



Data Protection Privacy Statement

Housing Section – Home Loan Scheme

Who we are and why we require your information?

Cavan County Council is committed to protecting your privacy when you use our services. Cavan County Council is a data controller. This privacy statement explains how we use information about you and how we protect your privacy.

The delivery of high-quality services remains one of Cavan County Council's core objectives and is included in our Corporate Plan.

In order to provide the most effective and targeted range of services to meet the needs of the citizens, communities and businesses of County Cavan we collect, process and use certain types of information about people and organisations.

Cavan County Council is committed to promoting the economic, social, and cultural development of County Cavan, enhancing quality of life. To provide effective services, we collect and process personal data in line with GDPR and Data Protection Acts.

Why we have a privacy statement?

The purpose of this privacy statement is to demonstrate our commitment to privacy and to assure you that in all your dealings with Cavan County Council that we will ensure the security of the personal data you provide to us. This privacy statement is designed to ensure that the personal data you supply to us is;

- Obtained lawfully, fairly and in a transparent manner
- Obtained for only specified, explicit and legitimate purposes
- Adequate, relevant and limited to what is necessary for purpose for which it was obtained
- Recorded, stored accurately and securely and where necessary kept up to date
- Kept only for as long as is necessary for the purposes for which it was obtained

- Kept in a form which permits identification of the data subject
- Processed only in a manner that ensures the appropriate security of the personal data including protection against unauthorised or unlawful processing

What is the activity referred to in this Privacy Statement?

Cavan County Council processes personal data for the purposes of assessing eligibility for, administering, managing and monitoring applications for the Local Authority Home Loan Scheme; complying with statutory obligations; performing fraud prevention and verification checks; processing approved loans; and fulfilling reporting requirements to relevant government bodies.

Data Protection Policy

Cavan County Council has a detailed Data Protection Policy, which outlines how we as a public body are committed to ensuring the security of any personal data you provide to us. You can access the policy on our website at <https://www.cavancoco.ie/>

Legal basis

This information is sought by Cavan County Council and retained in pursuance of the functions of the Council as a Housing Authority in relation to housing under Section 11 of the Housing (Miscellaneous Provisions) Act 1992, which empowers housing authorities to provide loans for the purchase, construction, or improvement of houses, Housing (Local Authority Loans) Regulations 2009 (S.I. No. 145/2009), which set out the framework for local authority lending, and Housing (Miscellaneous Provisions) Act 2009, which provides for ministerial credit policy guidelines governing the operation of local authority housing loans.

Processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in Cavan County Council under Article 6(1)(e) of the General Data Protection Regulation and the Data Protection Act 2018.

Personal data collected

Personal data collected may include:

Identity Data

- Name
- Date of birth
- PPSN
- Photographic ID

Contact Data

- Address

- Phone number
- Email address

Household Data

- Dependants
- Household composition

Employment Data

- Employment status
- Employer information
- Income details

Financial Data

- Bank statements
- Savings
- Assets
- Existing loans and liabilities
- Credit information
- Loans refusals history

Property Data

- Property ownership history
- Proposed property purchase information

Special Category Data

Documents submitted with a loan application may contain special category data, including, but not limited to, health-related information appearing in financial, social welfare, insurance, legal, identity, or supporting documents. Where such data appears, it is processed only where necessary and proportionate for assessing and administering this Local Authority Home Loan application. Where special category data appears in application documents, it is processed under Article 9(2)(g) GDPR and section 49(b) of the Data Protection Act 2018, where necessary and proportionate for the performance of a function conferred by or under an enactment, subject to suitable and specific safeguards.

Central Credit Register and related credit checks

Under the Credit Reporting Act 2013, the Council is required to make a Central Credit Register enquiry and to provide personal and credit information relating to qualifying credit applications and credit agreements to the Central Credit Register. The Council will use your PPSN to complete a New Application Enquiry on the Central Credit Register (CCR). When such an enquiry is made, the CCR will keep a record, usually for one year from the date of the enquiry, showing that the search was made. The Council may also provide information to the CCR concerning this application and the manner in which any account is conducted. This processing is necessary to comply with a legal obligation under Article 6(1)(c) GDPR and for steps at your request before entering into a loan agreement under Article 6(1)(b) GDPR. You have the right

to request from the CCR a copy of any personal data that the CCR holds about you, and to have inaccurate information corrected, in accordance with applicable data protection legislation. Where your application is successful, the Council may also carry out a search with Stubbs Gazette.

Purpose of Processing

The Council will process the personal data provided in this application form and supporting documents for the purpose of assessing, administering and, where approved, managing a Local Authority Home Loan. Personal data may also be processed for statutory reporting, audit, fraud prevention, credit checks, Local Property Tax checks, and Department of Housing, Local Government and Heritage statistical purposes.

Sharing of Data

Applicant's data will be shared where necessary and lawful with the following third parties in order to facilitate the processing of a loan application:

Personal data may be shared with or obtained from other bodies where necessary for assessing, administering or managing the application or loan, including:

- Department of Housing, Local Government and Heritage
- Housing Agency
- Revenue Commissioners / Local Property Tax records
- Department of Social Protection
- Central Credit Register
- Internal auditors
- External auditors
- Legal advisers
- Valuers
- Insurers
- Stubbs Gazette
- Courts/Tribunals (where required)

The Council does not routinely transfer personal data outside the European Economic Area (EEA). If such transfers are required, appropriate safeguards in accordance with Chapter V GDPR will be implemented.

Data Retention & Storage

Applicant's data is retained in line with Council Records Retention Policy (see the Council's Website for the Local Authority National Retention Schedule) and legal requirements. When managing data retention, the Council is conscious that it is important to keep a Data Subject's personal information safe and secure. Personal data is only obtained and used for the specific purpose for which it was intended and outlined above. Once relevant applicants have been notified that they were unsuccessful in securing a loan the data is securely disposed of. Records relating to approved loans will be retained in accordance with the Local Authority National Retention Schedule and applicable legal, audit and financial accountability requirements.

What will happen if the personal data is not provided?

Cavan County Council Housing Department will not be able to assess you for a Housing Loan if the required information is not provided.

Your Rights

As an individual whose personal data is processed by Cavan County Council you have the following rights to control what personal information is used by us and how it is used;

The right to be informed, to access information, if the data held by us is found to be inaccurate you have the right to change, remove, block, or object to the use of personal data held by Cavan County Council. In some circumstances you can ask for your personal data to be deleted. You have the right to ask for your personal data to be given back to you or another service provider of your choice in a commonly used format. Certain rights may be restricted where the Council is processing personal data in the exercise of its statutory functions or where exemptions under data protection legislation apply.

To exercise these rights, you should contact Cavan County Council (Data Controller) at the following address:

Data Protection Officer

Cavan County Council
Farnham Street
Cavan, H12 R6V2
Email: dpo@cavancoco.ie

Right of Complaint to the Office of the Data Protection Commissioner:

If you are not satisfied with the outcome of the response you received from Cavan County Council in relation to your request, then you are entitled to make a complaint to the Data Protection Commissioner in writing who may investigate the matter for you.

Data Protection Commissioner

Email: info@dataprotection.ie **Website:** www.dataprotection.ie

Telephone: [01 7650100](tel:017650100) or freephone [1800 437 737](tel:1800437737)