



Homes
England

Date: 8 March 2022

Our Ref: RFI3774

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

Making homes happen

By Email Only

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

Dear

RE: Request for Information – RFI3774

Thank you for your request for information which was processed in accordance with the Freedom of Information Act 2000 (FOIA).

You requested the following information:

Do you have any figures on what percent of H2B equity loans have been redeemed since day1, and also any indication of how many households are struggling to redeem their H2B equity loan and buy back the percent borrowed in order to own 100% of their property?

Response

We can confirm that we do hold some of the information that falls within the scope of your request. We will address each of your questions in turn.

Do you have any figures on what percent of H2B equity loans have been redeemed since day1

We can inform you that we do hold the information that you have requested. However, we rely on Section 21 and Section 22 of the FOIA to withhold the information from disclosure.

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

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authority's publication scheme and any payment required is specified in, or determined in accordance with, the scheme.

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>

Advice and Assistance

We have a duty to provide advice and assistance in accordance with Section 16 of the FOIA. We can advise that the total number of redemptions as at 31 March 2021 is publicly available in Homes England's Annual Reports and Financial Statements which can be accessed via the below link, the repayment statistics can be found on page 52:

[Homes England Annual Report & Financial Statements 2020/21 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/98484/Homes-England-Annual-Report-2020-21.pdf)

Section 22 - Information intended for future publication.

(1) Information is exempt information if:

- (a) the information is held by the public authority with a view to its publication, by the authority or any other person, at some future date (whether determined or not),
- (b) the information was already held with a view to such publication at the time when the request for information was made, and
- (c) it is reasonable in all the circumstances that the information should be withheld from disclosure until the date referred to in paragraph (a).

(2) The duty to confirm or deny does not arise if, or to the extent that, compliance with section 1(1)(a) would involve the disclosure of any information (whether or not already recorded) which falls within subsection (1).

Section 22 is a qualified exemption. This means that in order to withhold information under this exemption, we must consider the public interest in disclosure.

Public Interest Test – Factors in favour of disclosure

Homes England is compliant with the government agenda of transparency and recognises the benefit of publishing the information, particularly when it concerns how Homes England undertakes its work.

Public Interest Test – Factors in favour of non-disclosure

The information will be publicly available in Homes England's Annual Reports and Financial Statements which are published annually. It is reasonable that a public authority does not divert resources where the information is readily available to the public. To disclose information via FOIA that is available on our main gov.uk site would increase the likelihood of future requests being made under FOIA for similar publicly available information. This would divert resources away from requests for information that would not otherwise already be in the public domain. This would cause detriment to Homes England's ability to promptly deal with requests under FOIA.

Therefore, after careful consideration we have concluded that at this time, the balance of the public interest favours the non-disclosure.



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The full text of the legislation can be found on the following link and we have quoted section 22 below for ease.

<https://www.legislation.gov.uk/ukpga/2000/36/section/22>

Advice and Assistance

In compliance with the Section 45 Code of Practice (Paragraph 14) and to offer advice and assistance under section 16 of the FOIA, we can advise the information will be in Homes England's Annual Reports & Financial Statements 2021/22 which is expected to be published in July 2022.

It will be available via the following link: [A list of Homes England's Annual Reports & Financial Statements. - GOV.UK \(www.gov.uk\)](#).

any indication of how many households are struggling to redeem their H2B equity loan and buy back the percent borrowed in order to own 100% of their property?

We have interpreted your request to mean those customers who have passed the interest free period and are now in arrears on their interest payments. We can confirm that as at the end of January 2022, there are currently 1795 households that have gone past the interest-free period on their Help to Buy Equity loan who have missed 1 or more payments.

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. You can request an internal review by writing to Homes England via the details below, quoting the reference number at the top of this letter.

Email: infogov@homesengland.gov.uk

The Information Governance Team
Homes England – 6th Floor
Windsor House
50 Victoria Street
London
SW1H 0TL

Your request for review must be made in writing, explain why you wish to appeal, and be received within 40 working days of the date of this response. Failure to meet this criteria may lead to your request being refused.

Upon receipt, your request for review will be passed to an independent party not involved in your original request. We aim to issue a response within 20 working days.

You may also complain to the Information Commissioner's Office (ICO) however, the Information Commissioner does usually expect the internal review procedure to be exhausted in the first instance.

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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,

The Information Governance Team

For Homes England

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