

**KINGSRIDGE CLEDDANS HOUSING ASSOCIATION  
MANAGEMENT COMMITTEE MEETING  
HELD ON 27<sup>th</sup> May 2025  
IN THE KCHA OFFICES**

Present:

Elaine Shaw (ES)  
John Barclay (JB)  
Kirsteen McLerie (KM)  
Arlene Martin (AM)  
Louise Herity (LH)  
Margaret McKenzie (MM)  
Sharon McDonald (SM)  
Fiona Mills (FM)  
Jane McDonald (JM)

In Attendance:

Daniel Wilson (DW)  
Fettes McDonald, FMD Financial Services (FMD)  
Jacqueline Brown (JB)  
Clare Bird (CB)

**1 Apologies**

Robert Wards, Stephanie Richie

**2 Declarations of interest**

All tenant members of the MC are affected by item 8

**3 Minutes of Last Meeting held on 29<sup>th</sup> April 2025**

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

**4 KCHA Long Term Projections**

FMD presented the Long-Term Projections update, commencing with the reasons why we make long-term projections. FM explained that there are a lot of external forces that KCHA have no control over, that can and do affect how we perform. These include wars overseas, the USA administration, inflation rate, rising repair costs, higher insurance costs, rising energy prices, UK and Scottish Government policies, the October 2024 budget where the NI rate was raised and EESSH2 for which there is no guidance as yet.

There are assumptions made when making long-term projections and these include the inflation rate each year, that the rent will increase at CPI and that our voids and bad debts remain at the same trajectory as previous. Some projections are set against other similar RSLs. FMD emphasised that these are projections and not targets.

**KINGSRIDGE CLEDDANS HOUSING ASSOCIATION  
MANAGEMENT COMMITTEE MEETING  
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IN THE KCHA OFFICES**

The main considerations that FMD highlighted were: rent rises, planned maintenance, control of day-to-day running, arrears and voids, pension deficit and EESSH2.

The estimated cash in the bank at the end of each year demonstrates that KCHA remains viable.

FMD pointed out on the spreadsheet that he had put in some variance examples in order to highlight that a small difference will make a change to the projected costs. This included if we only used CPI for rent increase versus putting an extra 1% on top of CPI.

The MC led a discussion on rent rises over the years and how they have come to decisions and the impact their decisions have had on tenants, all agreeing it is never an easy task but an important one.

## **5 5 Year Budget**

FMD presented the 5 year budget which in line with item 4, long-term projections, continues to show a positive outlook, highlighting KCHA's encouraging position. The MC read through the budget, and a formal agreement was given to submit this to the SHR.

## **6 Quarter 4 Management Accounts**

FMD presented the quarter 4 management accounts which have shown him no concern. He brought the MC's attention to the following: **Information redacted**

We were below budget in some areas such as void management and cyclical, but above budget in other areas such as adaptations.

FMD presented the Loan Portfolio Return for the Scottish Housing Regulator. He asked the MC to note that this was a nil return due to KCHA not having any current loans. MC agreed to this report and agreed it should be sent to the regulator.

FMD left the meeting.

## **7 Complaints Training**

DW delivered training to the MC on Complaints Management.

## **8 30 Year Plan**

DW presented the 30-year plan which lays out what direction KCHA will head in for the next 30 years. It was emphasised that although we have created this plan,

**KINGSRIDGE CLEDDANS HOUSING ASSOCIATION  
MANAGEMENT COMMITTEE MEETING  
HELD ON 27<sup>th</sup> May 2025  
IN THE KCHA OFFICES**

things will change along the way. We have looked at the components in each property and agreed a standard life for them which includes:

**Information Redacted**

## **9 KCHA Assurance and Governance**

DW advised that as part of the independent governance review, there had been created a governance action plan. This has already been shared with the MC. DW advised that as tasks were completed, they would be shaded green. Recently completed tasks will be shaded dark green, so it is clearer for MC to see progress.

The MC reviewed and discussed the progress, noting that the majority of the plan has now been completed. DW advised that the main point outstanding is regarding tenant participation. This has historically been a challenge as tenants that are looking to engage have joined the MC. DW stated his belief that the new Housing Management system may allow for us to engage with tenants via e-mail in a more efficient manner, and that we will explore using this to set up an 'armchair scrutiny' panel once the system has gone live. He detailed that we have previously linked in with tenants with regard to key projects and policies in such a manner.

## **10 Adaptations**

DW presented the Adaptations report as requested by MC at the previous meeting. This shows the spend that has occurred in the previous year. The MC were aware that spend had outstripped the budget in the previous year, and this had been discussed and agreed. The report provided further details on the nature of these works and their costs. DW advised that the majority of adaptations have been with regard to level access showers and that as our tenant base continues to age, we will see growing numbers of adaptations being required.

The MC considered this report and discussed the preferred frequency. They agreed they liked the format and felt that the report should be provided annually, but also that they should continue to be apprised of the spend on adaptations as part of the financial reports.

## **11 Recharges**

DW presented the report on recharges. He explained that a recharge occurs when a tenant causes damage to the property and they are charged for the repair.

**KINGSRIDGE CLEDDANS HOUSING ASSOCIATION  
MANAGEMENT COMMITTEE MEETING  
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He advised that the amount of outstanding recharges is small and the majority of these cases are on repayment plans.

MC agreed that the report of recharges is helpful on an annual basis.

## **12 Membership Applications and Cancellations**

There were no changes to the membership of the Association

## **13 AOCB**

AM asked when gutters are planned to be cleaned. DW advised that it is every 2 years. **Personal Information Redacted**

LH asked about the bike sheds, which were placed at the back of 37 Lochgoin Avenue. CB replied that this was a trial for the sheds and if they prove popular, we can look into further funding. As only one family has asked for a key to the present ones, they aren't initially proving as popular as first thought. This will be monitored.

DW advised the MC, as detailed in his recent e-mail, that the recent audit has highlighted the importance of ensuring universal consistency within our policies. This may be impacted by policies being updated at different times. He proposed to amend, with the MC agreement, the Maintenance Policy, and any other policies, that make references to delegated authority to spend. These will now detail that the Financial Regulations will set out such delegated authorities. The MC agreed that this will ensure accuracy.

Due to the upcoming change to Homemaster, it is proposed that all policies that mention SDM are changed to Homemaster. FM suggested we use the words 'Housing Management System' rather than name the actual provider, which will help future-proof the policies. MC agreed that this should be changed in all policies.

**Information Redacted**

DW asked the MC to note the new carpet, which ensures that all staff and visitors are free from trip hazards. The next project is to replace the ceiling tiles, which will commence later in year.

## **14 Date of Next Meeting**

24<sup>th</sup> June 2025 @ 17.45 @KCHA Office