

### EAST LOTHIAN HOUSING ASSOCIATION

A meeting of the **ELHA Board** was held on Thursday 19 February 2026 at 7.00pm, in the Hayman Room at ELHA Head Office, Haddington. Peter Ewart joined the meeting via Microsoft Teams.

<b>Present:</b>	Brian Logan	(4/4)	Eileen Shand	(3/4)
	David Rose	(3/4)	Pamela Macleod	(3/4)
	Maureen Batten	(3/4)	Andrew Philip	(3/4)
	Katrina Hamilton	(3/4)	Alan Forsyth	(2/4)
	Iain Atkinson	(3/4)	Peter Ewart	(2/4)

**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**  
Paul Hillard (2/4).
2. **Declarations of Interest by ELHA Board Members**  
There were no Declarations of Interest.
3. **Minutes of Meeting 27 November 2025**  
The Minutes were **approved** by the ELHA Board. They were proposed by Pamela Macleod and seconded by Maureen Batten.
4. **Action List**  
There were no items to raise in respect of the Action List.  
  
The ELHA Board noted the report.
5. **Matters Arising**  
There were no other matters arising.

### GOVERNANCE

6. **Secretary's Report**  
There was nothing to report under the Secretary's Report.
7. **Key Performance Indicators 2025/26**  
The Chief Executive advised that there has been an increase in both Bronze and Platinum Key Tenants, with the percentage of Gold Key Tenants remaining the same.

The main limiting factor for Gold Tenants who have not upgraded is rent arrears. The main limiting factor for Bronze Key Tenants who have not upgraded is that the tenant is in receipt of Housing Benefit or Universal Credit Direct Payments. The outcomes are as expected for 2025/26, and once HomeMaster has settled, this will allow for further review and development of the Key Tenant Scheme in 2026/27.

The Chief Executive highlighted that ELHA Board Attendance was below target again for Quarter Three, which was due to a low attendance at the November 2025 Board Meeting. However, the good attendance this evening was noted, which should also help raise the Year-to-Date (YTD) figure.

The Chief Executive referred to 'Average time to respond to Stage Two complaints (days)' and highlighted that the last two quarters has seen the Association either achieve or exceed the 12-day target. However, as figures were above target in Quarter 1, so the overall year to date figure continues to sit slightly above target. This should reduce during Quarter 4 provided no further Stage 2 complaints are received this financial year. All Stage Two complaints have been responded to within the SPSO response target of 20 working days.

The Chief Executive added that under the new staffing structure, the new Customer Services Manager will have the core responsibility for managing all Stage Two complaints, but they are not yet in place. In the interim, Directors are managing complaints performance within their Directorates.

The ELHA Board noted the report for information.

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

The Director of Finance & Corporate Services presented the Care & Repair Income and Expenditure Account for the period to 31 December 2025. It was noted that the paper on Decision Time had been updated after the papers had been sent out, due to an incorrect out-turn position. This shows income on budget and total expenditure £8.3k over budget, giving rise to a net deficit of £8.3k, compared to a budget of breakeven.

It was also noted that the ELHA Management Accounts budget differs from the Care & Repair budget, as the ELHA budget was revised in September 2025. The budget in this report is unchanged from the original budget presented to East Lothian Council.

The ELHA Board noted the report for information.

### **PRIORITY ITEMS**

#### 9. **Care & Repair Budget 2026/27**

The Director of Finance & Corporate Services explained that for the eight years prior to 2025/26, the Association was awarded funding of £329.9k to deliver the Care & Repair Service by East Lothian Council (ELC). ELC provided £196k funding in 2025/26, to deliver the statutory elements of the service, and the same level of funding has been anticipated for 2026/27.

The income budget set in 2025/26 was based on what ELHA budgeted in terms of staffing costs and share of overheads, to allow the service to break-even. ELHA advised ELC that funding of £196k was required, and this was accepted. ELC have indicated the same level of funding for 2026/27, however at the time of writing this report, their budget is still to be confirmed. As the grant funding is unchanged from 2025/26 and overheads are budgeted to increase, a deficit of £2,572 is projected in the budget.

Whilst operating the service at a deficit is requiring ELHA funds to support the service, this position can be accommodated for the next financial year, until ELC complete their review of the service. If the service was not delivered, whilst some overhead costs would reduce, ELHA would have to absorb more than the £2.5k deficit in additional overhead premise costs, which remain fixed costs.

The Director of Housing advised that ELC should confirm their budget by 24 February 2026.

The ELHA Board noted the Care & Repair Budget 2026/27 for information.

## POLICIES

### 10. Policy Review Summary

The Chief Executive highlighted that two policies ('Complaints' and 'ICT Security') had been reviewed by the Senior Management, in terms of the Delegated Authority. The reviews had been completed on time.

Maureen Batten asked where to view the ICT Security policy, and the Chief Executive advised that the policies will be available on elha.com. The ICT Security Policy was likely to be further reviewed in 2026/27 once LIMA have a clearer understanding of the Association's requirements.

The ELHA Board noted the revised policies, and where the updated versions could be accessed.

## BUSINESS MANAGEMENT

### 11. Tenant Debt Write Off

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 continue to systematically work through these accounts, which are reducing in number, and in some cases, legal action is now being instructed where there is a slight possibility of recovery. 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 sequestrated, 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.

Eileen Shand queried whether if a debt is more than five years old (unless contact has been made in that time), it is deemed prescribed, and therefore cannot be pursued. The Director of Housing confirmed that this is the case, but advised that the Association ensures that there is regular contact, to avoid this occurring.

Iain Atkinson commented that the report was quite encouraging, as it showed only a small number of write-offs over a long period.

The ELHA Board **approved** the write-off of former tenancy debts totalling £35,837.76.

**ANY OTHER BUSINESS**

There was no other business, and the meeting closed at 7.25pm.

**DATE OF NEXT MEETING**

Wednesday 26 March 2026 at ELHA Head Office, Haddington at 7.00pm.

**ADOPTION OF THESE MINUTES APPROVED AT THE MEETING ON  
26 MARCH 2026**

Signed

(Chair)