



Homes  
England

Date: 2 June 2023

Our Ref: RFI4322

Tel: 0300 1234 500

Email: [infogov@homesengland.gov.uk](mailto:infogov@homesengland.gov.uk)

The Housing and Regeneration Agency

██████████  
By Email Only

Information Governance Team  
Homes England  
Windsor House  
6<sup>th</sup> Floor  
42-50 Victoria Street  
London  
SW1H 0TL  
United Kingdom

Dear ██████████

## RE: Request for Information – RFI4322

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:

- 1. How many Help to Build equity loans have been issued since the scheme's launch in June 2022. Please provide a quarterly or monthly breakdown.*
- 2. How many of these loans were for custom build and how many for self build homes?*
- 3. Which areas of the country were the loans issued to?*
- 4. What is the total value of the loans issued, and the number of starts/completions of homes using the loans?*

## Response

We can confirm that Homes England holds some of the information you have requested. We will address each question in turn.

*1. How many Help to Build equity loans have been issued since the scheme's launch in June 2022. Please provide a quarterly or monthly breakdown.*

We can confirm that no Help to Build equity loans have been issued since the scheme's launch in June 2022.

OFFICIAL



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2. How many of these loans were for custom build and how many for self build homes?

3. Which areas of the country were the loans issued to?

4. What is the total value of the loans issued, and the number of starts/completions of homes using the loans?

We can confirm that Homes England does not hold the information detailed in your request.

To conclude that the information is not held, we have searched with our Help to Build team who would have the requested information if held.

The FOIA does not oblige a public authority to create information to answer a request if the requested information is not held. The duty under section 1(1) is only to provide the recorded information held.

The full text of section 1 in the legislation can be found here:

<https://www.legislation.gov.uk/ukpga/2000/36/section/1>

## Advice and Assistance

We have a duty to provide advice and assistance in accordance with Section 16 of the FOIA. To comply with this duty we are able to confirm that Help to Build equity loans are only drawn down when the build is complete. It can take up to two years from application to the drawing down of the equity loan.

## 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: [infogov@homesengland.gov.uk](mailto:infogov@homesengland.gov.uk)

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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