

# **Shared Ownership Privacy Notice**

#### About this notice

This privacy notice explains how we collect, use, and protect your personal data, and the rights you have under data protection legislation.

This privacy notice applies to the processing we undertake to deliver the shared ownership service. It is important that you read this notice in conjunction with the Council's Corporate Privacy Notice. This can be viewed at <a href="https://www.dover.gov.uk/privacy.">www.dover.gov.uk/privacy.</a>

#### What do we use the information for?

We collect, process, and hold your personal information to ensure that we provide and deliver our shared ownership service effectively. We use your information in the following ways:

- Responding to inquiries
- The assessment of applications for shared ownership housing
- Managing shared ownership properties
- Advice and information
- Complaints
- General correspondence between you and us on matters related to shared ownership

We may also use such information to improve our services so that they are more appropriate to individual's requirements. We recognise that your personal information is important and requires protection, we take our responsibilities for ensuring that we collect and manage it proportionately, correctly, and safely. When we process your personal data we comply with the data protection principles and ensure that we have a legal gateway for information processing and sharing.

#### What information we hold and use

We collect personal data about you throughout the application process. We may collect, store, and use the following categories of personal data:

- Proof of identity (including photo ID and official documents such as bank statements, utility bills, etc)
- Name(s) of applicant(s)
- Gender
- Date of Birth
- Signature (for the signing of documents i.e., application form, lease)
- Address at the point of application
- Contact details (such as email address or telephone number)
- Address details of the property to be purchased
- Details of the date of build and completion dates
- Build type and layout of the property to be purchased
- · Contact details of your conveyancing solicitor
- Contact details of your financial advisor or mortgage broker
- Cost of the property you are purchasing
- Financial information (such as bank details, household income(s) and expenditure, arrears, and savings being used for deposit)

#### How do we collect this information?

We may collect this information in the following ways:

- Paper
- Email
- Letter
- Telephone
- Face to Face, with one of our staff members

#### What is our lawful basis?

Our lawful bases for processing your personal information is:

- UK General Data Protection Regulations
  - o GDPR Article 6(1)(a) Consent
  - GDPR Article 6(1)(b) Contract
  - o GDPR Article 6(1)(c) Legal Obligations
  - GDPR Article 6(1)(e) Public Task

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The following legislation applies to our personal data processing:

- Housing Act 1988
- The Housing (Shared Ownership Leases) (Exclusion from Leasehold Reform Act 1967 and Rent Act 1977) (England) Regulations 2021

## Who do we share your information with?

We may disclose your information to others, but only where this is necessary either to comply with our legal obligations or as permitted by Data Protection legislation.

We may share your information with:

- public service bodies (including Homes England for audit purposes),
- estate agents who are marketing the property (where applicable)
- mortgage lenders (where shared ownership properties are in management)

The reasons why we may share your data with other public bodies are as follows:

- To protect public funds
- To monitor and improve our performance and delivery of services
- For the prevention and or detection of crime
- Where necessary to protect individuals from the risk of harm or injury
- Where otherwise permitted under the General Data Protection legislation

We will only share your information if we are legally required to do so, or where we have good reason to believe that failing to share the information would put you or someone else at risk of harm.

We will not pass your personal information to external organisations for marketing or sales purposes or for any commercial use without your prior express consent.

### What rights do you have?

Under data protection legislation, in certain circumstances you have the following rights over the processing of your personal data in this notice:

These rights include:

- Right of access to personal data
- Right of correction or rectification
- Right to request deletion
- Right to data portability
- Right to restrict processing
- Right to object
- Right to erasure / right to be forgotten

All the rights you have are outlined in our <u>Corporate Privacy Notice</u>. To exercise your rights please visit the '<u>Your Privacy</u>' webpage for more information.

# **Anonymisation**

Your personal information may be converted ('anonymised') into statistical or aggregated data in such a way that ensures that you cannot be identified from it.

Aggregated data cannot, by definition, be linked back to you as an individual and may be used to conduct research and analysis, including the preparation of statistics for use in our reports. Processing is necessary to anonymise your data, after the anonymisation has taken place, the information will no longer be personal data.

# How long do we store you information and is it secure?

We keep your personal information for the minimum period necessary. All information will be held securely and disposed of confidentially. We only keep your personal data for the minimum period necessary to meet our purpose, or when it is required to be retained by law.

## Where you can find our more

For more information about how the Council uses information, your rights or if you have any concerns about the way we collect or use your personal data, we request that you raise your concern with us in the first instance. Such information can be found on our 'Your Privacy' webpage.

If you have any concerns or questions about how we look after your personal information, please email <a href="mailto:dataprotection@dover.gov.uk">dataprotection@dover.gov.uk</a>.

Alternatively, you can contact the Information Commissioners Office (ICO). The ICO is the UK's independent authority established to uphold information rights in the public interest. They handle public concerns regarding organisations information rights practices.