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## ***PRIVACY LAW PRIMER: KEY POINTS FOR HOUSING CO-OPS***

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Canadian privacy laws govern how housing co-ops collect, use, disclose, protect, and destroy personal information about members, applicants, staff, and volunteers. Although the legislation can appear technical, compliance is largely based on fairness, transparency, and reasonable information-handling practices.

### **Core Privacy Obligations**

Canadian privacy law is built on common principles: organizations are accountable for personal information they control; they must clearly explain why information is collected; obtain meaningful consent; limit collection, use, disclosure, and retention; safeguard information; allow individuals access to their own information; and provide a process for addressing complaints.

### **Collection, Use, and Retention**

Personal information should be collected only when necessary, for clearly identified purposes, and used only for those purposes. New uses generally require new consent. Information may not be kept indefinitely and must be destroyed or anonymized once it is no longer required for a reasonable business or legal purpose.

### **Access to Personal Information**

Individuals have the right to request access to their own personal information. Organizations must respond within 30 days, subject to limited extensions. Information may be withheld or redacted where disclosure would reveal another person's information, disclose solicitor-client privileged material, or pose a serious risk of harm.

### **Safeguards and Record-Keeping**

Organizations must protect personal information using physical, administrative, and technical safeguards. Records should not be left in plain view and should be securely destroyed when no longer required.

### **Privacy Breaches**

In most jurisdictions, privacy breaches posing a real risk of significant harm must be reported to the appropriate privacy commissioner and affected individuals notified as soon as feasible. Records of breaches must be maintained.

### **Key Takeaway**

Despite detailed legislation, privacy compliance generally reflects good governance: collect less information, explain why you need it, protect it carefully, respond fairly to access requests, and destroy it when the purpose has ended.