

### EAST LOTHIAN HOUSING ASSOCIATION

A meeting of the **ELHA Board** was held on Thursday 27 November 2025 at 7.37pm, in the Hayman Room at ELHA Head Office, Haddington. This followed on from a presentation by Lorna Shaw of Research Resource via Microsoft Teams on the results of the Tenant Satisfaction Survey.

**Present:**

Brian Logan	(2/2)	Eileen Shand	(2/2)
David Rose	(2/2)	Pamela Macleod	(2/2)
Maureen Batten	(2/2)	Andrew Philip	(2/2)
Paul Hillard	(1/2)		

**In attendance:** Martin Pollhammer, Chief Executive  
 Karen Barry, Director of Housing  
 Gary Alison, Director of Finance & Corporate Services  
 Charlie Cooley, Director of R3 & Asset Management  
 Eric Stoddart, Executive Support Officer (Minutes)

### GENERAL

- 1. Apologies**  
 Alan Forsyth (0/2), Katrina Hamilton (1/2), Peter Ewart (0/2) and Iain Atkinson (1/2).
- 2. Declarations of Interest by ELHA Board Members**  
 There were no Declarations of Interest.
- 3. Minutes of Meeting 25 September 2025**  
 The Minutes were **approved** by the ELHA Board. They were proposed by David Rose and seconded by Pamela Macleod.
- 4. Action List**  
 It was confirmed that under Section 12, the revised wording in relation to Section 2.3.1 of the Financial Regulations had been agreed, and this change was **approved**.
- 5. Matters Arising**  
 There were no matters arising.

### GOVERNANCE

- 6. Secretary's Report**  
 The Secretary's Report contained details of Memberships that were being cancelled due to the death of the member, or in terms of the Association's Rules, were being cancelled due to failure to attend or submit apologies for five consecutive AGMs.

The Chief Executive highlighted some notable individuals, and in particular Jan Bannister, whose recent death had been notified to the Association. The Chief Executive recognised the work of Jan, who had been a real powerhouse behind the early years of the Association. The late Carolyn Boardman was also recognised as a strong supporter of the Association, having regularly attended the AGM with her husband Marshall.

The ELHA Board:

- a) **Approved** the cancellation of the Memberships noted at Section 1.0
- b) **Approved** the cancellation of the Memberships noted at Section 2.0; and
- c) **Homologated** the use of the seal.

#### 7. **Key Performance Indicators 2025/26**

The Chief Executive advised that the recent change in requirements for Bronze Key Tenants to pay their rent by either Rent Collector or through UC Housing Costs / Housing Benefit directly to the Association, has resulted, as expected, in the number of Bronze Key Tenants dropping significantly in Quarter Two, from 51% to 24%.

This has also had a knock-on effect on the 'Percentage of Eligible Tenants Signed up to Housing Perks' which has increased to 49%, but this is mainly due to the number of eligible tenants dropping by almost 380.

The Chief Executive and Director of Housing are going to review the Key Tenant Scheme early in 2026.

The Chief Executive also highlighted 'Short Term Sickness' (Section 2.6) noting that this was 0.4% above target for Quarter Two, and explained that a key factor here was a small number of staff with extended short term absences. It seemed likely with continuing levels of short term absence that this target would be exceeded in Quarter Three as well.

The ELHA Board noted the report for information.

### **PRIORITY ITEMS**

#### 8. **Independent Review of ELHA Performance**

The Chief Executive referred to Section 3 on Page 3 of the Report (Tenant Satisfaction: ELHA) and noted that the report illustrated that the Association was not only well ahead of the Scottish National Average performance, but also significantly ahead of the 'Neighbours' and 'Peer Group' averages.

In terms of Repairs & Maintenance, it was highlighted that ELHA's performance is still below the Scottish National Average, as this related to 2024/25 performance, but as confirmed by the Tenant Satisfaction Survey results, it was noted that current performance now significantly exceeds this figure.

The Chief Executive referred to Section 3.6 (Value for Money: ELHA) and emphasised the excellent performance in respect of Voids, where rent lost because of voids is significantly less than the national average and has remained broadly consistent over the three-year period. ELHA's performance in re-letting empty properties is almost 30% better (faster) than the national average (22 days compared to 60 days nationally) and the bottom line with this is money, as less rent is lost when properties are empty, so it is great to see ELHA performing so well in relation to this indicator.

The Chief Executive also commented on 'Complaints Handling' (Section 3.8) and advised that ELHA's performance in dealing with Stage One complaints has improved over the three-year period and is now 99.4%. Performance has improved further, and better figures should be seen next year.

In summary the Chief Executive suggested that this Independent Review, taken alongside the excellent Tenant Satisfaction Survey results, is something the Association should be very proud of, but equally this level of performance is something all staff need to work hard on to maintain.

Paul Hillard described the overall performance as outstanding, and asked that his comments be passed on to staff.

The ELHA Board noted the Independent Review of ELHA Performance Report for information.

## PERFORMANCE

### 9. **Care & Repair Quarterly Management Accounts**

The Director of Finance & Corporate Services advised that the Care & Repair Income and Expenditure Account for the period to 30 September 2025, shows income on budget and total expenditure £4.8k over budget, giving rise to a net deficit of £4.8k. It should be noted that the ELHA Management Accounts budget differs from this slightly, following the ELHA Budget being revised in September 2025. The budget in this report is unchanged from the original presented to East Lothian Council, as this is what will be reported to them.

The Director of Finance & Corporate Services highlighted that there were no significant variances compared to budget, and that nothing to add to the paper.

The Chair asked if there were any questions, but there were none. The ELHA Board noted the Care & Repair Quarterly Management Accounts.

## POLICIES

### 10. **Policy Review Summary**

The Chief Executive highlighted that in terms of the new Governance process that had been agreed, this update would provide a table setting out the policies reviewed by the Senior Management where they have Delegated Authority to undertake the review, since the last ELHA Board meeting.

The policies included in the current review are 'Dignity at Work', 'Special Leave – Volunteer Reserve Forces', 'Disciplinary', and 'Gifts & Hospitality'. The ELHA Board noted the revised policies, and where the updated versions could be accessed.

11. **Authorisations and Standard Charges / Allowances Policy**

The Director of Finance & Corporate Services advised that he was seeking approval for the revised credit card limits for the ELHA Property Officers, to help reduce the reliance on petty cash for meter top ups etc.

It was also explained that this policy is reviewed annually to ensure that it is kept up to date for changes in personnel, and that responsibility levels and charges / allowances remain appropriate. The policy was last reviewed and approved in March 2025.

The Director of Finance & Corporate Services went on to advise that the proposed change at this time, is to provide Property Officers with credit cards, as requested by the Director of R3 & Asset Management. At present, Property Officers use petty cash for topping up gas and electric in void properties, and generally have to come back to the office, to get cash and then try and clear meters. To improve efficiency relating to this, it would be desirable for them to have a low level spend credit card to pay for these top ups whilst out on site.

The Director of Finance & Corporate Services is fully supportive of this proposal and has agreed to a £3k monthly limit on this card, with a single transaction limit of £1k. These levels are in line with the levels for credit cards for ELHA Managers. David Rose commented that this makes sense.

The ELHA Board **approved** the revised Credit Card limits for ELHA Property Officers.

## **BUSINESS MANAGEMENT**

12. **Tenant Debt Write Offs**

The Director of Housing explained that following the Internal Audit review, all older debts were passed to a new Debt Collection Agency for recovery. Staff have been systematically working through these accounts, and whilst some further write-offs are still expected, this process is expected to conclude in the near future. All debts have already been fully provided for.

The debts recommended for write off (Appendix 1) are total debts in excess of £750 for which ELHA Board approval is required. All attempts have been made to recover these debts, and legal action is not considered appropriate in these cases.

The Director of Housing advised that she had nothing further to add to the paper, and the Chair acknowledged that this approach to write-off was in line with the new agreed process. The ELHA Board **approved** the write-off of former tenancy debts totalling £36,318.10.

**ANY OTHER BUSINESS**

There was no other business, and the meeting closed at 7.47pm.

**DATE OF NEXT MEETING**

Wednesday 19 February 2026 at ELHA Head Office, Haddington at 7.00pm.

**ADOPTION OF THESE MINUTES APPROVED AT THE MEETING ON  
19 FEBRUARY 2026**

Signed

(Chair)