



Homes England

Date: 2 April 2024

Our Ref: RFI4663

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

[REDACTED]
By Email Only

Dear [REDACTED]

RE: Request for Information – RFI4663

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 share below information in an excel table for borrowers who made redemption request without being able to get a valuation but Homes England accepted and issued authority for the customer to redeem

Original loan amount

FV @disposal

Percentage Share

Recognition Date

Disposal Date

Sale?

The percentage share for partial redemptions (In case there are partial redemptions)

Response

We can inform you that we do hold the information that you have requested. However, to comply with your request would exceed the appropriate limit for the cost of compliance. We therefore rely on section 12, exemption where the cost of compliance exceeds the appropriate limit under the FOIA.





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The full text of the legislation can be found on the following link and we have quoted section 12 below for ease.

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

Section 12 - Exemption where cost of compliance exceeds appropriate limit

(1) Section 1(1) does not oblige a public authority to comply with a request for information if the authority estimates that the cost of complying with the request would exceed the appropriate limit.

(2) Subsection (1) does not exempt the public authority from its obligation to comply with paragraph (a) of section 1(1) unless the estimated cost of complying with that paragraph alone would exceed the appropriate limit.

(3) In subsections (1) and (2) “the appropriate limit” means such amount as may be prescribed, and different amounts may be prescribed in relation to different cases.

(4) The Minister for the Cabinet Office may by regulations provide that, in such circumstances as may be prescribed, where two or more requests for information are made to a public authority:

- (a) by one person, or
- (b) by different persons who appear to the public authority to be acting in concert or in pursuance of a campaign, the estimated cost of complying with any of the requests is to be taken to be the estimated total cost of complying with all of them.

(5) The Minister for the Cabinet Office may by regulations make provision for the purposes of this section as to the costs to be estimated and as to the manner in which they are to be estimated.

The Freedom of Information and Data Protection (Appropriate Limit and Fees) Regulation 2004 SI 2004 No 3244 (“**Fees Regulations**”), have been made pursuant to section 12(5). Regulation 3 of the Fees Regulations sets out the appropriate limits. For Homes England, the appropriate limit is £450.

Regulation 4(4) provides that the cost of the time which we would expect to spend dealing with the request must be estimated at a rate of £25 per hour. This means that if we estimate that the request would take more than 18 hours of work we are not obliged to comply with the request.





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We have considered the current wording of your request and in its current scope we have determined that to establish where all elements of the information is held, to locate the information, retrieving the information and extracting the information would exceed the appropriate limit.

Under the terms of the act, we are not obliged to provide any information compiled in the course of our searches prior to concluding section 12 is engaged.

Advice and Assistance

In compliance with the Section 45 Code of Practice (Paragraph 2.10) and to offer advice and assistance under section 16 of the Freedom of Information Act 2000, you may wish to consider narrowing the scope of your request to a specific period of time.

Your request relates to Help to Buy: Equity Loan customers who have applied to redeem their Help to Buy: Equity Loan without a property valuation, but where Homes England have issued authority for the customer to redeem. It is Homes England's policy that Help to Buy: Equity Loan customer's must have a Royal Institute of Chartered Surveyors' (RICS) valuation report for their property. Any customers that could not obtain an acceptable valuation report, for any reason, would be applying to redeem outside of this policy.

Homes England does not maintain a central record of all redemption applications that are handled outside of policy. We have consulted with the teams who would be responsible for considering such applications and they have confirmed that they do not maintain a record of such applications and, as the Help to Buy: Equity Loan has been available since 2013, it would be impossible to reliably search each team's records for the existence of such applications. Therefore, in order to locate and retrieve the information you have requested would require us to perform a manual search of each Help to Buy: Equity loan account. This would exceed the cost limit.

You can read more about repaying a Help to Buy: Equity Loan on our website:

<https://www.gov.uk/government/publications/repay-your-help-to-buy-equity-loan>

Please note that due to the broad scope of your request we cannot confirm that any further request would not also exceed the section 12 cost limit at this time.





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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

Information Governance Team
Homes England
Windsor House
6th 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.

Yours sincerely,

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

0300 1234 500
@HomesEngland
www.gov.uk/homes-england





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