



AN UNPRECEDENTED YEAR

ANNUAL REPORT 2021



KINGDOM
Group
MORE THAN A HOME



KINGDOM
Housing Association



KINGDOM
Support & Care



KINGDOM
Initiatives

CONTENTS:

WHAT'S INCLUDED

THIS YEAR

SHARING OUR ACHIEVEMENTS
OVER THE LAST TWELVE MONTHS



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Front Cover: Local children celebrating the start of major
regeneration works at Fraser Avenue.
Credit: Leanna Tanner

01 CHAIR'S

INTRODUCTION: AN UNPRECEDENTED YEAR

FREYA LEES DISCUSSES KINGDOM HOUSING ASSOCIATION'S WORK DURING THE CORONAVIRUS PANDEMIC



Freya Lees,
Chair of Kingdom
Housing Association

Kingdom was formed over forty years ago and has faced its fair share of challenges on the road to developing over 5000 affordable homes, managing and maintaining them for our customers, supporting independent living and positively contributing to the communities where we operate.

But none of the challenges over the last four decades compare with the impact of the coronavirus pandemic. The scale and severity of covid-19 was unprecedented in living memory and it affected every aspect of our work.

We were fortunate at Kingdom that we had been implementing a cloud-based digital infrastructure and strategy for a few years and the move to home working, for those who could, was relatively straightforward. Most services continued remotely and, realising many of our tenants were facing additional challenges, we enhanced our customer service and support infrastructure.

We established our Coronavirus Assistance Fund of £100,000 to support tenants and customers experiencing financial difficulties as a result of the pandemic and a further £100,000 was made available through the Supporting Communities Fund. Connecting Scotland funding allowed us to tackle digital exclusion by providing iPads, Chromebooks, internet connectivity and training to vulnerable people in our communities.

Throughout the year our Housing staff have expanded and enhanced support services to customers which has helped people sustain their tenancies.

The restrictions have meant we have not been able to undertake some planned property improvements and reactive repairs, however our asset management team have continued to provide emergency and urgent repairs services. The full repairs and asset management services resumed during the year and we will be back on track with the planned maintenance improvements during 2021/22.

Though undeniably challenging, the last year has also been a very successful one for Kingdom.

We delivered our largest development programme to date. This involved various new build projects and we completed conversion works at Hunter House in Kirkcaldy, a category B listed building, and at Natal Place in Cowdenbeath. The building at Natal Place was Kingdom's first head office over 30 years ago and it was great to see such important town centre buildings brought back into use.

Care and Repair continued to deliver major permanent adaptations in the private sector Kingdom wide. Kingdom Works, Kingdom's employability project, secured funding of over £700,000 from Skills Development Scotland and Opportunities Fife to continue to support unemployed people back into work. 673 people were supported by Kingdom Works, with extremely high client satisfaction levels of 98%.

Kingdom received a grant of almost £4.9 million from the Scottish Government through the Scottish Charitable Bond programme managed by Allia C&C to develop 60 homes for social rent at Primrose Street, Alloa, and secured a Revolving Credit Facility with Lloyds Bank of £10 million as part of the Kingdom Group of companies overall funding strategy for the next five years.

Our large scale community-led regeneration project at Fraser Avenue, Inverkeithing was named the winner of the Affordable Large Housing Development of the Year at the Scottish Home Awards, Scotland's largest independent awards competition in residential property.

Kingdom took top honours in the Green Initiative category at Kingdom FM's Local Hero Awards, the prestigious annual event hosted by the Fife based commercial radio station, for its ongoing commitment to sustainability and environmental best practice.

There was a double win in the Tenant Participation Champion and Danny Mullen Scrutiny Excellence categories at the Tenant Information Service National Excellence Awards. Kingdom's in-house payroll team

were recognised with a Highly Commended Award at the Chartered Institute of Payroll Professionals Annual Excellence Awards.

It was another double celebration at the CIH Scotland Awards, the country's annual awards for excellence in housing, as Kingdom lifted the awards for Excellence in Professionalism and Excellence in Leadership having been shortlisted with 9 different entries across 6 awards categories.

We achieved the prestigious Gold accreditation from Investors in People, making Kingdom one of the best employers to work for in the UK, and we were recognised as a Carer Positive employer by Carers Scotland.

The ground breaking Naumann Initiative was adopted by PA Housing, the first association in England to do so, while closer to home Kingdom launched 'Working Out of Homelessness', the second phase of the initiative expanding the project to other local employers.

Our subsidiary Kingdom Support and Care has continued to provide excellent essential care and support services which have helped our supported individuals deal with the pandemic challenges.

Kingdom Initiatives, our non-charitable subsidiary has continued to manage our Mid Market Rented homes and developed partnership projects which will further develop our business.

Kingdom's mission is to provide more than a home and despite all the challenges we have faced throughout the year, I'm proud that we were able to do just that.

In April 2020 we strengthened our partnership with Fairfield Housing Association through providing the association with a range of management services.

We have worked closely with Fairfield throughout the year and in January 2021, we completed a joint strategic options appraisal and identified a Transfer of Engagements, which would see Fairfield become part of Kingdom Housing Association, as the preferred option. Subject to the completion of an approved business case and a successful tenant ballot, the transfer will happen late in 2021.

I would like to take this opportunity to thank my fellow Board members, the management and the staff for their support and dedication over the last 12 months. Kingdom continues to evolve, to embrace change, to refine its systems and processes and to deliver on our objectives while keeping our customers and communities at the heart of all we do.



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On a personal note, my time as Chair of Kingdom is coming to an end after five years in the role. I have enjoyed the support and advice of other Board members and staff during this time and hope that Kingdom goes from strength to strength under the leadership of the next Chairperson.

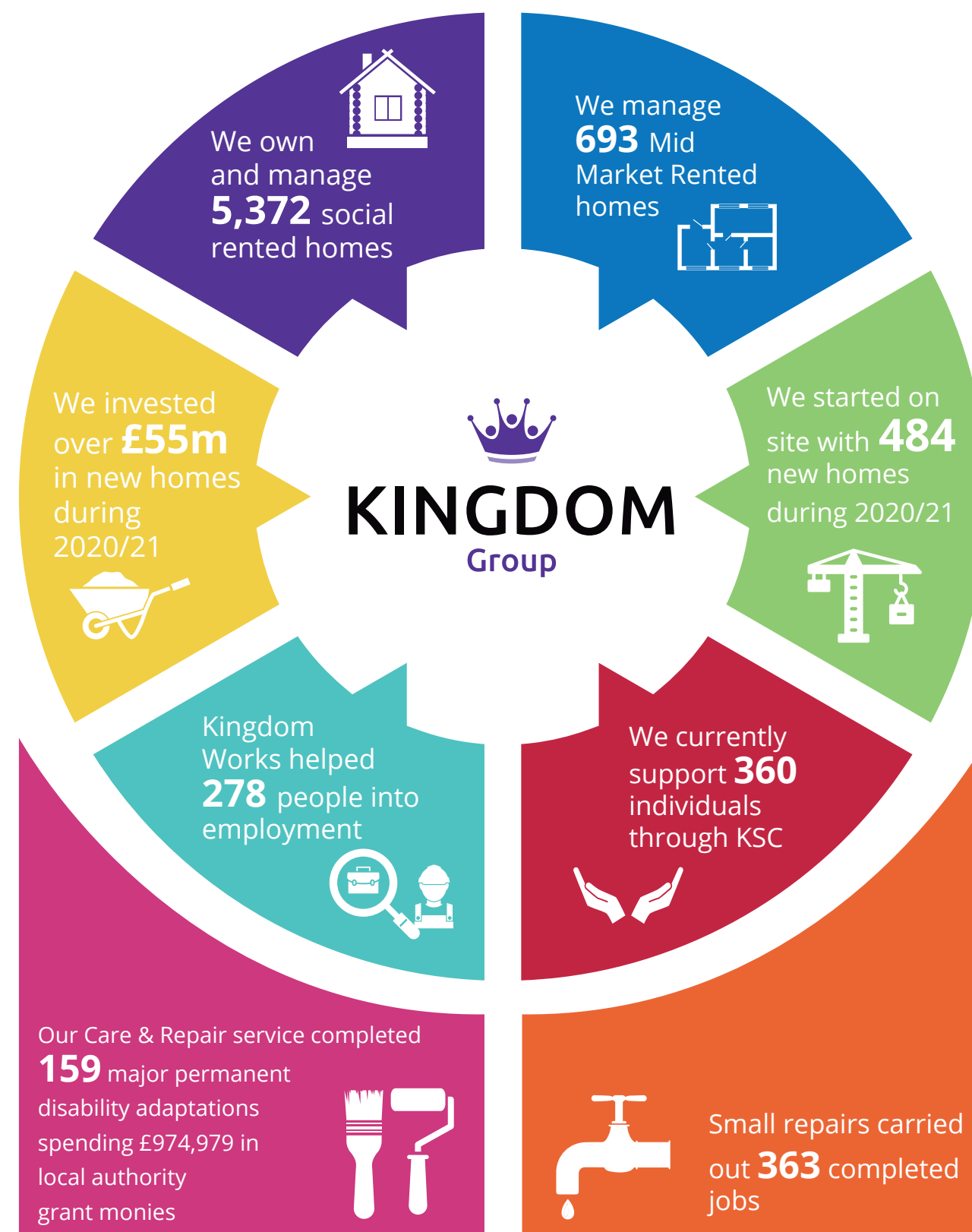
02 KEY INDICATORS

AND TIMELINE

HIGHLIGHTS FROM ANOTHER SUCCESSFUL YEAR



KEY INDICATORS



TIMELINE

April 2020

Kingdom becomes one of the first housing associations to use new augmented reality technology to help tenants fix routine repairs without stepping foot in their homes

June 2020

Kingdom Works, Kingdom's employability project, secures £700k funding from Skills Development Scotland and Opportunities Fife

August 2020

Conversion work begins on Hunter House, Kirkcaldy, a category B listed building

October 2020

Carers Scotland recognise Kingdom Housing Association as a Carer Positive Employer

December 2020

Kingdom's Winter Gathering celebrates community spirit with inaugural Good Neighbour Awards

February 2021

Kingdom wins awards for Excellence in Professionalism and Excellence in Leadership at CIH Scotland Awards

April 2021

Scotland's 'stay at home' rule lifted, replaced with 'stay local'. Kingdom staff who are able to do so continue working from home

March 2020

Lockdown is announced in the UK. Kingdom staff who are able to begin working from home

May 2020

£10m Revolving Credit Facility Agreement arranged with Lloyds Bank

July 2020

Prestigious Investors In People Gold accreditation awarded to Kingdom Housing Association

September 2020

Kingdom celebrates first year of innovative industry partnership with the University of Stirling

November 2020

Regeneration project at Fraser Avenue, Inverkeithing, named winner of the Affordable Large Housing Development of the Year at the Scottish Home Awards

January 2021

Work begins on £10m development at Kingdom Park, Kirkcaldy

March 2021

Kingdom announces £100k Coronavirus Assistance Fund for customers affected by the pandemic



Natal Place, Cowdenbeath.
Kingdom's first office now
returned to residential use

03 HOUSING

MAINTAINING OUR CORE HOUSING SERVICES, INCREASING TENANT ENGAGEMENT AND DELIVERING CUSTOMER SERVICE EXCELLENCE



Matthew Busher,
Interim Director
of Housing

// During a year of significant challenges we adapted how we worked to continue to deliver core housing services, making the most of digital platforms where possible to reduce feelings of isolation and increase engagement. The delivery of excellent customer focused services is reflected in our strategic objectives.

Despite coronavirus restrictions, we have delivered on three key priority areas; We contributed to wider strategic efforts to reduce homelessness and help those in urgent housing need by providing homes to 148 homeless households and providing a further 12 properties to Local Authority partners for use as temporary homeless accommodation.

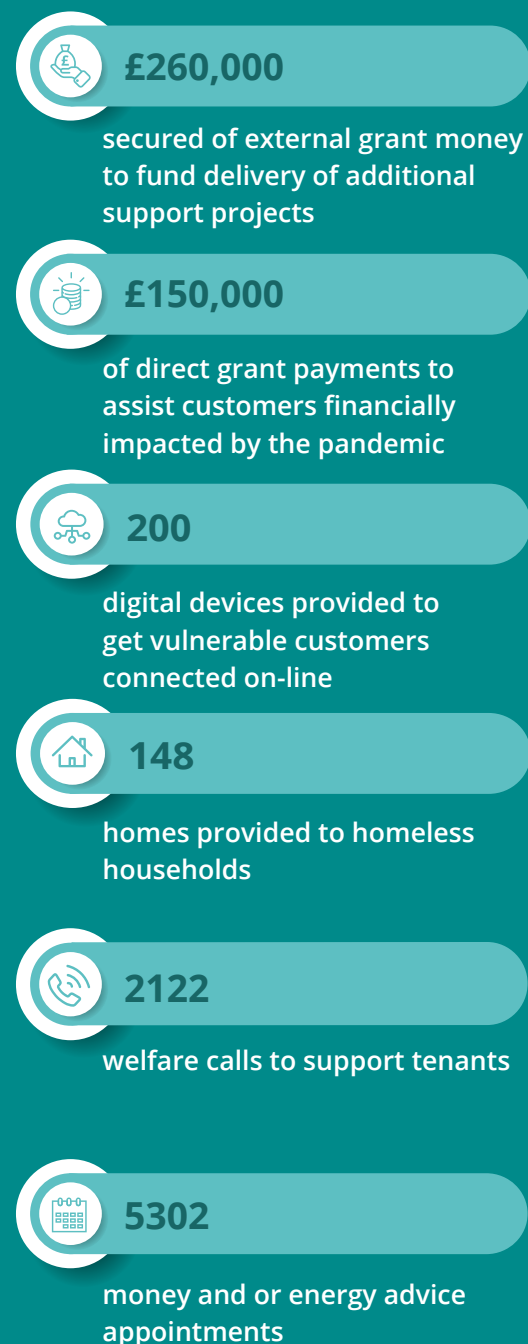
We enhanced the range of tenancy support that we provide by expanding our tenancy support services team who provide money advice, energy advice and tenancy support.

We successfully adapted our tenant participation and customer engagement programmes to digital delivery, providing training and support to help customers to stay involved through organised events via video meetings. The new digital platforms have supported an increased interest and engagement with participation activities and an increase in the number and diversity of members within our Tenant Scrutiny Panel.



Durham Wynd,
Lower Largo

KEY INDICATORS



04 CHIEF EXECUTIVE'S DEPARTMENT

DELIVERING ON OUR KEY OBJECTIVES, ENSURING GOOD GOVERNANCE AND BUSINESS CONTINUITY



Calum Kippen,
Interim Head of Governance
& Organisational Support

The Chief Executive's Department is responsible for Governance, Compliance, organisational policy development, Communications, Business & Organisational Support, and Community Initiatives. Applying and demonstrating good governance is reflected within our strategic objectives and was especially important during the coronavirus pandemic.

Adapting to coronavirus restrictions in an unprecedented year allowed the department to deliver on our key objectives.

All Board meetings were held virtually from April 2020 and we delivered on the reporting cycles of Board meetings, Sub Committee and focus group meetings. A Special General Meeting to adopt new rules and a successful Annual General Meeting were also held virtually.

We completed a Board recruitment exercise and welcomed nine new Board members across the Kingdom Group, which strengthens the skills and experience on the Boards.

Kingdom's Governance arrangements and structures remain fit for purpose even when face to face interactions are not possible and we maintain full legal and regulatory compliance.

Our communication both internally and externally has never been more important, we have introduced a new staff intranet to improve internal communication and our website and social media channels have kept our customers fully updated and engaged with the work we have been doing throughout the year.

KEY INDICATORS



(l-r) Andrew Saunders, Ore Valley Chief Executive,
Bill Banks, Kingdom Group Chief Executive at Hugh
Place, Lochgelly

COMMUNITY INITIATIVES



£8,070

Donated to our community projects through the Community Initiatives Fund.



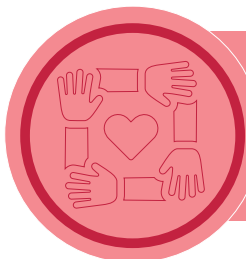
£1,473

Raised by staff for Samaritans, Kingdom's chosen charity.



Projects Supported:

Covid response efforts donations to organisations that delivered digital equipment, food and supplies books to Primary Schools, Sports Clubs, Health and Wellbeing sessions.



We have supported 14 community projects as part of our Community Initiatives Fund which makes a difference to the people living in our communities. This was especially important during the year as many community groups struggled for funding.



Kelty Hearts Under 16s shirt sponsorship



Robert Smith Court, Lumphinnans. Community garden supported by Kingdom



Bridgehead Place, Wormit. Landscaped seating area delivered through the Choices scheme

05 DEVELOPMENT

MANAGING AND DELIVERING OUR AMBITIOUS CAPITAL INVESTMENT PROGRAMME ALONGSIDE OUR KINGDOM WORKS AND CARE & REPAIR SERVICES



Scott Kirkpatrick,
Director of
Development

CAPITAL INVESTMENT

// At Kingdom we are proud of our track record of providing high quality, energy efficient affordable homes that not only meet a range of housing needs but help tackle climate change and sustain our local communities.

In an unprecedented year for all, our new build projects were put on hold when construction sites closed for 3 months due to the pandemic. Despite the challenges faced we successfully delivered our ambitious affordable housing programme with the support of the Scottish Government and collaboration of our key partners.

Covid lockdowns also impacted on Community Benefits delivered on our construction sites, but we still saw excellent outcomes through our strong partnerships.

We have continued to deliver community benefits as part of our investment programme throughout the year which provides support to communities and creates local economic benefit.

Sustainability and climate change remain high on our agenda. Work started on site to deliver 85 new homes for social rent on the former Tullis Russell Papermill site in Glenrothes. These new homes will connect into the town's low carbon district heating network which uses heat generated by recycled timber from the local biomass plant. We also introduced our Electric Vehicle Charging Strategy through which we will provide public charging points within our future new build projects.



(l-r) Julie Watson, Interim Head of Capital Investment and Bill Banks, Kingdom Group Chief Executive on site at the former Tullis Russell papermill, Glenrothes

KEY INDICATORS



484

new home starts



341

new home completions



904

new affordable homes under construction as at end of March 2021



94%

satisfied with new home



£55m

total investment

KINGDOM WORKS

Kingdom Works is Kingdom’s employability project providing a link between employers and people looking for a job. Now with a team of 12 staff we provide a full range of training, employer engagement and employability services and through linking directly with our capital investment team, we can deliver more community benefits into our contracts.

Covid lockdowns had a big impact on delivery of Community Benefits, as recruitment was on hold, furlough was introduced and the ability to safely deliver work placement opportunities was constrained but we still saw excellent outcomes during the past year.

The majority of training providers were closed for months due to covid-19, but we secured an additional 150 places under the EF Fund and took referrals from outside Fife to help with escalating demand. All KPI's exceeded our targets for 2020/21 due to our accelerated and streamlined programmes - a truly remarkable achievement.



Kingdom Works construction academy

KEY INDICATORS

-  673 people supported with Employability Services
-  386 people undertook accredited training courses
-  278 people moved into employment
-  98% client satisfaction with the service
-  99% partner satisfaction with the service

CARE & REPAIR

Care & Repair is funded by Fife Council as part of an ongoing commitment to support older and other vulnerable people who need assistance to live independently in their private homes. We help priority clients to have adaptations carried out with quality contractors delivering value for money. Works carried out include fixed ramps, wet floor showers and even extensions. We also provide a Small Repairs Service, funded by Fife Council. Both these services were negatively impacted by covid-restrictions during the year but across Scotland we were an exemplar in terms of keeping these services operational and over delivering on expectations despite the many constraints we faced during the year.

KEY INDICATORS

-  159 Care & Repair adaptations completed
-  361 small Repairs carried out
-  94% customer satisfaction with the service



06 ASSET MANAGEMENT

MAINTAINING OUR HOMES TO THE HIGHEST STANDARDS DELIVERING AN EXTENSIVE PLANNED WORKS PROGRAMME IN ADDITION TO A COMPREHENSIVE REPAIRS SERVICE



Alan Simpson,
Director of Asset
Management

Ensuring we maintain our homes to the highest standards is reflected in our strategic objectives. While locked down, we were not allowed to carry out any routine repair work, only essential or emergency repairs.

During both lockdowns our teams maintained a full 24/7 emergency service and continued to meet our target response times, despite a reduced staff team with many furloughed.

Routine Repairs Service

Lockdown put a stop to routine repairs. As restrictions eased our teams worked hard to clear the backlog. Our admin staff and trades operatives developed new ways of working to adhere to Government guidelines to protect customers and themselves. The team demonstrated flexibility and dedication which meant that, despite having to adapt to new working arrangements, most of our performance targets for the year were met.

Energy Efficiency

This year all Housing Associations had to ensure that as many of their properties as possible met the Energy Efficiency Target for Social Housing (EESH). The standard is different for houses and flats and for different heating types, but overall it sets a minimum energy performance standard that all social rented properties must meet.

99.96% of our stock met or exceeded the set targets for energy efficiency.

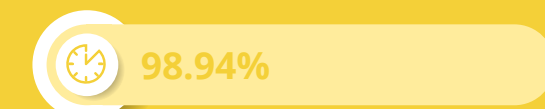
Planned Component Replacement Work

The working restrictions and lockdowns introduced this year made carrying out our planned component replacement programme for the year difficult, and in some cases impossible. We have managed to complete most of the external work, though our internal component replacement programme was heavily impacted.

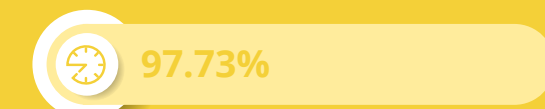
In the next 12 months we aim to complete outstanding work from this year in addition to completing the work programmed for next year. This will be a challenge for our Technical Team organising and supervising this very large programme of work.

KEY INDICATORS

Response Times Emergency Repairs



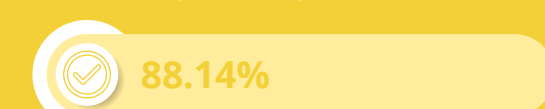
Emergency Out of Hours Repairs completed within target timescale



Emergency Office Hours Repairs completed within target timescale



Overall performance, within timescales, for Emergency Repairs (target 97%)

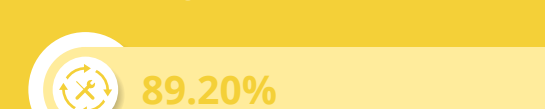


Repairs completed Right First Time (target 91%)

Response Times Non-Emergency Repairs



Urgent Repairs completed within target timescale



Routine Repairs completed within target timescale



Overall performance, within target timescale, for Non-Emergency Repairs (target 92%)

07 KINGDOM INITIATIVES

ENHANCING TENURE CHOICE,
DEVELOPING PARTNERSHIP
STRATEGIES AND CONTRIBUTING
TO KINGDOM'S OBJECTIVES



Kingdom Initiatives (KI) is a wholly owned subsidiary of Kingdom Housing Association providing Mid Market Rented accommodation and services which contribute to the Kingdom Group objectives.

This year has been unprecedented and whilst we have seen the construction sector closed down due to restrictions and some of our services to tenants put on hold, we have managed to continue growth in our stock and have supported KI tenants either via our Coronavirus Assistance Fund or our many tenancy support services in order to help sustain their tenancies.

Whilst we look back on this challenging year and evaluate the longer term impact, the next year will see a change in direction for KI as we look to increase our non affordable housing activity and raise private funding to allow us to embark on a new and exciting partnerships strategy, which will see KI enter into a number of private development partnerships over the next 5 years.

KEY INDICATORS



08 KINGDOM SUPPORT & CARE

PROVIDING UNINTERRUPTED CARE THROUGHOUT THE CORONAVIRUS PANDEMIC



Carl Hodson,
Chair of Kingdom
Support & Care

KSC is a Community Interest Company, a wholly owned subsidiary of KHA providing support to around 360 people in their own homes. Our objective is to provide high quality support to enable people to live as full and independent lives as possible as active citizens.



Norah Smith,
Director of Kingdom
Support & Care

The priority of KSC this year has been to ensure support could continue to be delivered as safely as possible and to all who needed it and I am glad to say that we have achieved that aim well. Despite the majority of our focus being on this, KSC has also managed to design and prepare new services which will be launched soon, including new approaches and support for people who experience repeat homelessness and a core and cluster service for people with learning disabilities and significant challenges. Despite Covid, and maybe partly because of it, we have been able to keep developing and improving in all areas of the business which is a great achievement indeed. I extend my thanks, and that of the Board, to all KSC staff who have been fantastic throughout the year, living the KSC values and maintaining such a high quality service.



Robbie living his best life

KEY INDICATORS



360

people supported



217.4

staff FTE



£8m

turnover



382,407

hours of support provided

PROVIDING SUPPORT TO OUR PEOPLE AT EVERY LEVEL, DELIVERING A RANGE OF LEARNING, DEVELOPMENT AND TRAINING INITIATIVES



Andrew Latto,
Interim Director
of HR

HR Services supports the whole employee life cycle for our people to make the employee experience at Kingdom as positive as it can be whilst maximising the performance of staff which, in turn, improves services to our customers. Supporting our people so they can support our customers has never been more important than it has been during the pandemic.

The pandemic gave us an opportunity to show just how important our employees are to us and we focused heavily on supporting them. Our trades operatives and support workers continued to carry out their roles in people's homes throughout so we put measures in place to make that work as safe as possible. We put a variety of measures in place for our people who suddenly found themselves working from home to support their mental, emotional and physical well being as well as maintaining the bonds between colleagues and teams. At the same time, we continued to develop our other people practices to further our culture change programme and embed our CARES values. We implemented a new job evaluation system, refined our performance management process and developed our employee communication channels. All those efforts, along with the commitment and enthusiasm of staff across Kingdom, have seen our staff engagement levels increase dramatically and take us significantly further along our journey to being an employer of choice.

ACCOLADES



Highest ranked Housing Association in Scotland in the Best Companies to Work For list



CIH Scotland Excellence in Professionalism Award Winner

CIH Scotland Excellence in Leadership Award Winner



KEY INDICATORS

Staff Numbers

Total FTEs are as at end of March 21



KHA



KSC



KI



Group

Satisfaction Levels :
89.4% staff satisfaction

10 FINANCE

ENSURING FINANCIAL STABILITY AND COMPLIANCE ACROSS THE KINGDOM GROUP



Ken Tudhope,
Director of
Finance

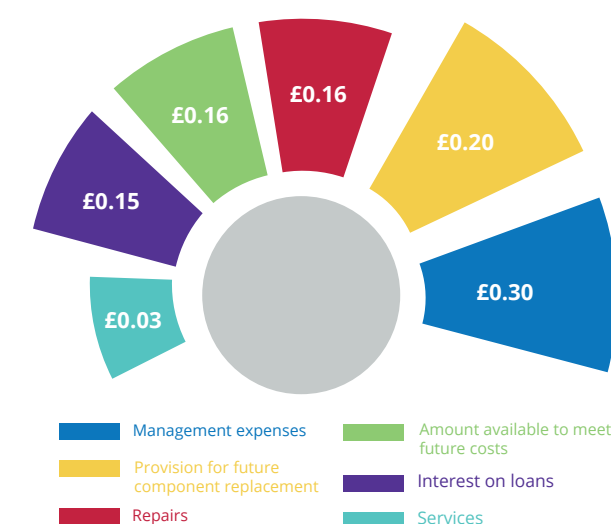
Having robust financial plans in place allowed the Kingdom Group to remain financially secure during the coronavirus pandemic. Even in unprecedented times we were able to meet this strategic objective.

The main priorities for the finance team during the year were to manage cash flow in the wake of the impact of Covid-19, produce accurate and timely information for management and Board and ensure all regulatory and compliance requirements continued to be met despite off-site working.

Early in the year a new system of electronic invoice approval was introduced which enabled us to continue to process, approve and settle invoices despite remote working. Processes continued to be refined to work as

efficiently as possible whilst maintaining robust internal financial controls.

How each £ of rent was spent



Management expenses	£0.30
Repairs	£0.16
Provision for future component replacement	£0.20
Amount available to meet future costs	£0.16
Interest on loans	£0.15
Services	£0.03
TOTAL	£1.00

SUMMARY INCOME AND EXPENDITURE TO 31 MARCH 2021	
	£,000
INCOME	
Rents & Services	20,743
Other	7,417
TOTAL INCOME	28,160
EXPENDITURE	
Management costs	5,802
Repairs	4,710
Services	849
Depreciation	5,654
Other	2,823
TOTAL EXPENDITURE	19,838
Gains on sale of housing properties	225
Operating surplus	8,547
Net interest payable	(4,147)
SURPLUS FOR YEAR	4,400
Pension liability adjustment	(3,162)
TOTAL RETAINED INCOME	1,238

11 DIGITAL

PROVIDING AND MAINTAINING THE TECHNICAL INFRASTRUCTURE THAT ALLOWED US TO DELIVER CONTINUITY OF SERVICE DURING THE PANDEMIC

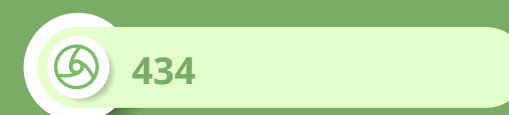


// Demonstrating innovation across all our services is a key objective of our Digital strategy. With the majority of our services being cloud based, staff were easily able to transition to working from home, maintaining business continuity while adhering to Government guidance.

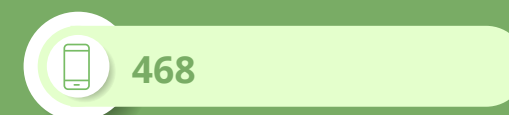
Providing customers with the tools they need to access great customer service on their terms has been a major achievement this year. The My Kingdom tenant portal means customers can manage their account, make payments, log permission requests and much more, all at a time that suits them. Live chat on our website gives customers a new option when they want to speak to us, and our chatbot can automatically answer the most commonly asked questions 24 hours a day, 365 days a year.



KEY INDICATORS



Chrome devices in use



mobile phones



registered users of My Kingdom



12 MANAGEMENT TEAM

WORKING TOGETHER TO ACHIEVE STRATEGIC OBJECTIVES AND DELIVER AN AMBITIOUS CORPORATE PLAN



All year we held virtual fortnightly management meetings allowing us to deliver business continuity, service delivery and organisational growth.

Throughout the year we have been operating an interim management structure. We have an ambitious Corporate Plan and all members of the management team have stepped up to the mark, ensuring we delivered on the full range of objectives across all our areas of activity. Reviews of the management structure have been undertaken

during 2020, however it was felt the final permanent structure should be delayed until 2021, when the uncertainties related to the pandemic, future funding and potential constitutional change became a bit clearer. The new structure will be implemented later in 2021.



13 CHIEF

EXECUTIVE'S REVIEW

BILL BANKS DISCUSSES KINGDOM HOUSING ASSOCIATION'S SUCCESSES DURING AN UNPRECEDENTED YEAR



Bill Banks,
Group Chief
Executive

Over the last year I have been both impressed and very proud of all our staff who have demonstrated how well they have adjusted to new ways of working. Working from home isn't always easy for staff who have to balance competing demands of their work and home life. Working from home has, however, demonstrated the benefits of business continuity planning and investment in our digital systems and infrastructure, which allowed a seamless transition.

A key disadvantage of the Covid-19 working arrangements has been the lack of physical interaction, however this hasn't prevented joint working and engagement, and in many situations it has actually improved. In response to Covid-19 we have demonstrated agility and resilience which will benefit us in the future. Many processes have been reviewed and changed for the better, which has resulted in more effective and efficient ways of working, ultimately allowing us to deliver better service to our customers.

There have been many positive business outcomes through the new working arrangements, including reductions in unproductive working time, enhanced staff engagement and improvements in customer services where we have supported tenants through increased advice and assistance to help sustain tenancies.

We have provided various support to tenants throughout the year including direct financial assistance, the provision of digital devices to tackle issues associated with digital exclusion and calls and visits to help tenants cope with social isolation they have experienced during the year. The staff at Kingdom have been particularly innovative through implementing different arrangements to support tenants and many have given up their own time to do this.

Despite the restrictions that we have all worked through, we have managed to deliver on all of our strategic objectives as highlighted in earlier sections of this year's annual report and illustrated through the examples below:

Manage and maintain homes for our customers and support independent living; We have continued to provide reactive and responsive housing and asset management services and developed innovative processes to ensure services have been maintained and improved. Our care staff, many of whom were unable to work from home due to the nature of their job, have continued to support people throughout the pandemic.

Provide excellent customer focused services and deliver added value and community benefits; As illustrated through the range of enhanced services and support provided to customers and communities.

Deliver growth through collaborative partnership and through providing new quality affordable homes; During the year we have delivered our largest development programme to date.

Demonstrate innovation across all our services, products and activities, through applying principles that recognise quality, sustainability and climate change; Alternative procedures and approaches have been applied throughout the year, new systems, processes and digital solutions have been implemented and proposals have been developed for innovative sustainability projects.

Ensure that the Group remains financially secure; We have continued to demonstrate a strong financial position across the Kingdom Group.

Apply and demonstrate good governance and be an employer of choice; All Kingdom Boards have continued to meet virtually throughout the year, providing strategic leadership and staff have been engaged with high levels of satisfaction being recorded.

As outlined in the Chair's introduction we have achieved lots of recognition throughout the year in terms of awards and accreditations. This is encouraging given it highlights the improvements we have made in respect of the quality services we provide, the new homes we have developed, the continued staff learning, development and engagement, along with the supportive leadership across the Group.

Collaborative working has continued during 2020/21 through the range of partnership initiatives that have been developed. At the start of the year we strengthened our partnership with Fairfield Housing Association through providing management and financial services. A joint strategic appraisal was completed and this confirmed that services to Fairfield tenants could be improved further through a Transfer of Engagements to Kingdom. The business planning is ongoing to demonstrate if this preferred option can be delivered. If the Fairfield tenants vote in favour of the transfer it will take place late in 2021.

Kingdom Initiatives have continued to contribute to Kingdom's strategic objectives over the year, delivering projects that Kingdom Housing Association cannot undertake due to its charitable status. The stock of Mid Market Rented homes has continued to grow which meets a distinct need for affordable housing and proposals for exciting and innovative partnership projects have been developed during the year.

Kingdom Support and Care have worked throughout the pandemic continuing to provide personalised support and care to individuals. This has been challenging at times, however also very rewarding. Despite the restrictions new services have been developed, including a homelessness initiative which will contribute to Rapid Rehousing Transition Plans.

This has definitely been an unprecedented year, however we have dealt with it very well. I'd like to thank all staff across the Kingdom Group for their dedication and commitment. Thanks also to the Management Team for the support they have given me during the year and for demonstrating exceptional leadership.

I'd also like to acknowledge and thank the Governing Board members for their continued support which allows us to deliver on our objectives and our mission to deliver more than a home.

A special thank you goes to Freya Lees who has been the Kingdom Housing Association Chair for 5 years and will be stepping down from this position at the AGM. Freya has provided excellent leadership at Board level and has supported me through many challenges over this 5 year period. Freya will be remaining on the Board and I'm sure this positive influence will continue in the future.



Bertha Park Perth

“

This has definitely been an unprecedented year, however we have dealt with it very well. I'd like to thank all staff across the Kingdom Group for their dedication and commitment. Thanks also to the Management Team for the support they have given me during the year and for demonstrating exceptional leadership.

Kingdom Housing Association Board of Management (as at 31 March 2021)

Freya Lees (Chair)
Linda Leslie (Joint Vice Chair)
Laurie Naumann (Joint Vice Chair)
Tom Barr
Laura Brotherton
Ian Crocker (Co-opted March 2021)
Alan Hobbett (Co-opted March 2021)
Graeme MacKay
Loretta Mordi
Charles Oliver
David Redpath
Stephen Swan
Guy Thomson (Chair of the Audit & Financial Compliance Committee)

Kingdom Initiatives Limited Board of Directors (as at 31 March 2021)

Mark Easton (Chair)
Garry Dickson (Vice Chair)
Bill Banks (Group Chief Executive)
Derek Helmore
Loretta Mordi
Finlay Ross
Andrea Saunders
Lawrie West
Stuart Wilson

Auditors

RSM UK Audit LLP Edinburgh
Bankers - Bank of Scotland

Kingdom Support & Care CIC Board of Directors (as at 31 March 2021)

Carl Hodson (Chair)
Garry Dickson (Vice Chair)
Bill Banks (Group Chief Executive)
David Brown
Nette Carder
Tom Condie
Karen Koyman
Linda Leslie
Jeff Lockhart
Sue Shone
Alison Wills

Management Team (as at 31 March 2021)

Bill Banks, Group Chief Executive
Matthew Busher, Interim Director of Housing
Gary Haldane, Interim Director of Digital
Calum Kippen, Interim Head of Governance & Organisational Support
Scott Kirkpatrick, Director of Development
Andrew Latto, Interim Director of HR
Alan Simpson, Director of Asset Management
Norah Smith, Director of Kingdom Support & Care
Ken Tudhope, Director of Finance
Julie Watson, Interim Head of Capital Investment
Steven Whyte, Kingdom Initiatives Business Development Manager



KINGDOM
Group

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Glenrothes Fife | KY6 2DA
Tel: 01592 631661
Email: kingdom@kha.scot
www.kingdomhousing.org.uk



KINGDOM
Housing Association

Scottish Charity No. SC000874
Financial Conduct Authority Reg.
No. 1981R (5)
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