

**LOCHABER HOUSING ASSOCIATION  
MINUTES OF BOARD OF MANAGEMENT MEETING  
HELD IN THE LHA OFFICES AT 101 HIGH STRET,  
FORT WILLIAM ON THURSDAY 24<sup>TH</sup> AUGUST  
2023 AT 6.30PM**

**Present:** Andrew Carr (Chairperson)  
Di Alexander  
John Cooney  
Cathy Osborn  
Rosemary Bridge  
Stewart Leitch  
May Tosh  
Moirra MacVicar  
Cllr Sarah Fanet

**In attendance:** Margaret Moynihan, Chief Executive  
Jenny MacKay, Customer Services Manager  
Siobhan Toal, Customer Services Officer  
Sean Doherty, Asset Manager  
George Doran, Finance Manager  
Brian Pearson, Housing Services Coordinator  
Iain MacLeod, LHAPS Manager  
Maureen Cameron, LCR Manager  
David Smith, Accountant (Part Meeting)  
Fiona Sorley, CHT (Part Meeting)

**1. Apologies**

Apologies have been received from Jenni Hodgson and Jacob Green.

At this point of the meeting the Chair advised the Board that our current Treasurer and long-standing Board member Jenni Hodgson has informed us that for personal reasons she is tendering her resignation. The Board all agreed this was very regrettable and wished to thank Jenni for the significant commitment she had made while a board member.

**2. Declarations of Interest**

The Declaration of Interest report was **approved**.

**3. Minutes of Meeting held on 29<sup>th</sup> June 2023**

The Minutes of the meeting held on 29<sup>th</sup> June 2023 were **approved**.

**4. Matters Arising from Minutes of Meeting held on 29<sup>th</sup> June 2023**

There were no matters arising to be discussed.

**5. Regulatory Standards – demonstrating compliance**

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

**6. 30 Year Projections**

David Smith, Accountant presented the 30 Year Projections to the Board in which he advised there has been several amendments and updates from the projections presented in April 2023. These were as follows:

- The 2023 annual audited accounts are the opening position with the budget for 2023/24 forming the basis for future income and expenditure.
- Interest rates for the first three years have been increased from 2% to 2.5% in line with current long-term inflation.
- As the rent increase for 2023/24 was below inflation and with higher repair costs the base projection now assumes a rent increase of inflation plus 0.75% for the next ten years.
- Additional development of 15 units per year for five years.

The Board discussed the scenarios and assumptions at length and potential implications for rent increases, budgets and private financing.

The Board **considered** and **noted** the 30 Year Projections and the report appendices.

## 7. Planned Maintenance and Proposed Budget Revision

The Finance Manager and Asset Manager presented the report to the Board in which they proposed changes to the budget due to:

- grant funding being available for some works which could be undertaken this year for heating systems; and
- delaying the works for the replacement of the wooden cladding until 24/25 when the funding would be available for these works which had been agreed at the board meeting on 29<sup>th</sup> June.

£264,000 had been set aside in the current budget for the cladding works, however due to these works being postponed until 24/25, the Board at the June meeting, approved a spend of £77,767 on cyclical works and £70,000 for Air Quality Monitors.

The Asset Manager also requested that the balance of the heating budget and the postponed cladding works be available for other unidentified planned maintenance.

The Finance Manager also reported that the Triodos loan being repaid would evidence significant savings over the period still outstanding on the loan.

The Board **considered** and **approved** the reallocation of budgeted costs.

## 8. Shareholding Membership

The Board received the report proposing the admission of a new member and accordingly **approved** the application for shareholding membership for Jeannie Graham.

The Board **discussed** and **approved** the proposed annual plan.

## 9. Revised/New Policies

### (i) Tenancy Succession

The Tenancy Succession Policy was **approved**.

### (ii) Abandoned Properties

The Abandoned Properties Policy was **approved**.

**(iii) Lodgers**

The Lodgers Policy was **approved**.

**(iv) Sub-Letting**

The Sub-Letting Policy was **approved**.

**10. Authority to Evict**

The Board **discussed** and **approved** the eviction for case CA188 subject to the Housing Services Coordination & Chief Executive interview being completed and no arranged achieved or no attendance.

**11. Update to Rent Setting Policy**

The Housing Services Coordinator presented the report to the Board in which they were advised that the additional values matrix has been updated with an additional section on new build properties from April 2023 to the end of March 2028. It was also proposed that the Association consults with tenants as part of the rent consultation on additional measures e.g. solar panels incorporating battery storage.

The Board **approved** the updated additional values matrix and the proposal to consult with tenants as part of the rent consultation and **noted** that this would come back to the Board meeting in December for approval before submitting to Your Voice Members.

**12. Audit and Governance Sub-Committee Recommendations**

**(i) Approve Board Recruitment Policy**

The Board **approved** the Board recruitment policy.

**(ii) Approve Board Appraisal policy and process for appraising**

The Board **approved** the Board Appraisal policy and process for appraising.

**(iii) Approve Bad Debt Write-offs**

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

**(iv) Approve LHA Quarterly Management Accounts to 30.06.2023**

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

**(v) Approve Risk Register**

The Board **approved** the Risk Register and **noted** that the Risk Register is currently being reviewed by the Senior Management Team and Paul MacNeil. The Board also **noted** that there would be a session on the Risk Register with Paul MacNeil for the Board on 14<sup>th</sup> September on Microsoft Teams.

**(vi) Note Quarterly Management Accounts to 30.06.2023 (A) LHAPS and (B) LCR**

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

**(vii) Note Treasury Management Update**

The Board **noted** the Treasury Management update and **noted** that the Finance Manager would be carrying out a training session on Covenants in October via Microsoft Teams.

**(viii) Note Quarterly Compliance Return**

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

**(ix) Virgin Money/Clydesdale Bank – Fort William Closure**

The Board **approved** the report.

**13. Maintenance and Estate Management Programme Update Quarter 1**

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

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

**14. Health and Safety of properties – Update**

The Asset Manager presented the report to the Board which detailed our compliance with the Health & Safety legislation for our properties. The Board were also advised that the fire risk assessments were carried out on 24<sup>th</sup>/25<sup>th</sup> July and these will be reported to the next Board meeting.

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

**15. Development**

**A. CHT Development Report** *Information that could be deemed as commercially sensitive has been removed from this report.*

Fiona Sorley, CHT presented the development report to the Board with the focus being on sites at Mallaig, Glenkingie Terrace, Rankin Crescent, Glensheil and Inchree. The progress of each site was detailed.

There was also an update on phase 2 of Rankin Crescent

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

**B. Link Development Update**

The Board **noted** the Link Development update.

**16. Performance**

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

**17. Information, Communication and Technology Strategy Update**

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

**18. Regulatory Standards Review 2023**

The Board **noted** the report.

## **19. Lochaber Care & Repair Update**

The Board **noted** the Care & Repair update.

## **20. Regulatory Framework Review**

The Chief Executive updated the Board on the review process to date and that a consultation document would be issued for consideration later this year.

The Board **noted** the update.

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

### **(i) SHN Benchmarking session**

The Chief Executive advised the Board that the annual SHN benchmarking session will take place on 18<sup>th</sup> September at 2pm.

The Board **noted** the update.

### **(ii) Board Tour of Lochaber**

The Chief Executive advised the Board that the planned Tour of Lochaber arranged for Thursday 7<sup>th</sup> September 2023 was proving difficult for board members to attend. After discussions with the Board it was agreed that this be postponed and that date suggestions for spring 2024 be emailed out.

The Board **noted** the update.

### **(iii) Training Sessions – Risk Management & Covenants**

The Board were informed that there are two training sessions coming up over the next few weeks:

Risk Management with Paul MacNeil – Thursday 14<sup>th</sup> September between 5-6pm via Microsoft Teams.

Covenants training with Finance Manager – Thursday 5<sup>th</sup> October between 4-5pm via Microsoft Teams.

The Board **noted** these dates.

### **(iv) Jacob Green**

The Customer Services Manager advised the Board that Jacob Green has been granted a leave of absence until October 2023 due to personal reasons.

The Board **noted** the update.