LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD ON MONDAY 06TH & TUESDAY 07TH OCTOBER 2025
IN BALLACHULISH HOTEL

Present: Andrew Carr (Chair) (part meeting)
Moira MacVicar
John Cooney
May Tosh
Cathy Osborn
Mary Philip
Rosemary Bridge
Ian Pritchard

In Attendance: Margaret Moynihan, Chief Executive
Jenny MacKay, Director of Customer Services
Sean Doherty, Director of Asset Management
Siobhan Toal, Customer Services Officer
Isla Gray, Housing Services Manager
Davina Melton, Finance Manager
David Smith, Accountant
Ewen MacDonald, MacDonald & Cameron (part meeting)
Ellis Hunter, MacDonald & Cameron (part meeting)
Linda Ewart, Governance Consultant

1. **Apologies**

   Apologies had been received from Di Alexander and Nigel Patterson.

2. **Declarations of Interest**

   The Declarations of Interest report was **approved.**

3. **Minutes of Meeting held 21st August 2025**

   The Board **approved** the Minutes of the meeting held on 21st August 2025.

4. **Matters arising from the meeting held on 21st August 2025**

   There were no matters arising from meeting held on 21st August 2025.

5. **Minutes of meeting held on 04th September 2025**

   The Board approved the minutes of the meeting held on 04th September 205.

6. **Matters Arising from the meeting held on 04th September 2025**

   The Chief Executive advised the Board that the decisions agreed at the September meeting with lenders were progressing.

   The Board **noted** the update.

7. **Office Bearers Election**

The Director of Customer Service introduced this item, reminding the Board, that our current Chairperson has reached the end of the 5-year period and is required to stand down, however, he is happy to remain an Office Bearer and put his name forward for the Vice Chair Role.

With no further nominations, the Board **approved** the election of Office Bearers and **noted** that the specified Office Bearers positions were as follows, Cathy Osborn, Chairperson; Andrew Carr, Vice-Chair; Di Alexander, Secretary and May Tosh, Treasurer.

8. Office Bearers Decision

The Board **ratified** the Office Bearers Decision regarding permission to evict.

9. Applications for Membership of the Association

The Board **considered** and **approved** the applications for Shareholding membership for Ian Pritchard and Michael Foxely.

10. **Development Strategy** *Some of the detail within this report is deemed to be commercially sensitive and is therefore not available at this time.*

The Housing Services Manager gave a short presentation around the housing demand broken down into areas, Central Lochaber, West Lochaber, Peninsula, South Lochaber and North East Lochaber. There were various discussions around refusals, bedroom size demand and areas of high demand versus lower demand.

It was **agreed** that a full review of the Associations rent policy should be carried out in 2026. The Board also approved the use of a Local Letting Initiative for allocating a percentage of our properties and **agreed** that the Chief Executive and Housing Services Manager progress discussions with The Highland Council and will report back to the Board.

MacDonald & Cameron then gave a presentation around development in which discussions were around the Boards desired outcome of future developments including the property type, property size, the design and areas of priority where we would wish to build. It was advised that tenants who have moved into new build properties since 2018 will shortly be receiving a survey regarding aspects of their home, it was **noted** the results will be taken back to the December Board meeting. The Board **agreed** that going forward a scoring matrix should be appended to the development strategy and **agreed** that in the future, we required to have a flexible approach to those opportunities which may become available to us.

The Board **noted** the development strategy, and it was **agreed** this document would be refined and brought back to the December Board meeting.

11. Business Plan

The Chief Executive advised that the Draft Business Plan document provided had been updated to reflect the updated executive summary, performance and figures as well challenges and risks. No amendments to this document were proposed.

The CE then provided the Board with an overview of:

- our current rents and recent rent history in relation to our peer group;
- details of our spend on reactive, cyclical and planned and component investment on our stock, again comparing that to the spend of our peer group;

- some of the slides from the recent SHN presentation, based on our recent ARC submission for 2024/25, in relation to both our performance and satisfaction surveys.

David Smith, Accountant, then presented the various scenarios in relation to the 30-year projections and the various assumptions around rent increase rates and inflation. This resulted in the Board agreeing that for budget purposes we use 4% increase as a working assumption.

It was **agreed** that further information should come back to the November Board meeting, including September inflation figures; if available the new national minimum wage increase; varying scenarios and implications for rent increases; and inclusion of service charges within the affordable testing tool all of which would allow for updated projections.

12. Regulatory Standards and Regulatory Compliance

Linda Ewart, Governance Consultant carried out a review of LHA's strategic objectives within the Business Plan and how they meet each Regulatory Standard. The Board discussed each strategic objective and the evidence which supports these to confirm their assurance. In addition the Board identified further links to the Standards than we had originally considered and noted that the Business Plan would be updated to reflect the discussion and increased assurance.

The Annual Assurance Statement was **discussed** with the Board confirming that they were assured that we were meeting the required standards and **approved** the content of the Annual Assurance Statement which would now be submitted to the Scottish Housing Regulator and added to the Associations website.

The Director of Customer Services reminded the Board that our current self-assurance method has been in place since 2022 with Board Members carrying out an in-depth review of the Regulatory Standards using the SFHA Toolkit each summer and feeding this back to the full Board, who then have the opportunity to contribute. It was suggested that it is time to refresh and to introduce a new approach which would give the Board additional assurance that we were meeting the Regulatory Standards. The Director of Customer Services had researched how other organisations were measuring against the Regulatory Standards and proposed a revised method.

The Director of Customer Services then presented a draft document for approval which outlined a dashboard with separate tabs setting out each Regulatory Standard and the evidence behind it, it was advised that this should be seen as a working document which would be updated regularly by staff and reviewed by the A, R & G Sub-Committee quarterly. it was noted the new Board section of the website would support the new way of working.

The Board **discussed** and **approved** the new document, and it was **agreed** that we would continue working on this and the first quarterly report would be presented at the November meeting.

13. Standing Orders

The Director of Customer Services gave a short presentation outlining the Standing Orders document. The Board were advised that the Director of Customer Services had used the SFHA guidance which was published in December 2023 to review our exiting document. The format of the document had changed with the addition of appendices which would be presented to the Board over the coming months for approval.

The Board **noted** and **approved** the revised Standing Orders and agreed they should be published on the LHA website.

14. Organisational Review

Some of the detail within this report is deemed to be commercially sensitive and is therefore not available at this time.

The Board **approved** the organisational review and the interim post and **noted** further information would be brought back to the November meeting.