

**LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD AT 101 HIGH STREET, FORT WILLIAM
ON THURSDAY 20TH OCTOBER 2020**

Present: May Tosh
Di Alexander
Jenni Hodgson
Andrew Carr (Chairperson)
John Cooney
Cathy Osborn
Morag Cameron
Jacob Green

In attendance: Sean Doherty, Asset Manager (Part Meeting)
Margaret Moynihan, Chief Executive
Jenny MacKay, Customer Services Manager
George Doran, Finance Manager (Part Meeting)
Siobhan Toal, Customer Services Officer
David Smith, Financial Advisor (Part Meeting)
Linda Ewart, Governance Consultant

1. Apologies

Apologies have been received from Moira MacVicar, Rosemary Bridge and Jacqui Wight.

2. Office Bearers Elections

The Board approved the election of Office Bearers and noted that the specified Office Bearer positions were as follows, Andrew Carr, Chairperson; May Tosh, Vice-Chair; Jacqui Wight, Secretary and Jenni Hodgson, Treasurer.

At this point of the meeting the Board broke out into workshops to discuss the Business Plan and Regulatory Standards then reconvened to discuss the Annual Assurance Statement.

3. The Board discussed the business plan and the various scenarios presented by David Smith in relation to the 30-year projections and the impacts of various assumptions around rents, interest rates, cost of EESSH and inflation. This resulted in the Board agreeing that the Association consult with tenants on the options of a 0%, 5% and 10% increase and that this consultation take place for two weeks commencing on 21st of November. This would allow the board to have the results of this consultation in time for the December meeting and be able to provide the information to the SFHA for their lobbying to Scottish Government in relation to the rent freeze proposal.

4. Annual Assurance Statement

The Annual Assurance Statement was discussed and approved by the Board. the Annual Assurance Statement will now be submitted to the Scottish Housing Regulator and added to the Associations website.

4. Housing Needs Update *some detail has been redacted due to commercial sensitivities*

The Chief Executive updated the Board on the Housing Needs survey in which they were informed that responses had been received from Highland and Islands Enterprise, Crown Estates and The Highland Council.

The Board **discussed** and **agreed** that the CEO should progress discussions with Communities Housing Trust regarding costs and potentially reducing the number of Communities being surveyed by grouping some together.