

**LOCHABER HOUSING ASSOCIATION  
MINUTES OF BOARD OF MANAGEMENT MEETING  
HELD IN PERSON ON THURSDAY 22<sup>ND</sup> AUGUST 2024**

**Present:** Di Alexander  
Rosemary Bridge  
Andrew Carr (Chair)  
John Cooney  
Stewart Leitch  
Cathy Osborn  
May Tosh

**In Attendance:** Margaret Moynihan, Chief Executive  
Jenny MacKay, Director of Customer Services  
Sean Doherty, Director of Asset Management  
Maureen Cameron, LCR Manager  
Iain MacLeod, LHAPS Manager  
Gary Hay, Director of Finance  
David Smith, Accountant (part meeting)

**1. Apologies**

Apologies had been received from Moira MacVicar and Cllr Sarah Fanet.

**2. Declarations of Interest**

The Declarations of Interest report was **approved** subject to an additional declaration by the Chief Executive, Agenda item 6 Office Bearers decisions.

**3. Minutes of Meeting held on 26<sup>th</sup> June 2024**

The minutes of the meeting held on 26<sup>th</sup> June 2024 were **approved**.

**4. Matters Arising from the minutes of Meeting held on 26<sup>th</sup> June 2024**

No matters were raised under this item.

**5. Regulatory Standards – Demonstrating Compliance**

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

**6. Office Bearers Decision**

The Board **noted** and **ratified** the Office Bearers decisions on 28<sup>th</sup> May and 24<sup>th</sup> July 2024.

**7. Membership of the Association**

**i. Shareholding Membership**

The Board received the report proposing the admission of a new member and accordingly approved the application for shareholding membership for Nigel Patterson.

## **ii. Board Membership**

The Board **approved** that Nigel Patterson should become a member of the LHA Board of Management and that he would be invited to attend the October meeting.

## **8. Draft Asset Management Strategy**

David Smith presented the Draft Asset Management Strategy explaining that the focus was on the finance aspect of the strategy but that this would feed into the overall strategy which would include all the qualitative aspects of the properties and developments within our stock. David further explained that the Board should be considering the following areas in future discussions.

- The condition of shared ownership properties in particular our flats and communal areas.
- Social Housing Net Zero Standard (SHNZS) – although the report and actions required have not been made public, various associations have already started to consider and price works accordingly with an average cost of £45k per property quoted.
- Updated lifecycle costings for each property over the next 30 years. While we have collected a lot of this information we need to feed it into the strategy.

It was **agreed** that a staff/board short term working group comprising of Sean Doherty, Gary Hay, David Smith and Cathy Osborn would be formed to bring a further draft back to the Board for consideration and approval.

## **9. Revised/New Policies**

The Director of Customer Services presented a report which requested approval for three policies.

### **i. Recovery of Property Non Arrears**

This policy has been generally tidied up and reflects the requirement to consider the Human Rights and Equalities legislation ensuring action or interventions are proportionate. The policy refers to the Associations Safeguarding Policy for vulnerable households and considers Data Protection and Equalities duties. There are no significant changes to merit consultation with Your Voice. The policy has been equality impact assessed.

### **ii. Recruitment & Selection**

This is an EVH policy which was revised in 2023. The policy has been personalised to reflect our working practices.

### **iii. Induction Policy**

This policy has had a general review with minor changes, and sections added on Equality, Diversity and Inclusion and Data Protection. It should also be noted that we have included additional information and actions that were highlighted by the Regulatory Standards Working Group to support new Board Members, this includes a six-month catch-up meeting

with the Director of Customer Services and additional support for new members to build confidence at Board Meetings.

The Board **considered** and **approved** the Rent Recovery of Property – non arrears, Recruitment and Selection and Board Induction Policies.

## **10. Credit Card Application**

The Chief Executive presented the report requesting approval to add both Gary Hay and Siobhan Toal to the list of staff who are Business Credit Card holders for Lochaber Housing Association.

The Board **noted** the report and **approved** that Gary Hay and Siobhan Toal be added.

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

It was noted that Richard MacDonald from Howdens gave an informative presentation in relation to the Association's insurance provision and the insurance market in general for our sector.

### **i. Approve the annual audit report from TIAA**

The Board **approved** the annual audit report and the proposed audits for 24/25 from TIAA.

### **ii. Approve the Bad Debt Write-Offs**

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

### **iii. Approve the LHA Quarterly Management Accounts to 30/06/2024**

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

### **iv. Note and approve the Risk Register**

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

### **v. Approve the Governance Review**

The Board **approved** the revised Board Members guide, Board Member role description, Chairperson role description, Secretary role description and Vice Chair role description.

### **vi. Note Quarterly Management Accounts to 30/06/24 LHAPS (A) and LCR (B)**

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

### **vii. Note covenant report (A) and (B) Treasury Management update**

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

### **viii. Note the Quarterly Compliance Return**

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

## **12. Maintenance and Estate Management programme**

*Some detail within this report has been deemed to be commercially sensitive and is therefore, not available to the public at this time*

The Director of Asset Management presented the quarterly report detailing the maintenance and estate management programme for quarter 1.

The Board were further advised that the Chief Executive had met with the elected members of the Highland Council to appraise them of our decision to terminate factoring arrangements in-place within areas from the 1<sup>st</sup> April 2025. Elected Members were supportive of this and the reasons at arriving at this difficult decision. Factored owners had been advised of the termination arrangements and that staff at the Association have offered support to the owners with the transition to another factor if required.

The Board **noted** the report and **approved** the reallocation of the budget to the window replacement programme.

## **13. Health and Safety of properties**

The Director of Asset Management presented the report to the Board which detailed our properties Health and Safety compliance.

As requested the report now only contains a summary of any damp and mould issues in our properties. The Board were asked to note that in future the asbestos register would be reduced significantly due to planned works to remove asbestos from the fascia and soffits in a number of properties.

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

## **14. Development Report**

The Board agreed to a further meeting in September to consider our development projects, this would allow the CHT to obtain information and to consider a timeline for projects and options.

The Board **discussed** and **noted** the development report.

A report relating to the Upper Achintore development produced by Link was **reviewed** and **noted**.

## **15. Heating Systems and withdrawal of ECO 4 funding**

The Director of Asset Management informed the Board that ECO 4 funding for replacement heating system has been paused for the moment.

The Board **noted** the report.

## **16. Performance**

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

## **17. Regulatory Standards 2024**

The Director of Customer Services presented the report to the Board in which they appraised of the process for the reviewing the Regulatory Standards using the SFHA toolkit. The Board also noted the arrangements for Monday 07<sup>th</sup> October 2024 including the drafting of the Annual Assurance Statement.

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

## **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. A.O.C.B**

### **i. SHN Benchmarking session**

The Board **noted** that the annual SHN benchmarking session will be held on TEAMS at 2.00pm on the 19<sup>th</sup> of September 2024, this session is open to both Board and tenants.

### **ii. Consent under Entitlements and Benefits Policy**

The Director of Customer Services presented a report to the Board which requested retrospective approval for the granting of a benefit under our EPB Policy. The Board gave their retrospective **approval** for the offer of tenancy as outlined in the report.