



# Affordable Housing Scheme Privacy Notice

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## Affordable Homes Scheme Privacy Notice

Wigan Council (“a data controller”) is committed to protecting the privacy and security of your personal information.

Wigan Council as a local housing authority operates its own Affordable Homes Scheme and also provides information and advice on affordable home ownership options available in the borough. We deal with applications for the Council’s Affordable Homes Scheme on developments across the borough. We also promote other affordable home ownership opportunities that become available in the borough to applicants on the Council scheme and other interested parties who have asked to be kept informed when new options become available.

Our core obligations under the general data protection regulations (GDPR) and commitments are set out in the [Council’s primary privacy notice](#).

### **This notice provides additional privacy information for:**

- Affordable Homes Scheme Applicants
- Current owners on the Affordable Homes Scheme
- People who have asked to be kept up to date on affordable home ownership options that become available in the borough.

### **It describes how we collect, use and share personal information about you:**

- Before, during and after your relationship with us ends and
- The types of personal information we need to process, including information the law describes as ‘special because of its sensitivity.’

It is important that you read this notice, together with any other privacy information so that you are aware of how and why we use your personal information.

### **We collect Special Information:**

The law treats some types of personal information as ‘special’ because the information requires more protection due to its sensitivity. This information consists of:

- Racial or ethnic origin
- Sexuality and sexual life
- Religious or philosophical beliefs
- Trade Union membership
- Political opinions
- Genetic and bio-metric data
- Physical or mental health
- Criminal convictions and offences

### **Purpose(s):**

The main purposes for processing your personal information are:

- To enable us to provide advice on housing options available to you
- To enable us to process your application for the Council's Affordable Homes Scheme.
- To keep you informed of affordable home ownership options
- If you have purchased a home through the Council's Affordable Homes Scheme to manage the scheme. This can include the administration of the equity loan, resale of properties, changes in ownership / title, ensuring lease and charge conditions are adhered to.
- We also conduct research and analysis to help improve services and evaluate performance. Where possible this is anonymised.
- We also conduct surveys in relation to services in order to gauge satisfaction and improve services.

### **Categories of personal data:**

In order to carry out activities and obligations as a local housing authority delivering affordable home ownership either directly through the Council scheme or in promoting other affordable home ownership options, we process personal information in relation to:

- Personal contact details such as name, title, addresses, telephone numbers, and personal email addresses
- Personal demographics for applicants and occupants (including date of birth, gender, marital status, civil partnerships)
- Contact details such as names, addresses, personal e-mail address, telephone numbers
- Income and savings details
- Employment details

### **Special Categories:**

We may also collect, store and use the following "special categories" of more sensitive personal information:

- Information about your race or ethnicity, religious beliefs, sexual orientation opinions (including ensuring meaningful equal opportunities monitoring and reporting)
- Information about your health
- Financial information

### **The legal bases we rely on for processing your personal information are:**

- Necessary for compliance with as legal or statutory obligation
- Necessary to enter into a contract in relation to the Council Affordable Homes Scheme i.e. equity loan or discounted sale
- Necessary to comply with the scheme details as determined by the planning agreement relating to a development.
- Necessary to enforce compliance of a legal charge, lease or planning agreement.

- To administer the operational delivery of the Affordable Homes Scheme e.g. correspondence about equity loan, management of re-sales, changes in title / ownership.

If we intend to use your information beyond legal obligations or to exercise specific rights we will seek your consent to process your information and full guidance will be provided.

### **AUTOMATED DECISION-MAKING**

All the decisions we make about you involve human intervention.

### **COOKIES**

To find out how we use cookies please [see our cookie notice](#).

### **DATA SHARING**

In addition to the general reasons for information sharing described in the Council's primary privacy notice we share information with:

- Housing developers – this will be with those where you have applied for the Council's Affordable Home Scheme.

We also collect or receive information from external parties such as:

- Housing developers
- Independent Financial Advisers (IFAs), banks and building societies
- The Land Registry for when sales are completed on the Affordable Homes Scheme or when homes are re-sold.

### **DATA RETENTION**

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

We must continue to retain necessary information in accordance with our corporate records policy to fulfil legal, statutory and regulatory requirements.

If you have applied for the Council's Affordable Homes Scheme but do not go on to purchase a property through the scheme we will dispose of your information and data one year after the application has been made.

If you are on the Council's Affordable Homes distribution list to receive updates on the Council's Affordable Homes Scheme and any other affordable home ownership options becoming available in the borough, you can choose to opt out of this at any time. Your information will be removed promptly so you do not receive any future e-mails.

### **RIGHTS OF ACCESS, CORRECTION, ERASURE, AND RESTRICTION**

- You have the right to ask for your information and there will not be a charge for you to do so. This is known as a [subject access request](#) and we act in accordance with this policy.

- To ask for your information to be corrected if it is inaccurate or incomplete.
- To ask for your information to be deleted or removed where there is no need for us to continue processing it. (right to be forgotten).
- To ask us to restrict the use of your information.
- To ask us to copy or transfer your information from one IT system to another in a safe and secure way without impacting the quality of the information.
- To object to how your information is used.
- To challenge any decisions made without human intervention (automated decision making).

You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is in our view unreasonable or excessive. Alternatively, we may refuse to comply with the request in such circumstances.

### **RIGHT TO WITHDRAW CONSENT AT ANYTIME**

Where the legal reason for processing your personal information is based on your consent, you have the right to withdraw your consent at any time, without affecting the lawfulness of our processing prior to the withdrawal of your consent.

If you do not provide consent, we may not be able to perform the contract we have entered into with you to purchase a home through the Affordable Homes Scheme, or we may be prevented from complying with our legal obligations such as assessing your application for the Affordable Homes Scheme or the ongoing operational delivery of the scheme should you purchase a home through the Council's Scheme

If you wish to withdraw consent you need to make this in writing to

Senior Housing Policy Officer – Affordable Homes  
 Housing Policy and Reform  
 Adult Social Care and Health: Homes  
 Wigan Council  
 PO Box 100  
 Wigan  
 WN1 3DS

Or e-mail: [housingservices@wigan.gov.uk](mailto:housingservices@wigan.gov.uk)

who will process your request within 14 days.

### **YOUR RIGHTS**

In addition to the above you have legal rights in relation to your personal information. You have a right to be informed about how and why your personal information is being processed. This notice fulfils that obligation.

Full details are contained within the [Council's Primary Privacy Notice](#) and should be read before consenting to this document.

To ask for access to your information you should contact:

Senior Housing Policy Officer – Affordable Homes  
Housing Policy and Reform  
Adult Social Care and Health: Homes  
Wigan Council  
PO Box 100  
Wigan  
WN1 3DS

Or e-mail: [housingservices@wigan.gov.uk](mailto:housingservices@wigan.gov.uk)

### **DATA PROTECTION OFFICER**

If you wish to raise a concern or discuss any aspect of this notice please contact our [Data Protection Officer](#).

If you are unhappy with the way that we handle your concern you may complain to the [Information Commissioners Office \(ICO\)](#) at:

Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Tel: 0303 123 1113

The Information Commissioners Office deals with concerns and complaints relating to data protection (GDPR) and freedom of information legislation.

### **CHANGES TO THIS PRIVACY NOTICE**

We may update or revise this privacy notice from time to time and will provide supplementary privacy information as is necessary.