



Privacy Notice – Debt Respite Scheme (Breathing Space) for Lewes and Eastbourne Councils

Why we are collecting your data

The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020 are now in place. The regulations provide for a 60 day breathing space period that will see enforcement action from creditors, such as Lewes and Eastbourne Councils, halted and interest frozen for people with problem debt. During this period, individuals will receive professional debt advice to find a long-term solution to their financial difficulties.

Under the Scheme, the Councils will be collecting and processing certain debtors' personal data to provide the 'breathing space' required.

What is the lawful basis for our use of your personal information?

The lawful basis we rely on for using your personal information is article 6(1)(c) of the UK GDPR, which permits the processing of personal data where this is necessary for compliance with a legal obligation to which the Councils are subject.

Where we need to process 'special category' data for those under a mental health crisis treatment, the lawful basis is provided by UK GDPR article 6(1)(c) as above and article 9(2)(g) together with paragraph 19 of Schedule 1 to the Data Protection Act 2018

Who will your information be shared with?

- Insolvency service debt advisors
- We may share information with Eastbourne Homes Limited (EHL), Eastbourne Housing Investment Company Ltd (EHICL), Lewes Housing Investment Company (LHIC) and Aspiration Homes Limited Liability Partnership (AHLLP) where necessary if you are a tenant
- We may disclose information to third parties such where it is necessary, either to comply with a legal obligation, or where permitted under data protection laws

What information will be shared?

Information that may be shared between us as creditor and the debt advisors during the Breathing Space period will include:

- A Breathing Space debt
- A debt solution for the debtor
- Telling them about an additional debt
- Asking for a review
- Telling them the debtor is not meeting their obligations

How long will we hold your data for?

Information is collected and stored solely on the Councils' creditor portal for 15 months. After this period your details will be stored on the council's systems for a further 5 years.

Your rights

- You are entitled to request a copy of any information about you that we hold.
- If the information we hold about you is inaccurate you have a right to have this corrected and you have the right to request completion of incomplete data.
- You have the right to request that we stop, or restrict the processing of your personal data, in certain circumstances. Where possible we will seek to comply with your request, but we may be required to hold or process information to comply with a legal requirement.
- You have the right to object to the processing of your personal data in certain circumstances. We may still be required to hold or process information if there are legitimate grounds for doing so.

If you are dissatisfied with how the Councils have used your personal information you have a right to complain to the Information Commissioner's Office at casework@ico.org.uk

Further information about how Lewes District Council and Eastbourne Borough Council process personal data can be found on the [privacy notice page](#) of their website.

Identity of Data Protection Officer

Dr Michele Wilkinson – Lawyer and Data Protection Officer

Contact details

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