



Loreburn Group

Standing Orders

Policy	Standing Orders					
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Introduction

The Rules of the Association and the Standing Orders outline how Loreburn Group will be controlled and run. The Financial Regulations, which sit alongside the Standing Orders, incorporate the financial policies and cover the arrangements for supervision and control of finances, assets and other resources of the Association.

The Management Committee is ultimately responsible for the overall control of the affairs of Loreburn Group. It exercises this responsibility in accordance with guidance issued by the Scottish Housing Regulator.

The Management Committee is responsible for approving and amending the Standing Orders and Financial Regulations. There is a Schedule of Delegation, part of the Standing Orders, and also a Schedule of Authority Limits, part of the Financial Regulations, which provides a usable summary of the most common needed authorities.

In addition to the Financial Regulations, there are other detailed internal financial policies and procedures in line with best practice, reflecting regulatory requirements and sector norms.

Nothing in the Standing Orders or Financial Regulations shall override instructions or conditions imposed by the appropriate regulator or Government department, the Accounting Standards Board or through statute.

The Convener of the Management Committee is chair of Management Committee meetings.

Corporate Governance

Corporate governance describes the processes, practices and structures through which a company manages its business and affairs and works to meet its financial, operational and strategic objectives to achieve long-term sustainability.

Good corporate governance is not solely the duty of the Management Committee, it is the responsibility of everyone in the organisation, to ensure we:

- are appropriately constituted, structured and operate within appropriate governance processes
- support good practice financial reporting as well as a system of internal controls
- exemplify standards of behaviour as a way of enabling good governance



Good governance practices positively impact long-term on corporate performance. Loreburn Group have designed and implemented governance that complies with legal requirements and meets their particular needs which includes:

- *Strong Management Committee* – comprising of Members who are knowledgeable and have expertise relevant to the business, qualified and competent with strong ethics and integrity, diverse backgrounds and skills sets with sufficient time to commit.
- *Defined roles and responsibilities* – established clear lines of accountability within the Management Committee and between the Management Committee and the Executive Team.
- *Robust integrity and ethical approach* – open, transparent procedures and a general culture of integrity and professional business dealings in respect of compliance with laws, policy and guidance documents.
- *Effective risk management* – regularly identifying and assessing risks including financial, safety/compliance, reputational, service delivery/development and strategic/governance.



1. Rules and Standing Orders

Loreburn Housing Association and Dumfries and Galloway Homes

- 1.1 Loreburn has adopted the SFHA Charitable Model Rules (Scotland) 2020. The Rules set out the objects and overall governance for Loreburn.
- 1.2 These Standing Orders set out additional governance procedures and provide a framework for effective management of the business.
- 1.3 The Management Committee may not exercise any powers which are reserved to Loreburn in general meetings either by the Rules or by statute.
- 1.4 In the event of a conflict between the Rules and these Standing Orders, the Rules will take precedence.
- 1.5 A Scheme of Operational Authorities is maintained as part of the Financial Regulations.
- 1.6 Loreburn is the parent body of its subsidiary Dumfries and Galloway Homes ("DGH"). Loreburn, as parent body, has determined that the directors of DGH shall implement and comply with the terms of these Standing Orders in so far as it is applicable and appropriate to do so, in the conduct of the business of DGH.

2. Management Committee: Role and Membership

- 2.1 The purpose of the Management Committee is to direct the affairs of Loreburn Housing Association, to set the strategic objectives and determine strategy and high-level policies. All members share responsibility for the Associations' decisions.
- 2.2 The essential functions of the Management Committee are defined in Section 7 of the Standing Orders. The Powers of the Management Committee are defined within Sections 45, 46 and 47 of the Rules.
- 2.3 The requirements for the composition of the Management Committee are set out within Section 37 of the Rules. The role of co-optees is defined in Section 42 of the Rules.
- 2.4 The Management Committee will agree a policy and procedure for member recruitment and retention.



- 2.5 In addition to the powers and responsibilities listed in the Rules all Committee Members are required to follow the Code of Conduct.
- 2.6 Each Committee Member shall be given a copy Loreburn's Code of Conduct and the Entitlements, Payments and Benefits Policy (including Declaration of Interest Form) copies of which will be signed and returned ahead of attending any meetings. Committee Members will update their returns annually and declare any interests at the start of each meeting.
- 2.7 Individual members of the Management Committee must comply with the Scottish Housing Regulator's "Regulatory Standards of Governance and Financial Management" (or its successor) which sets out the regulatory standards of governance and financial management and constitutional requirements for registered social landlords.
- 2.8 As Loreburn is a charity, Members should also be mindful of the Guidance and Good Practice for Charity Trustees, issued by the Office of the Scottish Charity Regulator (OSCR).

3. Management Committee Procedures

The Convener & Office Bearers: Responsibilities and Duties

- 3.1.1 The roles and responsibility of the Convener and Office Bearers are defined in Section 59 of the Rules.
- 3.1.2 The overall responsibilities of the Convener are to provide leadership to the Management Committee, and to ensure the efficient and proper conduct of the Committee's business, acting on occasions under delegated authority on behalf of the Management Committee.
- 3.1.3 The Convener shall not be a member of the Executive Team.
- 3.1.4 The Management Committee should seek to appoint a Vice Convener who will assist the Convener and act under delegated authority of the Convener when the Convener is not available.
- 3.1.5 The duties of the Convener and Office Bearers are detailed further within in the Role Profiles.

Meetings of the Management Committee



- 3.2.1 The dates and timings of meetings will be agreed by the Management Committee annually at the meeting preceding the Annual General Meeting. At least 6 ordinary committee meetings of the Management Committee will be held in each calendar year. In line with Rule 51 meetings can take place in any manner which permits those attending to hear and comment on the proceedings.
- 3.2.2 Arrangements for special meetings are set out in the Rules at Section 56-57.

Quorum

- 3.3.1 As specified in Rule 48, there must be at least 4 Committee Members present for a meeting to take place with a majority of the Committee Members present being Elected Committee Members. The Management Committee may increase this number.

Notice of Committee Meetings

- 3.4.1 The Procedure for setting meetings is detailed in Section 50 and 51 of the Rules.

Agenda

- 3.5.1 Committee decisions should, whenever possible, be based on full agendas and documents circulated to Committee Members in advance of meetings. Points for decision should be clearly identified in the documents. Reports will include the monitoring of the Association's performance in relation to the strategies, plans, budgets, controls and decisions agreed by the Management Committee.
- 3.5.2 Performance will be considered in light of customer feedback and the performance of comparable organisations.

Business at Committee Meetings

- 3.6.1 The order of business at every meeting (subject to any change agreed with the chair of the meeting) shall be:
 - (a) Election of chair (in the absence of the Convener and Vice-convener)
 - (b) Receipt of apologies for absence
 - (c) Declarations of interest



- (d) Approve as a fair and correct record and sign the minute of the previous meeting
- (e) Reports/actions requested at previous meetings
- (f) Receipt and approval of any sub-committee reports (if appropriate) from meetings held since the last meeting
- (g) Reports from staff or commissioned from third parties
- (h) Such other business as the Committee considers helpful to carry out its functions and activities
- (i) Date of next meeting

3.6.2 The Convener shall have power to determine the order of business at any point during the meeting. The Committee shall have power to adjourn any meeting to such a date and time as it, or the Convener, may determine. On the resumption of the meeting, the proceedings shall commence at the point at which they were adjourned.

Notices of Motion

3.7.1 A notice of motion may be given at an ordinary meeting of the Committee for consideration at the following ordinary meeting. A motion may also be submitted in writing to the Convener on the receipt of the agenda with a minimum of 48 hours notice. If the Committee Member giving notice of the motion is absent when it is to be considered, it shall be placed on the agenda for the following ordinary meeting. If the Committee Member is again absent the motion shall fall.

Any Other Business

3.8.1 If any Committee Member, or the Chief Executive (or their nominee), wishes to raise items in this category, the Convener (or in their absence the Secretary) must be advised accordingly prior to the meeting at which the business is to be raised.

3.8.2 Matter of urgency (or business critical issues) may be notified to the Convener at any time who will take a common-sense approach to dealing with such matters.

3.8.3 The Convener shall have sole discretion in determining acceptance or otherwise of these items.

Voting



3.9.1 The process for voting is detailed within Sections 28 to 31 of the Rules:

Motions and Amendments

3.10.1 All motions and amendments must be relevant to the agenda item under discussion and the chair of the meeting shall have the power to deem incompetent any motion or amendment which is, in their opinion, irrelevant. Any motion or amendment must be proposed and seconded before being put to the meeting.

Order and Rules of Debate

3.11.1 The chair of the meeting shall determine the order of debate. A Committee Member, other than the proposer of a motion, shall not normally be permitted to speak more than once on any agenda issue. Committee Members may be allowed to reply to a question or, with the permission of the chair, to make a further contribution to discussion. At the end of discussion, the proposer of a motion shall have the right to make a final submission before a vote is taken but may not introduce any new matter at this stage. After the proposer of the motion has exercised their right of final submission, no further discussion shall take place, though Committee Members may raise a point of order.

3.11.2 The following will apply

- (a) A Committee Member, when speaking, shall address the chair. If 2 or more members wish to speak, the chair shall decide the order.
- (b) Committee Members will refrain from discussion while another member is addressing the chair.
- (c) A Committee Member shall restrict themselves to the matter under debate, a personal explanation or a point of order.
- (d) A point of order shall relate only to an alleged breach of a Standing Order and the way in which it is said to have been broken.
- (e) The chair's ruling on a point of order or on the admissibility of a personal explanation shall not be open to discussion.

Conduct at Meetings

3.12.1 The following will apply:



- (a) Should any Committee Member misconduct themselves by persistently disregarding the ruling of the chair or by irregular behaviour which obstructs business, the chair (or any Committee Members) may press a Conduct Motion to be put, if seconded without further discussion.
- (b) If the same Committee Member continues their misconduct after a Conduct Motion has been carried the chair shall:
 - Either put a motion that the Committee Member leave the meeting – which can be determined without seconding or discussion OR
 - Adjourn the meeting according to their discretion.

3.12.2 In the event of a general disturbance which, in the opinion of the chair, renders conduct of business impossible, they will adjourn the meeting for a necessary period.

3.12.3 Any such matters will be handled in line with the process detailed in the Code of Conduct.

Attendance

- 3.13.1 Every Committee Member, on attending a Committee meeting, shall have their name recorded, and attendance will be reported to the Management Committee.
- 3.13.2 The Chief Executive, or nominated depute, will attend all Committee meetings. Staff will attend meetings as required by the Chief Executive or at the request of the Convener of the Management Committee. Consultants, or representative of other agencies, may attend Committee meetings for the relevant items, provided that the prior agreement of the Convener or Secretary has been obtained.

Duration of Meetings

- 3.14.1 Committee meetings shall be allocated a maximum time of 2 hours. On the expiry of that period of time, two thirds of Committee Members present must agree to suspend Standing Orders in order to continue the meeting. A meeting shall be automatically adjourned after 4 hours from the time for which it was called and shall resume on such date and time as the meeting shall determine.



Enforcement of Standing Orders

- 3.15.1 It shall be the duty of the chair of any meeting, in consultation with the Convener or Vice-Convener, to ensure that the Standing Orders are observed and enforced.

Urgent Business

- 3.16.1 Business can only be considered “urgent” if there is an immediate threat to the health or safety of employees, or the public, or to the property, or to the financial viability of the Association or where a decision cannot await the next meeting of the relevant committee because to do so would incur financial loss or significant impact on operational efficiency or organisational reputation.
- 3.16.2 Where the Chief Executive (or in their absence a Director) considers that such a matter is so urgent that a decision cannot await the next meeting of the Management Committee or appropriate sub-committee, he or she shall have authority, after due consultation with the Convener of the Management Committee or Chair of the appropriate sub-committee (or in the Convener’s absence the Vice-convener of the Management Committee or appropriate sub-committee) and one other Office Bearer to determine the matter on behalf of the Association provide that:
- (a) A record of the 2 consultations shall be kept and the decision shall be reported to the next meeting of the Management Committee or subcommittee AND
 - (b) If the Convener (or in the Convener’s absence the Vice-Convener) so requires, the question shall instead be referred for decision to a special meeting of the Management Committee or appropriate sub-committee or via written resolution in line with Rule 55
- 3.16.3 Any such action is to be reported to the next Management Committee meeting.

Written Resolutions



Where a matter does not fall within the scope of Urgent Business, however, a resolution is required in advance of the next scheduled meeting, a decision may be made via written resolution in line with Rule 55. A written resolution signed by not fewer than three quarters of the Committee Members or three quarters of the members of a sub-committee will be as valid as if it had been passed at a Committee Meeting or sub-committee meeting duly called and constituted.

Decisions Contradictory to Previous Decisions

- 3.17.1 The Committee may not overturn a previous decision within a period of 6 months without support of two thirds of the Committee Members present.

Minutes

- 3.18.1 The requirements for minute taking are detailed within Section 62 of the Rules.
- 3.18.2 The Secretary, or a nominated depute, in consultation with the chair of the meeting, shall prepare a minute of that meeting. Wherever possible the minute will be issued within 7 days of the meeting and submitted to the following ordinary meeting of the Committee.

4. Management Committee Succession Planning and Recruitment

- 4.1 Succession planning and recruitment will be carried out in line with the Governing Body Members Succession Planning and Recruitment Policy. This process will be informed by the annual review process in line with the Annual Review Policy for Governing Body Members.
- 4.2 If Office Bearers are due to step down or intend to resign at the AGM, where possible they should notify the Convener (or in the case of the Convener the Vice-Convener) in advance so a process of identifying a successor may commence. Wherever possible a designate will be identified prior to the AGM, usually through the appraisal process, so a period of handover can be implemented. A handover period of at least 2 months is preferred.
- 4.3 Where possible any Management Committee Member planning to stand down at the AGM, should notify the Convener in advance, in order to identify the number of vacancies to be filled at the AGM. Two months' notice is preferred.



- 4.4 Office Bearers are elected at the Management Committee meeting following the AGM. Coopteers are not able to vote on the election of Office Bearers or be elected as an Office Bearer in line with Rule 42.2.

5. Entitlements, Payments and Benefits and Declarations of Interest

- 5.1 Any Committee Member who is personally interested in any way whatsoever in a contract or other transaction which is to be discussed by the Management Committee or sub-committees shall immediately disclose such an interest. If there is any doubt as to whether a conflict of interest has arisen, then the Management Committee will decide on the matter. The Committee Member will not be allowed to vote on the issue or remain during its discussion. This applies in like manner to a Committee Member who has a close relative so interested. All such declarations shall be recorded in the minute of the meeting.
- 5.2 Further details on the declaration and management of such conflicts are detailed within the Entitlements, Payments and Benefits Policy.
- 5.3 No Committee Member, by virtue of office or employment, may accept any fee or reward for work undertaken on behalf of Loreburn unless a policy is in place for Management Committee remuneration which has been agreed by the Regulatory Body.
- 5.4 Any instances of non-compliance shall be reported to the next meeting of the relevant committee.

6. Employees Interests

- 6.1 All employee interests will be declared and managed in line with the Entitlements, Payments and Benefits Policy.
- 6.2 No Committee Member of the Association may recommend anyone for appointment or promotion (except as part of a formally appointed interview panel); although, if requested a written reference can be given.
- 6.3 No candidates who were employees in the last 12 months may be reappointed or engaged as self-employed contractors. This may occur after that period has elapsed with such appointment required to be approved by the relevant Director who will keep a record justifying why the appointment was made. Such cases must be entered into the record as set out in 8.1.



7. Essential Functions of the Management Committee

- 7.1 The Management Committee is responsible for directing and controlling the organisation in compliance with the standards set by Scottish Ministers, the Scottish Housing Regulator, Care Inspectorate and the Office of the Scottish Charity Regulator amongst others.
- 7.2 The Management Committee is responsible for the:
- (a) Approval of, and ensuring compliance with, the Association's mission, values, strategies and strategic objectives including putting in place a framework for approving policies, procedures and plans to achieve these to ensure the Association's long term success.
 - (b) Appointment of (and if necessary dismissal of) the Chief Executive and Directors.
 - (c) Approval of the salary, benefits and terms of employment of the Chief Executive and Directors.
 - (d) Approval, annually of a financial budget and long-term business plan and monitoring the performance of the Association in accordance with the plans, budgets, controls and decisions.
 - (e) Satisfying itself as to the integrity of financial information and approve the annual Financial Statements prior to publication, including the Annual Assurance Statement, compliance with internal controls and the assessment of compliance with the Regulatory Code.
 - (f) Establishing, overseeing and reviewing annually a framework of delegation and systems of internal control.
 - (g) Approval of the framework for the identification and management of risk including the reporting of these to the Management Committee, to safeguard the assets of the Association.
 - (h) Agreement or ratification of all policies and decisions that might create significant financial or other risk to the Association or which raise material issues of principle.
 - (i) Assessing how the Association follows the recommendations of the Regulatory Code of Governance and state compliance and noncompliance in its annual review and accounts.
 - (j) Satisfying the Management Committee that the organisation's affairs are conducted lawfully and in accordance with generally accepted standards of performance, probity, good practice and regulatory requirements. At all times when the Association is regulated as a provider of social housing the Management Committee shall ensure that the Association takes account of any obligation imposed by the Regulator in exercise of its powers.



- (k) Approving responses to national consultations.
 - (l) Provide timely and constructive challenge to the Executive Officers, holding them accountable for delivery of their agreed work plans, and providing such advice and support as shall be necessary.
- The Policy Framework is available as Appendix 2.*

8. Matters Reserved for the Management Committee

8.1 The following items are not delegated to a sub-committee:

- (a) Approval of new business activities or cessation of a material existing business.
- (b) Approval of changes to the corporate structure, including any new subsidiaries.
- (c) Approval of resolutions to be put forward by the Management Committee at a general meeting.
- (d) Changes to the structure, size and composition of the Management Committee.
- (e) Approval of Committee membership, including Convener and Committee/sub-committee Terms of Reference.
- (f) Where the Association has a right to make an appointment to the Board of another organisation the person(s) who shall fulfil such a role.
- (g) Approval for development of new housing for rent or sale or other major capital projects including setting budgets and monitoring performance against budget.
- (h) Agreement of all new funding and loan hedging arrangements.
- (i) Appointment of External Auditors (for approval at a general meeting).
- (j) Approval of the Association's Rent and Service Charge Policies.
- (k) Any changes to the Association's registration under the Financial Conduct Authority Co-operative and Community Benefit Societies Act 2014 Registration number 2110R(S) or its status as a charity and registered social landlord.
- (l) Ensuring adequate succession planning for Management Committee and senior management appointments.
- (m) Any conflicts of interest arising for individual Committee Members.
- (n) Changes to this schedule of matters reserved for Committee decisions.

9. Committee Delegations to Chief Executive and other officers



- 9.1 The Chief Executive shall be responsible for ensuring that remits from Management Committee are carried out in line with current policy and procedures.

10. Delegations to Sub-Committees

- 10.1 The Management Committee can delegate its powers to sub-committees made up of Committee Members, except items reserved for the Management Committee.
- 10.2 The role of the sub-committees is to be set out in their Terms of Reference (as per Section 12 of the Standing Orders) which will be agreed by the Management Committee. The Terms of Reference will be reviewed by the Management Committee at least annually.
- 10.3 The Management Committee agrees the members of sub-committees. Responsibility for selecting and appointing the chair is delegated to the subcommittees.

11. Sub-committee Roles and Remits

- 11.1 A list of sub-committees and their membership will be agreed at the meeting following the AGM. The Management Committee will delegate election of the chair to the committee members of the sub-committee.
- 11.2 The Committee is not obliged to maintain sub-committees and may dissolve or create sub-committees during the business year.
- 11.3 Sub-committee procedures will follow those of the Management Committee as set out in the Standing Orders.
- 11.4 Sub-committees will elect a depute chair from their membership.
- 11.5 Where there is a requirement for a particular issue to be addressed the Management Committee or relevant Sub-Committee may request for a Task and Finish Group to be established that will report to the Management Committee. This group may be made up of Committee Members as well as staff depending on the scope of the task and will procure external expertise where required. Task and Finish Groups can be disbanded at any time with the agreement of the Management Committee/relevant sub-committee.

Achieving Outcomes



11.6 In order to achieve the outcomes, sub-committees Members shall:

- a) read papers prior to the meeting to allow time for debate and decision making.
- b) Raise any significant queries/concerns with Report Author and the Head of Governance & Assurance in advance meetings to ensure all necessary information is available for presentation to all Members at the meeting.
- c) Papers “To Note” are simply noted unless issues are raised in advance to the Report Author and Head of Governance & Assurance or key matters are highlighted by author
- d) Set up Task and Finish groups to address key short-term issues.

11.7 In order to support the Committee, Officers shall :

- a) produce papers for approval in the agreed format.
- b) produce papers in line with the terms of reference of the relevant sub-committee.
- c) produce papers that consider trends and projections rather than information at a point in time.
- d) keep the number of items on the agenda minimal and only include items that add value to the business and those that are required by legislation/good practice.
- e) Present further detail on the paper for approval at the meeting covering only additional themes not already covered in the paper or to highlight key issues and/or risks.
- f) If a paper is for noting, then attendance of author is not required at the meeting unless requested by a Member of the sub-committee in advance.

12. Sub-committees Terms of Reference

People and Culture Sub-committee

- 12.1 The role of the People & Culture Sub-Committee is to champion, support and oversee new ideas and approaches to promote continual improvement relating to people, culture and organisation development and to review the Group’s performance in these areas. The People & Culture Sub-Committee will report to the Management Committee making recommendations as required and act with delegated authority on matters as defined within the Terms of Reference.



The People & Culture Sub-Committee are responsible for overseeing and monitoring progress and performance of human resource and culture related matters against the Key Performance Indicators and the People & Culture Strategy outcomes.

12.1.1 Terms of Reference

The sub-committee will have authority to make recommendations to Management Committee for:

- (a) Remuneration and succession planning of the Chief Executive and Directors
- (b) Rewards and Remuneration Policy and framework and associated annual budget proposals
- (c) The People & Culture Strategy.
- (d) Contractual issues including optional amendments to terms and conditions and pensions affecting 20% or more full time equivalent posts
- (e) Remodeling the organisational structure to achieve the Group's objectives where 20% or more full time equivalent posts will be affected.
- (f) Hear appeals relating to HR investigations or enquiries and present findings and recommendations to the Management Committee
- (g) Any strategic matter or policy amendment which might create significant remuneration or human resource risk or benefit to the Group and/or its employees as identified by the Management Committee, the People & Culture Sub-Committee or the Executive Team.

The sub-committee will have delegated authority to approve:

- (a) Organisational staffing and H R issues relating to 10-20% of posts (excluding executive level posts) including remuneration, redundancy and severance payments. Where such matters cannot be accommodated within meeting schedules, matters will be dealt with under the Urgent Business procedure of these Standing Orders.
- (b) Remodeling the organisational structure to achieve the Group's objectives where between 10-20% of full time equivalent posts will be affected.
- (c) Organisational development such as culture change programmes and training, development and accreditation programmes in line with agreed strategic objectives of the Corporate Plan.
- (d) Succession planning excluding Executive level posts



- (e) recommendations from the Executive Team to tackle under performance or address culture issues (excluding actions relating to the Groups reward and remuneration policies and framework which will be reserved for the Management Committee).
- (f) Nonmaterial Amendments to the staff handbook and associated guidance documents for Heads of Service relating to HR and organisational culture (i.e where contractual conditions and remuneration are not impacted and proposals are in line with agreed strategic direction of the Corporate Plan).
- (g) The Sub-Committee will have delegated authority to represent the Management Committee on recruitment and disciplinary panels where agreed with the Convener.

12.1.2 Quorum

The sub-committee will comprise of up to 5 Committee Members and the quorum will be 3.

Where a quorum is not achieved, the Members present may informally discuss what would have been the business of the meeting. The Members present will not have the authority to reach any decisions on the relevant matters. It will be open to the Members present to propose to the Convenor any relevant matters of business for inclusion on the agenda of the Management Committee at their next available meeting. Where the Members present are concerned that certain decisions require urgent resolution those Members can propose to the Chief Executive or Convener that those decisions should be referred to Office Bearers in line with the Urgent Business procedure of these Standing Orders.

12.1.3 Management Committee

Recommendations from the People and Culture sub-committee will be presented to Management Committee as required in line with the Terms of reference set out at 12.1.1.

Minutes of meetings will be submitted to the next Management Committee meeting. Items will not be redacted within the minutes.

Audit and Risk Sub-committee



12.2 The primary role of the Audit & Risk Sub-committee is to provide assurance to all stakeholders that Loreburn's financial and internal control processes are robust, effective and compliant. The sub-committee will ensure that there is a long-term sustainable business plan that is flexible to meet the changing strategic needs of the business. The sub-committee will monitor, manage and ultimately seek to reduce risk to an agreed acceptable level

12.2.1 Terms of Reference

The Audit and Risk sub-committee is responsible for:

External Audit:

- (a) Recommending to the Management Committee, following an approved tendering process the appointment of the External Auditor, their reappointment or removal (for approval by shareholders at the relevant AGM).
- (b) Approving the remuneration and terms of engagement of the External Auditor.
- (c) Annually review the External Auditor's performance and consider their objectivity, effectiveness, value for money and independence, taking into consideration relevant UK professional and regulatory requirements.
- (d) Monitoring that approved recommendations in External Audit Reports and Audit Management Letters are implemented.
- (e) Meeting with the auditor prior to the annual audit commencing to discuss the audit planning memorandum to ensure all key risk areas are covered in the forthcoming audit
- (f) Holding at least one meeting a year with the External Auditors without the Chief Executive present.
- (g) The Audit Committee will review in detail the audit findings prior to presentation to the Management Committee

Internal Audit

Internal Auditors will be appointed primarily to undertake reviews of processes and systems..

- (a) Recommending to the Management Committee, following an approved tendering process, the appointment of the Internal Auditor,



their reappointment or removal. It is recommended good practice that your internal and external audit auditor are not the same firm.

- (b) Approving the remuneration and terms of engagement of the Internal Auditor.
- (c) Annually review the Internal Auditor's performance and consider their objectivity, effectiveness, value for money and independence. The review should determine if value for money is being provided and whether the Internal Auditor is effective and independent and in particular that the Internal Auditor has no conflicts of interest with the External Auditor.
- (d) Approving the annual Internal Audit Plan and if needed directly commission work.
- (e) Meeting with the Internal Auditor for consultation, with or without the presence of officers and for dealing with any serious reservations which the Auditor may express arising from their work plan, particularly in relation to the control environment.
- (f) Considering the finding of Internal Audit Reports and the officers' responses to recommendations, ensuring that the compliance action is appropriate and timely, monitoring progress as appropriate.
- (g) Holding at least one meeting a year with the Internal Auditors without officers present.

Treasury

- (a) Approve the annual treasury strategy and policy
- (b) Annually review long term financial requirements (> 5 Years)
- (c) Review of short and medium terms (< 5 years) financial requirements. This will be reported on a quarterly basis to the board.
- (d) Review NPV assumptions as required.
- (e) Annually explore ways of increasing covenant headroom capacity. Ensure that the covenant headroom is adequate to support Development Plans.

Accountability and Internal Control

- (a) Reviewing the annual Financial Statements before they are presented to the Management Committee, particularly selection and monitoring compliance with accounting standards.
- (b) Reviewing an annual report on internal controls prior to the Management Committee approving the Financial Statements focusing on:
 - State of control systems
 - State of reporting processes



- Performance of External Auditors
 - External Audit Management letters
 - Performance of Internal Auditors
 - Major issues arising from Internal Audit Reports
 - Regulatory Audit Reports – if any.
- (c) Ensuring that appropriate internal controls and risk management procedures are in place.

Risk

- (a) Assisting the Management Committee in providing a sound approach to risk management and monitoring by:
- Promoting a culture of risk management
 - Monitor the Association's risk strategy and regularly review the Risk Register
 - Consider and advise the Management Committee on risks relating to new initiatives.
- (b) Reporting to the governing body, identifying any matters in respect of which it considers that action or improvement is needed and making recommendations as to steps to be taken to mitigate risk.
- (c) Monitor and review policies and practices for the prevention and detection of fraud.

12.2.2 Quorum

The sub-committee will comprise of up to 5 Committee Members and the quorum will be 3.

Where a quorum is not achieved, the Members present may informally discuss what would have been the business of the meeting. The Members present will not have the authority to reach any decisions on the relevant matters. It will be open to the Members present to propose to the Convenor any relevant matters of business for inclusion on the agenda of the Management Committee at their next available meeting. Where the Members present are concerned that certain decisions require urgent resolution those Members can propose to the Chief Executive or Convener that those decisions should be referred to Office Bearers in line with the Urgent Business procedure of these Standing Orders.



12.2.3 Management Committee

Recommendations from the Audit and Risk Sub-committee will be presented to Management Committee as required as set out under terms of reference (12.3.1).

Minutes of meetings will be submitted to the next Management Committee meeting. Items will not be redacted within the minutes.

Dumfries & Galloway Homes

Dumfries & Galloway Homes (D&G Homes) is a wholly owned subsidiary of Loreburn Housing Association. The role of D&G Homes is to deliver activities and innovation that complement and support the parent company. D&G Homes adhere to the Articles of the Association.

The Intra-group Agreement and Service Level Agreement detail the responsibilities of the Parent and Subsidiary company. In line with the aforementioned agreement D&G Homes will comply with all reasonable advice from the Parent company in relation to probity and management.

12.4.1 Terms of Reference for D&G Homes Board

The Board will have authority to make recommendations to Management Committee for:

- (a) Appointment and removal of Directors
- (b) Approval of the Business Plan and Corporate Plan including strategic objectives
- (c) Approval of the budget
- (d) Approval of the 30 year stock investment programme
- (e) Transfer and/or disposal of properties from DG Homes portfolio
- (f) Organisational structure, introduction of new services and cessation of services
- (g) Acquisition and development programme
- (h) Matters relating to management fees including any associated write-offs or amendments
- (i) Any strategic matter which might create significant risk or benefit to the Group and/or its employees as identified by the Management



Committee, the Board or the Executive Team including but not limited to financial and loan agreements and securitisation or properties.

The Board will have delegated authority to approve:

- (a) Statutory accounts
- (b) Organisational matters that align with the approved strategic objectives of the Group and which can be accommodated within the approved budget and risk appetite of the Group (excluding matters referred to at 12.4.1 a – i)
- (c) Appointment of consultants/agents
- (d) Lease agreements
- (e) Key Performance Indicators
- (f) Approval of tenders in line with Financial Regulations
- (g) Take action on internal and external audit findings
- (h) Approval of operational policies in line with the Policy Framework

Quorum

The quorum will be 3 Directors for the fixed period of these Standing Orders.

12.4.2 Management Committee

Recommendations from the Board will be presented to Management Committee in line with the authority set out under the terms of reference (12.4.1). As a subsidiary of Loreburn Housing Association with a core purpose to support the objectives of the parent body, D&G Homes will not propose recommendations that expose the parent body to an unacceptable level of financial or reputational risk and will seek advice from the Executive Team of the parent body with regards to levels of risk deemed acceptable to the Group. Members of the Board will not be required to abstain from discussions relating to DG Homes activities when acting as Members of Loreburn Housing Association's Management Committee however will be required to abstain from decision making where a conflict of interest is identified. Reports provided by DG Homes to Loreburn's Management Committee should contain information on level of risk (both in terms of likelihood and severity) and be accompanied by a statement of the position on such risk by the Loreburn Executive Team.



Minutes of meetings will be submitted to the next Management Committee meeting. Items will not be redacted within the minutes.

13. Loreburn Executive Team

- 13.1 The Loreburn Executive Team comprises the Chief Executive, the Director of Finance & Corporate Service, the Director of Operations and the Director of People & Culture. The Executive Team will meet every 4 weeks.
- 13.2 The Executive Team are responsible for the effective operation of the business in line with the Delegated Authorities set out within the Standing Orders and Financial Regulations. The Executive Team cannot approve any matters reserved for the Management Committee or Sub-Committee as defined by the Rules, Standing Orders and Financial Regulations (except under extreme circumstances and where such powers are deemed a necessity in line with the Business Continuity Policy).
- 13.3 The purpose of the Executive Team is to:
- manage the day to day operation of the business effectively to fulfil the strategic ambitions of the Management Committee in line with delegated authorities.
 - ensure the Management Committee has the relevant information to set and monitor the performance of the Association and its staff against the strategic objectives of the organisation
 - ensure the Management Committee is presented with the relevant information timeously to oversee and scrutinise the financial performance of the association to ensure risk is managed effectively and monies are used effectively

13.3.1 Terms of Reference

The Executive Team have delegated authority to approve:

- (a) Tenders (in line with authorisation levels set within the Financial Regulations (i.e up to £500K)
- (b) Procurement Project Plans (in line with authorisation levels set within the Financial Regulations (i.e up to £500K)
- (c) Action Plans supporting Strategies
- (d) Operational Policies (including delegation of approval to Management Team for Operational Policies as deemed appropriate).



- (e) Bad Debt Write-Offs (in line with Income Maximisation Policy)
- (f) Preparation and submission of statutory financial returns (Delegated to Director of Finance & Corporate Services)
- (g) Health & Safety matters in line with the remits of the Health & Safety Executive Group.
- (h) Staffing and organisational matters excluding matters reserved for the Management Committee or delegated to the People & culture Sub-Committee i.e matters affecting up to 10% of full time equivalent posts.
- (i) Recommendations to the Management Committee/relevant Sub-Committee in line with the Standing Orders.
- (j) All matters not reserved for Management Committee or Sub-Committees within the Rules or Standing Orders and in line with authorisation levels set within the Financial Regulations

12.1.2 Quorum

The Executive Team comprises 4 Members and the quorum will be 3. Where the Chief Executive is not present the meeting shall only proceed where there Chief Executive has agreed and appointed a depute for the purposes of the meeting. In such circumstances the Chief Executive may remove any items from the agenda until they can be presented at a meeting with the Chief Executive present.

12.1.3 Management Committee

Recommendations from the Executive Team will be provided to the Management Committee/relevant Sub-Committee as required in line with the Standing Orders.

Operational updates will be provided to Management Committee as required as verbal updates or reports for noting. The Executive Team will agree at every meeting the requirement for information to be shared with Management Committee at the next available meeting. This will include any information that could impact Management Committee's ability to make informed decisions on strategic matters and effectively manage risk. Minutes of Executive Meetings will be available upon request.

14. Use of the Seal

- 14.1 The Seal must be used in accordance with Section 63 of the Rules.



- 14.2 Loreburn Housing Association adopts a policy of express Management Committee authorisation, regularly updated, for named individuals as authorised persons to sign on authority of any resolution. A registration is kept by the Chief Executive, or delegated officer, listing all documents signed on behalf of the Association.
- 14.3 Loreburn Housing Association set out in the Financial Regulations, the authorised signatories for important documents which are reviewed regularly. The arrangement is used to allow Loreburn Executive Team to also sign documents with the safeguard of a prior resolution of the Committee.
- 14.4 However, it is important to note, these safeguards will not prevent a document being legally binding on the Association if a Committee Member or the Secretary or an apparently authorised person does sign it and the signature is witnessed.
- 14.5 Due to the high risk, Loreburn Housing Association ensures all Committee Members; including the Secretary if he/she is a Committee Member fully understand the implications of signing any deed or document on behalf of the Association and having it witnessed.

15. Insurances

- 15.1 The Director of Finance and Corporate Services shall maintain, in the name of the Association insurances in respect of:
 - (a) Employer's liability
 - (b) Public liability
 - (c) All buildings and structures in the Association's ownership
 - (d) Professional indemnity
 - (e) Buildings contents (including furniture and equipment)
 - (f) Information technology equipment
 - (g) Motor vehicles owned or leased by the Association
 - (h) Lifts and other plant (i) Libel and slander
 - (j) Contractor's liability
 - (k) Directors and officers liability
 - (l) Any other insurance which the Director considers to be necessary as a cost effective method of risk management.



- 15.2 The Director of Finance and Corporate Services shall review annually the level of the Association's insurances in accordance with Chapter 23 of the Financial Regulations.

16. Amendment and Revocation

- 16.1 The Management Committee may alter, rescind or add to any part or element of these Standing Orders, provided there is no conflict with the Rules, by a simple majority vote of those present. The Chief Executive is to consider, periodically the need for amendments to Standing Orders and report on this matter to the Management Committee.
- 16.2 A copy of these Standing Orders and the Financial Regulations is to be available to Committee Members and staff of the Association.

17. Interpretation

- 17.1 Interpretation of terms in these Standing Orders shall be provided in accordance with the Rules of the Association.
- 18.2 The ruling of the Convener of the Management Committee as to the meaning or application of these Standing Orders shall be final.

List of Associated Documents

1. Loreburn Rules
2. Financial Regulations
3. Entitlements, Payments and Benefits Policy
4. Declaration of Interest Form
5. Management Committee Members Code of Conduct
6. Articles of the Association
7. Intra-group Agreement (LHA/DGH)
8. Service Level Agreement (LHA/DGH)



Appendix 1 - Schedule of Delegation



1. Governance

Level 1	Level 2	Level 3	Level 4	Level 5
Reserved for Management Committee	Delegated to Sub-committee (A&C, P&C)	Executive Team	Management Team	Delegated to Officers
1. Deciding applications for shareholding membership 2. Approving cancellations of shareholding membership in line with the Rules of the Association. 3. Appointment of the Association's Office Bearers 4. Establishment and dissolution of sub-committees, and approval of their membership, remits, terms of reference and delegated powers	1. Appointment of sub-committee chairs	1. Instruction of Submission of Notifiable Events to Scottish Housing Regulator (reporting of same to the next available Management Committee). 2. Authorisation of Management Committee reports for release to Management Committee. 3. Submission of Annual Returns to the Scottish Housing Regulator (CEO).	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Collation of data and evidence for Annual Returns to the Scottish Housing Regulator including ARC and Assurance Statement and Financial Returns.	1. Processing of applications for membership and maintaining the Association's register of shareholders 2. Administration and cancellation of shares, as provided for in the Rules 3. Maintaining the Association's governance registers including the register of interests; register of payments and benefits; and register of gifts and hospitality 4. Payment of committee members' expenses in



5. Approval of the Association's Scheme of Delegated Authority, Standing Orders and Financial Regulations 6. Approval of the Association's codes of conduct for committee members and employees, and all related group governance policies 7. Appointment of co-opted committee members and filling of casual vacancies 8. Approve all appointments to subsidiary board 9. If required, removal of members of committees, subcommittees or boards in line with the Rules.				accordance with the Association's procedures 5. Performance of those functions of the Secretary that have been delegated to staff, as stated in the Secretary's role description 6. Preparation of reports for Management Committee/Sub-Committee consideration and approval in relation to payments or benefits in accordance with the Group Policy on Payments and Benefits.
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10. Approval of payments or benefits where required by the Association's Policy				
11. Approval of use of the seal (where the seal is used)				
12. Approval of the Association's regulatory and financial returns				
13. Approval of the establishment or dissolution of subsidiaries, and appointment of directors to subsidiaries and other bodies.				
14. Approval of all leases for LHA assets				
15. Ensuring compliance with all of the Association's legal and				



regulatory duties and requirements.				
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2. Policy, Strategy & Performance Management



Level 1 Reserved for Management Committee	Level 2 Delegated to Sub- committee (A&C, P&C)	Level 3 Executive Team	Level 4 Management Team	Level 4 Delegated to Officers
1. Setting group objectives and strategy for the Association and its subsidiaries 2. Approval and monitoring of the Association's business plan 3. Approval of the business plan of DG Homes and maintaining a strategic overview of DG Homes' performance and risks 4. Approval of any other plans, policies, projections or documents that fall within the strategic role of the Management Committee, unless	1. Monitoring service/business performance for matters within each Sub-Committee's remit 2. Review and approval of policies for service delivery/business management as delegated by the Management Committee, based on the Policy Framework.	1. Presentation of strategies to Management Committee for approval. 2. Review and approval of policies for service delivery/business management as delegated by the Management Committee, based on the Policy Framework.	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Collation of data and evidence for Annual Returns to the Scottish Housing Regulator including ARC and Assurance Statement and Financial Returns. 4. Oversight and provision of all monthly,	1. Implementation of the Association's Business Plan and other strategies approved by the Management Committee 2. Provision of regular reports to the Management Committee and sub committees in relation to all aspects of the Association's performance. 3. Revision of policies, strategies and frameworks and development of new policies, strategies and frameworks for consideration and



delegated to subcommittees 5. Determining the Association's policy on business growth or diversification, and on any matters involving material changes/departure from existing policy 6. Monitoring customer complaints data at an aggregate level (as opposed to individual cases) 7. Approval to instigate legal proceedings (except for actions relating to rent arrears or other tenancy breaches which are delegated to the executive) 8. Deciding the Association's response to regulatory reports			quarterly and annual performance data. 5. Approval of policy reviews in line with delegated authority as defined in Appendix 3 of these Standing Orders.	approval of the Management Committee or the body with delegated authority to approve.
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3. Financial Management

Level 1	Level 2	Level 3	Level 4	Level 5
Reserved for Management Committee	Delegated to Sub-committee (A&C)	Executive Team	Management Team	Delegated to Officers
1. Commitment of expenditure, in line with Financial Regulations. 2. Approval/monitoring of the Association's Business Plan including cash flows and financial projections 3. Approval/monitoring of the Association's annual budget 4. Approval of quarterly management accounts 5. Approval of all loans, overdrafts or granting of security and of any on-lending to the Association's subsidiaries	1. Commitment of budgeted expenditure, where the Financial Regulations permit 2. Treasury management oversight and executive decisions relating to investments and cash management, in accordance with the Association's financial regulations	1. Monitoring and scrutiny of monthly financial performance.	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Commitment/authorisation of budgeted expenditure, subject to the limits set out in the Financial Regulations and departmental policies and procedures	1. Commitment/authorisation of budgeted expenditure, subject to the limits set out in the Financial Regulations and departmental policies and procedures 2. Administration of all insurance claims 3. Approval of committee member expenses 4. Signature of cheques, per the Financial Regulations 5. Maintenance and control of the Association's bank accounts (including payments and the moving of monies by electronic means) 6. Payroll administration, control of petty cash and the



6. Monitoring compliance with loan covenants and ensuring the Association is meeting its obligations to other funders. 7. Approval to open or close bank accounts 8. Approval of investments 9. Approval of financial regulations 10. Approval of annual rent review 11. Approval to dispose of any of the Association's property assets 12. Signature of cheques, per the Financial Regulations			4. Monitoring and scrutiny of monthly financial performance. 5. Highlighting any risks to the Executive Team.	payment of expenses to the Association's employees 7. Administration of taxation payments, including those relating to VAT, PAYE and national insurance
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4. Staffing & Organisational Management

Level 1	Level 2	Level 3	Level 4	Level 5
Reserved for Management Committee	Delegated to Sub-committee (P&C)	Executive Team	Management Team	Delegated to Officers
1. Approval of annual budget for staffing, ICT and other organisational management costs 2. Approval of any major restructuring of staffing or organisational resources 3. Appointment of the Association's senior managers 4. Arrange performance appraisal of Senior Officer	1. Contribute to reviews of the Association's workforce plans, prior to Management Committee decision 2. Scrutiny and approval of the Association's HR policies in line with the Policy Framework 3. Monitoring of employment key performance indicators (sickness levels, turnover etc.) 4. Approval/roll-out of staff code of conduct	1. Subject to budget, approval of progression of recruitment for all established posts (other than senior management posts) and temporary posts 2. Staff performance appraisals, of direct reports and oversight of appraisals for relevant directorate 3. Oversight of grievance and disciplinary matters beyond first stage. 4. Operational management of the	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Subject to budget, approval of progression of recruitment for all established posts (other than senior management posts) and temporary posts	1. Subject to necessary approval, progressing recruitment for all established posts (other than senior management posts) and temporary posts (P&C). 2. Staff performance appraisals, other than for the Senior Officer. 3. Issuing of employment contracts on behalf of the Management Committee(P&C) 4. Administration/implementation of staff training and development



5. Approves the remuneration of the Senior Officer 6. Approval of staff pension arrangements and monitoring compliance with pensions legislation 7. Approval of the Association's policies and workplans for Management Committee and sub-committee recruitment, development and training. 8. Overall responsibility for ensuring the Association complies with its legal and regulatory employer	5. Approval of staff re-grading and salary increases in line with Terms of Reference – affecting less than 10% 6. Forming an ad hoc sub-committee if required, to conduct grievance or disciplinary hearings where committee involvement is required, including hearing a complaint or grievance against the Senior Officer 7. Approve/monitor the Association's policy on health and safety at work 8. Oversee planning and implementation of committee member	Association's responsibility as an employer with regard to Health and Safety 5. Oversee all operational human resources management issues falling within the conditions of service and the Association's established policies 6. Approval of requests made by staff for flexible working under the Association's policy provided it does not affect more than 10% of the workforce. 7. Approval of service reviews where business improvements are being brought forward.	2. Staff performance appraisals, other than for the Senior Officer. 3. First stage grievance and disciplinary matters 4. Operational management of the Association's responsibility as an employer with regard to Health and Safety 5. Oversee all operational human resources management issues falling within the conditions of service and the Association's established policies for team. 5. Payroll - approval of staff expenses and overtime.	5. Administration of Payroll, staff expenses and overtime, administration of pensions (P&C, Finance) 7. Management of the Association's offices and other facilities 8. Management of the Association's ICT systems, including purchasing within the limits specified in the Financial Regulations 9. All operational human resources management issues falling within the conditions of service and the Association's established policies
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duties with regard to Health and Safety 9. Approval of staff re-grading and salary increases in line with Terms of Reference – affecting 10% or more of workforce	learning and development. 9. Approval of annual Staff Training Plan. 10. Approval of any minor restructuring of staffing or organisational resources as per the terms of reference.	8. Approval of role profile change and/or staff regrade within budget allowance affecting less than 5% of workforce with the exception of senior posts which are reserved for management committee approval.		
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5. Audit & Risk Management



Level 1	Level 2	Level 3	Level 4	Level 5
Reserved for Management Committee	Delegated to Sub-committee (A&C)	Executive Team	Management Team	Delegated to Officers
1. Appointment of Audit Committee members 2. Appointment of external auditors as approved by shareholders and appointment of internal auditors (including re-appointment and removal). 3. Formal approval of annual financial statements 4. Receipt of the external auditor's Management Letter and approval of the	1. Advise the Management Committee on the appointment and remuneration of external and internal auditors (including any circumstances involving the resignation or termination of the auditor's appointment) 2. Issue of external auditor's Letter of Engagement and approval of proposed programme/approach 3. Approval of internal audit needs assessment and annual programme of internal audit	1. Oversee ICT strategy, policies and recovery plans	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Oversee implementation of external and internal auditors' recommendations, and submission of reports to the Audit Committee	1. All routine liaison with the external and internal auditors 2. Liaison with the external auditors on the audit of the draft annual financial statements 3. Implementation of external and internal auditors' recommendations, and submission of reports to the Audit Committee and Management Committee 4. Implementation of the Association's Risk Management Strategy and procedures



Association's formal response 5. Approval of the Association's overall risk management strategy 6. Decision-making on matters raised by the Audit Committee or the Association's auditors that involve substantive and material risks to the Association's financial position, reputation or ability to meet its statutory and contractual obligations 7. Make budgetary provision to support the Audit Committee's work, including assurance reporting as well as audit services	4. Review external/internal auditor recommendations and the external auditor's Management Letter, and advise the Management Committee on agreed recommendations and actions required 5. Monitor the effectiveness of external and internal audit services 6. Scrutiny of the annual financial statements, prior to submission to the Management Committee for approval 7. Monitor implementation of the Association's Risk Management Strategy 8. Advise the Management Committee (a) quarterly, on material changes to strategic risks, and (b) annually, following an		and Management Committee 4. Oversee implementation of the Association's Risk Management Strategy and procedures.	
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	overall review of the risk register 9. Approve business continuity policy 10. Approval of business and property insurances including review of Insurance Policy. 11. Instruct investigations for the purposes of reviewing service/activity areas, or to examine suspected irregularities or failures in management and control systems			
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6. Housing Services

Level 1 Reserved for Management Committee	Level 2 Delegated to Sub- committee	Level 3 Executive Team	Level 4 Management Team	Level 5 Delegated to Officers
1. Approval of the Association's policies and budgets for housing services and for tenant consultation and participation 2. Approval of community development programme and budget 3. Approval of the annual rent increase 4. Monitor and report overall performance in relation to the Scottish Social Housing Charter 5. Monitor organisation-wide performance in relation to housing management service		1. Approval of the Association's operational policies in line with the Policy Framework. 2. Oversight of quality of outcomes, value for money and tenant satisfaction with the Association's service performance, including overall complaints issues/remedies and possible service improvements 3. Enforcement of decree for eviction. 4. Approval of leases for third parties.	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Oversight of implementation of all approved policies and service plans. 4. Monitor quality of outcomes, value for money and tenant satisfaction with the	1. Interpretation and implementation of all approved policies and service plans 2. Monitor and contribute to policy reviews on all aspects of the Association's housing services, including tenant experience and outcomes and partnerships with other agencies (e.g. on anti-social behaviour) 3. Monitor quality of outcomes, value for money and tenant satisfaction with the Association's service performance, including overall complaints



standards and targets (quarterly) 6. Approval of the granting of tenancies or other service-related issues, where required by the Association's Policy on payments and benefits 7. Monitor quality of outcomes, value for money and tenant satisfaction with the Association's service performance, including overall complaints issues/remedies and possible service improvements 8. Decide and oversee the Association's local approach to tenant consultation and resident involvement		5. Approval of connected persons allocations. 6. Approval all statutory payments to tenants and any discretionary payments provided for in the Association's policies. 7. Review and comment on the Association's proposed annual reports on the Charter and other communications about services. 8. Lead on the Association's approach to tenant scrutiny, by carrying out scrutiny activity directly and/or by supporting scrutiny activity by other groups of tenants	Association's service performance, including overall complaints issues/remedies and possible service improvements 5. The allocation of properties (unless prior Committee/LET approval is required under the Policy on Payments and Benefits) 6. Oversight, initiation and managing legal actions in respect of rent arrears and other breaches of tenancy conditions, up to the stage of enforcing decrees for eviction 7. Oversight of implementation of the Tenant Participation Strategy 8. Oversight of tenancy & lease management	issues/remedies and possible service improvements 4. Management of empty properties, including abandoned properties 5. The allocation of properties (unless prior Committee approval is required under the Policy on Payments and Benefits) 6. The provision of accommodation for homeless persons, including referrals under Section 5 of the Housing (Scotland) Act 2001 5. The granting of tenancies and occupancy agreements 7. All tenancy management matters, including the provision of tenancy support services,
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9. Lead on the Association's approach to tenant scrutiny, by carrying out scrutiny activity directly and/or by supporting scrutiny activity by other groups of tenants 10. Approval of discretionary payments to tenants and service users, in accordance with the Association's policies 11. Approve enforcement of decrees for eviction		9. Monitor quality of outcomes, value for money and tenant satisfaction with the Association's service performance, including overall complaints issues/remedies and possible service improvements. 10. Monitor and contribute to policy reviews on all aspects of the Association's housing services, including tenant experience and outcomes and partnerships with other agencies (e.g. on anti-social behaviour). 11. Monitor and agree budgets.	matters, including the provision of tenancy support services, tenancy successions, and all applications for landlord permissions	tenancy successions, and all applications for landlord permissions 8. Progressing legal actions in respect of rent arrears and other breaches of tenancy conditions, up to the stage of enforcing decrees for eviction 9. The management of leases and management agreements with third parties 10. Making all statutory payments to tenants and any discretionary payments provided for in the Association's policies 11. Decide priorities for the share of the community development budget delegated to each Neighbourhood
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		12. Approve the Tenant Participation Strategy. 13. Hearing of appeals made by customers against a decision made by the Association in line with the Allocations Policy.	12. Promote tenant involvement in work relating to the Scottish Social Housing Charter 13. The collection of rents, service charges and factoring charges, including arrears recovery 14. Implementation of the Tenant Participation Strategy 15. All matters relating to neighbour relations and anti-social behaviour 16. Implementation of the Estate Management Policy and all budgeted expenditure 17. Assessment and resolution of tenant complaints under the Model Complaints Policy
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7. Repairs & Maintenance Services



Level 1	Level 2	Level 3	Level 4	Level 5
Reserved for Management Committee	Delegated to Sub-committee	Executive Team	Management Team	Delegated to Officers
1. Approval of the Association's policies, budgets and programmes for repairs and planned/cyclical works 2. Approval of the Association's contracts for repairs and cyclical works as required in line with the Financial Regulations (i.e in excess of £500K). 3. Monitor compliance with the Association's legal obligations for stock/tenant safety 4. Monitor overall performance in relation	N/A	1. Approval of the Association's contracts for repairs and cyclical works as required in line with the Financial Regulations (i.e up to a value of £500K) and where the works have been included within the budgets and programmes approved by the Management Committee. 2. Decision-making on tenant re-charges out-with officers delegated authority in the policy. (Director of Operations) 3. Approval of payments under the statutory Right to	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Oversight & control of All budgeted property expenditure, up to the limits specified in the Financial Regulations 4. Instructing works of an emergency nature in excess of the approved property budget and/or	1. Interpretation and implementation of all approved policies and service plans 2. Approval of the Association's operational policies in line with the Policy Framework. 3. All budgeted property expenditure, up to the limits specified in the Financial Regulations 4. Instructing works of an emergency nature in excess of the approved property budget and/or the limits stated in the Financial Regulations (following authorisation by Director and Chairperson)



to the Scottish Social Housing Charter 5. Monitor organisation-wide performance in relation to repairs service standards and targets (quarterly) including quality of outcomes, value for money and tenant satisfaction with the Association's repairs and maintenance services, including overview information about complaints reasons, remedies and potential service improvements 6. Monitor and scrutinise compliance with the Association's health and safety obligations 7. Decide and oversee the local approach to		Repair scheme out-with officers delegated authority in the policy. (Director of Operations) 4. Approval of decoration allowances out-with officers delegated authority in the policy (Director of Operations)	the limits stated in the Financial Regulations (following authorisation by Director and Chairperson) 5. Oversight of Quality management and inspections 6. Oversight & reporting of Ensuring compliance with the Association's health and safety obligations	5. Implementing/monitoring all cyclical works 6. Managing/monitoring works for stock/ tenant safety, including gas servicing, asbestos management, water hygiene and lifts maintenance 7. Quality management and inspections 8. Approval of permissions to carry out alterations or improvements and of compensation payments at tenancy end 9. Ensuring compliance with the Association's health and safety obligations
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tenant consultation and communications on repairs and maintenance issues				
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8. Development & Asset Management



Level 1	Level 2	Level 3	Level 4	Level 5
Reserved for Management Committee	Delegated to Sub-committee	Executive Team	Management Team	Delegated to Officers
1. Approval of the Association's Development Strategy and Asset Management Strategy 2. Approval of the Association's Strategy and Development Funding Plan (SDFP) submission 3. Approval of the Association's annual budget (and associated programme proposals relating to development, major works and adaptations) 4. Approval to purchase land or buildings for development. Approval of borrowings and of security to be offered for approved	N/A	1. Signing of contracts in line with authority limits stated within the Financial Regulations (up to a value of £500K) 2. Approval of contract cost over-runs up to £100,000 for a single change or a cumulative total of £250,000 within the contract following contract acceptance stage and up to 50% spend of the contingency sums allowed for within the contract value. 3. Approval to issue client instructions to consultants and	1. Operational actions in line with delegated authority as defined by policy and financial regulations. 2. Proposal of recommendations to the Executive Team and Management Committee for all operational actions out-with delegated authority limits. 3. Oversight & control of all budgeted property expenditure, up to the limits specified in the Financial Regulations 4. Instructing works of an emergency nature in excess of the approved property budget and/or the limits stated in the Financial	1. Operational management of the Association's programmes for development, major works and property adaptations 2. Making grant applications to Dumfries and Galloway Council and others 3. Tender acceptance of planned maintenance projects in programme and budget, up to £50,000 4. Authorise payment of pre-contract expenditure for approved development projects in



development projects or major works project. 5. Approval of cost over-runs following contract acceptance in excess of £250,000 6. Approval of any changes or additional costs within contracts which have exceeded spend of 50% of the contingency sums within the contract value approved. 7. Approval to settle any contractual claims 8. Approval of design guides, technical briefs and policies for development and procurement in line with Standing Orders, Financial Orders and Policy Framework.		contractors exceeding £5K. 4. Appointment of technical consultants and contractors, within approved budget, based on staff selection recommendations where the costs are below £10K.	Regulations (following authorisation by Director and Chairperson) 5. Oversight of implementation & monitoring all cyclical works 6. Oversight of Managing/monitoring works for stock/ tenant safety, including gas servicing, asbestos management, water hygiene and lifts maintenance 7. Oversight of Quality management and inspections 8. Oversight of Approval of permissions to carry out alterations or improvements and of compensation payments at tenancy end 9. Oversight & reporting of Ensuring compliance with	programme and budget, up to £50,000 5. Acceptance of grant offers 6. Supervision and performance review of professional consultants and contractors 7. Issuing client instructions to consultants and contractors up to £5K. 8. Approval of home loss payments and statutory disturbance payments 9. Approval of non-statutory disturbance payments or compensation payments up to the limits stated in the Association's procedures
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9. Approval of project procurement methods in line with Procurement Policy and Procedure 10. Approval of housing mix and project briefs for approved projects 11. Review and approval of individual projects (£500K and over.) at the following key stages: project proposal stage, cost plan, tender, tender acceptance, contract management & post-completion Approve Options Appraisal for all development projects exceeding £500K including an analysis of NPV and overall cash flow implications for the Association. In the event that the project overruns			the Association's health and safety obligations	10. Submission of applications for Scottish Housing Regulator consent where required under Part 9 of the Housing (Scotland) Act 2010 11. Approval of applications from repairs and maintenance contractors to join the Association's approved standing list, and reviews of the approved contractors'.
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by 10% of initial contract value, a new options appraisal should be presented to the Committee. 12. Signing of contracts in line with authority limits stated within the Financial Regulations (Exceeding £500K) 13. Appointment of technical consultants and contractors, within approved budget, based on staff selection recommendations where the cost exceeds £10K. 14. Monitor the Association's performance in relation to the Scottish Housing Quality Standard and the Energy Efficiency Standards for Social Housing				
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15. Review resident satisfaction results for completed development and major works contracts				
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Appendix 2 – Policy Approval Framework – Schedule of Delegation

MC: Management Committee

MC (P&C): Management Committee (People & Culture)

MC (A&C): Management Committee (Audit & Compliance)

LET: Loreburn Executive Team

MT: Management Team

HSE Exec: Health & Safety Executive Group

Policy	Approval Level Required
Annual Leave	MC
Development Policy	MC
Entitlements, Payments and Benefits Policy	MC
Family leave Policy	MC
Financial Regulations	MC
Flexi Requests	MC
Flexible Working Policy	MC
Governing Body Annual Review Policy	MC
Governing Body Code of Conduct	MC
Governing Body Recruitment & Selection	MC
Homeworking	MC
Insurance	MC
Membership Policy	MC
Overarching H&S Policy Statement	MC
Procurement & VfM	MC
Rent Setting	MC
Risk Management Policy	MC
Standing Orders	MC
Time Off in Lieu	MC
Whistleblowing	MC

Employee Handbook	MC
Performance Management	MC
Redundancy Policy	MC
Reward & Remuneration Policy	MC
Service Charges	MC
Treasury Management	MC (A&C)
Code of Conduct (Staff)	MC (P&C)
Disciplinary Policy	MC (P&C)
Equality & Diversity	MC (P&C)
Learning & Development	MC (P&C)
Factoring / Shared Ownership	LET
Grievance Policy	LET
Personal Relationships	LET
Professional Boundaries	LET
Recruitment & References	LET
Safeguarding Policy	LET
Business Continuity Policy	LET
Career Break	LET
Choice Based Lettings	LET
Compensation Policy	LET
Complaints Policy	LET
Design Guide / Specification Policy	LET
Freedom of Information Policy	LET
ICT Policy	LET
Performance Framework Guidance	LET
Policy Review & Implementation Procedure	LET
Privacy Policy	LET
Protecting Adults at Risk	LET
Protecting Children & Young People	LET
Reactive Repairs	LET
Risk Flag Policy	LET



Gas Safety	H&S Exec
Adverse Event Reporting	H&S Exec
Asbestos Management	H&S Exec
CDM	H&S Exec
Fire Safety	H&S Exec
Health & Safety Responsibilities Policy	H&S Exec
Legionella Management	H&S Exec
Lone Working	H&S Exec
Electrical Safety	H&S Exec
Absence Management	MT
Alcohol and Substance Misuse	MT
Anti-Social Behaviour	MT
CCTV	MT
Company Vehicles & Occupational Driving	MT
Consultation & Communication	MT
Contract Management & Performance Monitoring	MT
Control of Noise	MT
Control of Vibration	MT
Dignity at Work	MT
Display Screen Equipment	MT
Donations Policy	MT
Emergency Procedures	MT
First Aid	MT
Food Hygiene	MT
Furniture & Equipment Policy	MT
H&S Monitoring, Audit & Review	MT
Hazardous Substances	MT
Hot Water & Hot Surfaces	MT
Income Maximisation	MT
Lifting Equipment & Operations (LOLER)	MT
Manual Handling	MT



Mobility Scooters and Power Wheelchairs	MT
Mortgage to Rent Scheme	MT
On-call Policy	MT
Payment Management Policy	MT
Personal, Protective Equipment	MT
Planned & Emergency Decant Policy	MT
Pre-Paid Credit Card Policy	MT
Risk Assessment	MT
Safety of Clients and Customers	MT
Smoking Policy	MT
Stress Management	MT
Tenancy Changes Policy	MT
Third Parties & Joint Projects	MT
Travel & Subsistence	MT
Void Property Management	MT
Volunteering	MT
Waste Management	MT
Work at Height	MT
Work Equipment & Workplaces	MT
Aid & Adaptations	MT
Alterations & Improvements	MT
Contractor's Working Arrangements	MT
Criminal records Information Policy	MT
Cyclical Compliance	MT
Domestic Abuse	MT
Estate Management	MT
Great Goodbye	MT
Menopause Guidance	MT
Pet Policy	MT
Planned Maintenance (including SHQS & EESSH)	MT
Recharge Policy	MT



Tenancy Sustainment	MT
Violence in the Workplace	MT

