

CONFIRMED MINUTES

LSHA BOARD - 13.10.2025



At the **LSHA Board 16.02.26** on **16 Feb 2026** these minutes were **confirmed as presented**.

Name:	Lochalsh and Skye Housing Association
Date:	Monday, 13 October 2025
Time:	5:00 pm to 7:35 pm (BST)
Location:	Default Location, Morrison House, Bayfield, Portree
Board Members:	Mr Ian Young (Chair), Mr Gareth Morgan, Mr Robin Nairn, Mrs Audrey Sinclair, Mr David Clapham, Mr Robert Muir, Ms Liz Williams, Mr Tim Wallis, Mr Callum Wynd
Attendees:	Ben Thomas, Fanchea Kelly, James Swinnerton, Jennifer MacInnes, Jessica Clarke, Alex MacKinnon, Maureen Taylor
Apologies:	Mrs Joanne Boulton

1. OPENING MEETING

1.1 Welcome and Apologies

Joanne Boulton submitted her apologies as she was unable to attend.

Callum Wynd advised he would join the meeting late.

2. DECLARATIONS OF INTEREST

2.1 Declarations of Interest

There were no new declarations of interest noted.

3. MINUTES OF PREVIOUS MEETING

3.1 Confirm Minutes of LSHA Board 08.09.25

LSHA Board 08.09.2025 8 Sept 2025, the minutes were confirmed as presented.



The minutes of the Board Meeting held on 8 September 2025 were pr...

The minutes of the Board Meeting held on 8 September 2025 were proposed by David Clapham, seconded by Audrey Sinclair and approved unanimously.

Decision Date: 13 Oct 2025
Mover: Mr David Clapham
Seconded: Mrs Audrey Sinclair
Outcome: Approved

3.2 PRIVATE - Confirm Minutes of PS LSHA Board Meeting 08.09.25



The Private Section Minutes of the Board Meeting on 8 September w...

The Private Section Minutes of the Board Meeting on 8 September were proposed by Robin Nairn, seconded by Audrey Sinclair and approved unanimously.

Decision Date: 13 Oct 2025
Mover: Mr Robin Nairn
Seconded: Mrs Audrey Sinclair
Outcome: Approved

4. DECISION TRACKER

4.1 Decision Tracker

Due Date	Action Title	Owner(s)
28 Apr 2025	Provide an update on factoring in properties and flats. Status: Completed on 17 Oct 2025	Ben Thomas, Fanchea Kelly
1 Oct 2025	DFI will check with RSM if a level of reserves should be set, thi... Status: Completed on 14 Oct 2025	Ben Thomas
24 Nov 2025	Factoring Status: In Progress	George Mackie

The work on Factoring is continuing. Other items are complete or included in papers in todays meeting.

4.2 PRIVATE - PS Decision Tracker

5. OTHER MATTERS ARISING

5.1 Matters Arising

Audrey Sinclair advised that she has now stood down from Highland Housing Alliance.

6. STRATEGIC DISCUSSION & DECISIONS

6.1 PRIVATE - Development Services Report to 30 September 2025

This item was discussed privately.

6.2 Rent Consultation Proposal 2026/27

TESM provided the Rent Consultation Report to consult with tenants on 3.8% and 5% increase. She provided comparability and affordability analysis. The aim is for the Board to have the outcome of the consultation brought back to December, with the final decision at 16 February meeting with the full draft budget so that a final decision can be made based on what the Association can afford to maintain a good level of service and what the tenants are able to afford to live well in their homes. The proposal is for the consultation period to begin on 17th October.

Members discussed the proposals noting that CPI in September was 3.8. Members were supportive of consulting on the two figures they would like the tenant to have reassurance that we are keeping our costs as low as possible and provide practical information as to what the higher

increase would fund, e.g. services like Energy Advice which can provide great savings to our tenants and what each option would provide.

Members advised that the biggest concern is the Westminster budget and what further taxes we may have to cover and the possibility of forcing us to opt for the higher increase if tenants opt for the lower option. Members are keen that tenants are aware how the increases are spent to show the value they're receiving from this. CEMC advised that it is the staff responsibility to provide the Board with the information on the tenant consultation as well as any other factors, costs and challenges which may arise to enable the Board to make an informed and balanced decision on the rent rise in February.



Ensure the consultation includes information on what each option ...

Ensure the consultation includes information on what each option will provide.

Due Date: 17 Oct 2025

Owners: Ben Thomas, Fanchea Kelly, Jessica Clarke



Board Members:(i) Approved the recommended rent consultation opt...

Board Members:

(i) **Approved** the recommended rent consultation options of 3.8% and 5%

(ii) Will **consider** a report on tenant feedback at the February 2026 Board meeting to decide on the rent increase for 2026-27.

Decision Date: 13 Oct 2025

Outcome: Approved

7. FOR APPROVAL

7.1 Annual Health and Safety Report

H&SM provided the Health and Safety Update 2025. He advised that good progress on training has been made through the year and was pleased to advise that no serious injuries have occurred.

Members were pleased to see the improvements and asked about First Aid cover and having sufficient cover with many staff hybrid working. H&SM advised that we just need one First Aider in the building and is expecting to have the training complete by the end of the year.

H&SM advised that homeworking risk assessments are currently being updated and CEMC advised this is part of the Homeworking Policy.



Board Members:(i) Noted Health and Safety training proposal for ...

Board Members:

(i) **Noted** Health and Safety training proposal for board members

(ii) **Noted** the amended annual Health and Safety Policy Statement which is to be signed by the CE and Chairperson

Decision Date: 13 Oct 2025

7.2 Policy Review

H&SM provided the Policy Review, he advised members that we have introduced a Gas Policy as we are aware of bottled gas in a few properties. Fire Safety will be reviewed in February.

In response to a member's question, H&SM advised that we all need to be aware of Legionella and that it is higher risk for the same people who may be more at risk with flu type illness. He confirmed that although no policy was in place that everything was being done in practice on a long term basis.



Board Members:Approved the Legionella, Gas, and Electrical Safety...

Board Members:

- i. Approved the Legionella, Gas, and Electrical Safety Policies
- ii. Noted the minor updating to the Asbestos Policy and that the Fire Safety Policy will be brought forward by February 2026.

Decision Date: 13 Oct 2025

7.3 Annual Assurance Statement

CEMC provided the Draft Annual Assurance Statement. This follows consideration by Board members of the evidence bank supporting the statement as reported in August and reviewed during September and was updated for this report.

Members thanked staff for all the input and the amount of evidence provided.



Members(i) Approved the Draft Annual Assurance Statement, asked t...

Members

(i) **Approved** the Draft Annual Assurance Statement, asked the Chair to sign it on behalf of the Board, and remit the CE(mc) to submit it to SHR before 31st October 2025.

Decision Date: 13 Oct 2025

Outcome: Approved

7.4 Governance Report

CEMC provided the Governance Report.

She advised that the existing AFR Chair and Committee have to be agreed. There were no other members wishing to join the AFR currently.

Members approved the appointment of Steven Proudfoot and Rob Malcolm as co-opted members.

CEMC confirmed to members that the Engagement Plan Status has been updated.

CE will return to LSHA on 1 December and is keen to return. Members approved an overlap to provide a smooth handover.



Board Members:Approved (i) the Board Training Plan, (ii) Policy f...

Board Members:

Approved

- (i) the Board Training Plan,
- (ii) Policy for Members' attendance and related expenses
- (iii)Nomination of the Chair and members of the AFR Committee. Robin Nairn was proposed to Chair the AFR by Robert Muir and this was seconded by David Clapham.

Decision Date: 13 Oct 2025

7.5 PRIVATE - Cash and Treasury Report

This item was discussed privately.

7.6 Internal Audit Reports

DFI provided the Annual Audit Reports. This report provides an update on the internal audit work which has been completed for the year to date, with a request for Board to approve the Governance Audit in Appendix 1, and to note that the Procurement Audit will be presented at the AFR meeting on 10th November.



Board Members:(i) Approved the Governance internal audit report ...

Board Members:

- (i) **Approved** the Governance internal audit report and
- (ii) **Noted** that the Procurement Audit will be presented to AFR on 10th November

Decision Date: 13 Oct 2025

7.7 PRIVATE - Leases to External Organisations

This item was discussed privately.

7.8 PRIVATE - Debts (Rent) Write Off

This item was discussed privately.

8. FOR NOTING

8.1 Financial Performance Report

DFI provided the Financial Performance Report.

Members would like to have more information on the solar panel / heating project. DFI advised this is an integrated system with battery, so it is the tenant who benefits and no external company gains solar power from the properties.



IPSM to provide a separate briefing on the Solar / Heating Projec...

IPSM to provide a separate briefing on the Solar / Heating Project.

Due Date: 23 Nov 2025

Owners: Ben Thomas, George Mackie



Members noted the report.

Members **noted** the report.

Decision Date: 13 Oct 2025

8.2 PRIVATE - CE Report

This item was discussed privately.

8.3 Digital Action Plan Report

DFI provided the Digital Action Plan Report.

Members were pleased with the progress which is being made and noted how much work is being done.



Members noted the contents of the report.

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

Decision Date: 13 Oct 2025

8.4 Equalities Survey Update

TESM provided the Equalities Profiling Report. Research Resource had been commissioned to conduct an equalities profile of LSHA tenants as the Association has a legal responsibility as a public body to collect information on the protected characteristics under the Equality Act 2010 for staff, Board members, tenants and applicants. The results have been discussed at our internal EDI Working Group and implemented in our EDI Action Plan and are presented to the Board for information.

The survey had a 41% response rate, therefore providing robust data upon which the Association can be confident when planning services.

Members advised they were surprised at the number of tenants with disabilities and mental health issues. They were also pleased to note the level of internet use of tenants is quite high and gives a good basis for strategically planning to offer more services on IT and encouraging the use of our portal. TESH advised that there are no 66 properties using the portal.

Members **noted** the report.

9. MISCELLANEOUS CORRESPONDENCE

9.1 CHI Scotland Manifesto for Scottish Parliament

CEMC advised this was provided for information and provides some interesting and useful information.

10. A.O.C.B.

10.1 A.O.C.B.

There was no other business to discuss.

11. MEETING CLOSE

11.1 Close the meeting

Next meeting: LSHA Board 01.12.25 - 1 Dec 2025, 2:00 pm

New Actions raised in this meeting

Item	Action Title	Owner(s)
6.2	Ensure the consultation includes information on what each option ... Due Date: 17 Oct 2025	Ben Thomas, Fanchea Kelly, Jessica Clarke

Item	Action Title	Owner(s)
8.1	IPSM to provide a separate briefing on the Solar / Heating Projec... Due Date: 23 Nov 2025	Ben Thomas, George Mackie

Ian H. Young

Mr Ian Young
17 Feb 2026