



Comhairle Cathrach Chorcaí
Cork City Council

Housing Loans Privacy Notice

1. Your information is collected to assess and administer your application(s) for the following Housing Loan related Schemes:
 - (a) Tenant Purchase Incremental Scheme 2016
 - (b) Rebuilding Ireland Home Loan (RIHL)
 - (c) Home Improvement Loan
 - (d) Shared Ownership and Affordable Housing Mortgage Subsidies
 - (e) Affordable Housing Schemes
 - (f) Mortgage Allowance Scheme
 - (g) Consents to sell/purchase & Claw back calculations
 - (h) *IWils*
 - (i) *Income Related Loan*
2. The legal basis for the collection of this data is provided for under the Housing Acts (1966-2014), Tenant Purchase Incremental Scheme 2016, Housing (Rebuilding Ireland Home Loan) Regulations 2018, Credit Policy 2020, Dept. of Housing Annual Capital Allocation, Home Improvement Loan Scheme, Dept. of Housing Circular HPS/05 & 01/06, 01/2018, Section 47 Agreement and Mortgage Allowance Scheme MAT 1/95
3. The information you provide may be shared with the following:
 - The Housing Agency – central administrative body involved in administration of the RIHL Scheme
 - Irish Credit Bureau – to assess credit rating history
 - Banks/Credit Unions – to facilitate payment of your Housing Loan
 - Various Cork City Council Sections – Housing Rents to assess eligibility for Housing Loan Schemes, Property to arrange valuations for Tenant Purchase, Finance Dept. to facilitate payments and receipts of Housing Loan monies and Legal Affairs Dept. to finalise loan/purchase/consent to sell applications.
 - Department of Housing, Local Government & Heritage – for statistical and research purposes
 - An Garda Síochána & Criminal Assets Bureau – to assess eligibility under Tenant Purchase Scheme
 - Revenue – to ensure applicant/solicitor is tax compliant
 - Other Local Authorities – to facilitate Inter Authority movement
 - Elected Representative s – provided you have given them consent in writing to act on your behalf to assist with your application

4. Cork City Council may, for the purpose of its functions under the aforementioned legislation, request and obtain information at any time from:
 - Department of Employment Affairs and Social Protection – for details of social welfare payments, PPSN's, dates of birth
 - Revenue – for details of employment and income in the form of Employment Detail Summary and/or PAYE/USC Statement of Liabilities
 - Irish Credit Bureau – to assess credit rating history
 - From sources where you have chosen to make your information publicly available, such as social media sites
 - An Garda Síochána & Criminal Assets Bureau – to seek information on an individual that may be engaged in anti-social behaviour
 - Other Local Authorities – to facilitate Inter Authority Movement
5. Cork City Council will not keep your personal data for longer than is required or necessary. The law, business needs and regulatory requirements determine the length of time information has to be kept. Retention periods are set out in the National Retention Policy for Local Authority Records.

6. Your Data Protection Rights

You have the right to request access to personal data held about you, obtain confirmation as to whether data concerning you exists, be informed of the content and source of data and check its accuracy.

<https://www.corkcity.ie/en/media-folder/public-info/update-ccc-data-protection-subject-access-request-form-june-2019.pdf>

7. 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 Cork City Council in relation to your data subject access request, then you are entitled to make a complaint to the Data Protection Commissioner who may investigate the matter for you.

The Data Protection Commissioner's website is www.dataprotection.ie or you can contact their Office at: Lo Call Number: 1890 252 231

E-mail: info@dataprotection.ie

Postal Address:

Data Protection Commissioner
Canal House
Station Road
Portarlinton, Co. Laois. R32 AP23.

For further information in relation to Cork City Council's Data Protection Policy & Privacy Statement, please go to <https://www.corkcity.ie/en/council-services/public-info/gdpr/>

If you require a paper copy of either document, please contact us on 021 4924000 or email dataprotection@corkcity.ie