



# POLICY TMP 016

## CLIENT PRIVACY POLICY

VERSION	DATE REVIEWED	CHANGE SUMMARY
1.0	10/6/2018	First version
2.0	1/9/2019	
3.0	1/4/2022	
4.0	1/4/2023	Update to recognise handling of information by service providers
5.0	8/4/2025	Update to include Cookies; Personal information types; direct marketing use; disclosure on business sale

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## AUTHORISING AUTHORITY

Approval Authorities:	Chief Executive Officer
Administration of Policy	All Business Line Managers
Adherence to Policy:	All CHC Staff

## PURPOSE / BACKGROUND

The policy articulates how Community Housing Canberra (CHC/HG) and HomeGround Real Estate Canberra (HG) will obtain, manage and store applicant and tenant personal information. As part of a coordinated service delivery, CHC/HG may be required to collect information from applicants and tenants and report to a range of stakeholders.

CHC/HG promotes and respects the human rights and fundamental freedoms of all persons with a disability and provides a service to tenants in line with the principles of the NSW Disability Inclusion Act 2014, Disability ACT and the United Nations Convention on the Rights of Persons with Disabilities (CRPD).

CHC/HG supports the objectives of the NDIS Quality and Safeguards Commission and promotes the NDIS principles of choice and control.

This policy supports protection of Privacy and Reputation by handling all personal and sensitive information with care, protecting individuals from unlawful or unjustified intrusions, and promoting respectful communication and record-keeping practices.

Staff must apply this policy in a way that promotes equality, prevents degrading treatment, protects families and children, and safeguards personal information.

CHC/HG aims to:

- CHC/HG develops and maintains documentation that demonstrates a clear commitment to the rights of applicants / tenants; to respectful, fair and non-discriminatory treatment.
- CHC/HG specifies what information is released (internally/externally) and to whom; how consent is gained and recorded
- CHC/HG ensures applicants / tenant file storage is secure.

## POLICY DETAIL

The purpose of this policy is to clearly articulate how CHC/HG manages personal information of applicants and tenants. Clients have the right to know who their

information will be provided to and what it will be used for. The information you provide may also be disclosed where authorised or required by ACT or Commonwealth Law.

CHC/HG informs applicants/tenants from the initial application process through to ongoing tenancy management of their rights – including privacy and confidentiality. CHC/HG staff are informed, and CHC provides private spaces for interviews/meetings as appropriate.

CHC Ltd manages personal information in accordance with the Australian Privacy Principles (Privacy Act 1988 (Cth.), Schedule 1). These principles state that

1. Entities will manage personal information in an open and transparent way.
2. Individuals have the option of using a pseudonym when dealing with the entity where it is practicable.
3. The entity will not solicit personal information unless it is reasonably necessary for the entity's functions.
4. Unsolicited personal information is destroyed or deidentified if it is legal to do so.
5. The entity will take reasonable steps to notify individuals of the collection of personal information.
6. The entity will only use collected information for the purpose it was collected and will not disclose the information for another purpose unless consent is obtained.
7. The entity will not disclose information held for the purpose of direct marketing, outside the entity.
8. The entity will not disclose held information to entities outside Australia.
9. The entity will not adopt government identifiers as its own for the individuals about whom information is held, unless required to do so by Law.
10. The entity will take steps to ensure that information collected is accurate, up-to-date and complete.
11. The entity will take reasonable steps to protect the information held, from misuse, interference and loss, or unauthorised access, modification, or disclosure. The entity will take reasonable steps to assess information held, and if not longer required by law, to destroy or deidentify it.
12. The entity will provide access to personal information held to the individual upon request.
13. The entity will take reasonable steps to correct information held to ensure it remains accurate, up-to-date, complete, relevant and not misleading.

## Information types

- Personal information includes:
  - Names, addresses, phone numbers, or date of birth
  - Photographs
  - IP addresses

- Voice print and facial recognition biometrics
  - Location information from a mobile device
- Sensitive Information includes:
  - Racial or ethnic origin
  - Political opinions or associations
  - Religious or philosophical beliefs
  - Union memberships or associations
  - Sexual orientation or practices
  - Criminal record
  - Health or genetic information
- Credit Information includes:
  - Full name, Date of Birth, Sex
  - Current and previous 2 addresses
  - Current or last known employer
  - Drivers licence number
  - Names of credit providers, types of credit provided, limits, defaults and terminations.
  - Interest obligations, repayment history, financial hardship
  - Credit information requests, types of credit applied for.
  - Court judgments related to credit, personal insolvency, bankruptcy, and debt agreements.
  - Creditworthiness and opinions of credit providers on any infringements.
  - Credit score

## Information Storage

CHC/HG is committed to protecting personal information and we take reasonable steps to ensure personal information is protected from misuse, interference, loss, and from unauthorised access, modification or disclosure.

Security measure include:

- physical, electronic, and procedural safeguards in line with industry standards, for examples passwords, locks and restricted access processes;
- secure server with cyber software including closed networks;
- limited access to personal information (e.g. only relevant employees who require an individual's personal information to carry out his / her normal line of duties are allowed access); and
- destroying or de-identifying personal information pursuant to the law and record retention policies.

## Third party disclosure

CHC/HG will only disclose your personal information to a third party under the following circumstances:

- if the disclosure is directly related to the purpose for which the information was collected, for example NRAS reporting;
- if the person to whom the information relates was informed and recorded consent when the information was collected;
- if it is reasonably believed that the disclosure is necessary to prevent or lessen a serious and imminent threat to any person's health, safety or life—for example, welfare checks with the police;
- where the person to whom the information relates to has provided informed consent;
- if a permitted general situation exists in relation to the use or disclosure of the information, or
- if lawfully authorised or required to do so under the Privacy Act by legislation, or a Privacy Code of Practice, or CHC/HG's Housing's Privacy/Consent approved forms, and if available, supported by a Service Agreement or similar document.

## Direct marketing

CHC websites use cookies to track usage statistics, to provide better service to its clients and to direct personalised advertisements. These cookies are within the control of clients and can be managed through their browser.

CHC will use information held for direct marketing of CHC Services. All direct marketing from CHC has an opt-out option provided to be removed from direct marketing lists, which is actioned within 30 days of notification.

CHC will not sell, barter or otherwise release information held to third parties for direct-marketing not related to CHC.

## Privacy of housing applications

CHC does use information in housing applications for other purposes and destroys application information when it is no longer needed for any housing assessment. If an application is successful, the application is kept with the file created for the tenancy.

## CHC use of service providers

CHC may make use of service providers to handle and store private information about tenants and applicants. CHC does not allow any service provider to use that information for other purposes and does not allow any service provider to retain that information beyond a reasonably necessary time. CHC takes responsibility for assessing the

provider's capability to protect private information from unauthorised use and disclosure.

## **Disclosure in the event of a business sale**

CHC in the event of the sale of its business, will disclose deidentified, aggregated tenancy and landlord arrangements as part of its due diligence obligations as a Vendor. On successful completion of the sale, consent will be obtained prior to releasing personal records of tenancy and landlord arrangements.

## **APPEALS AND COMPLAINTS**

If you are concerned that we have not met our obligations under this policy, you may lodge an appeal or make a complaint as outlined in CHC's Appeals Policy or Complaints Policy.

## **POLICY RESPONSIBILITY AND REVIEW**

The Chief Operating Officer is responsible for implementation of this Policy and for recommending updates. This Policy is reviewed at least once annually.