

GDPR Privacy Policy



Policy Name	GDPR Privacy Policy
Effective Date	1 st August 2025
Approved By	Harbour Light Board
Approval Date	1 st August 2025
Policy Owner/Dept	Information & Data Governance
Policy Author	Peter McEleavey
Review Date	1 st August 2028
Version Number	1.0

Version	Date	Changes	Approver

Relevant National Standards or Regulations	• ICO guidance and codes of practice (privacy information, subject access, data sharing). • Regulator of Social Housing (RSH) regulatory expectations on governance, record-keeping and compliance. • National Housing Federation (NHF) sector guidance on data protection and retention.
---	---

Relevant Legislation	• UK General Data Protection Regulation (UK GDPR). • Data Protection Act 2018. • Human Rights Act 1998 (Article 8 – privacy). • Privacy and Electronic Communications Regulations (PECR) – where electronic communications apply.
-----------------------------	---



1. Purpose

Harbour Light Assisted Living CIC (the “Organisation”) is committed to protecting personal data in accordance with data protection laws. As a Registered Social Landlord, the Organisation is registered with the Information Commissioner’s Office (ICO) as a Data Controller (Registration No. ZA206750). This policy sets out how we collect, use, store, and protect personal information in compliance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. It ensures that personal data is handled lawfully, fairly, and transparently, in line with current best practices and guidance from the National Housing Federation (NHF) and the ICO. This policy also supports our compliance with the expectations of the Regulator of Social Housing, the Housing Ombudsman Service, and the Office of the Regulator of Community Interest Companies regarding proper information governance.

2. Scope

This policy applies to all personal data processed by Harbour Light Assisted Living CIC, in any format (paper-based or electronic). It covers all departments and all individuals whose personal information we hold or process, including tenants, housing applicants, residents’ family members, employees, contractors, and partners. All data processing activities undertaken by or on behalf of the Organisation are within the scope of this policy.

3. Responsibilities

- **Data Protection Manager (Mark Adams):** Has overall responsibility for overseeing data protection compliance, advising on UK GDPR requirements, and updating and reviewing this policy. The Data Protection Manager ensures that staff are trained on data protection and that any issues or breaches are addressed promptly.
- **Department Managers:** Responsible for implementing this policy within their teams. They must ensure that personal data in their department is collected, used, and disposed of in line with this policy and relevant procedures. They should support staff in understanding their data protection responsibilities and report any concerns to the Data Protection Manager.
- **All Staff and Contractors:** Must comply with this policy and data protection law when handling personal information. Staff and approved third-party processors are expected to process data only for legitimate business purposes, protect it from unauthorised access, and report any data breaches or misuse immediately to the Data Protection Manager. Failure to follow this policy may result in disciplinary action or termination of contracts.

4. Legislation and Regulations

This policy is informed by and complies with the following laws, regulations, and standards:

- **UK General Data Protection Regulation (GDPR)** (EU 2016/679, as retained in UK law) – Principal legislation governing the processing of personal data in the UK.
- **Data Protection Act 2018** – UK law that supplements the UK GDPR and provides additional requirements and exemptions.
- **Human Rights Act 1998 (Article 8)** – Right to respect for private and family life, which underpins privacy rights.



- **Regulatory Framework for Social Housing in England** – Includes expectations that registered providers comply with all relevant legislation and ensure proper handling of tenant information.
- **NHF Guidance on Data Protection** – National Housing Federation guidance and best practice for housing associations implementing GDPR.
- **ICO Guidance and Codes of Practice** – Guidance issued by the Information Commissioner's Office, including the ICO's GDPR guidance and codes (e.g. on subject access, data sharing, and privacy notices).
- **Housing Ombudsman Scheme Requirements** – Expectations set by the Housing Ombudsman for confidentiality and proper record-keeping in complaint handling.
- **Community Interest Company Regulations** – Obligations for CICs to protect stakeholder interests, including appropriate handling of personal data.

*By adhering to the above, this policy is considered **Statutory**, as it reflects compliance with UK data protection law and regulatory requirements.*

5. Procedures

5.1 Data Collection

We collect personal data only for purposes relevant to our services. This includes information such as names, contact details, dates of birth, financial and tenancy details, and, where necessary, special categories of data (e.g. health information or ethnicity) to fulfill our obligations. We obtain personal data through various interactions, for example:

- When individuals apply for housing or support services, or are referred to us by a local authority or partner agency.
- During the tenancy sign-up process and the management of tenancy agreements.
- When tenants or service users communicate with us to request repairs, services, or support, or when they provide feedback or make complaints.
- Through our routine housing management activities, such as property inspections or support meetings, where notes or records may be created.
- If you voluntarily complete surveys or provide information for us to improve our services.
- **CCTV Footage:** At some properties, we operate CCTV systems in communal areas for security (see the CCTV Policy, IDG03). These systems may capture video images of individuals on our premises.

We ensure that personal data is collected directly from the individual wherever possible. In some cases, we may receive information about individuals from third parties, such as references from previous landlords, local authorities (e.g. housing benefit departments or social services), or the police/NHS, especially where required to support the individual or in the interests of safety and crime prevention. All data collection is done fairly and lawfully with a valid legal basis under the UK GDPR (such as consent, contract, legal obligation, vital interests, public task, or legitimate interests as appropriate).

5.2 Use of Personal Data

We use personal data only for specified, explicit, and legitimate purposes. The main purposes for which Harbour Light Assisted Living CIC uses personal information include:



- **Tenancy and Housing Management:** To process housing applications, allocate properties, and manage tenancy or license agreements. This involves maintaining up-to-date records of tenants and properties, and ensuring compliance with tenancy terms.
- **Service Delivery and Support:** To provide housing-related support services that meet tenants' needs, including any welfare support or signposting to other services. We use personal details to communicate with tenants and ensure we deliver services (such as repairs or adaptations) effectively.
- **Financial and Benefits Administration:** To process rent payments and service charges, manage accounts, and administer housing benefit or Universal Credit claims (in cooperation with relevant agencies). This ensures residents receive the correct financial support and we collect the rent due.
- **Legal and Statutory Obligations:** To fulfill our legal duties as a landlord and employer. For example, we may use personal data to ensure compliance with health and safety requirements, Equality Act 2010 duties (e.g. making reasonable adjustments), safeguarding responsibilities, and other statutory obligations. We also record and use information on incidents such as anti-social behavior (ASB) or tenancy breaches to take appropriate action and cooperate with authorities as needed.
- **Safety and Security:** To protect the health, safety, and welfare of our tenants, staff, and visitors. This includes the use of CCTV monitoring in communal areas for security, prevention and detection of crime, and to address anti-social behaviour. CCTV is **not** used for routine staff performance monitoring or any purpose incompatible with the original intent of ensuring security.
- **Service Monitoring and Improvement:** To monitor service standards, handle and resolve complaints, and ensure we are meeting our commitments to residents. We keep records of complaints, feedback, and any incidents to improve our services and accountability. For example, reports of anti-social behaviour, tenancy issues, or changes in personal circumstances (such as a medical need affecting housing requirements) are recorded and used to inform appropriate action.
- **Communications:** To contact individuals with important information about their tenancy or the services we provide. This can include sending newsletters, satisfaction surveys, policy updates, or appointment reminders. We will obtain consent for certain types of communications if required by law (e.g. marketing or general newsletters via email/SMS under Privacy and Electronic Communications Regulations).

We will not use personal data for any purpose that is incompatible with the original reasons it was collected, unless we obtain consent or have another lawful basis for that new use. In particular, **we do not share or sell personal information to third parties for marketing purposes**, and we do not conduct any automated decision-making or profiling that has legal or significant effects on individuals without consent or explicit notice.

5.3 Sharing Information

We treat personal information as confidential and will only share it with third parties when there is a legitimate need and lawful basis to do so. Before sharing data, we ensure that appropriate safeguards are in place and that the third party agrees to handle the information securely and in accordance with data protection law. We may share personal data with:

- **Service Contractors and Partners:** Contractors or suppliers who perform services on our behalf, such as maintenance and repair contractors, IT service providers, or survey administrators. For example, if a repair is needed in a tenant's home, we may share the



tenant's contact details and relevant information with an approved maintenance contractor so they can carry out the work. All such providers are bound by confidentiality and data protection agreements.

- **Other Housing Agencies or Landlords:** In certain cases, we might share information with other housing associations or housing providers, for instance when providing tenancy references or during mutual exchanges of tenants. We only do so with a proper basis, such as at the tenant's request or to fulfill our duties to cooperate on tenancy management.
- **Local Authorities and Government Departments:** This can include housing benefit departments, local council departments, the Department for Work and Pensions (DWP), Her Majesty's Revenue & Customs (HMRC), or other government agencies. We share data as needed to administer justice, process benefits, support housing and welfare services, or where we are legally required to provide information (for example, for council tax or fraud investigations).
- **Police and Emergency Services:** We may share relevant personal information with the police, fire services, or other emergency or law enforcement authorities where it is necessary for the prevention or detection of crime, for safeguarding purposes, or in emergencies to protect someone's vital interests. For instance, CCTV footage or tenancy information might be shared with the police during a criminal investigation involving our property or residents.
- **Health and Social Services:** If appropriate, we will share information with healthcare providers (e.g. the NHS) or social services when required to coordinate care or support for a tenant, especially if it concerns an issue of health, safety, or wellbeing.
- **Utility Companies and Credit Agencies:** We may confirm tenant details with utility companies (electricity, gas, water) or municipal Council Tax offices to ensure billing is correct and continuous when a new tenancy starts or ends. We might also share limited information with credit reference agencies or debt collectors if needed to recover unpaid charges or to assess affordability in some circumstances (though routine rent payments information is not usually shared with credit agencies).
- **Regulatory and Oversight Bodies:** We will cooperate with our regulators and other official bodies as required. This may involve sharing information with:
 - The **Regulator of Social Housing (RSH)** – for example, during regulatory returns or investigations, we might provide data on tenancies, complaints, or health and safety incidents as required by regulatory standards.
 - The **Housing Ombudsman Service (HOS)** – if a tenant escalates a complaint to the Ombudsman, we will share relevant tenancy and complaint records with the HOS as part of the investigation/resolution process.
 - The **Office of the Regulator of Community Interest Companies (CIC Regulator)** – we may include or share information in our annual community interest reports or if the CIC Regulator requests information to ensure we are operating in the community interest.
- **Others with a Legal Justification:** In certain situations, we might be required or permitted by law to share data with other parties. This can include:
 - During legal proceedings or in response to court orders (e.g. disclosing tenancy records if mandated by a court).
 - To protect the vital interests of an individual – for instance, giving information to a hospital in a life-or-death situation.
 - For the collection of taxes or enforcement of lawful claims (e.g. sharing data with HMRC or DWP for preventing fraud or ensuring correct benefits).

Whenever personal data is shared, we adhere to the principle of data minimisation – only the minimum necessary information relevant to the purpose will be disclosed. **All data sharing is carried**



out with a valid legal basis and with respect for individuals' privacy. We do not allow any third party to use the data we share for their own unrelated purposes. If a third party receives personal data from us, they are required to keep it secure and confidential, and to retain it only for as long as necessary for the specified purpose.

5.4 Data Storage and Retention

Harbour Light Assisted Living CIC stores personal data securely to prevent unauthorised access or loss. We use appropriate technical and organisational measures (such as password protection, encryption, access controls, and secure filing cabinets for paper records) to safeguard personal information. Access to personal data is restricted to staff and contractors who need it for their job duties, and who have agreed to confidentiality.

All personal data is retained **only for as long as necessary** for the purpose it was collected, in accordance with the principle of storage limitation under GDPR. We follow an approved **Document Retention Schedule** (see **IDG02: Data & Document Retention & Disposal Policy**) that aligns with industry guidance from the NHF and statutory requirements. Key retention periods include, for example, keeping tenancy records for a certain number of years after a tenancy ends, or retaining financial records for at least six years for tax purposes. Once the applicable retention period expires, we securely dispose of or delete the data.

We also take steps to keep data accurate and up-to-date during its retention period, and we honor individuals' requests to delete or correct data as described in Section 5.5, provided such requests are in line with legal requirements.

Storage Location: Personal data is primarily stored on secure servers and systems located in the UK. We do not transfer personal information outside of the UK (and, by extension, outside the EEA) unless adequate safeguards are in place to ensure the data's protection (such as an ICO-approved international transfer mechanism).

Secure Disposal: When data is no longer needed, we destroy or erase it in a secure manner. Paper records are shredded or placed in confidential waste bins for secure destruction, and electronic files are permanently deleted or wiped from systems in line with our IT disposal procedures. Backup data containing personal information is also securely erased or overwritten when no longer required. All disposals of personal data are logged in our Data Disposal Register for accountability.

By adhering to these storage and retention practices, we ensure that we **only keep personal information for as long as it is truly needed**, and that it remains protected throughout its lifecycle, in compliance with UK GDPR and the Data Protection Act.

5.5 Your Rights

Under the UK GDPR and Data Protection Act 2018, individuals have a number of important rights in relation to their personal data. Harbour Light Assisted Living CIC is committed to upholding these rights. You have the right to:

- **Access Your Data:** You can request a copy of the personal data we hold about you, along with information on how we use and share it (commonly known as a Subject Access Request).
- **Rectification:** If any personal data we hold about you is inaccurate or incomplete, you have the right to have it corrected or updated without undue delay.



- **Erasure:** You have the right to request that we delete your personal data when there is no lawful reason for us to continue processing it. This is also known as the “right to be forgotten.” We will honor deletion requests wherever possible; however, if we are required by law or have overriding legitimate grounds to retain certain data (for example, health and safety records or tenancy agreements within their retention period), we will inform you of this and retain the data securely.
- **Restriction:** You can ask us to restrict or pause the processing of your personal data if you contest its accuracy, object to its processing, or if you need us to preserve it for legal claims. When processing is restricted, we will store your data but not actively use it until the issue is resolved (aside from maintaining it as necessary for the restriction itself).
- **Data Portability:** Where you have provided data to us and we process it by automated means based on your consent or a contract with you, you have the right to obtain that data in a commonly-used, machine-readable format. You may also request us to transfer that data directly to another service provider where technically feasible.
- **Object to Processing:** You have the right to object to certain processing activities. For example, you can object to processing of your personal data for direct marketing at any time, and we will stop. You can also object if we are processing your data under the lawful basis of “legitimate interests” or “public task” and you have particular reasons to want us to stop – unless we demonstrate compelling legitimate grounds for the processing that override your privacy rights.
- **Withdraw Consent:** If we rely on your consent for any part of our data processing (for instance, optional surveys or testimonials), you have the right to withdraw that consent at any time. If you withdraw consent, we will stop the processing that was based on consent. (Please note that most of our processing is based on other lawful grounds, so withdrawal of consent may not affect services like tenancy management which we perform under contract or law.)

Exercising Your Rights: Requests to exercise any of these rights should be submitted to the Organisation in writing (email or letter), addressed to the Data Protection Manager. We may need to verify your identity before acting on the request, to ensure we are releasing or altering data only at the true data subject’s request. Once we have sufficient information and verification, we will respond to your request without undue delay and in any event within **one month**, as required by law. If your request is complex or numerous, we may extend the response time by up to two further months, but we will inform you of this extension within the first month. In general, we do not charge a fee for handling rights requests. However, if a request is **manifestly unfounded or excessive** (for example, repetitive requests for the same information), we reserve the right to charge a reasonable administrative fee or refuse the request. If we refuse a request, we will explain the reasons to you and inform you of your rights to challenge our decision.

If you have questions or concerns about your personal data or how we have handled your information rights, you can contact our Data Protection Manager for assistance. Additionally, if you are not satisfied with our response to a rights request or you believe we are not complying with our data protection obligations, you have the **right to lodge a complaint** with the Information Commissioner’s Office. The ICO can be contacted at **0303 123 1113** or via their website (ico.org.uk), and is the independent authority overseeing data protection compliance in the UK. We encourage resolving any issues directly with us first, but you may contact the ICO at any time.

6. Review and Updates

This GDPR Privacy Policy will be reviewed **every three years**, or more frequently if required by significant changes in legislation or the Organisation’s operations. The next scheduled review will

GDPR Privacy Policy



occur by **August 2028** (three years from the effective date). Interim updates will be made if there are important changes in data protection law (such as new legislation or guidance) or if our data practices change (for example, new types of data collected or new processing activities). Any revisions will be approved by senior management and communicated to staff (and where relevant, to tenants or other stakeholders).

Version control will be maintained to document updates. This document is **Version 1.0**, effective on 1st August 2025. Superseded versions of the policy will be archived for reference. All staff will be informed of any substantive changes to ensure continued compliance. By reviewing and updating this policy regularly, Harbour Light Assisted Living CIC ensures ongoing adherence to current data protection requirements and best practices.