

# DEMONSTRATING AGILITY & RESILIENCE



**KINGDOM**  
Group

MORE THAN A HOME

ANNUAL REPORT 2022



**KINGDOM**  
Housing Association



**KINGDOM**  
Initiatives



**KINGDOM**  
Support & Care







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Front Cover: Kingdom staff , Board members and guests visit Earlsgate, Scone

Inside Cover: The Stag public artwork, Cupar

## CHAIR'S INTRODUCTION DEMONSTRATING AGILITY & RESILIENCE

Emerging from the challenges of the covid-19 pandemic highlighted the importance of an agile and resilient approach to the work we do.

Kingdom owns and manages around 6,500 homes and we take the responsibility of delivering high-quality customer service extremely seriously. Being agile enough to make rapid changes to how we work and resilient enough to deal with disruption has proved invaluable over the last year.

Our Annual Report this year demonstrates the key achievements over the last 12 months as we pursue our mission to deliver **more than a home**. By embracing change and remaining focused on the big picture, we have been able to achieve our objectives and have another successful year.

Kingdom unveiled an ambitious development programme that will see it aim to deliver an estimated 2,003 affordable new homes over the next 5 years. Developing affordable housing in Fife, Perth & Kinross, Falkirk, and Clackmannanshire both for Kingdom, and for its partners, supports the Scottish Government's Housing 2040 Strategy and its goal to deliver 110,000 affordable homes by 2031/32.

Conversion work was completed on Kingdom's vacant office building at Natal Place, Cowdenbeath, returning the property to its original residential use. We handed over 6 new homes for

social rent in Glenrothes to Fife Housing Association Alliance Partner, Glen Housing Association.

We completed 54 new homes at Elm Grove in Alloa as part of a collaborative arrangement between Kingdom Housing Association, Ochil View Housing Association, and Kingdom Initiatives, and 27 new homes developed by Kingdom were handed over to Ore Valley Housing Association as part of the 'Alliance' approach to the delivery of new supply affordable housing projects.

Work began on 20 new energy-efficient homes in the historic market town of Crieff, and Kingdom completed its first development in the village of Dunipace, close to the town of Denny.

Care and Repair continued to deliver major permanent adaptations in the private sector across Fife. The service completed 114 home adaptations for clients, allowing them to remain living safely at home in familiar surroundings. The Small Repairs Service carried out 688 jobs in the homes of elderly/disabled clients giving them peace of mind without having to pay hefty repair bills. Client satisfaction levels remained very high at 97%.

Kingdom Works, Kingdom's employability project, delivered a series of free online workshops to support unemployed people back into work in addition to their standard services.

Enhancing flexibility in the way we deliver our services allowed us to improve our systems and processes and ensure our customers and staff were well supported during extremely challenging times.



Kingdom works supported 669 people with 315 of them moving into employment, all while maintaining extremely high client satisfaction levels of 98%.

Kingdom secured a further £25 million private placement from an existing investor to support the ongoing development programme and Kingdom's Tenancy Sustainment Team delivered over £50,000 worth of direct financial support to tenants with fuel debts to help tackle fuel poverty.

The Fife Voices Housing Advocacy Project was launched, a collaborative initiative designed to provide additional support to vulnerable tenants, promote tenant sustainment and prevent homelessness in Fife, and ongoing funding from the Department of Work and Pensions for Kingdom's groundbreaking project tackling homelessness and unemployment, the Naumann Initiative, was confirmed.

Kingdom Housing Association was recognised as the top housing association to work for in Scotland by Best Companies and was ranked as the 10th best housing association to work for in the UK.

Kingdom's payroll team won the coveted In-house Payroll Team of the Year award at the Chartered Institute of Payroll Professionals Annual Excellence Awards, and Kingdom's Health and Safety Trainee was recognised as a RoSPA COVID Workplace Champion.

There was a double win at the CIH Scotland Housing Awards, the country's annual awards for excellence in housing, with Kingdom lifting the top prizes for Excellence in Customer Service and Excellence in Tenant Scrutiny, and a Green Apple Award for Environmental

Best Practice for Kingdom's approach to Environmental Practice and Sustainability.

Kingdom also welcomed former Fairfield Housing Association tenants to the Association as a Transfer of Engagements completed with 95.4% of voting tenants supporting the transfer.

Having been elected as Chair in October 2021, I would like to take this opportunity to thank my predecessor, Freya Lees, and my other fellow Board members for their continued support.

Thanks also to the management and staff for their hard work and dedication over the last 12 months.

Kingdom continues to look for innovative ways to build resilience, embrace change, and to deliver on our objectives while keeping our customers and communities at the heart of all we do.



By embracing change and remaining focused on the big picture, we have been able to achieve our objectives and have another successful year.

**LINDA LESLIE**  
Kingdom Housing Association Chair

# 02 KEY INDICATORS

As at end March 2022



**We own and manage 5,470 social rented homes**



**We manage 717 Mid Market Rented homes**



**We started on site with 376 new homes**



**We built / completed 465 new homes during 2021/22**



**We invested over £87m in new homes**



**KSC provided over 415,000 hours of support**



**Small Repairs carried out 688 completed jobs**



**Care & Repair completed 114 major permanent disability adaptations**



**Kingdom Works helped 315 people into employment**

# 03 TIMELINE

## APRIL 2021

Conversion work completes on Kingdom's vacant office building in Cowdenbeath, returning the property to its original residential use

## MAY 2021

Kingdom Housing Association named as best housing association to work for in Scotland by Best Companies

## JUNE 2021

Work begins on £3.1m Mid Market Rent development in Leven

## JULY 2021

Kingdom's Tenancy Sustainment Team deliver over £50,000 worth of direct financial support to tackle fuel poverty

## AUGUST 2021

Kingdom's Tenant and Customer Participation Strategy launched at the tenants' virtual Summer Gathering

## SEPTEMBER 2021

Scottish Housing Day is celebrated with a family-focused roadshow event at Kirkland Farm, Ballingry

## OCTOBER 2021

Kingdom Housing Association elects Linda Leslie as new Chair

## NOVEMBER 2021

Kingdom celebrates a double win at the Chartered Institute of Housing (CIH) Awards

## DECEMBER 2021

Transfer of Engagements from Fairfield Housing Association to Kingdom completes

## JANUARY 2022

Kingdom publishes Health & Wellbeing support booklets for staff and customers in partnership with North Queensferry Primary School

## FEBRUARY 2022

Kingdom's Health & Safety Trainee named RoSPA COVID Workplace Champion

## MARCH 2022

Kingdom secures £25m private placement funding to support ongoing development programme

## 04 GOVERNANCE AND ORGANISATIONAL SUPPORT

Our commitment to ensuring good governance, business continuity and managing risk has never been more important to demonstrate agility and resilience as we emerge from the coronavirus pandemic and continue to deliver on all our key objectives.

On 1 December 2021, we completed a Transfer of Engagements from Fairfield Housing Association to Kingdom. More details on the transfer is covered later in the annual report.

The main objective of the transfer was to create a thriving future for all of Fairfield's tenants, staff and other stakeholders. We have added a Local Area Committee for the Perth and Kinross area to our Governance structure. The main purpose of the Local Area Committee is to provide Kingdom Housing Association's Perth and Kinross tenants and other customers who receive services from KHA, with a strong voice in developing, shaping and monitoring the services that we deliver locally. For the first three years, the Committee will focus on ensuring the Fairfield transfer commitments are delivered. The Local Committee will meet regularly with the Kingdom Board to review progress.

As the restrictions of the pandemic have eased we have adopted a

hybrid approach to Board meetings with some Board members attending in-person and others virtually. This

has allowed us to have a diverse range of volunteers with different skills from different geographical locations.

We have maintained our compliant rating from the Scottish Housing Regulator in regards to our legal and regulatory compliance requirements.

During the year the Board members have participated in a regular and comprehensive briefing programme to aid and inform their role as a Governing Board member. Between November 2021 and February 2022 the Board and Management Team participated in the





business planning process to formulate and agree the 2022 Corporate Plan.

Our communications, both internally and externally, have never been more important, we have had positive feedback from staff on our staff briefings and our Intranet. Our website and social media channels have kept our customers fully updated and engaged with our activities throughout the year.

## KEY INDICATORS

as at end March 2022



100%

Full compliance with our compliance calendar



81%

Average attendance at Board meetings across the Group



15

Kingdom Housing Association Board members



8

Kingdom Initiatives Board members



7

Kingdom Support & Care Board members



28

Policies reviewed

## COMMUNITY INITIATIVES

We donated £15,072 to community projects through our Community Initiatives Fund.

The funds supported 33 projects, all of which make a positive difference to the people living in our communities. Our donations were particularly important during the year as many community groups struggled for funding due to the pandemic.

Recipients of funding include various sports groups, a community wellbeing cafe, gala day events, Army Cadets, baby clothes bank, LGBT+ Centre, and the Happy To Chat Bench project.



Cotlands Junior Parkrun, Kennoway

"On behalf of everyone at Cotlands Park junior parkrun we are so thankful for your generous donation towards the set up costs for our event. It has been really exciting to bring the event to Kennoway and Levenmouth and to see children and parents having such fun on a Sunday morning as they run, jog or walk round the park. The smiling faces we see confirm the benefits of hosting the event and we know from what we are told that those attending feel positive benefit to their physical and mental health. We look forward to continuing to grow thanks to your support."

**Andrew Aird, Parkrun UK Ambassador**



Cafe at The Hive, Kirkcaldy

"We are incredibly grateful for this generous donation which helped us buy audio equipment for our new studio space at The Hive. We know how isolating and lonely it can be for some lesbian, gay, bisexual and transgender people, especially in rural areas, so having our voices heard can be a real lifeline for many. We thank Kingdom Housing Association for stepping forward as one of the first organisations to support Fife's first dedicated LGBT+ safe space."

**Stuart Duffy, founder of LGBT+ charity Pink Saltire who are behind the first phase of The Hive's development**



On Pointe World Championship Team

"On behalf of everyone at On Pointe we are so thankful for your generous donation towards our World Championship 2022 journey. We're so thankful you supported us as we are so excited to perform at this prestigious event and hope we can bring some silverware home to Scotland. Thank you so much for helping make some talented girls' dreams come true!"

**Syrian McKenna, Principal Teacher, On Pointe Performing Arts, Dunfermline**



Bill Banks, Kingdom Group Chief Executive (centre) with Rothes Juniors 2008 football team. A donation from the Community Initiatives Fund helped pay for their new Away kit.



# 05 DIGITAL

During the year, we completed a comprehensive procurement process to identify a new housing system and commenced the implementation in January, this will improve our effectiveness and deliver future efficiencies whilst improving customer experience.

The new system will improve customer self-service and provide additional services to access account information and data.

During the year, Digital supported staff to access services from home, offices and remotely. We provided additional chrome devices to ensure quick and secure access to data and services.

Additional security controls were added with simulated email phishing training for staff and advanced artificial intelligence software to intercept potentially malicious emails.

Digital continued to support Kingdom's full cloud infrastructure and ensure compliance with international computing standard.

My Kingdom is our online service for customers which provides access to check a rent account balance, make payments, log a permission request, record a complaint or compliment and message Kingdom staff. Customer registrations

## KEY INDICATORS

as at end March 2022



550+

Chrome devices



500+

Mobile phones & tablets



5,000+

Registered users of My Kingdom

99.8% System Uptime vs 99.5% Target

to our My Kingdom portal continue to increase and we have reviewed how we can improve our online services.



# 06 HR SERVICES

Recent years have been extremely challenging but we recognised that adapting to more change as we come out of the pandemic would further test our people's resilience and they would need to be equipped with the skills and knowledge to adapt to emerging challenges.

We worked with our staff to develop a framework for flexible working which aligned with the constantly changing covid landscape and implemented a number of wellbeing supports for our people. Those included a 'self-help' leaflet on maintaining resilience based on a presentation developed for us by the pupils at North Queensferry Primary School.

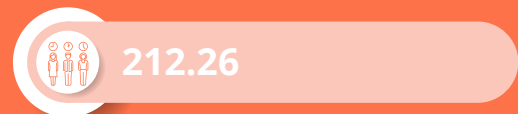
We developed our 'Kingdom Academy' which brings all our Learning & Development activities together in a structured portal.

Our payroll team continued to adapt to a wide variety of challenges, both internal and external, and developed the support they provide to our staff. This was recognised when they won the CIPP In-house Team of the Year award.

Whilst our Health & Safety team's focus has continued to be on covid, they also delivered on their other 'normal' objectives. We achieved the Silver RoSPA Award and RoSPA also nominated our Health & Safety Trainee as a Covid Workplace Champion.

## KEY INDICATORS

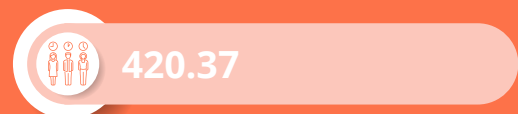
Staff numbers as at end March 2022



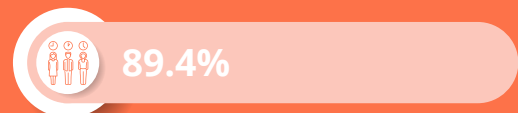
Kingdom Housing Association



Kingdom Support & Care



Kingdom Group



Staff satisfaction level

## ACCOLADES



**INVESTORS IN PEOPLE™**  
We invest in people Gold





# 07 CUSTOMER SERVICES

**R**educing customer effort, increasing customer satisfaction and delivering customer service excellence.

Excellence Award in Customer Services for our Kingdom CARES programme and next year we will

**T**he newly centralised Customer Service team has seen a huge amount of activity taking place. We have a clear plan and some ambitious targets set to deliver improved services to all our customers through our Kingdom CARES programme.

In centralising our Customer Service team we have put delivery of excellent customer services at the heart of the organisation. Our new Customer Service Manager and Customer Service Team Leader are working with the core team and with colleagues throughout the organisation to identify areas for improvement so our customers can expect the same standard of service no matter who they are in contact with within Kingdom.

We have reviewed our complaints handling process, begun work on a new set of Customer Service Standards, established a Customer Service Champions group and we are working on a new customer engagement project using an online survey tool.

We plan to carry out a full review of our factoring services to make sure the service that factored owners receive reflects the high standard of customer service that we are setting for ourselves with our new Customer Service Standards.

We want to build on our achievements which saw us winning the 2021 CIH

be able to report some key performance indicators based on the targets we are setting ourselves as below:

Key Performance Indicator	21/22 Result	22/23 Target
% customers satisfied with overall service provided	88.6%	93%
% customers who feel landlord keeps them informed about services and decisions	89.6%	94%
% customers satisfied with participation opportunities	85.2%	89%
% factored owners satisfied with the factoring service they receive	47.76%	50%
Complaints: Average time for full response at Stage 1	3 days	2.5 days
Complaints: Average time for full response at Stage 2	14.3 days	12 days



# 08 DEVELOPMENT SERVICES

## CAPITAL INVESTMENT

Our outcomes, exceeding all our performance targets for Capital Investment and Employability, rely on strong partnerships and demonstrate our resilience in mitigating the direct impact of the fallout from the Global Pandemic, including steeply rising build costs, badly disrupted supply chains and skill shortages across all key areas.

We have an exceptional track record in providing high quality, energy efficient affordable homes to meet a range of housing needs, help tackle climate change and sustain our local communities.

Our aim is to enhance our local communities through customer focused provision of more high-quality affordable homes and wider role activities that help deliver the vision, values and strategic objectives of the Group.

Taking forward significant strategic acquisition opportunities within exceptionally tight timescales this year has helped us achieve record levels of spend and support our local authority

and More Homes Division partners to deliver on their priorities.

We are committed to tackling climate change and driving forward sustainability practices within our service. With a focus on good insulation standards and the use

of renewable technologies we continue to further reduce our carbon footprint and help our customers reduce their energy requirements.



Local children at our Fraser Avenue, Inverkeithing regeneration project.  
Credit: Leanna Tanner



Some examples of our strong track record on delivering innovation and continuous improvement are noted below:

- Our Building Performance Study in partnership with Gannochy Trust will report on as-built performance versus design, plus performance testing of breathing wall technology.
- Construction works have started on site to deliver 2 innovative projects being built to Passivhaus standards and using off site construction methods to help deliver on our Net Zero ambitions and inform our future newbuild design specification.
- We have extended the use of alternative low carbon heating sources, including air source heat pumps and local district heating networks and we have prioritised on-site implementation of our Electrical Vehicle Charging Strategy as part of our New Build Programme to support the Scottish Government's vision of removing petrol and diesel vehicles on Scotland's roads by 2032.

## CAPITAL INVESTMENT KEY INDICATORS

as at end March 2022



**376**

New home starts



**465**

New home completions



**853**

New affordable homes  
under construction



**94%**

Satisfied with new home



**£88 million**

Total investment



Devongrange, Sauchie, Phase 2

## KINGDOM WORKS

Kingdom Works is Kingdom Housing Association's employability project providing a link between employers and people looking for a job.

We provided a full range of training, employer engagement and employability services and through linking directly with our Capital Investment team.

We delivered community benefits into our contracts, with targets exceeded in all areas on our completed projects.



## KINGDOM WORKS KEY INDICATORS

as at end March 2022



669

People supported with employability services



467

People undertook accredited training courses



315

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 provide both an Adaptation Service and a Small Repairs Service, which is funded by Fife Council.

Adaptations works carried out include fixed ramps, accessible kitchen layouts, wet floor showers and level access house extensions.

We have worked in partnership with our colleagues in Fife Council to streamline service delivery and to deliver on value for money alongside quality in line with our funder's re-evaluation across this and related services.

## CARE & REPAIR KEY INDICATORS

as at end March 2022



114

Adaptations completed



688

Small repairs carried out



97%

Customer satisfaction



# 09 HOUSING

We continue to be a major provider of housing across our area of operation. During the year we provided 542 households with a new tenancy and a new home. This included 397 homes for Social Rent, 145 homes for Mid Market Rent, and helped 131 homeless households to find a new permanent, warm, secure home.

During the year we were proud to launch Fife Voices in partnership with other social housing providers in Fife. The project is financially supported through grant funding from the Scottish Government and provides support to social housing tenants who may be at risk of homelessness.

In the first year of operation the project supported 107 customers to sustain their homes.

We have continued to develop the scale and scope of our Tenancy Support Services team in order to support our customers and the communities in which we operate. The team provides a wide range of support, in particular through providing money advice, energy advice and supporting customers to maximise their income through accessing any eligible benefits and funding.

In 2021-22 our team provided direct assistance to 725 customers and delivered estimated financial gains for those customers of around £840,891.







George Duncan (right) from Kingdom's influential Tenant Scrutiny Panel collecting the the *Excellence in Tenant Scrutiny Award* at the CIH Scotland Housing Awards with Kingdom staff (l-r) Matthew Busher, Leigh Shearer, Eilidh MacDonald

## KEY INDICATORS

as at end March 2022



542

New tenancies



725

Customers directly supported by TSS



£840,891

Estimated financial gains from TSS



107

Number of customers supported through Fife Voices

## TENANCY SUPPORT SERVICES

£91,784

of Local Authority Covid Support Grant Payments



£67,089 of financial support for those struggling to stay on supply or experiencing fuel poverty.



For every £1 invested in our service

£4.75

Was returned for our customers



£155.04

of additional income per household for each social tenancy



205 arrears arrangements



2,795 quality outcomes for customers

# 10 ASSET MANAGEMENT

Ensuring we maintain our homes to the highest standards is reflected in our strategic objectives. This year started with a lockdown restricting our service to essential work only. Although no further lockdowns, coronavirus continued to impact our services, with the backlog from the lockdown and impacts on our resources through illness or self-isolating.

Even with these difficulties we maintained 24/7 service and achieved our target response times for all emergency work, although there was an inevitable impact on our routine repairs.

## Routine Repairs Service

During the year we introduced our new repairs system to help improve the management of our service. As with all new systems, the initial implementation caused some disruption, however, we now have a more effective system which we can use to improve our service delivery.

The new system has new features including automated text messaging for appointments, improving tenant communications.

We also obtained a high level of customer satisfaction with the repair service over the year.

## Planned Component Replacement Work

The restrictions and lockdowns during 2020 made it challenging to carry out our planned component replacement programmes for the year.

This year we have carried out an extended programme of work and, in most cases, we have caught up with the work missed in 2020 and completed the 2021 programme.

Next year we aim to complete the catch-up work and also complete the 2022 programme along with year one of the Perth area improvement programme of the former Fairfield stock.





## Energy Efficiency

Last year all of our properties had to meet the new energy standard EESSH, which they did. A new higher standard has been introduced which we must meet by 2032, EESSH2. We have carried out a desktop survey of our existing properties which confirms that 41% already meet this new standard.

We are now identifying improvements and creating a programme which will be introduced over the next 10 years to the remaining properties to bring them towards the standard by 2032.

## KEY INDICATORS

as at end March 2022

### Response Times Emergency Repairs



**98.42%**

Emergency out of hours repairs completed within target timescale



**96.67%**

Emergency office hours repairs completed within target timescale



**97%**

Overall performance within timescales for Emergency Repairs



**95.63%**

Tenants satisfied with the repairs service based on tenant feedback

## Response Times Non-Emergency Repairs

as at end March 2022



**89.86%**

Urgent repairs completed within target timescale



**81.91%**

Routine repairs completed within target timescale



**84%**

Overall performance within target timescales for non-emergency repairs



Painterwork, Delph Road, Tullibody

# 11 FAIRFIELD TRANSFER

Kingdom Housing Association and Fairfield Housing Association have had a close working relationship for over 15 years and in March 2020 we started providing shared services to Fairfield covering Chief Executive, Governance, Finance and Digital Services. This was set up as a preliminary collaboration which, subject to a strategic options appraisal, could lead to a closer constitutional arrangement between the two associations and strengthen both organisations making them better able to address the challenges in the future.

The options appraisal was completed early in 2021, which determined that the preferred solution, for the Fairfield tenants and both organisations would be a Transfer of Engagements.

The transfer business plan was developed following extensive consultation with tenants and the vote took place in August 2021. Tenants voted overwhelmingly

in favour of the transfer, with 95.4% of tenants who voted in the ballot voting 'Yes'.



Fairfield Tenant Consultation Event

## The Transfer Commitments



**Provide A High-Quality Responsive Repairs Service**, ensuring better value for money with local job opportunities.



**Retain The Local Staff** ensuring terms and conditions are protected.



**More Investment In Homes**, through spending £5.12 million improving homes and the local area.



**Financial Viability** in the long term.



**Introducing New Support Services For Tenants**, such as access to energy and money advice, employability and digital support.



**Good Governance** to ensure compliance with legal and regulatory requirements.



**Affordable Rents**, with a rent freeze until April 2023 and rent increases in years 2 and 3 to CPI inflation only.



**Creation Of A Local Area Committee** to ensure the transfer commitments are delivered and to oversee local investment and community budgets.



**Keep The Local Office** to make sure services stay local, and improved customer service is provided.



**Greater Housing Choice** and support to tenants so they have more housing options and choices.



As part of the transfer commitments we agreed to invest in property improvements, ensure rents remain affordable, improve and expand customer services and provide a local committee to ensure the tenants and community views continue to be recognised.

The business plan was finalised based on the transfer commitments, Scottish Housing Regulator consent was obtained, along with other statutory approvals and the Transfer of Engagements took place on 1 December 2021.

The investment programme was initiated in the final quarter of 2021/22 and will be delivered over a 3 year period.



Fairfield Transfer of Engagements



Fairfield Transfer Campaign Team

# 12 FINANCE

The main priorities for the finance team during the year continued to be management of cash flow, producing accurate and timely information for management and Board and ensuring all regulatory and compliance requirements continued to be met.

Early in the year a new system of handling repair invoicing was introduced which required collaborative working with our Asset Management colleagues to ensure invoices were appropriately processed and paid. We also brought in the Pleo system to replace both credit card and cash payments and reduce administrative processes to enable teams to procure smaller items quickly.

We had a successful audit of the previous year's accounts with no areas of control weakness raised, and began investigating upgrading the finance software system which has been in place for over a decade.

Finally, processes continued to be refined to work as efficiently as possible whilst maintaining robust internal financial controls.



Glenalmond Road, Rattray

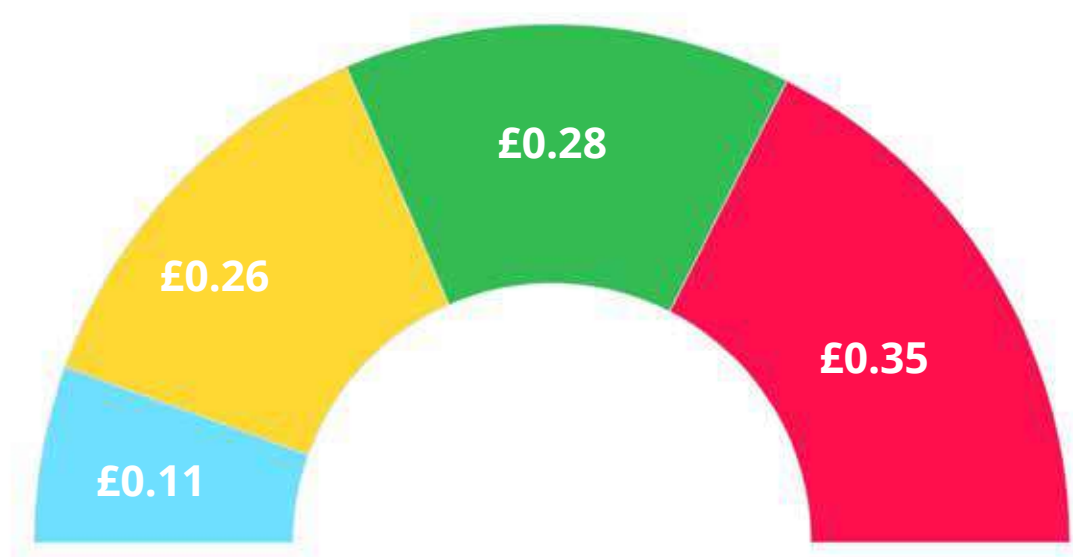
## SUMMARY INCOME AND EXPENDITURE TO 31 MARCH 2022

	£,000
<b>INCOME</b>	
Rents & Services	22,366
Developments for other RSLs	6,372
Other	9,443
<b>TOTAL INCOME</b>	<b>38,181</b>
<b>EXPENDITURE</b>	
Management Costs	6,293
Repairs & Service Charges	7,906
Developments for other RSLs	6,223
Housing Depreciation	6,347
Other	2,430
<b>TOTAL EXPENDITURE</b>	<b>29,199</b>

	£,000
(Loss)/Gain on sale of housing properties	(83)
Operating Surplus	8,899
Excess of fair value on business combination	13,770
Gain on sale of other fixed assets	1
Net interest payable	(4,049)
<b>SURPLUS FOR YEAR</b>	<b>18,621</b>
Pension liability adjustment	1,906
<b>TOTAL RETAINED INCOME</b>	<b>20,527</b>

### How Each £ of Rent Was Spent

- Interest on loans
- Provision for future repairs and debt repayment
- Management expenses
- Repairs





# 13 KINGDOM SUPPORT & CARE

**A**s a relatively new Chair of the KSC Board of Directors, I have been impressed by the way in which staff have performed in the last year.

They have shown resilience in the face of many significant challenges, been agile in finding new ways to work, and this has led to good outcomes for individuals and the organisation.

I look forward to the coming year and to what can be achieved together.



**KAREN KOYMAN**  
Kingdom Support & Care Chair

**T**he main priority for Kingdom Support & Care (KSC) this year has been to deliver all support effectively whilst continuing to battle Covid and recruitment challenges. Staff have been resilient and bounced back time after time, to make sure that the people we support are kept safe and well, but also to help them achieve their outcomes and move forward with their plans.

We have had to think out of the box to find ways to support people differently to meet our aim of providing great support which leads to great lives and our Facebook posts demonstrate just how well staff have done this, also demonstrating the resilience of those who use our services.

We have managed to assist people to move from long stay placements to their own homes, improving their independence and quality of life and have established new services to connect with people experiencing repeat homelessness, ensuring they have flexible and responsive support as well as a safe and stable home.

We have developed agile work practices, whether working from home or, for most staff, working in people's homes and communities in a different way.



Julie completed a charity walk covering 1,000 miles supported by KSC staff

We have reviewed our training methods and moved learning online with the development of e-learning packs which can be accessed more easily by staff.

We have sourced technology for those we support and helped them to use it to stay connected to friends and family when meeting in person has not been an option.

The learning over the past year has been significant and the positives we have created will be carried forward to the future.



## KEY INDICATORS

as at end March 2022



Robbie living his best life

# 14 KINGDOM INITIATIVES

It's been a challenging year for Kingdom Initiatives as we completed our remaining developments for Mid Market Rent along with catching up on post-lockdown repair work and, as a result, a small loss was incurred.

However, the budget for 2022/23 shows the company returning a healthy profit, as well as embarking on new commercial activity including an exciting joint venture with the University of St Andrews. I am confident that Kingdom Initiatives will continue to make a valuable contribution to the Group's objectives.



**MARK EASTON**  
Kingdom Initiatives Chair

During the year, Kingdom Initiatives increased its portfolio of Mid Market Rent properties whilst developing business cases for a number of commercial ventures, including a joint venture with the University of St Andrews.

The trading performance in 2021/22 was impacted by the pandemic, the main cause being a sharp increase in repair volumes from the previous year as a result of an overhang of repair work reported by tenants post-lockdown.

Rent collections remained robust and relet times reduced considerably, albeit on a higher volume of vacated properties following the COVID lockdowns.



## KEY INDICATORS

as at end March 2022



Total properties available to rent



Tenant satisfaction with new properties



Tenant satisfaction with repairs service

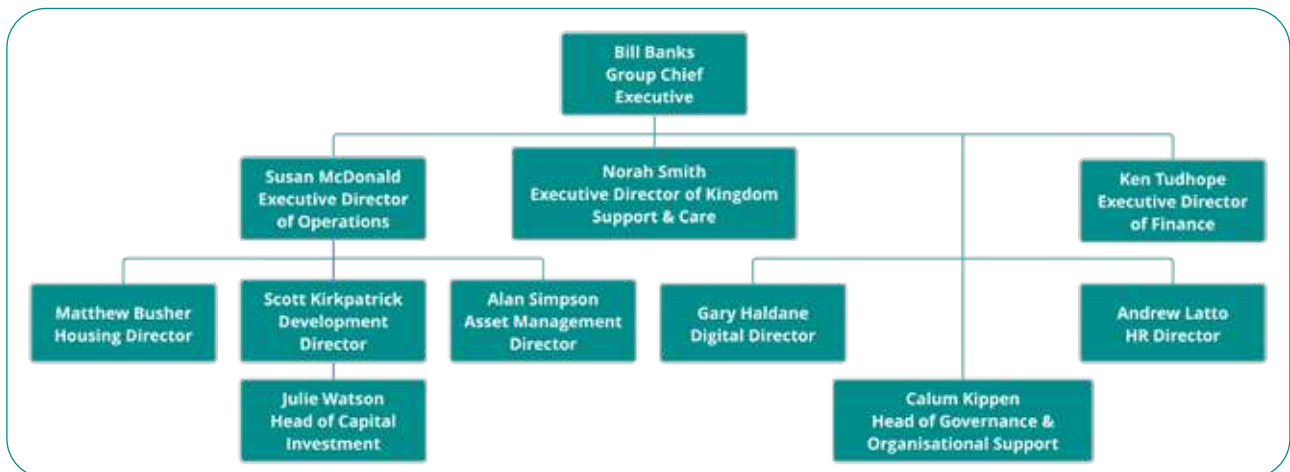
Key Performance Indicator	2021/22
Turnover	£4.18m
(Loss)/Surplus for year after tax	£(48k)
Emergency repairs completed on time (%)	97.9%
Non-emergency repairs completed on time (%)	84.3%
Rent and service charges collected	99.0%
Voids (%)	1.8%
Total time to relet (days)	32



# 15 MANAGEMENT TEAM

During 2021 we undertook an organisational restructure, which recognised the challenges all RSLs will be facing in the future.

The restructure created Service Areas covering Operations, Finance, Corporate Services and Kingdom Subsidiaries. A Management Team was established to ensure we can respond to the future challenges and continue demonstrating agility and resilience to deliver on the Corporate Plan objectives.



(l-r) Norah Smith, Calum Kippen, Scott Kirkpatrick, Bill Banks, Gary Haldane, Ken Tudhope, Andrew Latto, Susan McDonald, Matthew Busher, Julie Watson

# 16 CHIEF EXECUTIVE'S REVIEW

This has been another challenging year, where we have continued to work through the constraints brought about through the pandemic. We have demonstrated throughout this review of 2021/22 that, despite the challenges, we have still been able to make a positive contribution to our objectives and significant achievements have been delivered. We have continued to provide, manage, maintain and invest in our homes, we have provided enhanced services to tenants and delivered community benefits in the areas where we operate.

The theme for this year's annual report is ***Demonstrating Agility and Resilience*** and I feel we have definitely done this. The pandemic has allowed us to develop different and smarter ways of working which have provided benefits that we will be able to build on in the future.

We have probably had one of our most successful years to date and some of the key achievements follow:

- Over the last year we have continued to deliver enhanced services and successful outcomes for customers.
- Continuing to meet housing needs through the provision of over 450 additional new affordable homes.
- We have completed new housing projects for our partner Housing Associations.
- Secured a further private placement to fund our ambitious development programme.
- We have developed plans for new Net Zero housing projects.

- We have progressed housing initiatives to meet alternative housing needs such as:
  - ◆ A 51 home Co-housing Community Project for people over 55 years of age.
  - ◆ Providing Mid Market Rent to meet a range of housing needs.
  - ◆ A Homeless Initiative at Hunter House, Kirkcaldy has been developed to address the needs of people experiencing difficulties with repeat homelessness.
  - ◆ Plans have been developed for a partnership housing project to provide homes for postgraduate students in St Andrews.



Earlsgate Co-housing Community, Scone

- The second phase of a major community regeneration project at Fraser Avenue has been completed.
- A very successful Transfer of Engagements, from Fairfield Housing Association, was concluded, which will deliver security and tangible benefits to the former Fairfield tenants.
- We have developed and participated in various homeless initiatives to contribute to Rapid Re-housing Transition Plan.
- Our homelessness and employment project, the Naumann Initiative, has been expanded through partnership working with local employers.
- We have supported tenants through numerous funding initiatives such as the following, which have delivered financial and wellbeing benefits to customers:

- ◆ Connecting Scotland Fund.
- ◆ Covid Financial Assistance Fund.
- ◆ Energy advice and funding for energy costs.
- ◆ Provision of Winter Warmer Packs.
- ◆ Money advice and assistance.
- ◆ Arrears funding from the Housing Support Fund.

- Our support, advice and assistance services which help tenants sustain their tenancies have been expanded.
- A partnership Advocacy Project has been implemented and delivered health and wellbeing projects.

- We have continued to operate customer participatory groups such as our Scrutiny Panel, Consultative Groups and Customer Focus Groups.
- Community benefits have been secured through our procurement arrangements.
- We have supported community groups through Kingdom's Community Initiatives Programme.

We recognise that the successful outcomes would not have been possible without a dedicated and professional staff team and the following highlights some of the key areas which have empowered staff to deliver quality services and build their own professional and personal development, providing mutual benefits to customers, individual staff members and Kingdom as an organisation.

- The implementation of Kingdom's Learning and Development Academy which facilitates both external and internal learning and development.



**Kingdom  
ACADEMY**

*Achieve Your Potential*



- We have continued to operate an annual Trainee Programme where there were 4 new trainees appointed over the last year.
- We have introduced hybrid and flexible working arrangements, to meet personal needs and preferences, whilst allowing Kingdom to enhance delivery of business and customer needs.
- We implemented new staff networks including:
  - ◆ Diversity and Inclusion Group and D & I Champions.
  - ◆ LBGT+ Network.
  - ◆ Women at Work Network.
  - ◆ Health and Wellbeing Group.
  - ◆ Customer Champions Network.

The success over the last year has been recognised in the sector through various awards and accreditations covering all areas of work across the association.



Children enjoying the playpark, Fairfield



I'd like to thank all staff across the Kingdom Group for their dedication and commitment.

Thanks also to the Management Team and the Board for their support over the last year and for demonstrating exceptional leadership, which has allowed us to continue to deliver on our mission to provide *More than a Home*.

**BILL BANKS**  
Kingdom Group Chief Executive



Development visit, Bertha Park, Perth



# KINGDOM

Group

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MORE THAN A HOME









Angus Court, Perth  
Credit: Craig Stephen



**Kingdom Housing Association Board of Management**  
(as at 31 March 2022)

Linda Leslie (Chair)  
Freya Lees (Joint Vice Chair)  
Laurie Naumann (Joint Vice Chair)  
Tom Barr  
Laura Brotherton  
Ian Crocker  
Alan Hobbett  
Dorothy MacCloy  
Graeme MacKay  
Loretta Mordi (Chair of the Policy Committee)  
Charles Oliver  
David Redpath  
Stephen Swan  
Guy Thomson (Chair of the Audit & Financial Compliance Committee)  
Carol Watson

**Kingdom Initiatives Limited Board of Directors**  
(as at 31 March 2022)

Mark Easton (Chair)  
Finlay Ross (Vice Chair)  
Bill Banks (Group Chief Executive)  
Derek Helmore  
Loretta Mordi  
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 2022)

Karen Koyman (Chair)  
David Brown (Vice Chair)  
Bill Banks (Group Chief Executive)  
Linda Leslie  
Jeff Lockhart  
Sue Shone  
Alison Wills

**Management Team**  
(as at 31 March 2022)

Bill Banks, Group Chief Executive  
Matthew Busher, Housing Director  
Gary Haldane, Digital Director  
Calum Kippen, Head of Governance & Organisational Support  
Scott Kirkpatrick, Development Director  
Andrew Latto, HR Director  
Susan McDonald, Executive Director of Operations  
Alan Simpson, Asset Management Director  
Norah Smith, Executive Director of KSC  
Ken Tudhope, Executive Director of Finance  
Julie Watson, Head of Capital Investment



**KINGDOM**  
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**KINGDOM**  
Housing Association

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

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