



Affordable Housing Schemes Privacy Notice

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This Privacy Notice was last updated in July 2023. It is regularly reviewed and may be updated or revised at any time. Please refer to this page for the most up-to-date information [Affordable-Housing-Scheme-Privacy-Notice.pdf \(wigan.gov.uk\)](#).

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes.

1. INTRODUCTION

Our core data protection obligations and commitments are set out in the Council's Primary Privacy Notice.

This notice provides additional privacy information for **Affordable Housing Schemes**. We process applications and provide advice in relation to our Affordable Housing Schemes. For further information, please visit [Apply for an affordable housing scheme \(wigan.gov.uk\)](#).

2. WHAT PERSONAL INFORMATION DO WE COLLECT

In order to carry out activities and obligations as providers of services to you, we may process the following personal information:

- Name
- Title
- Address
- Telephone number
- Personal email address
- Date of birth
- Gender
- Marital status
- Civil partnerships
- Financial, income and employment information such as tax, national insurance information, monthly pay, employer details, mortgage eligibility information
- Family members and other personal relationships to borough residents

Please note that this is not an exhaustive list.

We may also collect, store and use special categories of more sensitive personal information. This may include, but is not limited to:

- Information regarding your health
- Information pertaining to bankruptcy or CCJs

3. HOW WE USE PERSONAL INFORMATION

The main purposes for processing your personal information are:

- To enable the administration and management of Affordable Homes Schemes. This typically involves:
 - the processing, updating, and termination of applications
 - entering into and amending Affordable Homes Related contracts as required and fulfilling their obligations; for example, the granting or redemption of equity loans and related charges, administration related to changes in ownership/title, resale, or remortgaging of Affordable Homes, enforcement of charge and lease conditions
- To provide you with advice regarding Affordable Homes Schemes and wider options, and to keep you updated with Schemes, offers, and initiatives
- We may also conduct surveys and process and analyse data and information for monitoring, business intelligence, market research, and service improvement purposes. Where possible this is anonymised.

4. LEGAL BASIS FOR PROCESSING

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

- It is required in order for us to perform a task in the public interest or for our official functions, including the use of discretionary powers
- It is necessary for us to comply with a legal obligation
- It is necessary for a contract we have with you, or because you have asked to take specific steps before entering into a contract
- Where you have given consent for us to process your personal information for a specific purpose

5. WHO DO WE SHARE PERSONAL INFORMATION WITH

In addition to the general reasons for information sharing described in the Council's Primary Privacy Notice:

We may share data or information internally within the organisation where it is necessary to do so in order to fulfil a public task, comply with legal obligations, fulfil contractual obligations, or otherwise necessary for the purposes for which the information was collected. The following Council teams or departments are whom we principally, but not solely, may share data or information with:

- Legal services
- Financial Services
- New build and Regeneration (growth and housing)

Please note that this is not an exhaustive list.

We may also share information externally with or receive information from other organisations, where it is necessary to do so in order to fulfil the purposes for which

the information was collected, or to fulfil a public task, or comply with legal or contractual obligations. Principally, but not solely, we may share information with the following:



- Housing developers
- Independent financial advisers, mortgage advisers, banks and building societies
- HM land registry
- Appointed solicitors or legal representatives

Please note that this is not an exhaustive list.

6. HOW LONG DO WE KEEP PERSONAL INFORMATION

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 Management Policy to fulfil legal, statutory, and regulatory requirements.

7. AUTOMATED DECISIONS

All the decisions we make about you will involve human intervention.

8. COOKIES

To find out how we use cookies, please see [Cookies \(wigan.gov.uk\)](https://www.wigan.gov.uk/cookies).

9. YOUR RIGHTS

More information on how to seek advice in order to exercise your rights, raise a concern or complain about the handling of your personal information by the council can be found in [Wigan Borough Council Primary Privacy Notice](#).