LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD AT CAOL COMMUNITY CENTRE ON THURSDAY 21st AUGUST 2025 AT 6.00PM

Present:
Andrew Carr
Di Alexander
John Cooney
Cathy Osborn
Rosemary Bridge (part meeting)
Moira MacVicar
Mary Philip
Nigel Patterson
Iain Pritchard (observing)

In attendance:
Margaret Moynihan, Chief Executive
Jenny MacKay, Director of Customer Services
Sean Doherty, Director of Asset Management
Isla Gray, Housing Services Manager
Maureen Cameron, LC&R Manager
Davina Melton, Finance Manager
David Smith, Accountant
Ewan MacDonald, MacDonald & Cameron
Kim MacIsaac, Customer Services Officer

1. Apologies

Apologies had been received from May Tosh and Iain MacLeod.

2. Declarations of Interest

The Declaration of Interest report was **approved,** and it was noted that Moira MacVicar would leave the meeting should any decisions in relation to Agenda Item 15 be required and be invited to rejoin when this concluded.

3. Minutes of Meeting held on 26th June 2025

The Board **approved** the Minutes of the meeting held on 26th June 2025.

4. Matters Arising from Minutes of Meeting held on 26th June 2025

(i) Acharacle Heating Systems

The Director of Asset Management updated the Board that as agreed 2 new heating systems and solar panels had been installed as a pilot and that from 1st September the information would be monitored to view effectiveness. Aico systems had also been installed in all the other properties which had agreed to the pilot and the outputs of this would also be monitored over the year.

The Board **noted** the update.

(ii) LHA Annual Accounts

The Chief Executive confirmed that the Annual Accounts had been signed accordingly.

The Board **noted** the verbal update.

(iii) Annual Loan Portfolio

The Chief Executive informed the Board that The Annual Loan Portfolio has had been successfully uploaded to the SHR portal.

The Board **noted** the verbal update.

(iv) Retaining Wall Claggan

The Director of Asset Management reported that the contractor is expected on site from 1st of September and that letters are currently being issued about parking to the residents. The works are expected to last 3-4 weeks.

The Board **noted** the verbal update.

(v) LCR Update Procurement

The Manager of LC&R shared with the Board that the procurement process had been successful, and LC&R had been awarded a three-year contract with the option for the NHS to extend the contract by 2 years.

The Board **noted** the verbal update.

5. Confidential Minutes of Meeting Held on 26th June 2025

The confidential minutes were approved with no matters arising.

6. Regulatory Standards – Demonstrating Compliance

The Board **noted** the compliance with Regulatory Standards report.

7. Board Membership of the Association

The Board approved the appointment of Ian Pritchard as a Co-optee on the LHA Board of Management.

8. Nationwide – Updated Signatures

The Director of Customer Services asked permission to add Catherine Osborn and Davina Melton onto the Nationwide Account approved signatory list.

The Board **noted** and **approved** the request

9. Revised/New Policies

i. Neonatal Care – Leave and Pay

The Director of Customer Services reported that from April LHA will be adopting the EVH Changes for employees.

The Board **noted and approved** the update.

ii. PVG & Disclosure

The Director of Customer Services informed the Board that following the changes in April to the PVG & Disclosure legislation, the Association has now updated our policy.

The Board **noted** and **approved** the update.

10. Equality & Diversity

The Director of Customer Services presented to The Board the new EDI policy which includes the adopted Sexual Harassment policy from EVH.

The Association's EDI Action Plan is a working document, and works are progressing towards the EDI strategy being updated. There was a positive reaction and number of responses from Your Voice.

The Association would like to remain Disability Committed and would like to be moved on to level 2 by the end of the year.

EDI training will be rolled out over the year for The Board and staff take part in regular training.

11. Audit, Risk and Governance Sub-Committee Recommendations.

i. Approve the Bad Debt Write-Offs

The Board **approved** the Bad Debt Write-off report.

ii. Approve the LHA Quarterly Management Accounts to 30/06/2025

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

iii. Approve the Risk Register

The Board **approved** the Risk Register.

iv. Approve Governance Review – Board Recruitment & Succession & Appraisal Policies

The Board **approved** the Governance Review.

v. Approve Credit Card Application

The Board **approved** the credit card application.

vi. Note the Quarterly Management Accounts 30/06/2025 LHAPS (A) and LCR (B)

The Board **noted** the quarterly Management Accounts.

vii. Note Covenant Report (A) and (B) Treasury Management Update

The Board **noted** the Covenant Report and Treasury Management Update.

viii. Note Quarterly Compliance

The Board **Noted** the Quarterly Compliance

12. Lending Review update

David Smith, Accountant presented to the Board a report summarising all the terms and conditions from the various lending institutions. It was agreed that a further session would be beneficial to allow for further discussion and decisions in relation to our current and future loan portfolio

The Board **discussed** and **agreed** the recommendation to split the lending between lenders, and to have a further meeting to discuss.

13. Maintenance and Estate Management Programme Update Quarter 1

The Director of Asset Management presented the quarterly report detailing maintenance and estate management programme for quarter. The Board were advised that there was an overspend from the EWI works in Claggan and Grange Road.

High Heat Retention Heating systems which include pv solar panels and battery storage were discussed and The Director of Asset Management reported that 11 of these systems have currently been installed. These were fully funded systems as funding had now been withdrawn for Air Source Heating Systems.

14. Health and Safety of Properties - Update

The Director of Asset Management presented this report which detailed our property Health and Safety Inspections and Tests. The Board were also advised of ongoing access issues.

The Board **considered** and **noted** the report.

15. Development

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

The Board **noted** the report.

16. Performance

The Board is asked to note that due to changes introduced by the revised ARC and that work that is being undertaken by our Customer Services Manager – quarter one statistics will be presented alongside quarter two statistics in November.

17. Regulatory Standards

The Director of Customer Services presented an update of the 2025 review which will help in producing our Annual Assurance Statement on the 06th and 07th of October 2025.

The Board **noted** the report.

18. Annual Accounts

i. Lochaber Care & Repair

The Board **noted** the Annual Accounts for Lochaber Care & Repair.

ii. LHA Property Services

The Board **noted** the Annual Accounts for LHA Property Services

19. CEO Appraisal – Confidential Report

The Board **discussed** and **approved** the report.

20. A.O.C.B

The Director of Customer Services informed the Board of an upcoming SHN Benchmarking Session on the 23rd of September.