

## Portfolio Holder for Property Buildings and Housing



County Hall  
Llandrindod Wells  
Powys  
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4 April 2017

For further information please contact

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### **NOTICE OF INTENDED PORTFOLIO HOLDER DELEGATED DECISION**

The Portfolio Holder has received the following report for a decision to be taken under delegated authority. The decision will be taken on **10 April 2017** (i.e. 3 clear days after the date of this note). The decision will be published on the Council's website but will not be implemented until 5 clear days after the date of publication of the decision) to comply with the call-in process set out in Rule 7.37 of the Constitution.

<b>1.</b>	<b>ADOPTION OF RENTAL EXCHANGE SCHEME</b>
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<b>2.</b>	<b>POWYS LOCAL HOUSING STRATEGY</b>
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(Pages 7 - 10)

<b>3.</b>	<b>PURCHASE OF PROPERTY IN WELSHPOOL</b>
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**CYNGOR SIR POWYS COUNTY COUNCIL****REPORT FOR DELEGATED DECISION****By****County Councillor Rosemarie Harris  
Portfolio Holder for Property, Buildings & Housing  
April 2017****REPORT AUTHOR: Head of Housing****SUBJECT: Adoption of Rental Exchange Scheme**

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**REPORT FOR: Decision**

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**1. Summary**

- 1.1. This report seeks the approval of the Portfolio Holder for the Housing Team to work in partnership with Experian (credit rating agency) to offer our tenants inclusion in the Rental Exchange Scheme.

**2. Proposal**

- 2.1. The Rental Exchange Scheme is a free service to tenants offered by Experian in conjunction with social landlords. The service is that Experian collect rental payment data from landlords and record this against individual tenants. In this way tenants build up a credit score and history.
- 2.2. The advantage to tenants is that by generating a credit score they then have access to cheaper credit for a range of goods and services. High street shops and service provide credit to customers based on an individual's credit score. Tenants can often find access to affordable credit difficult as they do not have any credit score. Mortgage payers will build up a credit score and so can benefit from affordable credit. By allowing tenant's rental payments to add to their credit score they are likely to find credit easier to attain at cheaper rates. For example, large items of furniture, electrical goods, telephone contracts etc. In this way tenants will not be channelled towards high interest rate credit options.
- 2.3. The scheme also allows tenants to build an on-line identity. This is important for enabling them to access cheaper tariffs on utility bills.
- 2.4. The council will also benefit because the scheme will act an incentive for tenants to pay their rent on time. It also helps the Council's financial inclusion agenda.
- 2.5. The service is provided by Experian free of charge to tenants and the Local Authority. Experian make their income from this from the shops and service providers that access the Experian data at point of sale. There will be some set up costs in writing to all of our tenants and creating the IT links. However, once it is set up the service will be of negligible cost.
- 2.6. Our IT colleagues are currently looking at how the IT links can be arranged. It will require a weekly upload of payment data from the Housing system to Experian. This

is fully in line with data protection requirements as we will offer an opt out to any tenants who wish to remain outside of the scheme.

- 2.7. The next stage is for the Housing team to consult with tenants to ensure there is general support for the scheme. It is proposed that the Housing team consult with the Tenant Liaison Forum members and Housing Services Group 100. After a 28 day consultation period, we will review the feedback. If the feedback is generally positive we will write to all tenants to roll them into the scheme. Each tenant will be given the opportunity to opt out of the scheme. The letter to be sent to residents is attached as appendix 1.
- 2.8. The process of information sharing, informing tenants and having a clear opt out policy has been discussed with the Data Protection Officer who supports the proposal.

### 3. **One Powys Plan**

- 3.1. This initiative will help us to deliver Stronger Safer and Economically Viable Communities by ensuring that tenants have access to cheaper credit options.

### 4. **Options Considered/Available**

- 4.1. Alternative options are:
- 4.2. **We do not adopt the scheme** – If we do not adopt the scheme tenants may miss out on the opportunity to access cheaper forms of credit.

### 5. **Preferred Choice and Reasons**

- 5.1 We consult on adopting the scheme to enable tenants to access cheaper forms of credit.

### 6. **Sustainability and Environmental Issues/Equalities/Crime and Disorder,/Welsh Language/Other Policies etc**

- 6.1. This scheme will have no impact on these policies

### 7. **Children and Young People's Impact Statement - Safeguarding and Wellbeing**

- 7.1. There are no issues in respect of safeguarding children in regards to this proposal.

### 8. **Local Member(s)**

- 8.1. This is county wide matter with no local member issues.

### 9. **Other Front Line Services**

- 9.1. This matter will not have an effect on other frontline Services

**10. Support Services (Legal, Finance, HR, ICT, BPU)**

- 10.1. Legal: The Professional Lead –Legal has no comment to make save that the legal services believe that any decision should be taken with the views and consultation of our Data Protection Officer.(see point 2.8 above)
- 10.2. Finance: The Finance Business Partner can confirm this will enable the Housing Team to work in partnership with Experian (credit rating agency) to offer our tenants inclusion in the Rental Exchange Scheme. Tenants build up a credit score and history. The benefit to the Council is that the scheme will act as an incentive for tenants to pay their rent on time and will also help to contribute to the Council’s financial inclusion agenda.  
There will be no cost as the service provided by Experian is free of charge to tenants and the local authority

**11. Local Service Board/Partnerships/Stakeholders etc**

This is a specific Housing Management matter

**12. Communications**

- 12.1. The Housing Service will consult with tenants and then contact all tenants to confirm the scheme is in operation and offer an opt-out.

**13. Statutory Officers**

- 13.1 The Corporate Solicitor and Deputy Monitoring Officer has commented as follows: I note the legal comment and other Officer comments and have nothing further to add, save for reiterating the need to ensure compliance with Data Protection legislation.
- 13.2 The Strategic Director, Resources (Section 151 Officer) notes the comments made by finance.

**14. Members’ Interests**

- 14.1. The Monitoring Officer is not aware of any specific interests that may arise in relation to this report. If the Portfolio Holder has an interest he should declare it, complete the relevant notification form and refer the matter to the cabinet for decision.

<b>Recommendation:</b>	<b>Reason for Recommendation:</b>
1. The Housing Service consult on the scheme and, if the consultation is positive, adopt the scheme.	1. To allow tenants to build a credit profile and so have access to affordable credit.

<b>Relevant Policy (ies):</b>			
<b>Within Policy:</b>	<b>Y</b>	<b>Within Budget:</b>	<b>Y</b>

<b>Relevant Local Member(s):</b>	<b>All members</b>
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<b>Person(s) To Implement Decision:</b>	<b>Head of Housing</b>
<b>Date By When Decision To Be Implemented:</b>	<b>6<sup>th</sup> April 2017</b>

<b>Contact Officer Name:</b>	<b>Tel:</b>	<b>Fax:</b>	<b>Email:</b>
Dave Roffey			

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**CYNGOR SIR POWYS COUNTY COUNCIL.**

**Portfolio Holder for Property, Buildings and Housing Cllr Rosemarie  
Harris  
April 2017**

**REPORT AUTHOR: Housing Strategy Team Leader**

**SUBJECT: Powys Local Housing Strategy**

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**REPORT FOR: Decision**

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**1 Summary**

- 1.1 To authorise publication of the final approved Local Housing Strategy (LHS)

**2 Proposal**

- 2.1 Welsh Government guidance advises that every Local Authority in Wales should produce a Local Housing Strategy.
- 2.2 Over the last year a draft Strategy, produced by the Housing Service was approved by Cabinet and consulted on with all relevant stakeholders.
- 2.3 The final draft strategy was presented to Cabinet on February 17<sup>th</sup> 2016 and approved subject to a final extended consultation requested by the Chief Executive of Powys teaching Health Board, results of which were to be presented to members of the Powys Strategic Housing Partnership (SHP) prior to publication. Cabinet agreed to delegate final sign-off for publication to the Portfolio Holders for Housing and for Regeneration and Affordable Housing.
- 2.4 The PtHB were subsequently invited to comment by the end of March 2016. No comments were received despite reminders being sent. At the meeting of the SHP on July 28<sup>th</sup> 2016 it was agreed that with no further comments having been received in the extended consultation period the LHS should be published. Minute 7 of that meeting records this decision (See attached annexe 1)
- 2.5 The relevant Portfolio Holders, were present at that meeting and therefore approved the publication of the Local Housing Strategy.
- 2.6 In addition, the SHP endorsed the following, to monitor the plan.

SI stated that the monitoring of the action plan is critical, as the LHS needs to be regarded as a living document. **It was suggest and agreed that at every meeting of the Strategic Housing Partnership a progress report would be provided on one of the three aims of the LHS.**

### **3 One Powys Plan**

- 3.1 The Local Housing Strategy contributes to the aims of the One Powys Plan across a wide spectrum of the areas on which the Plan focuses. Most specifically it contributes to the health and well-being agenda and the stronger safer communities in that we will be better able to address the housing needs of the community with the recognised health benefits that brings, as well as addressing the needs of those less able to provide for themselves due to financial and other circumstances.

### **4 Options Considered/Available**

- 4.1 No options available for consideration

### **5. Preferred Choice and Reasons**

- 5.1 Publication to comply with Welsh Government requirements and good practice

### **6 Sustainability and Environmental Issues/Equalities/Crime and Disorder,/Welsh Language/Other Policies etc**

- 6.1 The LHS is intended to address environmental and equalities issues by providing for all citizens of Powys to be adequately housed and by addressing the needs of estates and communities will contribute to a reduction in crime and disorder

### **7 Children and Young People's Impact Statement - Safeguarding and Wellbeing**

- 7.1 This is a service specific matter.

### **8 Local Member(s)**

- 8.1 This issue applies to all councillors equally.

### **9 Other Front Line Services**

- 9.1 This is a service specific matter.



## **10. Support Services (Legal, Finance, HR, ICT, BPU)**

- 10.1 Finance – “The Finance Business Partner notes the contents of the report and will work with the service area to ensure all financial implications are within the current financial envelope and the business plan updated accordingly.”
- 10.2 Legal – “The Professional Lead –Legal supports the report and will assist where appropriate.”

## **11 Local Service Board/Partnerships/Stakeholders etc**

- 11.1 The views of the housing services key stakeholders have been sought via the Strategic Housing Partnership.

## **12 Corporate Communications**

- 12.1 A new LHS would be communicated to the public by the following means:
- issuing of press release to news agencies
  - the placing of the LHS on the Council’s website
  - via the Housing Services FaceBook page
  - via an article in the Housing Services Open House magazine

## **13 Statutory Officers**

- 13.1 The Corporate Solicitor and Deputy Monitoring Officer has commented: “I note the legal comments and content of the report and have no additional comments to make.
- 13.2 The Strategic Director Resources (S151 Officer) notes the comment made by Finance that the Strategy will be delivered within the current financial envelope and in line with the business plan.

## **14 Members’ Interests**

- 14.1 The Monitoring Officer is not aware of any specific interests that may arise in relation to this report. If Members have an interest they should declare it at the start of the meeting and complete the relevant notification form.

<b>Recommendation:</b>	<b>Reason for Recommendation:</b>
<b>That the Portfolio Holder authorise publication of the final LHS</b>	<b>Compliance with the Cabinet Decision of February 2016</b>

<b>Relevant Policy (ies):</b>			
<b>Within Policy:</b>	<b>Y / N</b>	<b>Within Budget:</b>	<b>Y / N</b>
<b>Relevant Local Member(s):</b>			

<b>Person(s) To Implement Decision:</b>	<b>Housing strategy Team Leader</b>
<b>Date By When Decision To Be Implemented:</b>	<b>6th April 2017</b>

<b>Contact Officer Name:</b>	<b>Tel:</b>	<b>Fax:</b>	<b>Email:</b>
Terry Flynn	07836 686329		terry.flynn@powys.gov.uk

**Annexe 1: Extract from the minutes of the Strategic Housing Partnership held on 28<sup>th</sup> July 2016**

**Local Housing Strategy**

Simon Inkson circulated LHS at last meeting and advised the Partnership that we were waiting for comments from PTHB. Still received no comments, so it was suggested that it would be safe to presume that they had no objection to the LHS

**AGREED to sign off LHS.**

SI stated that the monitoring of the action plan is critical, as the LHS needs to be regarded as a living document. **It was suggest and agreed that at every meeting of the Strategic Housing Partnership a progress report would be provided on one of the three aims of the LHS.**

CABINET REPORT TEMPLATE VERSION 3

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of the Local Government Act 1972.

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