



Mortgage to Rent Scheme (Privacy Statement)

The Department of Housing, Local Government and Heritage (DHLGH) is the Government Department responsible for housing and water, for physical and spatial planning, for local government, for weather forecasting and for built and natural heritage.

The Department is committed to protecting and respecting your privacy. This privacy statement explains how the Department, as the Data Controller, will process the personal data provided to it in respect of the Mortgage to Rent (MTR) Scheme; how that information will be used, and what rights you may exercise in relation to your personal data.

The Department engages the Housing Agency to administer the MTR Scheme on its behalf. The Housing Agency acts as a data processor for the Department and acts on their instructions. This Privacy Statement relates to personal data processed in respect of the MTR Scheme by both the Department and the Housing Agency on its behalf.

Categories of personal data

The Department processes the following personal data in respect of the MTR Scheme:

- Full name (first and surname of the applicant(s))
- Third party contact details, if applicable
- Address including Eircode
- Date of birth, if applicable
- Type of Property
- Contact Telephone Number
- Folio Number
- Property Type and number of Bedrooms
- Number of people living in the home, including number and gender of dependants, (if applicable)
- Sale price of the property
- Social Housing Support reference number, including approval on medical grounds, if applicable
- Confirmation that a letter regarding the status of the mortgage being unsustainable has been issued by the Lender
- Confirmation that the property is in negative equity as per the Eligibility Criteria of the MTR Scheme **or** the level of positive equity as per the Eligibility Criteria of the MTR Scheme
- Whether the applicant has availed of the €500, as set out in the Scheme, for the provision of:

- Legal advice;
- Financial advice.

The Department may also receive copies of documentation such as;

- Valuation report regarding the Property
- List of essential repairs including costings, market rent of the property
- LN Form. This is a form completed by the relevant local authority and it states if there is a social housing need in the area, if the property is deemed to be value for money, if the LA would allocate a property of this type to the household composition in question.

Source of the personal data

The majority of the personal information is provided by you, the applicant, through the completion of a Property Questionnaire form. Some personal data may also be provided by your Lender or by your Mortgage to Rent Provider to the Housing Agency in order for the Housing Agency to administer the MTR Scheme on behalf of the Department.

As a data processor, and in furtherance of administering the MTR Scheme, the Housing Agency may receive personal data from the relevant housing authority during the course of your MTR application.

Purposes of the processing

The Department will use the information provided in order to deliver the MTR Scheme. Once your MTR application is processed, you will move from owning your own home to becoming a social housing tenant.

- The personal data provided will be used to ensure that each MTR application meets the eligibility criteria of the scheme. These are set out at <https://mortgagetorent.ie/do-i-qualify-for-mtr/>.
- Personal data will be used to create anonymised data sets which will allow the Department to assess the effectiveness of the delivery of the MTR scheme overall and identify any areas of the scheme which require alterations to ensure that the scheme is best meeting the requirements of that cohort of borrowers in long-term arrears to whom it is aimed.
- The information provided may be used internally for audit or other compliance purposes where the Department has a lawful basis for such processing.
- MTR statistics will be published on a quarterly basis on the website [Mortgage to Rent Statistics | The Housing Agency](#). These statistics will be anonymised.

Profiling

The Department will not use any personal data collected from you in respect of the MTR Scheme for automated decision-making, or for profiling purposes.

Lawfulness of processing

This processing of your personal data is lawful under Articles 6 (1) (e) and 9(2) (b) of the General Data Protection Regulations (GDPR).

The Mortgage to Rent scheme allows home owners in mortgage difficulty to move from owning their own home to renting their home as social housing tenants.

As stated above, the Department engages the Housing Agency to administer the MTR Scheme on its behalf. The Housing Agency acts as a data processor for the Department and acts on their instructions.

In order to deliver this scheme, the Housing Agency will process your personal data under Article 6(1)(e) 'Public Task' of the GDPR which allows for the processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller. The basis in law for the delivery of this scheme is Sections 12 and 19 of the Housing (Miscellaneous Provisions) Act 2009, Section 6 of the Housing (Miscellaneous Provisions) 1992 and the Social Housing Regulations (SI 84/2011).

The local authorities are responsible for assessing your social housing application as part of the MTR scheme. The Housing Agency do not see the information you provide on the social housing application but, on your application form to the Housing Agency, you will be asked to state if you qualified for social housing on medical or compassionate grounds. The Housing Agency need to know this so it can take this information into account when assessing your application and your property. The lawful basis for collecting this information is GDPR Article 9 2(b), which allows for special category data to be processed if it is 'necessary for the purposes of carrying out the obligations and exercising specific rights of the controller or of the data subject in the field of employment and social security and social protection law in so far as it is authorised by Union or Member State law'. The legislation associated with this legal basis are the Social Housing Assessment Regulations (S.I. 84 of 2011).

Security of your personal data

The Department implements appropriate technical and organisational measures to protect your information from unauthorised access. However, despite these efforts, no security measures are perfect or impenetrable, and no method of data transmission can be guaranteed against any interception or other type of misuse. In the event that your personal data is compromised as a result of a breach of security, the Department's Breach Management policy and procedures will be implemented.

Disclosure of your information

Personal data may be shared with other Government Departments, local authorities, agencies under the aegis of the Department, or other public bodies, in certain circumstances where this is provided for by law.

Personal data will also be shared with the relevant local authority. Information may also be provided to the relevant Approved Housing body or private MTR provider. The sharing of personal data with any of these bodies will only occur as part of the processing of an individual/s MTR application.

In some instances, a Valuer may be appointed by the Housing Agency to value a property or an approved surveyor may be appointed by the Housing Agency to carry out a condition survey of the property to determine what essential repairs may be required.

Do we transfer your information outside of EEA?

The Department will not transfer personal data collected in respect of the MTR Scheme to any country or international organisation outside the EU/EEA.

Your rights

The Department's [Data Protection Policy](#), which sets out how we will use your personal data, as well as providing information regarding your rights as a data subject (including details regarding right of access, right to rectification, right to erasure, right to restriction of processing, right to object), is available on our website. The policy is also available in hard copy upon request. If you consider that your rights have been infringed, you have the right to complain to the Irish Data Protection Commission (www.dataprotection.ie), and you have the right to seek a judicial remedy.

Cookies

Cookies are little pieces of text stored by your browser on your computer at the request of the Housing Agency's servers. These often enable a specific functionality or enhance your user experience of visiting that website. You are always free to decline this functional and other similarly natured cookies anytime you visit the website. Certain cookies classified as strictly necessary are installed on your device by visiting the website.

To learn more about cookies classification and to withdraw your consent to cookies please visit the cookie policy page or click on the manage cookie preferences tab at the bottom of any page of the website. You may also manually delete cookie files from your computer at your discretion. However, please note that when you decline cookies, certain features of the website may be affected. If you have any questions or concerns on cookies, please contact the Data Protection Officer (contact information available at the end of this statement).

How long will your data be kept?

The Department will only retain your personal data for as long as it is necessary for the purposes for which it was collected and processed. In line with legislative and business

requirements, records will be retained for no longer than is necessary to meet statutory obligations of the provisions of the National Archives Act, 1986

Contacting us

<p>Data Controller</p> <p>The Department is the Data Controller when processing your personal data for the purposes outlined above. The Department's contact details are available at: https://www.gov.ie/en/organisation-information/839bc-contact-the-department-of-housing-local-government-and-heritage/</p>	<p>The Department has appointed a Data Protection Officer (DPO) to support its compliance with data protection law. The contact details for the Department's DPO are:</p> <p>Data Protection Officer Department of Housing, Local Government and Heritage Newtown Road Wexford Email: data.protection@housing.gov.ie</p>
<p>Data Processor</p> <p>The Housing Agency is the Data Processor for administering the MTR Scheme. The Housing Agency's contact details can be found on the Housing Agency website contact us page.</p>	<p>The Housing Agency have appointed Trilateral Research Ltd. as Data Protection Officer (DPO) to support its compliance with data protection law. As the Housing Agency is a Data Processor, any data protection requests will be forwarded to the Department (i.e. Data Controller). The contact details of the DPO for the Housing Agency are:</p> <p>Trilateral Research Ltd.; dpo@housingagency.ie; +353 01 657 1978</p>

This statement is kept under regular review and is therefore subject to change.
Last Updated: 31 January 2025.