

Privacy Notice

How we use your personal information



Identity and contact details of Controller

Croydon Churches Housing Association Limited (ccha) and ccha Developments Limited (cchadl) ("the Group", "we", "us") is a controller of personal information for the purposes of the General Data Protection Regulation ('GDPR').

Our contact details for data protection purposes are as follows:

The Company Secretary
ccha
6th Floor, Norfolk House
Wellesley Road
Croydon CR0 1LH

The individual responsible for Data Protection compliance of the Group is the Company Secretary. The Company Secretary is contactable using the above contact details.

Purpose of this Privacy Notice

This Privacy Notice tells you what to expect when ccha Group processes personal information. It applies to information about applicants, residents, former residents and other service users. It tells you the purposes for which we may process your personal information and the legal basis for the processing ('processing' includes us just keeping your personal information).

Why do we collect and store personal information?

ccha Group needs to collect, process and store personal information about you and other household members (when you provide information about household members we assume that you do so with their full knowledge and consent) in order to operate as a registered provider of housing and deliver efficient and effective services.

Legal basis for processing

Our main legal basis for processing personal data is where it is necessary for the purposes of the legitimate interests pursued by ccha Group or by a third party to process your information. We can do that so long as we do not interfere with your fundamental rights or freedoms.

The other reasons we can rely upon to process your personal information under GDPR is as follows:

- With Your consent (i.e. agreement) to us processing your personal information. You will be asked to sign a data protection consent form either as part

of your housing or shared ownership application form, or later if you did not sign one when your relationship with us started. The consent form sets out the type of organisations we often have to share personal information we hold with. Under the GDPR, consent is a legal basis for processing personal information. You can withdraw your consent at any time. This is explained further below in the section entitled 'Your rights under GDPR'.

- Where we are under a legal obligation or an obligation under a contract to process/disclose the information
- Where processing is necessary for the performance of a task carried out in the public interest .
- Where we need to protect the vital interests (i.e. the health and safety) of you or another person such as to protect staff and contractors. Some personal information is treated as more sensitive (for example information about health, sexuality, ethnic background and others – see footnote below for a full list 2). The legal basis for processing these special categories of personal information is more limited. To lawfully process special categories of personal data, we must identify a lawful basis for the processing and meet a separate condition for the processing. The basis we can use these are:
 - With your explicit consent;
 - Where we need to protect the vital interests (i.e. the health and safety) of you or another person;
 - Where you have already made your personal information public;
 - Where we or another person needs to bring or defend legal claims; and/or
 - Substantial public interest grounds

To process personal data about criminal convictions or offences, we must have both a lawful basis for the processing and either legal authority or official authority for the processing.

- 1 By this we mean the Regulation as supplemented and amended by the Data Protection Act 2018
- 2 Special categories of personal data is defined within the GDPR and covers racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a person's sex life or sexual orientation

Information we may hold about you and how we use it

The information we hold on our records concerns our relationship with you. For example:

- We hold names, dates of birth, copies of identification documents including photographic ID and information about your previous housing circumstances to assess housing applications and help prevent tenancy fraud.
- We hold contact details for you so we can communicate with you by your preferred means, and keep you informed about services we offer which may be useful to you.
- We record information about your needs (for example, if you have a carer or social worker; if you need adaptations in your home; if you need large print or translated text) to ensure that we take account of any support needs in our dealings with you, and to improve our communications with you.
- We record information to enable us to provide housing management services. For example we record reports of anti-social behaviour; complaints; change in circumstances (for example when your employment status changes etc.) and information about housing options (e.g. if you have a medical need which means you need to move).
- We keep financial records about the amount of money you have paid us; any amount(s) outstanding and action taken to recover money you owe.
- We may hold information about you if you are engaged with any additional guidance and support services. For example in connection with access to training and employment we may hold information about your job history and skills and experience, or if we support you to improve your financial circumstances, we may hold information about your household income and expenditure.
- We may record your telephone calls to our switchboard for training and monitoring purposes to ensure we are delivering a good service. Any call recordings will be held in accordance with our corporate retention policy before being erased.
- We may capture your image on our CCTV systems if you visit a property, office or community facility which is covered by this facility. Any CCTV recordings will be held in accordance with our corporate data retention procedure before being erased.
- We record the findings of surveys and other research to help us improve our service to customers. The information you provide will be anonymous unless you agree that we can use your details.
- We keep details of complaints received to help us monitor responses and resolutions to any issues raised. The information you provide may need to be passed to third parties such as our repairs and estate maintenance contractors.

- Any record kept will be in accordance with our corporate data retention policy before being erased.

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. Generally the information we hold will have been provided by you (on application or enquiry forms or when we communicate with you), but we may also hold information provided by third parties where this is relevant to your housing circumstances e.g. social workers, healthcare professionals and mortgage providers.

We will only ask for personal information that is appropriate to enable us to deliver our services. In some cases you can refuse to provide your details if you deem a request to be inappropriate. However, you should note that this may impact our ability to provide some services to you if you refuse to provide information that stops us from doing so.

How we manage your personal information

We process your personal information in accordance with the principles of 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.

Access to personal information is restricted to authorised individuals on a strictly need to know basis.

We are committed to keeping your personal details up to date, and we encourage you to inform us about any changes needed to ensure your details are accurate.

To help us to ensure confidentiality of your personal information we may ask you security questions to confirm your identity when you call us. We will not discuss your personal information with anyone other than you, unless you have given us prior written authorisation to do so.

Periods for which we will store your personal information

We will only hold your records during the period of our relationship with you and for a set period afterwards to allow us to meet our legal obligations including resolving any follow up issues between us (for example if you live in one of our properties we will hold information about you for the duration of your tenancy).

Sharing your personal information

Normally, only ccha staff will be able to see and process your personal information. However, there may be times when we will share relevant information with third parties for the purposes as outlined, or where we are legally required to do so. When sharing personal information, we will comply with all aspects

of the GDPR. Special categories of personal data about health, sexual life, race, religion and criminal activity for example is subject to particularly stringent security and confidentiality measures.

Where necessary or required, we may share information as follows:

- to comply with the law (e.g. the police, Inland Revenue, Council Tax Registration Officer, Social Security Fraud Act) or a court order
- where there is a clear health or safety risk to an individual or members of the public, evidence of fraud against ccha Group, other irregular behaviour or a matter ccha Group is investigating
- in connection with court proceedings or statutory action to enforce compliance with tenancy conditions (e.g. applications for possession or for payment of Housing Benefit direct)
- to enable us to provide management services to cchadl
- where ccha Group has a formal protocol with the police, local authority department or ombudsmen
- to facilitate residents claims for state benefits
- providing the name, contact details, tenancy information and profiling information of residents to agencies to enable them to provide support or landlord services
- providing the name, address, contact number, images and profiling information of a resident to contractors or other agents providing services for, to or on behalf of ccha Group
- providing the name of a resident and the date of occupancy to gas, electricity and water companies
- providing information anonymously for bonafide statistical or research purposes, provided it is not possible to identify the individuals to whom the information relates
- giving the name, address, contract details, housing need and stated local connection of applicants for housing to mutual exchange websites and councils
- information required by the RSH when monitoring ccha's activities in its capacity as the regulator of housing associations
- information required by the Ministry for Housing Communities and Local Government (MHCLG) for statistical purposes. The MHCLG's privacy statements are available via: <https://core.communities.gov.uk/public/GuidesAndManuals.html>
- providing name, address, contact details, housing requirements and tenancy information to mortgage companies, surveyors, marketing and sales agents in connection with house purchases
- to protect the vital interests of an individual (in a life or death situation)

Your rights under the GDPR

You have a number of rights under the GDPR:

Access to personal information

Under the GDPR, you have a right to ask us what personal information we hold about you, and to request a copy of your information. This is known as a 'subject access request' (SAR). SAR can be made in writing (and we have a form you can use for this purpose) or verbally. We may require you to provide proof of your identity before we process your request. We have one calendar month within which to provide you with the information you've asked for (although we will try to provide this to you as promptly as possible).

Following your SAR, we will provide you with a copy of the information we hold that relates to you. This will not generally include information that relates to your property such as repair logs or details of contractor visits, as this is not considered personal information.

Rectification

If you need us to correct any mistakes contained in the information we hold about you, you can let us know by contacting your neighbourhood officer or alternatively, contact customer services at customers@ccha.biz

Erasure ('right to be forgotten')

You have the right to ask us to delete personal information we hold about you. You can do this where:

- the information is no longer necessary in relation to the purpose for which we originally collected/processed it
- where you withdraw consent
- where you object to the processing and there is no overriding legitimate interest for us continuing the processing
- where we unlawfully processed the information
- the personal information has to be erased in order to comply with a legal obligation

We can refuse to erase your personal information where the personal information is processed for the following reasons:

- to exercise the right of freedom of expression and information;
- to enable functions designed to protect the public to be achieved e.g. government or regulatory functions
- to comply with a legal obligation or for the performance of a public interest task or exercise of official authority;
- for public health purposes in the public interest;
- archiving purposes in the public interest, scientific research historical research or statistical purposes;
- the exercise or defence of legal claims; or
- where we have an overriding legitimate interest for continuing with the processing

Restriction on processing

You have the right to require us to stop processing your personal information. When processing is restricted, we are allowed to store the information, but not do anything with it. You can do this where:

- You challenge the accuracy of the information (we must restrict processing until we have verified its accuracy)
- You challenge whether we have a legitimate interest in using the information
- If the processing is a breach of the GDPR or otherwise unlawful
- If we no longer need the personal data but you need the information to establish, exercise or defend a legal claim.

If we have disclosed your personal information to third parties, we must inform them about the restriction on processing, unless it is impossible or involves disproportionate effort to do so.

We must inform you when we decide to remove the restriction giving the reasons why.

Objection to processing

You have the right to object to processing where we say it is in our legitimate business interests. We must stop using the information unless we can show there is a compelling legitimate reason for the processing, which override your interests and rights or the processing is necessary for us or someone else to bring or defend legal claims.

Withdrawal of consent

You have the right to withdraw your consent to us processing your information at any time. If the basis on which we are using your personal information is your consent, then we must stop using the information. We can refuse if we can rely on another reason to process the information such as our legitimate interests.

Right to data portability

The right to data portability allows us to obtain and reuse your personal data across different services. It allows us to move, copy or transfer personal data easily from one IT environment to another in a safe and secure way. The right only applies to personal data you have provided to us where the reason we are relying on to use the information is either your consent or for the performance of a contract. It also only applies when processing is carried out by us using automated means.

Automated Decision Making

Automated decision making refers to a decision which is taken solely on the basis of automated processing of your personal data. This means processing using, for example, software code or an algorithm, which does not require human intervention.

We may use automated decision making to issue letters in relation to outstanding rent payments. Our basis for using automated decision making is because it is necessary for the entry into or performance of a contract.

You have the right not to be subjected to a decision based solely on automated processing which produces legal effects or similarly significantly affects. We will not take any decision which will result in this type of affect without human intervention.

You also have the right to prevent errors, bias and discrimination, to challenge a decision and to obtain human interventions. If you wish to exercise any of these rights in relation to a letter generated automatically, you should contact one of our Income Recovery Officers or our Company Secretary, ccha Group's named Data Protection contact.

Changes to this Privacy Notice

We keep our privacy notice under regular review and will place any updates on our website; you will be notified of any major changes to this notice.

Further information

For further information on how to request your personal information and how and why we process your information, you can contact us using the details below.

The Company Secretary
ccha
6th Floor, Norfolk House
Wellesley Road
Croydon CR0 1LH

The Information Commissioner's Office (ICO) is also a source of further information about your Data Protection rights. The ICO is an independent official body, and one of their primary functions is to administer the provisions of the GDPR.

You have the right to complain to the ICO if you think we have breached the GDPR. You can contact the ICO at:

Information Commissioner's Office,
Wycliffe House, Water Lane,
Wilmslow, Cheshire, SK9 5AF

0303 123 1113/ <http://www.ico.org.uk/>

ccha, 6th Floor, Norfolk House, Wellesley Road, Croydon CR0 1LH

T: 020 8680 7532

E: customers@ccha.biz

www.ccha.biz