



Llywodraeth Cymru
Welsh Government

05/01/2021

Dear

ATISN 14661 Tenancy Saver Loan scheme request

Thank you for your request which I received on 14th December 2020. You asked the following questions:

1. How many people have applied for a loan under the Tenancy Saver Loan Scheme to date?
2. How many people have been refused for a loan under the Tenancy Saver Loan Scheme to date?

Answer:

By the week ending 3 January 2021, 24 loans have been approved at a total amount of £47,054. This works out as a mean average payment of £1,961 per successful applicant. The payment is made directly to the landlord, on behalf of the applicant by a Credit Union.

It does not currently form part of credit unions' contract to provide us with regular data returns on applications submitted, loan applications progressed (or not), or applications rejected (including the reasons for rejection).

We are working closely with Credit Unions and Credit Unions of Wales to better understand how the scheme is progressing, how applications are being considered, and understand why rejections are being made. The Minister for Housing and Local Government has agreed to fund a one off 'deep dive' to better understand this. It will help us to analyse whether any further amendments are needed to the eligibility or affordability process for the scheme.

If you are dissatisfied with the Welsh Government's handling of your request, you can ask for an internal review within 40 working days of the date of this response. Requests for an internal review should be addressed to the Welsh Government's Freedom of Information Officer at:

Information Rights Unit,
Welsh Government,
Cathays Park,
Cardiff,
CF10 3NQ
or Email: Freedom.ofinformation@gov.wales

Please remember to quote the ATISN reference number above.

You have the right to complain to the Information Commissioner. The Information Commissioner can be contacted at:

Information Commissioner's Office,
Wycliffe House,
Water Lane,
Wilmslow,
Cheshire,
SK9 5AF

However, please note that the Commissioner will not normally investigate a complaint until it has been through our own internal review process.

Yours sincerely