LOCHABER HOUSING ASSOCIATION
MEETING OF THE BOARD OF MANAGEMENT
THURSDAY 20th August 2026

Meeting Details

Time: 4.00pm
Location: Caol Community Centre

Present:	**Apologies:**	**In Attendance:**
Cathy Osborn (Chair) Di Alexander (Part Meeting, Left at 17.50) Rosemary Bridge (part meeting) Andrew Carr May Tosh Ian Pritchard Jaynie Ireland Clare MacLellan	Mary Philip John Cooney **Absent:** **Leave of Absence:** **Observer:** Donna Campbell (Non-confidential items)	Margaret Moynihan, Chief Executive Jenny MacKay, Deputy CEO Kim MacIsaac, Corporate Services Officer (Minute Taker) Jim Gordon, Interim Asset Manager Kathryn Higgins, Director of Business Transformation & Housing Davina Melton, Director of Finance, Corporate & LCR Ewan MacDonald, MacDonald & Cameron (Part Meeting) Meg Deasley, Consultant (Part Meeting)

1. Apologies

Summary of Discussion:

The Corporate Services Officer confirmed apologies had been received from Mary Philip and John Cooney

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 25th June 2026

Summary of Discussion:

The Board reviewed the minutes of the meeting held on 25th June 2026 and confirmed them as an accurate record.

The minutes were **proposed** by Andrew Carr and **seconded** by May Tosh.

Decision:

The minutes of 25th June 2026 were **approved**.

4. Matters Arising from the Minutes of 25 June 2026

i. Acharacle Heating Systems

Summary of Discussion:

Agenda Item 11 was reported and discussed by the board at the beginning of the meeting. Following this it was agreed that the association would take time and investigate funding and pilot schemes that would be appropriate for use in properties in Acharacle. This remains a priority, to upgrade heating systems into identified properties by the end of the year. There followed discussion on continuing to use the services of Meg Deasley as a consultant to develop our heating strategy as part of our overall asset management strategy.

Decision:

The Board **noted** the verbal update and **approved** the continued use of Meg Deasley Consulting.

ii. LHA Annual Accounts

Summary of Discussion:

The Chief Executive provided a verbal update to the Board confirming that all accounts had been signed accordingly.

Decision:

The Board **noted** the verbal update.

iii. Annual Loan Portfolio

Summary of Discussion:

The Chief Executive provided a verbal update to the Board confirming that the return was submitted to the SHR portal by the due date.

Decision:

The Board **noted** the verbal update.

iv. Update on Unity Loan

Summary of Discussion:

The Chief Executive provided a verbal update to the Board advising that there was still one legal document to be completed regarding a Certificate of Title

however this is not causing a problem as we do not require any funds to be drawn down now.

Decision:

The Board **noted** the verbal update.

5. **Confidential Minutes of the meeting held on 25th June 2026**

The confidential minutes of the meeting held on 25th June 2026 were approved.

6. **Matters Arising from the confidential minutes of the meeting held on 25th June 2026**

Nothing raised under this item.

7. **Office Bearers Decision**

Summary of Discussion:

The Deputy Chief Executive provided a verbal update to the Board explaining that the potential LCR Committee member they had given approval had to withdraw their application at this time due to personal reasons.

Decision:

The Board **noted** the verbal update.

8. **Membership** *Ms Campbell left the meeting before items 8i and 8ii were discussed.*

i. **Shareholding Application**

Summary of Discussion:

The Board received the report proposing the admission of a new member for shareholding membership for Donna Campbell.

Decision:

The Board **approved** the new admission of shareholding member.

Action:

Add Donna Campbell to the Register of Members within seven working days.

ii. **Board Member Application**

Summary of Discussion:

The Board received a report proposing the appointment of Donna Campbell as a Board member on the LHA Board of Management. It was further noted that as Rosemary Bridge had retired from the Board earlier in the meeting Donna would fill a casual vacancy.

Decision:

The Board **approved** the appointment of Donna Campbell as a Board member.

9. **Shared Ownership of Property** *aspects of this minute have been redacted as deemed as confidential in nature*.
Summary of Discussion:

The Chief executive presented the report to the Board seeking approval to progress disposal of the association's 50% remaining share of the property. The report provided the information that the sharing owner was looking to move from the area and has exercised their right for Voluntary Removal to allow them to sell their share on the open market. They have owned the property since February 2022 and have marketed the property for sale through MacPhee and Partners Estate Agents since April 2026.

Decision:

The Board **approved** the disposal of the property.

Action:

Progress with the shared owner for the sale of the property.

10. **Policies – LHA Group Privacy Policy**

Summary of Discussion:

The Deputy Chief Executive presented an update of the LHA Group Privacy policy; the update unites the association and subsidiaries where the previous policy was split with subsidiaries having their own version. The updated policy includes the changes for The Data (Use and Access) 2025. The update includes a change of terminology using Privacy Policy over the more common term Data Protection Policy.

Decision:

The Board **approved** the Group Privacy Policy.

11. **Energy Efficiency Funding (*this presentation was provided to the Board at the beginning of the meeting)*** *This minute has been redacted as deemed commercially sensitive.*

12. **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 Bad Debt

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

ii. Approve LHA Quarterly Management Accounts – 30/06/26

The Board **approved** the Quarterly Management Accounts – 30/06/26

iii. Golden Rule for Cash Report

The Board **approved** the Golden Rule for Cash Report and the amendment recommended by the Audit Risk and Governance Committee.

iv. Approve Risk Register

The Board **approved** the Risk Register

v. Approve Regulatory Standards Dashboard

The Board **approved** Regulatory Standards Dashboard

vi. Approve Signatories

The Board **approved** Signatories Report and the amendment recommended to the Board by the Director of Finance, Customer Services and LCR.

vii. Approve LHAPS Costings Project Findings

The Board **approved** LHAPS Costings Project Findings.

viii. Note the Quarterly Management Accounts for LHAPS (A) and LCR (B).

The Board **noted** the Quarterly Management Accounts

ix. Note Treasury Management

The Board **noted** Treasury Management.

x. Note Quarterly Procurement Dashboard

The Board **noted** Quarterly Procurement Dashboard.

xi. Note Quarterly Compliance Return

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

13. 101 High Street

Aspects of this minute has been redacted as deemed commercially sensitive.

Summary of Discussion:

The Interim Asset Manager presented a report to the Board detailing the tendered costs for the works to the Lochaber Housing Association office building, the works have been planned for some time with the association waiting on engagement from the two shops regarding costs. The common works are shared which each shop responsible for a 15% contribution of the overall costs which is approximately £ each. The proposed works are to improve and protect the building, with the works required including roof coverings, guttering, changing asbestos-containing soffits, rooflights, windows, render defects and external decoration.

The works were tendered on Public Contracts Scotland and there were two companies who tendered for the works; the Board approved the recommendation to go with the cheapest company.

Decision:

The Board **approves** progressing with the proposed works.

Action: Interim Asset Manager to progress the works.

14. Maintenance and Estate Management programme Update Quarter 1

Summary of Discussion:

The Interim Asset Manager presented the Quarter 1 update on the Maintenance and Estate Management Programme. Focusing on the borehole in Eigg he was able to share that the borehole has now been dug, reporting that this had to be made deeper than initially anticipated with the depth finishing at 65m down. The good news from this is a robust water supply with the yield test showing the supply could accommodate up to 91 people.

The Board **noted** the update.

15. Health and Safety of Properties

Summary of Discussion:

The Interim Asset Manager provided an update on health and safety compliance across the association's properties.

The Board **noted** the update**.**

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

Summary of Discussion:

Ewan MacDonald, MacDonald & Cameron provided an update on current development projects.

At Rankin Crescent, all social rented properties are occupied, and all four shared equity homes have either been sold or are in going through the final legal stages of sale.

MacDonald & Cameron drafted the associations New Build Design Guide for staff and Working Group to review, with an updated version expected for the next Board meeting.

17. Performance

Summary of Discussion:

The Board **noted** the performance reports in relation to Asset Management, Complaints, GDPR, FOI, and Health & Safety. The Board also **noted** that there will be a session on Performance Indicators and how and what we report going forwards.

The Board **noted** the reports.

18. Tennant Engagement

Summary of Discussion:

The Deputy Chief Executive presented a report to the Board sharing that tenant engagement over the last quarter had been focused on the launch of MY LHA Self Service Account and the successful transition of existing My Home portal users. Quarter 1 saw a big increase in views and an increase in users.

The Board **noted** the Tennant Engagement update

19. Consent Under Entitlements, Payments and Benefits Policy

Summary of Discussion:

The Deputy Chief Executive presented the report to the Board explaining that a property in Ferguson Court had been allocated to a member of staff. In line with the revised EPB policy the Chief Executive had approved the offer of tenancy confirming that the Policies and Procedures were followed and the offer had been audited by Highland Council.

The Board **noted** the information.

20. Regulatory standards Review

Summary of Discussion:

The Deputy Chief Executive approached the Board with a suggestion to meet ahead of the October meeting either in person or by teams to focus on the Regulatory Dashboard. The session would allow time for a review of the evidence and provide the Board with added assurance of the evidence we have provided in relation to the Regulatory Standards.

Decision:

The Board **agreed** to a session before the meeting in October.

21. Annual Accounts

Summary of Discussion:

The Chief Executive shared this item has already been discussed as part of Agenda item 12.

22. CEO appraisal - Confidential Report

Summary of Discussion:

The Board **discussed** the recent appraisal of the Chief Executive **noting** the process that was followed and that no further action was required.

23. AOCB

i. Lease of Land at Kinlochleven

The Chief Executive shared with the Board that the association had been approached about selling a small piece of land in Kinlochleven. It has been discussed and agreed that the association would not sell this piece of land, however we could potentially lease it to the person interested, with the condition that they would also pay the legal fees. This was being conveyed through our solicitor.

ii. SHN Benchmarking session & Rent Review Presentation

The Chief Executive shared that a SHN Benchmarking session has been arranged for the 22nd September at 2:30pm

iii. Arrangements for Board Away Day Event

The Deputy Chief Executive reminded the Board of the arrangements for the Board Away Day that is due to take place on the afternoon of the 5th October and morning of the 6th October, with accommodation booked for anyone who requires it.

iv. Retirement

Board member Rosemary Bridge was presented with a bouquet of flowers following the announcement that she was retiring from the Board, Rosemary has been a Board member since July 2020.

The meeting concluded at 6.20PM.