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Date: 30 September 2015

Dear Councillor,

**Housing and Community Services Committee**

A Meeting of the **Housing and Community Services Committee** will be held in the **Council Chamber**, on **Thursday, 08 October 2015 at 18:00**. You are requested to attend.

Yours faithfully,

Chief Executive

To:- **Conservative Group**  
Councillor Hewlett (Chairman), Councillor Smith (Vice-Chairman) and  
Councillors Billings, Mrs. Coe, Coe, Mrs. Coyle, Harrison, Muller and Wyatt.

**Labour Group**  
Councillors Dunn, Rhind, Richards and Taylor.



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Housing Services



## **AGENDA**

### **Open to Public and Press**

- 1** Apologies and to note any substitutes appointed for the Meeting.
  
- 2** To receive the Open Minutes of the Meetings held on 11th June 2015 and 27th August 2015  
Housing and Community Services Committee 11th June 2015 Open Minutes **4 - 7**  
Housing and Community Services Committee 27th August 2015 Open Minutes **8 - 13**
  
- 3** To note any declarations of interest arising from any items on the Agenda
  
- 4** To receive any questions by members of the public pursuant to Council Procedure Rule No.10.
  
- 5** To receive any questions by Members of the Council pursuant to Council procedure Rule No. 11.
  
- 6** Reports of Overview and Scrutiny Committee
  
- 7** EXPERIAN RENTAL EXCHANGE SCHEME PHASE 2 **14 - 38**
  
- 8** COMMITTEE WORK PROGRAMME REPORT **39 - 41**

### **Exclusion of the Public and Press:**

- 9** The Chairman may therefore move:-  
That in accordance with Section 100 (A) of the Local Government Act 1972 the press and public be excluded from the remainder of the Meeting as it is likely, in view of the nature of the business to be transacted or the nature of the proceedings, that there would be disclosed exempt information as defined in the paragraph of Part I of the Schedule 12A of the Act indicated in the header to each report on the Agenda.
  
- 10** To receive the Exempt Minutes of the Meetings held on 11th June 2015 and 27th August 2015  
Housing and Community Services Committee 11th June 2015 Exempt Minutes

Housing and Community Services Committee 27th August 2015 Exempt  
Minutes

- 11 To receive any Exempt questions by Members of the Council pursuant to Council procedure Rule No. 11.
- 12 LAND AT REPTON



HOUSING AND COMMUNITY SERVICES COMMITTEE

11<sup>th</sup> June 2015

**PRESENT:-**

**Conservative Group**

Councillor Hewlett (Chairman), Councillor Smith (Vice-Chairman) and Councillors Billings Mrs Coe, Coe, Mrs Coyle, Harrison, Muller and Mrs Wyatt.

**Labour Group**

Councillors Dunn, Rhind, Richards and Taylor

HCS/01 **APOLOGIES**

No apologies for absence from the Meeting had been were received.

HCS/02 **MINUTES**

The Open Minutes of the Meeting held on 16<sup>th</sup> April were taken as read, approved as a true record and signed by the Chairman.

HCS/03 **DECLARATION OF INTEREST**

Councillor Harrison declared a prejudicial interest in the Sport and Recreation Facility Development and Strategy update item by virtue of being the Chairman for the Melbourne Sporting Partnership.

HCS/04 **QUESTIONS FROM MEMBERS OF THE PUBLIC PURSUANT TO COUNCIL PROCEDURE RULE NO 10**

The Committee was informed that no questions from members of the public had been received.

HCS/05 **QUESTIONS FROM MEMBERS OF COUNCIL PURSUANT TO COUNCIL PROCEDURE RULE NO 11**

The Committee was informed that no questions from Members of the Council had been received.

HCS/06 **REPORTS OF THE OVERVIEW AND SCRUTINY COMMITTEE**

There were no Overview and Scrutiny Reports to be submitted.

HCS/07 **HOUSING AND COMMUNITY SERVICES 2015 PRESENTATION**

The Director of Community and Planning Services presented an overview of the Community and Planning Services, with the Cultural Services Manager providing further details in relation to Cultural Services, and the Communities Manager providing further details in relation to Communities.

The Director of Housing and Environmental Services gave an overview of the Housing and Environmental Services introducing his Managers, Martin Guest, Performance and Policy Manager, Beverly Wagstaffe, Strategic Housing, Development & Regeneration Manager, Lee Carter, Housing Asset Manager and Chris Holloway, Housing Operations Manager.

**MATTERS DELEGATED TO COMMITTEE**

HCS/08 **SPORT AND RECREATION FACILITY DEVELOPMENT AND STRATEGY UPDATE**

The Director of Community and Planning Services introduced an update of the programme being delivered across the district which supports individuals in achieving their potential, along with a progress report on the individual projects stated below;

- Etwall Leisure Centre
- Melbourne Sporting Partnership
- Melbourne Assembly Rooms
- Grove Active Zone
- Wheeled Sports projects
- Eureka Park Outdoor Gym
- Chestnut Avenue Community Facilities
- Swadlincote Town Hall
- Overseal Recreation Ground

**RESOLVED:-**

***That progress on the Sport and Recreation Facility Strategy and project development be noted.***

***That the allocation of section 106 Funds to the identified projects be approved and grants awarded as follows;***

***£31,588 to Etwall Leisure Centre.***

***£213,000 to Cockshut Lane Recreation Ground, Melbourne.***

***£20,000 to Skatepark project at Newhall Park.***

***£6,669 to Grove Active Zone project.***

***£10,000 to Overseal Recreation Ground.***

***That the recommendation to Finance and Management Committee that £213,000 be provided from reserves in lieu of identified Section 106 funds be made.***

HCS/09 **SAFER SOUTH DERBYSHIRE PARTNERSHIP PLAN - 2015 REFRESH**

The Communities Manager presented a report to inform members on progress and additions made to the original document, and that the core budget, which is held by the South Derbyshire District Council, allocated for implementing initiatives to address the priorities identified in the 2015/16 Partnership Plan, was £290.000.

**RESOLVED:-**

***That Members accept and adopt the Safer South Derbyshire Partnership's new Partnership Plan 2014-17 (2015 Refresh).***

HCS/10 **CORPORATE PLAN 2009 – 15: PERFORMANCE MANAGEMENT YEAR END REPORT 2014 -15**

The Director of Housing and Environmental Services presented the report to members and stated that during the final quarter's performance review, all Performance Indicators had now acquired green status.

Three queries relating to performance management were raised;  
LP04 - Retaining Green Flag at Maurice Lea Memorial Park  
LP05 - Reducing the number of vulnerable households experiencing fuel poverty;  
SO1 - Average time (in working days) taken to re-let Council homes

These queries were responded to and noted accordingly.

**RESOLVED:-**

***That progress against performance targets be considered and approved.***

HCS/11 **COMMITTEE WORK PROGRAMME 2015-16**

Members were asked to consider the updated work programme and review its content where appropriate.

**RESOLVED:-**

***That the updated work programme be approved.***

HCS/12 **LOCAL GOVERNMENT ACT 1972 (AS AMENDED BY THE LOCAL GOVERNMENT [ACCESS TO INFORMATION] ACT 1985)**

**RESOLVED:-**

***That, in accordance with Section 100(A)(4) of the Local Government Act 1972 (as amended), the press and public be excluded from the remainder of the Meeting as it is likely, in view of the nature of the business to be transacted or the nature of the proceedings, that there would be disclosed exempt information as defined in the paragraphs of***

***Part 1 of the Schedule 12A of the Act indicated in brackets after each item.***

**MINUTES**

***The Exempt minutes of the Meeting held on 16<sup>th</sup> April 2015 were received.***

**TO RECEIVE QUESTIONS FROM MEMBERS OF THE COUNCIL  
PURSUANT TO COUNCIL PROCEDURE RULE NO. 11**

***The Committee was informed that no questions had been received.***

The Meeting terminated at 7:05pm

COUNCILLOR J. HEWLETT

CHAIRMAN

HOUSING AND COMMUNITY SERVICES COMMITTEE

27<sup>th</sup> August 2015

**PRESENT:-**

**Conservative Group**

Councillor Smith (Vice-Chairman) and Councillors Billings, Mrs Coyle, MacPherson (substituting for Councillor Hewlett) Muller, Murray (substituting for Councillor Mrs Coe), Swann (substituting for Councillor Coe) and Mrs Wyatt.

**Labour Group**

Councillors Dunn, Rhind, Shepherd (substituting for Councillor Richards) and Taylor.

HCS/15 **APOLOGIES**

Apologies for absence were received from Councillors Hewlett, Mrs Coe, Coe, Harrison (Conservative Group) and Councillor Richards (Labour Group).

HCS/16 **DECLARATION OF INTEREST**

Councillor Billings declared a prejudicial interest in Item 9 on the agenda in his role as a Parish Councillor for Hilton Ward.

HCS/17 **QUESTIONS FROM MEMBERS OF THE PUBLIC PURSUANT TO COUNCIL PROCEDURE RULE NO 10**

The Committee was informed that no questions from members of the public had been received.

HCS/18 **QUESTIONS FROM MEMBERS OF COUNCIL PURSUANT TO COUNCIL PROCEDURE RULE NO 11**

The Committee was informed that no questions from Members of the Council had been received.

HCS/19 **REPORTS OF THE OVERVIEW AND SCRUTINY COMMITTEE**

There were no Overview and Scrutiny Reports to be submitted.

**MATTERS DELEGATED TO COMMITTEE**

HCS/20 **PROPOSED AMENDMENTS TO THE COUNCIL'S ALLOCATIONS POLICY**

The Housing Operations Manager presented a report to advise members of proposed amendments to [Page 8 of 11](#) Councils allocations policy. This Policy will



enable the Council to deliver a more efficient service to applicants in need of both permanent and temporary accommodation.

The Committee asked questions about temporary accommodation and requested clarification of the different Housing Band categories, such as the term 'emergency banding', which people are assigned to on the Councils waiting list.

**RESOLVED:-**

***That the Committee approved the amendments to the Council's allocations policy specified in section 3.0***

HCS/21 **DERBYSHIRE CYCLE PLAN CONSULTATION**

The Director of Community and Planning Services presented the report to Committee to update Members on the work which County and City Councils, Derbyshire District and Borough Councils, Derby University, Sustrans, Peak District National Park, The National Forest and British Cycling have undertaken in the last 12 months. He highlighting some of the many benefits the plan will bring in providing sustainable and healthy communities.

A discussion took place around the provision of safer cycling, the use and maintenance of bridleways and disused train lines in the district.

**RESOLVED:-**

***1.1 That the Committee approved the recommendation that Members comments be forwarded along with Community Services comments as part of the Councils response to the Derbyshire Cycling Plan consultation exercise.***

***1.2 That the Committee approved the development of a South Derbyshire Action Plan for Cycling to be reported to Committee for future consideration***

HCS/22 **OPEN SPACE, SPORT AND COMMUNITY FACILITY STRATEGY UPDATE**

The Open Space and Facilities Development Manager presented a report to update Members on the progress of the strategy since its initial adoption in 2005. The provision of open space in terms of quality and quantity and access to funding, has radically changed in the last 10 years, and the ongoing consultation and engagement with local people, community sports groups and Parish Councils, will identify opportunities for significant investment and improvement in sport, recreational and community facilities across the District.

**RESOLVED:-**

***That the Committee approved the process for the development of the Open Space, Sport and Community Facility Strategy***

Councillor Billings left the Chamber whilst the following item was debated.

HCS/23 **COMMUNITY PARTNERSHIPS SCHEME**

The Community and Partnership Officer updated members on applications for funding received by the Community Partnerships Scheme and to seek approval for recommendations from the assessment panel in relation to the scheme.

**RESOLVED:-**

***1.1 That the Committee considered the recommendation of the Community Partnerships Scheme Assessment Panel and awarded grants of:***

- ***£8,319.50 to Swadlincote 50+ forum – Grant to contribute towards the refurbishment of the building to establish a secure and safe environment.***
- ***£11,000 to Etwall Cricket Club – Grant towards the costs of a new sit-on roller to help volunteers to prepare the ground.***
- ***£24,968.50 to Hatton Parish Council – Grant towards play equipment targeted at young people between the age of 7 and 12.***
- ***£24,968.50 to Hatton Salt Brook Heritage Trail – Grant to support the development of an art based heritage trail.***
- ***£9,085 to Hilton Village Hall – Grant to contribute towards a major refurbishment of the main hall at the village hall.***
- ***£24,968.50 to Melbourne Assembly Rooms – Grant towards the renovation of the kitchen area, as well as renovation of the entrance areas and library frontage.***
- ***£24,968.50 to Melbourne Sporting Partnership – Grant to enable the development of the Melbourne Sporting Partnership club house/pavilion by fitting out the kitchen and club room areas.***
- ***£24,968.50 to recreation in Aston – Grant to support the next phase of the pavilion development by increasing the number of changing rooms available.***

- ***£10,000 to Rosliston Astronomy Group – Grant to contribute towards the construction of an Observatory,***
- ***£5,840 to Smisby Village Hall – Grant towards the costs of the provision of suitable audio visual facilities, additional sound and heating insulation (noise reduction and reduction of heating bills) and re-sanding and sealing the floor in the Main Hall.***
- ***£5,560 to Weston on Trent Parish Council - Grant to contribute towards play equipment targeted at young people over the age of 8.***

HCS/24 **CORPORATE PLAN 2009-15: PERFORMANCE MANAGEMENT REPORT (1 APRIL – 30 JUNE 2015)**

The Director of Housing and Environmental Services and the Director of Community and Planning Services presented a report to update Members of progress during the period 1 April to 30 June 2015, in relation to the Council's Corporate Plan 2009 – 2015. Members were asked to note that, until the new Corporate Plan have been reviewed and agreed, the progress for Quarter 1 is measured against performance targets set in the existing Corporate Plan.

**RESOLVED:-**

***That the Committee considered and approved the progress against performance targets.***

HCS/25 **COMMITTEE WORK PROGRAMME 2015-16**

The Director of Community and Planning Services reported that the South Derbyshire District Council's Anti-Social Behaviour Policy and Volunteering Policy are currently out for consultation, and that reports on both policies will be brought to the next Committee.

**RESOLVED:-**

***That the Committee considered the updated work programme.***

HCS/26 **LOCAL GOVERNMENT ACT 1972 (AS AMENDED BY THE LOCAL GOVERNMENT [ACCESS TO INFORMATION] ACT 1985)**

**RESOLVED:-**

***That, in accordance with Section 100(A)(4) of the Local Government Act 1972 (as amended), the press and public be excluded from the remainder of the Meeting as it is likely, in view of the nature of the business to be transacted or the nature of the proceedings, that there would be disclosed exempt information as defined in the paragraphs of Part 1 of the Schedule 12A of the Act indicated in brackets after each item.***

**TO RECEIVE QUESTIONS FROM MEMBERS OF THE COUNCIL  
PURSUANT TO COUNCIL PROCEDURE RULE NO. 11**

*The Committee was informed that no questions had been received.*

**MODERNISING THE IN-HOUSE REPAIRS AND MAINTENANCE SERVICE**

*The Director of Housing and Environmental Services provided Members with details of the proposals to modernise the in-house Repairs & Maintenance Service.*

**RESOLVED:-**

- 2.1 That the Committee approved the suggested approach to improve the in-house Repairs & Maintenance Service.*
- 2.2 That the Committee approved that the Director of Housing & Environmental Services enter into negotiations with the UCATT Union in order to reach an agreement on amending the terms and conditions of employment for craft employees, then seek agreement from the Committee to implement recommendations.*
- 2.3 That the Committee approved the transfer of funds from HRA reserves to cover the costs of undertaking office alterations, and moving staff from the Depot to the Civic Office in advance of the Depot moving to new premises.*

**LAND AND PREMISES IN SWADLINCOTE**

*The Chief Executive presented a report to Committee detailing the proposed disposal of Council owned land and entering into a joint venture.*

**RESOLVED:**

- 2.1 That the Committee approved the recommendation that the land in question be deemed surplus to requirements.*
- 2.2 That the Committee approved the recommendation of a disposal of land in accordance with the joint venture terms, subject to Finance and Management Committee approval and prior advertising of the proposed disposal under Section 123, 2(A) Local Government Act 1972.*

**DERBYSHIRE CARELINE PARTNERSHIP**

*The Performance and Policy Manager presented a report to Committee updating Members on progress made in establishing the Derbyshire Careline Partnership.*

**RESOLVED;-**

- 2.1 That the Committee noted progress made so far in delivering the Derbyshire Careline Partnership project.***
- 2.2 That the Committee noted the sums allocated towards the legal costs in establishing the governance arrangements of the Derbyshire Careline Partnership.***
- 2.3 That the Committee noted the allocation of monies, as identified from the Housing Revenue Account in the report, to Housing and Community Services dated 9th October 2014.***

The Meeting terminated at 7.35pm

COUNCILLOR P SMITH

CHAIRMAN

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<b>REPORT TO:</b>	<b>HOUSING AND COMMUNITY SERVICES COMMITTEE</b>	<b>AGENDA ITEM: 7</b>
<b>DATE OF MEETING:</b>	<b>8<sup>TH</sup> OCTOBER 2015</b>	<b>CATEGORY: DELEGATED</b>
<b>REPORT FROM:</b>	<b>DIRECTOR OF HOUSING AND ENVIRONMENTAL SERVICES</b>	<b>OPEN</b>
<b>MEMBERS' CONTACT POINT:</b>	<b>MARTIN GUEST, PERFORMANCE AND POLICY MANAGER (ext 5940)</b>	<b>DOC:</b>
<b>SUBJECT:</b>	<b>EXPERIAN RENTAL EXCHANGE SCHEME – PHASE 2</b>	<b>REF:</b>
<b>WARD(S) AFFECTED:</b>	<b>ALL</b>	<b>TERMS OF REFERENCE: HCS01</b>

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**1. Recommendations**

- 1.1 Members note the findings of phase 1 of the pilot and the feedback from the Tenants Panel regarding these findings.
- 1.2 Members approve that we move forward into phase 2 with the Rental Exchange scheme and undertake the necessary consultation with all tenants.
- 1.3 Members authorise the Director of Finance and Corporate Service to sign the Formal Agreement shown in Appendix 1.

**2. Purpose of Report**

- 2.1 To outline the findings from the pilot stage of the Rental Exchange Scheme and the impact and benefits for South Derbyshire tenants.
- 2.2 To outline the steps required to move to phase 2 of the project and the consultation and notification processes which need to be completed.

**3. Detail**

**Background**

- 3.1 Big Issue Invest (BII) and Experian have partnered to tackle the financial, digital and social exclusion challenges faced by social housing tenants in the UK. Both are working with housing associations, local authorities and key stakeholders across the public, private and voluntary sectors to collect up-to-date rental payment information on tenants living in social housing and feeding this data into the Experian Rental Exchange.

- 3.2 The impact of Welfare Reform and the continued economic challenges faced in the UK make this initiative more relevant than ever before. However, data is required en masse to truly make this work. The more data that starts coming into the Rental Exchange, the sooner that this will start building tenants' credit scores and ultimately enable access to more affordable credit.
- 3.3 The Rental Exchange is a 'ring-fenced' secure database which holds rental payment information. It has been discussed with the Information Commissioner's Office to ensure it complies with the letter and spirit of the Data Protection Act 1998. The information will allow tenants with a 'thin file' - a history of little or no credit – to build a credit score.
- 3.4 The database can be accessed by lenders and other service providers when a tenant applies for a loan or service that requires a credit check or proof of identity, something that is becoming common-place for both private and public sector transactions.
- 3.5 As at 31<sup>st</sup> August 2015, 77 Registered Social Landlords have signed up and are working through the first phase of the project and so far 18 organisations have progressed to live implementation.
- 3.6 BII has undertaken been a great deal research on financial exclusion and have found that in many cases financial exclusion was a matter of missing information, rather than an actual lack of creditworthiness.
- 3.7 The Rental Exchange Scheme is a two phase project:

#### **Phase 1 of the project**

- 3.8 Following the recommendations from this Committee on the 28 August 2014, the Council entered into a Data Processing Agreement with Experian for phase 1 of this project.
- 3.9 As part of phase, Experian have performed an analysis of our tenant portfolio which included:
- **Identification** - An analysis showing the proportion of residents gaining benefit from the increase in the number of electronic identifications held on the credit bureau.
  - **Credit Scores** - An analysis showing the proportion of residents gaining benefit from having their credit score increased by positive rental payment history.
  - **Tenant Support** - An analysis showing the proportion of residents that have impaired credit histories and might benefit from financial education or other support services.
- 3.10 To enable an assessment of the benefits of incorporating rental data with credit bureau Experian reviewed South Derbyshire's data using all of the credit accounts (known as CAIS) that are recorded at Experian - CAIS holds information on over 440 million credit accounts.

- 3.11 The key findings coming out of the analysis are shown below. These findings will be presented to Members within this evening's meeting.
- The number of South Derbyshire tenants that hold two or more electronic proofs would increase from 69% (2,320) to 94% (3,157). Improving electronic identification rates will give tenants easier access to full banking services as well as a range of non-financial public and private services.
  - 69% (2,306) of South Derbyshire's tenants have no significant arrears on their rent (over 2 months) and their credit scores would improve as a result of incorporating rental data.
  - 11% (252) of these tenants would gain access to previously inaccessible credit and services.
  - 1% (18) tenants have serious arrears on their rent so would have their credit score reduced by something in the order of 90-140 points.
  - 11% (2) of the 18 tenants would move from the accept to reject category (around 84% of those tenants with rent arrears also have a CAIS default which already impairs their credit score).
  - 30% (1,018) of tenants are on Full Housing Benefit so would see no effect to their credit score.

### **Moving to phase 2 of the project**

- 3.12 To move to phase 2 of this project we will need to sign the Formal Agreement with Experian shown in Appendix 1. This sets out the terms and conditions of the agreement for both parties including data contribution agreement.
- 3.13 Briefings with staff will be held to promote this scheme.

### **What consultation will be undertaken with our tenants?**

- 3.14 The phase 1 findings have been discussed with the Tenants Panel on the 10<sup>th</sup> September, who fed back that they are happy for the Council to proceed to phase 2 of this project subject to tenants being able to opt out of the system should they wish and that the changes will be communicated out to tenants.
- 3.15 We will work with both Experian and BII to support in consulting with and communicating with tenants in phase 2. This will include articles which will be placed on the Council's website and these will be sent out through social media. Information on this scheme will also be sent out to the wider media in consultation with the Communications Team during October and November. We will also give more information through the Housing News edition sent out to all Tenants in December.
- 3.16 We will issue a Fair Processing Notice (shown in Appendix 2) which gives all tenants a 28 day notice period of our intention to move to this scheme and will give them the option to opt out if they choose to do so.



- 3.17 New tenants will be issued with a privacy notice (shown in Appendix 3) as part of the sign up process following the go live date and full implementation of the scheme.

### **How will this scheme benefit the Council?**

- 3.18 The scheme will support the Council following the implementation of the new Universal Credit requirements in that it helps:
- Tenants to access affordable credit and other services.
  - Tenants are rewarded for paying rent on time with access to affordable mainstream credit and services. The Rental Exchange could act as an incentive to pay rent on time and this will hope to increase collections and reduce late payments.
  - The Council to identify those tenants who are financially vulnerable and it will help get them 'back on track' through the Tenancy Sustainment Service.

### **How will the scheme benefit tenants?**

- 3.19 The scheme will support tenants in the following ways:
- The majority of tenants pay their rent on time, so this information can enhance credit scores - the Rental Exchange provides an opportunity for tenants to improve their credit rating without having to take on any further debt.
  - The Rental Exchange enables tenants to build an online proof of identity and this is important when applying for a utility supplier, a mobile phone provider or when online shopping.
  - If a tenant is unable to pay their rent, it is unlikely they are suitable for a loan or other payment agreement, therefore the Rent Exchange supports responsible borrowing and lending and helps people avoid becoming over-indebted or reliant on unscrupulous lenders.

### **Data Protection and ICT requirements**

- 3.20 It should be noted that the Council will be passing across personal data which is protected under legislation. Consequently, the Council has to consider carefully how it uses that information and should not, without good reason, pass it on to a third party. The underlying principle is that it is only used for the purposes it was intended, i.e. in this case in connection with the tenancy agreement and for the collection of rent. If it is used for any other purpose, then it would need the express permission of the individual concerned.
- 3.21 Clearly, with this proposal, a database would be shared covering all tenants and it would be difficult to get individual consent. If any data is used outside of its intended criteria, then the Council will need to ensure that it still achieves compliance with the Data Protection Act (DPA).
- 3.22 Experian and BII have both consulted the Information Commissioners Office (ICO) to establish how councils can establish compliance. Their underlying

point is that the data is being shared for the benefit of the tenant and not the Council – what is called the “legitimate interests” provision within the DPA. On this basis, the advice from the ICO is that compliance can be achieved (without an opt-out requirement) so long as efforts are made regarding transparency, education, help lines, etc. This means clear notification in language and through a channel that the individual tenant is likely to read, understand and see the real personal benefits to them. The ICO has stated that they would expect to see a specific tenant helpline.

- 3.23 The other point made by the ICO, is the need for data accuracy. They would expect to see that the database passed across is up to date and has been cleansed of any historical tenants, etc.
- 3.24 Besides ensuring compliance, there is a small risk that large numbers of tenants at a national level may object to the sharing of their data. If this is the case, the ICO may in the future withdraw their support for the scheme. If this happened, the ICO may insist that tenants have to be consulted individually which would make the scheme much more difficult. Therefore, it is important that all tenants understand the benefits to them, but if they still wish to opt out, then they must be excluded from the scheme.
- 3.25 Experian are working with our housing systems team to extract the relevant data. They are working closely with Orchard on data sharing for many other organisations, so this should ease the process and ensure that there is no large burden on ICT.

#### **4. Financial Implications**

- 4.1 There is no cost involved in participating in the Rental Exchange.

#### **5. Community Implications**

- 5.1 The project supports tenants to obtain better access to affordable credit.

#### **6. Background Papers**

Appendix 1 – Formal Agreement  
Appendix 2 – Fair Processing Notice  
Appendix 3 – Privacy Notice

# The Rental Exchange

Contribution Agreement for  
Rental Exchange Database

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# **Contribution Agreement for Rental Exchange Database.**

# Contribution Agreement for Rental Exchange Database.

This Agreement is made between:

	Experian	Contributor
<b>Full company name</b>	Experian Limited	
<b>Registered Office</b> (or, if applicable, principal place of business)	The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ	
<b>Company number</b> (if applicable)	653331	

**Whereas:**

- (i) Experian has developed a database scheme for the collection of rental and other data which is to be used for the Permitted Purposes described in this Agreement;
- (ii) The Contributor wishes to contribute to the database on the terms of this Agreement;

**This Agreement shall comprise the following:**

- (i) This Contribution Form; and
- (ii) The Appendices to the Contribution Form; and
- (iii) The Terms and Conditions of Contribution to the Rental Exchange Database ("the Terms and Conditions").

**The Contributor acknowledges that it has read and understood the Terms and Conditions and agrees to be bound by them. The date of this Agreement shall be the latest date of signature below:**

	Experian	Contributor
<b>Signature</b>		
<b>Name</b>		
<b>Position</b>		
<b>Date</b>		

**Timing and Dates:**

<b>Commencement Date</b>	[insert date]
<b>Agreed Frequency for the supply of data</b>	[Daily/Weekly/Monthly]

**Test Phase:**

<b>Test Phase</b>	[Applicable] OR [Not Applicable]
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# **Terms and Conditions for Contribution to the Rental Exchange Database.**

# 1. Definitions.

## **Agreed Format**

means the format in which the Contributor shall contribute Contributor Data as agreed with Experian from time to time.

## **Agreed Frequency**

means the frequency with which the Contributor shall contribute Contributor Data as set out in the Contribution Form.

## **Approved Data**

has the meaning described in Clause 2(c);

## **Clause**

means a Clause of these Terms and Conditions;

## **Confidential Information**

means any and all information relating to the trade secrets, operations, processes, plans, intentions, product information, prices, know-how, designs, customer lists, market opportunities, transactions, affairs and/or business of the parties and/or their customers, suppliers, clients or group companies in or on any medium or format, including the Contributor Data and the data sets forming the Contributor Data.

## **Contributor**

means the person or organisation set out in the Contribution Form.

## **Contributor Data**

means the Initial File and any update provided by the Subscribers.

## **Database**

means the Rental Exchange Database held and administered by Experian comprising the Contributor Data, data provided by other Subscribers, and such other third parties as Experian shall from time to time include in the database.

## **Derivative Output**

means information, data and materials that are derived, prepared or generated by Experian within Experian's environment using the Contributor Data in accordance with the Permitted Purposes but excluding the Contributor Data;

## **DPA**

means The Data Protection Act 1998 and any subordinate legislation having effect in England and Wales;

## **Experian Materials**

means the software, format, and structure of the Database developed by Experian or its licensors;

## **Full Contribution Phase**

the period from the Commencement Date or, if a Test Phase is undertaken, the period after the Test Phase;

## **Group Company**

means any company which is a subsidiary, holding company or subsidiary of a holding company as the terms "subsidiary" and "holding company" are defined by section 1159 of the Companies Act 2006;

## **Individual**

means individuals who are registered as a tenant of a property which is owned or managed by the Contributor (which shall include joint tenants and tenants in common);

## **Initial File**

means the initial file of data provided by the Contributor in the Agreed Format.

## **Initial Period**

the period from the Commencement Date until 12 months after receipt of the Initial File by Experian;

## **Intellectual Property Rights**

means Copyright, database right, domain names, patents, registered and unregistered design rights, registered and unregistered trade marks, and all other industrial, commercial or intellectual property rights existing in any jurisdiction in the world and all the rights to apply for the same;

## **Law**

means all legislation, regulations and other rules having equivalent force which are applicable to that party;

## **Notification Event**

means notification in accordance with Appendix 2;

## **Paragraph**

means a paragraph of an Appendix;

## **Permitted Purpose**

has the meaning described in Clause 3(b);

## **Processing and Personal Data**

shall have the meanings specified in the DPA.

## **Subscriber**

means the Contributor and any other person or organisation which contributes data to the Database from time to time;

## **Test Phase**

the period during which the parties undertake a test exercise, if applicable as further set out in Appendix 1.



## 2. Contribution of Data and warranties.

- (a) The Contributor shall provide data to Experian to form part of the Database on the terms of this Agreement.
- (b) The Contributor shall on a mutually acceptable date, such date to be within 60 days of the Commencement Date, provide to Experian the Initial File. Thereafter the Contributor shall supply to Experian the Contributor Data in the Agreed Format at the Agreed Frequency for the Initial Period and thereafter for the term of this Agreement.
- (c) The Contributor warrants that all Contributor Data shall be Approved Data and contribution and use of the Contributor Data in accordance with this Agreement shall not infringe any third party rights. Approved Data is data relating to an Individual who has been the subject of a Notification Event.
- (d) The Contributor shall use all reasonable endeavours to ensure that the Contributor Data is accurate, up to date and complete in all material respects.
- (e) Experian shall only use the Contributor Data for the Permitted Purpose in accordance with this Agreement. Experian shall ensure that each client that uses a service incorporating Contributed Data enters into a contract with Experian which requires the client to (i) use the Contributed Data in accordance with the Permitted Purpose (or a subset of them), and (ii) comply with the Law.
- (f) Notwithstanding earlier termination of this Agreement for a period of 3 years from the date of this Agreement, the Contributor shall not licence, provide or otherwise grant access to all or any of the data sets which comprise the Contributor Data to any third party for use in connection with the Permitted Purpose or equivalent purposes. This Clause shall cease to apply if the Contributor terminates this Agreement pursuant to Clause 8(b), Experian terminates this Agreement pursuant to Clause 8(a) or if the Contributor does not enter into the Full Contribution Phase.

# 3. Licence of Contributor Data and Permitted Purpose.

- (a) The Contributor grants Experian a non-exclusive licence to store, copy, process, combine with third party data and use the Contributor Data for the Permitted Purposes during the term of this Agreement.
- (b) The Permitted Purpose is the use of Contributor Data
  - (A) relating to an Individual by Experian and its authorised resellers to assist landlords and other organisations to:
    - (i) Assess and manage tenancy agreements;
    - (ii) Assess the financial standing of Individuals in relation to the provision of products and services to such Individuals;
    - (iii) Manage accounts held by Individuals, for example reviewing new product suitability or adjusting current product in light of current circumstances;
    - (iv) Contact Individuals in relation to any accounts they may have and recovering debts that they may owe;
    - (v) Verify the identity and/or address of an Individual to help them make decisions about services they offer;
    - (vi) to help prevent crime, fraud and money laundering; and
  - (B) to undertake (i) research and development and statistical analysis provided that the Contributor Data is anonymised prior to such activities being undertaken, and (ii) system testing

## 4. Intellectual Property Rights.

- (a) All Intellectual Property Rights in Data forming the Database shall remain vested in the Subscriber that contributed the Data.
- (b) Subject to 4(a), all Intellectual Property Rights in the Experian Materials and the Derivative Output shall remain vested in Experian (or Experian's licensors) and to the extent that any rights in such materials and data vest in the Contributor by operation of law, the Contributor hereby assigns such rights to Experian.

## 5. Security.

The Contributor shall comply fully with Experian's reasonable instructions, guidelines and directions in relation to the manner of supply of the Contributor Data (including guidelines relating to data transfer and security).

# 6. Confidentiality.

- (a)** Each party shall in respect of Confidential Information received from the other party:
  - (i)** keep the Confidential Information strictly confidential and not disclose any part of such Confidential Information to any person except as permitted by or as required for the performance of its obligations under this Agreement;
  - (ii)** take all reasonable steps to prevent unauthorised access to the Confidential Information;
  - (iii)** not use the Confidential Information other than for the purposes set out in this Agreement.
- (b)** Each party may disclose Confidential Information received from the other party to, and allow its use in accordance with this Agreement by, the following (as long as the conditions in Clause 6(c) are met):
  - (i)** its employees and officers who necessarily require it as a consequence of the performance of its obligations under this Agreement;
  - (ii)** its auditors and professional advisors solely for the purposes of providing professional advice and any other persons or bodies having a legal right or duty to have access to, or knowledge of, the Confidential Information in connection with its business;
  - (iii)** in the case of Experian, its agents and sub contractors who necessarily require it as a consequence of the performance of Experian's obligations under this Agreement.
  - (iv)** where disclosure is required by law or by a court of competent jurisdiction or in accordance with the rules of any recognised stock exchange.
- (c)** As a condition of the rights set out in Clause 6(b) the party wishing to exercise the rights must ensure that any party to whom it discloses Confidential Information received from the other party is under an obligation of confidentiality in relation to such Confidential Information and procure that such persons observe the restrictions in this Clause 6.
- (d)** The restrictions in Clause 6(a) do not apply to any information to the extent that it:
  - (i)** is or comes within the public domain other than through a breach of Clause 6(a); or
  - (ii)** is in the recipient's possession (with full right to disclose) before receiving it from the other party; or
  - (iii)** is lawfully received from a third party (with full right to disclose); or
  - (v)** is independently developed by the recipient without access to or use of the Confidential Information.

# 7. Compliance and Audit.

- (a)** Each party undertakes to the other that in connection with the supply or use of Contributor Data (as appropriate), it will at all times comply with all applicable Law including the DPA.
- (b)** In relation to the DPA the parties shall in addition to the general obligations under Clause 7(a):

  - (i)** before any processing of Personal Data takes place, notify all relevant details in relation to such processing to the Information Commissioner as set out in the DPA and only process such Personal Data in accordance with the DPA;
  - (ii)** comply with the rights of individuals to whom the Personal Data relates as set out in the DPA.
- (c)** Experian warrants that it has in place and will maintain appropriate technical and organisational measures against the accidental, unauthorised or unlawful processing, destruction, loss, damage or disclosure of the other party's data and adequate security programs and procedures to ensure that unauthorised persons do not have access to any equipment used to process such data or on which any such data is stored.
- (d)** Experian shall permit the Contributor to enter its premises to ensure that Experian is complying with its obligations under this Agreement in relation to the use of the Contributor Data on condition that the Contributor shall:

  - (i)** give reasonable notice of any such audit and conducts such audit during normal working hours;
  - (ii)** observe Experian's security and confidentiality procedures in relation to the protection of confidential information concerning any clients or customers of Experian;
  - (iii)** comply with Experian's reasonable regulations governing security and health and safety as have been notified to it; and
  - (iv)** take all reasonable steps to minimise disruption to Experian's business during such audit.

# 8. Termination.

- (a)** Each Party may terminate this Agreement by serving not less than 30 days' prior written notice on the other such notice to expire on or after the Initial Period.
- (b)** Either party may terminate this Agreement immediately by serving written notice on the other party in the following circumstances:

  - (i)** if the other party commits a material breach of any of its obligations under this Agreement which is not capable of remedy;
  - (ii)** if the other party commits a material breach of any of its obligations under this Agreement which is not remedied within 28 days after receipt of a notice from the party not in breach specifying the breach, requiring its remedy and making clear that failure to remedy may result in termination;
  - (iii)** if the other party enters into liquidation (apart from a solvent liquidation for the purposes of amalgamation or reconstruction) or is dissolved or declared bankrupt or has a receiver, administrator or administrative receiver appointed over all or part of its assets, or enters into an arrangement with its creditors or takes or suffers any similar action.
- (c)** Termination of this Agreement (or of any element of it) shall not affect any rights, obligations or liabilities of either party which have accrued before termination or which are intended to continue to have effect beyond termination.
- (d)** Upon termination of this Agreement, Experian shall delete all of the Contributor Data and (ii) the parties shall each promptly return the Confidential Information of the other party.
- (e)** Termination of this Agreement shall not affect any provisions of this Agreement which were intended to survive termination, including, without limitation, Clauses 4, 6 and 10.

## 9. Test Phase.

- (a) If the parties agree to undertake a Test Phase, the provisions of Appendix 1 shall apply to the Test Phase.

## 10. Liability.

- (a) Subject to Clause 10 (b), neither party shall be liable to the other (whether in contract, negligence, for breach of statutory duty or otherwise) for:
  - (i) any indirect or consequential loss; or
  - (ii) loss of profits; loss of earnings; loss of business or goodwill; even if that party had notice of the possibility of the other party incurring such losses.
- (b) Neither party excludes or limits its liability to the other for any of the following (and nothing in this Agreement shall be construed as excluding or limiting such liability):
  - (i) for breach of its obligations under section 12 Sale of Goods Act 1979 or section 2 Supply of Goods and Services Act 1982;
  - (ii) for personal injury or death resulting from its negligence or that of its employees, agents and/or sub-contractors;
  - (iii) for breach of Clause 6;
  - (iv) for any matter which it would be illegal for that party to exclude and/or limit, or attempt to exclude and/ or limit, its liability; or
  - (v) for that party's fraud.

# 11. General.

- (a) Except as provided in this Clause neither party may assign, transfer, charge or deal in any other manner with this Agreement or any of its rights under it, or purport to do any of these things, or sub-contract any or all of its obligations under this Agreement without the prior written consent of the other party (such consent not to be unreasonably withheld or delayed).
- (b) The parties hereby agree that nothing in this Agreement shall be construed as creating a right which is enforceable by any person who is not a party to this Agreement or a permitted assignee of such a party.
- (c) If either party fails to exercise a right or remedy that it has or which arises in relation to this Agreement, such failure shall not prevent that party from exercising that right or remedy subsequently in respect of that or any other incident. A waiver of any breach or provision of this Agreement shall only be effective if it is made in writing and signed by an authorised representative of the party who is waiving the breach or provision.
- (d) This Agreement sets out all the terms agreed between the parties relating to the subject matter of this Agreement and supersedes any previous agreement between the parties relating to the same subject matter.
- (e) Any notices except for the service of Court proceedings shall be in writing and shall be delivered personally or sent by special delivery post (or equivalent service) or fax to the addresses of each party as set out on the front page of the Schedule or as otherwise notified in accordance with this Clause. Notices shall be deemed to have been duly given: if delivered personally, upon delivery; if sent by post, two clear days after the date of posting; if sent by fax, when transmitted provided that a confirmatory copy is sent by special delivery by the end of the next business day after transmission.
- (f) In this Agreement:

  - (i) any reference to a statutory provision includes reference to any modification or re-enactment of it from time to time;
  - (ii) references to Clauses are to clauses of this Agreement;
  - (iii) references to the singular includes the plural and vice versa;
  - (iv) headings are for ease of reference only and shall not affect the construction or interpretation of this Agreement;
  - (v) words beginning with capital letters are intended to have the meaning given to them in these Terms and Conditions or the Contribution Form;
- (vi) where any matter is to be agreed, such agreement must be recorded in writing;
- (vii) wherever the words “including”, “include”, “includes” or “included” are used they shall be deemed to be followed by the words “without limitation”.
- (g) If there is any conflict or inconsistency between the various documents forming this Agreement, the following order of precedence shall apply to the extent of any conflict or inconsistency (the first mentioned documents prevailing over the later mentioned documents):

  - (i) these Terms and Conditions;
  - (ii) the Contribution Form.
- (h) This Agreement and all matters arising out of it shall be governed by, and construed in accordance with, the laws of England and Wales. Any disputes arising out of, under, or in connection with this Agreement, shall be dealt with exclusively by the English courts.



# Appendix.

# Appendix 1: Test Phase.

## 1. The Test Phase

This Appendix shall apply to all Test Data and shall continue in force until either (i) the Contributor enters the Full Contribution Phase pursuant to Paragraph 5(a), or (ii) the Test Data is deleted pursuant to Paragraph 6.

2. Experian shall notify the file format to the Contributor, and the Contributor shall use reasonable endeavours to complete and return the compulsory fields to Experian within a reasonable time and in any event within 3 months of the date of this Agreement.

3. Experian (as data processor under the DPA) agrees that it shall process the Test Data only in accordance with the instructions of the Contributor (as data controller under the DPA). Test Data shall not be transferred or otherwise processed outside the UK.

4. Experian shall:

- (a) analyse the quality of the Test Data;
- (b) Prepare the Report (which shall not include any Personal Data);
- (c) Share the Report with the Contributor and the CAIS Members;
- (d) Procure that any CAIS Member who receives the Report must keep it confidential and may only use the Report internally to assess the benefits of tenant data.

The Contributor shall only use the Report internally to determine whether to transition to Full Contribution Phase.

5. Transition to Full Contribution Phase and termination:

(a) At any time prior to the end of the Test Phase, the Contributor may notify Experian in writing that it wishes to transition from Test Phase to Full Contribution Phase. On receipt of such notice, the Test Phase shall automatically expire, the Full Contribution Phase shall commence, and the Test Data shall be retained by Experian and shall automatically become Contributor Data.

(b) If the Contributor does not notify Experian in accordance with Paragraph 5 (a) within 2 months of receipt of the Report, the Test Phase and this Agreement will automatically terminate.

(c) Notwithstanding the above, the Contributor may terminate this Agreement at any time prior to the end of the Test Phase by serving a notice of termination in writing and the notice will take effect immediately on receipt by Experian.

6. On termination of this Agreement pursuant to Paragraph 5(b) or 5(c), Experian shall delete all of the Test Data and the parties shall each promptly return the Confidential Information of the other party.

## 7. Definitions:

Terms defined in the Terms and Conditions shall have the same meaning when used in this Appendix unless expressly stated otherwise in this Appendix. In addition, the following definitions shall, when used in this Appendix, have the meaning given to them below:

### (a) CAIS Data

means the Credit Account Information Sharing Data of the CAIS Members.

### (b) CAIS Members

means certain CAIS members who have consented to use of CAIS data they have contributed to Experian in connection with the preparation of the Report;

### (c) Test Data

shall mean such data relating to tenants and potential tenants of the Contributor as the Contributor agrees Experian may process from time to time as part of the Test Phase as further described in Paragraph 4.

### (d) Report

means the MI report outlining the impact of the Test Data on the credit reports of tenants, together with potential insight for landlords on how to help tenants manage rental payments.

# Appendix 2: Notification Event.

**Note that additional information can be provided to your tenants as part of the notification event but the wording below, agreed with the ICO, must be included.**

Not only will we be able to work with you more closely to manage your existing tenancy agreement, your track record as a tenant will enable Experian to use the information supplied to them in the future to assist other landlords and organisations to:

- Assess and manage any new tenancy agreements you may enter into;
- Assess your financial standing to provide you with suitable products and services;
- Manage any accounts that you may already hold, for example reviewing suitable products or adjusting your current product in light of your current circumstances;
- Contact you in relation to any accounts you may have and recovering debts that you may owe;
- Verify your identity and address to help them make decisions about services they offer; and
- Help prevent crime, fraud and money laundering.”
- Undertake research, development and statistical analysis and system testing

## Appendix 2 – Fair Processing Notice

<Addressee>  
<Business Name>  
<Customer Name>  
<Address 1>  
<Address 2>  
<Address 3>  
<Address 4>  
<Town>  
<County>  
<Postcode>



South Derbyshire District Council  
Civic Offices, Civic Way,  
Swadlincote, Derbyshire DE11 0AH

[www.south-derbys.gov.uk](http://www.south-derbys.gov.uk)

Please ask for: <>  
Phone: <>  
E-mail: <>  
Date: <>

Dear Tenant,

# Get recognised for paying your rent on time.

## The Rental Exchange

Many social housing tenants find it difficult to access financial services such as affordable loans, bank accounts and credit cards. Often this is because not enough information is held on their credit file.

A credit file or score is a personal history of the credit an individual has had. Different organisations use this information to decide whether to give you access to their services. Not having a credit score means that people often get worse rates and can end up paying more for things like electricity and loans.

We believe social tenants should get recognition for paying their rent, the same way people who pay their mortgage do. So we've teamed up with Big Issue Invest and Credit Reference Agency Experian to bring you an exciting new scheme, **The Rental Exchange**.

The scheme involves us **sharing your rental payment history** with Experian, to help create you an online proof of identity, proving you are who you say you are and that you live where you say you live. Proving this makes you a more reliable potential customer to companies.

## What are the benefits to you?

The scheme allows tenants with a history of little or no credit, to build a credit score. Being able to prove your identity and show a track record of paying your rent will open up new channels and services, giving fairer access to services such as: bank accounts, credit cards, loans, online shopping, and better gas and electricity rates.

## What do I need to do?

**You don't need to do anything.** We will transfer your tenancy information with Experian, including your track record for paying your rent and service charges to us, unless you tell us not to. This could make it easier for you to apply for credit or bank accounts in the future. We understand that in some circumstances there may be rent arrears. Where this is the case we will work with you to address it. Paying your rent on time could help you to access cheaper products and services in the future.

Independent research among social tenants shows that there is wide support for this partnership. The key benefits are seen to be proof of financial reliability, access to cheaper credit and automated evidence of identity and proof of address. Many social landlords are going to share information with Experian for the benefit of their tenants.

## Get in Contact

If you'd like further information you can visit [experian.co.uk/rental-exchange](http://experian.co.uk/rental-exchange)



## How do I find out what is on my credit file?

**In summary, sharing your tenancy record through the Rental Exchange scheme not only allows us to work with you more closely to manage your existing tenancy agreement, but will also enable Experian to assist other landlords and organisations to:**

- Assess and manage any new tenancy agreements you may enter into.
- Assess how strong your financial standing is for suitable products and services.
- Manage any accounts that you may already hold, for example reviewing suitable products or adjusting your current product in light of your current circumstances.
- Contact you in relation to any accounts you may have and recovering debts that you may owe.
- Verify your identity and address to help them make decisions about services they offer.
- Help prevent crime, fraud and money laundering.

With Experian we will make sure that your information is treated in accordance with the Data Protection Act, so you can have peace of mind that it will be kept secure and confidential. It will only be made available to a company or organisation if your tenancy information is relevant and you have agreed to them doing a check against your credit file, or where it is strictly necessary for them to check information about your tenancy.

If you'd like further information you can visit [experian.co.uk/rental-exchange](https://experian.co.uk/rental-exchange). If you would like advice on how to improve your credit history you can access independent and impartial advice from [moneyadviceservice.org.uk /en/campaigns/why-your-credit-rating-matters](https://moneyadviceservice.org.uk/en/campaigns/why-your-credit-rating-matters)

Yours Sincerely,

Name

Title

## Statutory Credit report

You can get a copy of your Statutory Credit Report for a charge of £2 by visiting [experian.co.uk/consumer/statutory-report.html](https://experian.co.uk/consumer/statutory-report.html)

## Appendix 3 – Privacy Consent Form

<Addressee>  
<Business Name>  
<Customer Name>  
<Address 1>  
<Address 2>  
<Address 3>  
<Address 4>  
<Town>  
<County>  
<Postcode>



South Derbyshire District Council  
Civic Offices, Civic Way,  
Swadlincote, Derbyshire  
DE11 0AH

[www.south-derbys.gov.uk](http://www.south-derbys.gov.uk)

Please ask for: <>  
Phone: <>  
E-mail:<>  
Date: <>

# Privacy Consent Form

**I hereby give consent to South Derbyshire District Council to hold and process personal information (including sensitive personal data) that I have provided or will provide in the future.**

South Derbyshire District Council will use the information provided to assess your tenancy application and the ongoing management of your tenancy. Your information will be shared with Experian and checks will be undertaken in partnership with them.

These checks will include:

- Assessing the suitability of your application,
- Managing your tenancy,
- Verifying your identity and
- Undertaking checks to prevent or detect crime.

Experian will also be informed if there are any current or former rent arrears on your current or previous tenancies. Should you leave your current tenancy owing money, <Insert Housing Association here> in conjunction with other agencies will use all information available to trace your whereabouts and recover the debt.

**Experian may also use the details supplied to them in the future to assist other landlords and organisations to:**

- Assess and manage any new tenancy agreements you may enter into.
- Assess your financial standing to provide you with suitable products and services.
- Manage any accounts that you may already hold, for example reviewing suitable products or adjusting your current product in light of your current circumstances.
- Contact you in relation to any accounts you may have and recovering debts that you may owe.
- Verify your identity and address to help them make decisions about services they offer and
- Help prevent crime, fraud and money laundering.

## Get in Contact

If you'd like further information you can visit [experian.co.uk/rental-exchange](http://experian.co.uk/rental-exchange)



Signed ..... Date .....

Name (printed) .....

Address .....

Witnessed by .....

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<b>REPORT TO:</b>	<b>HOUSING AND COMMUNITY SERVICES COMMITTEE</b>	<b>AGENDA ITEM: 8</b>
<b>DATE OF MEETING:</b>	<b>8<sup>th</sup> OCTOBER 2015</b>	<b>CATEGORY: DELEGATED</b>
<b>REPORT FROM:</b>	<b>DIRECTOR OF COMMUNITY AND PLANNING SERVICES / DIRECTOR OF HOUSING AND ENVIRONMENTAL SERVICES</b>	<b>OPEN</b>
<b>MEMBERS' CONTACT POINT:</b>	<b>STUART BATCHELOR (EXT. 5820) / MIKE HAYNES (EXT.5775)</b>	<b>DOC:</b>
<b>SUBJECT:</b>	<b>WORK PROGRAMME</b>	<b>REF:</b>
<b>WARD(S) AFFECTED:</b>	<b>ALL</b>	<b>TERMS OF REFERENCE: G</b>

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## **1.0 Recommendations**

1.1 That the Committee considers and approves the updated work programme.

## **2.0 Purpose of Report**

2.1 The Committee is asked to consider the updated work programme.

## **3.0 Detail**

3.1 Attached at Annexe 'A' is an updated work programme document. The Committee is asked to consider and review the content of this document.

## **4.0 Financial Implications**

4.1 None arising directly from this report.

## **5.0 Background Papers**

5.1 Work Programme.

**Housing and Community Services Committee – 8<sup>th</sup> October, 2015  
Work Programme 2015/16**

<b>Work Programme Area</b>	<b>Date of Committee meetings</b>	<b>Anticipated completion date</b>	<b>Submitted to Council target date</b>	<b>Contact Officer (Contact details)</b>
Experian Rental Exchange Scheme	8 <sup>th</sup> October 2015			Martin Guest Performance & Policy Manager (01283) 595940
Housing Capital Programme	26 <sup>th</sup> November 2015			Lee Carter Housing Asset Manager (01283) 595797
Older People Needs Survey	26 <sup>th</sup> November 2015			Hannah Barradell-Smith Sport and Health Partnership Manager  (01283) 595973
Public Events Policy and Update	26 <sup>th</sup> November 2015			Malcolm Roseburgh Cultural Services Manager (01283) 595774
Untidy Gardens procedure	26 <sup>th</sup> November 2015			Chris Holloway Housing Operations Manager
SDDC ASB Policy Doc	26 <sup>th</sup> November 2015			Chris Smith Communities Manager (01283) 595924
Volunteering Strategy	26 <sup>th</sup> November 2015			Chris Smith Communities Manager (01283) 595924



Housing Services restructure	26 <sup>th</sup> November 2015			Mike Haynes Director of Housing & Environmental Services (01283 595775)
Young People Survey	26 <sup>th</sup> November 2015			Hannah Barradell-Smith Sport and Health Partnership Manager (01283) 595973
STAR Survey	26 <sup>th</sup> November 2015			Martin Guest Performance & Policy Manager (01283) 595940
Housing Strategy	26 <sup>th</sup> November 2015			Beverly Wagstaffe Housing Strategy, Development & Regeneration Manager (01283) 598769
Pingle School Development	26 <sup>th</sup> November 2015			Mike Haynes Director of Housing & Environmental Services (01283 595775)