



CARTREFI CYMUNEDOL GWYNEDD PRIVACY NOTICE

Who are we?

Cartrefi Cymunedol Gwynedd Cyf is a Registered Society under the Community Benefit Societies Act 2014, registered with charitable rules and is a Registered Social Landlord (RSL). CCG is regulated and registered with the Welsh Assembly Government. CCG will not trade for profit. As an RSL our primary purpose is to provide affordable rented housing.

We take privacy seriously

CCG as a “data controller” is committed to preserving your privacy and is committed to the protection of your personal data. This privacy notice will inform you regarding how CCG will look after your personal data and tell you about your privacy rights and how the law protects you.

It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data.

CCG complies with the General Data Protection Regulation (GDPR) 2018 in relation to personal information that you give to us and ensures that it is not misused. The Regulation defines a set of rules and guidelines we must follow when handling your information, these are referred to as the General Data Protection principles, personal information shall be:

- a) processed lawfully, fairly and in a transparent manner in relation to individuals;
- b) collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes shall not be considered to be incompatible with the initial purposes;
- c) adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed;
- d) accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal information that are inaccurate, having regard to the purposes for which they are processed, are erased or rectified without delay;

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- e) kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal information are processed; personal information may be stored for longer periods insofar as the personal information will be processed solely for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes subject to implementation of the appropriate technical and organisational measures required by the GDPR in order to safeguard the rights and freedoms of individuals;
- f) processed in a manner that ensures appropriate security of the personal information, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

How we use your personal information

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

Information we collect from you

We will collect information about you when you use our services, for example when applying for a property or when you become a tenant. When you contact us you may be asked to provide certain information about yourself including your name and contact details. We also collect information when you voluntarily complete customer surveys, provide feedback and participate in competitions.

We may collect, process and store information such as:

- Tenant names, date of birth, National Insurance numbers, photographs, contact details and preferences
- Tenant demographic data (e.g. religion or belief, ethnicity)
- References from landlords, support providers or other people vouching for applicants' suitability as a tenant
- The details of other family members or people living in our properties
- Rent payments made
- Income and expenditure estimates
- Repairs requested

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- Application or referral forms
 - Tenancy agreements
 - Physical and mental health or condition
 - Support contracts
 - Support plans and details of support providers
 - Complaints about our services
 - Responses to surveys or involvement initiatives
 - Allegations of anti-social behaviour
 - Convictions, proceedings and criminal acts
 - Correspondence to and from our residents, service users, other agencies or advocates
 - Recordings of telephone calls made to and from the organisation
 - CCTV images (If you live in a supported accommodation project with the provision of CCTV; the CCTV systems record and retain information for up to a month to safeguard your health and security).
 - Recording of conversations taken by staff activating their lone working devices

This list is not exhaustive, as we hold records of most contacts we have with you, or about you, and we process this information so we can deliver services to you.

We may apply markers to your information (for example, in relation to your vulnerability or health status) to enable us to tailor and deliver services to you. It is important that you notify us of any changes to your personal information.

When using the website (www.ccgwynedd.org) no personal information other than the IP address, web browser and device used will be recorded.

CCG may use a third party website such as Lime Survey to consult the views of customers.

How we will use the information about you

We process your personal information in accordance with the principles of the General Data Protection Regulation ('GDPR'). We will treat your personal information fairly and lawfully and we will ensure that information is:

- Processed for limited purposes;
- Kept up-to-date, accurate, relevant and not excessive;
- Not kept longer than is necessary;
- Kept secure.

We collect personal information about you to process applications for housing and to manage activities related to your tenancy including the provision of services to you. The information you provide to us may be shared with third parties, who act on our behalf for the purposes of providing property management and tenancy services, or for other purposes approved by you.

We will also share your information with Electricity and Gas suppliers at the commencement of tenancy in order to ensure continuity of service to you. We will also advise Welsh Water who occupies our rental properties under the Water Industry (information about Non-Owner Occupiers) (Undertakes Wholly or Mainly in Wales Regulations) 2014. We may also share your personal information with statutory bodies such as Gwynedd Council housing benefit officers, North Wales Police for the purposes of crime prevention.

Unless required or permitted to do so by law, we will not otherwise share, any of the personal information you provide to us without your consent.

Sharing your Personal Information

Access to your personal information will normally be limited to ourselves. CCG will only disclose your personal information to third parties with your consent, however we may sometimes need to share information without your consent to comply with any legal obligation or to fulfil the purposes for which it was submitted.

When sharing personal information, we will comply with all aspects of the GDPR. Sensitive information about health, sexual life, race, religion and criminal activity for example is subject to particularly stringent security and confidentiality measures.

CCG will not transfer your personal information outside of the EU unless there is adequate protection in place, i.e. membership of the Privacy Shield Scheme.

Legally obliged

We will share specific and relevant information with law enforcement and government agencies or public bodies where we are legally required to do so. Examples may include:

- The prevention or detection of crime and fraud
- The apprehension or prosecution of offenders
- The assessment or collection of tax or duty owed to customs and excise
- Sharing in connection with legal proceedings
- Sharing in relation to the physical or mental health of an individual, where disclosure is required to protect them or others from serious harm
- Research and statistical purposes.
- Welsh Water

We may also share your information with emergency services and local authorities, where this is necessary to help them respond to an emergency situation that affects you.

Contractors and suppliers

We may share your personal information with our suppliers who enable us to provide services to you, or who provide services on our behalf. Examples of those suppliers are: specialist maintenance contractors who carry out work in tenants' homes; companies that assist us in mailing out our notices and letters, utility providers in order to provide continuity of service to you and the fire service. The data shared is the specific information the supplier requires to carry out their task, as well as any information that ensures we fulfil our health and safety obligations to the people carrying out the task.

CCG remains responsible for the fair and lawful processing of personal data shared with suppliers. We ensure this occurs through setting data protection requirements in contracts with our suppliers.

Partner agencies

We may enter into partnerships with other organisations such as local authorities, the fire service and the police in order to fulfil our statutory obligations and landlord duties. We will enter into a formal data sharing agreement to govern the process and ensure it is lawful. That agreement will be approved by our Data Protection Officer before it is implemented.

Supported Tenants

Tenants' personal matters will be discussed within the supported staff team and other staff involved with the welfare of the tenant, however these discussions will be in confidential settings. If a young adult asks a staff member to arrange support from an external service, they must consent to the disclosure of any personal information beforehand.

Disclosure of personal information without consent will be exceptional and only if required by law, a court order, or where overriding health and safety considerations apply.

Rental Exchange

Sharing your tenancy history through the Rental Exchange will allow us to work with you more closely to manage your existing tenancy and will enable Experian to assist any future landlords and organisations to:

- assess and manage any new tenancy agreement 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 products in light of your current circumstances;
- contact you in relation to any accounts you may have and recovering debts that you may owe;

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- verify your identity and address to help organisations make decisions about the services they offer;
 - help prevent crime, fraud and money laundering;
 - screen marketing offers to make sure they are appropriate to your circumstances;
 - for Experian to undertake statistical analysis, analytics and profiling;
 - and for Experian to conduct system and product testing and database processing activities, such as data loading, data matching and data linkage.

If you would like to see more information on these, and to understand how the credit reference agencies each use and share rental data as bureau data (including the legitimate interests each pursues) this information is provided in this link: www.experian.co.uk/crain (Credit Reference Agency Information Notice (CRAIN)) – for a paper copy, please get in touch with us or with Experian on 0115 941 0888

Security and data retention

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so. We aim to ensure that staff and board members do not misuse any confidential information, or pass on this information improperly to a third party. We protect personal information by applying technical measures, implementing policies, training staff and reviewing our processes in accordance with CCG's retention policy.

Secure storage

- Paper files and records containing personal information are kept in secure cabinets. These cabinets are locked when they are not in use. Staff are provided with guidance on secure handling of records when taken from the office – for example, when carrying out a home visit.
- We ensure any information on our computer system is secure, accurate, relevant and necessary. All our computers are secured with passwords, and staff are all fully trained on our systems. The personal data held on mobile IT devices is minimised, encrypted wherever possible and technical measures taken to secure data should a device be lost or stolen.

Telephone enquiries

When a customer contacts us by phone, they will be asked to provide a piece of identifying data (e.g. date of birth) to ensure that personal information is only disclosed to the correct person. If a tenant would like someone else to contact us on their behalf

they need to confirm that to us directly, or if it is an ongoing arrangement, complete an access to personal information form.

Complaints

If someone contacts us to raise a complaint on your behalf we will always seek your permission first. This is because in responding to the complaint, the person claiming to represent you might view some of your personal data.

Rent enquiries

If you want to make an enquiry about your rent, e.g. your payment history or the balance of your account, we will ask you to provide your name, address and post code, your date of birth and your Rent Reference Number. Every tenant has their own unique Rent Reference Number which is listed on your regular rent statements. If you do not know your Rent Reference Number we may ask for other personal information to verify your identity before giving you any details about your rent account.

Data Retention

How long will you use my personal data for?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

By law we have to keep basic information about our tenants (including Contact, Identity, Financial and Transaction Data) for 6 years after they cease their tenancy agreement.

Your rights under GDPR

Under certain circumstances, you have rights under data protection laws in relation to your personal data.

You have the right to:

- **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

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- **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
 - **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
 - **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
 - **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
 - **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

Access to your information

If you wish to exercise any of the rights set out above, please contact the Data Protection Officer on the details provided below. You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

We want to make sure all the personal information we hold about you is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

Changes to our Privacy Notice

Any changes to our privacy notice in the future will be posted to the website and, where appropriate, through the tenant newsletter. For the avoidance of doubt, it should be noted that our privacy notice is not intended to, and does not create any contractual or other legal rights.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you:

by e-mail to GDPR@ccgwynedd.org.uk

Data Protection Officer

Cartrefi Cymunedol Gwynedd,

PO Box 206,

Bangor,

Gwynedd.

LL57 9DS.

Concerns

You have the right to complain to the Information Commissioner's (ICO) Office if you think there is a problem with the way in which CCG are handling your information. To contact the ICO, please call 0303 123 1113 or visit their website at <https://ico.org.uk/>