



Date: 15 September 2022

Our Ref: RFI4040 Tel: 0300 1234 500

Email: infoqov@homesengland.qov.uk



Information Governance Team Homes England Windsor House – 6<sup>th</sup> Floor 50 Victoria Street London SW1H oTL

Dear

## RE: Request for Information - RFI4040

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:

The Help to Build Scheme launched on 27th June 2022.

Under the FOI Act I would like you to send me the following data:

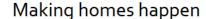
- 1) Since its launch, how many applications have you received nationally for loans under the Right to Build Scheme?
- 2) Can you please supply the data from Q1 as regional data too.
- 3) Can you please supply the individual loan amounts applied for since the scheme's start? You may group this this into appropriate amounts if that would be easier.
- 4) How many Right to Build loans have been approved since the scheme's start (this can be an 'in-principle' approval but stipulate state this in your response if so) and can you please provide this data by geographical region?
- 5) Can you please provide the individual amounts of the loans that have been approved as detailed in Q4.
- 6) How many Right to Build loans have been rejected?

We asked for clarification regarding your request and you responded as follows:

please ignore the typo in my original email - this is a request for data on Help to Build (not Right to Build).

#### Response

We can confirm that we do hold some of the requested information. We will address each of your questions in turn.





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1. Since its launch, how many applications have you received nationally for loans under the Help to Build Scheme?

We can confirm that we have received 26 applications for loans under the Help to Build Scheme.

2. Can you please supply the data from Q1 as regional data too.

Please find attached as Annex A, the regional data for Help to Build applicants.

Can you please supply the individual loan amounts applied for since the scheme's start? You may group this
this into appropriate amounts if that would be easier.

Please see individual loan amounts in the table below which has been group by ascending value amounts.

Loan Amount		
£11,250	£56,000	£100,000
£21,000	£56,000	£100,000
£23,750	£60,000	£100,000
£30,000	£60,000	£110,000
£30,000	£60,000	£160,000
£32,000	£80,000	£232,000
£42,000	£80,000	£240,000
£50,000	£80,000	£240,000
	£90,000	
	£94,000	

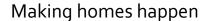
- 4. How many Help to Build loans have been approved since the scheme's start (this can be an 'in-principle' approval but stipulate state this in your response if so) and can you please provide this data by geographical region?
- 5. Can you please provide the individual amounts of the loans that have been approved as detailed in Q4. We can confirm that there has been one Help to Build loan approved 'in-principle'.

However, we rely on Section 40 (2) of the FOIA to withhold the geographical region and loan amount from disclosure.

#### Section 40 - Personal information

We are withholding information on the grounds that in constitutes third party personal data and therefore engages section 40(2) of the FOIA.

To disclose personal data, such as contact details, addresses and personal opinions could lead to the identification of third parties and would breach one or more of the data protection principles.





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Section 40 is an absolute exemption which means that we do not need to consider the public interest in disclosure. Once it is established that the information is personal data of a third party and release would breach one or more of the data protection principles, then the exemption is engaged.

The full text in the legislation can be found on the following link:

https://www.legislation.gov.uk/ukpga/2000/36/section/40

#### 6. How many Help to Build loans have been rejected?

We can confirm that 18 applications for Help to Build loans have been rejected.

#### 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: infoqov@homesengland.gov.uk

The Information Governance Team Homes England – 6<sup>th</sup> Floor Windsor House 50 Victoria Street London SW1H oTL

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

# RFI4040 – Annex A

Region	City	No. Applicants
North West	Allerdale	1
London	Barnet	1
London	Bexley	1
West Midlands	Birmingham	1
South West	Bristol	2
South East	Buckinghamshire	1
East	Chelmsford	2
East	Colchester	2
West Midlands	Coventry	1
East Midlands	Derby	1
Yorkshire and The Humber	Doncaster	1
London	Ealing	2
East	East Suffolk	1
South East	Isle of Wight	1
London	Islington	1
North West	Liverpool	1
North West	Manchester	1
London	Newham	1
East Midlands	Nottingham	1
Yorkshire and The Humber	Rotherham	1
West Midlands	Staffordshire Moorlands	1
South East	Tonbridge and Malling	1