

**LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD ON FRIDAY 13TH DECEMBER 2025 AT 101 HIGH STREET
FORT WILLIAM**

Present: Andrew Carr
John Cooney (via Teams)
May Tosh
Cathy Osborn (Chair)
Mary Philip
Rosemary Bridge
Di Alexander
Nigel Patterson (via Teams)

In Attendance: Margaret Moynihan, Chief Executive
Jenny MacKay, Director of Customer Services
Sean Doherty, Director of Asset Management
Siobhan Toal, Customer Services Officer (minute taker)
Isla Gray, Housing Services Manager (via Teams)
Davina Melton, Finance Manager
Jim Gordon, Interim Asset Manager (via Teams)
Lorna Shaw, Research Resource (Part meeting) (via Teams)

The Chair welcomed everyone, both in person and online, to the meeting of the Board of Management.

It was noted that Board Members had an opportunity to ask questions ahead of the meeting. Any questions or points raised ahead of the meeting are addressed at the relevant agenda item.

1. Apologies

Apologies had been received from Moira MacVicar and Ian Pritchard.

2. Declarations of Interest

The Declarations of Interest report was **approved**, with no further declarations raised.

3. Minutes of Meeting held 13th November 2025

The Chair asked for any points of accuracy with the following identified.

- Agenda Item 11, it was raised that the accounting treatment of the heating systems was not clear, and it was **agreed** that the last sentence should read, 'These installations have been fully funded with no net cost to the Association.'

The Board confirmed approval of the minutes.

Proposer – Andrew Carr **Seconder** Di Alexander

4. Matters arising from the meeting held on 13th November

i. Budget – Cyclical Maintenance Report

There had been a request for more information in relation to the cyclical costs, and in particular the servicing and painting costs budgeted within the draft budget for 2026/27. The Director of Asset Management presented a report setting out the various costs as well as a comparison for 2024/25 and 2025/26.

This resulted in further discussions around replacement heating systems and the approach the Association should take going forward in relation to available funding opportunities and types of heating installations. The Director of Asset Management advised that further information around funding for replacement heating systems is likely to become available in October 2026. He also advised he has been in contact with Octopus Energy in relation to the funding opportunities which they may have available including preferential tariffs. THE CEO reported that SFHA had been contacted to establish what knowledge they had about the potential opportunities Octopus, and other energy providers, may be discussing with the wider sector.

The Board **noted** the report and that further information would be reported when a response was received from the SFHA

ii. EVH Wage Negotiation – Update

The Chief Executive advised the Board that we had been notified by EVH of the agreed pay increase for 2026 was 5.1% A copy of the three-year proposal approved in February 2025 was provided and confirmed that this figure would be included in the updated budget for 2026/27 in February.

The Board **noted** the update.

iii. Eigg Water Supply

At the November Board meeting the Director of Asset Management had reported that a review had been undertaken of the water supply and infrastructure of our properties on the island of Eigg resulting in a proposal and recommendations from Highwater Water Consultants to resolve current issues and future proof the supply to meet demand and also compliance with domestic water supply legislation.

It was agreed that further information was required regarding; existing bore holes on Eigg; who installed the bore holes; and an indication of the performance of the installers.

The Director of Asset Management confirmed he had contacted the Eigg Trust who confirmed they had one bore hole installed a few years ago which was very successful and had recently also had a further one undertaken but were not able to confirm its success yet as tenants were not yet in the properties. They also confirmed that two other companies had been involved in the procurement process but were let down by both and that they were pleased with the work and process undertaken by Highwater.

The Director of Asset Management also reported that no response had yet been received from Highland Council who will require to be involved in the process as they own one of the 6 properties affected.

The Board were also informed there has been further contact with Highwater who will provide some information on possible bore sites and the geology of the ground conditions.

The Board **discussed** the various points within the report and **noted** further information would come back once the report has been received from Highwater.

iv. Bad Debt Policy

The Board were reminded that amendments had been requested for the Bad Debt Policy following discussions at the Audit, Risk & Governance meeting in November. These amendments had been subsequently made, and the updated document had been circulated to the Board.

The Board **discussed** and with no further amendments required **approved** the Bad Debt Policy.

5. Rent Consultation 26/27

The Housing Services Manager presented a report to the Board on the proposal for the rent increase consultation for 2026. Several scenarios were discussed and considerations included assessment of affordability, the impact of inflation on lower income households, rising costs for the association and impacts on our financial projections.

After a comprehensive discussion the Board **agreed** to consult with tenants on a proposal of 4.5% which they were satisfied continued to meet the affordability criteria within our rent policy and would allow the Association to progress with the level of investment and services approved in the draft budget.

6. Board Meeting Dates 2026/27

The Director of Customer Services reported that further to the surveys undertaken earlier in the year in relation to board meeting day/times the new timetable had been prepared.

The Board **noted** and **approved** the Board meeting dates for 2026/27.

7. Development Strategy

The Chief Executive presented the updated Draft Strategy to the Board in which they were advised that the points discussed at the meeting in October had all now been incorporated, including a further appendix with a draft scoring. It was **noted** that a session for the development working group would be arranged for the week commencing 26th January 2026 to discuss and agree our matrix.

During discussions it was also agreed that:

- the Associations mission 'to provide good quality, truly affordable housing opportunities and services for local people in their preferred communities' should be more prominent within the strategy; and
- that references should be removed which name our development agent and it should be left more generic.

The Board **noted** and **approved** the Development Strategy subject to the above amendments.

8. Authority to Evict

The Housing Services Manager provided a report setting out the background for three cases for consideration for authority to evict.

After discussion the Board **approved** the eviction action for cases CA202, CA203 and CA204.

9. Allia Lending

The Chief Executive presented a report to the Board, which summarised the process followed over the preceding months in relation to our lending portfolio, which reported that we were now at stage one of the agreed process which was the legalities around the Allia Loan Agreement. Subject to the approval of the Master Facility Agreement and agreed Minute of Agreement it is anticipated the funds would be available for drawn down on the 18th of December.

The Board **discussed** and **approved** the terms within the Master Facility Agreement and the attached draft Minute of Agreement the Board also **approved** that the Chair would sign the required Minute of Agreement.

10. Development Update

The Chief Executive presented the report to the Board in which they were updated on progress on the various sites which are currently active on site, including Glenkingie Terrace, Mallaig and Rankin Crescent. The discussions which followed included:

- Confirmation from the CEO that the community of Mallaig were being updated on progress with regular communications with Mallaig Community Council;
- Correspondence with Kate Forbes who was assisting in progressing matters with Scottish Canals to ensure the development at Glenkingie Terrace was not unnecessarily held up;
- The shared equity properties at Rankin Crescent would be advertised in the coming weeks and that LINK would be managing this process for us.

The Board **noted** the Development Update.

11. Revised/New Policies

i. Attendance and Absence Management Policy

The board **considered** and **approved** the attendance and absence management policy.

ii. Stress Management Policy

The Director of Customer Services presented the policy to the Board in which they were advised that there were very minor changes which have been adopted. It was also noted that the revised policy will form part of the production of a Wellbeing Strategy which will be presented to the Board for approval at a later date.

The Board **considered** and **approved** the policy.

12. Rental off the Shelf Funds

The Chief Executive presented a report setting out the balance of funds available from the sales of our rental off the shelf funds over the preceding years. The report provided the background to this fund and that the agreed purpose was to reinvest into developments when required. There has been discussion over the year of the additional costs associated with our project at Mallaig due to the reappointment of an alternative contractor following the death of the contractor originally appointed.

The Board **considered** and **approved** the use of the Rental off the Shelf funds for the additional costs associated with re-commencing with the development at Kings Way, Mallaig.

13. Rent Policy Review – project plan and timescales

The Housing Services Manager presented the report to the Board in which they were informed of the proposed timescales with the caveat that these are indicative and would be subject to discussions with the consultant who is engaged to carry out the review.

The Board **noted** the timescales and proposals to review the rent policy, also **noting** that a progress report will come back to the Board in June 2026.

14. Collection of Equalities Data – Presentation by Research Resource

Lorna Shaw of Research Resource gave a short presentation outlining the findings of the collection of Equalities Data relating to LHA tenants. The Board were advised every tenant was given the opportunity to take part in the anonymised survey using a mixed methodology of self-completion email and postal surveys, as well as telephone interviews being carried out to boost responses. The Board were presented with the results of each question and advised that the full detailed report would be circulated to the Board after the meeting. A further report will be presented to the Board in February which will detail how the Association will use this information.

The Board **noted** the presentation.

15. A.O.C.B

i. Director of Asset Management – Thank you

The Board expressed thanks to the Director of Asset Management for the significant work he has done for the Association in his time in post and advised that he will be greatly missed but wished him well in his retirement.

ii. Andrew – Thank you

The Chairperson thanked Andrew Carr for his time as Chairperson over the last five-year period and presented him with a gift from the Association.

iii. Di – Long Service

The Chairperson thanked founding member and Secretary Di Alexander for his dedication and commitment to the Association over the last 37 years and presented him with a long service gift from the Association.

The meeting concluded at 11.45am.