



Homes
England

Date: 6 December 2022

Our Ref: RFI4117

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 [REDACTED]

RE: Request for Information – RFI4117

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:

Please may you provide me with:

The number of Help to Buy loans that have been repaid at the most recent date you have data for, and details of all the ones that have been repaid.

For each one, I would like to know the value of the loan at origination and its percentage of the property purchase value, then the value of the loan at the point of repayment, and the percentage increase or decrease between the loan's value at origination and its value at repayment.

For each one, please can you also provide the local authority in which the property the loan was provided to buy was bought.

Please provide the requested information in the form of one spreadsheet

Response

We can confirm that we do hold some of the requested information. We will address each of your questions in turn.

The number of Help to Buy loans that have been repaid at the most recent date you have data for, and details of all the ones that have been repaid. For each one, I would like to know the value of the loan at origination and its percentage of the property purchase value, then the value of the loan at the point of repayment,

Please find attached as Annex A, a copy of the Help to Buy repayment information that falls within the scope of your request.

Please note that where there is no value in the 'Original Loan Amount', this is because there was no initial loan payment made to the customer.

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and the percentage increase or decrease between the loan's value at origination and its value at repayment.

We can confirm that Homes England does not hold the information detailed in your request.

To conclude that the information is not held, we have searched with our Finance 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. To comply with this duty we are able to confirm we do not record this type of data as part of engagement with Help to Buy customers.

For each one, please can you also provide the local authority in which the property the loan was provided to buy was bought.

We can confirm that Homes England does not hold the information detailed in your request.

To conclude that the information is not held, we have searched with our Finance 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.

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Advice and Assistance

We have a duty to provide advice and assistance in accordance with Section 16 of the FOIA. To comply with this duty we are able to confirm we do not hold local authority data as a field for each individual Help to Buy asset.



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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. 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.

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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