

Date: 4 May 2021

Our Ref: FOI8191

Dear

Freedom of Information: Right to know request

Thank you for your request of 5 April 2021, for the following information:

"I would like to like to know the number and the total value of mortgage sales for a residential property purchase for the period from Q1 2013 to the most recent quarter you have. The data should include only new sales.

I would like the data broken down by postcode district and split out by purpose of loan for the MLAR data (First-time buyers/buy-to-let/other) and for the PSD data (First-time buyers, home movers, right to buy, remortgagors/not known/other)

Example Format for MLAR data (regulated and unregulated loans together):

Quarter | Postcode Sector / First-time buyers / buy-to-let / other / Total sales

Quarter| Postcode Sector / First-time buyers / buy-to-let / other / Total value

Example Format for PSD data:

*Quarter | Postcode Sector / First-time buyers | home movers | right to buy |
remortgagors |not known |other | Total sales*

*Quarter | Postcode Sector / First-time buyers | home movers | right to buy |
remortgagors |not known |other | Total value*

Could you please provide an explanation of what the category "other" represents in both datasets?"

Your request has been processed in line with the provisions of the Freedom of Information Act 2000 (FOIA) and the information you have requested is attached.

In considering the information, please note the following:

- The product sales data is presented in two tables. The first sets out the number of mortgages sales and the second sets out the total value of mortgage sales by postcode district.
- The data is provided from Q1 2013 to Q4 2020, which is the latest data currently available.
- The data is based on the product sales data reporting by FCA regulated firms, in line with their requirement under SUP16.11 of the FCA Handbook. It excludes business loans and second charge mortgages.
- The borrower type category of "other" represents borrowers which do not fall into the alternative available borrower type categories, as determined by the regulated firm reporting the data. These alternative categories are 'First time buyer', 'Home movers (2nd or subsequent buyers)', 'Remortgagors', 'Council/registered social landlord tenant exercising their right to buy', or 'Not known'.
- The data may be different to other data published by the FCA on mortgage sales due to resubmissions reported by regulated firms.
- Regulated firms do not report mortgage sales data to the FCA through their MLAR by postcode district/sector. This data cannot therefore be provided.

Your right to complain under FOIA

If you are unhappy with this response, you have the right to request an internal review. To do so, please contact us within 40 working days of the date of this response at FreedomofInformationAppeals@fca.org.uk.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner by phone or on their website at:

Telephone: 0303 123 1113

Website: www.ico.org.uk

Yours sincerely

Information Disclosure Team
Financial Conduct Authority