



Homes  
England

Making homes happen

Date: 25 April 2022

Our Ref: RFI3843

Tel: 0300 1234 500

Email: [infogov@homesengland.gov.uk](mailto:infogov@homesengland.gov.uk)

██████████  
By Email Only

Information Governance Team  
Homes England  
Windsor House – 6<sup>th</sup> Floor  
50 Victoria Street  
London  
SW1H 0TL

Dear ██████████

**RE: Request for Information – RFI3843**

Thank you for your recent email, which was processed under the Environmental Information Regulations 2004 (EIR).

You requested the following information:

*In order for a person who has taken a help to buy loan in respect of a relevant property to discharge that loan, Target/Homes England require that person to obtain a valuation from a RICS valuer. Many of these loans have been secured on flats that have been affected by the national cladding crisis. Such flats are now, in real terms, currently worth significantly less than their purchase price.*

*Target/Homes England will have received valuation reports from RICS valuers for such properties. I would be grateful for you to disclose:*

- 1. the identities of RICS valuers who have, since 4 August 2021, provided Target/Homes England with valuation reports for flats which set out that the current market value of the flat is less than the purchase price; or*
- 2. (in the alternative) the identities of RICS valuers who have, since 4 August 2021, provided Target/Homes England with valuation reports for properties which set out that the current market value of the property is less than the purchase price; or*
- 3. (in the alternative) in respect of the last 30 valuation reports received by Target/Homes England in respect of flats, which set out that the current market value of the flat is less than the purchase price, the identities of the valuers who have provided those reports; or*
- 4. (in the alternative) in respect of the last 30 valuation reports received by Target/Homes England, which set out that the current market value of the property is less than the purchase price, the identities of the valuers who have provided those reports; or*

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5. *(in the alternative) in respect of the last 10 valuation reports received by Target/Homes England in respect of flats, which set out that the current market value of the flat is less than the purchase price, the identities of the valuers who have provided those reports; or*

6. *(in the alternative) in respect of the last 10 valuation reports received by Target/Homes England, which set out that the current market value of the property is less than the purchase price, the identities of the valuers who have provided those reports.*

*In the event that you consider that disclosure of these identities is prohibited by data protection legislation, please note that I am content to receive the business/company name of the valuer. I note that the relevant guidance requires valuers to be provided on headed paper, which will set out the relevant business/company name.*

*In the event that you consider that this request engages sections 12 or 13 of the 2000 Act, please note that I am content to receive appropriately redacted copies of these valuation reports to ensure that the appropriate limits are not exceeded.*

#### **Response**

We can confirm that Homes England does not hold the information in your request, the explanation for why this is the case is clarified below.

#### **Regulation 12(4)(a) – Information not Held**

Under regulation 12(4)(a) of the EIR, Homes England may refuse to disclose information if the requested information is not held by that public authority.

Regulation 9(1) provides that an authority must provide advice and assistance to applicants and in accordance with this we can advise that Homes England's systems do not report or collate information on novel issues or cladding. This information is not a recorded field in any system used by Homes England or our mortgage administrator (Target). The system only allows for reporting on a concluded transaction and it would not be able to provide data on valuations or redemptions received against any account or whether any account had been identified as having novel issues or cladding.

In relation to your questions 3-6 although the number of valuation reports has been specified we are unable to extract this information from our systems as explained above and therefore the information is not held in accordance with the EIR.

We can further advise that the information you have requested is an up to date figure of information previously published in the National Audit Office (NAO) report - [Investigation into remediating dangerous cladding on high-rise buildings \(nao.org.uk\)](#) (page 42) on 19 June 2020.

Updated versions of these figures will form part of the next NAO report to be published regarding the scheme. The information will be collected and provided to the NAO by our sponsor department, the Department for Levelling up, Housing & Communities (DLUHC).



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### **Right to make Representations**

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 a reconsideration of our response (Internal Review). You can make this representation by writing to Homes England via the details below, quoting the reference number at the top of this letter.

Email: [infogov@homesengland.gov.uk](mailto:infogov@homesengland.gov.uk)

The Information Governance Team  
Homes England – 6<sup>th</sup> Floor  
Windsor House  
50 Victoria Street  
London  
SW1H 0TL

Your request for reconsideration must be made in writing, explain why you wish to appeal, and be received within 40 working days of the date of this response (Reg 11(2)). Failure to meet this criteria may lead to your request being refused.

Upon receipt, your request for reconsideration 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.

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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