

London Borough of Barnet  
2 Bristol Avenue,  
Colindale,  
London, NW9 4EW  
13 July 2022  
Our ref: 8331086

Thank you for your request received on 13 July 2022, for the following information:

**I am looking to for data on homeowners that are behind on their mortgage payments.**

**They may have had a court hearing and have fallen into arrears.**

**We buy houses quickly so we want to offer the vendors a solution to this and offer our service. I know the court hearings are public data and it can be requested so could you please supply us with this data?**

**We look forward to hearing from you**

We have processed this request under the Freedom of Information Act 2000.

### **Response**

I am writing to inform you that we have searched our records and the information you requested is not held by London Borough of Barnet.

This is because the Council does not hold or record information linked to mortgage arrears and/ or related court hearings.

### **Further information**

If you are interested in the data that the council holds you may wish to visit Open Barnet, the council's data portal. This brings together all our published datasets and other information of interest on one searchable database for anyone, anywhere to access. <http://open.barnet.gov.uk/>

### **Advice and Assistance : Direct Marketing**

If you are a company that intends to use the names and contact details of council officers (or other officers) provided in this response for direct marketing, you need to be registered with the Information Commissioner to process personal data for this purpose. You must also check that the individual (whom you wish to contact for direct marketing purposes) is not registered with one of the Preference Services to prevent Direct Marketing. If they are you must adhere to this preference.

You must also ensure you comply with the Privacy Electronic and Communications Regulations (PECR). For more information follow this Link [www.ico.org.uk](http://www.ico.org.uk)

**For the avoidance of doubt the provision of council (and other) officer names and contact details under FOI does not give consent to receive direct marketing via any media and expressly does not constitute a 'soft opt-in' under PECR.**

## **Your rights**

If you are unhappy with the way your request for information has been handled, you can request a review within the next 40 working days by writing to the Information Management Team at: [foi@barnet.gov.uk](mailto:foi@barnet.gov.uk). Or by post to Records & Information Management Service, Assurance Group, London Borough of Barnet, 2 Bristol Avenue, Colindale, NW9 4EW

If, having exhausted our review procedure, you remain dissatisfied with the handling of your request or complaint, you will have a right to appeal to the Information Commissioner at: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF (telephone: 0303 123 1113; website [www.ico.org.uk](http://www.ico.org.uk)). There is no charge for making an appeal.