

**LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD ON MICROSOFT TEAMS ON THURSDAY
22nd May 2025 AT 6.30PM**

Present: Andrew Carr
Di Alexander
John Cooney
Cathy Osborn
Rosemary Bridge
Moir MacVicar
May Tosh
Mary Philip
Nigel Patterson

In attendance: Margaret Moynihan, Chief Executive
Jenny MacKay, Director of Customer Services
Sean Doherty, Director of Asset Management
Isla Gray, Housing Services Manager
Iain MacLeod, LHAPS Manager
David Smith, Accountant – part meeting
Ewan MacDonald, MacDonald Cameron – part meeting
Kim MacIsaac, Customer Services Officer

1. Apologies

No apologies had been received

2. Declarations of Interest

The Declaration of Interest report was **approved**. It was noted that Moira MacVicar would leave the meeting whilst agenda item 6(i) was discussed and be invited to rejoin when this concluded. A further declaration was made by Di Alexander who has recently become a member of the Community Housing Trust.

3. Minutes of Meeting held on 10th April 2025

The Board **approved** the Minutes of the meeting held on 10th April 2025.

4. Matters Arising from Minutes of Meeting held on 10th April 2025

(i) Rent Consultation Follow ups

The Housing services Manager informed the Board that they had split any concerns raised by tenants into two groups, Housing Management and Asset Management. Both the Housing Services Manager and the Director of Asset Management advised that they had contacted all tenants and had resolved most concerns, however, despite several attempts they had been unable to contact all who had raised concerns. The Housing Services Manager suggested that future questionnaires should include a statement as to whether a tenant wanted a response to their comments or concerns.

The Board **noted** the update.

(ii) Scottish Housing Regulator – Notifiable Event

The Director of Customer Services informed the Board that the Scottish Housing Regulator had been informed of the notifiable event and they were happy with the information provided with no further action required.

The Board **noted** the verbal update.

(iii) Update on Heating System – Acharacle

The Director of Asset Management advised the Board that appointments had been made with the tenants in Acharacle. Information and a full explanation had been provided to the tenants on how LHA would be working with tenants in relation to the heating systems

The Board **noted** the verbal update.

(iv) SHR response re Funding and Annual Projections

The Chief Executive informed the Board that this year LHA had been asked to produce monthly Cashflow Projections along with an update on our borrowing requirements. This information, as approved by the Board at the previous meeting, was provided and there had been confirmation that no further information was needed.

The Board **noted** the verbal update.

(v) Board Away day

The Director of Customer Services shared information relating to the Board Away Day. Which will be held over two days on the 6th and 7th of October at the Ballachulish Hotel with an evening meal followed by an overnight stay at either the Ballachulish Hotel or the Isles of Glencoe Hotel.

The Board **noted** the verbal update.

(vi) CHT Membership

As noted in Declarations of Interest report, Di Alexander has been able to return as a Director of the Community Housing Trust due to the Association no longer having any operational relationship with CHT.

The Board **noted** the verbal update.

5. Regulatory Standards – Demonstrating Compliance

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

6. Procurement

(i) Development Agent

The Chief Executive reminded the Board that we had recently undergone a procurement exercise for our development agency services. Currently we have MacDonald Cameron providing an interim arrangement, but the Association was looking to appoint a Development Agent for an initial term of three years, with the

option for LHA to renew for two further periods of 12 months each. A procurement exercise was undertaken through Public Contracts Scotland on this basis.

The Board considered the tender documentation and **agreed** to appoint MacDonald & Cameron for an initial term of three years with an option for LHA to renew for a further two periods of 12 months; and agreed the pricing option set out within the tender.

(ii) External Auditor

The Chief Executive reminded the Board that the Association is in the last year of contract with Alexander Sloan for our Annual Auditing services. The Association had recently undertaken a tender exercise for these services through Public Contracts Scotland.

The Board **reviewed, noted** the information and **approved** the appointment of Alexander Sloan as our external auditor for a period of two years with potential to extend for another two-year period.

7. Annual Return of the Charter

The Chief Executive presented the ARC report to the Board, which included trend analysis covering the current and earlier six financial years. The Chief Executive drew attention to indicators within the ARC that had improved or reduced performance from previous years.

The Board **noted** the report and **approved** its submission to the Scottish Housing Regulator.

8. Membership

See separate confidential minute

9. Board Appraisal Report

The Director of Customer Services advised the Board that a further report will come back to the June Board meeting outlining an action plan for the recommendations within the EVH report.

The Board **noted** and **approved** the Board Appraisal report from EVH.

10. Authority to evict.

The Housing Services Manager presented the Authority to Evict report to the Board. The Board **discussed** and **approved** the eviction action for case CA198, noting action will not be taken against the tenants unless the payment/engagement arrangements are broken.

11. Lending Review

The Board **discussed** and **agreed** that an updated position in relation to the RBS position would be helpful to allow for such a decision.

12. Revised Policies

(i) Sharing Owners

The Housing Services Manager presented to the Board a revised Shared Ownership Policy which now explicitly states the Association will enter into Co-operation Agreements with lenders, and if required to do so, join with them in recovery action where there are arrears.

The Board **noted** and **agreed** the revised policy.

(ii) Delegated Authority

The Director of Customer Services requested permission that the signatories for Nationwide are updated noting that the Finance Co-ordinator was also added as a signatory for administrative purposes only. Nationwide requested that we submit the information using a form which was appended to the report and provide a signed extract of the Board meeting minute

The Board **noted** and **agreed** the revised policy.

13. Audit, Risk and Governance Sub-Committee

a. Approve the audit report from Asset Management, Annual report, and Plan for 25/26 TIAA

The Board **approved** the audit report.

b. Approve the Bad Debt Write-Offs

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

c. Approve the LHA Quarterly Management Accounts to 31/03/2025.

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

d. Note and approve the Risk Register

The Board **noted** and **approved** the Risk Register.

e. Note Quarterly Management Accounts to 31/03/25 LHAPS (A) and LCR (B)

The Board **noted** the Quarterly Management Accounts for LHAPS and LCR.

f. Note covenant report (A) and (B) Treasury Management update.

The Board **noted** the covenant report and Treasury Management update.

g. Note the Quarterly Compliance Return

The Board **noted** the quarterly compliance return.

h. Notifiable Event – Annual Report

The Board **noted** the annual report.

14. Maintenance and Estate Management Programme

The Director of Asset Management presented the quarterly report detailing the maintenance and estate management programme for quarter four. The Board were advised that there was an underspend this year.

The Board **noted** the report and **approved** the underspend being carried forward to this financial year.

15. Health and Safety of Properties - Update

The Director of Asset Management presented the report to the Board which detailed the up to date position in relation to all health and safety inspections of our housing stock.

The Board were informed that all electric, gas, emergency lighting, and legionella tests were completed, and the damp and mould register is up to date. The Board were also advised of the access issues and the possibility of combining testing to limit the time tenants need to give access.

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

16. Development

(i) The Board is asked to scrutinise and note the new build development update provided by the MacDonald Cameron

Ewen MacDonald, from MacDonald & Cameron presented the development report to the Board in which they were updated on the sites at Rankin Crescent, Glenkingie Terrace and Mallaig. Possible future sites were also discussed

The Board **noted** the report.

(ii) Development Working Group Notes

The Chief Executive also shared with the Board that a design guide questionnaire would be circulated with the relevant staff team and board and the results brought back to a later meeting.

The Board **noted** the information.

17. Performance

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

18. Tenant Engagement

The Director of Customer Services advised the Board that we would be reviewing our tenant engagement and communications strategy later this year and would consider as suggested the different social media platforms.

The Board **noted** the report.

19. AGM Arrangements

The Director of Customer Services advised the Board of the arrangements for this year's AGM. The event would take place on Thursday 21st August and will be held in Caol Community Centre. A revised format would be implemented, in that there would be no guest speaker but instead would focus on an information session about the LHA Group with an opportunity to meet the Board member. The event would start at 4.00pm with the formal business starting at 5pm then move straight into the Board meeting at 5:30pm.

The Board **noted** the information.

20. AOCB

(i) Changes in Legislation

The Director of Customer services presented a report detailing three legislation changes which may affect Board members.

The first change relates to the Protecting Vulnerable Groups (PVG) Scheme. From the 1st of April 2025 it became a legal requirement for persons in a regulated role whether it be paid or voluntary to become a member of the PVG Scheme. The Director of Customer Services reported that the SFHA had confirmed that the LHA Board does not come under the reach of this scheme, however we were still researching if Lochaber Care & Repair Board members would be affected.

The second change to be implemented relates to charity legislation for transparency purposes; this would mean that trustee details would be provided to OSCR and then trustee names would be published.

The third change which has been implemented by Companies House relates to the Economic Crime and Corporate Transparency Act 2023 (ECCTA), whereby Board members who are registered with Companies House must have their identify verified.

(ii) Hybrid Board Meeting

It has been suggested that more in person meetings would be beneficial, and it was **agreed** this will be considered when we produce our next timetable of meeting dates for 2026 later in the year.

(iii) Regulatory Standard Working Group

The Direct of Customer Services thanked everyone who had responded to her email re the formation of a short term working group to review the standards, an email will be circulated shortly with further details.

(iv) Finance Manager

The Chief Executive advised the Board that our recruitment process for the position of Finance Manager had been successful resulting in the appointment for this post with a commencement date of 11th of August 2025.