

**LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD ON THURSDAY 12TH FEBRUARY 2026
On Teams**

<p>Present: Andrew Carr John Cooney May Tosh Cathy Osborn (Chair) Rosemary Bridge Di Alexander Moira MacVicar Iain Pritchard (Part Meeting)</p>	<p>Apologies: No Apologies had been received.</p> <p>Absent: Nigel Patterson</p> <p>Leave of Absence: Mary Philip</p>	<p>In Attendance: Margaret Moynihan, Chief Executive Jenny MacKay, Director of Customer Services Kim MacIsaac, Customer Services Officer (Minute Taker) Maureen Cameron, LCR Manager Isla Gray, Housing Services Manager Davina Melton, Finance Manager Jim Gordon, Interim Asset Manager Ewan MacDonald, MacDonald & Cameron (Part Meeting)</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

The Chair welcomed everyone, to the meeting of the Board of Management.

It was noted that Board Members had an opportunity to ask questions ahead of the meeting. Any questions or points raised ahead of the meeting are addressed at the relevant agenda item.

1. Apologies

As above.

2. Declarations of Interest

The Declarations of Interest report was **approved**, Andrew Carr made the Board aware he has connections with Roy bridge through his work with Highlands and Islands Enterprise. If there are any development decisions required in the future for this site Andrew will be asked to leave the meeting for that item.

3. Minutes of Meeting held 12th December 2025

The Chair asked for any points of accuracy, no points **noted**.

The Board confirmed **approval** of the minutes.

Proposer – Di Alexander **Seconder** – John Cooney

4. Matters arising from the meeting held on 12th December

i. Octopus Tenant Power/update on funding for energy efficiency

The Chief Executive provided an update for the Board following her approach to the Scottish Federation of Housing Associations (SFHA) in relation to the tariff for social tenants proposed by Octopus Tenant Power.

The SFHA advised that they would research and add it to their next agenda for discussion and provide further feedback. The Chief Executive will update the Board when she receives further information from the SFHA.

The Board **noted** the update and that further information would be reported when received.

ii. Water Supply – Eigg *aspects of this minute have been redacted as deemed commercially sensitive.*

The Interim Asset Manager updated the Board in relation to the latest communications with Highwater.

The board were also advised that following a dry period of weather in the previous weeks there were concerns from Eigg about the potential for supply to dry up. This was highly unusual for this time of year and highlighted the need to progress alternative arrangements.

The Board **noted** the update.

iii. Allia Lending update- *aspects of this minute have been redacted as deemed commercially sensitive.*

The Chief Executive updated the Board that following approval of the loan documents at the December meeting the funds of were made available to LHA on the 18th December and had been invested in accordance with our treasury management policy until they were required.

The Board **noted** the update.

5. Rent Consultation 26/27

The Housing Services Manager presented a report to the Board to seek approval for the rent increase for 2026.

This report set out the Associations position in comparison with our peers and demonstrated that our proposal appeared in the middle of prospective rent increases.

The report provided information on the popularity of using Microsoft forms and how this method had led to an increase of responses to 18.4% which is a significant increase on the previous year. The report includes comments received from tenants in relation to the proposal and that of those who responded 44% of responses being in favour of the increase.

The Housing Services Manager was able to confirm to the Board that all rents had been checked to ensure they met the affordability criteria within our rent policy should the proposed rent increase be approved. It was also confirmed that additional checks had been undertaken which included service charges to the rents and that the new charges continued to meet the affordability criteria.

After an in-depth discussion in relation to our financial projections; rent policy; affordability checks and the concerns of tenants the Board **agreed** a rent increase at 4.5%.

6. Confidential

Please see separate confidential minute.

7. Revised/New Policies

i. Factoring

The Finance Manager presented the Board with a report to seek approval for a minor update within the Associations Factoring Policy. The update was to remove LHAPS from this policy as they no longer factor any properties.

The Board **approved** the change.

ii. Factoring Debt Management & Recovery

The Finance Manager presented the Board with a report to seek approval for minor changes within the Associations Factoring Debt Management and Recovery Policy. The changes are the addition of the use of debt collection agencies, should this be required, and for a Notice of Potential Liability (NOPL) to be applied on property to enable a claim to be made if a factored property is sold.

The Board **approved** the changes.

iii. **Complaints**

The Director of Customer Services presented the Board with a report to seek approval for a minor change within the Complaints Policy. The Association had previously adopted the Scottish Public Service Ombudsman (SPSO) model complaints handling procedure in its entirety. The SPSO have updated the policy to include key performance indicators (KPIs) for service improvements, and this addition had been added to the LHA policy.

The Board **approved** this change.

8. **EDI Survey Response**

The Director of Customer Services presented the report to the Board which was a follow up to the presentation by Research Resource at our December meeting. The response rate equated to a 39% response rate overall, which Research Resource confirmed provided robust data upon which the Association can be confident about when making decisions. The report detailed what we already have in place and the actions we propose to undertake to inform policy development, strengthen regulatory compliance, and improve service outcomes.

The Board **noted** the update.

9. **CAF Bank Lending** - *Aspects of this report have been redacted as deemed commercially sensitive.*

The Chief Executive presented a report to the Board seeking approval to progress the loan agreement with CAF Bank for the loan amount which had been agreed at earlier meetings. The report provided details on how the lending would be split into two. The green loan attracts a margin of 0.1% less and is provided on evidencing energy efficiency measures (retrospective) up to the value of the loan amount which we have been able to do. The Chief executive highlighted that the Extract Minute within the papers had been amended to reflect the error in the arrangement fee within the loan documentation and stated the agreed arrangement fee was two thousand pound per loan. CAF Bank had been made aware of this error and have agreed to rectify this.

The Board **approved** the loan documentation and the Chair signing the minutes in the office on Tuesday 17th February.

10. **Audit, Risk and Governance Sub-Committee**

The Board noted that the Audit, Risk and Governance Sub-Committee had met earlier in the week to consider and discuss in detail the following points. The Board had full access to all the reports.

i. **Approve LHA Quarterly Management Accounts 31/12/25**

The sub-committee had requested further information in relation to whether damaged fencing could be claimed on our insurance policy. It was reported back that our insurance company have confirmed that fences damaged in storms are not covered under our policy.

The Board **approved** the Quarterly Management Accounts.

ii. Draft Budget 26/27

The Board **approved** the Draft Budget 26/27

iii. Approve Bad Debt Write-Off

The Board **approved** the Bad Debt Write off

iv. Approve Risk Register

The Board **approved** the Risk Register

v. Approve Internal Audit – Core Financial controls

The report had included a recommendation that we should request a copy of a MATB1 from staff members who were claiming paternity leave and pay. EVH had subsequently been approached and had confirmed there was no legal requirement to request this. Going forward a template letter will be in place which will ensure that we receive all the relevant information required for staff members accessing paternity leave and pay.

The Board **approved** the Internal Audit – Core Financial controls

vi. Approve the following policies Procurement and Shareholding membership policies

The Board approved Procurement and Shareholding membership policies.

vii. Regulatory Standards Dashboard

The Board **approved** the regulatory standards.

viii. Standing Orders

The report was to reflect the changes to Standing Orders appendix 7 Terms of Reference with the remaining appendix Schedule of Delegated Authority being reviewed once the organisation review is complete.

The Board **approved** the changes to Standing Orders appendix 7 Terms of Reference.

The board also noted the following reports:

ix. Quarterly Management Accounts 30/09/2025 LHAPS (A) and LCR (B)

The Board **noted** the Quarterly Management Accounts for LHAPS (A) and LCR (B).

x. Covenant Report, Treasury Management quarterly *This agenda item has been redacted as deemed commercially sensitive*

The Board **noted** the Covenant Report.

xi. Quarterly Compliance Return

The Board **noted** the quarterly Compliance Return.

11. Maintenance and Estate Management programme Update Quarter 3

The Interim Asset Manager presented a report to the Board with information on the Maintenance and Estate Management Programme for Q3, which included a summary of all Planned Maintenance, Cyclical Maintenance, Reactive Repairs, Heating Replacements, Voids, and Estate Management. The Interim Asset Manager drew the Board's attention to the overspend for unplanned repairs works and following discussion regarding this agreed that an end of year more detailed report would be presented to the Board for consideration.

The Board **noted** the update.

12. Health and Safety of Properties - Update

The Interim Asset Manager presented a report to the Board with information on the progress of our statutory cyclical Health & Safety inspections and testing completed in Q3, highlighting that one property had its electrical test completed outside of the anniversary date due to unavoidable access issues. This will be recorded in our annual return of the charter (ARC) report.

The Board **noted** the update.

13. Development

Ewan MacDonald, from MacDonald & Cameron updated the Board on the various sites on which we are currently active and those which have potential.

The Board received an update on Rankin Crescent noting that works are still progressing on site, and the anticipated completion date remains April 2026; however, it is still hoped there will be a phasing of handover dates during March and April.

There were positive updates for the Glenkingie Project as the Licence to Occupy for a small area of land belonging to Scottish Canals has now been granted meaning the road widening works which were currently causing a delay in progressing part of the site could now progress.

The update for the development in Mallaig confirmed further remedial works were required but that proposals were being put in place to rectify this.

It was reported that the site of the former school at Roy Bridge school is now at the stage of applying for planning. The Board noted that the Association would be in further discussions with all parties to consider if we would become involved.

The Board **noted** the report.

14. Performance

The Board **noted** the performance reports in relation to Housing Management, Asset Management, Complaints, GDPR, FOI, and Health & Safety.

15. Tenant Engagement & Communications

The Director of Customer Services presented a report which detailed the tenant engagement and communication from quarter three to the Board. The report also highlighted that we had a low response rate to our request for volunteers to join us for the review of the Tenant Engagement Strategy. Further communications will be sent to the Your Voice group once we are ready to progress the strategy.

The Board **noted** the update

16. Annual Declarations of Interest Report

The Director of Customer Services confirmed we had followed the agreed process for collecting annual declarations and signed code of conducts from both Board and Staff members, the LHA Chairperson had reviewed the process with no concerns raised.

The Board **noted** the Information

17. Board Training, Board Appraisal Action Plan & Appraisal Process 2026

The Director of Customer Services presented a report to the Board which detailed progress against actions from last year's appraisal process. The report detailed training and confirmed the arrangements for the appraisal process for 2026.

The Board **noted** the information

18. Notifiable Event

The Chief Executive presented a report, advising that the Association, in line with regulatory requirements, has notified the Scottish Housing Regulators that we were undertaking an organisational review. The Scottish Housing Regulator had confirmed they have received our submission and asked us to provide them with the outcome when available.

The Board **noted** the Information

19. AOCB

i. Leave of Absence

The Director of Customer Services advised the Board that Mary Philips was currently on a leave of absence and although not noted in apologies, moving forward any Board member on a leave of absence at the time of meetings will be listed in apologies.

The Board **noted** the Information

ii. Entitlements, Payments, and Benefits (EPB)

The Director of Customer Services advised the Board that the SFHA had, following a review of the EPB published the updated policy. It is anticipated that this policy will now be adapted, as has previously been the case, to include agreed variations reflecting our rural position and it is hoped that the policy will be presented to the Board at the April Meeting.

The Board **noted** the information

iii. Preferences for Board Away Day

The Director of Customer Services asked the Board if they would get in touch with her to advise of their preference for the Board away day in October. Last year we had had held a 2 day event externally where previous years the event was one full day in the office.

The Board **noted** the Information

The meeting concluded at 17.30pm for General Business and 19.00pm for Confidential Items.