



Homes England

The Housing and Regeneration Agency

Date: 10 August 2023

Our Ref: RFI4414

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

[REDACTED]
By Email Only

Dear [REDACTED]

RE: Request for Information – RFI4414

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. What is the total case backlog**
- 2. What is the average time for a case to be dealt with**
- 3. What percentage of cases are currently waiting longer than the average**
- 4. In the Lenvi contract what are they committed to in terms of case turnaround time**

You further clarified your request to confirm that you were seeking information on 'cases' relating to customers who are remortgaging their Help to Buy Equity Loan.

Response

We can confirm that we do hold some of the requested information.

We consider that it may be useful to provide additional information about the process in order to help you understand what information we hold, and for what purpose.

As with many commercial contracts, Homes England's contract with Lenvi has a number of Key Performance Indicators relating to service and timescales. For the reasons outlined below, Homes England do not record a key performance indicator relating to the remortgage application process. Homes England

6th Floor
Windsor House
42 - 50 Victoria Street, Westminster
London, SW1H 0TL

0300 1234 500
@HomesEngland
www.gov.uk/homes-england





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however do consider these Key Performance Indicators to be commercially sensitive, and are unable to disclose them.

Additional Information

Homes England are under a duty by virtue of Section 16(1) Freedom of Information Act 2000 to provide advice and assistance so far as it would be reasonable to do so.

Accordingly, we have included the following information, which may assist you.

When a Help to Buy Equity Loan Borrower (**Borrower**) makes an application to remortgage, numerous parties are involved in the process at different stages, including the Borrower, their conveyancer and Homes England.. For example, the Borrower's conveyancer is required to provide Homes England with legal documents and, once the remortgage has been approved by Homes England, confirm the completion date. The process is therefore dependent on the Borrower, their conveyancer and their lender. Homes England does not influence the time taken to complete this part of the remortgaging process, or 'case' handling, and therefore does not collect information relating to the time taken to start and complete an application to remortgage, or handle 'cases'. As a result, it is not possible to define set timescales that a remortgage application should take from start to finish.

As applications to remortgage do not follow a linear process and as additional information could be required from any party at any time, there is no defined timescale for an application to remortgage. This in turn means that Homes England do not hold information relating to a 'backlog', as each application to remortgage is simply at different stages of the process, awaiting on action from any of the involved parties.

We are able to confirm that there are currently 2236 remortgage applications in progress at various stages of the application process. We would like to stress that this should not be interpreted as a 'backlog' figure, as, for the reasons set out above, it is not possible or effective to calculate an average expected 'handling' time.

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

Windsor House

6th Floor

42-50 Victoria Street

London

SW1H 0TL

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

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