

MID SUFFOLK DISTRICT COUNCIL

Minutes of the Meeting of the **JOINT HOUSING BOARD** held at the Council Chamber, Mid Suffolk District Council Offices, High Street, Needham Market on Monday, 20 March 2017

PRESENT:

Councillors:	<u>Mid Suffolk</u>	<u>Babergh</u>
	Nick Gowrley Lesley Mayes Sarah Mansel	Tony Bavington Jennie Jenkins Jan Osborne (Chairman)
Tenant Representative:	Steve Phillips Keith Wykes James Taylor	Michael Berry Roger Chapman Maria Hilton

In attendance:

Gavin Fisk – Corporate Manager – Income and Tenant Services
Sue Lister – Corporate Manager – Housing Options
Donna Williams – Senior Sheltered Housing Officer
Vicky Freer – Improvement and Involvement Officer
Val Last – Governance Support Officer
Henriette Holloway – Governance Support Officer

1 APOLOGIES FOR ABSENCE

There were no apologies received.

2 TO RECEIVE ANY DECLARATIONS OF PECUNIARY OR NON PECUNIARY INTERESTS

There were no declarations of interest.

3 MINUTES

RESOLUTION

The minutes of the meeting held on 16 January 2017 were confirmed as a correct record subject to amendments:

RESOLUTION

- 2.1 *That further discussion and a decision on this matter be deferred pending clarification on the position as contained in the Government White Paper on Housing or after six months.*

By a unanimous vote

JHB/12/17 - INTRODUCTION OF RENTAL EXCHANGE

Corporate Manager – Income

Gavin Fisk - Corporate Manager – Income, introduced the report, which explained the Rental Exchange to the Committee. The scheme had been discussed collaboratively by Experian (Credit Rental Agency), Big Issue Invest and the Information Commissioner. He illustrated how a credit report was generated and provided examples of how low credit scoring affected housing tenants ability to obtain credit or obtain the best rates. The benefits to tenants were explained in terms of using tenants' rental history to create an online proof of financial standings and reliabilities. This information provided an improved chance for tenants to obtain access to bank accounts, cheaper utility quotes and credit.

It was proposed that the Rental Exchange scheme was based on an 'opt-out' rather than 'opt-in' basis as this was considered the most effective way of introducing the scheme. A 'Fair Processing Notice' for the scheme was to be given to tenants via letter with the option of opting out of the scheme before a specific date.

Questions concerning data protection and how the rental exchange data was used were raised and the response was that the data would only be shared in line with the data protection legislation and any credit profiling data purchased back by the Councils would be the same as the data available to the public.

Members debated the 'opt-out' option and some felt this was not a fair method for tenants and an 'opt in' scheme was preferable. They were informed that the 'opt out' scheme was recommended by the Information Commissioner as the best solution. It was also possible for tenants to opt out either temporarily or permanently at a later date. It was noted that it would require a period of three months rental arrears to have a negative effect on their credit score.

Four weeks in June had been chosen for the opting out period and some Members felt this period was too short. The Corporate Manager – Income, was to review the length and the timing for the opting out period.

Councillor Jan Osborne asked what kind of provision had been made for vulnerable tenants for the introduction of this scheme and were ensured that the existing communications channels were to be applied.

Members were informed that there were no manpower cost implications in relation to updating tenants' information and that Babergh and Mid Suffolk District Councils did not benefit from the Rental Exchange Scheme.

The details of the scheme were debated further and it was generally agreed that the Rental Exchange scheme was a benefit to tenants and that appropriate explanatory information should be provided to tenants if the scheme was introduced. However, Members felt that the scheme needed to be explored further before the recommendations could be approved and the committee requested that the report be deferred to the April meeting for additional information to be provided including:

- A copy of the 'Fair Notice Period' letter be provided
- If available, evidence of the likely take-up of the scheme depending on whether it was 'opt-in' or 'opt-out'
- The impact of the introduction of the new Data Protection Laws next year, when the opting out method may cease to be available
- Examples of credit exchange cases illustrating middle range case studies
- Information from other councils, who had joined the rental Exchange Scheme
- If joint tenants was it possible for only one person to opt-in

By a majority vote

RESOLUTION

That Report JHB/12/17 be deferred to the Joint Housing Board Meeting in April for further information

5 **JHB/13/17 - HOME OWNERSHIP REVIEW**

Corporate Manager - Tenant Services

The Report was introduced by Gavin Fisk, Corporate Manager – Tenant Services, who provided an update on the Home Ownership Review, which had resulted from an independent review of the Home Ownership (Leaseholders and Right to Buy (RTB) Service) by the Housing Quality Network in July 2015. A project team had been set up to deliver the recommendations in the resulting action plan and the report detailed progress to date.

The Corporate Manager advised that a new Joint Leaseholder Agreement was being drawn up and when complete a copy would be brought to a future meeting. He also informed Members of the collaboration between Ipswich Borough Council and Babergh Mid Suffolk District Councils to combat fraud in connection with the Right to Buy Scheme.

Members queried the level of income leaseholders brought to the General Fund or Housing Revenue Account and he advised that on completion of the project a further report would be brought to the Board including financial details. It would also be included in the HRA Business Plan.

By a unanimous vote

RESOLUTION

The report was noted.

6 **JHB/14/17 - REPORT ON THE LOCAL LETTINGS POLICY REVISED AS A RESULT OF THE DE-SHELTERING PROGRAMME**

**Corporate Housing Manager – Housing Options
Senior Sheltered Housing Officer**

Sue Lister, Corporate Manager – Housing Options and Donna Williams – Senior Sheltered Housing Officer, presented the report to the Committee and responded to questions.

It was clarified that there existed transitional arrangements for tenants and that steps had been taken to ensure that tenants, who chose to remain in de-sheltered accommodation, were provided with appropriate facilities such as a community alarm system continued use of community laundry facilities until their own in-house plumbing was provided and new locks. It was explained that those tenants, who wished to be relocated into sheltered housing, were scheduled to begin this process in April and that careful consideration was given to each individual case to provide a comfortable move.

Councillor Jan Osborne asked if elderly persons and families with children were likely to be living in close proximity to each other. The Officer advised that there were no flats within the de-sheltered schemes with two bedrooms so this could only apply to bungalows where it was felt there would be no adverse impact. She confirmed that careful consideration would always be given to any possible impacts before any allocation was made.

Members were advised that the Local Letting Policy amendments applied only to the de-sheltered bungalows and flats, and it was confirmed that applicants had to fulfil the criteria as set out in 10.4 of the Report.

Councillor Tony Bavington requested that Appendix 2, pages 22 to 24 be amended to reflect the appropriate categories analysed.

By a unanimous vote

RESOLUTION

That the proposals be noted

7 JHB/15/17 - JOINT HOUSING BOARD FORWARD PLAN

Improvement and Involvement Officer – Housing

Vicky Freer – Improvement and Involvement Officer- Housing, presented the changes to the Forward Plan. They were:

- Rental Exchange Report to be presented in April
- Fixed Term Tenancies to be added

By an unanimous vote

RESOLUTION

The Joint Housing Board Forward Plan was noted

8 **ANY OTHER BUSINESS RELATING TO JOINT HOUSING BOARD**

Councillor Jan Osborne presented a Letter of Concern received from Tenant Representative Roger Chapman to be distributed to Officers. Members of the Committee had received a copy and it was noted that the letter represented the views of Roger Chapman only and not necessarily the other members of the Board.

Vicky Freer – Improvement and Involvement Officer, reminded the Committee of the Sue Farrant meeting next week and if there were any questions could they please contact her.

The business of the meeting concluded at 15:25.

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Chairman