

Ref: FOI2019/12110

Dear [REDACTED]

15 November 2019

Thank you for your email of 22 October 2019 to the Ministry of Defence (MOD), requesting the following information:

*“Regarding the Forces Help to Buy scheme.*

*Please can you tell me:*

- 1. If any service personnel have defaulted on their loans at any time?*
- 2. If so, how many and by how much money?*
- 3. Have any loans been written off?*

*All of the above since the scheme was introduced in 2014.”*

I am treating your correspondence as a request for information under the Freedom of Information Act 2000 (FOIA).

A search for the information has now been completed within the Ministry of Defence and I can confirm some of the information in scope of your request is held. However, I have to advise you that we would not be able to answer your questions without exceeding the appropriate limit.

Section 12(1) of the FOI Act makes provision for public authorities to refuse requests for information where the cost of dealing with them would exceed the appropriate limit, which for Central Government is set at £600. This represents the estimated cost of one person spending 3.5 working days in determining whether the department holds the information, locating it, retrieving it and extracting it.

To provide a response 19,750 Forces Help to Buy (FHTB) cases would need to be interrogated. It is estimated that each case will take 15 minutes, amounting to 4937.5 hours to locate, retrieve and extract the information, thereby substantially breaching the cost limit.

However, under Section 16 (Advice and Assistance), the Department may be able to provide some information in the scope of your request if you were to refine your request to ‘FHTB Advances written-off due to Medical Waivers or FHTB advances converted to Crown Debts and then written-off’ which would reduce the number of cases to be examined. Although it is not guaranteed that your refined request may fall within the cost limit, we would be happy to look at it again.

If you wish to complain about the handling of your request, or the content of this response, you can request an independent internal review by contacting the Information Rights Compliance team, Ground Floor, MOD Main Building, Whitehall, SW1A 2HB (e-mail [CIO-FOI-IR@mod.gov.uk](mailto:CIO-FOI-IR@mod.gov.uk)). Please note that any request for an internal review should be made within 40 working days of the date of this response.

If you remain dissatisfied following an internal review, you may raise your complaint directly to the Information Commissioner under the provisions of Section 50 of the Freedom of Information Act. Please note that the Information Commissioner will not normally investigate your case until the MOD internal review process has been completed. The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Further details of the role and powers of the Information Commissioner can be found on the Commissioner's website at <https://ico.org.uk/>.

Yours sincerely

Defence Business Services Secretariat