

Date: 15/02/19  
Our Ref: RFI2587  
Your Ref: FOI Request – Help to Buy Scheme  
Tel: 0300 1234 500  
Email: foi@homesengland.gov.uk



Homes  
England

[REDACTED]  
By Email Only

Windsor House  
50 Victoria Street  
London  
SW1H 0TL

Dear [REDACTED]

**RE: Request for Information – RFI2587**

Thank you for your recent email, which was processed under the Freedom of Information Act 2000 (FOIA). For clarification, you requested the following information:

*Since the Help to Buy Scheme was introduced, how many people have successfully been granted Help to Buy equity loans and in what regions/or constituencies have they been granted?*

*Also, I would like to know how many Help to Buy equity loans have been successfully redeemed and in what regions/or constituencies?*

*Finally, I would like to know the average length of time from making an initial request, has it taken the Government appointed agency, Target to deal with the loan redemption requests?*

**Response**

We have broken your request down and we will address each of the questions in turn below.

**1) How many people have successfully been granted Help to Buy equity loans and in what regions/or constituencies have they been granted?**

We are able to inform you that we do hold the information that you have requested. However, we rely on section 21, exemption where information is accessible to applicant by other means under the FOIA.

The full text of the legislation can be found on the following link and we have quoted section 21 below for ease.

<https://www.legislation.gov.uk/ukpga/2000/36/section/21>

**Section 21 - Information accessible to applicant by other means**

(1) Information which is reasonably accessible to the applicant otherwise than under section 1 is exempt information.

(2) For the purposes of subsection (1):

(a) information may be reasonably accessible to the applicant even though it is accessible only on payment, and

(b) information is to be taken to be reasonably accessible to the applicant if it is information which the public authority or any other person is obliged by or under any enactment to communicate (otherwise than by making the information available for inspection) to members of the public on request, whether free of charge or on payment.

(3) For the purposes of subsection (1), information which is held by a public authority and does not fall within subsection (2)(b) is not to be regarded as reasonably accessible to the applicant merely because the information is available from the public authority itself on request, unless the information is made available in accordance with the authority's publication scheme and any payment required is specified in, or determined in accordance with, the scheme.

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### Advice and Assistance

In compliance with the Section 45 Code of Practice and to offer advice and assistance under section 16 of the Freedom of Information Act 2000 we can confirm that the Help to Buy (Equity Loan) Scheme commenced on 01 April 2013; Official Statistics on the Scheme from that date until the initial reporting quarters of 2018/19 are available on the gov.uk website.

<https://www.gov.uk/government/statistics/help-to-buy-equity-loan-scheme-statistics-april-2013-to-30-june-2018>

### **2) How many Help to Buy equity loans have been successfully redeemed and in what regions/or constituencies?**

We are able to confirm that we do hold the information that you have requested.

The table below shows the number of Help to Buy equity loans that have been redeemed.

Midlands - 6,705  
East and South East - 5,931  
South West - 5,749  
North East, Yorkshire and The Humber - 3,032  
North West - 2,273  
London - 2,108  
South East - 5  
Grand Total - 25,803

### **3) The average length of time from making an initial request, has it taken the Government appointed agency, Target to deal with the loan redemption requests?**

We are able to confirm that we do hold the information that you have requested.

To redeem equity loan the customer must obtain a valuation that is valid for 3 months however if completion does not occur within this timeframe then the customer must apply for an extension. The total timeframe allowed is 7 months.

### **Right to Appeal**

If you are not happy with the information that has been provided or the way in which your request has been handled you may request an internal review by writing to;

The Information Access Team  
Windsor House  
50 Victoria Street  
London  
SW1H 0TL

You may also complain to the Information Commissioner however, the Information Commissioner does usually expect the internal review procedure to be exhausted in the first instance.

The Information Commissioner's details can be found via the following link

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<https://ico.org.uk/>

Please note that the contents of your request and this response are also subject to the Freedom of Information Act 2000. Homes England may be required to disclose your request and our response accordingly.

Yours sincerely,

**Information Access Team**

For Homes England