



# Help to Build: Equity Loan

Marketing toolkit



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# About Help to Build



## Introduction

Help to Build is open for applications.

As one of our valued partners, we're asking you to help us spread the word about it.

This toolkit contains useful information on how to use Help to Build marketing materials, and how to get them.

We've included some links to useful resources too.

If there are additional items that you would like to help you promote Help to Build, please get in touch by email: [HelpToBuildComms@homesengland.gov.uk](mailto:HelpToBuildComms@homesengland.gov.uk)

We also encourage you to signpost potential Help to Build customers to our customer guide at: <https://www.gov.uk/government/publications/help-to-build-making-building-your-own-home-more-affordable>.

## What is Help to Build?

Help to Build is a government home ownership scheme to help people in England to custom or self build their own home.

The scheme aims to make custom and self build more affordable.

Custom and self builders can apply for an equity loan to put towards their land and build costs. Successful Help to Build customers will then have 3 years to build their home.

To start the process, they will need a 5% deposit, and will need to apply for a self build mortgage from a lender registered with Help to Build.

At the end of the build, we'll pay the equity loan to the mortgage lender. The lender will change the self build mortgage to a repayment mortgage.

The equity loan is based on the estimated costs to buy a plot of land and build the home. The equity loan amount can be between 5% to 20% (up to 40% in London) of the total estimated cost.

Eligible customers can spend up to £600,000 on building their home and buying the land. The most they can spend on the build cost is £400,000, even if they already own the land.

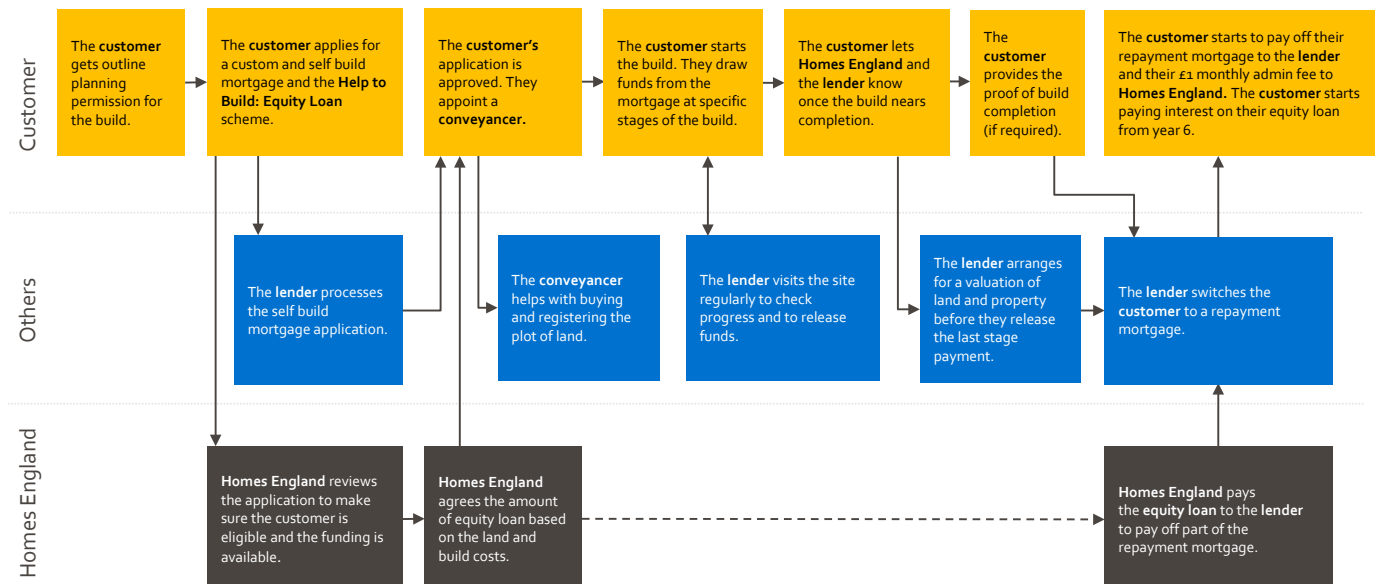
No interest is charged on the equity loan for the first 5 years from the date of payment. Interest is paid from year 6.

Help to Build aims to scale up the number of SME builders in the market, and this could create 2,000 new custom and self build homes. It also aims to diversify the housing market as customers can appoint smaller builders and contractors to help with their development.

## Other key things to know

- Help to Build is not a discount scheme or a price reduction – the land and build costs will be the same without an equity loan.
- The total amount a customer repays on their equity loan is linked to the value of the home at the time of repayment, not the original amount they borrowed.
- The self build mortgage must be provided by a lender registered with Help to Build.

## Help to Build customer journey





## Who is eligible?

### Customer eligibility

#### A Help to Build customer can apply if they:

- are 18 years of age or over, and have a right to live in England
- will live in the newly-built home as their only home
- secure a self build mortgage from a lender registered for Help to Build.

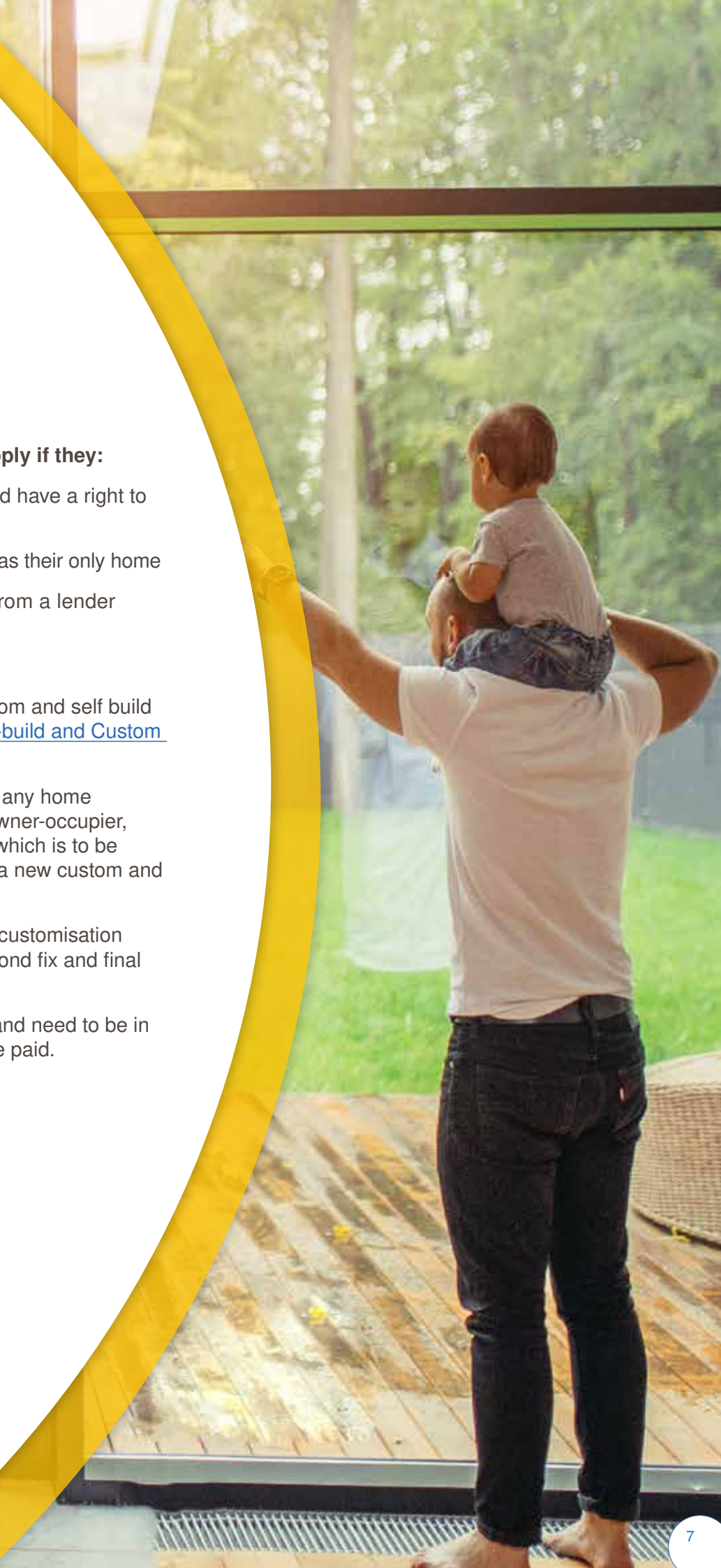
### Property eligibility

Help to Build is available on a custom and self build property as defined under the [Self-build and Custom Housebuilding Act 2015](#).

It must be a new-build property, or any home previously occupied either by an owner-occupier, licensee or a tenant; or a building which is to be demolished in full in order to build a new custom and self build property.

Shell properties designed to allow customisation of internal walls, completion of second fix and final fit-out are allowed.

Self build warranties are required and need to be in place before the equity loan can be paid.



# Brand guidelines



## The Help to Build brand

When helping us to share information about Help to Build, it should be in line with our mission and values. It should also be clear, accurate and consistent.

We must use the Help to Build identity in a consistent way to:

- create a strong visual style
- be unique and easily recognised
- prevent fraudulent use of the brand.

More detailed guidance for using the Help to Build brand elements can be found in the brand guidelines. Request access by emailing [HelpToBuildComms@homesengland.gov.uk](mailto:HelpToBuildComms@homesengland.gov.uk)



## Tone of voice

Tone of voice is a crucial element of how we connect with consumers, colleagues, and strategic partners and should underpin how we communicate.

Tone of voice must be:

1. Underpinned by our values and responsibilities:

- Compliant - fair, clear, and not misleading
- Accessible - using plain English
- Channel appropriate

2. Informed by our target audience's characteristics:

- Ambitious
- Independent
- Lifestyle focused

Tone may need to be dialled up or scaled back depending on channel, customer circumstance, or previous communications. More guidance can be found in our tone of voice guidelines. Request access by emailing [HelpToBuildComms@homesengland.gov.uk](mailto:HelpToBuildComms@homesengland.gov.uk)

# Key messages



You can include these key messages about Help to Build in any materials you share about the scheme.

- Help to Build is a government equity loan available to people in England who want to custom or self build their home.
- Help to Build will make custom and self build more affordable and a more attractive choice.
- Help to Build means customers can build a home with a lower deposit than usual, making custom and self build more accessible.
- On completion of the custom or self build home, the equity loan is paid to the repayment mortgage lender and the self build mortgage must switch to a repayment mortgage.
- The equity loan reduces the loan to value ratio of the repayment mortgage and helps to reduce risk for the lender.
- The land and build costs will be the same with or without the equity loan.
- Customers are not charged interest on the equity loan for the first 5 years. Interest payments start from year 6.
- Help to Build aims to scale up the number of SME builders in the market, and this could create 2,000 new custom and self build homes.

**#HelpToBuildYourHome**

## Caveats for marketing materials

### Full version

Help to Build is a government equity loan for people in England who want to build their own home. Government lends 5% to 20% (40% in London) of the estimated value of the home when it's built. Repayments: You cannot make monthly payments to reduce your equity loan amount. You must repay at the end of your mortgage or equity loan term, when you sell your home, or you can repay any time before. Interest rate: Years 1 to 5 fixed rate of 0% each year. Year 6 fixed rate of 1.75% each year. Year 7 on, previous year's interest rate increases by 2% plus CPI (or a min. 2% if CPI is zero or less). Homes England is the lender, and will secure the equity loan as a second charge on your home. Help to Build is subject to eligibility, terms, and conditions: [www.OwnYourHome.gov.uk/Help-to-Build/](http://www.OwnYourHome.gov.uk/Help-to-Build/). Your home may be repossessed if you do not keep up repayments on your repayment mortgage, equity loan or other loans secured against it.

### Short version

Help to Build is a government equity loan for people in England who want to build their own home. Eligibility, terms, and conditions apply. Customers should seek independent financial advice, and get information and guidance before applying for Help to Build: Equity Loan at [www.OwnYourHome.gov.uk/Help-to-Build/](http://www.OwnYourHome.gov.uk/Help-to-Build/).

# Help to Build media coverage highlights

Here are some examples of key messages featuring in Help to Build press coverage between April and August 2021.



**Mirror**

We explain everything we know so far about Help to Build Image: Bloomberg via Getty Images

COVID-19 NEWS POLITICS FOOTBALL CELEBS TV MONEY

## What is the Help to Build scheme and how much money can you get to design your dream home?



**NACSBA**  
National Custom & Self-Build Association

ABOUT US NEWS POLICY & ACTIVITY MEMBERS GET SUPPORT LIBRARY LOGIN

## £150 MILLION 'HELP TO BUILD' AND ACTION PLAN SET TO BOOST CUSTOM AND SELF-BUILD DELIVERY



Reviewed 24th April 2021

- Custom Homes
- Custom Build Finance
- Government Self-Build

**Other categories**

- All news
- Awards
- Community-led Housing
- Contractors
- Custom Build
- Developers
- Enjoy news
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- Garden communities
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## Minister unveils scheme to make self-build homes 'an affordable option' for all

POLITICS | HOUSING | Saturday 24 April 2021, 9:48am

CHIFF 10

## Government launches plan to boost custom building housing



24.04.2021 | Hester McQueen ACIM

## Britons should be encouraged to build their OWN homes to help ease Britain's housing crisis, according to a new report

- Report suggests 40,000 'self-commissioned homes' should be built each year
- MP Richard Bacon said plan will reduce shortage and improve design standards
- Report, commissioned by PM, welcomed by Housing Secretary Robert Jenrick

By DANIEL MARTIN POLICY EDITOR FOR THE DAILY MAIL  
PUBLISHED: 01:24, 21 August 2021 | UPDATED: 01:30, 21 August 2021

# Toolkit



We've provided a range of assets for you to use, both on and offline. We've also included guidance about how best to use these, along with examples of how to use them.

Request access by emailing [HelpToBuildComms@homesengland.gov.uk](mailto:HelpToBuildComms@homesengland.gov.uk)

- Logos
- Leaflet and poster templates
- Web banners

## Text to include in your email footer

You may want to include some information about Help to Build in your email footer, to help spread the word about the scheme.

### Suggestions for email footer text

- Help to Build - a government equity loan to help fund your custom or self build home.
- Help to Build is a government equity loan available to those in England who want to custom or self build their home. Find out more at [OwnYourHome.gov.uk/Help-to-Build](https://OwnYourHome.gov.uk/Help-to-Build)

## Logo use

Our core logo features the roundel containing our distinctive Help to Build logotype. Under this is the message 'Backed by HM Government'. Both of these elements make up the complete logo.

The logo must not be changed, altered or adapted in any way.

**As our partner, you must only use the Help to Build logo that contains the wording 'Backed by HM Government.'**



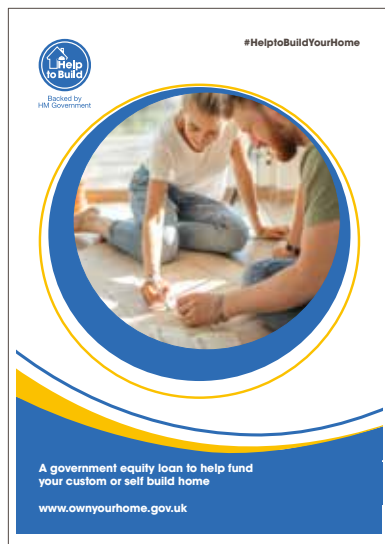
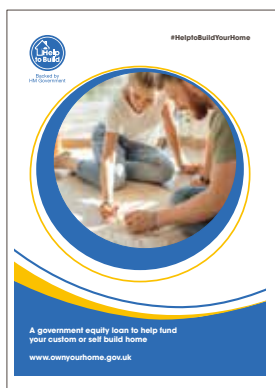
For more information on how to use the Help to Build logo correctly, including sizing and placement, please refer to our brand guidelines.



# Examples of our logo in use

## Leaflets and posters

Our posters are available in A3, A4 and A5 size. They're high resolution and have been designed for print, meaning they are not suitable for online use. Our designs include bleed and trim lines to make it easier for the company printing your posters.



## Web banners

Web banners are designed for online use. They are not suitable for printing. There are a wide range of sizes, which can be used in various locations on websites.



## Help to Build marketing guidelines

We've created an infographic which explains how to refer to the Help to Build: Equity Loan scheme. Select the preview below to go to the full version of the infographic.



## Social media

Support Help to Build social media channels by following and sharing our content.

**This is an example of content that Help to Build may post, and we would encourage you to share from your own channels.**

**#HelpToBuildYourHome**



# Useful information

While Homes England is the provider of the Help to Build: Equity Loan, we do not offer financial or legal advice, or advice on the building process, or builder mediation services. But, there are other organisations who provide free and impartial information.

## Homebuilding

The [National Custom and Self Build Association](#) (NaCSBA) is the voice of the custom and self build housing sector. Their mission is to make custom and self build a mainstream choice for everyone seeking a home of their own.

NaCSBA works to share knowledge and best practice across the sector and advise you through their [Self Build Portal website](#). Local councils must keep a list of anyone who wants to custom or self build, and you can find the registers local to you there.

Local authority planning and housing teams can get planning advice and information on the [Right to Build Task Force's website](#).

The [National Self Build and Renovation Centre](#) is a permanent venue offering independent advice and support to those who want to build their own home. They offer events, courses, exhibitions, and expert advice.

## Finance matters

[MoneyHelper](#) is an independent organisation set up by the government. It has a range of free and unbiased tools and advice for homebuyers, including understanding mortgages and using a mortgage adviser.

The [financial services register](#) lists financial advisers and mortgage brokers.

## Stamp duty

For information on stamp duty land tax and the latest rates, visit [Stamp Duty Land Taxes](#).

## HM Land Registry

For information on registering land or property, and search services, visit [HM Land Registry](#).

## Legal matters

The [Law Society's](#) online database lists solicitors.

The [Citizens Advice website](#) provides information about local Citizens Advice services.

You can apply for a Help to Build: Equity Loan at:  
[www.gov.uk/apply-for-help-to-build-equity-loan](http://www.gov.uk/apply-for-help-to-build-equity-loan)

Follow our social media channels:



**#HelpToBuildYourHome**

Find out more about Help to Build on:  
[www.OwnYourHome.gov.uk/Help-to-Build](http://www.OwnYourHome.gov.uk/Help-to-Build)



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