

**LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD ON THURSDAY 26TH JUNE 2025 AT 101 HIGH STREET,
FORT WILLIAM**

Present: Andrew Carr (Chair)
Moir MacVicar
John Cooney
May Tosh
Cathy Osborn
Mary Philip
Di Alexander

In Attendance: Margaret Moynihan, Chief Executive
Jenny MacKay, Director of Customer Services
Sean Doherty, Director of Asset Management
Siobhan Toal, Customer Services Officer
Isla Gray, Housing Services Manager
Iain MacLeod, LHAPS Manager
David Smith, Accountant (part meeting)
Ewen MacDonald, MacDonald & Cameron (part meeting)
Kevin Booth, Alexander Sloan (part meeting)
Gavin Kellet, Genesis (part meeting)

1. Apologies

Apologies had been received from Rosemary Bridge and Nigel Patterson.

2. Declarations of Interest

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

3. Minutes of Meeting held on 22nd May 2025

The Board **approved** the Minutes of the meeting held on 22nd May 2025.

4. Matters arising from the meeting held on 22nd May 2025

i. Annual Return of the Charter

The Chief Executive advised the Board that the Annual Return of the Charter was submitted to the SHR Portal by the due date of 31st May.

The Board **noted** the verbal update.

ii. Appointment of Development Agents & Auditors

The Chief Executive advised the Board that following approval at the last Board meeting the Association has now progressed appointing the new Development Agent.

The Board **noted** the update.

iii. Acharacle Heating Systems

Some of the detail within this report has been deemed to be confidential in nature and is therefore, not available.

The Director of Asset Management advised the Board that the environmental sensors have now been installed in the properties in Acharacle. The next step is for Future Heat to carry out surveys in the two pilot properties to progress the installation of air source heat pumps and PV panels and battery storage units.

The Board were informed that remote dashboard access has been requested for monitoring the data of the sensors within these properties and that this would be undertaken for a full year to capture each season.

The Board **noted** the update.

5. Confidential Minutes of Meeting held on 22nd May 2025

Please see separate confidential minute.

6. Matters Arising from the Confidential Minutes 22nd May 2025

Please see separate confidential minute.

7. Regulatory Standards – demonstrating compliance

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

8. LHA Annual Accounts 2024/25

David Smith, Accountant gave an overview of the accounts and the position at the year end.

Kevin Booth of Alexander Sloan reported on both the Annual Audit and the Audit Findings Report, confirming that the Association has received a clean audit report with no risks or audit adjustments identified.

The Board **discussed** and **approved** the Annual Accounts and the Audit Findings Report. The Board also **approved** the signing of the Letter of Representation and Management Response Letter.

9. Board Appraisal Action Plan

The Director of Customer Services presented the report to the Board in which they noted that going forward an annual report will be presented to the Board in advance of the appraisal process which will also include Board training which was undertaken in the previous year.

The Board **noted** and **approved** the action plan and noted the additional report.

10. Loan Portfolio

The Chief Executive presented the report to the Board in which they were advised that the information reviewed by the Board throughout the year has now been set out within the format required by SHR.

The Loan Portfolio was **considered** and **approved** for the submission of the to the SHR Portal by 30th June 2025.

11. Lending Review

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

12. Retaining Wall Achariach, Claggan

Some of the 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 report to the Board in which they were advised that during a recent stock condition survey it was identified that one of the retaining walls at Achariach showed signs of movement/surface cracking. The Director of Asset Management advised that the only option is to remove and re-construct the wall. It was advised that the cost for this work is not allowed for within the 2025/26 budget however, due to the position of the wall and the potential risk it posed it would be prudent to complete the works in this calendar year.

The Board **considered** the information within the report and **approved** providing additional funding to complete the works within this calendar year.

13. Board Member Applications – Confidential

Please see separate confidential minute.

14. Development

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

Ewan MacDonald, Development Agent presented the Development report to the Board in which they were updated on all of the current sites, in particular the site at Mallaig, it was advised that the tender has now been received from TSL.

Moir MacVicar then left the meeting while the Board were asked to decide on a recommendation from M & C.

M&C recommended that LHA seeks an independent engineers view on the possible additional works needed on the foundations of the buildings.

The Board **noted** the content within the report and **approved** the recommendation to procure an independent structural engineer to review the proposed foundation remedial solutions at Mallaig.

15. Lochaber Care & Repair – Annual Report

The Board **noted** the Lochaber Care & Repair Annual Report.

16. Health and Safety Annual Report - Presentation

Gavin Kellet, Genesis presented the annual Health and Safety report to the Board in which they were advised of the processes the LHA Group have in place and how they are reviewed on a regular basis by the Senior Management Team.

The Board **noted** the report.

17. Highland Housing Register Annual Report

The Housing Services Manager advised the Board that the information included within this report will be relevant to the development strategy day in October. There were also discussions around the potential within the HHR system for extracting local connection information in relation to housing demand.

The Board **noted** the report.

18. Annual Staff Training Report

The Board **noted** the annual staff training report and agreed that succession planning for developing managers should be included within this year's training.

19. Compliance with Model Rules 62-67

The Board **noted** the compliance with Model Rules 62-67.

20. A.O.C.B

There was no other business to be discussed.