

# Annual Report 2013





## Chair's introduction

We have chosen the theme of Challenging Times this year to reflect not only the pressures we and our fellow housing associations face but also, and perhaps more importantly, the challenges which many of our tenants are facing. The cuts arising from the Westminster Government's welfare reforms, including the much publicised 'bedroom tax,' are placing the incomes of many households under severe pressure.





**Charles Milne**  
Chairperson

One of our challenges will be to do our best to support our tenants through these difficulties, whilst ensuring that we can keep our rent arrears to a sustainable level to enable us to continue to provide an effective housing management service and to continue to provide more affordable housing, which will also support the construction industry and the local economy.

In addition we will be saying farewell to Alan McGuckin, our Chief Executive who is retiring this year after over 28 years of leading our organisation. Alan was not only our first Chief Executive but was our very first employee and has been instrumental in Kingdom becoming the successful organisation that it is today. We will be considering a range of options for the organisation resulting from Alan's planned retirement. In the meantime we put on record our thanks to Alan for his immense contribution and wish him well for his retirement.

On a more positive note, the report shows how we are continuing to innovate and develop across a wide range of activities. Two initiatives I would like to mention in particular are firstly the Housing Innovation showcase in Dunfermline which took place last year and has also gone on to garner numerous awards. Secondly, we succeeded in establishing our first care project outwith Fife in

Falkirk, where we are providing housing and care for four young people with complex behavioural needs.

As always, I must acknowledge the continuing support we receive from our partners and in particular the Scottish Government and the local authorities where we work. We are only too aware of the constraints under which they are labouring in the current climate.

I would like to thank my fellow Committee members who have supported me so well over the year. I think we need to recognise the demands which the present business and regulatory environment is placing on voluntary members and I do have concerns about the long term sustainability of the current arrangements.

As ever I must also thank our staff team. I have been able to speak to a number of our staff in various locations over the past year and I have been impressed and heartened by their continuing commitment and enthusiasm 🏡



## Development and Property Services

Over the year, we have been successful in bringing forward a number of new developments despite a severe downturn in the amount of grant support available both in absolute terms and per-unit of accommodation provided.





We completed over 200 units during the year in Fife and Falkirk, including a number of Mid Market rented projects, which are allocated via our subsidiary Kingdom Initiatives. This tenure is proving popular at a time when people have restricted options and we are looking at further similar projects over the next three years.

In our last report we mentioned the success of our Housing Innovation Showcase in Dunfermline, where we developed ten different modern construction systems where the benefits to tenants in minimising fuel costs and CO<sup>2</sup> emissions will be independently monitored over the longer term. We also used the project as a means of enhancing our wider role activities to help support training and employment and to develop our links with local schools and colleges. Following completion, the project has been recognised with a number of prestigious awards, including a Green Apple Award.

We are committed to providing more affordable rented housing wherever possible but we are constrained by the existing levels of grant and we have expressed our concerns over this issue on a number of occasions.

Our Care and Repair and Small Repairs service continues to provide an invaluable service to home owners and through the private sector adaptations service which is managed on behalf of Fife Council. During the year we have been heavily involved in carrying out a number of major adaptations helping people to continue to live independently in their own homes.

In our Property Services section, we continue to make good progress towards meeting the standards set out in the Scottish Housing Quality Standard (SHQS) by 2015. In addition, with the introduction of the Social Housing Charter, we have been looking at a number of ways in which we can continue to improve the service to our tenants whilst at the same time delivering efficiencies.

Amongst these initiatives have been:

- The introduction of a repairs appointments system.
- Issuing the workforce with hand held devices to speed up communications and reduce paperwork.
- Increasing the capacity of the in house team to carry out kitchen replacements, thereby reducing labour costs.

We are also pleased that we have been able to take whatever opportunities we can to create employment opportunities and we have agreed to take on a further trade apprentice this year 🏡



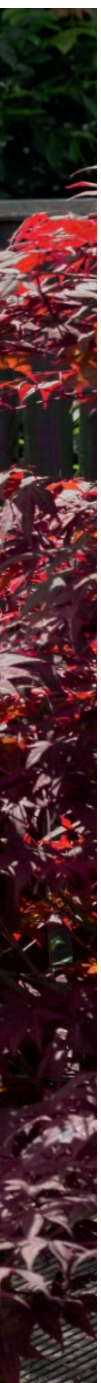
## Housing, Support and Care Services

We have had an exceptionally busy and challenging year, including planning for and keeping our tenants informed on the Government's welfare reforms. We anticipate that this will create difficulties for many of our tenants and we are doing what we can to help people to cope with these changes and ensure that they can continue to sustain their tenancies.

We appointed Heather Simpson to the post of Positive Behaviour Support Officer. In addition to working with the Falkirk Project, Heather is also helping with training and support across the services, helping to improve the service we provide and enhancing the lives of those we support.







We are working to support tenants and develop systems to manage the impact of the Under Occupancy Charge and have begun to review our systems and support for tenants for the introduction of Universal Credit. In addition we are also working with our tenants in a number of focus groups to consider what they expect from us as a landlord in terms of service delivery and consultation to help us plan to meet the requirements of the Social Housing Charter.

We have also been busy working with owner occupiers and sharing owners where we provide a factoring service to make sure that we comply with the requirements of the Factoring Scotland Act. This has been an intensive piece of work but we believe that it will help ensure that the provision and charging for factoring services are carried out on an equitable and transparent basis.

As we are still continuing to support a development programme, it was encouraging that over the year we managed to allocate over 200 new homes in a number of developments across Fife and in Falkirk. This goes some way to alleviate the pressures on our housing lists.

In the Support and Care Services, we have once again had to rise to the challenge of maintaining a high quality service in the face of funding cuts, whilst seeking to develop and grow the services we provide.

In spite of these difficulties we were able to mark a number of significant achievements:

- Firstly we secured Grade 5 scores (very good), from the Care Inspectorate for our two registered services in Fife.
- We have also started on implementing our first care project outside Fife, in Falkirk, where we are providing housing and care for four young men with autism and challenging behaviour.
- We were also successful in securing funding from the Voluntary Services Development Fund to help fund SVQ2 awards for Support Workers and also for the Professional development Award in Supervision for Senior Support Workers.
- We are also developing new approaches to training which may open up additional opportunities for us in the future.

It is clear that we will have to face up to continuing funding pressures and our ability to adapt and change without compromising on our standards of service delivery we believe augers well for the future 🏡



## Fact file As at End March 2013.

- Registered as a Housing Association in 1979
- Develops and manages affordable housing throughout Fife and East Central Scotland
- 4,518 affordable homes have been developed by the Association for a range of tenures
- We employ approximately 350 staff
- We provide housing support and care services to 247 people enabling them to sustain their own tenancies.

### During 2012/13

- We invested approximately £17.5 million in the area
- We completed 236 new homes
- We started work on 174 new homes
- 809 people were helped by our Small Repairs Service
- Our Care & Repair project completed 212 cases as part of the adaptations service to owner occupiers in Fife, through the Scheme of Assistance
- Our Fife Works Project provided 251 people with support or training opportunities and helped 211 people gain employment.





# Staffing

We have had a long-standing commitment to training and developing our staff and we were pleased during the year to receive a commendation from Investors in People.



The commendation is in recognition of the fact that we have retained the accreditation continuously for ten years.

In earlier sections we have mentioned some initiatives such as the creation of apprenticeships and the development of staff who provide Support and Care.

With the move to more mobile working for our workforce using mobile devices, we have recognised the need to provide training and support on both the new repairs system and the technology that supports this to our trades people. This new way of working is essential to enable us to improve our services to our Residents 📶



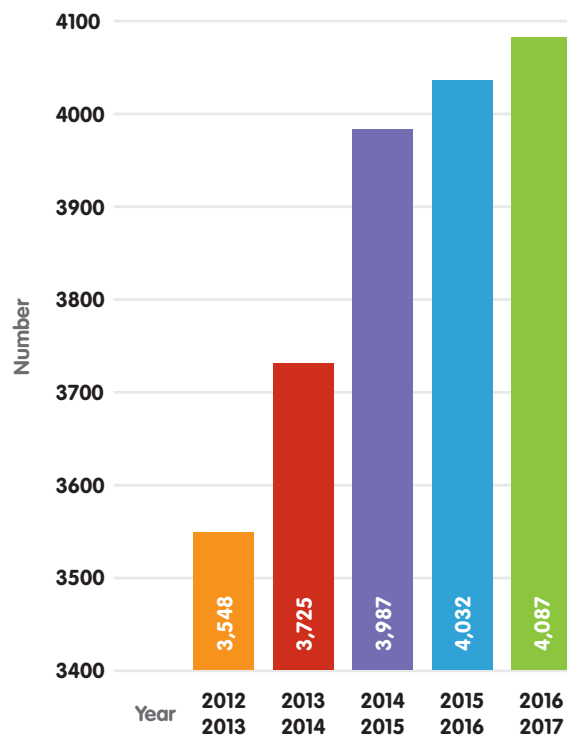
# Finance

## Summary\* Income & Expenditure Account to 31st March 2013

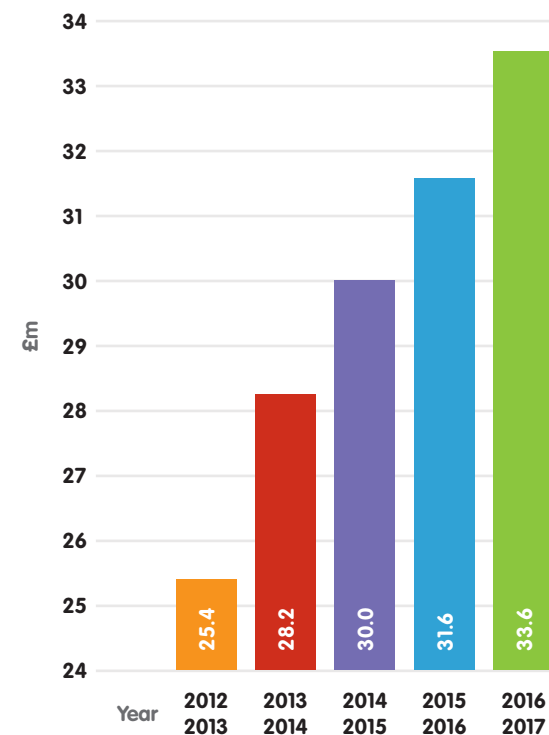
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|-------------------------------|---------------|
| <b>Income</b>                 | <b>£000</b>   |
| Rents & Services              | 12,472        |
| Support & Care                | 4,122         |
| Other                         | 3,148         |
| <b>Total income</b>           | <b>19,742</b> |
| <b>Expenditure</b>            |               |
| Management costs              | 8,488         |
| Repairs                       | 2,591         |
| Services                      | 523           |
| Depreciation on housing stock | 1,038         |
| Other                         | 2,224         |
| <b>Total expenditure</b>      | <b>14,864</b> |
| Operating surplus             | 4,878         |
| Net interest payable          | (1,480)       |
| <b>Surplus for year</b>       | <b>3,398</b>  |

When we plan and manage our finances, we think not just about the present year, but about future years too. The charts shown are prepared from data that we have submitted to the Scottish Housing Regulator as part of our Five Year Financial Projections. This reflects our aim to continue to develop more affordable housing and remain financially strong.

### Number of affordable homes



### Kingdom's financial reserves



\* For a copy of our full audited accounts please contact our Head Office.



## Looking ahead



*Alan McGuckin*

**Alan McGuckin**  
Chief Executive

Customarily in this section, I try to give some glimpse into the future as it may affect us. As this will be my last comment after over 28 years service with Kingdom, I thought that I might permit myself a brief glance back to when I started off my career in housing.

The thought was prompted by the fact that, amongst the various means we are all looking to adopt to try to make the sums add up for the provision of affordable housing, the use of Public Works Loan Board Funding, is being considered as an exciting innovation. When I started with the then Housing Corporation, The Public Works Loan Fund was the only funding mechanism available.

Combined with an independent, external rent setting service, reasonable allowances for management and maintenance, it gave us a virtually risk free financial framework which enabled governance arrangements to be simple and cheap, which meant that we could get by with fewer staff, modestly paid but with the promise of a reasonable pension in retirement. So much for progress!

From my own personal experience working with Kingdom, with hindsight, I would have been very happy but not too surprised to have known that we would go on to deliver over 3,500 new homes. We were after all ambitious although a small organisation at the time. What would have surprised me is the sheer range of services we provide over and above the housing provision.

From Support and Care, Care and Repair, Employability services and a whole range of wider role initiatives I'm proud to have been part of an organisation that has lived up so well to our mission of providing 'More than a Home'. Clearly we are facing a number of very significant challenges ahead but I believe that the enthusiasm, flexibility and resilience we have shown in getting to our present position will go a long way to ensuring that we will continue to play our part in supporting and sustaining the communities in which we work.

On reflection, I am struck by how overwhelmingly positive this experience has been, regardless of the number of difficult issues we have had to deal with.

I also have to thank our Committee members for their support and encouragement. Finally, I owe my biggest thanks to my colleagues for their hard work, enthusiasm and much needed sense of humour. This has made my time here a pleasure as much as a privilege 🏡

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**Management Committee** (as at 30 June 2013)

Janet Cheetham

Tom Condie

Keith Haig, Co-opted Decemember 2012

Charles Milne, Chairperson

Loretta Mordi

Douglas Murray

Laurie Naumann, Vice Chairperson

Vincent O'Hara

Louise Poole, Co-opted June 2013

Liz Pow

**Senior Staff** (as at 30 June 2013)

Alan McGuckin, Chief Executive & Secretary

Bill Banks, Depute Chief Executive and  
Director of Development & Property Services

Norah Smith, Director of Housing and Care

Keith Stewart, Finance Director

Eleanor Fotheringham, Resources Director

**Bankers**

Bank of Scotland

**Auditors**

Baker Tilly UK Audit LLP, Edinburgh



Scottish Charity No. SC000874  
Financial Services Authority Reg. No. 1981R (S)  
Scottish Housing Regulator Reg. No. HEP 142



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