



Llywodraeth Cymru
Welsh Government

27 June 2016

Dear ,

ATISN 10490 – Request for information – Mill Bay Homes

Thank you for your e-mail which was received on 23 May 2016 and your follow up e-mail in response to the Welsh Government reply to you on 27 May 2016. The following aspects of your e-mail have been classified for response under the Freedom of Information Act.

1. Mill Bay Homes is, to all intents and purposes, a private company. It builds properties for sale, to 'investors', and is, along with Wimpey, Persimmon, Redrow and the rest, facilitating Help to Buy - Cymru. So how can Mill Bay Homes possibly be regarded as a RSL?
2. Millions of pounds have passed from Pembrokeshire Housing to Mill Bay Homes, presumably to build open market housing. Pembrokeshire Housing has received ten of millions of pounds from the public purse, so has public funding given to Pembrokeshire Housing been transferred to Mill Bay Homes to build and sell properties to 'investors'?
3. What also seems to have lapsed is Mill Bay Homes' registration as a credit brokerage with the FCA. (See attached.) How does this affect Mill Bay Homes' ability, or authority, to handle Help to Buy – Wales' loans?

For ease of reference I will answer each point in turn.

1. Mill Bay Homes Limited is a subsidiary of Pembrokeshire Housing Association. It is a non-charitable Association which develops new homes for sale; the profits of which are reinvested in Pembrokeshire Housing Association's rented development programme. It is not a private company.
2. No public funding has been transferred from Pembrokeshire Housing Association to Mill Bay Homes for any purpose.

3. Registration as a credit brokerage with the FCA is not needed by Mill Bay Homes to carry out its functions.

If you are dissatisfied with the Welsh Government's handling of your request, you can ask for an internal review within 40 working days of the date of this response. Requests for an internal review should be addressed to the Welsh Government's Freedom of Information Officer at:

Information Rights Unit,
Welsh Government,
Cathays Park,
Cardiff,
CF10 3NQ

or Email: FreedomOfInformationOfficer@wales.gsi.gov.uk

Please remember to quote the ATISN reference number above.

You also have the right to complain to the Information Commissioner. The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

However, please note that the Commissioner will not normally investigate a complaint until it has been through our own internal review process.