



## Response to Request for Information

Reference      FOI 002935  
Date            02 November 2018

### ***Rental Exchange Data***

#### **Request:**

I would like to make a freedom of information request concerning the Rental Exchange scheme, which shares tenant rent payment records with Experian.

Can you please confirm if you are participating in the Rental Exchange Scheme (Y/N)

[No - Wolverhampton Homes is not currently participating in the Rental Exchange Scheme with Experian.](#)

If you are participating in this scheme, please provide answers to the following:

How many of your tenants are having data on rent payment records reported to Experian through the Rental Exchange scheme?

[Not Applicable.](#)

How many of your tenants have opted out of the scheme since it started, and how many in the past year?

[Not Applicable.](#)

What information have you considered as part of your data processing responsibilities in this respect, and how can you demonstrate compliance with GDPR?

[Not Applicable.](#)

Have tenants been expressly informed that having their rent payment records shared through the scheme could potentially adversely impact their credit score, their ability to access credit, and the cost of credit? If so, can you please provide a copy of the notice provided to tenants which does this.

[Not Applicable.](#)

Are you monitoring the impact of the data that you are providing to Experian in terms of tenant credit scores?

Not Applicable.

If so, how many of those in the scheme have seen their credit core improve? What was their average starting score and what is it now?  
How many have seen their credit score deteriorate? What was their average starting score and what is it now?

Not Applicable.

What assistance is being provided to people whose credit scores have been adversely affected by having their rent data shared (either by yourselves or by Experian)? Are they advised to opt out?

Not Applicable.

How much are you paying for participation in the Rental Exchange scheme (per year)?

Not Applicable.