

24 July 2026

Dear

ATISN 27234 - Housing Association Rent Account Credit Balances / Rent Buffers

Information requested

Thank you for your request which I received on 20 July 2026. You asked for information held by Welsh Government concerning the practice of Registered Social Landlords (RSLs) in Wales encouraging tenants to maintain credit balances on their rent accounts, sometimes referred to as "rent buffers".

Specifically, you asked for:

1. Any guidance, advice, circulars, briefing notes or communications issued by Welsh Government to RSLs since 1 January 2013 concerning:
 - a. rent account credit balances;
 - b. advance rent payments;
 - c. rent buffers; or
 - d. maintaining rent accounts in credit.
2. Any research, reports, policy papers, regulatory assessments or analyses held by Welsh Government concerning the benefits or disadvantages of tenants maintaining rent account credit balances.
3. Any correspondence between Welsh Government and Welsh RSLs discussing rent buffers, advance rent payments or rent account credit balances.
4. Any information held regarding the prevalence of rent account credit balances amongst Welsh RSL tenants.
5. Any regulatory returns, performance measures or benchmarking information held by Welsh Government which record or refer to:
 - a. tenant rent account credit balances;
 - b. tenants paying in advance of rent becoming due; or
 - c. rent account credits as a tenancy sustainment or income collection measure.
6. Any complaints, concerns, reviews or investigations held by Welsh Government relating to RSLs encouraging tenants to maintain rent account credit balances.

Our response

Following a search of our paper and electronic records, I have established that the information you asked for is not held by the Welsh Government.

In assessing an RSL's governance arrangements, the Welsh Government may take account of the organisation's overall level of rent arrears but would not consider the balances of individual tenant accounts.

Next steps

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 also 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