



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	Minto Multi-Residential Income Partners I, IP (Organization)
Decision number (file number)	P2021-ND-130 (File #017030)
Date notice received by OIPC	February 28, 2020
Date Organization last provided information	February 28, 2020
Date of decision	May 18, 2021
Summary of decision	There is a real risk of significant harm to the individuals affected by this incident. The Organization is required to notify those individuals pursuant to section 37.1 of the <i>Personal Information Protection Act</i> (PIPA).
JURISDICTION	
Section 1(1)(i) of PIPA “organization”	The Organization is the owner of multi-residential rental properties in Alberta and Ontario, and is an “organization” as defined in section 1(1)(i) of PIPA.
Section 1(1)(k) of PIPA “personal information”	The incident involved some or all of the following information: For two (2) individuals: <ul style="list-style-type: none">• name,• address,• banking institution name and bank account number. For six (6) individuals: <ul style="list-style-type: none">• name,• social insurance number,• date of birth,• email address,• telephone number,• address,• name and location of employer,• annual salary and short-term earning history,• occupation,• emergency contact information,• occupancy information,• credit history,• banking institution name and bank account number, and

	<ul style="list-style-type: none"> • terms of tenancy agreement, including rent and pet ownership status. <p>This information is about identifiable individuals and is “personal information” as defined in section 1(1)(k) of PIPA.</p>
DESCRIPTION OF INCIDENT	
<input checked="" type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input type="checkbox"/> unauthorized disclosure	
Description of incident	<ul style="list-style-type: none"> • On February 18, 2020, the Organization discovered that between February 15 and February 17, 2020, the Organization’s Applewood Village office was broken into. • The Organization determined that a personal cheque from two (2) separate individuals, and rental application packages from six (6) separate individuals, were stolen. • At the time of the incident, the office at Applewood Village was locked and security patrols were conducted through the apartment complex.
Affected individuals	The incident affected eight (8) individuals residing in Alberta.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • Conducted a detailed investigation and implemented an incident response plan, including investigation of the incident to determine the extent of the theft. • Cooperated with the Calgary Police Service in its investigation of the theft. • Arranged for identity theft and credit monitoring services for the affected individuals for a period of 1 year. • Replacing the locks on the office, tenants’ suite doors, as well as common area entryways. • Increased security patrols within the apartment complex, and hired additional security guards for a temporary period of time.
Steps taken to notify individuals of the incident	<p>The two (2) individuals whose cheques were stolen were verbally notified on February 18, 2020 and provided written notification on February 28, 2020.</p> <p>The six (6) individuals whose rental applications were stolen were verbally notified on February 27 and 28, 2020 and provided written notification on February 28, 2020.</p>

REAL RISK OF SIGNIFICANT HARM ANALYSIS	
<p>Harm Some damage or detriment or injury that could be caused to affected individuals as a result of the incident. The harm must also be “significant.” It must be important, meaningful, and with non-trivial consequences or effects.</p>	<p>The Organization reported...</p> <p style="text-align: center;"><i>... since the information of the individuals involved in the Incident includes financial and contact / identification information, there are potential risks of identity theft, fraud and financial loss for part of the individuals affected.</i></p> <p>In my view, a reasonable person would consider that the contact, identity and financial information at issue could be used to cause the significant harms of identity theft, fraud, and financial loss. Email addresses could be used for the purposes of phishing, increasing vulnerability to identity theft and fraud. These are all significant harms.</p>
<p>Real Risk The likelihood that the significant harm will result must be more than mere speculation or conjecture. There must be a cause and effect relationship between the incident and the possible harm.</p>	<p>The Organization reported...</p> <p style="text-align: center;"><i>... the likelihood that harm could result to the individuals located in Alberta is moderate to high. The personal information involved in the Incident is sensitive and could be used for the purposes of identity theft and fraud, and the fact that the Incident was caused as a result of the actions of an unknown actor with malicious intent additionally increases the likelihood that harm could result to the affected individuals.</i></p> <p>I agree with the Organization’s assessment. A reasonable person would consider that the likelihood of harm resulting from this incident is increased as it was the result of malicious intent (break-in and theft) by an unknown individual. It appears that the cheques and the rental applications have not been recovered.</p>
DECISION UNDER SECTION 37.1(1) OF PIPA	
<p>Based on the information provided by the Organization and given the circumstances of the incident, I have decided that there is a real risk of significant harm to the affected individuals.</p> <p>A reasonable person would consider that the contact, identity and financial information at issue could be used to cause the significant harms of identity theft, fraud, and financial loss. Email addresses could be used for the purposes of phishing, increasing vulnerability to identity theft and fraud. These are all significant harms. The likelihood of harm resulting from this incident is increased as it was the result of malicious intent (break-in and theft) by an unknown individual. It appears that the cheques and the rental applications have not been recovered.</p> <p>I require the Organization to notify the affected individuals in accordance with section 19.1 of the <i>Personal Information Protection Act Regulation</i> (Regulation).</p>	

I understand the Organization notified affected individuals verbally and in writing on February 18, February 27 and 28, 2020. The Organization is not required to notify the affected individuals again.

Jill Clayton
Information and Privacy Commissioner