Date: 28/03/19 Our Ref: RFI2634 Your Ref: FOI Request – Help to Buy Tel: 0300 1234 500 Email: foi@homesengland.gov.uk



Windsor House 50 Victoria Street London SW1H 0TL

By Email Only

Dear

# RE: Request for Information - RFI2634

Thank you for your request for information, which was processed under the Freedom of Information Act 2000 (FOIA).

For clarification, you requested the following information:

*Please can you tell me how much the government has written off in Help to Buy loans in each year over the past five years?* 

Please can you also tell me how many Help to Buy recipients have had all or part of their loan written off?

*If possible, please can you tell me how many of these loans written off were for Help to Buy properties where external cladding on the building might not meet building regulations.* 

*Please can you also tell me how many requests you have received for Help to Buy loans being written off in each year over the past five years?* 

### **Response**

We are able to confirm that Homes England does not hold the information detailed in your request. This is because there is no legal or business reason for Homes England to do so.

In order to conclude that the information is not held, we have searched with our Help to Buy team who would have the requested information if held.

The FOIA does not oblige a public authority to create information to answer a request if the requested information is not held. The duty under section 1(1) is only to provide the recorded information held.

The full text of section 1 in the legislation can be found here:

https://www.legislation.gov.uk/ukpga/2000/36/section/1

### Advice and Assistance

We have a duty to provide advice and assistance in accordance with Section 16 of the FOIA in order to comply with this duty we can confirm that none of the Help to Buy loans over the past five years have been written off in part or in full.

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## **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

### 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