



ORWELL HOUSING ASSOCIATION

Standing Orders

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All Values Quoted in this document are inclusive of VAT

Authorisation and Review

Standing Order Amendments can only be authorised by the Board.
This document will be reviewed and submitted to Board for approval on an annual basis as a minimum.

Section 1 - Expenditure Limits Revenue – within budgetary provision

Maximum Single Expenditure or Annual Contract Expenditure Revenue
Within budgetary provision

£500	Level 1 – Job need minor expenditure – see Appendix 1
£5,000	Level 2 – Job need regular expenditure – see Appendix 1
£10,000	Level 3 – Manager level and Operational Service Leads – see Appendix 1
£25,000	Level 4 – Head of Department for the Business Area
£50,000	Level 5 – Assistant Director for the Business Area
£100,000	Level 6 – Executive Director for the Business Area
£250,000	Level 7 – Chief Executive
£500,000	Level 8 – Chief Executive + Executive Director for the Business Area
Over £500,000	Level 9 – Chief Executive + Chair of the Board

Section 2 - Expenditure Limits Revenue – no budgetary provision

Maximum Single Expenditure or Annual Contract Expenditure Amount

£5,000	Level 1 – Assistant Director
£25,000	Level 2 – Executive Director
£50,000	Level 3 – Chief Executive
Over £50,000	Level 4 – Chief Executive + Chair of the Board

Section 3 - Expenditure Limits Development

Maximum Single Expenditure or Annual Contract Expenditure Amount

All Development spend is approved by the Board as part of the 30 Year Plan.

Development projects are approved within the framework agreed by Board based on cost per unit limits, investment payback and annual budget.

Approval of expenditure on development projects is in line with the capital limits in Section 4.

Section 4 - Expenditure Limits Capital (including Development) – within budgetary provision

£5,000	Level 1 – Job need regular expenditure – see Appendix 1
£10,000	Level 2 – Manager level – see Appendix 1
£100,000	Level 3 – Head of Department for the Business Area
£300,000	Level 4 – Assistant Director for the Business Area
£500,000	Level 5 – Assistant Director + Executive Director for the Business Area
£750,000	Level 6 – Chief Executive + Executive Director for the Business Area
Over £750,000	Level 7 – Chief Executive + Chair of the Board

Section 5 - Procurement of All Goods, Works and Services (including framework agreements)

Prior to committing to a purchase route, a full options appraisal must be presented to the relevant authoriser in line with the whole life contract value and following the Orwell procurement procedures.

Values to be based upon the estimates provided by Orwell's technical staff, or such consultants as appointed, in conjunction with Orwell's Procurement Team. Where values relate to recurring spend (e.g. spend on an ongoing tender/contract for 3 years) it is the whole life cost* for the entire commitment that must be calculated and compared to the Expenditure Amounts below. Authorisation should follow sections 1-4 and be based on the annualised cost of the commitment. In an emergency situation, please refer to Orwell's waiver process which is available from Orwell's Procurement Team.

*For the avoidance of doubt whole life cost is the total cost over the full contract term, e.g. 5 year contract at an annual cost of £100,000 equates to a whole life cost of £500,000.

Revenue Expenditure

- Up to £20,000 (including VAT): minimum of 1 quote.
- £20,001 - £50,000 (including VAT) *: minimum of 3 quotes. Quotes must be obtained from current Orwell approved suppliers only.
*£30,000 and above this is regulated Procurement. Please contact Procurement Team prior to proceeding with any agreement.
- Over £50,000 (including VAT): Tender process in accordance with Orwell's Standard Procurement Procedures.

Capital Expenditure

- Up to £20,000 (including VAT): minimum of 1 quote.
- £20,001 - £100,000 (including VAT) *: minimum of 3 quotes. Quotes must be obtained from current Orwell approved suppliers only.
*£30,000 and above this is regulated Procurement. Please contact Procurement Team prior to proceeding with any agreement.
- Over £100,000 (including VAT): Tender process in accordance with Orwell's Standard Procurement Procedures.

Section 6 – Tenders

Tender Process for All Goods, Works and Services

Unless a minimum of three compliant tenders are received authority must be gained from the Chief Executive and/or Chair or Vice Chair before acceptance and should this not be forthcoming then the item(s) must be re-tendered.

Tender for Orwell to deliver services to others

Delegated authority is given to the Chief Executive plus the relevant Executive Director/Assistant Director to authorise a tender with a turnover not exceeding £1,000,000 per annum and which contributes to overheads and generates a surplus and advances delivery of Business Plan objectives and falls within the accepted risk appetite.

Tenders for services with turnover exceeding £1,000,000 require Board approval.

Section 7 – Contracts and agreements (Frameworks, Leasing, Hire Purchase)

Purchasing organisations

The joining and membership of purchasing organisations will be managed by Orwell's Procurement Team. Membership/Access Agreements must be signed by a member of the Executive team only.

Signing of all contracts, framework agreements, leasing agreements, hire purchase agreements

These documents must be signed according to the whole life value of the contract/agreement, by those individuals and associated limits as detailed in sections 1 to 4, and only after the approved procurement procedures have been followed.

Section 8 – Invoice Authorisation

Delegated authority is given to the following roles to authorise invoices for approved expenditure, in line with segregation of duties wherever practicable the colleague authorising the expenditure should not also approve the invoice.

8a) Revenue

£500	Level 1 – Job need minor expenditure – see Appendix 1
£5,000	Level 2 – Job need regular expenditure – see Appendix 1
£10,000	Level 3 – Manager level and Operational Service Leads – see Appendix 1
£25,000	Level 4 – Head of Department for the Business Area
£50,000	Level 5 – Assistant Director for the Business Area
£100,000	Level 6 – Executive Director for the Business Area
£250,000	Level 7 – Chief Executive
£500,000	Level 8 – Chief Executive + Executive Director for the Business Area
Over £500,000	Level 9 – Chief Executive + Chair of the Board

8b) Capital

£5,000	Level 1 – Job need regular expenditure – see Appendix 1
£10,000	Level 2 – Manager level – see Appendix 1
£100,000*	Level 3 – Head of Department
£300,000*	Level 4 – Assistant Director for the Business Area
£500,000*	Level 5 – Assistant Director + Executive Director for the Business Area
£750,000*	Level 6 – Chief Executive + Executive Director for the Business Area
Over £750,000*	Level 7 – Chief Executive + Chair of the Board

*All works invoices must be supported by valuations under the approved contracts

Intragroup invoices to be authorised by the Director of Finance

Section 9 – Cheque Signatories/BACS/CHAPS Payments

Cheques

Cheques up to £25,000 to be signed by any two of: the Chief Executive, Executive Director, Assistant Director and the Head of Finance.

Cheques over £25,000 to be signed by any two of: the Chief Executive, and an Executive Director.

Any person authorising an invoice will not normally sign a cheque.

Director of Finance, and Head of Finance may not both sign any one payment cheque.

BACS/CHAPS

BACS/CHAPS payment batches require authorisation on Lloydslink software by any two from Heads of Department, any Assistant Director, any Executive Director or the Chief Executive. The Director of Finance, and Head of Finance may not authorise the same batch.

Transfers between the bank accounts of Orwell Homes Limited and Orwell Housing Association limited to settle intercompany transactions will be processed by the Head of Finance, Finance Business Partner or Financial Accountant.

Section 10 – Vehicle Leasing and Business Mileage

Leasing of Orwell vehicles

For the approval of the leasing of pool and works vehicles, delegated authority is given to the Head of Risk, Procurement and Fleet or Director of Finance in conjunction with the relevant operational Director.

Business Mileage Claims

For both company and private vehicles, any claim for business mileage must be authorised by a Manager, Operational Service Lead, Head of Department, Assistant Director, Executive Director or the Chief Executive. Claims should usually be authorised by the claimant's line manager.

Section 11 – Treasury

Delegated authority is given to the Director of Finance, Head of Finance, and Financial Accountant to act in accordance with Orwell's Treasury Policy and Procedure.

Section 12 – Investments

Delegated authority is given to the Director of Finance to act in accordance with Orwell's Financial Investment Policy.

Section 13 – Investment Limits

Any UK incorporated institution meeting the minimum credit rating of F1 or F2.
Limit - £5m and 12 months

Section 14 – Petty Cash

Delegated authority is given to the relevant Head of Department, Service Manager, Scheme Manager or Scheme Co-ordinator to authorise petty cash spend of up to £200.

Delegated authority is given to the relevant Head of Department plus any Assistant Director, Executive Director, or the Chief Executive, to authorise petty cash spend above £200. When authorising, the relevant petty cash book may be requested from time to time to check entries and balances.

Delegated authority is given to the Head of Finance, Assistant Directors, Executive Directors or Chief Executive to authorise the provision of petty cash to a remote office or scheme.

Section 15 – Land and Vacant Property Disposals

Delegated authority to dispose of land up to a market valuation of £10,000 is given to the Chief Executive.

Delegated authority to dispose of a vacant property in accordance with the Disposals Policy is given to the Director of Finance plus the Chief Executive.

Section 16 – Overdraft Facilities

Delegated authority is given to the Director of Finance to negotiate an overdraft of up to £1,000,000 at any one time for and on behalf of Orwell, after consultation and agreement with the Chief Executive or, during the Chief Executive's periods of annual leave/absence, with any one other Executive Director. If any such action is taken while the Chief Executive is absent it should be reported by the Director of Finance to the Chief Executive upon the latter's return.

Section 17 – Development

Where such purchases are in accordance with the current 30-year plan, delegated authority is given to the Chief Executive to purchase land up to a cost of £2m. (Orwell will not accumulate total land holdings of more than £2m cost at any one time unless approval is given by the Board).

Delegated authority is given to the Chief Executive to agree the provision of management and development services to other organisations, including the fee structures associated with these.

Delegated authority is given to the Assistant Director of Development and Growth to pursue land options up to a value of £50,000 that support the Development Strategy. Any land obtained will be reported to the Board and logged on a land options register.

Delegated authority is given to the Assistant Director of Development and Growth to ensure that the correct level of Professional Indemnity insurance is in place for any development and property related consultants employed by Orwell. The level of insurance required is (each and every claim):

- Scheme value under £800,000 - £1m cover
- Scheme value greater than £800,000 but less than £1.8m - £2m cover
- Scheme value greater than £1.8m but less than £2.8m - £3m cover
- Scheme value greater than £2.8m but less than £3.8m - £4m cover
- Scheme value greater than £3.8m but less than £4.8m - £5m cover
- Scheme value greater than £4.8m but less than £5.8m - £6m cover

Where it is considered that the use of a smaller firm of consultants to carry out a one-off survey (which will have no design implications for the overall construction) would provide better value for money, a professional indemnity insurance level of a minimum of £500,000 is acceptable. All appointments made, accepting this lower Professional Indemnity Insurance level, must be signed off by the Assistant Director of Development and Growth.

Section 18 – Leasing of Property

For up to 10 units in one lease, delegated authority is given to the Chief Executive plus the Director of Finance to approve the leasing of property, which contributes to overheads and generates a surplus and advances delivery of Business Plan objectives and falls within the accepted risk appetite.

Section 19 – Housing Management

Lettings and Tenancy Management

Delegated authority is given to the Director of Customers and Communities or, in their absence, the Chief Executive, to approve both choice based and local lettings schemes.

Delegated authority is given to the Head of Customer Experience and Housing to approve all new tenancy agreements.

Delegated authority is given to the Director of Customers and Communities, or in their absence any Executive Director or the Chief Executive, to authorise the eviction of a tenant as a result of arrears or anti-social behaviour.

Delegated authority is given to the Director of Customers and Communities or the Chief Executive, to end a starter or demoted tenancy in accordance with the required procedure.

Delegated authority is given to the Head of Customers and Communities or, in their absence, another Director or the Chief Executive, to approve the decant lettings and transfers on management or social grounds.

Refunds

Delegated authority is given to the Senior Housing Officer, Housing Services Manager or Head of Customers and Communities or Head of Housing Systems and Administration to authorise credit refunds on rent account balances up to £2,500

Delegated authority is given to the Head of Customers and Communities / Housing Services Manager plus the Director of Customers and Communities to authorise credit refunds on rent account balances up to £5,000

Delegated authority is given to the Chief Executive to authorise credit refunds on rent account balances above £5,000

Refunds of housing benefit overpayments on general needs, temporary, leasehold and sheltered schemes only are delegated to the Head of Customers and Communities plus Director of Customers and Communities or another Executive Director or the Chief Executive in their absence.

Refunds of housing benefit overpayments on Extra Care and supported housing schemes only are delegated to the Head of Supported Housing and Head of Extra Care plus Director of Customers and Communities or another Executive Director or the Chief Executive in their absence.

Section 20 – Supported Housing

Delegated authority is given to the Director of Customers and Communities to approve individual management and service level agreements and any subsequent amendments.

Section 21 – Debt write-off

Former Tenant/Customer Debt – Rent Arrears

Writing off a debt of £2,000 or below per former tenant/customer is delegated to the Director of

Finance.

Writing off a debt greater than £2,000 per former tenant/customer must be approved by the Board.

Non-Tenant/Customer Debt – Other Income arrears

Writing off of a debt of £5,000 or below (excluding tenant/customer) is delegated to the Director of Finance.

Writing off of a debt of £10,000 or below (excluding tenant/customer) is delegated to the Chief Executive.

Section 22 – Overtime, Relief or Agency

Departments (excluding Care and Support Schemes)

Any overtime, relief or agency spend must be agreed with an Assistant Director, Executive Director or the Chief Executive prior to commitment.

Any time off in lieu (TOIL) must be agreed with a Head of Department prior to commitment.

Care and Support Schemes

Where the overtime, time off in lieu (TOIL), relief or agency spend is at a level no greater than budget, delegated authority is given to Service Managers or Scheme Managers or Scheme Coordinators (or, in their absence, the relevant Operational Service Lead or Head of Department).

Where the overtime, time off in lieu (TOIL) relief or agency spend is at a level greater than budget, delegated authority is given to Service Manager, Scheme Manager or Scheme Coordinator, plus the Head of Extra Care or Head of Supported Housing.

Section 23 – Salary Increases, Car Loans and Season Ticket Loans

Delegated authority is given to the Chief Executive to increase salaries within approved scales other than those resulting from annual inflationary increases. The salaries of the Chief Executive and Executive Directors are recommended by Remuneration & Nominations Committee and approved by the Board.

Salary Advances

Pre-payment of salaries to members of staff up to a value of £500 can be made, if considered appropriate, by the Head of Finance.

Pre-payment of salaries to members of staff up to a value of £2,500 can be made, if considered appropriate, by the Director of Finance.

Loans

Employee Car Loans or Season Ticket Loans must be approved by the relevant Executive Director or the Chief Executive.

Section 24 – Expense claims

Expense claims excluding Care and Support Schemes

Delegated authority is given to the relevant Head of department to authorise expense claims of up to £500

Delegated authority is given to the relevant Head of department plus any Assistant Director, Director, or the Chief Executive, to authorise expense claims above £500

Care and Support Schemes

Delegated authority is given to Service Managers or Scheme Managers or Scheme Co-ordinators (or in their absence the relevant Operational Service Lead) to authorise expense claims of up to £500.

Where the expense claim is above £500, delegated authority is given to Service Managers or Scheme Managers or Scheme Co-ordinators (or in their absence the relevant Operational Service Lead) plus the Director of Care and Support.

Section 25 – Credit/Top Up Card Limits

Delegated authority is given to the Head of Finance to set credit/top-up card limits for all cards with the exception of their own, the Director of Finance and the Chief Executive.

Delegated authority is given to the Director of Finance to set a credit/top-up card limit for the Head of Finance.

Delegated authority is given to the Chief Executive to set a credit/top-up card limit for the Director of Finance.

Delegated authority is given to the Board Chair, or in their absence Vice-Chair, to set a credit/top-up card limit for the Chief Executive.

With the exception of the credit card limit of the Director of Finance, delegated authority is given to the Director of Finance to authorise temporary increases to credit/top-up card limits, where exceptional business circumstances arise.

In relation to the credit card limit of the Director of Finance, delegated authority is given to the Chief Executive to authorise a temporary increase to the credit/top-up card limits, where exceptional business circumstances arise.

Section 26 – Legal Documentation requiring sealing

For all legal documentation where use of the Company Seal is required, the document must be sealed and signed by the Company Secretary plus a Board Member.

In the absence of the Company Secretary and Deputy Company Secretary, the Chief Executive or any Executive Director are authorised to act as Deputy Company Secretary for the purposes of sealing and signing relevant documentation.

Section 27 – Donations

Donated money should be spent appropriately, in such a way as to comply with the wishes of the

benefactor and to enhance the lives or experiences of customers. If funds are spent on improving Orwell's property, the Property Services department must be consulted and informed of any improvements or alterations prior to commitment of funds.

Following the guidance above, where expenditure is of funds raised via donations to Orwell or one of its sites, schemes or projects, delegated authority is given to the appropriate Scheme Manager, Scheme Co-ordinator, Head of Department or Operational Service Lead to authorise expenditure up to the value of £250.

Following the guidance above, where expenditure is of funds raised via donations to Orwell or one of its sites, schemes or projects, delegated authority is given to the appropriate Director the Chief Executive to authorise expenditure above the value of £250.

Section 28 – Compensatory Awards

Customer Compensatory Awards - delegated authority is given as follows (please note amounts include costs incurred where applicable):

- Customer Resolution Officer up to £300
- Senior Customer Resolution Officer, Departmental Manager up to £500
- Head of Department up to £1,000
- Assistant Director up to £2,500
- Director up to £5,000
- Director in conjunction with the Chief Executive up to £10,000
- Board approval required above £10,000

Section 29 – Out of Court Settlements (including severance payments)

As per the Probity Policy and Procedure:

- Chief Executive up to £10,000
- Board above £10,000

Section 30 – Non-contractual (ex-gratia) payments

As per the Probity Policy and Procedure:

- Chief Executive up to £10,000
- Board above £10,000

Section 31 – Miscellaneous

Swearing of a Statutory Declaration on oath - delegated authority is given to the Chief Executive, any Executive Director, any Assistant Director or Orwell's in-house Solicitor to swear a statutory declaration on oath on behalf of Orwell where this is required in relation to any land transaction of Orwell or to fulfil any compliance obligation.

Section 32 – Holiday and Absence arrangements

During the Chief Executive's periods of annual leave and absences, any two Directors together will have the same authority as the Chief Executive, but will be required to seek ratification, evidenced in writing, upon the return of the Chief Executive.

Where authority is delegated to a nominated post, in the absence of the post holder authorisation can be carried out by the next level of management up.

Appendix 1

List of roles within Approval Levels

Section	Level	Role
Revenue Spend Section 1 Section 8a	Level 1	Housing Officers Customer Resolutions Team PA to the Executive Team Repairs Diagnostic Co-ordinators All roles allocated an Orwell credit card, Orwell store card or Orwell trade account and not listed elsewhere in this document
	Level 2	Service Desk Team Leader Digital Delivery Team Leader Service Manager Scheme Manager Scheme Co-Ordinator Small Works and Adaptations Officer Compliance and Services Team Leader
	Level 3	Any role title including 'Manager' (excluding Service/Scheme Manager as these roles are included in Level 2) Operational Service Lead Senior Executive Assistant Senior Housing Officer ORS Team Leader
Capital Spend Section 4 Section 8b	Level 1	Any role title including 'Team Leader' where the department has responsibility for capital spend Solicitor
	Level 2	Any role title including 'Manager' where the department/scheme has responsibility for capital spend