

A meeting of the Management Committee will take place on **Thursday 21 March 2024 at 7.00pm in the Hayman Room, Head Office, Haddington.**

Please note that Equality, Diversity & Human Rights Training will be held from 6.20pm, immediately prior to the Management Committee meeting.

Please advise staff if you are unable to attend.

Joyce Bolan
Secretary

B U S I N E S S

1.0 GENERAL

- 1.1 Apologies
- 1.2 Declaration of Interest by Management Committee Members
- 1.3 Minutes of 22 February 2024 – **for approval**
- 1.4 Action List – for information
- 1.5 Matters Arising

2.0 GOVERNANCE

- 2.1 Secretary's Report – **for homologation**
- 2.2 Management Committee Training Needs Analysis – **for approval**
- 2.3 Governance Standards Review – for information

3.0 PRIORITY ITEMS

- 3.1 Charitable Donations 2023/24 – **for approval**

4.0 POLICIES

- 4.1 Authorisations and Standard Charges / Allowances Policy Review – **for approval**
- 4.2 Treasury Management Policy Review – **for approval**

5.0 BUSINESS MANAGEMENT

6.0 ANY OTHER BUSINESS

DATE OF NEXT MANAGEMENT COMMITTEE MEETING

Thursday 30 May 2024 at ELHA Head Office, Haddington, at 7.00pm

Action List

Report by Martin Pollhammer, Chief Executive – for information

The table below sets out the required actions agreed at the last meeting of the Management Committee on 22 February 2024, and confirms the actions taken.

Minute Ref	Action Required	Action By	Action Taken
1.3	Publish the minutes and papers on elha.com	ES	Complete
2.1	Check void loss figures from the KPI Report	MP	Reported figures checked and correct
4.1	Accept existing changes, then circulate a final draft for comment to the Management Committee before re-presenting the Unacceptable Customer Behaviour Policy for approval	KB	To be re-presented to the May 2024 Management Committee meeting
4.2	Update Section 6.1 to ensure any issues in relation to specific needs are taken into consideration	MP	The following to be inserted: <i>However, we will take into account any specific needs a tenant may have and may consider an emergency response where individual circumstances make it reasonable to do so.</i>
4.2	Section 9.1 of the Maintenance Policy to be adjusted so that it is in line with the Association's Procurement Policy	MP	The wording in italics to be inserted: These works are usually substantial and <i>in line with the Association's Procurement Policy, Section 13.0, where they cannot be undertaken through the contract with R3, they will be tendered</i>
4.2	Section 13.1 check that Right to Repair information is automatically highlighted in My Home	KB	This is the case and staff are then involved in the repair booking process (this is one of the exceptions in the system set-up that triggers staff involvement to make sure the Right to Repair requirements are met)

Minute Ref	Action Required	Action By	Action Taken
4.2	Section 2.1 "Equalities Act" to be replaced with "Equality Act" and in Section 2.6 "unreasonably" to be replaced with "unlawfully"	KB	Complete
4.2	Section 11.3 the scope of the tenancy agreement to be checked with the Director of Housing	KB	TC Young confirm approach could be strengthened by adding a clause to the tenancy agreement, to be included in future tenancy agreements
4.2	Following the above changes, the final formatting of the Maintenance Policy to be checked, then the Policy updated on elha.com and the ELHA File Structure and the Policy Review Timetable updated	ES	Complete
4.3	The Director of Housing to consider the minuted comments, then the Communication Strategy to be updated in the ELHA File Structure and elha.com, and the Policy Review Timetable updated	KB, ES	To be considered further once the Digital Modern Apprenticeship is in post
4.4	The Rent & Service Charges Policy to be updated in the ELHA File Structure and elha.com, and the Policy Review Timetable updated	ES	Complete

Secretary's Report – for homologation

1.0 Membership

No new applications for membership have been received.

2.0 Use of Seal for Homologation

Membership certificate issued to Maureen Batten, [REDACTED],
Edinburgh [REDACTED] – Certificate Number 385

Recommendation

The Management Committee are asked to homologate the Use of the Seal.

Training Needs Analysis

Report by Brian Logan, Chair – for approval

1.0 Introduction

Training Needs Assessment (TNA) forms have been issued, with 12 out of 14 returned by the cut off time for this paper.

Comprehensive information has been gathered from the returned TNA's, which assess the Management Committee's overall competence in the various categories rather than simply individual training requirements.

2.0 Management Committee Training Plan 2024/25

The Training Plan for 2024/25 has been based on the outcomes of the TNA's received. In addition, to provide an accurate assessment across all Management Committee members, the 2023/24 response has been used for one member who had not been able to respond in time. For the other, as they only became a member in September 2023, there is no previous response, so this has been left blank, and this has not been included when calculating average scores.

Clearly no-one is expected to be fully competent within every area, but if the Management Committee as a whole have the required skills set, then this is sufficient. This does not preclude individuals from receiving tailored training to improve their skills, but the focus for the training programme is based on areas where the overall skill level within the Management Committee is lower.

Section 8 of the TNA form is scored based on understanding. Therefore, the higher the score (both individually and collectively), the higher the skills and knowledge level.

Description	Score
Have a full understanding	3
Have some understanding	2
Have little understanding (training required)	1

Appendix 1 sets out the responses made by individual Members.

The average subject skill level based on 13 responses across the various different subject areas is 33, which is in line with the previous year. A more accurate comparison is provided by the average individual skill level across all subjects, which at 2.53 is marginally higher than the previous year (which was 2.52). The Management Committee's general competence across all areas therefore remains midway between level 2 (some understanding) and level 3 (a full understanding of the subject).

There are three Management Committee members (down from four in 2023/24) who reported a skill level of 1 in any area.

In general terms, this demonstrates the Management Committee's overall competence. Any individual with training needs will have this met by an individual training plan which will be discussed during the individual annual reviews with the Chair.

This year's results show that there are only two (down from three in 2023/24) out of 19 subjects where Subject Skill Level is less than 30, and these are all part of the four new subject skills introduced during 2022/23. These subjects are:

- Understanding of software applications and digital information systems
- Understanding current government policy and support for homelessness

The Training plan for 2023/24 had training requirements for three subjects: Understanding of software applications and digital information systems, Understanding current government policy and support for homelessness, and Provision of Housing and Support Services to Older People.

Waterstons, ELHA's IT hardware and software support provider, gave a training session on overall IT provision prior to the May 2023 Management Committee meeting. A training session on Care & Repair East Lothian services was undertaken in September 2022. Unfortunately, it was not possible to schedule a training session on government policy and support for homelessness during the year, given other priorities at the Management Committee Away Day, and the need to undertake an Equality and Diversity training session prior to the March 2024 Management Committee meeting.

Given the introduction of four new subjects during 2022/23, and that the subject skill levels on two of these were the lowest recorded, it is proposed that the training plan for this year focus on those subjects. In addition, as a new risk management approach and digital governance is being introduced during the year, and that one of the two lowest scores remains 'Understanding of software applications and digital information systems', then appropriate training will be organised to support the introduction of these new systems.

The table below sets out the provisional training requirements for the year, although the proposed delivery method and trainer or training agency are still to be confirmed.

It was identified in the TNA's that the times most preferred by Management Committee members for training were either prior to the start of a Management Committee meeting or another weekday evening. A discussion might be required over the agreed timings for training sessions (however they may also be included as part of the Management Committee Away Day programme).

Other training needs identified can be met on a one-to-one basis, or by attendance at suitable conferences / training events (although see Section 3 below).

Training Requirement	Delivery Method	Trainer	Provisional Date
Understanding current government policy and support for homelessness	External Trainer	East Lothian Council	September 2024
Introduction of new risk management approach and digital governance	External Trainer	Software Provider	November 2024

3.0 Conference Attendance

Conferences have now restarted following the recent pandemic, and several Management Committee members have expressed an interest in attending the SFHA Conference, and / or the RIHAF Conference in the coming year.

In previous years, attendance at conferences had been relatively low, which meant that the budget had been able to accommodate all requests, however with increased interest this year, it will be necessary to explore costs, and the available training budget.

4.0 Annual Reviews and Succession Plan

I will be undertaking the Annual Reviews with Management Committee members over the next few weeks. The outcomes of the Training Needs Assessment will feed into these reviews.

I will then present a summary Succession Plan to the next Management Committee meeting in May 2024 to confirm the outcomes of the reviews and the practical steps to be taken in terms of succession planning for the Management Committee in the coming year.

Recommendation

The Management Committee is asked to approve the Management Committee Training Plan for 2024/25

Training Needs Analysis 2024/25

Scores															
Scottish Federation of Housing Associations (SFHA) Annual Conference	AF	BL	DR	ES	GR	IA	JC	JB	KH	PE	P HI	PM	SE	MB	Subject Skill Level
Knowledge of tenants' needs and how to meet these	3	2	3	3		3	2	2	3	3	3	2	3	2	34
Understanding the responsibilities of a Management Committee Member	3	3	3	3		3	2	3	3	3	3	3	3	2	37
Knowledge of the Scottish Housing Association movement	2	3	3	3		2	2	3	2	2	3	3	3	3	34
Role of the Scottish Housing Regulator	3	3	3	3		3	2	3	2	2	3	3	3	3	36
Knowledge of care and support organisations	2	3	3	2		2	2	2	3	2	2	2	3	2	30
Business planning and strategy development	3	3	3	3		3	2	2	2	3	3	3	2	3	35
Participating in meetings constructively	3	3	3	3		3	2	2	3	3	3	3	3	3	37
Financial awareness	3	3	3	2		2	2	2	2	3	3	2	2	3	32
Employment and human resource issues	3	3	3	2		3	2	1	2	2	2	2	3	2	30
Developing new homes	3	3	3	3		2	3	2	1	3	3	3	3	2	34
Housing management and maintenance	3	3	3	3		2	2	2	3	3	3	3	3	2	35
Legal liabilities of the Association	2	3	3	2		3	2	2	2	3	3	1	3	2	31
Performance standards and monitoring	3	3	3	3		3	2	1	3	3	3	2	3	3	35
Governance	3	3	3	3		3	2	2	3	3	3	2	3	3	36
How Group Structure Works	3	2	3	3		3	2	2	2	3	3	2	3	3	34
Understanding of software applications and digital information system.	2	2	2	2		2	2	1	1	2	2	2	2	2	24
Understanding current government policy and support for homelessness.	3	2	2	3		2	2	1	2	2	3	2	3	2	29
Customer consultation, marketing and communications.	2	3	2	2		3	2	2	3	3	3	2	3	2	32
Provision of Housing and Support Services to Older People.	2	3	3	3		2	2	1	3	2	2	2	3	2	30
Individual Skill Level	51	53	54	51		49	39	36	45	50	53	44	54	46	625
	2.7	2.8	2.8	2.7		2.6	2.1	1.9	2.4	2.6	2.8	2.3	2.8	2.4	32.9

Scores:
 Have a full understanding= 3
 Have some understanding= 2
 Have little understanding= 1

Average subject skill level= 33.

(625 / 19 subjects) = 32.9.

Average individual skill level per subject=38

(625 / 13) = 48.07.

Average overall individual skill level= 2.5

(32.9 / 13) = 2.53.

Additional Comments
(AF) - Regular updates on relevant Health and Safety Legislation in relation to Social Housing and Housing Associations.
(DR) - More training on software applications.
(ES) - Open to any training including refresher training. We will have new risk management approach and digital governance so training in those areas welcomed.
(PHI) - None - just increased familiarity with ELHA services and working practices.
(PE) - SHR issues and area current areas of focus.
(KH) - I would appreciate some training on development, especially on how it is financed / role of Places for People / how we determine which locations or developers we work with etc - mostly a 'how we do it at elha', with some general overall Scottish contextual information.

Highlighted column - based on 2023/24 assessment

Regulatory Framework Review

Report by Martin Pollhammer, Chief Executive – for information

1.0 Scottish Housing Regulator Governance Framework

The Scottish Housing Regulator introduces its new Regulatory Framework on 1 April 2024. More information is available here:

<https://www.housingregulator.gov.scot/for-landlords/Regulatory-Framework-Effective-from-1-April-2024/>

Linda Ewart presented an overview of the forthcoming changes to the Management Committee Away Day in November 2023. The changes are not significant for the Association.

I have been involved with the SFHA review of the Governance Standards Self Assurance Toolkit, which will be updated and re-published at the end of March 2024. This will allow the updated Toolkit to be used for the 2024 Evidence Bank review, which will be undertaken with the Governance Standards Working Group in April and May 2024, and this will take into account the revised regulatory framework. Any material issues arising for the Association will therefore be reported by the Working Group to the May 2024 Management Committee meeting.

2.0 2024 Assurance Statement

Assuming there are no material issues of non-compliance, or other action points that the Governance Standards Working Group wishes to see progressed before submitting the Statement, this should allow ELHA to complete its annual assessment and submit its Annual Assurance Statement to the Scottish Housing Regulator after the May 2024 Management Committee meeting.

Charitable Donations 2023/24

Report by Martin Pollhammer, Chief Executive – for Approval

1.0 Donation Policy

The Association's accumulated surplus at 31 March 2023 was £16.2m. The Association's Sponsorship and Donations policy permits it to expend up to 0.5% of the preceding year's audited accumulated surplus, to a maximum of £1,000. As 0.5% of last year's accumulated surplus is £81k, the Association may donate £1,000 this financial year.

The Association may give donations to East Lothian based community projects which are registered charities, and to National Housing Charities.

The Management Committee is responsible for approving donations.

2.0 Proposed Donation 2023/24

It is proposed that, as in previous years, a charitable donation of £1,000 be made to the East Lothian Care & Repair Charitable Trust. The Trust is an Eligible Charity in terms of the Association's policy. The Trust uses its income to help individual Care & Repair clients who are struggling to find the funding for the adaptations they need.

The Trust is administered by the Association's Care & Repair Service staff and its Trustees include Management Committee Member David Rose. Given the conflict of interest, David will leave the meeting during the discussion of this item.

Recommendation

The Management Committee is asked to approve a donation of £1,000 to the Care & Repair Charitable Trust during the year ending 31 March 2024.

Authorisations and Standard Charges / Allowances Policy Review

Report by Gary Alison, Director of Finance & Corporate Services – for Approval

1.0 Introduction

The Authorisations and Standard Charges / Allowances Policy outlines the responsibilities for authorising expenditure and signing documents throughout the Group. It also sets out the standard charges and allowances used within the Group for the coming year.

The Policy is reviewed annually to ensure that it is kept up to date for changes in personnel, and that responsibility levels and charges / allowances remain appropriate. The revised **Policy Document** is attached to this report.

2.0 Summary of Proposed Changes

The Director of Finance & Corporate Services has reviewed the policy and previous supporting appendices and made some material changes this year to simplify the authorisations matrices previously used. Appendix 1 to the policy is now table of authorisation levels. This includes a section on “other”, for all other potential signatory authorisations.

The proposal is to change the approach to authorisation of expenditure – see Appendix 2 of the policy. The approach of detailing each budget and who can commit and approve invoices for each budget code has been removed. In addition, the limit “to budget” has been removed and put in amounts for approvals. These values should at least cover most of the current expenditure.

The other key changes proposed to the policy are as follows:

Section	Changes
Section 1	<p>Previous sections 1-3 - a table of authorisations has been created in Appendix 1 to the policy rather than including narrative in the policy document itself. Section 1 now refers to this Appendix. The aim was to consolidate all signatory requirements into one document for ease of reference.</p> <p>The items marked in red in Appendix 1 to the policy are proposed changes to approvals from the previous policy. This includes as section on “other”, for all other potential signatory authorisations.</p>

Section 2	<p>Previous section 4 – The approach of detailing each budget and who can commit and approve invoices for each budget code has been removed. In addition, the limit “to budget” has been removed and put in amounts for approvals.</p> <p>The policy wording in this section has been updated to reflect this. In addition, narrative at (a) (ii) has been added in to explain how the authorisation levels and the requirement for dual authorisation when approving orders/invoices works.</p> <p>The items marked in red in Appendix 2 to the policy are proposed changes to authorisation levels from the previous policy.</p> <p>Included are two new authorisation lines. The first is allowing Management Committee and SMT to approve payments without an invoice. The second is approving non-supplier transactions at part of the banking (see section 3 below).</p>
Section 3	<p>Previous section 5 - Narrative changed to reference readers to the authorisation levels in Appendix 2 of the policy.</p> <p>Narrative included at 3.6 to define non supplier bank transactions and approval levels are included in Appendix 2 of the policy. These non-supplier transactions reflect current transactions and current approval processes. This is to now explicitly state this in the policy.</p>
Section 4	<p>Previous section 6 - Narrative changed to reference readers to the authorisation levels in Appendix 2 of the policy.</p> <p>4.2 – narrative included to reflect recommendations from recent Internal Audit on ex-gratia payments.</p>
Section 5	<p>Previous section 7 - Narrative changed to reference readers to the authorisation levels in Appendix 2 of the policy.</p>
Section 6	<p>Previous section 8 - Tables with approval levels moved from this section into Appendix 2 of the policy. All authorisation levels included in Appendix 2 of the policy.</p>
Section 7	<p>Previous section 9 - Removed the procurement thresholds and instead included narrative directing readers to the procurement policy. Procurement policy will be kept up to date with most current procurement thresholds.</p>

Section 9	<p>Previous section 11 – Appendix 3 to the policy has been updated with increases in values on some chargeable items (see tracked changed in Appendix 3).</p> <p>In addition, narrative changed in Appendix 3 of the policy following a decision by Management Committee last year to remove administrative fees for chargeable repairs. This was agreed when the chargeable repairs policy was reviewed last year.</p>
Section 12	Previous section 14 - Two recent changes to job roles have been added in.
Section 13	Previous section 15 - EVH have not yet announced the allowances for 2024/25. The figures will remain as they currently are until EVH publish these rates.
Section 15	Previous section 17 - Updated section 15.3 to allow Management Committee and R3 Board members to incur subsistence costs higher than the HMRC tax free rates, subject to receipts being provided and costs being incurred wholly and exclusively for the purposes of ELHA/R3 business. Tax free allowances were not covering Committee expenditure at conferences.
Section 16	<p>Previous section 18 - Increasing the level at which we capitalise expenditure from £500 to £1,000. Also making this £1,000 for each individual item, rather than a collective cost.</p> <p>This means more expenditure will be put through the Statement of Comprehensive Income (SOI) in the year incurred, rather than capitalised and depreciated over 3-4 years. The cash payment is still made in the year the expenditure is incurred and removes the need to account for low value items.</p>
Section 17	Previous section 19 - The key tenant discounts rates have been increased, following the approval at the 22 February 2024 Management Committee meeting.

Recommendation

The Management Committee is asked to approve the revised Authorisations and Standard Charges / Allowances Policy.

ELHA POLICY

Date Issued August 1996

Last Reviewed March 2024

Department Finance

Title **Authorisations and Standard Charges / Allowances**

Objective To describe the authorisation processes, responsibilities and authority levels and standard charges / allowances to be used within the Group.

Responsible Director of Finance & Corporate Services

Next Review Date March 2025

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1. Authorisation of Documentation
2. Authorisation of Expenditure
3. Authorisation / Signing of Cheques, Standing Orders, Direct Debits and BACs Payments
4. Authorisation of Ex Gratia Payments
5. Authorisation of Write Offs
6. Authorisation of Credit Refunds
7. Procurement Policy – Quotation / Tender Requirements
8. Administration Fees
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12. Tenancy Sustainment
13. Staff Allowances
14. Staff Call-Out Rates
15. Management Committee / Board Member Allowances
16. Capitalisation of Expenditure
17. Rental Income
18. Review of Policy

Appendices

Appendix 1 – Table of Authorisation of Documentation

Appendix 2 – Table of ELHA & R3 Expenditure Authorisation Levels

Appendix 3 – List of Chargeable Items

1.0 AUTHORISATION OF DOCUMENTATION

- 1.1 The levels of authorisation for signing various documentation are include in **Appendix 1**. Contract approvals mean both contracting with suppliers for goods, services and works and for providing goods, services and works to buyers.
- 1.2 Staff approving grant approvals for new build projects must provide the relevant information to support the Project Approval / Acceptance. This is in accordance with our procedures.
- 1.3 In addition to ELHA staff, Places for People (PfP) staff are authorised to sign/submit documents in line with levels of authorisation in **Appendix 1**.

The staff authorised at PfP to do this on behalf of ELHA are;

- David Brotherston
- Susan Davies
- PfP Development Director

2.0 AUTHORISATION OF EXPENDITURE

The members of staff authorised to make commitments or orders to incur expenditure and to approve invoices, along with the limits on the value relating to this, are detailed in **Appendix** .

Staff should note that there are a number of important points to observe in following this authorisation procedure.

- (a) There are two separate steps involved in incurring expenditure:
 - (i) Taking on the commitment to spend
 - (ii) Approving the invoice after goods or services have been received

The responsibility for (i) and (ii) should, wherever possible, not be taken by the same person. An exception to this is where goods or services are procured by a company credit card and one individual is responsible for committing to the expenditure, authorising the invoice and subsequent payment to the supplier. Detailed procedures are in place to control and monitor the use of company credit cards across the Group.

- (i) When making an order commitment, orders can be placed up to the value noted in **Appendix 2**. This will need to go through a dual authorisation process - it is the second approval that the limit refers to. For example, a Housing Officer places an order for £5k, this is within their authorisation limit, but it will still need to be approved by another Officer or above. This is to ensure at some point in the invoice process there has been some segregation of duties.

- (ii) When approving invoices they must be authorised for payment up to the value noted in **Appendix 2**. If a purchase order has already been authorised in accordance with the above, and the invoice matches this order then the payment can be authorised. If it doesn't match or no order has been raised the invoice will go through the dual authorisation process again before being authorised for payment. In this case, again the limit is the second approval that this limit refers to. For example, a Housing Officer received an invoice for £5k but didn't place an order, this is within their authorisation limit, but it will still need to be approved by another Officer or above. This is to ensure at some point in the invoice process there has been some segregation of duties and invoices cannot be paid without two people looking at this.
- (b) When approving an invoice the nominal ledger code must be in accordance with the approved budget heading and not changed because another original budget head is being used in order to 'vire' (i.e. off set) expenditure.
- (c) It is the responsibility of the Finance Department to:
- Check invoice calculations
 - Ensure that the order is attached (where applicable)
 - Allocate a nominal ledger code
 - Pass the invoice to the appropriate staff member for authorisation
- (d) The person authorising the invoice must check that the nominal ledger code is correct and agree the invoice details to the original order, where applicable. If the nominal code is incorrect or the invoice has been sent to the wrong person for authorisation it must be returned to the Finance Department promptly for correction.
- (e) If the responsible officer is unavailable to authorise an invoice, it may be authorised by another member of the officer's department in line with the approval levels in **Appendix 2**.
- (f) The Finance Department will not make payments to suppliers, etc if substantiated only by statements or photocopies of invoices. If an invoice has been mislaid, a copy must be obtained from the supplier, clearly marked 'COPY' and specifically endorsed: 'Original mislaid, pay on this copy'.
- (g) It is the responsibility of each member of staff to be familiar with these expenditure authorisations and to ensure that they adhere to them.

2.1 Authorisation of Expenditure Within Budget

When committing to orders, incurring expenditure, and approving invoices, all staff are responsible for ensuring that this is kept within the approved budgets for ELHA and R3.

2.2 Authorisation of Virements

- (a) Where a budget holder is responsible for more than one budget, they can make virements (set-off against another budget) up to the agreed level from another of their budgets with the written approval of their line manager. The Director of Finance and Corporate Services should also be advised.
- (b) Virement between budgets held by different budget holders is permitted up to the agreed level with the written approval of the transferring budget holder and the Director of Finance and Corporate Services.

2.3 Authorisation of Expenditure Outwith Budget

Spend in excess of budget may be authorised in accordance with the powers delegated to office bearers and senior staff as described in our standing orders and summarised below:

2.3.1 Summary of Financial Delegated Powers for Costs Outwith Budget

Position	Category of Expenditure	Virement Limit £	Excess Spend % of Budget or a maximum of £
Chair and Vice Chair jointly	All	£50,000	20% / £50,000
Chair	All	£25,000	10% / £25,000
Vice Chair	All	£25,000	10% / £25,000
Chief Executive, (Director of Housing/ Director of R3 & Asset Management) and /Director of Finance & Corporate Services jointly	All	£25,000	10% / £25,000
Senior Manager	All	£20,000	5% / £10,000
Chief Executive (Director of Housing /Director of R3 & Asset Management) and /Director of Finance & Corporate Services jointly	Development cost overruns	N/A	1% of works cost

Chief Executive/ (Director of Housing) or Director of Finance & Corporate Services and /Director of R3 & Asset Management or Asset Manager jointly	Planned/ cyclical maintenance cost overruns	N/A	1% of budget cost
Budget Holders	All	£5,000	1% of budget cost

- NOTE:** (i) Authorisation of expenditure out-with the Annual Budget must be for purposes consistent with our policies, and expenditure in excess of £25,000 and up to £50,000 out-with budget reported at the following meeting of the Audit & Assurance Committee. Expenditure over £50,000 which has not been allowed for in the budget must be reported to the following meeting of the Management Committee.
- (ii) Authorisation of virements in excess of £50,000 must be reported to the next meeting of either the Audit & Assurance Committee or Management Committee/Board for approval.
- (iii) In the Chief Executive’s absence, the Director of Housing and the /Director of R3 & Asset Management will have delegated responsibility to authorise expenditure out with budget to the limits set out above.

2.3 AUTHORISATION OF EXPENDITURE IN AN EMERGENCY SITUATION

In the event of an emergency affecting our offices or our properties, all members of the Business Continuity Team (listed in the Business Continuity Plans) will have complete authority to make decisions and incur financial expenditure in order to limit the loss to us or our customers.

3.0 AUTHORISATION / SIGNING OF CHEQUES, STANDING ORDERS, DIRECT DEBITS BACS, CHAPS PAYMENTS and Non-Supplier Transactions

- 3.1 The levels of authorisation and who is authorised to deal with cheques, standing orders, direct debits, BACS CHAPS and non-supplier transactions payments are included at **Appendix 2**.
- 3.2 When signing cheques, where possible, the signatories should be persons other than those responsible for authorising the expenditure.
- 3.3 The staff member (either the Finance Manager or the Director of Finance & Corporate Services), who was responsible for reviewing the weekly/monthly payroll should not normally also authorise the Salary BACS transfer.
- 3.4 The staff member who was responsible for preparing the payment should not normally also authorise the BACS/CHAPS transfer.

3.5 Details of any exceptions to authorisation procedures (for example when it has been necessary for the Finance Manager to authorise a BACS payment for wages/salaries that they were responsible for reviewing) are recorded in the “Exceptional Authorisations Register” and reported annually to the Audit & Assurance Committee.

3.6 Non supplier transactions bank transactions relate to:

- Advances in cash between ELHA and R3
- Loan Repayments
- Transfers between various ELHA and R3 RBS bank accounts
- Transfers to Flagstone investment accounts

3.7 For the above purposes, the following (or their successors) are authorised signatories for the Management Committee:

Secretary	Joyce Bolan
Chair	Brian Logan
Committee Members	Peter Ewart and David Rose

4.0 AUTHORISATION OF EX GRATIA PAYMENTS

4.1 Ex Gratia payments can be made in line with the authorisation levels in **Appendix 2**.

4.2 When a member of SMT wishes to make an ex-gratia payment they will seek agreement from the remainder of SMT and record this in the ex-gratia payments register.

5.0 AUTHORISATION OF DEBT WRITE OFFS/CREDIT WRITE BACKS

5.1 All write offs of our debts (amounts owed to the Group), except individual former tenant debts, or R3 client debts as stated in **Appendix 2**, must be authorised by the Audit & Assurance Committee or R3 Repairs Board respectively.

5.2 Where the authorised member of staff writes-off an individual tenant debt which is less than £25 they will report this to the Audit & Assurance Committee. Where the authorised member of staff writes off an individual R3 client debt within the approved limits they will report this to the R3 Board.

5.3 In cases where we have no contact details for the former tenant/customer, the Audit & Assurance Committee/ R3 Repairs Board may authorise the write back of credit balances held for more than one year.

- 5.4 If a former tenant/customer credit balance is for less than £25.00 and more than one year old we will automatically write it back to the Group's accounts.

6.0 AUTHORISATION OF REFUNDS

- 6.1 ELHA's Housing Officers, Housing Manager and Director of Housing are authorised to refund all current ELHA tenant credit balances and Housing Benefit / Universal Credit overpayments. We will normally arrange refunds for those tenants who are in advance of one month's rent, provided the credit is not a 'Technical Credit'. Technical Credits usually arise because of the timing of payments, for example, due to Housing Benefit payment cycles or where tenants are paying weekly, fortnightly or four-weekly, to make sure there is sufficient rent in their account when it is due.

We will encourage those tenants with a small credit balance of less than a month's rent to adjust their rent payments to reduce this. Bronze Key Tenants who have their housing costs/housing benefit paid directly to us will be encouraged to have it paid to themselves. Any credit will be treated as a Technical Credit until such time as the tenant is in advance with their rent.

- 6.2 Where we have a forwarding address for former tenants/customers, and no other debt exists the, the Director of Housing, Senior Management Team, Housing Manager and Housing Officer are authorised to refund ELHA credit balances in line with the limits in **Appendix 2**.
- 6.3 R3's Contracts Managers, Business Development Manager, Service Manager, Technical Manager and the Director of Asset Management are authorised to refund the following R3 customer credit balances in line with the limits in **Appendix 2**.
- 6.4 In cases where we have no contact details for ELHA former tenants/customers, the Audit & Assurance Committee may authorise the write back of credit balances held for more than one year, to the Association's accounts.
- 6.5 In cases where we have no contact details for R3 former customers, the R3 Board may authorise the write back of credit balances held for more than one year, to R3 Repairs' accounts.

7.0 PROCUREMENT POLICY – QUOTATION/TENDER REQUIREMENT

- 7.1 The limit values on contracts that determine what procurement route to follow are defined in the procurement policy.

8.0 ADMINISTRATION FEES

- 8.1 Administration fees charged by the Group are as follows:

Service Provided	Fee
Arrangement of buildings insurance for Owner Occupiers	£10.00 (exc. VAT)
Arrangement of services which are charged to sharing owners, owners and others	10% of service charge (exc. VAT)
Arrangement of repairs for, sharing owners or owner occupiers discounted by £25 (exc. VAT) for prompt payment	We may charge £55 (exc. VAT)
Charge for Subject Access Request	We may charge the statutory maximum

9.0 CHARGEABLE REPAIRS

9.1 We charge tenants for repairs to their homes which fall out-with those covered in the tenancy agreement. The charges for the most common of these repairs are detailed in **Appendix 3**. This list is not exhaustive and other repairs that are deemed to be required will also be charged for in line with the National Housing Federation (NHF) Schedule of Rates.

10.0 DECORATION ALLOWANCES TO TENANTS

10.1 We provide all new tenants in our re-lets with a paint pack or a voucher to the same value dependent upon the size of the property. The paint pack costs are noted below.

	Flats	Houses
1 bedroom	£ 220	£ 240
2 bedroom	£ 260	£ 290
3 bedroom	£ 295	£ 305
4 bedroom	Not applicable	£ 390

A decoration allowance may also be awarded (at the discretion of the Property Officer inspecting the work) following maintenance work where we have damaged the tenant’s decoration. Allowances below are a guide to what may be reasonably paid.

Materials only by room	Allowance
Living Room	£75
Kitchen	£65
Bathroom	£50
Hall	£40
Stair and Halls	£75
Double Bedroom	£75
Single Bedroom	£65
Decorating Equipment	£50

11.0 Decant / Disturbance Allowances

- 11.1 There are occasions when we may have to find temporary accommodation for our tenants because of an emergency, such as fire, flood, or structural problems. Although we will try wherever possible to avoid it, we may also have to move tenants out of their homes to allow maintenance to be carried out.
- 11.2 If the tenant is moved into bed and breakfast accommodation by ELHA we will pay a daily allowance of **£15.00** to the tenant, for each person in the household over the age of 2, to cover the costs of meals (not including breakfast which will already be paid for). This is **in addition** to the costs set out in the Temporary Accommodation and Decants Policy.
- 11.3 If a tenant is moved into a holiday home which is not located close to their home, we may pay them an allowance if they incur excess travel costs. This allowance is equivalent to the mileage allowance set by EVH (see section 13.1). This is **in addition** to the costs set out in the Temporary Accommodation and Decants Policy.
- 11.4 Housing Officers have the authority to commit to bed and breakfast accommodation up to the value of **£100.00** per night (based on a double room, inclusive of breakfast) or to holiday home accommodation for the same cost per night. Approval should be sought from the Housing Manager if accommodation is in excess of this sum.

12.0 TENANCY SUSTAINMENT FUND

- 12.1 The Tenancy Sustainment Fund will generally be used to directly pay for goods and services which will be provided to meet a tenant's individual requirements. Where goods cannot be sourced by ELHA directly, vouchers may be provided.

Awards will be capped to the value of **£250.00** unless in exceptional circumstances. Housing Officers, the Housing & Community Outreach Worker or Money & Home Energy Adviser can make awards up to this value. Anything above should be approved by the Housing Manager.

13.0 STAFF ALLOWANCES

- 13.1 ELHA Staff are entitled to claim a number of allowances in line with their terms and conditions of employment. The rates for these allowances are set annually by EVH, and an extract of those most regularly used by staff are detailed below. Unless otherwise stated, all allowances are subject to PAYE/NI.

To update for EVH Allowances once agreed

ELHA Allowances

Description	Allowance
First Aid	£ 523 per annum
Spectacles (Excess over amount recoverable from Simplyhealth)	£104.33 per annum less amount recoverable from Simplyhealth
Essential Car Users Allowance	£ 1,549 per annum
Essential Car Users Allowance – Electric Vehicle	£4,647 per annum
Mileage up to 10,000 miles	45p (tax free)
Mileage over 10,000 miles	25p (tax free)
Mileage (all) for an Electric Vehicle supplied through the ELHA salary sacrifice scheme	15p (amount above 5p subject to PAYE and NI)
Passengers per mile in own car (not for EV's supplied through the ELHA salary sacrifice scheme)	5p (tax free)
Subsistence if engaged on Group business for a period of more than 10 hours	£18.91
Subsistence if engaged on Group business for a period of between 5-10 hours out-with the area	£11.57
Mobile phone allowance	£240 per annum

13.2 R3 Repairs Staff are entitled to claim a number of allowances in line with their terms and conditions of employment. Some of the rates for these allowances are based on ELHA rates. An extract of those most regularly used by staff are detailed below. Unless otherwise stated, all allowances are subject to PAYE/NI.

13.3 **R3 Repairs Allowances**

Description	Allowance
First Aid	£ 523 per annum (£10.06 per week or £43.58 per month)
Spectacles (Excess over amount recoverable from Simplyhealth)	£104.33 per annum less amount recoverable from Simplyhealth

Car Allowance	£4,500 per annum
Mileage up to 10,000 miles and no car allowance	45p (tax free)
Mileage over 10,000 miles or below 10,000 miles with car allowance	25p (tax free)
Passengers per mile	5p (tax free)
Subsistence if engaged on Group business for a period of more than 10 hours	£18.91
Subsistence if engaged on Group business for a period of between 5-10 hours out-with the area	£11.57

14.0 STAFF CALL-OUT RATES

14.1 Call-Out Rates (ELHA) (Physical Attendance)

ELHA staff who are called out of normal working hours to attend an emergency are entitled to claim an additional payment. The current rates for these additional payments are as follows:

Time of Call-Out	Hourly Rate
Day (Office shut) - 08.01hrs to 20.00hrs	Hourly rate x 1.5
Night - 20.01hrs to 08.00hrs	Hourly rate x 2
20.01hrs on 24 Dec. to 08.00hrs on 26 Dec.	Hourly rate x 3
20.01hrs on 31 Dec. to 08.00hrs on 2 Jan.	Hourly rate x 3

14.1.1 Minimum Call-Out Fee

The **minimum** call-out fee paid will be **2 x** the relevant hourly rate up to the first 2 hours. Each hour (or part thereof) after this will be paid at the relevant hourly rate.

14.2 No Call-Out Required – Telephone or Text response

The fee for responding to a call or text that does not require a physical attendance will be paid at the rate of £16 for the first call or text and £8 for subsequent calls or texts received or made for the same incident, up to a maximum of £56 for one incident.

At Night (as defined at 14.1), the payment will be £24 for the first call or text and £12 for subsequent calls or texts to a maximum of £84.

At Christmas and New Year (as defined at 14.1), the payment will be £32 for the first call or text and £24 for subsequent calls or texts to a maximum of £112.

Redirecting a call or text to a colleague or another service will attract a flat payment of £12 irrespective of time or date.

14.3 **Staff Standby Rates (R3 Repairs)**

The rates below will apply to work undertaken as a result of attendance at a call out while on Standby duty:

Standby / Call Out Duties	Rates
Standby full week Inclusive	£ 120.00
Standby per day, Monday to Friday	£ 12.00
Standby Saturday Only	£ 24.00
Standby Sunday Only	£ 36.00
Call Out when not on standby	£18.00

15.0 **MANAGEMENT COMMITTEE / BOARD MEMBER ALLOWANCES**

15.1 ELHA Management Committee Members and R3 Repairs Board members are entitled to claim a number of expenses in line with Policy.

15.2 The rates in the table below are within the HMRC Approved Benchmark Scale Rates and are tax free. The current rates for these are as follows (receipts are not required):

Description	Allowance
Mileage up to 10,000 miles	45p
Mileage over 10,000 miles	25p
Passengers per mile	5p
Subsistence - breakfast (when individual has to leave home before 6am)	£5
Subsistence - lunch if engaged on Group business for a period of between 5-10 hours	£5
Subsistence – meal if engaged on Group business for more than 10 hours	£10
Subsistence - Late evening meal (individual won't get home before 8pm)	£15
Subsistence – evening meal rate (when the individual is going to incur an overnight stay)	£25

Note, these are the maximum claims that can be made if reimbursement of expenses is claimed as an allowance.

15.3 Where ELHA Management Committee Members and R3 Repairs Board members are incurring subsistence costs higher than the allowance rate, they can do so by providing an expense claim with receipts that support this claim. The costs incurred must be wholly and exclusively for the purposes of ELHA/R3 business. A further claim for an allowance cannot be made if an actual claim is made.

15.4 ELHA Management Committee Members and R3 Repairs Board members can incur other out of pocket expenses costs by providing an expense claim with receipts that support this claim. The maximum value of the claim per day is £15.

The costs incurred must be wholly and exclusively for the purposes of ELHA/R3 business.

16.0 CAPITALISATION OF EXPENDITURE

16.1 The Group has a level below which items of expenditure should not be capitalised. The current level is **£1,000**. This value is based on individual items only. For example, if 10 mobile phones were purchased at £150 each, costing £1,500, this would not be capitalised given the individual asset are less than £1,000.

17.0 RENTAL INCOME

17.1 The rental income per point for the year from 1 April to 31 March is 160.9 pence.

17.2 The 'Bronze Key tenant discount' will be £10 per month for tenants who meet the required criteria.

17.3 The "Gold Key tenant discount" will be £20 per month for tenants who meet the required criteria.

17.4 The "Platinum Key tenant discount" will be £30 per month for tenants who meet the required criteria.

17.5 The "Diamond Key tenant discount" will be £50 per month for tenants who meet the required criteria.

17.6 The "New tenant discount" will be the full first month's rent.

18.0 REVIEW OF POLICY

18.1 The Director of Finance & Corporate Services will review this policy annually, with any amendments required being submitted to the Management Committee for approval.

	Management Committee			SMT			Manager	All Other Staff	Places for People	
	Chair	Secretary	MC Member	CE	Director of Finance & Corporate Services	Director of R3 & Asset Management				Director of Housing
LEGAL										
Deeds, Dispositions & Documents (in line with Requirements of Writing Policy)	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Contracts < 5 Years	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Service Level Agreements & Leases	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
TAXATION										
Taxation Documentation	✓	✓	✓	✓	✓	N/a	N/a	N/a	N/a	N/a
REGULATORY										
Scottish Housing Regulator	✓	✓	N/a	✓	✓	✓	✓	N/a	N/a	N/a
DEVELOPMENT										
Scottish Government Grant Approvals (incl Allia Charitable Bond Scheme)	✓	✓	N/a	✓	✓	✓	✓	N/a	N/a	N/a
Offer of Grant Funding	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Programme Agreements	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Acquisition Applications	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Tender Applications including Housing Tender Returns	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Housing Association Grant (HAG)/Practical Completion (PC) Applications	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Schedule 2 – Statement of Compliance with Conditions of Grant	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
New Build Schedule 4 – Procurement Improvement Programme: Statement of Compliance	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Schedule 5 - Project Completion – this includes Fair Work First Survey Completion and stating name of provider to undertake the Value for Money Assessment	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Schedule 6 - Value for Money in New Build Affordable Housing; Statement of Compliance	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
OTHER										
Loan Agreements	✓	✓	✓	✓	✓	N/a	N/a	N/a	N/a	N/a
Minutes of Agreement	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Standard Securities	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Wayleave	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Loan Drawdowns	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
FCA Submission	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Share Certificates	✓	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a
Auditors Letter	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Annual Accounts	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Staff Contracts of Employment (Below CE)	✓	✓	✓	✓	✓	✓	✓	✓	N/a	N/a
CE Contract of Contract of Employment	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Staff Settlement Agreements	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Non-Disclosure / Confidentiality Agreements	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a

	Management Committee	SMT		Managers		Asset Management						
	MC Member	CE	Director	Finance Manager	All Other Managers	Property Officer	Senior Asset Management Assistant / Asset Management Assistant	Housing Officer	Care Repair Officer	Executive Support Officers, Digital Services Officer, Senior Housing Assistant, Housing Assistants, Housing & Community Outreach Worker, Money Advice Officer	Senior Finance Officer/Finance Officer, Senior Corporate Services Assistant, Corporate Services Assistant, IT Officer/Senior IT Assistant, Care & Repair Assistant, SRS Officer	Purchase Ledger Assistant, Modern Apprentice
Approval of Commitment/Order	Unlimited	Unlimited	£500k	£50,000	£50,000	£10,000	£5,000	£5,000	£5,000	£2,500	£200	N/a
Authorisation of Invoice	Unlimited	Unlimited	£500k	£50,000	£50,000	£5,000	N/a	£2,500	£2,500	N/a	N/a	N/a
Authorise Payments Without Invoice	Unlimited	£100k	£100k	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Rent Refund and Adjustments - Current Tenants	N/a	N/a	Unlimited	N/a	Unlimited	N/a	N/a	Unlimited	N/a	N/a	N/a	N/a
Rent Refund and Adjustments - Former Tenants	N/a	> £750	> £750	> £750	> £750	N/a	N/a	> £300	N/a	N/a	N/a	N/a
Cheques (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Direct Debit/Standing Order/Mandate (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Salary BACS Payment (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
BACS/CHAPs (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non-Supplier Transactions (1 Required)	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Credit Card Limits	N/a	£10k	£10k	£3k	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Electronic Credit Card Limits - Transaction	N/a	N/a	N/a	£1,000	£1,000	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Electronic Credit Card Limits - Monthly Limit	N/a	N/a	N/a	£2,500	£2,500	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Write Offs - Under £25	N/a	£25	£25	£25	£25	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Write Offs -£25 and Over	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Ex Gratia Payments	Unlimited	£1k	£1k	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a

Values above exclude VAT

Departmental Managers include the following posts: Care & Repair Manager, Housing Manager, Corporate Services Manager & Asset Manager

	R3 Board	SMT		R3						
	R3 Director	CE	Director	R3 Service & Technical Manager	R3 Contracts Managers	Site Manager	Materials Co-ordinator	Assistant Materials Co-Ordinator	Repairs Administrator Team Leader / Repairs Adiministrators	Operative
Approval of Commitment/Order	To Budget	To Budget	To Budget	To Budget	£25,000	£10,000	£25,000	£2,000	£2,000	£1,000
Authorisation of Invoice	To Budget	To Budget	To Budget	To Budget	£10,000	£5,000	N/a	N/a	N/a	N/a
Authorise Payments Without Invoice	Unlimited	£100k	£100k	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Sales refunds and adjustments	N/a	£750	£750	£750	£300	N/a	N/a	N/a	N/a	N/a
Cheques (2 Required)	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Direct Debit/Standing Order/Mandate (2 Required)	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Salary BACS Payment (2 Required)	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a
BACS/CHAPs (2 Required)	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non-Supplier Transactions (1 Required)	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Credit Card Limits	N/a	£10,000	£10,000	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Electronic Credit Card Limits - Transaction	N/a	N/a	£10,000	£10,000	£7,500	£3,000	£2,000	£500	N/a	N/a
Electronic Credit Card Limits - Monthly Limit	N/a	N/a	£10,000	£10,000	£7,500	£6,000	£10,000	£2,000	N/a	N/a
Write Offs - Under £100	N/a	£100	£100	£100	N/a	N/a	N/a	N/a	N/a	N/a
Write Offs -£100 and Over	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Ex Gratia Payments	Unlimited	£1k	£1k	N/a	N/a	N/a	N/a	N/a	N/a	N/a

List of Chargeable items

Repair	Amount (Exc. VAT)	VAT 20%	Amount (Inc. VAT)
Force Entry	£70.00	£14.00	£84.00
Force Entry & Change Lock	£125.00	£25.00	£150.00
Force Entry & Change both Locks	£140.00	£28.00	£168.00
Board up Window (Emergency Call Out)	£145.00	£29.00	£174.00
Board up Window	£55.00	£11.00	£66.00
Reglaze window Single Glazed Approx 2.1sqm	£205.00	£41.00	£246.00
Reglaze window Double Glazed Approx 2.1sqm	£305.00	£61.00	£366.00
Check Electrics	£135.00	£27.00	£162.00
Call Out (Aborted visit due to e.g. no access or non-emergency work)	£60.00	£12.00	£72.00
Replace WC. Note 3	£135.00	£27.00	£162.00
Replace WC and Cistern. Note 3	£250.00	£50.00	£300.00
Replace Wash hand basin.	£255.00	£51.00	£306.00
Replace Wash hand basin Pedestal.	£90.00	£18.00	£108.00
Replace Bath.	£500.00	£100.00	£600.00
Renew damaged passage doors (Per unit cost).	£145.00	£29.00	£174.00
Renew damaged worktop (per metre cost). Non sink top side.	£45.00	£9.00	£54.00
Renew damaged worktop (per metre cost). Sink top side which requires sink top removed and refitted.	£70.00	£14.00	£84.00
Patch damaged internal door (Per Unit Cost)	£25.00	£5.00	£30.00
Renew Damaged Wall Unit Door (Per unit cost).	£80.00	£16.00	£96.00
Renew Damaged Base Unit Door (Per unit cost).	£110.00 80.00	£22.46.00	£132.96.00
Renew Damaged / Missing Base Unit Plinth (Per unit cost)	£25.00	£5.40.00	£30.60.00
Renew wall or base unit Drawer front or door (Per unit cost)	£100.25.00	£20.50.00	£120.30.00
Replace missing skirting (Per metre cost)	£25.00	£5.00	£30.00
Renew acrylic or ply bath panel (Per unit cost)	£65.00	£13.00	£78.00
Replace non standard or fit missing internal door handle (unit cost)	£44.00	£8.20.00	£48.42.00
Uplift & dispose of tenant floor coverings (per room unit cost)	£110.00	£22.00	£132.00
Clear tenant left contents from dwelling including outbuildings (average cost)	£195.00	£39.00	£234.00
Clear tenant left contents from outbuildings including shed/s (average cost)	£95.00	£19.00	£114.00
Dispose of garden shed (if in poor condition).	£115.00	£23.00	£138.00
Sparkle Clean.	£135.00	£27.00	£162.00
Strip wallpaper and leave prepared for decoration (per room cost)	£225.00	£45.00	£270.00
Remove tenant light fitting and fit pendant (unit cost).	£10.00	£2.00	£12.00
Renew single / double electrical outlet plate (average cost) Damaged / Non standard or paint damage.	£10.00	£2.00	£12.00
Renew single / double electrical switch plate (Unit cost) i.e. Damaged / Non standard or paint damage.	£25.00	£5.00	£30.00
Plaster repair to damaged wall (Total combined patches not exceeding 1 square m)	£35.40.00	£7.20.00	£42.60.00

Notes

1. This list is not exhaustive and other repairs that are deemed to be required will also be charged for based upon the National Housing Federation (NHF) Schedule of Rates.
2. These costs ~~do not include the administration charge for the arrangement~~ of the ~~ses~~ repairs ~~and~~ are intended to compensate the Group for the labour and material costs of the repair ~~only~~.
3. Where more specialised equipment is damaged, i.e. low level, close coupled WC's or level access showers, the actual cost of the replacement ~~plus any administration fee~~ will be charged.

	Management Committee			SMT				Manager	All Other Staff	Places for People
	Chair	Secretary	MC Member	CE	Director of Finance & Corporate Services	Director of R3 & Asset Management	Director of Housing			
LEGAL										
Deeds, Dispositions & Documents (in line with Requirements of Writing Policy)	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Contracts < 5 Years	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Service Level Agreements & Leases	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
TAXATION										
Taxation Documentation	✓	✓	✓	✓	✓	N/a	N/a	N/a	N/a	N/a
REGULATORY										
Scottish Housing Regulator	✓	✓	N/a	✓	✓	✓	✓	N/a	N/a	N/a
DEVELOPMENT										
Scottish Government Grant Approvals (incl Allia Charitable Bond Scheme)	✓	✓	N/a	✓	✓	✓	✓	N/a	N/a	N/a
Offer of Grant Funding	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Programme Agreements	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Acquisition Applications	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Tender Applications including Housing Tender Returns	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Housing Association Grant (HAG)/Practical Completion (PC) Applications	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Schedule 2 – Statement of Compliance with Conditions of Grant	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
New Build Schedule 4 – Procurement Improvement Programme: Statement of Compliance	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Schedule 5 - Project Completion – this includes Fair Work First Survey Completion and stating name of provider to undertake the Value for Money Assessment	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
Schedule 6 - Value for Money in New Build Affordable Housing; Statement of Compliance	N/a	N/a	N/a	✓	✓	✓	✓	N/a	N/a	✓
OTHER										
Loan Agreements	✓	✓	✓	✓	✓	N/a	N/a	N/a	N/a	N/a
Minutes of Agreement	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Standard Securities	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Wayleave	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Loan Drawdowns	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
FCA Submission	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Share Certificates	✓	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a
Auditors Letter	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Annual Accounts	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Staff Contracts of Employment (Below CE)	✓	✓	✓	✓	✓	✓	✓	✓	N/a	N/a
CE Contract of Employment	✓	✓	✓	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Staff Settlement Agreements	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a
Non-Disclosure / Confidentiality Agreements	✓	✓	✓	✓	✓	✓	✓	N/a	N/a	N/a

	Management Committee	SMT		Managers		Asset Management						
	MC Member	CE	Director	Finance Manager	All Other Managers	Property Officer	Senior Asset Management Assistant / Asset Management Assistant	Housing Officer	Care Repair Officer	Executive Support Officers, Digital Services Officer, Senior Housing Assistant, Housing Assistants, Housing & Community Outreach Worker, Money Advice Officer	Senior Finance Officer/Finance Officer, Senior Corporate Services Assistant, Corporate Services Assistant, IT Officer/Senior IT Assistant, Care & Repair Assistant, SRS Officer	Purchase Ledger Assistant, Modern Apprentice
Approval of Commitment/Order	Unlimited	Unlimited	£500k	£50,000	£50,000	£10,000	£5,000	£5,000	£5,000	£2,500	£200	N/a
Authorisation of Invoice	Unlimited	Unlimited	£500k	£50,000	£50,000	£5,000	N/a	£2,500	£2,500	N/a	N/a	N/a
Authorise Payments Without Invoice	Unlimited	£100k	£100k	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Rent Refund and Adjustments - Current Tenants	N/a	N/a	Unlimited	N/a	Unlimited	N/a	N/a	Unlimited	N/a	N/a	N/a	N/a
Rent Refund and Adjustments - Former Tenants	N/a	> £750	> £750	> £750	> £750	N/a	N/a	> £300	N/a	N/a	N/a	N/a
Cheques (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Direct Debit/Standing Order/Mandate (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Salary BACS Payment (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
BACS/CHAPs (2 Required)	Unlimited	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non-Supplier Transactions (1 Required)	Unlimited	Unlimited	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Credit Card Limits	N/a	£10k	£10k	£3k	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Electronic Credit Card Limits - Transaction	N/a	N/a	N/a	£1,000	£1,000	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Electronic Credit Card Limits - Monthly Limit	N/a	N/a	N/a	£2,500	£2,500	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Write Offs - Under £25	N/a	£25	£25	£25	£25	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Write Offs -£25 and Over	Unlimited	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Ex Gratia Payments	Unlimited	£1k	£1k	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a

Values above exclude VAT

Departmental Managers include the following posts: Care & Repair Manager, Housing Manager, Corporate Services Manager & Asset Manager

Treasury Management Policy Review

Report by Gary Alison, Director of Finance & Corporate Services – for Approval

1.0 Introduction

The Treasury Management Policy has a five-year review period, and an annual review undertaken by the Director of Finance & Corporate Services. The Group's Treasury Management advisors (ATFS) have assisted with this review.

An annual review has been undertaken and some minor amendments are proposed to the Management Committee for approval. As this is an amendment to the policy rather than a full review, only a **Policy Document Extract** is included, showing the proposed changes.

2.0 Amendments

The proposed amendments are:

- To change the named responsibility of Director of Finance to Director of Finance & Corporate Services (note this is not covered in the extracts)
- Section 3.2.1 – to include the Flagstone platform as a principal banker (the Treasury Strategy is to actively manage investment on this platform, some of which are kept on instant access deposits, there may be instances where monies with ELHA's main current account bankers, RBS, drops below the £500k limit, whilst monies are being transferred back from Flagstone, by naming Flagstone as a principal banker this avoids any doubt as to who are the Groups principal bankers)
- Section 3.5.3 – the Associations Treasury Management Policy has a requirement that the Group will only invest or lend with institutions with a certain credit rating, Triodos and CAF, both historic lenders, do not meet the Policy requirements in terms of required credit ratings, however the narrative is included in the policy to give assurance that these institutions are still credit worthy (Management Committee should note that the total debt with these institutions at the 31 March 2023 was £3.4m, or 16% of the total loans, if these institutions were to default, the debt would likely be taken on by another lender, meaning the risk the Group posed from these institutions failing is low)

Recommendation

The Management Committee is asked to approve the revised Treasury Management Policy.

Treasury Management Policy Extracts

Extract from 3.2.1

Liquid Funds - a minimum balance of £500,000. Liquid funds are defined as the aggregate of:

- Cash held in its current bank accounts or on instant access deposit with its principal bankers (note; the Associations Treasury strategy is to actively manage investments on the Flagstone platform, some of which are kept on instant access deposit. Given this Flagstone are classed as a principal banker);
- Undrawn available overdraft facilities.

Extract from 3.5.3

Fitch reaffirmed Triodos Bank Long Term issuer default rating of 'BBB' with a negative outlook (Nov 2023). Triodos Bank has 15.80bn euros of assets (Dec 2022) and 1.25bn euros of Equity.

CAF Bank does not have a credit rating, but it had circa £1.57bn of assets (April 2023) and Equity of £51.4mn. Assets all A rated or above, and 95% of which were AAA rated / UK Government and a committed loan portfolio of £45m to RSLs.