

Standing Orders and Governance Framework

Appendix 1: Scheme of Delegation

Introduction

The Scheme of Delegation sets out the delegation of decision making and approvals for Raven Housing Trust (the Group) including financial thresholds and reporting requirements covering the Group Board and Group Committees, Subsidiary Boards (which are held coterminous with one of the Committees), Leadership Team and other Raven postholders.

This Scheme applies to all the organisations within the Group unless specifically stated. Committee approvals will, in the case of the Group Investment Committee, include the Subsidiary Boards.

The Scheme of Delegation sets out the hierarchy of decision making and approval limits. Boards, Committees or postholders may make decisions or approval at any level within their remit or limit. Reference to Directors means the Leadership Team or group of Directors nominated by the Chief Executive. Where the approval of two or more Directors is required, this is specified with (+). The Group Board Chair may sign or approve items that fall within the remit of the Chief Executive, in their absence.

It is expected that the relevant Manager/Director(s)/Committee(s) will review and recommend proposals that require the respective Committee/Board approval. Notwithstanding the approval limits set out in this Scheme of Delegation, any decision or approval with a significant organisational financial or reputational risk or impact should be referred to the Board.

The Chief Executive and Group Director of Resources have delegated authority to approve changes in authorisation levels for emergency purposes and for a time limited period in consultation with Board Chair and Audit, Risk and Assurance Committee (ARAC) Chair.

The Chief Executive may vary the Directors' responsibility and job titles with approval of the Board and may substitute Director responsibilities set out in the Scheme of Delegation for a temporary period of time in consultation with the Chair of the Board and by notifying all Board members. The Director of Resources maintains a further schedule (a Raven authorisation matrix) which sets out specific postholder approvals limits for Leadership Team and other Raven employees for contracting, ordering, and payment and income systems consistent with this Scheme of Delegation. The Director of Resources may vary this to accommodate changes in job responsibilities or short-term absences during the year providing the integrity of Standing Orders, Financial Regulations and the Scheme of Delegation is maintained.

All approvals of expenditure or receipts must be within approved budgets. All authorisation of individual payments and signing of contracts must be in line with the Financial Regulations and approval limits for those transactions.

Scheme of Delegation: Procurement (excluding land and development contracts)

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Approval of selected tender list	N/A	N/A	Over £50,000: Any Director/CEO	Up to £50,000 Budget Holder
Tender openings (or confirmation of tender submissions)	N/A	N/A	N/A	Procurement Manager (via In-Tend)
Approval of proposed contract award	Contracts over £1m except Assets Contracts over £3m	Assets Contracts over £1m Recommend to Board all other Assets Contracts over £3m	Up to £1m: Any Director/CEO	Up to £50,000 Budget Holder
Signing a contract	N/A	N/A	Up to £1m: Any Director/CEO Over £1m: CEO + Director of Resources	Up to £50,000 Budget Holder
Approval of exceptional use of non-standard contract terms	Over £1m	Over £50,000 Report to ARAC	Up to £1m Director of Resources + Procurement Manager	Up to £50,000 Procurement Manager
Approval to grant contract extensions or renewals where the option exists in the original contract.	Over £1m	N/A	Up to £1m: Any Director/CEO	Up to £50,000 Budget Holder
Approval of contract extensions, renewals or other non-contractual uplifts	All contracts originally approved or where change takes Contracts over £1m except Assets Contracts over £3m	All contracts originally approved or where change takes Assets Contracts over £1m	Up to £1m: Any Director/CEO	Up to £50,000 Budget Holder
Exemption from tender/quote limits in exceptional circumstances	Over £1m	Over £50,000 Report to ARAC	Up to £1m Director of Resources + Procurement Manager	N/A
Early cancellation / termination, in accordance with contract terms and following advice from Procurement	Over £1m	Over £50,000 Report to ARAC	Up to £500,000: Any Director/CEO Between £500,000 - £1m: CEO + Director of Resources	Up to £50,000 Budget Holder

Scheme of Delegation: Development and Commercial

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Approval of development schemes	Total Scheme Cost over £15m All schemes outside of Homes Plan	Total Scheme Cost between £6-15m (within Homes Plan) Group Investment Committee	Total Scheme Cost up to £6m (within Homes Plan) CEO+ Director of Resources Director of Homes may authorise offers subject to approval	N/A
Land acquisition	Where forecast Total Scheme Cost is over £15m All schemes outside of Homes Pan	Where forecast Total Scheme Cost is between £6-15m (within Homes Plan) Group Investment Committee	Where forecast Total Scheme Cost is up to £6m (within Homes Plan) CEO+ Director of Resources Director of Homes may authorise offers subject to approval.	N/A
Review and approve changes to development schemes where there is an adverse financial forecast or material change in risk.	Forecast adverse variation over 8% of total scheme cost (including contingency) for schemes previously approved by Board.	Forecast adverse variation above 8% of total scheme cost (including contingency). Report on all adverse forecast variations to total scheme costs: Group Investment Committee	Costs Variations up to £100,000 Cumulative up to £500,000 (within scheme budget): Director of Homes Works Variations Up to 5% of works costs (within approved budget): Director of Homes Cost Variations (exc works) over £100,000 (within scheme budget): Works variations up to 8% of total scheme cost (including contingency) CEO + Director of Resources All approvals and any performance impact to be reported to the next Group Investment Committee	Variations up to £10,000 or 2.5% (within scheme budget): Cumulative up to £50,000 Development Managers Variations up to £50,000 or 5% (within scheme budget): Cumulative up to £250,000 Assistant Development Director Reporting to Director of Homes on all of the above.

Scheme of Delegation: Development and Commercial

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Enter into a joint venture partnership	Approve	Report and make recommendations: Group Investment Committee	N/A	N/A
Enter into commercial or strategic partnerships	Approve	Report and make recommendations: Group Investment Committee	Agree Heads of Terms (not legally binding): Any Director/CEO Agree Heads of Terms (legally binding) CEO+ Director of Resources	N/A
Approval of business case for new commercial projects and investments	Over £1m	Between £250,000-£1m Group Investment Committee	Up to £250,000 CEO+ Director of Resources	N/A
Review and approve changes to commercial projects & investments where there is an adverse financial forecast or material change in risk.	Forecast adverse variation over 5% of total scheme cost for schemes previously approved by Board.	Forecast adverse variation above £25,000. Report on all adverse forecast variations to total scheme costs: Group Investment Committee	Forecast variations up to £25,000 CEO+ Director of Resources Or any two Directors of RRL.	N/A
Research or preparatory costs for commercial or development schemes or products	Over £1m	Up to £1m Group Investment Committee All at risk approvals reported to Group Investment Committee	Up to £100,000 per project within approved at risk budget: CEO or Director of Homes or Director of Resources	Delivery Managers: limit of £10,000 within approved at risk budget up to £5,000 per project Assistant Development Director: limit of £50,000 within approved at risk budget up to £20,000 per project

Scheme of Delegation: Development and Commercial

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Entering into new contracts for commercial activity	Over £1m	Between £250,000-£1m Group Investment Committee	Up to £250,000 CEO+ Director of Resources (RHT) Two Directors (RRL) Up to £100,000 Directors (RHT) Managing Director (RRL)	Up to £20,000 Business Development Manager (in consultation with the Commercial Accountant and Project Manager)
Review and approve changes to commercial contracts where there is an adverse financial forecast or material change in risk.	Adverse variation over [5%] of total cost (including contingency) for commercial activity previously approved by Board.	Adverse variation above £100,000 Report on all adverse variations to total costs: Group Investment Committee	Adverse variations up to £100,000 CEO+ Director of Resources (RHT) or Two Directors (RRL) Up to £25,000 Managing Director (RRL) Director of Homes (RHT managed properties) Where gross margins are forecast to fall below 19% Managing Director (RRL) Where gross margins are forecast to fall below 10% - two Directors (RRL)	Variations up to £5,000 Business Development Manager (as long as gross margins remain above 19%)
Commercial contract bidding (tender submissions, where pricing is in practice binding or new/substantially different or complex activity)	Over £1m	Between £250,000-£1m Group Investment Committee	Up to £250,000 Directors (RHT) Two Directors (RRL) Up to £100,000 Managing Director (RRL)	N/A

Contract pricing (where informal or non-binding/subject to approval)	Advise if over £1m and significant risk or complexity	Advise if over £250,000 or significant risk or complexity: Group Investment Committee	Up to £250,000 Directors (RHT) Managing Director (RRL) (Board members on RRL will be informed of bidding activity through regular Board reporting) (For RHT, in consult with CEO + Director of Resources)	Up to £50,000 Business Development Manager (note all formal bids need approval from the Project Manager and Commercial Accountant)
Enter into a letter of intent, Pre-Construction Services Agreement or development scheme contract/framework	Over £1m	Up to £1m Group Investment Committee	Up to £25,000 (outside an approved TSC) Any Director/CEO Up to £50,000 (outside approved TSC) CEO or Director of Resources	N/A
Execution of contracts and documents (requiring seal)	N/A	N/A	Any Directors / including Managing Director (for RRL) or CEO (minimum of two required)	N/A
Approval of new build lease terms (market sale and shared ownership)	Any variation from Leasehold reform or Homes England standard lease	N/A	Director of Homes or delegated to Assistant Development Director	N/A
Approval of annual fees and charges schedule for commercial rents (outside of rent policy) and other non-rent charges.	Board (as part of annual budget setting)	N/A	N/A	N/A

Scheme of Delegation: Asset Management

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Approval of downward staircasing	Policy Approval	N/A	Leadership team	N/A
Disposal of existing social housing assets as defined in section 275 of the Housing Regeneration Act 2008	All existing social housing assets Approve Homes Plan / Annual Budget and Business Plan	Oversight of programme Reporting on disposals in line with Homes Plan; Review Annual Budget and Business Plan	Director of Homes in line with Board approved Homes Plan; Review Annual Budget and Business Plan	T
Disposal of land, including restrictions and covenants Any disposal of land over £50,000 must follow a competitive process unless exemption is approved by a Director/CEO.	Over £1m	Between £500,000 - £1m Report on land disposals over £100,000 Group Investment Committee	Up to £250,000 Director of Homes Up to £500,000 CEO + Director of Resources	PAG to review and recommend
Disposal of other property assets Any disposal over £50,000 must follow a competitive process unless exemption is approved by a Director/CEO.	Over £1m	Between £500,000 - £1m Group Investment Committee	Up to £100,000 Director of Homes Up to £500,000 CEO+ Director of Resources Right to Buy, Right to Acquire and Staircasing Director of Customer Experience Director of Homes New home sales including first tranche shared ownership Director of Homes in line with approved development scheme	Right to Buy, Right to Acquire and Staircasing As delegated by Director of Customer Experience

Scheme of Delegation: Tenancy				
Area of Delegation	Group Board	Committee	Executive	Managers/Other
Authorise individual Tenancy Agreements (per Board approved policy)	N/A	N/A	Any Director	Tenancy Enforcement, Tenancy Services, and Income Housing Management Managers and Homeownership Managers
Lettings to employees, Board Members or their relatives	N/A	N/A	N/A	Housing Manager
Sales of shared ownership or market sale homes to employees, Board or Committee Members or their relatives	N/A	N/A	Director of Homes, Director of Resources or CEO	-N/A
Write off of debt (or waiver of income) relating to tenants	N/A	Over £5,000 ARAC	Up to £5,000 Director of Customer Experience	Up to £4,000 Assistant Director of Customer Experience Up to £3,000 Income Manager Up to £250 Income Officers

Scheme of Delegation: Finance

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Annual group, parent and subsidiary revenue and capital budgets.	Approval no later than 31 st March in the preceding financial year	N/A	N/A	N/A
Net reduction in total annual budget surplus (increase in expenditure budget or reduction in income budget) for group, parent, and subsidiaries	All changes to total annual budget surplus Any transfer between capital and revenue budgets	N/A	N/A	N/A
Budget virements in year which create an increased financial commitment for future years	Commitment of over 5% of annual operating costs or turnover	N/A	Commitment of up to 5% of annual operating costs or turnover CEO or Director of Resources	N/A
Budget virement in year that increase management costs (as defined in approved annual budget)	Increase in management costs over 5%	N/A	Increases in management costs over 5% CEO or Director of Resources	N/A
All other budget virements	N/A	N/A	Up to £100,000 (budgets within their responsibility) Any Director/CEO Over £100,000 (and/or between Directorate budgets) CEO or Director of Resources	Up to £50,000 (budgets within their responsibility) Budget Holders
Write off of debt (or waiver of income) relating to staff	N/A	Over £5,000 ARAC	Up to £5,000 CEO + Director of Resources Up to £3,000 Director of Resources (Delegation to Head of People and Culture)	Up to £500 BMT Member
Write off of debt, credit notes (or waiver of income) relating to commercial and other income	N/A	Over £10,000 ARAC	Up to £10,000 CEO or Director of Resources Up to £5,000 Any Director/CEO	Up to £2,000 BMT Member

Scheme of Delegation: Finance

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Approval of company credit card limit	N/A	N/A	Director of Resources Limits for cards up to £5,000 for Directors/CEO	Individual post holder (up to £5,000 limit depending on post) agreed by relevant Director + Director of Resources Limits for cards up to £5,000 BMT Member.
Disposal or write off of non-property assets Any disposal over £50,000 must follow a competitive process unless exemption is approved by a Director/CEO.		Over £1m ARAC Consult with Group Investment Committee as required	Up to £50,000 Any Director/CEO Up to £250,000 CEO or Director of Resources Between £250,000 - £1m CEO + Director of Resources	Up to £10,000 Budget Holder
Emergency expenditure outside of budget	Report all emergency expenditure	N/A	CEO or Director of Resources in consultation with Board Chair	N/A
Investment in non-development or commercial projects	Over £1m	N/A	Up to £1m All Directors (Change Board)	Budget Holder limits subject to Change Board and Design Authority guidelines
Review and approve changes to non-development or commercial projects where there is an adverse financial forecast or material change in risk.	Forecast adverse variation over 5% of total scheme cost for schemes previously approved by Board.	N/A	All variations not requiring Board approval CEO+ Director of Resources (via Change Board)	Budget Holder limits subject to Change Board and Design Authority guidelines
Preparatory expenditure in non-development or commercial projects	£1m	N/A	Up to £100,000 (limit of £25,000 for each project) Director of Resources (Design Authority) Up to £250,000 (limit of £50,000 each project) CEO + Director of Resources	Budget Holder limits subject to Change Board and Design Board guidelines

Scheme of Delegation: Finance

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Authorise BACS payment (requires two signatures) Subject to maximum limits: Raven Housing Trust £5.5m Raven Development Homes Ltd £5m Raven Repairs Ltd £2m	Group Chair or Vice Chair approval required over £5m	N/A	Up to £5m Any Director/CEO	Up to £5m Assistant Director of Finance, Financial Controller, Assistant Financial Controllers, Finance Manager (Business Partnering)
CHAPS and Faster Payment (requires two signatures above £50,000)	Group Chair or Vice Chair approval required over £5m (RDHL) or £10m (parent and other subsidiaries)	N/A	Up to £5m (RDHL) Up to £10m (parent and other subsidiaries) Any Director/CEO	Up to £5m Assistant Director of Finance, Financial Controller Up to £500,000 Asst Financial Controllers, Finance Manager (Business Partnering)
Direct Debit Payment Plans	N/A	N/A	Over £100k Director of Resources	Up to £100,000 annually Financial Controller, Assistant Director of Finance
Purchase Orders	N/A	N/A	Up to £5m Any Director/CEO Unlimited CEO or Director of Resources (subject to other approvals under Scheme of Delegation)	Up to £500,000 BMT Member Up to £100,000 Budget Holder Up to £25,000 Managers to be agreed by Director of Resources Over £50k Procurement Manager review

Scheme of Delegation: Finance				
Area of Delegation	Group Board	Committee	Executive	Managers/Other
Invoices	N/A	N/A	Up to £5m Any Director/CEO Unlimited CEO or Director of Resources (subject to other approvals under Scheme of Delegation)	Up to £500,000 BMT Member Up to £100,000 Budget Holder Up to £25,000 Managers to be agreed by Director of Resources
Petty Cash			Transactions over £100 Any Executive Director Petty cash balances/limit to be agreed by Director of Resources	Up to £50 Other managers to be agreed by relevant Director. Up to £100 Customer Services Managers agreed by Director of Resources or Director of Customer Experience
Mileage and expense Claims			Over £1,000 Any Director/CEO Head of People and Culture to approve all Chief Executive claims.	Up to £1,000 Line managers

Scheme of Delegation: Employee Related

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Organisation redesign or restructure (multiple changes to roles and job descriptions at the same time within a Team/Directorate)	Changes to Leadership Team	N/A	LT + Head of People & Culture	N/A
Changes to the establishment within existing staffing budget) – (single role/post changes)	N/A	N/A	Relevant Director to be consulted on changes	Budget Holder + Finance Business Partner + HR Business Partner
Changes to the establishment that requires additional budget (single role/post changes)	N/A	N/A	Relevant Director/CEO + Director of Resources	Budget holder for any change up to £10,000 funded from within their total approved budget.
Recruitment to vacancy within approved establishment	N/A	N/A	N/A	Line Manager
Non-contractual payments to staff	Approve relating to Chief Executive and Directors.	Approve all payments to CEO and Directors Report on all non-contractual severance or redundancy payments Group People and Culture Committee	Unlimited (excluding payments to CEO and Directors) CEO, Director of Resources	HR Coordinator/Officer if within pay and reward policy
Out of court settlements		Report to Group People and Culture Committee	Unlimited CEO, Director of Resources	N/A
Organisational and individual changes in staff remuneration, honorariums, salary increases	Approve any changes relating to Chief Executive and Directors.	Approve annual uplift policy People and Culture Committee	Organisational changes CEO + Director of Resources Individual changes (within pay and reward policy and an annual uplift) Any Director/CEO Individual changes (outside of pay and reward policy and annual uplift) CEO + Director of Resource + Head of People and Culture	HR Coordinator/Officer if within pay and reward policy

Scheme of Delegation: Authorised Signatories

Area of Delegation	Group Board	Committee	Executive	Managers/Other
Changes to lease agreements	N/A	N/A	Any Director/CEO	N/A
Acceptance of grant allocation	Where allocation results in a material adverse impact on project performance where TSC is over £15m	GIC where allocation results in a material adverse impact on project performance where TSC is between £6-15m	Director of Homes if within approved project parameters CEO + Director of Resources where allocation results in a material adverse impact on project performance where TSC is up to £6m	N/A
Stamp Duty Tax Returns	N/A	N/A	RHT: Director of Homes (or their nominated deputy) Subsidiaries: Company Directors	Assistant Development Director
RCGF and DPF Spend Authorisation	N/A	N/A	Director of Homes or Director of Resources followed with a project approval in line with the Scheme of Delegation	N/A
Bank Mandate (over £5m two signatories required)	Over £5m Authorised signatories Group Chair and Vice Chair	N/A	Up to £5m Any Director/CEO	Up to £50,000 Assistant Director of Finance or Financial Controller
Cheques (over £50,000 two signatories required)	Authorised signatories Group Chair and Vice Chair	N/A	Unlimited Any Director/CEO (two signatories required)	Up to £50,000 Assistant Director of Finance or Financial Controller

Raven Housing Key Strategies and Policies				
Area of Delegation	Board	Committee	Executive	Managers/Other
Corporate Plan	Approval	N/A	Draft	N/A
Annual Budget and Business Plan	Approval	N/A	Draft	N/A
Self-Assessment (Codes and Standards)	Approval	N/A	Consult	Draft
Homes Plan	Approval	Consult – GIC	Draft	N/A
Treasury Management Plan (Strategy) and Policy	Approval	N/A	Draft	N/A
Investment Policy	Approval	Consult – GIC	Consult	Draft
Tax Strategy (Policy Statement)	Approval	N/A	Draft	N/A
Customer Experience Plan	Approval	N/A	Draft	N/A
Value for Money Plan	Approval	N/A	Draft	N/A
Health and Safety Policy	Approval	N/A	Consult	Draft
Risk Management Policy & Framework	Approval	Consult – ARAC	Consult	Draft
Risk Appetite Statement	Approval	Consult - ARAC	Draft	N/A
Resident Involvement Framework	Approval	N/A	Draft	N/A
Probity Policy	Approval	N/A	Consult	Draft
Shareholder Policy	Approval	N/A	Consult	Draft
Board Member recruitment, selection, appraisal and payment policy	N/A	Approval - PCC	Consult	Draft
Rent and Service Charges Policy	Approval	N/A	Draft	N/A
Changes to Tenancy Conditions	Approval	N/A	Draft	N/A
Corporate Debt Recovery Policy	Approval	N/A	Draft	N/A
Allocations Policy – rented homes	Approval	N/A	Draft	N/A
Shared Ownership Allocations	N/A	N/A	Approval	Draft
Tenancy Policy/Tenure Policy	Approval	N/A	Draft	N/A
Complaints Policy	Approval	N/A	Consult	Draft
Anti-Money Laundering Policy	N/A	Approval - ARAC	Consult	Draft

Fraud & Bribery Policy	N/A	Approval – ARAC	Consult	Draft
Speaking Up (Whistleblowing) Policy	N/A	Approval – ARAC	Consult	Draft
Code of Conduct	Approval	N/A	Consult	Draft
Procurement Policy	N/A	Approval – ARAC	Consult	Draft
Procurement Strategy and Annual Procurement Plan	Board	Consult – ARAC	Consult	Draft
Equality and Diversity Plan	N/A	Approval – PCC	Consult	Draft
Safeguarding Policy	N/A	Approval – PCC	Consult	Draft
Building Safety Policy	Approval	N/A	Consult	Draft