

## **PRIVACY NOTICE**

### **INFORMATION FOR CANDIDATES APPLYING TO BUY A SHARED OWNERSHIP HOME WITH CHS GROUP**

CHS is committed to protecting your personal data. This privacy notice sets out how your personal data will be collected and processed during the purchasing process. Please note that this privacy notice will be regularly reviewed and may be updated from time to time.

#### **What information do we collect?**

We collect a range of information about you throughout the above process. This includes:

- Your name, address and contact details, including email address and telephone numbers;
- Information about your current income and outgoings, proof of deposit funds and mortgage information
- Proof of ID and address
- Help to Buy approval information

We collect this information in a variety of ways but generally via email or through the post.

Data will be stored in a range of different places during the purchasing process, including hard copy files, email and secure computer network.

#### **Why do we process personal data?**

We need to process data to assess your eligibility to obtain a Shared Ownership property. This is through guidelines issued to us by Homes England, the governing body responsible for the delivery of Shared Ownership homes in England.

There are also strict guidelines regarding assessing suitability and affordability for a Shared Ownership property which involves obtaining and verifying certain information to ensure that each purchaser is correctly qualified before a reservation can be taken.

If your application is initially unsuccessful, we keep your personal data on file only until another applicant has successfully completed a purchase of the relevant property. This is in case your application is revived at a later date before completion has taken place.

#### **Who has access to the data?**

Your information will be shared internally for the purposes of the application process, while the more sensitive financial data is stored securely on our network and locked cupboards.

We will not share your data with third parties, unless required for the purpose of providing services to your property or for auditing purposes. We may then share your data with contractors for the resolution of issues within the initial defect period, or qualified external auditors for this purpose only. No paperwork will be transferred off site.

We will not transfer your data outside the European Economic Area.

### **How do we protect your data?**

We take data security very seriously. We have internal policies and controls in place to ensure that your data is not lost, accidentally destroyed, misused or disclosed, and is not accessed except by our employees in the proper performance of their duties. Your data may be held securely in electronic and/or manual records. All of our staff receive data protection training and are made aware of how data should be handled and stored in accordance with data protection legislation. Where appropriate, IT systems have restricted access arrangements in place to ensure that only authorised staff have access to your data.

### **For how long do we keep your data?**

If your application for a property is unsuccessful, the organisation will hold your data on file only until a sale has completed on the relevant property.

If your application for a Shared Ownership home is successful, application data gathered during the process will be removed from all emails and hard copy files. They will only be held on our encrypted internal network with restricted access for authorised staff only.

Please note, your application information will be held for approximately a 5 year period. The data will be removed during the month of January each year when it is at least 5 years old. This means if your sale completes in May 2018, the data will be removed completely in January 2024.

### **Your rights**

Even if we already hold your personal data, you still have various rights under data protection legislation. We will seek to deal with your request without undue delay and in accordance with any legislative requirements. We may keep a record of your communication to help us resolve any issues or requests that you raise.

- Right to object – if we are using data because we deem it necessary for our legitimate reasons to do so and you do not agree, you have the right to object. You also have the right to object to being subject to automated decision making, including profiling and direct marketing.
- Right to withdraw consent – where we have obtained your consent to process personal data for certain activities (including marketing), you may withdraw your consent and request that your personal data be deleted at any time.
- Right to access (subject access request) – you have the right to ask us to confirm what information we hold about you at any time and may ask us to modify or update such information. We may ask you to verify your identity, provide more information and/or where legally permitted decline your request and explain why.
- Right to erasure – in the following circumstances, you have the right to request that your personal data be erased: if the data is no longer necessary for the original purposes it was collected or processed, it has been processed unlawfully, it should be deleted due to a legal obligation or you object to processing and there is no overriding legitimate interest for us to continue processing. We may only decline your request if certain limited conditions apply.
- Right to portability – you have the right to ask us to transfer your data to another data controller.

- Right to block or restrict processing whilst the organisation considers your requests exercised under data protection legislation.

If you would like to exercise any of these rights in relation to the application process, please e-mail [info@candcd.co.uk](mailto:info@candcd.co.uk) or [data.protection@chsgroup.org.uk](mailto:data.protection@chsgroup.org.uk) or write to the Sales Department, Endurance House, Vision Park, Chivers Way, Histon, Cambridge, CB24 9ZR.

If you are unhappy with the way in which your personal data has been processed you may in the first instance contact our Data Protection Officer using the above e-mail address.

If you remain dissatisfied then you have the right to complain directly to the Information Commissioner ([www.ico.org.uk/concerns](http://www.ico.org.uk/concerns))

### **What if you do not provide personal data?**

Unfortunately, if you are unable to provide the full eligibility paperwork we will be unable to process your application for a Shared Ownership property

### **Contact details of the Data Controller(s) – Shared Ownership Purchasing Process**

The Director of C&CD is the relevant Data Controller on behalf of the CHS Group.

### **Contact details of the Data Protection Officer**

CHS Group has a Data Protection Officer who can be contacted by e-mailing [data.protection@chsgroup.org.uk](mailto:data.protection@chsgroup.org.uk) or writing to our offices at Endurance House (at the address given above).

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