

Privacy Notice

At Bernicia Group (Bernicia), we are committed to protecting and respecting your privacy.

How we use your information

This notice explains what information we collect about you, why we use it, who we share it with, how long we keep it, and your rights.

In short: we only use your information when we need to, we keep it safe, and we will explain your rights clearly.

Who we are

Bernicia Group provides social housing and affordable homes. Our registered office is Bernicia Group, Oakwood Way, Ashwood Business Park, Ashington NE63 0XF.

Bernicia is registered with the Information Commission as the data controller under reference Z1224454. You can contact our Information Governance Manager who deals with data protection issues by email dpo@bernicia.com or by writing to us at the address in the Contact us section.

Read this notice online

You can read this notice online on the [Bernicia privacy notice webpage](#).

Why we use your information

We use your information to provide services, manage homes and tenancies, support customers, meet our legal duties, keep people safe, and improve our services.

If you give us information about someone else, please make sure you are allowed to share it and that they know we may use it in line with this notice.

How we collect your information

We collect information in different ways, including:

- through our website
- through the My Bernicia customer portal
- by phone, email, letter, online forms and face-to-face contact
- through application forms, tenancy and service records, surveys and feedback
- from other organisations or people where this is relevant and lawful.

Information we receive from other sources

Most of the information we hold comes from you. Sometimes we also receive information from other people or organisations where this is relevant and lawful. This can happen when we need the information to assess an application, manage a tenancy, provide

support, investigate a concern, prevent fraud, protect someone's safety, or meet our legal duties.

Depending on the service and circumstances, these sources may include local authorities, support providers, health or social care professionals, other landlords, contractors, government departments, regulators, the police, courts, and people acting on your behalf such as advocates, representatives or family members where appropriate.

The information we receive from these sources may include contact details, household or application information, tenancy history, support or accessibility needs, safeguarding information, payment or benefit information, repair or property information, complaint or anti-social behaviour information, and other details needed to provide services or meet legal requirements.

How we keep your information safe

We follow UK data protection law and take steps to keep your information safe. Only people who need your information for their work can access it.

We aim to make sure personal information is:

- used fairly, lawfully and transparently
- accurate, relevant and limited to what is needed
- kept only for as long as needed
- protected against loss, misuse or unauthorised access.

Please keep your details up to date. To protect your information, we may ask security questions when you contact us.

We will not usually share your information with anyone else unless you agree, the law says we must, or we need to protect you or someone else.

We may keep information about your support, accessibility or health needs where this helps us provide the right service and the law allows us to do so.

What information we hold

The information we hold depends on the service you use and your relationship with us. It may include:

- identity and contact details, including name, date of birth and contact information
- information about housing applications, household members and previous housing circumstances
- information about support, communication or accessibility needs
- tenancy, property and service information, including repairs, complaints, anti-social behaviour and change of circumstances
- financial information, payment history and in some cases bank details
- call recordings, CCTV images and service contact records
- survey responses, comments and feedback about our services.

This is not a full list. We keep records of the contact we have with you and the services we provide so we can manage our relationship with you properly.

Where we receive information from other people or organisations instead of directly from you, we will use it in line with this notice and only where the law allows us to.

Some information is needed so we can provide services, manage your tenancy or meet our legal duties. If you do not give us this information, we may not be able to provide a service or manage your account properly. Other information is optional and we will tell you when that is the case.

The types of information we use may include the following categories:

Personal information

This is information that identifies you or can be linked to you, for example:

- name, including previous names
- date of birth
- marital, nationality or residential status where relevant
- National Insurance number where needed
- income, outgoings and bank details where relevant.

Special category information

Sometimes we need to use more sensitive information. This may include:

- racial or ethnic origin
- health information and support needs
- information relevant to equality monitoring
- other special category information where the law allows us to use it.

Criminal offence information

Sometimes we may need to use information about criminal allegations, offences or convictions, for example to manage anti-social behaviour, keep people safe, prevent fraud, or meet legal duties.

Contact information

This is the information we use to contact you, which may include:

- telephone numbers
- email address
- postal address or alternative correspondence address
- details of a representative, advocate or next of kin where relevant.

Online account information

If you use My Bernicia, we may hold your username, password information and security question details needed to help manage your online account securely.

Feedback and survey information

This includes comments, complaints, compliments, survey responses and other feedback you choose to share with us about your experience of Bernicia.

The legal reasons we use your information

The law says we must tell you the legal reason for each way we use your information. The legal reason can change depending on the service, the type of information, and why we need it. Where we rely on legitimate interests, this means we have considered our reasons for using the information and balanced them against your rights and interests.

Contract: where we need to use your information to take steps before entering into a tenancy or agreement with you, or to manage that agreement once it is in place. For example, assessing an application, signing you up for a tenancy, arranging repairs, or taking payments.

Legal obligation: where we must use or share your information to meet the law. For example, for safeguarding, health and safety, fraud prevention, equality duties, tenancy law, regulatory reporting, or other legal requirements.

Legitimate interests: where it is necessary for our legitimate interests or those of another organisation, and these are not overridden by your rights and interests. For example, improving services, managing homes and neighbourhoods, investigating complaints, recovering money owed, protecting our property and systems, and helping keep people safe.

Vital interests: where using the information is needed to protect someone's life.

Consent: where we ask for your clear agreement for a specific use, such as certain photographs or optional messages. If we rely on consent, you can withdraw it at any time.

If we use special category information or criminal offence information, the law says we must meet extra conditions as well as having a lawful basis. We only use this information where the law allows us to and where the right safeguards are in place.

How we may use your information in practice

The following examples explain each purpose, the main information used, the legal reason, who it may be shared with, how long it may be kept, and whether it is required. This information is presented as individual entries to make it easier to read and navigate.

Assess applications and offer housing

Main information used: Identity, contact, household, housing history, financial details, support needs where relevant

Legal reason: Contract, legal obligation, legitimate interests

Who we may share it with: Local authorities, support providers, other landlords, contractors where relevant

How long we keep it: In line with our retention schedule for applications and housing records

Is it required?: Usually required if you want us to assess your application

Manage tenancies, rents and customer accounts

Main information used: Identity, contact, tenancy details, payment history, bank details where relevant, contact records

Legal reason: Contract, legal obligation, legitimate interests

Who we may share it with: Payment providers, banks, local authorities, Department for Work and Pensions (DWP), HM Revenue and Customs (HMRC), debt recovery agencies acting on our behalf where relevant

How long we keep it: In line with our retention schedule for tenancy and financial records

Is it required?: Usually required to set up and manage your tenancy or account

Arrange repairs, servicing and property safety work

Main information used: Contact details, property details, repair history, access information, support or accessibility needs where relevant

Legal reason: Contract, legal obligation, legitimate interests

Who we may share it with: Repairs and maintenance contractors, utility providers, insurers where relevant

How long we keep it: In line with our retention schedule for repairs, servicing and property records

Is it required?: Usually required so we can provide the service safely

Provide support and make reasonable adjustments

Main information used: Contact details, communication preferences, support needs, accessibility needs, health information where relevant

Legal reason: Legal obligation, vital interests, substantial public interest, explicit consent where relevant

Who we may share it with: Support providers, health or social care professionals, local authorities, emergency services where relevant

How long we keep it: In line with our retention schedule for support and safeguarding-related records

Is it required?: Sometimes required where needed to protect welfare or provide the right service

Handle complaints, feedback and service improvement

Main information used: Contact details, complaint details, correspondence, call recordings, survey responses

Legal reason: Legal obligation, legitimate interests, consent where relevant

Who we may share it with: Contractors, advocacy services, ombudsman schemes, regulators where relevant

How long we keep it: In line with our retention schedule for complaints, feedback and contact records

Is it required?: Usually optional, but some information may be needed to investigate properly

Prevent fraud, manage anti-social behaviour, protect people and deal with legal issues

Main information used: Identity, contact, tenancy history, incident reports, CCTV, call recordings, criminal offence information where relevant

Legal reason: Legal obligation, legitimate interests, vital interests, legal claims, substantial public interest where relevant

Who we may share it with: Police, courts, probation services, insurers, solicitors, regulators, local authorities where relevant

How long we keep it: In line with our retention schedule for incident, CCTV, anti-social behaviour and legal records

Is it required?: May be required where needed to meet legal duties or protect people

How we share your information

We only share your information when there is a lawful reason to do so. This may be within Bernicia, with organisations working for us as processors or service providers, or with other organisations where sharing is needed to provide services, meet legal duties, protect people, prevent fraud or crime, or deal with legal matters. We only share information that is relevant and necessary.

We take extra care when sharing sensitive information or criminal offence information.

Depending on the service and circumstances, we may share information with the following types of organisation:

- contractors and service providers who carry out work or provide services for us
- other landlords, trusts, local authorities and community partners where relevant to housing or support services
- utility companies, council tax offices, banks and payment service providers
- credit reference agencies, debt recovery agencies who are acting on our behalf, insurers, solicitors and mediation or advocacy services
- government departments, regulators, the police, courts, probation services, HMRC, DWP, health bodies and social services where required or permitted by law.

We may also share information where we must do so by law, to respond to legal proceedings, to establish or defend legal claims, or to protect someone's vital interests in an emergency.

We use physical, technical and organisational security measures to protect your information, and only people who need it for their work can access it.

Credit reference and affordability checks

To help us assess applications, prevent fraud, and meet our legal and regulatory obligations, we may obtain information about you from credit reference agencies. We obtain this information through Creditsafe, which uses its data partner TransUnion to supply consumer credit and identity data.

- Creditsafe Business Solutions Limited is authorised and regulated by the Financial Conduct Authority. Its firm reference number is 742313.
- TransUnion International UK Limited is authorised and regulated by the Financial Conduct Authority. Its firm reference number is 805757.

The information we receive may include data relating to your identity, credit commitments, payment history, and public record information. This data is used solely for legitimate business purposes, including creditworthiness assessment, identity verification, and fraud prevention, in accordance with applicable data protection laws.

Further information about how Creditsafe and TransUnion process your personal data is available in their privacy notices:

- [Creditsafe privacy and transparency notice](#)
- [TransUnion Credit Reference Agency Information Notice](#)
- [TransUnion Bureau Privacy Notice](#)

International transfers

We do not usually transfer your information outside the UK. If we ever need to do this, we will make sure the transfer is lawful and that appropriate safeguards are in place, such as approved contractual protections, an adequacy decision, or another lawful transfer mechanism.

Children and young people

We may sometimes need to hold information about children or young people, for example where this is needed to provide housing services, support a household, meet safeguarding duties, or protect someone's welfare. We only use this information where the law allows us to, we handle it with extra care, and we aim to explain our use of it in clear language. Where appropriate, information about a child should be shared with us by a parent, guardian or another adult who is allowed to act on the child's behalf.

We only ask for children's information when we really need it.

Your rights

You have rights over your personal information. These rights depend on the circumstances and the legal reason we are relying on, but they can include the right to:

Access your information: ask for a copy of the personal information we hold about you

Have inaccurate information corrected: ask us to correct information that is wrong or incomplete

Ask for information to be erased: in some circumstances, ask us to delete your information

Restrict how we use your information: in some circumstances, ask us to limit the way we use it

Object to processing: object where we rely on legitimate interests, and object to direct marketing at any time

Data portability: in some cases, ask for information you provided to us to be given to you or another organisation in a reusable format

Withdraw consent: where we rely on consent, withdraw it at any time

Ask about automated decision-making: ask for information about solely automated decisions with legal or similarly significant effects, if we use them.

Bernicia does not make decisions about you using only automated processing where the decision has a legal or similarly significant effect on you. We may use tools to support tasks such as fraud prevention, affordability checks or identity verification, but a person reviews the information and makes the decision. If this changes, we will update this notice and explain your rights.

If anything in this notice is unclear, we will do our best to explain it.

How we use artificial intelligence

We may use artificial intelligence (AI) tools to support some services and internal processes, for example by helping staff draft documents, summarise information, organise content or find information more quickly. AI tools are used to support our work, not to replace human judgement where decisions need to be made about you. We review how we use AI so we can make sure it is safe, fair and appropriate.

Profiling

Profiling means using personal information to analyse or predict things like circumstances, interests or behaviour. Bernicia does not currently carry out profiling that has legal or similarly significant effects on you without human involvement. If this changes, we will update this notice and explain your rights.

How long we keep your information

We keep your information in line with our retention schedule. How long we keep it depends on the type of record, why we collected it, and any legal, regulatory or business requirements. When we no longer need it, we delete it, anonymise it, or dispose of it securely. We do not keep personal information for longer than necessary.

Below are some examples to help explain how long we keep different types of records. These are examples only. Our retention schedule sets the full detail and may require us to keep some records for longer or shorter periods depending on the circumstances.

Type of record	Example retention period	Notes
Housing application records	Usually up to 6 years after the application ends	May vary if there is an appeal, complaint or legal issue
Tenancy and core housing management records	Usually 6 years after the tenancy ends	Some records may be kept longer where required by law or where there is a live issue
Repairs and routine contact records	Usually 6 years from the last action or contact	Linked property safety or legal records may have longer periods
Corporate complaints and feedback records	Usually 6 years after the complaint closes	May be kept longer if linked to legal, insurance or safeguarding matters
Information rights requests and complaint records	Usually 2 years after the case closes	May be kept longer if there is regulatory or legal follow-up

Information rights complaints

If you are unhappy with how we have handled your information, your information rights request, or a decision we have made about your rights, you can make an information rights complaint to us. We will look into your concerns and explain the outcome in line with our Information Rights Complaint Procedure.

If you remain unhappy, you can make a complaint to the Information Commission's Office (ICO). You can do this at any time. We would, however, welcome the chance to address your concerns first.

Contact us about your information

If you want a copy of your information, want to use your rights, want to make an information rights complaint, or have questions about how we use your information, please contact us:

Email: dpo@bernicia.com

Phone: 0344 800 3800

In writing: Information Governance Manager, Bernicia Group, Oakwood Way, Ashwood Business Park, Ashington, NE63 0XF

How to contact the Information Commission

Online: [Information Commission's Office website](#)

In writing:

Information Commission's Office
4th Floor, No.3 Circle Square
5 Hawkshaw Street
Manchester
M1 7BL

Phone: 0303 123 1113

Changes to this privacy notice

We may update this notice from time to time. When we make important changes, we will publish the updated notice on our website and, where appropriate, let you know.

This notice was last reviewed in October 2026.