

Business Plan

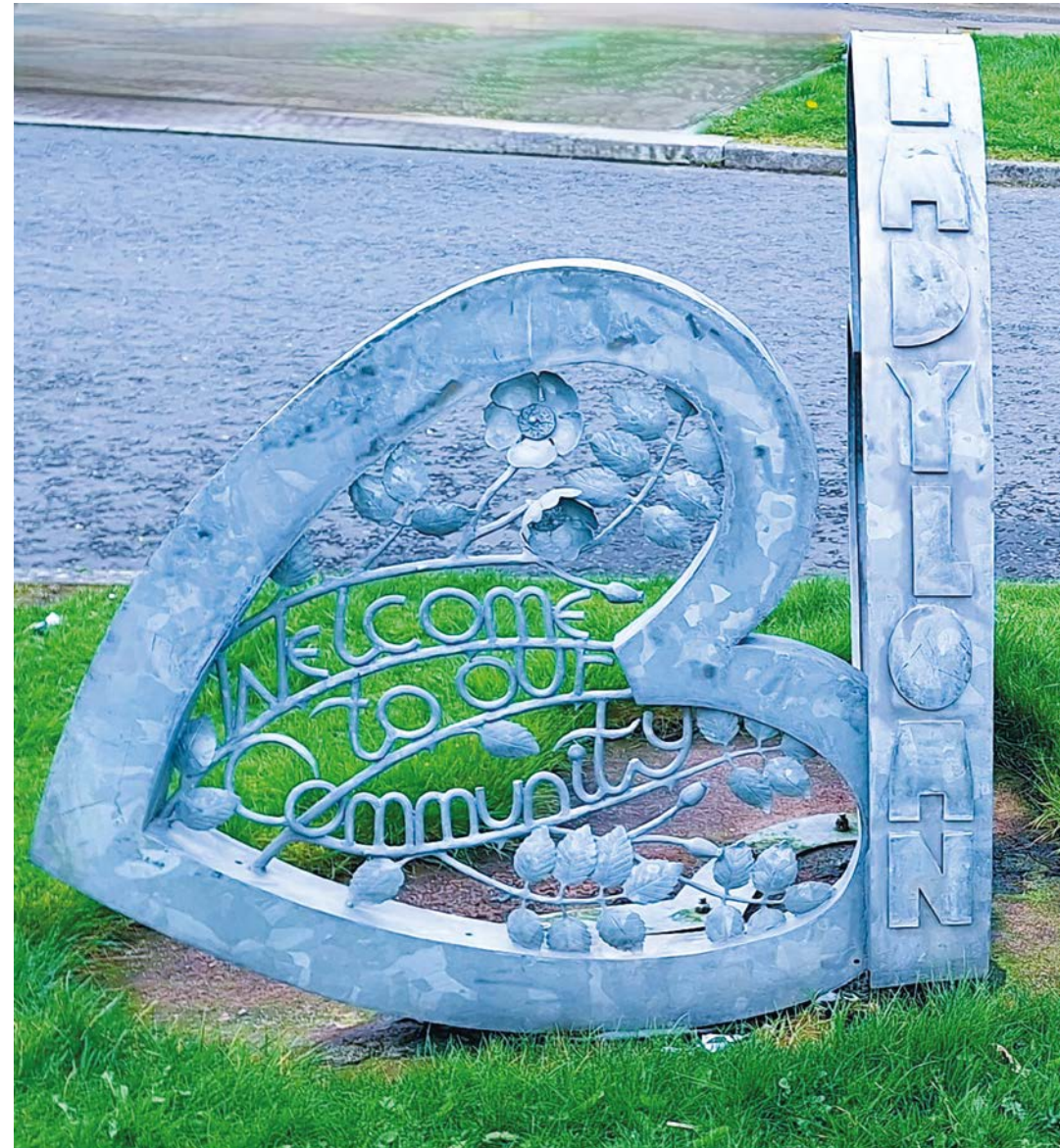


2025 - 2028



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Introduction

Our Business plan sets out our objectives and strategic direction for the period of 2025-2028. During the life of the plan, we will also carry out an annual review and update to ensure the document remains relevant to changes within the sector. The plan was formulated by the Management Committee and has been further influenced by our customers and staff members.

We have undertaken a governance review in 2024, which has highlighted some key areas of governance which we shall now be looking to improve upon. We have worked with the Scottish Housing Regulator to further identify and address these areas and this Business Plan shall formulate a key part of addressing these areas.

The plan is also written with the backdrop of both the housing and cost of living crisis. We have remained mindful of the impact that these are having on our customers, and this is reflective in our approach to risk and efforts to continue to deliver value for money.

Operational Context

We have 292 properties, all of which are exclusively within the Drumchapel region of Glasgow.

Our properties are predominantly new build properties, with 265 of these built within the last 30 years.

We work in partnership with the other housing providers within Drumchapel, as part of Drumcog. This joint working ensures that we are able to find economies of scale in sourcing key projects and in arranging training. We also share information and best practices across the group.

External from this, we are members of EVH and the Glasgow and West of Scotland Forum of Housing Associations. These allow us to keep up to date with changes and challenges within the sector.

We have six members of staff, and though we are a small organisation, the team members are divided into the departments of Housing Services, Finance, and Asset Management. The Director and the Administration Assistant working across all departments to ensure continuity of service.



We are in a strong financial position, having been debt-free since November 2021 and have generated a financial surplus in every year of our operation. Our 5 year and 30 year financial projections demonstrate our long-term viability and our financial ratio indicators are comparable with or better than sector medians.

We have maintained our stock in good condition through regular investment works. We have comprehensive life cycle costing plans in place to ensure that cyclical maintenance and planned renewals are carried out at regular intervals to protect investment. Sufficient funds are set aside on an annual basis to ensure that we can adequately fund annual investment plans. Our housing stock is compliant with SHQS and ESSH and our properties benefit from integrated smoke alarms, CO alarms and heat detectors to comply with fire regulations.

We have appointed Internal Auditors to regularly review our services and systems, and this is currently provided by Quinn Internal Audits.

We have a dedicated Management Committee with a good mix of new and experienced members.

History

Kingsridge Cleddans Housing Association (KCHA) was founded on the 28th of January 1992 to help with the regeneration of the North West region of Drumchapel.

Since then we have developed a reputation for delivering high quality services whilst maintaining affordable rents and making a positive impact on the lives of the tenants that we serve.

Kingsridge Cleddans was established with the following objectives:

- **To be a key player in the regeneration of the Kingsridge Cleddans area by implementing a development strategy which delivered a range of good quality affordable homes that would be identified with and aspired to by our tenants and applicants on our housing list.**
- **To operate as a self-sustaining Registered Social Landlord (RSL) who will generate sufficient income to cover the cost of delivering an effective management and maintenance service, while keeping our rents affordable**
- **To provide a professional and responsive service which meets the needs, demands and aspirations of current and future tenants.**
- **To engage in other activities within the local community which will provide added value, and which will complement our traditional landlord activities.**



Whilst our strategic directions have evolved over time, and shall continue to change, these original objectives remain at the heart of everything we look to achieve.

Drumchapel has a rich history, including marking the boundaries of the Roman empire with the Antonine Wall. In more recent history, we moved from being part of Dunbartonshire to being part of Glasgow in the late 1930s.

The single biggest change in the history of Drumchapel has been the housing developments of the 1950s, in which a significant number of social housing properties were established.

As with the other areas of high post war housing development in Glasgow, the format and planning used by Glasgow City Council did not lend itself to any structure for social mobility nor were there any key identified areas of employment. Due to these, and other factors, Drumchapel has been an area of social deprivation. We have seen significant numbers of projects undertaken to address this, but low employment remains an issue within the neighbourhood.

There is however a high level of community and pride, both within Drumchapel, and specific to Kingsridge Cleddans. Locals identify as living “up the hill” and are proud to support and engage with their neighbours and the community. Families continue to grow up on the same streets as each other, and many residents are happy to spend their whole lives living within the area.

Vision and Objectives

Vision

To deliver a professional, flexible, and responsive service which meets the needs, demands and aspirations of our customers.

Our Strategic Objectives are set by the Management Committee.

Our work throughout the length of the business plan will be measured in comparison to these objectives.

Strategic Objectives

1. We will deliver quality, local services for our tenants and customers, through collaboration with our partner agencies, ensuring value for money and long-term financial viability.
2. We will work with our customers to provide an excellent service and to deliver safe, high-quality homes.
3. We will listen to our customer's feedback to ensure effective service delivery that aspires to meet their expectations
4. We will exercise effective and robust governance to ensure we are compliant with all legal and regulatory requirements
5. We will invest in our people to ensure that they fulfil their potential and that we create a positive workplace environment.

The following Strategic Actions will help us to measure our success against the Strategic Objectives:



We will look to evidence value for money in all of our key projects, especially through procurement.



When reviewing rent charges, we will consider affordability and seek feedback from our tenants.



We will carry out feasibility exercises before undertaking any development.



We will carry out regular stock condition surveys and will use this information to help shape our future investment planning.



Reports will be submitted regularly to the Management Committee detailing on our performance against Key Performance Indicators.



We will seek to run our services in a manner that helps reduce our environmental impact and work towards carbon neutral.



We will regularly review our treasury management practices including our appetite for investments and deposits.



We will ensure that our IT remains fit for purpose, especially with regard to our housing software.



We will be inclusive and involve tenants in key decision-making. We shall also further develop tenement participation methods.



We will look to communicate with our tenants in a convenient and efficient manner, looking to reduce costs and environmental impact, preferring digital communication to mail.



We will continue to carry out surveys to gauge tenant satisfaction levels.



We will use the AGM as a key event to engage with members.



We will look to promote our achievements and success in the local media.



We will carry out estate inspections and work with tenants, residents of the neighbourhood, and Glasgow City Council to ensure our communities look their best.



We will continue to review our lettable standards to ensure that we are delivering safe, desirable properties, whilst ensuring our void costs provide value for money.



We will periodically review all of our policies and ensure that we continue to offer services that are available to all and that we are removing any barriers that may exist to accessing housing.



We will work closely with third parties to support vulnerable tenants and ensure that we are creating and maintaining enduring tenancies.



We will arrange efficient repairs, highlighting and promptly addressing any area where tenants safety or well-being may be at risk.



We will continue to carry out appraisals for all staff and Management Committee members to ensure that adequate training is carried out and everyone is performing to the best of their ability.



We will work with partners, forums, and peer-groups, to increase our knowledge of best practices and to be responsive to changes within the sector.



Through training, internal development, and clear policies and procedures, we shall ensure that we are able to fill any vacancies and that we carry out efficient succession planning.

Risk Management

We appreciate the importance of identifying and managing risks as well as our responsibilities for risk management as set within Regulatory Standard 4.

We have a healthy approach to risk. We maintain and regularly review our Risk Registers. These documents highlight risks, both in general for the organisation, but also separated into department-specific risks. Through this approach, we ensure that there is clear ownership for continuing to quantify and mitigate each specific risk.

The Risk Registers are reviewed throughout the year and presented for consideration to the Management Committee on a quarterly basis.

We look to anticipate risks by ensuring we keep up to date with changes within the sector, we do this through our membership and participation at forums, such as the GWSF, our attendance at conferences and networking events, and through regular briefings on key issues from third parties such as EVH.

The Key external factors which we see as currently impacting Kingsridge Cleddans Housing Association are detailed in our SWOT analysis which makes up part of this Business Plan.

Business Continuity

We have in place and look to regularly scenario test, our Business Continuity Plan. This looks at how we will continue to provide our key services in unexpected situations which could see the office closed. Our external IT consultants have helped with the development of this plan and continue to oversee our IT security.

Financial Risks

We are in a strong financial position, with no outstanding loans, this means that we are better protected than many associations from the impact of any changes to interest rates. Our Treasury Management Policy provides key ratios on how we invest our monies so that we can ensure that we spread the risk with regard to our savings. We also ensure that our investments are such that

we have adequate liquidity to cover planned, and unexpected works that may surface throughout the year.

Our budgets are regularly reviewed by both the Management Committee and external consultants to ensure that we are acting in a financially prudent manner and that we are delivering value for money to our customers. Any spending that is likely to exceed the annual budget is reported and discussed with the Management Committee. Our Financial Regulations set clear spending limits delegated to each level of the staffing hierarchy. All large projects and spending are required to be agreed by the Management Committee.

Stock Condition, Investment, and Tenant Safety

The health and wellbeing of our tenants is a key priority for the Association. We are committed to providing safe properties for our tenants to live in. The Management Committee have agreed on key performance indicators on health and safety which follow those areas highlighted by the Scottish Housing Regulator and these are reported quarterly to the Committee. These are: gas safety, electrical safety, water safety, fire safety, asbestos, damp and mould, and building anchors.

Although our housing stock is modern in comparison to most housing providers, with most properties being less than 30 years old, we appreciate that there is a continuing need to invest and modernise our properties. We have carried out a refreshed stock condition survey in 2025 and this has allowed us to identify life expectancies for our components and to plan our investment for the coming years.

The housing demand for our properties remains high and we do not have any low-demand properties. This continues to be reflected in our fast void turn around and low refusal rates.

We are aware that there are planned changes to the housing quality standard and the energy efficiency standard. As these changes have yet to be defined at a governmental level, we have looked to ensure there is sufficient capital available to cover these potential costs.



Development Planning

The Management Committee have been historically risk-averse with regard to development and our preference has been towards re-investing in our established stock. We do however appreciate the growing pressures on the sector as housing demand continues to far exceed supply. Any development opportunities will however be relative to our size and continue to reflect our aims to avoid debts and ensure our rents are competitive and offer value for money.

Rent Management and Welfare Reforms

We continue to ensure our rents remain affordable by checking any rent changes against the SFHA rent affordability model and comparing our rents with those charged within the community and across the sector. Our budgets for the year reflect both the expected spending and also detail a healthy surplus to ensure that we are prepared for the unexpected which may include increases in repair or development costs. We have a good working relationship with the Council and the Department of Work and Pensions which allows us to support tenants through any changes to benefits and to help us secure for them the correct benefits as quickly as possible. We also work closely with Citizens Advice (CAB) to support tenants facing financial challenges. Our approach to rent management is one of early intervention, monitoring accounts to see when any payments are missed, and working with tenants to quickly address this. Our success with regard to this can be seen in the low level of our rent arrears.

Management and Governance

Many of the Management Committee members have served for a considerable amount of time and they feel able to question and adequately scrutinise staff members on any housing matter that is brought to the meetings. The Management Committee also appreciates that there may be areas in which they do not have the full expertise, and for this reason, they continue to work with our Internal and External auditors to carry out reviews of key areas of our business practice. They also feel that it is beneficial to have external financial consultants reviewing our finances and supporting the Association in the annual budget and rent reviews and for this reason, we have developed a long-running partnership with Fettes McDonald Financial Consultants.

The Management Committee are made up from volunteers from the membership of the Association and we have looked to both increase membership and to increase interest in Management Committee participation through the membership. We have sought to achieve this through promoting both in our newsletters and online publications and through changing our approach to AGMs to be more inclusive and to have an increased social aspect.

Staffing Team

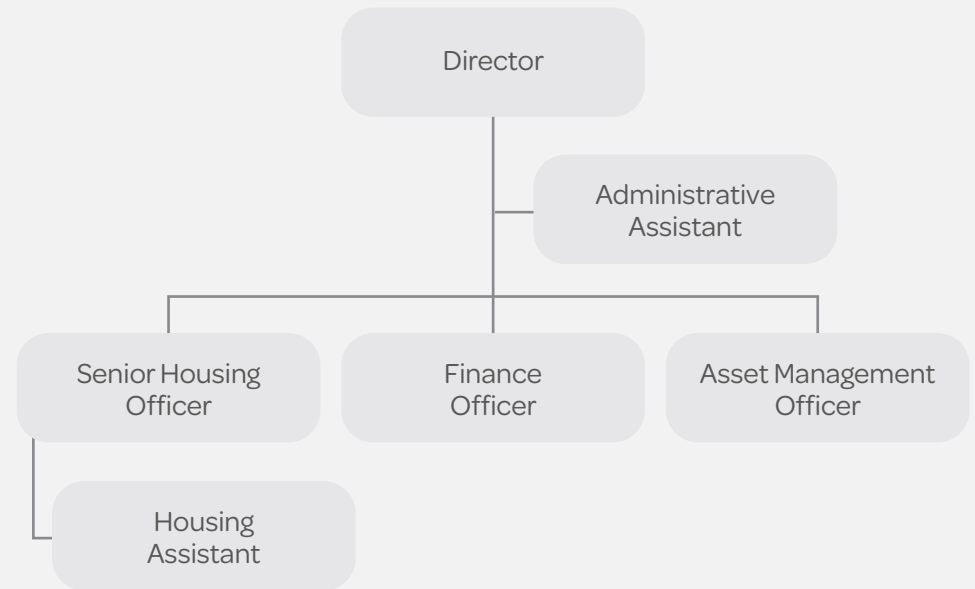
The staffing team is led by the Director who is responsible for implementing the strategies as set by the Management Committee and overseeing the day-to-day running of the organisation.

We have an established staff team, with some members having been with the organisation for a considerable time and the organisation benefits greatly from the local knowledge that they bring.

The Management Committee reviewed the staffing structure in 2024 to ensure that we have adequate people in place to address the growing need for more administrative work, especially in the support of housing applications.

Staffing can create a challenge for an organisation of our scale and staff turnover and absences can result in a loss of skills or knowledge, and it is difficult to fill any gaps created by sickness absence. There are no permanent solutions to this, however, through continuing to develop our policies and

procedures, and through working closely with HR support from EVH and our solicitors, we can help manage such occurrences and reduce their impact.



The current Director is Daniel Wilson. He comes to Kingsridge Cleddans with over fifteen years of housing experience including both frontline and at managerial level. As part of his career, he has worked in Corporate Services, Data Protection, Human Resources, and Housing Management. Prior to working in housing, he came from a legal background and holds a Degree and Postgraduate Diploma in Laws. He is also a chartered member of the Institute of Housing, has a postgraduate Diploma in Housing, a Diploma in Business Management, and a Master's Degree in History.



Daniel Wilson



Group Working and Support

We have been able to utilise close relationships with other RSLs, notably through Drumcog and the Glasgow West of Scotland Forum, so that we can share resources and ideas to lessen the impact of any changes that may impact the Association and so that we can achieve economies through joint

procurement exercises. We have also benefited from support and guidance from the Scottish Housing Regulator, and this has been particularly useful as we have reformed our business practices and reviewed our key governance policies.

Financial Analysis and Management

We are in a strong financial position and this has come about through prudent financial management by the Management Committee and the staff over many years.

The Association has striven to be debt-free and has now achieved this having repaid all of our loans. This means that we are no longer impacted by fluctuations in interest rates impacting upon loans, nor are we required to meet any covenants linked to these loans.

The Management Committee are not averse to considering future debt or loans, however, they see the opportunity that our previous efforts have afforded us, to allow us to operate within a healthy surplus and to plan our investment works without the need or requirement to take on debt.

Financial planning is an essential part of this. We compile budgets annually, these are agreed upon by the Committee, and these are then reviewed by the Committee throughout the year. Our Financial Regulations and Treasury Management Policy set out the rules within which we operate including the delegated levels of responsibility for the staff team. When setting budgets, we shall consider the previous spend as well as catering for any likely increase in costs in the coming year. We have a good relationship with our contractors, and this allows us to have frank conversations with regard to any changes to costs, this has been reflected in previous budgets in which we have been able to take steps to mitigate the increase in parts arising from Brexit.

Through these policies, we have set triggers, which we review as part of our monitoring process. This helps us identify any emerging risks and take steps to mitigate them before they are realised. We maintain a finance risk register which considers current and future financial threats, and this, along with the proposed mitigating actions, is submitted regularly for consideration to the Management Committee.

We also work with our External Auditors and external financial consultants to ensure that our budgets and accounts are subject to external review and scrutiny. We also will continue to submit documents, within timescales, to the Scottish Housing Regulator and Financial Conduct Authority.

In setting our plans for the future, particularly as part of our 5-year and 30-year investment plans, we highlight the expected costs of work and from this, we can arrange to ensure we have sufficient liquidity to cover these and other

costs, throughout the year. This also allows us to shape our plans for investing, so that we can balance the best return from investing our surplus, but ensure we can meet our financial responsibilities. As detailed within this business plan, we have, and shall continue to carry out stock condition surveys, these will highlight the expected investment work required going forward. This allows us then to plan for, and to finance these works in advance.

In considering our finances we look to:

- **Maximise our Income** through efficient rent collecting and investment.
- **Ensure Liquidity** through efficient planning for future expected costs, including managing our savings in a sensible manner.
- **Continue to invest in our stock** by carrying out stock surveys and planning for the future.
- **Seek value for money** in our contracts by ensuring that we achieve economy, efficiency and effectiveness.
- **Remain Financially Viable** by ensuring that we measure our budgets, ensure adequate reserves are retained and plan and prepare for any changes to legislation and housing requirements.

Our biggest financial threat remains with regard to the unknown changes that future legislation may create. The potential large-scale costs of investing in our properties to meet changes to the energy efficiency standards or the housing quality standards could come with a significant financial cost. We are also aware that traditional heating systems will require to be replaced, but as yet it is not clear what shape this shall take in the future. The Management Committee have considered this risk and holds that it is prudent that we ensure we are best financially positioned, through a healthy surplus within the bank, to be able to overcome such changes as they are realised.

As a responsible social landlord, we are aware that the majority of our income comes through rents and that growing financial challenges to our tenants may impact this. We strive to ensure that our rents remain affordable through financially checking our rents, and any potential change to these rents, in comparison to the SFHA rent affordability checker and through comparing our rents to the local housing associations and to more general changes within the sector.



Value For Money

Rent Consultation responses have consistently detailed that tenants feel their rent provides good value for money. This is reflective of the services the Association provides, the investment and development works that we provide within the properties and the communities, and the comparative levels of our rents to other housing providers within both Drumchapel and Greater Glasgow.

We appreciate that affordability is a relative concept, and whilst we seek to ensure that our rents remain affordable through benchmarking with other comparative landlords and through feedback from our tenants, when setting rent levels the Management Committee consider all aspects of the running of the Association. This includes future proofing our finances, the cost and quality of the services we provide, future investment works, and the larger development of the community. In considering all of these we look to provide and deliver upon value for money.

In defining, providing, and achieving value for money, we have chosen to follow the model of the National Audit Office; we look to:

- Spend Less
- Spend Well
- Spend Wisely

Across all of our areas of business.

This model can also be defined as the three E's:

- Economy – reducing the cost, particularly financially.
- Efficiency – managing the relationship between required inputs and desired outputs.
- Effectiveness – measuring the intended objectives with the actual results.

We achieve these objectives in our every day workings through

- Carrying out efficient and effective procurement in line with legislative requirements.
- Joint work with our partners, especially within Drumcog, to achieve economies of scale.
- Retain and develop local connections so that we can enjoy the services of affordable and efficient local contractors.
- Use external advisors and consultants to review key projects and ensure that we fill any gaps we may have in our internal expertise.
- Keep the tenants at the heart of everything we do, seeking to engage with them as part of our development and improvement works and get an idea of where their priorities and values lie.
- Maximise funding, through identifying and applying to all relevant grants and funding bodies.
- Carry out reviews following any major piece of investment works to ensure that we are delivering on the objectives we had set out at the start of the project.



Property Management

The high quality of our housing stock is an area that Kingsridge Cleddans Housing Association is deeply proud of. Our formation played a key role in the regeneration of the area, and the Management Committee now see themselves as the custodians for continuing this legacy.

It is essential that we regularly review the condition of our properties, both internally and externally. We carried out a stock condition survey in 2023 and have instructed another report that will be provided for 2025. We shall look to regularly carry out condition surveys to allow the Management Committee to keep up to date with any changes to the stock.

These stock condition surveys have allowed us to develop our thirty-year investment plan and update our financial planning to reflect the perceived costs of these improvement works. We will continue to review these plans in reflection of these surveys and with regard to changes to the likely cost of work.

Our Asset Management Strategy covers the period of 2023-2027, however, we are aware that changes to the Scottish Housing Quality Standard or to energy efficiency legislation may be forthcoming in the next parliament, and we will look to review this strategy in light of such changes.

We aim, via our Asset Management Strategy to:

- Ensure our properties remain of a high quality.
- Ensure our properties are efficient to run, keeping fuel costs to tenants as low as reasonably possible.
- Ensure our communities remain areas in which people want to stay.
- Ensure we meet all legal and regulatory requirements.
- Ensure the safety of all of our tenants.

The Management Committee have considered component replacements as part of this strategy and detailed an expectation of:

- Structure 60 years
- Kitchens 20 years
- Bathrooms 30 years
- Windows & External Doors 20 Years
- Door entry systems 15 years

It is our belief that our tenants are best positioned to advise us on what they are looking for from any investment project, and we will continue to engage with tenants prior to any large contract to ensure that they can provide their views on what they are looking for. This has helped us to shape services in the past impacting on the style and colour of window replacement contracts.

We will look to deliver value for money as part of any investment project by balancing the longevity of the components, the cost of replacements, including parts, and the quality.

The safety of our tenants remains paramount to us. We ensure this through having in place procedures for addressing any area of tenant health and safety concerns. The Management Committee receive reports on a regular basis on our achievements in line with the health and safety KPIs. We also look to carry out gas, fire, and electrical safety inspections on a frequency that is greater than the statutory requirements.

We have in place an efficient responsive repair system which benefits from a good working relationship between ourselves and local contractors. This has built upon many years of close working and a high level of knowledge from these contractors of the quality and nature of our stock.

Value for Money may be measured through the three E's of: Economy, Efficiency and Effectiveness, and we seek to achieve this through the management of our properties. We have carried out numerous tenant surveys in which the tenants have detailed a high level of satisfaction with our repair service. We always look to balance the cost, the speed, and the quality of our repairs to ensure we are delivering on these value-for-money objectives.

We are aware of the demographic of our tenants and appreciate that in Drumchapel we have an ageing population. We have identified the impact of this in the increased costs, year on year, in carrying out adaptations to our properties. The housing crisis also means that there are fewer opportunities for households to move when their homes stop meeting their mobility needs. For this reason, we continue to budget for increasing costs to adaptations to properties and this is reflected in our financial planning.



Role in the Community

Since KCHA's inception in 1992, we have had a clear and identifiable role within the community of Drumchapel. The organisation is recognised as being the housing provider "up the hill", and we are reflected upon positively throughout the community.

At a base level, we look to engage with our tenants at three key areas:

Annually, we carry out a rent review and consultation in which tenants are encouraged to feedback on how they feel the service they receive is, and if they feel their rents are of good value and affordable.

We also carry out customer satisfaction surveys of tenants in which we ask both the satisfaction questions involved in the Annual Return on the Charter (ARC) and also further questions aimed at ensuring we are delivering on tenant expectations. This survey also increases our knowledge of our demographic, support needs, and equalities information. We have always enjoyed both a high response rate to these surveys and seen high satisfaction levels.

Annually we host an AGM, and whilst this is restricted to members of the Association, who need not necessarily be tenants, we have actively engaged in encouraging membership amongst tenants and particularly attendance at the AGM. This being particularly relevant as it is the time of year at which the Chair details the investment plans, and the organisations aims for the coming year.

We recognise that tenant participation has always been an area of challenge for the Association. Our Management Committee are recruited primarily from our tenants, and many see this as the easiest and most approachable way for them to have a say on the running of the organisation. Our high levels of satisfaction also highlight that there are few key areas of concern which the tenants wish to bring to our focus. We are also in an area of positive community engagement with neighbouring charities and community council providing key opportunities for residents to help shape their community and their services.

Going forward, we are looking to increase the access and opportunity for tenants to being involved with the Association. As we appreciate that many may not wish to volunteer or attend our social events, we are looking to use our housing management software to identify digital areas of communication. This will allow us to increase our engagement with tenants and seek their input on key changes or policy development.

In recent customer satisfaction surveys, tenants rated our newsletter as their preferred method of being kept up to date and so this remains our most prominent communication tool. Newsletters are produced twice yearly with an emphasis on keeping tenants up to date with the actions of the Association and with linking them into any available support or assistance.

Our website – www.kc-ha.com – is updated on a regular basis with information pertinent to tenants. Our monthly Management Meeting minutes are uploaded for tenants to read which provides tenants an insight into the governance and workings of the Association. The newsletter, the website and the regular customer consultations helps met our commitment to being fully transparent in our decision making process.



Stakeholders

We have a wide and varied range of stakeholders both within our community, our sphere of influence, and across the housing sector. These stakeholders influence all areas of our work, and we look to take account of their views and priorities as part of our business planning. The Business Plan refers to numerous different stakeholders and the relationships we hold with each; here we will identify who we see as the key stakeholders that are having a significant impact on our work:

Our tenants are our key customers, and we engage with them as part of our planning processes, before investing in any major work, as part of rent consultation works, and on a regular basis to check satisfaction levels.

Our greater customer group includes those applying for our services, this includes applicants on our housing list. Through our application process we collate information on these applicants and their housing needs and we seek to reflect this through any development planning.

The Scottish Housing Regulator is the key regulatory body that we engage with. We have been supported by the Scottish Housing Regulator in developing our approach to governance. We will continue to work with the regulator to ensure that we are delivering on the regulatory standards, and we will keep up to date with the briefings from the SHR on all key aspects of social housing and tenant safety. We will advise the Regulator on any notifiable events and take guidance from them if we have any concerns over future projects or challenges to how we are being governed.

Our staff are an essential part of the business. We believe in developing and training staff members so that they can achieve their career aspirations ensuring that our tenants benefit from their ongoing development and skill. As the staff team is small, they already work closely and enjoy a skills overlap in all departments, we also ensure through regular contact and staff meetings that everyone is aware of ongoing key events and improvement works.

As a housing provider within Glasgow, we look to engage with Glasgow City Council on a number of key areas including neighbourhood maintenance, housing benefits, adaption funding, and allocation to homeless persons.

We only have a limited amount of engagement with the banks, as we do not currently have any loans. However, we appreciate the role that they play with regard to our financial investments and the potential impact they may have in the future should we require to source extra funding.

Other key stakeholders that we regularly have contact with include care providers, Police Scotland, family members, Social Work, local charities and contractors. All who have an interest in ensuring that we are delivering the best outcomes for our tenants and our communities.

Future Priorities

Throughout the life of this business plan, the Management Committee will continue to review the environment in which we are working in. They will give consideration to any changes in legislation as well as cognisance to the changing nature of the housing sector.

As this plan was being drafted, the Management Committee were giving consideration, and ensuring adequate finances had been budgeted, to meet the needs of any change to the housing quality standard. Our stock profile is such that we have a high number of back and front door properties and so shall be more versatile than many other housing providers should it be necessary to change the structure of the properties. This is particularly of relevance as both the UK and Scottish Governments have re-affirmed their commitments to see properties move away from dependence of gas central heating. Should the future move towards reliance on air-source heat pumps, we are confident that we are well positioned to see in such a change.

As our stock is relatively modern, we are well positioned to address any concerns over dampness, mould, and the difficulty to heat housing. Where such issues are not a support or living consideration, we have looked to address these through our modernisation program, particularly with regard to window replacement. The Management Committee will continue to review our investment works and consider if there may be benefits in bringing forward any such improvements.

We shall also look be responsive to any unexpected change to the building standards. Whilst we are happy that our properties were not built using any dangerous or unsafe materials, the recent years have highlighted that there may be need for quickly changing legislation and remedial works. We shall continue to ensure that we operate with sufficient healthy reserves to be prepared for such possible unknowns.

Social housing within Scotland, and particularly within Glasgow, has recently seen an increasing challenge due to the high demand for housing. Whilst this is unprecedented, it also appears to have no likely end in sight. The demand for housing from homeless persons has skyrocketed, and we now see expectations form the council for the majority of our properties to be allocated in such a manner. This leaves us expecting future challenges. Tenancy support and sustainment has always been, on average, higher for properties allocated to homeless persons, and we will need to manage our resources going forward to ensure that we can provide such support. The



lack of available housing means that there will be less available stock for our allocation list and transfer list applicants. This is likely to have two areas of impact: overcrowding, as family members are unable to move out and take up their tenancies, and a growing need for medical adaptations, as people are unable to move to properties which meet their changing medical needs. Both challenges are likely to be felt particularly for our frontline services.

The Management Committee are aware that the Association, may, in a small part, help address the housing crisis through development. However, they are also aware of the high levels of risk that development can pose to a small organisation such as our own. The current political climate is such that we are still unsure of the level of funding and support that will be available to allow for such development, and so this remains an area that the Management Committee cautiously review.

SWOT Analysis

Strengths	Weaknesses	Opportunities	Threats
<p>Reputation. We are well know and respected within the community with tenants taking pride in being a KCHA tenant.</p>	<p>Tenant participation. High levels of satisfaction have fed into antipathy from tenants making tenant events and tenant consultation harder to develop.</p>	<p>Development. Being on the edge of the city there is a good amount of brown and green belt land on our doorstep should we wish to develop.</p>	<p>Lack of fully adapted properties. We only have two adapted properties and many of our properties have internal stairs. With an ageing population this will increase the need for adaptations in properties.</p>
<p>Established Management Committee. Many of our members have served on the Committee for a considerable amount of time. They have a great local knowledge and the Committee are used to working together.</p>	<p>Technology. We have been slow to develop technology either in internal workings or improved forms of communication with tenants.</p>	<p>Networking. We could benefit from networking with similar scaled RSLs to see if there are opportunities for future ventures.</p>	<p>Lack of Social Mobility. G15 remains an area of high social deprivation and low employment, this reduces 'positive turnover', i.e where a tenant moves away to purchase a property or to take up employment, it also increase the likelihood of overcrowding.</p>
<p>Great quality stock. Our properties are all under forty years old. They have been built to relatively modern standards.</p>	<p>Lack of Political strength. We have not developed any strong relationships with local elected officials.</p>	<p>Regeneration. Drumchapel is regularly identified as an area for regeneration and investment by the Council and this may have the opportunity for more collaborative working with the Council and local stakeholders.</p>	<p>Cut backs in Council Services. A decrease in services especially around the estate has required us to increase the level of services we provide to meet areas that were traditionally covered by the council and tenants council tax.</p>
<p>High demand. Our stock are high demand within Drumchapel especially as the majority are back and front door.</p>	<p>Attitude to Risk. We have developed our attitude to risk but would benefit from increased knowledge/training to ensure opportunities are not missed by being too risk adverse.</p>	<p>Challenging poverty. We will continue to develop services beyond core housing roles, such as assisting tenants with fuel poverty and through collabarting with our partners in CAB.</p>	<p>Staffing. With a small number of staff, any turnover is likely to result in a loss of knowledge and expertise.</p>
<p>Partnership working. As part of Drumcog we are able to arrange training and joint ventures that allow us to enjoy benefits of scale.</p>	<p>Management Committee Succession. We would benefit from having an increased availability of interested parties looking to join the Management Committee. This (as with the rest of the sector) is particaularly challenging in securing young members.</p>	<p>Green working. As the world moves away from fossil fuels there may be opportunities to look at alternative energy sources.</p>	<p>Vulnerable Tenants. Services to this in most need are being cut, especially at Social Work level and this is impacting tenants that are already struggling with mental health to maintain their homes.</p>

Strengths	Weaknesses	Opportunities	Threats
<p>Our Central location. We are close to the vibrant West end of Glasgow and have great transport links to the town, which helped towards employment.</p>		<p>We have the opportunity to donate to local charities. This will make a difference and impact on the community.</p>	<p>Repair Costs. The reduction of international trade following Brexit, and impacted by the war in Ukraine, has driven up costs for replacement parts and for repair works in general.</p>
<p>Office Location. We are in the same street as some key stakeholders, the foodbank, the G15 Project and the Advocacy Project this allows us to quickly link in with these groups to offer assistance to tenants.</p>			<p>Grant Funding Cuts - especially HAG, have impacted our appetite for future development, whilst adaption funding reductions will impact our ability to carry out stage 3 adaptations. .</p>
<p>Centralised Stock. All of our properties are near together we do not have any outlying properties. This allows for easy access by the staff and makes it easier to manage anti-social issues and to develop the neighbourhood.</p>			<p>Housing Standards. Proposed changes to housing standards, especially with regard to Net-Zero and EESH2, may require significant works to be carried out to our current stock.</p>
<p>Upper quartile performing association. We have a strong grasp on our KPIs and continue to achieve high performance levels.</p>			
<p>The association has a strong financial position with no outstanding loans. We reinvest in our stock whilst maintaining a healthy cash flow. Our financial cost ratios are comparable with or better than other RSL's.</p>			
<p>A fair and inclusive employer. With training and development opportunities.</p>			



**Kingsridge
Cleddans**

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