

CONFIRMED MINUTES

LSHA BOARD 16.02.26



At the **LSHA Board 23.03.26** on **23 Mar 2026** these minutes were **confirmed as presented**.

Name:	Lochalsh and Skye Housing Association
Date:	Monday, 16 February 2026
Time:	5:00 pm to 8:20 pm (GMT)
Location:	Default Location, Morrison House, Bayfield, Portree
Board Members:	Mr Ian Young (Chair), Mrs Audrey Sinclair, Mr Callum Wynd, Mr David Clapham, Mrs Joanne Boulton, Ms Liz Williams, Mr Robin Nairn, Mr Tim Wallis
Attendees:	Lowri Richards, Ben Thomas, Jennifer MacInnes, Jessica Clarke, Maureen Taylor
Apologies:	Mr Robert Muir, Mr Gareth Morgan

1. OPENING MEETING

1.1 Welcome and Apologies

Gareth Morgan and Robert Muir passed on their apologies.

2. BOARD BRIEFING

2.1 Health and Safety

Alex MacKinnon, Health and Safety and Fleet Officer provided a briefing to give information to Members about the responsibilities of the Association relating to Health and Safety and key legislation members should be aware of. He also advised members of SHR requirements and expectations relating to Tenant safety.

Members asked about tenants understanding of their responsibilities and were advised that this is discussed at sign up, and again at the TESM settling in visits. There are also regular newsletters or reminder letters regarding, damp and mould, legionella, fire alarms and the need to keep communal stairways clear.

Members also asked about lone working and Alex advised them that new devices to be installed in vehicles do not collect data on driving habits or record any pictures. They will be used to check location of vehicles when necessary and are a much more cost effective option than what we previously used.

In relation to providing assurance to EVH, Alex confirmed this is being used as part of the compliance process and although not a legal requirement, shows that health and safety is being taken seriously.

2.2 Health and Safety Report

Alex MacKinnon provided the Health and Safety Report and having a discussion at the presentation had no further questions.



Board Members:i. Noted the audited results and action plans.ii. C...

Board Members:

- i. **Noted** the audited results and action plans.
- ii. **Confirmed** acceptance of H&S duties in writing

Decision Date: 16 Feb 2026

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 13.10.2025 and 01.12.2025

LSHA Board Meeting - Private Session 18 Sept 2023, the minutes were confirmed as presented.

LSHA Board Meeting 16 Oct 2023, the minutes were confirmed as presented.

LSHA Board Meeting - Private Session 16 Oct 2023, the minutes were confirmed as presented.

LSHA Board Meeting - Annual Assurance Statement 26 Oct 2023, the minutes were confirmed as presented.

LSHA Board Meeting 27 Nov 2023, the minutes were confirmed as presented.

LSHA Governance Working Group 12 Dec 2023, the minutes were confirmed as presented.

LSHA Board Meeting - Private Session 18 Dec 2023, the minutes were confirmed as presented.

LSHA PS Board Meeting 29 Jan 2024, the minutes were confirmed as presented.

LSHA PS Board Meeting 26 Feb 2024, the minutes were confirmed as presented.

LSHA PS Board Meeting 25 Mar 2024, the minutes were confirmed as presented.

LSHA Board Meeting 25 Mar 2024, the minutes were confirmed as presented.

LSHA PS BOARD MEETING 29 Apr 2024, the minutes were confirmed as presented.

LSHA Board 29.04.24 29 Apr 2024, the minutes were confirmed as presented.

LSHA PS Board Meeting 20 May 2024, the minutes were confirmed as presented.

LSHA Board Meeting 20 May 2024, the minutes were confirmed as presented.

Governance Working Group 10 June 2024, the minutes were confirmed as presented.

LSHA Board 01.07.24 1 July 2024, the minutes were confirmed as presented.

LSHA Board 29.07.2024 29 July 2024, the minutes were confirmed as presented.

LSHA Board Meeting 26 Aug 2024, the minutes were confirmed as presented.

LSHA Board Meeting 16 Dec 2024, the minutes were confirmed as presented.

LSHA Board 24.02.25 24 Feb 2025, the minutes were confirmed as presented.

LSHA Board 24.03.2025 24 Mar 2025, the minutes were confirmed as presented.

LSHA Board 28.04.25 28 Apr 2025, the minutes were confirmed as presented.

LSHA Board - 13.10.2025 13 Oct 2025, the minutes were confirmed as presented.

LSHA Board 01.12.25 1 Dec 2025, the minutes were confirmed as presented.

Minutes of meetings between 18 September 2023 and 28 April 2025 had all been approved at previous meetings and were brought to Board to accept them as confirmed to clear them from the BoardPro system.



Members agreed to proceed to clear the minutes from BoardPro whic...

Members agreed to proceed to clear the minutes from BoardPro which had previously been approved by Board.

Decision Date: 16 Feb 2026

Outcome: Approved



Clear minutes from BoardPro which had previously been approved by...

Clear minutes from BoardPro which had previously been approved by Board.

Due Date: 20 Feb 2026

Owner: Jennifer MacInnes



Board Minutes - 13 Oct 2025

The minutes of Board Meeting held on 13th October 2025 were proposed by David Clapham, seconded by Robin Nairn and approved unanimously.

Decision Date: 16 Feb 2026

Mover: Mr David Clapham

Second: Mr Robin Nairn

Outcome: Approved



Board Minutes - 1 Dec 2025

The minutes of Board Meeting held on 1st December 2025 were proposed by David Clapham, seconded by Robin Nairn and approved unanimously.

Decision Date: 16 Feb 2026
Mover: Mr David Clapham
Seconder: Mr Robin Nairn
Outcome: Approved

4.2 PRIVATE - Confirm Minutes of PS LSHA Board Meeting 13.10.2025 and 01.12.2025



Private Section Minutes - 13 Oct 25

The Private Section Minutes from 13 October 2025 were proposed by Robin Nairn, seconded by Audrey Sinclair and approved unanimously.

Decision Date: 16 Feb 2026
Mover: Mr Robin Nairn
Seconder: Mrs Audrey Sinclair
Outcome: Approved



Private Section Minutes - 1 Dec 2025

The Private Section Minutes from 1 December 2025 were proposed by Robin Nairn, seconded by Audrey Sinclair and approved unanimously.

Decision Date: 16 Feb 2026
Mover: Mr Robin Nairn
Seconder: Mrs Audrey Sinclair
Outcome: Approved

4.3 Confirm Minutes of AFR Sub-Committee Meeting 10.11.2025 & 09.02.2026

4.3a - The minutes of the AFR held on 10 November 2025 had been approved at the AFR held on 9 Feb 2026, these were proposed by Ian Young and seconded by Robin Nairn.



AFR Minutes - 9 Feb 2026

The minutes of the AFR Sub-committee meeting held on 9 February 2026 were proposed by Ian Young, seconded by Audrey Sinclair and approved unanimously.

Decision Date: 16 Feb 2026
Mover: Mr Ian Young
Seconder: 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. 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
17 Oct 2025	Ensure the consultation includes information on what each option ... Status: Completed on 17 Oct 2025	Ben Thomas, Fanchea Kelly, Jessica Clarke
23 Nov 2025	IPSM to provide a separate briefing on the Solar / Heating Projec... Status: Completed on 24 Nov 2025	Ben Thomas, George Mackie

Due Date	Action Title	Owner(s)
24 Nov 2025	Factoring Status: In Progress	George Mackie

Members noted the decision tracker and advised that Factoring requires to be brought back to be discussed at Board. CE confirmed this would be brought back to Board.



Factoring

Factoring paper to be brought to Board.

Due Date: 21 June 2026

Owner: Lowri Richards

5.2 PRIVATE - PS Decision Tracker

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 Rent Consultation Results

Jess Clarke, TESM provided the Rent Consultation Results Report and advised of the ongoing cost of living pressures which tenants are facing.

Robin Nairn advised that the recommendation was made at AFR Sub-committee meeting to proceed with a 3.8% rent increase.

Members noted that the majority of replies were in support of some rent increase, however they note the higher impact rent costs have on single occupancy households. It was advised that there are few one bedroom properties as they are very low value for money from a development perspective. CE advised we could revisit what we'd looked at in the past in relation to trying to alternative rent setting options. Members noted that it is difficult trying hard to do something fundamental when everything else around you is not adapting and taking that person's situation into account and it was noted we have to be realistic on our limits.



Rent Increase

Members approved the AFR Sub-committee's recommendation to increase rents by 3.8% for the year 2026/27.

Decision Date: 16 Feb 2026

Outcome: Approved



Alternative Rent Setting Options

CE to revisit alternative rent setting options, while being realistic on our limits.

Due Date: 18 Oct 2026

Owners: Ben Thomas, Lowri Richards

7.2 Management Accounts and DoFI Update

DoFI provided the Management Accounts to 31 December 2025 which had been provided and discussed at the AFR Sub-committee meeting on 9 February. He provided a summary advising that the income is £318k above last year, but £49k below budget; total operating costs were £259k below budget; the net surplus for year to date is £197k above budget and the bank balance at 31st December £3,957k which included £2,000k of new borrowing drawn down during the month.



Members noted the contents of the report.

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

Decision Date: 16 Feb 2026

DoFI provided his update "Agenda Item 7.2 d". He updated members on Cash Flow, Rental income and arrears, Staff costs, Pensions and Treasury. In relation to Pensions, DoFI advised members that AFR had decided it was best to keep the split for the DB Scheme at 50/50.

DoFI also advised members of the opportunity to review our borrowings with Triodos, which if we proceed would roll together all variable rate borrowing to a margin of 1.35%, a reduction of 0.305% from the current level. This would also provide £2M of additional funding each year from 2026 to 2028 which we are not committed to take up and can be done through our current security with them.

There is an opportunity to also review Bank of Scotland loans where full payment of four current loans can be made, and replaced with a single new facility of £1,000k with a five year term with interest at a rate of base plus 1.5% which is a reduction in our current rate of base plus 2.83%.



Members:(i) Confirmed that the DB contributions be reduced from 1...

Members:

(i) Confirmed that the DB contributions be reduced from 11.6% employer and employee, to 7.1% employer and employee, as from 1.4.26, in line with the current equal split principle.

(ii) Authorised DoFI to proceed with requesting Triodos to prepare draft terms for current loan consolidation, rate reduction and provision for additional £6 million of funding over coming three years.

(iii) Authorised DoFI to proceed with requesting BoS to consolidate the four existing loans into a single new facility.

Decision Date: 16 Feb 2026

7.3 Draft Budget

DoFI provided the Draft Budget for 2026/27 and Five-year Plan. He shared a Powerpoint presentation of financial planning and explained key assumptions and advised that he'd included extra spend allowance for future years.

Robin Nairn advised members that the AFR Sub-committee had spent time going over the budget and recommended to members that it is acceptable.

Members discussed the reduction in repairs budget, DoFI explained that savings had been made on the installation of heat pumps, which we'd been planning to install over the next 3 years, but were included in this year's programme. Members advised that it would be good in future years to consider the Asset Management Plan and Business plan along with the Budget in February.

DoFI advised that the 30 year plan gives an idea of bands where we are happy to operate. A member advised that a purpose of the 30 year plan is to show our ability to pay back loans and give an indication of where you might be.



Members approved the outline budget.

Members **approved** the outline budget.

Decision Date: 16 Feb 2026

Outcome: Approved



Amend the Board Calendar to include Asset Management and Business...

Amend the Board Calendar to include Asset Management and Business Plan in February 2027.

Due Date: 2 Mar 2026

Owners: Jennifer MacInnes, Lowri Richards

7.4 Development Programme Reports - Includes 1 PRIVATE Item

Members had an in depth discussion on the Development Reports, especially considering the proposals for Minginish and Edinbane. Members advised that we need to be realistic about local requirements as well as what is feasible for us to progress as part of our development plans. They noted that Housing Needs Surveys can be skewed by how questions are asked or the tenure of properties required and do not always align with Highland Housing Register.

HSM advised that HHR currently has one person on the list for the Minginish area and we currently have 13 properties. Members also noted that Communities Housing Trust properties are not always built to our standard and we should require the same specification.

Members had further discussion about the need to be providing housing in areas out with Portree and Broadford and how we balance our operation. CE confirmed that we are trying to progress in other areas like Elgol, Linicro and have had further discussions for Glenelg and we do respond to the needs of small communities, however there is always the need to prioritise and the new scoring scale provides a way to do this, and is weighed towards clear evidence of housing need.

Members voted on whether to proceed with one, however it was decided not to proceed with either Minginish or Edinbane and to inform the Communities Housing Trust that we require more information on the needs in each area.

7.4 e - SSEN - This item was discussed privately.

7.4 f - Access to LSHA Kiltaraglen Site for Construction of Portree Link Road.

Members discussed the report and approved the homologated decision which went ahead to ensure there was no delay to the construction work.



Members reviewed the opportunity for LSHA to be involved in the I...

Members **reviewed** the opportunity for LSHA to be involved in the lead for affordable housing delivery at Edinbane and Minginish and advised that we need more information on need from Communities Housing Trust for both projects.

Decision Date: 16 Feb 2026

Outcome: Not Approved



7.4 f - Access to LSHA Kiltaraglen Site for Construction of Portree Link Road

Members:

(i) **Approved** LSHA agreeing a license to occupy with the Highland Council to

its Kiltaraglen and Home Farm sites and approving Highland Council and its Contractor Strath Civils entry and temporary permission to use the land required to deliver the completion of the Portree Link Road.

Decision Date: 16 Feb 2026

Outcome: Approved



DM to contact Communities Housing Trust to request more informati...

DM to contact Communities Housing Trust to request more information on housing need for Minginish and Edinbane.

Due Date: 27 Apr 2026

Owner: James Swinnerton

8. FOR APPROVAL

8.1 Policies Review

CE provided the updated Policies for review. Track change copies had previously been provided, with the clean versions included in the Board Pack.



Policy Reviews

Board Members:

(i) **Reviewed** and **Approved** the following Policies:

- Rent arrears policy
- Shared parental leave
- Fire management policy
- Procurement policy
- Risk Management
- Treasury Management
- Freedom of Information and Environmental Information Requests
- Pension Scheme Policy
- Sustainability Policy

(ii) **Delegated** authority to the CE to update the Standing Orders to reflect any new protocols related to approved Policy changes. For example, evictions and enforcing decrees.

Decision Date: 16 Feb 2026

Outcome: Approved

8.2 Governance Report

CE provided the Governance Report, providing updates on the Scottish Housing Regulator engagement, Governing Body Member recruitment, Induction, Training and Development Regulatory Changes and other Governance updates to comply with policies and procedures.

She advised that there was no further correspondence re the complaint. The notifiable event is now closed and the Heat network affects us due to the operation of our biomass system.

Members discussed deputization arrangements for 2nd - 11th March 2026 and agreed that Robert Muir (Vice Chair) and Robin Nairn (AFR Chair) should provide cover.

Members discussed the Board Calendar and would like any additional items removed from February meetings to concentrate on Finance matters.



Members:(i) Decided the deputization arrangements for 2nd – 11th ...

Members:

- (i) **Decided** the deputization arrangements for 2nd – 11th March 2026 to be Robert Muir and Robin Nairn
- (ii) **Approve** the appointment of Steven Proudfoot and Tim Wallis to AFR
- (iii) **Noted** the remaining contents of the report.

Decision Date: 16 Feb 2026



Board Meeting Calendar

CE & CSC to move any unnecessary items from February 2027 Board Agenda to allow time for Budget, Asset Management and Business Plan to be considered together.

Due Date: 27 Mar 2026

Owners: Jennifer MacInnes, Lowri Richards

9. FOR NOTING

9.1 Quarterly Performance Reporting - Quarter 3 2025-26

CE provided the Quarterly Performance Report which was presented to AFR on 9 February 2025.

Members advised the EICR figure was disappointing, CE advised that as at 11 February this is now at 99%, which was pleasing to members.



Members:(i) Noted the contents of the Performance Report. (ii) Ap...

Members:

- (i) **Noted** the contents of the Performance Report.
- (ii) **Approved** the recommendation to amend the Finance KPI to net rent arrears, and remove the Customer KPI for SPSO complaints.

Decision Date: 16 Feb 2026

9.2 Chief Executive Update - Including one PRIVATE ITEM

CE provided the CE Report. This report included one private item, however there was no discussion necessary and all items were noted.



Members noted the contents of the report.

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

Decision Date: 16 Feb 2026

10. PRIVATE

10.1 PRIVATE - Chief Executive Governance Updates

This item was discussed privately.

11. MISCELLANEOUS CORRESPONDENCE

11.1 Miscellaneous Correspondence

12. A.O.C.B.

12.1 A.O.C.B.

There was no other business.

13. MEETING CLOSE

13.1 Close the meeting

Next meeting: LSHA Board 23.03.26 - 23 Mar 2026, 5:00 pm

New Actions raised in this meeting

Item	Action Title	Owner(s)
4.1	Clear minutes from BoardPro which had previously been approved by... Due Date: 20 Feb 2026	Jennifer MacInnes
5.1	Factoring Due Date: 21 June 2026	Lowri Richards
7.1	Alternative Rent Setting Options Due Date: 18 Oct 2026	Ben Thomas, Lowri Richards
7.3	Amend the Board Calendar to include Asset Management and Business... Due Date: 2 Mar 2026	Jennifer MacInnes, Lowri Richards
7.4	DM to contact Communities Housing Trust to request more informati... Due Date: 27 Apr 2026	James Swinnerton
8.2	Board Meeting Calendar Due Date: 27 Mar 2026	Jennifer MacInnes, Lowri Richards

Ian H. Young

Mr Ian Young
24 Mar 2026