

Housing Management

Repairs Policy

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2 Introduction

2.1 The Royal Borough of Kensington and Chelsea ("RBKC" or "the Council") has a duty as a landlord to repair and maintain its properties. The Council is committed to providing safe, sound and comfortable homes which function and meet or exceed health and safety requirements and to delivering a high quality, responsive repairs service that provides value for money.

3 Related Documents

- Repairs Handbook
- Tenancy Agreement
- Lease Agreement
- Tenants' Handbook
- Capital Programme of Works
- License Agreements
- Communal Repairs Procedure
- Rechargeable Repairs Policy
- Disrepair Policy
- Compensation and Reimbursement Policy
- Forced Entry Procedure

4 Legal Context

- Landlord and Tenant Act 1985
- Housing Act 2004
- Defective Premises Act 1972
- The Secure Tenants of Local Housing Authorities (Right to Repair) Regulations 1994

5 Policy Statement

- This is a Council Housing Management Department policy and applies to the interior, exterior and communal areas of the Council's general needs housing stock and sheltered accommodation. This policy will also be applied by any successive managing agents.
- The Council will carry out proactive maintenance through a published program of planned maintenance works and complete responsive repairs when reported and required.
- The Council's Housing Department will work closely with the Council's Corporate Property Team where required, particularly where a holistic approach is needed and the Council is the landlord of the building.

- When referring to residents this includes both tenants and leaseholders. Tenants and leaseholders will be addressed separately when needed for further clarity. Our definitions of a tenant and leaseholder are as follows:
- 5.5 "Tenant" refers to a Council tenant; that is, a social tenant who has entered into a tenancy agreement with the Council. It does not include leaseholders, or the private tenant/sublessee of a leaseholder.
- "Leaseholder" refers to an individual or organisation who has acquired the head lease of a residential property owned by the Council, where the lease has a duration of more than 125 years, and provides for a variable service charge. It does not include the sublessee(s) of such a leaseholder.

6 Repair Responsibilities

- Repair obligations and responsibilities are outlined in tenancy, lease and license agreements. Residents are responsible for keeping their home in good order and informing the Council when repairs arise that are within the Council's responsibility.
- Although the Council is responsible for carrying out the majority of repairs to tenants' homes, there are certain repairs which tenants are responsible for. The table below gives an indication of the responsibilities of both the Council and the tenant. A more extensive list of repairs and responsibilities can be found in the Repairs Handbook.

| Repair/Issue | | Responsibility | |
|---|----------|----------------|--|
| | | Tenant | |
| Gas, electricity and water supply to the property, and inside the property where this is not the responsibility of the utility supplier | | | |
| The structure of the property including the roof, outside walls, kitchen, front and back doors, windows, gutters, down pipes and drains | √ | | |
| Communal fences depending on the ownership of the adjacent property | ✓ | | |
| Outbuildings, sheds and coal bunkers, where originally put up by the Council or the ex KCTMO | √ | | |
| Existing central heating, water heaters and fires (where provided by the Council) | ✓ | | |

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| Internal walls, floors, floor coverings(not floor coverings ¹ other than the bathroom and kitchen ²) and ceilings | ✓ | |
|---|----------|----------|
| | | |
| Replacement of sanitary fittings like toilet seats, plugs and chains to baths, basins and sinks. | | √ |
| window catches, sash cords and window frames | √ | |
| chimney stacks and flues | ✓ | |
| Communal areas including lifts, pathways, stairs and play areas | √ | |
| kitchen units, air vents and extractor fans (where provided by the Council) | √ | |
| Fitting or replacing, latches, chains, bells, spy holes or extra locks. | a | ✓ |
| Clearing minor blockages to drains or waste pipes caused by disposal of unsuitable matter like cooking fat, and sanitary items | | √ |
| Internal decoration of property | | ✓ |

¹Floor coverings mean any material applied over a floor structure such as carpet, laminate, tile, and vinyl.

The table below gives a basic indication of the general responsibilities of both the Council and the leaseholder. It has been based on the typical terms of our standard lease. Some individual leases may differ. For a definitive list of responsibilities, the leaseholder should refer to their individual lease. If there is a specific repair issue in mind, the leaseholder can contact the customer service team who will either refer them to the Responsive repairs Team or the Homeownership Team depending on the issue for advice. If leaseholders have queries regarding how to obtain permission for making alterations to their home, please refer to section 14 'Home Improvements'.

²The Council is only responsible for the floor coverings in the bathroom/kitchen and will repair with standard floor covering (sheet vinyl).

| Danair/leases | Responsibility | | |
|--|----------------|-------------|--|
| Repair/Issue | RBKC | Leaseholder | |
| Gas, electricity and water supply to the property, where located inside the property, and where this is not the responsibility of the utility supplier | | √ | |
| The structure of the property including the roof, outside walls, back doors, window frames, gutters, down pipes and drains | ✓ | | |
| Front and internal doors ³ | | ✓ | |
| Communal pipes | √ | | |
| Pipes used exclusively within the flat/property | | ✓ | |
| Blockages and leaks | | * | |
| Communal fences (depending on what the lease states) | | √ | |
| Outbuildings, sheds and coal bunkers, where originally put up by the Council or the former TMO | ✓ | | |
| Existing communal central heating | ✓ | | |
| Internal walls and all floor coverings | | ✓ | |
| Floors and ceilings | ✓ | | |
| Window frames ³ | √ | | |
| Repair/replacement of glass, window catches, sash cords | | ✓ | |
| Replacement of whole window unit (glass + frame)* | ✓ | | |

| Chimney stacks | √ | |
|--|----------|---|
| Communal areas including lifts, pathways, stairs and play areas, estate lighting | ✓ | |
| Existing communal fire alarms and sprinklers | ✓ | |
| Kitchen units, and other furniture, fixtures and fittings, and extractor fans | | ✓ |
| Internal decoration of property | | ✓ |

Leaseholders are obligated to pay for work done to their own property. Furthermore, under the terms of the lease, each leaseholder is required to pay a share of the costs of any work carried out to any part of the fabric and structure of their building (including windows). However, leaseholders are not required to contribute to the cost of any work that it would be the responsibility of the leaseholder to do, if needed in their own property. For example, a leaseholder will not be asked to contribute costs of installing kitchen units in Council tenants' homes, because each leaseholder is responsible for their own kitchen units.

³A small minority of our leases state that the leaseholder is solely responsible for the windows of their property, and/or the Council is responsible for the front entrance door.

7 Types of Repairs

7.1 Responsive Repairs

These are remedial works to broken, damaged or defective parts of the fabric of the building or the external area and include work to electrical systems, plumbing, heating, lighting and ventilation systems. Where a 'make safe' repair is necessary, the Council or an assigned contractor will attend promptly and carry out a remedial repair. Responsive repairs are reactive in nature with the Council being notified by a resident, councillor, member of staff or contractor.

7.2 Communal repairs

These are remedial works that cover communal areas including pathways, stairs and play areas (not inside residents' homes or gardens). Communal Repairs is equipped to carry out all aspects of carpentry, groundworks, wet trades, basic plumbing and basic electrics for communal areas.

7.3 Planned Maintenance

This is the upkeep of housing stock and follows a program of work. Planned gutter clearance, bathroom and kitchen replacement programs are all examples of proactive planned maintenance (cyclical works⁵). The purpose of undertaking planned maintenance is to keep buildings in good order by maintaining plumbing and electrical systems, lifts and so on: this reduces the number of breakdowns and the need for responsive repairs. The Council sends building surveys and other building related information to residents as necessary.

7.4 Adaptations

The Council facilitates independent living by carrying out alterations when required, to meet the needs of residents who may be infirm or have a disability. Changes to the structure, fixtures or fittings, are often recommended by an Occupational Therapist following a health assessment. Examples of adaptations are the replacement of a traditional bathroom with a wet room and the installation of ramps and lever taps. If the occupant is an RBKC Housing Management tenant then RBKC will be responsible for ongoing maintenance of the adaptations. The service can still be used by leaseholders, however leaseholders will need to pay for this service or apply for a Disabled Facilities Grant (DFG). The upkeep of the instalment(s) would then be the leaseholder's responsibility. For more information, please refer to our website: https://www.rbkc.gov.uk/housing/help-housing-new-home/applying-councils-housing-register/grants-and-adaptations

8 Reporting a Repair

- The Council offers a range of methods for Resident's to report repairs and aims to arrange an appointment at first contact with the resident. They can report a repair by telephone (0800 137 111), online at https://www.rbkc.gov.uk/contact-us/report-problem by email (hm-customerservices@rbkc.gov.uk), or in person at one of two neighbourhood offices (Blantyre or Malton Road).
- 8.2 On first contact, the resident will be given an appointment slot and a target completion date. The Council can send a text message and/or email to confirm the appointment details.

⁴Work(s) necessary to prevent further damage to a property or danger to a resident e.g. the boarding up of a window.

⁵Programmes of work which are repeated at regular intervals, e.g. painting the exterior of a block.

- **8.3** For more complex or specialist repairs, a surveyor may need to visit the property in order to develop a specification for the Council or its contractor(s). The surveyor will inform the resident of next steps and any potential remedial works required with timescales outlined.
- The Council will establish the type of repair that needs to be carried out, take into account any health and safety issues as well as the personal circumstances of the resident(s) affected. The Council will also consider the inconvenience that is likely to be caused to the resident(s) and the potential for further damage to the property.
- The Council will fulfil its duty to inspect estates on a periodic basis, inviting residents to participate in the process.
- If a leaseholder is subletting their property to a private tenant (including a sublesse), the leaseholder remains solely responsible for reporting repairs when needed unless it is a communal repair or if the matter is an emergency (e.g. a serious safety hazard). The leaseholder is responsible for representing their private tenant and raising issues on the tenant's behalf. The Council has no contract with the tenant. So, if the private tenant wishes to report a repair they should be advised to contact their landlord (the leaseholder) in the first instance, so that the leaseholder can request a repair.

9 Repair Categories and Response Times

9.1 The Council has pre-assigned categories for prioritising repairs. The response time for each category is determined by the severity of the problem and the likely impact and risk to the resident.

| Repair Priority | Example | Response Time (working days) |
|--------------------|--|------------------------------|
| Emergency | Burst pipes, no power to property, broken window requiring boarding up, insecure front door, loss of drinking water. (Where there is a serious safety hazard/ the immediate risk of more extensive damage to a property or the potential to cause injury, the Council will treat this as a critical case and aims to attend within 4 hours) | Within 24 hours |
| Urgent | Minor leak that can be contained, faulty extractor fan in kitchen or bathroom (if no window in room), faulty shower. | Within 5 days |
| Routine | Renewing tiles, sealant to bathtubs and sinks, repairs to plaster, toilet not flushing (when there is another working toilet in the property). | Within 20 days |
| Planned | Replacement of kitchen units, bath tubs, sinks and wash hand basins. Roof repairs requiring scaffolding. | Within 90 days |

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10 Out of Hours Emergency Repairs

- Outside working hours of 8am to 4pm, the Council provides an 'Out of Hours' repairs service enabling residents to report emergency repairs 24 hours a day, 365 days a year, including bank holidays and weekends.
- Only issues which cannot wait until the following working day to be resolved, will be dealt with by the out of hours emergency repairs service: that is issues which present a serious risk to resident safety or to the property itself.
- 10.3 Serious leaks and burst pipes, unsafe wiring, unsecured doors or windows will be attended to in under 4 hours. In all cases the primary objective is to 'make safe' therefore it may be necessary for a follow-up visit to complete the repair fully.
- Leaseholders can also use this service if they have an emergency issue that needs to be made safe and is caused by a fault which is RBKC's responsibility to repair. Once RBKC have rectified the issue, further repairs must be arranged by the leaseholder and any costs claimed by the leaseholder on the buildings insurance, if covered by the policy. However, if the repair issue is within the leaseholder's repair responsibilities, they are expected to organise, and pay for, their own contractor. Guidance on how the leaseholder can make a claim is provided here: https://www.rbkc.gov.uk/buildings-insurance.

11 Appointments

- 11.1 Appointments for repairs are offered in set timeslots on Monday to Friday. Saturday appointments are occasionally offered in extreme circumstances where overtime is approved and operatives are willing to work.
- **11.2** The timeslots are split into a number of bands:

| BAND | Timeslot |
|--------------|---------------|
| am | 08:00 – 12:00 |
| Mid-Morning | 10:00 – 14:00 |
| (school-run) | |
| pm | 12:00 - 16:00 |

11.3 Residents who require a more specific timeslot can inform the officer when reporting the repair and every attempt will be made to accommodate them. Residents who need to cancel appointments will need to call the repairs line and a Housing Response Officer will change the appointment to another time and or date. If RBKC's operative/contractor arrives on site for an appointment and access is not given because the resident did not give notice of cancelation, the resident may be re-charged.

11.4 If the Council has missed an appointment or a repair has not been dealt with in the specified time, residents may be eligible for compensation. To qualify for compensation the resident must have kept the appointment and given the Council/contractor the opportunity to carry out the work. This compensation will usually only apply to appointments missed for repairs inside the property. For more information on the criteria for eligibility as well as the standardised rates for compensation, please refer to the Compensation and Reimbursement Policy.

12 Access to Property

- There may be times when it is essential for the Council to enter a resident's home in order to carry out an inspection or a repair. It is a condition of the Tenancy Agreement and Leasehold Agreement that a tenant/leaseholder grant the Council, or agents acting on the Council's behalf, access to their home when required. The Council will give at least 24 hours' notice for a tenant and three days' notice for a leaseholder, except in the case of emergency. The Council will take legal action to enforce the right to access, as a last resort. If it is a leasehold property, any costs association with forced entry may be recharged to the leaseholder.
- If a leaseholder is subletting their property they still have the same obligation to grant access to the dwelling, when required by the lease. It is the leaseholder's responsibility to contact their private tenant (or sublessee) and take all necessary steps to ensure that access will be granted, including taking action to enforce the terms of their private contract with the tenant, if required.
- The Council will make every effort to avoid entering a resident's home to carry out communal repairs but there may be occasions when this is necessary.
- If any furniture needs to be moved in order for the council to make a repair the resident will need to clear these items from the area beforehand. If the resident is unable to move their furniture and does not have other forms of assistance, please contact the council for support and advice.
- A responsible adult (over 18 years old) must be in the home while a repair is being carried out. The council will never work in a property with a minor unless a parent/quardian is present.
- Residents should make sure that, members of their household, including pets, are kept away from the area where the operative(s) or contractor(s) is/are working. We ask residents not to smoke in the operative's area of work.

13 Chargeable Repairs

- There are times when the Council will undertake repairs to damage that has resulted from the neglect of, or vandalism by, a resident or a member of their household. These repairs will be charged to the resident or the household that caused the damage.
- 13.2 If a leaseholder is subletting, then the leaseholder will be charged in connection with any damage caused by their private tenant.
- The Council will carry out these repairs but may ask for either payment in advance (or the work may not be done) or seek payment retrospectively.
- 13.4 The Council will charge for the cost of repair for one or more of the following reasons:
 - The damage or fault is caused by the action (or inaction) of the resident's or their relatives, guests, private tenants, lodgers or pets.
 - The damage or fault is caused by work undertaken by the resident or by others on their behalf.
 - It is the resident's responsibility to carry out the repair in accordance with their Tenancy/Lease Agreement.
- The Council will make strident efforts to pursue leaseholders and tenants for the cost of repairs resulting from either their actions (or inactions) or the actions of, other members of the household, or their guests, private tenants, or pets.
- The Council will make a decision in regard to re-chargeable repairs on a case-bycase basis, taking individual circumstances and vulnerabilities into account.
- 13.7 In certain situations, the leaseholder/tenant may be charged for forced entry to their home if access to their home is not provided when required.
- 13.8 The Council will pursue the resident of a neighbouring property for the cost of repair, where a council property has been damaged as a result of the action or inaction of the neighbouring resident.
- For additional information on rechargeable repairs please refer to the Repairs Recharge Policy.

14 Home Improvements

- Tenants who would like to make improvements or alterations to their home must obtain permission in writing from the neighbourhood office before work begins. Permission will not be refused unreasonably, although conditions may be applied. If uncertain about permitted home improvements, tenants should contact their neighbourhood officer.
- 14.2 Leaseholders are entitled to make alterations in accordance with the terms and conditions of their lease but will need to contact the Home Ownership department to apply for formal landlord's consent, in the form of a license of alterations or a letter of consent, before any alterations are carried out, to avoid being in breach of lease.
- 14.3 It is also the responsibility of the leaseholder to obtain, in advance, any other necessary permissions, such as building control approval, planning permission or listed building consent, by separately contacting each of the relevant bodies for those permissions, where required. If these permissions are necessary for the wanted alteration these will need to be acquired before seeking permission or a licence from the Home Ownership Alterations Team.
- 14.4 For any specific or complex leaseholder enquiries leaseholders will need to contact RBKC's Leasehold Alterations Team. Leaseholders are responsible for rectifying any works carried out that do not meet building regulations, or the licence granted.

14.5 Wood or Laminate Flooring

A Council tenant/leaseholder must have written permission from the Council before replacing fitted carpet with wood or laminate flooring. If this type of flooring is installed and it results in complaints from neighbours about noise, residents may be required to remove the flooring and replace it with the original floor covering at their own expense.

General wear and tear of laminate flooring is the tenant/leaseholder's responsibility. However, in the case of a tenant, if the laminate floor has had to be removed to investigate a leak for example, only the room where the Council have removed the laminate would be refitted/replaced. The Council will try to colour match as closely as possible, but a colour match cannot be guaranteed.

14.6 TV Aerials and Satellite Dishes

The Council does not generally permit individual residents to fit TV aerials and satellite dishes to their home. If a tenant or leaseholder believes that they have a particular need for such a device, they should contact their Neighbourhood Officer.

The removal of redundant TV aerials will be included in planned maintenance programmes.

15 Code of Conduct

- 15.1 Residents can expect a certain standard from operatives who visit their home to carry out a repair. This standard is set out in the Code of Conduct which the Council's Repairs Service and contractors adhere to:
 - When we arrive, we will explain what we will be doing and estimate how long it will take to complete
 - If we are running late, we will aim to phone ahead and let the resident know
 - We will honour appointments made with residents
 - We will introduce ourselves and present our ID badge
 - We will be polite and treat everyone with respect
 - We understand that some residents are vulnerable and we will act accordingly
 - We will never work in a property with a minor unless a parent/guardian is present
 - We will make sure that everyone will receive an equal level of service regardless of their circumstances
 - While working, we will be considerate to neighbours and other building users
 - We will give service users as much notice as possible if work will be delayed or has been cancelled
 - We will minimise disruption and mess in residents' homes and keep our working area clear and free from obstructions
 - We will work carefully around residents' possessions and property, use temporary covers when necessary and treat residents' home as if they were our own.
 - We will keep the area we are working in secure at all times.
 - We will keep materials and equipment safe and tidy to avoid danger to others.
 - We will not disconnect or reconnect any services or utilities unless we are trained and authorised to do so.
 - We will clear all our rubbish away and clean up before we leave.
 - If the work is not finished during the first visit, we will tell the leaseholder/tenant what the next steps are and how long we think it will take to complete the work.

We will not:

- Use foul, abusive or offensive language
- Smoke in a resident's home or garden
- Play music

- Use personal mobile phones
- Work under the influence of alcohol or drugs
- Use the resident's facilities such as a toilet (unless the resident gives us permission), telephone, broom, tea making facilities or vacuum
- Engage in any sort of harassment
- Smoke in our vehicles
- Use a mobile phone while driving
- Promise to arrange additional work, for example a kitchen or bathroom replacement, if we are not authorised to do so.

16 Handyperson Service

- The Handyperson Service is for Council tenants and works in partnership with the repairs team. It does not replace the Council's repair obligations as landlord.
- Council tenants are responsible for keeping their homes in good order and are also responsible for carrying out certain works to their homes themselves. However, there are times when some tenants will struggle to carry out these works. If a tenant is unable to do the work themselves because they are elderly or disabled for example and they do not know anyone who can help them, the Council can carry the work out for them.
- Tenants in sheltered housing accommodation should speak to the manager of the scheme where they live, who will be able to provide further information about the handyperson service.
- **16.4** To qualify for the handyperson service a Council tenant will either:
 - have a disability or severe health problem which prevents them from carrying out the repair or work, or
 - be a single parent with a disabled child or
 - be 65 years and over.
- **16.5** The Handyperson can undertake basic carpentry, plumbing and electrical work:
 - Fix a doorbell
 - Fit a new plug
 - Hang and adjust a door
 - Put up shelves and hooks
 - Put up curtain rails
 - Unblock sinks
 - Replace washers
- **16.6** Home Security Measures:
 - Install spy-holes and door chains

- Fit locks and key safes
- **16.7** Small home energy efficiency measures:
 - Install low energy light bulbs
 - Draught proof windows and doors
- **16.8** General home safety and fall prevention work
 - Secure rugs, carpets and trailing cables
 - Carry out minor adaptations such as the installation of child safety gates
- **16.9** Tasks the Handyperson service cannot undertake:
 - Roof repairs
 - Gardening
 - Internal decoration
 - Major electrical and gas works
- 16.10 Eligible residents can use the handyperson service for up to 4 visits per year at a subsidised rate. This charge is for labour only. Full details about the service can be found on the Council's website.
- 16.11 For those in receipt of Personal Independence Payment (PIP), Disability Living Allowance (DLA) or a means tested benefit like Jobseekers' Allowance (JSA), Universal Credit, Council Tax or Housing Benefit, the cost of labour is free.
- Residents are required to either supply or pay for the materials required for the task. If a resident is unable to shop for the items themselves, the handyperson may be able to purchase items for them, but the time spent shopping will be included in the time spent on the task.
- Some adaptations, such as the installation of small grab rails or lever taps, may be available free of charge. Residents who have a disability and need extra facilities or adaptations to their home may be eligible for a Disabled Facilities Grant. Residents who find it difficult to manage at home should contact the Council's Social Services Department, who can arrange an Occupational Therapist assessment and provide specialist support and advice about the grants available to pay for and carry out adaptations.

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17 General Repairs Information

- 17.1 The Council is aware that we serve a diverse community and understands the importance of being responsive to the needs of all our customers, particularly vulnerable customers. Therefore, if a tenant/leaseholder or member of their household has a disability, is elderly or has a live-in carer, they should contact the Council to discuss ways for us to provide them with a more flexible, responsive repairs service.
- 17.2 If a resident is vulnerable and would benefit from our help, we will either assist the resident, or put them in touch with volunteer organisations that can provide support.
- 17.3 The Council provides buildings insurance for the buildings which residents live in but does not insure the contents of their home. We advise all residents to take out home contents insurance. If a leaseholder is subletting we also advise that they consider taking out private landlord's insurance.

18 Resident Involvement and Consultation

- The Council is committed to ongoing engagement with users of the repairs service, as we know how important the service is. We will continue to hold a 'Repairs Panel' to monitor and develop the repairs service. Additionally, we will attend local resident meetings when required, to discuss repair and maintenance matters.
- 18.2 In developing this policy, residents have been consulted on its contents through a formal engagement group, the Repairs Task and Finish Group, and feedback has been incorporated where appropriate.

19 Equality and Diversity Statement

- The Council is committed to promoting fair and equal access to services and equal opportunities in employment, the procurement of goods and as a community leader. The Council's policies, procedures and day to day practices have been established to promote an environment which is free from unlawful and unfair discrimination, while valuing the diversity of all people.
- Discrimination on the grounds of race, nationality, ethnic origin, religion or belief, gender, marital status, sexuality, disability and age is not acceptable: the Council will take action to ensure no person using the council's premises or services receives less favourable treatment or is disadvantaged by requirements or conditions that cannot be justified. The Council will tackle inequality, treat all people with dignity and respect and continue to work to improve services for all service users.

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- The legal framework for the Council's approach is provided by the Equality Act 2010 and specifically by the Public Sector Equality Duty, under which a public authority must work consciously to eliminate discrimination, harassment, victimisation and advance equality of opportunity and foster good relations between people with differing characteristics.
- **19.4** Further detail on the duty, and the Council's approach to fulfilling its requirements, can be found at www.rbkc.gov.uk.

20 GDPR and the Data Protection Act 2018

As a directorate of the Council, Housing Management shares the commitment to ensure that all data is:

- Processed lawfully, fairly and in a transparent manner
- Collected for a specific and legitimate purpose and not used for anything other than this stated purpose, or as provided for in our privacy and fair processing notices
- Relevant and limited to whatever the requirements are for which the data is processed
- Accurate, and where necessary, kept up to date. Any identified inaccuracies will be amended or removed without undue delay
- Stored for as long as required, as specified within the Council's Records Retention policy
- Secured with appropriate solutions, which protect the data against unauthorised or unlawful processing and accidental loss, destruction or damage.

For further information about the Council's commitment to General Data Protection Regulations (GDPR), please see the Council's website at www.rbkc.gov.uk.

21 Monitoring, Review and Accountability

This policy will be reviewed in **November 2028** (or sooner to incorporate legislative and/or regulatory amendments and best practice developments).

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