



Bridgewater Housing Association Policy

Policy name	Scheme of Delegation
Policy category	Governance
Policy number	CS27
Date adopted	26 October 2022
Last review	September 2024
This review	September 2025
Next review	September 2026
Equalities impact assessment required	No
Links to other documents	<ul style="list-style-type: none"> • Financial Regulations • Board Terms of Reference/Remit • Finance & Corporate Services Sub-Committee Terms of Reference/Remit • Housing, Land & Property Sub-Committee Terms of Reference/Remit
Consultation	No

This policy can also be provided in large print, braille, audio, or other non-written format and in a variety of languages on request.

1.0 INTRODUCTION

- 1.1 This scheme of delegation (Appendix 1) is intended to ensure that the work of Bridgewater Housing Association (BHA) is carried out efficiently and effectively, within the strategic and policy frameworks agreed by the Board of BHA. Within this Scheme, the Chief Executive Officer (CEO) and Leadership Team may delegate to members of their staff teams, in accordance with job descriptions. This Scheme of Delegation forms part of BHA's Standing Orders. Alterations to the scheme can only be done with the approval of the Board.
- 1.2 This Scheme of Delegation accompanies BHA's Standing Orders, the agreed remits for the Board and sub-committees and by the role descriptions for office bearers and the CEO. This document should be read in conjunction with the Association's Financial Regulations which provide specific guidance on cost limits for relevant staff members, sub-committee and Board members.
- 1.3 **Office Bearers**, acting with the Leadership Team, have authority to:
- Represent BHA on official business, consistent with agreed policies and principles
 - Implement agreed emergency procedures and the provisions of BHA's Business Continuity Plan
 - Take urgent decisions and/or action between meetings, in consultation with the CEO
 - Take decisions on specific issues between meetings having delegated those decisions to one or more office bearers by the Board.
- 1.4 The Board delegates operational powers to the CEO who may take whatever action they consider necessary to ensure the efficient and effective management of BHA's affairs, without further reference to the Board or any of BHA's sub-committees. All actions must be in accordance with BHA's Standing Orders, Financial Regulations and Scheme of Delegation. The CEO may delegate to section heads and other senior officers, in accordance with approved job descriptions.
- 1.5 The **CEO**, in consultation with Leadership Team has authority to:
- Ensure the effective implementation of BHA's strategies, policies and plans.
 - Represent BHA on official business, consistent with agreed policies and principles.
 - Carry out all necessary legal and financial duties to ensure BHA's compliance with statutory and regulatory requirements.
- 1.6 In exceptional circumstances, prompt action can be taken without board authority e.g.
- Urgent health and safety issue's needing prompt resolution.

- Failing to act would result in significant cost or reputational damage to the Association i.e. related to disaster recovery or a tenant safety emergency.

Where emergency action has been taken the Board should be made aware of this action as soon as is practicable at the next Board meeting or by email whichever is felt most appropriate.

- 1.7 Approval from the Board or Subcommittees may be sought by email where an urgent decision is required outwith meeting cycles rather than calling a special meeting. This decision will then be reported to the following meeting of the relevant board or subcommittee.

2.0 BACKGROUND

- 2.1 Responsibility for putting BHA's policies into practice and managing the organisation and service delivery is delegated to the staff team, under the leadership of the CEO. This **Scheme of Delegated Authority** (Appendix 1) sets out what decisions the Board needs to make, and what decisions and activities it has delegated to the staff team.
- 2.2 In all day-to-day operational matters, the CEO and Leadership Team of BHA are authorised and empowered to manage the Association and its operations even where certain activities are not specifically mentioned in this **Scheme of Delegation**. Where responsibility is delegated to the staff team, the Board receives regular reports on various areas of BHA's activities including relevant strategic performance information.
- 2.3 The CEO may require any member of staff to seek his authority to do something even where this **Scheme of Delegation** (Appendix 1) gives the staff member power to do it.
- 2.4 The Board has agreed the undernoted framework for granting authority and specific delegations (Appendix 1).

3 REVIEW

- 3.1 This document will be reviewed annually, usually at the first Board Meeting after the AGM

Appendix 1 - Scheme of Delegation

Reserved to Board	Delegated to Finance and Corporate Services Sub-Committee (F&CSSC)	Delegated to Housing Land and Property Services Sub-Committee (HL&PSSC)	CEO/Leadership Team
1. Role			
1. Approval for strategy, policy, performance, implementation and variation	1. Approval of policies delegated by Board	1. Approval of policies delegated by Board	1. Accountable to Board and responsible providing advice and support by producing reports, discussion documents, strategies etc. 2. Ensuring the provision of appropriate/relevant professional and independent advice
2. Governance			
1. Governance structure (establishment of sub-committee(s); agreement/variation of remits; establishment of working groups & agreement of remits 2. Approving Standing Orders 3. Approval and implementation of Board Code of Conduct 4. Implementation of processes to investigate complaints/alleged breaches of Code 5. Ensuring maintenance of Registers of Interest 6. Ensuring compliant management of potential conflicts of interest 7. Approving delegated authorities 8. Conduct of annual Board appraisals/reviews and action plans 9. Ensuring effectiveness of governance arrangements 10. Leadership of Board Recruitment and succession planning 11. Approval of the creation or dissolution of subsidiaries, and appointment of directors to	1. Agreement/variation of remit. 2. Conduct of Sub-Committee meetings in accordance with the BHA Rules and Standing Orders 3. Approval of policies delegated by Board	1. Agreement/variation of remit. 2. Conduct of Sub-Committee meetings in accordance with the BHA Rules and Standing Orders 3. Approval of policies delegated by Board	1. Advising & supporting Board and sub-committees 2. Preparation of all reports & minutes 3. Implementation of Board learning & development and annual review programmes 4. Maintenance of all required records 5. Supporting Board in fulfilling governance responsibilities 6. Initiation of Investigation of alleged breach of Board Members' Code of Conduct per approved protocol (Chair and CEO) 7. Processing of applications for membership and maintaining the Association's register of shareholders 8. Maintaining the Association's governance registers including the register of interests; register of payments and benefits; and register of gifts and hospitality 9. Payment of committee members'

Reserved to Board	Delegated to Finance and Corporate Services Sub-Committee (F&CSSC)	Delegated to Housing Land and Property Services Sub-Committee (HL&PSSC)	CEO/Leadership Team
<p>subsidiaries and other bodies. Approval of the business plan of any subsidiary organisation 12. Approve any joint venture or setting up of Subsidiary, and any lending to other organisations, in accordance with rules and covenants. 13. Approval/refusal of applications for membership of the Association 14. Appointment of office bearers and filling of casual vacancies; appointment/replacement of co-opted members 15. Consideration of any matter referred to the Board by a General Meeting of Bridgewater's members; and reference of any matter to a General Meeting 16. Approving cancellations of shareholding membership in line with the Rules of the Association. 17. Conduct Board meetings in accordance with the BHA Rules and Standing Orders 18. Approval of the Association's codes of conduct for committee members and employees, and all related governance policies 19. Implementation of processes for investigation of a breach of the Code of Conduct 20. Implementation of procedure for investigation of a serious complaint or grievance against the Senior Officer 21. If required, removal of members of committees, subcommittees or boards of any Member 22. Approval of use of the seal</p>			<p>expenses in accordance with the Association's procedures 10. Performance of those functions of the Secretary that have been delegated to staff, as stated in the Secretary's role description 11. Submission of Notifiable Events to Scottish Housing Regulator (reporting of same to the next available Board meeting) 12. Preparation of reports for Board /Sub-Committee consideration and approval in relation to payments or benefits in accordance with policy. 13. Recording and preparation of minutes of Board/Sub-Committee meetings for approval by Board/Sub-Committee</p>

Reserved to Board	Delegated to Finance and Corporate Services Sub-Committee (F&CSSC)	Delegated to Housing Land and Property Services Sub-Committee (HL&PSSC)	CEO/Leadership Team
(where the seal is used rather than signing/witnessing to execute documents)			
3. Strategy, Policy and Performance			
1. Approving long- and medium-term strategic plan(s) 2. Development Strategy (SHIP) Oversight/monitoring implementation & outcomes 3. Approving/overseeing BP recovery/remedial action 4. Approving & overseeing implementation of business development plans 5. Setting the Mission, Vision and Values of the Association 6. Setting purpose, aims, objectives and strategy for the Association and any subsidiaries 7. Approval and monitoring of the Association's business plan 8.. Approval and review of the BHA annual Delivery Plan 9. Approval of any other plans, policies, projections or documents that fall within the strategic role of the Board Committee, unless delegated to subcommittees 10. Deciding the Association's response to regulatory reports 11. Approval for strategy, policy, performance, implementation and variation 12. Setting Purpose and Principles (e.g. fairness, transparency, engagement, accountability)	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 Board, based on the annual programme of policy reviews. (An annual policy review programme will be set out by the Board)	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 Board, based on the annual programme of policy reviews. (An annual policy review programme will be set out by the Board)	1. Advising Board 2. Accessing appropriate specialist/professional advice 3. Developing/drafting plans and strategies for consideration 4. Supporting effective Board engagement in planning 5. Evidencing/reporting to Board on implementation/performance/outcomes 6. Exercising operational control and direction 7. Initiating actions; monitoring outcomes. 8. Operational delivery 9. Evidencing implementation via operating practices 10. Implementation of the Association's Business Plan and other strategies approved by the Board 11.. Preparation, implementation and operational management of the Operational Plan 12. Provision of regular reports to the Board and sub committees in relation to all aspects of the Association's performance. 13. Revision of policies, strategies and frameworks and development of new policies, strategies and frameworks for consideration and approval of the Board or the body with delegated authority to approve.

Reserved to Board	Delegated to Finance and Corporate Services Sub-Committee (F&CSSC)	Delegated to Housing Land and Property Services Sub-Committee (HL&PSSC)	CEO/Leadership Team
			14. Operational delivery of mission, vision, values and strategic objectives
4. Performance Oversight			
1. Agreeing performance standards 2. Reporting standards (frequency, scope, format) 3. Benchmarking; peer group selection		1. Monitoring of Complaints Handling Procedure on a bi-annual basis	1. Delivery of services to tenants and other customers in accordance with all requirements & expectations 2. Supporting & acting on customer feedback; reporting to GB 3. Managing performance; evidencing & reporting to GB 4. Managing and implementing the Complaints Handling Procedure in accordance with SPSO Guidance
5. Organisational Culture			
1. Defining expectations as to how the values will be exhibited in e.g. service delivery, communication, employment – reflected in policies and organisational practice	1. Approval of relevant policies and initiatives		1. Evidencing implementation 2. Advising Board on policy considerations /implications 3. Overseeing effective implementation throughout organisation (policy development, implementation, practice) 4. Effective/appropriate delegation to senior staff
6. Legal Compliance			
1. Equalities 2. Freedom of Information 3. Charities 4. Whistleblowing 5. Contractual terms 6. Statutory Consent	1. Health and safety 2. Employment 3. Freedom of Information and GDPR	1. Tenancy (including allocations & lettings) 2. Homelessness 3. Environmental 4. Public Procurement 5. Tenant and Resident Safety	1. Advising Board on all obligations 2. Ensuring and evidencing organisational compliance 3. Effective delegation 4. Ensuring access to required knowledge & expertise (internal & external sources) 5. Maintenance & implementation of all organisational policies 6. Implementing & observing all safety requirements 7. Maintaining all necessary certificates

Reserved to Board	Delegated to Finance and Corporate Services Sub-Committee (F&CSSC)	Delegated to Housing Land and Property Services Sub-Committee (HL&PSSC)	CEO/Leadership Team
			8. Ensuring implementation of all necessary procedures (internal and external) to achieve compliance
7. Regulatory Compliance			
<ol style="list-style-type: none"> 1. Ensuring compliance with Regulatory Standards of Governance and Financial Management; overseeing/maintaining evidence of compliance 2. Approving Annual Assurance Statement; oversight of implementation of improvement plans 3. Ensuring timely submission of all required regulatory returns 4. Appointing internal auditors. 5. Approving: <ol style="list-style-type: none"> a. ARC b. Five/Thirty Year Financial Projections c. Loan Portfolio Return(s) 6. Ensuring compliance with Notifiable Events requirements; overseeing resolution of NEs 7. Obtaining required regulatory Consent(s) 8. Ensuring compliance with OSCR, FCA reporting requirements 9. Ensuring compliance with Companies House requirements 10. Agreement to seek approval for disposal of assets under Section 66 of Housing (Scotland) Act 2001(and its successors) except leases which can be approved by LT as per policy 	<ol style="list-style-type: none"> 1. Approval of Payments and Benefits in accordance with Bridgewater's Entitlements, Payments and Benefits Policy (Staffing); by email outwith meeting cycle 2. Approval of annual IA plan 	<ol style="list-style-type: none"> 1. Approval of Payments and Benefits in accordance with Bridgewater's Entitlements, Payments and Benefits Policy (Tenancy); by email outwith meeting cycle 2. Approve Annual Leasing Report 	<ol style="list-style-type: none"> 1. Preparation of all required submissions 2. Ensuring timely Board consideration Provision of all supporting information 3. Obtaining and reporting on independent validation 4. Development & maintenance of assurance evidence bank 5. Management of internal audit programme; development of management responses; reporting to Board 6. Implementation of IA recommendations 7. Preparation of all regulatory returns 8. Liaison with SHR 9. Approval and reporting to Board of Payments and Benefits in accordance with Bridgewater's Entitlements, Payments and Benefits Policy 10. Reporting progress with Business Plan quarterly and annual update 11. Submit Annual Returns to all statutory and regulatory bodies following Board Approval or where Board Approval is not required 12. Approval of leases and reported to Sub Committee and SHR annually) 13. To report Notifiable Events as they occur and inform Board and

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			Scottish Housing Regulator, and any other relevant bodies
8. Constitutional Compliance			
<ol style="list-style-type: none"> Ensuring compliance with: Co-operative and Community Benefits Act (2014) Companies Act (2006) Charity Trustees and Investment (Scotland) Act (2005) Approving Rules and amendments Conduct of Board meetings in accordance with rules (e.g. quorum, minutes, conflicts of interest) Conduct of AGM in accordance with Rules Oversight of elections and retirements from the Board Election of Chair and other office-bearers Compliance with 9-year 'rule' Authorising use of the Seal 	<ol style="list-style-type: none"> Approval of draft minutes of Sub-Committees 	<ol style="list-style-type: none"> Approval of draft minutes of Sub-Committees 	<ol style="list-style-type: none"> Ensuring & evidencing compliance Supporting OBs & BOARD in fulfilling constitutional responsibilities Obtaining legal/specialist advice to support compliance Ensuring AGM and BOARD elections conducted as required Ensuring all BOARD meetings are appropriately constituted, conducted & recorded Supporting annual programme of Board reviews/appraisals Supporting pro-active Board recruitment & succession planning
9. Public Statements			
<ol style="list-style-type: none"> Agreeing public statement strategy Determining/approving corporate publication style 			<ol style="list-style-type: none"> Making public statements on behalf of organisation in accordance with agreed policy & strategy
10. Finance & ICT Management			
<ol style="list-style-type: none"> Recommend appointment of Auditors to AGM Consider annual Management letter/Letter of Representation Annual budget approval (Note 1) Annual rent increase Financial forecasts demonstrating viability 	<ol style="list-style-type: none"> Approve and review IT Strategy and associated Policies – recommending to Board where appropriate significant financial implications of change Commitment of budgeted expenditure, where the Financial Regulations permit. 	<ol style="list-style-type: none"> Periodic budget oversight & monitoring Approval of budget variances above agreed thresholds 	<ol style="list-style-type: none"> Implementing and ensuring achievement of budget Preparation of all management reports Presentation of supporting information/evidence to inform Board decision-making

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6. Assumptions – ensuring reasonableness 7. Scenario planning & stress testing 8. Treasury management policy/strategy & planning (Note 2) 9. Approving investment institutions, instruments and terms 10. Approving borrowing terms 11. Agreeing thresholds for executive delegation (e.g. short-term deposits) 12. Approval/monitoring of the Association's Business Plan including cashflows and financial projections 13. Approval of budget variances above agreed financial thresholds 14. Approval of all loans, overdrafts or granting of security. 15. Approval of terms of borrowing 16. Monitoring compliance with loan covenants and ensuring the Association is meeting its obligations to other funders. 17. Approval of Treasury Management strategy, planning and policy 18. Approval of financial regulations 19. Approval to dispose of any of the Association's property assets Notes (1) CEO and Chairperson have authority to commit expenditure in emergency situations and/or in excess of approved budget	3. Scrutiny and review of Annual Accounts and Financial Statements and moving approval of adoption of Annual Accounts to Board. 4. Review the Association's Financial Regulations, accounting procedures and financial reporting arrangements. 5. Approval of changes to mid-year budgets where surplus is not reduced against the budget approved by Board. 6. Review and approval of the Association's banking requirements and arrangements (including operational, borrowing and investment), and making recommendations to the Board. 7. Review of the Association's borrowing powers and making recommendations to Board. 8. Monitoring and review of the budget and cash flow projections quarterly. 9. Review and approve the quarterly Management Accounts and drawing any matters of concern to the attention of the Board. 10. Ensuring that PAYE declarations, Pension Fund arrangements, and all employee returns are made timeously.		4. Approving budget virement within delegated authority 5. Advising and supporting Board 6. Accessing appropriate specialist / professional advice 7. Developing policies and strategies 8. Evidencing/reporting to Board on implementation 9. Monitoring performance / trends / outcomes 10. Maintaining covenant compliance 11. Managing borrowing and investments 12. Overseeing LT exercise of delegated authorities 13. Evidencing compliance with policy & Board decision-making 14. Approving the opening and closing of bank accounts 15. Approving application(s) for company credit card(s); authorising users; agreement of individual and collective thresholds 16. . Administration of all insurance claims 17. Approval of board member expenses 18. Maintenance and control of the Association's bank accounts (including payments and the moving of monies by electronic means) 19. Treasury management transactions and executive decisions relating to investments and cash management, in accordance with the

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<p>(subject to Board reporting)</p> <p>(2) Powers delegated to Head of Finance & IT between meetings. HOF must consult with CEO and Chairperson if a new or non-approved source is involved</p>			<p>Association's financial regulations</p> <p>20. Payroll administration, control of petty cash and the payment of expenses to the Association's employees</p> <p>21. Administration of taxation payments, including those relating to VAT, PAYE and national insurance</p> <p>22. Development of finance related policies for Board approval</p> <p>23. Operational maintenance of loan covenant compliance, borrowing, loans and investments</p> <p>24. Practical preparation of Annual Audited Report and Financial Statements</p> <p>25. Practical management of discharge of security</p> <p>26. Maintenance of relationships with lenders including preparation of key documents required by lenders</p>
11. Resource Planning / Management			
<p>1. Approval of overall staffing budget</p>	<p>1. Approval of organisational structure</p> <p>2. Approval & oversight of implementation of employment policies</p> <p>3. Ensuring the provision/availability of effective staff support and appraisal arrangements</p> <p>4. Approval of staffing remuneration and benefits within</p>		<p>1. Advising Board on resource requirements</p> <p>2. Recruitment of Staff (other than Leadership team) within agreed budget</p> <p>3. Employment of temporary staff within agreed budgets and per recruitment and selection policy</p> <p>4. Ensuring necessary staff complement, equipped with</p>

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	agreed budget		required knowledge, experience, skills 5. Provision of effective support, development, and appraisal systems
12. Employer Responsibilities			
<ol style="list-style-type: none"> 1. Recruiting CEO/Senior Officer 2. Appraising the CEO/senior officer's performance 3. Office Bearers to form panel for Grievance and Disciplinary issues relating to CEO and act as appeal where required in HR cases 4. Approval of overall annual budget for staffing, ICT and other organisational management costs 5. Approval of any major restructuring of staffing or organisational resources 6. Recruitment of the Association's Leadership Team with the CEO 7. Approves the remuneration of the Chief Executive Officer Policy. 8. Approval of staff pension arrangements and monitoring compliance with pensions legislation 9. Management and monitoring of the Association's membership of Employers in Voluntary Housing (EVH) 10. Approval of offers of employment to a close contact of a governing body or BHA staff member in line with the Policy on Entitlements, Payments and 	<ol style="list-style-type: none"> 1. Approving Terms and Conditions of Employment 2. Development and negotiation of terms and conditions of employment, working environment, training and wellbeing. 3. Recruitment to LT posts (Tier 2) in accordance with policy 4. Approving external accreditation strategies; overseeing maintenance 5. Ensuring disciplinary and grievance actions are conducted in accordance with agreed policies, participating as required by policies and operational delegation 6. Defending/pursuing employment-related litigation (e.g. Employment Tribunal) 7. Staff re-grading and salary increases, outwith Bridgewater's established policies 8. Sub members to form panel for appeal etc – Employment & Governance 9. Review of the Association's workforce plans, staffing levels and structure prior to Board decision. 10. Review staff complement, structure and benefits and make 		<ol style="list-style-type: none"> 1. Monitoring/overseeing effective performance 2. Managing & supporting staff 3. Implementing staff appraisal programme 4. Implementing grievance and disciplinary processes as required 5. Recruitment of Section Heads (CEO with Board Member) 6. Ensuring appropriate arrangements within agreed policy and budget for working environment, training and development and dignity at work 7. Implementing Terms & Conditions 8. Subject to budget, recruitment for all established posts (other than Leadership Team posts) and temporary posts 9. Monitoring the effective performance of staff 10. Issuing of employment contracts on behalf of the Board 11. Administration/implementation of staff training and development 12. Payroll, approval of staff expenses and overtime, administration of pensions and other staff benefits 13. Operational management of the Association's responsibility as

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Benefits	<p>recommendations to Board where financial implications are outwith limits.</p> <p>11. Monitor staffing budgets (including for temporary cover) and to consider and approve proposals relating to additional expenditure and temporary resourcing beyond the agreed staffing establishment/budget.</p> <p>12. Scrutiny and approval of the Association's HR policies, including annual updates to the EVH terms and conditions</p> <p>13. Monitoring of employment key performance indicators (sickness levels, turnover etc)</p> <p>14. Review and oversight of redundancy and severance payments within contractual terms and approval of payments beyond conditions of service or policy.</p> <p>15. Act on behalf of the Board on personnel issues, e.g. disciplinary issues, grievances, and to ensure appropriate Board involvement in recruitment exercises following Bridgewater HA's policies.</p> <p>16. Hearing a complaint or grievance against the Chief Executive Officer in line with the Associations' Procedure for Handling a Serious Complaint against the Senior Officer.</p> <p>17. Provision of advice and support to the Board on issues relating to the support and appraisal of the Chief Executive and staff.</p>		<p>an employer with regard to Health and Safety</p> <p>14. Maintaining all necessary certification in relation to workplace health and safety</p> <p>15. Management of the Association's offices and other facilities</p> <p>16. Management of the Association's ICT systems, including purchasing within the limits specified in the Financial Regulations</p> <p>17. All operational human resources management issues falling within the conditions of service and the Association's established policies</p> <p>18. Initiation of and entering into a Settlement Agreement with an employee in line with thresholds set out in Policy</p> <p>19. Development of and monitoring of compliance with staffing and organisational management Procedures</p>

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	<ul style="list-style-type: none"> 18. Approve/monitor the Association's policy on health and safety at work. 19. Act on behalf of the Board on Health & Safety issues and policy development and to receive reports on Health & Safety with recommendations for action. 20. Oversee planning and implementation of board member learning and development. 21. Approval of annual Staff Training Plan. 22. Initial decision making on any other staffing or employment issue 23. Approval of offers of employment to a close contact of a governing body or BHA staff member in line with the Policy on Entitlements, Payments and Benefits 		
13. Audit And Risk Management			
<ul style="list-style-type: none"> 1. Identification & review of key strategic risks 2. Identification of risk appetite 3. Approval of risk management framework 4. Appointment of Finance and Corporate Services Sub-Committee members and Chair 5. Approval of appointment of external and internal auditors (including re-appointment and removal) 6. Formal approval of annual financial statements 7. Receipt of the external auditor's 	<ul style="list-style-type: none"> 1. Identification & review of key operational risks 2. Advise the Board on the appointment and remuneration of external and internal auditors (including any circumstances involving the resignation or termination of the auditor's appointment) 3. Issue of external auditor's Letter of Engagement and approval of proposed programme/approach 4. Approval of internal audit needs assessment and annual programme of internal audit 	<ul style="list-style-type: none"> 1. Identification & review of key operational risks 	<ul style="list-style-type: none"> 1. Implementing operational risk management 2. Evidencing effective implementation 3. Management; mitigation & monitoring of all risks 4. Maintaining adequate insurance 5. Maintenance of up-to-date stock condition information 6. All routine liaison with the external and internal auditors 7. Liaison with the external auditors on the audit of the draft annual financial statements 8. Implementation of external and

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<p>Management Letter and approval of the Association's formal response.</p> <p>8. Approval of the Association's overall risk management strategy</p> <p>9. Decision-making on matters raised by the Finance and Corporate Services Sub 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</p> <p>10. Make budgetary provision to support the Finance and Corporate Services Subcommittee's work, including assurance reporting as well as audit services</p>	<p>5. Review external/internal auditor recommendations and the external auditor's Management Letter, and advise the Board on agreed recommendations and actions required</p> <p>6. Monitor the effectiveness of external and internal audit services</p> <p>7. Scrutiny of the annual financial statements, prior to submission to the Board for approval</p> <p>8. Monitor implementation of the Association's Risk Management Strategy</p> <p>9. Advise the Board (a) quarterly, on material changes to strategic risks, and (b) annually, following an overall review of the risk register</p> <p>10. Approve business continuity policy/plans</p> <p>11. Approval of office/business insurances when the policy is re-tendered</p> <p>12. Oversee ICT strategy, policies and recovery plans</p> <p>13. Instruct investigations for the purposes of reviewing service/activity areas, or to examine suspected irregularities or failures in management and control systems</p>		<p>internal auditors' recommendations, and submission of reports to the Finance and Corporate Services Sub-Committee and Board</p> <p>9. Implementation of the Association's Risk Management Strategy and procedures</p> <p>10. Preparation of Management Responses to Internal Audit Reports</p> <p>11. Preparation of internal audit needs assessment and annual internal audit programme</p>
14. Housing And Communities			
<p>1. Approval of Tenant / Customer Engagement Strategy</p> <p>2. Approval of Allocations Policy</p> <p>3. Approval of Acquisition and Disposal Strategy (Part of Asset Management Strategy)</p>	<p>1. Approve any stock disposal in line with strategy and former S66 consent</p>	<p>1. Dealing with appeals where customers have a right of appeal</p> <p>2. Monitoring of progress against Tenant / Customer Engagement Strategy</p>	<p>1. Signing tenancy agreements, Occupancy Agreements & Leases and Approval of Temporary & Supported Accommodation</p>

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<ul style="list-style-type: none"> 4. Approval of the Association's policies and budgets for housing services and for tenant consultation and participation 5. Approval of community development programme and budget 6. Approval of the annual rent increase 7. Monitor and report overall performance in relation to the Scottish Social Housing Charter 8. Monitor organisation-wide performance in relation to housing management service standards and targets. 9. Approval of the granting of tenancies or other service-related issues, where required by the Association's Policy on Entitlements, Payments and Benefits 10. Approval of Policies 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 quality of outcomes, value for money and tenant satisfaction with the Association's service performance 12. Decide and oversee the Association's local approach to tenant consultation and resident involvement 13. Oversee and support the Association's approach to 		<ul style="list-style-type: none"> 3. Approval of Local Lettings Plans and Annual Lettings Plan, including quotas 4. Approval of Tenancy and any other occupancy agreements 5. Approve Entitlements Payments and Benefits cases as per policy (E-Mail Approvals can be followed up with ratification) 6. Approve Write Offs as per Policy 7. Approve any stock disposal in line with strategy and former S66 consent 8. Monitor statistical information on the Associations' housing allocations and management of voids. 9. Monitor statistical information on service complaints and reports of anti-social behaviour 10. Review the Association's Housing Services policies in line with the policy review schedule. 11. Review and set quotas and targets for performance management. 12. Monitor and scrutinise rent collection, rent arrears, and former tenant arrears and compare with agreed targets and previous performance, and approval of arrears write off where required by Association policy. 13. Monitor and scrutinise the implementation of the Association's policy with regard to arrears management (including legal actions for 	<ul style="list-style-type: none"> 2. Agreeing ASBO or equivalent and approving recovery action for breach of tenancy in accordance with policy conditions. 3. Agreeing Eviction in accordance with legislation and policy 4. Approving the terms of the periodic satisfaction survey and commissioning the project 5. Comply with Entitlements, Payments and Benefits Policy 6. Approve Write Offs as per Policy 7. Approval to enter into leases, management agreements or leases involving heritable property with third parties including temporary decant agreements with other RSL's. 8. Purchase of Properties as per Acquisition Strategy & Budget 9. Initiating court action and enforcement of decrees for eviction (Housing Officer level) 10. Interpretation and implementation of all approved policies and service plans 11. Review of Housing Services Policies 12. Development and monitoring of compliance with Housing Serves Procedures 13. Management of empty properties, including abandoned properties 14. The allocation of properties (unless prior board approval is required under the Policy on Entitlements, Payments and Benefits)

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<p>tenant scrutiny, by carrying out scrutiny activity directly and/or by supporting scrutiny activity by other groups of tenants</p> <p>14. Establish a framework for a delegated community development budget</p> <p>15. Promote tenant involvement in work relating to the Scottish Social Housing Charter</p>		<p>recovery of possession permitted by delegated authority) and approve any proposed departure from approved policy.</p> <p>14. Approve and monitor any nominations agreements, prevention of homelessness protocols or other agreements in place with Renfrewshire Council, Health and Social Care Partnerships or other agencies.</p> <p>15. Monitor, review and make decisions on other reports presented in relation to Housing Services as appropriate.</p>	<p>15. The provision of accommodation for homeless persons, including referrals under Section 5 of the Housing (Scotland) Act 2001</p> <p>16. The granting of tenancies and occupancy agreements</p> <p>17. All tenancy management matters, including the provision of tenancy support services, tenancy successions, and all applications for landlord permissions</p> <p>18. Initiating and managing legal actions in respect of rent arrears and other breaches of tenancy conditions, up to the stage of enforcing decrees for eviction</p> <p>19. The management of leases and management agreements with third parties</p> <p>20. Making all statutory payments to tenants and any discretionary payments provided for in the Association's policies</p> <p>21. The collection of rents, service charges, factoring and other charges, including arrears recovery</p> <p>22. Implementation of the Tenant Participation/Customer Engagement Strategy</p> <p>23. All matters relating to neighbour relations and anti-social behaviour</p> <p>24. Implementation of the Estate Management Policy and all budgeted expenditure</p> <p>25. Assessment and resolution of tenant complaints under the</p>

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			<p>Model Complaints Policy</p> <p>26. Hearing of appeals made by customers against a decision made by the Association in line with the Allocations Policy.</p> <p>27. Approval of discretionary payments to tenants and service users, in accordance with the Association's policies</p> <p>28. Approve enforcement of decrees for eviction (CEO)</p>
15. Contract Compliance			
<ol style="list-style-type: none"> 1. Agreeing litigation/contract challenge/ pursuing legal remedies for loss/damage 2. Oversight of contractual terms and their fulfilment 	<ol style="list-style-type: none"> 1. Agreeing contract terms above executive thresholds (finance, insurance and governance) 	<ol style="list-style-type: none"> 1. Agreeing contract terms above executive thresholds (reactive & planned maintenance; energy efficiency; construction &/or development) 2. Care & Repair policy and strategy including business development areas 3. Tender submission approval of terms for Care & Repair Service. 	<ol style="list-style-type: none"> 1. Negotiating contracts 2. Conducting due diligence 3. Obtaining professional/specialist advice, warranties etc. 4. Reporting to Board 5. Managing & monitoring contractor performance/delivery; instructing & overseeing remedial action as required 6. Following Sub approval submission of Care & Repair tenders and business cases.
16. Procurement			
<ol style="list-style-type: none"> 1. Approval of tender acceptance for contracts in accordance with levels in procurement and financial regulations (in excess of Sub-Committee Level) 2. Approval of procurement methods for day-to-day maintenance contracts via procurement policy approval 	<ol style="list-style-type: none"> 1. Approval of tender acceptance for contracts in accordance with levels in procurement and financial regulations (in excess of LT level) 	<ol style="list-style-type: none"> 1. Approval of tender acceptance for contracts in accordance with levels in procurement and financial regulations (in excess of LT level) 	<ol style="list-style-type: none"> 1. Procurement and Appointment of Contractors and Consultants in accordance with budget, business plan and procurement policy. 2. 10% operational thresholds in place against tender costs over £50k and 20% threshold under £50k – subject to documented evidence for audit 3. Unbudgeted expenditure allowed for up to £15k – documented 4. Sign all contracts and tender

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			approvals procured and approved in line with delegated authorities including all care and repair contracts
17. Repairs And Maintenance Services			
<ol style="list-style-type: none"> 1. Approval of the Association's policies, budgets and programmes for repairs and planned/cyclical works 2. Approval of the Association's main contracts for repairs and cyclical works 3. Approval of contract terms above Leadership Team thresholds 4. Oversight of contractual terms and their fulfilment 5. Approval for litigation in relation to repairs and maintenance contracts and pursuing other legal remedies for loss and/or damage 6. Monitor compliance with the Association's legal and regulatory obligations for stock/tenant safety e.g. Energy Efficiency Standard for Social Housing (ESSH) and Scottish Housing Quality Standard (SHQS) 7. Monitor overall performance in relation to the Scottish Social Housing Charter 8. Monitor organisation-wide performance in relation to repairs service standards and targets 9. Adopt and review policy on all aspects of the Association's 		<ol style="list-style-type: none"> 1. Review the Associations Property Services policies in line with the policy review schedule. 2. Ensure the Associations' procurement policy and procedures with regard to property services related activities are implemented including approval of tenders in line with sub-committee's delegated financial authority. 3. Monitor, review and scrutinise repairs and maintenance expenditure against approved budgets. 4. Monitor, review and scrutinise repairs and maintenance performance against agreed targets and indicators. 5. Monitor, review and scrutinise landlord health and safety compliance matters with regard to property management and planned maintenance. 6. Monitor rechargeable repair processes and compare with previous performance, approving write-offs where required by Association policy and in line with authorities delegated to the subcommittee. 7. Monitor, review and make decisions on other reports 	<ol style="list-style-type: none"> 1. Interpretation and implementation of all approved policies and service plans 2. All budgeted property expenditure, up to the limits specified in the Financial Regulations 3. Instructing works of an emergency nature in excess of the approved property budget and/or the limits stated in the Financial Regulations (Chief Executive Officer and Chair) 4. Implementing/monitoring all cyclical works 5. Managing/monitoring works for stock/ tenant safety, including gas servicing, asbestos management, water hygiene and lifts maintenance 6. Quality management and inspections 7. Decision-making on tenant re-charges 8. Approval of payments under the statutory Right to Repair scheme 9. Approval of decoration allowances 10. Approval of permissions to carry out alterations or improvements and of compensation payments at tenancy end 11. Ensuring operational compliance

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<p>repairs and maintenance services,</p> <p>10. Monitor 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</p>		<p>presented in relation to Property Services as appropriate.</p> <p>8. Approval of compensation payable to tenants and service users, in accordance with the Association's agreed policies.</p> <p>9. Approval of successful tenders following procurement processes</p>	<p>with the Association's health and safety obligations</p> <p>12. Operational implementation of Association's procurement processes in relation to repairs and maintenance</p> <p>13. Negotiation of repairs and maintenance contracts</p> <p>14. Conduct of due diligence on repairs and maintenance contractors</p> <p>15. Preparations of repairs and maintenance reports to Board</p> <p>16. Obtaining professional or specialist advice in relation to repairs and maintenance</p> <p>17. Management of contractor performance and service delivery</p> <p>18. Development of repairs and maintenance policies for approval by Board</p> <p>19. Operational responsibility for tenant satisfaction surveys and implementing remedial actions in response to survey outcomes</p> <p>20. Development of and monitoring of compliance with repairs and maintenance Procedures</p>
18. Tenant And Resident Safety & Quality Compliance			
<p>1. Ensuring compliance with:</p> <ul style="list-style-type: none"> ○ Health and Safety obligations ○ SHQS ○ EESSH (and subsequent development) ○ SSHC 		<p>1. • Oversight of Tenant Satisfaction Survey(s)</p>	<p>1. Maintenance of all required records in relation to landlord safety compliance</p> <p>2. Operational delivery of compliance with health and safety obligations</p> <p>3. Operational delivery of compliance with legal and regulatory obligations in relation</p>

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			<p>to repairs and maintenance and tenant safety e.g. EESSH and SHQS</p> <p>4. Delivery of all plans, strategies & actions to achieve & maintain standards</p> <p>5. Preparation of all required records & returns</p> <p>6. Evidencing/reporting compliance</p> <p>7. Conduct of Tenant Satisfaction Surveys; reporting & acting on outcomes</p>
19. Development And Asset Management			
<ol style="list-style-type: none"> 1. Approval of formation of a development specific sub-committee or working group 2. Approving Site Acquisition (within agreed plans) 3. Approving the Affordable Housing Supply Programme 4. Approval of annual budget/programme for repairs and planned maintenance works 5. Approval of the Association's Development Strategy and Asset Management Strategy 6. Approval of the Association's annual budget (and associated programme proposals relating to development, major works and adaptations) 7. Approval to purchase land or buildings for development 8. Approval of cost over-runs following contract acceptance in 	<ol style="list-style-type: none"> 1. Agreeing savings to individual schemes – over 10% of agreed costs 	<ol style="list-style-type: none"> 1. Agreeing savings to individual schemes – over 10% of agreed costs 2. Monitoring claims against contractors/consultants 3. Dealing with appeals where customers have a right of appeal 4. Approval of applications from contractors to join Bridgewater's approved list 5. Monitoring the development and property management performance of the organisation quarterly 6. Approval and review of planned maintenance programme in accordance with the annual budget approved by Board 7. Agree the implementation of our Factoring Policy and review and agree on the annual management fee for factoring 8. Commission stock condition surveys as appropriate to identify the Associations' asset management requirements, and 	<ol style="list-style-type: none"> 1. Agreeing savings to individual schemes – up to 10% agreed costs 2. Reporting on and applying for appropriate funding and grants through the Affordable Housing Supply Programme 3. Approving individual scheme design proposals 4. Ensuring borrowings and investments comply with statutory and regulatory requirements and Bridgewater HA's Rules 5. Approval and reporting of Claims against Contractors/Consultants 6. Intimation of claims 7. Adding contractors to Bridgewater's approved list on a trial basis. Removing contractors from the list who do not perform to Bridgewater's requirements 8. Negotiating terms of loans to fund individual developments

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<p>excess of £50,000</p> <p>9. Approval to settle any contractual claims</p> <p>10. Approval of design guides, technical briefs and policies for development and procurement</p> <p>11. Approval of project procurement methods, where single stage competitive tendering is not used</p> <p>12. Approval of housing mix and project briefs for approved projects</p> <p>13. Review and approval of individual projects at the following key stages: project proposal stage, cost plan, tender, contract management, post-completion</p> <p>14. Appointment of technical consultants and contractors, within approved budget, based on staff selection recommendations</p> <p>15. Monitor the Association's performance in relation to the Scottish Housing Quality Standard and the Energy Efficiency Standard for Social Housing</p> <p>16. Review resident satisfaction results for completed development and major works contracts</p>		<p>potential planned and cyclical maintenance issues.</p> <p>9. Monitor, review and scrutinise quarterly development projects and investment major works reports.</p> <p>10. Ensure the Associations' procurement policy and procedures with regard to asset management, planned maintenance and investment related activities are implemented including approval of tenders in line with subcommittee's delegated financial authority</p>	<p>9. Implementation of planned maintenance programme and exception reporting of material variances</p> <p>10. Action required in respect of health and safety management, equal opportunities and other legal obligations</p> <p>11. Operational management of the Association's programmes for development, major works and property adaptations</p> <p>12. Making grant applications to Scottish Government, Renfrewshire Council and others</p> <p>13. Tender acceptance of planned maintenance projects in programme and budget, up to thresholds in financial regulations</p> <p>14. Authorise payment of pre-contract expenditure for approved development projects in programme and budget,</p> <p>15. Acceptance of grant offers from Scottish Government and any other sources</p> <p>16. Signing of building contracts</p> <p>17. Supervision and performance review of professional consultants and contractors</p> <p>18. Issuing client instructions to consultants and contractors</p> <p>19. Approval of home loss payments and statutory disturbance payments</p> <p>20. Approval of non-statutory disturbance payments or compensation payments up to the limits stated in the</p>

Reserved to Board	Delegated to Finance and Corporate Services Sub-Committee (F&CSSC)	Delegated to Housing Land and Property Services Sub-Committee (HL&PSSC)	CEO/Leadership Team
			<p>Association's procedures</p> <p>21. Approval of contract cost over-runs in accordance with agreed policy</p> <p>22. Submission of applications for Scottish Housing Regulator consent where required under Part 9 of the Housing (Scotland) Act 2010</p> <p>23. Operational handling of sale of assets e.g. property following approval of disposal by Board</p> <p>24. Entering into and signing wayleave agreements and deeds of servitude with utilities providers and other third parties</p> <p>25. Development of and monitoring of compliance with Development and Asset Management Procedures</p>
20. Community Support			
<p>1. 1. Approval of the Association's Strategy and Policies in relation to Volunteering, Community and Advice Services including</p> <ul style="list-style-type: none"> ○ Care & Repair ○ Community Initiatives ○ Housing Support ○ Welfare Rights and Money Advice <p>2. Approval of the Association's Strategy, Business Plan and Policies in relation to Volunteering, Community and Advice Services.</p> <p>3. Approval and monitoring of the Association's Contract and Service Level Agreements in relation to Community and Advice Services</p>		<p>1. Review and monitoring of all services supporting local communities and neighbourhoods.</p> <p>2. Review and approval of Neighbourhood Plans and / or service plans for particular programme or activities</p> <p>3. Oversight of consultation with local communities in relation to services or proposals.</p>	<p>1. Operational management of all capital and revenue programmes of community support.</p> <p>2. Making grant applications for programmes or projects of Community support.</p> <p>3. Acceptance of grant offers</p> <p>4. Supervision and performance management of consultants and contractors</p> <p>5. Development of and monitoring of compliance with Community Support Procedures</p> <p>6. Approval of donations to organisations via the Community Chest and in line with the BHA Donations Policy</p> <p>7. Reporting annually to Board on donations made to</p>

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4. Approval of all capital investment relating to Community Initiatives i.e. new community centre, new community park etc			organisations via the Community Chest