

Westward (UK) Ltd - French Fields, St Helens

The custom build sector makes an important contribution to increasing housing supply and the Government has an ambition to see the number of custom build properties double by 2020. This [video](#) demonstrates what has been achieved in less than a year by Westward (UK) Ltd. since signing a contract with HCA for a recoverable loan to deliver 18 serviced plots ready for the construction of new custom built homes.

How can the Home Building Fund help deliver custom build?

The Home Building Fund is designed to support small builders access the development finance they need to get building and grow their businesses. The £3bn fund provides government finance to increase the number of new homes being built in England. It combines existing recoverable investment funds, including the Custom Build Serviced Plots Fund, into one fund that provides borrowers with a simple application process to make it easier to borrow from the HCA.

How has working with HCA made a difference to Westward UK?

Mark Ward of Westward (UK) Ltd. says: **“The HCA team supported our application and helped us to adapt and progress the scheme in a truly unbelievable timeframe. We will be turning to the HCA again as a key valued partner in our development to continue the expansion of custom home building across the country.”**

Would Westward UK recommend working with HCA to other SMEs wanting to do custom build?

Mark Ward added: **“I firmly believe this fund, and the Government support for everyday people being able to build their own homes, is at a turning point for house building in the UK. The fund kick-started the infrastructure investment the French Fields site needed.”**

So how did it work for Westward?

Westward (UK) Ltd is a speciality SME customer build developer in the North West who secured an HCA loan for a custom build scheme at French Fields in St Helens. At French Fields the loan was used for demolition and remediation followed by the provision of an access road, footpath and utilities (gas, water, electricity, telecoms and foul drainage) to provide the 18 serviced plots ready for the construction of the new homes. However, loans can be tailored to an applicant's individual circumstances.

Westward UK is helping people design and build their home from a position of zero knowledge. People like Eddie and Alison (pictured) who, having nearly given up looking for a plot after deciding to do it 20 years ago, saw construction on their new home at French Fields start in March 2016.

All projects will be different but some key facts about how the French Fields application worked are set out below:



The project

The project is collaboration between Westward UK, the specialist home builder [Potton](#) and the mortgage provider [Buildstore](#) to provide 18 custom built homes.

The site: a derelict brownfield industrial site in greenbelt near St. Helens, owned by Westward UK but with no planning permission at the time of application to the HCA.

Project milestones:

- **December 2014:** Westward (UK) Ltd loan application for 18 serviced plots begins HCA due diligence.
- **February 2015:** Heads of Terms agreed and HCA due diligence completed.
- **March 2015:** HCA and Westward (UK) Ltd exchange contracts. During this time a dedicated HCA investment transactions manager worked alongside Westward (UK) to support them through the contracting process by using their local property market experience, development knowledge and transaction experience.



- **March 2015 to April 2016:** the project has rapidly moved forward:
 - Infrastructure works completed for all of the 18 serviced plots
 - All 18 plots have been sold
 - Detailed planning permission has been secured for 7 plots
 - The construction of timber frame houses was underway.
- **Summer 2016**
 - Detailed planning permission secured for 14 of the plots with another 2 plots awaiting a decision.
 - Five plots are at various stages of construction, one of which is almost complete.
 - Landscaping has been completed and the road works await local authority sign-off.
 - The loan (including interest) is being paid back to the HCA as agreed.

Interested in applying for the Home Building Fund ... so what do I do next?

The aim of the recoverable investment fund isn't to make life more complicated but to facilitate development. The team at the HCA are there to help progress your application for a loan. All you need to do next is answer 5 simple online questions. Within 72 hours the HCA will be in touch with you to start a conversation about building more homes. In doing so, we will work with prospective custom builders to help take them through the application process from start to completion. For more information on how to do this please either:

- telephone 0300 1234 500;
- email HomeBuildingFund@hca.gsi.gov.uk; or,
- visit www.gov.uk/homebuildingfund to complete a short form to request a call back or register your interest.

The HCA has been providing loan finance to the private sector since 2008. During this time, the HCA has made available loans and investments totalling over £4.4 billion to support the private sector to build new homes and bring forward land for development. Finance from the Home Building Fund is available to draw down up to 31 March 2021.

The Fund is one of the ways HCA is delivering the Government's housing ambitions alongside the Shared Ownership and Affordable Homes programme, Starter Homes and the Single Land Programme. More details about these other initiatives can be found on Gov.UK.