



# Homes England

Date: 22 September 2023

Our Ref: RFI4453

Tel: 0300 1234 500

Email: [infogov@homesengland.gov.uk](mailto:infogov@homesengland.gov.uk)

[Redacted]  
By Email Only

[Redacted]

## **RE: Request for Information – RFI4453**

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 can you provide the following information for each of the last 5 calendar years (including the current year to the most recent date possible):**

**The number of people who are in arrears on interest payments on their help to buy equity loan**

**The number of people with help to buy equity loans**

## **Response**

We can inform you that we do hold the information that you have requested. We will answer your questions in turn below.

**Please can you provide the following information for each of the last 5 calendar years (including the current year to the most recent date possible):**

**The number of people who are in arrears on interest payments on their help to buy equity loan**

Please see the table below containing the number of accounts that are in arrears on interest payments on their Help to Buy Equity Loan. For the current calendar year, we are able to provide information up until the end of July 2023. We are not able to provide information on the number of ‘people’ who are in arrears





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on interest payments on their Help to Buy Equity Loans as we only record this information at account level, and there may be one or more individuals on an account. We recognise that there has been an increase in the number of accounts that are in arrears, we consider that this is attributable to the current economic climate and is in line with comparable industry statistics for the same period.

Year	Number of accounts that are in arrears on interest payments on their Help to Buy Equity Loan
2019	659
2020	1,011
2021	1,592
2022	2,413
To end July 2023	4,854

## The number of people with help to buy equity loans

We can inform you that we do hold the information that you have requested. However, we rely on section 21, exemption where information is available to the applicant elsewhere.

The full text of the legislation can be found on the following link:

<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. To comply with this duty, we are able to confirm that statistics relating to the number of equality loans is available on the following website:

<https://www.gov.uk/government/collections/help-to-buy-equity-loan-and-newbuy-statistics>





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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](mailto:infogov@homesengland.gov.uk)

Information Governance Team  
Homes England  
Windsor House  
6<sup>th</sup> Floor  
42-50 Victoria Street  
London  
SW1H 0TL  
United Kingdom

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.

6<sup>th</sup> Floor  
Windsor House  
42 - 50 Victoria Street, Westminster  
London, SW1H 0TL

0300 1234 500  
@HomesEngland  
[www.gov.uk/homes-england](http://www.gov.uk/homes-england)





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Yours sincerely,

**The Information Governance Team**  
For Homes England

6<sup>th</sup> Floor  
Windsor House  
42 - 50 Victoria Street, Westminster  
London, SW1H 0TL

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