



**BY EMAIL ONLY**

8 July 2016

**Request for Information**

Thank you for your email dated 30 June 2016 requesting information on the Help to Buy scheme. For ease of reference your request is below.

*I'd like to better understand the risk profile of the borrowers with the government's two main help to buy schemes (Equity Loan and Mortgage Guarantee). To do this I hoped to find the Delphi scores of the borrowers at the time that they are accepted for borrowing. For each of the schemes separately I'd like to know the Delphi score of every individual (anonymised obviously) who has been accepted for borrowing in the last 2 years. Ideally, for each of these individuals I'd like to know the total LTV that they borrowed at.*

We have now had an opportunity to investigate your request and are writing to communicate our response.

**Information not held**

We have investigated this matter and we can confirm HCA does not hold the information you have requested. HCA does not collect this information however we understand the Council of Mortgage Lenders (CML) may be able to assist. CML can be contacted via their website at the following address: <https://www.cml.org.uk/contact-us/>. Although CML are not a public body and thus not bound by the Freedom of Information Act 2000, they may be willing to voluntarily provide this information.

If you have any questions regarding this response or any further queries you can contact us at the following addresses and quote your unique reference number found at the top of this letter:

**Email:** [mail@homesandcommunities.co.uk](mailto:mail@homesandcommunities.co.uk)

**Mail:** Information Access Officer  
Homes and Communities Agency  
Fry Building  
2 Marsham Street  
London

SW1P 4DF

If you are unhappy with the way Homes and Communities Agency has handled your request you may ask for an internal review. You should contact

Head of Legal Services  
Homes and Communities Agency  
Fry Building  
2 Marsham Street  
London  
SW1P 4DF

If you are not content with the outcome of the internal review, you have the right to apply directly to the Information Commissioner for a decision. The Information Commissioner can be contacted at

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
Online: <https://ico.org.uk/concerns/getting/>

Yours sincerely

Naomi McMaster  
Information Access Officer  
Homes and Communities Agency