

Privacy Notice (How we use your information)

Home Appreciation Loans - Accessible Homes Team

Adaptations are changes that can be made to your home to make it safer and easier for you to move around and do everyday tasks.

The Council's legal responsibilities for home adaptations, administering Disabled Facilities Grants and other linked work is carried out by the Accessible Homes Team.

On occasions, where all other financial options have been exhausted, the team may also support the individual to apply for a Home Appreciation Loan. These are administered on the council's behalf by Sheffield City Council.

The data we process for a Home Application Loan will be in addition to the main adaptations process (including a Disabled Facilities Grant application). This is outlined in a separate Privacy Notice.

Sheffield City Council hold a data protection notice for this work and this will be shared with relevant customers at the point it becomes applicable. This privacy notice outlines the processing of the data to apply for a Home Appreciation Loan.

The categories of information that we collect, process, hold and share include:

The information below applies to all loan applications including joint applicants, unless advised.

- Personal information
 - General information: name, date of birth, marital status
 - Contact information: address, telephone number, email address, language/communication needs
 - ID documents – proof of identity and address verification
 - Property information: type and age of property land registry details including freehold or leasehold, ownership information, property insurance, valuation, required works to the property (and costs), re-valuation based on required works, previous address/es if have been at current address for less than 3 years. Documentation verifying property status may be required.
 - Financial information: detailed financial information is required for a Home Appreciation Loan including income, benefits, savings, investments, outgoings, a budget planner, mortgage information and statement, other secured borrowing you may have and documents relating to this, whether you have been declared bankrupt, credit history and debt information. Documentation verifying financial status may be required.
 - Other information: including whether you have criminal convictions relating to acts of dishonesty such as fraud or theft
- Unique reference numbers

- National Insurance number – this will only be processed if the customer presents their National Insurance card as a form of ID or it appears on an address verification document e.g. a benefits statement.
- Characteristics
 - Race and/or ethnic origin – this is asked as a non-mandatory question for equality monitoring purposes only. You are under no obligation to provide this.

Why we collect and hold this information

We use this personal data:

- To meet our legal obligations in relation to home adaptations and specifically under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.
- To provide additional support for customers' housing needs in relation to their health and daily living
- To assess customer financial information to determine if a Home Appreciation Loan is viable.
- To support facilitation of agreements between customers and contractors (and/or managing agents) for works needed (and oversee those works being carried out).
- For safeguarding reasons relating to vulnerable adults and children.
- We also use this information to monitor our own performance and assess the quality of our services (we may ask others to do this on our behalf), including carrying out household surveys and seeking customer feedback; to meet our duties under equality legislation and to inform our future service planning.

The lawful basis on which we use this information

Under Article 6 of the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

- 6(1)(b) We have a contractual obligation.
- 6(1)(e) We need it to perform a public task.

These legal bases are underpinned by acts of legislation that dictate what actions can and should be taken by local authorities. This includes, but may not be limited to:

- Regulatory Reform (Housing Assistance) [England and Wales] Order 2002
- The Fraud Act 2006

Special category data

In order to do this work, we also need to collect some special category data. This is personal data that needs more protection because it is sensitive. Under Article 9 of the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing special category information are:

- 9(2)(a) Your explicit consent. This applies to you sharing your race/ ethnic origin as part of the equality monitoring questions. This is a non-mandatory section of the application, and you do not have to provide the information. If you do but wish to withdraw your consent at a

later date, you can do this by contacting AHT@kirklees.gov.uk or telephoning 01484 225335.

- Where we need to process criminal offence data, Kirklees Council will meet the conditions in the UK GDPR (Article 10), and the Data Protection Act 2018 (Schedule 1, Part 1 paragraphs 6, 12, 14 and 29).

How we store your personal information

Your information is safely stored on a Kirklees Council corporately procured secure storage system.

The Home Appreciation Loan information will be kept alongside your primary case file relating to adaptations. These are kept for the life of the loan plus 10 years.

At the appropriate time, we will then dispose of your information, using corporately agreed secure processes e.g., manual destruction of paper-based information using agreed confidential waste routes; automatic deletion by the system in which the information is held etc.

Please note that Sheffield City Council retains the information for the life of the loan plus 12 months after repayment. This is outlined in their notice.

Sharing your information

Why we may share your information

We may sometimes share the information we have collected about you where it is necessary, lawful and fair to do so. In each case we will only share the minimum amount of information and only when required, for the following reasons:

- To provide the loan application service required under contract with you.
- To verify the data you have provided e.g. checking data against Land Registry or Council Tax records.
- To verify your financial data e.g. using credit agency checks
- To administer and allocate funding.
- To safeguard vulnerable children, young people or adults at risk.

Who we may share your data with

- The Land Registry service to check property ownership.
- Sheffield City Council administer the Home Appreciation Loan scheme on behalf of Kirklees Council. As such, all data and documents stated in the Home Appreciation Loan pack is shared directly with them.
- Sheffield City Council may also share your data with third parties where required to process your application including (but not limited to): your mortgage company, other lenders, credit reference agencies.
- We do not share personal information about you with anyone else without consent unless the law and our policies allow us to do so.
- On an ad-hoc basis we may also need to share your information with social care teams; other teams within Housing Services or our fraud investigation team.

Your data protection rights

Under data protection law, you have a number of rights, including the right to have your records rectified and the right to ask for access to all the information the Council holds about you. These rights are listed in more detail on Kirklees Council's [Data protection rights](#) page.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at Data.protection@kirklees.gov.uk if you wish to make a request.

Further information

If you would like further information about how we manage your data, please see the [Kirklees Council privacy notice](#).

If you would like further information about this privacy notice, please contact: AHT@kirklees.gov.uk If you have any worries or questions about how your personal data is handled, please contact the Data Protection Officer at DPO@kirklees.gov.uk or by ringing 01484 221000.

You can also complain to the ICO if you are unhappy with how we have used your data. You can contact the ICO via the ['Contact us' page on their website](#), or by ringing 0303 123 111