

## Position statement regarding financial lender's cladding assessments on buildings

SFRS have received a number of enquiries from householders regarding a need for homeowners to provide a statement or assessment of cladding material on their property to financial lenders. The statement is designed to satisfy lenders that external cladding within their property is in compliance with guidance issued by the Ministry of Housing, Communities and Local Government (MHCLG).

Whilst legislation is similar within Scotland to that of England and Wales, there are differences and are enforced by different authorities. Building compliance within Scotland, rests with Local Authority Building Standards departments supported by the Scottish Government Building Standards Division. SFRS have engaged with Scottish Government on this issue and have been informed that although compliance with Building Standards rests with authorities in Scotland, responsibility for mortgage lending is a matter reserved to the UK Government. SFRS have been assured that the Scottish Government continue to engage with relevant bodies such as the UK Government and the Royal Institute of Chartered Surveyors to find a solution as quickly as possible for homeowners finding themselves in such a situation.

SFRS are not the enforcing authority for fire safety within domestic premises such as residential flats and are unable to provide any assessment on types of cladding or provide statements for homeowners to provide to lenders. Engagement should be made with Local Authorities for further information where necessary.

Following any assessment undertaken by a competent person to ascertain compliance that causes concern to homeowners, contact should be made with the Local Authority Building Standards in the first instance, then with SFRS for further advice and guidance on risk reduction measures and procedures pending any resolution of issues. In addition, SFRS will assess whether to amend any operational protocols that may include increasing resources to any incident raised to that address.

For details of your local area Fire Safety Enforcement Office, please visit <https://www.firescotland.gov.uk/your-safety/for-businesses/contact-your-local-fire-safety-enforcement-office>. Our teams will endeavour to assist with any queries as best they can. In addition, should you wish advice and guidance on safety within your home (not relating to cladding), you can request a Home Safety Visit in one of the following ways:

- call [0800 0731 999](tel:08000731999)
- text "FIRE" to 80800 from your mobile phone
- complete our [online form](#)
- call your [local fire station](#)

Further information can also be found at:

1. ACM cladding in Scotland: questions and answers:  
<https://www.gov.scot/publications/grenfell-responding-in-scotland/>
2. Ministerial Working Group on Building and Fire Safety:  
<https://www.gov.scot/groups/ministerial-working-group-building-and-fire-safety/>
3. Advice for owners of buildings which are partially or fully clad in Aluminium Composite Material (ACM) cladding:  
<https://www.gov.uk/government/publications/building-safety-advice-for-building-owners-including-fire-doors>