CONFIRMED MINUTES

LSHA BOARD 25.05.2026

At the **LSHA Board - 17.08.2026** on **17 Aug 2026** these minutes were **confirmed with the following changes:**

Correction of spelling mistake at agenda item 4.3.

Name:	Lochalsh and Skye Housing Association
Date:	Monday, 25 May 2026
Time:	4:30 pm to 7:00 pm (BST)
Location:	Default Location, Morrison House, Bayfield, Portree
Board Members:	Mr Ian Young (Chair), Mrs Audrey Sinclair, Mr David Clapham, Ms Liz Williams, Mr Rob Malcolm, Mr Robert Muir, Mr Robin Nairn, Steven Proudfoot, Mr Tim Wallis, Ms Emma MacLeod
Attendees:	Ben Thomas, Jennifer MacInnes, Lowri Richards, Jessica Clarke, Helen Brown
Apologies:	Mrs Joanne Boulton
Guests/Notes:	Elise Turner, Nicola Macara - MFMac Employment Team

1. OPENING MEETING

1.1 Welcome and Apologies

2. BOARD BRIEFING

2.1 4.30 pm - Update on Employment Rights Act 2025

Elise Turner and Nicola Macara from MFMac Employment Team provided training on Employment Law updates. They updated members on a number of significant changes which have taken place recently, and others due to be implemented through 2026 and 2027. The changes aim to modernize workers rights, strengthen protections and clarify employer obligations. They advised that Employers will have to take steps now to ensure they will comply.

There are also some updates which do not yet have implementation dates set.

There are also a number of other changes which will take place from January 2027 including Unfair dismissal, Fire and rehire, Bereavement, Flexible working.

Members were advised that we should give consideration to making changes to terms and conditions now before the implementation dates.

There will be unique challenges with third party contractors. We we will have to ensure contracts are put things in place and rethink how we work with our contractors and with our tenants.

One area which may be helpful is working with peer groups and other associations and use opportunities to share in what others are doing.

5.10pm - Elise and Nicola left the meeting.

2.2 Tenant Engagement and Sustainment Activities

5.10pm - Jess, Tenant Engagement and Support Manager (TESM) joined the meeting.

TESM provided members with updates on Tenant Engagement and Sustainment Activities. She advised that our new Website is now up and running and we are due to run a campaign in the summer to encourage tenants to sign up to use the portal.

She gave an update on rent arrears and how they're being dealt with and advised members about the work Alex, Tenant Adviser is doing to assist tenants maximise income. She advised how many contacts Alex is having with Welfare Rights and the impact his help is having on tenants.

Jess advised that Lewis is assisting tenants getting refunds they're due and providing assistance to vulnerable tenants. He is working with the Property Services team with new heating installations, ensuring everything is working properly and assisting tenants to understand the system. He is also taking a leading role in the Damp and Mould legislation.

Jess talked about Early Intervention Visits and how we can provide support by holistic working with other organisations to provide support and was pleased to advise that there are many resolved cases.

In response to a member's question TESM advised that TA can identify those who may need additional support at pre tenancy meetings. TESM would then visit every couple of weeks to try to identify other help needed. She advised that others may be identified through antisocial behaviour cases, where support may be offered rather than just punishment. Also the Property Services team may identify issues where assistance may be required when carrying out repairs or maintenance and can report back.

TESM confirmed that there are no plans for a big event this year, and advised she tends to attend other organisation's events. She advised that tenant participation does not get people out in large numbers and keeps thinking of other ways to get tenants involved.

A member asked about Social work and new start success? TESM advised that would provide figures, which are in italics below.

Tenant Adviser has 8 Housing Support referrals in 2025 (pre-tenancy / new tenancy sustainment cases, usually involving applicants with a history of homelessness or housing instability) and TESM has submitted 2 (history of ASB and hoarding). Currently, referrals are often challenged or queried by the Contract Monitoring Officer before approval, particularly where the need is not a straightforward homelessness transition. This creates a time implication, as referrals often require further negotiation, clarification and challenge before support is agreed.

Our team would define it a success if the tenant achieved the agreed short-term outcomes and being better able to sustain the tenancy independently at that point in time. It should also be noted that short-term Housing Support at the start of a tenancy does not protect a tenant from future changes in circumstances, which may create new or different support needs later. We are able to re-apply for Housing Support later on – as TESM has done.

In terms of Social Work input, we are currently working closely with one tenant, by conducting joint visits – these have been very successful with the tenant achieving their aims. We have been working together for almost eight months. We are also liaising with Social Work in relation to another tenant in regards to their rent arrears.

New Start Success Figures

A member asked about Social work and new start success? TESM advised that we work well with them, and will provide figures and send out to members.

Due Date: 12 June 2026
Owner: Jessica Clarke

3. DECLARATIONS OF INTEREST

3.1 Declarations of Interest

4. MINUTES OF PREVIOUS MEETING

4.1 Confirm Minutes of LSHA Board 27.04.2026

LSHA Board 27.04.26 27 Apr 2026, the minutes were confirmed as presented.

Confirm Minutes of Board 27.04.2026

The minutes of meeting held on 27 April 2026 were proposed by Audrey Sinclair, seconded by Robin Nairn and approved unanimously.

Decision Date: 25 May 2026
Mover: Mrs Audrey Sinclair
Seconder: Mr Robin Nairn
Outcome: Approved

4.2 PRIVATE - Confirm Minutes of PS LSHA Board Meeting 27.04.2026

Minutes of Private Section Meeting of 27.04.2026

The Minutes of the Private Section of the meeting held on 27th April 2026 were proposed by Robin Nairn, seconded by David Clapham and approved unanimously.

Decision Date: 25 May 2026
Mover: Mr Robin Nairn
Seconder: Mr David Clapham
Outcome: Approved

4.3 Confirm Minutes of AFR Sub-committee Meeting 11.05.2026

Robin Nairn, Chair of the AFR Sub-committee gave a brief update on the minutes and discussions which took place at the AFR meeting held on 11 May 2026.

He advised that the decision tracker was complete. That they had spent time looking over the accounts. There was also a good discussion on Risk Register, especially the IT section, due to updates which CE and Rob Malcolm had worked on.

CE had provided a process map on the EICRs and members had gone through and accepted this.

Members had asked CE to check with SHR on a non-compliance issue, she has and this is a notifiable event.

AFR Sub- Committee Minutes of 11.05.2026

The minutes of the AFR Sub-committee meeting held on 11 May 2026 were proposed by Steven Proudfoot, seconded by Robert Muir and approved unanimously.

Decision Date: 25 May 2026
Mover: Steven Proudfoot
Seconder: Mr Robert Muir
Outcome: Approved

5. DECISION TRACKER

5.1 Decision Tracker

Due Date	Action Title	Owner(s)
30 Apr 2026	Risk Register to be sent to Regulator **Status:** Completed on 13 May 2026	Lowri Richards
5 May 2026	Share additional information with Board **Status:** Not Started	Dana Campbell
8 May 2026	Procurement Report **Status:** Completed on 19 May 2026	James Swinnerton, Lowri Richards
8 May 2026	Annual Procurement Report **Status:** Completed on 15 May 2026	Jennifer MacInnes
15 May 2026	Child Protection and Vulnerable Adult Policy and Procedure **Status:** Completed on 13 May 2026	Lowri Richards
15 May 2026	Child Protection and Vulnerable Adult Policy and Procedure **Status:** Completed on 15 May 2026	Jennifer MacInnes, Nicola Kemp
21 June 2026	Factoring **Status:** Completed on 19 May 2026	Lowri Richards
17 Aug 2026	Procurement Improvement Plan **Status:** Not Started	Ben Thomas, James Swinnerton, Lowri Richards
18 Oct 2026	Alternative Rent Setting Options **Status:** Not Started	Ben Thomas, Lowri Richards

5.2 PRIVATE - PS Decision Tracker

This item was discussed privately.

6. OTHER MATTERS ARISING

6.1 Matters Arising

7. STRATEGIC DISCUSSION & DECISIONS

7.1 Factoring Services

CE provided the Factoring Services Update Report. She advised that LSHA provides factoring service to approximately 119 factored properties. The last survey was carried out in 2024 and had a 23% satisfaction, there is a Survey being undertaken in May 2026, which will be reviewed with SMT and actions taken forward.

She advised that we need to ensure we are compliant with legislation, that costs are appropriate and that services are being carried out on a regular basis.

Members acknowledged that a sinking fund may not work for us, but there is a need to implement an alternative way to ensure LSHA do not end up taking more financial responsibility in future than they should. They suggested contacting other property management groups or SFHA Factoring Group to find out what system they have. CE confirmed that the proposal around reviewing title deeds should cover some of this. She advised that we need to check that any changes are proportionate and right and the need to bring to the attention of factored owners clarification of theirs and our responsibilities. The Title deed review will be a good way to start this conversation.

Members discussed the number of satisfaction survey responses and whether this could be thought of as positive or negative. CE would like to see an increase in the response rate so we can be assured of their opinions. When the ARC information is produced, it is one of the stats members would like to look at to compare with our peers.

Members welcomed this paper and agreed this is a plan which seems to be achievable. They acknowledged it will take time, especially the review of title deeds.

Members asked about the timetable, CE would like to start this in the next few months. She advised that the first review of titles may give an indication of the length of time expected, but that some will be much simpler than others.

CE will keep members updated on progress.

Factoring Services Update

Members **noted** the contents of the report and **delegated** responsibility to SMT to complete the proposed actions.

Decision Date: 25 May 2026

7.2 Quarter 4 Performance Return and Annual Performance Targets

CE provided the Quarter four Performance figures up to 31 March 2026.

She advised members that there is still work to be done on complaints reporting and Rent Arrears, thankful for TESM support with this.

She highlighted areas which we had not met target and especially the EICRs, which were not completed on time. She advised there was lots to celebrate, but also areas where improvements can be made.

In relation to complaints, there have been issues with doors on new developments, by different contractors on separate developments which have led to complaints. This was discussed and members suggested contacting Building Control to see if it would be possible to have doors opening outwards in future. Lessons learned have been included in the complaints reporting form.

Members noted that all issues had been highlighted to them through the year, so were pleased that there were no unexpected figures.

In response to a question regarding response times for non emergency repairs CE advised that Q1 was an exception, as there were a significant number of voids which were prioritised. CE advised that we have limited contractors available, and have learned from EICRs that getting block bookings with contractors is beneficial. This allows DLO to be more responsive to emergencies.

It was confirmed that tenants can upload pictures for repairs diagnosis into the portal.

Members **noted** the contents of the Performance Report.

8. FOR APPROVAL

8.1 Annual Return on the Charter (ARC) Approval

CE provided the Annual Return on the Charter (ARC) 2025/26 for Board approval before submission to the Scottish Housing Regulator by 31 May 2026.

She advised the report highlights differences over the last year and the areas to celebrate as well as those to be worked on. Stock conditions surveys – Damp and Mould need to monitor closely – new indicator which we expect will develop over the next year.

Abandonments have risen and we're being proactive to process these as fast as possible. We're also following through on escalation of breach of tenancy which have risen highly, it's good to ensure properties are being brought back to proper use.

Members would like a comment added to the ARC return to explain that the failure in the surveys being carried out was due to the contractor being hospitalised with major health problems and that some surveys were complete, however we hadn't received the reports.

Annual Return on the Charter (ARC)

Members considered the contents of the ARC 2025/26 and **approved** the submission of the final ARC to the Scottish Housing Regulator by 31 May 2026 subject to amendment noted above.

Decision Date: 25 May 2026
Outcome: Approved

9. FOR NOTING

9.1 Finance Report - Management Accounts

DoFI provided his update and Management Accounts for 2025-26.

The Draft Management Accounts for year ending 31 March 2026 are substantially complete, with the only work outstanding being on the fixed asset register and any changes in the Pension liability as to be advised by the pension provider.

Income was £318k higher than prior year but £37k less than budget, with expenditure £347k lower than budget, bringing the Operating surplus to £1,584k. The Net surplus for the year, after interest costs, was £356k, £312k above budget. DoFI noted that small component replacement costs, and staff time spent on component repairs, have not been capitalised.

Members were pleased that we'd reached this position, they noted a lot of management time had been spent on SHR in recent years and believe this has had a detrimental impact on financial performance. This sets us in a good position to move forward with a fully costed 30 year plan to upgrade our properties and tenants will be happy to see their housing being well maintained.

DoFI provided a summary of borrowings and detailed covenant calculations for all lenders, as at 31st March 2026. Total borrowings were £29.3M, £1.2M higher than prior year, including £2.0M drawn down in December 2025 to fund 26-27 development expenditure. All bank covenant tests were comfortably passed, with significant interest and borrowing headroom.

Following AFR DoFI has provided more calculations on arrears. He advised that higher levels of former tenant arrears have been crystalised through a number of abandonments and evictions. Provision made for bad debts has increased from £95k to £102K. More action is to be taken to see if we can recover some of the former tenant arrears, which have 100% provisions in the accounts.

Members passed on thanks to finance team.

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

9.2 Board Appraisal - Verbal Update (Freya Lees, North Star)

This item was discussed privately.

9.3 Health and Safety Quarterly Update

CE provided the Quarterly Health and Safety update on behalf of HS&FO giving an update on health and safety activities as well as providing the full audit results.

The Health and Safety Committee has met twice this year, with the last meeting on 12 May and members were provided with the agreed actions from that meeting.

CE advised there are around 8 playparks in the area, and we aim to make more regular checks and that details are recorded properly.

Members discussed a private house fire which had been started by a dishwasher and the need to remind tenants not to use appliances overnight or when not in the house. They also discussed how this conflicts with electric suppliers giving low cost overnight rates. TESM will add a reminder in the next newsletter.

Members discussed stairlifts and the need to be aware of where they are and have annual inspection reports. CE confirmed that the office lift is due for replacement this year.

Members passed on thanks to HS&FM.

Members **noted** the audited results and action plans.

Newsletter article - Fire Safety

TESM will add a reminder in the next newsletter about fire safety.

Due Date: 26 June 2026
Owner: Jessica Clarke

10. PRIVATE

10.1 PRIVATE - Chief Executive Governance Updates

This item was discussed privately.

10.2 PRIVATE - Chief Executive Update

This item was discussed privately.

11. MISCELLANEOUS CORRESPONDENCE

11.1 Miscellaneous Correspondence

Pat Walsh, a founder member of the association has passed away. CE is intending to attend the funeral as a representative from LSHA.

12. A.O.C.B.

12.1 A.O.C.B.

Members would like a staff structure with names, there is one in BoardPro Induction folder, and the will be updated with the most recent changes.

Update Staff Structure in BoardPro

Update staff structure and upload new version, with names to Boardpro.

Due Date: 12 June 2026
Owner: Jennifer MacInnes

13. MEETING CLOSE

13.1 Close the meeting

Next meeting: LSHA Board - 17.08.2026 - 17 Aug 2026, 5:00 pm

New Actions raised in this meeting

Item	Action Title	Owner(s)
2.2	New Start Success Figures **Due Date:** 12 June 2026	Jessica Clarke
9.3	Newsletter article - Fire Safety **Due Date:** 26 June 2026	Jessica Clarke
12.1	Update Staff Structure in BoardPro **Due Date:** 12 June 2026	Jennifer MacInnes

Ian H. Young

Mr Ian Young
18 Aug 2026