts for the future of the HBSG and then a vote will take place in which the person with the most votes would be selected.

Home Moving Representatives Sub-Group (HMRG)

The following trade organisations, professional bodies and regulators form part of the Home Moving Representatives subgroup.

The HMRG's purpose and function within the HBSG framework is to provide a strategic steer for the work and outputs delivered by the industry group. With the support of the HMPG (an advisory group of expert practitioners), the HMRG will seek to:

1. Develop and review new ideas for improving the home moving process for consumers, stakeholders and government
2. Help to guide current ideas, activities and HBSG initiatives as needed
3. Recommend, where necessary, help required by Government to enact change
4. Each year the HMRG will agree the strategic priorities to propose to the HBSG for the following 12 months

The organisations on this group are:

Lender/ broker: Building Societies Association; UK Finance; The Association of Mortgage Intermediaries Associate; The Intermediary Mortgage Lenders Association

Legal: Conveyancing Association; CILEx Regulation; CILEX; The Law Society; Society of Licensed Conveyancers; Council for Licensed Conveyancers, Solicitors Regulation Authority

Estate Agency: NAEA Propertymark;

Surveying: Royal Institution of Chartered Surveyors; Residential Property Surveyors Association

Removal: British Association of Removers

In view of the work being done on energy efficiency, Property Energy Professionals Associations have recently joined the group along with The Property Institute, who are inputting into the changes on leasehold and introduction of commonhold.

One or more government representatives from DLUCH will be invited to join the HMRG meetings to listen and share relevant insight. Representatives from relevant public bodies, Regulators, Ombudsman and redress schemes may also be invited to join the HMRG meetings to listen and share relevant insight.

If other expertise is required, the relevant organisations will be invited to discuss specific matters eg. searches, insurance etc.

Process of agreement and delivery within the HBSG

In agreeing new initiatives, and delivering outputs on behalf of the HBSG, the following sign-off process shall be utilised:

1. The HMRG (as strategic lead) shall look to examining any new initiative put forward in regular HMRG meetings for discussion. Agreement shall then be sought in line with those discussions to any decisions made.

2. Where it is intended for these initiatives to be supplemented by outputs on behalf of the HBSG (such as letters, forms, written press releases etc.) these will be circulated, in the first instance, to the HMRG participating organisations for input.
3. Once agreed, the draft output shall be shared with the HMPG for practitioner input, looking to market considerations, impacts of implementation and unintended practical consequences. Further amendments and revisions will then be made as between the HMRG and HMPG.
4. Once a final draft has been agreed and approved by the HMRG, this will be circulated to the wider HBSG for opportunity to comment and approve in turn.

Hopefully all organisations/trade bodies will be in agreement for changes required, however where this isn't possible (citing the Stamp Duty Extension discount period as an example) then we would look for 80% of the trade bodies to agree AND at least one organisation from each of the home moving sectors from mortgage lenders through to removal companies are supportive. The Law Society may participate so far as it does not conflict with the Law Society's representative or commercial functions.

We will issue communications announcement/press release be produced on behalf of the HBSG to raise awareness of the output.

Where an organisation/trade body are not supportive of the initiative/change, they will not be added, referenced or included in any of the communication announcement/press release.

Changes and adaptations to keep the publication or initiative relevant will be carried out as and when required and follow the same procedure set out above. ***Where a participating organisation chooses to depart from group consensus, this shall be made known and expressly recorded.***

Home Buying and Selling Group

Once a proposal has been agreed between the HMRG, it will be presented to the wider HBSG, along with a plan for implementation. Views and input will then be secured from the HBSG.

Where there are those on the HBSG that disagree with the proposal, they will be given an opportunity to present their concerns and the HBSG will take these into consideration.

Where required, a new working group will be set up to carry the proposal forward.