

Understand your privacy and rights

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TREB PRESIDENT'S COLUMN AS IT APPEARS IN THE TORONTO SUN

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In the course of a real estate transaction your REALTOR® will likely require information from you that is personal and/or property-related.

Commonly referred to as the Privacy Act, the Personal Information Protection and Electronic Documents Act (PIPEDA) has been in full effect since January 2004, and it's important for you to know how the real estate (resale) industry is working to protect your personal information and how this information is being used.

According to a 2007 public opinion survey conducted by the Office of the Privacy Commissioner of Canada, seven in 10 Canadians feel they have less protection of their personal information than they did 10 years ago. REALTORS® recognize your right to privacy and are committed to fair practices when dealing with your information.

To be clear with respect to this issue, it's important to recognize that any information is deemed to be personal if it relates to an identifiable individual and is not already publicly available through for example, a telephone listing.

Prior to collecting, using or disclosing any of your private information, your REALTOR® will ask for your consent. You'll be told why it's needed and it will only be used for the purposes discussed with you. Most private information is collected directly from you however; other sources like credit bureaus and government agencies may also be used.

The information you provide may be used to market your property in a number of different advertising mediums such as newspapers, websites or real estate publications. REALTORS® will also disclose property information to other salespersons and prospective buyers.

If your property is placed on the Multiple Listing Service® your information will be shared with the real estate board that operates the MLS® and professionals authorized to access the database such as REALTORS® or appraisers.

Property information, including sales data, is kept in the database in order to remain available to professionals authorized to access the MLS®, for comparative market analysis and valuation purposes. This is essential to the operation of the system.

If you would like to see exactly how your information is displayed and the accuracy of this information, you should be able to do so upon request of your real estate brokerage. There may however, be a process to follow.

As registered professionals, REALTORS® respect the importance that Canadians place on having strong privacy laws. That is why you can count on your REALTOR® to counsel you on every procedural detail involved in the home buying and selling process.

If you have any questions or concerns about privacy in your real estate transaction, talk to your real estate brokerage. It has procedures in place to deal with any issues that arise. If your concerns are not resolved you can also contact the Privacy Commissioner of Canada at info@privcom.gc.ca

For the latest information on market conditions and the specifics of the home buying and selling process visit www. TorontoRealEstateBoard.com

Maureen O'Neill is President of the Toronto Real Estate Board, a professional association that represents 28,000 REALTORS® in the Greater Toronto Area.