

CONFIRMED MINUTES

LSHA BOARD 27.04.26



At the **LSHA Board 25.05.2026** on **25 May 2026** these minutes were **confirmed as presented.**

Name:	Lochalsh and Skye Housing Association
Date:	Monday, 27 April 2026
Time:	5:00 pm to 7:15 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
Attendees:	Ben Thomas, James Swinnerton, Jennifer MacInnes, Lowri Richards, Maureen Taylor, Dana Campbell
Apologies:	Mrs Joanne Boulton
Guests/Notes:	Helen Brown (Governance Officer - commencing June 2026)

1. OPENING MEETING

1.1 Welcome and Apologies

Ian welcomed everyone to the meeting. Joanne Boulton had submitted her apologies as she was unable to attend. Steven Proudfoot apologised as he anticipated joining the meeting late.

2. BOARD BRIEFING

2.1 Human Resources and Employment

Dana Campbell, Human Resources Manager provided a Powerpoint presentation giving guidance about the Role of the Board as the legal employer and how they have ultimate responsibility for how people are led, supported and governed.

She advised members about the role and accountability of the Board, the duty of care to staff and accountability to services users, regulatory bodies and the wider public and stakeholders. She covered the leadership, culture and values and how the Board sets the expectations for how people are treated, to promote fairness, openness and respect.

The Board has to have assurance that we are compliant with regulatory standards and ethical standards. Therefore we need good organisational integrity.

While day-to-day HR is delegated, the Board sets the culture and expectations.

Members considered ways in which to make the Board more visible to tenants and staff, it was suggested we could bring back the Spotlight on Board Members in our newsletter and have more staff introductions at new board member inductions/onboarding. It was also suggested members would be welcome to visit properties where change of tenancies were taking place to meet the Technical Team.

Members were pleased with the work involved with the school and discussed better use of social media also helping create wider links to the community.

HRM advised that she had extra material which will be shared with members on Boardpro.

Dana Campbell left the meeting.



Share additional information with Board

Dana to share additional material with members as discussed at her presentation. This will be shared on Boardpro.

Due Date: 5 May 2026
Owner: Dana Campbell

3. DECLARATIONS OF INTEREST

3.1 Declarations of Interest

It was agreed that Audrey Sinclair no longer has an interest in the Ratagan Development, so this will be removed.

4. MINUTES OF PREVIOUS MEETING

4.1 Confirm Minutes of LSHA Board 23.03.2026

LSHA Board 23.03.26 23 Mar 2026, the minutes were confirmed as presented.



Confirmation of Minutes of 23.03.2026

The minutes of the Board Meeting held on 23 March 2026 were proposed by Tim Wallis, seconded by David Clapham and approved unanimously.

Decision Date: 27 Apr 2026
Mover: Mr Tim Wallis
Seconder: Mr David Clapham
Outcome: Approved

4.2 PRIVATE - Confirm Minutes of PS LSHA Board Meeting 23.03.2026



Confirmation of PS Board Minutes of Meeting held on 23.03.2026

The minutes of the Private Section of the Board Meeting held on 23 March 2026 were proposed by Audrey Sinclair, seconded by David Clapham and approved unanimously.

Decision Date: 27 Apr 2026
Mover: Mrs Audrey Sinclair
Seconder: Mr Robin Nairn
Outcome: Approved

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
26 Mar 2026	Upload Business Plan to Boardpro Library Status: Completed on 1 Apr 2026	Jennifer MacInnes
2 Apr 2026	Additional information to be added to AFR Minutes of 09.03.26 Status: Completed on 1 Apr 2026	Jennifer MacInnes
27 Apr 2026	DM to contact Communities Housing Trust to request more informati... Status: Completed on 24 Mar 2026	James Swinnerton
21 June 2026	Factoring Status: Completed on 19 May 2026	Lowri Richards
18 Oct 2026	Alternative Rent Setting Options Status: Not Started	Ben Thomas, Lowri Richards

CE confirmed that the Factoring items have been condensed and is expected to be reported on in June, this will be an outline to work from.

She advised that the Alternative Rent Setting is due to be considered later in the year.

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 Business Plan, KPIs and Strategic Risk Register

CE provided the Business Plan 2026 - 2031 along with the updated Key Performance Indicators and an updated Strategic Risk Register showing the changes which have been made.

Members discussed the staff turnover, CE advised the KPI target is still quite high, but they wanted to improve on last year and are looking at improving staff retention (for new starters staying over a year).

5.35pm - Steven Proudfoot joined the meeting.

Members considered the SHQS Stock condition compliance target and questioned if the KPI was too ambitious. CE advised that our rural peer group is 92.46% and although we could revisit if needed, we are working towards being in the top quartile of our peer group. Approximately 15% of stock condition surveys in 2025-2026 were carried out by our own team and we intend to complete the additional 5% plus a further 20% for 2026-2027 using internal Property Services Officers resource and external contractors throughout the year.

Members approved the Strategic Risk Register to be sent to the Regulator. Board member Rob Malcolm offered to discuss more detail on the Digital strategic risk with CE; this was agreed and an updated version to be brought to May AFR.



Risk Register to be sent to Regulator

Members confirmed the Risk Register to be sent to the Regulator.

Due Date: 30 Apr 2026

Owner: Lowri Richards



Business Plan KPIs and Strategic Risk Register

Members considered and approved the updated Business Plan KPIs and targets.

Members considered and approved the updated Strategic Risk Register.

Decision Date: 27 Apr 2026

Outcome: Approved

7.2 Development Update (inclusive of Edinbane/Minginish)

6.00pm - James Swinnerton joined the meeting.

DM provided the Development Services Update, the report provided additional information on housing need and utilisation of current properties in Carbost and Edinbane following on from reports in February and March 2026. Members considered the additional information and noted that they had not previously been aware that not all items on the SHIP were added by LSHA.

Members advised that there is a strategic point to consider at a later date that there is a lot of under-occupation and does the possibility of one bed accommodation need to be reconsidered, while also recognising the need to have usability, adaptability to future-proof properties. HSM advised that there is a "Rightsizing Policy" being reviewed by Highland Council at present. Members would like staff to take the single person under-occupation and affordable rent setting forward together.



Development Update

Members:

- i. **Reviewed** the opportunity for LSHA to be involved in community led development at Minginish and **approved** the officer recommendation not to adopt this lead at this time.
- ii. **Reviewed** the opportunity for LSHA to be involved in this lead for affordable housing delivery at Edinbane and **approved** the officer recommendation to adopt the early lead opportunity.
- iii. **Noted** the Report and Development Update.

Decision Date: 27 Apr 2026

7.3 Development Strategy

DM provided the Development Strategy for 2026-31 for approval. The Development Strategy sets out our approach to deliver new build housing over a five year period. It is updated to reflect the strategic objectives of the Business Plan and ensure compliance with the latest regulatory expectations and standards. The Strategy is aligned with the updated Financial Plan, and compliments other existing strategies and policies such as Procurement, Sustainability, Asset Management and Tenancy Sustainment. Minor changes have been made to ensure the Strategy reflects current best practice and correct references to stakeholders, planning policy, building standards and KPI measures.

Members were content with the updated Development Strategy.



Development Strategy

Members **reviewed** and **approved** the Development Strategy.

Decision Date: 27 Apr 2026

Outcome: Approved

7.4 Procurement Report

DM provided the Annual Procurement Report covering the period 2025-2026.

Members asked for a Report on the Improvement Plan, CE advised the Procurement Improvement Plan was due to commence in May 2026 and a Board report will follow once completed.



Procurement Report

Members **considered** and **approved** the proposed Annual Procurement Report and **authorised** its publication on the Association's Website and submission to The Scottish Government.

Decision Date: 27 Apr 2026

Outcome: Approved



Procurement Report

Submit Annual Procurement Report to The Scottish Government.

Due Date: 8 May 2026

Owners: James Swinnerton, Lowri Richards



Annual Procurement Report

Upload Annual Procurement Report to the Association's Website.

Due Date: 8 May 2026

Owner: Jennifer MacInnes



Procurement Improvement Plan

Bring the updated Procurement Improvement Plan to the Board once complete.

Due Date: 17 Aug 2026

Owners: Ben Thomas, James Swinnerton, Lowri Richards

7.5 Procurement Strategy

CE provided the Procurement Strategy, she advised this is reviewed on an annual basis to ensure it remains fit for purpose and reflects good practice and legislative guidance. Key members of the Senior Management Team have been involved in the latest review. The Strategy serves to ensure that LSHA secures best value for money of goods and services through a compliant and transparent process.

She highlighted the main changes advising that:

- Facts and figures have been updated to reflect current business data and services contracted in the previous financial year.
- Planned maintenance, cyclical maintenance procurement activities updated to reflect current practice.
- Formal waiver process inserted as part of internal audit recommendation, to ensure we are able to procure the right services when work is time critical, or where local capacity or skills/specialisms are limited.

- An update on the timescales for the Procurement Improvement Plan has been inserted.
- Key performance indicators have been updated to reflect SMT responsible for staff training.



Procurement Strategy

Members **reviewed** and **approved** the Procurement Strategy.

Decision Date: 27 Apr 2026

Outcome: Approved

8. FOR APPROVAL

8.1 Asset Management Strategy

CE provided the Asset Management Strategy Report, which proposes the continued adoption of the existing Asset Management Strategy (originally approved on 24/11/24) and the review period updated to 2029. The rationale for this is that the strategy itself is a medium-long term vision of five years. This sets the strategic direction for operational management, annual programme decisions and monitoring.

Members were content to have the 5 year strategy, being aware that government changes may mean it needs updated sooner.



Asset Management Strategy

Members **approved** the recommendation that the existing Asset Management Strategy be approved (no changes) and the review date updated to 2029, with the asset management programme of works brought to Board annually.

Decision Date: 27 Apr 2026

Outcome: Approved

8.2 Policies Review

CE provided the Child Protection and Vulnerable Adult Policy and Procedure which had been updated to incorporate current best practice and updated legislation.

Prior to the meeting the Chair asked that a slight amendment is made to section 2.3 to clarify that training is due every three years and to confirm guidance around speaking with adults at risk on not keeping what they say a secret.

A member asked if someone on the Board should be provided as a named person, CE advised that this was not necessary and that Guidance from Volunteer Scotland Disclosure Services had been sought. HSM is the named staff member to contact for triaging any actual or suspected harm/concerns.



Child Protection and Vulnerable Adult Policy and Procedure

Members **reviewed** and **approved** the updated Child Protection and Vulnerable Adult Policy and Procedure with slight amendment to clarify in paragraph 2.3 that staff training is due every three years.

Decision Date: 27 Apr 2026

Outcome: Approved



Child Protection and Vulnerable Adult Policy and Procedure

Update Section 2.3 and 3.2 of the Policy.

Due Date: 15 May 2026

Owner: Lowri Richards



Child Protection and Vulnerable Adult Policy and Procedure

Once updated, save policy to Sharepoint.

Due Date: 15 May 2026

Owners: Jennifer MacInnes, Nicola Kemp

8.3 PRIVATE - Chief Executive Update

This item was discussed privately.

9. FOR NOTING

9.1 DoFI Update

DoFI provided his report, giving updates on cash flow, rental income and arrears, staffing costs, pensions, treasury, finance systems and year end accounts and the SHR Engagement Plan 1st April 2026 to 31 March 2027.

He outlined some of the main variances in spend advising that with the combination of operating cash flow being £772k ahead of budget and development outflows being £1,766k lower than budget means that the full-year cash outflow of £406k is £2,565k lower than the £2,971k budgeted. He provided a Powerpoint presentation showing outcomes of different scenarios. Members were pleased with this and found it easier to see the impact of changes.

He advised that Following the decision at the February '26 AFR meeting to apply to uplift the loan facility with Triodos by up to £6M, the application was taken to their credit committee. Their proposal was not acceptable, so a meeting was held with the relationship manager to discuss alternatives.

Following that discussion the proposal is to apply for a £2M extension to our current facilities on the following basis:

- Using existing collateral, so no legal costs or delays due to setting up new security arrangements
 - Drawdown at any point up until end 2028 without incurring non-utilisation fees
 - 1% arrangement fee (£20,000) payable at point of signing (not drawdown)
 - Harmonisation of margins on all existing and new variable loans at say 1.4% over base
- If this can be agreed it will reduce the interest costs on the existing c£5.5M of variable loans with Triodos by c£14k per annum, and also demonstrate to SHR that funding is in place for the development plans, with flexibility in drawdown timings.

DoFI provided the SHR engagement Plan for 2026-27 and confirmed that The 30-year Plan as approved at the last Board meeting, will be sent to SHR along with the Board Papers and presentation detailing the key assumptions and sensitivities.



DoFI Update

Members:

- Approved** the proposal to apply to increase the Triodos borrowing facility by £2M, with drawdown at any point up until end 2028, incurring a £20k arrangement fee but reducing interest costs on existing loans by c£14k per annum.
- Reviewed** and **considered** the scenarios suggested are reasonable.

Decision Date: 27 Apr 2026

9.2 Who We Housed

HSM provided the Who We Housed Report for the previous financial year 2024 - 25. The statistics were shown in various different categories, e.g. Age Range, Household Composition, Areas, Time on the Housing List, Time Living in Skye and Lochalsh area etc.

HSM confirmed that we work closely with The Highland Council for homelessness and that there has been an impact on the numbers coming from outwith the area since the "local connection" was removed from homelessness legislation. She advised that there can be a high turnover as they come from away and don't tend to stay long.

HSM asked Board for any additional categories they would like included next year and the Board would like the next report to highlight changes between years with any rationale for the difference. HSM confirmed that she is continuing to work with other agencies to provide leases for key workers, NHS, The Highland Council, Women's Aid and the Police, members would like these numbers to be included in next year's report. They would also like to get a feeling of the numbers of tenants receiving welfare benefits (housing costs - UC/HB) on allocation if this is possible.

Members discussed the Local Lettings Policy, Mo advised that this was in place for Raasay, however by the time houses are built in the area, the need also changed with demand from local businesses changing; a number of people had been made redundant by the distillery.



Who We Housed

Members **noted** the information contained in the reports and advised additional information that should be included for future years' reporting.

Decision Date: 27 Apr 2026

10. PRIVATE

10.1 PRIVATE - Chief Executive Governance Updates

This item was discussed privately.

10.2 Chief Executive Appraisal

This item was discussed privately.

11. MISCELLANEOUS CORRESPONDENCE

11.1 Miscellaneous Correspondence

There was no correspondence to discuss.

12. A.O.C.B.

12.1 A.O.C.B.

There was no other business discussed.

13. MEETING CLOSE

13.1 Close the meeting

Next meeting: LSHA Board 25.05.2026 - 25 May 2026, 4:30 pm

New Actions raised in this meeting

Item	Action Title	Owner(s)
2.1	Share additional information with Board Due Date: 5 May 2026	Dana Campbell
7.1	Risk Register to be sent to Regulator Due Date: 30 Apr 2026	Lowri Richards
7.4	Procurement Report Due Date: 8 May 2026	James Swinnerton, Lowri Richards
7.4	Annual Procurement Report Due Date: 8 May 2026	Jennifer MacInnes
7.4	Procurement Improvement Plan Due Date: 17 Aug 2026	Ben Thomas, James Swinnerton, Lowri Richards
8.2	Child Protection and Vulnerable Adult Policy and Procedure Due Date: 15 May 2026	Lowri Richards
8.2	Child Protection and Vulnerable Adult Policy and Procedure Due Date: 15 May 2026	Jennifer MacInnes, Nicola Kemp

Ian H. Young

Mr Ian Young
26 May 2026