

**LOCHABER HOUSING ASSOCIATION  
MINUTES OF BOARD OF MANAGEMENT MEETING  
HELD ON THURSDAY 13<sup>th</sup> NOVEMBER 2025  
ON TEAMS**

**Present:** Andrew Carr  
Di Alexander  
Cathy Osborn  
Rosemary Bridge  
Moir MacVicar  
Nigel Patterson  
Iain Pritchard

**In attendance:** Margaret Moynihan, Chief Executive  
Jenny MacKay, Director of Customer Services  
Sean Doherty, Director of Asset Management  
Isla Gray, Housing Services 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, John Cooney and Mary Philip.

**2. Declarations of Interest**

The Declarations of Interest report was **approved**. Di Alexander made the Board aware he is now a director of Glengarry Trust

**3. Minutes of Meeting held 06<sup>th</sup> & 07<sup>th</sup> October 2025**

The Board **approved** the Minutes of the meeting held on 06<sup>th</sup> & 07<sup>th</sup> October 2025.

**4. Matters arising from the meeting held on 06<sup>th</sup> & 07<sup>th</sup> October 2025**

**i. Submission of Annual Assurance Statement**

The Director of Customer Services shared with the Board that the Annual Assurance Statement has been submitted to the Scottish Housing Regulator, and a copy had been uploaded to the LHA website.

The Board **noted** the verbal update.

**ii. Rent Consultation**

David Smith, Accountant and the Housing Services Manager presented reports to the Board, demonstrating how varying rent levels would impact the ongoing viability of the Association and how they impact on the affordability of our rents.

It was **agreed** that the discussions would allow the Housing Services Manager to prepare a more informed report for the next meeting to allow the Board to agree on the figure we should consult tenants on in relation to the rent increase for 2026/27.

## 5. Confidential Office Bearers Meeting 22<sup>nd</sup> September 2025

The Confidential Minutes were **approved**.

## 6. Confidential Matters Arising from the meeting held on 22<sup>nd</sup> September 2025

There were no matters arising.

## 7. Revised/New Policies

LHA Communications Strategy

The Director of Customer Services presented a standalone LHA Communications Strategy which had required the separation of the Tenant Engagement and Communications Strategy. The strategy had been drafted following feedback from our triennial survey; in that we needed to improve how we communicate with our tenants. This in turn had led to the production of the Communications Strategy for both our subsidiaries.

The Board **approved** the Communication Strategy.

## 8. Eigg Water Supply

The Director of Asset Management presented a report to the Board which provided background information on the electric and water provision we currently have in place for our properties on the Isle of Eigg. The Director of Asset Management explained the two suggestions provided by consultants Highwater. The Director of Asset management advised the Board that that he will arrange a video conference with Highwater and research further in relation to other such work on the island and will provide an update for the Board in December.

The Board **agreed** in principal to the exploration of a bore hole subject to the additional information being provided.

## 9. Authority to Evict

The Housing Services Manager asked the Board for permission to evict CA199 noting action will not be taken against the tenant unless the payment/engagement arrangements are broken.

The Board **discussed** and **approved** the authority to evict CA199

## 10. Audit Risk & Governance Sub Committee

### i. Draft Budget 2026/27

The Board **approved** the Draft Budget 2026/27

### ii. Approve Bad Debt Write-offs

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

### iii. Approve LHA Quarterly Management Accounts 30/09/25

The Board **approved** the Quarterly Management Account

### iv. Internal Audit Report

The Board **approved** the Internal Audit Report

**v. Risk Register**

The Board **approved** the Risk Register

**vi. Bad Debit Write off Policy**

The Audit, Risk and Governance members are being sent a further email about this policy, the Board **noted** this information.

**vii. Standing Orders**

The Board **approved** the additional appendices.

**viii. Regulatory Standards Dashboard**

The Board **noted** the report and **approved** the associated actions.

**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**

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 2**

The Director of Asset Management presented the report to the Board sharing progress on Planned Maintenance, Cyclical Maintenance, Reactive Repairs, Heating Replacements, Voids, and Estate Management. The Director of Asset Management reported that he had been working with a provider who had been carrying out a programme of heating and solar panel installations in our properties resulting in the installation of 21 Air to Wet Heat Pumps, 54 High Heat Retention Heaters and 184 Solar PV Panels. These installations have been fully funded with no cost to the Association.

The Board **noted** the update.

**12. Health and Safety of Properties – Update**

The Director of Asset Management advised the Board there was nothing to report in terms of Health and Safety and everything was up to date with the surveys progressing well.

The Board **noted** the update.

**13. 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

**14. Performance – Quarter 1 and 2**

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

The Board **noted** the report.

## **15. ICT Report**

The Customer Services Manager presented the ICT Report to the Board sharing information on the three main pillars that are currently being focused on along with a brief breakdown on future work planned. The Customer Services Manager has been in post for six months during which time there has been substantial work on data collection, analysis, and service redesign. LHA has made clear progress strengthening digital foundations, enhancing data integrity, and improving cyber security. The next few months will be focused on improvements on service quality, tenant experience, and organisational resilience.

The Board **noted** the report.

## **16. Employment Law Update**

The Director of Customer Services presented the report on the update of employment law to the Board emphasising the road map in appendix 1.

The Board **noted** the Information.

## **17. Tenant Engagement & Communication – Quarter 1 & 2**

The Director of Customer Services presented the report on tenant engagement & communication from quarter 1 & 2 to the Board. The report shared the positive feedback for the updated Equality Diversity and Inclusion Strategy, with praise from both Your Voice consultation and the Tenant Talk survey for the easier to read layout and the amount of information shared. The report also shares the plans for quarter 3 when focus will be on the Communications Strategy 5 Minute Survey, Rent Increase Proposal, further details around the RTS Switch-off campaign and a Winter Housing Brief.

The Board **noted** the report.

## **18. AOCB**

### **i. Christmas Lunch**

The Chief Executive reminded the Board members of the upcoming Christmas Lunch on the 12<sup>th</sup> December; all menu choices should be returned to Customer Services.

The Board **noted** the Information.

### **ii. Code of Conduct & EPB**

The Director of Customer Services gave a reminder to the Board that an email had been sent out about the Code of Conduct and EPB, we have used Microsoft forms this year and if anyone has any issues they can contact Customer Services for assistance.

The Board **noted** the Information.

### **iii. Board Meeting Arrangements**

The Director of Customer Services shared the results following the recent survey completed by Board Members in relation to the arrangements for next year's Board meetings.

The Board discussed and approved an earlier start time of 4pm on a Thursday, and that the May meeting would now be in person.

The Board **noted** the Information.