

A meeting of the ELHA Board will take place on
**Thursday 21 August 2025 at 7.00pm in the
Hayman Room, Head Office, Haddington**

Please advise staff if you are unable to attend.

External Auditors will be attending

**Karen Barry
Secretary**

B U S I N E S S

GENERAL

1. Apologies
2. Declaration of Interest
3. Minutes of 29 May 2025 – **for approval**
4. Action List – for information
5. Matters Arising

PRIORITY ITEMS

6. Annual Procurement Report 2024/25 – **for approval**
7. Tenant Satisfaction Survey Results – for information

PERFORMANCE

8. Key Performance Indicators 2025/26 – for information
9. Care & Repair Quarterly Management Accounts – for information

BUSINESS MANAGEMENT

10. Former Tenancy Debt Write-Off – for information

POLICIES

11. Policy Review Summary – for information
12. Procurement & Value for Money Strategy Review – **for approval**
13. Association Membership Policy Review – **for approval**
14. Chief Executive Appraisal Policy – **for approval**
15. Records Management Policy – **for approval**

GOVERNANCE

16. Secretary's Report – **for homologation**
17. Annual General Meeting: ELHA Board Membership – **for approval**

ANY OTHER BUSINESS

DATE OF NEXT BOARD MEETING

AGM: Thursday 25 September 2025 at Maitlandfield House Hotel, Haddington, at 2.30pm
Meeting: Thursday 25 September 2025 at Maitlandfield House Hotel, Haddington, at 4.00pm

Action List

Report by Martin Pollhammer, Chief Executive – for information

The table below sets out the required actions agreed at the last meeting of the Board on 29 May 2025, and confirms the actions taken.

Minute Ref	Action Required	Action By	Action Taken
3	Publish the minutes and papers from the March 2025 meeting on elha.com	ES	Complete
8	Update the Key Performance Indicators with revised indicators and 2025/26 targets	ES	See Agenda Item 7
10	Submit the Annual Return on the Charter (ARC) to the Scottish Housing Regulator	KB	Complete
11	Update all policies reviewed by the Senior Management Team on elha.com and the ELHA File Structure and update the Policy Review Timetable	ES	Complete
12	Update the Health & Safety Strategy in line with the minuted comments	CC	<p>The Strategy has been updated at Section 6 with the following addition:</p> <p><i>This Strategy is a key operational control in our Corporate Risk Management Arrangements, as it is fundamental to successful risk management at strategic and operational levels. Our Corporate Risk Panel meets four times a year and is chaired by the Chief Executive.</i></p>
12	Update the Health & Safety Strategy in the ELHA File Structure, elha.com and update the Policy Review Timetable	ES	Complete
13	Prepare a Chief Executive Appraisal Policy	MP	See Agenda Item 13

Minute Ref	Action Required	Action By	Action Taken
13	Update the Conversations Framework Policy in the ELHA File Structure, Board area of elha.com and update the Policy Review Timetable	ES	Complete
14	Update the Money & Home Energy Communication Strategy in the ELHA File Structure, elha.com and update the Policy Review Timetable	ES	Complete
15	Add the Neo-Natal Care Leave & Pay Policy to the ELHA File Structure, Board area of elha.com and update the Policy Review Timetable	ES	Complete

Annual Procurement Report

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

1.0 Background

Where an organisation is required to prepare a Procurement Strategy, or reviewing an existing one, see **Agenda Item 11**, it must also publish an Annual Procurement Report on its regulated procurements as soon as reasonably practicable after the end of the financial year.

2.0 Annual Procurement Report

ELHA's Annual Procurement Report Document is attached to this report.

The structure of the Procurement Report is based on guidance document from the Scottish Government's "Procurement Journey" website.

The Annual Report must address all the matters contained within an organisation's Procurement Strategy. This is covered off in Section 3.0 of the Report. Progress was made against all the actions within the Procurement Strategy Action Plan. Some of the actions have continued into 2025/26 as they are ongoing actions. The Key Performance Indicators set to measure progression against the Strategy were achieved in the year.

Publication of this Annual Report is to be in a way the organisation considers appropriate, but must include publication on the internet. Once approved, ELHA's report will be published within the Guide to Information section on elha.com.

3.0 Risk & Audit Committee

The terms of reference for the Risk & Audit Committee include a review the Contracts and Procurement Register annually. Considering that the Annual Procurement Report includes a review of this register, the Annual Procurement Report was presented to the Committee at its meeting on 13 August 2025, and the Committee approved this report for presentation to the ELHA Board at this meeting.

4.0 Previous Reports to ELHA Board

Previous reports relevant to this topic are as follows:

Report	Agenda Item	Date
Procurement Strategy	4.5	24 August 2023

Recommendation

The ELHA Board is asked to approve the Annual Procurement Report.

Date Issued	August 2025
Department	Corporate
Title	Annual Procurement Report 2024/25
Objective	To give an overview of the Association's procurement activity for the 2024/25 financial year and progress against the Procurement & Value for Money Strategy
Responsible	Director of Finance & Corporate Services
Next Review Date	August 2026

1.0 Introduction

- 1.1. The purpose of this report is to enable East Lothian Housing Association (ELHA) to comply with its obligations under the Procurement Reform (Scotland) Act 2014, Section 18(1) to prepare and publish an annual procurement report on its regulated procurement activities.
- 1.2. The Procurement Reform (Scotland) Act 2014 requires any public organisation which has an estimated annual regulated spend of £5 million or more (excluding VAT) to develop and review a Procurement Strategy annually before the start of the next financial year. In addition to the mandatory strategy, to meet regulatory requirements the organisation must also prepare and publish an annual procurement report disclosing how its procurement activity has complied with its published strategy.
- 1.3. Regulated procurement is any procurement for public goods/supplies or services with a value of over £50,000 or any procurement for works with a value of over £2million.
- 1.4. ELHA's regulated spend has not exceeded the £5m threshold in 2024/25. The ELHA Board are however committed to continuing to retain the Procurement Strategy and accompanying Annual Procurement Report to ensure procurement capability is reviewed and continually improved.
- 1.5. The guidance and template issued by the Scottish Government to report on our performance has been used.
- 1.6. This report covers the 2024/25 financial year, which ended on the 31 March 2025.

1.7. In compliance with Section 18(2) of the Act, this report will include:

- Summary of Regulated Procurements Completed
- Review of Regulated Procurement Compliance
- Community Benefit Summary
- Supported Businesses
- Future Regulated Procurements Summary

1.8. Between 1 April 2024 and 31 March 2025, there was one regulated procurement contract awarded.

2.0 Summary of Regulated Procurements Completed

2.1. Compliant procurement is fundamental to ELHA's achievement of the strategic objective for delivering value for money and applying the general duties of fair and equal treatment as well as transparency and proportionality.

2.2. In total there are four live contracts (as at August 2025) listed in the Associations regulated contract register; one of these contracts was awarded in 2024/25.

2.3. The full list of regulated procurement contracts used by the Association throughout 2024/25 can be found in **Appendix 1**. Three of these contracts have been issued prior to 2024/25 financial year.

2.4. The Regulated Contract Register is updated as and when required on Public Contracts Scotland and publicised on the Association's website under the guide to information section below;

<https://www.elha.com/page/guide-to-information>

3.0 Review of Regulated Procurement Compliance

3.1. We believe that making the most of every pound of our money we spend is vital to ensure we can maintain affordable rents. That is why we aim, wherever possible, to self-deliver goods and services within ELHA. However, we recognise this is not always possible and we will be required to procure goods and services. Our Procurement Strategy supports the Association by delivering best-in-class procurement outcomes which are customer focused whilst achieving value for money, innovation and delivering sustainable social value.

3.2. A Procurement & Value for Money Strategy was created for the first time in August 2023, reflecting the Associations increase in regulated spend due to its ongoing development programme.

3.3. The strategy included four ambitions to help us define progress towards our aims, being:

1. All spend that can be positively influenced by procurement activity has a corresponding contract.
2. All procurement activity complies with statutory and regulatory requirements and is supported by a detailed technical specification of our purchasing requirements.
3. All relevant contracts are arranged to include sustainable procurement requirements.
4. All staff trained to be able to carry out a regulated procurement activity.

3.4. The Association made significant progression and improvements throughout 2024/25 against the four stated ambitions, as noted below:

1. Monthly supplier spend reports for the Association are created across all areas of spend. Where spend is more than £2k per annum, the person responsible for that spend / contract is identified and updates the contract details.

All contract documents are now stored in the Contracts, Licenses and Agreements folder across the Group. All regulated contracts are also stored in this folder.

A Contract Management Policy was created and approved by the Management Committee in May 2024 and was fully rolled out during 2024/25.

Regular contract supplier meetings are being held and contract KPIs are being monitored. However further work in this area is required around documentation of these meetings.

A tendering timetable was put in place – see **Appendix 2**.

2. A review of all existing contracts was undertaken to ensure compliance with statutory and regulatory compliance.

The Associations main spend is with R3. This is an ongoing contract and was put in place under the Teckal rules, which allowed the Association to direct award this contract to its subsidiary.

The other main area of spend is around new build development. Most new build spend is for Section 75, off the shelf, home purchases. Contracts are put in place with the Developer for these homes, but these contracts are not currently published on Public Contracts Scotland. We cannot find any reference for organisations placing Section 75 new build contracts on PCS. Therefore, it was deemed compliance has been met, and there is no opportunity for any supply route other than through the lead developer.

There were two contractors spend that could be considered a regulated contract going forward (in relation to gas servicing and ground source / air source heat pump servicing), and this will be monitored as these contracts are discussed with the suppliers.

Training was delivered to all staff on purchasing goods and services to ensure they understood and could comply with the revised Procurement Policy and Procedure. This training was completed by the 31 July 2025.

3. The creation of a new field against supplier records to help identify if the supplier was an SME or Third sector org was completed. This allows ELHA to identify the number of, and total procurement spend with, SME or Third Sector Organisations. All supplier records where spend is greater than £10k per annum have this information completed.
4. The creation of a competency matrix for roles within the organisation was completed in 2023/24 and the training plan to bring staff to this level for each post was completed in the year.

Role profiles of all ELHA Job Descriptions were updated off the back of this training to include a section on procurement responsibility in relation to the areas identified from the competency matrix.

- 3.5. To assess progression against the Procurement Strategy, KPIs were created as per the table below. Actual performance against these in 2024/25 is noted in the table.

Performance Indicator Name	Target	Actual
Percentage of ELHA expenditure covered by contracts	91%	93%
Number of ELHA collaborative opportunities explored as a percentage of all regulated contracts tendered	100%	0%
Regulated contracted ELHA suppliers paying the living wage	100%	100%

- 3.6. The number of ELHA collaborative opportunities explored as a percentage of all regulated contracts tendered was not met as the one contract tendered was not able to support this.
- 3.7. The ambitions for 2025/26 strategy will remain the same, with the key priorities for the year for each ambition will be:
 1. Continue to review supplier spends and the contracts in place for these to ensure we have responsible individual managing the contract where spend >£2k. The full contracts database to be monitored monthly to ensure supplier meetings are being held, in line with the contracts management policy, and contract KPI's being monitored.
 2. Continue to review supplier spends and ensure they comply with statutory and regulatory compliance.

- 3. There are no planned actions relating to this ambition.
- 4. R3 role profiles to be revised to include section on procurement responsibilities.
- 3.8. There were no known regulated procurements that did not comply with the Associations strategy.

4.0 Community Benefit Summary

- 4.1. There are no community benefit clauses currently inserted into ELHA's regulated contracts. The value of these contracts does not require ELHA to insert this clause into these contracts.

5.0 Supported Businesses Summary

- 5.1. The Act includes a new classification for supported business: "an economic operator whose main aim is the social and professional integration of disabled or disadvantaged persons and where at least 30% of the employees of the economic operator are disabled or disadvantaged".
- 5.2. Our regulated contract activity for the last financial year did not provide us with an opportunity to utilise the goods or services from supported businesses.
- 5.3. We do however make use of supported businesses for our non-regulated procurement activities.

6.0 Future Regulated Procurements Summary

- 6.1. The Act States that all estimated regulated procurement over the next two years should be disclosed by the Association. **Appendix 2** provides this summary and there are four contracts due to be tendered.
- 6.2. There are two potential extensions to current contracts, one relet (replacement tender process) and one new contract to be tendered over the next two years.

7.0 Summary

- 7.1. East Lothian Housing Association is measuring against the four ambitions defined in our strategy to help us achieve our procurement aims. Progress was made against all the actions within the action plan and some of the actions will continue into 2025/26 as they are ongoing actions. The KPI's set to measure progression against the strategy were achieved in the year.
- 7.2. Tenants will continue be consulted, where appropriate, on the tendering outcomes to ensure we are procuring the goods and services they expect.

- 7.3. Once a tender is advertised, supporting suppliers to engage with the Association through the legislation is key to the success of our procurement programme. This includes taking time at the outset of each tender to consider not just the financial impact but also the added value that the contract can deliver, including the economic, social and environmental benefits. This is reflected in our strategy.

Appendix 1 – Regulated Procurement Register – 2024/25

Date of Award	Contractor	Works / Goods / Services	Estimated Value (including VAT where applicable)	Start Date	End Date
11/09/2018	Waterstons	Managed IT Service (4 + 3 years)	£480,000	11/09/2018	11/09/2025
24/02/2023	Marsh Ltd	Insurance Services (3 + 2 years)	£934,040	31/03/2023	31/03/2026
31/08/2022	Alexander Sloan	External Audit Services (3 + 2 years)	£125,000	30/09/2022	30/09/2025
08/01/2025	Designer Software Ltd	Housing Management System	£280,000	20/12/2024	20/12/2026

Appendix 2 – Future Regulated Procurement Summary 2025/26 & 2026/27

Contract Title	Contract Description	New, Ext or Re-Let	Estimated Value	Est Publication Date	Est Start Date	Contract Duration
Managed IT Service	The provision of Managed IT Services and related infrastructure hardware and equipment.	Re-Let	£500,000	Apr-25	Sep-25	3 Years + 1 Year
Insurance Services	The provision of non-life insurance services.	Ext	£400,000	Jan-26	Mar-26	2 Years
External Audit Services	External Audit Services.	Ext	£50,000	Jul-25	Sep-25	2 Years
Stair & Communal Area Cleaning	Stair & Communal Area Cleaning Services	New	£277,068	Dec-25	Apr-26	3 Years + 1 Year + 1 Year

Tenant Satisfaction Survey

Report by Karen Barry, Director of Housing – for information

1.0 Introduction

The Association appointed Research Resource to carry out a Tenant Satisfaction Survey on its behalf to seek views on the services ELHA provides, how well it performs these services, and to help identify where services can be improved. The survey took place during May and June 2025, when 752 tenants took part in the survey (749 were face to face interviews), representing a 54% response rate.

2.0 Initial Findings and Action Plan

The survey results included questions relating to the Scottish Social Housing Charter indicators which ELHA is required to report on through the Annual Return on the Charter (ARC). **Appendix 1** provides a comparison of results for the last three surveys with the trend column showing the difference between 2022 and 2025, indicating either a significant change, slight change or no change.









Appendix 1 demonstrates that satisfaction levels have increased significantly from the 2022 survey with regards to the overall service, the quality of home, and repairs service. All other indicators have remained consistent with the 2022 survey or have seen no significant change in satisfaction.

A comparison has also been made to the ARC Scottish national averages for 2023/24 in order to provide some wider context to the results and demonstrates that the Association exceeds the average in all areas with the exception of the factoring service which was not unexpected.

There are some areas highlighted in the report where action to improve services is required, and the Tenant Involvement Group (TIG) and staff will work together later in the year to develop an Action Plan to address any areas of weakness. The TIG will oversee the implementation of the Action Plan, and progress will be reported in the bi-annual Tenant Engagement Report provided to the Governance Committee.

Plans are currently underway for 1 October 2025 when the full survey results will be presented to staff and the TIG, with an opportunity for group discussions. The ELHA Board will be updated at the Board Away Day in November 2025.

Scottish Social Housing Charter Indicators

Indicator	2019	2022	2025	ARC National Average 2023/24	Change 2022-2025
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by East Lothian Housing Association?	94%	91%	94%	86.49%	 +3%
How good or poor do you feel East Lothian Housing Association is at keeping you informed about their services and decisions?	98%	96%	97%	90.46%	 +1%
How satisfied or dissatisfied are you with opportunities given to you to participate in East Lothian Housing Association's decision-making processes?	92%	97%	97%	87.67%	 0%
Overall, how satisfied or dissatisfied are you with the quality of your home?	93%	90%	96%	84.01%	 +7%
Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by East Lothian Housing Association?	93%	84%	92%	87.31%	 +9%
Overall, how satisfied or dissatisfied are you with East Lothian Housing Association's contribution to the management of the neighbourhood you live in?	95%	96%	95%	84.68%	 -1%
Taking into account the accommodation and the services East Lothian Housing Association provides; do you think that the rent for this property represents good or poor value for money?	80%	85%	84%	81.59%	 -1%
Taking everything into account, how satisfied or dissatisfied are you with the factoring service provided by ELHA	n/a	11%	25%	59.46%	 +14%

Key Performance Indicators 2025/26

Report by Martin Pollhammer, Chief Executive – for Information

1.0 Introduction

The Association's Key Performance Indicators (KPI's) for the first quarter of 2025/26 are attached as **Appendix 1** to this report.

2.0 ELHA Performance

The Association has missed the following targets:

2.1 Unit Reactive and Void Maintenance Costs

Unit Reactive and Void Maintenance Costs are above budget at £1,126 compared to a budget of £998. The reasons for this overspend are detailed in the ELHA Management Accounts and are not of significant concern.

2.2 Number of Evictions Carried Out

Following the Governance Review, a new target of zero has been set for 2025/26 to ensure that any evictions carried out during the course of the year are reported to the Board.

Unfortunately, one eviction was carried out during the first quarter of this year for rent arrears totalling £4,199.15. This was a single person household, whose tenancy commenced in September 2023 and arrears began to accrue almost immediately. It is understood that the tenant was in and out of employment throughout the duration of their tenancy. Significant attempts were made to engage with the tenant who avoided all contact and repossession action was necessary.

Contact was finally made in March 2025 when it was established that the tenant had alcohol issues. Engagement lasted only a very short while and Citizens Advice Bureau was able to provide some support. However, the tenant failed to sustain contact or pay rent and following the award of a Decree their eviction was arranged. The tenant had vacated the property prior to the eviction. The debt has been passed to a debt collection agency, when wage arrestments will be sought if voluntary payments are not made and sustained.

2.3 Bronze, Gold & Platinum Key Tenants

Bronze Key Tenants increased significantly to 51% during the third quarter of 2024/25 whilst Gold Key tenant numbers reduced, due to the change in the Gold Key Tenant criteria to require payment by Rent Collector.

As expected, these figures have remained the same during the last quarter of 2024/25 and first quarter of this year.

New targets were set for 2025/26 to take this change into account, alongside plans for Rent Collector payments to become a requirement at Bronze Key Tenant level, a process which is currently underway. Targets will be reviewed again once this transition is complete, since for many Bronze tenants, once they start to use Rent Collector, this will offer an opportunity to progress to Gold or Platinum.

2.4 Percentage of Tenants Signed up to Housing Perks

A new target of 50% has been set to encourage the take up of Housing Perks, and at the end of the first quarter, 38% of tenants who qualify for the scheme had signed up. Only Bronze, Gold and Platinum Key Tenants can access Housing Perks, and with Rent Collector becoming a requirement at Bronze Level from 1 September 2025, it is anticipated that there may be a drop in take up at the end of the second quarter.

However, staff will continue to encourage take up of Rent Collector and Housing Perks at every opportunity, and the scheme will be promoted in every e-news and other communications throughout the year.

2.5 Risk & Audit Committee Attendance

This was below target for Quarter One (67% against a target of 75%) across the first Risk & Audit meeting held in 2025/26. Only four of the six members attended, and it is hoped attendance will improve for future meetings, as the absence of more than one member means the target is missed.

2.6 Governance Committee Attendance

This is a new KPI for 2025/26 to reflect the changes in Governance brought in during the previous year. This was below target for Quarter One (67% against a target of 75%), as only four of the six members were able to attend each of the two meetings held in the quarter (April & May 2025). There is no Governance Committee meeting held in Quarter two, so the Year-to-Date figure of 67%, will continue until at least Quarter Three, and the next meeting in October 2025.

2.7 Percentage of Tenants Using Their My Home Account

During 2024/25 the target of 90% was exceeded, and was increased to 92% for 2025/26. This is recognised as a challenging target, and figures have remained at 91% during the first quarter. Digital services continue to be promoted at every opportunity and the remaining 9% of offline tenants receive updates about digital services via the printed Talkback newsletter, consultations and at Healthy Happy Home Checks, with the offer of digital support if required.

2.8 Percentage of Tenant Paper-Free

The new target of 89% for tenants being paper-free is also challenging, however the percentage of sign-ups has increased slightly by 1% on the previous quarter to 88%.

2.9 Percentage of Tenants with a connected Rent Collector Account

The percentage of tenants connecting a Rent Collector account to their rent account has increased to 53%. This was mainly due to new tenants who download the app during the My New Home process. The current transition to requiring payment by Rent Collector for most Bronze Key Tenants is likely to see an increase to this figure.

2.10 Average Time to Respond to Stage 2 Complaints

At the last ELHA Board meeting in May 2025, it was decided to change the targets for Stage One and Stage Two complaints to match the Association's performance reported in the Annual Return of the Charter which takes account of the average time taken to respond at each stage. Due to the late change within Quarter One, seven Stage Two complaints were not completed within the new target timescale and several of these were complex by nature and required more than 12 days for investigation. However, all were responded to well within the SPSO timescale of 20 days.

Key Performance Indicators 2025/26

Performance Indicator	2025/26 Quarterly Target	Q1	Q2	Q3	Q4	2025/26 Target	2024/25 Actual	Year to Date	Status
Rental Income									
Non-technical arrears as % of rental income	2.6%	2.27%				2.6%	2.33%	2.27%	😊
Bad debts written off as % rental income	1.50%	0.06%				1.5%	0.92%	0.06%	😊
Voids as % of rental income	0.75%	0.45%				0.75%	0.71%	0.45%	😊
Finance / Treasury									
Interest cover (loan covenants)	110%	285%				>110%	257%	285%	😊
Gearing (loan covenants FRS102 definition)	<37%	23%				<37%	24%	23%	😊
Maximum annual new borrowing	<£3m	£0m				<£3m	£3.05m	£0m	😊
Maximum borrowing per unit	<£26,000	£18k				<£26,000	£18k	£18k	😊
Minimum cash balance held	>£500k	£2.4m				>£500k	n/a	£2.4m	😊
Cash as a % of net cash outflows for next two quarters	100%	796%				100%	n/a	796%	😊
Unit management costs	£2,178	£2,036				£2,178	£2,032	£2,036	😊
Unit reactive maintenance costs	£998	£1,126				£998	£1,028	£1,126	😊
Asset Management									
Stock condition inspections completed	cumulative	0%				20%	100%	100%	😊
Gas services completed within timescale	cumulative	100%				100%	100%	100%	😊
Planned maintenance contracts with >5% overspend	0	0				0%	0	0	😊
Average length of time taken to complete emergency repairs	<2 hours	01:19:29				<2 hours	01:20:49	01:19:29	😊
Average length of time taken to complete non-emergency repairs	< 6 days	3.8				< 6 days	4.0	3.8	😊
Repairs completed right first time	85%	97%				85%	95.05%	97%	😊
Repair appointments kept	93%	97%				93%	96.25%	97%	😊
Housing Management									
Properties allocated after 3 or more refusals	0	0				0	0	0	😊
Number of evictions carried out	0	1				0	1	1	😊
Bronze Key Tenants	<40%	51%				<40%	51%	51%	😊
Gold Key Tenants	20%	10%				20%	11%	10%	😊
Platinum Key Tenants	25%	26%				25%	25%	26%	😊
Percentage of Tenants Signed up to Housing Perks	50%	38%				50%	38%	38%	😊
Corporate									
Number of accidents reportable to HSE	0	0				0	0	0	😊
Network Availability	99%	100%				99%	100%	100%	😊
% working days lost through long term sick leave	5%	0%				5%	1.5%	0%	😊
% working days lost through short term sick leave	2%	0.6%				2%	1.1%	0.6%	😊
ELHA Board attendance	75%	82%				75%	74%	82%	😊
Risk & Audit Committee attendance	75%	67%				75%	n/a	67%	😊
Governance Committee attendance	75%	67%				75%	n/a	67%	😊
% of tenants using their My Home account	92%	91%				92%	91%	91%	😊
% of tenants paper-free	89%	88%				89%	87%	88%	😊
% of tenants with a connected Rent Collector account	60%	53%				60%	52%	53%	😊
Average time to respond to Stage 1 complaints	3 days	2.37				3 days	n/a	2.37	😊
Number of Stage 1 response extensions required	0	0				0	n/a	0	😊
Average time to respond to Stage 2 complaints	12 days	15.78				12 days	n/a	15.78	😊

😊 Performance Excellent 😊 Performance Satisfactory 😊 Performance Poor

Care & Repair Quarter One Management Accounts

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

1.0 Introduction

The Care & Repair Income and Expenditure Account for the period to 30 June 2025, shows income £0.3k under budget and total expenditure £2.4k over budget, giving rise to a net deficit of £2.8k.

There are no significant variances compared to budget, however the notable ones are discussed below.

1.1 SRS Client Contributions and SRS Materials costs - £0.4k and (£0.8k)

The SRS was ended in March however a small number of client contributions and materials costs fell into 2025/26. The Association does not accrue costs or income at this level, therefore there is no reversal to offset these.

1.2 Salaries, Employer's NI, Employer Pension Contributions – (£2.3k),

The redundancy costs were accrued in the year end accounts, but the actual salary payment for the month of April 2025 was missed. These will therefore be a permanent variance throughout the year.

2.0 Income and Expenditure Account

		Actual to 30/06/2025 £	Budget to 30/06/2025 £	Variance to 30/06/2025 £		Projected outturn for the year £	Budget for the year £	Projected variance for the year £
INCOME:-								
ELC		49,081	49,081	(0)		196,325	196,325	-
Medical Adaptations Administration Fees		282	1,115	(833)		4,460	4,460	-
SRS Client Contributions for Materials	1.1	447	-	447		447	-	447
Electrical Safety First funding		-	-	-		-	-	-
Other income		-	-	-		-	-	-
TOTAL INCOME		49,810	50,196	(387)		201,232	200,785	447
EXPENDITURE:-								
DIRECT COSTS:-								
Salaries	1.2	(20,095)	(18,719)	(1,376)		(76,252)	(74,876)	(1,376)
Employers N I	1.2	(2,869)	(2,721)	(148)		(11,033)	(10,885)	(148)
Employers pension contributions	1.2	(8,635)	(7,873)	(762)		(32,254)	(31,492)	(762)
EV Costs		(1,644)	(1,644)	0		(6,576)	(6,576)	-
Other staff costs and training		(436)	(401)	(35)		(1,606)	(1,606)	-
Electrical Safety Service		-	-	-		-	-	-
TOTAL DIRECT STAFF		(33,679)	(31,359)	(2,321)		(127,721)	(125,434)	(2,286)
INDIRECT COSTS:-								
ADMIN & MGMT SERVICES								
		(6,025)	(6,025)	-		(24,098)	(24,098)	-
TRAVEL/SUBSISTENCE								
Essential car user allowance		(1,708)	(1,708)	(0)		(6,831)	(6,831)	-
Vehicle leasing, fuel, and maintenance		-	-	-		-	-	-
Vehicle Insurance		-	-	-		-	-	-
Travel/Subsistence		(93)	(425)	331		(1,698)	(1,698)	-
TOTAL TRAVEL/SUBSIST		(1,801)	(2,132)	331		(8,529)	(8,529)	-
OFFICE OVERHEADS								
Other Costs		-	-	-		-	-	-
SRS Materials, Tools & Equipment	1.1	(826)	-	(826)		-	-	-
Office Premises Overhead		(2,792)	(2,171)	(621)		(8,685)	(8,685)	-
Office Equipment Overhead		(241)	(616)	375		(2,462)	(2,462)	-
Office Administration Overhead		(383)	(460)	77		(1,841)	(1,841)	-
Computer/IT Systems Overhead		(4,108)	(3,958)	(150)		(15,831)	(15,831)	-
Corporate Costs (inc Audit)		(2,773)	(3,476)	703		(13,904)	(13,904)	-
TOTAL INDIRECT O/HEADS		(11,123)	(10,681)	(442)		(42,724)	(42,724)	-
TOTAL EXPENDITURE		(52,628)	(50,196)	(2,432)		(203,071)	(200,785)	(2,286)
SURPLUS/DEFICIT		(2,818)	-	(2,818)		(1,840)	-	(1,840)

Tenant Debt Write Offs

Report by Karen Barry, Director of Housing – for Information

1.0 Introduction

Housing staff have reviewed and recommend the write off of former tenancy debts as detailed in **Appendix 1**.

2.0 Debts to be Written Off

There are no former tenancy debts in excess of £750 recommended for write off, for the period to 30 June 2025, however, **Appendix 1** also includes write offs of debts less than £750 for noting by the ELHA Board. Senior staff have Delegated Authority to write off such debts in line with the Authorisation and Standard Charges / Allowances Policy.

1.0 Former Tenant Debt Write Off

There are no debts in excess of £750 recommended for write off for the period to 30 June 2025.

2.0 Former Tenancy Debts < £750

Tenant Number	Total Amount	Rent	Rechargeable Repairs	Housing Benefit/DHP Overpayment	Sheriff Officer Fees/ Legal Expenses	Tenancy End Date	Reason
11303304	£454.00	£0.00	£454.00	£0.00	£0.00	10/10/2023	Debt Collection Agency (DCA) enquiries suggested that the former tenant had moved on from the forwarding address and no further details can be established.
14000512	£434.94	£302.94	£132.00	£0.00	£0.00	29/10/2018	No response to DCA attempts to contact. Balance considered too low to instruct legal action given costs of such action.
13708301	£172.17	£172.17	£0.00	£0.00	£0.00	15/08/2017	No response to DCA attempts to contact. Balance considered too low to instruct legal action given costs of such action.
110038	£121.44	£121.44	£0.00	£0.00	£0.00	10/01/2021	Tenant deceased. Had a large credit on account due to overpayment of Universal Credit Housing Costs, which was not recovered by the DWP until 2025. Tenant was on full Housing Costs during tenancy with no estate.

Tenant Number	Total Amount	Rent	Rechargeable Repairs	Housing Benefit/DHP Overpayment	Sheriff Officer Fees/ Legal Expenses	Tenancy End Date	Reason
77040429	£117.22	£117.22	£0.00	£0.00	£0.00	09/05/2022	DCA have been unable to recover debt. Debt considered too low to instruct legal action
13401304	£67.86	£67.86	£0.00	£0.00	£0.00	20/08/2024	No response to DCA attempts to contact, and debt considered too low to instruct legal action
251123	£57.82	£57.82	£0.00	£0.00	£0.00	13/11/2024	The deceased tenant was on full Housing Benefit at time of death. Next of kin/executor contacted but no response. No estate expected.
7709GP41	£36.40	£36.40	£0.00	£0.00	£0.00	30/11/2024	No response to requests for repayment. Balance too low to pass to the DCA
77080504	£470.04	£26.04	£444.00	£0.00	£0.00	04/09/2018	Passed to DCA who recovered £1000.00 of initial outstanding balance. Former tenant stopped responding – uneconomical to continue to pursue
56200345	£300.00	£100.00	£200.00	£0.00	£0.00	09/05/2022	Tenant deceased. Family member set up payment arrangement but ceased payments in 2022. No response to attempts to contact, and no estate anticipated.

Tenant Number	Total Amount	Rent	Rechargeable Repairs	Housing Benefit/DHP Overpayment	Sheriff Officer Fees/ Legal Expenses	Tenancy End Date	Reason
121106	£232.78	£232.78	£0.00	£0.00	£0.00	18/05/2022	DCA have attempted contacted with no success. Further actions not viable due to level of debt.
14002102	£149.03	£149.03	£0.00	£0.00	£0.00	09/09/2024	DCA have attempted contacted with no success. Further actions not viable due to level of debt.
15606801	£68.02	£68.02	£0.00	£0.00	£0.00	14/04/2019	DCA have attempted contact with no success. Further actions not viable due to low level of debt.
15403301	£347.06	£347.06	£0.00	£0.00	£0.00	28/02/2018	DCA have attempted contact no success. Not economical to pursue further.
Total	£3,028.78	£1,798.78	£1,230.00				

Policy Review Summary

Report by Martin Pollhammer, Chief Executive – for information

The table below sets out policies reviewed by the Senior Management where they have Delegated Authority to undertake the review, since the last ELHA Board meeting.

There are no policies timetabled for review at this meeting that have been delegated in this way.

Procurement & Value for Money Strategy Review

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

1.0 Background

Section 15 of the Procurement Reform (Scotland) Act 2014 requires any public organisation, which has an estimated total value of regulated contract spend of £5 million or more (excluding VAT) in a financial year, to prepare and publish a Procurement & Value for Money Strategy.

A Procurement & Value for Money Strategy was developed in 2023 as ELHA had ambitions to develop new housing stock which meant the estimated value of regulated procurement spend was expected to exceed £5million or more in the short to medium term and required a strategy to be developed.

Since then, due to cuts in grant funding, it is uncertain as to what the new build programme looks like. In addition, it is uncertain if spend in relation to Section 75, “off the shelf” purchases of new homes, are categorised as regulated procurement spend. What this meant was that ELHA spend could fall below the £5m requirement to prepare a Strategy and Annual Procurement Report.

The Scottish Government do however note that if an organisation’s spend is less than £5 million, it is encouraged to prepare and publish a Procurement Strategy. Last year, the ELHA Board agreed to retain the Strategy as there was value in doing this to ensure continued procurement improvement for future Continuous Improvement Programme for Procurement (CIPPs) assessments, as part of grant funding conditions for new build homes.

Developing RSLs are required to participate in a procurement improvement programme, CIPPs, every two years. ELHA last undertook this assessment in June 2024. The June 2024 CIPP assessment found that the Association had embraced the need for good procurement and highlighted examples of robust procurement practices across the whole Association during the assessment. The best examples included comprehensive policies and procedures, KPI’s, collaboration and career development.

The CIPP identified four areas for improvement which were fed into the current and future Procurement Strategy action plan (see below).

2.0 Procurement & Value for Money Strategy

A Procurement & Value for Money Strategy was approved in August 2023. This Strategy was for the three years to August 2026. There is no requirement for an organisation to prepare a completely new procurement strategy each year.

That said, there is a requirement in the Procurement Reform (Scotland) Act 2014 that an organisation must review its Procurement Strategy annually and make such revisions as it considers appropriate for the purposes of the Act.

A review of the Strategy was undertaken and the only proposed key changes are to the Action Plan in Appendix 2 of the Strategy. This is updating the Action Plan from 2024/25 to 2025/26. Progress against the actions from the 2024/25 are covered in the Annual Procurement Report, see **Agenda Item 6**.

The revised action plan is attached to this report as an extract from the Procurement Strategy Document. The Action Plan has been created from rolled over 2024/25 actions, recommendations from the CIPP and building up a stronger procurement offering, in line with the Strategy ambitions.

To align the Procurement Strategy Action Plan to each Business Plan year, the Procurement Strategy will next be reviewed in March 2026 to set the Action Plan for the next financial year. The Action Plan presented is reflective of actions to be completed between now and the end of March 2026.

3.0 Previous Reports to Management Committee

Previous reports relevant to this topic are as follows:

Report	Agenda Item	Date
Procurement Strategy	4.2	22 August 2024

Recommendation

The ELHA Board are asked to approve the updated Action Plan for the Procurement & Value for Money Strategy.

GROUP STRATEGY

Appendix 2

TASK	ASSIGNED TO	PROGRESS	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar
All spend that can be positively influenced by procurement activity has a corresponding contract.										
Full contracts database maintained and monitored on a monthly basis to ensure all spends >£2k per annum and a responsible individual.	DoF&CS									
Full contracts database monitored on a monthly basis to ensure supplier meetings are being held, in line with the contracts management policy, and contract KPI's being monitored.	DoF&CS									
Tendering timetable for 2026/27 and beyond put in place.	DoF&CS									
All procurement activity complies with statutory and regulatory requirements and is supported by a detailed technical specification of our purchasing requirements.										
Continue to review contracts to ensure compliance with statutory and regulatory compliance	DoF&CS									

TASK	ASSIGNED TO	PROGRESS	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar
All relevant contracts are arranged to include sustainable procurement requirements.										
No regulated procurements required to be undertaken from now until 31 March 2026.	DoF&CS									
All staff trained to be able to carry out a regulated procurement activity.										
R3 Role profiles to be revised to include section on procurement responsibilities.	DoF&CS									

Association Membership Policy Review

Report by Martin Pollhammer, Chief Executive – for approval

1.0 Introduction

The Association's Membership Policy is due its periodic review. Any changes to this Policy require ELHA Board approval.

2.0 Policy Changes

Only minor changes are required to the policy. These include:

- Changes throughout to update Management Committee references to ELHA Board
- An additional Section 1.4 to note compliance with the Equalities Act 2010
- Minor changes at Section 2.1 ensuring elha.com is the first point of reference for any promotion, in common with other policy documents, and to remove leaflets which are no longer printed
- A further change at Section 2.1 to reduce the emphasis placed on tenant membership, as tenant participation is a much more significant priority
- An update at Section 3.1 to reflect the wording from the Equalities Act 2010
- An addition at Section 9.1 to confirm that any future changes must be approved by the ELHA Board

Recommendation

The ELHA Board is asked to approve the revised Association Membership Policy.

ELHA POLICY

Date Issued	27 October 2005
Last Reviewed:	August 2025
Department	Corporate
Title	Association Membership Policy
Objective	To describe the arrangements for becoming a Member of the Association.
Responsible	Chief Executive
Next Review Date	August 2030

1.0 Introduction

1.1 The Membership Policy aims to summarise our Rules around Membership, and to explain the procedure to be followed to make a Membership application.

~~1.2 East Lothian Housing Association is an organisation which is accountable to its Members. We aim to attract people from the groups and communities we serve to become Members of the Association. We aim have to established a wide and active membership by recruiting individuals with an interest in the work of the organisation as Members and to we make effective use of the skills, experience and views of our Members.~~

1.2 Association Members are those people who hold a share in the Association and whose names are entered into the Register of Members. It is a requirement of membership that Members are supportive of our aims and objectives. Members are also expected to attend our Annual General Meeting in order to ensure that a quorum is achieved, and we are able to carry out our legal business.

1.3 Further information can be found in The Rules of East Lothian Housing Association Limited.

1.4 This policy complies with the requirements of the Equalities Act 2010 and seeks not to consciously or unconsciously discriminate or to have an adverse effect upon any of the nine protected characteristic groups outlined in the Act.

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2.0 Promotion of Membership

- 2.1 We will promote membership by circulating information on membership, ~~including to our tenants,~~ through elha.com, other contact with tenants ~~and applicants~~ new tenants, leaflets, newsletters, and Facebook ~~and elha.com.~~

~~We actively encourage tenant membership as we strongly believe in involving tenants in the running of our organisation. Membership of the Association is promoted with our tenants at the post-allocation visit.~~

- 2.2 In accordance with the Scottish Federation of Housing Association's Code of Conduct for Governing Body Members, members of the ~~Association's ELHA Management Committee~~ Board will also seek to encourage eligible people to join the Association.

3.0 Who Can Join

- 3.1 ~~We aim to ensure broad representation in our membership of the groups and communities that we serve.~~ Membership of ELHA is open to:

- ~~Tenants of the Association and all other applicants can apply for membership of the Association from the~~ Anyone over the age of 16, including ELHA tenants
- No member can hold more than one share
- Membership is open to all sections of the community regardless of ~~colour, race, nationality, ethnic or national origins, gender, disability, age, or sexuality~~ age, disability, gender reassignment, marriage & civil partnership, pregnancy & maternity, race, religion or belief, sex sexual orientation

- 3.2 We aim to recruit as members those with a particular interest in the running of the organisation. To this end, we welcome applications from those with experience or interest in:

- Housing management / welfare rights
- Building and maintenance
- Financial management
- Management
- Community care issues
- Working in the local community

- 3.3 We accept applications from organisations as well as individuals.

An organisation which is a member is free to appoint any person it considers suitable as a representative. That person will represent all of the organisation's rights and powers at our AGM, but must act with regard to the best interests of the Association. To confirm the identity of a representative the organisation must send a copy of the signed authorisation or appointment of the representative. An organisation can change their representative by withdrawing the authority of the original representative.

If a representative of an organisation is already a Member, they cannot continue to be a member in their own right. Individual membership will be suspended, until such times as the individual is no longer a representative of the organisation they represent.

- 3.4 Existing members of staff will not be eligible to become Members. If a Member takes up employment with us, they will be required to cancel their membership for their period of employment.

Members of staff will not be eligible to apply for membership of the Association until one year after the date they cease to be an Association employee.

4.0 Applying for Membership

- 4.1 Those who want to apply for Membership should contact us for a Membership Form, or apply at elha.com. The completed form should be returned to us with £1.00 addressed to our Secretary at our Registered Office.

- 4.2 ~~Our Management Committee~~The ELHA Board will consider applications at its next meeting or as soon as possible after that. ~~An Application for Membership will not be considered by the Management Committee~~ELHA Board within the 14 day period occurring before the date of a General Meeting.

- 4.3 Once approved by ~~Management Committee~~the ELHA Board, new applicants will immediately become a Member, and their name will be included in our Register of Members within seven working days. New members will be issued with:

- A Share Certificate
- A copy of our Rules
- A copy of our most recent Annual Report
- Details of how Members can participate in the Association, including the Annual General Meeting (AGM) and how to stand for election to the Management Committee

5.0 Refusal of Membership

- 5.1 While it is our intention to encourage open membership of the Association, ~~our Management Committee~~the ELHA Board reserves the right to refuse Membership if it feels applicants do not meet our Membership Criteria, or if they feel Membership might compromise the interests or independence of the Association.

- 5.2 If an application is unsuccessful, the ~~Management Committee~~ELHA Board Chair will write within seven working days of the decision to explain why the application was rejected, and return the applicant's £1.00 membership fee.

6.0 Appeal Against Membership Refusal

- 6.1 If an application is rejected applicants have a right to appeal. Appeals must be made within 14 working days of the notice of rejection.

Appeals should normally be made in writing, if this is not possible the Chief Executive may be contacted directly to receive the details of the appeal. The ~~Management Committee~~ELHA Board will consider the appeal at the next appropriate ~~Management Committee~~ELHA Board meeting. A final decision will be confirmed in writing to the applicant within seven working days of the meeting.

7.0 Member Participation

- 7.1 We aim to ensure our Members are informed and can actively participate in the organisation. To this end, we will:

- Publicise General Meetings at least 14 days before the day of the meeting
- Circulate information to Members so they can make informed decisions at the General Meetings
- Do our best, where appropriate and reasonable, to provide information in the particular format or language required
- Make every effort to hold General Meetings at times and locations suitable to our membership and accessible to all
- Keep members informed on all major developments affecting the Association
- Actively promote the opportunities that exist, through election, for serving on the ~~Management Committee~~ELHA Board

8.0 Termination of Membership

- 8.1 Membership will cease when a Member:

- Resigns by giving written notice to the Secretary
- Becomes an employee of the Association
- Is expelled in accordance with the Rule 11.1.4
- Changes address but does not notify us of their new address within three months, unless the new address is also one of our properties
- Fails to attend or submit apologies for five consecutive Annual General Meetings
- Dies

The £1.00 membership fee is not refundable on termination of Membership.

9.0 Policy Review

- 9.1 The Chief Executive will ensure that this policy is reviewed at least every five years. Any changes must be approved by the ELHA Board.

Chief Executive's Appraisal Policy

Report by Brian Logan, Chair – for approval

1.0 Introduction

The Board approved the Conversations Framework Policy at its last meeting in May 2025, and with that noted the requirement for a Chief Executive's Appraisal Policy.

This Policy has been developed using a cut-down and slightly amended version of the previous Appraisal Policy, and has been prepared through discussions with the Vice-Chair and Chief Executive.

2.0 Policy Changes

The Policy is presented as a new Policy and so no changes are tracked in the attached **Policy Document**. The most notable addition is at Section 3.3, where it is noted that in future the Senior Management Team will be consulted by the Chair ahead of the appraisal meeting.

The Appraisal Form, Appendix 1 to the **Policy Document**, has also been revised.

Recommendation

The ELHA Board is asked to approve the Chief Executive's Appraisal Policy.

ELHA POLICY

Date Issued	21 August 2025
Last Revised	Not applicable
Department	Corporate
Title	Chief Executive Appraisal Policy
Objective	To identify future priorities and requirements, review work performance, learning and training during the previous year, and identify training requirements for the coming year, in order to ensure delivery of our Vision and our Business Plan
Responsible	ELHA Chair
Review Date	August 2030

1.0 Purpose

- 1.1 It is a regulatory requirement to undertake an appraisal of the Chief Executive. This policy sets out our approach to this. A different approach, Performance Conversations, is used with other ELHA staff, but collectively these approaches support the delivery of our Vision and our Business Plan, by maximising individual employee and team potential.

2.0 Principles

- 2.1 We recognise that best results will only be achieved if the appraisal process is conducted in an atmosphere of mutual respect.
- 2.2 Our appraisal process supports our “Healthy Happy Homes” vision and Supportive Staff Structure.
- 2.3 Our appraisal process will assess the overall achievements rather than day to day details and focus on Business Planning and Strategic Development.
- 2.4 The aim of our appraisal process is to achieve mutual assessment and agreement on the Chief Executive’s performance in achieving their work priorities, setting their future work priorities to ensure delivery of our Vision and Business Plan, and identifying any training requirements and support in achieving these
- 2.5 The appraisal process should not be used as a mechanism to admonish or reward, nor should it be seen as an opportunity for the staff member or members of the Senior Management Team to raise issues which have not previously been brought to the appraiser’s attention.

- 2.6 A completed Appraisal Form is a confidential document and only the Chief Executive, Chair and Vice-Chair will have access. Appraisal Forms will therefore be kept securely.
- 2.7 The ELHA Board will receive an annual report from the Chair on the implementation of the appraisal process.

3.0 Appraisal Process

- 3.1 Performance Conversations with other ELHA staff are held between August and December each year. The Chief Executive's appraisal should then take place in January each year, ahead of the Budget and Business Planning processes.
- 3.2 The Chief Executive will be given sufficient time during working hours to prepare for the interview and should understand the framework and objectives of the appraisal process. They should take time to fill in the Appraisal Form which will form the basis of discussion with the Chair and Vice-Chair at the appraisal interview. The appraiser should identify and clarify in advance if there are key areas for discussion at the appraisal.
- 3.3 The Chair and Vice Chair should also seek input from other members of the Senior Management Team in preparing for the appraisal meeting.

4.0 The Appraisal Form

- 4.1 The Chief Executive should submit a completed Appraisal Form at least one week before the meeting is due to take place. A template is attached as **Appendix 1** to this policy document.
- 4.2 The Chief Executive should take time to complete the Appraisal Form, taking account of the guidance notes, as this will form the basis of the discussion with the Chair and Vice-Chair. Upon receipt of the completed Appraisal Form, should the Chair or Vice-Chair feel there are significant areas for discussion then these should be highlighted to the appraisee before the meeting, bearing in mind that there should be no element of surprise, on either side.

5.0 The Appraisal

- 5.1 A period of up to two hours should be allocated for the annual review meeting. The appraiser and appraisee will agree the work / training plan objectives and timescales at the appraisal.

6.0 Post Interview Arrangements

- 6.1 After the interview, the appraiser will complete the appraiser's report section of the Appraisal Form on the key areas of discussion as well as the agreed work / training plan. This will be emailed to the appraisee who will have an opportunity to comment further.
- 6.2 In the event that the appraiser and appraisee fail to reach agreement on any matter directly relating to the appraisal, the appraiser and appraisee should seek to reach agreement in the first instance, but otherwise the difference of opinion should be recorded and the documentation signed by both appraisee and appraiser.

7.0 Policy Review

- 7.1 The ELHA Chair will ensure that this policy is reviewed at least every five years, with any changes approved by the ELHA Board.



we provide

- : First class affordable rented homes
- : Excellent customer care
- : Expert maintenance services
- : Support for independent living



Chief Executive Appraisal Form

Name.....

Interview Date

Date Form to be submitted to Chair and Vice-Chair

Roles and Responsibilities

During the last year, have there been any significant changes to your job description. ☐ Yes ☐ No

If yes, please describe:

Please describe working relationships within the Senior Management Team over the past year. The Chair and Vice Chair will also seek feedback from SMT members for discussion at this part of the meeting.

Last Year's Targets & Objectives

Please look at last year's appraisal form, Business Plan Action Plan and Core Tasks (<J:\Corporate\Business Planning\Group>). Please list your objectives below and **tick** whether you have achieved these or not.

Target/Objective	Achieved	Partly Achieved	Not Achieved

Please provide reasons below if the targets and objectives were either partly achieved or not achieved.

Review of the Year

What do you consider to be your most important achievements of the past year?

Thinking about what went less well, what could have made the last year go better? Are there any particular learning outcomes from this?

Training and Development

A list of the training you attended in the last year has been sent to you.

Were all of your personal training needs met?

☐ Yes ☐ No

Did the training you attended help you do your job?

☐ Yes ☐

Any comments on the training?

Is there any training that would help you or your team just now or during the forthcoming year? How would you prefer this to happen (e.g. internally, externally, on job etc.)?

Description	Preferred Delivery

Are there any issues that you wish to share at this time, which may affect your performance, your attendance or similar, either now or in the future, that the Association should be aware of?

Is there anything not covered by any of the earlier questions that you would like to discuss at your appraisal?

Work/Training Plan

Please fill in your objectives for the coming year. These and your training and development plan should be agreed at the staff appraisal meeting.

Work priorities for the coming year	Target date for completion	Identified resources needs

Chief Executive's Signature

Date

Chair's Signature

Date

Records Management Policy

Report by Karen Barry, Director of Housing – for approval

1.0 Introduction

A Records Management Policy ensures that records are managed systematically and securely, to support operational needs, regulatory compliance, accountability and transparency, whilst enabling effective service delivery.

Having a Records Management Policy also ensures compliance with the Freedom of Information (Scotland) Act 2002 (FOISA). The Scottish Ministers Code of Practice on Records Management, issued under Section 61 of FOISA, recommends that the Association have a Records Management Policy and organisational arrangements in place that supports record management.

Whilst the Code's guidance is not statutory, the Scottish Information Commissioner has duties and powers to promote good practice, which includes promoting observance of the Code. The Commissioner expects Scottish public authorities to adhere to the Code unless there are good reasons for not doing so, and which can be justified to the Commissioner. RSL's were designated as Scottish public authorities under FOISA (but only in respect of certain housing-related functions) during 2019.

2.0 Record Management

The **Policy Document** attached to this report has been developed in line with the Scottish Ministers Code of Practice and sets out the Association's commitment to effective records management. It also sets out the benefits of good record keeping, the risks in not maintaining effective records management, and provides a framework and guidance for staff to properly manage records through their life cycle; from creation / receipt to retention and disposal.

Recommendation

The ELHA Board is asked to approve the Records Management Policy.

ELHA POLICY

Date Issued	August 2025
Department	Corporate
Title	Records Management Policy
Objective	To provide a framework for the effective management of records
Responsible	Chief Executive
Next Review Date	August 2030

1.0 Introduction

- 1.1 East Lothian Housing Association creates, handles and uses records of information to support its functions and operations as a Registered Social Landlord in Scotland.
- 1.2 Our Records Management policy outlines how we handle our information throughout its lifecycle, from creation to disposal, ensuring compliance with legislation, regulatory requirements and supporting business needs. It provides a framework for effective records management within the Association, as well as guidance to staff on the proper management and protection of records, including the storage retrieval, retention and eventual disposal.

2.0 Legal & Regulatory Framework

- 2.1 Managing records appropriately reduces the costs and risks associated with retaining unnecessary information and is core to complying with legal and regulatory requirements, including:
 - General Data Protection Regulations
 - Data Protection Act 2018
 - Freedom of Information (Scotland) Act 2002
 - Environmental Information (Scotland) Regulations 2004
 - Human Rights Act 1998

2.2 We will also comply with the Scottish Ministers' Code of Practice on Record Management issued under Section 61 of the Freedom of Information (Scotland) Act 2002. The Code recommends that the Association has a Record Management policy and organisational arrangements in place that supports record management.

2.3 This policy operates alongside the following ELHA publications:

- Privacy Policy
- Freedom of Information Policy
- Freedom of Information Guide to Information
- Data & Digital Strategy
- ICT Security policy
- Data Retention Schedule
- Subject Access Request Procedure

3.0 Scope

3.1 This policy applies to all records created, received, or maintained by staff, contractors, board members, and agents of East Lothian Housing Association in the course of their duties.

3.2 A record can be defined as 'recorded information, regardless of format or medium that is created, received and maintained as evidence and information by an organisation or person, in pursuance of legal obligations or in the transaction of business'. It covers:

- Paper documents
- Emails
- Digital files (Word, PDF, excel, etc)
- Audio and/or video recordings
- Photographs
- Social media communications
- Metadata associated with files or databases

For example:

- Tenancy files
- Administrative - meeting minutes, memo's, internal reports
- Financial - invoices, purchase orders, audit logs
- Legal / contractual – contracts, licences, consent forms
- Personnel / HR – job applications, training records
- Maintenance and repair records
- Governance documents

3.3 These records may be held within our premises or by third parties on our behalf, including consultants and professional advisers. Records created by staff in the course of their employment with the Association belong to the Association not the member of staff who created them.

4.0 Responsibilities

- 4.1 The Chief Executive has overall accountability for records management.
- 4.2 The Senior Management Team with the Data Protection Officer and Compliance Team established the policy, oversee compliance with data protection and advise on data retention and security.
- 4.3 The Management Team develop and implement procedures, train staff, conduct reviews and liaise with internal and external stakeholders.
- 4.3 Staff have a responsibility to effectively manage the Association's records in accordance with the law, best practice and this policy, maintaining the quality, integrity, completeness, accessibility, reliability, accuracy and security of the records and for promoting a culture that values, protects and uses records for the benefit of the Association and its service users. Staff with their Manager, are also responsible for the regular review of the records held within their departments.

5.0 Record Management

- 5.1 Records management can be described as the efficient and systematic control of the planning, creation, receipt, maintenance, use, distribution, storage and disposal / permanent preservation of records throughout their life cycle.

5.2 Records management ensures that evidence of, and information about our activities and transactions, is captured in our record keeping systems and maintained as viable records. It concerns placing controls around each stage of a record's lifecycle, at the point of creation or receipt, during its maintenance and use, and ultimate disposal. Through such controls we can ensure our records demonstrate the key features of authenticity, reliability, integrity and accessibility.

5.3 The main benefits of good records management are:

- Promoting the creation of storage of accurate and reliable records in a managed environment, which provides an audit trail of actions that can support us in the event of, for example, regulatory intervention
- Increasing organisational and administrative effectiveness common efficiency and service delivery through improved access to and retrieval of high quality records
- Helping enhance information security by facilitating improved confidentiality, integrity and availability of records
- Improving working environments and more economical use of physical and service space through reducing the tension of irrelevant, duplicate and out of date records
- Promoting our physical and intellectual control of all records by knowing what records we have and how and where to retrieve them easily
- Ensuring that we identify and retain records of historical and evidential value to us as a corporate memory, and to assist in managing future recurrences of specific events
- Helps to maintain audit trails relating to access and alteration of records
- Improving information sharing and the provision of easy and timely access to the correct information at the right time, resulting in better quality decision making and thereby facilitating transparency and accountability for all actions
- Managing business continuity risks by helping to identify records that are essential to the continued operation which, if lost or destroyed, would seriously impair or disrupt our operations
- Assisting in compliance with all legal and regulatory obligations including responding to requests for information and personal data made to the Association

5.4 The risks to the Association in not maintaining effective records management are:

- Poor quality decisions being made on the basis of inaccurate, incomplete or out of date records
- Levels of service to our customers being inconsistent due to records of previous actions being unavailable
- Financial, legal or reputational loss if the necessary evidence of an activity or transaction is not available or cannot be relied upon in the event of, for example, regulatory intervention
- Non-compliance with legal or regulatory requirements
- Failure to identify, protect and retain records that are critical to business continuity
- Failure to handle confidential information with an appropriate level of security
- Unnecessary costs incurred in storing records for longer than needed
- Wasted time and resources in searching for records in response to a request received
- Wasted time considering issues that have previously been addressed and resolved
- Loss of reputation as a result of all the above

6.0 Receipt and Creation of Records

6.1 Staff must act responsibly, lawfully and professionally when receiving and creating records, and must comply with the following principles:

- **Adequate** - records must be sufficient for the purposes for which they are held
- **Authentic** - records must be reliable and accurate, contain the information that was used for a particular activity, and it must be possible to identify who created them and when

- **Accessible and Usable** - records must be capable of being readily accessed, used and relied upon by those with appropriate authorisation for as long as they are required (this includes ensuring the longevity of records held in paper and electronic formats where there is a risk of papers deteriorating or electronic files being deleted)
 - **Complete** - records must be sufficient in content, context and structure to permit reconstruction of the relevant business activity (records must be complete, and it must be possible to identify any alterations made to them after creation, together with the identity of the staff who made the alterations to protect against unauthorised alteration)
 - **Comprehensive** - records must be capable of being easily understood and provide clear information about the relevant business activity
 - **Compliant** - records must comply with relevant legal and regulatory requirements
 - **Retention** - records must be kept for as long as they are required to support and evidence the relevant business activity
 - **Proportionate** - the contents of records should be proportionate and appropriate to the relevant business activity and should not be excessive for the activity
 - **Secure** - records should only be accessible to those who need to have access for a relevant business activity and appropriate physical and technological measures must be in place to keep them secure and to prevent accidental or unauthorised alteration, copying, movement or deletion, which could put the reliability of the records at risk
- 6.2 The Association prohibits staff from creating records that are misleading, false, fraudulent, sexually explicit, abusive, offensive, harassing, discriminatory, profane, libellous, defamatory, unethical, or that violates any legal or regulatory requirements so stop if such records are created by staff, the release of any information contained in such records in response to a request made to the Association under access to information or data protection laws could have a significant reputational, regulatory and legal consequences for us.
- 7.0 Storage and Access**
- 7.1 Records must be stored securely at our premises or at a secure location in accordance with our Privacy Policy and ICT Security Policy to minimise the risk of damage, loss or unauthorised access to the records.

7.2 All records must be stored within our file structure, housing management system or These Homes, and must not be stored by staff in their personal drives on computers or in personal paper files or notebooks. When storing records, staff must give records titles that reflect that specific nature and contents. This ensures more universal availability of records and helps with finding them more easily. It also facilitates the audit process, allows us to determine the types of records we hold and where they are held, and the identification of records for disposal at the end of their relevant retention period.

7.3 Staff should dispose of brief or temporary records on a routine basis. For example:

- Hard copies of electronic documents, which have been printed for a meeting
- Trivial emails or communications that should be deleted after being read such as promotional emails or communications
- Draft documents once the final version is approved
- Duplicate copies of documents kept for convenience

In general, all documents which have short term usefulness, no legal or regulatory retention requirement and not part of the official record or decision making trail should be deleted. This will reduce the likelihood of duplicates and unnecessary records being stored within the file structure.

7.4 Staff should only have access to records on a strict need to know basis, depending on the nature of a record and its relevance to the work of staff.

7.5 To ensure continuity of records in situations where the Association is procuring a new document management system, we will integrate records management into the specification, particularly in relation to ensuring that existing electronic records are migrated and remain accessible via the new system. We will also take into consideration the advice and guidance of our Data Protection Officer and the characteristics of a good records system contained within the Scottish Ministers, Section 61 Code of Practice on Records Management.

8.0 Removal of records

8.1 Staff may remove records from our premises only for legitimate business purposes, such as visiting tenants at home or attending a meeting with an external agency. Staff must return records when there are no longer needed off site for business purposes.

- 8.2 Staff must handle records removed from our premises in accordance with the ICT Security policy.

9.0 Retention and Disposal

- 9.1 We must keep records for as long as they are required by relevant laws and regulatory purposes, and our business needs particularly for reference in accountability purposes. Destruction at the end of this period ensures that office and server space are not used unnecessarily, and costs are not incurred in maintaining records that are no longer required. It also ensures that we comply with the fifth data protection principle for records containing personal information; 'Personal data processed for any purpose or purposes shall not be kept for longer than is necessary for that purpose or purposes'.
- 9.2 Our Data Retention Schedule sets out how long each record type will normally be held and when they will be destroyed. We will regularly review and update the Data Retention Schedule with additional record types that we use in the course of carrying out our functions and operations.
- 9.3 We will not destroy or dispose of records before the relevant retention period expires. The retention period specified in the Data Retention Schedule does not mandate that records must be disposed of or destroyed after this period. Rather, expiry of the retention period provides staff with an opportunity to review the record and decide if there are special reasons to justify longer retention.
- 9.4 Staff must not generally retain records for longer than the relevant retention period unless there are special reasons for doing so, for example, where the records are required for the purposes of litigation in which we are or are likely to be involved or in the case of a request for information, all relevant complaint and appeal provisions have been exhausted. In such circumstances, staff must not alter, dispose of or destroy any relevant records required for the litigation or information request until the Data Protection Officer has advised that the retention and disposal of such records should resume in line with the Data Retention Schedule. Special reasons may also exist in the case of those records which we have selected for permanent preservation.
- 9.5 A record cannot be considered to have been completely disposed of or destroyed until all copies, including backup copies, have been destroyed.
- 9.6 If a record type is not listed in the Data Retention Schedule, or if staff have questions or concerns about retaining any records beyond the specified retention periods, they must contact our Data Protection Officer for guidance.

- 9.7 Some of our records are likely to be retained permanently and archived, these are also listed in the Data Retention Schedule. We will follow the Scottish Ministers Code of Practice which sets out arrangements that apply to the review and transfer of records to public archives. The Data Protection Compliance Team will transfer documents to the public archives when required in an orderly manner and with a level of security appropriate to the confidentiality of the records.
- 9.8 We will destroy records scheduled for destruction in a secure manner, in particular documents containing personal information will be destroyed by professional contractors to prevent unauthorised access.

10.0 Digital Records and E-mail

- 10.1 Emails containing business critical or personal data must be stored in the appropriate system not left in personal inboxes.
- 10.2 Staff should avoid using personal devices or e-mail accounts for business purposes unless authorised.

11.0 Monitoring and Compliance

- 11.1 The Data Protection Compliance Team will monitor adherence to this policy through:
- Regular audits
 - Staff training and awareness sessions
 - Reports to the Senior Management Team
- 11.2 The Management Team and Data Protection Compliance Team will review the Data Retention Schedule annually and ensure the disposal or archiving of records. We will keep details of destruction of records, either as part of the audit trail metadata, or separately. At the very least we will, as part of routine records management processes, record the:
- Type of record
 - Age range
 - Specified provision of the Data Retention Schedule

Recording the disposal provides evidence to explain why records specified in a court order, for example, cannot be provided, or to defend ourselves against any charge under section 65 of FOISA that records were destroyed in order to prevent their disclosure in response to a request for information.

- 11.3 We take compliance with this policy very seriously. To not comply puts both staff and the Association at risk. Therefore, failure to comply with any requirement of this policy may lead to disciplinary action for a member of staff, and this action may result in dismissal for gross misconduct.

12.0 Training and Awareness

- 12.1 All staff will receive training on records management, data protection and secure handling of information at induction and regularly throughout their employment with the Association.

13.0 Policy Review

- 13.1 This policy will be reviewed by the Chief Executive every five years, or sooner if required by changes in legislation or organisational practice. Any material changes will be submitted to the ELHA Board for approval.

Secretary's Report – for homologation

1.0 Membership

An application for membership has been received from Mr Andrew Philip of Longniddry.

2.0 Use of Seal for Homologation

Minute of agreement between the 25% owner of 23 Fowlers Court, Prestonpans, EH32 9AT, and East Lothian Housing Association, 75% owner of 23 Fowlers Court, Prestonpans, EH32 9AT and the new owner.

Recommendations

The ELHA Board is asked to:

- (a) Approve the application for Membership; and
- (b) Homologate the use of the Seal.

Annual General Meeting: ELHA Board Membership

Report by Brian Logan, Chair – for approval

1.0 Background

Under the Association's Rules, the Association must give notice to all Members of the intention to hold an Annual General Meeting (and include nomination papers for the ELHA Board) at least 28 days before the date of the meeting. Regulatory Standards require the Association to identify any specific priorities for recruitment following the annual assessment of what skills the ELHA Board needs to meet ELHA's Strategic Objectives.

Notices will be issued to Members on Friday 22 August 2025. This year will be the first AGM where notices and papers are issued digitally where e-mail addresses are held (with a postal alternative maintained where required).

2.0 Elections to the ELHA Board for 2025/26

The Board of East Lothian Housing Association may consist of up to fifteen members, however the Association's Standing Orders aim for between ten and twelve places to be filled at any one time, allowing other places to be used for succession planning purposes. Following last year's Annual General Meeting, the Association had eleven elected members.

Under Rule 39.1, at least one third of the members of the ELHA Board must retire (if no other members, or an insufficient number of members have indicated their intention to retire to fulfil this requirement, those with the longest period since their last election should retire). The four Members required to retire are as follows:

- Shirley Evans
- Paul Hillard
- Brian Logan
- Eileen Shand

Under Rule 37.6, the ELHA Board must satisfy itself that any ELHA Board member seeking re-election after a period of continuous service of nine or more years can demonstrate their continued effectiveness. Rule 37.6 is applicable this year as Shirley Evans, Brian Logan and Eileen Shand all have nine or more years of continuous service each.

3.0 ELHA Board Succession Plan and the “Nine Year Rule”

The ELHA Board has developed its Succession Plan to ensure the right balance of experience, renewal and refreshment of the ELHA Board going forward. This includes ensuring that the proportion of ELHA Board members with nine or more years' service does not normally exceed 50%. Of the current ELHA Board, by the date of the 2025 AGM, six members will have served more than nine years, or 55%.

Shirley Evans has confirmed that she wishes to retire as a Board Member at the Annual General Meeting due to work commitments. Shirley has made a significant contribution to the work of ELHA over many years and her input to the Association on legal and housing management issues will be missed.

Paul Hillard and Eileen Shand have both confirmed they are willing to stand for election, as am I. In accordance with Rule 39.4, Paul Hillard may stand for re-election. As I have served for more than nine years, and as Eileen Shand reaches that point at the AGM, under Rule 37.6, the ELHA Board must satisfy itself that any ELHA Board Member seeking re-election after a period of continuous service of nine or more years can demonstrate their continued effectiveness, and in order to stand, their nominations require to be endorsed by the ELHA Board.

Eileen Shand is Vice Chair of the Association and brings extensive housing management experience from her previous roles as well as valuable experience from her current roles with Haddington CAB and as a member of the Housing and Property Chamber of the First-tier Tribunal for Scotland.

In my view, Eileen continues to make a valuable contribution to the ELHA Board's discussions and activities, and I recommend that the ELHA Board endorse the nomination of Eileen Shand for re-election at the forthcoming 2025 AGM.

I will retire from the meeting whilst the Board consider whether or not to endorse my nomination.

4.0 Nominations to the Management Committee

In the ELHA Board Succession Plan, consideration is given to the particular skills required in new members. At the Board Away Day in January 2025, the Board agreed that there were two priority areas where the ELHA Board's overall skillset could be improved:

- Digital and Information Systems
- Finance

The Governance Committee interviewed a potential candidate, Andrew Philip, on 13 August 2025. The Chair of the Governance Committee has indicated to me that he wishes to nominate Andrew, and that he will give more detail on his reasons for this at the meeting. I know Andrew in a professional capacity, so I will also leave the meeting for this part of the discussion.

There are currently eight vacancies on the ELHA Board; three members are eligible to stand, two of whom are subject to endorsement of their nomination at this meeting. One further nomination is anticipated. There are a further four vacancies for which nominations can be made, however the ELHA Board is not actively seeking further nominations at this time since if all appointments are made, the number of ELHA Board members (eleven) is within the target range of ten to twelve.

If more nominations are received than there are places available on the ELHA Board before Thursday 4 September 2025, a ballot at the AGM will be required, otherwise all nominees will be automatically appointed.

Recommendations

The ELHA Board is asked to:

- (a) Endorse the nominations for Brian Logan and Eileen Shand for re-election to the ELHA Board; and
- (b) Consider the potential nomination of Andrew Philip.