

s9(2)(a)

Thank you for your email of 10 May 2021 to Kāinga Ora – Homes and Communities requesting the following information:

*The number of Kāinga Whenua loans that Kāinga Ora has successfully granted since the loan scheme was introduced in February 2010*

*The number of Kāinga Whenua loans that have been deemed unsuccessful by Kāinga Ora since February 2010*

*A summary of reasons why the number were deemed unsuccessful.*

Kāinga Ora has considered your request under the Official Information Act 1982 (the Act). Please see the answers below to your questions.

1. *The number of Kāinga Whenua loans that Kāinga Ora has successfully granted since the loan scheme was introduced in February 2010*

Kāinga Ora can advise that 60 Kāinga Whenua loans were successfully granted since February 2010.

2. *The number of Kāinga Whenua loans that have been deemed unsuccessful by Kāinga Ora since February 2010.*

We are refusing this under section 18 (g) of the Act as the *'information is not held'*.

Kāinga Whenua loan applications are made to Kiwibank, and not directly to Kāinga Ora. Kiwibank only submits applications to Kāinga Ora that they deem fit the eligibility criteria (including Kiwibank's lending criteria), for a loan. We do not know how many applications that Kiwibank have declined, or any figures for the reasons for decline.

3. *A summary of reasons why the number were deemed unsuccessful.*

We are also refusing this request under section 18 (e) of the Act as the *'information does not exist'*. To the best of our knowledge, we understand that Kiwibank does not record this information.

For more information on Kāinga Whenua loans please refer to <https://kaingaora.govt.nz/home-ownership/kainga-whenua/kainga-whenua-loans-for-individuals/>.

You have the right to seek an investigation and review by the Ombudsman of this response. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or Freephone 0800 802 602.

Yours sincerely



Gabby Boag  
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