



**Our opening hours are:**  
Monday - Thursday: 8.30am - 5.00pm  
Friday: 8.30am - 4.30pm

Fife Housing Group  
7 Pitreavie Court  
Pitreavie Business Park  
Dunfermline  
KY11 8UU

**Freephone:** 08000 274 007  
**Text:** 07520 632 740  
**Gas emergencies:** East - 0800 389 9463  
West - 0333 202 0708  
**Email:** info@fifehg.org.uk

Scottish Charity Number: SC025647  
Scottish Housing Regulator Registration Number: 295  
Registered Society under the Co-operative and Community Benefit Societies Act 2014 Registration Number 2476 R(S)  
Property Factor Registration Number PF000142



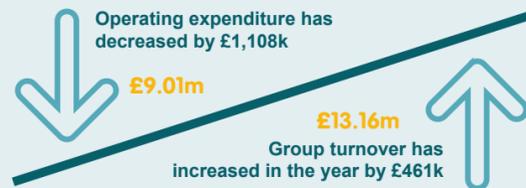
# ANNUAL REPORT 2019/20

## A message from our Chief Executive

Over the past year, we have maintained our focus on improving both the quality of our homes and delivery of the services we provide to our tenants and other customers, climbing to No. 32 in the Sunday Times Top 100 Not-For-Profit Companies to Work For, achieving a two-star accreditation from Best Companies and being recognised as one of the Top 10 housing organisations in the UK for 2020 - the only Scottish association to be given this accolade.

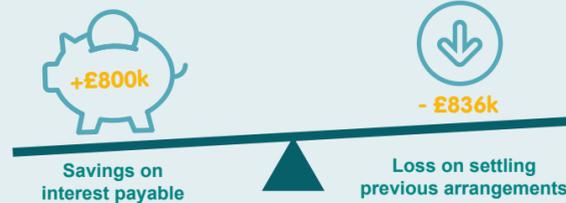
We continue to grow and develop in a manner that ensures we are well-positioned to deal with any unexpected challenges that arise. As such, when the Coronavirus pandemic hit, we had the technology in place to allow us to remain operational within the restrictions imposed and fully contactable throughout, sharing regular updates and contacting our tenants to offer much-appreciated advice and additional support through this challenging time.

## Our finances



The Group's turnover has increased in the year by £461k, up to £13.16m, while operating expenditure has decreased by £1,108k from last year to £9.01m.

The refinancing exercise we undertook during 2019 was finalised on 31 July with the agreement of a £65m funding package from the Royal Bank of Scotland. This deal will allow us to refinance our current debt, saving approximately £800k on interest payable each year until July 2029, when it is likely that we will look at further refinancing options. The Group did, however, make a loss of £836k on settling the previous complex financial arrangements.



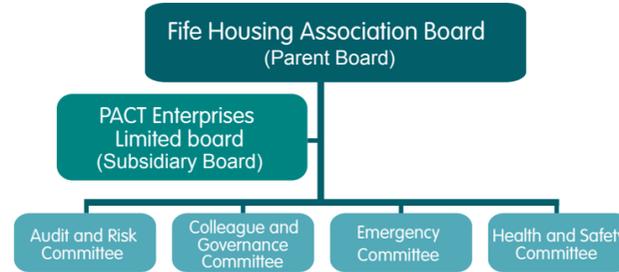
The annual actuarial gain in respect of the pension scheme is £1.41m as a result of improved market conditions for investments during the financial year, however, it is uncertain what impact the current pandemic may have on the future performance of the investments.

Taking all of the above into account a surplus for the year arose of £3.02m, improving the Statement of Financial Position from a net asset position of £2.141m to £5.160m.

Cash has also increased from £2.5m to £4.4m at the end of the financial year and all lender loan covenants have been met.



## Our governance arrangements



In September, Maureen Garvie stepped down as Chair of our Board of Management and was succeeded by Helen Boath. We also welcomed three new Board Members – Lynne Pascal, Colin Miller and Ron Eldridge.

### Fife Housing Association Board of Management as at 31 August 2020

| Name                      | Appointment |
|---------------------------|-------------|
| Helen Boath (Chair)       | Sept 2015   |
| Sandra Stock (Vice Chair) | Sept 2015   |
| Derek Adam                | Sept 2015   |
| Colin McNeil              | Sept 2011   |
| Stephen Clark             | Sept 2013   |
| Maureen Garvie OBE        | Sept 2014   |
| Fiona Barr                | Sept 2015   |
| Martin Fleming            | Feb 2018    |
| Laurie Boles              | Aug 2018    |
| Colin Miller              | Aug 2019    |
| Lynne Pascal              | Aug 2019    |
| Ron Eldridge              | Aug 2019    |

### PACT Enterprises Board of Directors as at 31 August 2020

| Name             | Appointment |
|------------------|-------------|
| Sandra Stock     | March 2020  |
| Katherine Dewar  | Sept 2014   |
| Kenneth Young    | March 2016  |
| Nicola Donaldson | May 2014    |
| Susan Bramley    | Nov 2017    |

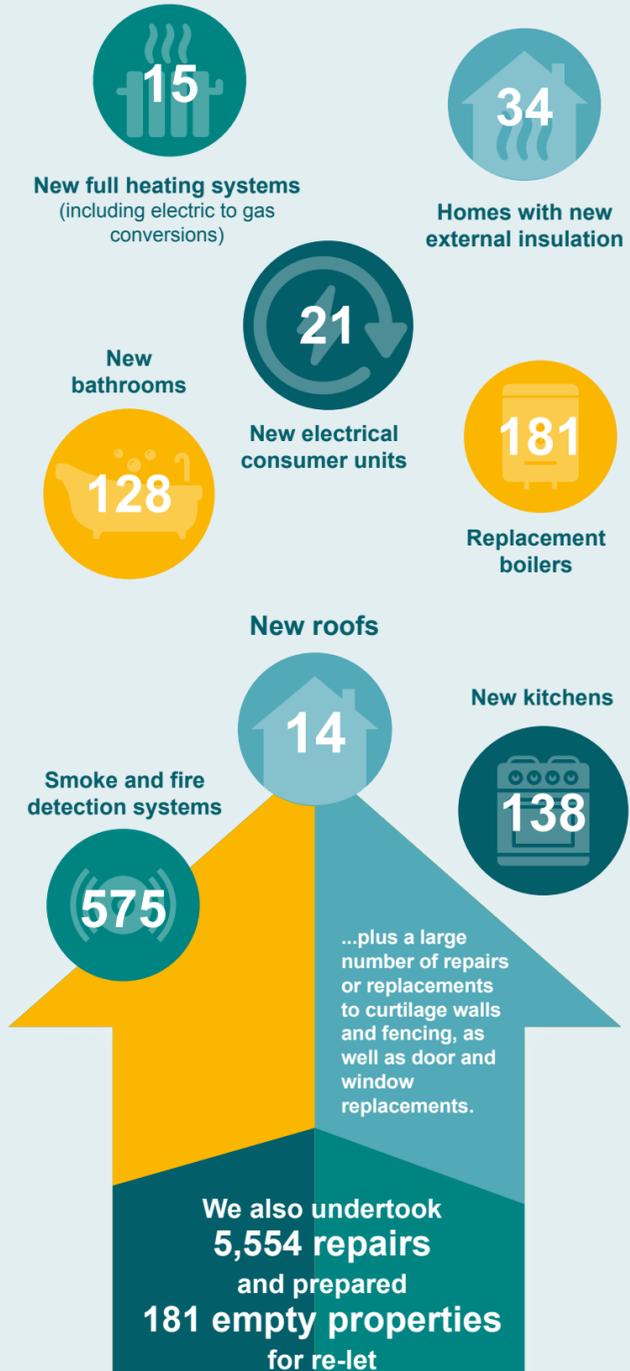
In October we submitted our first Annual Assurance Statement to the Scottish Housing Regulator confirming our full compliance with their regulatory standards.

## Our properties

In April 2019 we took the decision to bring the planned installation of new kitchens and bathroom in-house, saving in the region of £350k as a result. The team have been further increased for the coming year so that we can also realise additional savings on reactive and void work.

We carried out 73 adaptations, including a major project to make one of our properties in Kirkcaldy more wheelchair friendly and improve the quality of life for the family who live there.

We have invested £1.6m in upgrades to our homes including:



## Our tenants and communities

Our Housing Officers have continued to engage with tenants by:

- Carrying out over 2000 visits and working with over 700 tenants experiencing rent arrears or financial difficulties
- Providing advice and support to mitigate the impact of Universal Credit
- Making referrals to other partners and third sector agencies
- Supplying foodbank vouchers to 22 households
- Investigating 123 reports of anti-social behaviour
- Carrying out 20 full estate inspections
- Attending 32 partner meetings with police, social work and other support agencies

We have also:

- Worked with support agencies and local businesses to deliver a free wellbeing event, 'Feel Good Fife', helping attendees to discover how they can live well and feel better
- Hosted four Community Cafés
- Recognised tenants who take pride in the presentation of their outdoor spaces through our annual Garden Competition
- Held 17 meetings with our Resident VOICES scrutiny group
- Undertaken 10 Rent Consultation Surgeries
- Provided free IT training for tenants
- Continued to support the Lumphinnans Tenants' and Residents' Association in the development of their Community Garden

## Our commitment to Giving Something Back

Continuing our focus on making a difference and 'Giving Something Back' to our tenants and local communities we:

- Ran our 'Give a kid a coat' campaign for a second year, helping to keep over 1,000 children warm over winter
- Introduced a new framework where affiliated contractors donate 2% of their invoiced costs to help deliver charitable projects
- Offered local residents free access to skips
- Donated £4,000 to local foodbanks and £250 to help Frontline Fife provide homeless support
- Began fundraising for our Charity of the Year – the Cookie Jar Foundation

## Our vision for 2020 and beyond...

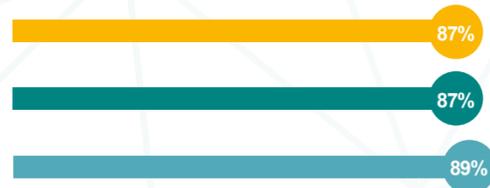
This year we also took the first steps towards our digital future, preparing to realise our vision for 2020 and beyond with the launch of our new housing management system, which will allow improved access to services for tenants and colleagues alike.

To help facilitate this transition, 25 of our colleagues have been trained as Digital Champions so that we are in a position to give customers who are not currently online the support they require to bridge the digital divide.

2020

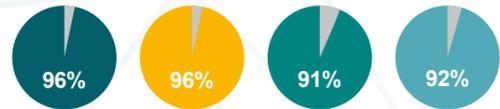
## Overall satisfaction

Tenants satisfied with the overall service provided by their landlord

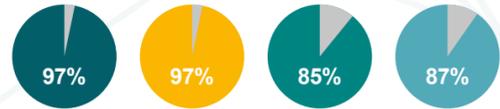


## Customer / landlord relationship

Tenants who feel their landlord is good at keeping them informed about their services and decisions

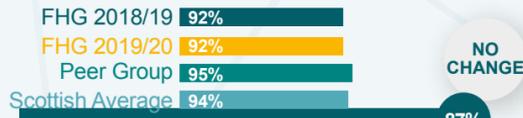


Tenants satisfied with the opportunities to participate in landlord's decision making processes

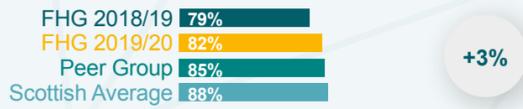


## Housing quality and maintenance

Stock meeting the Scottish Housing Quality Standard (SHQS)



Tenants satisfied with the quality of their home



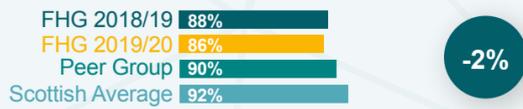
Average length of time taken to complete emergency repairs



Average length of time taken to complete non-emergency repairs



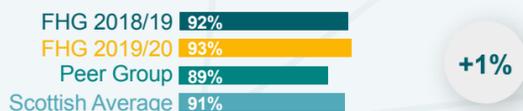
Reactive repairs completed right first time



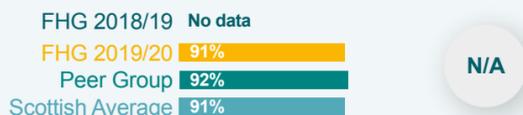
Times statutory duty to complete gas safety check was not met



Tenants who had repairs or maintenance carried out in the last 12 months, who are satisfied with the service



Percentage of properties meeting the EESSH



## Neighbourhood and community

### Complaints – Stage 1



### Complaints – Stage 2



Tenants satisfied with the management of the neighbourhood they live in



Anti-social behaviour cases which were resolved



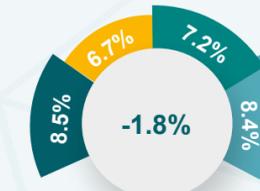
Tenancy offers refused during the year



Court actions initiated which resulted in eviction



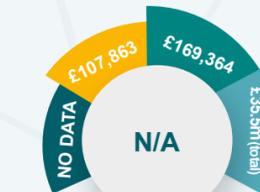
## Access to housing and support



Lettable houses that became vacant in the last year



Households currently waiting for adaptations to their home



Total cost of adaptations completed



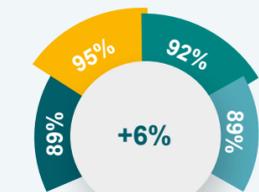
Average days to complete adaptations



Homeless referrals resulting in offer



Average length of time to re-let properties (days)



New tenancies sustained for more than a year

## Getting good value from rents and service charges

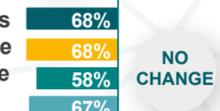
Rent collected as percentage of total rent due



Rent due lost through properties being empty



Factored owners satisfied with the factoring service they receive



Average annual management fee per factored property



Average rent increase



Average weekly rent

| Property Type | FHG 2018/19 | FHG 2019/20 | Peer Group | Scottish Average |
|---------------|-------------|-------------|------------|------------------|
| 1 apt         | £56.59      | £57.79      | £68.94     | £73.47           |
| 2 apt         | £70.59      | £72.11      | £78.45     | £78.02           |
| 3 apt         | £83.35      | £84.88      | £85.27     | £80.10           |
| 4 apt         | £95.55      | £97.14      | £93.04     | £87.08           |
| 5+ apt        | £108.35     | £109.93     | £105.01    | £96.18           |

**Key**

- FHG 2018/19
- FHG 2019/20
- Peer Group
- Scottish Average
- 2% Negative change
- +1% Positive change

at home with... **fife housing group**