



Homes
England

Date: 30 April 2025

Our Ref: RFI5040

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

[REDACTED]
By Email Only

Dear [REDACTED]

RE: Request for Information – RFI5040

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:

I am writing to you under the Freedom of Information Act 2000 to request the following information from Homes England. Please may you provide me with:

- The total number of people who have taken out a Help to Buy loan per year since it was launched
- The total number of people who are actively repaying the Help to Buy loan (i.e. have come to the end of the interest-free period) per year
- The total number of people who are due to repay the Help to Buy loan in the coming years.
- The average amount that people are repaying on average

Please provide the information in the form in table form with year along one axis and categories along the other.

We asked you to clarify your request, advising that the information is held on an account level rather than individual and there may be more than one person in any account. You provided the following clarification:

From what you have said the number of accounts would be a better indicator for active loans and on the “repay” clarification if you could share how many are making regular interest fee payments that would be great.

2nd Floor
The Lumen
St James Boulevard, Newcastle Helix
Newcastle upon Tyne, NE4 5BZ

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





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Response

We can confirm that we do hold the requested information. We will respond to each question in turn.

The total number of people who have taken out a Help to Buy loan per year since it was launched

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

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 this information is published in Table 1 of the Official Statistics for Help to Buy: Equity Loan, available on the following link:

<https://www.gov.uk/government/statistics/help-to-buy-equity-loan-scheme-data-to-31-may-2023>





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The total number of people who are actively repaying the Help to Buy loan (i.e. have come to the end of the interest-free period) per year

Currently, 101,807 accounts are interest-bearing and have come to the end of the interest free period. Please note that in line with the clarification we sought on this request, an account holder does not repay the capital of their loan when interest payments are made. As the loan is an equity loan, account holders pay an interest fee for as long as Homes England retains an equity share. The equity share can be reduced by way of staircasing or redemption.

The total number of people who are due to repay the Help to Buy loan in the coming years

Year	Number of Accounts
2025	35,464
2026	38,242
2027	27,301
2028	3,330
Total	104,337

The average amount that people are repaying on average

On average the amount of interest payable on a Help to Buy Equity Loan is £107 per calendar month.

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
The Lumen

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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,

The Information Governance Team
For Homes England

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