## Homes England and United Trust Bank launch £250m Housing Accelerator Fund

Homes England, the Government's housing delivery agency and United Trust Bank (UTB), an established specialist lender, have today announced a £250 million fund to support small and medium-sized builders with development finance at up to 70% Loan to Gross Development Value.

The Housing Accelerator Fund will provide construction loans between £1m and £10m. The alliance will improve access to finance offered to smaller builders and drive the continued diversification of the housing market over the coming years. Applications are being accepted from today and prospective borrowers should contact UTB using the details below.

Gordon More, Chief Investment Officer, Homes England said: "The Housing Accelerator Fund is open for business from today. In line with Homes England's commitment to supporting SMEs, it will help smaller builders get on and build now, as well as improve the lending landscape for SMEs by driving competition in the market, improving choice and encouraging innovation. United Trust Bank has consistently supported housebuilders of all sizes and is an experienced and capable lender, we're pleased to be collaborating with them on this long-term partnership and look forward to seeing the fund support the delivery of new homes across the country."

Noel Meredith, Executive Director, United Trust Bank said: "SME housebuilders have a vital role to play in delivering the UK's new housing needs and UTB has amassed considerable experience helping such businesses to complete thousands of successful developments. This is an exciting new partnership with Homes England which will make a real difference to both long established and newly formed development companies requiring competitive funding and the long-term support of a knowledgeable and experienced specialist lender. This alliance will help to reinvigorate and increase diversity in the SME housebuilding sector, and boost housing supply in areas under the greatest affordability pressures."

Housing Minister, Rt Hon Christopher Pincher MP said: "It is a top priority for this Government to build the homes this country needs and it is vital for our economic recovery that we support as many as possible within the house-building industry to deliver these homes. "I welcome the announcement of the alliance between Homes England and United Trust Bank — this is win-win. It will not only support our commitment to build more homes, but also give smaller developers easier access to finance."

For more information, please visit the United Trust Bank website email development@utbank.co.uk or call 020 7190 5555.

Notes to editors For further information about United Trust Bank: Jason Wyer-Smith — 42 PR: Email: jason@42pr.com / Mobile: 07824 818242 About United Trust Bank United Trust Bank (UTB) is an expanding UK specialist bank founded

in 1955 providing a wide range of secured funding facilities for individuals and businesses and deposit accounts for individuals, businesses and charities. The Bank has dedicated divisions providing development finance, bridging finance, structured finance, asset finance and mortgages and their in-depth knowledge combined with commercial awareness makes it the lender of choice for finance brokers, developers and individuals seeking a high quality, bespoke service and a reliable source of funding.

# Independent report: John Penrose MP publishes proposals to strengthen UK's competition regime

- Independent report from John Penrose MP sets out proposals to boost competition to benefit businesses and consumers across the UK
- review considers how the UK's competition regime can be updated in the context of COVID-19 and the end of the transition period
- "A free-trading, global post-Brexit Britain should aim to have one of the best competition and consumer regimes in the world", Mr Penrose said

John Penrose MP has today (16 February) <u>published proposals to update the UK's competition and consumer regime</u>.

In September 2020, Mr Penrose was invited by the government to conduct an independent review of UK competition policy, to see how it can be reformed as the country begins life as an independent trading nation and builds back better from COVID-19.

In his final report — Power to the People — Mr Penrose recommends measures to reform the UK's competition institutions for the digital age.

Mr Penrose brings a unique perspective from his experience in business, an understanding of everyday consumer issues from 15 years as a constituency MP, and long-running interest in the subject.

Business Secretary Kwasi Kwarteng said:

The UK's competition laws and institutions are highly regarded across the globe, however as we build back better from the pandemic and start life as an independent trading nation, we have a golden opportunity to strengthen that reputation.

I want to thank John Penrose for his hard work on this independent report, which considers how the UK's competition regime can promote productivity, reward and encourage innovation and, most importantly, get consumers a better deal.

We will consider John's recommendations and respond in due course.

#### Chancellor Rishi Sunak said:

This government continues to champion British businesses as demonstrated by our unprecedented £280 billion package of support throughout the pandemic.

We must strengthen competition in our economy as we build back stronger from COVID-19 and protecting consumers will remain at the heart of this important work.

In his report, Mr Penrose outlines options to promote competition in the UK and to improve consumer confidence. This includes proposals to protect consumers from new kinds of rip-offs, and to ensure that they can expect fair treatment, particularly in online transactions.

Mr Penrose recommends further work to strengthen and speed up enforcement of consumer and competition law.

Mr Penrose's report complements recent government action on competition.

In November 2020, the government <u>announced the formation of a new Digital Markets Unit</u> to oversee a pro-competition regime for platforms including those funded by digital advertising, such as Google and Facebook.

John Penrose was appointed the Prime Minister's Anti-Corruption Champion in December 2017 and was reappointed in July 2019. He was previously a Minister of State in the Northern Ireland Office from November 2018 to July 2019. John was first elected as MP for Weston, Worle and the Villages in 2005.

Before entering Parliament, John had an extensive business career, which included roles at: J P Morgan (risk management on a bank trading floor), McKinsey (strategic management consultancy), Thompson (academic book publishing), and Pearson PLC (Managing Director of Longman's schoolbook publishing operations). John also helped found Credit Market Analysis (publishing credit data for financial firms).

### Say Hy to the home of the future

• UK's first homes with appliances fuelled entirely by hydrogen will be built in Low Thornley, Gateshead, with funding from the government's Hy4Heat innovation programme, Northern Gas Networks and Cadent

- the houses include hydrogen appliances such as boilers, hobs, cookers and fires that release no carbon emissions providing the public a glimpse into the potential home of the future
- demonstrates the potential of hydrogen energy to help achieve the government's ambitions to eliminate the UK's contribution to climate change by 2050

The UK's first homes with household appliances fuelled entirely by hydrogen are set to be built in Low Thornley, Gateshead, providing the public a glimpse into the potential home of the future where no carbon emissions are released.

The 2 semi-detached homes, funded with the help of the UK government's <a href="https://hy4Heat Innovation programme">hy4Heat Innovation programme</a>, will open in April 2021, showing how hydrogen has the potential to be used as a clean replacement to natural gas in the home.

The hydrogen house project is aligned with a larger scheme detailed in the Prime Minister's <u>Ten point plan</u> which also includes establishing a Hydrogen Neighbourhood, and to the development of plans for a potential Hydrogen Town before the end of this decade.

The houses will use 100% hydrogen for domestic heating and cooking in appliances including boilers, hobs, cookers and fires.

Unlike natural gas, which is responsible for over 30% of the UK's carbon emissions, hydrogen produces no carbon at the point of use, with the only byproduct being water.

Hydrogen could play a vital role in achieving the government's commitment of eliminating the UK's contribution to climate change by 2050, with the industry creating up to 8,000 jobs across Britain's industrial heartlands and beyond by 2030, potentially unlocking up to 100,000 jobs by 2050.

Energy Minister Anne-Marie Trevelyan said:

From running a hot bath and cooking our evening meals to turning on the heating, most of us use natural gas every day. However, to tackle climate change, we need to find alternatives to fossil fuels and move towards making clean energy the norm.

While these new houses in Gateshead will look like any other, they will showcase how low carbon hydrogen can transform the way we power our homes and offer a glimpse of what the future holds as we build back greener.

The project secured a £250,000 grant from the government's <u>Hy4Heat Innovation</u> <u>programme</u> and is being run by gas company Northern Gas Networks and Cadent, who have both also input £250,000 of funding each.

The houses are planned to be open to members of the public, who will be able to view appliances and see how they compare to existing ones. Local schools, colleges and universities will also be welcomed to learn about the new technology, as well as potential careers in the emerging green economy and in science, technology, engineering and maths (STEM) subjects.

Mark Horsley, Chief Executive Officer of Northern Gas Networks said:

We're delighted to be working with BEIS and Cadent on this unique demonstration, which gives energy customers a first glimpse at hydrogen technology in the home.

Just like natural gas, hydrogen can heat homes in exactly the same way, meaning minimal change for customers in terms of how they use gas for heating or cooking.

The houses bring to life the potential of this green gas for keeping UK homes warm, while minimising impact on the environment.

Steve Fraser, Chief Executive Officer at Cadent said:

We are proud to be part of this important project where we will be able to show customers what their future gas appliances will look like. A familiar sight to them, with one difference, they will be powered by hydrogen.

These projects are so important to demonstrate a decarbonised energy solution in homes now.

Today's announcement comes ahead of government plans to publish its Hydrogen Strategy later this year, which will outline plans to build a UK hydrogen economy.

The hydrogen houses are intended to have a 3-year lifespan, but potentially longer, up to 10 years. They are not intended to be habitable, but to showcase the use of hydrogen fuelled applications in a real-world domestic setting.

The innovative hydrogen appliances have been produced with support from the government's Hy4heat innovation programme.

The 2 hydrogen houses are being built at Northern Gas Networks' site in Low Thornley, Gateshead.

# Culture Secretary appoints Blondel Cluff CBE as Chair of the National Lottery Community Fund

The role will see her set the long-term strategic direction for the largest funder of community activity in the UK, working with charities to enable people and communities to thrive.

During 2020 it distributed over £650 million, thanks to National Lottery players, delivering support to more than 13,000 community groups as part of the coronavirus response. Beneficiaries ranged from radio shows for patients in hospital to aid their recovery, to online music sessions for children and young people, helping tackle lockdown loneliness.

Growing up within a family from Anguilla, Blondel has been a solicitor for more than 35 years, holding a number of high level public roles focused on communities, education, health and heritage over the past two decades.

She was co-opted to the Prime Minister's Commission on Race and Ethnic Disparities, with a focus on education, and is a member of the Windrush Cross Government Working Group, led by the Home Office.

Blondel recently retired from diplomatic service, having represented the British Overseas Territory of Anguilla, supporting the territory through Hurricane Irma, constitutional reform and in its preparations for Brexit as a border nation of the EU.

She remains as CEO of the West India Committee, a UK registered charity and Royal Charter institution that is the custodian of a UNESCO inscribed library and collection on the Caribbean and is a Consulting NGO of UNESCO on small island developing nations and heritage. During the past six years, she has served as chair of the National Lottery Heritage Fund's London and South Committee and also chaired the London Committee of its predecessor, the Heritage Lottery Fund.

In 2018 she received a CBE for services to numismatic design and for her work with the Caribbean community in the UK and abroad.

Culture Secretary Oliver Dowden said:

Over the past year, the National Lottery Community Fund has distributed hundreds of millions of pounds to support our dedicated charities playing a huge role in the national effort against coronavirus, providing a lifeline to vulnerable people across the country.

I am delighted to appoint Blondel as its new Chair. Her extensive background in charity and community work means she is ideally

placed to ensure Lottery funding helps us build back stronger from the pandemic and reflects the needs of people right across the UK.

#### Blondel Cluff CBE said:

Communities are the very lifeblood of a nation and, as such, I am honoured to have the opportunity to support them as Chair of the National Lottery Community Fund at such an important time for us all.

As per legislation the Secretary of State for Digital, Culture, Media and Sport has formal responsibility for the appointment of the members of the Board.

Ministers were assisted in their decision-making by an Advisory Assessment Panel which included a departmental official and a senior independent panel member approved by the Commissioner for Public Appointments.

She will replace interim chair Tony Burton CBE.

**ENDS** 

Notes to editors:

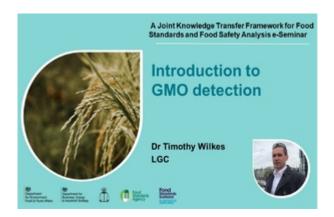
- The National Lottery Community Fund is an executive non-departmental public body, sponsored by the Department for Digital, Culture, Media and Sport.
- Blondel Cluff will hold the post of Chair of the National Lottery Community Fund from 1 February 2021 to 1 February 2025. Remuneration for the new NLCF Chair will be £40,000 per annum for up to two days a week.
- She is a Fellow of King's College London, where she was a member of the college council for several years, focusing on institutional change, governance and investment.
- Blondel is a member of the Royal Mint Advisory Committee that is responsible for the themes and designs depicted on Britain's coinage. An author of various works on the Caribbean, Blondel regularly lectures on history and heritage.
- This appointment process was run in accordance with the Governance Code on Public Appointments.
- Blondel was asked to declare any significant political activity

undertaken in the last five years. This is defined as holding office, public speaking, making a recordable donation or candidature for election. She has not declared any activity.

### **GMO Detection e-seminar**

News story

Introduction to the subject of GMO detection in food and feed samples, and advice and guidance on the application of DNA-based analytical methods



This e-seminar by Dr Timothy Wilkes (Researcher at the National Measurement Laboratory, LGC) includes topics such as legislation relevant to the regulation of GMOs, DNA-based detection methods, bioinformatic tools and decision support systems, as well as guidance on the sourcing of appropriate analytical reference materials.

The e-seminar is intended for individuals working in official control laboratories, the food industry and those involved with the UK official control system.

The production of this e-seminar was co-funded by the UK Department for Environment, Food and Rural Affairs, <u>Defra</u>, the <u>Food Standards Agency</u>, <u>Food Standards Scotland</u> and the Department for Business, Energy and Industrial Strategy, <u>BEIS</u> via the Government Chemist, under the Joint Knowledge Transfer Framework for Food Standards and Food Safety Analysis.

Please note that this e-seminar was recorded in 2020 i.e. prior to the end of the period of transition for the process of the UK leaving the European Union.

GMO detection e-seminar

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