

Service Area and contact details

Service Area:	Regeneration Investment & Housing
Contact Details:	Policy & Performance Monitoring Manager, Ext 233592
Privacy Notice Name:	Housing Improvement Loans – Owner Occupiers

Source and categories of information being processed

This section is only relevant if personal data has been obtained from a source other than yourself (the data subject).

Newport City Council has obtained the following categories of your personal data:

Name, address, contact information, financial data including mortgage information, national insurance number, property data including the proposed works to be carried out.

We have obtained your information from:

The Robert Owen Community Banking Fund will collect the above categories of personal data on our behalf. They will provide application forms and process the application, assess your ability to pay, transfer the loan funding to the borrower and collect the repayments.

Purpose and legal basis for using your information

Here, we will explain the reason why we have collected your personal data and the reasons for processing.

Our legal basis for processing your information:

There is a contract in place to process your information

Further details about our legal basis for using your information and the purpose of processing:

Under the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002, article 3, local authorities can provide assistance to improve living conditions in their area. To enable councils to do this, the Welsh Government has provided funding to offer owner/occupier loans, landlord loans and repayable financial assistance. Article 6(1)(b) of the General Data Protection Regulation gives organisations a lawful basis for processing personal data where ‘processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract.’ This means that, if you wish to apply for a Housing Improvement Loan, which is a contract between you and the council, the council has a lawful basis for processing your personal data. You will need to provide details of your income and outgoings to The Robert Owen Community Banking Fund, who will assess whether you are likely to be able to afford to repay the loan.

The right to withdraw consent

If we are relying on your consent to process your data, you have the right to withdraw your consent to this processing at any point. To do so, please contact the person named at the top of this privacy notice.

(Only relevant to consent based processing)

You must provide us with the information we need to deliver the service, if there is either:

- A contractual obligation to do so, or
- A statutory obligation to do so.

(Only relevant if the lawful basis for processing is the performance of a contract or Public duty/task obligation)

The consequences of not providing the information are as follows:

If you do not disclose in full the information required by the council's loans partner, the Robert Owen Community Banking Fund Ltd, we will be unable to consider your application for a Housing Improvement Loan.

Special Category Data

(Only relevant if special category data is being processed)

Sometimes we process special category data which is afforded more protection under the Data Protection Act. This is because special category data is deemed to be more sensitive. If we are processing your special category data then we need to establish a further lawful basis for processing, and we have highlighted this below:

Not applicable

Automatic decision making/profiling

(Only relevant if we are making an automated decision on a data subject)

Sometimes we use computers or technology to help us make decisions about the service we offer you. Below are the details of what decision making or profiling systems we have used, and how the decision was made:

Not applicable

Who will have access to your personal information?

Newport City Council is the data controller and the Data Protection Officer is:

Digital Services Manager

Email: information.management@newport.gov.uk

Tel: 01633 656656

Other data controllers may also be responsible for your information, depending on the specific circumstances. Please contact the service area for further information.

The main users of your personal information are:

To process your loan application:

Staff at The Robert Owen Community Banking Fund

Housing Policy & Performance Monitoring Officer (Scheme Manager)

Housing Strategy & Development team

Housing & Assets Manager (Service Manager)

If your loan application is successful:

Staff at The Robert Owen Community Banking Fund

Finance business partner

Accountancy assistant

Senior legal assistant

We may share your information within Newport City Council:

The revenues department for the administration of council tax

Building control and planning team if work is subject to planning or building regulations approval

Environmental health (housing) for the operation of the housing health and safety rating system

We may share your information with other, external organisations:

The Welsh Government, if required for audit purposes

Sometimes we use the specialist help of other organisations/companies to process your data on our behalf.

These companies are known as 'data processors'. In processing your data, we use the following data processors:

The Robert Owen Community Banking Fund Ltd will promote the scheme, provide application forms and information, process the application, assess the applicant's ability to pay, transfer the loan funding to the borrower and collect the repayments. They may also carry out a credit search with the Credit Reference Agency and Fraud Prevention Agencies, as part of an affordability assessment on behalf of Newport City Council.

Details of any international transfers of your personal information:

(if applicable)

Not applicable

Requests for information

All recorded information held by Newport City Council may be subject to requests under the Freedom of Information Act 2000, Environmental Information Regulations 2004 and the Data Protection Act.

If you would like to request a copy of the personal information that we hold about you, you can request to have a copy of our **Personal Information Request Form** here:

Information.management@newport.gov.uk

If you would like to submit a Freedom of Information Request/Environmental Information request to us, you can submit your request to us here:

www.newport.gov.uk/FOI

Your Rights

The Data Protection Act gives you a number of rights. Please note that not all of these rights are absolute and we will need to consider your request upon receipt. You have the right to request:

- a) to have your data rectified if it is inaccurate or incomplete;
- b) to have your data erased;
- c) to restrict the processing of your data;
- d) to exercise your right to data portability;
- e) to object to the processing for the purposes of direct marketing, profiling and automated decision making.

In all instances, please submit your request to:

information.management@newport.gov.uk

Complaints Procedure

If you are unhappy with the way Newport City Council is using your data, you have the right to complain to us. If you would like to do this, please contact us by sending an e-mail to this address;

Information.management@newport.gov.uk

If you are not content with the subsequent outcome of your complaint, you may apply directly to the Information Commissioner for a decision. Generally, the ICO cannot make a decision unless you have exhausted the Councils complaints procedure. The Information Commissioner can be contacted at:

The Information Commissioners Office,
Wycliffe House, Water Lane,
Wilmslow,
Cheshire
SK9 5AF.

How long will we retain your information?

Details of retention period

If your application is successful, we will retain your information for 7 years from the date your loan was fully repaid. If your application is unsuccessful, or you withdraw your application, or if we cancel your application for any reason, we will destroy your information within twelve months of the date we notify you that your application is unsuccessful, or is cancelled, or that we assume it to be withdrawn.