



MyIdentity.org.uk®

New scheme to improve identity checks when buying and selling property

Etive Technologies (Etive) is working with the Home Builders Federation (HBF) to support homebuilders in complying with government regulation and make identity and anti-money laundering checks easier, faster, and more secure.

Throughout the home buying and selling process consumers must provide the same information to prove their identity and confirm details about themselves numerous times. This leads to a frustrating user experience and duplicated effort and costs across the industry, with organisations paying to carry out the same checks on the same consumers.

Etive has been working with the Home Builders Federation to develop a verification scheme to address the current challenges associated with the verification process, and support compliance with the [Digital Identity and Attributes Trust Framework](#) developed by the Department for Digital, Culture, Media and Sport (DCMS).

The MyIdentity® scheme enables consumers to carry out digital identity and anti-money laundering checks and share them with organisations as and when they need to. This means checks can be carried out at the beginning of the buying/selling process, reducing customer friction and duplication of effort.

As part of this work, Etive is developing additional identity verification standards that go beyond the framework's rules, in a bid to better meet consumer and industry needs. It has been working with a cohort of representatives from Barratt Developments PLC, Bellway PLC, Berkeley Group, Miller Homes Ltd, Persimmon PLC, Telford Homes Ltd and the Vistry Group PLC to explore these additional standards and is now [seeking views](#) from the wider industry.

A Department for Levelling UP, Housing and Communities (DLUHC) spokesperson says: "As per our commitment in the Levelling Up White Paper, essential checks to verify identity should be as streamlined as possible so home buyers and sellers do not have to go through the process repeatedly, with all the delays and extra costs this can incur.

"We are pleased to see the sector is building on the identity trust framework to make the verification process more straightforward and less frustrating for consumers."

A HBF spokesperson says: "Homebuilders are committed to continually improving the experience of customers and this scheme is a further demonstration of this.

"As well as simplifying the identity verification process, the scheme supports homebuilders to comply with government requirements and reduce duplication of effort so our members can focus on building much needed homes."

The MyIdentity.org.uk® scheme needs to ensure that that it can represent the views of all new home builders. If you would like to contribute and help influence the scheme requirements fill out the [online survey](#) by the 30th January 2023.

• ENDS –

For further details please email Stuart Young at s.young@myidentity.org.uk

Notes to the Editor:

- The MyIdentity scheme has been designed to specifically meet the needs of the home buying and selling process, which embraces new home builders, estate agents, lawyers/conveyancer and financial services, including mortgage lenders.
- Work began on this in 2020, working with DLUHC and DCMS as well as over 100 other organisations to help build the standards that the industry needs to help improve the home buying and selling process, better meet customer needs and to better protect the industry from property and mortgage fraud.
- The Department for Digital, Culture, Media and Sport (DCMS) introduced the [Digital Identity and Attributes Trust Framework](#) in 2021 to improve the experience and make identity and information checks more secure. The framework outlines rules organisations must follow when carrying out identity checks.
- In October 2022 legislation was introduced to govern how businesses check their employees' right to work, with fines of up to £20,000 for non-compliance. DCMS will build on this by introducing legislation to standardise identity and attribute checks in other sectors, including the home buying and selling sectors.
- The MyIdentity scheme is working with stakeholders from each representative group and is designed to ensure full inclusivity for consumers and all those who support residential property sales.
- What is needed is Governance and trust in a framework, policy management, complaints procedures, compliance and trustmark for the consumer and industry to have confidence that their identity is being managed within a trusted environment, backed by industry standards. Part of this governance is to ensure that consumers own and control their own data, that relying parties can trust these identities carried out through a trusted framework and that consumers have their own portable identity.