Standing Orders

and

Financial Rules

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Contents

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1 Introduction

1.1 The Board of Management is responsible for ensuring that the business of Fife Housing Group ("the Group"), comprising Fife Housing Association Limited and Fife Housing Group Yourplace Limited, is conducted in accordance with its Rules.

To support this, the Board has approved Standing Orders and Financial Rules (SOFR), which set out the detailed procedures governing how the Group's business is conducted in compliance with its Rules and applicable regulatory requirements.

The SOFR are structured in two sections:

- Standing Orders
- Financial Rules

Together, they describe the Board and Committee structures and provide a framework within which decisions are authorised and made..

Approval, variation and revocation

The Parent Board is responsible for approving and amending the SOFR. The Board may alter, rescind, add to or revoke any part of these Standing Orders by a simple majority vote of those present.

Any approved changes will take immediate effect, provided they remain compliant with all relevant legislative and regulatory requirements.

Compliance

1.2 Nothing in the SOFR shall allow or be taken to allow the Board, any Committee, Board member or employee, to act in contravention of the Rules of the Association, the adopted Code of Governance or override instructions or conditions imposed by the Scottish Housing Regulator, the Scottish Government and other regulatory bodies, or through Statute.

Nothing in any of the Group's policies or procedures will override the principles embodied in these SOFR.

1.3 The Group will ensure compliance with the Scottish Housing Regulator's Regulatory Framework, including the requirements for the Annual Assurance Statement and Notifiable Events reporting.

1.4 The Group will also comply with the Charities (Regulation and Administration) (Scotland) Act 2023 and any updates issued by OSCR.

1.5 The Group will monitor and respond to emerging statutory duties, including those arising from the Housing (Scotland) Act 2025 and subsequent legislation, ensuring governance arrangements, policies and procedures are updated accordingly.

Review

1.6 The SOFR will be formally reviewed at least every three years, or earlier where legislative, regulatory or organisational changes require.

Colleague awareness

1.7 All colleagues will receive a copy of the SOFR as part of their induction.

Managers are responsible for ensuring that colleagues:

- understand the relevant procedures and controls applicable to their role
- operate in compliance with the SOFR

This is to reduce the risk of non-compliance and ensure effective governance.

Board member awareness

1.8 A copy of the SOFR, together with relevant statutory and governance documents, will be provided to each Board member by the Secretary upon appointment and completion of their declaration of acceptance of office.

Interpretation of Standing Orders

1.9 The ruling of the Chair of the meeting as to the construction or application of any of these Standing Orders, or as to the proceedings of the Group, shall not be challenged at any meeting of the Board or Committee except that such a challenge attaches to the rules of the Group. The ruling of the Chair of the Board as to the meaning of and/or application of these Standing Orders and Financial Rules shall be final.

Definitions

1.10

In these Standing Orders and Financial Rules (SOFR), the following terms shall have the meanings set out below. References to one gender shall be interpreted as applying equally to all genders.

"Group"

Means the legal group structure comprising Fife Housing Association Limited (FHA) and its wholly owned subsidiary, Fife Housing Group Yourplace Limited ("Yourplace").

"Parent"

Means Fife Housing Association Limited. The "Parent Board" refers to the Board of Fife Housing Association Limited.

"Subsidiary"

Means Fife Housing Group Yourplace Limited. The "Subsidiary Board" refers to the Board of Directors of Yourplace Limited.

"Board"

Means the Board of Management of Fife Housing Association Limited and/or the Board of Directors of Yourplace Limited, as applicable.

"Board Members"

Means individuals elected to the Board at an Annual General Meeting, those appointed to fill casual vacancies in accordance with Rule 41, and those co-opted in accordance with Rule 42.

"Chair / Convener"

Means the Board or Committee member elected to approve agendas and chair meetings. The Convener shall have a casting vote where required.

"Committee"

Means any Committee established by the Board in accordance with Rule 58, comprising Board members and/or co-opted members.

"Working Group"

Means a group established by the Board to consider specific matters and report back within an agreed timescale. Working Groups do not have delegated decision-making authority unless explicitly stated.

“Delegated”

Means authority granted to exercise specified functions on behalf of the Board or Committee, within agreed terms of reference.

“Referred”

Means matters remitted for consideration and reporting back, without authority to make decisions.

“Director”

Means a member of the Board of Yourplace Limited. The term may also refer to members of the Business Leadership Team (BLT) where the context relates to employed colleagues.

“Executive Directors”

Means the Chief Executive, Director of Finance, Governance and Assets, Director of Housing and Director of Operations.

“Secretary”

Means the individual appointed by the Board in accordance with Rule 59 to act as Company Secretary for Fife Housing Association Limited and/or Yourplace Limited.

“BLT” (Business Leadership Team)

Means the senior leadership team designated by the Board, comprising Executive Directors. This group may also be referred to as Executive Officers.

“OLT” (Operational Leadership Team)

Means the group of colleagues responsible for operational management, reporting to the BLT.

“Special Board Meeting”

Means any Board meeting convened outwith the scheduled programme of meetings.

“Deputation”

Means a group of individuals representing a wider body (e.g. tenants, factored owners, employees or local residents) who seek to present views to the Group.

“Policy”

Means any formally approved document setting out the Group’s approach in specific areas of activity. A full list of policies and approving bodies is set out in Appendix D.

2 Fife Housing Group ('the Group')

History

2.1 Fife Housing Association (formerly Fife Special Housing Association) acquired a range of properties from Scottish Homes in 1997. Since then, the Group has invested significantly in these homes and communities, alongside developing new housing.

2.2 Fife Housing Association is governed by a Board of Management comprising volunteers elected from its shareholding membership.

2.3 The Association has one wholly owned subsidiary, Fife Housing Group Yourplace Limited, established in 2010.

2.4 The Group's vision – Your home…our priority and reflects our commitment to building a sustainable business for the benefit of our tenants, communities and colleagues through continuous improvement, and also outlines our ambitions and priorities for the future.

The organisation will continue to build on its progress by:

- improving core housing services
- strengthening engagement with tenants, customers and stakeholders
- delivering on the priorities set out in the Business Plan

The current strategic focus is:

"Your home, our priority."

Constitution and governance structure

2.5 The Group comprises the Parent, Fife Housing Association Limited ('the Association') and a wholly-owned subsidiary, Fife Housing Group Yourplace Limited 'Yourplace').

2.6 The composition and powers of the Association's Board of Management are governed by the Rules. The Board of Management shall have a minimum of seven and a maximum (including co-optees) of fifteen members. The Board of Management can co-opt to the Board anyone it considers suitable to become a Board of Management member. Co-opted members must not make up more than one third of the total number of Board or Committee members at any one time.

2.7 Pursuant to Fife Housing Group Yourplace Ltd Articles of Association, the Association has the right to appoint up to five Directors to the Board of Fife Housing Group Yourplace Ltd

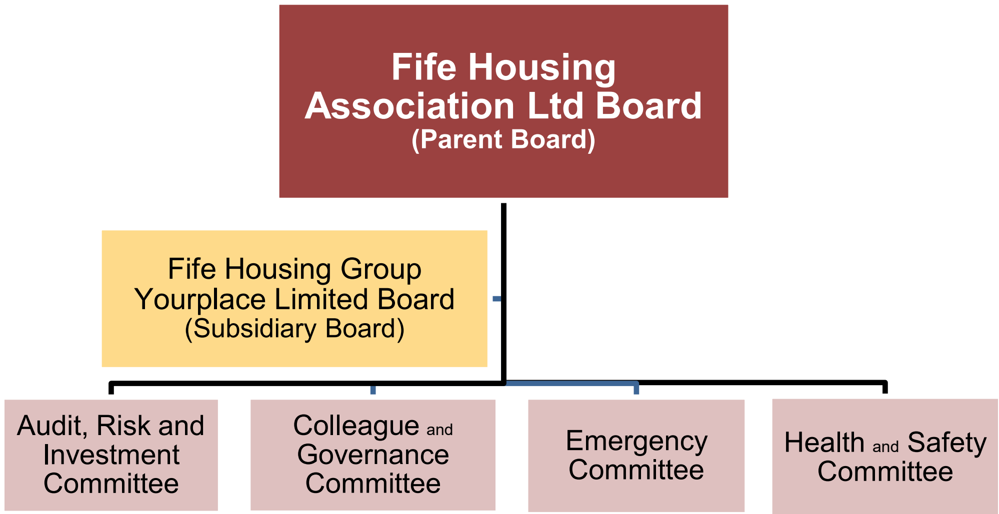
2.8 The Association is registered with Rules based on the Scottish Federation of Housing Associations' (SFHA) Charitable Model Rules (Scotland) 2020 for a

Registered under the Co-operative and Community Benefit Societies Act 2014 and regulated in accordance with the Housing (Scotland) Act 2025, as amended, and the Scottish Housing Regulator's Regulatory Framework.

2.9 The Rules set out the management and administrative structure of the Group, including the objects of the Group and its authority to establish a Board of Management, Committees and a subsidiary Board of Directors.

2.10 Legal Structure ('the Group'):

2.11 The governance arrangements that have been established by the Group aim to ensure the appropriate and proper scrutiny of the Group's plans, performance and activities and comprise the following structure:



3 Role and delegated authorities of the Boards and Committees

Fife Housing Association Board of Management

3.1 The FHA Board ("Parent Board") is ultimately responsible for the overall control and activity of the Association and its Subsidiaries ('the Group'). This will include determining its strategic direction, ensuring risk and performance is monitored and managed through effective systems of internal control and delegation, managing key partnerships, relationships with regulators and the strategic application of available resources.

3.2 The Parent Board will direct the Group in accordance with its Rules and objectives in pursuance of the commitments made in the Business Plan.

3.3 All Board members share equal responsibility for decision-making and each should act only in the best interests of the Group and not on behalf of, or for the benefit of yourself, or any other organisation or interest group.

3.4 The Parent Board will ensure that it has the necessary range of skills, knowledge, experience and qualities required to make decision-making effective and accountable.

3.5 The Parent Board is responsible for approving and submitting the Annual Assurance Statement to the Scottish Housing Regulator and ensuring that sufficient evidence and assurance mapping supports that declaration.

3.6 The Parent Board Terms of Reference are attached at Appendix A1.

Fife Housing Group Yourplace Limited (Yourplace) Board of Directors

3.7 The Yourplace Board is responsible for the strategic direction of the subsidiary, subject to delegated authority from the Parent Board and ensuring risk and performance for Yourplace is monitored and managed through effective systems of internal control and delegation.

3.8 The Yourplace Terms of Reference are attached at Appendix A2.

Audit ,Risk and Investment Committee

3.9 The Group shall establish and maintain an Audit, Risk and Investment Committee. The Audit, Risk and Investment Committee provides:

- independent assurance regarding the effectiveness of governance, risk management and internal control arrangements; and
- the required review and scrutiny of developments, regeneration and other significant capital investment projects.

The Committee will comprise a minimum of three Board members, at least one of whom shall have recent and relevant financial experience.

3.10 The principal function of the Audit, Risk and Investment Committee is to provide assurance to the Board that the Group's responsibilities for:

- proper financial management
- risk management and internal control
- governance and assurance frameworks

are being effectively discharged.

This includes oversight of:

- the effectiveness of internal control systems
- the risk management framework
- internal and external audit arrangements
- financial reporting integrity

3.11 The Audit, Risk and Investment Committee has the authority to report directly to the Chair of the Association (Parent Chair) where appropriate.

The Convener of the Audit, Risk and Investment Committee shall not be the Chair of the Association, ensuring independence of scrutiny.

3.12 The Terms of Reference are attached at Appendix A3.

Emergency Committee

3.13 The Emergency Committee is authorised to exercise delegated authority on behalf of the Board to take urgent decisions where it is not practicable to convene a full Board meeting within the required timescales.

Its role is limited to matters that are:

- Urgent; and
- Cannot reasonably be deferred to the next scheduled Board meeting.

All decisions taken must be consistent with the Group's Rules, Standing Orders and Financial Rules (SOFR), and approved policies.

Where a decision meets the definition of a Notifiable Event under Scottish Housing Regulator (SHR) guidance, the Chief Executive will ensure that notification is made within the required timescales.

3.14 The Emergency Committee shall comprise:

- Chair;
- Vice Chair;
- Two other Board members, at least one of whom has relevant knowledge or experience related to the matter under consideration;
- Chief Executive; and
- Company Secretary.

Only Board members shall have voting rights.

3.15 The quorum shall be three Board members and must include either the Chair or, in their absence, the Vice Chair.

Where practicable, the quorum should include a Board member with relevant knowledge or experience of the matter being considered.

3.16 The Emergency Committee may be convened at short notice and, where possible, within 72 hours.

Meetings may be held:

in person; or

via appropriate technological means, including telephone, video conferencing or other secure platforms.

Decisions may also be taken by written resolution where necessary, provided that all members are given the opportunity to participate.

3.17 All decisions taken by the Emergency Committee must be:

formally recorded; and

reported to the next meeting of the Board for noting and scrutiny.

Where appropriate, decisions will be subject to subsequent review by the Board.

3.18 The Terms of Reference are attached at Appendix A4.

Colleague and Governance Committee

3.19 The Colleague and Governance Committee oversees governance effectiveness, Board development and governance culture. The Committee's role is principally one of oversight, assurance and recommendation to the Board. Except where expressly stated, the Committee does not have authority to make decisions on behalf of the Board.

Delegated Authority

- the determination of capability dismissal appeals and disciplinary appeals in accordance with approved policies and procedures;
- such other matters as may be expressly delegated to the Committee by the Board from time to time.

Oversight, Scrutiny and Recommendation

- oversight of matters relating to colleague capability, conduct, performance, remuneration and organisational structure in accordance with approved policies;
- oversight of the employment, performance, remuneration and terms and conditions of the Chief Executive;
- oversight of Board succession planning, recruitment, learning and development, and conduct matters;
- monitoring compliance with relevant legislation, regulatory requirements, regulatory standards and recognised good practice in governance; and
- reviewing and making recommendations to the Board on strategic people, governance and remuneration matters.

3.20 The Terms of Reference are attached at Appendix A5.

Health and Safety Committee

3.21 The Health and Safety Committee provides an open forum for the discussion of all health and safety issues relevant to the Group’s operations. This Committee is delegated from the Board to the Business Leadership Team Chief Executive?.

3.22 The Terms of Reference are attached at Appendix A6.

Terms of reference of Committees

3.23 The Terms of Reference (remit) for each Committee shall be approved by the Board.

Each Committee shall review and approve its Terms of Reference at its first meeting following the Annual General Meeting to confirm that they remain appropriate and effective.

The Parent Board shall undertake a comprehensive review and re-approval of all Committee Terms of Reference at least every three years, or earlier where required due to legislative, regulatory or organisational change.

4 Meetings

Meetings of the Group

4.1 All general and special meetings of the Group shall be convened and conducted in accordance with the Rules of the Association and the Articles of its subsidiary.

The provisions set out in these Standing Orders and Financial Rules (SOFR) supplement and amplify those Rules and shall not replace or override them.

Annual General Meetings (AGMs)

4.2 The Annual General Meetings of the Association and its subsidiary shall be held once in each calendar year, with no more than 15 months between meetings.

4.3 The business of the Annual General Meeting shall be as prescribed by the Rules and shall include:

a) Appointment of a Chair for the meeting, where the designated Chair is not present;
b) Declarations of interest;
c) Approval of the minutes of the previous Annual General Meeting and any Special General Meetings not previously approved;
d) Adoption of the Annual Report and Financial Statements;
e) Appointment of External Auditors;
f) Election of Board members; and
g) Any other business specified in the notice of the meeting.

Board Meetings

4.4 Ordinary meetings of the Board shall be held at such intervals as are necessary to conduct the Group's business, with a minimum of six meetings per year. Meetings may be held in person or via appropriate technological means, including telephone or video conferencing, provided that all participants are able to engage effectively in the meeting.

4.5 A schedule of meetings (the Governance Planner) shall be approved annually and issued to Board members by the Secretary. This shall constitute formal notice of the date, time and location of meetings.

4.6 The quorum for Board meetings shall be four Board members (excluding co-optees).

If a meeting becomes inquorate at any point, it shall be adjourned and no further decisions shall be taken.

4.7 The Chair shall seek to ensure that meetings are conducted efficiently and, where possible, concluded within a reasonable timeframe.

4.8 Special Board Meetings may be convened outwith the scheduled programme of meetings, subject to compliance with the requirements for notice, agenda and papers set out in paragraphs 4.13 to 4.19.

4.9 Executive Directors, or their nominated deputies approved by the Chief Executive, shall attend Board meetings and receive copies of Board papers and minutes.

Executive Directors do not have voting rights.

4.10 **Order of Business**
Unless otherwise agreed, the order of business at Board meetings shall be:

- At the first meeting following the AGM:
  - election of the Chair;
  - appointment of the Chair of the Audit, Risk and Investment Committee;
- Appointment of a Chair for the meeting if required;
- Recording of attendance and apologies;
- Declarations of interest;
- Approval of the minutes of the previous meeting and consideration of matters arising;
- Consideration of outstanding business;
- Consideration of Committee minutes and recommendations;
- Consideration of officer reports;
- Approval or noting of matters requiring Board authority (including execution of deeds where applicable);
- Any other competent business approved by the Chair or by a majority of Board members present.

4.11 Executive Directors are responsible for ensuring that decisions of the Board relating to policy or procedure are:

- appropriately recorded;
- communicated to relevant colleagues; and
- implemented and maintained within their areas of responsibility.

4.12 All Board and Committee meetings shall be conducted in accordance with these SOFR and the Rules of the Group.

4.13 **Decision-Making**
Decisions shall be taken by a majority of those present and voting, unless otherwise specified in the Rules of the Association or subsidiary.

4.14 **Board Effectiveness and Review**
The Board shall periodically review its effectiveness, including meeting arrangements, decision-making processes and governance practices, to ensure continuous improvement and compliance with regulatory expectations.

Notice of meetings

4.15 At least seven days' notice of the date, time and location for all meetings shall be given in writing by the Secretary to all Board members. The circulation to Board members of the Governance Planner will count as sufficient notice.

Agenda

4.16 The Secretary shall prepare agendas for Board and Committee meetings in consultation with the Chief Executive and relevant officers.

All agendas must be approved in advance by:

- the Chair of the Parent Board or Subsidiary Board (as appropriate); or
- the relevant Committee Convener.

4.17 The agenda and associated papers shall be circulated to Board members at least seven calendar days in advance of the meeting.

The tabling of reports without the required notice is strongly discouraged and shall only be permitted in exceptional circumstances.

Any such reports must:

- be approved by the Chair; and
- be supported by a clear justification for urgency.

Board members must be given sufficient time to read and consider the report prior to discussion.

4.18 Board members shall receive minutes for approval at least 24 hours in advance of the meeting.

Minutes may only be considered without this notice in exceptional circumstances, and only with the agreement of a majority of Board members present.

4.19 A standing agenda item shall be included at all Board and Committee meetings to allow for declarations of interest.

4.20 No business other than that included on the agenda shall be transacted at a meeting unless:

- the matter is urgent; and
- it is agreed by a majority of Board members present.

Meeting quorum

4.21 The quorum for each type of meeting of the Group is as follows:

Meeting	Quorum
General Meeting	10% of Shareholding members
FHA Board	Four Board members, excluding co-optees

Yourplace Board	Three Board directors
Audit, Risk and Investment Committee	Three Board members, including the Audit, Risk and Investment Convener
Colleague and Governance Committee	Three Board members
Emergency Committee	Three Board members
Health and Safety Committee	Three members – roles as recorded in the terms of reference
Working Groups	To be decided from time to time and recorded in the terms of reference for each working group.

4.22 There will be no decisions made at any meeting of the Group, of a Board, or of any Committee unless there is a quorum of members of the Board at the commencement of discussion of the business on the agenda.

4.23 In line with our Model Rules, co-optees can take part in discussions and vote on all matters except those which directly affect the Rules, the membership of the Association or the election of the Association's Office Bearers. Co-optees may not stand for election, nor be elected as one of the Office Bearers of the Committee.

4.24 If no quorum is present within half an hour of the time appointed for the meeting of a Board, the meeting shall be adjourned to a time and date fixed by the Chair at the time the meeting is adjourned. If at the adjourned meeting a quorum is still not present within half an hour of the time appointed for the meeting, the members present shall be a quorum and they will be able to make decisions.

4.25 If at a Board or Committee meeting no quorum is present, those present may, if given the subject matter it is agreed to be appropriate, consider the business and can determine to make recommendations to the Board but shall not resolve any matters.

4.26 If during any meeting of a Board, the Chair after counting the number of members present declares that there is not a quorum present the meeting shall stand adjourned.

4.27 The consideration of any business not transacted shall be adjourned to a time fixed by the Chair at the time the meeting is adjourned, or, to the next ordinary meeting of that Board.

Proceedings at Board meetings

Adjournment

4.28 The Board may adjourn from any meeting and fix a date, time and place at which the meeting may be resumed. Should an alternative date, time and place not be fixed by the Board it may be fixed by the Chair.

4.29 A motion for the adjournment of the meeting may be made at any time and shall have precedence over all other motions. It shall be moved and seconded without discussion and shall forthwith be put to the meeting immediately and shall be held to have been accepted if supported by not less than two-thirds of those present.

4.30 When an adjourned meeting is resumed the proceedings shall be commenced at the point at which they were broken off at the adjournment.

Deputations (by tenants, employees or others)

4.31 Applications requesting the Board to receive a deputation must be submitted in writing to the Secretary at least three working days prior to the meeting at which the matter is to be considered.

The application must:

- be signed by the applicant(s);
- state clearly the subject on which the deputation wishes to be heard; and
- specify any action the deputation is requesting the Board to consider.

4.32 The acceptance of deputations shall be at the discretion of the Board.

In exercising this discretion, the Board will have regard to:

- relevance of the subject matter to the Group's business;
- whether the matter can be appropriately addressed through existing processes; and
- the effective conduct of Board business.

A deputation shall normally comprise no more than five individuals.

4.33 Board members may ask questions of the deputation that are relevant to the subject presented.

Board members shall not:

- express opinions; or
- enter into debate

on the subject of the deputation until the deputation has withdrawn from the meeting.

4.34 The Board will determine its position on the matters raised by the deputation following its withdrawal.

The outcome will be communicated in writing to the deputation by the Chair on behalf of the Board.

Order of discussion

4.35 Any member of the Board desiring to speak at any meeting of the Board shall do so when invited to speak by the Chair and direct their comments:

- To the Chair;
- To the matter before the meeting including proposing, seconding or supporting a motion or any amendment relative to the motion;

- To a point of order, where a member believes a rule has been broken or requires clarification of a rule;
- To ask a question for clarification or amplification of information provided; or
- To provide relevant information.

Motions

4.36 A motion for the approval of a minute of a Board meeting or Committee meeting or any part of such minute shall be considered as an original motion and any motion involving alteration or rejection of such minute, or any part of such minute, shall be dealt with as an amendment.

4.37 The Convener of a Committee shall move the approval of the minute of any meeting of that Committee or of any part of such minute.

4.38 Motions and amendments moved but not seconded shall not be put to the meeting nor shall they be recorded in the minutes.

4.39 It shall be competent for any member to ask that their dissent from any motion which has been carried should be recorded in the minutes.

Voting

4.40 Unless otherwise directed by the Chair, voting will be by a show of hands.

Notices of motions

4.41 Except as provided under Standing Order 4.35, a Board member shall not propose any motion unless:

- it arises directly from discussion of a matter already properly before the Board; or
- prior notice of the motion has been given in accordance with these Standing Orders.

4.42 Notice of any motion must be submitted in writing to the Secretary at least 10 calendar days in advance of the meeting at which it is to be considered.

4.43 If the Board member who has submitted a notice of motion is:

- absent from the meeting; or
- present but does not move the motion when called upon by the Chair,

the motion shall be deemed to have lapsed.

4.44 Where a Board member who has submitted a notice of motion is unable to attend the meeting, they may request another Board member to move the motion on their behalf.

Such a request must:

- be made in writing;
- be signed by the originating member; and
- be submitted to the Chair in advance of the meeting.

4.45 Where the originating Board member is absent and no request has been made for another member to move the motion, the motion may be deferred to the next ordinary meeting of the Board.

If the motion is not moved at that meeting, it shall be deemed to have lapsed. Motions of which notice is not given.

4.46 Notwithstanding the terms of the Standing Order ref 4.40, it shall be competent for a member of the Board, to raise a motion as a matter of urgency without prior notice. The motion shall be put to the meeting if moved and seconded and shall be held to have been accepted if supported by not less than two-thirds of those present.

Alteration or revocation of previous resolution

4.47 No resolution of the Board shall be altered or revoked except by a subsequent resolution made by the Board of which prior notice has been given in accordance with Standing Order ref 4.41.

4.48 Other than in respect of changes to policies arising from standard legislative changes, no resolution shall be altered or revoked within six months of its adoption except with the consent of not less than two-thirds of the members present and an absolute majority of the whole Board.

4.49 The alteration or revocation of any resolution of the Board shall not affect or prejudice any proceedings, outcome or liability competently done or undertaken under any such resolution prior to its alteration or revocation.

Points of order

4.50 The Chair's decision on points of order shall be final.

Minutes

4.51 The minutes of meetings shall be circulated as follows unless the Board direct otherwise:

- Annual and Special General Meetings to all shareholding members of the Group, BLT and the Group's external auditors;
- Board meetings to all members of the relevant Board, BLT - and the Group's external and internal auditors on request;
- Committee meetings to all members of the Parent Board, BLT - and the Group's external and internal auditors on request; and
- The minutes of all or any meetings may be circulated to such persons or organisations having an interest in the affairs of the Group, as may be determined from time to time by the Board.

4.52 The minutes of any General Meeting of the Group, the minutes of the Fife Housing Association Ltd Board meeting or those of the Fife Housing Group Yourplace Board are to be confirmed at each subsequent meeting by an affirmative resolution of members/directors of the Board present. The minutes of any Committee will be presented to a subsequent Board meeting for notification or ratification.

4.53 The approved minutes are to be recorded as accurate by the Chair of the subsequent meeting.

4.54 The Secretary is to arrange for the keeping and safe custody of minutes so that their content can be easily verified.

5. Chair's Action

5.1 In carrying out their duties, the Chair acts on behalf of the Board and the organisation and must ensure that all actions are consistent with the Group's Rules, Standing Orders and Financial Rules (SOFR), and approved policies.

The Chair may exercise delegated authority ("Chair's Action") only where:

- the matter is urgent; and
- it is not reasonably practicable to convene a Board or Committee meeting within the required timescales.

In exercising Chair's Action, the Chair must:

- consult with the Chief Executive; and
- seek the views of other Board members, where practicable.

All decisions taken under Chair's Action must be formally recorded and reported to the next meeting of the Board for scrutiny.

5.2 Reserved Matters

The Board shall maintain a schedule of "significant matters" which are reserved to the Board and may not be determined by Chair's Action.

These shall include, but are not limited to:

- expansion of the organisation's operations;
- cessation of a material part of the organisation's operations;
- changes to the corporate structure, including the establishment of subsidiaries;
- changes to the structure, size or composition of the Board;
- approval of Committee membership; and
- appointment or removal of Board members or Executive Directors.

5.3 Consultation Requirements

The Chair shall not take decisions of a significant or strategic nature under Chair's Action, even where urgency exists, without appropriate consultation with Board members.

Consultation methods may include:

- meetings (in person or virtual);
- telephone or conference call;
- email or other electronic communication.

The method of consultation should be proportionate to the urgency and significance of the matter.

Urgency Procedure

5.4 The Board will seek, wherever possible, to take decisions within its normal meeting arrangements.

However, circumstances may arise where urgent decisions are required that:

- fall outside delegated authority to colleagues; and
- cannot reasonably be deferred to the next scheduled Board or Committee meeting.

The Urgency Procedure, including the use of Special Board Meetings, the Emergency Committee and Chair’s Action, provides a framework for managing such situations.

5.5 The purpose of the Urgency Procedure is to balance:

- the need for timely decision-making;
- effective Board oversight; and
- the appropriate use of delegated authority.

5.6 There are three mechanisms available for urgent decision-making. The appropriate mechanism should be determined based on the significance, urgency and impact of the matter.

Option 1: Special Board Meeting

A Special Board Meeting should be convened where:

- the matter is of significant strategic importance; or
- the decision represents a material departure from the approved Business Plan or agreed strategic direction; or
- the issue requires full Board consideration due to its complexity or risk.

Option 2: Emergency Committee

The Emergency Committee should be convened where:

- a formal decision is required within existing strategic and financial parameters; but
- the matter cannot reasonably wait for the next Board meeting.

This is the normal route for urgent decisions of material significance that require formal governance oversight.

The Emergency Committee will operate in accordance with its Terms of Reference (Appendix A4).

Option 3: Chair’s Action

Chair’s Action may be used where:

- the matter is urgent and cannot be addressed through a Special Board Meeting or Emergency Committee; and
- the decision is not of such significance as to require those mechanisms.

Chair's Action shall only be used in exceptional circumstances and must not be used for matters reserved to the Board.

5.7 **Consultation Requirements for Chair's Action**

In exercising Chair's Action, the Chair (or, in their absence, the Vice Chair) must:

- consult with the Chief Executive; and
- consult with at least two other Board members.

Where practicable, those consulted should include Board members with relevant expertise.

Consultation may take place via:

- telephone;
- email;
- video conferencing; or
- other appropriate methods.

5.8 **Reporting and Assurance**

All decisions taken under the Urgency Procedure must be:

- formally recorded; and
- reported to the next meeting of the Board for scrutiny.

In the case of Chair's Action, the report shall include:

- the decision taken;
- the rationale for urgency; and

details of Board members consulted.

6. Committees

6.1 Definitions
In these SOFR:

"Committee" means a body established by the Board, consisting wholly or mainly of Board members (or, in the case of the Health and Safety Committee, members of the Business Leadership Team), with delegated authority to exercise specified functions.

"Review Group" or "Working Group" means a time-limited group established by the Board to consider specific matters or projects and report back with recommendations. These groups may include Board members, BLT and OLT members and other relevant individuals, and do not have delegated decision-making authority unless explicitly stated.

6.2 Delegation of Authority
The Board may delegate any of its functions to the Subsidiary, Committees, Review Groups or Officers, as permitted by the Rules of Fife Housing Association and the Articles of Yourplace Limited.

Notwithstanding any such delegation, the Parent Board retains ultimate responsibility and accountability for all decisions and actions taken in the name of the Group.

6.3 Establishment and Membership
The Parent Board shall determine the purpose, membership and terms of reference of all Committees.

Committees shall comprise a majority of Board members, together with such additional members as the Board considers appropriate.

Committee membership shall, where practicable, reflect an appropriate balance of skills, experience and knowledge.

6.4 Skills and Composition
The composition of Committees and Review Groups shall be determined by the nature of their remit and the skills and experience required to discharge their functions effectively.

6.5 Appointment of Members and Conveners
Membership of Committees shall be confirmed annually at the first meeting following the Annual General Meeting and shall continue until the next AGM.

Vacancies shall be filled by the Board to ensure appropriate skills and representation.

The Convener of each Committee shall be appointed by the Committee at its first meeting following the AGM;

The Convener of the Audit, Risk and Investment Committee shall be appointed by the Parent Board;

6.6 Co-optees
Co-optees shall not constitute more than one-third of the membership of any Committee.

6.7 Attendance by Board Members
All Board members shall be entitled to attend meetings of any Committee or Review Group and may participate in discussions, but shall not have voting rights unless formally appointed as members of that body.

6.8 Role of the Chair

The Chair of the Parent Board shall be entitled to attend any Committee or Review Group as a member, but shall not be eligible to act as Convener of any Committee.

6.9 Dissolution and Amendment
The Parent Board may at any time:

- dissolve any Committee or Review Group; or
- amend its membership or remit.

Meetings of Committees and Review Groups

6.10 Notice of Meetings
Except in cases of urgency, notice of meetings shall be issued by the Secretary at least seven calendar days in advance and shall include:

- date, time and location; and
- the business to be transacted.

6.11 Chairing of Meetings
Meetings shall be chaired by the Convener.

In the absence of the Convener:

- the Chair of the Parent Board may chair the meeting; or
- the members present shall appoint a Convener for that meeting.

6.12 Audit, Risk and Investment Committee Exception
The Chair of the Parent Board shall not chair meetings of the Audit, Risk and Investment Committee.

Minutes and Reporting

6.13 Minutes of Committee meetings and notes of Review Group meetings shall be:

- prepared and circulated following the meeting; and
- agreed with the Convener.

6.14 Minutes of Committees shall be submitted to the next available Board meeting for consideration and, where appropriate, approval.

Notes of Review Groups shall be submitted to the Board for noting.

6.15 Review Groups may report to the Board at any stage and may:

- provide interim updates; or
- seek direction from the Board where required.

7. The Chair

Parent Chair

7.1 The Chair of the Fife Housing Association Board ('Association Chair', 'Parent Chair') shall also be the Chair of the Group.

7.2 The role of the Association Chair cannot be held by an employee.

7.3 The Association Chair shall be elected annually by the Board following an invitation to all Board members to express an interest in being considered for this role. Where there is more than one interested member the Board will vote on the appointment.

7.4 The election of the Association Chair (who will also be known as the Parent Chair) shall be the first business transacted by the Board immediately after the Annual General Meeting.

7.5 The Association Chair shall, unless they resign or becomes disqualified, continue in office until a successor becomes entitled to act as Association and Parent Chair.

7.6 Where a vacancy arises, the Board may appoint an interim Chair from among its members until a formal appointment is made at the next Board meeting.

Role of Parent Chair

7.7 The Association Chair is responsible for:

- leading the Board and ensuring its effective operation;
- setting agendas in consultation with the Chief Executive and Secretary;
- ensuring all Board members are given the opportunity to contribute;
- maintaining order and ensuring fair and balanced discussion;
- ensuring decisions are taken in accordance with the Rules and SOFR; and
- ensuring the Board receives accurate, timely and clear information to support effective decision-making and oversight.

7.8 The Chair may vary the order of business during a meeting where this supports the effective conduct of business.

7.9 The Chair shall rule on matters of order, competency and relevance in accordance with the Rules and SOFR.

7.10 The Chair may require members to adhere to meeting protocols and may adjourn or suspend a meeting where necessary to maintain order.

Members unwilling to accept the authority of the Association Chair may be asked to leave the meeting and the Association Chair may suspend or adjourn the meeting as a result of any such breach at his discretion.

Subsidiary Chair

7.11 The Chair of the FHA Board (‘Association Chair’, ‘Parent Chair’) cannot also be the Chair of the Subsidiary Board (Yourplace).

7.12 The role of a Subsidiary Chair cannot be held by an employee.

7.13 The Subsidiary Chair shall be appointed annually through nomination by the Parent Board, following an invitation to all Group Board members to express an interest in being considered for this role. Where there is more than one interested member the Fife Housing Group Yourplace Board will vote on the appointment. The final decision is for the Fife Housing Group Yourplace Board of Directors.

7.14 The nomination to the Subsidiary Chair by the Parent Board shall be the first business considered by the Subsidiary Board immediately after the Annual General Meeting.

7.15 The Subsidiary Chair shall, unless they resign, be removed by a decision of the Parent Board or become disqualified, continue in office until a successor becomes entitled to act as Chair.

7.16 Where a vacancy arises, the Subsidiary Board may appoint an interim Chair until a formal appointment is made.

7.17 The Subsidiary Chair may also serve as a member of the Parent Board, subject to the Rules

Vice-Chair (of the Parent Board)

7.17 A Vice-Chair may be appointed annually by the Board, subject to the view of the Board. Should the Board determine the need for an appointment to Vice-Chair there will be an invitation to all Board members to formally express an interest in being considered for this role. Where there is more than one interested member the Board will vote on the appointment.

7.18 The role of the Vice-Chair cannot be held by an employee.

7.19 The Vice-Chair shall, unless they resign or becomes disqualified, hold office until the next Annual General Meeting and during that time shall continue to be a member of the Board.

7.20 Subject to any Standing Orders made by the Association, anything authorised or required to be done by or before the Chair may be done by or before the Vice-Chair.

7.21 The Vice-Chair (should this post be required) shall be appointed at the first meeting of the Board following the Annual General Meeting.

Chair of meetings

7.22 At all Board meetings the appointed Chair shall preside as Chair, or in their absence the Vice-Chair or if there is no such officer present and willing to act, the members shall elect from their number a member to be Chair of the meeting.

7.23 Any power or duty of the Chair in relation to the conduct of a meeting may be exercised by the person presiding at the meeting.

8. Confidentiality and open meetings

8.1 Any Board or colleague member attending a Group meeting shall respect the confidentiality of any papers presented, and the decisions made.

8.2 Certain meetings shall be open, and the public/employees may therefore be present at a General Meeting, unless the meeting determines that this is not appropriate. Where confidential items are to be discussed, the Chair shall close the open section and all those not authorised to be present shall be asked to leave and the meeting shall then be deemed private for a particular item or items.

8.3 Any items for discussion relating to the following will be undertaken in private:

- Personal information which may be sensitive to particular individuals;
- Confidential financial or business affairs of the Group;
- Discussions regarding individual terms and conditions which remain commercially confidential, unless deemed disclosable;
- Proposed expenditure on the acquisition of any property, land or other significant asset where the acquisition is deemed to be commercially sensitive;
- The commercial basis for selection of contractors for the supply of goods or services;
- Terms proposed in connection with commercially confidential contract negotiations; and
- Legal proceedings.

8.4 Any reports to meetings which are not deemed confidential are to be made available for public inspection should this be requested.

9. Interests of Board members

9.1 In pursuing its aims and objectives, the Group must maintain the confidence and trust of its stakeholders, including the Scottish Housing Regulator.

This requires the highest standards of integrity, transparency and accountability in all aspects of its governance and operations.

9.2 Board members and colleagues must act at all times in accordance with the Group's adopted Code of Conduct, ensuring that their actions protect the interests and reputation of the Group.

9.3 Board members have a legal duty to act in the best interests of the Group and must not place themselves in a position where their duties could be compromised, or appear to be compromised.

9.4 Conflicts of interest may arise where a Board member (or a connected person) has a personal, financial or other interest in a matter under consideration by the Board, Committees or Review Groups.

9.5 Such conflicts may arise in relation to, but are not limited to:

- contracts or procurement decisions;
- relationships with partner organisations;
- roles held with other organisations; or
- personal or family connections that may influence, or be perceived to influence, decision-making.

9.6 Board members must ensure that their responsibilities to the Group take precedence over any other roles or interests.

9.7 Declaration of Interests (Financial or Material)

Any Board member who has a financial or other material interest in a matter under consideration must:

- declare the interest at the earliest opportunity;
- ensure that the declaration is recorded in the minutes; and
- withdraw from the discussion and decision-making process, unless the Board determines otherwise in accordance with the Code of Conduct.

This requirement also applies where a close relative or connected person has such an interest.

9.8 Non-Financial Interests

Board members must also declare any non-financial interests.

The Chair shall determine the appropriate course of action, which may include restricting participation in discussion or decision-making.

9.9 Board members must not participate in any decision-making process relating to matters where they:

- have acted as an advocate; or
- have a personal or close connection to the individual concerned.

9.10 Board members shall not receive any personal benefit, fee or reward for work undertaken on behalf of the Group, except as permitted under the Rules and relevant legislation.

9.11 Conduct of Business Following Declaration

Where a declaration of interest is made, the Chair, supported by the Secretary (or Chief Executive where appropriate), shall determine whether:

- the Board may proceed with the item of business; or
- the matter should be deferred.

Where there is uncertainty, the matter shall be deferred to ensure compliance with legal and regulatory requirements.

9.12 Register of Interests

The Secretary shall maintain a Register of Interests for Board members.

Board members must ensure that the Register is kept up to date and reflects all relevant interests.

9.13 The Register of Interests shall be reviewed at least annually and made available for inspection by:

- Board members;
- auditors; and
- regulators,

at reasonable times.

9.14 Disqualification

Board members must notify the Secretary immediately if they become disqualified from acting, including under charity law and the Charities (Regulation and Administration) (Scotland) Act 2023.

10. Interests of employees

10.1 Employee Conduct, Conflicts and Recruitment

Conflicts of Interest (Employees)

Employees must not engage in activities which conflict, or could reasonably be perceived to conflict, with the interests of the Group.

This includes, but is not limited to:

- acquiring land or property for letting purposes within the geographical area in which the Group operates; and/or
- entering into private business arrangements with contractors, suppliers or firms currently engaged, or recently engaged, by the Group.

These restrictions also apply, where relevant, to members of the employee's household and immediate family.

10.2 Declaration of Interests

Employees must notify the Secretary or Chief Executive immediately where they become aware of any actual or potential conflict of interest.

Where a conflict is identified:

- it shall be recorded in the Register of Interests;
- it may be referred to the Audit, Risk and Investment Committee; and
- the Board shall determine any appropriate action.

10.3 Register of Interests

The Secretary shall maintain a Register of Interests for employees, which shall be available for inspection by Board members at reasonable times.

10.4 Interests in Contracts

Any employee with an interest in a contract, tender, quotation or appointment must declare that interest in advance of any decision being taken.

Such declarations must be made in accordance with the Group's Code of Conduct and relevant procurement procedures.

Recruitment and Appointments

10.5 Canvassing

Any candidate who canvasses Board members, directly or indirectly, in connection with an application for employment may be disqualified.

10.6 Board Member Involvement

Board members shall not seek to influence recruitment, appointment or promotion decisions.

Where appropriate, Board members may provide references, subject to agreement with the Chief Executive.

10.7 Declaration of Relationships (Candidates)

All candidates must declare any relevant relationships, as defined in the Group's Code of Conduct, with:

- Board members; or
- employees of the Group.

Failure to disclose such relationships may result in disqualification from the recruitment process or, if appointed, disciplinary action.

10.8 Former Board Members

Former Board members may apply for employment with the Group, provided that:

- a minimum period of 12 months has elapsed since they ceased to be a Board member; and
- they apply through the standard recruitment process.

10.9 Declaration by Board Members and Employees

Board members and employees must disclose any relationship with a candidate for appointment as soon as they become aware of it.

Such disclosures shall be:

- recorded;
- considered by the Selection Panel; and
- managed in accordance with the Code of Conduct.

Where a Board member is involved, Standing Order 9 (Conflicts of Interest) shall apply.

10.10 Fraud and Financial Integrity

The Group shall maintain appropriate controls to prevent fraud, bribery and money laundering, in line with legislation, best practice and regulatory expectations.

11. Code of Conduct

11.1 The Group, its Subsidiary, its members of the Board and employees shall at all times abide by the Group's Code of Conduct which reflects the principles of the SFHA Code of Conduct. Items already covered by these Standing Orders shall take preference over those covered in the Code of Conduct.

11.2 The Group's Code of Conduct can be found at Appendix D.

12. Performance review

Board

12.1 The Boards should undertake a formal and rigorous annual evaluation of their own performance and that of individual members of each Board. The annual Board evaluation will include assessment of collective skills, succession planning, regulatory compliance knowledge and governance effectiveness.

12.2 It is the responsibility of the FHA Chair supported by the Chief Executive to select an effective process and to act on its outcome. Individual evaluation should aim to show whether each Board member continues to contribute effectively and to demonstrate commitment to the role.

Chair

12.3 A nominated group from the Board should meet annually with the Vice Chair to carry out the Chair's appraisal.

12.4 The Board should take into account the views of the Business Leadership Team and will determine the process whereby the review will be progressed.

Committees

12.5 The Board will evaluate the effectiveness of its Committees at the Boards' annual Strategy Day.

Chief Executive

12.6 A nominated group taken from the Colleague and Governance Committee and Chair will meet once a year and will be responsible for the annual performance review and remuneration of the Chief Executive.

13. Press Enquiries and Interviews

13.1 No Board member or colleague may enter into communication with the press or the media on the activities or affairs of the Group without prior authority from the Chief Executive or FHA Chair.

13.2 Communication with the media in this case will include: in writing, by word of mouth, making postings - on any subject which may reflect on the Group, its partners or customers - to any social media website, correspondence with newspapers or other media and postings to any internet-hosted site.

14. Delegation to Executive

Chief Executive

14.1 The Chief Executive is responsible for the operational management of the Group's affairs.

The Chief Executive shall:

- support the Board in setting strategic objectives; and
- ensure the effective delivery of those objectives through the efficient use of resources and the development of effective relationships with stakeholders and partners.

14.2 Subject to these Standing Orders and Financial Rules (SOFR), and in accordance with policies and decisions of the Board and its Committees, the Chief Executive is authorised to take such action as is necessary to ensure the efficient and effective management and administration of the Group's activities.

14.3 The Chief Executive has delegated authority to determine the operational structure of the Group, within the parameters of the Board-approved Business Plan and budget.

Any proposals that:

- require expenditure beyond approved budget limits; or
- represent a material change to the agreed Business Plan

must be reported to, and approved by, the Parent Board.

Business Leadership Team (Executive Directors)

14.4 The Executive Directors—comprising the Chief Executive, Director of Finance, Governance and Assets, Director of Housing and Director of Operations—form the Business Leadership Team (BLT).

The BLT is responsible for:

- advising the Board on strategy and policy; and
- ensuring the effective implementation of decisions made by the Board and its Committees.

14.5 Individual Accountability

Each Executive Director is accountable for:

- the leadership and management of employees within their area of responsibility;
- the effective use, security and control of resources, including assets, equipment and financial resources; and
- ensuring compliance with relevant policies, procedures, legislation and regulatory requirements.

14.6 BLT Meetings

The Business Leadership Team shall meet monthly and be chaired by the Chief Executive or their nominee.

The BLT provides a forum to:

- consider cross-cutting issues affecting more than one service area;
- coordinate operational delivery; and
- review matters that may influence future strategy or policy prior to submission to the Board.

All participants must declare any relevant interests in accordance with the Group's Code of Conduct.

14.7 Escalation and Reporting

Managers shall consult with the relevant Executive Director on any matter within their responsibility that may:

- have a material impact on the Group; or
- require consideration by the Board or a Committee.

14.8 Roles and Responsibilities

All Executive Directors and Managers shall:

- have clearly defined job descriptions; and
- operate in accordance with the Group's Rules, SOFR, policies and procedures relevant to their role.

Responsibilities, including financial responsibilities, may be amended in accordance with Standing Orders and through appropriate consultation processes

. **Delegations to Business Leadership Team**

14.9 Under the direction of the Chief Executive, certain operational responsibilities may be delegated to Executive Directors.

Members of the Business Leadership Team (BLT) shall consult with one another on matters of shared interest or potential conflict, in accordance with the Financial Rules and relevant policies.

Within the scope of delegated authority, and subject to the Group's Rules, SOFR and approved policies, Executive Directors are authorised to:

Corporate and Financial Authority

- enter into contracts and deeds on behalf of the Group and authorise the execution of documents in accordance with the Rules;
- provide regular reports to the Board on the exercise of these powers;
- determine rents, licences and factoring charges in line with approved policies, including appropriate notification to tenants and customers;

Property and Legal Matters

- initiate and manage legal action relating to the enforcement of covenants on properties owned, leased or managed by the Group;
- approve minor acquisitions or disposals of land and property within limits set out in the Financial Rules and appendices;

Organisational Management

- review the organisational structure, in consultation with the BLT, and determine staffing levels and grading within the approved Business Plan and budget;
- report any material changes to the Board;

Human Resources (within Approved Policies)

- determine terms and conditions of service, including salaries, allowances and other remuneration, in accordance with approved policies;
- administer FHG disciplinary and grievance policies
- equality, diversity and inclusion;
- terms and conditions of employment; and
- recruitment and selection,
- colleague wellbeing including the wellbeing strategy
- apprenticeship strategy
- colleague strategy

form part of the Group's governance framework and must be complied with at all times.

These policies support and operate alongside the SOFR but do not override them.

15. Virement

Virement within budget holder's responsibility

15.1 Where it is necessary to transfer budget ("virement") within a single Budget Holder's area of responsibility, approval must be obtained from the Business Leadership Team (BLT).

Approval may be obtained via formal meeting or documented electronic communication (e.g. email).

A record of the approval shall be:

- maintained by the Chief Executive's PA / Governance Officer; and
- provided to the Finance Manager for implementation within the approved budget.

15.2 Revenue Budget Controls

Virement within revenue budgets must not result in:

- a worsening of the approved annual surplus; or
- an increase in the approved deficit.

15.3 Capital Budget Controls

For capital expenditure:

- where relating to land or property for rent or sale, procedures set out in Section 24 must be followed;
- for all other capital expenditure, virement must not result in an increase in overall net capital expenditure.

15.4 Virement Between Budget Holders

Where virement is required between different Budget Holders:

- approval must be obtained from the Business Leadership Team; and
- for revenue budgets, this must not result in a worsening of the approved annual surplus or deficit.

15.5 Virement Reporting Thresholds

All approved virement requests exceeding 5% of a budget heading (measured against both:

- total annual budget; and
- year-to-date budget)

must be reported to the next available Board meeting for information.

Any uncertainty regarding the calculation of the 5% threshold must be confirmed with the Finance Manager prior to approval.

15.6 Virement Within 5% Threshold

Virement requests of 5% or less shall:

- be considered and approved by the Business Leadership Team;
- be supported by a clear business justification; and
- remain within the Board-approved Business Plan and budget.

15.7 Virement Requiring Board Approval

Any virement which would:

- worsen the overall surplus or deficit for the year; or

- result in a material shift between capital and revenue budgets; or
- increase overall expenditure or reduce income beyond approved limits
- must be approved by the Board.

16. Execution of documents

16.1 The Group will validly execute documents in accordance with the method permitted under the Requirements of Writing (Scotland) Act 1995 through the use of delegated authorised signatures which are witnessed and the deed recorded in a Register. The use of a common seal is not required. All documents executed should have the prior approval or authority of the relevant Board or approved officers (see appendices) whether specific or general.

16.2 Under the Requirements of Writing (Scotland) Act 1995, any member of the relevant Board, the Secretary or any other authorised person (e.g. certain employees) can sign documents on behalf of the Group. These will be legally binding on the Group providing they are witnessed. The Act itself does not require that this has to be done with the approval of the governing body; therefore the Association has policies and procedures in place to control the commitments that it is entering into, and to ensure that such commitments are only made by authorised employees or the Board.

16.3 The Association will approve and regularly review a written scheme of delegated authority, which sets out who the authorised signatories are for which type of documents.

16.4 An entry of every execution of a document shall be made and consecutively numbered in a book kept for the purpose and shall be signed by the persons who have executed the document.

16.5 The delegated authority for the Group in respect of the execution of documents can be found at Appendix C.

17. Repossession of property and authority to evict

17.1 An eviction is defined as the recovery of accommodation, owned or managed by Fife Housing Association Limited or Fife Housing Group Yourplace Limited, by using the legal processes that are available.

17.2 The Group will ensure it produces, publishes and maintains an up-to-date Housing Policy including our policy on evictions, ensuring that this does not discriminate between tenants on any grounds. The Group will publish standard information and documentation in different languages and other formats, as required, will enhance the promotion of equal opportunities for all tenants and to assist with the maintenance of a well-managed tenancy.

17.3 The Group will ensure that Group-instigated repossessions and evictions are only carried out after all other options have been exhausted and tenancy management remedies have proved to be ineffective.

17.4 The decision to grant Decrees for Recovery of Possession can only be made by a Sheriff in a Court of Law. These will only happen when the Sheriff is satisfied that the Association or Subsidiary has complied with the Pre-Action Requirements and that:

- It is reasonable to do so; and
- The relevant landlord has adhered to the prescribed legal processes, including serving a valid statutory Notice of Proceedings on the tenant and all qualifying occupiers.

17.5 The Group shall ensure its policies and procedures meet all legislative and good practice requirements with regard to evictions. In particular, that policy complies with the terms of: the Housing (Scotland) Acts 2010,2014 and 2025 the Homelessness etc. (Scotland) Act 2003, the Antisocial Behaviour etc. (Scotland) Act 2004, and the Equality Act 2010, together with subsequent regulations, guidance.

17.6 Where a Decree is granted, the approval of the Business Leadership Team must be obtained before an eviction can take place.

17.7 In rent arrears cases, where Decree has not previously been granted, the decision of the BLT is likely to be: “evict if the arrears are not cleared in full”.

17.8 In rent arrears cases, where Decree has previously been granted, the decision of the BLT is likely to be: “evict even if the arrears are cleared in full”.

17.9 Where applicable and after BLT approval for the eviction has been obtained, this action will be arranged as soon as it is practical to do so.

18. Register of Board members

18.1 The Secretary shall maintain a Register of Board members in which will be entered the detail of each Board member’s principal employment(s), professional or business activities; of any position of public responsibility held; and of membership of other Housing Associations or organisations.

18.2 A Board member shall supply to the Secretary the information required for the Register as soon as possible after being elected to the Board. The Secretary shall be notified of any change in this information by the member as soon as possible after the change occurs.

18.3 The Secretary shall also record in the Register of Board members all declarations of interest made by Board members under Rule 38 of the Association.

19. Board Member Induction

19.1 Board members are provided on appointment with Governing Body policies and guides that clarifies roles and responsibilities, sets out the expectations of the Group in terms of probity, conduct, and major control elements for the business, , these include:

- Board membership policy
- Entitlement payments and benefits policy
- Governance expenses

- Governing body members guide
- Model rules
- Standing Orders and Financial Rules

Board members are also required to complete a declaration of interest and confirmation that they have read and understood the code of conduct requirements.

20. Scottish Housing Regulator (SHR)

20.1 In seeking to achieve the highest standards, the Group will aim to comply with the SHR's (or its successor) regulatory requirements and ensure it remains a viable organisation that is well governed and well managed.

20.2 Information required by the SHR, which details the Group's performance relating to the above, will be completed by the BLT and presented to the Board as required by the regulator (or its successor).

20.3 The Board will ensure ongoing compliance with the SHR Regulatory Standards of Governance and Financial Management and will formally review and approve the Annual Assurance Statement each year.

21. Financial Rules

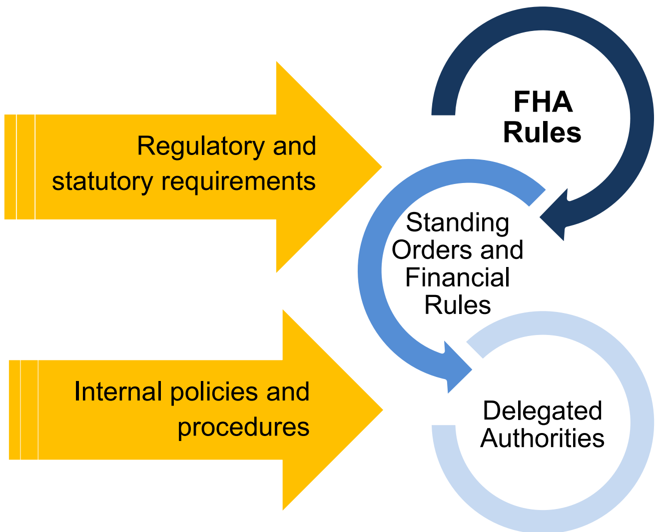
Introduction

21.1 Our Rules, the Articles of Association of Fife Housing Group Yourplace Ltd , the Group's subsidiary and our Standing Orders outline how we control and run the Group.

21.2 These Financial Rules form part of the Standing Orders and detail the financial policies of the Group.

21.3 Financial procedures are even more specific than the Financial Rules and set out precisely how the regulations will be implemented.

21.4 The relationship between these parts of the constitution may be illustrated:



22 Strategic financial controls

Budget preparation

22.1 The Group budget is to be prepared in a form agreed by the Group Board of Management and is to be in line with the objectives of the Group and its business plan.

22.2 The budgets of the Subsidiary will link to this and linked to their particular objectives which must follow the principles set out by the Group Board.

22.3 The zero-based budget process will commence by October of each financial year with input by each OLT member so that the current year's budget can be revised, taking into account actual results for the year-to-date. A zero-based budget for the next financial year will be prepared initially based on submissions from each of OLT for their respective areas of responsibility as agreed with their respective BLT member. Following this the budget will be first reviewed at a meeting of the BLT who will recommend the draft budget for Board review and approval.

22.4 The budget is to be discussed and approved by the Group Board of Management by March of each year in preparation for commencement of the new financial year in April. The Subsidiary budget will be discussed by the Yourplace Board prior to the Group Board consideration and reconciled as part of the Group budget.

22.5 Once approved, the budget is to be used as the basis for authority to incur expenditure and for comparison with actual monthly/quarterly results.

Budgetary control

22.7 Variations in actual income and expenditure against budget are to be reported to the Parent and Subsidiary Boards quarterly by the Director of Finance, Governance and Assets, or as otherwise agreed by the Parent Board. Any significant variances arising during the quarter, in actual income and expenditure against budget, will be highlighted together with recovery actions taken or proposed.

22.8 Nothing in these financial regulations shall prevent colleagues from incurring expenditure which is essential to meet any immediate needs created by a sudden emergency subject to their action being reported forthwith to the Chief Executive and, if appropriate, the Board.

22.9 The inclusion of items in approved revenue estimates of capital programmes shall constitute authority to incur such expenditure save to the extent to which the Group Board shall have placed a reservation on any such item or items. Expenditure on any such reserved items may be incurred only when and to the extent that such reservation has been removed.

22.10 The Director of Finance, Governance and Assets shall keep the Group and Subsidiary Boards informed, on a regular and timely basis as to the state of the Group’s finances and shall report on the unaudited year-end accounts of each financial year within four months of the financial year-end and provide audited year-end accounts within six months of the year-end.

22.11 The Policy Review Schedule is enclosed as Appendix E and will be reviewed on an ongoing basis, reported to the Business Leadership Team at their monthly meeting. Where a team or a colleague proposes:

- A new policy;
- A variation of existing policy; or
- A variation in the means or timescale of implementing an existing policy.

…which affects or may affect the Group's finances, the relevant Director shall consult with the Finance Manager then submit a report to the Chief Executive for consideration by the appropriate Board or Committee.

22.12 As outlined in section 15 above, the Business Leadership Team meeting shall have authority to approve virement. Virement is the process whereby overruns of expenditure may be set off against underspend in other types of expense.

Financial Planning

22.13 The Executive Management team will prepare and annually review the group Business Plan for presentation to the Parent Board for approval, providing the key financial information, assumptions, and ratios for at least the period of any current loan facility available to the Subsidiary or as required by the Regulator.

The financial plans for the Subsidiary must be presented for approval by its respective Board, subject to the overall approval of the Business Plans by the Parent Board.

Each Business Plan must be accompanied by a financial sensitivity analysis showing the effects of changes in internal and external variable factors.

The Business Plans should, where required by the funding conditions, be approved by the relevant lenders in line with the required timescales.

Investments and borrowings/treasury management

22.14 The Group Board is responsible for approving a Treasury Management Policy setting out strategy and policies for borrowings, cash management, investments, banking arrangements and other Treasury matters such as financial products to protect the Group from interest rate volatility.

22.15 The Parent Board will appoint an external Treasury Adviser, when required, who will, annually report on treasury matters and outlook to all Board members within the Group. Additionally the Treasury Adviser will provide support to the Director of Finance, Governance and Assets regarding treasury matters as required.

22.16 It is essential that the Group investments are properly and professionally managed. To achieve this, the organisation may employ the services of investment managers authorised under the requirements of the Financial

Services and Markets Act 2000, or as amended by the Financial Services and Markets Act 2023.

Expenditure authorisations

22.17 The Group Board shall from time-to-time, approve the procedures for the authorisation of expenditure commitments, and invoices for payment. Levels of authority range from colleagues, the Subsidiary company to the Group Board itself, and it is important for the good internal control of the Group's expenditure that all colleagues have a working knowledge of the content. It is the responsibility of Directors to ensure that all their team members are fully aware of their own authority levels and limits. This information is shown in Appendix C, Tables A and B.

22.18 The fact that an item of expenditure has been included in the annual budget will be taken as approval of that item, however, all invoices will still require to be authorised at the delegated authority level shown in Appendix C, Table B.

Accounting

22.19 All accounting procedures and records of the Group shall be determined by the Director of Finance, Governance and Assets in order to comply with the Group Scottish Housing Regulator's Determination of Accounting Requirements (as updated), the Housing (Scotland) Acts 2010, 2014 and 2025, and the applicable Housing Statement of Recommended Practice (SORP), together with relevant financial reporting standards including FRS 102), International Financial Reporting Standards (IFRS) and the 'UK Generally Accepted Accounting Practice' (UK GAAP).

22.20 All accounts and accounting records of the Group shall be compiled under the direction of the Director of Finance, Governance and Assets.

22.21 The following principles shall be observed where possible; in the allocation of accounting duties in order to ensure that proper segregation of duties exist:

- The duties of providing information about money due to or from the Group and of calculating, checking and recording these sums shall be separated from the duty of collecting or paying them; and
- Colleagues charged with the duties of examining and checking the accounts of cash transactions shall not themselves be engaged in any of these transactions.

22.22 The Group will record all accounting transactions in the most appropriate system(s) ensuring accuracy, and specifying information to be recorded, retention periods, sensitivity of data and data classification. The Group's suite of software will encompass, as a minimum, the following:

- Nominal ledger;
- Purchase ledger;
- Payroll records;
- Cash book;

- Rent account;
- Fixed asset register (property: Apex/Real Asset Management systems);
- Fixed asset register (other assets);
- Loan register;
- Capital contracts records; and
- Property repair and maintenance records.

Audit requirements

22.23 The Group will comply with statutory and regulatory requirements as well as meeting the best practice guidance and specific requirements set out by the Scottish Federation of Housing Associations.

22.24 Preparation of financial statements is to commence within four weeks of the financial year-end each year and draft financial statements (together with audit schedules) are to be prepared for the external auditors by the time the audit commences at a date to be agreed with the Audit Partner. Once the timetable is agreed with the auditors the Board expects the timetable to be met.

22.25 Draft and unaudited managements accounts to 31 March are to be submitted to the Board at the earliest opportunity following the financial year-end.

22.25 The financial statements shall be presented to the Audit, Risk and Investment Committee for their approval. The Audit, Risk and Investment Committee will also consider the findings of both the external and internal audit prior to giving their approval to the financial statements being presented to the Board.

22.27 Final audited and signed accounts are to be submitted to the Scottish Housing Regulator (SHR), the Office of the Scottish Charity Regulator (OSCR) and the Financial Conduct Authority (FCA) within six months of the financial year-end and presented for adoption by the Shareholding Membership at the Annual General Meeting.

22.28 The External Auditor and the Director of Finance, Governance and Assets or his authorised representative shall have authority to:

- Enter at all reasonable times any Group premises or land;
- Access all records, documents and correspondence relating to any financial and other transactions of the Group;
- Require and receive such explanations as are necessary concerning any matter under examination; and
- Require any employee or agent of the Group to produce cash, stores or any other Group property under their control.

22.29 On being advised or discovering any irregularity in the exercise of the functions of the Group, the Director of Finance, Governance and Assets shall take such steps as are considered necessary by way of investigation and report to the Chief Executive and/or Chair and, if necessary the Group Board.

23. Group operational financial controls

Security procedures

23.1 Every colleague is accountable for maintaining effective security arrangements for all buildings, assets, stock, equipment and cash under their control. This includes ensuring appropriate controls, monitoring arrangements and compliance with Group policies. Any identified weaknesses, breaches or requirement for enhanced controls must be reported immediately to the Chief Executive and recorded in line with the Group’s risk management procedures.

23.2 Maximum cash holding limits shall be formally approved and periodically reviewed by the Director of Finance, Governance and Assets. These limits must not be exceeded without prior written authorisation. Compliance will be subject to periodic internal control checks and audit review.

23.3 Keys to safes and secure storage facilities must be held only by authorised personnel and stored securely in accordance with approved procedures. Any loss, theft or suspected compromise must be reported immediately to the Director of Finance, Governance and Assets, with appropriate mitigating actions taken and recorded.

23.4 All colleagues are responsible for maintaining the confidentiality, integrity and availability of information held within the Group’s IT systems. Access to systems and data will be restricted to authorised users based on role, with appropriate controls including secure authentication and password protocols.

All personal data will be processed in accordance with applicable data protection legislation and the Group’s Data Protection Policy. The Director of Finance, Governance and Assets acts as Data Controller, supported by the designated Data Protection Officer, with responsibility for oversight, compliance monitoring and breach reporting.

23.5 All employees and Board members must formally acknowledge and comply with the Group’s ICT Acceptable Use Policy and associated information governance policies. Compliance will be monitored, and breaches may result in disciplinary action in line with the Group’s procedures.

23.6 All colleagues must comply with the Treasury Management Policy in relation to anti-money laundering (AML) and counter-fraud requirements. Any suspicious activity must be reported immediately to the nominated Anti-Money Laundering Officer. The Group will maintain appropriate AML controls, training and reporting arrangements in line with regulatory expectations.

23.7 Cyber security risks will be formally identified, assessed and recorded within the Group’s Risk Management Strategy and Risk Register. These risks will be subject to regular monitoring and review by the Audit, Risk and Investment Committee, with assurance provided through internal audit, external audit and/or independent assessment as appropriate.

The Group will maintain appropriate cyber security controls aligned to recognised standards and regulatory expectations, with any significant incidents reported in line with the Scottish Housing Regulator's Notifiable Events guidance where applicable

Income

23.7 Responsibility for the collection of tenant arrears rests with the Chief Executive, supported by appropriate operational colleagues and in line with approved policies. Responsibility for the collection, recording and control of all other income due to the Group rests with the Director of Finance, Governance and Assets. Performance in income collection will be monitored regularly and reported through established governance arrangements.

23.8 All colleagues must provide the Finance Manager with timely, accurate and complete information relating to work completed, goods supplied, services rendered, and any other sums due to the Group. This is to ensure that all income is fully and accurately recorded, invoiced promptly, and managed in accordance with the Group's Financial Procedures.

23.9 The Finance Manager must be notified without delay of all income due to the Group, including details of contracts, leases, and agreements which give rise to income. The Finance Manager has the authority to review and inspect all supporting documentation to ensure completeness, accuracy and compliance with financial controls.

23.10 All receipt books, forms, and systems used to record income shall be issued, controlled and monitored by the Finance Manager. Appropriate controls will be in place to prevent loss, misuse or fraud, including periodic reconciliation and audit checks.

23.11 All monies received on behalf of the Group must be recorded and banked promptly and intact, without delay and without deduction, into the appropriate Group bank account or remitted to the appropriate third party where applicable. Any exceptions must be formally authorised by the Director of Finance, Governance and Assets. All transactions must be supported by appropriate documentation and audit trail, including clear references linking receipts to underlying debts.

23.12 All transfers of money between colleagues must be formally recorded and evidenced, including confirmation of receipt. Adequate segregation of duties must be maintained to minimise the risk of error or fraud.

23.13 All donations, whether cash or in kind, must be formally recorded, receipted and acknowledged in writing. Appropriate records must be maintained to ensure transparency, accountability and compliance with regulatory and audit requirements.

23.14 Where the Group is notified of its entitlement to a legacy, full details must be recorded promptly. The Director of Finance, Governance and Assets is responsible for ensuring that all legacies are appropriately managed, safeguarded and realised in a timely manner. Where the Group is a residuary beneficiary, appropriate oversight must be exercised to protect the Group's interests. All legacy income must be accurately recorded and reported in the Group's financial statements.

Writing off irrecoverable items of income

23.15 The Group will ensure that all irrecoverable debts are identified, assessed and written off in a timely manner to ensure that financial records present a true and fair view of arrears and income positions.
Prior to write-off, appropriate recovery actions must have been undertaken in line with approved policies and procedures. This includes consideration of the debtor's circumstances and whether there remains a reasonable prospect of recovery.

23.16 All write-offs must be supported by appropriate documentation, including evidence of recovery action taken and rationale for determining the debt as irrecoverable. Approval for write-off must be obtained in accordance with the Group's Scheme of Delegation (Appendix C), with clear thresholds for:

- Finance Manager
- Director of Finance, Governance and Assets;
- Chief Executive;
- Board approval.

All approved write-offs will be recorded in a central register and reported regularly to the Board (or relevant Committee) to provide oversight and assurance.

23.17 No current tenant arrears will be written off. Write-off of any debt does not extinguish the Group's right to pursue recovery at a future date should circumstances change. Systems and records must ensure that written-off debts remain identifiable for potential recovery action.

Banking arrangements

23.18 All bank accounts held by the Group shall be formally approved and recorded within the Group's Financial Procedures. A complete and up-to-date register of all bank accounts will be maintained by the Finance Manager.

All bank accounts must be reconciled to the relevant accounting records on at least a monthly basis, or more frequently where appropriate. Reconciliations will be independently reviewed and signed off in accordance with the Group's internal control framework, with any discrepancies investigated and resolved promptly.

23.19 All banking arrangements, including the opening, closing and operation of bank accounts, must be authorised by the Director of Finance, Governance and Assets.

Appropriate controls will be in place over bank mandates, authorised signatories and access to banking systems, ensuring segregation of duties and minimising the risk of fraud or error. Access to online banking systems must be restricted to authorised personnel and subject to robust authentication controls.

23.20 Cheques shall only be ordered with the authority of the Finance Manager, who is responsible for ensuring their secure storage, control and use.

Appropriate procedures must be in place for the issue, recording and cancellation of cheques, including regular monitoring and reconciliation. The use of cheques should be minimised in favour of secure electronic payment methods, in line with best practice.

Cheque mandates

23.21 Cheques on all the Group's main banking accounts shall bear the signature of the colleague or Board members authorised by the Association's Board of Management and the Board of Fife Housing Group Yourplace Limited.

23.22 Cheques up to an agreed amount can be signed by any one authorised person.

23.23 Cheques over the agreed amount must be signed by two authorised persons.

23.24 Details of authorised persons can be found in the Group's delegated authorities at Appendix C.

Direct debit mandates

23.25 Direct debit payments taken from the Association's or Subsidiary's bank account for payments will be authorised by the Director of Finance, Governance and Assets and/or other authorised cheque signatories specified in the Group's Standing Orders.

Faster Payments, BACS, CHAPS and other internet banking and direct transfers

23.26 Payments made using the above processes should be approved by appropriate authorised signatories as contained in the Group's delegated authorities at Appendix C.

Control of cash, stocks etc.

23.27 Cash floats and balances kept by the Group are specified in the detailed financial procedures.

23.28 All such floats will be maintained on the imprest system and will be reimbursed by the Finance Manager.

23.29 The issue of credit cards to colleagues must be approved by the Chief Executive in advance. Only valid business expenditure may be charged and this must be fully supported by invoices. The Chief Executive's credit card statement must be countersigned by the Director of Finance, Governance and Assets.

23.30 Any increases in the credit limit must be approved by the Chief executive.

23.31 The Group maintains inventories of various items as detailed in the Group's detailed financial procedures.

23.32 A Title Register (deeds, share certificates etc.) must be kept and those documents not kept externally by the Group's solicitors, should be stored in a locked fireproof safe. Updating of the Register will be done under the direction of the Director of Finance, Governance and Assets.

Salaries, wages, pensions, HMRC and other deductions

23.33 The annual salary review and other relevant payments and benefits reviews will be carried out in accordance with the Group's agreed procedures. Group changes to salaries and benefits will be determined by the Group Board, potentially after review and recommendation from the Colleague and Governance Committee. The Chief Executive shall have regard to best practice within the local employment and social housing environments.

23.34 All monthly paid colleagues are paid on a set day each month as specified in the detailed financial procedures.

23.35 All payments shall be made in accordance with the delegated authorities shown in Appendix C.

23.36 All additional hours or overtime claims submitted more than six months after the hours have been worked will be paid only with express approval of the Chief Executive. Claims in respect of any financial year are to be submitted within one month of that financial year-end.

23.37 The Chief Executive shall have the authority to appoint employees within the powers delegated under the Standing Orders. Appointment of all employees shall be made in accordance with the instructions given by the Chief Executive. For new posts, the grade will be as approved by the Chief Executive under the authority delegated.

23.38 All time-records and other pay documents shall be in a form prescribed or approved by the Finance Manager.

23.39 The Director of Operations is responsible for ensuring that the HR System is updated in order to provide the relevant level of management with appropriate operational and strategic information. The Director of Operations will provide a report of all material changes on a monthly basis to the Business Leadership Team. The HR system will automatically provide managers with routine information on changes such as:

- Appointments, resignations, dismissals, suspensions, secondments and transfers;
- Absences from duty for sickness or other reason, apart from approved leave;
- Changes in remuneration, other than normal increments and pay awards and agreements of general application;
- Change in address;
- Change in name; and
- Any other information necessary to maintain records of service for income tax, national insurance, pension etc.

23.40 All temporary and part-time employees but not agency personnel shall be included on the payroll.

Payments of accounts

23.41 Except for petty cash and authorised advance accounts, all payments made by the Group shall be processed through approved banking methods, including BACS, Faster Payments or other secure electronic transfer. Cheques will only be used where necessary and in line with approved procedures.
All payments must be authorised by appropriately designated signatories in accordance with the Group's Scheme of Delegation (Appendix) and approved bank mandates.

23.42 The colleague responsible for committing expenditure or placing an order, in accordance with delegated authority, is responsible for verifying and certifying all related invoices, payment vouchers and accounts. Certification must confirm that the expenditure is valid, accurate and properly authorised.
A current list of authorised signatories will be maintained by the Finance Manager, including specimen signatures (or electronic approval controls), and must be updated promptly following any changes.

23.43 Only original invoices or approved electronic equivalents will be accepted for payment processing. Statements, photocopies or duplicate invoices will not be processed unless supported by appropriate verification and authorisation controls.

23.44 Before certifying an invoice for payment, the certifying colleague must ensure that:

- Goods, works or services have been received, completed, inspected (where required) and approved;
- Prices, calculations, discounts, VAT, IPT and coding are accurate;
- The expenditure is properly incurred and within approved budgets or has appropriate authorisation;
- Relevant records (including asset registers, inventories or stock records) have been updated where required; and
- The invoice has not previously been paid and represents a legitimate liability of the Group.

23.45 Approval of an invoice or payment voucher constitutes formal confirmation that all required checks have been completed. This approval must be evidenced through authorised signature or secure electronic workflow.

23.46 Following certification, all invoices must be submitted promptly to the Finance Team. The Finance Team will undertake an independent review of invoices prior to payment and is authorised to request further information or clarification where required to ensure compliance with financial controls.

23.47 Any amendments to invoices must be clearly recorded, appropriately authorised and supported by an audit trail. Amendments must not obscure original values and must include a clear explanation where not self-evident.

23.48 At the financial year-end, all relevant colleagues must confirm and reconcile outstanding commitments and expenditure with the Finance Team to ensure completeness and accuracy of financial reporting.

23.49 Ultimate responsibility for authorisation rests with the approving colleague. All payment approvals must be exercised strictly within delegated authority limits as set out in Appendix C. Segregation of duties must be maintained wherever possible to reduce the risk of error or fraud.

Cheque payments/BACS and other internet banking based transfers

23.50 The Group will pay monies due in line with the Group's standard terms and conditions, or as otherwise agreed through contract or agreement.

23.51 If a payment has to be made more quickly then approval should be sought from the Director of Finance, Governance and Assets.

Contracts

23.52 The Director of Finance, Governance and Assets shall ensure that a comprehensive and up-to-date contract register is maintained. This register will record all contractual commitments, payments made (including instalments), variations, retention sums, and associated professional fees. The register will be subject to periodic review and reconciliation to ensure accuracy and completeness.

23.53 Payments to contractors must only be made on the basis of a valid certificate issued by the supervising colleague, appointed consultant, or other authorised individual. Certification confirms that work has been satisfactorily completed in accordance with the contract.

In circumstances where a contractor is subject to insolvency (actual or threatened), no payments shall be made without the explicit written joint approval of the Chief Executive and the relevant Director (Housing, Operations or Finance, Governance and Assets). Appropriate legal and financial advice must be obtained prior to any such payment.

23.54 All contract variations must be formally authorised in writing in line with delegated authority limits. Where external consultants are appointed, they may authorise variations within agreed parameters.

Any cumulative contract variation exceeding 5% of the original contract value must receive prior approval from the Business Leadership Team and be clearly recorded within the contract register.

23.55 All variations must be promptly costed, recorded and reported on a monthly basis to the relevant Director and the Business Leadership Team. Where possible, mitigating actions and compensatory savings must be identified and documented to manage financial impact.

23.56 Final certificates for contracts must not be issued until a full and detailed final account has been prepared and all relevant documentation has been received and verified. This ensures that all contractual obligations, variations and financial commitments are fully accounted for.

23.57 The relevant Director(s) shall review and approve final contract accounts to ensure accuracy, completeness and compliance with contractual terms. Final accounts must be agreed within six months of the Certificate of Making Good Defects, with any delays formally reported and justified.

23.58 Any contractor claims that fall outside the terms of the contract must be referred to the Group's solicitors for legal advice and to the Director of Finance, Governance and Assets for financial assessment prior to any agreement or settlement. No commitments shall be made without appropriate authorisation.

23.59 Where contract completion is delayed beyond the agreed period, the responsible colleague must assess the applicability of liquidated damages and take appropriate action in accordance with contract terms. Decisions must be documented and, where necessary, reported to the relevant Director.

23.60 All colleagues and appointed consultants must ensure full compliance with the Group's Procurement Policy and Procedures, as well as the expectations of the Scottish Housing Regulator, including requirements relating to value for money, transparency, and effective contract management.

24. Compensation

24.1 This section sets out Fife Housing Group's approach to remedies for justified complaints. It aims to ensure that the Group operates a fair, transparent and accountable framework for providing redress where customers have suffered direct financial loss, service failure, or significant inconvenience as a result of an act or omission by the Group or its contractors.

24.2 Compensation is not automatic. Each case will be assessed on its individual merits, taking into account the circumstances, impact on the customer, and actions taken by the Group.

Where a practical remedy (e.g. completing outstanding work or correcting an error) can fully or partially resolve the issue, this will be prioritised and agreed with the customer.

24.3 Where a practical remedy is not possible, or does not fully address the impact experienced, a financial payment may be considered as an appropriate and proportionate form of redress.

24.4 In addition to formal compensation, the Group may make discretionary payments or provide alternative remedies in appropriate circumstances. Examples include:

- Disturbance to decoration: Decoration vouchers may be offered where works carried out by the Group result in damage to or disturbance of decoration;
- Damage to personal possessions: Compensation will only be considered where investigations confirm that the Group or its contractor is at fault. Customers are expected to maintain appropriate home contents insurance;
- Additional utility costs: Where the Group or its contractor has directly caused increased usage of heating, lighting or power, or where a defect attributable to the Group has resulted in increased costs, reasonable additional costs may be reimbursed. Claims must be supported by evidence, including utility bills where required.

All such payments must be evidence-based, proportionate, and consistent with the Group's policies.

24.5 All third-party liability claims (including personal injury or property damage) must be referred immediately to the Director of Finance, Governance and Assets. Colleagues must not admit liability under any circumstances.

The Group maintains appropriate insurance cover, and all claims will be managed in accordance with insurer requirements. Any settlement will be agreed in conjunction with insurers and managed by the Finance Team to ensure compliance with legal and policy requirements.

24.6 All compensation payments must be authorised in accordance with the Group's Scheme of Delegation (Appendix C).

25. Asset registers and depreciation

Property Register

25.1 The Group shall maintain a comprehensive and up-to-date Property Register for all residential and commercial properties owned or managed. The Register will include sufficient detail to clearly identify each property, including address and property type.

The Register will be subject to regular review and reconciliation, at least annually, to ensure accuracy and completeness, supporting financial reporting and asset management.

25.2 For each property, the Property Register shall include, as a minimum:

- Purchase price and associated acquisition costs;
- Date of acquisition or entry;
- Comprehensive list of associated components and relevant depreciation methods and lifecycles, including costs and date of capitalisation;
- Total cost of construction, rehabilitation or purchase;
- Grant funding received in respect of the property;

- Details of any shared ownership arrangements, including current equity tranche position, with all financial values recorded proportionately; and
- Any other relevant financial or asset information required for reporting, regulatory compliance or asset management purposes.

The format, structure and maintenance of the Property Register will be determined by the Director of Finance, Governance and Assets, ensuring alignment with the Group's financial systems and reporting requirements.

25.3 All title deeds and legal documentation relating to property ownership shall be held securely by the Group's solicitors, bankers or lending authority, as appropriate.

The Group will maintain a clear record of the location and custody of all title deeds and ensure that appropriate safeguards are in place to protect these assets. Periodic confirmation of title deed holdings will be undertaken to provide assurance of their security and completeness.

Fixed Asset Register

25.4 A Fixed Asset Register shall be maintained recording an adequate description of furniture, fittings and equipment, plant and machinery and other capital equipment owned by the appropriate Group member, and the form in which the fixed asset register shall be kept is to be determined by the Finance Manager.

25.5 Each identified colleague shall be responsible to the Director of Finance, Governance and Assets for maintaining an annual check of all items on the fixed asset register, for taking action in relation to surpluses or deficiencies and noting in the fixed asset register accordingly.

25.6 The Group's property shall not be removed other than in the ordinary course of the Group's business, or used other than for the Group's purposes except in accordance with specific directions issued by the colleague responsible for such property.

25.7 Each colleague shall ensure that property and equipment is maintained in good working order and will take responsibility to notify the relevant person(s) of any fault or deficiencies.

Disposals of valuable assets, including land and residential and commercial property

25.9 Assets with a book value, current value, or estimated value (where formal valuation is not available) in excess of £500 shall only be disposed of where it has been formally assessed and evidenced that the asset is no longer of operational or economic benefit to the Group.

All disposals must be supported by a documented business case, including rationale, valuation (where appropriate), and method of disposal, ensuring value for money and transparency.

25.10 The Business Leadership Team will review and approve asset disposal proposals in line with the Group's Scheme of Delegation (Appendix C).

Where required, disposals must be escalated for approval in accordance with delegated authority limits. All disposals will be recorded, with an appropriate audit trail maintained, and subject to periodic review.

Depreciation Policy

25.11 The Group's Depreciation Policy shall comply with all relevant Financial Reporting Standards (FRS 102) and the current Housing SORP (Statement of Recommended Practice for Registered Social Housing Providers).

The policy will be subject to periodic review to ensure ongoing compliance with accounting standards and regulatory requirements.

25.12 All fixed assets owned by the Group shall be depreciated over their expected useful economic life on a systematic basis.

Residential properties owned by the Subsidiary, except those held for resale, shall be classified and accounted for as investment properties where appropriate, in accordance with accounting standards.

25.13 Depreciation rates and useful economic lives for each category of asset shall be defined within the Group's detailed financial procedures and approved by the Board. These will be reviewed periodically to ensure they remain appropriate and reflect actual asset performance and condition.

25.14 Expenditure on minor items below the capitalisation threshold, as defined in the Group's financial procedures, shall be treated as revenue expenditure and written off in the year incurred. The threshold will be subject to periodic review to ensure it remains appropriate and consistent with accounting standards and materiality principles.

Scheme File and Development Documentation

25.15 For the purposes of external audit, regulatory compliance and effective governance, the Association and its Subsidiary shall maintain a comprehensive and up-to-date Scheme File for each development project.

The Scheme File must provide a complete and auditable record of all key decisions, approvals, financial commitments and compliance requirements throughout the lifecycle of the scheme.

25.16 The Scheme File shall be maintained in a structured format (electronic and/or physical) and be readily accessible for internal review, audit and inspection by the Scottish Housing Regulator and external auditors.

25.17 As a minimum, the Scheme File shall include the following documentation (where applicable):

- Vendor's written acceptance of the Association's offer for the site or property;
- Independent valuation report for the site or property;
- Solicitor's report on title and legal due diligence;
- Long-term financial projections, including revenue implications over the life of the scheme;

- All grant funding offers and formal acceptances;
- Evidence confirming compliance with all grant conditions;
- Approved project brief and procurement route;
- Consultants' appointments and signed commission agreements;
- All relevant statutory consents and permissions;
- Executed building contract and associated documentation;
- Evidence of appropriate contract insurances;
- Tender reports, including evaluation and value for money assessment; and
- Tenant satisfaction and post-completion feedback, where applicable.

25.18 Responsibility for maintaining the Scheme File rests with the relevant Director, who must ensure that:

- documentation is complete, accurate and up to date;
- appropriate version control and audit trail is maintained; and
- all key decisions and approvals are clearly evidenced.

25.19 Scheme Files will be subject to periodic review and sample testing by internal audit and/or management to ensure compliance with the Group's procedures, procurement requirements and regulatory expectations.

* For Fife Housing Association Alliance projects these are held by the Lead Developer.

26. Orders

26.1 Official orders shall be in a form approved by the Director of Finance, Governance and Assets and are to be signed only by colleagues identified in Appendix C, table B.

26.2 Official orders shall be issued for all work, goods or services to be supplied to the Group except for supplies of public utility services, for periodical payments such as rent or rates, for petty cash purchases or such other exceptions as the Director of Finance, Governance and Assets may approve.

27. Insurances

27.1 The Director of Finance, Governance and Assets is responsible for ensuring that appropriate, adequate and cost-effective insurance cover is in place for all aspects of the Group's activities. This includes arranging cover, managing renewals, and overseeing all insurance claims in consultation with relevant colleagues where required.

27.2 All colleagues must promptly notify the Director of Finance, Governance and Assets (or nominated officer) of:

- any new risks, properties, assets or vehicles requiring insurance cover; and
- any changes that may materially affect existing insurance arrangements.

This ensures that insurance cover remains accurate, valid and sufficient at all times.

27.3 All incidents that may give rise to a claim, including loss, damage, liability or near-miss events, must be reported immediately and in writing to the Director of Finance, Governance and Assets or nominated officer.

Where appropriate, incidents must also be reported to the Police and recorded in accordance with the Group's incident and risk management procedures. Failure to report promptly may invalidate insurance cover.

27.4 The Group shall maintain appropriate cover to protect against fraud, dishonesty or financial loss arising from the actions of employees or others acting on behalf of the Group.

27.5 The Director of Finance, Governance and Assets shall undertake a formal annual review of all insurance arrangements, including adequacy of cover, risks, claims history and value for money.

The outcome of this review will be reported to:

- the Business Leadership Team, which is authorised to approve placement of insurance cover; and
- the Audit, Risk and Investment Committee, to provide assurance on risk management and compliance.

Where appropriate, benchmarking and independent advice will be sought to support decision-making.

27.6 No indemnities or contractual risk transfers shall be agreed without prior consultation with the Director of Finance, Governance and Assets and, where appropriate, the Group's legal advisers.

28. Inventories

28.1 The Group shall maintain comprehensive and up-to-date inventory records covering furniture, fittings, equipment, plant and machinery, maintenance stock and other relevant assets.

Inventory records must include sufficient detail to clearly identify items, including description, location, quantity and, where appropriate, value. The format and system for maintaining inventories will be determined by the Director of Finance, Governance and Assets and aligned with the Group's financial and asset management systems.

28.2 Each nominated colleague is responsible for maintaining accurate inventory records within their area and must undertake a formal annual stock check.

Any discrepancies, losses, surpluses or obsolete items must be investigated promptly, appropriately documented and reported to the Director of Finance, Governance and Assets. Corrective action must be taken and recorded, ensuring a clear audit trail.

28.3 Inventory items must only be used for legitimate Group purposes and must not be removed, transferred or disposed of except in the normal course of business and in accordance with approved procedures.

Appropriate controls must be in place to ensure authorisation, tracking and accountability for the movement and use of inventory items.

28.4 Any significant loss, damage, theft or irregularity relating to inventory items must be reported immediately in line with the Group's incident reporting procedures.

Material losses will be reported to the Board by the Chief Executive and, where appropriate, considered under the Group's Notifiable Events framework and risk management processes.

29. Travel and subsistence

29.1 All claims for car allowances, subsistence, travel and incidental expenses must be submitted via the Group's approved system, in accordance with the Group's Financial Procedures.

All claims must be supported by appropriate evidence and certified by authorised colleagues in line with the Scheme of Delegation (Appendix C) prior to approval by the relevant line manager.

29.2 Payments to Board and Co-opted members for approved travel and other allowable expenses shall be processed by the Company Secretary upon receipt of a properly completed and authorised claim form.

All claims relating to a financial year must be submitted within one month of the financial year-end, to support accurate financial reporting.

29.3 Certification of claims within the system confirms that:

- the expenditure was properly authorised in advance;
- the expenses were necessarily and reasonably incurred; and
- the claim complies with Group policy and is a legitimate liability of the relevant Group entity.

29.4 Claims submitted more than six months after the expense was incurred will only be considered in exceptional circumstances. Such claims must be supported by a satisfactory explanation and require explicit approval by the Chief Executive.

29.5 Claims submitted by members of the Business Leadership Team must be approved by the Chief Executive prior to payment, ensuring appropriate oversight and segregation of duties.

29.6 Claims submitted by the Chief Executive must be approved by the Chair. Approval must be formally evidenced and retained within the Group's systems to ensure a clear audit trail.

30 Petty Cash and Postage

30.1 Petty cash imprest accounts shall be maintained solely for minor, properly authorised expenditure where alternative payment methods are not practical.

Imprest levels will be determined based on operational need and security considerations and will be subject to periodic review.

30.2 Only colleagues authorised under the Scheme of Delegation (Appendix C) may approve petty cash payments. All payments must be supported by appropriate documentation and receipts.

30.3 Petty cash accounts must be regularly reconciled and supported by a detailed expense analysis. Reimbursement of the imprest account shall only be made following review and approval by the Finance Manager, restoring the balance to the approved level.

30.4 Use of the franking machine shall be restricted to authorised colleagues. Control over postage expenditure, including float levels, shall be maintained by the Director of Finance, Governance and Assets. Any increases to the postage float must be formally approved and recorded.

31. Abortive expenditure

31.1 The Group will carry out a regular review of its development and other project expenditure to identify those projects that are unlikely to proceed.

31.2 Before any abortive costs can be written off the Business Leadership Team must agree that the project is no longer likely to proceed and the Director of Finance, Governance and Assets will then seek the Group Board's approval to write off the abortive expenditure incurred by the Association or Subsidiary.

Appendices:

A Terms of Reference

- A1 Fife Housing Association (Parent Board)
- A2 Yourplace Ltd (Subsidiary Board)
- A3 Audit, Risk and Investment Committee
- A4 Emergency Committee
- A5 Colleague and Governance Committee
- A6 Health and Safety Committee

B Board job descriptions

- B1 Board Member
- B2 Chairperson
- B3 Vice Chairperson

C Delegated Authorities

- Table A Payment authorities
- Table B Ordering authorities

D Group Code of Conduct

E Policy Review Schedule

Appendix A1

Fife Housing Association (Parent Board)

Terms of Reference

Role:

The Parent Board is ultimately responsible for the overall control and activity of the Group. The Board will ensure that the organisation delivers positive outcomes for tenants and service users and operates in accordance with the Scottish Housing Regulator (SHR) Regulatory Framework. This will include determining its strategic direction, ensuring performance of all functions, managing key partnerships, relationships with regulators and the strategic application of available resources. The Board will direct the Group members in accordance with its rules and objectives in pursuance of the commitments made in the Business Plan.

All Board members share equal responsibility for decision-making and must demonstrate collective accountability for ensuring compliance with regulatory standards and effective governance at all times, and, irrespective of their background, each should act only in the best interests of the Group and not on behalf, or for the benefit of, any other organisation, individual(s) or interest group.

The Parent Board will ensure that it has the necessary range of skills, knowledge, experience and qualities required to make decision-making effective and accountable.

The Board may delegate its functions to Committees, and employees of the Group, however, it will retain the ultimate responsibility for all actions taken in the name of either Fife Housing Association or its Subsidiary, Fife Housing Group Yourplace Ltd.

Responsibilities:

Business Plan

1. Promote the Group's interests, including fostering good relationships between the Association, its Subsidiary and the communities it works alongside and ensuring that the Group's aims and objectives are understood.
2. Consult with stakeholders to inform and take views on the vision, mission, behaviours and aims for the Group.
3. Ensure that tenant and service user outcomes are central to decision-making and that effective mechanisms are in place to capture and respond to tenant feedback.
4. Publish and circulate the commitments from the Business Plan to stakeholders.

5. Establish and monitor progress against achievement of the Group's Business Plan, establishing a framework for reviewing plans and policies as necessary, and ensuring that performance reporting includes clear links to strategic objectives, risk and tenant outcomes..

6. Monitor compliance with the agreed behaviours, and achievement of the commitments of the Group, ensuring that all Group activities undertaken reflect a positive image and are consistent with the Business Plan and the Communications and Marketing Strategy.

Governance

7. Re-approve annually Standing Orders and Financial Rules, with a major review every three years, ensuring alignment with regulatory requirements and best practice governance standards..

8. Implement the Group's Membership Policy consistent with the Group's Rules and Constitution.

9. Review the Group's appointment procedures and ensuring fairness, transparency and compliance with equality and diversity requirements. and consistent with the Group's Rules and published statements.

10. Establish and monitor progress against achievement of Board recruitment, succession planning, and Board learning and development and appraisal processes.

11. Take appropriate advice and appoint consultants / advisors as necessary to ensure a high standard of governance is maintained.

12. Agree strategies, policies and make decisions on all matters that create significant financial or other risk to the Group or which affect material issues of principle.

Performance

13. Control the overall operation of the Group in terms of its use of resources, financial viability and achievement of the agreed Business Plan including approval of:
    - the Annual Budget and Business Plans;
    - the Annual Report and Financial Statements;
    - Annual Financial Strategy/Treasury Management Policy;
    - Asset Management and Development Strategies;
    - Equality Scheme and action plan;
    - organisational structures; and
    - a Performance Management Framework

14. Monitor the Group's performance, in relation to business and operational plans, budget, treasury, implementation of decisions and internal and externally-benchmarked performance indicators.

15. Ensure it has an effective means of knowing whether the Association and its Subsidiary is being properly managed to fulfil its mission and is in sound financial health.
16. Consider the acquisition or disposal of any property or land assets of the Group in accordance with delegated authorities.
17. Consider and approve strategies and new policies and review identified policies and ensure that a system is in place to enable it to monitor progress in implementing those strategies and policies.
18. Ensure appropriate risk management and internal control systems are in place and regularly reviewed.

Performance

19. Ensure that all affairs are conducted lawfully and in accordance with generally accepted standards of performance and propriety, and in particular, ensure compliance with all regulatory requirements including, but not exclusively, those of the Scottish Housing Regulator (SHR), the Financial Conduct Authority (FCA) and the Office of the Scottish Charity Regulator (OSCR).
20. Approve the Annual Assurance Statement and ensure that it is supported by robust, evidence-based self-assessment against the SHR Regulatory Standards.
21. The Board will receive regular reports to support ongoing assurance, including performance, risk, compliance and financial monitoring, ensuring that compliance with regulatory standards is maintained throughout the year and not solely at year-end.

Business Leadership Team

22. Appoint the Chief Executive.
23. Approve the Chief Executive's targets.
24. Review the Chief Executive's annual appraisal/performance review.
25. Conduct disciplinary matters in respect of Director posts.

Delegation

26. It is necessary in practice for the Parent Board to delegate some of its work to the Subsidiary Board, committees, to the Chair of the Board, to working or review groups, to the Chief Executive or to other colleagues. In any event, delegation of a function or working groups, does not remove the ultimate responsibility of the Parent Board for decisions taken on its behalf.
27. Establish and oversee a framework of delegation and systems of control, delegating powers to committees, groups and colleagues, ensuring consistency with Standing Orders and Financial Rules.
28. Decisions made and taken at the Parent Board will normally be by negotiation and consent, supported by appropriate evidence and consideration of risk, financial implications and tenant impact. In exceptional circumstances a vote may be required to be taken. In the event of equality of votes, the Chair shall have a casting vote.

Once a matter is determined, individual Board members are expected to commit to the collective decision of the Board.

29. Determine the composition, membership and review terms of reference of the Parent Board, the Subsidiary Board and any committees.
30. Appoint the Chair of the Parent Board annually.
31. Appoint the Chair of the Subsidiary Board annually.
32. Appoint the Vice Chair of the Parent Board annually, if required.
33. Appoint the Convenor of Audit, Risk and Investment Committee annually.

…. Items 30 - 33 being transacted at the first Board meeting following the Annual General Meeting.

Quorum & members: The quorum is four members (excluding co-optees). The Parent Board includes up to15 members, including co-opted members.

The number of Board members who are paid employees or Board members of other housing providers will be kept under review by the Secretary on reviewing Board appointments.

The Chair of the Board cannot be a co-opted member.

The Vice Chair of the Board cannot be a co-opted member.

The Chief Executive is not a member of the Parent Board but will attend all Board meetings as the Business Leadership Team will be in attendance, unless they are asked for confidentiality purposes to leave. Other officers will attend as required and or agreed.

The Board may offer invitations to advisors with specialist knowledge or expertise to attend relevant meetings.

Chair's Action: The Chair of the Board has delegated authority to deal with any urgent matter, on behalf of the Board, which may arise between ordinary meetings of the Board. The Chair will endeavour to seek members' views as necessary, under the Urgency Procedure, on matters requiring action between meetings and all actions taken under such authority will be reported at the earliest opportunity, but at the latest to the next meeting of the Board. All urgent decisions must be supported by appropriate documentation and will be subject to retrospective scrutiny by the Board to ensure transparency and accountability.

Frequency: To meet usually every two months, but at least six times a year.

The Chair will endeavour to maintain Board meetings to within two hours but should the scale or nature of the business being transacted at that meeting require a longer meeting then this will be at the Chair's discretion without the need to take any formal action to extend.

The Board can determine at any time to designate a Board Learning and Development event to be a Board meeting, should an urgent decision be required.

Servicing: The Group Board will be serviced by the Director of Finance, Governance and Assets.

Appendix A2

Yourplace Ltd (Subsidiary Board)

Terms of Reference

Role:

The Subsidiary Board is responsible for the control and management of Yourplace Limited (Yourplace). This will include making proposals to the Parent Board, Fife Housing Association on its strategic direction, ensuring performance of all functions, managing key partnerships, and the management of available resources. The Subsidiary Board will direct Yourplace in accordance with its rules and objectives in pursuance of the commitments made in the Business Plan.

All Board Directors share equal responsibility for decision-making and each should act only in the best interests of Yourplace and not on behalf, or for the benefit of, any other organisation or interest group.

The Parent Board will ensure that Yourplace has the necessary range of skills, knowledge, experience and qualities required to make decision-making effective and accountable.

The Subsidiary Board may delegate its functions to committees, and employees of the Group; however, it will retain responsibility for actions taken in the name of Yourplace Limited.

Responsibilities:

Business Plan

1. Promote Yourplace's interests, including fostering good relationships between the organisation and the communities it works alongside and ensuring that Yourplace's aims and objectives are understood.
2. Consult with stakeholders to inform and take views on Yourplace's vision, mission, behaviours and aims.
3. Publish and circulate the commitments from the Business Plan to any key stakeholders.
4. Monitor compliance with the agreed behaviours, and achievement of the commitments of Yourplace's.
5. Establish and monitor progress against achievement of Yourplace's Business Plan, establishing a framework for reviewing plans and policies as necessary.
6. Ensure that all activities undertaken by Yourplace reflect a positive image and are consistent with its Business Plan and the Communications and Marketing Strategy.

Governance

7. Apply the Group's approved Standing Orders and Financial Rules.
8. Implement the Group's approved Membership Policy consistent with the Group's Rules and Constitution.
9. Accept decisions made through the Parent Board's process of Board Director recruitment, succession planning, Board learning and development and appraisal.
10. Take appropriate advice and appoint consultants / advisors as necessary.
11. Consider and make recommendations to the Parent Board on strategies, policies and all matters that create significant financial or other risk to Yourplace or which affect material issues of principle.

Performance

12. Manage the operation of Yourplace in terms of its use of resources, financial viability and achievement of the agreed Business Plan including recommending to the Parent Board approval of:
    - Annual Budget and Business Plans
    - Annual Report and Financial Statements
    - performance targets and improvement plans
    - organisational structures
    - major contracts with third parties
13. Monitor Yourplace's performance, in relation to business and operational plans, budget, decisions and internal and externally-benchmarked performance indicators.
14. Ensure it has an effective means of knowing whether the organisation is being properly managed to fulfil its mission and is in sound financial health.
15. Consider the acquisition or disposal of any property, leases or land assets of Yourplace and make recommendations to the Parent Board where the amounts exceed approved limits or could give rise to adverse publicity.
16. Consider and make recommendations to the Parent Board in respect of strategies and new policies, and review identified policies and ensure that a system is in place to enable it to monitor progress in implementing those strategies and policies.
17. Ensure appropriate risk management and internal control systems are in place in respect of Yourplace and that these are regularly reviewed.

18. Ensure that all affairs are conducted lawfully and in accordance with generally accepted standards of performance and propriety, and in particular, ensure compliance with regulatory requirements.

Delegation

19. It is necessary in practice for the Yourplace Board to delegate some of its work to Committees, to the Chair of the Yourplace Board, or to the Chief Executive or other colleagues. In any event, delegation of a function or working groups, does not remove the responsibility of the Yourplace Board for decisions taken on its behalf.
20. Manage Yourplace's involvement in the Parent-Board-approved framework of delegation and systems of control, delegating powers to Committees, working groups and employees, ensuring consistency with Standing Orders and Financial Rules.
21. Decisions made and taken at the Yourplace Board will normally be by negotiation and consent. In exceptional circumstances a vote may be required to be taken. Only Board members are eligible to vote. In the event of equality of votes, the Chair shall have a casting vote. Once a matter is determined, individual Board members are expected to be bound by the collective decision of the Board.

Quorum & members:

The quorum is three Board Directors.

The Yourplace Board includes up to seven Board Directors including the Chief Executive who is also a member of the Board. The Parent Board is able to appoint up to five Board members onto the Yourplace Board.

Membership of the Board will be determined with due regard to an effective skills mix and will include at least one member who is independent of the Parent Board.

The number of Board members who are paid colleagues or Board members of other housing providers will be kept under review by the Secretary on reviewing Board appointments.

The Chair of the Board cannot be a paid employee member.

The Business Leadership Team will be in attendance at all meetings. Other officers will attend as required and or agreed.

The Board may offer invitations to advisors with specialist knowledge or expertise to attend relevant meetings.

Chair's Action:

The Chair of the Parent Board has delegated authority to deal with any urgent matter, on behalf of the Yourplace Board, in accordance with the Urgency Procedure, which may arise between ordinary meetings of the Yourplace Board.

The Chair will liaise with the Yourplace Chair and endeavour to seek Yourplace members' – and Parent Board members', if required - views as necessary on matters requiring action between meetings and all actions taken under such authority will be reported to the next meeting of the Boards.

Frequency: To meet usually every two months, but at least four times a year. The Board can determine at any time to designate a Board Learning and Development event to be a Board meeting, should a decision be required.

Servicing: The Yourplace Board will be serviced by the Director of Finance, Governance and Assets.

Appendix A3

Audit, Risk and Investment Committee

Terms of Reference

Role:

The Committee takes responsibility for overseeing the effectiveness of internal controls, value for money reviews, service improvement planning, assurance and risk management, disaster recovery and business continuity, ensuring that there are proper relationships between the Group, its internal systems reviewers, external auditors and regulators.

The Committee ensures that all business activities are appropriately assessed and classified for risk and that risks are effectively managed, in accordance with the agreed Risk Management Strategy.

The Committee may request information or an investigation into any aspect of the Group's activities.

The Committee is a forum for open discussion between Board members and the Group's Business Leadership Team and Operational Leadership Team to give more detailed consideration to assurance issues affecting the Group ahead of making recommendations to any of the Boards.

The Committee shall review and scrutinise proposals for development, regeneration and other significant capital investment projects, including consideration of strategic fit, financial viability, affordability, risk, procurement arrangements and value for money, making recommendations to the Board regarding approval and progression.

The Parent Board will ensure that the Audit, Risk and Investment Committee has the necessary range of skills, knowledge, experience and qualities required to make decision-making effective and accountable.

Responsibilities:

Service Delivery

1. Ensure efficient and effective systems of management and internal control, consistent with the requirements of regulators, and to maintain the highest standards of safety, security, service to customers, performance and probity.

2. Ensure the provision of an efficient and effective external audit service, making recommendations to the Parent Board on the appointment, remuneration and scope of work of the external auditors.

3. Review any proposals to purchase non-audit services from the appointed external auditor.

4. Ensure the provision of an efficient and effective control systems review through internal audit, receive feedback from service-users and make recommendations to the Board on the organisation and resourcing of this service.

Service Delivery

5. Approve an annual audit report on the operation of the Group's system of internal controls and assurance for submission to the Group's Board and inclusion within Financial Statements.

6. Ensure the provision of an efficient and effective system of determination of, and review of achievement against, improvement plans.

7. Review and monitor compliance with all statutory tenant safety requirements including gas, electrical, fire, asbestos, water hygiene and structural risks (including RAAC where applicable).

8. Review the evidence supporting the Annual Assurance Statement prior to Board approval.

9. Monitor cyber security risks and data protection compliance, including breach reporting to the ICO.

10. Review and monitor all Notifiable Events reported to the Scottish Housing Regulator and ensure lessons learned are embedded.

Programme

11. Determine a programme of work, ensuring the systematic appraisal of internal controls and with priorities based on risk assessments.

12. Approve a three-year plan for internal control reviews, adjusting this during the year where necessary based on changes to risk.

13. Liaise with internal control reviewers and external auditors regarding their approach, reporting, timetables, audit adjustments and audit findings.

Review

14. Review, and report annually, on the efficiency and effectiveness of the Group's system of internal control.

15. Review any proposed changes to the Group's accounting policies, establishing the impact of the change on financial reporting and likely outcomes.

16. Review the annual Financial Statements prior to their submission to the Boards and the Annual General Meeting, focusing on:

- accounting policies
- compliance with accounting standards
- findings of external auditors, including significant audit adjustments
- covenant results and performance indicators
- financial position compared to Business Plan

17. Review annually the Group's Standing Orders and Financial Rules, making recommendations to the Board as necessary, and overseeing a major review every three years.

18. Review annually the Group's Risk Management Strategy, making recommendations to the Board as necessary.

19. Review annually the Group's Disaster Recovery and Business Continuity Plan, making recommendations to the Board as necessary.

20. Review the evidence available to be able to provide reassurance to the Board that it can issue the Annual Assurance Statement to the Scottish Housing Regulator

21. Review the Health and Safety Committee performance and strategy, making recommendations to the Board as necessary.

22. Carryout in-depth review of the Management Accounts to ensure business objectives are met both short and medium term.

23. Review performance information and strategy, making recommendations to the Board as necessary.

24. Review of Hybrid working to ensure that the business continues to deliver services in an efficient and effective manner.

Assurance

25. Monitor the management response to agreed control reviews or external body recommendations and the subsequent implementation.

26. Monitor the implementation of approved recommendations relating to both internal reviews and external audit reports and management letters.

27. Monitor the effectiveness of internal and external audit services and their relationship with each other.

Assurance

28. The representatives of internal and external audit will have free and confidential access to the Convener of the Audit, Risk and Investment Committee.

29. Monitor the management response to agreed internal and external audit recommendations and the subsequent implementation.

30. Monitor performance against the Group's plan for internal control reviews and best value reviews, reporting to the Parent Board on any variances.

31. Monitor the implementation of the Risk Management Strategy andreceive risk mapping results six-monthly.

32. Monitor annually the implementation of the Disaster Recovery and Business Continuity Plan, including the testing regime, reporting any exceptions to Board.

33. To initiate reports and investigations as it sees fit, having the right of access to all minutes, books, documents or other information maintained by the Group. The Committee may require employees to supply information, either written or verbal, on any matter.

34. Scrutinise allegations of fraud and monitor any entries into the fraud register, making recommendations to the Board on any policy / procedure changes required.

35. Produce an annual report on fraud within the Group (to be signed by the Audit, Risk and Investment Committee Convener).

36. Monitor progress against Improvement Plans and assess performance across all teams, reporting to the Board any serious concerns regarding achievements.

Insurance

37. To provide assurance on risk management and compliance.

Investment

38. To review and scrutinise proposals for development by the Group and make recommendations to the Parent Board, activities including but not limited to:

Review annually the insurance cover and premiums achieved, receiving recommendations from the Business Leadership Team as to cover and claims assurance as appropriate.

- site investigations;
- scheme appraisals;
- development risk assessments;
- cost plans;
- gateway reviews;
- land acquisition proposals.

Annual Assurance Statement

39. To oversee the Annual Assurance Statement by ensuring the evidence bank is reviewed on an ongoing basis and tested appropriately.

40. To review and report to the Board on actions required ensuring the Annual Assurance Statement is drafted and submitted to the Board for approval prior to being submitted to the Scottish Housing Regulator.

Quorum & members: The Parent Board Chair is entitled to attend meetings of this Committee but is not a formal member and does not count for quorum purposes.

The Convenor of Audit, Risk and Investment Committee and the Investment Lead is appointed annually by the Parent Board.

Subject to the agreement of the Parent Board, the Committee may co-opt up to two additional members whose particular skills complement the role.

The Group's Business Leadership Team and other officers may be in attendance at meetings.

Where appropriate, a representative of internal audit and a representative of external audit may also attend Audit, Risk and Investment Committee meetings.

The Audit, Risk and Investment Committee may ask any or all of those who normally attend but who are not members to withdraw, to facilitate open and frank discussion of particular matters.

The quorum is three Board members, to include at least two who are Parent Board members but excluding the Parent Chair who may be in attendance.

Chair's Action: The Chair of the Parent Board has delegated authority to deal with any matter, in accordance with the Urgency Procedure, which may arise between meetings and any action taken under such authority will be reported to the next meeting of the Committee.

Frequency: To meet at least three times a year – the Parent Board may request that the Committee meets to determine a particular approach to any issue should it arise.

Servicing: The Committee will be serviced by the Director of Finance, Governance and Assets.

Appendix A4

Emergency Committee

Terms of Reference

Role: The purpose of this Committee is to take urgent decisions between Board meetings.

This Terms of Reference and delegated authority is designed to clarify the responsibilities of the Emergency Committee, in line with good practice and the Scottish Housing Regulator's Regulatory Code.

Responsibilities:

Urgent Issues: 1. The Urgency Procedure would involve the convening of the Emergency Committee so that a formal decision can be taken. This would be the normal way of coping with major decisions that would be within the spirit of the Business Plan and overall financial parameters but were not anticipated. Such circumstances might be: approvalof a decision because of a major incident; or for major exceptions to policies or procedures.

2. In order to be able to undertake this role on the Committee each member would be involved in undertaking testing of the Disaster Recovery Policy on an annual basis.

Quorum & members: The Emergency Committee will comprise of the Chair, Vice-Chair and two other members of the Board, with at least one Board member with relevant knowledge and experience related to the decision to be made. Quorum is any three Board members.

Chair's Action: The Convener can, following consultation with the Parent Board Chair and fellow members, co-opt up to two additional persons, who do not have to be Board members, to fulfil an identified skill gap to this committee.

Frequency: To meet as required – Meetings can be 'virtual' if necessary and expedient, such as telephone, conference call, using virtual technologies, or email.

Servicing: The Committee will be serviced by the Chief Executive.

Appendix A5

Colleague and Governance Committee

Terms of Reference

Role:

The Committee has full delegated powers to administer the appeal stage of Fife Housing Group's Disciplinary Procedure.

The Committee is also a forum for open discussion between Board Directors and the Fife Housing Group's Business Leadership Team to give more detailed consideration to strategic issues affecting its issues of remuneration (Board and Employees), annual cost of living review and periodic salary benchmarking, governance, and employee-related and other performance matters ahead of making recommendations to the Parent Board.

The Committee is also constituted to oversee the nature, operation and terms and conditions of the Chief Executive's post.

Responsibilities:

Strategy

1. This Committee operates in line with good practice in human resources management, governance and in compliance the Scottish Housing Regulator's Regulatory Code and Fife Housing Group's adopted Code of Conduct.
2. To review the requirements for Board renewal to ensure that a strong, experienced and appropriately skilled Board is in place at both the Parent and Subsidiary Board.
3. To review and implement the appraisal process for Board members and ensuring that all Board members are appropriately trained and carrying out their function.
4. To review the remuneration strategy for Fife Housing Group's Executive where this may differ from the collective terms agreed for employees generally (and referred to in 17 below).
5. To review and make recommendations to the Parent Board on strategic and policy issues which might create significant remuneration, human resources or governance risk / benefit to Fife Housing Group, or which raise material issues of principle.
6. To monitor colleague wellbeing and recommend actions to the Parent Board to improve overall wellbeing.

7. To consider, and where necessary make recommendations to the Parent Board on options for future company structure - operational and corporate - to achieve Fife Housing Group's strategic objectives.
8. To consider the content and feedback from the Board learning and development programme, ensuring that it provides the necessary coverage as highlighted from Board assessment and changes in the housing sector.

Governance

9. To conduct appeal reviews of capability which result in dismissal in respect of employees and conduct disciplinary appeal matters in respect of employees.
10. To approve the recruitment process for Board vacancies and undertake the full recruitment process, making recommendations for appointment to a General Meeting.
11. To monitor the implementation of policies and practices that ensure the highest standards of governance in the Group; including the Board Member Policy and Code of Conduct for Board Directors and colleagues (included at appendix C), making recommendations to the Board as appropriate.
12. To review and report to the Boards on the actions and achievements of any governance improvement plans.
13. To nominate to and conduct disciplinary matters in respect of Board Directors, reporting all such matters to Board.
14. To receive reports, where appropriate, from the designated Board Director for 'whistleblowing' and to assist that Board Director in determining the appropriate action.

Organisational Structure

15To review, in consultation with the Executive Directors, the appropriate organisational structures to achieve the Group's strategic objectives and make recommendations to the Boards.

16To oversee the implementation of restructure and related policies, monitoring achievement of plans.

Remuneration

17To consider, and recommend to the Board, terms and conditions, remuneration and collective pay policies for Group employees and review these annually where required, making recommendations to the Board.

18To monitor the overall implementation of the performance appraisal scheme for the Business Leadership Team, confirming the completion of the annual appraisal of the Chief Executive, together with a review of the targets agreed.

Quorum & members:	Membership will be at least three nominated Board members with suitable managerial, governance, strategy, policy and/or human resources experience if appropriate. Quorum is any three Board Directors, excluding co-opted members.
Chair's Action:	The Convener can, following consultation with the Parent Board Chair, the Director of Operations and fellow members, co-opt up to two additional persons, who do not have to be Board members, to fulfil an identified skill gap to this committee.
Frequency:	To meet at least three times a year – the Parent Board may request that the Committee meets to determine a particular approach to any issue should it arise.
Servicing:	The Committee will be serviced by the Director of Operations.

Appendix A6

Health and Safety Committee

Terms of Reference

Role: The Committee is a forum for open discussion between the Group's Management to give more detailed consideration to strategic issues affecting the Group's issues of health and safety (all areas, internal and externally-facing), other related performance matters ahead of making recommendations to the Parent Board.

This Terms of Reference and delegated authority is designed to clarify the responsibilities of the Health and Safety Committee, in line with good practice, the Health & Safety at Work Act 1974 and the Scottish Housing Regulator's Regulatory Code.

Responsibilities:

Strategy

1. Ensure that the Group complies with its constitution and fulfils the regulatory authorities' requirements (Scottish Housing Regulator, the Financial Conduct Authority, the Office of the Scottish Charity Regulator and the Information Commissioner's Office).
2. Ensure that the Group meets its obligations in terms of the law, and agreed conditions of service.
3. To review the Health and Safety Policy for the Group.
4. To review and make recommendations to the Parent Board on strategic health and safety issues which might create significant human resources, reputational, legal or governance risk / benefit to the Group, or which raise material issues of principle.
5. To consider, and where necessary make recommendations to the Parent Board on options for future provision of health and safety support.
6. To consider the content and feedback from health and safety learning and development programmes, ensuring that they provide the necessary coverage as highlighted from activity and incidents in the housing and commercial sectors.

Organisational structure

7. To review, in consultation with the Executive Directors and any appointed advisers, the appropriate operational structures to achieve the Group's strategic objectives in terms of health and safety and make recommendations to the Board.
8. To oversee the implementation the Health and Safety Policies, monitoring achievement of plans.

Performance	9.	The Committee is remitted to review and make recommendations, and specifically consider the following matters: ▪ Health and safety performance; ▪ Incident statistics – including breaches of policy and procedure; ▪ Audit and inspection reports; ▪ Data from other information gathering exercises; and ▪ Identifying key risks and ensuring appropriate control measures are in place.
	10.	Review <u>all</u> incidents that have occurred, including ‘near miss’, related to the health and safety of tenants, colleagues, Board and the public.
	11.	Review all matters concerning the health and safety of the Group, and making appropriate recommendations to the Board as necessary for their continual improvement.
	12.	The Committee will receive a programme of review at its first meeting following each Annual General Meeting.
	13.	To consider the Key Performance Indicators for health and safety and monitor progress on a regular basis.
	14.	The Committee will examine best practice as part of any review.
Governance	15.	To monitor the implementation of policies and practices that ensure the highest standards of health and safety in the Group, making recommendations to the Board as appropriate.
	16.	To review and report to the Boards on the actions and achievements of any health and safety improvement plans.
	17.	To receive reports, where appropriate, from the designated Board Director for ‘whistleblowing’ that relate to health and safety and to assist that Board Director in determining the appropriate action.
	18.	A copy of the approved notes from each Health and Safety Committee will be forwarded to the next available Board for the Board’s information.
	19.	Explicit tenant safety compliance reporting
	20.	Formal annual safety compliance report to Board
	21.	Structural risk monitoring
Quorum & members:	Membership will be a minimum of six and include all of the Business Leadership Team and the Property Manager. Quorum is any three	

members. The Convener is the Chief Executive. The Chair of the Parent will also be entitled to attend as a full member of the Committee should they wish. Any of the Group's professional advisers will be entitled to attend should they feel it to be necessary.

Chair's Action:	The Convener can, following consultation with the Parent Board Chair and fellow members, co-opt up to two additional persons, who do not have to be Board members or colleagues, to fulfil an identified skill gap to this committee.
Frequency:	To meet as required, but at least quarterly per year.
Servicing:	The Committee will be serviced by the Chief Executive.

Appendix B1

Board Member Job Description

Role:	Board Member
Responsible to:	Chair of the Board
Accountable for:	Fife Housing Group (FHG)
Supported by:	Business Leadership Team

1.1. The purpose of the Board member role description is to contribute relevant experience, expertise and insight to ensure the long-term viability and sustainability of FHG, and to promote the objectives, vision, purpose and values through management control, accountability, good conduct and good governance.

1.2. The role description sets out the responsibilities that are associated with being a governing body member (GBM) of Fife Housing Group (FHG). It should be read in conjunction with the FHG Standing Orders and Financial Rules (SOFR).

1.3. FHG is a Registered Social Landlord and a Scottish Charity. The role description reflects the principles of good governance and takes account of and is compliant with the expectations of the Regulatory Standards of Governance and Financial Management for Scottish RSLs and relevant guidance produced by the Office of the Scottish Charity Regulator (OSCR).

1.4. FHG encourages people who are interested in the Association's work to consider seeking election as a GBM and is committed to ensuring broad representation from the communities that it serves. GBMs do not require 'qualifications' but, from time to time, we will seek to recruit people with specific skills and experience to add to or expand the existing range of skills and experience available to ensure that the governing body is able to fulfil its purpose. We have developed a profile for the GB which describes the skills, qualities and experience that we consider we need to lead and direct FHG and carry out an annual review of the skills that we have and those that we need to inform our recruitment activities.

1.5. This role description applies to all members of the governing body, whether elected or co-opted or appointed, new or experienced. It is subject to a periodic review.

2. Specific Duties and Responsibilities

2.1. Uphold FHG's Code of Conduct and promote good governance.

2.2. To ensure that FHG operates within and be assured that FHG is compliant with the relevant legal requirements and regulatory frameworks.

2.3. To ensure that policies and procedures relating to governance, legal, regulatory requirements and good practice are in place and reviewed on a regular basis.

2.4. To set the strategic direction of the organisation and determine its vision, values and objectives.

2.5. To support and challenge the Board and the Business Leadership Team to help achieve these objectives.

2.6. Responsibility for the operational implementation of FHG's strategies and policies are achieved through the appropriate delegation of authority.

2.7. To regularly measure and review the performance of the organisation and make recommendations for improvement where appropriate.

2.8. To be informed about and ensure FHG's plans take account of the views of tenants and other customers.

2.9. To ensure the organisation runs effectively, maximises the impact of its resources and provides Value for Money in its service delivery.

2.10. To exercise sound financial management and maintain financial viability by approving the business plan, accounts, budgets, liquidity and borrowing facilities whilst meeting the organisation's vision, values and objectives.

2.11. To promote openness, accountability and transparency in the organisation's dealings with all its stakeholders.

2.12. To contribute to and implement the risk management frameworks and ensure risks within the Group are identified and managed.

2.13. To attend on a regular basis, Board and Committee meetings and contribute effectively to them, to ensure that, as a group, the Board has the capacity and commitment to achieve the strategic aims of the organisation; and

2.14. To attend conferences, training sessions, seminars, meetings and other events where they are in the interests of the organisation and to act as an ambassador for Fife Housing Group.

3. Key Expectations

3.1. FHG has agreed a Code of Conduct for Governing Body Members which every member is required to sign on an annual basis and uphold throughout their membership of the governing body.

3.2. Each GBM must accept and share collective responsibility for the decisions properly taken by the governing body. Each GBM is expected to contribute actively and constructively to the work of FHG. All members are equally responsible in law for the decisions made.

3.3. Each member must always act only in the best interests of FHG and its customers, and not on behalf of any interest group, constituency or other organisation. GBMs cannot act in a personal capacity to benefit themselves or someone they know.

Appendix B2

Chairperson Job Description

Role:	Chairperson
Responsible to:	Board of Management
Accountable for:	Fife Housing Group (FHG)
Supported by:	Business Leadership Team

1. Introduction

1.1 This role description sets out the particular duties and responsibilities that attach to the Chair of FHG and to the Chairs of FHG's sub-committees. The responsibilities described here are additional to those set out in the governing body members' (GBM) role description. It should be considered alongside FHG's Rules Standing Orders, Code of Conduct and Entitlements, Payments and Benefits Policy.

1.2 This role description will be used to support the annual review of the governing body's effectiveness. It will be used to appoint the Chair and sub-committee Chairs after each AGM. GBMs who wish to be considered for this office will be invited to say how, if elected, they will carry out the duties that are set out here before the election takes place.

1.3 In the event that the Chair is unable to fulfil their responsibilities, (the Vice Chair) will carry out the duties of the Chair.

1.4 As set out in the Standing Orders, the Chair of FHG may not also serve as the Chair of a sub-committee and each sub-committee must elect a different Chair.

1.5 An overview of the Role of the Chair is outlined in Rule (59.6) of FHG's Rules.

1.6 The Chair will be elected by the governing body each year at the first governing body meeting following the AGM. Whilst the Chair of FHG can be re-elected, in accordance with Rule (59.11) of FHG's Rules, they cannot serve a continuous term of more than five years. There is no expectation that the Chair must serve the full five year maximum term.

1.7 In the spirit of FHG's rules, if an individual has served five years as Chair, they should not be subsequently re-elected as Chair at any point.

2. Key Responsibilities

2.1 The Chair must act, and be seen to act, at all times on behalf of the governing body. The Chair's key responsibilities are:

- To lead the governing body (or sub-committee) constructively, provide direction and manage meetings effectively;
- To develop and maintain a constructive and positive working relationship between the Chair and (Senior Officer) and senior staff;
- To uphold FHG's Code of Conduct and promote good governance;
- Ensure decision making complies with Standing Orders and Scheme of Delegation;
- To be a positive and effective ambassador for FHG;
- To ensure that FHG's business is conducted effectively between meetings and that emergency decisions are taken appropriately when required; and
- To be accountable for the actions of the Chair.

3. Leadership and Direction

3.1 The Chair is expected to:

- Lead by positive action and example;
- Represent FHG positively and effectively;
- Set the style and tone of governing body or sub-committee meetings to ensure effective and participative decision making;
- Promote and uphold the Code of Conduct for FHG's governing body;
- Ensure that the necessary arrangements are in place to enable FHG to honour its obligations, achieve its objectives and meet agreed targets;
- Demonstrate and support the principles of good governance at all times;
- Ensure that the governing body has access to the range of skills, knowledge and experience necessary for the achievement of FHG's aims and objectives and for the fulfilment of the governing body's responsibilities;
- Ensure that the governing body has access to the necessary advice, information and support to fulfil its responsibilities and that, where appropriate, external and/or specialist advice is sought; and
- Provide support to new and experienced governing body members by promoting access to relevant induction, training and development opportunities.

4. Working with the Director

4.1 The Chair should:

- Establish a constructive relationship with the Director and ensure that their respective roles of leading and managing are recognised and promoted effectively. Sub-committee Chairs should establish similar relationships with the relevant senior staff member;
- Ensure that the conduct of FHG's business continues effectively between meetings of the governing body and act under delegated or emergency authority when necessary;
- In the event of a vacancy, ensure that effective arrangements are implemented for the recruitment and appointment of a Director, in accordance with FHG's agreed recruitment practices;

- Carry out, with at least one other governing body member, the Director's annual appraisal (including setting objectives, overseeing performance and requiring professional development) and report to the governing body;
- Ensure that appropriate arrangements are in place and implemented effectively for the support and remuneration of the Director; and
- In the event that it is necessary, be responsible for dealing with a grievance or disciplinary action in respect of the Director, in accordance with FHG's agreed procedures.

5. Promoting Good Governance

5.1 The Chair is required to:

- Promote and demonstrate the highest standards of ethical conduct and integrity;
- Build and sustain constructive relationships with other office bearers, members of the governing body and senior colleagues;
- Initiate any investigation under the terms of FHG's Code of Conduct;
- Chair all general meetings of FHG in accordance with the Rules;
- Chair all governing body meetings of FHG, in accordance with the Rules and Standing Orders;
- Ensure that all governing body members have access to appropriate information and have an opportunity to contribute to discussion and consideration of all matters requiring their attention;
- Ensure that effective induction and ongoing training and support are provided to all governing body members and that annual performance reviews are conducted in accordance with FHG's policy ;
- Manage meetings inclusively and effectively to ensure that there is sufficient time for the consideration of all relevant issues; for performance to be monitored effectively and for risk to be assessed realistically; and
- Ensure that all delegated authorities are monitored and reporting arrangements are implemented effectively.

6. Conduct of FHG's Business

6.1 The Chair is expected to:

- Ensure that FHG's business is efficiently and accountably conducted between governing body meetings;
- Sign (or otherwise authorise) payment instructions and documents requiring the governing body or the Chair's authorisation, in accordance with FHG's standing orders;
- Take decisions on behalf of the organisation in the event of emergencies that occur outside the regular meeting cycle and report these back to the governing body for ratification;
- Ensure that the range of skills, knowledge and experience required to lead FHG effectively is available to the governing body and that the governing body is able to access specialist support when necessary; and
- Lead the governing body's succession planning and recruitment to ensure good governance and regulatory compliance.

7 Monitoring and Review

7.1 This role description was approved by the governing body on 16 August 2023 and is due to be reviewed every 3 years.

Appendix B3

Vice Chairperson Job Description

Role:	Vice Chairperson
Responsible to:	Chair of the Board
Accountable for:	Fife Housing Group (FHG)
Supported by:	Business Leadership Team

1. Introduction

1.1 This role description sets out the particular duties and responsibilities that attach to the Vice Chair of FHG. The responsibilities described here are additional to those set out in the governing body members' (GBM) role description. It should also be considered alongside:

- the Role Description for the Chair of FHG;
- FHG's Rules; and
- FHG's Standing Orders.

1.2 In the event that the Chair of FHG is unable to fulfil their responsibilities, the Vice Chair will carry out these duties.

1.3 The position of Vice Chair will be elected by the governing body, every year at the first meeting following the AGM.

1.4 In accordance with Rule (59.11) of FHG's Rules, the Chair cannot serve a continuous term of more than five years. There is no expectation that the Chair must serve the full five-year maximum term.

1.5 When the Chair stands down, the Vice Chair in post will be asked if they wish to stand for election to become Chair.

1.6 The role of Vice Chair must be carried out by a governing body member, and may also be carried out by a former office bearer.

2. Role of Vice Chair

2.1 The role of the Vice Chair is to deputise, support and (where required) stand in for the Chair of FHG. Therefore, this role description must be read in conjunction with the Role Description for the Chair of FHG;

2.2 When known in advance, the Vice Chair should ensure that they are available for any governing body meeting that the Chair is unable to attend – e.g. where the Chair has booked a holiday. Close liaison with the Chair is a key requirement of the role.

2.3 The individual holding the post of Vice Chair will gain training and insight as to whether they would like to consider performing the role of Chair in the future.

3. Monitoring and Review

3.1 This role description was approved by the governing body on 16 August 2023 and is due to be reviewed every 3 years.

Appendix C

Delegated Authorities

The following tables, set out the Scheme of Delegated Authorities for Fife Housing Group. It outlines the roles and responsibilities of colleagues, the Board and Committees of Fife Housing Association Limited and the Board of Fife Housing Group Yourplace Limited and describes the associated permissions and responsibility related to disbursing the Group's financial business, specifying the limits and ranges of delegation given within the organisation.

Delegated Authority limits

Applies to: Orders, invoices, payroll

Role	£0–£5k	£5k–£10k	£10k–£25k	£25k–£250k	£250k+
Operations Advisors	✓	✕	✕	✕	✕
Officer	✓	✓	✕	✕	✕
Manager	✓	✓	✓	✕	✕
Director	✓	✓	✓	✓	✕
CEO	✓	✓	✓	✓	✓
Stores Facilitator	✓	✓	✕	✕	✕

Bad Debts

Role	Value per transaction
Board	Above £10,000
Chief Executive	£10,000
Director of Finance, Governance & Assets	£5,000
Finance Manager	£1,000

Development and Capital

Category	Board	CEO	Director of Finance, Governance and Assets	Director
Land acquisition	Unlimited	£250,000	£250,000	£250,000
Property purchase	Unlimited	£300,000	£175,000	£175,000
Works costs	Unlimited	Unlimited	£500,000	£250,000
Equipment/Vehicles	Unlimited	£250,000	£150,000	£100,000
IT Hardware	Unlimited	£250,000	£100,000	£50,000
IT Software and services	Unlimited	£250,000	£100,000	£50,000
Consultant fees	Unlimited	£250,000	£250,000	£250,000

The above are the delegated limits which do not require prior Board approval; however the Board may extend the limits on certain projects, activities or procurements where the financial, risk and tenant impacts have already been confirmed. Where multiple properties are being purchased, within a 60 day period, under the delegated authorities above then there will be a maximum combined limit of £450,000 for Directors. The above limits will be reviewed on an annual basis depending on market conditions across activities.

Banking and Payment Controls

Activity	Authorisation	Control Requirement
Payroll payment run	Director	Dual authorisation
BACS payments	Director	Dual authorisation
Faster Payments	Director	Dual authorisation
Online banking payments	Director	Dual authorisation
Bank transfers (internal)	Director	Dual authorisation

Credit cards	Approved users only	£15,000 total limit, individual limits set per card.

Authorised Signatories For Legal Documents

Under Scots law valid execution of a document by a company requires signature by one director, the secretary or by another authorised signatory, meaning anyone who is duly authorised by the company to sign.

The authorised signatories for the Association in terms of signing of documents is set out in the following table. This relates purely to the act of signing, not the approval of the decisions relating to the matter. Approval must be gained in accordance with the approval processes set out elsewhere in the Standing Orders and Delegation Schedule:

Annual Financial Statements	2 Board members and Secretary
Royal Bank of Scotland loan documentation – as set out in the Officer Certificate approved by Board and held by RBS	Any of Chair, Chief Executive, Director of Finance, Governance and Assets
Legal documents which require one or two signatories plus a witness and where the value of the transaction/contract is above £100k e.g. property purchase	Any of Chief Executive, Director plus a Witness if required
Legal documents which require one or two signatories plus a witness and where the value of the transaction/contract is below £100k e.g. wayleave, deed of conditions	Any of Chief Executive, Director, Manager plus a Witness if required
Acceptance of offers of grant in respect of affordable housing programme with Fife Council	Any of Chief Executive, Director
Approval of submission of external grant applications in respect of community regeneration grants, and any other form of grant application which has not already been subject of Board or Director approval	Any of Chief Executive, Director

Contractual documents for procurements in excess of £50k	Any of Chief Executive/Director
Submission of Grant Claims via online HARP system or by form, for any funding which has already had an offer of grant accepted in respect of the affordable housing programme with Fife Council	Any of Chief Executive, Director , Manager
Contractual documents for procurements below £50k	Budget Holder
Signing of Tenancy Agreement	Any of Chief Executive, Director, Manager
Minutes of Board and Committee meetings	Chair of the meeting

Appendix D

Group Code of Conduct

Preamble

This code of conduct was initially prepared for members of the National Housing Federation (NHF). It required that Federation members adopt and ensure compliance with a code of conduct for Board members, colleagues and involved residents to uphold the highest standards of probity and conduct. The Board of Fife Housing Association, although not a member of the NHF, and following endorsement of the NHF code by the Scottish Housing Regulator, has approved the adoption of this code for the Group, comprising Fife Housing Association and its Subsidiary, Yourplace Ltd.

The main terms used in this code are defined at Part 2: Terminology, which forms part of the guidance on interpretation.

Attention is drawn in particular to the definition given of ‘involved resident’. Some residents may have only a very limited and occasional involvement. For the purposes of this Code ‘involved resident’ will include all residents who are members of the Resident Scrutiny Group.

Contents

Introduction

This model code defines the conduct required of all individuals directly involved in delivering the Group's business activities. Except where otherwise indicated, the code applies equally to Board members, colleagues and involved residents.

It provides guidance on how to ensure that your actions and behaviour are consistent with the Group's values and the high standards of conduct required maintaining confidence in the Group and its work.

You must familiarise yourself with the contents of the code and act in accordance with its principles and provisions at all times. Failure to comply with the code may be an employment or governance disciplinary matter.

If Board members or involved residents have any doubts or questions regarding the application of the code, or in relation to a specific issue, they should seek advice and guidance from the company secretary. Colleagues should seek advice and guidance from their line manager or the company secretary if they prefer.

For the avoidance of doubt, where the narrative refers to 'Group' this includes both Fife Housing Association Limited and Yourplace Limited.

The main principles of the Code

A. General responsibilities: You must fulfil your duties and obligations responsibly, acting at all times in good faith and in the best interests of the Group, its residents and other service users.

B. Conflicts of interests: You must take all reasonable steps to ensure that no undeclared conflict arises, or could reasonably be perceived to arise, between your duties and your personal interests, financial or otherwise.

C. Bribery, gifts and hospitality: You must not offer, seek or accept bribes or inducements to act improperly or corruptly. You must not seek or accept gifts, hospitality or other benefits from individuals or organisations that might reasonably be seen to compromise your judgement or integrity or place you under an obligation to those individuals or organisations.

D. Funds and resources: You must not misuse the Group's funds or resources.

E. Confidentiality: You must handle information in accordance with the law and the Group's policies and procedures.

F. Respect for others: You must treat others with respect at all times.

G. Relationship between Board members, colleagues and involved residents: Board members, colleagues and involved residents must maintain a constructive, professional relationship based on a sound understanding of their respective roles.

H. Relationship with residents and other service users: You must maintain high standards of professionalism, fairness and courtesy in all your dealings with residents and other service users.

I. Health, safety and security: Your conduct must not endanger the health, safety or security of yourself or others.

J. Conduct at meetings: Your conduct at Board and other meetings must meet a high standard of integrity, commitment and courtesy.

K. Representing the Group: In representing the Group at external events and in dealings with outside bodies, you must uphold and promote the Group's values, objectives and policies.

L. Learning and development: In partnership with the Group, you must take responsibility for your own learning and development, regularly updating and refreshing your skills and knowledge.

M. Reporting concerns: You must report any reasonable and honest suspicions you may have about possible wrongdoing.

A. General responsibilities

Main principle

You must fulfil your duties and obligations responsibly, acting at all times in good faith and in the best interests of the Group, its residents and other service users.

Provisions

A1 You must comply with the law, your terms of appointment and the Group's policies and procedures relating to your role.

A2 You must not conduct yourself in a manner which could reasonably be regarded as bringing the Group into disrepute. This includes membership of, or participation in, activities organised by groups or organisations whose values are inconsistent with the Group's (for instance, racist organisations) which could create reasonable doubt in your ability to comply with the Group's values and this code.

A3 You must not bring the Group's name into disrepute or affect its integrity by your actions or words, either within the organisation or outside. This includes the use of, or entries on, social networking sites (such as Facebook, Twitter, YouTube and others). This includes making derogatory comments about the Group, its residents or other service users, partners or services, either in person or in writing or via any web-based media such as a personal blog or other site. This also applies if you do not name the Group but where its identity can reasonably be inferred, or where you use a pseudonym but your identity can reasonably be inferred.

If you have a genuine concern about possible wrongdoing, you must report it to the appropriate senior person within the organisation (see section M below).

A4 You must not act in a way that unjustifiably favours or discriminates against particular individuals, groups or interests.

A5 You must respect the appropriate channels for handling tenancy and service provision issues. You must not act outside the Group's established procedures in any matter concerning any resident or other service user.

A6 You must not misuse your position, for example, by using information acquired in the course of your duties for your private interests or those of others.

A7 You must respect the principle of collective decision-making and corporate responsibility. This means that once, the Board has made a decision, you must support that decision.

A8 You must not engage in any political or campaigning activity that might compromise the position of the Group. Board members or involved residents intending to stand for political office must discuss the matter with the chair; colleagues with their line manager.

Board members

A9 If you take up new employment or appointments during your term of office on the Board, you must make any necessary declaration of interest. Any such work or position must not interfere with your role as a Board member.

Colleague members

A10 You must consult your manager before taking on any outside work or any position, paid or unpaid. Any such work or position must not interfere with your existing job or conflict with the interests of your job or the Group.

B. Conflicts of interests

Main principle

You must take all reasonable steps to ensure that no undeclared conflict arises, or could reasonably be perceived to arise, between your duties and your personal interests, financial or otherwise.

Provisions

B1 You must comply with the Group's policies and procedures for declaring, recording and handling conflicts of interest. Amongst other things, these require you to declare any private interests which may, or may be perceived to, conflict with the duties of your role.

B2 You must ensure that your entry in the Group's register of interests is complete, accurate and up-to-date.

B3 You must comply with the Group's policies and procedures relating to the application for employment or housing from colleagues, Board members, involved residents or others to whom they are related or closely connected.[1]

B4 You must not be involved in the appointment of colleagues where you are related, or are closely connected, to an applicant. You must declare any such relationship to the appropriate person. You must not be involved in decisions relating to discipline, promotion, pay or benefits for any colleague to whom you are related or closely connected.

B5 You must not be involved in the appointment of a contractor or supplier where you are related, or closely connected, to an organisation or individual applying or tendering for a contract. You must declare any such relationship to the appropriate person. You must not be involved in establishing the terms of a contract, or its ongoing monitoring and management, where you are related, or closely connected, to the contractor or supplier.

[1] The-Group's policies and procedures are designed to ensure, and to demonstrate, that no preferential consideration is given to any such application.

B6 Except where specifically permitted, you must normally avoid using the Group's contractors and suppliers for private purposes. Where this is unavoidable, you must not receive a favourable service as a result of your connection with the Group. Prior approval must be sought before using the supplier or contractor and a written declaration made confirming that no financial or other advantage has been secured as a result of the relationship with the Group.

B7 You must not use, or attempt to use, your position to promote your personal interests or those of any connected person, business or other organisation.

C. Bribery, gifts and hospitality

Main principle

You must not offer, seek or accept bribes or inducements to act improperly or corruptly. You must not seek or accept gifts, hospitality or other benefits from individuals or organisations that might reasonably be seen to compromise your judgement or integrity or place you under an obligation to those individuals or organisations.

Provisions

C1 You must comply with the law and the Group's policies and procedures in relation to:

(1) bribery and corruption; and

(2) The giving, receipt, approval and recording of gifts and hospitality.

C2 You must not canvass or seek gifts or hospitality or other benefits.

C3 If you are offered gifts or hospitality, they should either be declined, or prior approval sought for their acceptance. The only exceptions are gifts of token value or modest hospitality given in connection with normal work meetings. The Group's policies give further guidance.

D. Funds and resources

Main principle

You must not misuse the Group's funds or resources.

Provisions

D1 You must comply with the Group's policies and procedures regarding the use of its funds and resources. 'Resources' includes colleagues, information, telephone, computer and other IT facilities, equipment, stationery and transport.

D2 You must ensure that the organisational funds and resources entrusted to you are used efficiently, economically and effectively.

D3 You must comply with the Group's policies and procedures regarding procurement, ensuring value for money and fairness in decision-making.

D4 You must take reasonable measures to protect the Group's funds, resources, property and assets from theft, damage and misuse.

D5 You must comply with the Group's policies and procedures relating to the acceptable or unacceptable use of email, intranet and internet services. Amongst other things, these policies and procedures prohibit access to pornographic or racist material, and the use of unauthorised or unlicensed software.

D6 You must claim reimbursement only for expenditure that was properly and reasonably incurred in carrying out the Group's business. You must ensure that any expenses claim you make is accurate and complies with the Group's policies and procedures.

E. Confidentiality

Main principle

You must handle information in accordance with the law and the Group's policies and procedures.

Provisions

E1 You must comply with the provisions of the Data Protection Act 2018 which governs the protection of personal data. All personal data held about residents and other service users, employees and others, whether on paper or electronically is subject to the provisions of the Act. The Group's policies and procedures give further guidance.

E2 You must not disclose without authority any confidential business information. This duty continues to apply after you have left the Group or relinquished your position.

E3 You must not, without permission, pass or distribute to the press or media or any other external recipient(s) information or materials relating to the Group.

E4 In your capacity as a Board or colleague member or involved resident, you must not, without prior authority:

(1) appear to represent the views or position of the Group;

(2) write letters to the press or other recipient(s);

(3) write media articles, blog posts or tweets etc., about the Group and its activities;

(4) Make comments or statements to the media – if approached you must pass the enquiry to the appropriate person.

E5 You must not prevent another person from gaining access to information to which they are entitled by law.

F. Respect for others

Main principle

You must treat others with respect at all times.

Provisions

F1 You must comply with the law and with the Group's policies and procedures relating to equality and diversity. Equality laws prohibit discrimination on grounds including age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation and impose positive duties to eliminate unlawful discrimination and promote equality. The Group's policies give further guidance.

F2 You must not harass, bully or attempt to intimidate any person. The Group's policies give further guidance.

F3 You must not display materials in the workplace which other people might reasonably find offensive or use language which Board or work colleagues or customers might reasonably find offensive.

G. Relationship between Board members, colleagues and involved residents

Main principle

Board members, colleagues and involved residents must maintain a constructive, professional relationship based on a sound understanding of their respective roles.

Provisions

Board members

G1 You have a duty of loyalty and support towards the-Group and this must be reflected in a constructive, professional relationship with its colleagues.

G2 You must not go beyond your role as a Board member and become inappropriately involved in operational matters.

G3 In your dealings with colleagues, formally and informally, you must set an example by demonstrating the highest standards of integrity and ethics and your alignment with the values, policies and objectives of the Group.

Board members and involved residents

G4 Where it is necessary to raise issues of poor colleagues performance at a formal meeting, these must be raised in a constructive way, aimed at getting things right in future, and not at criticising individuals. Any concerns about the performance of individuals must be discussed in confidence with the Chair of the Board, committee or panel, or with the Chief Executive.

G5 You must not appear to undermine the authority of a senior officer in his or her dealings with a more junior colleague.

G6 You must avoid inappropriate personal familiarity with colleagues.

G7 You must not ask or encourage a colleague to act in any way which would conflict with compliance with this code or the Group's policies and procedures.

Involved residents

G8 You must not seek to instruct or direct a colleague or contractor. The relevant manager or colleague must convey all instructions.

Colleague members

G9 If your work brings you into contact with the Board, a committee or a residents'/service users' committee or panel, you must:

(1) take direction from the Board, or in accordance with any delegated authority of a committee or panel;

(2) respond constructively to questioning or challenge;

(3) Respond willingly to requests for information.

G10 You must avoid inappropriate personal familiarity with Board members and involved residents.

G11 You must not use informal channels to lobby or influence Board members or involved residents on matters of the Group's business.

G12 You must not knowingly mislead the Board or any of the Group's committees or panels. In presenting information, you must set out the facts and relevant issues truthfully.

H. Relationship with residents and other service users

Main principle

You must maintain high standards of professionalism, fairness and courtesy in all your dealings with residents and other service users.

Provisions

H1 You must treat all residents and other service users with courtesy and respect.

H2 You must not allow any personal relationship with a resident or other service user to conflict with your role and responsibilities.

H3 You must not give gifts or loans of money to, or receive loans or gifts of money from, residents or other service users.

H4 You must take great care in handling residents' and other service users' money, ensuring that a receipt is completed for every transaction.

H5 You must not invite or influence a resident or other service user to make a will or trust under which you are named as executor, trustee or beneficiary.

H6 When handling information relating to residents and other service users, you must comply with the law and the Group's policies and procedures relating to the protection of personal data.

I. Health, safety and security

Main principle

Your conduct must not endanger the health, safety or security of yourself or others.

Provisions

I1 You must comply with the Group's Health and Safety policies and procedures and bring to the attention of the appropriate person any risks to yourself or others. In particular:

(1) where you are provided with protective clothing this must be worn; and

(2) For your own safety, you must comply with the Group's policy and procedures relating to lone working.

I2 You must comply with the law and the Group's policies on smoking and on the use of alcohol, illegal drugs and other substances.

I3 You must comply with the Group's policies relating to the security of premises.

J. Conduct at meetings

Main principle

Your conduct at meetings must show respect for all, and comply with the Group's standards.

Provisions

J1 You must be courteous to all other attendees, and respect the position of the meeting chair.

J2 You must not use threatening or aggressive behaviour, or act in a disruptive way.

J3 You must not attend meetings while intoxicated or under the influence of drugs.

J4 Once a Board, committee or panel meeting has properly reached a decision; you must share responsibility for that decision, even where you had not supported it.

K. Representing the Group

Main principle

In representing the Group at external events and in dealings with outside bodies, you are an ambassador for the Group and must uphold and promote its values, objectives and policies.

Provisions

K1 You must not become involved in, or be seen to endorse, any activity that may bring the Group into disrepute. This includes but is not limited to illegal, immoral, racist or other discriminatory activity.

K2 In engaging in activities which promote the work of the Group to the outside world, you must demonstrate commitment to the Group and support for its values, policies and goals.

K3 In representing the Group at formal or informal events, you must be appropriately dressed for the occasion.

L. Learning and development

Main principle

In partnership with the Group, you must take responsibility for your own learning and development, regularly updating and refreshing your skills and knowledge.

Provisions

L1 You must play an active part in the Group's supervision and performance appraisal processes and welcome constructive feedback.

L2 At the appropriate induction, appraisal or supervision meeting, you must make clear your personal training and development needs, so that they can be taken into account in the Group's forward budgeting and planning.

L3 Unless there are exceptional reasons, you must attend all learning and development events that have been arranged, either for you alone or as part of a group.

Board members

L4 You must take responsibility for keeping your knowledge up to date in those areas in which you are a specialist.

M. Reporting concerns

Main principle

You must report to the appropriate senior person within the Group any reasonable and honest suspicions you may have about possible wrongdoing.

Provisions

M1 If you are aware of potentially dishonest or fraudulent activity, or material breaches of this code – by Board members, colleagues or others – you must report it to the appropriate senior person within the Group. The Group's policies and procedures relating to fraud and confidential reporting (whistle-blowing) give further guidance.

M2 If you believe that you are being required to act in a way which conflicts with this code, you must report it to the appropriate senior person within the Group.

M3 You must not victimise any person who has used – or intends to use, or is suspected of having used – the Group's confidential reporting procedures to report the misconduct, or alleged misconduct, of others.

Annex 1 to the Code of Conduct

Principles of Public Life

Housing association groups will inevitably face situations not directly addressed by the code. In such situations, they should be guided by the seven principles of public life established by the Committee on Standards in Public Life.

Although Fife Housing Group is not a public body, there is a general acceptance that those holding positions of leadership in housing associations and their subsidiaries should uphold the same values of selflessness, integrity, objectivity, accountability, openness, honesty and leadership. These are defined below.

Selflessness: Holders of public office should act solely in terms of the public interest. They should not do so in order to gain financial or other benefits for themselves, their family or friends.

Integrity: Holders of public office should not place themselves under any financial or other obligation to outside individuals or organisations that might seek to influence them in the performance of their official duties.

Objectivity: In carrying out public business, including making public appointments, awarding contracts, or recommending individuals for rewards and benefits, holders of public office should make choices on merit.

Accountability: Holders of public office are accountable for their decisions and actions to the public and must submit themselves to whatever scrutiny is appropriate to their office.

Openness: Holders of public office should be as open as possible about all the decisions and actions that they take. They should give reasons for their decisions and restrict information only when the wider public interest clearly demands.

Honesty: Holders of public office have a duty to declare any private interests relating to their public duties and to take steps to resolve any conflicts arising in a way that protects the public interest.

Leadership: Holders of public office should support and promote these principles by leadership and example.

Annex 2 to the Code of Conduct

The Definition of 'Closely Connected'

The code refers to persons with whom Board members, colleagues or involved residents are 'closely connected'. A 'closely connected' person includes family members and persons with whom the individual has a close association.

The guidance on good practice and excellence accompanying the code suggests that 'family member' be given a very wide meaning and include persons who might reasonably be regarded as similar to family members even where there is no relationship by birth or in law. It would include:

- a partner (someone to whom the individual is married, a civil partner or someone with whom they live in a similar capacity);
- parent, parent-in-law;
- son or daughter, stepson or stepdaughter, the child of a partner;
- brother or sister, brother or sister of a partner;
- grandparent, grandchild;
- uncle or aunt, nephew or niece;
- the partners of any of these people;
- any dependents; and
- Any person on whom the individual depends.

It would include estranged, separated and divorced family members (and estranged, separated and divorced persons who might reasonably be regarded as similar to family members).

A person with whom the individual has a 'close association' would be someone with whom they were in regular or irregular contact over a period of time who was more than an acquaintance. It would be someone a member of the public might reasonably think the individual would be prepared to favour or disadvantage when discussing a matter that affects them. It may be a friend, colleague, neighbour, business associate or someone known through general social contacts.

Connection with an organisation

Someone is connected with a company, partnership or other organisation if he or she, or a family member, or close connection:

- is employed by the organisation, either directly or as a sub-contractor or agent;
- is a director, owner, Board member, trustee, or has some other controlling or financial interest in the organisation;
- holds shares in the organisation, or has some other financial stake or interest in its success; or
- If there is some other connection or link that a reasonable person could take to create a conflict of interest.

Appendix D

Policy Review Schedule

For approval by Strategic Board:

Ref	Policy Title	Director responsible
OP1	Colleague Handbook	Operations
OP2	Colleague Strategy	Operations
O8	Apprenticeship Strategy	Operations
OP6	Health and Safety Strategy	Operations
O9	Wellbeing Strategy	Operations
CE1	Communications and Marketing Strategy	Housing
F/1	Former Tenant Arrears Policy	Finance, Governance and Assets
F/2	Treasury Management Policy	Finance, Governance and Assets
F/3	Anti-Money Laundering Policy	Finance, Governance and Assets
G/1	Standing Orders & Financial Rules	Finance, Governance and Assets
G/2	Membership Policy	Finance, Governance and Assets
G/3	Anti-Fraud Policy	Finance, Governance and Assets
G/6	Governance Expenses Policy	Finance, Governance and Assets
G/7	Corporate Social Responsibility	Housing
IT1	ICT Strategy	Finance, Governance and Assets
F/6	Value for Money Strategy	Finance, Governance and Assets

Ref	Policy Title	Director responsible
H/2	Allocations Policy	Housing
H/3	Income Maximisation Strategy (incl Action Plan)	Housing
CE2	Engagement Strategy	Housing
F/5	Factoring Policy	Finance, Governance and Assets
H/4	Safeguarding Policy	Housing
A/1	Asset Management Strategy (incl Action Plan)	Finance, Governance and Assets
OP/4	Repairs and Maintenance Policy	Operations
A3	Procurement Policy	Finance, Governance and Assets
A6	CDM Regulations Policy	Finance, Governance and Assets
H/7	Gas Policy	Finance, Governance and Assets

For approval by Audit, Risk and Investment Committee:

Ref	Policy Title	Director responsible
G/4	Business Continuity and Disaster Recovery Plan	Finance, Governance and Assets
G/5	Risk Management Strategy	Finance, Governance and Assets

For approval by Business Leadership Team:

Ref	Policy Title	Director responsible
G/8	Openness and Confidentiality Policy (Access to Information) / GDPR	Finance, Governance and Assets

G/8	Document Retention Policy	Finance, Governance and Assets
H/1	Housing Policy	Housing
F/4	Service Charge Policy	Finance, Governance and Assets
CE/3	Complaints Policy	Housing
H/5	Tenants' Handbook	Housing

For approval by Health and Safety Committee:

Ref	Policy Title	Director responsible
OP/6	Health and Safety Policy [prior to Board approval]	Operations
H/10	Asbestos Policy	Finance, Governance and Assets

End of Standing Orders and Financial Rules