



Tenant Privacy Notice Broadland Housing Association

Version 7: effective from 1st March 2024

Our Privacy Notice describes the categories of personal data we process, and the purposes for which we do this. We are committed to collecting and using such data fairly, and in accordance with the requirements of the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

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1. Introduction

- 1.1 We take your privacy seriously. You can find out more in this document about your privacy rights, and about how we collect, use, share and protect your personal identifiable information. This includes the information we already hold about you, and the further personal information we might collect about you, either from you directly or from a third party. How we use your personal information will depend on the products and services we provide to you.
- 1.2 This Privacy Notice is a public document, available to anyone when Broadland Housing Association and/or its subsidiaries (Broadland St Benedicts, Broadland Development Services and Broadland Meridian) obtain and use their personal identifiable information. It explains how we and third-party organisations or people appointed by us use your personal identifiable information, and it details your rights. We obtain your personal identifiable information in order to conduct our normal business operations.
- 1.3 Our Data Protection Officer provides help and guidance to make sure we apply the law to the processing and protection of your personal identifiable Information.

Our DPO can be reached by email at data@broadlandgroup.org, or by post at DPO, Broadland Housing Group, NCFC, Carrow Road, Norwich NR1 1HU, if you have any questions about how we use your personal information.

(See section 3, *Your Privacy Rights*, below for more information about your rights and how our DPO can help you.)

- 1.4 This Privacy Notice provides up to date information about how we use your personal identifiable information, and this notice now updates any previous information we have published or supplied about using this information. We will make changes to this Privacy Notice if we make any significant changes affecting how we use your personal identifiable information, and if we do so we will inform you of these changes in information sent out with your rent statement (or during the year if there are significant changes being made at other times). This will let you know about the changes, and where you can view them or obtain a copy for your records.

2. Who we are

- 2.1 We are Broadland Housing Association, the parent company within Broadland Housing Group, and we are the Data Controller of your personal identifiable information, as we manage how your data is used.

As a Registered Social Housing provider, we are regulated by the Regulator of Social Housing.

- 2.2 This Privacy Notice covers the following entities:
- Broadland Housing Association (parent company)
 - Broadland St Benedicts (subsidiary)
 - Broadland Meridian (subsidiary)
 - Broadland Development Services (subsidiary)

3. Your Privacy Rights

- 3.1 Under the GDPR you have eight rights:

- The right to be informed
- The right of access
- The right to rectification
- The right to erasure
- The right to restrict processing
- The right to data portability
- The right to object
- Rights in relation to automated decision making and profiling

- 3.2 In brief: you have the right to be informed who is obtaining and using your personal identifiable information, how this information will be retained, shared and secured, and what lawful grounds will be used to obtain and use your personal identifiable information. You have the right to object to how we use your personal identifiable information in certain circumstances. You also have the right to obtain a copy of the personal identifiable information we hold about you.

In addition, you can ask Broadland Housing Association to correct inaccuracies, to delete or restrict personal identifiable information, or for some of your personal identifiable information to be provided to someone else. You can make a complaint if you feel that Broadland is using your personal identifiable information unlawfully and/or holding inaccurate, inadequate or irrelevant personal identifiable information which, if used, may have a detrimental impact on you and/or has an impact on your rights.

- 3.3 You can also make a complaint to the data protection supervisory authority, in the area where your personal identifiable information is held and processed. In relation to the United Kingdom, you can complain to the Information Commissioner's Office, contactable at www.ico.org.uk or on 0303 123 1113.
- 3.4 To make enquiries for further information about exercising any of your rights in this Privacy Notice, please contact our Data Protection Officer at

data@broadlandgroup.org, or by post at Broadland Housing Group, NCFC, Carrow Road, Norwich NR1 1HU.

4. What kinds of personal identifiable information do we use?

- 4.1 We use a variety of personal identifiable information, depending on the products and services we deliver to you. For all products and services, we need to use the following details relating to you and any occupant of your home:

Personal Information

- Contact details: name, address, email, home and mobile telephone numbers;
- Age / date of birth;
- Identification: information to allow us to check your identity;
- Credit information: information about your credit history;
- Photograph: information to record your identity;
- Whether you are receiving support from other agencies;
- Online computer identification including IP address: information recorded when you engage with us by email;
- National Insurance numbers: information to carry out functions such as the management of universal credit or other benefits and/or liaising with local authorities only;
- Homelessness situation: your situation prior to applying for a BHA tenancy;
- Details of your income, expenditure, benefit receipt and debts, so that we can ensure any tenancy offer is appropriate;
- Next of kin / special representative status.

Please note that for 'next of kin' details, it is the tenant's responsibility to inform the contacts they give us that their information has been shared with Broadland.

We do not collect the following elements of personal data listed above for the occupants of your property who are not joint tenants, unless they have a direct relationship with us (e.g. apply for housing in their own right, or obtain services from us directly):

- Telephone contact details
- Photograph
- Homelessness situation

Special Category / Criminal Offence information

- Health including mental health, disability, and medical data: to support our housing functions and vulnerable customers;
- Race: to support our equality monitoring purposes;
- Ethnic origin and nationality: to support our equality monitoring purposes;

- Religion or similar beliefs: to support our equality monitoring purposes;
- Sex life, or sexual orientation: to support our equality monitoring purposes;
- Marital status: to allow us to carry out our obligations related to social security accurately;
- Drugs, abuse of prescription predication, solvent misuse, alcohol misuse, or gambling addiction: whether you or anyone in your household have any problems in these areas, so that we can ensure we are providing you with an appropriate and responsive service based on your current needs;
- Whether your behaviour may present a risk to yourself or others, so that we can ensure we are providing you with an appropriate and responsive service based on your current needs;
- Whether you have any criminal convictions, or any pending, so that we can allocate you the most appropriate accommodation based on your current or previous circumstances, to prevent and detect crime, fraud and money laundering, and to aid in the prosecution and rehabilitation of offenders;
- Whether someone you know presents a risk to you or other people and whether they are in contact with you, so that we can ensure we are providing you with an appropriate and responsive service based on your current needs.

4.2 Sometimes, where we ask for your personal identifiable information to enter into a contract/agreement with you (e.g. a tenancy, lease, applications, support and/or care plan agreement) or to meeting our legal or regulatory duties (e.g. to process housing, council tax benefit, equality monitoring and/or government or housing regulator reports), we will not be able to provide some of our housing, support, or products or services without this information.

4.3 In the course of our work relating to property condition or support with hoarding situations, we may take photographs of your house in order to help with improving situations or taking any necessary action. In cases where the situation cannot be resolved and constitutes a breach of tenancy, for example where there is neglect or criminal damage, these photographs may need to be used within BHA or shared with external agencies. Examples could include the police if there has been criminal damage; or social care services in some cases; or being used to inform decisions about mutual exchange acceptance or refusal; or in serving notice.

5. How do we gather your personal data?

5.1 We obtain personal identifiable information by various means. This can be face to face, by email, telephone, correspondence and/or by receiving this

information from others; for example, a local elected member who is representing you, police, health or social care agencies, or benefit agencies. We may also receive information about you from other people who know you and/or are linked to you, for example relatives or persons nominated to act on your behalf, or your legal representative. Some further examples of how we may obtain information are below:

- directly from you, for example when you fill out an application, transfer or mutual exchange form or as part of your right to acquire application;
- directly from you when you fill in surveys which we will regularly circulate to you.
- by observing how you use our housing, support, products and services, or those of other subsidiaries of Broadland Housing Association, for example from the transactions and other operation of your accounts and online services;
- from other organisations such as former housing and support providers, health and social care agencies, law enforcement agencies, debt collectors, energy or utility companies, benefit agencies and/or credit reference and fraud prevention agencies;
- from other people who know you, including joint account holders, and people who are linked to you, or live in the same community as you, in relation to reports of anti-social behaviour;
- from monitoring or recording calls as part of quality or complaint monitoring. We record these calls for training and to ensure safety of our staff. We will not record any payment card details as part of our accounts and payments operations;
- from our CCTV systems for the prevention and detection of crime, or to detect damage/vandalism to our properties, and to ensure the safety and security of our staff and individuals obtaining services from us.

6. How do we lawfully use your personal data?

- 6.1 To provide you with our housing services we have a legal duty to confirm a person(s) has the right to reside in the country. We will need to obtain your name, contact details, date of birth, your current and previous countries of residence/citizenship, and a copy of identification documents (such as passport, Home Office residence papers and/or driving licence).
- 6.2 We might also need health and social care information (such as physical, social or mental health information) to help support our customers who have a vulnerability and/or receive a support or care service from us.
- 6.3 We sometimes need to gather, use and share your personal identifiable information for particular reasons which are set out in more detail below.
 - 6.3.1 To operate and administer our housing, support and care products and services, including managing and responding to complaints:

- a) Share contact and occupation information with third parties who help us deliver our repairs, support, care and housing services; for example, our repairs contractors and their appointed sub-contractors.
- b) Speak to contacts at agencies you have identified on your application form, to ensure that we are providing a consistent service.
- c) Supply information necessary for the administration of the CORE online data collection system; this data provision is a government (MHCLG) requirement of us as a housing association. Data is provided to the CORE statistical recording service to help to provide a national picture, but will not be used by them in relation to you as an individual. We may also need to share consolidated data from surveys with our regulator, but if we do this you will not be identifiable as an individual in the data we share.
- d) Offer you participation in events or initiatives which we think may be of use, benefit or interest to you or members of your household; this may include housing-related initiatives such as utility company switching options, opportunities for heating advice and equipment, or personal activities which we think may be beneficial or enjoyable for you, such as recreational or sporting activity, including events provided for children.
- e) Contact you in relation to feedback you give on any of our repairs or other surveys, if your feedback indicates that this is needed.
- f) We may take audio recordings of complaint meetings at any stage. If we do this, it will be solely for the purpose of producing accurate minutes. These will be deleted one month after the meeting.

We use your personal identifiable information in this way, or contact you in this way, because it is necessary to meet the conditions set out in the tenancy agreement with you and/or to meet our legal or regulatory obligations, or because we believe it is in your interests to share opportunities with you and is therefore in both your and our legitimate interest.

6.3.2 To administer payments to and from your accounts or other agencies (e.g. benefit agency):

- a) We may share contact and occupation information with benefit agencies and financial advisors who as agencies or financial organisations help us to process payments to your account(s):
- b) To supply our appointed financial advisors with information to carry out home ownership affordability tests to advise on the suitability of a mortgage;
- c) To prevent financial crime including money laundering, benefit fraud and illegal subletting;

- d) We may share your forwarding address with the Council Tax department, to enable them to charge you and/or BHA accurately after you leave one of our properties.

We use your personal identifiable information in the way because it is necessary to meet the conditions set out in the tenancy agreement with you and/or to meet our legal and regulatory obligations.

6.3.3 To carry out our duties under Health and Safety requirements and to support vulnerable people:

- a) Vulnerability flags: shared with staff, contractors and sub-contractors to ensure services are tailored to meet your needs; these will be based on information you have given us, for example if you have a mobility restriction which would involve a delay in answering the door.
- b) Risk flags: shared with staff, contractors and sub-contractors to ensure health and safety measures are in place. We will have informed you of this flag, when it will be applied and for how long. For example, a flag is applied if an incident occurs which results in a threat being made by you to a member of our staff or contractor team.
- c) We process data that you provide to us regarding individuals who you define as your next of kin or emergency contact. You are responsible for making sure that the person whose details you give us is happy for you to name them in this context and for us to have their contact data.
- d) During the COVID-19 pandemic or in similar circumstances, we may need to pass details on to networks such as the Track and Trace in order to help to control the spread of the virus. We will inform you if this is likely to be the case.

We use your personal and special category identifiable information, and third-party data, in this way because it is necessary to meet the conditions set out for us to meet our legal and regulatory obligations regarding health and safety.

6.3.4 To report or share information with agencies where it is believed your or another person's vital interests are at risk:

- a) Where you or another person are at risk of physical, mental or sexual harm or damage
- b) Where you or another person are in need of protection as a vulnerable person from significant harm or serious exploitation.

We use your personal and special category identifiable information in this way because it is necessary to meet our legal and regulatory obligations and to protect your and others' vital interests.

6.3.5 To carry out our lettings and home ownership affordability assessments and former debt decisions about you:

- a) Information about those you are linked with in the proposed agreement or contract with us, for example as a joint tenant or owner.
- b) Information about how you or the person linked to you has former debts owing to us or other landlords.

For this purpose, we share and receive information with and from banks, building societies, credit reference and fraud prevention agencies. The credit or fraud prevention agency might add details of our search to the records they hold about you, whether or not your engagement with us proceeds.

- 6.3.6 To allow pursuance of debt owed to utility companies. It is the tenant's responsibility to provide their name, address and dates of occupancy to suppliers of water, gas, electricity or any other utilities supplied to a property they are living in. Where this is not done, Broadland may supply these companies with these details relating to tenants so that they are able to bill accurately for services supplied.
- 6.3.7 If you are involved in the Social Housing Decarbonisation Fund (SHDF) Wave 2.1, then BHA will share data relevant to this with the Authority for this programme; this is DESZN (the Department for Energy Security and Net Zero (ex-BEIS), and other organisation/s appointed to act on its behalf), and to DESZN's research and evaluation partners.

The data processed will be:

- Tenant/s names
- Tenant/s email address
- Tenant/s contact number
- Reason for tenant drop out or refusal to participate in the scheme
- Financial amount contributed by the household where relevant
- Satisfaction level information.

Your data may be disclosed by BHA to the Authority and used in full or in part by them for the following purposes:

- a. the administration and management of SHDF – Wave 2.1
- b. an assessment of whether SHDF – Wave 2.1 has achieved its objectives
- c. the publication by Authority of statistical reports relating to SHDF – Wave 2.1
- d. an evaluation of SHDF – Wave 2.1 and any associated home energy or carbon reduction
- e. effective management and prevention of fraud and non-compliance under SHDF – Wave 2.1.

7. Automated decision making

- 7.1 We do not use automated processes to make decisions about you or the service we provide you.

8. Our lawful basis for using your personal information

- 8.1 We only use your personal information where that is permitted by the laws that protect your privacy rights. We only use personal information where:

- we need to use the information to comply with our legal obligations; or
- we need to use the information to perform a contract with you; and/or
- it is fair to use the personal information either in our interests or someone else's interests, where there is no disadvantage to you. This can include situations where it is in our interests to contact you about products or services, market to you, or collaborate with others to improve our services; or
- we have your consent (if consent is needed).

Where we have your consent, you have the right to withdraw it. We will let you know how to do that at the time we gather your consent. (See section 12, *Keeping you up to date*, below for details about how to withdraw your consent to marketing.)

- 8.2 Special protection is given to certain kinds of personal information that is particularly sensitive. This is known as special category data. This is information about your health status, racial or ethnic origin, political views, religious or similar beliefs, sex life or sexual orientation, genetic or biometric identifiers, or trade union membership. Separate safeguards are also provided in the Data Protection Act 2018 for criminal offence data. We will only use this information where:

- we have a legal obligation to do so (for example to protect vulnerable people);
- it is necessary for us to do so to protect your vital interests (for example if you have a severe immediate medical need whilst on our premises);
- it is in the substantial public interest;
- it is necessary for the prevention or detection of crime;
- it is necessary for insurance purposes;
- you have specifically given us 'affirmative' consent to use the information; or
- it is necessary for us to fulfil our obligations, for example under equality legislation.

9. How and when might we share your personal data with others?

- 9.1 We will share personal information with relevant staff members within Broadland Housing Group (i.e. Broadland Housing Association and its subsidiaries), and with others outside the Group where we need to, in order to make products and services available to you, meet or enforce a legal obligation, or where it is fair and reasonable for us to do so. (See section 6, *How do we lawfully use your personal data*, above for more information on where and why we may share data.)
- 9.2 Who we share your personal information with depends on the products and services we provide to you and the purposes for which we use your personal information. For most products and services we will share your personal information with our own service providers such as our IT suppliers, with credit reference agencies, and with fraud prevention agencies. (See section 6, *How do we lawfully use your personal data?*, above for more information on who we share your personal information with and why.)
- 9.3 On occasion we may share your contact data with companies who we have contracted with to conduct surveys on our behalf. Some of the questions they ask may relate to special category (defined in the GDPR / DPA 2018 as particularly personal) data. Where this is the case, you will always have the option to answer 'prefer not to say'.
- 9.4 We may also need to share your personal details with debt collection agencies for the purposes of pursuing money owed to us, if you should leave your tenancy with outstanding arrears.
- 9.5 On occasion, where there is a genuine risk of eviction and/or homelessness, we may securely share your personal data, including the reason the tenancy is at risk, with local authorities as part of our involvement in the National Housing Federation's 'Commitment to Refer' scheme; this can help avoid these outcomes. This may include particularly personal (defined in the GDPR / DPA 2018 as special category) data. Where we are looking to do this, we will give you a week's notice of our intention so that you can object to this if you want to; we may still proceed if we do not get a response from you after this time.
- 9.6 We may need to share any data, including CCTV footage, with the police service if necessary. If this happens it will be formally requested by the police and will be managed on a case by case basis, with the intention of only sharing the data that is absolutely necessary.
- 9.7 We may need to share notes and photos, or other data, with the Fire Service if requested, for example after an incident. Where this is requested we will ensure that as little data as possible is shared.
- 9.8 If you are making a claim against a BHA insurance policy, we will endeavour to provide all the detail you need for this. The information should largely be provided by yourself, but if BHA needs to provide data we will do

this on a case by case basis to make sure this data provision is covered by an appropriate lawful basis for sharing.

- 9.9 Most of the time the personal information we have about you is information you have given to us, or which has been gathered by us in the course of providing products and services to you. We also sometimes gather personal information from, and send personal information to, third parties, where necessary for credit checking and fraud prevention or marketing purposes, for example so that you can receive the best offers from us and our partners. (See section 6, *How do we lawfully use your personal data?*, for more information on who we get your personal information from and why.)

10. Transfers outside the UK

- 10.1 We will not transfer your data outside of the UK.

11. How long do we keep your personal data?

- 11.1 How long we keep your personal identifiable information for depends on the products and services we deliver to you. We will never retain your personal information for any longer than is necessary for the purposes for which we need to use it. You can find out more about how long we retain your data by contacting our DPO at data@broadlandgroup.org.

12. Keeping you up to date

- 12.1 We will communicate with you about products and services we are delivering using any contact details you have given us; for example, by post, email, text message, social media, or notifications on our app or website.
- 12.2 Where you have given us specific consent to receive marketing, you can withdraw consent or update your marketing preferences by visiting a branch, emailing data@broadlandgroup.org, or calling us directly on 0303 303 0003. For address details for all of our sites, visit our website at www.broadlandgroup.org/home/contact-us/.

13. Your online activities

- 13.1 We use cookies to track your use of our websites. We may use cookies to provide tailored marketing messages when you are logged into our website, if you have given us consent.
- 13.2 You can see more about our website's use of cookies here: www.broadlandgroup.org/cookies/.