



Homes  
England

Date: 24 January 2025

Our Ref: RFI4986

Tel: 0300 1234 500

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

[REDACTED]  
By Email Only

Dear [REDACTED]

**RE: Request for Information – RFI4986**

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:**

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

**1b) Please provide the number of applications to the loan fund by age, gender and race.**

**1c) Please provide the number of approved applications (this can be 'in principle' approval but stipulate this in your response.)**

**1d) Please provide data on approved applications by age, gender and race.**

**1e) Please provide the number of applications turned down.**

**1f) Please provide data on rejected applications by age, gender and race.**

**2) Can you please supply the data from Q1a as regional data too.**

2<sup>nd</sup> Floor  
The Lumen  
St James Boulevard, Newcastle Helix  
Newcastle upon Tyne, NE4 5BZ

0300 1234 500  
@HomesEngland  
[www.gov.uk/homes-england](http://www.gov.uk/homes-england)





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**3a) Of those approved applications referenced in Q1c, how many applicants have gone on to access the funds approved?**

**3b) Of those who have accessed the approved funds, how many have completed their building project?**

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

**5) Can you also provide broad data on why the other applications were turned down: ie: incorrectly completed application, no planning permission etc.**

## Response

We can confirm that we do hold some of the requested information. We'll respond to each question in turn.

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

We have received 99 applications under the Help to Build Scheme to date.

**1b) Please provide the number of applications to the loan fund by age, gender and race.**

Age range	Number of applications
18 – 24	6
25 – 34	18
35 – 44	40
45 – 54	21
55 – 64	11
65 +	3

Gender	
Male	72
Female	27

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We can confirm that Homes England no longer holds information relating to the race of unsuccessful applicants.

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>

**1c) Please provide the number of approved applications (this can be 'in principle' approval but stipulate this in your response.)**

There have been 0 fully approved applications. 1 offer in principle is progressing.

**1d) Please provide data on approved applications by age, gender and race.**

We can inform you that we do hold some of the information that you have requested. However, we rely on Section 40 (2) of the FOIA to withhold the information from disclosure.

#### Section 40 – Personal information

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

To disclose personal data, such as gender and age 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>

We can confirm that we do not hold information on the race of approved applicants.

**1e) Please provide the number of applications turned down.**

77 applications.

**1f) Please provide data on rejected applications by age, gender and race.**

Ages	
18-24	5
25-34	15
35-44	29
45-54	17
55-64	8
65+	3

Gender	
Male	54
Female	23

We can confirm that Homes England does not hold information relating to the race of unsuccessful applicants.

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.

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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>

**2) Can you please supply the data from Q1a as regional data too.**

Region	
East	9
East Midlands	7
East Wales	1
Isle of Wight	1
London	22
North East	1
North West	13
South East	15
South East Wales	1
South West	7
West Midlands	12
Yorkshire	10

**3a) Of those approved applications referenced in Q1c, how many applicants have gone on to access the funds approved?**

0 applicants have accessed the approved funds. This is because the approved application is an offer in principle.

**3b) Of those who have accessed the approved funds, how many have completed their building project?**

As above, 0 applicants have accessed the approved funds.

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

Range	Number of applications
£0 - £24,999	22
£25,000 - £49,999	19
£50,000 - £74,999	20
£75,000 - £99,999	15
£100,000 - £124,999	15
£125,000 - £149,999	0
£150,000 - £174,999	3
£175,000 - £199,999	1
£200,000 - £224,999	0
£225,000 - £249,999	4

We can inform you that we do hold information relating to the individual loan amount for the application that's approved in principle. However, we rely on Section 40 (2) of the FOIA to withhold the information from disclosure.

#### Section 40 – Personal information

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

To disclose personal data, such as the value of this individual application, could lead to the identification of third parties and would breach one or more of the data protection principles.

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>

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**5) Can you also provide broad data on why the other applications were turned down: ie: incorrectly completed application, no planning permission etc.**

Submitted applications have been previously rejected due to processes not being followed, for example, failure to obtain a Decision in Principle from a registered lender, or where financial details submitted in the application did not meet our customer sustainability checklist requirements. Applications have also not progressed where applicants have not responded to correspondence from Homes England requesting further information.

**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)

Information Governance Team  
Homes England  
The Lumen  
2<sup>nd</sup> 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.

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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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