

**KINGSRIDGE CLEDDANS HOUSING ASSOCIATION  
MANAGEMENT COMMITTEE MEETING  
HELD ON 25<sup>th</sup> February 2025  
IN THE KCHA OFFICES**

Present: Elaine Shaw (ES)  
John Barclay (JB)  
Kirsteen McLerie (KM)  
Robert Wards (RW)  
Arlene Martin (AM)  
Jane McDonald (JM)  
Louise Herity (LH)  
Margaret McKenzie (MM)  
Stephanie Ritchie (SR)  
Sharon McDonald (SM)  
Fiona Mills (FM)

In Attendance: Daniel Wilson (DW)  
Fettes McDonald FMD Financial Services (FMD)  
Joy Chilambe (JC)  
Clare Bird (CB)  
Lynn Stewart, Scottish Housing Regulator  
Elizabeth McCullagh, Scottish Housing Regulator

**1 Apologies**

None

**2 Declarations of interest**

DW detailed that item 10 would be a declared interest for all KCHA staff members, he also confirmed with FM and SR that this would be a declared interest for them as employees of an EVH member association. It was agreed with the Chair that at item 10, the KCHA staff would leave the meeting and that the impacted Committee Members would not participate in any debate.

**3 Minutes of the Meeting held on 21<sup>st</sup> January 2025**

The minutes were agreed upon being first proposed by AM and seconded by JM.

DW updated on point 4, rent consultation, that the information letters on the increase will be posted to tenants. On point 6, he advised that following the Management Committee appraisal process, the staff appraisals will now commence and a training plan will be developed to reflect these.

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#### **4 Management Accounts December 2024**

FMD presented the management accounts for the year up to December 2024.

He advised that void losses were budgeted at 1%, but are sitting far lower than this, at 0.38% meaning we are under budget in that area.

Operating costs are currently above budget, this is reflective of the upgrade in IT systems that is currently ongoing.

Whilst day to day maintenance costs are below budget, stage 3 adaptations are above budget. DW advised the Management Committee that this was in reflection of the discussions had in quarter two about the cost of adaptations and the Management Committee's decision to carry out these works.

FMD advised that there are no bad debts costs noted so far this year, but this will occur in the year-end adjustments.

FMD detailed that the accounts reflected the fact that we have yet to pay for the major works, being the windows, and once these have been completed and paid for, the accounts shall reflect this.

FMD highlighted that staffing costs are under budget, but auditing costs are higher due to an internal audit carried out on tenant safety. IT related costs, including office equipment, is above budget and this is due to the switch over to the new Housing Management system.

The Management Committee discussed and agreed the Management Accounts.

#### **5 Final Budget Report**

FMD presented the Final Budget Report. He detailed that at the November MC meeting, the MC were presented with the draft budget and this paper now looks to finalised these. He highlighted that since drafting, we have become aware of the wage consultation amount, the difference between the budgeted amount and the possible true charge will be minimum.

He detailed that gross arrears are sitting at 3.39%, whilst we will continue to seek that all debts are managed quickly, this is a healthy figure

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Management expenses are detailing an increase from last year, and this is a reflection of the budgeting for the changes to National Insurance as implemented by the government and to provide for a maternity cover.

Estate costs are mainly repairs and insurance, with insurance being expected to rise by 10%.

FMD concluded that the organisation is in a healthy financial position and there are no concerns to be highlighted from the budget.

The budget was agreed by the MC.

## **6 Assurance Update**

DW reminded the MC that as part of the assurance review, carried out by Angela Spence, an Assurance Action Plan has been created. The MC and staff team have been reviewing this, and as a recommendation is completed, this is updated on the Action Plan. DW walked the MC through the recent updates to the plan. He advised that the majority of the plan has now been completed; the major area of focus was with regard to the Business Plan, which is now at draft format for finalising as part of this meeting.

DW also detailed that the suggestion to benchmark against more RSLs is something for the MC to consider, and it was agreed that this will be reviewed as and when the ARC stats are published across the sector.

He advised that we are currently carrying out a stock condition survey, this shall result in a report to the MC on the condition of our stock and an opportunity for the MC to review the 5-year investment plans.

Tenant Engagement remains an area of focus for the Association. The recent rent consultation survey has seen a positive increase in feedback, and we are looking to use the new Housing Management system as a means to increase digital communication.

The MC appraisals have now been completed and training needs that have been highlighted have been incorporated into the 2 year Drumcog training plan. DW advised that trainers have now been booked for the coming year. He also detailed to MC that he will continue to share information on available training, conferences and networking events, and MC should feel comfortable to approach him or the Chair should they feel that they would benefit from any extra training during the year.

DW also advised that there will be a refresher training on GDPR as part of the March Committee Meeting.

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**7 Draft Business Plan**

The draft business plan was developed with the Management Committee throughout quarter three, and all recommendations and suggestions have been incorporated into the plan. DW presented to the MC the final draft, and it was agreed by the MC that this is a true reflection of the current strategic direction of the Association. The MC instructed DW to progress this to having copies created and shared with relevant stakeholders. The MC also agreed that the plan will be reviewed and updated annually, within its 3-year life cycle.

**8 KPI Performance Report**

DW submitted the quarterly KPI report. He detailed that all KPIs remain on target and we are optimistic of providing similar positive results as last year's ARC.

He confirmed that tenant satisfaction levels remain high and this was confirmed through the tenants survey, as previously reported to the MC.

He advised that we are limited in some targets, such as repairs, as we have a contractual agreement on timescales with our contractors. We also need to ensure value for money by balancing timescales with costs.

SR questioned whether we carry out satisfaction surveys with tenants who have submitted complaints and how they rate the resolution. DW detailed that our complaint numbers are low, to the extent that compiling this information would not be currently of benefit. He advised that all staff have been on SPSO training, to ensure that they are comfortable with identifying and recording complaints, and the low number of complaints is reflective of the high level of tenant satisfaction with all front-line services.

Our arrears are still below target, and as detailed by FMD, remain healthy, but these have increased slightly in quarter 3. This is a reflection of the festive period as well as challenges we have faced in housing management due to staffing shortages. DW advised that he is looking to improve on this in quarter 4 through allocating CB to support the housing team to try and reduce the arrears before the year end.

**9 Risk registers**

DW presented this standing item. He detailed how this has linked in with the Assurance Action plan. He advised the MC of the previous discussions that were

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held by the MC and Angela Spence at which the MC detailed their preference to having multiple registers, detailing both general risks and department specific risks.

This means that we have a lot of details in the register, but DW advised that it will be highlighted when there is any change to the registers. He then detailed to the MC the recent changes which were:

Attendance at MC meetings has become a lower risk, this being reflective of the high turn out we have had to all MC meetings.

Succession Planning Risk - this was part of the improvement plan – MC and Director appraisals have taken place. We brought EVH into support his. As the Chair will be stepping down this year, DW proposed to the MC that EVH are again used to support in the next years appraisals, and this was felt to be a good idea.

DW detailed that KM has volunteered to take over the role of chair, as KM has served as chair before, they already have a good deal of experience of the role. DW detailed to the MC that there are also other opportunities should any member wish to take on any office bearer roles.

There have been some concerns regarding bulk in the estates. Having the staff member absent has impacted on this, as has the normal build up of bulk during the festive period, therefore DW and CB have been out regularly and following up on any concerns. This point has been raised within the Risk Register as this is impacting the aesthetics of the estate, which could impact on demand and our reputation.

Financial Risks are still a key area for consideration. Whilst we now have a good measure of the impact of Brexit, other factors such as the impact of the war in Ukraine on replacement parts for repairs are still impacting on our costs. It was also highlighted on the register that there have been an increase in conversations about tariffs on steel and trade in general with the US, and this may, if it comes to fruition, impact upon our running costs.

## **10 Employers Ballot**

As noted at the start of the meeting, DW and CB left the meeting whilst this was discussed.

The MC advised that they are happy to approve the proposed salary negotiations as detailed by EVH. This was signed by the Chair, and DW was asked to return this to EVH.

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**11 Membership Applications and Cancellations**

DW presented this standing item and detailed that there have been no changes to the membership.

**12 Impact of Storm Eowyn**

We are working through the reports of damage caused by Storm Eowyn on 24<sup>th</sup> January. All the tile jobs have been carried out and billed for. The Fences are being worked through. There has been high demand for fencing contractors, with only a limited number available within the city, so all impacted tenants of all social landlords are facing a delay in repairing fencing.

DW highlighted that we had a very proactive response to the situation, with Jacqueline Brown, our Maintenance Officer, organising inspections as soon as possible. The MC passed on their thanks to Jacqueline.

DW detailed that we had not budgeted for these repair works, but that we have a healthy surplus to cover such costs.

SR queried if there was capacity to claim against our insurance? DW explained that this had been explored and that unfortunately, each repair would be deemed a separate claim, this would mean we would be required to pay our excess for each claim and would significantly impact our future premiums. The MC agreed that this would not be worthwhile as it would result in a long term financial loss.

**13 Stock Condition Survey**

DW confirmed that this is still ongoing. Once it is complete a report will be provided to the MC and this will help them to structure and plan future improvement works.

DW also highlighted that there have not been any significant issues highlighted with the properties that have been visited, suggesting the majority of the housing stock is in good condition.

**14 Updated Policies - Anti Social Policy**

DW presented the updated Anti-Social Behaviour Policy. He detailed that this policy was being submitted earlier than its renewal date, as he felt it would be beneficial to incorporate changes within the policy to help clearly define between neighbour complaints and more serious anti-social complaints.

The MC agreed on the updated policy.

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**15 AOCB**

None

**16 Date of Next Meeting**

25<sup>th</sup> March 2025 @ 17.45 @ KCHA offices