

CONFIRMED MINUTES

LSHA BOARD 23.03.26



At the **LSHA Board 27.04.26** on **27 Apr 2026** these minutes were **confirmed as presented**.

Name:	Lochalsh and Skye Housing Association
Date:	Monday, 23 March 2026
Time:	5:00 pm to 7:25 pm (GMT)
Location:	Default Location, Morrison House, Bayfield, Portree
Board Members:	Mr Ian Young (Chair), Mrs Audrey Sinclair, Mr Gareth Morgan, Mr Callum Wynd, Mr David Clapham, Mr Robin Nairn, Mr Tim Wallis, Steven Proudfoot
Attendees:	Lowri Richards, Ben Thomas, Jennifer MacInnes, Maureen Taylor
Apologies:	Mr Robert Muir, Mrs Joanne Boulton, Ms Liz Williams, Mr Rob Malcolm

1. OPENING MEETING

1.1 Welcome and Apologies

The Chair welcomed everyone to the meeting. Apologies were received from Robert Muir, Liz Williams and Joanne Boulton.

2. BOARD BRIEFING

3. DECLARATIONS OF INTEREST

3.1 Declarations of Interest

There were no new declarations of interest noted.

4. MINUTES OF PREVIOUS MEETING

4.1 Confirm Minutes of LSHA Board 16.02.2026

LSHA Board 16.02.26 16 Feb 2026, the minutes were confirmed as presented.



The Minutes of the Board Meeting held on 16 February 2026 were pr...

The Minutes of the Board Meeting held on 16 February 2026 were proposed by David Clapham, seconded by Tim Wallis and approved unanimously.

Decision Date:	23 Mar 2026
Mover:	Mr David Clapham
Seconded:	Mr Tim Wallis
Outcome:	Approved

4.2 PRIVATE - Confirm Minutes of PS LSHA Board Meeting 16.02.2026



The Private Section Minutes of the Board Meeting held on 16 Febru...

The Private Section Minutes of the Board Meeting held on 16 February 2026 were proposed by David Clapham, seconded by Tim Wallis and approved unanimously.

Decision Date: 23 Mar 2026
Mover: Mr David Clapham
Seconded: Mr Tim Wallis
Outcome: Approved

4.3 Confirm Minutes of AFR Sub-Committee Meeting 09.03.2026

Members commented on Section 6.2 of the Minutes of AFR Sub-Committee meeting held on 9 March 2026 and the reference to geopolitical events. This should be amended to explain that this is referring to the war in the middle East where USA and Israel have bombed Iran, causing further unrest in the whole area.



Other than the additional explanation required to paragraph 6.2 o...

Other than the additional explanation required to paragraph 6.2 of the minutes of AFR as mentioned in the notes above the minutes were proposed by Robin Nairn, seconded by Steven Proudfoot and approved unanimously.

Decision Date: 23 Mar 2026
Mover: Mr Robin Nairn
Seconded: Steven Proudfoot
Outcome: Approved



Additional information to be added to AFR Minutes of 09.03.26

Update Paragraph 6.2 of AFR Minutes of 9 March to explain what the geopolitical situation is referring to.

Due Date: 2 Apr 2026
Owner: Jennifer MacInnes

5. DECISION TRACKER

5.1 Decision Tracker

Due Date	Action Title	Owner(s)
24 Nov 2025	Factoring Status: Cancelled on 24 Mar 2026	George Mackie
20 Feb 2026	Clear minutes from BoardPro which had previously been approved by... Status: Completed on 20 Feb 2026	Jennifer MacInnes
2 Mar 2026	Amend the Board Calendar to include Asset Management and Business... Status: Completed on 12 Mar 2026	Jennifer MacInnes, Lowri Richards
27 Mar 2026	Board Meeting Calendar Status: Completed on 12 Mar 2026	Jennifer MacInnes, Lowri Richards
27 Apr 2026	DM to contact Communities Housing Trust to request more informati... Status: Completed on 24 Mar 2026	James Swinnerton

Due Date	Action Title	Owner(s)
21 June 2026	Factoring Status: Not Started	Lowri Richards
18 Oct 2026	Alternative Rent Setting Options Status: Not Started	Ben Thomas, Lowri Richards

Members noted there are two items relating to Factoring, the first can be removed as it is superseded with the second, which is due June 2026.

5.2 PRIVATE - PS Decision Tracker

Noted.

6. OTHER MATTERS ARISING

6.1 Matters Arising

There were no matters arising.

7. STRATEGIC DISCUSSION & DECISIONS

7.1 Final Budget and 30 Year Plan

DoFI provided the Final LSHA Budget for 2026-27 and five-year plan, income and expenditure and development assumptions are all unchanged from the previous meeting. Five year detailed Statement of Financial Position and Five year summary statement of comprehensive income were provided.

DoFI provided a presentation which had previously been provided to AFR on 9 March. This shows key assumptions for the 30 year plan and he highlighted the key sensitivities. The Interest base rate is the key sensitivity to the plan.

Members discussed how the rent increase affects the projections. Members also advised that the Development plan is quite optimistic and there is opportunity to change this to a speed that suits us as we progress and to watch the cost per unit.



Members approved the final financial plan.

Members approved the final financial plan.

Decision Date: 23 Mar 2026
Mover: Mr Robin Nairn
Seconded: Mrs Audrey Sinclair
Outcome: Approved

7.2 Asset Management Plan update

DoFI provided the Asset Management Strategy Programme Update on behalf of the Property Services Manager. He advised that the Asset Management Strategy has been formulated into a plan and programme in line with, and following the themes of the strategy. It looks to achieve the desired outcome within the budget projections and includes a process for meeting key performance indicators and communication with customers. The programme is also compliant with the SHR recommended practice for Integrated Asset Management.

He advised members that 70 SHQS Stock condition surveys have been carried out, this was less than planned. There are 200 planned for 2026-27 which are to be completed in-house by PSOs, this programme will commence in April 2026. Members noted that to achieve this a 50% Full Time Equivalent would be required for the entire year. DoFI confirmed that staff are in place for this and it will be monitored quarterly.

The ECO4 Grant Funding, Affordable Warmth Strategy where Union Technical and Future Heat/Heat Technology had been carrying out installations of Solar Photo Voltaic roof panels, Battery Storage and PV compatible High Heat Retention Storage Heaters (HHR) has not been smooth, however has still been worthwhile and feedback from tenants has been positive. There has been issues with funding being paused and availability of batteries until funding resumes. However we have money available due to cost savings on heating installs which would be able to fund the batteries and complete the work ourselves as tenants will get most benefit once these are fitted.

CE advised that some properties will still be better suited to Air Source Heat Pumps and others to panel style heating. We aim to provide heating which is cheap to run to prevent tenants rationing heat and reduce the risk of damp and mould issues.

Members were pleased to hear of this holistic approach and agreed we have to consider affordability and what suits tenants. CE advised that previously tenants had been questioned on heating preference, a lot of these tenants will now have had upgrades and we could revisit this with what they have now.

Members asked about monitoring if arrears levels are affected by those with cheaper heating. HSM confirmed that this has been looked at and there is no correlation.

Members **noted** the content of the report.

7.3 Updated Business Plan

CE provided the Business Plan 2026 - 2031 Update. She advised that this accompanies the final budget for FY 2026-27, a 5-year projection plan and 30-year Financial Plan, which were discussed at AFR on 9 March 2026 and reflect the Asset Management Strategy, Business Plan and the Strategy afternoon in December. She advised that the main changes were objectives have been collated to combine strategic themes, risk management strategies where added to tie in with the Risk Register.

In response to a members question, CE advised that the Business Plan is rarely requested, it is shared with Stakeholders and organisations we'd hope to collaborate with. Members advised it would be good to produce a short summary document capturing the headlines. CE advised she will provide a summary which can be sent to tenants and show how their feedback has influenced the plan. It will also be shared with staff at their away day.

Members asked for the Business Plan to be shared separately on Boardpro.

Members felt there should be an earlier vision for the IT strategy.

Members discussed the amount budgeted for People Development and felt this may be a bit low. CE advised that the budget was influenced by our current needs and managers had provided input as to requirements.



Upload Business Plan to Boardpro Library

Members asked for the Business Plan to be shared separately on Boardpro, CSC to add this to the Boardpro library.

Due Date: 26 Mar 2026
Owner: Jennifer MacInnes



Members considered and approved the updated Business Plan which w...

Members considered and approved the updated Business Plan which will incorporate the final budget for 2026-2027.

Decision Date:	23 Mar 2026
Mover:	Mr Callum Wynd
Seconded:	Mr David Clapham
Outcome:	Approved

7.4 Development Programme Reports

DoFI provided the Development Services Update on behalf of the Development Manager, this was in addition to the current cycle of quarterly Development Services Reports.

Additional information was provided on the potential development opportunities at Minginish and Edinbane and a Powerpoint presentation was also provided showing the scoring matrix applied to similar sized rural opportunities at Glenelg, Elgol and Linicro. Members noted that the matrix didn't score highly on other completed projects either and we may need to be wary of putting too much emphasis on the matrix.

Members had an in depth discussion on the Minginish and Edinbane proposals. HSM advised that 75% who had responded to the Minginish Housing needs survey were already owner occupiers. She'd met with HHR partners who confirmed that they would not move forward with developments unless its proven need on the HHR list. Many are looking for home ownership rather than social rented properties and we need to consider if this is housing need or desire.

Members discussed how we can assess housing need and the possibility of local lettings policies. HSM advised that this is not always an option and did not reflect who we eventually housed in the Raasay development as the distillery requirements changed considerably.

It was also recognised that CHT house designs are not to the same specification and space standards which we would normally supply. Members agreed that we should not proceed with any project which is below our minimum standard.

Members discussed the SHIP and HSM advised that not all areas included in the SHIP were added by ourselves. They also discussed if included in the SHIP they may be more likely to get Scottish Government grants and would like us to consider the consequences of not proceeding.

Members also discussed key worker accommodation and CE advised that we would provide opportunity at another meeting to share what we are doing with key stakeholder like NHS and Social Work. HSM advised there is now additional points available to keyworkers on the HHR, however we cannot provide accommodation to those who have no recourse to public funds. She can provide additional information in her report next month.

Members decided to pause the Minginish and Edinbane developments and issue our own surveys and noted the Minginish CHT survey is quite out of date.

Members **noted** the report and development update.

8. FOR APPROVAL

8.1 Policies Review

CE provided the Policies for review, there are two, the Data Protection Policy and Data Retention Policy.

Members had a chance to view the policies and track changes and were in approved both policies.



Policies for Review

Both the Data Protection and Data Retention Policies were approved by the Board.

Decision Date: 23 Mar 2026
Mover: Mr David Clapham
Seconder: Mr Tim Wallis
Outcome: Approved

8.2 Quarterly Risk Register Report

CE provided the Quarterly Risk Register Report. She advised that in accordance with the Association's Risk Management Policy a review has been carried out of the Strategic Risk Register, this was recommended for approval by the AFR Sub-committee on 9th March 2026.

She advised the 30 themes had been combined to around 12 and the scoring is now weighted towards impact. She advised the themes are referenced in the Business Plan and explained the scoring chart and is open to review any changes or recommendations.

Members considered the cost of fuel which could have an impact, and also the supply of for example Batteries, could have a reputational damage. Members would like it to be considered at the next AFR to make recommendations for action and the SMT should review this as part of their monthly agenda.



Members approved the Strategic Risk Register.

Members approved the Strategic Risk Register.

Decision Date: 23 Mar 2026
Mover: Mr Robin Nairn
Seconder: Mr Gareth Morgan
Outcome: Approved

7.00pm - Callum Wynd left the meeting.

9. FOR NOTING

9.1 Chief Executive Update - Includes 1 private item

CE provided her update advising members of the media coverage from the Raasay celebration event.

She advised members of staffing changes and advised that a new Governance Officer has been appointed and is due to commence in June.

CE attended the Highland and Islands Liaison Group which was very insightful and a good opportunity to network and collaborate. One of the outcomes was to create a joint media piece ahead of the Scottish elections, this is due to go public at the end of March or possibly into April.

Members **noted** the contents of the report.

9.2 DoFI Update

DoFI provided an update covering cash-flow, Rental income and arrears, Staff costs, Pensions, Treasury and Financial Procedure changes.

DoFI advised that previous consideration had been given to amending the Pension schemes to run on a Salary Sacrifice basis. This was not progressed at the time, however recent investigations directly with the pension provider, TPT and employment adviser EVH indicate that the change to Salary Sacrifice on both DB and DC schemes is not particularly complex and could

potentially be handled in-house. Savings in employer NI of £15k per annum could be achieved if all members accepted the change. The financial benefits of moving staff from DB onto DC have diminished, given the potential cost and disruption and the reduction in employer contributions for the DB scheme.

Members advised that following the Government budget last year, changes to pensions were announced and due to commence in 2029, so there will be a couple of years to make the most of the Salary Sacrifice scheme.



Members: Approved the move to change both pension schemes to run o...

Members:

- i. **Approved** the move to change both pension schemes to run on a Salary Sacrifice basis.
- ii. **Agreed** to postpone further considering the potential process of moving DB scheme members to an enhanced DC scheme for a period of two years.

Decision Date: 23 Mar 2026
Mover: Mr David Clapham
Seconder: Mr Robin Nairn
Outcome: Approved

10. PRIVATE

10.1 PRIVATE - Chief Executive Governance Updates

This item was discussed privately.

10.2 BAD DEBTS (RENT) Write Off 23.03.2026

This item was discussed privately.

11. MISCELLANEOUS CORRESPONDENCE

11.1 Miscellaneous Correspondence

12. A.O.C.B.

12.1 A.O.C.B. - Additional Public Holiday 15th June

First Minister, John Swinney had proposed employers provide an optional additional public holiday to mark Scotland's entry to the World Cup in June.

Members discussed the proposal, it had not been included in our budget and decided to reject the proposal. Staff can take the day off by using their annual leave allowance if they wish.



Members rejected the proposal to provide an additional public hol...

Members rejected the proposal to provide an additional public holiday in June.

Decision Date: 23 Mar 2026
Outcome: Not Approved

12.2 A.O.C.B. - Appraisal Scheduling for Board Members with Freya Lees

CE provided a copy of the Board Appraisal Timetable for 13-15 May 2026. Members should contact Jennifer (CSC) with preferences and she will arrange appointments.

More information will be sent out by Freya in advance of the appraisal.

An older member advised newer members that this was a very informal process last time, Freya takes the lead and it was found to be a very useful review of what the Board does.

13. MEETING CLOSE

13.1 Close the meeting

Next meeting: No date for the next meeting has been set.

New Actions raised in this meeting

Item	Action Title	Owner(s)
4.3	Additional information to be added to AFR Minutes of 09.03.26 Due Date: 2 Apr 2026	Jennifer MacInnes
7.3	Upload Business Plan to Boardpro Library Due Date: 26 Mar 2026	Jennifer MacInnes

Ian H. Young

Mr Ian Young
30 Apr 2026