EAST LOTHIAN HOUSING ASSOCIATION

A meeting of the **ELHA Board** was held on Thursday 28 May 2026 at 7.00pm, in the Hayman Room at ELHA Head Office, Haddington, with Alan Forsyth joining via Microsoft Teams.

Present:	Eileen Shand	(5/6)	David Rose	(5/6)
	Katrina Hamilton	(4/6)	Iain Atkinson	(4/6)
	Peter Ewart	(4/6)	Alan Forsyth	(4/6)

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

General

1. **Apologies**
Brian Logan (5/6), Paul Hillard (2/6), Maureen Batten (4/6), Pamela Macleod (4/6) and Andrew Philip (4/6).

Attendees were welcomed by Eileen Shand (Vice Chair) who was acting as Chair for the meeting in the absence of Brian Logan.

2. **Declarations of Interest by ELHA Board Members**
There were no Declarations of Interest.

3. **Minutes of Meeting 26 March 2026**
The Minutes were ***approved*** by the ELHA Board. They were proposed by David Rose and seconded by Peter Ewart.

4. **Action List**
The Action List was noted by the ELHA Board.

5. **Matters Arising**
There were no matters arising.

Governance

6. **Secretary's Report**
The Board noted the Secretary's Report.

Performance

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

The Chief Executive highlighted the significant improvement in non-technical arrears which have reduced from 2.6% in Quarter 3 to 1.93% at year-end following the introduction of HomeMaster.

This was as a result of HomeMaster enabling the Association, for the first time, to calculate Universal Credit Housing Costs to be paid directly to tenants' rent accounts from the Department of Work and Pensions (DWP). Previously, only expected Housing Benefit could be calculated through the Association's legacy system, SDM, when calculating the net rent arrears figure.

The Chief Executive also highlighted overall Key Tenants Scheme performance and noted that changes to the Key Tenant Scheme have brought about some fluctuation in the figures during 2025/26. The intention is to monitor the outcomes over the next six months, before considering further changes.

The Chief Executive also referred to 'Average time to respond to Stage Two complaints (days)' and noted that the last three quarters of the year has seen the Association either achieve or exceed the (internal) 12-day target for Stage Two complaints. However, the year-to-date figure continues to sit slightly above target due to figures being above target during Quarter One. More importantly, however, 100% of complaint responses were provided within the SPSO target of 20 days.

David Rose commented that the report was very comprehensive.

Peter Ewart queried the figure for 'Unit Reactive Maintenance Costs' which was £781 in both Quarter 4, and also the Year to Date. The Director of Finance & Digital Services explained how the figure was arrived at, and that the lower figure was largely down to having had fewer voids in the period. In addition, this was also partially offset by the receipt of Insurance Claim proceeds in respect of The Waggonway. The figure is cumulative at the end of each quarter, so the Quarter Four figure is equal to year-end performance. Peter Ewart indicated that he was comfortable with the response received.

The Chief Executive commented that he was pleased to see both the unit reactive maintenance figure and management costs figure below target at year-end.

The Chair asked if there were any further queries or questions regarding the 2025/26 KPIs before moving on, and Iain Atkinson indicated that the only other thing to highlight was the level of Board Attendance, particularly in light of the level of attendance at this meeting. The Chair duly noted this, and recognised that this is an area the ELHA Board needs to improve.

The ELHA Board noted the Key Performance Indicators 2025/26 report.

8. **Key Performance Indicators 2026/27**
The Chief Executive explained that 2026/27 remains an important time for the Association with the new HomeMaster software embedding alongside the recently established Customer Services and Data & Technology teams, and therefore the emphasis is on maintaining performance in the coming year.

The targets for 2026/27 are therefore generally in line with 2025/26, with only a small number of changes proposed.

Under 'Housing & Customer Services KPIs' a new target for the Percentage of Tenants Signed Up to Housing Perks was introduced and exceeded during 2025/26. An increased target (of 56%) is therefore proposed to keep promoting these new discounts to tenants as part of the Key Tenant Scheme, to ensure the return on investment is maximised.

A query was raised around the level of Platinum Key Tenants, and whether there was a concern financially if this target was exceeded. The Chief Executive advised that in budget terms, this was not of concern, as overall it was offset by the reduced total number of tenants receiving Rent Discounts, however this was something that would be kept under review.

The Chair asked if the Association had looked at the profile of those people who have not used Housing Perks so far, but the Director of Housing & Customer Services advised that this was not possible as the software is downloaded by tenants anonymously.

The Chief Executive advised that staff were trying to obtain 'real life' examples of savings from tenants, and that word of mouth is also a very effective tool in spreading the message about potential savings.

It was acknowledged that with so many discount cards out there, it can be challenging to gain acceptance of Housing Perks, and to assist here, the Association's e-news regularly carries articles including brand logos to highlight where savings can be made. Housing Perks is almost unique in offering discounts off supermarket shopping, but it still takes time to get messages across to tenants that these savings are in addition to, and over and above any other offer that can be redeemed in-store or online.

The ELHA Board ***approved*** the revised Key Performance Indicator targets for 2026/27.

9. **Care & Repair Quarterly Management Accounts**
The Director of Finance & Corporate Services advised that the Care & Repair Income and Expenditure account for the year to 31 March 2026 shows income of £1.4k above budget and total expenditure of £12.7k above budget, resulting in a net deficit of £11.3k compared to a budgeted break-even position.

The Quarter Three Management Accounts had projected a deficit of £15k. The improved outturn reflects an additional £1.4k of income recognised above forecast, together with lower expenditure and other staffing costs and travel. The ELHA Board noted the Care & Repair Quarter Four Management Accounts.

Priority Items

10. **Annual Return on the Charter**

The Director of Housing & Customer Services introduced the Annual Return on the Charter (ARC) which is to be submitted to the Scottish Housing Regulator (SHR).

Overall, the ARC reflects very good performance, having generally stayed the same or improved in most areas compared to 2024/25. The Governance Committee has provided scrutiny of the ARC through spot checks of the data at its meeting on 20 May 2026, although this did throw up a number of queries which required further investigation, but which have now been resolved to the Committee's satisfaction.

The Director of Housing & Customer Services highlighted that the first query investigated turned out to be a problem in the way an automated calculation worked within the Return, which was subsequently fixed by the SHR. The remainder of the ARC Return has been subject to a further, full review against the Technical Guidance by the Director of Housing & Customer Services. It was also noted that this ARC Return was unusual in that it required the Association to use two systems to generate the data for the report because of the move from SDM to HomeMaster in January 2026. Despite this, the Director of Housing & Customer Services was confident that the Return is accurate.

Katrina Hamilton queried the staff turnover figure. It was confirmed that the figure of 28.27% was accurate, and that R3 staff, a primary cause of the high figure, had to be included as the Technical Guidance specifies this. The approach used is consistent with previous year's reporting. The Chief Executive noted that this was in-line with recent ELHA Board discussions on exceptional workload, as recruitment is a time consuming activity.

Katrina also raised a query around an apparent different numbers being used for stock numbers in terms of the ARC and Five Year Financial Projections. The Director of Finance & Digital Services explained that there are different definitions used in these Returns. The Chief Executive proposed that the Action List could be used to clearly explain the discrepancies in these figures between the different returns and this was agreed.

Katrina highlighted the figure shown in the ARC (17.2 – Page 44) where the decimal place had been incorrectly picked up, and Katrina was thanked for noticing this.

The Chief Executive noted that this year's engagement with the Governance Committee had proved unusually uncomfortable, given the number of errors picked up, although this did evidence how robust, and successful, the challenge process with the Governance Committee has been, and that it is able to perform its role as a failsafe to ensure accurate submissions are made. On a more positive point, the Chief Executive explained that in terms of the coming year, HomeMaster has ARC Reporting built into the system, so there is the ability to run and check extracts throughout the year, and as long as data is accurately entered, the time taken to prepare the report should be significantly reduced and the report should be accurate.

The Chair then asked the members of the Governance Committee if they were now confident in the figures, following this latest review, and this was confirmed.

The Chair expressed their thanks to staff, and in particular to the Director of Housing & Customer Services, for their efforts this year. It was recognised that it has not been an easy year to provide the ARC Reporting, particularly with the reporting period straddling two different systems.

The Chief Executive added that the Governance Committee had also done its job, and ensured errors were addressed before the Return was submitted.

The Board ***approved*** the Annual Return on the Charter for submission to the Scottish Housing Regulator.

Policies

11. **Policy Review Summary**
The Chief Executive highlighted that there were no policies due at present for review by Senior Management, and this was therefore a Nil Return.

The ELHA Board noted the Policy Review Summary.

12. **Landlord Safety Manual Policy Review**
The Director of R3 & Asset Management explained that one new policy was now ready for approval, the Gas Safety & Inspection Policy. This sets out ELHA's framework for ensuring all gas installations and appliances are safely managed and fully compliant with legal and regulatory requirements. The policy applies across the Association's housing stock and covers:

- Inspections
- Servicing and repairs
- Contractor management
- Emergency response
- Tenant communications and compliance monitoring

The policy establishes a formal Gas Safety Management System with:

- Clear governance arrangements
- Defined responsibilities
- Annual safety inspections
- Robust record keeping
- Contractor oversight and quality assurance processes

The ELHA Board retain strategic oversight, with operational delivery led by Asset Management and supported through regular compliance reporting and KPI monitoring.

While ensuring appropriate monitoring, audit and data protection controls are in place, the policy also places strong emphasis on:

- Tenant safety
- Legal compliance
- Emergency response arrangements
- Support for vulnerable tenants

Overall, the policy provides assurance that the association is effectively managing gas safety risks and meeting its landlord obligations.

Peter Ewart asked about the scope of the policy and wondered if the Association had any properties which had a communal heating system, and if any properties covered by the system were not owned by the Association.

The Director R3 & Asset Management explained that there were only two communal heating systems within the Association's stock, including the flats next door to Head Office, and also properties at Hillview, Ormiston. In both cases the Association owns 100% of the properties, which Peter was pleased to hear.

The Chair requested a change of wording under Section 7.7.6 from 'Tenants <u>should</u> not carry out unauthorised gas work' to 'Tenants <u>must</u> not carry out unauthorised gas work', as it was felt that 'should' allows some wriggle room, that would not be helpful. This change was agreed.

The ELHA Board ***approved*** the Gas Safety & Inspection Policy, subject to the change of wording under Section 7.7.6.

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

The Director of Finance & Digital Services advised that the proposed change to the policy is to enable ELHA to provide Executive Support staff with access to credit cards. Following the recent retiral of the Corporate Services Manager, a number of that role's duties were taken on by Executive Support, which now requires them to buy items or order from suppliers where a credit card is needed to pay.

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

Katrina Hamilton pointed out that the covering paper refers to approving the revised Credit Card limits for ELHA Property Officers, when it should read Executive Support Officers.

The Director of Finance & Digital Services also asked that a revision be authorised to allow Executive Support staff to authorise invoices of up to £2.5k in line with other Officer level limits, and this was agreed.

The ELHA Board ***approved*** the revised Credit Card limits for ELHA Executive Support Officers and the additional authorisation level.

Business Management

14. **Complaints and Praise Annual Report**
The Director of Housing & Customer Services introduced the Report and advised that they had nothing specific to highlight. It was noted that with the formation of the new Customer Services Team, a single point of contact for tenants and for the capturing of all complaints and praise, it was hoped that these figures will rise during 2026/27. There should also be a greater focus on 'lessons learned'.

The Chair felt it was helpful to have that context, then asked if there were any questions.

Iain Atkinson queried why the report was created by the Digital Support Officer, and the Director of Housing & Customer Services explained that the Digital Support Officer was brought in initially to work on the website, then moved into Housing, where part of their remit was to pull out details regarding Complaints & Praise. However, now that post had transferred into the Data & Technology department and complaints administration had moved to Customer Services, the approach will be reviewed.

The Chair thanked the Director or Housing & Customer Services for the explanation, and the ELHA Board noted the Complaints and Praise Annual report.

15. **Tenant Engagement Annual Report**
The Director of Housing & Customer Services introduced the Tenant Engagement Annual Report, and explained that the Report had been presented to the Governance Committee to review the approach to Tenant Participation in the context of meeting the Governance Standards. There was nothing to add, and the Director of Housing & Customer Services invited any questions.

Iain Atkinson asked how the Stair & Communal Cleaning Contract was progressing, and was advised that a business called Flexi Clean had been awarded the contract, but it seemed to be working quite well so far.

The Chief Executive highlighted that over the year, the average open rate for e-Talk newsletters and newsflash editions was 56%, up from 52% in 2024/25. In addition, 17% of recipients clicked through to read at least one full article on the elha.com news page. These were figures much higher than most housing associations, and in many cases, this sort of data will not be collected by others, however for ELHA it was extremely valuable in understanding which articles were of most interest to tenants.

The Chair was pleased to see that this reflected 'active' engagement, rather than sending a newsletter in the post.

The ELHA Board noted the Tenant Engagement Annual Report.

Any Other Business
There was no other business, and the meeting closed at 7.59pm.

Date of the Next Meeting
Thursday 20 August 2026 at ELHA Head Office, Haddington at 7.00pm.

ADOPTION OF THESE MINUTES APPROVED AT THE MEETING ON 20 AUGUST 2026

Signed (Chair)