LOCHABER HOUSING ASSOCIATION
MEETING OF THE BOARD OF MANAGEMENT
THURSDAY 21ST MAY 2026

Meeting Details

Time: 4.00pm
Location: Hybrid, In-person and Microsoft Teams

Present:	**Apologies:**	**In Attendance:**
Di Alexander Moira MacVicar Andrew Carr May Tosh Ian Pritchard (Teams) John Cooney (Teams) Rosemary Bridge (Teams)	Cathy Osborn (Chair) **Absent:** Nigel Patterson **Leave of Absence:** Mary Philip **Observer:** Clare MacLellan (Non-confidential items)	Margaret Moynihan, Chief Executive Jenny MacKay, Deputy CEO Siobhan Toal, Customer Services Officer (Minute Taker) (Teams) Jim Gordon, Interim Asset Manager (Teams) Davina Melton, Director of Finance, Corporate & LCR Ewan MacDonald, MacDonald & Cameron (Part Meeting, left 4.20pm) (Teams) Iain Murray, Scotland Excel (Part Meeting, left 4.45pm) (Teams)

1. Apologies

Summary of discussion:

The Customer Services Officer confirmed apologies had been received from Cathy Osborn.

2. Declarations of Interest

Summary of discussion:

The register of interests was noted. No further declarations were made during the meeting.

3. Minutes of Meeting held on 09th April 2026

Summary of discussion:

The Board reviewed the minutes of the meeting held on 09th April 2026 and confirmed them as an accurate record. The minutes were proposed by Moira MacVicar and seconded by Di Alexander.

Decision:

The minutes of 09th April 2026 were approved.

4. Matters Arising from the Minutes of 09 April 2026

i. Rent Consultation follow ups

Summary of discussion:

The Interim Asset Manager provided a verbal update advising the Board of the progress with the rent consultation follow-ups, it was noted that engagement with the tenants has been ongoing and there have been difficulties contacting some tenants but that it was hoped this would be completed by the end of May.

Decision:

The Board noted the progress report.

ii. Property Purchase

Summary of discussion:

The Chief Executive updated the Board on the progress of the property purchase in Strontian and the Board were advised the Scottish Government contributed 71% of funding towards the purchase. It was noted this is progressing well and a meeting with the tenants, relevant staff and external agencies has been arranged prior to the move in June.

Decision:

The Board noted the verbal update.

5. Confidential Minutes of Meeting held on 09 April 2026

Please see separate confidential minutes.

6. Matters Arising from Confidential Minutes

i. **i. Organisational Review -** *aspects of this minute have been redacted as deemed commercially sensitive.*

Summary of discussion:

The Chief Executive provided the Board with a verbal update advising the actions within the review are progressing well. It was noted the LHAPS

Operations Lead vacancy has been filled and interviews are currently being conducted with the remaining posts.

Decision:

The Board noted the update.

ii. **Energy efficiencies measures**
aspects of this minute have been redacted as deemed commercially sensitive.

Summary of discussion:

The Interim Asset Manager updated the Board on the outstanding issues in relation to the systems installed and it was advised that inspections are being progressed by our Technical Officers or LHAPS electricians to check the status of solar panel installations. It was noted that the Interim Asset Manager has been liaising with a company who are experienced in installing similar solar panels to seek advice on the system faults as well as progressing training for our relevant staff.

Decision:

The Board noted the update.

7. Office Bearers Sub-Committee Minutes 29th April 2026

Summary of discussion:

The Board received a report on decisions taken by the Office Bearers Sub-Committee via email on 29 April 2026. The Board discussed the cost for undertaking this work and it was agreed this should come of the reactive repairs budget for 2026/27 and if required, the budget could be increased later in the year.

Decision:

The Board ratified the decisions taken by the Office Bearers Sub-Committee.

Action:

Progress stock condition surveys – Interim Asset Manager – ongoing.

8. Annual Return on the Charter

Summary of discussion:

The Chief Executive presented the Annual Return on the Charter, highlighting key performance information and trend analysis. The Board was advised of the indicators that had improved or reduced in performance from previous years.

The Chief Executive advised a report would be provided to the Board regarding the new damp and mould indicators and what the Association needs to do to be compliant with Awaabs Law which comes into force in October 2026.

Decision:

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

Action:

Submit the approved Annual Return on the Charter. Interim Asset Manager – Report on compliance with Awaabs Law.

9. Membership

i. Shareholding Membership

Summary of discussion:

The Board received the report proposing the admission of a new member and accordingly approved the application for shareholding membership for Clare MacLellan.

Decision:

The Board approved the new admission of shareholding member.

Action:

Add Clare to the Register of Members within seven working days.

ii. Board Membership

Summary of discussion:

The Board approved the appointment of Clare MacLellan as a Co-Optee on the LHA Board of Management.

Decision:

The Board approved the appointment of a new co-optee.

10. Board Appraisal Report 2026

Summary of discussion:

The Deputy CEO presented the Board Appraisal Report for 2026. The Board was advised a further report will come back to the June Board meeting outlining a training action plan for the year.

Decision:

The Board noted the contents of the appraisal report.

Action:

Prepare and present a Board training action plan – Deputy CEO – June 2026 meeting.

11. Right of Access – Morrison Avenue, Spean Bridge

Summary of discussion:

The Interim Asset Manager presented the report to the Board advising Spean Bridge, Roy Bridge and Achnacarry SCIO have acquired ground around the Community Centre and LHA have been approached to request permission to allow access across a section of land at the end of Morrison Avenue, Spean Bridge which will be used for car parking. The Board were advised of the next steps if approved and informed the SCIO have confirmed they will cover the full cost of the legal works.

The Interim Asset Manager advised that consultation letters were delivered to tenants at Morrison Avenue this week to allow for feedback to come back to the Association.

Decision:

The Board approved the right of access in principle, subject to tenant consultation and statutory approvals, with all costs to be met by the community group.

Action:

Progress tenant consultation and legal checks – Interim Asset Manager – prior to final approval.

12. Eigg Water Supply

Summary of discussion:

The Interim Asset Manager provided an update on water supply issues affecting properties on Eigg advising the current hill supply had dried up again this week. The

Board were advised of the revised costings for the works totaling £106,064.40, however, the costs for the water treatment of £17,328 may not be required. This will only be known once the borehole has been drilled and water testing has been carried out. The Board noted the Highland Council would be responsible for 1/6th of the overall cost for their property at Cleadale.

The Board discussed the ongoing maintenance costs to the borehole and it was agreed the Interim Asset Manager would liaise with the Eigg Heritage Trust to gather information on how the boreholes on the island are serviced and LHA's could be tied in with their schedule.

Decision:

The Board approved progression of the proposed works.

Action:

Progress agreed water supply works and explore shared maintenance options – Interim Asset Manager – ongoing.

13. Revised / New Policies – Keeping of Pets Policy

Summary of discussion:

The revised Keeping of Pets Policy was presented to the Board advising that the slight amendment to this policy was highlighted within the cover report.

Decision:

The revised Keeping of Pets Policy was approved.

Action:

Publish the approved policy and communicate changes to tenants – Deputy CEO – next policy update cycle.

14. LHAPS

aspects of this minute have been redacted as deemed commercially sensitive.

Summary of discussion:

The Chief Executive presented the report to the Board, which included a presentation prepared by the Director of Finance, Corporate & LCR which sets out the scope of work to be undertaken, commencing in June to understand LHAPS costings.

15. Unity Bank Loan

Summary of discussion:

The Chief Executive presented the Unity Bank loan documentation and requested approval of finalising the £3.5m loan, outlining the purpose of the loan and the proposed security arrangements. The Board noted Harper MacLeod were instructed to act for LHA in relation to reviewing the terms within the loan documentation.

Decision:

The draft of Unity Bank loan documentation was approved, and authority was given to sign the Officer Certificate and draft Extract of Minute.

Action:

Sign Officer Certificate and associated extract of minute to enable drawdown – CEO/Vice-Chair.

16. Audit, Risk and Governance Sub-Committee Recommendations

i. LHA Quarterly Management Accounts

The Board approved the LHA Quarterly Management Accounts.

ii. Bad Debt Write-offs

The Board approved the Bad Debt Write-offs.

iii. Risk Register

The Board noted and approved the Risk Register.

iv. Internal Audit Report & Plan for 26/27

The Board approved the Internal Audit Report & Plan for 2026/27.

v. 5 Year Projections

The Board approved the 5 Year Financial Projections.

vi. Regulatory Standards Dashboard

The Board approved the Regulatory Standards Dashboard.

vii. Standing Orders

The Board approved the Standing Order appendices.

viii. Quarterly Management Accounts to 31/03/26 LHAPS (A) and LCR (B)

The Board noted the Quarterly Management Accounts to 31/03/26 for (A) LHAPS and (B) LCR.

ix. Covenant Report (A) and (B) Treasury Management Update

The Board noted the Covenant Report and Treasury Management Update.

x. Procurement Quarterly Report

The Board noted the Procurement Quarterly Report.

xi. Quarterly Compliance Report

The Board noted the Quarterly Compliance Report.

xii. Audit Plan and Name Change

The Board noted the Audit Plan and Name Change of our auditors.

xiii. Notifiable Event Annual Report

The Board noted the Notifiable Event Annual Report.

17. Maintenance and Estate Management Programme – Q4 Update

Summary of discussion:

The Interim Asset Manager presented the Quarter 4 update on the Maintenance and Estate Management Programme. Discussion focused on the heating systems in Acharacle in which the Board noted the Chief Executive, Interim Asset Manager and Technical Officer would be meeting with tenants individually within the next week to discuss the monitoring process which has been undertaken on the heating systems over the last year.

It was noted a further report will come back to the June meeting outlining the findings from the data monitoring and discussions with the tenants and recommendations to move forward.

Decision:

The update was noted.

Action:

Prepare a further report on Acharacle heating systems, including tenant feedback and options for moving forward – Interim Asset Manager – June 2026 meeting.

18. Health and Safety of Properties – Update

Summary of discussion:

The Interim Asset Manager provided an update on health and safety compliance across the Association's properties. It was noted that the number of electrical tests carried out within timescale during the year was 77 and not the 7 within the report.

Decision:

The update was noted.

19. New Build Development Update

aspects of this minute have been redacted as deemed commercially sensitive.

Summary of discussion:

The Board received a development update from Ewan MacDonald, MacDonald & Cameron. Key updates included:

Rankin Crescent has now completed. It was noted that 1 shared equity unit remains available and advertisement with a local company will be progressed.

Decision:

The development update and Working Group notes were noted.

20. Scotland Excel – Review

Summary of discussion:

Iain Murray, Scotland Excel gave a short presentation to the Board to provide an update on the recent engagement with Scotland Excel, including progress with procurement improvement activity and recommendations for going forward.

The Director of Finance, Corporate & LCR advised the Board that the Association is due to be assessed every two years if still in receipt of grant funding.

Decision:

The update was noted.

Action:

A report to come back to the Board in June outlining the ongoing plan – Director of Finance, Corporate & LCR.

21. Unplanned Works Spend Analysis 2025/26

Summary of discussion:

The Interim Asset Manager presented the report to the Board which outlined analysis of the unplanned work's expenditure at the end of the financial year. The Board reviewed the analysis of unplanned works expenditure and discussion focused on trends, cost drivers, and opportunities for improved forward planning including if there are component failures within new build properties this can be reported to MacDonald & Cameron to advise this has not worked in our properties/certain areas.

Decision:

The analysis was noted.

Action:

Continue to improve forecasting and data quality for unplanned works – Interim Asset Manager – ongoing.

22. Performance

Summary of discussion:

Performance reports covering housing management, asset management, complaints, GDPR/FOI, and health and safety were scrutinised.

Decision:

The performance reports were noted, and it was agreed that a session on KPI's would be delivered at the Board Away Day in October.

Action:

Ensure the correct colours are used within the comparison tables if timescales increase. Director of Transformation and Housing Services - agenda item for performance indicators on Board Away Day in October.

23. Tenant Engagement

Summary of discussion:

The Deputy CEO presented the tenant engagement quarterly report, outlining recent engagement activity and planned initiatives.

Decision:

The tenant engagement report was noted.

24. AGM Arrangements

Summary of discussion:

The Deputy CEO updated the Board on the proposed arrangements for the forthcoming AGM, advising Lochaber Care & Repair this year will celebrate its 20 anniversary. It was proposed to mark LCR's milestone this should be the focus of our event ahead of the formal AGM.

The Board noted that this would be held in Caol Community Centre with the Board meeting to follow.

Decision:

The proposed arrangements were noted.

Action:

Finalise AGM arrangements – Deputy CEO – ahead of AGM date.

25. Board Away Day Arrangements

Summary of discussion:

The Deputy CEO thanked Board members for responding to the email which was sent regarding preferences for the Board Away Day noting the preference would be to hold this over two days, Monday afternoon and Tuesday morning, with the agenda still to be approved.

The Board noted that enquiries have been made and a follow-up email would be sent to Board members to confirm if accommodation is required.

Decision:

Agreement was given in principle to progress a two-day away day in October 2026.

Action:

Develop detailed proposals and costs for the away day – Deputy CEO – future Board meeting.

26. AOCB

i. Mary Philip

Summary of discussion:

The Deputy CEO advised that an extension of a leave of absence has been granted for Mary Philip until August 2026.

Decision:

The Board noted the verbal update.

ii. Arrangements for next Board Meeting - 25th June

Summary of discussion:

The Chief Executive advised the Board the next meeting is due to be held in person on 25th June, however, this clashes with the RIHAF Meeting which is being held in Kelso therefore it is proposed that the meeting is moved to MS Teams.

Decision:

The Board approved the change to the meeting schedule, changing the in-person meeting to MS Teams.

Action:

Note that the June Board meeting will be held via Microsoft Teams – June 2026.