elha.com
east lothian housing association

A meeting of the Board will take place on
**Thursday 28 May 2026 at 7.00pm**
in the Hayman Room, ELHA Head Office

Please advise staff if you are unable to attend

**Karen Barry**
**Secretary**

**B U S I N E S S**

**GENERAL**
1. Apologies
2. Declaration of Interest by Board Members
3. Minutes of 26 March 2026 **– for approval**
4. Action List – for information
5. Matters Arising

**GOVERNANCE**
6. Secretary's Report – for information

**PERFORMANCE**
7. Key Performance Indicators 2025/26 – for information
8. Key Performance Indicators 2026/27 **– for approval**
9. Care & Repair Quarterly Management Accounts – for information

**PRIORITY ITEMS**
10. Annual Return on the Charter **– for approval**

**POLICIES**
11. Policy Review Summary – for information
12. Landlord Safety Manual Policy Review **– for approval**
13. Authorisations & Standard Charges and Allowances Policy **– for approval**

**BUSINESS MANAGEMENT**
14. Complaints and Praise Annual Report **–** for information
15. Tenant Engagement Report – for information

**ANY OTHER BUSINESS**

**DATE OF NEXT ELHA BOARD MEETING**
**Thursday 20 August 2026** at ELHA Head Office, Haddington, at 7.00pm

# Action List

# Report by Martin Pollhammer, Chief Executive – for information

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The table below sets out the required actions agreed at the last meeting of the Board on 26 March 2026, and confirms the actions taken.

| Minute Ref | Action Required | Action By | Action Taken |
|---|---|---|---|
| 3 | Publish the minutes and papers from the February 2026 meeting on elha.com | ES | Complete |
| 7 | Donate £1,000 to the Care & Repair Charitable Trust | GA | Complete |
| 8 | Update the Pensions Policy on the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |
| 8 | Update the Attendance & Absence Management Policy on the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |
| 8 | Update the Treasury Management Policy on the ELHA file structure, Board area of elha.com and update the Policy Review Calendar | ES | Complete |
| 8 | Update the These Homes (Allocations) Policy on the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |
| 9 | Update the Authorisations and Standard Charges / Allowances Policy on the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |
| 10 | Update the Entitlements, Payments and Benefits Policy on the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |
| 11 | Update the Procurement & Value for Money Strategy on the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |

| Minute Ref | Action Required | Action By | Action Taken |
|---|---|---|---|
| 12.1 | Add the new Electrical Safety Policy to the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |
| 12.2 | Add the new Energy Performance Certificates Policy to the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |
| 12.3 | Add the new Fire Safety in Housing Stock and Common Areas Policy to the ELHA file structure, elha.com and update the Policy Review Calendar | ES | Complete |

# Secretary's Report – for information

## 1.0 Membership

No new applications for membership have been received.

## 2.0 Use of Seal for Homologation

No use of the Seal to report.

# Key Performance Indicators 2025/26

# Report by Martin Pollhammer, Chief Executive – for Information

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## 1.0 Introduction

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

## 2.0 ELHA Performance

This report normally provides information by exception, where targets have not been achieved during the year. However, it is important to highlight 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.

HomeMaster has allowed the Association, for the first time, to calculate Universal Credit Housing Costs expected 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, and then treated as technical arrears when calculating the net rent arrears figure. As the DWP also pay Housing Costs in arrears, and with increasing numbers of tenants in receipt of Universal Credit, there have been significant sums ,reported as arrears previous to Quarter 4, but could not be actively pursued because the money was due to be paid to the Association by the DWP. The figure reported this Quarter is a more accurate reflection of the level of rent arrears of current tenants, which can be pursued by the Association.

The Association has missed the following targets:

### 2.1 Number of Evictions Carried Out

One eviction was carried out in Quarter 4 bringing the total evictions to two for the year.

This was an unusual case where the tenancy had commenced in April 2023 and in a short period of time, it was necessary to raise three separate repossession actions against the tenant with the most recent Decree for repossession granted in December 2025. In each case, the action was raised due to significant rent arrears, and the tenant would narrowly avoid eviction by clearing the debts at the last minute, following significant contact by staff. Each time the tenant assured staff that they fully understood their tenancy obligations and would ensure that they kept their rent account up to date going forward. However, arrears immediately began to accrue for a third time, directly after eviction arrangements had been cancelled necessitating further action. The eviction was carried out during Quarter 4 when no payments were made, leaving an outstanding debt of £4,946.79, including legal expenses and Sheriff Officer fees.

## 2.2 Bronze, Gold & Platinum Key Tenants

Changes to the Key Tenant Scheme have brought about some fluctuation in the figures during 2025/26. Following changes to the qualification criteria earlier in the year, when Bronze Key Tenants were required to pay by Rent Collector, Housing Benefit or Universal Credit Direct Payment to qualify, the percentage of Bronze Key Tenants reduced significantly, but with no impact on the percentage of tenants remaining paper-free.

During Quarter 4, the level of Bronze Key Tenants has again reduced significantly from 25% to 15%, but this time Gold Key Tenants have also reduced from 11% in Quarter 3 to 5%. Meanwhile, Platinum Key Tenants have increased from 26% in Quarter 3 to 37% in Quarter 4.

These changes can be attributed to the fact that a new automated process for assessing Key Tenant Status was introduced during the implementation of HomeMaster. In the past, tenants have always had to apply for Gold and Platinum Key Tenant Status, whilst Bronze was awarded automatically if the tenant has a My Home account and had chosen to go paper-free. The new system assesses each tenant against the qualification criteria and automatically awards the applicable Key Tenant Rent Discount every month.

This change has resulted in more tenants not receiving a discount because they do not meet the criteria, as well as an increase in Platinum Key Tenants, as tenants that had not previously applied for that level of Key Tenant status are now awarded the maximum level of Rent Discount.

## 2.3 Short Term Sickness

Short term sickness absence was 0.4% above target for Quarter Four (2.4% against 2%), representing a decrease of 0.2% compared with Quarter Three (2.6%).

Despite a decrease in short term sickness absence this quarter, this remains above the 2% target due to a few staff experiencing short term, self-limiting health issues.

The combined short term sickness absence rate for the year is 1.9 %, which is below target.

## 2.4 ELHA Board Attendance

This was below target again for Quarter Four (70% against a target of 75%) over the three meetings held in this period. Whilst one meeting (February 2026) had ten out of eleven Board members attending, the other two meetings only had six (January 2026), and seven (March 2026) attending.

The Year-to-Date (YTD) figure was also below target (at 71%) due to the lower attendance in Quarter Four.

## 2.5 Percentage of Tenants Using Their My Home Account

Following the move to HomeMaster, the way My Home accounts are handled has changed slightly, and joint tenants can now have their own individual log ins for both My Home and Rent Collector. During the move, several tenants opted not to activate their My Home log in, resulting in a decrease in the percentage of My Home accounts. This is expected to bounce back quickly.

## 2.6 Percentage of Tenant Paper-Free

Despite the drop in My Home accounts, the percentage of tenants who are paper free has increased. This can be attributed the combination of publicity around the move to the new housing management software, tenants receiving activation emails for their new My Home account, and the annual equalities mailing, which raises awareness of My Home. Overall, the figure remains marginally below target.

## 2.7 Average time to respond to Stage Two complaints (days)

The last three quarters of the year has seen the Association either achieve or exceed the 12 day target for Stage Two complaints, however as figures were above target during Quarter One, so the overall year to date figure continues to sit slightly above target.

However, more importantly, 100% of complaints responses were within the SPSO target 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% | 2.37% | 2.60% | 1.93% | 2.6% | 2.33% | 1.93% | ☺ |
| Bad debts written off as % rental income | 1.50% | 0.06% | 0.05% | 0.32% | 0.26% | 1.5% | 0.92% | 0.26% | ☺ |
| Voids as % of rental income | 0.75% | 0.45% | 0.45% | 0.41% | 0.43% | 0.75% | 0.71% | 0.43% | ☺ |
| **Finance / Treasury** | | | | | | | | | |
| Interest cover (loan covenants) | 110% | 285% | 300% | 295% | 320% | >110% | 257% | 320% | ☺ |
| Gearing (loan covenants FRS102 definition) | <37% | 23% | 23% | 23% | 22% | <37% | 24% | 22% | ☺ |
| Maximum annual new borrowing | <£3m | £0m | £0m | £0m | £0m | <£3m | £3.05m | £0m | ☺ |
| Maximum borrowing per unit | <£26,000 | £18k | £17k | £17k | £17k | <£26,000 | £18k | £17k | ☺ |
| Minimum cash balance held | >£500k | £2.4m | £2.5m | £2.5m | £2.3m | >£500k | n/a | £2.3m | ☺ |
| Cash as a % of net cash outflows for next two quarters | 100% | 796% | 586% | 576% | £539% | 100% | n/a | £539% | ☺ |
| Unit management costs | £2,219 | £2,036 | £2,050 | £2,109 | £2,159 | £2,258 | £2,032 | £2,159 | ☺ |
| Unit reactive maintenance costs | £1,035 | £1,126 | £1,038 | £912 | £781 | £989 | £1,028 | £781 | ☺ |
| **Asset Management** | | | | | | | | | |
| Stock condition inspections completed | cumulative | 0% | 6% | 40% | 100% | 20% | 20% | 100% | ☺ |
| Gas services completed within timescale | cumulative | 100% | 100% | 100% | 100% | 100% | 100% | 100% | ☺ |
| Planned maintenance contracts with >5% overspend | 0 | 0 | 0 | 0 | 0 | 0% | 0 | 0 | ☺ |
| Average length of time taken to complete emergency repairs | <2 hours | 01:19:29 | 01:18:57 | 01:39:04 | 01:30:00 | <2 hours | 01:20:49 | 01:19:53 | ☺ |
| Average length of time taken to complete non-emergency repairs | < 6 days | 3.75 | 4.26 | 3.90 | 3.12 | < 6 days | 4.0 | 3.76 | ☺ |
| Repairs completed right first time | 85% | 97% | 97% | 97.2% | 99.42% | 85% | 95.05% | 98% | ☺ |
| Repair appointments kept | 93% | 97% | 96% | 97% | 98% | 93% | 96.25% | 97% | ☺ |
| **Housing Management** | | | | | | | | | |
| Properties allocated after 3 or more refusals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ☺ |
| Number of evictions carried out | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 2 | 😐 |
| Bronze Key Tenants | <40% | 51% | 24% | 25% | 15% | <40% | 51% | 15% | ☺ |
| Gold Key Tenants | 20% | 10% | 11% | 11% | 5% | 20% | 11% | 5% | 😐 |
| Platinum Key Tenants | 25% | 26% | 25% | 26% | 37% | 25% | 25% | 37% | 😐 |
| Percentage of Eligible Tenants Signed up to Housing Perks | 50% | 38% | 49% | 50% | 51% | 50% | 38% | 51% | ☺ |
| **Corporate** | | | | | | | | | |
| Number of accidents reportable to HSE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ☺ |
| Network Availability | 99% | 100% | 100% | 100% | 100% | 99% | 100% | 100% | ☺ |
| % working days lost through long term sick leave | 5% | 0% | 0% | 0% | 0% | 5% | 1.5% | 0% | ☺ |
| % working days lost through short term sick leave | 2% | 0.6% | 2.4% | 2.6% | 2.4% | 2% | 1.1% | 1.9% | 😐 |
| ELHA Board attendance | 75% | 82% | 73% | 64% | 70% | 75% | 74% | 71% | 😐 |
| Risk & Audit Committee attendance | 67% | 67% | 67% | 71% | 100% | 67% | n/a | 77% | ☺ |
| Governance Committee attendance | 67% | 67% | n/a | 67% | n/a | 67% | n/a | 67% | ☺ |
| % of tenants using their My Home account | 92% | 91% | 91% | 91% | 89% | 92% | 91% | 89% | ☹ |
| % of tenants paper-free | 89% | 88% | 87% | 87% | 88% | 89% | 87% | 88% | 😐 |
| % of tenants with a connected Rent Collector account | 60% | 53% | 64% | 65% | 64% | 60% | 52% | 64% | ☺ |
| Average time to respond to Stage 1 complaints | 3 days | 2.37 | 1.53 | 1.81 | 2.02 | 3 days | n/a | 1.95 | ☺ |
| Number of Stage 1 response extensions required | 0 | 0 | 0 | 0 | 0 | 0 | n/a | 0 | ☺ |
| Average time to respond to Stage 2 complaints (days) | 12 days | 15.78 | 10.50 | 12.00 | 10.25 | 12 days | n/a | 12.55 | 😐 |

☺ Performance Excellent 😐 Performance Satisfactory ☹ Performance Poor

# Key Performance Indicators 2026/27

# Report by Martin Pollhammer, Chief Executive – for approval

## 1.0 Background

A final out-turn report on performance against Key Performance Indicators for 2025/26 is included at **Agenda Item 7**. The ELHA Board is asked to approve Key Performance Indicators targets for the coming financial year.

## 2.0 Targets for 2026/27

This remains an important time for the Association with 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.

Targets are generally in line with 2025/26, with only a small number of changes proposed, with all changes and reasons for them set out below. The Key Performance Indicators with targets and current year performance indicated, are attached as **Appendix 1** to this report.

### 2.1 Rental Income KPIs

Rent Arrears performance has been exceptional during 2025/26 and at year end, non-technical arrears sat at 1.93%, the lowest figure ever recorded. The primary reason for this reduction is the recent introduction of HomeMaster in February 2026 and the ability to more accurately calculate Universal Credit (UC) 'technical arrears' and deduct some or all of these from the gross arrears figure.

Given this is very early days, and that work to further improve calculations and ensure accuracy is ongoing, the target has only been reduced by half a percent to 2.1% this year.

### 2.2 Finance / Treasury KPIs

There is one Finance KPI to be removed with two three of the targets being amended from the 2025/26 targets.

The target relating to maximum annual new borrowing of £3m has been removed. This covenant requirement was removed as part of the recent agreement with RBS on the new revolving credit facility.

The amended targets are:

- Interest cover – the target has been increased from 110% to 140%, reflective of the terms of the amended RBS loan agreement following the agreement of the revolving credit facility

- Unit management costs – this target is based on the approved budget figures for 2026/27

- Unit reactive maintenance costs – this target is based on the approved budget figures for 2026/27

### 2.3 Asset Management KPIs

No changes to 2025/26 targets are proposed. One new indicator for Electrical Services Completed Within Timescale has been added, with a target of 100%.

### 2.4 Housing & Customer Services KPIs

A new target for the Percentage of Tenants Signed Up to Housing Perks was introduced and exceeded during 2025/26. It is therefore proposed to increase the target to 56% and keep promoting these new discounts to tenants as part of the Key Tenant Scheme, to ensure the return on investment is maximised.

Targets for Key Tenant Scheme have been adjusted to reflect the changes in 2025/26, but also given some changes under consideration in 2026/27 (for example, it is planned to make payment by EZPAY a Platinum Key Tenant requirement later in the year).

Percentage of Tenants with an Active Rent Collector Account is a new KPI that tracks active use of the App, rather than the previous KPI which measured what percentage of tenants had downloaded the App. “Active use” is defined as having made at least one Rent Collector payment in the last three months. Initially a target of 50% has been set to maintain current performance (49%), but a longer-term target would be to see this increase to over 60%.

### 2.5 Governance & HR KPIs

Along with some indicators that have moved to the Housing & Customer Services section, the majority of these KPI’s were previously reported under Corporate Services. Targets are unchanged from 2025/26.

### 2.6 Data & Technology KPIs

There was one KPI transferred from Corporate KPIs to Data & Technology in relation to network availability. The target set for 2026/27 is the same target as 2025/26.

**Recommendation**

The ELHA Board is asked to approve the revised Key Performance Indicator targets for 2026/27.

# Key Performance Indicators 2026/27

| Performance Indicator | 2026/27 Quarterly Target | Q1 | Q2 | Q3 | Q4 | 2026/27 Target | 2025/26 Actual | Year to Date | Status |
|---|---|---|---|---|---|---|---|---|---|
| **Rental Income** | | | | | | | | | |
| Non-technical arrears as % of rental income | 2.1% | | | | | 2.1% | 1.93% | | ☺ |
| Bad debts written off as % rental income | 1.50% | | | | | 1.5% | 0.26% | | ☺ |
| Voids as % of rental income | 0.75% | | | | | 0.75% | 0.43% | | ☺ |
| **Finance / Treasury** | | | | | | | | | |
| Interest cover (loan covenants) | 140% | | | | | >110% | 320% | | ☺ |
| Gearing (loan covenants FRS102 definition) | <37% | | | | | <37% | 22% | | ☺ |
| Maximum borrowing per unit | <£26,000 | | | | | <£26,000 | £17k | | ☺ |
| Minimum cash balance held | >£500k | | | | | >£500k | £2.3m | | ☺ |
| Cash as a % of net cash outflows for next two quarters | 100% | | | | | 100% | £539% | | ☺ |
| Unit management costs | £2,453 | | | | | £2,453 | £2,159 | | ☺ |
| Unit reactive maintenance costs | £949 | | | | | £949 | £781 | | ☺ |
| **Asset Management** | | | | | | | | | |
| Stock condition inspections completed - 20% of Total stock per year | cumulative | | | | | 100% | 100% | | ☺ |
| Gas services completed within timescale | cumulative | | | | | 100% | 100% | | ☺ |
| Electrical services completed within timescale | cumulative | | | | | 100% | 100% | | ☺ |
| Average length of time taken to complete emergency repairs | <2 hours | | | | | <2 hours | 01:19:53 | | ☺ |
| Average length of time taken to complete non-emergency repairs | < 6 days | | | | | < 6 days | 3.76 days | | ☺ |
| Repairs completed right first time | 85% | | | | | 85% | 98% | | ☺ |
| Repair appointments kept | 93% | | | | | 93% | 97% | | ☺ |
| **Housing & Customer Services** | | | | | | | | | |
| Properties allocated after three or more refusals | 0 | | | | | 0 | 0 | | ☺ |
| Number of evictions carried out | 0 | | | | | 0 | 2 | | ☺ |
| Percentage of Eligible Tenants Signed up to Housing Perks | 56% | | | | | 50% | 51% | | ☺ |
| Average time to respond to Stage 1 complaints | 3 days | | | | | 3 days | 2.02 days | | ☺ |
| Number of Stage 1 response extensions required | 0 | | | | | 0 | 0 | | |
| Average time to respond to Stage 2 complaints (days) | 12 days | | | | | 12 days | 10.25 days | | ☺ |
| Bronze Key Tenants | <20% | | | | | <20% | 15% | | ☺ |
| Gold Key Tenants | 15% | | | | | 15% | 5% | | ☺ |
| Platinum Key Tenants | 30% | | | | | 30% | 37% | | ☺ |
| % of tenants using their My Home account | 92% | | | | | 92% | 89% | | ☺ |
| % of tenants paper-free | 89% | | | | | 89% | 88% | | ☺ |
| % of tenants with an active Rent Collector account | 50% | | | | | 50% | 49% | | ☺ |
| **Governance & HR** | | | | | | | | | |
| Number of accidents reportable to HSE | 0 | | | | | 0 | 0 | | ☺ |
| % working days lost through long term sick leave | 5% | | | | | 5% | 0% | | ☺ |
| % working days lost through short term sick leave | 2% | | | | | 2% | 1.9% | | ☺ |
| ELHA Board attendance | 75% | | | | | 75% | 71% | | ☺ |
| Risk & Audit Committee attendance | 67% | | | | | 67% | 77% | | ☺ |
| Governance Committee attendance | 67% | | | | | 67% | 67% | | ☺ |
| **Digital &Technology** | | | | | | | | | |
| Network Availability | 99% | | | | | 99% | 100% | | ☺ |

☺ Performance Excellent ☺ Performance Satisfactory ☹ Performance Poor

# Care & Repair Quarter Four Management Accounts

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

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## 1.0 Introduction

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 breakeven 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 on other staffing costs and travel.

It should be 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 key variance to budget are noted below.

## 1.1 Income – £1.4k

As previously reported, there was additional income received during the year that had not been budgeted for, relating to client contributions which supplement grant income. In addition, a small amount of the small repairs service income was receipted in this financial year that had not been included in the budget.

There is also an additional £528 of income from Medical Adaptation Fees. The Care & Repair team administers ELHA's medical adaptations funding and retains 10% of the income received as an administration fee. This 10% fee is reflected in the year-end figure for funding due.

It should be noted that professional fees do not attract the 10% administration fee. This accounts for the difference between the amount reported in the ELHA accounts and the figure shown here.

## 1.2 Salaries - £2k

As previously reported, redundancy costs were accrued in the 2024/25 year end accounts, but the actual salary payment for the month of April 2025 was missed.

### 1.3 Other Costs - £4k

As previously reported, a £5k grant from Electrical Safety First was received in February 2025. This income should have been deferred and recognised in line with the associated expenditure as it was incurred. However, the grant was fully recognised in 2024/25, while the related costs were incurred in 2025/26.

### 1.4 Various overheads – £7k

Various costs are recharged from ELHA to Care & Repair for the maintenance of office facilities, and the provision of software, licences, corporate costs and other administrative overheads. The recharge is allocated based on the headcount of C&R staff, and ELHA staff. The recharge is therefore directly reflective of the over / under spends in the full ELHA accounts.

## 2.0 Previous Reports to the ELHA Board

Previous reports relevant to this topic are as follows:

| Report | Agenda Item | Date |
|---|---|---|
| Care & Repair Quarterly Management Accounts for the Period to 31 December 2025 | 8 | 19 February 2026 |

## 2.0 Income and Expenditure Account

| | | Actual to 31/03/2026 £ | Budget to 31/03/2026 £ | Variance to 31/03/2026 £ |
|---|---|---|---|---|
| **INCOME:-** | | | | |
| ELC | | 196,324 | 196,325 | (1) |
| Medical Adaptations Administration Fees | | 4,988 | 4,460 | 528 |
| SRS Client Contributions for Materials | | 369 | - | 369 |
| Other income | | 470 | - | 470 |
| **TOTAL INCOME** | **1.1** | 202,151 | 200,785 | 1,366 |
| **EXPENDITURE:-** | | | | |
| **DIRECT COSTS:-** | | | | |
| Salaries | **1.2** | (76,018) | (74,876) | (1,142) |
| Employers N I | **1.2** | (11,010) | (10,885) | (126) |
| Employers pension contributions | **1.2** | (32,864) | (31,492) | (1,372) |
| EV Costs | | (6,576) | (6,576) | 0 |
| Other staff costs and training | | (1,018) | (1,606) | 588 |
| **TOTAL DIRECT STAFF** | | (127,486) | (125,434) | (2,052) |
| **INDIRECT COSTS:-** | | | | |
| **ADMIN & MGMT SERVICES** | | (24,098) | (24,098) | - |
| **TRAVEL/SUBSISTENCE** | | | | |
| Essential car user allowance | | (6,832) | (6,831) | (1) |
| Travel/Subsistence | | (731) | (1,698) | 967 |
| **TOTAL TRAVEL/SUBSIST** | | (7,563) | (8,529) | 966 |
| **OFFICE OVERHEADS** | | | | |
| Other Costs | **1.3** | (4,039) | - | (4,039) |
| SRS Materials, Tools & Equipment | | (489) | - | (489) |
| Office Premises Overhead | **1.4** | (11,874) | (8,685) | (3,189) |
| Office Equipment Overhead | **1.4** | (724) | (2,462) | 1,738 |
| Office Administration Overhead | **1.4** | (1,438) | (1,841) | 403 |
| Computer/IT Systems Overhead | **1.4** | (18,628) | (15,831) | (2,796) |
| Corporate Costs (inc Audit) | **1.4** | (17,103) | (13,904) | (3,199) |
| **TOTAL INDIRECT O/HEADS** | | (54,295) | (42,724) | (11,572) |
| **TOTAL EXPENDITURE** | | (213,443) | (200,785) | (12,658) |
| **SURPLUS/DEFICIT** | | (11,292) | - | (11,292) |

# Annual Return on the Charter (ARC)

# Report by Karen Barry, Director of Housing & Customer Services – for Approval

## 1.0 Annual Return on the Charter (ARC)

The Scottish Housing Regulator (SHR) is responsible for monitoring social landlords' progress towards achieving the standards and outcomes set out in the Scottish Social Housing Charter. The Annual Return on the Charter (ARC) provides contextual information and performance information against a number of Charter Indicators and must be submitted to the SHR by 31 May each year.

The ARC was reviewed by the SHR in 2024 who confirmed that new indicators would be introduced for 2025/26. These relate to Tenant and Resident Safety and include indicators relating to the completion of Electrical Installation Condition Reports (EICR's), satisfactory equipment for detecting fires and the management of damp and/or mould cases.

The information provided in the ARC is used by the SHR to:

- Form a view of the regulatory risk presented by a Registered Social Landlord (RSL) and consequently the level of engagement that the SHR will have with the landlord (other information such as financial returns are also considered)
- Inform the regulatory process by comparison with other RSLs
- Form the basis for thematic inspections
- Publish an annual statistical report to enable RSLs, and others, to analyse performance against comparable organisations
- Publish information aimed at informing tenants about their landlord's performance

It is the responsibility of the ELHA Board to ensure that staff provide accurate information and submit the ARC on time. At its meeting on 20 May 2026, the Governance Committee carried out a spot check of the data.

A copy of ELHA's ARC is attached to this report at **Appendix 1**.

## 2.0 Performance

Overall performance has generally stayed the same or improved in almost all areas compared to 2025/26, however there has been some changes in performance in the following areas worth noting:

## 2.1 Scottish Housing Quality Standard – Stock Summary (Indicator C9)

The number of exempt properties has increased from 33 units in 2025/26 to 56, indicating a rise in identified compliant constraints; attributed to tenant refusal of a new kitchen, inability to redesign kitchens due to structure, e.g. where layout restrictions would result in non-compliance, and the requirement for door entry systems in communal flats where owners are not agreeable to the installation. Last year, 37 units were reported as non-compliant with the SHQS, which has reduced to eight. The reduction reflects a combination of properties becoming exempt and others having remedial works completed to address compliance issues.

## 2.2 Percentage of All Comments & Complaints Responded to in Full at Stage 2 (Indicators 3 and 4)

Response to Stage 2 Complaints performance has improved from 87.5% to 95.45%. This figure is skewed as one complaint was received on 30 March 2026 making it impossible to respond before year end. Figures would otherwise have stood at 100%.

## 2.3 Percentage of tenants who have had repairs or maintenance carried out in the last 12 months who were satisfied with the service.

Satisfaction levels have significantly increased from 78.26% to 92.47%. The results of a rolling survey have normally been used each year where satisfaction surveys are issued upon completion of a repair and this ARC question was included, however, not all surveys forms are returned. The three yearly large tenant satisfaction survey was carried out in 2025/26 by an independent consultant, when over 50% of tenants were surveyed face to face. These figures are considered more robust and will be used for the next three years.

## 2.4 The number of ASB cases reported in the last year and Percentage of Cases Resolved (Indicator 15)

There was a further increase in antisocial behaviour cases, from 258 in the previous year to 298 during 2025/26, mainly attributed to chaotic tenancies. Despite this increase in volume, there has been very little impact on performance which has only dipped slightly from 97.67% to 95.72%

## 2.5 Total Number of Relets and Average Length of Time to Relet Properties (Indicator 30)

The Association has seen a reduction in relets from 108 in 2024/25 (the highest ever) to 67 during 2025/26, which is slightly lower than the average of 73 over the past five years (excluding 2024/25). This figure includes three tenancies ending through abandonment or eviction, a reduction of six on the previous year.

### 3.0 Performance Review

The Scottish Housing Regulator uses the ARC return to compile Landlord Performance Reports for each RSL. This includes some key comparative data. The Association commissions an independent consultant to review the published ARC data and undertake a review of ELHA performance, including benchmarking performance against other RSLs. This report will be presented to the November 2026 ELHA Board meeting.

This ensures the ELHA Board is able to consider the Association's performance in a wider context, but routine performance management is reported through the Key Performance Indicator report (see **Agenda Item 7**), and Annual Complaints Analysis report (see **Agenda Item 13)**, therefore no further analysis of the ARC return has been undertaken at this stage.

**Recommendation**

The ELHA Board is asked to approve the Annual Return on the Charter for submission to the Scottish Housing Regulator.

**Landlord name:** East Lothian Housing Association Ltd

**RSL Reg. No.:** 103

**Report generated date:** 27/05/2026 12:55:38

## Approval

| | | |
|---|---|---|
| A1.1 | Date approved | |
| A1.2 | Approver | |
| A1.3 | Approver job title | |
| A1.4 | Comments (Approval) | |

Comments (Submission)

## Social landlord contextual information

### Staff

| Staff information, staff turnover and sickness rates (Indicator C1) |
|---|

| | | |
|---|---|---|
| C1.1 | the name of Chief Executive | Mr. Martin Pollhammer |
| | C1.2 Staff employed by the RSL: | |
| C1.2.1 | the number of senior staff | 4.00 |
| C1.2.2 | the number of office based staff | 46.09 |
| C1.2.3 | the number of care / support staff | 0.00 |
| C1.2.4 | the number of concierge staff | 0.00 |
| C1.2.5 | the number of direct labour staff | 34.54 |
| C1.2.6 | the total number of staff | 84.63 |
| | Staff turnover and sickness absence: | |
| C1.3.1 | the percentage of senior staff turnover in the year to the end of the reporting year | 0.00% |
| C1.3.2 | the percentage of total staff turnover in the year to the end of the reporting year | 28.27% |
| C1.3.3 | the percentage of days lost through staff sickness absence in the reporting year | 2.21% |

Lets

| The number of lets during the reporting year by source of let (Indicator C2) | | |
|---|---|---|
| C2.1 | The number of lets to existing tenants | 18 |
| C2.2 | The number of lets to housing list applicants | 21 |
| C2.3 | The number of mutual exchanges | 19 |
| C2.4 | The number of lets from other sources | 3 |
| C2.5 | The number of applicants who have been assessed as statutorily homeless by the local authority | 20 |
| C2.6 | The number of other nominations from local authorities | 8 |
| C2.7 | The number of lets made | 89 |
| C2.8 | Total number of lets excluding exchanges | 70 |

| | C2.5 Number of applicants assessed as statutorily homeless by the local authority | C2.6 Number of other nominations from local authorities | C2.8 Total number of lets excluding exchanges |
|---|---|---|---|
| Aberdeen City | 0 | 0 | 0 |
| Aberdeenshire | 0 | 0 | 0 |
| Angus | 0 | 0 | 0 |
| Argyll & Bute | 0 | 0 | 0 |
| City of Edinburgh | 0 | 0 | 0 |
| Clackmannanshire | 0 | 0 | 0 |
| Dumfries & Galloway | 0 | 0 | 0 |
| Dundee City | 0 | 0 | 0 |
| East Ayrshire | 0 | 0 | 0 |
| East Dunbartonshire | 0 | 0 | 0 |
| East Lothian | 20 | 8 | 70 |
| East Renfrewshire | 0 | 0 | 0 |
| Eilean Siar | 0 | 0 | 0 |
| Falkirk | 0 | 0 | 0 |
| Fife | 0 | 0 | 0 |
| Glasgow City | 0 | 0 | 0 |
| Highland | 0 | 0 | 0 |
| Inverclyde | 0 | 0 | 0 |
| Midlothian | 0 | 0 | 0 |
| Moray | 0 | 0 | 0 |
| North Ayrshire | 0 | 0 | 0 |
| North Lanarkshire | 0 | 0 | 0 |
| Orkney Islands | 0 | 0 | 0 |
| Perth & Kinross | 0 | 0 | 0 |
| Renfrewshire | 0 | 0 | 0 |
| Scottish Borders | 0 | 0 | 0 |
| Shetland Islands | 0 | 0 | 0 |
| South Ayrshire | 0 | 0 | 0 |
| South Lanarkshire | 0 | 0 | 0 |
| Stirling | 0 | 0 | 0 |
| West Dunbartonshire | 0 | 0 | 0 |
| West Lothian | 0 | 0 | 0 |
| Totals | 20 | 8 | 70 |

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Social landlord contextual information" section.

Staff turnover increased during 2025/26. Aside the normal movement in staff numbers, 4 staff retired, 5 TUPE transferred to Eildon Housing Association and 3 were made redundant (2 within the subsidiary maintenance company, and 1 in East Lothian Care and Repair when the Small Repairs Service was brought to an end due to lack of funding by East Lothian Council).

## Overall satisfaction

### All outcomes

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)

| | | |
|---|---|---|
| 1.1.1 | 1.1 In relation to the overall tenant satisfaction survey carried out, please state:<br><br>the number of tenants who were surveyed | 752 |
| 1.1.2 | the fieldwork dates of the survey | 05/2025 |
| 1.1.3 | The method(s) of administering the survey:<br><br>Post | ☐ |
| 1.1.4 | Telephone | ☐ |
| 1.1.5 | Face-to-face | ✔ |
| 1.1.6 | Online | ☐ |
| 1.2.1 | 1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded:<br><br>very satisfied | 414 |
| 1.2.2 | fairly satisfied | 292 |
| 1.2.3 | neither satisfied nor dissatisfied | 33 |
| 1.2.4 | fairly dissatisfied | 4 |
| 1.2.5 | very dissatisfied | 6 |
| 1.2.6 | no opinion | 3 |
| 1.2.7 | Total | 752 |

| | |
|---|---|
| Indicator 1 | 93.88% |

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Overall satisfaction" section.

## The customer / landlord relationship

## Communication

| |
|---|
| Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2) |

| | | |
|---|---|---|
| 2.1 | How many tenants answered the question "How good or poor do you feel your landlord is at keeping you informed about their services and decisions?" | 752 |
| 2.2.1 | 2.2 Of the tenants who answered, how many said that their landlord was: very good at keeping them informed | 519 |
| 2.2.2 | fairly good at keeping them informed | 213 |
| 2.2.3 | neither good nor poor at keeping them informed | 18 |
| 2.2.4 | fairly poor at keeping them informed | 1 |
| 2.2.5 | very poor at keeping them informed | 1 |
| 2.2.6 | Total | 752 |

| | |
|---|---|
| Indicator 2 | 97.34% |

**Participation**

| |
|---|
| Percentage of tenants satisfied with the opportunities given to them to participate in their landlord’s decision making processes (Indicator 5) |

| | | |
|---|---|---|
| 5.1 | How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision making processes?" | 752 |
| | 5.2 Of the tenants who answered, how many said that they were: | |
| 5.2.1 | very satisfied | 494 |
| 5.2.2 | fairly satisfied | 234 |
| 5.2.3 | neither satisfied nor dissatisfied | 22 |
| 5.2.4 | fairly dissatisfied | 2 |
| 5.2.5 | very dissatisfied | 0 |
| 5.2.6 | Total | 752 |

| | |
|---|---|
| Indicator 5 | 96.81% |

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "The customer / landlord relationship" section.

## Housing quality and maintenance

### Quality of housing

Scottish Housing Quality Standard (SHQS) – Stock condition survey information (Indicator C7)

| | | |
|---|---|---|
| C7.1 | The date your organisation's stock was last surveyed or assessed for compliance with the SHQS | 03/2026 |
| C7.2 | What percentage of stock did your organisation fully assess for compliance in the last five years? | 100.00 |
| C7.3 | The date of your next scheduled stock condition survey or assessment | 04/2027 |
| C7.4 | What percentage of your organisation's stock will be fully assessed in the next survey for SHQS compliance | 20.00 |
| C7.5 | Comments on method of assessing SHQS compliance. | |

We employ external consultants to carry out our stock condition surveys. We plan to continue to carry out 20% each year to ensure we have 100% surveys carried out over a five year period.

Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C8)

| | | End of the reporting year | End of the next reporting year |
|---|---|---|---|
| C8.1 | Total self-contained stock | 1,410 | 1,410 |
| C8.2 | Self-contained stock exempt from SHQS | 56 | 56 |
| C8.3 | Self-contained stock in abeyance from SHQS | 0 | 0 |
| C8.4.1 | Self-contained stock failing SHQS for one criterion | 8 | 8 |
| C8.4.2 | Self-contained stock failing SHQS for two or more criteria | 0 | 0 |
| C8.4.3 | Total self-contained stock failing SHQS | 8 | 8 |
| C8.5 | Stock meeting the SHQS | 1,346 | 1,346 |

| C8.6 | Total self-contained stock meeting the SHQS by local authority |
|---|---|

| | End of the reporting year | End of the next reporting year |
|---|---|---|
| Aberdeen City | 0 | 0 |
| Aberdeenshire | 0 | 0 |
| Angus | 0 | 0 |
| Argyll & Bute | 0 | 0 |
| City of Edinburgh | 0 | 0 |
| Clackmannanshire | 0 | 0 |
| Dumfries & Galloway | 0 | 0 |
| Dundee City | 0 | 0 |
| East Ayrshire | 0 | 0 |
| East Dunbartonshire | 0 | 0 |
| East Lothian | 1,346 | 1,346 |
| East Renfrewshire | 0 | 0 |
| Eilean Siar | 0 | 0 |
| Falkirk | 0 | 0 |
| Fife | 0 | 0 |
| Glasgow City | 0 | 0 |
| Highland | 0 | 0 |
| Inverclyde | 0 | 0 |
| Midlothian | 0 | 0 |
| Moray | 0 | 0 |
| North Ayrshire | 0 | 0 |
| North Lanarkshire | 0 | 0 |
| Orkney Islands | 0 | 0 |
| Perth & Kinross | 0 | 0 |
| Renfrewshire | 0 | 0 |
| Scottish Borders | 0 | 0 |
| Shetland Islands | 0 | 0 |
| South Ayrshire | 0 | 0 |
| South Lanarkshire | 0 | 0 |
| Stirling | 0 | 0 |
| West Dunbartonshire | 0 | 0 |
| West Lothian | 0 | 0 |
| Totals | 1,346 | 1,346 |

| |
|---|
| Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) (Indicator 6) |

| | | |
|---|---|---|
| 6.1.1 | The total number of properties within scope of the SHQS:<br><br>at the end of the reporting year | 1,410 |
| 6.1.2 | projected to the end of the next reporting year | 1,410 |
| 6.2.1 | The number of properties meeting the SHQS:<br><br>at the end of the reporting year | 1,346 |
| 6.2.2 | projected to the end of the next reporting year | 1,346 |

| | |
|---|---|
| Indicator 6 - Percentage of stock meeting the SHQS at the end of the reporting year | 95.46% |
| Indicator 6 - Percentage of stock meeting the SHQS projected to the end of the next reporting year | 95.46% |

| |
|---|
| Percentage of tenants satisfied with the quality of their home (Indicator 7) |

| | | |
|---|---|---|
| 7.1 | How many tenants answered the question "Overall, how satisfied or dissatisfied are you with the quality of your home?" | 752 |
| 7.2.1 | 7.2 Of the tenants who answered, how many said that they were: very satisfied | 402 |
| 7.2.2 | fairly satisfied | 320 |
| 7.2.3 | neither satisfied nor dissatisfied | 24 |
| 7.2.4 | fairly dissatisfied | 4 |
| 7.2.5 | very dissatisfied | 2 |
| 7.3 | Total | 752 |

| | |
|---|---|
| Indicator 7 | 96.01% |

## Repairs, maintenance & improvements

| Average length of time taken to complete emergency repairs (Indicator 8) |
|---|

| | | |
|---|---|---|
| 8.1 | The number of emergency repairs completed in the reporting year | 226 |
| 8.2 | The total number of hours taken to complete emergency repairs | 297 |

| | |
|---|---|
| Indicator 8 | 1.31 |

| |
|---|
| Average length of time taken to complete non-emergency repairs (Indicator 9) |

| | | |
|---|---|---|
| 9.1 | The total number of non-emergency repairs completed in the reporting year | 2,715 |
| 9.2 | The total number of working days taken to complete non-emergency repairs | 10,276 |

| | |
|---|---|
| Indicator 9 | 3.78 |

| Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10) |
| --- |

| | | |
| --- | --- | --- |
| 10.1 | The total number of reactive repairs completed during the reporting year | 2,715 |
| 10.2 | Of those, number of reactive repairs that were reported again during the reporting year | 64 |

| | |
| --- | --- |
| Indicator 10 | 97.64% |

| |
|---|
| Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12) |

| | | |
|---|---|---|
| 12.1 | Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?" | 332 |
| | 12.2 Of the tenants who answered, how many said that they were: | |
| 12.2.1 | very satisfied | 224 |
| 12.2.2 | fairly satisfied | 83 |
| 12.2.3 | neither satisfied nor dissatisfied | 16 |
| 12.2.4 | fairly dissatisfied | 2 |
| 12.2.5 | very dissatisfied | 7 |
| 12.2.6 | Total | 332 |

| | |
|---|---|
| Indicator 12 | 92.47% |

## Tenant and resident safety

| |
|---|
| Number of times in the reporting year you did not meet your statutory duty to complete a gas safety check. (Indicator 11) |

| | | |
|---|---|---|
| 11.1 | The number of times you did not meet your statutory duty to complete a gas safety check. | 0 |
| 11.2 | Please provide the reason(s) for failing to meet compliance | |
| | | N/A |

| | |
|---|---|
| Indicator 11 | 0 |

Number of times in the reporting year you did not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR? (Indicator 29)

| | | |
|---|---|---|
| 29.1 | The number of times within the reporting year that you did not meet the requirement to complete an electrical installation condition report (EICR) | 0 |
| 29.2 | Please provide the reason(s) for failing to meet compliance | |
| | | N/A |

| | |
|---|---|
| Indicator 29 | 0 |

| |
|---|
| Number of homes that do not have ‘satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire’ installed at the year end (Indicator 30) |

| | | |
|---|---|---|
| 30.1 | The number of homes that do not have ‘satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire’ | 0 |
| 30.2 | Please provide the reason(s) for failing to meet compliance | |
| | | N/A |

| | |
|---|---|
| Indicator 30 | 0 |

## Damp and/or mould

| |
|---|
| Average length of time taken to resolve cases of damp and/or mould by cause (Indicator 31) |

| | | |
|---|---|---|
| 31.1.1 | The number of resolved cases of damp and/or mould caused by condensation | 29 |
| 31.1.2 | The number of resolved cases of damp and/or mould caused by structural issues | 0 |
| 31.1.3 | The number of resolved cases of damp and/or mould caused by other issues | 5 |
| 31.1 | Total number of resolved cases of damp and/or mould | 34 |
| 31.2.1 | The time taken in working days to resolve cases of damp and/or mould caused by condensation | 360 |
| 31.2.2 | The time taken in working days to resolve cases of damp and/or mould caused by structural issue | 0 |
| 31.2.3 | The time taken in working days to resolve cases of damp and/or mould caused by other issues | 62 |
| 31.2 | Total time taken in working days to resolve cases of damp and/or mould | 422 |

| | |
|---|---|
| Indicator 31 - Average length of time taken to resolve cases of damp and/or mould caused by condensation | 12.41 |
| Indicator 31 - Average length of time taken to resolve cases of damp and/or mould caused by structural issues | N/A |
| Indicator 31 - Average length of time taken to resolve cases of damp and/or mould caused by other issues | 12.40 |
| Indicator 31 - Average length of time taken to resolve cases of damp and/or mould by cause | 12.41 |

| Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause (Indicator 32) | | |
|---|---|---|
| 32.1.1 | The number of resolved cases of damp and/or mould caused by condensation | 29 |
| 32.1.2 | The number of resolved cases of damp and/or mould caused by structural issues | 0 |
| 32.1.3 | The number of resolved cases of damp and/or mould caused by other issues | 5 |
| 32.1 | Total number of resolved cases of damp and/or mould | 34 |
| 32.2.1 | The number of resolved cases of damp and/or mould that were reopened during the reporting year caused by condensation | 0 |
| 32.2.2 | The number of resolved cases of damp and/or mould that were reopened during the reporting year caused by structural issues | 0 |
| 32.2.3 | The number of resolved cases of damp and/or mould that were reopened during the reporting year caused by other issues | 0 |
| 32.2 | Total number of resolved cases of damp and/or mould that were reopened during the reporting year | 0 |

| | |
|---|---|
| Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened caused by condensation | 0.00 |
| Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened caused by structural issues | N/A |
| Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened caused by other issues | 0.00 |
| Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause | 0.00 |

| Number of open cases of damp and/or mould at the year end (Indicator 33) |
|---|

| | | |
|---|---|---|
| 33.1 | The number of open cases of damp and/or mould at the year end | 4 |

| | |
|---|---|
| Indicator 33 | 4 |

Please use the comment field below to explain to the regulator any notable improvements or deterioration in performance regarding the figures supplied in the "Housing quality and maintenance" section'.

Indicator C8 - The number of self contained stock exempt from SHQS has increased as a result of a rise in identified compliance constraints across the stock. The main reasons for the increase include tenant refusal of a new kitchen and inability to redesign kitchens due to structural constraints, i.e. where layout restrictions result in non-compliance. 37 properties had previously been reported as failing one criteria and this has now reduced to 8. The reduction reflects a combination of properties becoming exempt and others having remedial works completed. The main reasons for failure relate to kitchen layout and safety standards - kitchens lacking required space for food storage, insufficient spacing between kitchen sink and cooker, and kitchen doors opening against the cooker. Staff will continue to try to gain access to these remaining 8 units during 2026/27 to complete necessary surveys and determine the appropriate course of action.

Indicator 12 - There is a notable improvement in tenant satisfaction. ELHA have usually used results from a rolling repairs satisfaction survey however not all survey forms are completed and returned. In 2025/26 the Association employed a consultant to carry out a large tenant satisfaction survey, completing face to face interviews of over 50% of its tenants. The results of this survey has been used.

## Neighbourhood & community

### Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

| |
|---|
| Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 & 4) |

| | 1st stage | 2nd stage |
|---|---|---|
| Complaints received in the reporting year | 154 | 19 |
| Complaints carried forward from previous reporting year | 1 | 3 |
| All complaints received and carried forward | 155 | 22 |
| Number of complaints responded to in full by the landlord in the reporting year | 154 | 21 |
| Time taken in working days to provide a full response | 299 | 266 |

| | |
|---|---|
| Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 1 | 99.35% |
| Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 2 | 95.45% |
| Indicators 3 & 4 - The average time in working days for a full response at Stage 1 | 1.94 |
| Indicators 3 & 4 - The average time in working days for a full response at Stage 2 | 12.67 |

| |
|---|
| Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in (Indicator 13) |

| | | |
|---|---|---|
| 13.1 | How many tenants answered the question "'Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?'" | 752 |
| | 13.2 Of the tenants who answered, how many said that they were: | |
| 13.2.1 | very satisfied | 450 |
| 13.2.2 | fairly satisfied | 265 |
| 13.2.3 | neither satisfied nor dissatisfied | 31 |
| 13.2.4 | fairly dissatisfied | 4 |
| 13.2.5 | very dissatisfied | 2 |
| 13.2.6 | Total | 752 |

| | |
|---|---|
| Indicator 13 | 95.08% |

| |
|---|
| Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 14) |

| | | |
|---|---|---|
| 14.1 | The number of cases of anti-social behaviour reported in the last year | 298 |
| 14.2 | The number of cases of anti-social behaviour carried over from the previous reporting year | 6 |
| 14.3 | Of those at 14.1 and 14.2, the number of cases resolved in the last year | 291 |
| 14.4 | Total self-contained units | 1,410 |

| | |
|---|---|
| Indicator 14 - Percentage of anti-social behaviour cases reported in the last year which were resolved | 95.72% |
| Indicator 14 - The number of cases of anti-social behaviour per 100 properties | 21.1 |

| | | |
|---|---|---|
| Abandoned homes (Indicator C3) | | |
| C3.1 | The number of properties abandoned during the reporting year | 0 |

| Percentage of the court actions initiated which resulted in eviction and the reasons for eviction (Indicator 20) |
|---|

| | | |
|---|---|---|
| 20.1 | The total number of court actions initiated during the reporting year | 11 |
| 20.2.1 | 20.2 The number of properties recovered: because rent had not been paid | 2 |
| 20.2.2 | because of anti-social behaviour | 0 |
| 20.2.3 | for other reasons | 0 |

| | |
|---|---|
| Indicator 20 - Percentage of the court actions initiated which resulted in eviction because rent had not been paid | 18.18% |
| Indicator 20 - Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour | 0.00% |
| Indicator 20 - Percentage of the court actions initiated which resulted in eviction for other reasons | 0.00% |
| Indicator 20 - Percentage of the court actions initiated which resulted in eviction | 18.18% |

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Neighbourhood & community" section.

## Access to housing and support

## Housing options and access to social housing

| |
|---|
| Percentage of lettable houses that became vacant in the last year (Indicator 16) |

| | | |
|---|---|---|
| 16.1 | The total number of lettable self-contained stock | 1,407 |
| 16.2 | The number of empty dwellings that arose during the reporting year in self-contained lettable stock | 65 |

| | |
|---|---|
| Indicator 16 | 4.62% |

| |
|---|
| Number of households currently waiting for adaptations to their home (Indicator 18) |

| | | |
|---|---|---|
| 18.1 | The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year. | 29 |
| 18.2 | The number of approved applications completed between the start and end of the reporting year | 26 |
| 18.3 | The total number of households waiting for applications to be completed at the end of the reporting year. | 1 |
| 18.4 | if 18(iii) does not equal 18(i) minus 18(ii) add a note in the comments field. | |
| 3 adaptation requests were cancelled by tenants; 2 were not completed until April 2026 and 1 was required to be reassessed by an OT due to changing needs | | |

| | |
|---|---|
| Indicator 18 | 3 |

| The average time to complete adaptations (Indicator 19) | | |
|---|---|---|
| 19.1 | The total number of working days taken to complete all adaptations. | 1,165 |
| 19.2 | The total number of adaptations completed during the reporting year. | 22 |
| | Indicator 19 | 52.95 |

| Average length of time to re-let properties in the last year (Indicator 26) | | |
|---|---|---|
| 26.1 | The total number of properties re-let in the reporting year | 67 |
| 26.2 | The total number of calendar days properties were empty | 1,374 |
| | Indicator 26 | 20.51 |

## Tenancy sustainment

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 15)

| | | |
|---|---|---|
| 15.1.1 | 15.1 The number of tenancies which began in the previous reporting year by: existing tenants | 31 |
| 15.1.2 | applicants who were assessed as statutory homeless by the local authority | 61 |
| 15.1.3 | applicants from your organisation's housing list | 46 |
| 15.1.4 | nominations from local authority | 0 |
| 15.1.5 | other | 23 |
| 15.1.6 | Total number of tenancies which began in the previous reporting year | 161 |
| 15.2.1 | The number of tenants at 15.1 who remained in their tenancy for more than a year by: existing tenants | 29 |
| 15.2.2 | applicants who were assessed as statutory homeless by the local authority | 57 |
| 15.2.3 | applicants from your organisation's housing list | 45 |
| 15.2.4 | nominations from local authority | 0 |
| 15.2.5 | other | 20 |
| 15.2.6 | Total number of tenancies sustained for more than a year | 151 |

| | |
|---|---|
| Indicator 15 - Percentage of new tenancies to existing tenants sustained for more than a year | 93.55% |
| Indicator 15 - Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year | 93.44% |
| Indicator 15 - Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year | 97.83% |
| Indicator 15 - Percentage of new tenancies through nominations from local authority sustained for more than a year | N/A |
| Indicator 15 - Percentage of new tenancies to others sustained for more than a year | 86.96% |
| Indicator 15 - Percentage of new tenancies to total sustained for more than a year | 93.79% |

| |
|---|
| The number of self-contained properties void at the year end and of those, the number that have been void for more than six months (Indicator C9) |

| | | |
|---|---|---|
| C9.1 | The number of self-contained properties void at the year end | |
| C9.1.1 | Normal lettable stock | 5 |
| C9.1.2 | Awaiting demolition/reconfiguration | 0 |
| C9.1.3 | Subject to an insurance claim | 1 |
| C9.1.4 | Undergoing major repairs/structural works | 0 |
| C9.1.5 | Held for decants | 2 |
| C9.1.6 | Low demand | 0 |
| C9.1.7 | Other | 0 |
| C9.1.8 | Total self-contained properties void at the year end | 8 |
| C9.2 | The number of self-contained properties void for more than six months at the year end | |
| C9.2.1 | Normal lettable stock | 0 |
| C9.2.2 | Awaiting demolition/reconfiguration | 0 |
| C9.2.3 | Subject to an insurance claim | 1 |
| C9.2.4 | Undergoing major repairs/structural works | 0 |
| C9.2.5 | Held for decants | 1 |
| C9.2.6 | Low demand | 0 |
| C9.2.7 | Other | 0 |
| C9.2.8 | Total self-contained properties void for more than six months at the year end | 2 |

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Access to housing and support" section.

## Getting good value from rents and service charges

### Rents and service charges

| Rent collected as percentage of total rent due in the reporting year (Indicator 22) | | |
|---|---|---|
| 22.1 | The total amount of rent collected in the reporting year | £9,237,732 |
| 22.2 | The total amount of rent due to be collected in the reporting year (annual rent debit) | £9,220,085 |
| | Indicator 22 | 100.19% |

| |
|---|
| Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 23) |

| | | |
|---|---|---|
| 23.1 | The total value (£) of gross rent arrears as at the end of the reporting year | £414,313 |
| 23.2 | The total rent due for the reporting year | £9,220,085 |

| | |
|---|---|
| Indicator 23 | 4.49% |

| Average annual management fee per factored property (Indicator 24) |
|---|

| | | |
|---|---|---|
| 24.1 | The number of residential properties factored | 22 |
| 24.2 | The total value of management fees invoiced to factored owners in the reporting year | £99 |

| | |
|---|---|
| Indicator 24 | £4.50 |

| Percentage of rent due lost through properties being empty during the last year (Indicator 17) |
|---|

| | | |
|---|---|---|
| 17.1 | The total amount of rent due for the reporting year | £9,220,085 |
| 17.2 | The total amount of rent lost through properties being empty during the reporting year | £2,530,341 |

| | |
|---|---|
| Indicator 17 | 27.44% |

| Rent increase (Indicator C4) |
|---|

| | | |
|---|---|---|
| C4.1 | The percentage average weekly rent increase to be applied in the next reporting year | 4.30% |

| |
|---|
| The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C5) |

| | | |
|---|---|---|
| C5.1 | The number of households the landlord received housing costs directly for during the reporting year | 403 |
| C5.2 | The value of direct housing cost payments received during the reporting year | £2,386,233 |

| Amount and percentage of former tenant rent arrears written off at the year end (Indicator C6) |
|---|

| | | |
|---|---|---|
| C6.1 | The total value of former tenant arrears at year end | £156,483 |
| C6.2 | The total value of former tenant arrears written off at year end | £39,683 |

| | |
|---|---|
| Indicator C6 | 25.36% |

## Value for money

| Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 21) |
|---|

| | | |
|---|---|---|
| 21.1 | How many tenants answered the question "Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?" | 752 |
| 21.2.1 | 21.2 Of the tenants who answered, how many said that their rent represented: very good value for money | 244 |
| 21.2.2 | fairly good value for money | 387 |
| 21.2.3 | neither good nor poor value for money | 93 |
| 21.2.4 | fairly poor value for money | 21 |
| 21.2.5 | very poor value for money | 7 |
| 21.3 | Total | 752 |

| | |
|---|---|
| Indicator 21 | 83.91% |

| Percentage of factored owners satisfied with the factoring service they receive (Indicator 25) |
|---|

| | | |
|---|---|---|
| 25.1 | How many factored owners answered the question "Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?" | 12 |
| 25.2.1 | 25.2 Of the factored owners who answered, how many said that they were:<br><br>very satisfied | 1 |
| 25.2.2 | fairly satisfied | 2 |
| 25.2.3 | neither satisfied nor dissatisfied | 5 |
| 25.2.4 | fairly dissatisfied | 2 |
| 25.2.5 | very dissatisfied | 2 |
| 25.3 | Total | 12 |

| | |
|---|---|
| Indicator 25 | 25.00% |

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Getting good value from rents and service charges" section.

The number of Factored Owners has reduced from 50 in 2024/25 to 22 this year. This is because Sharing Owners had been included previously when they should have been omitted in line with the Technical Guidance.

## Other customers

## Gypsy / Travellers

| |
|---|
| For those who provide Gypsy/Travellers sites - Average weekly rent per pitch (Indicator 27) |

| | | |
|---|---|---|
| 27.1 | The total number of pitches | |
| 27.2 | The total amount of rent set for all pitches during the reporting year | |

| | |
|---|---|
| Indicator 27 | |

| |
|---|
| For those who provide sites – percentage of Gypsy/Travellers satisfied with the landlord's management of the site (Indicator 28) |

| | | |
|---|---|---|
| 28.1 | How many Gypsy/Travellers answered the question "How satisfied or dissatisfied are you with your landlord's management of your site?" | |
| 28.2.1 | 28.2 Of the Gypsy/Travellers who answered, how many said that they were:<br><br>very satisfied | |
| 28.2.2 | fairly satisfied | |
| 28.2.3 | neither satisfied nor dissatisfied | |
| 28.2.4 | fairly dissatisfied | |
| 28.2.5 | very dissatisfied | |
| 28.2.6 | Total | |

| | |
|---|---|
| Indicator 28 | |

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Other customers" section.

# Annual Return on the Charter (ARC)

# Report by Karen Barry, Director of Housing & Customer Services – for Approval

---

## 1.0 Introduction

The Governance Committee met on 20 May 2026 to review the first draft of the 2025/26 Annual Return on the Charter (ARC), and to provide an independent spot check of the Return and supporting evidence to ensure Committee members were sufficiently assured about the robustness of ELHA's data.

The Governance Committee selected some indicators to review where anomalies were found. As a result, the Committee asked that a further review of the ARC figures and supporting evidence should be undertaken against the Technical Guidance, and that a report should be submitted by the Director of Housing & Customer Services to the Governance Committee ahead of the ELHA Board meeting on 28 May 2026.

## 2.0 2025/26 ARC

The review highlighted that a small number of changes were required to the draft ARC. These changes have been made, and a revised copy of the ARC has been provided as **Appendix 1** to this report (the original appendix has been replaced).

A report was circulated to the Governance Committee providing a full explanation of these changes, which primarily arose due to the need to work between two systems in 2025/26, following the move from SDM to HomeMaster, but this exercise also highlighted two cases where the incorrect use of decimal points caused errors, and an issue relating to incorrect interpretation of the Technical Guidance. Changes were required to the following Indicators:

- 22 - Rent & Service Charges
- 23 - Gross Rent Arrears
- 24 - Average Annual Managed Fee Per Factored Property
- C1 - Staff
- C3 - Abandoned Properties
- C5 - Value of Direct Housing Costs Received in the Reporting Year
- C6 - Amount of Former Tenant Rent Arrears Written Off

### 3.0 Governance Committee Role

The Governance Committee will report their findings to the ELHA Board at the meeting following their review of the further exercise undertaken by the Director of Housing & Customer Services.

**Recommendation**

The ELHA Board is asked to approve the Annual Return on the Charter for submission to the Scottish Housing Regulator, including the changes noted in this paper.

# 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 |
|---|---|---|---|
| None due at present | | | |

# Landlord Safety Manual Policy Review

# Report by Charlie Cooley, Director of R3 & Asset Management – for Approval

---

## 1.0 Introduction

The Landlord's Facilities Health, Safety and Welfare Management System Control Manual (LSM) was initially developed in 2016, and made available to EVH Members. East Lothian Housing Association adopted this manual in 2025 and is working through it, to make this ELHA specific.

The core function of RSL's is to provide housing and related services. Under modern legislation, a wide range of topic-specific compliance requirements are placed on landlords to ensure premises and services are maintained in a safe and habitable condition. These requirements are generally considered to be more related to facilities management than traditional Health & Safety requirements, although many stem from the same risk management legislation.

To ensure EVH members can demonstrate compliance with their Health, Safety and Welfare responsibilities, as both an employer and a landlord, the LSM has been introduced to deal specifically with facilities and compliance issues that landlords face.

## 2.0 Topic Specific Policies

Many policies contained within the LSM are based on topic-specific legislation, the complexity of this legislation (and associated approved codes of practice and guidance to fulfil the requirements of BS ISO 45001) often allows for a degree of interpretation and best practise of how best to manage the risks.

The defined policies are intended to cover the basics of legal compliance and good practice. There are 31 topic related policies contained within Section 7 of the manual, most of these policies are Asset Management related topics, with the balance being Housing Management related topics.

These are new policies for ELHA; they have been reviewed and tweaked to be ELHA specific, however remain broadly in line with the EVH model template. EVH issues yearly amendments to the manual, this ensures the manual evolves and is kept up to date with current legislation and best practice.

The introduction of the various policies will be spread across ELHA Board meetings in May, August and September 2026.

The following policies have been attached to this report:

### 12.1 Gas Safety & Inspection Policy Document

The aim of this policy is to ensure the effective inspection, maintenance and management of gas systems within premises controlled by East Lothian Housing Association.

### 3.0 Equality Impact Assessment

Consideration had been given to the Equality & Diversity Policy, and an Equality Impact Assessment (EIA) of this Policy has been carried out.

EIAs are a regulatory requirement and evidence of the assessment will be provided to the Governance Committee for consideration, and will form part of the Evidence Bank to support the Annual Assurance Statement

The assessment evaluated how the policy affects different groups and ensures compliance with equality, human rights, and accessibility requirements.

Overall, the policy is assessed as largely positive or neutral across all protected characteristics, with no significant adverse impacts identified, and no further action required at this stage.

**Recommendation**

The ELHA Board is asked to approve the following Gas Safety & Inspection Policy.

**ELHA POLICY**

| | |
|---|---|
| **Date Issued** | 28 May 2026 |
| **Last Reviewed** | n/a |
| **Department** | Asset Management |
| **Title** | Gas Safety & Inspection Policy |
| **Objective** | To ensure effective inspection, maintenance and management of gas systems |
| **Responsible** | Director of R3 & Asset Management |
| **Next Review Date** | May 2031 |

## 1.0 Introduction

1.1 East Lothian Housing Association is committed to ensuring the safety of tenants, employees, contractors, and members of the public by maintaining all gas installations, appliances, pipe work and associated systems in a safe condition and complying with all relevant legal and regulatory requirements.

1.2 The Association recognises that effective gas safety management is essential to protect life, property and organisational reputation.

1.3 The aim of this policy is to ensure the safe installation, use, and maintenance of all gas appliances, fittings, and systems. It seeks to protect the health and safety of employees, tenants, and visitors by preventing gas leaks, carbon monoxide exposure, fires, and explosions. The policy ensures compliance with all relevant legal requirements, promotes regular inspections and maintenance by competent engineers, and establishes clear procedures for reporting and addressing gas safety issues, thereby minimising risks and safeguarding people and property.

1.4 The procedures detailed are intended to facilitate the effective management of our gas contractor as well as all additional gas safety management issues, ensuring that all reasonable steps are taken to comply with the Health & Safety at Work etc. Act 1974 and the Gas Safety (Installation & Use) Regulations 1998.

## 2.0 Scope of Policy

2.1 This policy applies to:

- All domestic properties owned or managed by the Association

- Communal gas installations and plant
- Leased accommodation where we have landlord responsibilities
- Employees, contractors, consultants and agents acting on behalf of the Association

2.2 The policy covers the management, inspection, maintenance, servicing, monitoring, and emergency handling of:

- Gas appliances
- Gas pipework and fittings
- Flues
- Carbon Monoxide monitoring systems
- Gas safety compliance activities across the association's housing stock

It also extends to:

- Contractor management
- Tenant communications
- Record keeping
- Reactive repairs and emergencies
- Empty Homes / re-let procedures
- Quality assurance and compliance monitoring

2.3 Our policy is primarily focused on landlord gas safety obligations and compliance with legislation such as the Health and Safety at Work etc. Act 1974, and Gas Safety (Installation and Use) Regulations 1998.

## 3.0 Legal and Regulatory Framework

3.1 We will comply with all relevant legislation and regulations including the following (the list is not exhaustive):

- Health and Safety at Work etc. Act 1974

- Workplace (Health, Safety & Welfare) Regulations 1992, as amended
- Management of Health and Safety at Work Regulations 1999, as amended
- Gas Safety (Installation and Use) Regulations 1998
- Gas Safety (Management) Regulations 1996
- Gas Safety Guidance (supporting this policy)

3.2 This policy also takes account of the following policies and procedures:

- Maintenance Policy
- Empty Homes Policy
- Mutual Exchange Policy
- Chargeable Repairs Policy
- Mutual Repairs Policy
- Complaints Policy and Procedure
- Tenant Participation Strategy
- Communication Strategy
- Customer Care Policy and Procedure
- Health & Safety at Work Policy
- Records Management Policy

## 4.0 Objectives of Gas Safety

We will maintain a Gas Safety Management System to demonstrably manage gas safety in all our premises.

4.1 The Gas Safety Management System will cover, as a minimum:

- Roles and responsibilities
- Information, instruction and training

- Asset register
- Contractor selection and control
- Gas Safety Certificates/Checks
- Maintenance Procedures
- Record Keeping
- Information for Tenants
- Gas Safety Internal Monitoring
- Reactive Repairs
- Emergency Procedures
- Quality Assurance
- Void / Re-Let Procedures
- RIDDOR
- Temporary Heating
- Audit and Review

## 5.0 Definitions

5.1 **Gas Appliance** – means an appliance for the heating, lighting, cooking or other purposes for which gas can be used. Portable or mobile appliances are not covered.

5.2 **Gas Fittings** – means pipework, valves (other than Emergency Controls), regulators and meters and fittings etc. designed for use by consumers of gas.

5.3 **Flue** – means a passage for conveying the products of combustion from a gas appliance to the external air.

5.4 **Gas** – includes natural gas.

## 6.0 Competent Persons

We shall ensure no person is permitted to carry out any works on gas installations unless competent to do so. Current competency is approved by the "Gas Safe Register" (www.gassaferegister.co.uk).

## 7.0 Roles and Responsibilities

We have defined roles and responsibilities with accountability for the following aspects of the gas safety management system:

- Overall responsibility
- Delivery of the gas safety management programme
- Administration of the gas safety management programme
- Contractor selection, control and monitoring
- Repairs
- Communications with tenants
- Emergencies

7.1 The ELHA Board, whilst not actively involved in the day to day running of the Association, is collectively responsible for providing leadership and direction on ensuring the Landlords responsibilities for Gas Safety & Inspection are discharged.

7.2 The Chief Executive is responsible for the overall running of the Association. It is recognised that this function incurs the overall responsibility for Gas Safety & Inspection within ELHA.

7.3 The Chief Executive will hold ultimate responsibility for the implementation of the Association's policy, procedures and arrangements for Gas Safety & Inspection, although the Director of R3 & Asset Management will have executive control of this function.

7.4 The Director of R3 & Asset Management has executive responsibility for implementing and overseeing the Association's Gas Safety & Inspection on behalf of the Board and Chief Executive.

Key responsibilities include:

- Overall accountability for the Gas Safety Management System
- Ensuring compliance with legislation
- Approving gas safety policies and procedures
- Providing strategic leadership and governance assurance
- Reporting compliance performance to the Board
- Ensuring adequate resources, staffing, and contractor arrangements
- Authorising escalation actions for serious non-compliance
- Ensuring risks are identified, monitored, and mitigated
- Reviewing audit findings and ensuring corrective actions are implemented
- Overseeing organisational compliance culture

7.5 The Asset Manager is the operational lead and responsible for managing delivery of the gas safety programme.

Key Responsibilities include:

- Managing the annual gas servicing programme
- Ensuring landlord gas safety inspections are completed on time
- Monitoring compliance performance and KPIs
- Managing contractor performance and service delivery
- Overseeing no-access procedures
- Coordinating remedial and reactive repairs
- Monitoring void property gas safety checks
- Ensuring temporary heating arrangements where required
- Managing gas safety records and certification processes
- Escalating overdue inspections and unsafe properties

- Supporting audits and quality assurance inspections
- Producing operational reports for senior management

7.6 The Safety & Compliance Officer is responsible for compliance monitoring, administration, assurance, and coordination.

Key Responsibilities include:

- Maintaining gas safety compliance databases and records
- Tracking inspection due dates and certification expiry
- Scheduling servicing appointments
- Monitoring contractor documentation and certification
- Maintaining audit trails for no-access attempts
- Reviewing compliance data and identifying gaps
- Supporting internal audits and external QA inspections
- Issuing tenant communications and access notices
- Escalating non-compliance issues to management
- Monitoring corrective actions and follow-up works
- Ensuring documentation is retained in line with legal requirements

7.7 Tenant Responsibilities

Under this Gas Safety & Inspection Policy, tenants have several important responsibilities and requirements designed to help the Association meet its legal gas safety duties and keep residents safe. Their most important obligation is to provide access for Gas Safety Inspections.

7.7.1 Tenants must:

- Allow access for annual landlord gas safety inspections
- Permit servicing, maintenance, and repair work
- Cooperate with contractors and staff arranging appointments

7.7.2 Tenants have responsibilities under their tenancy agreement to provide access for gas safety checks. Failure to provide access can:

- Place lives at risk
- Breach tenancy conditions and potentially lead to legal enforcement action

7.7.3 Tenants must report gas leaks or safety concerns immediately, and are expected to:

- Report suspected gas leaks immediately
- Contact Scottish Gas Networks (SGN) where appropriate
- Notify us of gas-related issues.

7.7.4 Typical concerns include:

- Smell of gas
- Carbon Monoxide alarm activation
- Faulty appliances
- Damaged flues
- Poor ventilation
- Signs of unsafe combustion

7.7.5 Tenants must use gas appliances safely, and should:

- Follow manufacturer instructions
- Avoid misuse of appliances
- Ensure vents and flues are not blocked
- Recognise warning signs of unsafe appliances

7.7.6. Tenants should not carry out unauthorised gas work. Gas-related work must only be carried out by a Gas Safe registered engineer. Tenants must not:

- Install gas appliances themselves
- Use unqualified tradespeople

- Tamper with gas fittings
- Disconnect appliances improperly
- Alter pipework or ventilation systems

Unauthorised work may breach Tenancy Agreements and create serious safety risks.

7.7.7 Tenants must allow remedial and emergency works to be carried out. Where an appliance or installation is unsafe, tenants must cooperate with:

- Emergency attendance
- Appliance isolation
- Temporary heating arrangements
- Follow-up repairs

This includes situations where gas supplies are capped or where appliances are classified as “At Risk” or “Immediately Dangerous”.

7.8 Contractor Responsibilities

The contractor has significant operational and technical responsibilities for delivering gas safety and inspection services, this includes:

- Carrying out gas safety inspections and servicing
- Maintaining Gas Safe competence
- Delivering reactive repairs and emergency response
- Operating the No-Access procedure
- Reporting unsafe situations
- Maintaining accurate records
- Cooperating with monitoring and quality assurance
- Following agreed procedures and scope of works
- Supporting compliance with RIDDOR

## 8.0 Contractor Selection and Control

8.1 We will define a detailed scope of works for the annual gas servicing and maintenance contract and will follow through a rigorous tendering and contractor selection process.

8.2 Contractors will be required to demonstrate compliance with the competency requirements of the regulations and will be Gas Safe Registered.

8.3 We will maintain a formal system of contractor monitoring in our Housing Management System, HomeMaster, to ensure the Gas Safety Management System continues to operate in compliance with the agreed scope of works and with documented procedures and that any non-conformances, ineffective arrangements and problem areas are quickly identified and actioned upon.

8.4 We have developed a defined ‘no access’ procedure for staff use, to ensure all reasonable steps are taken by the contractor and us to meet the twelve month deadline for landlord’s gas safety checks.

## 9.0 Record Keeping

9.1 Under current legislation and in line with our Data Retention Schedule, Landlord Gas Safety Records must be kept for a period of two years. We will maintain a formal system within HomeMaster for recording all activity in relation to gas servicing, maintenance, repairs, installations, emergencies and all other relevant gas safety management data.

9.2 In relation to the annual gas safety inspection programme, we will hold the following records as a minimum:

- Inspection records, findings and actions
- Reports and communications from gas contractors
- No access reports and actions (audit trail)
- Properties that have been capped
- Intermediate safety checks on properties (voids)
- External Audit Reports
- Maintenance and repair records
- Emergency situations and actions taken

- Letters of complaint

## 10.0 Information to tenants

10.1 On an annual basis (and at the time of new tenants being housed), we will outline the pertinent issues of gas safety to tenants through:

- elha.com
- My Home
- E-news & Talkback newsletter
- Regular Communications

This will include:

- Emergency contact numbers and reporting procedures
- Our commitment to gas safety
- Tenant responsibilities under their Tenancy Agreement to provide access for gas safety checks
- Key Health & Safety risks
- The importance of the annual safety check and the need for access to premises
- Key points on the safe use of gas and gas appliances including action to be taken if a gas leak is suspected
- The requirement to ensure that all gas related wok must be carried out by a Gas Safe registered engineer

10.2 We have established procedures for dealing with unauthorised gas installations, repairs, disconnections and other gas related activities which fall foul of the Tenancy Agreement.

## 11.0 Gas Safety Internal monitoring

11.1 We will use HomeMaster to monitor the landlords gas servicing inspection and all gas repair work. Performance is shared through the Health & Safety Committee and the Performance Panel.

11.2 Our monitoring system will include, as a minimum, timeous review of:

- All servicing and repair certificates
- Unsafe gas systems
- No access procedure, notices and problems
- Capped properties
- Void properties
- Quality assurance / quality control reports
- Repairs and maintenance reports

## 12.0 Reactive Repairs and emergencies

12.1 As well as carrying out annual servicing to gas appliances and raising landlord's gas safety records, the contractor will provide a full reactive repairs and emergency response service. This will be properly defined and tenants made aware of the gas company's services and contact details.

12.2 Where the contractor has been unable to obtain access to undertake necessary repair work the contractor must bring the situation to our attention. We will ensure that the tenant is contacted as quickly as the situation demands.

12.3 Currently, Scottish Gas Networks (SGN) have a statutory duty to attend gas escapes reported to them within two hours of receipt. In the main, gas escapes are likely to occur within individual properties and tenants should in the first instance contact SGN Emergency Services. SGN will normally shut down the gas supply to a tenants home where a leak is found and will not carry out any further works. We will follow up a report of a gas leak and instruct the gas contractor to attend.

12.4 Our contractor will be asked to provide temporary heating where repairs cannot be readily made and the heating system remains switched off. They will advise us of the repair problem, and we will instruct any agreed remedial work.

## 13.0 Quality Assurance (QA)

13.1 We will carry out quality assurance (QA) work and shall appoint an external third party to carry out a minimum inspection of 10% of completed annual services.

13.2 The contractor undertaking the QA work will require to be Gas Safe registered and employ fully qualified engineers.

13.3 Where a QA inspection identifies non-compliances or where unsatisfactory performance of the primary gas contractor is being observed, details of the problems and suggestions for rectification will be clearly set out in the QA contractor's report.

13.4 Where the QA contractor identifies situations that pose an immediate or imminent risk to health, the contractor will notify us as soon as practicable. These notifications will be in addition to the regular reporting regime.

## 14.0 Empty Homes / Relet procedures

14.1 We have procedures in place for gas safety inspections associated with empty homes and this will be included in the overall gas safety management system, contractor's contractual requirements and monitoring procedures.

## 15.0 Long Voids

15.1 Where a property is to be closed up on a long term or permanent basis then the existing gas supply shall be disconnected from the pipework within the property. The gas supply shall be physically disconnected at the meter point and both cut ends blanked. Where appropriate, SGN shall be advised and requested to remove the meter supply from the property.

## 16.0 Reporting of Injuries, Diseases and Dangerous Occurrences (RIDDOR)

16.1 In relation to gas safety there are duties imposed upon gas conveyers, suppliers, etc. to report cases whereby death or a major injury (as defined by regulations) occurs out of or in connection with the gas supplied.

16.2 It is also recognised that a contractor will have a duty to formally report certain situations where it is deemed likely that the gas installation may cause death or major injury. The types of faults likely to cause death or major injury and would be reportable include:

- A dangerous gas leak arising, for example, from the use of unsatisfactory materials or bad workmanship

- A gas appliance which spills products of combustion or shows signs of incomplete combustion or shows signs of combustion problems due to inadequate ventilation

- An appliance which is not suitable for use with the gas supplied

- An appliance in which a safety device has been made inoperative

- Use of unsatisfactory materials in gas connections

- An appliance installation which has become dangerous through faulty servicing

16.3 Further information on RIDDOR is contained within the Health and Safety control manual.

**17.0 Temporary Heating**

17.1 We will not provide LPG or other bottled gas heating sources to tenants as a temporary source of heating.

17.2 If we provide electrical heaters as a temporary source of heating, this will be in line with our Electrical Safety Policy.

**18.0 Equalities**

18.1 We are committed to meeting our obligations under the Equality Act 2010 and the Scottish Social Housing Charter, ensuring that all tenants are treated fairly, with dignity and respect and are able to access our services without disadvantage.

18.2 We recognise that some tenants may be more vulnerable or face barriers in accessing gas safety services. This may include, but is not limited to:

- Older people

- People with disabilities, long-term health conditions or mental health needs

- Individuals with learning difficulties or cognitive impairments

- Tenants whose first language is not English

- Tenants with literacy, communication or digital access needs

18.3 In delivering our gas safety and inspection services, we will:

- Take account of individual circumstances when planning inspections, servicing, and access arrangements, ensuring a flexible and person-centred approach where required

- Make reasonable adjustments in line with the Equality Act 2010 to support tenants to meet their responsibilities and maintain safety

- Provide information in accessible formats, including large print, easy-read, or alternative communication formats where needed

- Offer translation and interpretation services, ensuring that language is not a barrier to understanding important safety information

- Ensure that all communications relating to gas safety are clear, proportionate, and easy to understand, supporting tenants to take appropriate action

- Work in partnership with carers, family members, or support agencies where appropriate to facilitate access and ensure the safety of vulnerable tenants

18.4 We will also ensure that:

- No tenant is unfairly disadvantaged in meeting gas safety requirements

- Services are delivered in a way that promotes equality, inclusion, and accessibility

- Staff and contractors are aware of equality duties and the importance of supporting vulnerable tenants

18 5 Through this approach, we aim to ensure that all tenants are able to:

- Understand gas safety risks

- Respond appropriately in an emergency

- Provide access for essential safety checks

This supports our wider commitment to tenant safety, compliance, and inclusive service delivery, in line with regulatory standards.

## 19.0 Data Protection

19.1 We are committed to protecting tenants' personal data and complying with the Data Protection Act 2018 and UK General Data Protection Regulation (UK GDPR).

19.2 We will ensure that:

- Data shared is limited to what is necessary for the service
- All contractors act as data processors and handle information securely
- Contractors comply with data protection legislation and confidentiality requirements
- Appropriate data sharing agreements are in place

19.3 Tenant information will be used only for the purposes of arranging and carrying out gas safety activities and will not be shared for any other purpose without consent or legal basis.

19.4 We will take all reasonable steps to ensure that personal data is:

- Kept secure
- Accurate and up to date
- Only retained for as long as necessary

## 20.0 Monitoring and Review

20.1 The Director of R3 & Asset Management is responsible for ensuring that all appropriate staff comply with this policy and the supporting procedures and will oversee this through the Health & Safety Committee.

20.2 The Asset Manager will submit quarterly reports on the performance of Gas Safety to the Health & Safety Committee and the Performance Panel. The reports will include performance against set targets or standards, progress on compliance safety inspections and expenditure compared with budget.

20.3 The ELHA Board will monitor strategic risks relating to gas safety and receive assurance on compliance performance through the reporting of Key Performance Indicators.

## 21.0 Policy Review

21.1 The Director of R3 & Asset Management will review this policy every five years or sooner if required by changes in legislation or organisational practice. Any minor changes will be approved by the Senior Management Team, whereas material changes will be submitted to the ELHA Board for approval.

# Authorisations and Standard Charges / Allowances Policy

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

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## 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 2026.

## 2.0 Proposed Change – Credit Card Limits For ELHA Executive Support Officers

The Senior Executive Support Officer has asked ELHA to give Executive Support staff credit cards. This is because they have taken on some duties from the former Corporate Services Manager role, 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 this 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.

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)

**Recommendation**

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

# Complaints and Praise Annual Report

# Report by Karen Barry, Director of Housing & Customer Services – for information

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## 1.0 Annual Complaints Analysis 2024/25

A copy of the Annual Complaints Analysis is attached as **Appendix 1** to this report. There was a decrease in Stage One complaints from 173 in the previous year to 154, whilst the number of Stage Two complaints received slightly increased from 16 to 19.

At the same time, the number of praise records significantly decreased from 549 in the previous year to 155. As praise is mainly recorded from satisfaction surveys received, one of the key reasons for this drop can be attributed to the Care & Repair Small Repair Service, which ended on 31 March 2025, and which used to receive a significant amount of praise.

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 is hoped that these figures will rise during 2026/27.

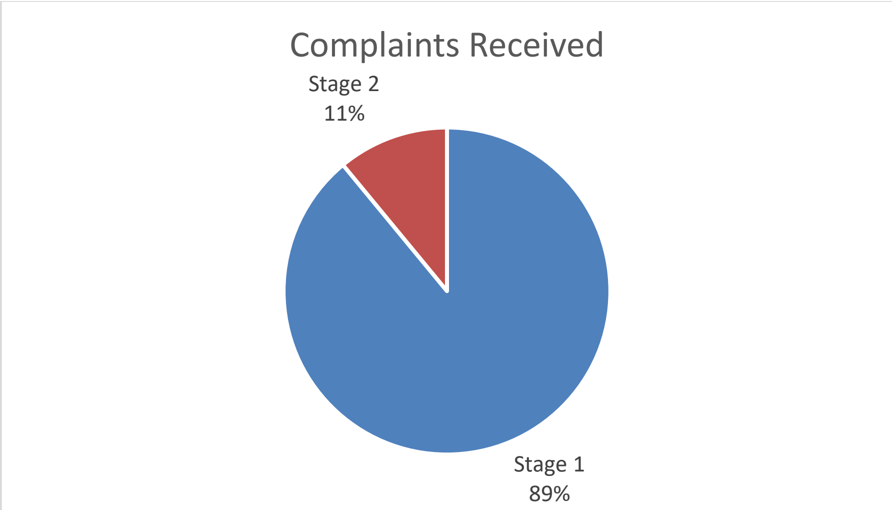
# Complaints and Praise Analysis Report 2025/26

# Report by Mary Hargreaves, Digital Services Officer – for information

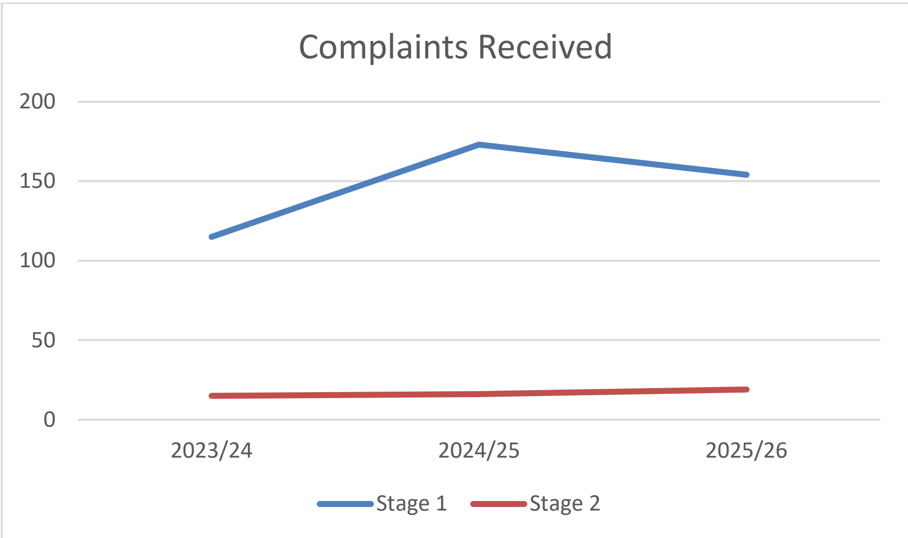
## 1.0 Complaints Received

Over the year, 154 Stage 1 and 19 Stage 2 complaints were received. One Stage 1 complaint and three Stage 2 complaints were carried into the reporting year, whilst one Stage 1 and one Stage 2 complaint were carried out.

The graph below shows complaints split into Stage 1 and Stage 2.

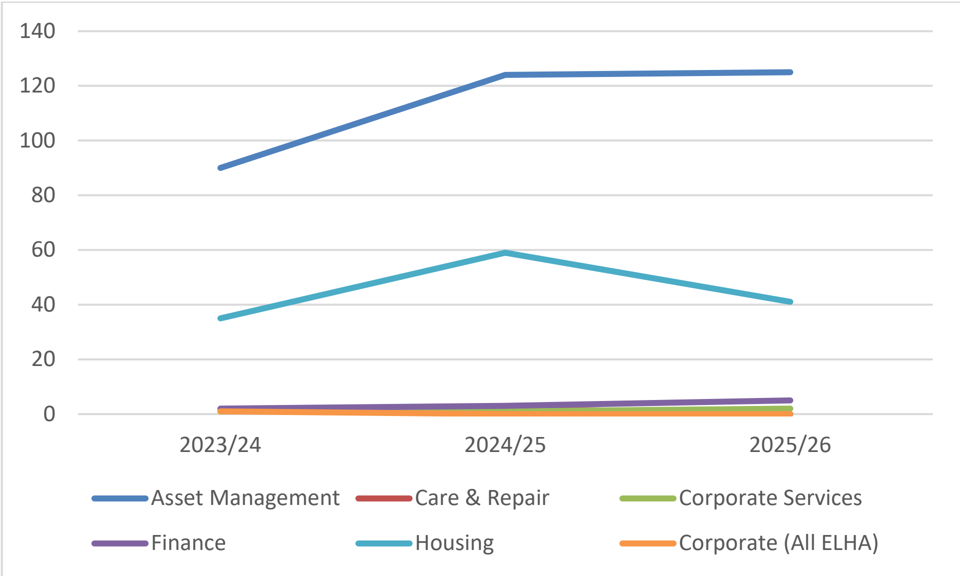



Trend Analysis for cases received for the last three years:



## 1.1 Complaints by Department

The graph below shows the number of complaints dealt with by each department for the last three years.

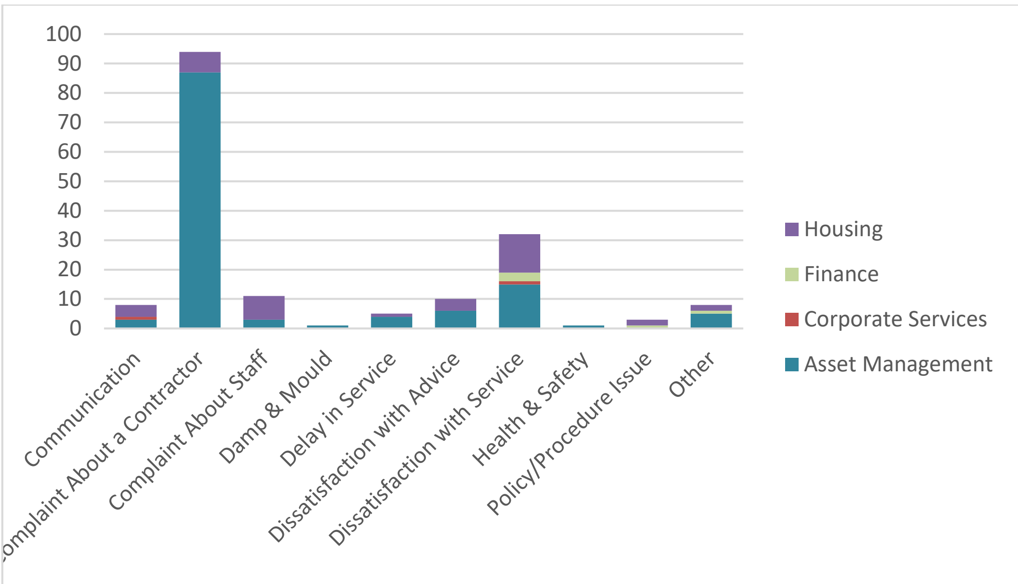



## 1.2 Trend Analysis

The number of complaints reported over the year has remained high for Asset Management, while complaints to Housing have returned to just above the level two years ago.

## 2.0 Types of Complaints

The graph overleaf gives a breakdown of complaints recorded for each department. These include Stage 1 and Stage 2 complaints.



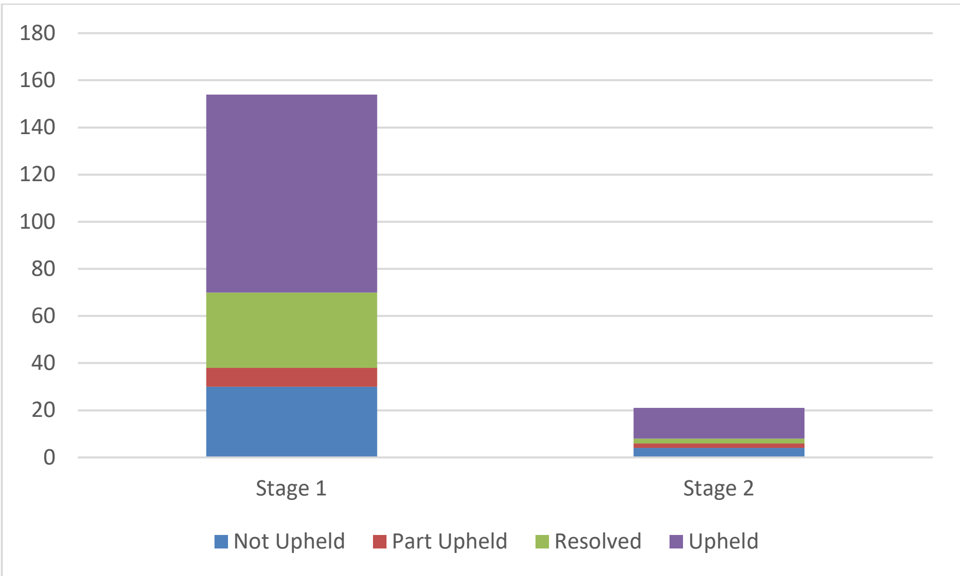
## 2.1 Trend Analysis

Complaint about a Contractor is consistently the most reported type of complaint, and this mainly corresponds to repair contractors, although some complaints about communal maintenance contractors have also been received. The proportion of complaints being about a contractor has remained at 54% for complaints received over the year.

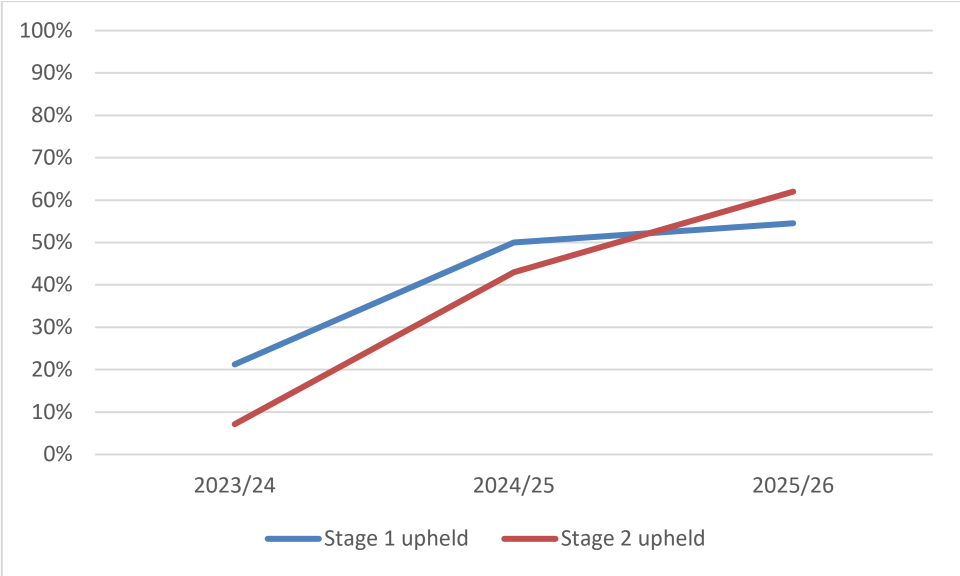
## 3.0 Outcomes

All of the complaints received during 2025/26, and the complaints carried into the reporting period from 2024/25, were responded to in full (RIF) during the reporting period, with the exception of the two cases which were carried over the year end and will be responded to in full during Quarter 1 of 2026/27.

Please note that from this point on, the reporting is using data from the complaints which were completed during the year, and as such includes complaints carried in from the previous reporting year, and excludes complaints which were still in progress at the year end.



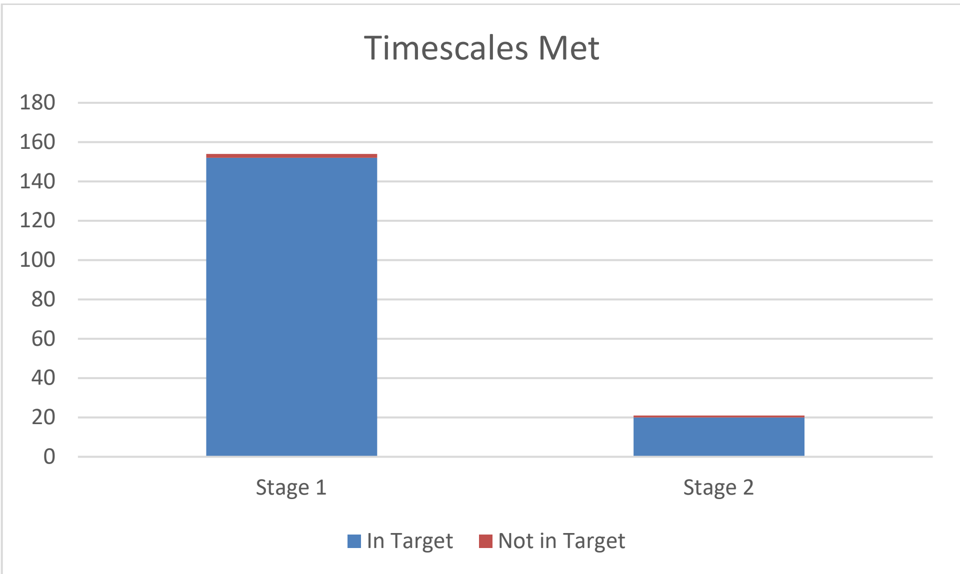
## 3.1 Trend Analysis



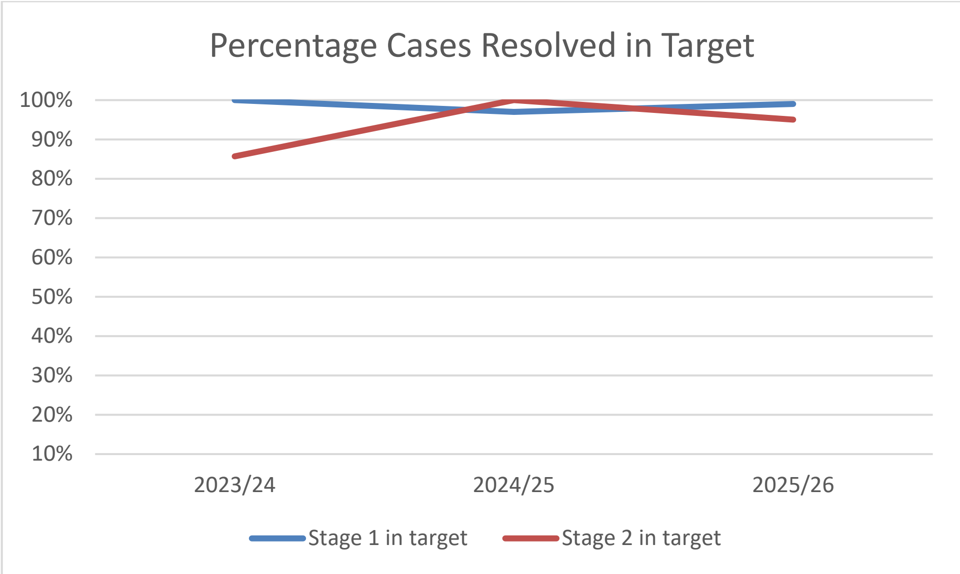

## 4.0 Timescales

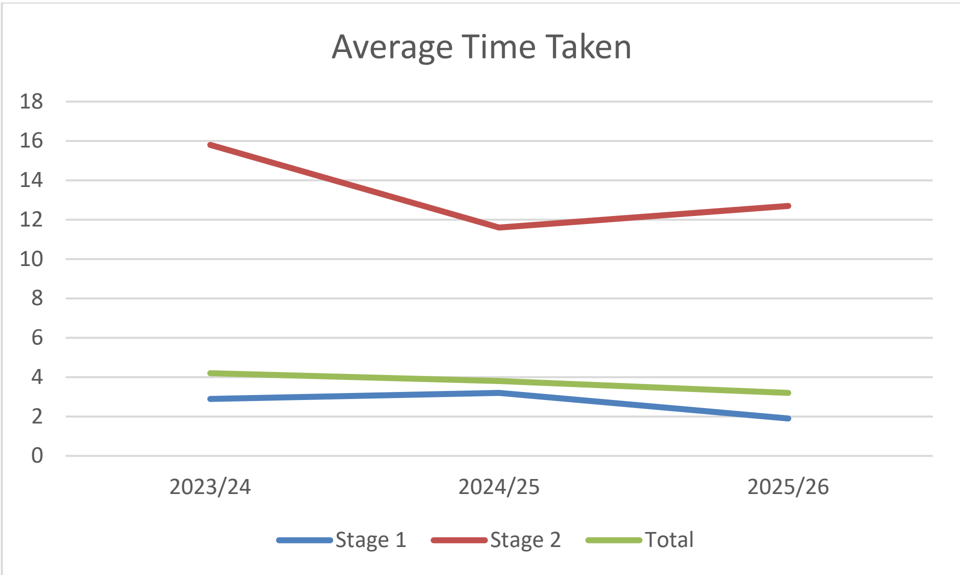
All complaints must be responded to as soon as possible. Stage 1 complaints must be dealt with within five working days, and Stage 2 within 20 working days. During 2025/26, internal targets of 3 days for Stage 1 and 12 days for Stage 2 were introduced, and this has resulted in an improvement of the average time taken to resolve Stage 1 complaints.

The average time taken to resolve Stage 1 complaints was 1.9 days, and to resolve Stage 2 complaints was 12.7 days. This came to a cumulative average of 3.2 days, an improvement on 3.8 days in the previous reporting year. The graph below gives a breakdown of timescales for each complaint Stage. Over the year, two Stage 1 complaints and one Stage 2 complaint exceeded the target timescale.



## 4.1 Trend Analysis:




## 5.0 Corrective Action

All upheld complaints should have an associated corrective action or have a 'No Action Required' note. There is also an option for resolved complaints to be closed on a 'Resolved with Corrective Action' outcome. Details of these corrective actions are reviewed quarterly by the Business Management Team.

Breakdown (some complaints had more than one corrective action)

| | |
|---|---|
| Staff Training | 5 |
| Policy/Procedure Change | 2 |
| Reminder to Staff | 10 |
| Review Contractor Performance | 15 |
| Add to Business Plan | 1 |
| No Action required | 65 |

## 6.0 Annual Return on the Charter (ARC)

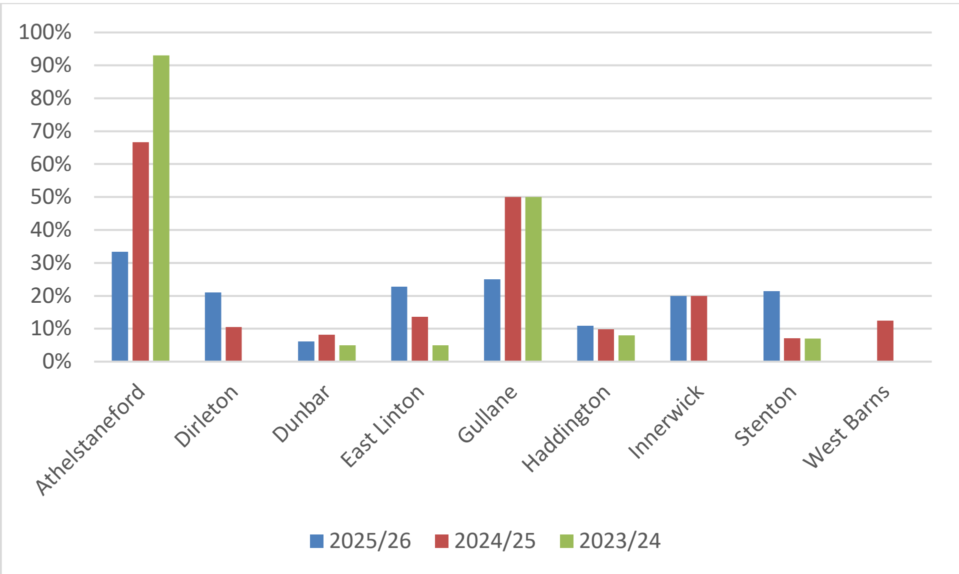
The required figures have been reported in the 2025/26 Annual Return on the Charter (ARC).

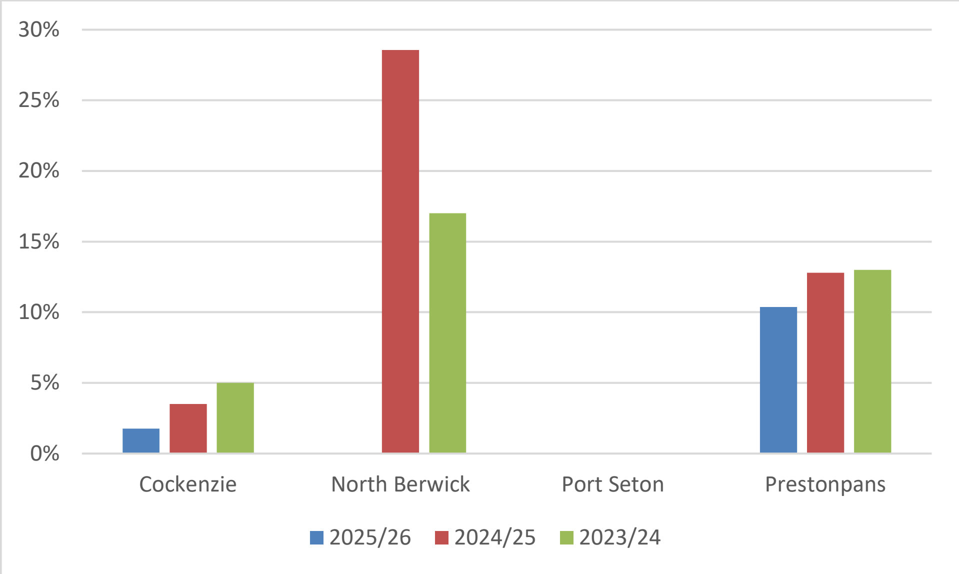
## 7.0 Location Trends

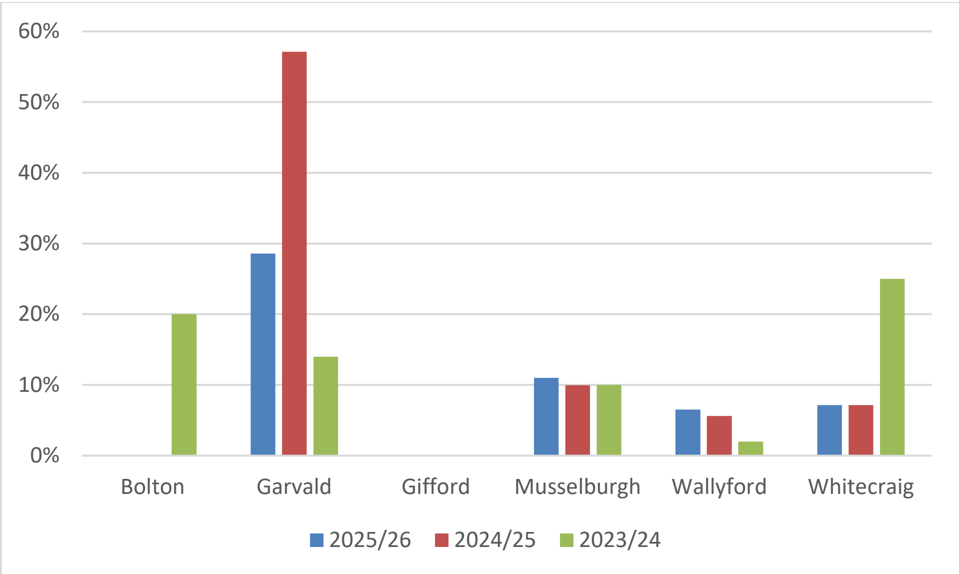
'Hot spots' of complaints can be identified by expressing the number of complaints in an area as a percentage of the total number of tenancies in that area. For ease of view, these have been split across several charts (please note that these only consist of complaints made by tenants).

Areas of concern are where the percentage of complaints remains consistently high. A single spike, particularly in a rural area where the Association only owns a small amount of housing, may correspond to a single event or circumstance, while high percentages over the three years may show an ongoing issue.

Please note that as the new HomeMaster system does not log complaints by area, this only refers to complaints resolved before the move to HomeMaster midway through Quarter 4 of 2025/26.




30%
25%
20%
15%
10%
5%
0%
Cockenzie
North Berwick
Port Seton
Prestonpans
2025/26
2024/25
2023/24


60%
50%
40%
30%
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0%
Bolton
Garvald
Gifford
Musselburgh
Wallyford
Whitecraig
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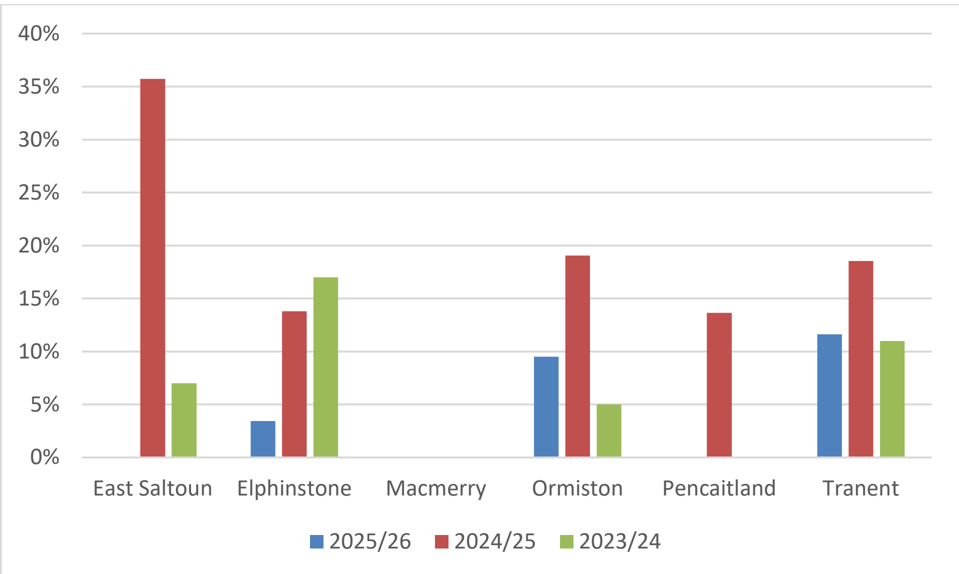
2024/25
2023/24


40%
35%
30%
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15%
10%
5%
0%
East Saltoun
Elphinstone
Macmerry
Ormiston
Pencaitland
Tranent
2025/26
2024/25
2023/24

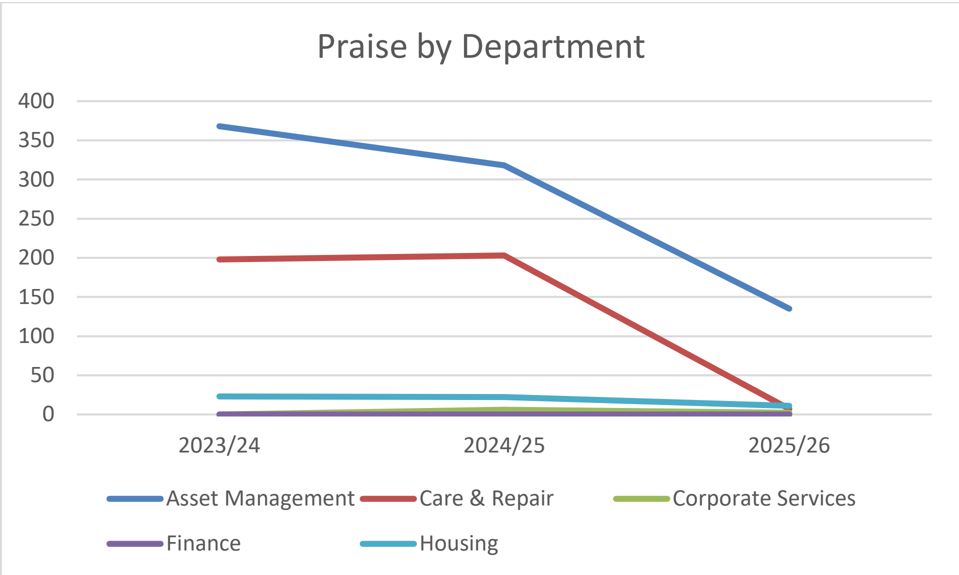
## 8.0 Praise Recording

155 praise records were logged during 2025/26 compared to 549 praise records in 2024/25, as follows:

| Department | Contractor | Service | Staff |
|---|---|---|---|
| Asset Management | 128 | 2 | 5 |
| Care & Repair | 0 | 4 | 3 |
| Corporate Services | 0 | 0 | 2 |
| Housing | 0 | 6 | 5 |
| Total | 128 | 12 | 15 |

The majority of praise is recorded via repair satisfaction surveys. The significant drop in numbers can be attributed to the loss of the Care & Repair Small Repair Service at the end of 2024/25.

## 8.1 Trend Analysis:



# Tenant Engagement Annual Report

# Report by Karen Barry, Director of Housing & Customer Services – for information

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## 1.0 Introduction

The responsibility for monitoring Tenant Engagement throughout the year is delegated to the Governance Committee; however, involving tenants in the Association's work is both a legal and regulatory requirement, as well as a corporate responsibility. This Annual Report highlights the work the Association has carried out in relation to Tenant Engagement during the year 2025/26.

## 2.0 Tenant Participation Strategy

The Tenant Participation Strategy is overdue a review however work is now underway, and a tenant consultation is planned for late Summer 2026.

Progress on the Tenant Participation Action Plans (parts of the Tenant Participation Strategy that are reviewed three yearly and annually) was overseen by the TIG Panel. The TIG Panel are now taking a more informal role in Tenant Participation activities, though will still be involved in working with staff on priorities in tenant involvement.

## 3.0 Tenant Involvement Group (TIG)

The TIG remains a small, dedicated group, with a good geographic representation with tenants from Gullane, Prestonpans, Athelstaneford, Musselburgh and Dirleton involved.

During 2025/26, the Group met in June, August, October, and February and worked on areas including:

- Participation in a consultation exercise for the 2026 onwards East Lothian Local Improvement Plan
- Reviewed the Money & Home Energy Advice Communications Strategy, and provided initial views on the Tenant Participation Strategy, including the TIG Remit with their focus on the Group as an informal and inclusive group
- Considered levels of satisfaction in the new development at Elphinstone and with the Stair & Communal Cleaning Contract

- Suggested participation in the Scottish Housing Day, the theme being the importance of good neighbours and communities, and selected winners for the 'Nominate a Neighbour' awards which received an overwhelming response

- Met with Research Resource who carried out the large Tenant Satisfaction Survey to consider the results and areas of potential focus for improvement

- Met with the Asset Manager to learn about Cosie Home sensors, and with the Money & Home Energy Adviser learning about the services provided and talking about financial education

- Completed surveys assessing their experiences of accessing the ELHA office, looking at accessibility

## 4.0 Information & Consultation

The Association produced a range of information for tenants during the year including:

- Seven e-news and two special editions

- One newsflash

- Three printed newsletters

Over the year, the average open rate for e-Talk newsletters and newsflash editions was 56%, up from 52% in 2024/25, but only 17% of recipients clicked through to read at least one full article on the elha.com news page, a significant drop from 28% in 2024/25. The edition with this highest click through rate was June's e-Talk with a click through rate of 32%, and the lowest was the Tenant Satisfaction newsflash, with a click through rate of just 1%.

The Association consulted tenants on a range of subjects, reporting outcomes to the Governance Committee:

- The move from hard wired analogue community alarm systems to digital dispersed alarms

- Storm damage at the Waggonway

- Service standards for the new Stair & Communal Stair Cleaning contract

- A new Domestic Pets Policy

- The annual Rent Increase consultation (results of which were reported to the ELHA Board in February 2026)

Satisfaction surveys were also carried out over the year for the following service areas, the results of which were reported to the Governance Committee, and/or Board:

- Three yearly Large Scale Tenant Satisfaction Survey
- Stair Cleaning Satisfaction
- Reactive Repairs
- My New Home
- Complaints Handling
- These Homes

## 5.0 Social Media

Work to improve the Association's social media presence continued over the year, including the use of hashtags to highlight issues, for example #elhahomes, #elhaenergy, #elhahelp, and #thesehomes. During the year, the Money & Home Energy Adviser has been provided access to post directly to Facebook, and updates this regularly with money & home energy content.

ELHA's Facebook page had a following of 1,863 people at the end of 2025/26, an increase of 169 from last year. Just over 80% of followers are female, with the majority of followers based in Edinburgh and East Lothian.

The engagement with social media over the year was 2.95%, which is lower than in previous years, but still in line with industry figures. The drop is likely due to fewer These Homes posts, as there were fewer relets during 2025/26. As noted in previous year's reports, These Homes available properties posts are the main source of engagement on ELHA's Facebook page.

## 6.0 Working with Tenants / Tenant Groups

During the year, the Association has:

- Continued communication with Bolton Steading Residents Association (BSRA), with the Housing Officer attending the Association's AGM and building positive relations with the Association through their Chair
- Consulted with tenants on their preferences for a new stair cleaning survey and shaped the new contract around the outcomes
- Worked with tenants who were in designated amenity properties on the analogue to digital shift, to understand their individual needs during the process of the removal of hard wired community alarms

## 7.0 Working with Partners

The Association has continued to take part in information sharing with landlords throughout Scotland through the Scottish Federation of Housing Association's Housing Management Forum and through the Tenant Participation Advisory Service's requests for sharing good practice.

Work has been ongoing to build stronger networks externally with involvement in the 'HEX' Group involving Housing Associations from Edinburgh and Midlothian, including joint training opportunities and meeting with staff from Prospect Housing Association to share good practice