

# CONFIRMED MINUTES

LSHA BOARD 18.08.2025



At the **LSHA Board 08.09.2025** on **8 Sept 2025** these minutes were **confirmed as presented**.

<b>Name:</b>	Lochalsh and Skye Housing Association
<b>Date:</b>	Monday, 18 August 2025
<b>Time:</b>	2:00 pm to 4:00 pm (BST)
<b>Location:</b>	Default Location, Morrison House, Bayfield, Portree
<b>Board Members:</b>	Mr Ian Young (Chair), Mrs Audrey Sinclair, Mr David Clapham, Mrs Joanne Boulton, Mr Robert Muir, Mr Robin Nairn, Ms Liz Williams
<b>Attendees:</b>	Ben Thomas, Fanchea Kelly, George Mackie, James Swinnerton, Jennifer MacInnes, Trudi Tokarczyk
<b>Apologies:</b>	Mr Gareth Morgan
<b>Guests/Notes:</b>	Collette Millar & Charley Wilson, Harper MacLeod LLP

## 1. OPENING MEETING

### 1.1 Welcome and Apologies

Apologies were received from Gareth Morgan. Liz Williams also passed on apologies as she would be late to attend the meeting.

## 2. BOARD BRIEFING

### 2.1 Factoring briefing from Harper Macleod LLP

Collette Millar and Charley Wilson from Harper MacLeod LLP provided a presentation on factoring and responsibilities as set out in the Property Factors (Scotland) Act 2011. Slides were made available and the session recorded for other members of the senior team.

Members were advised of the obligation to include the Property Factoring Number on all documents sent out to homeowners.

It is mandatory to comply with all the rules in the Code of Conduct for Property Factors, which was last updated in 2021. Staff involved need to be familiar with the Code of Conduct, which is available online.

LSHAs Written Statement of Services should be reviewed to be more specific and tailored to provide information for each development we cover and if changes are made this must be issued to homeowners within 4 weeks. If there are any contradictions between the Statement of Service and the Title Deeds, then the Title Deeds would take precedence.

It is important to provide accurate Factoring Policies and Procedures which we are compliant with, Debt Recovery, Complaints Policies will also be important to ensure all aspects are covered. CEMC advised there will be further work to be done and it will be taken forward for October Board. Members welcomed the presentation and the Chair thanked Colette for a very useful session.

2.40pm - Collette and Charley left the meeting.



## **Factoring**

Following the Briefing by Harper MacLeod, there are a number of items relating to Factoring which will be worked on and ensuring all policies are up to date.

**Due Date:** 24 Nov 2025

**Owners:** Fanchea Kelly, George Mackie, Trudi Tokarczyk

## **3. DECLARATIONS OF INTEREST**

### **3.1 Declarations of Interest**

## **4. MINUTES OF PREVIOUS MEETING**

### **4.1 Minutes of LSHA Board Meeting 26.05.2025**

**Board Meeting 12 Aug 2025**, the minutes were confirmed as presented.

**LSHA Board 26.05.2025 26 May 2025**, the minutes were confirmed as presented.



### **The Minutes of 26 May 2025 Board Meeting were proposed by Robin N...**

The Minutes of 26 May 2025 Board Meeting were proposed by Robin Nairn, seconded by Robert Muir and approved unanimously.

The Minutes of 12 August 2025 Board Meeting were proposed by Robin Nairn, seconded by Ian Young and approved unanimously.

**Decision Date:** 18 Aug 2025

**Outcome:** Approved

### **4.2 Minutes of PS LSHA Board Meeting 26.05.25**



### **The minutes of the Private Section of Board Meeting held on 26 Ma...**

The minutes of the Private Section of Board Meeting held on 26 May 2025 were approved.

**Decision Date:** 18 Aug 2025

**Mover:** Mr David Clapham

**Second:** Mrs Audrey Sinclair

**Outcome:** Approved

### **4.3 AFR Sub-Committee Minutes 04.08.2025**



### **The Minutes of the Audit Finance and Risk Sub-Committee held on 4...**

The Minutes of the Audit Finance and Risk Sub-Committee held on 4 August 2025 were approved.

**Decision Date:** 18 Aug 2025

**Mover:** Mr Robin Nairn

**Second:** Mrs Audrey Sinclair

**Outcome:** Approved

## 5. DECISION TRACKER

### 5.1 Decision Tracker

Due Date	Action Title	Owner(s)
28 Apr 2025	Provide an update on factoring in properties and flats. <b>Status:</b> In Progress	Ben Thomas, Fanchea Kelly

### 5.2 PS Decision Tracker 26.05.2025

This item was discussed privately.

## 6. OTHER MATTERS ARISING

### 6.1 Matters Arising

There were no other matters arising.

## 7. STRATEGIC DISCUSSION & DECISIONS

### 7.1 Asset Management Programme Plan

IPSM provided the Asset Management report, updating members on progress since the last report was brought to the Board in March 2025, which built on themes of the November 2024 Asset Management Strategy. The report also begins to set out a process for ensuring our survey data remains up to date and our key performance indicators and communication with customers are robust. The approach follows the Scottish Housing Regulator's recommended practice for Integrated Asset Management.

Members advised this gives a good, clear picture of what is required.

Members discussed the plan and in response to questions, IPSM confirmed that there had been additional insulation provided to room in roof properties at Munro Place around 3 years ago. Loft insulation will be checked to ensure they reach 300, which is above the required standard. Windows will also be checked. He advised that the new Air Source Heat Pumps should make a difference to tenants as they are more economical.

IPSM also confirmed that the proposed PV panels would be 100% funded at no cost to the Association.

IPSM left the meeting at 3.00pm.

### 7.2 Development Services Report to 30 June 2025

3.00pm - Liz Williams joined the meeting.

DM provided the Development Services Reports which cover the current Development Programme status for the first quarter of 2025-26, the possible adoption of horizon projects and acquisitions within the LSHA program and a Project Development Completion appraisal.

Glenelg - Appendix 2 & Mairead MacPherson, Portree - Appendix 3

Both of these sites carry associated development risk, but Scottish government supports the acquisition with a view to securing the sites for future development. The sites are currently not reflected in the Strategic Housing Investment Plan (SHIP) through the affordable housing supply

program and therefore it is presented as an opportunity to adopt as a possible horizon project and future inclusion within the SHIP.

#### Kyleakin Feus - Appendix 4

DM advised this report was an update on project completion at Kyleakin Feus 2 affordable rent units. The Board is asked to review and consider the final project costs and proposed contractor uplift claim.

Members discussed the reports and the development programme. They asked about Mid Market Rent properties and CEMC confirmed that we intend to explore provision of MMR properties in our next Business Plan. DM advised that the final configuration of the current programme may change as discussions on split of properties is ongoing. They asked if delays at Campbell's Farm could impact on the year end outcome, DFI and DM advised that any negative impact would be offset by the unbudgeted income from the Dunvegan project.



#### **Members:Noted the Development programme update report.Appendix 2 ...**

Members:

1. **Noted** the Development programme update report.

#### Appendix 2 - Glenelg

1. **Approved** entry of Glenelg Site 1 onto the programme as a possible land banking and horizon project.
2. **Approved** LSHA officers to proceed with Acquisition of Glenelg Site 1 subject to feasibility.

#### Appendix 3 - Portree (Mairead MacPherson)

1. **Approved** the entry of Mairead MacPherson's site onto the programme as a possible land banking and horizon project.
2. **Approved** LSHA officers to proceed with Acquisition of Mairead MacPherson's site Portree, subject to feasibility.

#### Appendix 4 - Kyleakin Feus 2

1. **Noted** the revised development cost.
2. **Approved** the proposed LSHA contribution to the uplift claim.

**Decision Date:** 18 Aug 2025

## 8. FOR APPROVAL

### 8.1 External Audit and Statutory Accounts 2024-25

DFI provided the External Audit and Statutory Accounts 2024/25 Report, presenting the External Audit Findings and Annual Financial Statements 2024/25 from RSM UK Audit LLP and the 2024-25 Statutory Accounts which were reported to the Audit, Finance and Risk Sub-Committee (AFR) on 4 August. The Chair of AFR confirmed that the Committee scrutinised the accounts and heard privately from RSM and is recommending the accounts for the approval of the Board. The audit of the financial statements has been completed with no adjustments required and no control issues raised. The overall result for the year is a surplus of £187k.

Members considered the report, and welcomed the clean audit, thanking the team for their work with RSM. They enquired about how we assess the level of reserves required. DFI will check with RSL if a level of reserves should be set, and confirmed that this was not something they had raised concern about.



#### **DFI will check with RSM if a level of reserves should be set, thi...**

DFI will check with RSM if a level of reserves should be set, this was not something they had raised concern about in the audit.

**Due Date:** 1 Oct 2025

**Owner:** Ben Thomas



### **Members considered and approved the Audit Findings report, and St...**

Members considered and approved the Audit Findings report, and Statutory Accounts based on AFR scrutiny and recommendation.

**Decision Date:** 18 Aug 2025

**Outcome:** Approved

## **8.2 Governance and Board Appraisals Report**

GCM provided the Governance and Board Appraisals Report, giving an overview of the Board Appraisals which were carried out during April and May this year and updates since then. This included a collective appraisal, a Chair appraisal and the consideration of the nine year rule for two Board members. Ian Young and Audrey Sinclair left the room while this was discussed.

GCM provided updates on progress as well as considering governance arrangements discussed at the Board Away day in June 2025, including the proposed changes to the frequency and timing of Board meetings from October 2025. She advised that a Board recruitment exercise had been carried out and, as members were aware, two new members have been approved as members of the Association at the Board Meeting on 12 August. They have both been nominated for election at AGM on 8 September. A further co-optee has been interviewed to provide digital expertise and insight.

Members discussed the requirements of Board in relation to whether two Vice Chairs are needed, and agreed that this should be decided at the Board on 8 September.



### **Board Members :(i) Noted the recommendations from the Board Appra...**

Board Members :

(i) **Noted** the recommendations from the Board Appraisal Report and the action which has followed since then.

(ii) **Reviewed** and **approved** the continuation of service of Ian Young as an effective member.

(iii) **Reviewed** and **approved** the continuation of service of Audrey Sinclair as an effective member.

(iv) **Approved** the change of timing of Board meetings to 5pm on Monday and cancellation of July, December and January meetings.

**Decision Date:** 18 Aug 2025

**Outcome:** Approved

## **8.3 PRIVATE - AGM Preparations and Board Nominations**

This item was discussed privately.

## **8.4 Annual Procurement Return Report**

DM provided the Annual Procurement Report 2024/25 which is a regulatory requirement according to the Procurement Reform (Scotland) Act 2014 Section 18. The Association provided two regulated procurement processes in 2024/25 amounting to £7,548,242.39 and provided details of future planned regulated procurements, including contracts which fall outwith the regulated procurement regime.



### **Members :(i) Considered and Approved the proposed Annual Procurem...**

Members :

(i) **Considered** and **Approved** the proposed Annual Procurement Report; and

(ii) **Authorised** its publication on the Association's Website and submission to The Scottish Government.

**Decision Date:** 18 Aug 2025

**Outcome:** Approved

## 8.5 Policy Review

GCM provided the Policy Review Report. There were three policies brought to the Board, - Homeworking and Vehicle Management Policies were being reviewed, and Value for Money is a new policy which is useful for Board and for the Assurance Statement.

Members noted that the Homeworking Policy could usefully include the potential for a revision if circumstances change. GCM advised that there seems to be a crossover between the Flexible Working Policy and the Homeworking Policy and CEMC confirmed that scope to change the agreement for each person or role could be included. Talks are ongoing about the Health and Safety aspects of the Homeworking Policy. Members also enquired about the Vehicle Management Policy and the requirement for vehicles for those hybrid working. DFI advised contracts now provide for Essential Car User Allowance rather than a vehicle.



### Members approved the Homeworking Policy, Value for Money Policy a...

Members **approved** the Homeworking Policy, Value for Money Policy and Vehicle Management Policy with further reviews to be carried out to the Homeworking and Vehicle Management Policies.

**Decision Date:** 18 Aug 2025

**Outcome:** Approved

## 8.6 Annual Assurance Statement Report

GCM provided the Annual Assurance Statement Report which give an overview of the evidence bank of supporting documentation for the Annual Assurance Statement 2025. To enable the Board to confirm our compliance status we have prepared an evidence bank for each Standard, following the guidance issued by the Scottish Federation of Housing Associations. A draft AAS has been prepared this year and members are asked to review the evidence bank so they can fully assess our compliance in a consistent way. The evidence bank will be made available for Board Members to review on SharePoint.

Members are asked to **confirm**, by returning the forms in Appendix 1 (date to be extended to October) that they have reviewed the evidence bank to enable preparation of the final draft Annual Assurance Statement for the October Board meeting. Any questions from members can be sent to GCM and CEMC.

GCM confirmed that a Health and Safety statement will be prepared for the Board to sign off.

Members advised that it was good to be at this stage so early and thanked the GCM and CSC for getting so much evidence together and noted that some items will be added in, e.g. accounts, AGM information etc.

## 8.7 PRIVATE - Bad Debts Write Off

This item was discussed privately.

## 9. FOR NOTING

### 9.1 Quarterly Performance Reporting

GCM provided the Q1 Performance Report 2025-26 giving an overview of the performance for the first quarter, to 30 June 2025. She provided the KPI results and the Customer Service and Complaints figures.

Members **noted** the contents of the Performance Report to 30 June 2025.

### 9.2 Data Protection Quarterly Report

GCM provided the Data Protection: Management Quarterly Report to 30 June 2025. GCM is the Data Protection Officer for the Association and deals with Subject Access Requests, Freedom of Information Requests and Environmental requests. She advised there was one FOI and one EI during the quarter. She advised that the quarterly statistics had been submitted to the Scottish Information Commissioner. She advised members that Staff Intranet, which was identified as a risk is now closed and files have been moved to Sharepoint with a lot of outstanding work being done when updating the website.

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

## 10. MISCELLANEOUS CORRESPONDENCE

### 10.1 Miscellaneous Correspondence

### 10.2 PRIVATE - CE Report

This item was discussed privately.

## 11. A.O.C.B.

### 11.1 A.O.C.B.

Board Only - CEMC Discussed privately.

All staff members left the room for this item.

## 12. MEETING CLOSE

### 12.1 Close the meeting

**Next meeting:** LSHA Board 08.09.2025 - 8 Sept 2025, 2:30 pm

Signature: \_\_\_\_\_

Date: \_\_\_\_\_