

EAST LOTHIAN HOUSING ASSOCIATION

A meeting of the **ELHA Board** was held on Thursday 20 August 2026 starting at 7.13pm, in the Hayman Room at ELHA Head Office, Haddington, following on from the meeting with the External Auditor, David Jeffcoat, of TC Alexander Sloan, Auditors. Alan Forsyth joined the meeting via Microsoft Teams.

Present:	Brian Logan	(6/7)	Paul Hillard	(3/7)
	David Rose	(6/7)	Katrina Hamilton	(5/7)
	Iain Atkinson	(5/7)	Maureen Batten	(5/7)
	Andrew Philip	(5/7)	Alan Forsyth	(5/7)
	Pamela Macleod	(5/7)		

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

GENERAL

Introduction

1. **Apologies**
 Eileen Shand (5/7), and Peter Ewart (4/7).
2. **Declarations of Interest by ELHA Board Members**
 It was noted that Iain Atkinson, David Rose, and Alan Forsyth would leave the meeting at the relevant point during the discussion of Item 20 (Annual General Meeting: ELHA Board Membership).
3. **Minutes of Meeting of 29 May 2025**
 The Chair asked if any amendments were required to the Minutes from the last Board meeting on 28 May 2026, but none were required. The Minutes were approved by the ELHA Board. They were proposed by Katrina Hamilton and Seconded by Maureen Batten.
4. **Action List**
 It was noted that the reconciliation of stock numbers within the different annual returns (Item 10) will be included within the Long Term Projections Paper to be presented to the September 2026 ELHA Board meeting.
5. **Matters Arising**
 There were no matters arising.
6. **Secretary's Report**
 The Association had been advised of the death of Mrs Elizabeth Foy (Membership Number 20) in July 2026. This membership has therefore been cancelled.

A further membership (Mrs Catherine Jess – Membership Number 97) has been cancelled as the Member has failed to attend or submit apologies for five AGMs.

The ELHA Board **approved** the cancellation of the Memberships noted above.

The Chair was sorry to hear of the death of Mrs Elizabeth Foy. The Chief Executive advised that he had visited Mr Noel Foy to express the Association's sympathies, and to invite Mr Foy to the 2026 AGM in September.

PRIORITY ITEMS

7. **Annual Procurement Report**

The Director of Finance & Digital Services explained that where an organisation is required to prepare a Procurement Strategy, or review an existing one, it must also publish an Annual Procurement Report on its regulated procurements as soon as reasonably practicable after the end of the financial year.

The Annual Report must address all the matters contained within an organisation's Procurement Strategy, and this is covered off in Section 3.0 of the Report. Progress was made against all the actions within the Procurement Strategy Action Plan, and some of the actions have continued into 2026/27 as they are ongoing actions. The Performance Indicators set to measure progression against the Strategy were achieved in the year.

The Director of Finance & Corporate Services advised that he had nothing to add to the report. It was also noted that a condition, as part of Housing Association Grant (HAG) funding, is around carrying out a procurement capability assessment, and this report along with the strategy, helps evidence ELHA's commitment and drive to ensuring value for money and transparency in its procurement processes.

The ELHA Board **approved** the Annual Procurement Report.

PERFORMANCE

8. **Key Performance Indicators 2026/27**

The Chair noted that the target for ELHA Board Attendance had been missed for Quarter One (55% attendance against a target of 75%) but it was hoped that the attendance at this Board meeting (82% of ELHA Board Members attending) should avoid any recurrence of this.

The Chair raised a question in respect of Section 2.2 (Percentage of Eligible Tenants Signed up to Housing Perks) that whilst noting 51% had signed up, is there any evidence all 51% are in fact using Housing Perks?

The Director Housing & Customer Services advised that due to privacy requirements, it was not possible to identify individual usage, but that over £6k savings had been achieved by tenants using Housing Perks.

The Chief Executive suggested details such as the number of tenants and sums saved could be reported to the September 2026 ELHA Board meeting, but it was agreed that a circulated report would be sufficient. The Chief Executive noted that the biggest savings are being achieved at supermarkets, followed by Amazon, TK Maxx and Primark. This means discounts are being achieved on basic essentials, something no other voucher or discount scheme could deliver, and something which the Association continues to promote.

The Director of Housing & Customer Services also advised that the Association can also look to buy vouchers for tenants, using the Housing Perks App, and this meant that the Association could get more vouchers for the same cost.

The ELHA Board noted the Key Performance Indicators 2026/27 Report.

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

The Director of Finance & Corporate Services advised that the Care & Repair Income and Expenditure Account for the period to 30 June 2026, shows income £1k below budget and total expenditure £0.8k below budget, resulting in a net deficit of £0.3k.

The year end deficit is now forecast to be £1k higher than budget, and the main reasons for this variance are as below:

1. Medical Adaptations Admin Fees - £4.7k

The budgeted administration fee income of £4.5k was based on ELHA receiving a similar level of grant funding for its Aids & Adaptations Programme as in previous years.

For 2026/27, a grant of £92k has been awarded for medical adaptations. As 10% of this grant is retained as an administration fee, the income forecast for the year has been revised accordingly.

2. Salaries, Employer's NI, Employer Pension Contributions – (£5.8k).

Actual salaries, employer costs and pension contributions were in line with expectations during Quarter One and are forecast to remain so for the remainder of the year. The variance arises from the budget position, which was understated during the annual budget setting process.

The Director of Finance & Digital Services advised that there was nothing further to add to the report.

The ELHA Board noted the Care & Repair Quarter One Management Accounts.

POLICIES

10. **Policy Review Summary**

The Chief Executive introduced the report, setting out the policies reviewed by the Senior Management Team where they have Delegated Authority to undertake the review, since the last ELHA Board meeting.

The policies included in the current review were 'Tenancy Management', 'Recruitment Policy', 'Staff Code of Conduct', 'Smoke Free Policy', and 'Procurement & Value for Money'.

The ELHA Board noted the Policy Review Summary Report.

11. **ELHA Board Membership Policy Review**

The Chief Executive explained that the term 'Management Committee' has been updated to 'ELHA Board' throughout the attached Policy Document. As all changes are tracked, the number of these changes make it appear as though significant amendments are being made, but almost all changes relate to this update.

Two other minor amendments are proposed as follows:

- At Section 2.2, rather than presenting on Succession Planning at each ELHA Board Away Day, the Chair will present an update to the ELHA Board Succession Plan annually
- At Section 2.3, the Governance Committee now oversees ELHA Board recruitment as part of its remit.

Iain Atkinson highlighted a typo under 'Objective; on the policy, where 'ELHA Board' is duplicated.

The Chair also queried the wording under Section 1.3 (second paragraph) – specifically 'it will review its governance responsibilities at each ELHA Board Away Day'. The Chief Executive will amend this paragraph to ensure this task is delegated to the Governance Committee, and will report the revised wording through the 'Action List'.

Subject to these two changes the ELHA Board **approved** the revised ELHA Board Membership Policy.

It was also noted that Decision Time was not showing tracking in the reports, due to how word documents were being imported as PDFs. This would be investigated so changes can be seen clearly in future reports.

12. **Acceptable Usage of Generative AI in the Workplace Policy**

The Chief Executive advised that ELHA has been an early adopter of AI within the housing sector, and the Wyser ASSIST product that the Association helped to develop is working well. Staff are already making widespread use of AI in their personal lives, and many staff have been keen to explore how they can make further use of AI in the workplace.

Bringing forward wider use of AI within ELHA is seen as a key tool to help the new Customer Services Team embed within the Association, but it should assist almost all staff within the organisation in their day-to-day role. The Chief Executive highlighted that what is critical for the Association is that AI is used responsibly within the Association. ELHA has licences for Microsoft Co-pilot and can use this within ELHA's secure environment.

A draft policy was created based on a model document recently published by the Scottish Federation of Housing Associations (SFHA). The Policy Document, attached to the report, was presented to the ELHA Board for formal adoption.

The Chief Executive added that the attached Policy Document makes it clear that only Co-pilot should be used within ELHA systems, and that no other tools (such as Chat GPT, Gemini or Claude) should be used. The Policy also sets out various safeguards around the use of data.

AI use within ELHA is not new though, and in general terms staff seem keen to embrace the new approach. Staff remain solely responsible for the quality of their work, and this appears to be well understood.

However, given the above, it is proposed that this Policy be reviewed initially after one year, with any changes being presented to the ELHA Board. Beyond that it is anticipated that reviews will move to the normal cycle.

Staff have been working to the draft policy across Summer 2026 to ensure it is fit for purpose in practice. The approach has been very well received, and controls seem to be appropriate. Training has been given to all staff, and supporting materials (such as a one-page quick guide to the Policy and further written guidance on how to use AI to support common work tasks) have also been issued.

Maureen Batten queried why use Co-Pilot, and the Chief Executive explained that ELHA has licenses for Microsoft Co-pilot within the Association's wider Microsoft licenses, and also this can be used within ELHA's secure environment.

Katrina Hamilton noted that under Section 4.2 referring to other available AI tools that 'Staff must not use these platforms for any ELHA business purpose ...' and wondered if reference needs to be made to 'use of these platforms may result in disciplinary action' if for example staff start using Chat GPT. This was agreed and the relevant addition would be reported through the Action List to the next ELHA Board meeting.

The Chair commented that the initial one-year review seemed sensible.

The ELHA Board **approved** the Acceptable Usage of Generative AI in the Workplace Policy.

13. Domestic Pets Policy

The Director of Housing & Customer Services introduced the Domestic Pets Policy and explained that Section 11.0 of the Tenancy Management Policy refers to the keeping of pets and the circumstances in which restrictions may apply, although the information provided is limited.

To align more closely with the EVH model template, a new Domestic Pets Policy has been developed following consultation with tenants. More than 120 tenants responded to the consultation, with the majority expressing support for the proposed policy.

Iain Atkison queried why the XL Bully breed is specifically referred to in the Policy, and the Director of Housing & Customer Services explained that this is because of legislation.

The ELHA Board **approved** the Domestic Pets Policy.

14. **Stair Lift Policy**

The Director of R3 & Asset Management explained that the Stair Lift Policy attached to the report forms part of the ongoing work to strengthen compliance and asset management arrangements. It establishes ELHA's framework for the safe inspection, maintenance, repair and management of stair lifts that are the Association's responsibility. It defines roles, servicing requirements, defect response times and record keeping arrangements to ensure tenant safety, service reliability and regulatory compliance. The policy also supports accessibility and independent living for tenants who rely on stair lifts within their homes.

An Equality Impact Assessment has been completed and identifies a positive impact for disabled tenants.

Maureen Batten indicated that this was very positive.

Katrina Hamilton asked what the position would be if tenants wished to install their own stair lift, and the Director of R3 & Asset Management advised that the tenant would need to make a request for an alteration.

The ELHA Board **approved** the Stair Lift Policy.

15. **Lighting Policy**

The Director of R3 & Asset Management explained that the Lighting Policy attached to the report forms part of the ongoing work to strengthen compliance and asset management arrangements. It establishes the framework for the provision, inspection, maintenance and renewal of lighting installations across ELHA's housing stock. It ensures compliance with statutory and regulatory requirements while promoting resident safety, wellbeing, accessibility and value for money.

An Equality Impact Assessment has been completed and identifies a positive impact for older and disabled tenants through the provision of safe and accessible lighting.

The ELHA Board **approved** the Lighting Policy.

16. **Plant, Equipment and PPE Management Policy**

The Director of R3 & Asset Management explained that this report presents the proposed Plant, Equipment and PPE Management Policy, which forms part of ELHA's ongoing work to strengthen compliance and Health & Safety arrangements. The policy sets out how the Association will manage, inspect, maintain and monitor plant, equipment and personal protective equipment used by the Group and by contractors working on ELHA's behalf, ensuring they are safe, suitable and used by competent persons.

The policy also establishes clear responsibilities, assurance and reporting arrangement to support legal compliance and the safety of employees, contractors, tenants and members of the public. No adverse equality impacts were identified.

Katrina Hamilton was uncomfortable with the wording of Section 6.4, as it was not felt clear what 'without proper authorisation' meant, and who would be authorised to provide this. The Director of R3 & Asset Management agreed that the wording could be amended to make this clearer, but authorisations would only be provided by competent, qualified individuals, who are authorised to make such decisions. The amendment would be reported to the next ELHA Board meeting through the Action List.

Subject to that change, the ELHA Board **approved** the Plant, Equipment and PPE Management Document.

17. Premises Fitness and Repair Policy

The Director of R3 & Asset Management explained that this report relates to the EVH Premises Fitness and Repair Policy. Following a review, the Association is satisfied that the requirements of the model policy are already fully addressed through ELHA's existing policies, procedures and operational arrangements, including maintenance, repairs, procurement and customer service frameworks. As a result, the Association does not believe that a standalone Premises Fitness and Repair Policy would add value and could create unnecessary duplication.

The recommendation in this instance, is therefore that the Board notes this position and approves the proposed update to the Landlord Safety Manual.

The ELHA Board **approved**;

- a) To note that the requirements contained within the EVH Premises Fitness and Repair Policy are already addressed through existing ELHA policies and procedures;
- b) To agree that a standalone Premises Fitness and Repair Policy is not required; and
- c) The updating of the Landlord Safety Manual (Section 7.21) to reflect this position.

18. Re-development of Land and Buildings Policy

The Director of R3 & Asset Management explained that this report relates to the EVH Redevelopment of Land and Buildings Policy. Following a review, the Association is satisfied that the majority of the requirements within the model policy are already addressed through ELHA's existing policies, strategies and governance arrangements, including asset management, procurement, contract management, asbestos and health and safety frameworks.

Rather than adopting a standalone policy, it is proposed that the relevant section of the Landlord Safety Manual is retained as a signposting document, ensuring redevelopment related risks remain visible while avoiding unnecessary duplication.

The recommendation in this instance, is therefore that the Board notes this position and approves the proposed update to the Landlord Safety Manual.

The ELHA Board **approved**;

- a) To note that the requirements contained within the EVH Redevelopment of Land and Buildings Policy are already substantially address through existing ELHA policies, strategies and governance arrangements;
- b) To agree that a standalone Redevelopment of Land and Buildings Policy is not required; and
- c) The updating of Section 7.22 of the Landlord Safety Manual to cross-reference relevant ELHA policies and procedures and retain a short statement regarding redevelopment risk management responsibilities.

The Chief Executive highlighted the work done by the Director of R3 & Asset Management Review these policies, and also the work with the Director of Housing & Customer Services to consider Equality Impact Assessments for each policy. This is part of the ongoing strengthening of ELHA policy and practice in relation to Health & Safety.

It was highlighted that there a further six policies still to be completed, and it is likely that these will be brought to the September 2026 ELHA Board.

GOVERNANCE

19. ELHA Board Succession Plan 2026/27

The Chair introduced the report by stating that the Succession Plan for 2026/27 is the most robust produced to date, and follows a template developed by ELHA with support from Linda Ewart of asklindaewart consultancy.

The document aims to be a single reference point from which all ELHA Board members can see:

- The current position in relation to the Nine-Year Rule
- When the target for the Nine-Year Rule might be breached if no action is taken
- Overall ELHA Board and Sub-Committee attendance
- Summaries of each ELHA Board member's membership, skills, sub-committee membership, attendance, training and future intentions (with reference to the Nine-Year Rule)

- Office Bearer Succession Plan
- Training Plan
- Recruitment Plan and Recruitment Priorities

The Chair thanked the ELHA Board Members for their contributions through the Annual Review process, which had recently been completed.

The Chief Executive commented that he was pleased to see such a comprehensive Succession Plan being presented. The Senior Management Team considered the Succession Plan to have been really well thought through, and felt it was important for senior staff to have clarity around the ELHA Board membership and its future direction. A copy had been sent on to Linda Ewart, who had no comments on the final document.

The Chair asked if there were any comment on the contents, and it was suggested that instead of showing Board attendance against meetings 1,2,3 etc, that the months that the meetings took place be shown instead.

Katrina Hamilton commented that it was comforting as an ELHA Board Member to have clarity on the way ahead.

The ELHA Board **approved** the ELHA Board Succession Plan 2026/27.

The Chief Executive added that the Board Training will begin as scheduled in October 2026, whilst anything to do in terms of recruitment can be considered at the October 2026 Governance Committee meeting. One thing to highlight around recruitment that is not considered within the current Succession Plan is that there will be a space to fill on the R3 Board with the retirement of Peter Ewart from the ELHA Board. It was understood that the ELHA Board Chair and R3 Board Chair would discuss this issue ahead of the next ELHA Board meeting in September 2026, which will be required to make the appointment.

20. **Annual General Meeting: ELHA Board Membership**

The Chair introduced the report and explained that the Board of East Lothian Housing Association may consist of up to fifteen members, however the Association's Standing Orders aim for between ten and twelve places to be filled at any one time, allowing other places to be used for succession planning purposes. Following last year's Annual General Meeting, the Association had eleven elected members.

Under Rule 39.1 at least one third of the members of the ELHA Board must retire. If no other members, or an insufficient number of members have indicated their intention to retire to fulfil this requirement, those with the longest period since their last election should retire.

The four Members required to retire are as follows:

- Iain Atkinson
- Peter Ewart
- Alan Forsyth
- David Rose

Under Rule 37.6, the ELHA Board must satisfy itself that any ELHA Board member seeking re-election after a period of continuous service of nine or more years can demonstrate their continued effectiveness. Rule 37.6 is applicable this year as Peter Ewart, Alan Forsyth and David Rose all have nine or more years of continuous service each.

The Chair highlighted that the ELHA Board has developed its Succession Plan to ensure the right balance of experience, renewal and refreshment of the ELHA Board going forwards. This included ensuring that the proportion of ELHA Board members with nine or more years' service does not normally exceed 50%. Of the current ELHA Board, by the date of the 2026 AGM, five members will have served more than nine years, or 45%.

Peter Ewart has confirmed that he wishes to retire as an ELHA Board Member at the Annual General Meeting. Peter as a former ELHA Chair, current Chair of the Risk & Audit Committee, and a member of the R3 Board has made a significant contribution to the work of the ELHA Group over many years, and his input will be missed. With this retirement the percentage who have served for nine or more years will drop to 40%.

The Chair advised that Iain Atkinson, Alan Forsyth and David Rose have all confirmed they are willing to stand for election. In accordance with Rule 39.4 Iain Atkinson may stand for re-election. Alan Forsyth and David Rose both have service of over nine years. Under Rule 37.6, the ELHA Board must satisfy itself that any ELHA Board Member seeking re-election after a period of continuous service of nine or more years can demonstrate their continued effectiveness, and in order to stand, their nominations require to be endorsed by the ELHA Board.

At this point (7:44pm) Iain Atkinson and David Rose left the meeting, whilst the room microphones were turned off so that Alan Forsyth (on Microsoft Teams) could not participate in this part of the meeting.

In their absence, the Chair dealt first of all with the Nine-Year Rule first.

The Chair highlighted that Alan Forsyth holds a unique set of skills within the current ELHA Board membership, including experience within Local Government, Quantity Surveying, social housing, construction, housing management and maintenance, business management and Leadership. Alan is currently Chair of the R3 Board, and as noted in the Succession Plan, would be prepared to stand as Vice-Chair for the 2026/27 governance year with the potential to succeed the ELHA Chair in 2027.

The Chair also highlighted that David Rose is very active within the East Lothian community, including roles with Community Council and the Care & Repair Charitable Trust. He is also a previous Chair and current Treasurer of Employers in Voluntary Housing (EVH), which ELHA is a full member organisation of, giving David strong insight into employer responsibilities and HR practice.

It was the opinion of the Chair that Alan and David both continue to make a valuable contribution to the ELHA Board's discussions and activities. It was recommended that the ELHA Board endorse the nomination of both Alan Forsyth and David Rose for re-election at the forthcoming 2026 AGM, and this was agreed by the ELHA Board.

The ELHA Board **approved** the endorsement of nominations for Iain Atkinson, Alan Forsyth and David Rose for re-election to the ELHA Board.

Iain Atkinson and David Rose rejoined the meeting (at 19:46) and microphones switched back on to allow Alan Forsyth to rejoin on Microsoft Teams.

The Chief Executive briefly discussed the AGM and the importance of having valid proxies from ELHA Board members if they are unable to attend. This is in order to ensure there is a quorum for the meeting. There is a regulatory requirement to hold the AGM within six months of the Year End, so if the AGM scheduled for 24 September 2026 did not have a quorum, then there would not be sufficient time to re-arrange the AGM within the regulatory deadline.

The Chief Executive highlighted that where apologies are given within five days of the AGM, any proxies given to that person fall, which may impact achieving a quorum. Board Members are requested to not have to give apologies within the last five days before the AGM if at all possible. If ELHA Board Members are unable to attend the AGM, they should assign a proxy to another ELHA Member who will be attending.

The Chief Executive also advised that new software has been developed to assist with the administration of the AGM, and he was really pleased with the software developed so far. Although there is still work to get this set up, it should make future AGMs much easier to administer, but it is important to see that the software is working properly so urged all ELHA Board members to register as soon as possible.

It was also confirmed that the ELHA Board meeting following the AGM would be back in the Hayman Room at ELHA Head Office.

21. **ELHA Code of Conduct Review**

The Chief Executive advised that the revised Code of Conduct had been reviewed following publication of an updated model by the Scottish Federation of Housing Associations (SFHA).

The amendments are largely updates to terminology, governance references and regulatory guidance, together with clarification of behavioural expectations and procedures for managing breaches.

The revisions do not materially alter the core principles of the Code but update it to reflect current governance structures, regulatory requirements and good practice expectations.

ELHA Board members will be asked to sign the revised Code of Conduct as part of the annual process to begin the new ELHA Board year at the next ELHA Board meeting in September 2026.

The Chair asked if there was a separate Code of Conduct applicable to R3 Board Members as Appendix A only seemed to refer to ELHA. It was suggested that if only one version in place to cover both ELHA and R3 then reference to ELHA Board should be amended to just 'Board'.

The Chief Executive agreed to check with Executive Support to see how this is best administered, and an update will be given to the next ELHA Board meeting in September 2026 through the Action List. Subject to this, the ELHA Board **approved** the revised Code of Conduct.

ANY OTHER BUSINESS

There was no other business, and the meeting closed at 7.52pm.

DATE OF NEXT BOARD MEETING

AGM: Thursday 24 September 2026 at the Maitlandfield Hotel, Haddington at 2.30pm, followed by:

ELHA Board meeting on Thursday 24 September 2026 at ELHA Head Office at 4.00pm.

**ADOPTION OF THESE MINUTES APPROVED AT THE MEETING ON
24 SEPTEMBER 2026**

Signed

(Chair)