



Tullibody, Clackmannanshire



KINGDOM
Group

MORE THAN A HOME

Annual Report **2018**

Making a
community
contribution







Contents

Page

01	Chair's Introduction	4
02	Key Performance & Timeline	5
03	Housing	6
04	Asset Management	8
05	Development	10
06	Community Initiatives	12
07	Support & Care	16
08	Kingdom Initiatives	17
09	Management Team	18
10	Staffing	19
11	Finance, Central Support Services & Digital	20
12	Governance	22
13	Chief Executive's Review	23





01 CHAIR'S INTRODUCTION; MAKING A COMMUNITY CONTRIBUTION

OUR ANNUAL REPORT THIS YEAR IDENTIFIES OUR KEY ACHIEVEMENTS OVER THE LAST 12 MONTHS.

During the year we started on site with over 350 new homes and invested around £37m capital investment through our development programme. This has delivered positive community benefits, in terms of providing new housing to meet local needs and has had a positive impact on the local economy.

In 2017/18 we focussed on delivering enhanced services to our tenants and customers and we further developed the range of advice and assistance services provided by our front line staff. These services help tenants sustain their tenancies and address many of the financial and social challenges they experience.

The performance of our in-house maintenance service has remained high, with good response times being achieved for all repairs categories. Our appointments system has been expanded and in 2017/18 we arranged over 5,800 repairs appointments, helping to meet tenants needs and preferences.

We continue to ensure that we control costs, without compromising the services we provide to customers. Our organisational support and central services have been developed during the year to assist this objective through improved processes and systems.

We welcome feedback from our customers and we have received very good results as part of our customer survey, across all our services, 87.69% of tenants were satisfied with the overall service provided by Kingdom.

During the year we commissioned an independent Socio Economic Impact Assessment. This looked at all the services we deliver and identified the significant economic, social and community benefits which result from these services.

Next year will be Kingdoms 40th Anniversary and we are looking forward to another exciting year. We have the plans and finance in place to allow us to continue to provide new quality homes, deliver good services to our tenants and make a positive contribution to our communities.

I would like to take the opportunity to thank my fellow Board members and all Kingdom staff for their hard work and commitment over the last 12 months.

FREYA LEES
Chair,
Kingdom Housing Association



98%

Tenant
satisfaction rate
with their
new home

“2017/18 has been another successful year for the Association, where we have continued to deliver on our strategic objectives and make a positive contribution within the communities where we operate.”

FREYA LEES
Chair
Kingdom Housing Association



KINGDOM
Housing Association

02 KEY PERFORMANCE (END MARCH 2018)



We owned and managed over **3700** social rented homes.



We provided Support & Care services to **264** people.



We received **£21.3m** in subsidy to invest in new homes.



We completed **261** new homes for Kingdom and our partners.



836 people were helped by our Small Repairs Service.



Fife Works helped **431** people into employment.

02 TIMELINE FOR 2017/18

- Apr 2017** ● Launch of Kingdom Support & Care CIC Kingdom Group brand.
- May 2017** ● Fife Works holds Construction Academy, to train young people. Launched 'My Kingdom', our tenant portal.
- Jun 2017** ● Fraser Avenue project awarded commendation for innovation certificate at the Saltire Society Housing Design Award. Kingdom awarded the International Community Social Responsibility Excellence Award.
- Jul 2017** ● Completed of our first mid-market rent homes at Primrose Place, Alloa and Kingdom Initiatives completed the housing for sale to priority purchasers as part of our Kincardine project.
- Aug 2017** ● We held our Annual Tenant Gathering held at Craigtoun Park, St Andrews. Kingdom staff team competed in the Business Fives' Football Tournament.
- Sep 2017** ● Secured by Design Award presented to Kingdom for building 3,000 homes to national crime prevention standard. Formal preferred developer agreement signed between Fife Council & Fife Housing Association Alliance.
- Oct 2017** ● Fife Works helped its 2000th client into secure employment and we published our 4th Annual Report on the Charter 2016/17.
- Nov 2017** ● Signing of education partnership with Inverkeithing Primary School, Fife Alliance digital event held. We were shortlisted in five categories for the CIH excellence awards, where Morgan Anderson, our HR trainee, won apprentice of the year.
- Dec 2017** ● 14 Kingdom staff joined Social Bite's Sleep in the Park and we also completed phase one of our Pitscottie Road, Cupar project.
- Jan 2018** ● Completed our £18m affordable housing redevelopment project in Kincardine. We achieved the Investors in Young People (IYIP) Accreditation.
- Feb 2018** ● £5.03m secured through Allia Social Impact Finance Scottish Government Charitable Bond. Completion of the Methil Brae project for Glen HA.
- Mar 2018** ● Winners of the Fife Business Award for 'Developing the Young Workforce' and launch of our 2018 trainee programme.



03 HOUSING

“ During the year we have continued to deliver our housing management and tenant participation services, along with the provision of enhanced assistance to customers, through providing front line advice and specialist services related to tenancy sustainment, energy advice and money advice. ”

MATTHEW BUSER
Head of Housing



STOCK NUMBERS AS AT 31 MARCH 2018

3672

Social Rent

258

Shared Ownership

472

MMR





The Housing Team at Kingdom Group

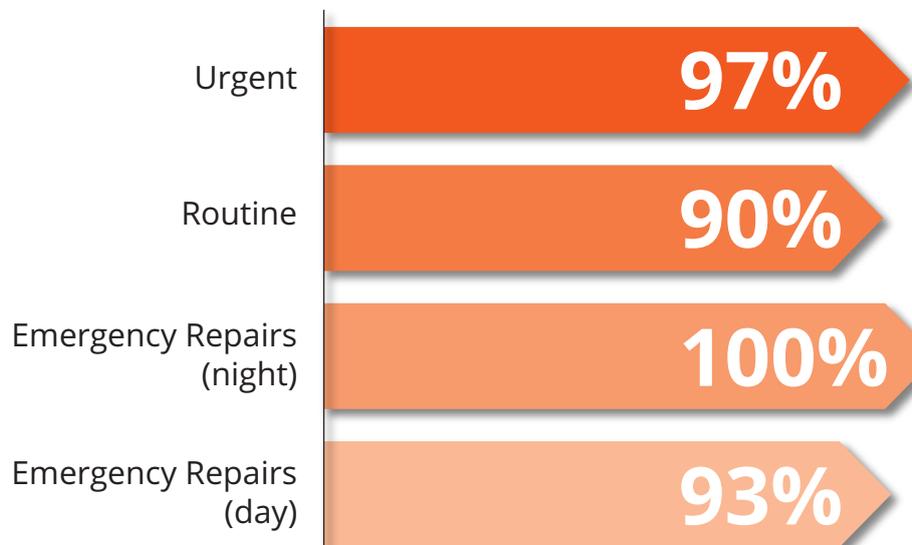


04 ASSET MANAGEMENT

“Through integrating the work of our housing and asset management services, this allowed us to implement streamlined processes which deliver efficient, enhanced customer services and provide opportunities to make a wider community contribution.”

ALAN SIMPSON
Director of Housing
& Asset Management

RESPONSE TIMES - % ACHIEVED



Targets were: Urgent = 90%, Routine = 87%,
Emergency Night = 95%, Emergency Day = 95%



98%

Satisfaction with adaptations service



5881

Number of repairs appointments during the year



98%

3,506 homes meet the standard (Energy Efficiency Standard Social Housing (ESSH))



93%

Satisfaction with repairs service (based on 1614 tenant survey returns during the year)

“ Our in-house maintenance arrangements allow us to provide cost effective, high quality, repairs services to our tenants and the high levels of satisfaction suggests that our tenants appreciate the services we provide. ”



ANDY WALLS
Property Services Manager



“ During the year, we have been undertaking improvements to meet the Energy Efficiency Standard for Social Housing (ESSH) and as at the end of the year, 98% of our stock were ESSH compliant. ”

BRYAN LIVINGSTON
Technical Services Manager





05 DEVELOPMENT



QUALITY STANDARDS FOR HOMES COMPLETED DURING 2017/18

B86
Average energy rating

100%
to achieve Secured by Design

100%
designed to HfVN standards

“The need for affordable housing continues to grow across all our areas of operation and the provision of new, high quality homes makes a positive contribution, in respect of meeting housing needs and delivering community benefits.”

SCOTT KIRKPATRICK
Director of Development

“Our business plan is based on the provision of around 2000 new homes over the next 5 years and through starting on site with 362 new homes during the year, we should be well placed to achieve this target.”

JULIE WATSON, Development Manager



Development at Tullibody in Clackmannanshire





06 COMMUNITY INITIATIVES

“Our mission is to provide more than a home and the community initiatives we deliver make a positive contribution to this.”

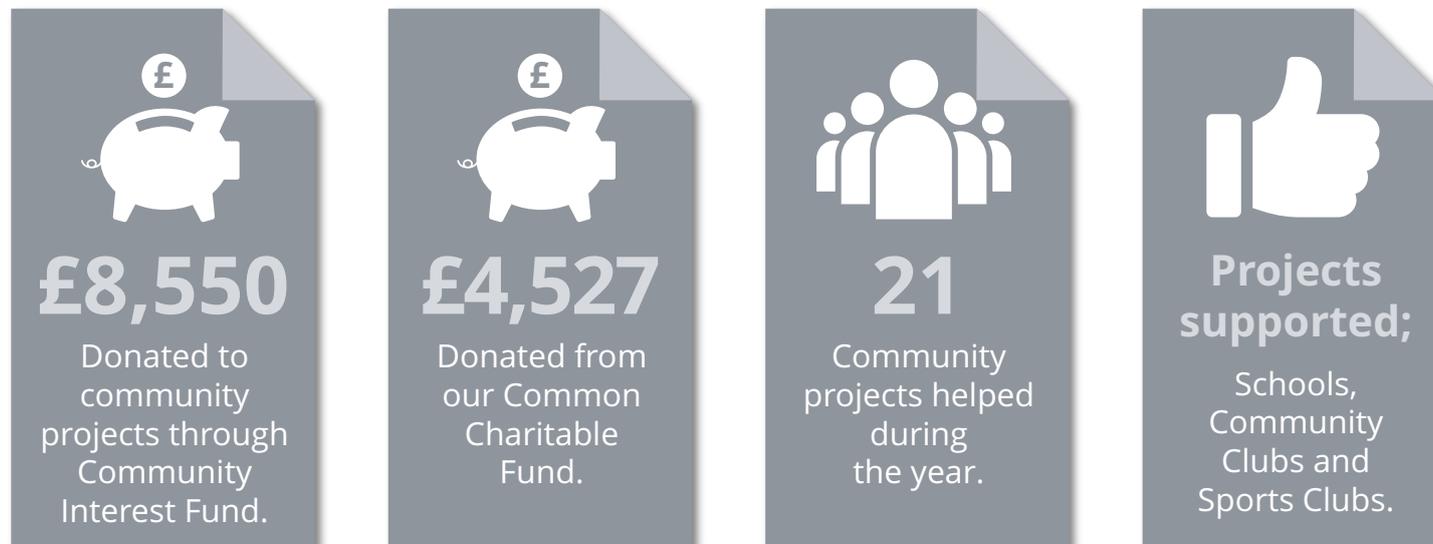
BILL BANKS
Group Chief Executive



Public art,
Pitscottie Road in Cupar



COMMUNITY INITIATIVES




£1,200 raised by Kingdom Staff for this years chosen charity Epilepsy Scotland - supporting charities, e.g. Sleep in the Park, Business Fives, MacMillan Coffee Morning and a friendly Badminton Challenge Match.



“The community initiatives fund is used to promote or improve the economic, social or environmental wellbeing of Kingdom’s residents or the communities in which Kingdom’s houses are situated.”

CALUM KIPPEN
Governance Manager





“Through helping to raise over £40,000 in funding this helped a family build an extension to their family home, allowing them to continue living in their community.”

IDA TAYLOR
Care & Repair Manager



CARE & REPAIR



294

Number of cases completed



£40k+

Funding raised for family extension



98%

Customer satisfaction

“The whole process was explained and carried out with good communication all the way.”

- CUSTOMER

SMALL REPAIRS



836

Number of cases completed



98%

Customer satisfaction



FIFE WORKS

431

Number of people assisted

288

Number of people in training

291

Number of people in employment

173

People in employment after 6 months

44

People assisted through Construction Academy

37

Apprenticeships arranged during the year

In addition to the Construction Academies we also ran 2 Rural Skills Academies, with **24 attendees** - 15 of which secured apprenticeships in the Rural Skills Sector.

“All our objectives within Fife Works are directly related to the impact that employability can make in respect of delivering community benefits and building an individuals confidence and capacity.”

LYNNE DUNN
Fife Works Manager



Fife Works Construction Academy



07 KINGDOM SUPPORT & CARE



CARE INSPECTORATE QUALITY GRADES:
5 - VERY GOOD | 4 - GOOD
3 - ADEQUATE | 2 - WEAK
1 - UNSATISFACTORY

3x5s
James Bank Services

2x5s 1x6
Falkirk and West Fife

3x6s
East and Central Fife

“ This has been the first full year of operation for Kingdom Support & Care and during the year we have enhanced the services we provide, which contributes to independent living in our communities and aids organisational sustainability. ”

BRIAN ROBERTSON
Chair of Kingdom Support & Care CIC

“ At the start of the year Kingdom Support & Care began operating as an independent wholly owned subsidiary of KHA. We have continued to deliver quality care and support services and delivered on all of our business plan objectives. ”

NORAH SMITH, Director of Kingdom Support & Care



08 KINGDOM INITIATIVES



517
Total properties available to rent



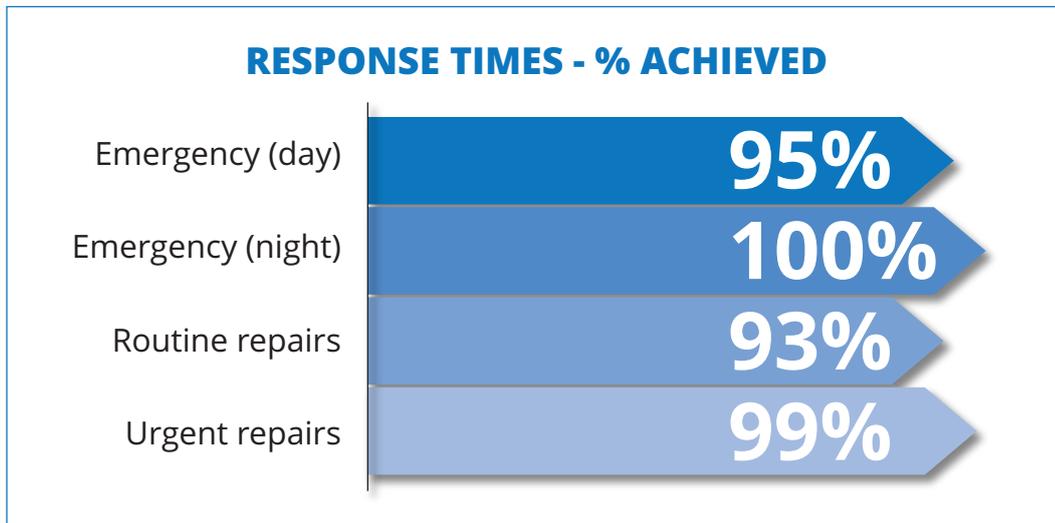
98%
Tenant satisfaction with new home



93%
Tenant satisfaction with repairs service



47
New home completions




£2.3m
Turnover for the year 2017/18



“ Through our collaborative arrangement with KHA, we have increased the number of Mid Market rented homes we provide. During 2017/18 we completed our first project of housing for sale to priority purchasers in Kincardine and this type of initiative helps to build and sustain communities. Other innovative projects are being considered which will also add to the number of homes available. ”

DAVID LITTLE
Chair of Kingdom Initiatives

09 MANAGEMENT TEAM



“ Having appropriate organisational and business support services in place has allowed us to support the Board members and staff, provide good customer services, deliver community initiatives and achieve our operational and strategic objectives throughout the year. ”

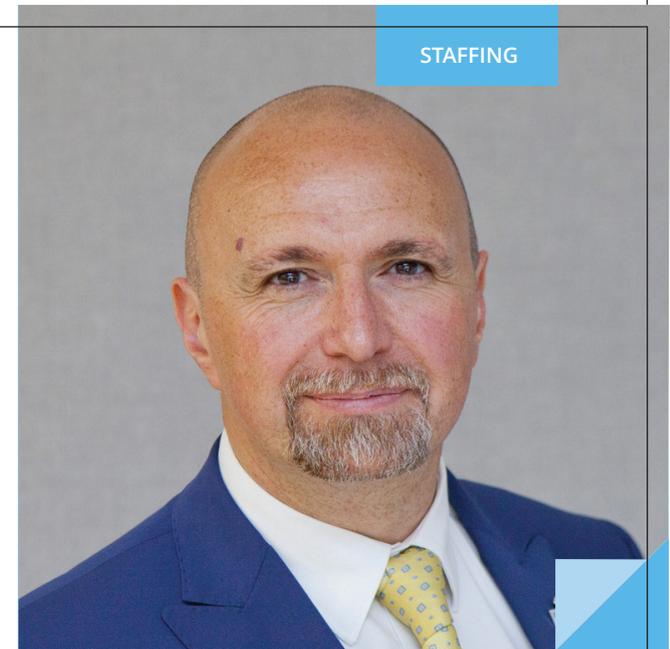
BILL BANKS
Group Chief Executive



10 STAFFING

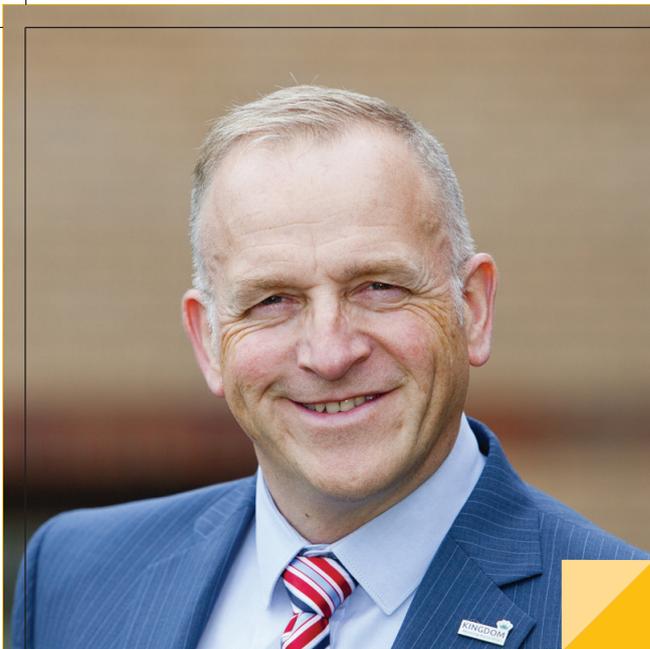


Morgan Anderson -
CIH Apprentice of the Year



“ Over the last year we have modernised our people policies and continued to develop our culture programme, where the ultimate objective is the delivery of excellent services to our customers. We have implemented another year of our trainee programme which provides opportunities for young people in our communities. ”

ANDREW LATTO
Head of HR



“ We have ambitious plans for the future and through identifying and implementing effective processes and systems this strengthens our financial position, allowing us to deliver on our strategic objectives and plan for the future. ”

NICK POLLARD
Director of Corporate Support Services



11

FINANCE, CENTRAL SUPPORT SERVICES & DIGITAL

DIGITAL...



A strategy will be developed to identify and prioritise further development for improvements, marketing, subscriptions & online customer retention.



My Kingdom customer portal provides access to rent, payments, repairs and tenancy information - currently **400+ users**.



500+
Number of mobile devices in use



400+
Number of My Kingdom portal users

“ Digital technology is critical to our organisation, in respect of our development and continuous improvement. Our digital strategy is transforming the way our staff work using technology which improves customer experience. ”

GARY HALDANE, Head of Digital



FINANCE & CENTRAL SUPPORT SERVICES

HOW EACH £ OF RENT IS SPENT:

COST EXPENDITURE

Management expenses	26p
Repairs	26p
Amount available to meet future costs	33p
Interest on loans	11p
Services	4p

TOTAL £1

Rents & Services	15,603
Support & Care	
Other	

TOTAL 15,603

Management expenses	4,052
Repairs	3,494
Component replacements	587

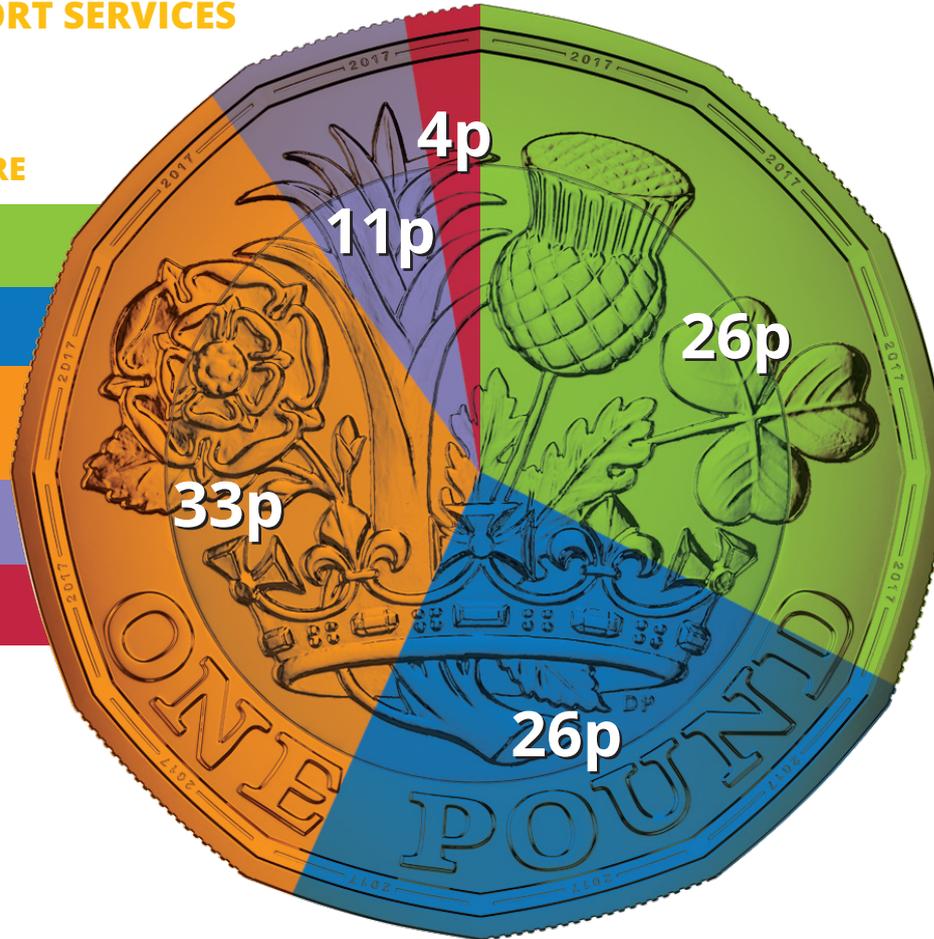
TOTAL REPAIRS 4,081

Services	615
Support & Care	
Other	

8,748

Interest on loans to build houses	1,750
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SURPLUS FOR YEAR 5,105



 **£21.3m**
Turnover for the year

SUMMARY INCOME & EXPENDITURE TO 31 MARCH 2018

INCOME	£000
Rents & Services	15,603
Other	6,689
TOTAL INCOME	22,292

EXPENDITURE	
Management costs	4,245
Repairs	3,494
Services	615
Other	6,596
TOTAL EXPENDITURE	14,950

Operating surplus	7,342
Net Interest payable	(1,772)

SURPLUS FOR YEAR 5,570

“Managing our day to day finances, through efficient business processes and systems, aids our financial planning and allows us to operate effectively, which contributes to all our service objectives.”

CATHERINE MARNOCH
Finance Manager





12 GOVERNANCE

GOVERNANCE...

11
KHA board members

5
KSC board members

5
KI board members

15
Policies reviewed and approved

“All housing associations need to ensure they apply good governance arrangements and during the year we have comprehensively reviewed a full range of policies and plans, to assist the Board develop and deliver of our corporate strategies.”

CALUM KIPPEN
Governance Manager



Members of Kingdom Group of Companies Governing Bodies

13 CHIEF EXECUTIVE'S REVIEW

THROUGHOUT THIS YEARS REPORT WE HAVE HIGHLIGHTED OUR PERFORMANCE AND ACHIEVEMENTS. WE HAVE DELIVERED OUR BUSINESS PLAN OBJECTIVES AND CONTINUED TO PROVIDE HIGH QUALITY SERVICES TO OUR CUSTOMERS.

We try to deliver continuous improvement and excellent customer services, however we recognise this requires full involvement, and commitment from all our staff. During the year we have facilitated this through continuing to implement our culture change programme which is designed around our CARES Values, where we are Customer Focused, Accountable for our actions, Respectful, Efficient and Supportive. This approach prioritises services to customers and helps deliver our aim to be an Employer of Choice. We have 8 strategic objectives and pursue these through the provision, management and maintenance of our housing and this year we have continued to deliver high levels of performance across all our operational targets and performance indicators.



Our support services have continued to be developed to meet our business needs and enhance services to customers and we have financial strategies in place to implement our plans for the future.

Our subsidiaries, Kingdom Support and Care and Kingdom Initiatives have contributed to our objectives and during the year both organisations have been developing and growing their business.

We recognise the added value we can make in our communities and during the year we have supported various community projects and provided community benefits through our investment and services. Our collaborative partnerships have been further developed during the year and these have contributed to our success.

Our success would not be possible without the assistance and support from the Scottish Government, the Local Authorities in the areas where we operate and the various public, voluntary and private sector organisations we work with. I would like to take this opportunity to thank all the organisations we work with for their continued support.

We have supportive Boards across the Kingdom Group and dedicated and committed staff who work hard to meet our customer's needs. I would like to recognise the support provided during the year, which has helped us meet our objectives and make a positive community contribution.

BILL BANKS
Group Chief Executive



“ Making a community contribution is the theme for this years annual report, during 2017/18 we have achieved this through delivery of strategic objectives, which contributes to our mission to provide more than a home. Our new homes help build communities, our existing homes help sustain communities, our investment delivers economic and community benefits and our services assist our tenants and the communities where we operate. ”

BILL BANKS
Group Chief Executive



KINGDOM Group

MORE THAN A HOME

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Email: kingdom@kingdomhousing.org.uk

www.kingdomhousing.org.uk



KINGDOM Housing Association

Scottish Charity No. SC000874

Financial Conduct Authority Reg. No. 1981R (S)

Scottish Housing Regulator Reg. No. HEP 142



KINGDOM Initiatives

Registered in Scotland Company No. SC383963



KINGDOM Support & Care

Registered in Scotland as a Community Interest Company (CIC)

Company No. SC545491



Kingdom Housing Association Board of Management *(as at 30 June 2018)*

Freya Lees (Chair)	Linda Leslie	Tom Barr
Laurie Naumann (Vice Chairperson)	Loretta Mordi	Laura Brotherton
Gordon Campbell	Tom Condie	Guy Thomson
Iain Connelly		

Kingdom Initiatives Limited Board of Directors *(as at 30 June 2018)*

David Little (Chairperson)	Iain Connelly	Derek Helmore
Bill Banks, Group Chief Executive	Garry Dickson	

Kingdom Support & Care CIC Board of Directors *(as at 30 June 2018)*

Brian Robertson (Chairperson)	Tom Condie	Helen Scott
Bill Banks, Group Chief Executive	Nette Carder	

Executive Management Team *(as at 30 June 2018)*

Bill Banks, Group Chief Executive
 Scott Kirkpatrick, Director of Development
 Nick Pollard, Director of Corporate Support Services
 Alan Simpson, Director of Housing & Asset Management
 Norah Smith, Director of Kingdom Support & Care

Auditors

RSM UK Audit LLP, Edinburgh

Bankers

Bank of Scotland

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