



T: 0131-244 0397
E: william.hamilton@gov.scot

Mr David Doran
Director
Hacking & Paterson
1 Newton Terrace
GLASGOW
G3 7PL

By email – eallan@hackingandpaterson.co.uk

Your ref: DD/EA
Our ref: 2019/0024847
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Dear Mr Doran,

Thank you for your letter dated 8th August 2019 to Kevin Stewart MSP, Minister for Local Government and Housing in regards to the external wall system certificate of compliance and the requirements of lenders for this to provide mortgage funds. I have been asked to respond on behalf of the Minister.

As you will be aware, as independent bodies, lenders are able to make policy and other decisions to suit their own business needs within the current regulatory framework. Regulation and oversight of the mortgage lending industry, and finance more generally, are matters reserved to the UK Parliament and government under current constitutional arrangements.

Having said that, officials from the Scottish Government meet regularly with lenders and UK Finance, the industry body, and we have raised this issue with them to explore whether any changes can be made to accommodate the different regulations in Scotland. When we have heard further from them, I will contact you again.

I hope that this is helpful.

Yours sincerely,

WILLIAM HAMILTON

