



Customer Privacy Notice

Personal Information

Flagship Housing Limited (trading as “Flagship”) is committed to the responsible handling and protection of personal information.

The UK General Data Protection Regulation (GDPR); Data Protection Act 2018 (as amended by the Data Use and Access Act 2025) defines personal data as any information related to a person that can be used to identify them directly or indirectly. This includes physical attributes, location data, online identifiers (including IP addresses), identification numbers, health information and economic, cultural, or social identity of a person.

We process (collect, use, store, share) personal information where necessary to provide our services and for our operational and business purposes as described in this Privacy Notice.

We want to be clear about our privacy practices so that you can make informed choices about the use of your information, and we encourage you to [contact us](#) at any time with questions or concerns.

How we use your information

This privacy notice tells you how we, Flagship, a subsidiary of Bromford Flagship LiveWest Limited, will collect and use your personal information to enable us to provide affordable housing, shared ownership, private lettings, student and direct sale accommodation, and associated services.

Why does Flagship need to collect and store personal information?

Flagship processes personal information for the following purposes: -

- Management and support of tenancies, shared ownership, and direct sales
- For the welfare of our customers
- Maintenance of properties including private garages, communal areas, and sewerage works
- For the protection of employees, customers, contractors, and sub-contractors
- Servicing, repairing and installation of gas appliances and heating systems
- For the prevention of fraud, crime, legal proceedings and to comply with law
- Feedback from research and surveys on how we can provide better services
- Communication with our customers to provide updates relating to our business and services
- For the management, well-being, and support of our employees
- For the management of financial services
- Security and maintenance of our networks and systems
- For general day to day corporate operations and due diligence



We are committed to ensuring that the information we collect and use is appropriate for these purposes and does not constitute an invasion of your privacy.

Special Category Personal Data (SCPD)

Occasionally we collect and process what may be considered special category personal data (sensitive personal information).

SCPD is a subset of personal information and is defined as any information related to racial/ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, other medical information including biometric and genetic data, or sexual life preferences.

We will only collect this information if it is necessary to support you whilst you are a Flagship customer and apply Article 9(2)(b) and (g) of the UK GDPR – for social protection and substantial public interest, such as equality monitoring and safeguarding..

We will only share this information if we receive your explicit consent to do so, unless for reasons of vital interest (emergency, life, or death situation) or required by law.

Lawful processing

We must have a valid lawful basis to process your personal information. This ensures that the processing is necessary for the purpose we collected it for.

We process (collect, use, store, share) your personal information on the following lawful basis: -

Performance of a contract (GDPR Article 6(1)(b)) – where the processing is necessary for Flagship to deliver our side of the contract (by this we mean your tenancy, lease agreement, Shared Ownership or Direct Sale) to you as an individual. This includes the following processing activities: -

- Process information regarding you and your household, and includes full name, DOB, sex, age, health related issues, disabilities and vulnerabilities, communication needs, next of kin, correspondence address, NI number, Anti-social behaviour (ASB) records, legal and court proceedings
- Process information regarding your economic status including Payment methods, housing benefit and universal credit, rental history, bank account details, direct debit details
- Process information regarding customer welfare including Support worker, case worker, doctor's letters, hospital letters, referral letters, Citizens Advice Bureau correspondence
- Process diversity information including nationality, sexual orientation, first language, ethnic origin, and religion
- Process tenancy information including tenancy and tenure type, succession of a tenancy, assignment of a tenancy, forwarding address, previous address, alternative contact such as executors, advocates, and tenancy enforcement



- Process of applications leading to a sale including the right to buy or acquire, shared ownership, direct sales, remortgages, leasehold, and mutual exchange
- Share rental account information with relevant authority such as housing benefit claims, Universal Credit, tenancy at risk information and mutual exchange
- Process information for the maintenance of properties, including private garages, communal areas, sewerage works, gas boilers and smart meters. This includes logging of and sharing of customer contact details with internal tradespeople and operatives from Flagship Services, external contractors, sub- contractors, and suppliers
- Payment management including Housing Benefit and Universal Credit schedules
- Processing of credit and debit cards and sharing necessary information with third party and bank including automated services
- Processing of Direct Debits and sharing necessary information with bank
- Processing of communication with Flagship including calls into Customer Services (voice recordings), notes of discussions with the organisation, emails, texts, and processing of internal and external email
- Processing of postal mail by a third-party organisation
- Use a tracing company to locate you if you have left a Flagship property in debt
- Processing of application and administration for Hope Assist (Hopestead) assistance with rent arrears

Recognised Legitimate Interests – We rely on the following Recognised Legitimate Interests as set out in the Data (Use & Access) Act 2025:-

- safeguarding vulnerable individuals. This means that we may, for example, share information with social workers and other agencies in connection with safeguarding vulnerable adults and children
- crime prevention and detection. We provide information for investigation and law enforcement purposes to support the prevention and detection of crime.

Less frequently, Flagship may rely on the following Recognised Legitimate Interests for:-

- responding to emergencies
- public health protection
- safeguarding national security or public safety

Legitimate interest (Article 6(1)(f)) – We process personal information for certain legitimate interests related to the business purposes listed above. “Legitimate Interest” means in the interest of our company in conducting and managing your tenancy or contract with us.

- Advice by phone, post, text, or email if your payment is late or there are rental arrears on your account
- Feedback survey via Switcher smart meter dashboard (properties with Switcher smart meter only)
- Processing of Staff Security Alert (SSA) and Do Not Visit Alone (DNVA) information to protect our employees, customers, contractors, and sub-contractors working at our properties
- CCTV surveillance for the protection of property and staff



- Processing of complaints made by the Ombudsman, MPs, Councillors, and negative feedback from our customer system Orbis Insight
- Administration and processing of Affordability Checker for Shared Ownership
- Share forwarding address to utility company if outstanding balance on accounts
- Text or email you to complete feedback surveys after you have received a service from us and use information you provide to improve our services
- Conducting research to benefit us as a landlord and you as a customer, such as social and affordability surveys to influence decision making on rent
- Statistical analyses of data to improve performance of income collection
- Email or text customers with the promotion of our services
- Store (3 months) voice/video recordings when you call into our Customer Services, Flagship Services and Tenant Voice teams for complaints resolution, repairs issues, training, and quality purposes.
- Email, text, or post an invitation to drop-in sessions to influence improvement in specific areas
- Share name, address, and meter reading with Green Energy Services or relevant utility company when you sign up for a tenancy with us
- Gather feedback from tenants on low-risk Anti- Social Behaviour and Environmental factors
- Share personal information, lawfully and as necessary in association with a national or global disaster such as the coronavirus
- Processing of email address to signpost Tenants and Customers for feedback on Trustpilot
- Processing of name, address, email and phone number, household occupancy, and tenure details for grant funding in association with fuel poverty
- Feedback from Tenant Customer Engagement Team (TEG)
- Gather asbestos survey feedback from tenants and customers
- Body Worn Cameras for employees dealing with Anti-Social Behaviour or properties flagged as Staff Security Alert (SSA) or Do Not Visit Alone (DNVA)
- Buyers' information sharing with warranty providers
- Buyers/potential buyers information sharing with estate agents/estate management companies and developers (defects)
- Share contact details with IFF Research (an independent social and market research company), to gather tenant survey measures on our behalf under the Social Housing Regulation Act
- Engagement survey via Influencer Network (Registered tenants only)
- Take a photo of you when you sign up for a tenancy with us, for the prevention of fraud and subletting
- Collect gender identity, preferred name, and pronoun when you sign up for a tenancy with us and for ongoing communication and support
- Share qualitative research data for research into why Flagship tenants do not report repairs (interviews and focus groups are opt in)
- Send leaflets and surveys via email and post to Shared Ownership customers about the staircasing process. After receiving this information, customers need to opt in



- As a Flagship tenant we may contact you to ask if you will take part in the Department for Energy Security and Net Zero (DESNZ) Warm Homes Scheme to reduce tenant fuel poverty, improve thermal comfort including the installation of wall insulation, air source heat pumps, and solar panels.
- Budget Planner (calculation) – Our budget calculator is a useful tool that can give you an idea of your financial position when applying for or maintaining a Flagship home. The calculator is used only as an indicator of affordability for you and our housing teams.

Legal Obligation (Article 6(1)(c)) – We process personal information for certain legal obligations. This is where the processing is necessary to comply with legislation or the law.

- Share personal information with the police for the prevention and detection of crime (case specific and relevant)
- Whistleblowing for the protection of staff
- Share personal information with the relevant local authority for the prevention and detection of crime (case specific and relevant)
- Share personal information with the local safeguarding children's board Children's Act 2004
- Share personal information with the local safeguarding board for the protection of adults Care Act 2014
- Progression of Arrears such as the serving of a Notice to Quit
- Share personal information with the County Court and High Court for non-payment of rent
- Sharing personal information with Barristers and Solicitors
- Sharing CCTV images for insurance and legal purposes
- Sharing of Body worn camera (BWC) images for legal purposes
- Assessing and pursuing incidents of identified or suspected fraud and reporting matters of concern to the relevant authority
- Investigating and reporting on Data Breaches in line with the General Data Protection Regulation (UK GDPR)
- Processing of Subject Access Requests (request for personal information we hold about you) in line with UK GDPR
- Processing of individual rights in line with UK GDPR
- Website security such as the maintenance of the customer portal
- Administration of court services



Consent (Article 6(1)(a)) - We process personal information at your request and where you have a choice to do so. You can opt out or withdraw your consent at any time by emailing DataProtectionTeam@flagship-housing.co.uk.

- **Administration of Live Chat** – You have a choice whether to communicate with us in this way by using Live Chat on the Flagship website. We use Amazon Connect to handle customer enquiries in real time. If you use the Live Chat service, we will collect your name, email address, and the contents of your Live Chat session. This information is retained on Flagship encrypted servers within our own network and in cloud services. Live Chat information is stored for 1 month after which it is deleted from this platform. We may keep a record of this conversation on our housing management system.
- **WhatsApp** – You have a choice whether to communicate with us using WhatsApp messaging service. We use Amazon Connect to handle customer enquiries in real time. If you use our WhatsApp messaging service, we will collect your mobile number and the contents of your WhatsApp session. Although we do not ask you for your name and address, if you do provide this during the WhatsApp conversation, we will also store this information. WhatsApp information is stored for 1 month after which it is deleted from this platform. We may keep a record of this conversation on our housing management system.
- **Improve customer experience** – As a Flagship customer we may contact you for your assistance with improving our services. If you agree we will introduce you to an external organisation (Collaborative Change in association with Acumen Fieldwork) who will ask you about how Flagship communicates with you when you are having trouble paying your rent.
- **Your Own Place** – As a Flagship customer we can introduce you to Your Own Place, providing Independent Living Skills or other training provisions provided by Hopestead.
- **Influencer Network** – Signpost tenants to our interactive engagement platform. Following registration, this allows you to take part in discussions/forums and give opinions in relation to your home and environment. As part of this, we may use information we already have about you such as age or ethnicity for internal reporting purposes.
- **Customer Portal** – You can access the Customer Portal on the Flagship website to view and raise repairs and complaints. You can also view your account balance, make a payment, and download a statement. We do not collect or store information we do not already hold about you. To access the portal, you will need to enter your email address (if we have one), tenancy reference and date of birth. We will ask you to create a password, and this will be confidential to you.

Vital Interest (Article 6(1)(d))– We process personal information where it is in the vital interest of Flagship customers.

- In an emergency where the individual is incapable of giving consent, we will share medical or next of kin details with paramedics or other medical providers.
- Any national or global disaster that may change the way we work, such as the Coronavirus



Public Task (Article 6(1)(e))– We process personal information as part of the National Fraud Initiative (NFI). This is a national exercise run by the Cabinet Office every two years. Data is matched to enable potentially fraudulent claims and payments to be identified. If a fraudulent match is discovered an investigation will take place which may result in the prosecution of the individual. For more information please refer to gov.uk privacy notice on Flagship Group website or visit (<https://www.gov.uk/government/publications/code-of-data-matching-practice-for-national-fraud-initiative>).

Will Flagship share my personal information with anyone else?

We may pass your personal information on to third-party service providers, local authorities, the police, utility companies, government agencies, or any organisation who is contracted to work with Flagship to provide services on our behalf. We may share information across the Bromford Flagship LiveWest Group. Any third parties that we may share your information with are obliged to keep your details securely, and to use them only to fulfil the services they provide on our behalf. When they no longer need your information to fulfil this service, they will dispose of the details in line with Flagship procedures. If we wish to pass your sensitive personal information onto a third party, we will only do so once we have obtained your consent unless we are legally required to do otherwise. If you require details on who we share your personal information with, please contact DataProtectionTeam@flagship-housing.co.uk.

Special circumstances

To provide a duty of care to employees, customers, contractors, and sub-contractors we will process and share relevant personal information for their protection. This will be an alert on our management system to visit in pairs (Staff Safety Alert (SSA)).

How will Flagship use the personal information it collects about me?

Flagship will process the information you provide in a manner compatible with the Data Protection Act 2018; UK GDPR. We will endeavour to keep your information accurate and up to date and not keep it for longer than is necessary. Flagship is required to retain information in accordance with the law, such as information needed for financial, legal and audit purposes. How long certain kinds of personal information should be kept may also be governed by specific business-sector requirements and agreed practices.

Personal information may be held in addition to these periods depending on individual business needs.

Under what circumstances will Flagship contact me?

Our aim is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. We may sometimes contact you for feedback by doing research or asking you to take part in a survey, this enables us to make changes and improvements to our services. We may also communicate with you when we have updates or changes to our business. If you have provided us with your email and or mobile number, we will contact you in this



way to communicate.

We consider this communication to be within our legitimate interest of lawful processing.

How do we secure personal information?

Flagship takes data security seriously, and we use appropriate technologies and procedures to protect personal information. Our information security policies and procedures are closely aligned with widely accepted standards and are reviewed regularly and updated as necessary to meet our business needs, changes in technology, and regulatory requirements.

Policies and procedures

We have measures in place to protect against accidental loss and unauthorized access, use, destruction, or disclosure of data including the following: -

- We have a Business Continuity Plan and IT Disaster Recovery procedure that is designed to safeguard the continuity of our service to our customers and to protect our people and assets
- We place appropriate restrictions on access to personal information
- We implement appropriate measures and controls, including monitoring and physical measures, to store and transfer data securely
- We conduct Data Privacy Impact Assessments in accordance with legal requirements and our business policies
- We conduct Data Protection training for all employees who have access to personal information and other sensitive data
- We take steps to ensure that our employees and contractors operate in accordance with our information security policies and procedures and any applicable contractual conditions
- We require third party contractors or sub-contractors to have appropriate agreements in place to ensure personal information is processed in line with legislation

Can I find out the personal information that the organisation holds about me?

We, at your request, will provide you with a copy of the personal information we hold about you. This is referred to as your right of access (subject access request). You are entitled to receive any information that identifies you as an individual, including the following information:

- The lawful conditions applicable to the processing of your personal information
- If the processing is based on a legitimate interest (processing is necessary for the operation of our business and you will reasonably expect your data to be used in this way)
- The categories of personal information processed
- Recipients(s) or categories of recipients that the data is/will be disclosed to
- If we intend to transfer personal information to a third country or international organisation



- How long the information will be stored
- The source of personal information if it was not collected directly from you
- Any details and information associated with automated decision making or profiling

Your rights as a Data Subject (customers of Flagship)

At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights: -

- **Right of Access** – at your request we will provide you with a copy of the personal data we hold about you. This is referred to as your right of access (subject access request). You are entitled to receive any information that identifies you as an individual.
- **Right of rectification** – you have a right to ask us to update personal information if you have a reason to believe that it is inaccurate or incomplete.
- **Right to be forgotten** – you have the right in certain circumstances to ask for the data we hold about you to be erased from our records. Especially if you think we are processing your personal information where it is no longer necessary or where you believe it is unlawful.
- **Right to restriction of processing** – You have the right to ask us to temporarily stop processing your personal information if you have concerns over the accuracy of the information.
- **Right of portability** – you have the right to have the data we hold about you transferred to another organisation.
- **Right to object** – you have the right to object to the way we process your personal information if you consider Flagship are being unlawful.
- **Right to object to automated decision making, including profiling** – you have the right to object to decisions made about you from automated processing/profiling. Flagship may use an affordability checker for customers applying for Shared Ownership properties. The result of the calculation made determines whether Flagship will be able to offer you a Shared Ownership property. Automated profiling is used as part of the National Fraud Initiative every two years.

Continuous Recording of Social Housing Lettings and Sales (CORE)

Information gathered by the Ministry of Housing, Communities & Local Government. If your household entered a new social housing tenancy after 1989, social housing providers such as Flagship will have shared data for research and statistical purposes. The Ministry of Housing has asked social landlords to make their privacy notice available to our customers. This will be enclosed with your Tenancy Agreement.

Use of Artificial Intelligence (AI)

In some circumstances, we may use artificial intelligence (AI) technology to assist in processing your personal data, for example to improve our services, enhance efficiency, or support decision-making processes. Where we do so, we ensure that appropriate safeguards are in place to protect your data, including human oversight where necessary, and we process your personal data in accordance with applicable data protection laws. We will not rely solely



on automated decision-making that produces legal or similarly significant effects without ensuring your rights are protected.

Privacy Notice changes

We will regularly review and make necessary changes to the services and information handling processes when you, the law, or the Information Commission (ICO) request such changes.

We process (collect, use, store, share) personal information where necessary to provide our services and for our operational and business purposes as described in this and future Privacy Notices. The latest Privacy Notice can be found on our website.

This privacy notice was last updated on 27.08.2026

How to contact us

If you would like to make a request to obtain personal information, we hold about you or access any of your rights as explained in this privacy notice you can do so by filling in a quick and easy form on the Flagship website under Privacy Notice.

If you would like to make a complaint about how we use your personal information, for example because you do not feel we use it responsibly and in line with good practice you can contact us in the following ways:-

Call us

Our Contact Centre is open from 9am-5:30pm on weekdays, 0808 169 9297

Write to us

Data Protection Officer
Flagship Housing Limited
31 King Street
Norwich
NR1 1PD

Email us – Data Protection Officer DataProtectionTeam@flagship-housing.co.uk

We will log and acknowledge your complaint within 30 days and respond to it within 60 days.

You can also lodge a complaint with the supervisory authority if you have any concerns regarding how Flagship manages your data and requests for information. They can be contacted at: -

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