

Data Protection Acts 1988 -2018 (as amended) and the General Data Protection Regulations (GDPR)

Local Authority Home Loan

Data Subject Notification

Background

The purpose of this notification is to set out some information regarding the collection and processing of your information by Monaghan County Council. During the course of our activities we will collect, store and process personal data about our **customers**. Monaghan County Council is the data controller in respect of this data.

Monaghan County Council creates, collects and processes a significant amount of 'personal data' and 'sensitive personal data' in various multiple formats daily. Our commitment is to ensure that the personal data supplied is:

- Obtained lawfully, fairly and in a transparent manner
- Collected for only specified, explicit and legitimate purposes,
- Adequate, relevant and limited to what is necessary for the purpose for which it was obtained,
- Recorded, stored accurately and where necessary kept up to date,
- Kept for no longer that is necessary, and, in a form, which permits identification of the data subject,
- Processed in a manner that ensures the appropriate security of the personal data including protection against unauthorised or unlawful processing of the data.

For full details of the collection, processing and sharing of your personal data by us and your rights in this regard, please see our full [Privacy Notice](#) on the website.

What data we collect and process

The types of personal data that we will collect, and process includes your

- **Name, Address, Eircode, Date of Birth, Telephone Number, PPSN, email address, Civil Status, Employment Details (Including name, address and contact details of employer)**
- **Joint Applicant details including Name, Date of Birth, PPSN, Civil Status, email address, Employment Details (Including name, address and contact details of Employer)**

We do not collect any Special Category Personal Data

Why do we collect this personal data?

We collect and process this information in order to manage and administer the relationship between you and us for the purpose of

- **Processing your Local Authority Home Loan Application**

Lawfulness of processing

We process this personal data

- Under Article (6)(1)(e) of GDPR
- In the exercise of official authority vested in us as the controller under the Housing Acts 1966 – 2014
- Housing (Miscellaneous Provisions) Act 1992
- Housing (Miscellaneous Provisions) Act 2009 – Section 5
- Housing (Miscellaneous Provisions) Act 2014
- Affordable Housing Act 2021
- Housing Loans Regulations 2021 (SI No. 701 of 2021)
- Consumer Credit Act 1995 and
- Credit Reporting Act 2013

Sharing of Personal Data

We may share your Personal Data with selected third parties, including for example **Department of Housing, Planning and Local Government, The Housing Agency, Housing Finance Agency, Solicitors acting on behalf of the Local Authority, Applicants Solicitors, Central Credit Register**, and other government agencies, where required to do so by law. We may also share your data with other Local Authorities, suppliers and other third parties who assist us in fulfilling our functions. Further information regarding the sharing of your personal data can be found in our Privacy Notice which is available at: [Privacy Notice](#)

If you have any questions regarding our processing of your Personal Data, our Data Protection Officer can be contacted

by email: dataprotectionofficer@monaghancoco.ie

by phone: (047)30507

Postal Address: Monaghan County Council, County Offices, The Glen, Monaghan