



Homes
England

Date: 21 November 2024

Our Ref: RFI4907

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

Mr [REDACTED]
By Email Only

Dear [REDACTED]

RE: Request for Information – RFI4907

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:

How many loans for funding have been allocated from the Home Builders Fund between October 2023 and the end of September 2024?

- Please give the number of loans
- The total allocated
- The number of homes that will be delivered from these loans
- How long each loan took to be approved
- Please separate the number and total value of those loans made for homes from those made for infrastructure work.
- Please also give information on how long each loan took to be decided, i.e. either approved or rejected. By this, I mean the time in days between an application being lodged and a letter/email being dispatched to the applicant. Please break this information down into the standard 12 economic regions of the United Kingdom.

Response

We can confirm that we do hold the requested information. Please be advised the Home Building Fund/Levelling Up Home Building Fund and Home Building Fund Infrastructure Loans are the follow-on funds from the Home Building Fund for housing development and infrastructure works. They are loans, rather than grants, and the information included in this response relates to recoverable loans.

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The Lumen
St James Boulevard, Newcastle Helix
Newcastle upon Tyne, NE4 5BZ

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Please be advised we rely on section 43(2) of the FOIA to withhold some of the information from disclosure.

Section 43 - Commercial interests

Under section 43(2) Homes England is not obliged to disclose information that would, or would be likely to, prejudice the commercial interests of any party.

The information requested relating to two of the loans engages section 43(2) of the FOIA as it is commercial in nature and its release would be likely to prejudice the commercial interests of Homes England and other interested parties to the information.

Homes England has identified that the information requested, if released, would be likely to prejudice the effective operation of our funding schemes.

Section 43 is a qualified exemption. This means that once we have decided that the exemption is engaged, Homes England must carry out a public interest test to assess whether or not it is in the wider public interest for the information to be disclosed.

Arguments in favour of disclosure:

- Homes England acknowledges there is a general public interest in promoting accountability, transparency, public understanding and involvement in how Homes England undertakes its work and how it spends public money.
- Homes England acknowledges that there is a public interest in large scale development processes and the robustness of the applications for funding submitted to the Home Building Fund/Levelling Up Home Building Fund.

Arguments in favour of withholding:

- If this information were to be released it would be likely to disadvantage Homes England's and the third party's commercial position and have a negative impact on ongoing discussions. This would also be likely to have the same negative effect on future commercial activity and other Homes England funding. This would not be in the public interest as it would put future developments at risk, inflate prices and damage Homes England's reputation as a partner;

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- Disclosure would result in house builders being deterred from including commercially sensitive information in future bids for grant funding. This will mean that Homes England would have to evaluate bids that are less comprehensive than would otherwise have been the case, meaning that Homes England's ability to undertake due diligence on the bids will be impaired. This would impact the ability of Government officials to make effective, informed decisions regarding allocation of public funds, meaning the decisions will be less robust and less likely to deliver value for money;
- The requested information relates to current and ongoing projects where all opportunities have not yet been determined or concluded. The disclosure of this information into the public domain could therefore disrupt the progress and put the projects at risk; and
- Homes England has been unable to identify a wider public interest in disclosing the information requested.

Having considered the arguments for and against disclosure of the information, we have concluded that at this time, the balance of the public interest favours non-disclosure for this information.

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

<https://www.legislation.gov.uk/ukpga/2000/36/section/43>

Our response is detailed below:

How many loans for funding have been allocated from the Home Builders Fund between October 2023 and the end of September 2024?

(a) Please give the number of loans

A total of 40 loan applications contracted between 1 October 2023 and 30 September 2024. This breaks down into 2 infrastructure projects and 38 housing development projects.

(b) The total allocated

This equates to £219.6m in loans on Infrastructure and £237.7m on housing development loans.

(c) The number of homes that will be delivered from these loans

These loans are anticipated to deliver 22,150 units of unlocked housing capacity and 5,645 homes.

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(d) How long each loan took to be approved

This question is addressed as part of section (f).

(e) Please separate the number and total value of those loans made for homes from those made for infrastructure work.

We have outlined the detail above based on loans made for homes and those made for infrastructure work.

(f) Please also give information on how long each loan took to be decided, i.e. either approved or rejected. By this, I mean the time in days between an application being lodged and a letter/email being dispatched to the applicant. Please break this information down into the standard 12 economic regions of the United Kingdom.

In the period between 1 October 2023 and 30 September 2024, 40 loan projects contracted and a further 30 projects were approved. 182 projects withdrew during the due diligence process as they were ineligible for funding and a further 172 projects were withdrawn as the prospective borrower ceased communication with us. No projects were formally rejected.

Annex A below contains a table which sets out the number of working days it took from origination to approval for each of the contracted projects.

Annex B below contains a table which sets out the number of working days it took from origination to approval for each of the approved contracts.

Annex C below contains a table which sets out the number of working days it took from origination to withdrawal for each of the withdrawn projects, as well as the reason for withdrawal. Please note, 22 project applications had not provided information on geographic location at the point of withdrawal and are noted as '0' in the Economic Region column.

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.

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Information Governance Team

Homes England

The Lumen

2nd Floor

St James Boulevard

Newcastle Helix

Newcastle upon Tyne

NE4 5BZ

United Kingdom

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

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Contracted Projects - Annex A

Programme	Project Name	Economic Area	UHC/MMC UHC/Homes	Working Days to Approval	
Levelling Up - Home Building Fund	Pulchra Homes Ltd - Peartree Lane, Teversal	East Midlands	7	28	
Levelling Up - Home Building Fund	WSB Developments (Bedfield) Ltd - Willow Croft, Long Green, Bedfield, Woodbridge, Suffolk, IP13				
Levelling Up - Home Building Fund	7JD	East of England	7	38	
Levelling Up - Home Building Fund	Broadleigh Homes Ltd - The Warren, Hadleigh, Essex	East of England	12	30	
Levelling Up - Home Building Fund	Ling Homes (The Crest) Limited - Old Park	West Midlands	5	66	
Levelling Up - Home Building Fund	Campbell Homes Ltd - Sackville Street, Ravensthorpe	Yorkshire and The Humber	7	52	
Levelling Up - Home Building Fund	Heywood Developments (Wesley) Limited - Bluebell Meadows	Yorkshire and The Humber	35	37	
Levelling Up - Home Building Fund	JWK DEVELOPMENTS (SPV3) LTD - Church Farm, Sandhutton	Yorkshire and The Humber	16	42	
Levelling Up - Home Building Fund	HH (AG) Ltd - Almonds Green	North West	32	48	
Levelling Up - Home Building Fund	IFX Carlisle Ltd - Land West of Bruntley Meadows	North West	5	181	
Levelling Up - Home Building Fund	Enjoy Building Ltd - Former Church Hall, Rectory Road, Clowne	East Midlands	5	176	
Levelling Up - Home Building Fund	Radcliffe Developments (Farnley) Ltd - Yew Tree Farm	Yorkshire and The Humber	17	84	
Levelling Up - Home Building Fund	Campbell Homes Ltd - Emley View, Ossett Lane, Earlsheaton	Yorkshire and The Humber	5	33	
Home Building Fund - Infrastructure Loan	Barking Riverside Ltd. Barking Riverside (HBF-IL)	London	16,500	250	
Levelling Up - Home Building Fund	Tilia Cross Keys Dev LLC	National	2,689	170	
Levelling Up - Home Building Fund	Wilson & Co Properties Developments Limited - Lancaster Road, Cockerham	North West	25	113	
Levelling Up - Home Building Fund	Blueoak Estates (Station House) Ltd - West Kirby Fire Station	North West	32	116	
Levelling Up - Home Building Fund	Invest and Fund Lending Alliance	National	619	201	
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Levelling Up - Home Building Fund	Re-Bar Construction Services Limited - Woodlands, Doe Lea	East Midlands	5	103	
Levelling Up - Home Building Fund	Westcountry Land (Bodmin) Limited - Watchmakers	South West	170	180	
Levelling Up - Home Building Fund	Evans Homes (Skelton) Ltd - Skelton, Leeds	Yorkshire and The Humber	92	494	
Levelling Up - Home Building Fund	Gladman Retirement Living Ltd - Adlington Revolver	National	938	1,032	
Levelling Up - Home Building Fund	Greenholme Mills Ltd - Wharfe View	Yorkshire and The Humber	6	15	
Levelling Up - Home Building Fund	Icon Roots Limited - 25-27 Roots Hall	East of England	12	47	
Levelling Up - Home Building Fund	West East Properties Ltd - Napier Street, Sheffield	Yorkshire and The Humber	8	12	
Levelling Up - Home Building Fund	Stancliffe Homes (Oxcroft) Ltd - phase B	East Midlands	461	56	
Levelling Up - Home Building Fund	J & J Holden Homes Limited - Westfield Road, Catterall	North West	11	82	
Levelling Up - Home Building Fund	IPCJC Limited - Beverley House, Shipton Road, York	Yorkshire and The Humber	21	86	
Levelling Up - Home Building Fund	Ford Water Ltd - Former St. Nicholas School Site, Beverley	Yorkshire and The Humber	30	49	
Levelling Up - Home Building Fund	Baxter Homes (Tithebarn) Ltd – Tithebarn Street, Poulton-le-Fylde	North West	43	69	
Levelling Up - Home Building Fund	Pickstock Homes (Ludlow) Ltd - Phase 2 Rocks Green, Ludlow, Shropshire	West Midlands	67	119	
Levelling Up - Home Building Fund	Rathgaar Mountbatten Limited - 2A Rathgaar Avenue, West Ealing, London W13 9PL	London	8	88	
Levelling Up - Home Building Fund	Duchy Homes (Willerby) Ltd – Willerby	Yorkshire and The Humber	50	50	
Levelling Up - Home Building Fund	Venturi Homes (Austwick) Limited - Land at Pant Lane, Austwick	Yorkshire and The Humber	8	54	
Levelling Up - Home Building Fund	Mulgrave Developments Ltd - Burniston	Yorkshire and The Humber	50	41	
Levelling Up - Home Building Fund	Hamilton Development Homes Limited - Honeywall Lane, Madeley Heath	West Midlands	34	31	
Levelling Up - Home Building Fund	DSG Developments Limited - The Boiler House, Factory Lane West, Halstead, CO9 1EX	East of England	22	455	
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Levelling Up - Home Building Fund	Advent Developments Adel Limited - East Moor, Adel	Yorkshire and The Humber	72	572	
Levelling Up - Home Building Fund	Raemore Homes Ltd - Moresby Parks site B	North West	19	845	

Approved Projects - Annex B

Programme	Economic Area	Units	Working Days B/W Origination and Approval
Levelling Up - Home Building Fund	Yorkshire and The Humber	8	33
Levelling Up - Home Building Fund	North West	27	226
Levelling Up - Home Building Fund	North West	5	102
Levelling Up - Home Building Fund	Yorkshire and The Humber	21	51
Levelling Up - Home Building Fund	Yorkshire and The Humber	7	33
Levelling Up - Home Building Fund	London	8	91
Levelling Up - Home Building Fund	East of England	8	44
Levelling Up - Home Building Fund	South West	6	53
Levelling Up - Home Building Fund	North West	300	71
Levelling Up - Home Building Fund	South East	20	92
Levelling Up - Home Building Fund	East Midlands	12	133
Levelling Up - Home Building Fund	North East	7	110
Levelling Up - Home Building Fund	South East	87	48
Levelling Up - Home Building Fund	South West	6	94
Levelling Up - Home Building Fund	London	119	158
Levelling Up - Home Building Fund	Yorkshire and The Humber	11	68
Levelling Up - Home Building Fund	Yorkshire and The Humber	70	63
Levelling Up - Home Building Fund	East of England	8	45
Levelling Up - Home Building Fund	East of England	144	138
Home Building Fund - Infrastructure Loan	London	-	169
Levelling Up - Home Building Fund	South West	26	152
Levelling Up - Home Building Fund	South East	9	287
Levelling Up - Home Building Fund	Yorkshire and The Humber	15	41
Home Building Fund - Infrastructure Loan	London	762	169
Levelling Up - Home Building Fund	Yorkshire and The Humber	24	62
Levelling Up - Home Building Fund	West Midlands	284	239
Home Building Fund - Infrastructure Loan	East Midlands	1,350	216
Levelling Up - Home Building Fund	South West	9	277
Home Building Fund - Infrastructure Loan	National	2,000	235
Home Building Fund - Infrastructure Loan	North West	1,078	989

Withdrawn Applications - Annex C

Programme	Reason for withdrawal	Economic Region	Days to Withdrawal
Home Building Fund Infrastructure Loan	Borrower Ceased Communication	0	1831
Home Building Fund Infrastructure Loan	Borrower Ceased Communication	East of England	1469
Levelling Up - Housing Development Loan	Ineligible	East Midlands	855
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	552
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	505
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	511
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	383
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	404
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	326
Levelling Up - Housing Development Loan	Ineligible	East Midlands	370
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	240
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	276
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	271
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	204
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North East	341
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	275
Levelling Up - Housing Development Loan	Ineligible	East Midlands	320
Levelling Up - Housing Development Loan	Ineligible	South West	266
Levelling Up - Housing Development Loan	Ineligible	South West	266
Levelling Up - Housing Development Loan	Ineligible	East of England	169
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	200
Levelling Up - Housing Development Loan	Ineligible	South East	304
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	189
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	217
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	141
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	135
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	192
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	118
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	245
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	244
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North East	163
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	102
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	102
Levelling Up - Housing Development Loan	Ineligible	South East	237
Levelling Up - Housing Development Loan	Ineligible	South West	52
Levelling Up - Housing Development Loan	Ineligible	South East	45
Levelling Up - Housing Development Loan	Ineligible	North West	93
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	45
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	118
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	87
Levelling Up - Housing Development Loan	Ineligible	London	28
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	14
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	94
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	91
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	102
Levelling Up - Housing Development Loan	Ineligible	South East	100

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Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	141
Levelling Up - Housing Development Loan	Ineligible	South East	169
Levelling Up - Housing Development Loan	Ineligible	South East	13
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	50
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	26
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	163
Levelling Up - Housing Development Loan	Ineligible	South East	163
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	94
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	89
Levelling Up - Housing Development Loan	Ineligible	London	50
Levelling Up - Housing Development Loan	Ineligible	South East	44
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	32
Levelling Up - Housing Development Loan	Ineligible	East of England	108
Levelling Up - Housing Development Loan	Ineligible	East of England	107
Levelling Up - Housing Development Loan	Ineligible	South East	7
Levelling Up - Housing Development Loan	Ineligible	East of England	43
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	102
Levelling Up - Housing Development Loan	Ineligible	North East	151
Levelling Up - Housing Development Loan	Ineligible	South West	11
Levelling Up - Housing Development Loan	Ineligible	North West	112
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	30
Levelling Up - Housing Development Loan	Ineligible	East of England	89
Levelling Up - Housing Development Loan	Ineligible	South East	71
Levelling Up - Housing Development Loan	Ineligible	North West	12
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	86
Levelling Up - Housing Development Loan	Ineligible	South West	38
Levelling Up - Housing Development Loan	Ineligible	London	15
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	97
Levelling Up - Housing Development Loan	Ineligible	South East	12
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	60
Levelling Up - Housing Development Loan	Ineligible	North East	24
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	94
Levelling Up - Housing Development Loan	Ineligible	East of England	11
Levelling Up - Housing Development Loan	Ineligible	South West	115
Levelling Up - Housing Development Loan	Ineligible	East of England	10
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	27
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	52
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	26
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	71
Levelling Up - Housing Development Loan	Ineligible	0	26
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	23
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	42
Levelling Up - Housing Development Loan	Ineligible	South West	18
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	49
Levelling Up - Housing Development Loan	Ineligible	London	10
Levelling Up - Housing Development Loan	Ineligible	London	103
Levelling Up - Housing Development Loan	Ineligible	East of England	124
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	60
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	60
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	94

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Levelling Up - Housing Development Loan	Ineligible	London	20
Levelling Up - Housing Development Loan	Ineligible	South West	8
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	74
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	100
Levelling Up - Housing Development Loan	Ineligible	South East	52
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	51
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	37
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	84
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	34
Levelling Up - Housing Development Loan	Ineligible	East of England	6
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	7
Levelling Up - Housing Development Loan	Ineligible	North East	1813
Levelling Up - Housing Development Loan	Ineligible	North West	1192
Levelling Up - Housing Development Loan	Ineligible	South East	1141
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	1034
Levelling Up - Housing Development Loan	Ineligible	North West	979
Levelling Up - Housing Development Loan	Ineligible	South East	1040
Levelling Up - Housing Development Loan	Ineligible	North East	1048
Levelling Up - Housing Development Loan	Ineligible	North West	670
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	653
Levelling Up - Housing Development Loan	Ineligible	0	605
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	456
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	456
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	276
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	241
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	50
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	6
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	21
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	944
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	929
Levelling Up - Housing Development Loan	Ineligible	North West	589
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	438
Levelling Up - Housing Development Loan	Ineligible	North West	478
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	385
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	383
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	369
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	452
Levelling Up - Housing Development Loan	Ineligible	North West	448
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	347
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	347
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	306
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	373
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	269
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	265
Levelling Up - Housing Development Loan	Ineligible	North West	346
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	280
Levelling Up - Housing Development Loan	Ineligible	North West	279
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	274
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	280
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	253
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	251
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	244
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	213
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	248
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	274
Levelling Up - Housing Development Loan	Ineligible	North East	224

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Levelling Up - Housing Development Loan	Borrower Ceased Communication	North East	272
Levelling Up - Housing Development Loan	Ineligible	North West	272
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	272
Levelling Up - Housing Development Loan	Ineligible	East Midlands	266
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	236
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	265
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	327
Levelling Up - Housing Development Loan	Ineligible	West Midlands	322
Levelling Up - Housing Development Loan	Ineligible	East Midlands	313
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	238
Levelling Up - Housing Development Loan	Ineligible	North West	260
Levelling Up - Housing Development Loan	Ineligible	North West	322
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	260
Levelling Up - Housing Development Loan	Ineligible	South West	170
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	230
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	331
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	185
Levelling Up - Housing Development Loan	Ineligible	North West	307
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	214
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	242
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	180
Levelling Up - Housing Development Loan	Ineligible	East of England	239
Levelling Up - Housing Development Loan	Ineligible	0	239
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	149
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North East	154
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	179
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	142
Levelling Up - Housing Development Loan	Ineligible	North West	260
Levelling Up - Housing Development Loan	Ineligible	South West	126
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	202
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	168
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	163
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	164
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	163
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	157
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	156
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	189
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	154
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	154
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	154
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	154
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	180
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	147
Levelling Up - Housing Development Loan	Ineligible	North West	176
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	126
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	147
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	99
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	170
Levelling Up - Housing Development Loan	Ineligible	West Midlands	169
Levelling Up - Housing Development Loan	Ineligible	North West	167
Levelling Up - Housing Development Loan	Ineligible	London	163
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	132
Levelling Up - Housing Development Loan	Ineligible	North West	153
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	103
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	127
Levelling Up - Housing Development Loan	Ineligible	West Midlands	63
Levelling Up - Housing Development Loan	Ineligible	South East	235
Levelling Up - Housing Development Loan	Ineligible	North West	148

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Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	148
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	120
Levelling Up - Housing Development Loan	Ineligible	0	144
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	113
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	93
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	140
Levelling Up - Housing Development Loan	Ineligible	East Midlands	138
Levelling Up - Housing Development Loan	Ineligible	North West	135
Levelling Up - Housing Development Loan	Ineligible	North West	195
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	121
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	102
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	133
Levelling Up - Housing Development Loan	Ineligible	South East	131
Levelling Up - Housing Development Loan	Ineligible	West Midlands	125
Levelling Up - Housing Development Loan	Ineligible	North West	124
Levelling Up - Housing Development Loan	Ineligible	North West	139
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	178
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	116
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North West	129
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	80
Levelling Up - Housing Development Loan	Ineligible	South East	22
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	192
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	81
Levelling Up - Housing Development Loan	Ineligible	East Midlands	103
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	26
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	69
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	69
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	13
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	63
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	94
Levelling Up - Housing Development Loan	Ineligible	South West	10
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	94
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	65
Levelling Up - Housing Development Loan	Ineligible	South West	7
Levelling Up - Housing Development Loan	Ineligible	North West	84
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	83
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	7
Levelling Up - Housing Development Loan	Ineligible	London	7
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	167
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	35
Levelling Up - Housing Development Loan	Ineligible	North West	1
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	1
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	26
Levelling Up - Housing Development Loan	Ineligible	West Midlands	71
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	158
Levelling Up - Housing Development Loan	Ineligible	South West	158
Levelling Up - Housing Development Loan	Ineligible	South East	25
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	21
Levelling Up - Housing Development Loan	Ineligible	Yorkshire and The Humber	137
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South East	139
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	65
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	65
Levelling Up - Housing Development Loan	Ineligible	North West	42
Levelling Up - Housing Development Loan	Ineligible	London	13
Levelling Up - Housing Development Loan	Ineligible	London	9
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	41
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Levelling Up - Housing Development Loan	Ineligible	North West	95
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	72
Levelling Up - Housing Development Loan	Ineligible	South East	22
Levelling Up - Housing Development Loan	Ineligible	South East	23
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	45
Levelling Up - Housing Development Loan	Ineligible	South West	112
Levelling Up - Housing Development Loan	Ineligible	South East	3
Levelling Up - Housing Development Loan	Ineligible	West Midlands	105
Levelling Up - Housing Development Loan	Borrower Ceased Communication	North East	20
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	5
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	59
Levelling Up - Housing Development Loan	Ineligible	East of England	13
Levelling Up - Housing Development Loan	Ineligible	East of England	20
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	63
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	24
Levelling Up - Housing Development Loan	Ineligible	East of England	7
Levelling Up - Housing Development Loan	Ineligible	East of England	37
Levelling Up - Housing Development Loan	Ineligible	South East	91
Levelling Up - Housing Development Loan	Ineligible	0	9
Levelling Up - Housing Development Loan	Ineligible	West Midlands	32
Levelling Up - Housing Development Loan	Ineligible	East Midlands	25
Levelling Up - Housing Development Loan	Ineligible	South East	84
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	20
Levelling Up - Housing Development Loan	Borrower Ceased Communication	London	27
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	47
Levelling Up - Housing Development Loan	Ineligible	South East	8
Levelling Up - Housing Development Loan	Ineligible	East of England	6
Levelling Up - Housing Development Loan	Ineligible	South West	12
Levelling Up - Housing Development Loan	Ineligible	East Midlands	34
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	78
Levelling Up - Housing Development Loan	Ineligible	West Midlands	42
Levelling Up - Housing Development Loan	Ineligible	London	6
Levelling Up - Housing Development Loan	Borrower Ceased Communication	South West	8
Levelling Up - Housing Development Loan	Ineligible	South East	22
Levelling Up - Housing Development Loan	Ineligible	London	10
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	68
Levelling Up - Housing Development Loan	Ineligible	London	14
Levelling Up - Housing Development Loan	Ineligible	0	17
Levelling Up - Housing Development Loan	Ineligible	South East	25
Levelling Up - Housing Development Loan	Ineligible	East Midlands	25
Levelling Up - Housing Development Loan	Borrower Ceased Communication	0	18
Levelling Up - Housing Development Loan	Ineligible	South West	17
Levelling Up - Housing Development Loan	Ineligible	South East	12
Levelling Up - Housing Development Loan	Ineligible	South East	18
Levelling Up - Housing Development Loan	Ineligible	West Midlands	10
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	8
Levelling Up - Housing Development Loan	Ineligible	East Midlands	14
Levelling Up - Housing Development Loan	Ineligible	London	4
Levelling Up - Housing Development Loan	Ineligible	East Midlands	5
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	36
Levelling Up - Housing Development Loan	Ineligible	East of England	5
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	17
Levelling Up - Housing Development Loan	Ineligible	London	9
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	28
Levelling Up - Housing Development Loan	Ineligible	East Midlands	19
Levelling Up - Housing Development Loan	Ineligible	South East	7
Levelling Up - Housing Development Loan	Ineligible	London	12

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Levelling Up - Housing Development Loan	Ineligible	South East	13
Levelling Up - Housing Development Loan	Ineligible	London	8
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	31
Levelling Up - Housing Development Loan	Ineligible	South East	7
Levelling Up - Housing Development Loan	Ineligible	East of England	12
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	31
Levelling Up - Housing Development Loan	Ineligible	East of England	34
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East of England	54
Levelling Up - Housing Development Loan	Ineligible	South West	30
Levelling Up - Housing Development Loan	Ineligible	South East	11
Levelling Up - Housing Development Loan	Ineligible	0	12
Levelling Up - Housing Development Loan	Ineligible	South East	43
Levelling Up - Housing Development Loan	Ineligible	West Midlands	12
Levelling Up - Housing Development Loan	Ineligible	South East	11
Levelling Up - Housing Development Loan	Ineligible	South West	16
Levelling Up - Housing Development Loan	Ineligible	South East	15
Levelling Up - Housing Development Loan	Ineligible	East Midlands	5
Levelling Up - Housing Development Loan	Ineligible	0	1
Levelling Up - Housing Development Loan	Borrower Ceased Communication	West Midlands	22
Levelling Up - Housing Development Loan	Borrower Ceased Communication	East Midlands	17
Levelling Up - Housing Development Loan	Ineligible	West Midlands	8
Levelling Up - Housing Development Loan	Ineligible	East Midlands	25
Levelling Up - Housing Development Loan	Ineligible	South East	12
Levelling Up - Housing Development Loan	Ineligible	London	10
Levelling Up - Housing Development Loan	Ineligible	London	19
Levelling Up - Housing Development Loan	Borrower Ceased Communication	Yorkshire and The Humber	11
Levelling Up - Housing Development Loan	Ineligible	South West	1