



Housing Australia

PRIVACY POLICY

May 2024

CONTENTS

Overview	3
About Housing Australia	3
When you apply for our products or services	3
Home Guarantee Scheme	3
Housing finance and funding schemes	4
Programs administered on behalf of Housing Australia	5
When you interact with us	6
Can you deal with us anonymously or pseudonymously?	6
Online interactions	6
Information, marketing or feedback	7
Promotion and development of our functions	7
Working with Housing Australia	7
Employees	7
Contractors and suppliers	8
Securing your personal information	8
Accessing your personal information	9
Making a privacy complaint	9
Contact us	10
DOCUMENT REVIEW	11
BOARD AND COMMITTEE APPROVAL	11

Overview

This Privacy Policy describes how Housing Australia handles your personal information, including sensitive information, consistent with its obligations under the *Privacy Act 1988* (**Privacy Act**), the [Australian Privacy Principles](#) (**APPs**) and the Privacy (Australian Government Agencies - Governance) Code 2017.

About Housing Australia

Our operations are governed by the *Housing Australia Act 2018* (Cth) (Housing Australia Act) and the *Housing Australia Investment Mandate Direction 2018* (Investment Mandate) (available via www.housingaustralia.gov.au).

Under the Housing Australia Act, our primary purpose is to improve, directly or indirectly, housing outcomes for Australians.

Our functions under the Housing Australia Act are:

- to make loans and grants to constitutional corporations, States and Territories and certain other specified entities to improve, directly or indirectly, housing outcomes;
- to provide, to registered community housing providers, business advisory services and other assistance in capacity building;
- to issue guarantees to improve housing outcomes;
- to undertake any other functions conferred on us by the Housing Australia Act or any other Commonwealth law; and
- to do anything incidental or conducive to the performance of the above functions.

When you apply for our products or services

Housing Australia collects your personal information when we provide you with a product or service. We only collect information that is reasonably necessary to provide you with the product or service.

Home Guarantee Scheme

We collect personal information to administer and process applications for the Home Guarantee Scheme. When you submit an application, we usually collect your:

- name and contact details (email, phone number, address).
- date of birth, gender, marital status.
- Medicare number or Australia Defence Force Personnel number.
- Citizenship or residency status and identification details, residential history, employment details, financial information.

- other information about your personal circumstances (i.e. home ownership).

We collect this information from your participating lender in order to:

- confirm your identity and homeownership status;
- assess your application and associated claims.
- monitor ongoing compliance with the scheme requirements.
- manage our rights and obligations under the scheme (i.e. reporting).
- assist financiers, Australian Government agencies or State and Territory government entities with scheme enquiries.

If we collect your personal information, we will generally only use and disclose it for the purpose for which it was collected. Where appropriate, we may disclose your personal information to other Commonwealth or State and Territory bodies or organisations including to:

- anyone who represents you, such as finance brokers, lawyers, accountants, guardians and/or persons holding power of attorney.
- your participating lender or other organisations involved in providing or managing; your mortgage.
- government agencies and departments.
- any other person we are required or authorised to disclose information to by law.

Housing finance and funding schemes

We collect, use and disclose personal information to administer and process applications from eligible entities for our other programs, including the:

- [Affordable Housing Bond Aggregator](#)
- [Housing Australia Future Fund Facility and National Housing Accord Facility](#)
- [National Housing Infrastructure Facility \(Critical Infrastructure\)](#)
- [National Housing Infrastructure Facility \(Social and Affordable Housing\)](#)

If you register for an account on the Housing Australia Portal (**HAP**) and submit an application for finance or funding on behalf of your organization, we will collect your:

- name, email and contact phone number.
- role or relationship with the organisation.

We collect this information from you to:

- create your HAP user account.
- assess your organisation's application.
- contact you about your organisation's application.
- manage our rights and obligations (i.e. reporting).

We may also collect personal information (i.e. name, position and contact details) about individuals forming part of, or working for, community housing providers, State and Territory entities, local governments or other eligible entities which participate in our programs in order to facilitate the provision of financial assistance. Where practicable, we collect this information directly from the individuals concerned. To the extent you are entering personal information of third parties into the Housing Portal then you are expected to have obtained their consent to do so.

If we collect your personal information, we will generally only use and disclose it for the particular purpose for which it was collected. Where appropriate, we may disclose your personal information to other Commonwealth or State and Territory bodies or organisations, including to:

- community housing providers, States, Territories, local governments, and other entities Housing Australia is providing financial assistance and related services to;
- State and Territory Registrars of community housing;
- external contractors, advisers, suppliers or consultants we engage to assist us perform our functions and duties;
- government agencies and departments.
- insurers or auditors.
- any other person we are required or authorised to disclose information to by law.

Programs administered on behalf of Housing Australia

We collect, use and disclose personal information as part of our [Capacity Building Program](#) which is administered by the Community Housing Industry Association (CHIA) on our behalf.

If you submit an application on behalf of your Community Housing Provider (CHP), CHIA will collect:

- names and contact details of CHP representatives and consultants identified in the capacity grant application.

CHIA will collect this information to:

- assess your organisation's application;
- produce reports for relevant stakeholders.
- provide a recommendation to Housing Australia

Personal information received by Housing Australia in the administration of the Capacity Building Program will generally only be used and disclosed for the purpose of the program. Where appropriate, we may disclose your personal information to other Commonwealth or State and Territory bodies or organisations, including to:

- State and Territory Registrars of community housing.

- external contractors, advisers, suppliers, or consultants we engage to assist us perform our functions and duties.
- government agencies and departments.
- insurers or auditors.
- any other person we are required or authorised to disclose information to by law.

When you interact with us

When you interact with Housing Australia, for example, when you:

- make an application.
- request information about our products or services.
- make a complaint or leave feedback.
- access our online services,

We collect and use information about your interactions with us so we can improve our service and product delivery.

In general, we collect your personal information directly from you when you deal with us through our website, letter, email, face to face, online portals, paper forms or over the telephone.

We will only collect sensitive information (i.e. about a disability or your personal circumstances) with your consent, for example, when you self-declare through your dealings with us.

Can you deal with us anonymously or pseudonymously?

Where it is practicable, you may choose to remain anonymous or adopt a pseudonym when dealing with us, for example, if you make a complaint. However, in most situations it will be necessary for us to collect your name and other personal details.

Online interactions

When you interact with us online, we collect information about:

- pages you visit.
- documents you download.
- online forms you fill in.
- searches you make.
- other technical data (i.e. your browser, server address, top level domain name).

We collect information about your online interactions with us to facilitate website and system administration and improve our service delivery.

However, we do not attempt to identify users or their browsing activities unless required or authorised by law.

External sites that are linked to or from our website are not under our control and users should view the privacy policies on these external sites separately.

Information, marketing or feedback

Housing Australia may use your personal information to:

- Advise you of and invite you to events / information sessions.
- Share Housing Australia updates including new publications and media releases.
- Conduct surveys in relation to Housing Australia activities including providing this information to third party service providers to undertake surveys on our behalf.

Opt Out

If you do not want to receive these materials you can opt out by clicking unsubscribe on the email which will remove you from all Housing Australia Commercial communications or by emailing enquiries@housingaustralia.gov.au and advising which communications you no longer wish to receive. Commercial communications are those unrelated to a transaction you may have with Housing Australia.

Promotion and development of our functions

We also collect, use and disclose personal information where it is reasonably necessary for the promotion and development of our functions, including to:

- conduct research into housing affordability in Australia.
- develop, establish and administer alliances and other arrangements with organisations in relation to the promotion, administration, and use of our respective products and services.
- provide assistance to Commonwealth entities in relation to the operation and administration of financial arrangements and agreements of those entities.

We are collecting this information so that we can improve our product and service delivery or that of the Commonwealth entity to which we provide assistance.

Working with Housing Australia

Employees

We collect, use and disclose personal information to establish and maintain records for the employment and recruitment of staff. If you work, or apply to work, for Housing Australia we usually collect:

- your name and contact details (phone, email, address).
- your date of birth, gender, next of kin.
- information provided in your employment application (i.e. academic qualifications, credentials, references and employment histories).
- financial information (i.e. tax file number and banking details).
- information relevant to your health, safety, performance and professional development.
- other information obtained during the normal course of your employment.

We may collect sensitive information (i.e. health information, criminal record) where you provide this information in accordance with your employment or prospective employment.

Employee personal information is used and disclosed to conduct recruitment processes, including referee checks. Personal information is also used and disclosed for the purpose of managing employee health and safety, professional development, and performance and other employee management functions.

Contractors and suppliers

We collect, use and disclose personal information where it is reasonably necessary for the procurement and management of contractors and suppliers.

If you are engaged as a contractor or supplier, or are an employee (or specified personnel) of an entity engaged to provide or supply us with goods and services, we may collect your:

- name, contact details (phone number, email, address).
- employment and financial background, references, security checks and performance assessments and material personal interest declarations;
- payment details.

If we collect your personal information, we will generally only use and disclose it for the purpose for which it was collected. We will not disclose your personal information to third parties unless we are required or authorised by law to do so.

Securing your personal information

We use a range of physical and electronic security measures to protect your personal information from misuse and loss and from unauthorised access, modification or disclosure. For example, we:

- ensure our buildings, paper and electric data stores are secured with locks and/or security systems.
- use firewalls, user identifiers and passwords to control access to computer systems.
- impose contractual obligations regarding confidentiality and compliance with the Privacy Act on third parties that handle personal information on our behalf.
- have in place a Data Breach Response Plan to ensure we take appropriate action and effective measures in the event of a data breach or possible data breach.

- when no longer required, destroy or archive personal information in a secure manner in accordance with the requirements of the *Archives Act 1983* and National Archives' policy obligations. store information collected via the Housing Australia Portal securely in our CRM and the internal and external SharePoint sites established to administer applications that have been submitted via the portal.
- store information we collect about our contractors and suppliers via the supply contract we enter into with these third parties in the relevant internal SharePoint site.

Accessing your personal information

You have the right to:

- request access to the personal information we hold about you.
- request correction of the personal information we hold about you.

If you wish to obtain access or seek correction of your personal information, please contact our Privacy Officer using the contact details set out in this Policy.

Your request should specify the information you wish to access or are seeking to correct and provide your contact details, including an email address or mailing address.

Before providing access to or correcting your personal information, we may require you to verify your identity. You will not be charged for lodging a request to access or correct your personal information.

We will respond to your request within 30 days of the request being made. If access or correction is refused, we will provide you with a written notice setting out the reasons for the refusal and information about how you can make a complaint. If your correction application is refused, we will take reasonable steps to associate a statement with your personal information which records that you believe your personal information is inaccurate, out-of-date, incomplete, irrelevant or misleading.

If you are unhappy with the response we provide, you may make a formal application for access or correction of personal information under the Privacy Act.

Making a privacy complaint

If you wish to make a complaint about the way we handle your personal information you should contact our Privacy Officer using the contact details set out in this Policy or email us at complaints@housingaustralia.gov.au. We aim to acknowledge receipt of a complaint within two business days, and to respond to it within ten business days.

If you are not satisfied with our response, you may make a written complaint to the Privacy Commissioner setting out the details of the practices which you think interfere with your privacy. The Privacy Commissioner will generally expect you to complain to us first and will likely refer your complaint to us if you have not done so already.

For more information about the Privacy Commissioner or how to make a privacy complaint, see the Office of the Australian Information Commissioner's website (www.oaic.gov.au) or telephone 1300 363 992 (local call charge).

Contact us

If you wish to:

- obtain access to or seek correction of your personal information;
- opt out of receiving marketing information;
- lodge a complaint about the way we handle your personal information;
- query how your personal information is collected, used or disclosed; or
- ask questions about our Privacy Policy,

you may contact us during business hours at telephone 1800 549 767 (and ask to speak to our Privacy Officer), email inquiries@housingaustralia.gov.au, or write to us at:

Housing Australia

Level 23, 420 George Street

Sydney NSW 2000

DOCUMENT VERSION CONTROL

VERSION ID	DATE	AUTHOR	REMARKS
1.0	September 2018	Australian Government Solicitor	Document Creation
2.0	May 2019	NHFIC Legal	Updates and annual review
3.0	January 2020	AGS; NHFIC Legal and Compliance	FHLDS amendments
4.0	December 2021	Risk Manager	Clarity unsolicited information, information destruction
5.0	May 2024	AGS	Review and Update

DOCUMENT REVIEW

VERSION ID	NAME	POSITION
2.0	S Rafi	Legal & Compliance Counsel
3.0	S Rafi	Legal & Compliance Counsel
4.0	P McGee	Risk Manager
5.0	K O'Donoghue R Briese E Jabuka	Chief Risk Officer General Counsel Government Senior Counsel

BOARD AND COMMITTEE APPROVAL

VERSION ID	DATE	APPROVER
1.0	12 September 2018	Board
2.0	5 June 2019	Board
3.0	11 February 2020	Board
4.0	23 February 2022	Board Audit and Risk Committee (ARC)
4.0	28 February 2022	Board
5.0	3 June 2024	Board Audit and Risk Committee (ARC)
5.0	4 June 2024	Board