

Annual Report on the Charter 2025/26

Facts and Figures About Your Landlord

KINGDOM
Housing Association

Introduction

Our Annual Report on the Charter (ARC) gives you information on how we're performing as a landlord. The information in this report is from 1 April 2025 to 31 March 2026 and covers the main areas of our work.

This report shows you how we compare to the average of all Scottish social landlords and how we are meeting the standards of the Scottish Social Housing Charter. This year, for the first time, we will also include information on the four new ARC indicators covering electrical safety, fire detection, and damp and mould.

In the charts, when we make comparisons, we use coloured dots to show how our performance compares to all other social registered landlords in Scotland. This is known as the Scottish Average.

In April 2025, we introduced a new locality-based service model, supporting services to be delivered closer to you. Since then, we've been able to act faster with customer support, managing rent and anti-social behaviour.

This year, we've continued to focus on strengthening customer experience and improving repairs.

Where customers fall behind with their rent, we work with them to understand the challenges they might be facing. Whether that's difficulty managing household costs, accessing the benefits they're entitled to, or dealing with pressures on their physical or mental health. Through our Tenancy Support Services and our partnership with Change Mental Health, we want to make sure you're directed to the right support at the right time.

Our latest satisfaction survey highlights both strong performance and clear opportunities for improvement. Quality of home, repairs satisfaction, and value for money all improved.

Using customer feedback, we identified six areas that we wanted to focus on. We developed improvement plans to make sure we addressed your concerns. These related to:

1 working closely with ex-Fairfield tenants to improve their satisfaction

2 working closely with tenants ages 16–34 to hear more of their views

3 improving the amount of time it takes for us to get back to you on questions and issues

4 reviewing how we manage neighbourhoods and look closely at how we inspect communal areas

5 reviewing how we resolve anti-social behaviour cases and how we can improve the process

6 reviewing and improving our follow-up communication about how we treat damp & mould cases

Overall satisfaction

Customer Satisfaction Survey Results	2024/25 502 surveyed	2025/26 1,290 surveyed	How We Compared To Scottish Average	Scottish Average 2025/26
Percentage of tenants who were satisfied with the overall services we provided	87.9%	85.27%	2.33% lower	87.6%
Percentage of tenants who feel we are good at keeping them informed about our services and decisions	90%	89.53%	1.82% lower	91.35%
Percentage of tenants who were satisfied with the opportunities to participate in decision making	84.9%	84.42%	3.65% lower	88.07%
Percentage of tenants who were satisfied with the quality of their home	78.7%	81.86%	4.78% lower	86.64%
Percentage of tenants satisfied with our contribution to managing their neighbourhood	80.1%	75.35%	9.59% lower	84.94%
Tenants who feel their rent represents good value for money	73.9%	75.97%	6.04% lower	82.01%
Percentage of resolved anti-social behaviour cases reported last year	95.7%	93.78%	0.67% higher	93.11%
New tenancies sustained for more than one year	96.4%	95.59%	3.14% higher	92.45%

Repairs and maintenance

Our overall repairs service has continued to improve. Right first time performance has improved substantially to 98.6%, non-emergency repair times have shortened, and tenant satisfaction with repairs has also improved. Average emergency repair completion time is 2.47 hours — an area where we see further opportunity to improve our response.

From 2025/26 we are required to include information on new indicators covering electrical installation condition reports (EICRs) and fire detection equipment. Where access difficulties have prevented us from completing this safety-critical work in some homes, we have introduced a forced access process and are working with our Neighbourhoods team to resolve outstanding cases.

Customer Satisfaction Survey Results	2024/25	2025/26	How We Compared To Scottish Average	Scottish Average 2025/26
Average hours to complete emergency repairs	2.36 hours	2.47 hours	0.98 hours faster	3.45 hours
Average working days to complete non-emergency repairs	9.2 days	8.52 days	0.23 days faster	8.75 days
Percentage of reactive repairs completed right first time	85.3%	98.63%	3.34% higher	95.29%
Percentage of tenants satisfied with our repairs service	82.1%	83.14%	4.91% lower	88.05%
Number of times gas safety checks were not met	17	4	1.32 higher	2.68
(NEW) Number of times EICRs were not completed		186	15.17 higher	170.83
(NEW) Number of homes without fire detection and warning		15	0.33 higher	14.67

We want you to be proud of your home, and we know that making sure it's safe and well-maintained is important to you. That's why we've invested £3.4m in our existing homes, so they continue to be places you and your family love to live in. This included:



101
bathrooms



41
Kitchens



140
Doors & windows



10
Roofs



634
Painting jobs

Damp and Mould

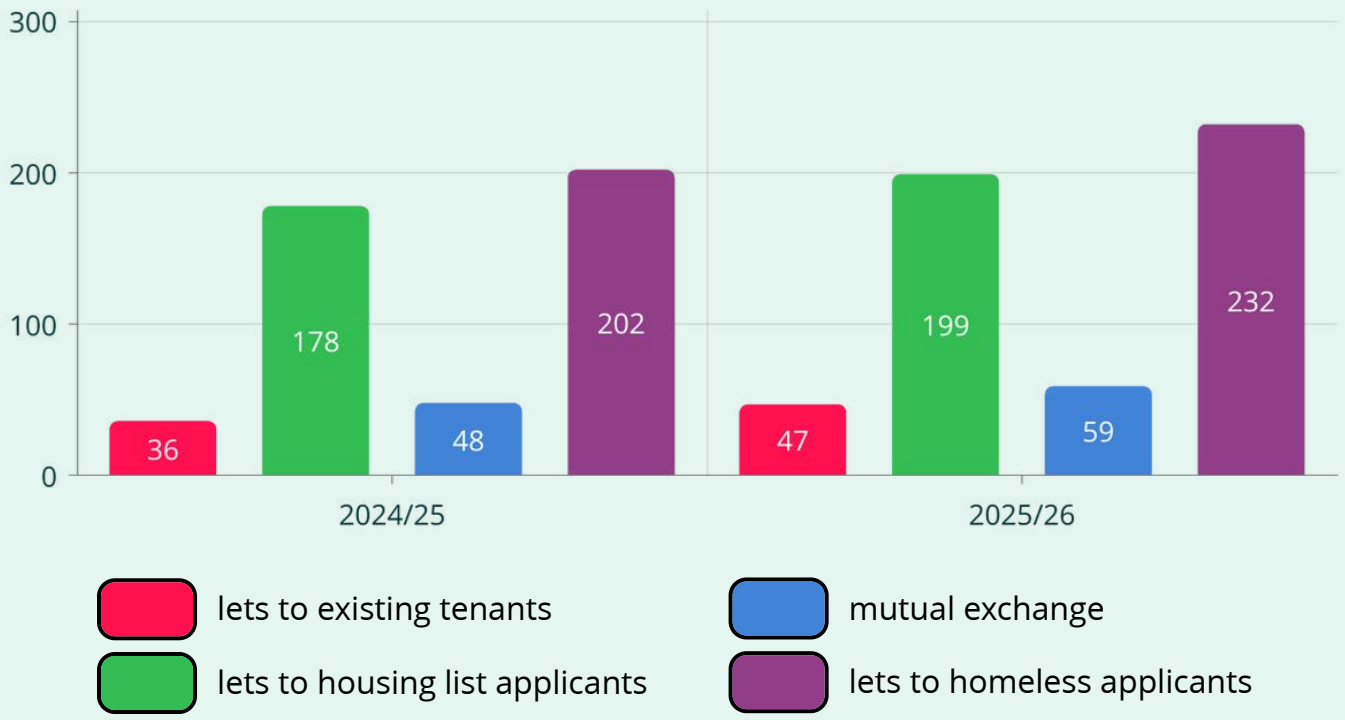
From 2026, we're required to report on new ARC indicators related to damp and mould. We take all reports seriously and are committed to resolving cases quickly and preventing them from happening again in the future.

New indicators	2025/26	How We Compared To Scottish Average	Scottish Average 2025/26
Average time taken to resolve damp and/or mould cases	15.4 days	10.34 days faster	25.74 days
Percentage of resolved cases that were reopened	2.48%	5.82% lower	8.3%
Open damp and/or mould cases at 31 March 2026	48	5.07 higher	42.63

On average, cases were resolved in 15.4 days, with 2.48% reopened, and 48 cases remained open at 31 March 2026. We will use this as a baseline to set improvement targets going forward.

Access to Housing

We kept working hard to address homelessness in Fife, Clackmannanshire, Perth & Kinross and Falkirk, with 40% of our social housing going to homeless households. We continue to prioritise those in greatest housing need and are committed to reducing waiting times and improving access to suitable homes.



Helping you stay in your home

Customer Satisfaction Survey Results	2024/25	2025/26	How We Compared To Scottish Average	Scottish Average 2025/26
New tenancies sustained for more than one year	96.36%	95.59%	3.14% higher	92.45%

As part of Kingdom's mission to provide more than a home, our Tenancy Support Services (TSS) team continues to deliver expert help to customers who need it most.

Whilst it is not directly measured within ARC reporting, our TSS offer, including our partnership project with Change Mental Health, has delivered around double the number of cases supported during 2025/26 than in the previous year — delivering in excess of £1.47 million in estimated customer benefits.

Tenancy Support Service highlights

1,150
cases supported

1,099
referrals to TSS

£1.14m
in benefit claims

£2,842
average gain per referral

TSS delivers targeted support, working with people who need extra help to sustain their tenancy and improve their financial wellbeing:

- Welfare benefits advice — helping customers access their full entitlements, including Universal Credit, Housing Benefit, Scottish Government benefits, and Discretionary Housing Payments.
- Debt advice and money management — supporting customers to address rent debt, manage household budgets, and access appropriate debt solutions.
- Financial inclusion — maximising household income through benefit uptake, grant applications, and referrals to specialist money advice services.
- Energy advice — helping customers reduce fuel costs, access energy efficiency measures, and engage with Home Energy Scotland and other support programmes.
- Housing support and tenancy sustainment — working with customers at risk of tenancy failure to address the underlying causes and put sustainable plans in place.
- Mental health and wellbeing support — delivered in partnership with Change Mental Health, providing specialist support to customers whose tenancy is at risk due to mental ill health.

Kingdom Works highlights

Kingdom Works, our employability project, continues to support unemployed people across Fife.

406	511	320	£536,241
people supported by Kingdom Works	people went on a training course	people into employment	was spent on clients



27.55%

of clients were KHA tenants



12.21%

of clients we supported were homeless



98.34%

of clients were satisfied with our service

Value for money

Delivering value for money is central to what we stand for. We spend every pound with purpose, so you get the best service for your money, and 75.95% of you feel your home represents good value for money.

Value for money satisfaction has continued to improve for a second year, and our overall rent loss has reduced significantly. We'll work harder on shortening the time a home is empty for.

Customer Satisfaction Survey Results	2024/25	2025/26	How We Compared To Scottish Average	Scottish Average 2025/26
Tenants who feel their rent represents good value for money	73.9%	75.97%	6.04% lower	82.01%
Percentage of rent collected	99.96%	99.74%	0.06% higher	99.68%
Percentage of gross rent arrears	7.68%	5.98%	0.08% higher	5.9%
Percentage of rent lost due to empty homes	0.68%	0.7%	0.43% better	1.13%
Average re-let time	41.64 days	43.49 days	8.21 days faster	51.7 days

Annual rent review

We know any increase to your rent will have an impact on you. That's why we try to keep rent increases as low as possible while still delivering the services that matter to you.

In 2025/26, we consulted tenants on three rent increase options. We received 629 responses, a response rate of 8.5%.

Option A: 4.3% increase	Option B: 4.8% increase	Option C: 5.3% increase
78.7%	13.2%	8.1%
(495 respondents)	(83 respondents)	(51 respondents)

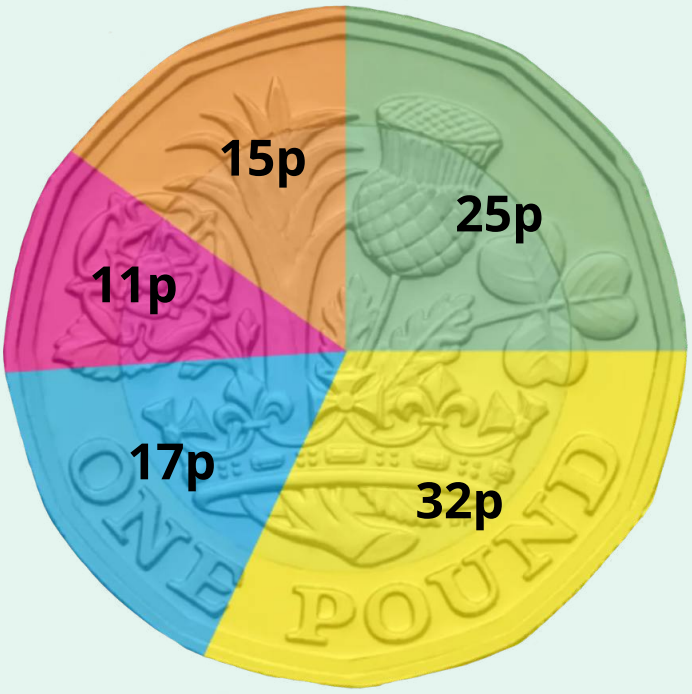
Option A was the clear preference across all four local authority areas. Support for Option A was highest in Clackmannanshire (88%) and Perth and Kinross (86%), with Fife (77%) and Falkirk (75%) also returning strong majorities in favour of the lowest increase.

The feedback from our annual consultation is essential in helping our Board of Management make decisions about rent levels, and we remain committed to affordability. In this instance, the consultation and outcome spanned a period of economic uncertainty, which reduced the viability of some options during the course of the process.

While respondents expressed a range of views through the consultation, the Board considered this feedback alongside updated economic forecasts and financial assessments. Taking all of this information into account, the Board concluded that Option B would provide the level of income required to maintain services, invest in homes and manage costs, while continuing to balance affordability considerations.

How each £ of rent was spent

- Retained to fund future investment and debt repayment: 25p
- Management expenses: 32p
- Interest in loans: 17p
- Investment in existing homes: 11p
- Routine repairs and service charges: 15p



Participation

Tenant participation is central to how we develop and improve our services. Our Customer Satisfaction Survey findings continue to inform our approach to engagement, focusing on how you want to be involved.

Scrutiny Panel

We fully relaunched our scrutiny offering in close partnership with the Tenants Information Service (TIS). We delivered a comprehensive retraining programme to all panel members, providing the skills and confidence they need to carry out effective, independent scrutiny and to engage meaningfully with the organisation at Board level. In 2025/26, the Scrutiny Panel:

- completed its annual review of New Build Standards, covering snagging processes, property standards and handover quality.
- received presentations on the new builds process, the Rent and Service Charge Model, and ARC performance benchmarked against other housing associations.
- contributed to the annual rent consultation and carried out a site visit to a new build development.
- completed their own annual report, with all 12 recommendations adopted.

Looking ahead:

- We'll have a recruitment drive that will broaden the range of customer voices involved.
- The panel will review Communal Areas and Grounds Maintenance as their next topic.

Community Engagement

We expanded the ways you can engage with us as we focused on being more present in your community and making it easier for you to get involved on your own terms. This year we:

- Launched our Local Voices Forums across the areas we cover — giving you a regular, structured channel to raise issues and shape local services.
- Hosted seven rent drop-in sessions following customer feedback from the rent increase, helping you understand the changes and giving you the chance to raise concerns with us.
- Held Soup and Sandwich events across our communities. Hosted Festive events where we gave out Winter Warmer Packs which included practical household items. We also gave out selection boxes to children alongside offering housing, budgeting and energy advice.
- Delivered digital inclusion support through computer classes and gave out laptops to people who didn’t have access to online services.
- Went door-knocking to talk about air source heat pump installations.
- Launched Kingdom Group’s Good Neighbour Awards, celebrating people who have made a positive difference in their communities.

Choices – Participatory Budgeting

Participatory budgeting allows communities to decide exactly what money is spent on. Our Choices Fund puts cash directly in your hands to help you improve your local area. Here are some examples of projects we helped with:





- A customer requested that small gravel in a communal area be replaced with larger stones to deter cat fouling. We consulted with neighbours, who unanimously supported the application, and carried out the work quickly. The customer noted it had made a huge difference to the area.



- Tenants in one area requested bike storage but the initial application came in over budget. Working with a local environmental charity, we secured two bike storage pods free of charge, then slabbed a small area of the garden and fixed the pods in place — delivering what tenants asked for at no additional cost.



- Following earlier Choices-funded work to install planters in a communal area, tenants requested funding to renew the planters and fill them with new evergreen plants, along with a seating area. Tenants supported the application and the work was carried out, brightening up the space for everyone.



KINGDOM
Housing Association

Contact us

We're here to help. Whether you need support, want to give feedback, or are looking to get involved, our teams are ready to listen and respond.

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Part of KINGDOM
Group