

P-06-1549 Urgent Support for Hirwaun, Wales, Homeowners Affected by Reinforced Autoclaved Aerated Concrete (RAAC) - Correspondence from the Petitioner to the Committee, 05 December 2025

Response to Petition P-06-1549 – RAAC-Affected Homeowners in Wales

Thank you for the opportunity to respond in detail to the Welsh Government's position on support for RAAC-affected homeowners. While we acknowledge the Cabinet Secretary's engagement, we must express deep concern that the proposed solutions fail to meet the needs of the overwhelming majority of those affected and, in practice, offer no viable route to recovery for most homeowners.

1. The Demographics: A Mostly Elderly Population Who Cannot Access Loans

The Cabinet Secretary's continued emphasis on **interest-free loans** as the primary route to remediation ignores the most fundamental fact of this crisis:

the majority of RAAC-affected homeowners in Wales are extremely elderly.

Many are:

- In their 70s, 80s or 90s
- Long retired
- Living on fixed incomes
- Unsuitable for any form of lending product
- Guaranteed to fail standard affordability and financial probity checks

An interest-free loan that must be repaid—especially over long terms—is **not a solution** for those who are no longer in employment and may not live long enough to pay such debt back. The Cabinet Secretary has acknowledged that **grants meet the needs only of a minority**, making clear that the Welsh Government recognises that its current approach is **not fit for purpose**.

Wales must adopt a support model that reflects the **real lives** of the affected, not the theoretical expectations of financial institutions.

2. The Proposed Structural Support System: Not Proven to Restore Mortgage or Insurance Confidence

The Welsh Government repeatedly points to the structural support system being installed by Trivallis as evidence of a safe and workable model. However, several critical concerns remain unaddressed:

- **There is no guarantee** that mortgage lenders will accept homes with RAAC still in situ, even with a support framework.

- **There is no guarantee** that insurers will view such properties as structurally secure.
- Homeowners have already contacted their lenders and insurers—responses have been **uncertain or negative**.
- The system is expensive and leaves a known defective material embedded within the home's fabric.

Local homeowners have obtained quotes from **credible, qualified contractors** showing that **full RAAC removal and roof replacement** can be completed **for less cost** than the structural framework designed simply to hold failing RAAC in place.

A repair method that leaves defective concrete in situ—at greater cost than full removal—cannot sensibly be treated as the default solution.

RAAC is a *material failure*, and solutions must reflect that—not entrench it.

3. The Need for Legislative Reform: Learning From the UK Government's Direction

The UK Government is currently reviewing **product safety laws**, explicitly recognising the need for long-term reform to protect consumers from structural and materials-based defects. This should serve as a warning and a guide to the Welsh Government.

Welsh Ministers must:

- Engage with these national reforms
- Advocate for RAAC to be treated as a **historic structural defect**, not merely a maintenance issue
- Push for laws that reflect the reality that homeowners were sold unsafe homes due to systemic regulatory failure

But more importantly, Welsh Government must look at **immediate reforms** that would genuinely help those already suffering.

4. Reforming Financial Laws: Protecting Homeowners Who Lose Their Home to Structural Defects

The Cabinet Secretary should actively challenge Westminster to introduce landmark reforms:

a. Reinstate "first-time buyer" status for those who lose their home due to structural defects

These homeowners did not gamble, behave recklessly, or contribute to the collapse of their home's value.

They were victims of historic construction failure. Allowing them to re-enter the market as first-time buyers is:

- Morally justified
- Financially sensible
- Essential for their long-term security

b. Prevent RAAC-affected owners from becoming mortgage prisoners

Currently, homeowners are trapped with whichever bank holds their mortgage. They cannot remortgage, sell, or access better financial products. This entrapment is a direct consequence of unsafe materials—not homeowner behaviour.

c. Interest-free, capital-only mortgages for those who lose homes to structural defects

In 2008, **UK public money—including Welsh taxpayers' money—bailed out the banks.** Banks must now repay that social debt by supporting customers who, through no fault of their own, face losing everything.

A capital-only, interest-free system for affected homeowners is morally, socially, and economically justified.

5. Strengthening Consumer Protection: A High-Risk Register for Structural Defects

To prevent future generations from facing this crisis, Wales should introduce:

A national high-risk register identifying buildings with known structural defects, including RAAC.

This would:

- Prevent unsafe buildings being sold to unsuspecting buyers
- Obligate full disclosure during conveyancing
- Protect future mortgage lenders
- Reduce the possibility of long-term hidden defects recurring

Consumer protection must evolve in line with 21st-century building risks.

Conclusion: Homeowners Deserve Solutions That Reflect Reality, Not Bureaucracy

The Welsh Government's current approach—primarily loans and a structural support system—is **not viable, not fair, and not future-proof.**

The homeowners affected by RAAC are not speculators, profiteers or high-risk borrowers. They are overwhelmingly elderly, vulnerable, and blameless victims of historic construction failures and decades of regulatory oversight omissions.

They deserve:

- **Grants**, not loans
- **Full RAAC removal**, not containment of defective materials
- **Mortgage and insurance certainty**, not ambiguity
- **Legislative reform and financial protection**, not bureaucratic box-ticking
- **Equal protection to social tenants and Homeowners** who have received full remediation

RAAC-affected homeowners in Wales are being left behind.

It is time for the Welsh Government to adopt solutions that are compassionate, economically rational, and grounded in the lived reality of those suffering the consequences of national regulatory failure.