

A meeting of the ELHA Board will take place on
Thursday 27 November 2025 at 7.00pm
in the Hayman Room, **Head Office, Haddington**

Please advise staff if you are unable to attend.

Karen Barry
Secretary

B U S I N E S S

Prior to the start of the meeting, Lorna Shaw from Research Resource will present findings from the Tenant Satisfaction Survey

GENERAL

1. Apologies
2. Declaration of Interest by Board Members
3. Minutes of 25 September 2025 – **for approval**
4. Action List – **for approval**
5. Matters Arising

GOVERNANCE

6. Secretary's Report – for information
7. Key Performance Indicators 2025/26 – for information

PRIORITY ITEMS

8. Independent Review of ELHA Performance – for information

PERFORMANCE

9. Care & Repair Quarterly Management Accounts – for information

POLICIES

10. Policy Review Summary – for information
11. Authorisations and Standard Charges / Allowances Policy – **for approval**

BUSINESS MANAGEMENT

12. Tenant Debt Write Offs – **for approval**

ANY OTHER BUSINESS

DATE OF NEXT BOARD MEETING

Thursday 19 February 2026 at ELHA Head Office, Haddington, at 7.00pm

Action List

Report by Martin Pollhammer, Chief Executive – for approval

The table below sets out the required actions agreed at the last meeting of the Board on 25 September 2025, and confirms the actions taken.

Minute Ref	Action Required	Action By	Action Taken
3	Publish the minutes and papers from the August 2025 meeting on elha.com	ES	Complete
6	Update the SHR website and elha.com with all appointments, resignations and new ELHA Board members	ES	Complete
6	Update Companies House with R3 Board changes	GA	Complete
6	Notify EVH of Representatives	ES	Complete
8	Sign all Code of Conduct and Declaration of Interest forms	All	Complete
9	Issue calendar invitations to all meetings for 2026	ES	Complete
12	Format and update the Financial Regulations in the ELHA File Structure, elha.com, and update the Policy Review Timetable	MP/ES	Complete
12	Agree revised wording in relation to Section 2.3.1 of the Financial Regulations	GA/MP	At 2.3.1, it is proposed to replace: “Resolve ELHA’s strategy for addressing insurable risk” with “Agree ELHA’s strategy for addressing insurable risk”
13	Format and update the Neighbour Nuisance & Anti-Social Behaviour Policy in the ELHA File Structure, elha.com, and update the Policy Review Timetable	MP/ES	Complete

Recommendation

The Board is asked to approve to proposed change to paragraph 2.3.1 of the Financial Regulations.

Secretary's Report – for approval

1.0 Membership

No new applications for membership have been received.

Two memberships have been cancelled:

- Membership No 289 - Jan Bannister – deceased
- Membership No 280 - Carolyn Boardman – deceased

2.0 Cancellation of Membership following the Annual General Meeting

A membership is cancelled if the criteria for cancellation within the Rules is met. These include:

Rule 12.2, if you have:

- Failed to tell the ELHA of a change of address as set out in Rule 11
- Failed to attend or submit apologies for five AGMs

The undernoted memberships have been cancelled due to failure to attend or submit apologies for five AGMs:

- Membership No 63 – Mr John Clelland
- Membership No 361 – Mr Andrew James Field
- Membership No 376 – Cllr Jim Goodfellow
- Membership No 234 – Mr John Holcombe
- Membership No 367 – Ms Caryn Innes
- Membership No 356 – Ms Cathy M Jardine
- Membership No 377 – Mr Raymond Locke
- Membership No 357 – Mrs Morag MacDonald
- Membership No 369 – Ms Jill Malcolmson
- Membership No 228 – Mr Ian Marshall
- Membership No 313 – Mrs Margaret McGuigan

- Membership No 317 – Ms Karen McLeod
- Membership No 107 – Mr Robert J McNeill
- Membership No 353 – Ms Susan Porteous
- Membership No 261 – Mr Stewart Ronald
- Membership No 88 – Mr Keith Simpson
- Membership No 364 – Ms Donna Stevenson
- Membership No 365 – Mr Davey Thomson
- Membership No 351 – Ms Mary Torrie
- Membership No 338 – Mrs Frances Whaley

3.0 Use of the Seal for homologation

Disposition with Santander UK PLC in favour of Alan Edward Hannigan in respect of 3 Miners Terrace, Wallyford, EH21 8JW.

Recommendation

The ELHA Board is asked to:

- (a) Approve the cancellation of the Memberships noted at Section 1.0;
- (b) Approve the cancellation of the Memberships noted at Section 2.0; and
- (c) Homologate the use of the seal.

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 second 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 Bad Debts Written Off as a Percentage of Rental Income

The figure for Quarter Two is negative because of a reduction in the bad debt provision figure, from the 31 March 2025 year end figure.

The bad debt figures that drive this indicator are hard to predict, as they are dependent on the level of rent arrears that provisioning is based on, and the level of debt write-offs recommended by Alex M Adamson.

As noted, the bad debt provision is lower than at year end, in part due to a low number of write-offs, however the most significant effect on the provision has been the reversal of a £10k provision for the Hardgate cope repairs for which cash has now been fully received.

2.2 Unit Reactive and Void Maintenance Costs

Unit Reactive and Void Maintenance Costs are over target at £1,038 per unit compared to the year end target of £989. They are however on target for the quarter, and are expected to get back to the year end target.

The reason for the two differing target figures, which has not been the case in previous years, is due to the revised budget approved in September 2025. There were no changes made to the overall void and reactive maintenance budgets in the revised budget, but the quarterly profiling of the budget was changed. Expenditure was profiled to be higher in Quarters One and Two, hence the higher target figures for this quarter.

2.3 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. No evictions were carried out in Quarter Two, but one Decree for eviction was granted during the period which could potentially lead to an eviction on Quarter Three.

2.4 Bronze, Gold & Platinum Key Tenants

Bronze Key Tenants dropped significantly during Quarter Two, from 51% to 24%. This is due to the new requirement for Bronze Key Tenants to pay their rent by either Rent Collector or through UC Housing Costs / Housing Benefit being paid directly to the Association. There was a small increase in Gold Key Tenants, and a small decrease in Platinum Key Tenants. A review of those tenants who have dropped from Bronze Key Tenant level will be carried out and contact will be made to encourage them to regain Bronze Key Tenant status.

2.5 Percentage of Tenants Signed up to Housing Perks

The percentage of eligible tenants signed up to Housing Perks has increased to 49%. However, this is mainly due to the number of eligible tenants dropping by almost 380.

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 was anticipated that there may be a drop in take up at the end of the second quarter. Around 60 tenants lost access to Housing Perks following the new Bronze Key Tenant requirements.

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.

2.6 Short Term Sickness

Short term sickness absence was 0.4% above target for Quarter Two (2.4% against 2%), representing an increase of 1.8 percentage points compared with Quarter One (0.6%).

A key factor was a small number of staff with extended short term sickness absences (defined as absences lasting less than four weeks). The three longest short-term sickness absences accounted for 1% of the organisation's total sickness absence.

The combined short term sickness absence rate for Quarter One and Quarter Two was 1.5%, remaining below the target level.

2.7 ELHA Board Attendance

This was marginally below target for Quarter Two (73% against a target of 75%) as only eight of eleven members attended each of the meetings in August and September 2025. The Year-to-Date (YTD) figure is above target (at 76%) due to a better attendance in Quarter One. It is hoped attendance will improve for future meetings, and be maintained for the rest of the year.

2.8 Risk & Audit Committee Attendance

It was agreed at the ELHA Board meeting on 21 August 2025 to change the Committee attendance target to 67% (from 75%). Attendance was below target for Quarter One (67% against a target of 75%) but with the agreed change to the target, both the Quarter Two, and Year to Date (YTD) targets are now being met.

2.9 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. However, with the change agreed at the ELHA Board meeting on 21 August 2025 that the Committee attendance target will now be 67%, the Year to Date (YTD) target is now being met.

2.10 Percentage of Tenants Using Their My Home Account

Figures have remained slightly under target at 91% during the first and second 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.

2.11 Percentage of Tenant Paper-Free

The percentage of paper free tenants has dropped from 88% to 87%. This can be attributed to tenants who no longer qualify for Bronze Key Tenant status deciding to no longer be paper-free, and a number of tenants who did not engage with staff to resolve emails 'bouncing'.

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%	2.37%			2.6%	2.33%	2.37%	😊
Bad debts written off as % rental income	1.50%	0.06%	-0.05%			1.5%	0.92%	-0.05%	😊
Voids as % of rental income	0.75%	0.45%	0.45%			0.75%	0.71%	0.45%	😊
Finance / Treasury									
Interest cover (loan covenants)	110%	285%	300%			>110%	257%	300%	😊
Gearing (loan covenants FRS102 definition)	<37%	23%	23%			<37%	24%	23%	😊
Maximum annual new borrowing	<£3m	£0m	£0m			<£3m	£3.05m	£0m	😊
Maximum borrowing per unit	<£26,000	£18k	£17k			<£26,000	£18k	£17k	😊
Minimum cash balance held	>£500k	£2.4m	£2.5m			>£500k	n/a	£2.5m	😊
Cash as a % of net cash outflows for next two quarters	100%	796%	586%			100%	n/a	586%	😊
Unit management costs	£2,219	£2,036	£2,050			£2,258	£2,032	£2,050	😊
Unit reactive maintenance costs	£1,035	£1,126	£1,038			£989	£1,028	£1,038	😐
Asset Management									
Stock condition inspections completed	cumulative	0%	6%			20%	20%	6%	😊
Gas services completed within timescale	cumulative	100%	100%			100%	100%	100%	😊
Planned maintenance contracts with >5% overspend	0	0	0			0%	0	0	😊
Average length of time taken to complete emergency repairs	<2 hours	01:19:29	01:18:57			<2 hours	01:20:49	01:19:13	😊
Average length of time taken to complete non-emergency repairs	< 6 days	3.75	4.26			< 6 days	4.0	4.01	😊
Repairs completed right first time	85%	97%	97%			85%	95.05%	97%	😊
Repair appointments kept	93%	97%	96%			93%	96.25%	97%	😊
Housing Management									
Properties allocated after 3 or more refusals	0	0	0			0	0	0	😊
Number of evictions carried out	0	1	0			0	1	1	😐
Bronze Key Tenants	<40%	51%	24%			<40%	51%	24%	😊
Gold Key Tenants	20%	10%	11%			20%	11%	11%	😐
Platinum Key Tenants	25%	26%	25%			25%	25%	25%	😊
Percentage of Eligible Tenants Signed up to Housing Perks	50%	38%	49%			50%	38%	49%	😐
Corporate									
Number of accidents reportable to HSE	0	0	0			0	0	0	😊
Network Availability	99%	100%	100%			99%	100%	100%	😊
% working days lost through long term sick leave	5%	0%	0%			5%	1.5%	0%	😊
% working days lost through short term sick leave	2%	0.6%	2.4%			2%	1.1%	0.6%	😐
ELHA Board attendance	75%	82%	73%			75%	74%	76%	😐
Risk & Audit Committee attendance	67%	67%	67%			67%	n/a	67%	😊
Governance Committee attendance	67%	67%	n/a			67%	n/a	67%	😊
% of tenants using their My Home account	92%	91%	91%			92%	91%	91%	😐
% of tenants paper-free	89%	88%	87%			89%	87%	87%	😐
% of tenants with a connected Rent Collector account	60%	53%	64%			60%	52%	53%	😊
Average time to respond to Stage 1 complaints	3 days	2.37	1.53			3 days	n/a	1.97	😊
Number of Stage 1 response extensions required	0	0	0			0	n/a	0	😊
Average time to respond to Stage 2 complaints	12 days	15.78	10.50			12 days	n/a	14.00	😊

😊 Performance Excellent 😐 Performance Satisfactory 😞 Performance Poor

Independent Review of ELHA Performance

Report by Linda Ewart – for Information

1.0 Introduction

The benchmarking group that forms the basis for this annual performance review was developed and introduced in 2022¹ to ensure that the comparisons continue to be relevant to ELHA, its tenant profile and operating environment. The data is presented in a similar format to previous years, to aid the Board's consideration and, as before, the year-on-year comparison period is three years (2022/3 to 2024/5). ELHA's performance is compared over the period and then compared with the 'neighbours', the 'peers' and the Scottish average, as before.

The composition of the peer groups is shown below; data from East Lothian Council (ELC) is presented separately. The data presented in this report builds on that presented for the first time in 2022 and is intended to help to support the ELHA Board's consideration of trends and comparisons. This Report reviews ELHA's performance during the 2024/25 reporting period and all data is drawn from the national Annual Return on the Charter report published by the Scottish Housing Regulator (SHR) in August 2025. ELHA's recently completed triennial Tenant Satisfaction Survey (TSS) records improved performance in some areas, which is not reflected in this report.

The following table shows the total number of homes managed by each landlord². With the exception of Manor Estates and Waverley, all have increased their stock over the last year.

	Total Owned and Managed (at 31/03/25)
ELHA	1,410
Neighbours	
Berwickshire	1,973
Places for People Scotland	8,300
Manor Estates (MEHA)	1,016
Melville	2,144
East Lothian Council	9,390
Peer Group	
Angus	2,150
Eildon	3,031
Loreburn	2,573
Osprey	1,808
Waverley	1,455

¹ Covering the reporting year 2021/22; the comparison groups were revised and amended from the groups that were previously the basis for comparison. 2024 was the first year in which the report considered a three - year period based on the revised groups.

² Scottish Housing Regulator (SHR) Annual Return on the Charter (ARC) data 2024/25.

2.0 National Trends

The SHR describes the operating environment as continuing to be ‘most challenging’ for both landlords and tenants. Broadly, performance has been maintained with only relatively minor variations against the key indicators (positive and negative). Against most indicators, RSLs tend to record stronger performance than local authorities.

In terms of national averages, the SHR has identified the following headline findings for 2024/25³:

- Tenants’ overall satisfaction with the quality of their home increased slightly to 85%
- Tenants’ satisfaction with their landlord’s management of the neighbourhood decreased slightly to 84%
- Tenants’ satisfaction with opportunities to participate in their landlords’ decision-making decreased to 86%
- The percentage of tenants who feel they are kept informed about their landlords’ services and decisions decreased slightly to 90%
- The percentage of tenants who feel their rent is good value for money was maintained at 82%; Average weekly rent increased to £97.59, and the average rent increase applied in April 2025 was 4.7%
- Emergency repairs response time improved to 3.5 hours⁴
- Resolution of anti-social behaviour cases decreased slightly to 93%
- Stage One complaints responded to in full remained at 97%

As in previous years, it is important to acknowledge that there are inconsistencies in the data that forms the basis of the comparison because of timing. SHR reports that 42% of all landlords carried out a Tenant Satisfaction Survey in 2024/25, which means that a significant proportion of the national data is ‘new’ as it has replaced the data used for the 2024 ARC submission. Since it was reported in 2024 that just under half of landlords had conducted a TSS, it is clear that some have surveyed their tenants in both 2024 and 2025. 25% of the data reported in 2025 was first reported in 2023/4 and will be updated during the course of the current reporting year. This is true of ELHA⁵: the 2025 comparison is based on data collected in 2022 and reported in February 2023. Data indicates that all of the neighbours conducted a TSS in 2024/25 and two of the peers (Eildon and Waverley).

³ Scottish Housing Regulator, National Report on the Scottish Social Housing Charter - 2024 – 2025 – Section 3: Headline Findings, (29 August 2025). It should be noted that the ‘headline’ figures seem to have been rounded by SHR presumably for publication purposes. Apart from the headlines, the statistics used in this report are extracted from / calculated from the ARC data.

⁴ This statistic excludes an “outlier” RSL which reported that “administrative and system issues, including completion dates not being accurately recorded, had affected [its] performance”. See Section 5 of the National Report on the Scottish Social Housing Charter 2024/2025.

⁵ And will also be true for ELC, whose recorded performance has also been consistent for the three years 2022-2025

3.0 Tenant Satisfaction: ELHA

At the time of the 2022/23 TSS, ELHA's performance had, in the main, been maintained: this pattern has been maintained in the most recent survey, with improvement in some areas: this will be reflected in future benchmarking reports. Over the last three years, the national averages for key indicators of tenant satisfaction have remained stable, with only marginal variations: ELHA's performance has consistently been between 4% to 10% higher than the Scottish averages as shown below:

Table 1

	Quality of service overall	Good at keeping informed about service & outcomes	Satisfied with opportunities to participate in decision making
ELHA 2025	90.5%	96.4%	96.8%
ELHA 2024	90.5%	96.4%	96.8%
ELHA 2023	90.5%	96.4%	96.8%
Scottish Av. 2025	86.9%⁶	90%	86.3%
Scottish Av. 2024	86.5%	90.5%	87.7%
Scottish Av. 2023	86.7%	89.7%	85.9%

3.1 Tenant Satisfaction Comparison

Table 2 draws together the comparisons between ELHA, the Scottish average and the averages of the two benchmarking groups, plus ELC, all over the three-year term. Although the Scottish average has remained broadly stable (+/-1.5%), there has been more significant negative variation amongst the neighbours (- 4-10%) and, to a lesser extent, the peers (- up to 4%).

The group averages contain some significant negative outcomes. All of the neighbours surveyed their tenants' satisfaction in 2024/25 (Berwickshire and CRE / Places for People appear to have repeated their 2023/24 surveys: both have recorded improved performance – significantly so for Berwickshire, especially relating to opportunities to participate in decision-making (+24%).

For the other RSLs comparing performance between 2024 and 2025, Manor Estates (MEHA) records a significant reduction (-7.6%) in overall satisfaction while Melville's overall satisfaction has fallen by slightly over 2%. Satisfaction with information about services and outcomes among MEHA tenants has fallen by almost 20% while Melville's has increased by 3% (to 99.2%). Satisfaction with opportunities to participate in decision-making has fallen by 30% amongst MEHA tenants but increased by 2% amongst Melville tenants.

⁶ See footnote 3

The 2025 comparison shows ELHA is 12% ahead of the neighbours and almost 7% ahead of the peer group in terms of quality of service. ELHA’s results are 15.5% stronger than the neighbours for providing information about services and outcomes and +12% compared to the peer group. At almost 97% satisfaction with opportunities to participate, ELHA is +10.5% compared to the Scottish average; +20.5% stronger than the neighbours and peer group and +16% stronger than ELC. It has to be acknowledged that, for the most part, results amongst the benchmarking groups have suggested a downward trend in recent years: it is always challenging to maintain strong performance and the factors referenced by the SHR in its recent national reports underline the very difficult situation that landlords and tenants are operating in.

Table 2

	Quality of service overall			Good at keeping informed about services & outcomes			Satisfied with opportunities to participate		
	2023	2024	2025	2023	2024	2025	2023	2024	2025
ELHA	90.5%	90.5%	90.5%	96.4%	96.4%	96.4%	96.8%	96.8%	96.8%
Scottish Average	86.7%	86.5%	86.9%	89.7%	90.5%	90%	85.9%	87.7%	86.3%
Neighbours’ Average	83.1%	78.5%	78.9%	89.5%	82.7%	80.9%	87.1%	77%	77.3%
Peer Group Average	85.5%	83.1%	83.3%	87%	85%	84.3%	81.2%	77.8%	77%
East Lothian Council	81.6%	81.6%	81.6%	86%	86%	86%	80.2%	80.2%	80.2%

3.2 Quality and Maintenance: ELHA

Table 3 contains information for ELHA based on the 2024/25 ARC, together with the Scottish averages for the same period and Table 4 compares ELHA with the neighbours, peer group and ELC.

The 2025 National Report records that 8.7% of social rented homes failed the SHQS, with most (7%) failing against a single criterion. ELHA’s performance in meeting the SHQS has improved over the three-year period and is currently almost 8% stronger than the national average (+13.2% in 2024). Compared to 2024, ELHA’s compliance with SHQS has declined (-2.5%) over the last year; this is a consequence of updated stock condition information which affected the capacity of kitchen storage in some properties⁷.

The SHR highlights failures to complete safety inspections on time as being points of failure for some landlords and confirmed that, from 2026, it will collect information about the number of properties where the EICR was not renewed on time, in addition to the well-established gas safety indicator. The SHR has acknowledged that landlords are reporting that gaining access to carry out safety inspections (particularly electrical and fire safety) has been “more challenging and time-consuming than initially expected”.

⁷ Information provided by R3 during the preparation of this report

ELHA’s performance in responding to emergency repairs remains consistent (+2.6 hours ahead of the national average) and has improved by almost a day for non-emergency repairs (restoring performance to 2023 levels and now 4.2 hours faster than the national average). Performance in completing repairs ‘right first time’ also remains consistent (continuing to be 6.3% better than the national average) but, during the reporting period, there has been a fall of almost 5.5% in repairs satisfaction levels amongst tenants: ELHA’s tenants are now 8.5% less satisfied with the repairs service than the Scottish average (compared to -3.6% in 2024), which has fallen slightly (-0.5%). It is understood that this result has improved significantly in the most recent Tenant Satisfaction Survey.

Table 3

	% meeting SHQS	Av. hrs for emergency repair	Av. days for non-emergency repair	% reactive repairs completed right first time	% tenants satisfied with service
ELHA 2025	95.1%	1.3	4.9	94.3%	78.3%
ELHA 2024	97.6%	1.3	5.7	94.2%	83.7%
ELHA 2023	93.6%	1.3	4.7	94.2%	84.6%
Scottish Av. 2025	87.2%	3.9	9.1	88%	86.8%
Scottish Av. 2024	84.4%	4	9	88.4%	87.3%
Scottish Av. 2023	79%	4.2	8.7	87.8%	88%

3.3 Quality and Maintenance Comparison

Table 4 looks at the same indicators as Table 3, but with additional comparisons to provide a broader picture, encompassing the neighbours, peer groups and ELC. Against these comparators, ELHA’s performance is better against four out of the five indicators: ELHA’s satisfaction with the quality of repairs (78.3%) is poorer than the national average (86.8%), that of the peers (84.7%) and ELC (85.7%). Although all of the comparison groups record falling satisfaction with repairs, the rate of fall amongst ELHA tenants (-8.5%) in the last year is significantly greater than amongst the peer group (-4.6%) and ELC (-3.1%), but it is consistent with the neighbours’ decline (-8.2%). Overall, ELHA’s tenants are around 6% more satisfied with the repairs service than the neighbours, whose performance has fallen by around 8% between 2024 and 2025.

Amongst the other comparison groups, SHQS compliance has either improved (nationally and neighbours) or remained broadly static, whilst ELHA's has fallen by 2.5% (see footnote 7 above).

ELHA's emergency response time is stable and strong, but performance amongst the neighbours has declined and is significantly more than the national average: it must be noted that reported performance may be inaccurate because of an 'outlier' landlord who has reported data collection issues to the SHR⁸.

ELHA's performance in responding to non-emergency repairs improved by almost a day, taking almost half the national average and less than half the average times of the neighbours, peers and ELC.

In 2025. ELHA's performance in completing repairs right first time is around 6% better than all the benchmarking groups; neighbours', peer group and ELC's performance in this element fell.

Table 4

	% meeting SHQS	Av. hrs for emergency repair	Av. days for non-emergency repair	% reactive repairs completed right first time	% tenants satisfied with repairs service
ELHA 2025	95.1%	1.3	4.9	94.3%	78.3%
ELHA 2024	97.6%	1.3	5.7	94.2%	83.7%
ELHA 2023	93.6%	1.3	4.7	94.2%	84.6%
Scottish Av. 2025	87.2%	3.9	9.1	88%	86.8%
Scottish Av. 2024	84.4%	4	9	88.4%	87.3%
Scottish Av. 2023	79%	4.2	8.7	87.8%	88%
Neighbours' Av. 2025	85.6%	10	12.4	88%	72.6%
Neighbours' Av. 2024	84.6%	7.4	9.8	83.8%	80.8%
Neighbours' Av. 2023	77%	6.1	11.7	82.5%	82.4%
Peer Group Av. 2025	90.2%	2.9	11.1	83.6%	84.7%
Peer Group Av. 2024	90.1%	2.3	8.2	95.2%	89.3%

⁸ Potentially CRE / PfP

	% meeting SHQS	Av. hrs for emergency repair	Av. days for non-emergency repair	% reactive repairs completed right first time	% tenants satisfied with repairs service
Peer Group Av. 2023	88.6%	2.2	8.5	93.3%	94.1%
East Lothian Council 2025	89.7%	3.8	12.5	88.2%	85.7%
East Lothian Council 2024	89.7%	3.7	16.3	85.7%	88.8%
East Lothian Council 2023	86.9%	3.9	9.2	92.4%	88%

3.4 Neighbourhoods: ELHA

ELHA’s performance in resolving ASB complaints reduced slightly (-1%); performance remains stronger than in 2023 and is currently 4.3% above the Scottish average.

Table 5

	% of anti-social behaviour cases resolved
ELHA 2025	97.7%
ELHA 2024	98.7%
ELHA 2023	96.5%
Scottish Av. 2025	93.4%
Scottish Av. 2024	94.3%
Scottish Av. 2023	94.2%

3.5 Neighbourhoods Comparison

Although ELHA’s performance reduced slightly in the last year (-1%), it continues to exceed each of the other comparisons and is better than in 2023. It is 2.1% better than the neighbours’ average; 13.4% better than the peer group average; and 18.6% better than ELC.

Table 6

	% of anti-social behaviour cases resolved
ELHA 2025	97.7%
ELHA 2024	98.7%
ELHA 2023	96.5%
Scottish Av. 2025	93.4%
Scottish Av. 2024	94.3%
Scottish Av. 2023	94.2%
Neighbours' Av. 2025	95.6%
Neighbours' Av. 2024	87.9%
Neighbours' Av. 2023	92.4%
Peer Group Av. 2025	84.3%
Peer Group Av. 2024	87.4%
Peer Group Av. 2023	87.4%
East Lothian Council 2025	79.1%
East Lothian Council 2024	78%
East Lothian Council 2023	73%

3.6 Value for Money: ELHA

The average rent increase applied in Scotland in April 2025 was 4.7% (6% in 2024), compared to ELHA's increase of 4.9% (7.1% in 2024), meaning that ELHA's rent increase was only slightly above the national average. ELHA's increase was +1% higher compared to the neighbours' average increase (3.9%); it was slightly higher (+0.8%) than the peer group average (+4.16%), but almost 2% lower than the ELC increase of +6.5%.

ELHA's performance in collecting rent continues to be on a par with the national average; 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).

Table 7

	% of total rent due collected	% rent due not collected as a result of voids	Average number of days to re-let
ELHA 2025	100.1%	0.4%	22.2
ELHA 2024	100%	0.3%	18.5
ELHA 2023	99.9%	0.5%	22.2
Scottish Av. 2025	100.2%	1.3%	60.6
Scottish Av. 2024	99.4%	1.4%	56.7
Scottish Av. 2023	99%	1.4%	55.6

3.7 Value for Money Comparison

ELHA's performance against each of the indicators reviewed in Table 8 compares positively to all of the benchmarking groups and has remained broadly consistent over the three-year period. The peer group average is slightly poorer than the compared benchmarks. As well as being in line with the national average, ELHA's rent collection performance is consistent with the neighbours' and ELC.

ELHA's void losses are similar to those of the neighbours and peers; ELC's performance is aligned with the national average.

ELHA's re-let performance in 2025 is the same as in 2023, although poorer than in 2024; it is better than the neighbours (+8 days) and peers (+4 days). ELC's performance has declined (from 50 days to 62 days) and is now similar to the national average. The SHR reports that re-let times are being impacted by issues relating to utility suppliers and the condition that vacant properties are being returned to landlords in.

Table 8

	% of total rent due collected	% rent due not collected as a result of voids	Average number of days to re-let
ELHA 2025	100.1%	0.4%	22.2
ELHA 2024	100%	0.3%	18.5
ELHA 2023	99.9%	0.5%	22.2
Scottish Av. 2025	100.2%	1.3%	60.6
Scottish Av. 2024	99.4%	1.4%	56.7
Scottish Av. 2023	99%	1.4%	55.6
Neighbours' Av. 2025	100.3%	0.5%	30.1

	% of total rent due collected	% rent due not collected as a result of voids	Average number of days to re-let
Neighbours' Av. 2024	100.5%	0.6%	32.4
Neighbours' Av. 2023	99.5%	0.6%	30
Peer Group 2025	99.4%	0.6%	26.3
Peer Group 2024	100%	0.6%	23.6
Peer Group 2023	99%	0.6%	24.3
East Lothian Council 2025	101.1%	1.4%	62.5
East Lothian Council 2024	100.9%	0.7%	49.9
East Lothian Council 2023	101.4%	1.09%	65.2

3.8 Complaints Handling

Table 9 includes comparison information for all of the landlords in respect of response times for complaints at Stage One and Stage Two⁹. Each landlord's performance is presented across a three-year period.

ELHA's performance in dealing with Stage One complaints has improved over the three-year period and is now 99.4%, broadly in line with the SPSO's requirements. Performance in resolving Stage Two complaints has fallen, however, from 100% in 2023 to 87.5% in 2025, meaning that ELHA's performance is the poorest of all the comparisons.

It must be noted that comparisons between landlords are difficult because of the variation in the number of complaints received. Consequently, even one case is likely to have a significant impact on overall performance for any landlord.

Table 9

	% of Stage 1 complaints responded to in full	% of Stage 2 complaints responded to in full
ELHA 2025	99.4%	87.5%
ELHA 2024	97.4%	93.3%
ELHA 2023	98.3%	100%
Angus 2025	98.9%	92.5%
Angus 2024	99%	80.7%
Angus 2023	96.5%	69.2%
Berwickshire 2025	97.7%	91.7%
Berwickshire 2024	100%	100%

⁹ Extracted from SHR Charter Dataset during October 2025.

	% of Stage 1 complaints responded to in full	% of Stage 2 complaints responded to in full
Berwickshire 2023	100%	98.4%
CRE/PfPS 2025	97.3%	93.2%
CRE/PfPS 2024	98.1%	90%
CRE/PfPS 2023	98%	92.6%
Eildon 2025	99.5%	97.6%
Eildon 2024	97.5%	88.2%
Eildon 2023	100%	100%
East Lothian Council 2025	98.2%	95.8%
East Lothian Council 2024	94.2%	80.5%
East Lothian Council 2023	97%	85.1%
Loreburn 2025	98.7%	100%
Loreburn 2024	95.6%	96.8%
Loreburn 2023	97.9%	91.7%
Manor Estates 2025	99.3%	99.1%
Manor Estates 2024	99.7%	93.7%
Manor Estates 2023	100%	88.5%
Melville 2025	100%	100%
Melville 2024	100%	100%
Melville 2023	99.4%	100%
Osprey 2025	100%	100%
Osprey 2024	100%	100%
Osprey 2023	100%	100%
Waverly 2025	100%	100%
Waverley 2024	100%	100%
Waverley 2023	98.1%	92.6%

Table 10

The following table compares ELHA's performance for Stage One complaints to the Scottish average and shows that ELHA is slightly above the Scottish average (+2.3%); its performance for Stage Two complaints is slightly lower (-3.3%).

ELHA has been consistently better than the Scottish average for Stage One complaints over the comparison period but, for the first time, its performance for Stage Two complaints has been poorer. Again, it must be noted that the number of complaints varies significantly between landlords and the overall small numbers can make comparisons difficult; equally, it should be noted that one complaint can have a disproportionate impact on the overall results.

	% of Stage 1 complaints responded to in full	% of Stage 2 complaints responded to in full
ELHA 2025	99.4%	87.5%
ELHA 2024	97.4%	93.3%
ELHA 2023	98.3%	100%
Scottish Average 2025	97.1%	90.8%
Scottish Average 2024	96.7%	90.7%
Scottish Average 2023	95.7%	92.5%

4.0 Conclusion

ELHA's performance has either remained stable or improved in most areas covered in this report. As the SHR notes in the national report, the continuing pressures associated with the economic climate, increasing quality responsibilities and expectations and rising pressure on the availability of homes means that social landlords are facing extremely challenging circumstances. In that context, maintaining and, in some areas, improving already strong performance is a significant achievement, as is increasing rents by less than the national average.

ELHA's overall satisfaction results are stronger than the national average and each of the benchmarking groups. As in previous years, however, the most significant area where ELHA's performance is poorer than any of the benchmarks is tenants' satisfaction with the repairs service: this is an indicator that is updated annually, based on the experiences of tenants who have used the repairs service during the reporting year. Since this is a key measure of performance (as it is the service likely to be most 'used' by tenants), and acknowledging the positive improvement reported in the 2025 TSS, ELHA will be keen to understand what factors are influencing tenants' views so that they can be addressed and improved satisfaction levels sustained.

Care & Repair Quarter Two 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 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 one slightly now, 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.

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 Other Income & Other Costs - £0.4k & (£1.9k)

A £5k grant from Electrical Safety First was received in the last financial year. This should have been deferred to offset the costs in the current year, but was fully recognised in 2024/25. The Other Income in the current year represents client contributions to supplement the grant income.

1.3 Salaries, Employer's NI, Employer Pension Contributions – (£2.5k),

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 30/09/2025 £	Budget to 30/09/2025 £	Variance to 30/09/2025 £	Projected outturn for the year £	Budget for the year £	Projected variance for the year £
INCOME:-							
ELC		98,162	98,163	(1)	196,325	196,325	-
Medical Adaptations Administration Fees		1,444	2,230	(786)	4,460	4,460	-
SRS Client Contributions for Materials	1.1	431	-	431	-	-	-
Electrical Safety First funding		-	-	-	-	-	-
Other income	1.2	370	-	370	-	-	-
TOTAL INCOME		100,407	100,393	14	200,785	200,785	-
EXPENDITURE:-							
DIRECT COSTS:-							
Salaries	1.3	(38,814)	(37,438)	(1,376)	(76,252)	(74,876)	(1,376)
Employers NI	1.3	(5,593)	(5,442)	(151)	(11,035)	(10,885)	(151)
Employers pension contributions	1.3	(16,711)	(15,746)	(965)	(32,864)	(31,492)	(1,372)
EV Costs		(3,288)	(3,288)	0	(6,576)	(6,576)	-
Other staff costs and training		(781)	(803)	22	(1,606)	(1,606)	-
Electrical Safety Service		-	-	-	-	-	-
TOTAL DIRECT STAFF		(65,188)	(62,717)	(2,470)	(128,333)	(125,434)	(2,899)
INDIRECT COSTS:-							
ADMIN & MGMT SERVICES							
		(12,049)	(12,049)	-	(24,098)	(24,098)	-
TRAVEL/SUBSISTENCE							
Essential car user allowance		(3,416)	(3,416)	(0)	(6,831)	(6,831)	-
Vehicle leasing, fuel, and maintenance		(4)	-	(4)	(4)	-	(4)
Vehicle Insurance		-	-	-	-	-	-
Travel/Subsistence		(284)	(849)	565	(1,698)	(1,698)	-
TOTAL TRAVEL/SUBSIST		(3,704)	(4,265)	561	(8,533)	(8,529)	(4)
OFFICE OVERHEADS							
New C&R Software/IT System		-	-	-	-	-	-
Other Costs	1.2	(1,854)	-	(1,854)	(2,781)	-	(2,781)
SRS Materials, Tools & Equipment	1.1	(797)	-	(797)	(797)	-	(797)
Office Premises Overhead		(5,320)	(4,343)	(977)	(8,685)	(8,685)	-
Office Equipment Overhead		(711)	(1,231)	520	(2,462)	(2,462)	-
Office Administration Overhead		(753)	(920)	167	(1,841)	(1,841)	-
Computer/IT Systems Overhead		(8,495)	(7,916)	(580)	(15,831)	(15,831)	-
Corporate Costs (inc Audit)		(6,314)	(6,952)	638	(13,904)	(13,904)	-
TOTAL INDIRECT O/HEADS		(24,244)	(21,362)	(2,883)	(46,302)	(42,724)	(3,578)
TOTAL EXPENDITURE		(105,185)	(100,393)	(4,792)	(207,266)	(200,785)	(6,481)
SURPLUS/DEFICIT		(4,778)	-	(4,778)	(6,481)	-	(6,481)

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.

Policy Title	Reviewed By	Where the revised policy is available	SMT Delegated Approval
Dignity at Work	Martin Pollhammer	ELHA Board area of elha.com	All Changes
Special Leave – Volunteer Reserve Forces	Martin Pollhammer	ELHA Board area of elha.com	All Changes
Disciplinary	Martin Pollhammer	ELHA Board area of elha.com	Minor Changes
Gifts & Hospitality	Martin Pollhammer	ELHA Board area of elha.com	Minor Changes

Authorisations and Standard Charges / Allowances Policy

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

1.0 Introduction

The Authorisations and Standard Charges / Allowances Policy outlines the responsibilities for authorising expenditure and signing documents throughout the Group. It also sets out the standard charges and allowances used within the Group for the coming year.

The 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.

2.0 Proposed Change – Credit Card Limits For ELHA Property Officers

The Director of R3 & Asset Management requested ELHA to provide Property Officers with credit cards. Property Officers currently use petty cash for topping up gas and electric in void properties. They 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.

To enable this to happen, approval is sought to change the authorisations levels of Property Officers in the Authorisations and Standard Charges / Allowances Policy to:

- Credit Card Limits - £3k – currently none
- Electronic Credit Card Limits – Transaction - £1k – currently none
- Electronic Credit Card Limits - Monthly Limit - £3k – currently none

3.0 Previous Reports to the ELHA Board

Previous reports relevant to this topic are as follows:

Report	Agenda Item	Date
Authorisations and Standard Charges and Allowances Policy Review	9	19 March 2025

Recommendation

The ELHA Board is asked to approve the revised Credit Card limits for ELHA Property Officers.

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

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, it is expected to conclude in the near future. All debts have already been fully provided for.

Normally, almost all former tenancy debts are passed to a Debt Collection Agency for recovery where a former tenant has failed to make or maintain a repayment agreement, unless the tenant has died, has been sequestered, or the debt is very small making it uneconomical to pursue.

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

Recommendation

The ELHA Board is asked to approve the write off of former tenancy debts totalling £36,318.10

Former Tenancy Debts Over £750 to be Written Off

Tenant Number	Total Amount	Rent	Rechargeable Repairs	Housing Benefit/DHP Overpayment	Sheriff Officer Fees/ Legal Expenses	Tenancy End Date	Reason
302417	2,103.96	99.96	2,004.00			20/06/2025	FT deceased - no response from executor. Tenant in long term receipt of benefits and no estate anticipated.
251502	1,124.75	552.30	572.45			21/07/2025	FT deceased - no response from executor. Tenant in long term receipt of benefits and no estate anticipated.
11201803	876.87	306.87	570.00			05/07/2021	FT deceased Executor confirmed no estate.
14120223	765.68	765.68				09/03/2022	FT deceased Executor confirmed no estate.
95060104	1,162.41	1,095.01			67.40		Tenant deceased, next of kin confirmed no estate.
77080505	1,495.15	1,300.03	195.12			04/03/2020	DCA report that FT was made bankrupt in July 2020.
12903502	5,815.60	3,604.10	1,488.00		723.50	04/11/2024	FT sequestrated on 8 May 2025.

Tenant Number	Total Amount	Rent	Rechargeable Repairs	Housing Benefit/DHP Overpayment	Sheriff Officer Fees/ Legal Expenses	Tenancy End Date	Reason
91020183	1,095.13		1,095.13 ? balance in SDM £978 which is in below adjustment request - no adjustment actioned			01/10/2020	FT believed to have left the country. No further traceable details, and considered no reasonable prospect of recovery.
105037	1,976.82		1,782.00	194.82 UC		17/03/2025	DCA advise no response to attempts to contact. FT known to be vulnerable with no history of employment throughout tenancy since 2016, nor in previous ELHA tenancy.
91020183	1,095.13		Recharge 978.00		117.13	01/10/2020	DCA report FT believed to have left the country. No further traceable details, and considered no reasonable prospect of recovery.
12400806	4,341.40	2,902.70	765.00		429.68 legal 673.70	18/07/2017	Case has been with two DCAs and over five years old. DCA report no success with tracing the former tenant. Not considered a reasonable prospect of recovery.
11201002	2,448.73	520.99	1,599.18		328.56	04/11/2024	Vulnerable person with no history of employment throughout tenancy. No reasonable prospect of recovery.

Tenant Number	Total Amount	Rent	Rechargeable Repairs	Housing Benefit/DHP Overpayment	Sheriff Officer Fees/ Legal Expenses	Tenancy End Date	Reason
99050746	943.24	637.24	306.00			22/11/2023	DCA attempts to pursue have been unsuccessful. FT is believed to reside in England. Not considered a reasonable prospect of recovery.
10510203	3,213.75	1,545.75	1,668.00			17/03/2023	DCA attempts to recover found FT last known address in West Midlands. FT not in employment during tenancy and not currently believed to be in employment. DCA advise due to location English solicitor would be required to be instructed for any further action. Not considered a reasonable prospect of recovery.
12903202	7,859.57	4,434.33 234.14 FT rent	2,754.34	298.95 HB	371.95	23/04/2024	DCA attempts to pursue have been unsuccessful. FT was not in employment throughout tenancy and considered vulnerable. Not considered a reasonable prospect of recovery.
TOTAL	£36,318.19	£17,764.96	£15,777.22 less £1095.13	£493.77	£2,282.24		