

Data Retention Policy and Schedule



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1. BACKGROUND AND PURPOSE

- 1.1 The aim of the Retention and Disposal Policy is to outline Cornwall Housing Ltd.'s (CHL) approach to managing the retention and secure disposal of information in line with our business requirements and legal obligation. A general overview of our approach to records management is outlined in our Information Management Policy
- 1.2 We are required, by law and regulation, to retain certain data for a specified amount of time. Data is retained to help our organisation operate effectively; however, we do not need to retain all data indefinitely.
- 1.3 This Data Retention Policy explains the requirements to retain and to dispose of data and provides guidance on appropriate data handling and disposal.
- 1.4 Failure to comply with this policy may expose CLO to fines and penalties, adverse publicity, difficulties in providing evidence when required and in running the organisation.
- 1.5 This policy does not form part of any employee's contract of employment and we may amend it at any time.
- 1.6 This policy should be read in conjunction with our data and security related policies including the CHL Data Protection policy.

2. WHO MUST COMPLY WITH THIS POLICY?

- 2.1 This policy covers all Directors, Officers, employees, consultants, contractors, volunteers, interns, casual workers, agency workers and business partners, sponsors, or any other person who is associated with or engaged by us.

3. WHO IS RESPONSIBLE FOR THIS POLICY?

- 3.1 The Board has overall responsibility for ensuring this policy complies with our legal and regulatory obligations.
- 3.2 The Head of Governance has primary and day-to-day responsibility for implementing this policy and monitoring its use and effectiveness.
- 3.3 Management at all levels are responsible for ensuring those reporting to them understand and comply with this policy and are given adequate and regular training on it.

4. SCOPE

- 4.1 This policy covers all data that we hold or have control over. This includes physical data such as hard copy documents, contracts, notebooks, letters and invoices. It includes electronic data such as emails, electronic documents, audio and video recordings and CCTV recordings. It applies to both personal data and non-personal data. In this policy this information is referred to as "data".
- 4.2 This policy covers data that is held by third parties on our behalf, for example cloud storage providers or offsite records storage. It also covers data that belongs to us but is held by employees on personal devices.

5. ROLES AND RESPONSIBILITIES

- 5.1 All employees, and those listed in paragraph 2.1, must comply with this policy, the Record Retention Schedule, and any communications suspending data disposal. Failure to do so may subject our employees, and contractors to civil and/or criminal liability. An employee's failure to comply with this policy may result in disciplinary action, including suspension or termination.
- 5.2 The Information Asset Owner is responsible for the day-to-day management of the information risk of the asset which they have been assigned (for example a database of contracts or all files relating to a particular project etc.). The Information Asset Owner has responsibility for arranging the secure destruction of the asset at the expiry of the retention period.
- 5.3 The Information Governance Officer (IGO) is responsible for advising on and monitoring compliance with data protection laws which regulate personal data.

6. TYPES OF DATA AND RETENTION PERIODS

6.1 Formal or official records

- 6.1.1 Certain data has a legal requirement determining the length of time it is to be retained. Other data may need to be retained as evidence of transactions, or because it is important to the running of CHL businesses. This data is listed in the Data Retention Schedule in the Annex to this policy.
- 6.1.2 Any data that is part of any of the categories listed in the Record Retention Schedule, must be retained for the amount of time specified. A record should not be retained beyond the period indicated in the Record Retention Schedule, unless a valid business reason (or notice to preserve documents for contemplated litigation or other special situation) calls for its continued retention.

If you are unsure whether to retain a certain record, contact the Information Asset Owner or the Information Governance Officer.

6.2 Disposable information

- 6.2.1 Disposable information consists of data that may be discarded or deleted at the discretion of the user once it has served its temporary useful purpose and/or data that may be safely destroyed because it is not a formal or official record as defined by this policy and the Record Retention Schedule. Disposable information includes, for example, spam or junk mail or duplicates of original documents.
- 6.2.2 This type of data should only be retained as long as it is needed for business purposes. Once it no longer has any business purpose or value it should be securely disposed of.

6.3 Personal data

- 6.3.1 Both formal or official records and disposable information may contain personal data; that is, data that identifies living individuals. Data protection laws require us to retain personal data for no longer than is necessary for the purposes for which it is processed (principle of storage limitation).
- 6.3.2 Where personal data is listed in the Record Retention Schedule, the principle of storage limitation has been taken into account and balanced against any requirements to retain the data. Where personal data is included in disposable information, you must consider the principle of storage limitation when deciding whether it should be retained.

6.4 Confidential information belonging to others.

- 6.4.1 Any confidential information that an employee may have obtained from a source outside of us, such as a previous employer, must not, so long as such information remains confidential, be disclosed to or used by us. Unsolicited confidential information received should be refused, returned to the sender where possible, and deleted.

6.5 What to do if data is not listed in the Record Retention Schedule

- 6.5.1 Due to the wide range of services provided by our CHL; it is possible that a record or a type of data may not be listed in the Record Retention Schedule.
- 6.5.2 If you are not sure, or believe that the information should be retained, please contact the Information Asset Owner, Information Governance Officer or refer to the Retention Schedule for Information Received or Created by Cornwall Council, as updated from time to time.

7. STORAGE, BACK-UP AND DISPOSAL OF DATA

- 7.1 All data held by us must be stored in a safe, secure, and accessible manner.
- 7.2 The destruction of confidential, financial, and employee-related hard copy data must be conducted by shredding. Non-confidential data may be destroyed by recycling. The destruction of electronic data must be co-ordinated with the IT department.
- 7.3 The destruction of data must stop immediately upon notification from the Head of Governance and Governance department that the preservation of documents for contemplated litigation is required. This is because we may be involved in a legal claim or an official investigation (see next paragraph).

8. SPECIAL CIRCUMSTANCES

- 8.1 We require all employees, and those listed in paragraph 2.1, to comply fully with the Record Retention Schedule and procedures as provided in this policy.
- 8.2 If you believe, or the Governance department informs you, that certain records are relevant to current litigation or contemplated litigation (that is, a dispute that could result in litigation), government investigation, audit, or other event, you must preserve and not delete, dispose, destroy, or change those records, including emails and other electronic documents, until the Legal and Governance department determines those records are no longer needed.
- 8.3 If you believe this exception may apply, or have any questions regarding whether it may apply, please contact the Head of Governance or Information Governance Officer.
- 8.4 In addition, you may be asked to suspend any routine data disposal procedures in connection with certain other types of events, such as the replacement of our information technology systems.

9. REPORTING BREACHES

- 9.1 CHL is committed to enforcing this policy as it applies to all forms of data. The effectiveness of our efforts; however, depend largely on its employees. If you feel that you or someone else may have breached this policy, you should report the incident immediately to your line manager. If you are not comfortable bringing the matter up with your line manager, or do not believe the line manager has dealt with the matter properly, you should raise the matter with the Information Governance Officer.

10. RECORD RETENTION SCHEDULE

- 10.1 The Record Retention Schedule has been provided for guidance purposes only and does not include an all-inclusive list of data and/or records held by us. It is also possible that new legislation will be introduced (or existing legislation varied) which sets out new or revised limitation periods. We provide a diverse range of services and it is possible that a particular record may not be included in the Retention Schedule.
- 10.2 If you are unsure as to what a retention period for a particular document should be then you should contact the Information Governance Officer.

DATA RETENTION SCHEDULE

Document overview			Retention Schedule					Document management (optional)
Reference	Function	Record type	Retention trigger	Minimum statutory retention period	Recommended retention period	Action at end of retention period	Retention source	Reason for retention
1. Governance								
1.1	Governance	Organisation wide Corporate Plans, Policies, Business Continuity, Risk Management and Strategies	Superseded document	N/A	1 year after superseded (longer if required for historical reasons)	Securely Destroy		Best practice
1.6	Governance	Certificate of Incorporation		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 15	Legal compliance
1.7	Governance	Memorandum of Association		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 32	Legal compliance
1.8	Governance	Articles of Association/ Model Rules		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 32	Legal compliance
1.9	Governance	Certificate of registration with housing regulator		Life of company	Life of company	Securely Destroy	ICSA	Best practice
1.10	Governance	Record of registration and certificate of incorporation for change of name		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 80	Legal compliance
1.12	Governance	Internal Audit correspondence, terms of reference, meeting	After audit	N/A	5 years	Securely Destroy		Best practice

		minutes, related papers and reports						
1.13	Governance	Board member documents – apt letters, SLAs, bank details etc.	Membership ceases	6 years after board membership ceases though some details should be destroyed when membership ceases e.g., bank details etc.	6 years	Securely Destroy	GDPR Article 5(1) (e) requires that personal data shall be kept in a form which permits identification of data subjects for no longer than is necessary CA 2006 recommendation for docs post termination of directorship	Legal compliance
1.14	Meetings	Board and Committee meeting, agendas, minutes, papers and resolutions	Date of meeting	10 years from the date of the meeting of extant company or life of company	10 years from the date of the meeting of extant company or life of company	Securely Destroy	Companies Act 2006 section 248, 249 and 250	Legal compliance and best practice
2. Data Governance								
2.1	Data Governance	Emails	No longer active	receipt of email	Archived after 6 months Destroyed after 2 years	Securely Destroy	Ofcom National archive guidance ranges from 90 days to four years.	Best practice
2.2	Data Governance	CCTV	Date of recording	Minimum time necessary	30 days	Securely Destroy	Data Protection Act 2018/Freedom of Information Act 200	Best practice
2.3	Data Governance	Call Recordings	Date of recording	Minimum time necessary	6 months	Securely Destroy	FCA Handbook, conduct of business 11.8	Best practice

2.4	Data Governance	Data Subject Access Requests	Data sent	6 months	1 year	Securely Destroy	Data Protection Act 2018	Best practice
2.5	Data Governance	Films / Videos	Date of recording	Minimum time necessary	3 years	Securely Destroy		Best practice
2.6	Data Governance	Data Breach Records	Date of recording	N/A	6 years	Securely Destroy	Data Protection Act 2018	Best practice
2.7	Data Governance	Fraud Records	Date of recording	6 years	6 years	Securely Destroy	FCA Handbook	Best practice
2.8	Data Governance	FOI/EIR Request	Data sent	6 months	1 year	Securely Destroy	Freedom of Information Act 2000/Environmental Information Regulation 2004	Best practice
2.9	Data Governance	Complaints	Date Response sent	6 years	6 years	Securely Destroy	Data Protection Act 2018.	Best practice
2.10	Data Governance	Social Media	Data received	6 months	1 year	Securely Destroy		Best practice
4. Regulations and Statutory Returns								
4.1	Regulations and Statutory Returns	Audited financial statements	Submission	Minimum of 3 years	6 years	Securely Destroy	Companies Act 2006 section 388 and Professional Standards Authority and National Archives recommendations for best practice	Legal compliance and best practice
4.2	Regulations and Statutory Returns	Sealing register		Life of company	Life of company	Securely Destroy	Companies Act 1985	Legal compliance
4.3	Regulations and Statutory Returns	Annual Statutory Returns to the Regulator	Submission	Minimum of 1 year from submission	Life of company	Securely Destroy	Co-operative and Community Benefit Societies Act 2014 section 90	Legal compliance and best practice

4.4	Regulations and Statutory Returns	Register of directors and secretaries		Life of company	Life of company	Securely Destroy	Companies Act 2006 section 162	Legal compliance
4.7	Regulations and Statutory Returns	Declarations of interest		Life of company	Life of company	Securely Destroy	Company Act 2006 section 177 (implied)	Legal compliance
5. Strategic Management								
5.1	Strategic	Business Plans and supporting documentation	End of Business Plan Period	N/A	5 years	Securely Destroy		Best practice
6. Insurance								
6.1	Insurance	Current/former policies: - crime cover - engineering inspection - motor insurance - property damage - loss of commercial rent - housing contents - office contents - works in progress cover - business interruption cover - all risks cover - engineering insurance - personal accident for staff - professional indemnity - crime/fidelity cover	End of policy term	Life of company	Life of company	Review	Limitation can commence from knowledge of potential claim and not necessarily the cause of the claim. N.B. Housing Association Boards must annually reaffirm formally their continuation of the Voluntary Board Members Liability Policy (automatically provided via NHF membership). NCVO (National Council for Voluntary Organisations) recommends 3 years after lapse.	Legal compliance and best practice
6.2	Insurance	Certificate of Employers' Liability Insurance	End of policy term	N/A	40 years	Offer to Archives	2008 regulations removed requirement to retain for 40 years	Best practice

							but need to be mindful of 'long tail' industrial disease claims, etc.	
6.3	Insurance	Annual Insurance schedule	End of year	N/A	Life of company	Securely Destroy	As current and former policies are kept permanently (above), schedules should be too. Best practice	Best practice
6.4	Insurance	Claims and related correspondence	End of settlement	N/A	2 years	Securely Destroy	Zurich Municipal recommendation. NCVO recommends 3 years after settlement	Best practice
6.5	Insurance	Indemnities and guarantees	End of policy term	N/A	6 years after expiry	Securely Destroy	Limitations Act 1980, Limitation for legal proceedings. 12 years if related to land.	Legal compliance
6.6	Insurance	Group health policies	End of benefits	N/A	12 years after cessation of benefit	Securely Destroy		Best practice
7. Finance								
7.1	Finance	Accounting records for Limited Company		6 years	6 years	Securely Destroy	Companies Act Section 388 recommends 3 years. Taxes Management Act 1970 (TMA) Sec20 (Taxes Management Act 1970) may require any documents relating to tax over 6 (plus) years	Legal compliance
7.3	Finance - Cheques and associated records	Cash books/sheets	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice

7.4	Finance - Cheques and associated records	Petty cash records/books/sheets Postage/courier account/cash records Register of postage expenditure Postage paid record Postage books sheets	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.5	Finance - Cheques and associated records	Creditors' history records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.6	Finance - Cheques and associated records	Statements of accounts outstanding orders	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.7	Finance - Cheques and associated records	Vouchers – claims for payment, purchase orders, requisition for goods and services, accounts payable, invoices and so on	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.8	Finance - Cheques and associated records	Wages/salaries vouchers	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.9	Finance - Cheques and associated records	General and subsidiary ledgers produced for the purposes of preparing certified financial statements or published information	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.10	Finance - Expenditure records	Cash books/sheets	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice

7.11	Finance - Expenditure records	Other ledgers (such as contracts, costs, purchases)	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.12	Finance - Expenditure records	Journals – prime records for the raising of charges	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.13	Finance - Expenditure records	Journals – routine adjustments	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.14	Finance - Expenditure records	Trial balances - Year-end balances, reconciliations and variations to support ledger balances and published accounts	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.15	Finance - Receipts and revenue records	Receipt books/butts Office copies of receipts – cashiers', cash register, fines and costs, sale of publications, general receipt books/butts/ records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.16	Finance - Receipts and revenue records	Postal remittance books/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.17	Finance - Receipts and revenue records	Receipt books/records for imposts (such as stamp duty, VAT receipt books)	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.18	Finance - Receipts and revenue records	Cash registers - Copies of forms, Reconciliation sheets	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.19	Finance - Receipts and	Audit rolls, Summaries/analysis records	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice

	revenue records							
7.20	Finance - Receipts and revenue records	Debtors' records and invoices - debit notes rendered on debtors (such as invoices paid/unpaid, registers of invoices, debtors ledgers)	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.21	Finance - Receipts and revenue records	Debits and refunds - Records relating to unrecoverable revenue, debts and overpayments (such as register of debts written off, register of refunds)	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.22	Finance-Salaries and related records	Employees pay histories Note that the last three years' records must be kept for leavers, in either the personnel or finance records system, for the calculation of pension entitlement	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.23	Finance-Salaries and related records	Salary ledger card/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.24	Finance-Salaries and related records	Copies of salaries/wages payroll sheets	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.25	Finance-Purchase order records	Purchase order books/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice

7.26	Finance- Purchase order records	Railway/courier consignment books/ records/Travel warrants	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.27	Finance- Purchase order records	Goods inwards books/records	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.28	Finance- Purchase order records	Delivery dockets, Stock/stores control cards/sheets/records	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.29	Finance - Financial Statements	Statements/summaries prepared for inclusion in quarterly/annual reports	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.30	Finance - Financial Statements	Periodic financial statements prepared for management on a regular basis	End of Financial Year	1 year	1 year	Destroy when cumulated into quarterly/annual reports	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.31	Finance - Asset register financial records	Assets/equipment registers/records	End of Financial Year	6 years after asset or last one in the register is disposed of	6 years after asset or last one in the register is disposed of	Review	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
7.32	Finance - Asset register financial records	Depreciation registers - Records relating to the calculation of annual depreciation	End of Financial Year	6 years after asset or last one in the register is disposed of	6 years after asset or last one in the register is disposed of	Review	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8. Other Banking Records								
8.1	Other Banking Records	Cancelled / Dishonoured Cheque	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.2	Other Banking Records	Paid/presented cheques	End of Financial Year	6 years	7 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice

8.3	Other Banking Records	Record of cheques drawn for payment	End of Financial Year	6 years	7 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.4	Other Banking Records	Bank deposit books/slips/butts	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.5	Other Banking Records	Bank deposit summary sheets - Summaries of daily banking	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.6	Other Banking Records	Bank reconciliations files/sheets	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.7	Other Banking Records	Bank statements, periodic reconciliations	End of Financial Year	2 years	2 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
8.8	Other Banking Records	Electronic banking and electronic funds transfer	End of Financial Year	6 years	6 years	Securely Destroy	HM treasury guidelines, National Audit Office advice	Legal compliance and best practice
9. Contracts and Agreements								
9.1	Contracts and Agreements	Contracts under seal and/or executed as deeds	Completion	12 years after completion (including any defects liability period)	12 years after completion (including any defects liability period)	Review	Limitation Act 1980.	Legal compliance
9.2	Contracts and Agreements	Contracts for the supply of goods or services, including professional services	Completion	6 years after completion (including any defects liability period)	6 years after completion (including any defects liability period)	Securely Destroy	Limitation Act 1980 (12 years if related to land).	Legal compliance

9.3	Contracts and Agreements	Documentation relating to small one-off purchases of goods and services, where there is no continuing maintenance or similar requirement	After purchase	N/A	3 years. Suggested limit: goods or services up to £10,000	Securely Destroy		Best practice.
9.4	Contracts and Agreements	Loan agreements	Last payment	N/A	12 years after last payment	Securely Destroy		Best practice
9.5	Contracts and Agreements	Licensing agreements	Expiry of agreement	6 years after expiry	6 years	Securely Destroy	Limitation Act 1980.	Legal compliance
9.6	Contracts and Agreements	Rental and hire purchase agreements	Expiry of agreement	6 years after expiry	6 years	Securely Destroy	Limitation Act 1980.	Legal compliance
9.7	Contracts and Agreements	Indemnities and guarantees	Expiry of agreement	6 years after expiry	6 years	Securely Destroy	Limitation Act 1980.	Legal compliance
9.8	Contracts and Agreements	Documents relating to successful tender	End of contract	N/A	6 years	Securely Destroy		Best practice
9.9	Contracts and Agreements	Documents relating to unsuccessful tenders	After notification	N/A	2 years after notification	Securely Destroy		Best practice
9.10	Contracts and Agreements	Forms of tender		N/A	6 years	Securely Destroy		Best practice
9.11	Contracts and Agreements	Documentation relating to purchases of medical devices and medical equipment		N/A	11 years	Securely Destroy		Best practice
11. Applications and Tenancy Records								
11.2	Application and Tenancy Records	Continuous Recording of lettings and sales (CORE) data record form		N/A	As long as it is deemed necessary to support social housing policy.	Securely Destroy	CORE Data Sharing Agreement 12.1	Best practice
11.3	Application and Tenancy Records	Housing Benefit notifications		N/A	2 Years	Securely Destroy	Recommendation from Chartered Institute of Housing. Good practice as per DWP guidance	Best practice

11.4	Application and Tenancy Records	Rent statements		N/A	2 years	Securely Destroy		Best practice
11.5	Application and Tenancy Records	Tenants' tenancy Files, including rent payment records, and details of any complaints and harassment cases		6 years	6 years' records plus current year	Securely Destroy	Limitations Act 1980	Legal compliance
11.6	Application and Tenancy Records	Former tenants' Tenancy Agreements, and details of their leaving	End of tenancy	6 years	6 years	Securely Destroy	Limitations Act 1980	Legal compliance
11.9	Application and Tenancy Records	Documentation, correspondence and information provided by other agencies relating to special needs of current tenants		While tenancy continues	While tenancy continues	Securely Destroy		Best practice
11.10	Application and Tenancy Records	Records relating to offenders, ex-offenders and persons subject to cautions		While tenancy continues	While tenancy continues	Securely Destroy	NACRO	Best practice
11.11	Application and Tenancy Records	Safeguarding Referral		10 years	10 years	Securely Destroy	Statutory requirement under the Safeguarding Vulnerable Groups Act 2006 and Care Act 2014	Legal compliance
11.12	Application and Tenancy Records	Safeguarding Records - Serious Case Review		Minimum of 364 days or when notified Home Office has closed DHR	Minimum of 364 days or when notified Home Office has closed DHR	Securely Destroy	Records relating to child protection should be kept for 7 years after your organisation's last contact with the child and their family – NSPCC guidance	Legal compliance
12. Tenancy Records								

12.1	Property Records	Rent registrations (superseded)	Superseded document	N/A	6 years	Securely Destroy	Rent Officer Handbook recommendation	Best practice
12.2	Property Records	Rent Registration (not superseded)		N/A	Life of company	Securely Destroy	Rent Officer Handbook recommendation	Best practice
12.3	Property Records	Fair rent documentation		N/A	6 years	Securely Destroy	Rent Officer Handbook recommendation	Best practice
12.4	Property Records	Leases and deeds of ownership		N/A	15 years after expiry.	Securely Destroy	NCVO	Best practice
12.5	Property Records	Copy of former leases	Settlement of all issues	12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.6	Property Records	Wayleaves, licences and easements	Rights given or received cease	12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.7	Property Records	Abstracts of title	Interest ceases	12 years after interest ceases	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.8	Property Records	Planning and building control permissions	Interest ceases	12 years after interest ceases	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.9	Property Records	Searches	Interest ceases	12 years after interest ceases	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance

12.10	Property Records	Property maintenance records		6 years	6 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.11	Property Records	Reports and professional opinions		6 years	6 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.12	Property Records	Development documentation	Settlement of all issues	12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
12.13	Property Records	Invoices		12 years	12 years	Securely Destroy	Limitation for legal action relating to land or contracts under seal. Limitations Act 1980	Legal compliance
13. Vehicles								
13.1	Transport & Vehicles	Mileage records & defect sheets	Vehicle disposal	N/A	2 years	Securely Destroy		Best practice
13.2	Transport & Vehicles	Maintenance records & MOT tests	Vehicle disposal	N/A	2 years	Securely Destroy		Best practice
13.3	Transport & Vehicles	Copy Registrations	Vehicle disposal	N/A	2 years	Securely Destroy		Best practice
13.4	Transport & Vehicles	Vehicle disposal log	Vehicle disposal	N/A	1 year	Securely Destroy		Best practice
13.5	Transport & Vehicles - Operators Licence Only	Operator's Licence certificates and documents of title	N/A	Permanently	Permanently	Securely Destroy	Driver & Vehicle Standards Agency (DVSA) Operators Licence requirement	Legal compliance

13.6	Transport & Vehicles - Operators Licence Only	Mileage records & defect sheets	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.7	Transport & Vehicles - Operators Licence Only	Maintenance records & MOT tests (up to 3.5T)	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.8	Transport & Vehicles - Operators Licence Only	Maintenance records & MOT tests (HGV over 3.5T)	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.9	Transport & Vehicles - Operators Licence Only	Copy Registrations (up to 3.5T)	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
13.10	Transport & Vehicles - Operators Licence Only	Copy Registrations (HGV over 3.5T)	Vehicle disposal	15 months	2 years	Securely Destroy	2 years is best practice. DVSA requirement to keep for 15 months under Operators Licence	Best practice
14. Capital Assets								
14.1	Capital Assets	Capital Assets including all land, property, housing stock, corporate buildings, play areas, vehicles, equipment, fixtures & fittings >£400	Asset sold, transferred or disposed of	N/A	6 years	Securely Destroy		Best practice
14.2	Capital Assets	Fixed Asset Register	NA	Permanently	Permanently	Securely Destroy	Charities Act	Legal compliance
15. Employees - Tax and Security								

15.12	Tax and Social Security	Payroll/ salary records, overtime, bonuses expenses etc.	End of Financial Year	Not less than 3 years after the end of the financial year to which they relate	3 years	Securely Destroy	Income Tax (PAYE) Regulations 2003 (SI 2003/2682 Reg 97). The Income Tax (employments) Regulations 1993 (SI 1993/744) and amended 1996	Legal compliance
15.13	Tax and Social Security	Actuarial valuation reports		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
15.14	Tax and Social Security	Detailed returns of pension fund contributions; annual reconciliations of fund contributions		N/A	Permanently	Securely Destroy		Best practice
15.15	Tax and Social Security	Money purchase details	After transfer or value taken	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
15.16	Tax and Social Security	Qualifying service details	After transfer or value taken	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
15.17	Tax and Social Security	Investment policies	From end of benefits payable under policy	N/A	12 years	Securely Destroy	CIPD recommended	Best practice
15.18	Tax and Social Security	Trade Union agreements	Date of cessation	N/A	10 years after ceasing to be effective	Securely Destroy	CIPD recommended	Best practice
15.19	Tax and Social Security	Inland Revenue approvals		N/A	Life of company	Securely Destroy	CIPD recommended	Best practice
15.20	Tax and Social Security	Annual earnings summary	End of tax year	N/A	3 years from the end of the tax year they relate to	Securely Destroy	HMRC	Best practice
17. Human Resources - Personnel Records								

17.1	Personnel Records	Records relating to retirement benefits	After a year of retirement	N/A	6 years	Securely Destroy	RBS(IP)R recommended	Best practice
17.2	Personnel Records	Terms and conditions of service, both general terms and conditions applicable to all staff, and specific terms and conditions applying to individuals	Leaving date	N/A	6 years	Securely Destroy	Limitations Act 1980 Limitation for legal proceedings	Legal compliance
17.3	Personnel Records	Benefits and Deductions (Service contracts for directors (companies))	Date of cessation of directorship	3 years	6 years	Review	ICSA	Best practice
17.4	Personnel Records	Remuneration package	Leaving date	N/A	6 years	Review	Limitations Act 1980 Limitation for legal proceedings	Legal compliance
17.5	Personnel Records	Former employees' Human Resources files	Leaving date	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
17.6	Personnel Records	References to be provided for former employees	Leaving date	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
17.7	Personnel Records	Training Programmes	Leaving date	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
17.8	Personnel Records	Individual training records	Leaving date	N/A	6 years	Securely Destroy	CIPD recommended	Best practice
17.9	Personnel Records	Short lists, interview notes and related application forms	Last Action	N/A	1 year	Securely Destroy	CIPD recommended	Best practice
17.10	Personnel Records	Application forms of non-short-listed candidates	After notification	1 year	1 year	Securely Destroy	Limitations Act 1980 SDA & RRA recommend 3 months Commission for Racial Equality and Equal Opportunities recommends 6 months.	Legal compliance

17.11	Personnel Records	DBS certificate number	Date of clearance	Date of clearance + up to a maximum of 6 months	3 years	Review	DBS check code of practice (Home office)	Legal compliance Teign Housing hold only the certificate number but the system reminds HR to check again in 3 years.
17.12	Personnel Records	Timecards/ sheets	After audit	N/A	2 years	Securely Destroy	CIPD recommended	Best practice
17.13	Personnel Records	Trust deeds, rules and minutes (for joint employee/employer sports/social clubs, etc. set up under trust)		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
17.14	Personnel Records	Employer/Employee committee minutes (Staff Forum)		N/A	Permanently	Securely Destroy	CIPD recommended	Best practice
17.15	Personnel Records	Parental leave records	Birth of child	N/A	18 years from birth of child	Securely Destroy	CIPD recommended	Best practice
18. Human Resources - Health & Safety								
18.1	Health & Safety	Medical records relating to control of asbestos		40 years	40 years	Securely Destroy	The Control of Asbestos at Work Regulations 2002 (SI 2002/ 2675). Also see the Control of Asbestos Regulations 2006 (SI 2006/2739) and the Control of Asbestos Regulations 2012 (SI 2012/632	Legal compliance
18.2	Health & Safety	Health and safety assessments; records of consultations with safety reps		Permanently	Permanently	Securely Destroy	Health and Safety at Work Act 1979	Legal compliance

18.3	Health & Safety	Health and safety policy statements		Permanently	Permanently	Securely Destroy	Health and Safety at Work Act 1979	Legal compliance
18.4	Health & Safety	Accident records, reports, accident books	Date of occurrence	3 years	6 years after date of occurrence/entry	Securely Destroy	RIDDOR Limitation for legal proceedings RIDDOR 1995 and Limitation Act 1980 Special rules apply concerning incidents involving hazardous substances.	Legal compliance
18.5	Health & Safety	Sickness records	Date of occurrence	3 years	6 years from date of sickness	Securely Destroy	The Statutory Sick Pay (General) Regulations 1982 (SI 1982/894) as amended Professional Standards Agency	Legal compliance
18.6	Health & Safety	Health and safety statutory notices	Once compliant	6 years after compliance	6 years after compliance	Securely Destroy	Limitations Act 1980 Limitation for legal proceedings	Legal compliance
19. Technical and Research Records								
19.1	Technical and Research	Technical and research records	After requirements have ended	N/A	12-15 years after requirements have ended for both records and reports and drawings and other data.	Securely Destroy	NCVO	Best practice
20. ASB case files and associated documents								
20.1	ASB case files and associated documents	ASB (Anti-social behaviour) case files and associated documents		N/A	5 years or until end of legal action	Securely Destroy		Best practice
21. Supporting people – subsidy claims / support plans / single assessments including supporting information								
21.1	Supporting People	Supporting people – subsidy claims / support plans / single assessments		N/A	Duration of tenancy	Securely Destroy		Best practice

		including supporting information						
22. Resident Meetings								
22.1	Resident Meetings	Resident Meeting Minutes	From date of meeting	N/A	1 year	Securely Destroy	ICSA recommended	Best practice
23. Property Sales								
23.1	Home Ownership	New Sales applications	Offer accepted	6 years after offer accepted	6 years	Securely Destroy	Limitation Act 1980, section 2	Best practice
23.2	Property Sales	Registrations of interest	Sale of property	N/A	2 years	Securely Destroy		Best practice
23.3	Property Sales	Offer Details	Offer accepted	current year plus 6 years	6 years	Securely Destroy	Estate Agency Act 1979	Legal compliance
23.4	Property Sales	Completion documentation	Completion of Sale	12 years	12 years	Securely Destroy	Housing Act 1985	Best practice
23.6	Property Sales	Post purchase questionnaire/ customer feedback	Date of creation	N/A	3 years	Review	National Archives guidance	Best practice
23.6	Property Sales	Help to Buy applications	Offer accepted	6 years after offer accepted	6 years	Securely Destroy	Limitation Act 1980, section 2	Best practice

23.7	Property Sales	Resales (Shared Ownership)	Offer accepted	6 years after offer accepted	6 years	Securely Destroy	Limitation Act 1980, section 2	Best practice
23.8	Property Sales	Staircasing process documents	Completion of Sale	12 years	12 years	Securely Destroy	Housing Act 1985	Best practice
23.9	Property Sales	Right to Buy/ Acquire files	Completion of Sale	12 years	12 years	Securely Destroy	Housing Act 1985	Best practice
24. Customer Services								
24.1	Complaints (inc Housing Ombudsman)	Complaint files		6 years				
24.2	MP and Councillors enq			2 years				
24.3	Disrepair Claims			6 years				
24.4	Customer Consultations	Raw Data (including TSMs)		3 years		securely destroy	RSH TSMs guidance	Required

24.5	Mailchimp	e-mail newsletter platform			6 months	delete		
24.6	Photos	Resident Photos	Completion of Event		5 years	securely destroy		Communication
24.7	Customer Service Inbox	E-mails			1 year			
24.7	Social Media	Twitter, FB,			1 year	delete		

DIVERSITY & INCLUSION

We are committed to treating all people with fairness and respect. We aim to create an inclusive environment where people are treated with dignity, inequalities are challenged, and we anticipate and respond positively to different needs and circumstances to enable individuals to achieve their potential and foster good relations within the communities we serve. We want to be recognised as an organisation delivering fair, inclusive, accessible services and an employer and partner of choice.

When applying this policy, we act sensitively towards the diverse needs of individuals and to reduce discrimination and harassment by making reasonable adjustments such as:

- eliminating discrimination – by providing support to those who need it and information in accessible formats and languages on request.
- tailoring the policy to meet both the specific needs of the individual, including those with additional support needs, and the diverse needs of the wider community.
- advancing equality of opportunity – treating all tenants fairly
- fostering good relationships – listening to customers and responding appropriately
- compliant with all aspects of Equality & Diversity legislation, and specifically the Equality Act 2010.

Contact us:

Email: info@cornwallhousing.org.uk

Telephone: **0300 1234 161**

By letter, to **Cornwall Housing, Chy Trevail, Beacon Technology Park, Bodmin, PL31 2FR**

Alternative formats:

If you would like this information on audio CD, audio tape, Braille, large print, any other format or interpreted in a language other than English, please contact

info@cornwallhousing.org.uk

Cornwall Housing Ltd, Chy Trevail,
Beacon Technology Park, Bodmin, PL31 2FR

www.cornwallhousing.org.uk

