

Date: 30/07/2019
Our Ref: RFI2730
Your Ref: FOI Request – Help to Buy Repossessions
Tel: 0300 1234 500
Email: foi@homesengland.gov.uk



Homes
England

[REDACTED]
By Email Only

Windsor House
Homes England – 6th Floor
50 Victoria Street
London
SW1H 0TL

Dear [REDACTED]

RE: Request for Information – RFI2730

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

The number of properties bought with a Help to Buy equity loan in 2013 and 2014 which have subsequently been repossessed, either by the government agency administering the scheme or their mortgage lender (and, if possible, a breakdown of how many were by the government and by the mortgage lender).

Response

We can confirm that we do hold the requested information.

Our Official Statistics (which can be found on the following link : <https://www.gov.uk/government/collections/help-to-buy-equity-loan-and-newbuy-statistics>) present Help to Buy data in calendar year quarters. As such, the information provided below is for April 2013 to December 2014 (inclusive).

We are aware of 21 repossessions of properties that were bought with a Help to Buy equity loan before the end of December 2014. All of those repossessions were by the first charge lender.

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
Homes England – 6th Floor
Windsor House
50 Victoria Street
London
SW1H 0TL

Or by email to foi@homesengland.gov.uk

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/>

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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