



Homes
England

Date: 25 November 2021

Our Ref: RFI3670

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 ██████████

RE: Request for Information – RFI3670

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:

Please provide any impact assessment or other estimates that Homes England or DLUHC have carried out in relation to the 'Guidance notes for valuers on external cladding affected properties'.

Please provide any assessment Homes England or DLUHC has made of the effect that this guidance, or the existence of external cladding on properties bought through help to buy more generally, will have on the amount loaned through Help to Buy that will be paid back.

In particular:

- what estimate has been made of how many Help to Buy Equity Mortgages are on properties with external cladding*
- what estimate has been made of the effect that external cladding will have on the valuation of a property - either as an average per property, or a more detailed breakdown*
- what impact Homes England or DLUHC expects that external cladding will have on the loan book for help to buy, and how much of the total amount loaned through help to buy is likely to be paid back.*

Please could you also tell me how the existence of external cladding, and the publication of the advice note 'Guidance notes for valuers on external cladding affected properties' has impacted Homes England's model for valuing its home equity investments.

Response

We can confirm that Homes England does not hold the information detailed in your request.

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To conclude that the information is not held, we have searched with our Help to Buy and Finance teams who would have the requested information if held.

The FOIA does not oblige a public authority to create information to answer a request if the requested information is not held. The duty under section 1(1) is only to provide the recorded information held.

The full text of section 1 in the legislation can be found here:

<https://www.legislation.gov.uk/ukpga/2000/36/section/1>

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 confirm that Homes England made no specific adjustment with respect to cladding for the 31 March 2021 Help to Buy valuation model.

You may wish to contact our enquiries team via enquiries@homesengland.gov.uk for any general statement they are able to provide you, given that there is no recorded information held under FOIA in relation to your request.

Furthermore, DLUHC may also be able to provide further information:

mhclgcorrespondence@communities.gov.uk.

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

The Information Governance Team
Homes England – 6th Floor
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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.



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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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