



Data Retention Guidelines

If you need this publication in larger print, audio, Braille, or in another language, please contact our office and we will try to help you



DATA RETENTION GUIDELINES

1. Statement of Intent

The Kingdom Group comprises of Kingdom Housing Association Ltd and its subsidiaries Kingdom Initiatives Ltd and Kingdom Support and Care CIC. For the purpose of this guideline, the Group will be referred to as 'Kingdom'. We are committed to the principles of good corporate governance and sustainability and will endeavour to develop fair and consistent policies, procedures and practices.

In line with our commitment to equality and diversity, this guide can be made available in a variety of formats, including large print, translated into another language or other media. We will make any reasonable adjustments to help you if you have a disability.

Kingdom retains information related to corporate matters, financial matters, prospective, current and former employees, board members, and standard members as well as tenants, suppliers, consultants, contractors and factoring customers. As a matter of good practice, the association must retain certain documentation for different lengths of time. When this period expires, Kingdom undertakes to destroy the information in accordance with the guidelines set out in this guide.

2. The Guideline Aim

The aim of this guide is to ensure that Kingdom and stakeholders with whom it interacts are aware of how long particular documents/information will be held, in what form it will be held and when it will be destroyed.

3. Retention

Kingdom reviews our data retention periods regularly and will only hold your personal data for as long as is necessary to the relevant activity, or as required by law (Kingdom may be legally required to hold some types of information), or as set out in

any relevant contract we have with you. Kingdom will securely retain and utilise information only for the purpose for which it has been provided.

The tables provided in the appendix are a guide to retention periods pertaining to different documents/information held by Kingdom. Where the tables stipulate Paper or Electronic (under the third column) this refers to the format in which the information is held. Where the retention of a document in paper format is not absolutely necessary, Kingdom endeavours to store it electronically.

Anonymous information may be kept for statistical use i.e. for equal opportunity purposes.

4. Access to Information

Individuals have the right at any time to ask Kingdom for a copy of the personal information held about them.

5. Disposal of Information

Once the retention period has elapsed, Kingdom will ensure that any documentation/information is destroyed in a secure manner i.e. by electronic decision, shredding or in exceptional cases by an approved contractor who will supply a certificate of destruction of the items. We will not retain any copy of the documentation or information.

Data Retention Guidelines

Appendix: Retention Period Table

FCA = Financial Conduct Authority

CA = Companies Act 2006

IPD = Institute of Personnel and Development

SHR = Scottish Housing Regulator

DPA = Data Protection Act 2018

TMA = Taxes Management Act 1970

Governance Documents			
Document	Retention Period	Paper/ Electronic	Comments
Financial Conduct Authority Registration Documentation	Permanent	Paper	Best Practice
Rules (including any Rule changes)	Permanent	Paper and Electronic	
Standing Orders	Permanent	Paper and Electronic	
Certificate of Incorporation	Permanent		Implied by CA Sec 15
Constitution, Aim and Objectives	Permanent	Paper and Electronic	Required for Charitable status
Confirmation letter of charitable registration	Permanent		Best Practice
HMRC confirmation of Charitable status	Permanent		
Certificate of registration with the housing regulator	Permanent		

Meetings			
Document	Retention Period	Paper/ Electronic	Comments
Notice of Meetings	Permanent	Electronic	In case of challenge to validity of meetings
Board Minutes	Permanent	Electronic	Signed originals must be kept
Board Resolutions	Permanent	Electronic	Signed originals must be kept

Registration and Statutory Returns			
Document	Retention Period	Paper/ Electronic	Comments
Annual Returns to SHR	5 Years	Electronic	Best Practice
Annual Returns to SHR - Working Papers	10 Years	Electronic	Departments use previous data for comparison purposes
Annual Returns to FCA	Permanent	Electronic	Best Practice
Board Member documents - appointment letters, SLA's, bank details etc	6 years after Board Membership ceases. Bank details should be destroyed when membership ceases.	Electronic	DPA 5th Principles CA 2006 recommendation for docs post termination of Directorship
Membership details - List of Members	6 years after Board Membership ceases. Bank details should be destroyed when membership ceases.	Electronic	Required by FCA
Declarations of Interest	6 Years		Limitation for legal proceedings
Register of Director and Secretaries	Permanent		Implied by CA Section 15
Register of Seals	Permanent		Best Practice
Register of Share Certificates	Permanent		Best Practice
KSC Services	Permanent		Best Practice
KSC Care Inspection Reports and Registrations	6 Years following end of management		Limitation for legal proceedings. Reports are public documents.

Strategic Management			
Document	Retention Period	Paper/ Electronic	Comments
Business Plan and supporting documentation	5 Years after completion	Electronic	Best Practice

Insurances			
Document	Retention Period	Paper/ Electronic	Comments
Current and former policies	Permanent	Paper/ Electronic	
Annual Insurance Schedule	6 Years	Paper/ Electronic	Best Practice
Claims and related correspondence	3 Years after settlement	Paper/ Electronic	
Indemnities and guarantees	6 Years after expiry, unless related to land then it is 12 years	Paper/ Electronic	Limitation fo legal proceedings
Employers liability insurance certificate	Minimum 40 years	Paper/ Electronic	

Finance Accounting and Tax Records			
Document	Retention Period	Paper/ Electronic	Comments
Accounting Records	10 Years	Paper/ Electronic	6 Years required by FCA. 10 Years Best Practice
Balance Sheets and supporting documents	10 Years	Paper/ Electronic	Best Practice
Loan account control reports	6 Years		Best Practice
Grant Funding (HAG etc) documentation	Permanent	Paper/ Electronic	Best Practice
Tax Returns and Records	10 Years	Paper/ Electronic	TMA Sex 20. May require any documents relating to tax over 6 (plus(years).
VAT Records	6 Years		Best Practice
Signed copy of report and accounts	Permanent		Best Practice
Budgets and internal financial reports	2 Years		Best Practice
Other banking records. Copy invoices/credit and debit	6 Years	Paper/ Electronic	Limitation for Legal Action. Customer and Excise requirement

notes/cash records/journal transfer documents/Creditors, debtors and cash income control accounts.			for VAT registered bodies.
VAT related correspondence	6 Years	Paper/ Electronic	Limitation for Legal Action. Customer and Excise requirement for VAT registered bodies.
Paying in counterfoils	6 Years		Limitation for legal proceedings
Bank statement and reconciliations	6 Years		Limitation for legal proceedings
Instruction to bank	6 Years		Limitation for legal proceedings

Contracts and Agreements			
Document	Retention Period	Paper/ Electronic	Comments
Contracts under seal and/or executed as deeds	12 Years after completion (including any defects liability period)		Limitation for legal proceedings
Contracts for the supply of goods or services, including professional services.	6 years after completion (including any defects liability period) (12 years if related to land)		Limitation for legal proceedings
Transfer Agreement	Minimum 30 Years	Paper/ Electronic	Retain after 30 years if any matters outstanding
Documentation relating to small one-off purchases of goods and services where there is no continuing maintenance or similar requirements	3 Years	Paper/ Electronic	Best practice. Suggested limit: goods or services costing up to £10,000
Loan Agreements	6 Years after expiry		Limitation for legal proceedings
Licensing Agreements	6 Years after expiry		Limitation for legal proceedings
Rental and hire purchase agreements	6 Years after expiry		Limitation for legal proceedings
Indemnities and guarantees	6 Years after expiry		Limitation for legal proceedings
Documents relating to	6 Years		Best Practice

successful tender			
Forms of Tender	6 Years		Best Practice

Charitable Donation Records			
Document	Retention Period	Paper/ Electronic	Comments
Deeds of covenant	12 Years after last payment	Paper/ Electronic	Limitation for legal proceedings (if related to land)
Index of donations	6 Years	Paper/ Electronic	Best Practice
Account Documentation	6 Years	Paper/ Electronic	Best Practice

Property Records			
Document	Retention Period	Paper/ Electronic	Comments
Titles	While owned - permanently or until disposal	Paper/ Electronic	Best Practice
Leases	While owned plus 15 years after expiry	Paper/ Electronic	Best Practice
Copy of former leases	12 years after settlement of all issues	Paper/ Electronic	
Property Maintenance Records	Permanently (while owned) or until disposal	Paper/ Electronic	Limitation for legal proceedings
Factoring Contracts	5 Years after completion	Paper/ Electronic	Limitation for legal action

Health and Safety			
Document	Retention Period	Paper/ Electronic	Comments
Accident Records	3 years from date of which the accident was reported	Paper/ Electronic	Limitation for legal proceedings

Accident record relating to a child	Up to the age of 21	Paper/ Electronic	Limitation for legal proceedings
-------------------------------------	---------------------	----------------------	----------------------------------

Tenants			
Document	Retention Period	Paper/ Electronic	Comments
Applications for Accommodation	5 Years after offer accepted	Electronic	Best Practice
Current tenant's Tenancy files, including rent and payment records, and details of any complaints and harassment cases.	Length of tenancy and up to 5 years post tenancy	Paper/ Electronic	Limitations Act 1980 and Best practice with DPA compliance 5th principle. For rent payment details, best practice suggests live systems hold 2 years records plus current year
Former tenants' Tenancy Files, including rent and payment records, and details of any complaints or harassment cases	5 years after tenancy ended	Electronic	Debt recovery - limitation for legal action = 5 years
Former tenants' Tenancy Agreements, and details of their leaving	5 years after tenancy ends unless outstanding balances	Electronic	Best practice with DPA compliance 5th principle
Documentation, correspondence and information provided by other agencies relating to special needs of current tenants	Length of tenancy	Paper/ Electronic	Hold on "need to know" basis. Medical and Social Services records liable to be confidential. To be returned or passed to subsequent agency at end of tenancy or destroyed
Records relating to offenders, ex-offender and persons subject to cautions	Length of tenancy	Electronic	Hold on "need to know" basis.
HMO Licences	Length of current HMO	Electronic	
Private Gardening applications	3 Years	Electronic	
Utility Bills	3 Years	Electronic	

Employees			
Document	Retention Period	Paper/ Electronic	Comments
Recruitment Information	6 months (transfer to	Paper/	Best Practice

	Personnel File)	Electronic	
Short lists, interview notes and related application form.	1 Year		Best Practice
Application forms of non-short listed candidates.	6 Months		Best Practice
Personnel Records			
Emergency Contact/Next of Kin Details	End of Employment	Electronic	Best Practice
Documents proving right to work in the UK	2 Years after employment ceases	Paper	Limitation for legal proceedings
Working time records	2 Years from date they were made	Paper/ Electronic	
Pre Employment Risk Assessment (PVG)	3.5 Years after end of employment	Paper/ Electronic	Limitation for legal proceedings
Minimum wage records	3 Years	Paper/ Electronic	
Formers Employee's Personnel Files	6 Years	Paper/ Electronic	CIPD recommendations
Redundancy details and records of payments and refunds	12 Years	Paper/ Electronic	CIPD recommendations
Terms and conditions of service, both in general terms and conditions applicable to all staff and specific terms and conditions applying to individuals	6 Years after last date of currency	Paper	Best Practice
References provided for former employees	1 Year after reference provided	Paper/ Electronic	Best Practice
Individual Training Records	6 Years after employment ceases		
Parental Leave	18 Years	Electronic	
Disclosure Scotland clearance documentation	Date of clearance up to a maximum of 6 months		Disclosure Scotland Code of Practice

Remuneration			
Pay Details	5 Years	Electronic	
Statutory Sick Pay	3 Years	Electronic	

Tax and Social Security			
Records of taxable payments	6 Years	Paper/ Electronic	Inland Revenue require retention of each payment for 3 Years
Record of tax deducted or refunded	6 Years	Paper/ Electronic	Inland Revenue require retention of each payment for 3 Years
Records of earnings on which standard National Insurance Contributions Payable	6 Years	Paper/ Electronic	Inland Revenue require retention of each payment for 3 Years
Record of employers' and employee's National Insurance Contributions	6 Years	Paper/ Electronic	
NIC contracted-out arrangements	6 Years	Paper/ Electronic	
Copies of notices to employee (e.g. P45, P60)	6 Years		
Inland Revenue notice of code changes, pay and tax details	6 Years plus current year		
Expense Claims	6 Years after audit		Best Practice
Record of sickness payments	6 Years		Inland Revenue require retention of each payment for 3 years
Record of maternity payments	6 Years		Inland Revenue require retention of each payment for 3 years
Income tax and PAYE and NI returns	6 Years		Best Practice
Redundancy details and record of payments & refunds	12 Years		IPD Recommendation

Inland Revenue approvals	Permanent		IPD Recommendation
Annual earnings summary	12 Years		Best Practice

Pension Schemes			
Detailed returns of pension fund contributions	Permanent	Electronic	Best Practice
Investment Policies	12 Years from end of benefits payable under policy	Paper/ Electronic	IPD Recommendation
Pensioner Records	12 Years after benefits cease	Paper/ Electronic	IPD Recommendation
Records relating to retirement benefits	6 Years after retirement	Paper/ Electronic	Statutory Requirement

Leave			
Annual Leave	12 Months	Electronic	

Disciplinary Action			
Disciplinary and grievance investigations	6 Months from conclusion	Paper/ Electronic	

Health & Safety			
Health Records	During Employment	Paper/ Electronic	
Health Records connected to ill health termination	5 Years post termination	Paper/ Electronic	Limitation for legal proceedings

Student/Agency Staff/Placements			
Student Details	End of Placement	Electronic	Best Practice
Agency Details	End of Contract	Electronic	Best Practice

Service Users			
Adult Service User Documentation	7 Years after end of service	Paper/ Electronic	Contracts with Local Authorities
Child Protection Information	35 Years	Paper/ Electronic	Legal Requirement
Child Protection Information (Looked after Child LAC)	100 Years from date of birth	Paper/ Electronic	Legal Requirement
Child Placed on Child Protection Register	35 Years	Paper/ Electronic	Business Requirements
Looked after Child placed on the Child Protection Register	10 years from date of birth	Paper/ Electronic	Legal Requirement
File for Child in Care	75 Years or 25 years if they die before the age of 18.	Paper/ Electronic	The Support and Assistance of Young People Leaving Care (Scotland) Regulations 2003. SSI 2003 No 608 Regulations 3, 15
Files for Child in Care and Looked After Child (LAC)	100 Years from date of birth or 25 years if they die before the age of 18.	Paper/ Electronic	The Looked After Children (Scotland) Regulations SI/2009 No. 210. Regulation 43(1). Case file to contain the Child's Plan and information specified under Regulations 12,15,36,42
Standard files with no protection concerns	5 Years after end of service or death or service user if under 19 at time of death	Paper/ Electronic	Legal Requirement
Standard files with protection concerns e.g. Home Supervision Order	100 Years after end of service or death of service user if under 19 at time of death.	Paper/ Electronic	Legal Requirement
Staff Training Records	25 Years from end of employment	Paper/ Electronic	Business Requirement

Kingdom Works			
Service User Documentation (PCF / IIC)	7 Years after expenditure occurs	Paper/ Electronic	Grant from Government Agencies
User Documentation (Fife ETC / ESIF)	7 Years after end of funded programme	Paper/ Electronic	Contract with government agencies
Service User Documentation (SDS EF)	4 Years after the end of the Service	Paper/ Electronic	Contract with government agencies

Kingdom Care and Repair			
Service User Documentation	5 Years after the contract conclusion	Paper/ Electronic	Contract with local authority