

A photograph of two young girls lying on their stomachs on a grassy area. The girl on the left is wearing a red shirt and holding a white mobile phone to her ear, smiling. The girl on the right is wearing a white shirt and also smiling, with a black mobile phone near her face. A purple speech bubble is overlaid on the right side of the image.

Let's talk...

Annual Report
2013-14



Live Somewhere Special

Let's talk about... A New Journey



Philip Shave 1946 - 2014



Chair 2013-2014

Philip died, peacefully after a long illness, on Saturday, July 26, 2014. Aged 68 years, Philip was husband of Mary, a devoted dad of Kim and the late Ian, also a cherished granddad of Liam, Beth, Erin and Eve.

Philip took over the Chair role at Fife Housing Group in 2013 as part of our plan to bring about improved governance. Philip was retired and a tenant of the Association and he brought a wide range of experience from his career in the Royal Navy and was able to draw upon this to supplement his excellent local knowledge and his dedication to the communities within Fife. His particular strengths were tenant engagement, involvement and participation methods, chairing and homelessness and he is sadly missed by his fellow Board members, tenants and colleagues alike.

Message from the Chief Executive

I am delighted to have taken over the reins of Fife Housing Association in May 2014. In my first three months as Chief Executive it is clear that our future will include change, challenge and opportunity and we can flourish now that the organisation has accepted that change must and will happen.

Too many tenants are not satisfied with the service that we provide and we need to address this urgently. Our financial position has improved which means that we can carry out more of the repairs and improvements that our tenants want. We are also improving the way we respond to anti-social behaviour. We need to let our properties more quickly and we want to offer our tenants more opportunities to be involved in the work of the Association.

In order to take the first steps of this journey we must understand why and how we will change. We will take advantage of the many existing strengths of our people, skills, experience and knowledge to ensure we take the correct direction of travel.

As our external environment continues to change we need to make sure we not only keep up with the pace, but excel as an organisation, taking a commercial approach to running our business with clear leadership and direction. The end result will be excellent services which our tenants can enjoy and be involved in.

Our journey will see us embark on our Change Programme, focusing on key strategic priorities:

- **Our New Culture**
- **Our New Business Structure**
- **Our New Vision and Values**

I would like to thank the Board members, our colleagues and tenants for their patience, hard work and continued commitment to the organisation and look forward to our journey ahead as one team.

Nicki Donaldson
Chief Executive

“Our mission is to listen, demonstrate that we care and work hard and effectively every day to achieve excellence in all that we do.”



Let's talk about... Achievements



During 2013/14 we started to put into place many of the improvements that had come about following our turbulent previous year. It was a year where we started afresh with a strengthened Board, progressed new housing development, reviewed our processes, rebuilt our relationship with our regulator and funders through delivery against the commitments we made and sought a new revitalised relationship with tenants, colleagues and other stakeholders.

We had a number of successes during the year:

- We advertised and established a new Scrutiny Panel, which is made up of tenants and residents from local communities
- Carried out a programme of major component renewals within tenants' homes
- We delivered a significant development of new, much-needed housing at Abbeyview in Dunfermline with Persimmon Homes
- We achieved a high level of Board member commitment and competency, including an in-depth review of our governance and new Board appointments
- Improved our regulatory relationship with the Scottish Housing Regulator with an emphasis on continuous improvement and rigorous self-assessment
- PACT, the Group's subsidiary, acquired a further nine properties, letting these at market rent and achieving 100% letting across all PACT properties
- Implemented a new housing information and communications system, 'Universal', to bring about efficiencies in how we utilise technology
- PRISM Property Solutions successfully bid to provide reactive and void repair services to Ore Valley Housing Association and Scottish Veterans' Garden City Association
- The appointment of a new Chief Executive - Nicki Donaldson who took up her post towards the end of May 2014

Let's Talk:



Talk to one of our experts
01383 606 162



Join the conversation online
info@fifeha.org.uk



Be part of the Scrutiny Group



Pop in and have a chat



Come to the Community Cafe



Join a neighbourhood walkabout



Let's talk about... Some Facts

2013-14 has been a busy year for us. Here is a snapshot of our year in numbers, from the number of tenants we provide homes and services to, to the amount of repairs we have carried out over the year:



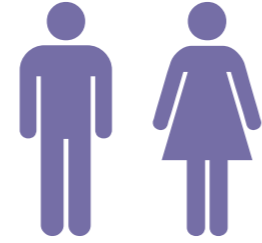
How many homes we own and manage:
2,416



How many empty properties we had:
48



How many properties we provide factored services to:
94



Colleague numbers and how they break down
Male 33 : Female 33



How many tenants:
2,770



How many lettings were done in the year:
192



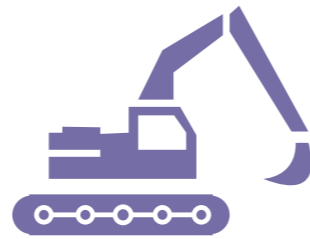
How many involved tenants:
30



How many repairs were carried out in the year:
7,379



Numbers on the waiting list in the area:
15,822



Numbers of new properties in development in year:
36



“Good tenant participation is essential so that our needs can be addressed.”

Let's talk about... Housing and Support

“When I think about where I live, I think of my friends and I think of my family.”



Here to help you

Our Housing Services Team is here to help you, whenever you need us. From helping you with your registration and finding the right house for you, to helping you with information about paying your rent and advice about your tenancy rights.

Listening to you

Tenant scrutiny is about giving tenants the ability to hold the Association to account, by exercising more influence over the business decisions, governance and performance of the Association. The Fife Housing Group Tenant and Resident Scrutiny Panel is already helping us to improve our services. We are always on the look out for new people to join, so please contact us if you wish to work with us to help improve your services and neighbourhood.

Making homes accessible to those in need

To improve access and housing options, we work in partnership with Fife Council and the other Fife-based housing associations to maintain a single housing list for home-seekers and home-movers. This 'single point of access' ensures households have the opportunity to have the widest choice of landlord, a house and an area to live in.

Helping you to pay your rent

Welfare reform continues to provide challenges for us all. We remain fully focused on preventing and improving our management of rent arrears and all colleagues are committed to providing a 'firm but fair' approach to debt recovery. This approach is combined with a commitment to provide early intervention help to tenants with income and benefits advice.

Service delivery standards

Satisfaction with our overall service has declined and this is obviously of great concern to us. That is why we are working with our Scrutiny Panel to improve performance in areas such as how we respond to anti-social behaviour.

Re-introducing Estate Walkabouts where you have the opportunity to come out and meet the Association and other agencies, with like-minded residents and collectively improve your neighbourhood, and developing the Community Café events will, we hope, also help to drive up service standards and improve levels of satisfaction.

Let's talk about... Communications and Getting Involved

Supporting and encouraging the involvement of tenants in the provision and management of their homes, known as 'co-regulation', isn't about just ticking a box. It is about striving to do the right thing to ensure that tenants' views shape and deliver better, more responsive, services.

At Fife Housing we want to work in partnership with tenants by:

“Offering tenants a range of opportunities to be involved in the management of their home and neighbourhood”

“Consulting with tenants about options for offers for service delivery”

“Improving all communication to ensure it is accessible, clear, informative, effective and valued”

“Providing opportunities to influence how we meet the Scottish Housing Regulator's standards, and the Annual Return on the Charter standards”

“Supporting tenants and residents' groups to build their capacity to be more effectively involved in both Fife Housing and their neighbourhood”

During the year we have held 15 events involving 257 participants, where tenants and other local residents have given up their time to meet with us. Some examples include:

Canny Budgeting

Developed to help tenants tackle the difficulties of running a household budget in the current financial environment;

Community Café

An informal opportunity, over a cup of tea and cake, to come along and hear about a range of initiatives and plans;

Facebook

if you want to keep up to date with what's going on don't forget to check in regularly and 'like' our Facebook page;

Walkabouts

Why not join us on one of our regular Walkabouts across each neighbourhood, where you can learn about what matters to local residents and see for yourself the range of issues we are dealing with.



Let's talk about... Value for Money

We are working to make sure we continue to provide an efficient, cost-effective service to tenants and other stakeholders.

How we deliver value for money

- Governance – Our Boards review our approach to achieving value for money
- Financial – Board-approved budget and business plans
- Managing performance – Review against other housing providers
- Tenants and co-regulation – Give residents a role in reviewing service provision
- Colleagues – During the year a Colleagues' Council has been created

Our commitment to tenants

During 2014/15 it is important that we agree our value for money standard and action plan with tenants to assure them of value for money for rent and other charges.

“our board, which also includes four tenants, review tenant satisfaction levels throughout the year.”

Our successes so far

- Reviewed how tenants can make complaints to streamline the process
- Introduction of repairs appointments to help tenants manage their time
- Scrutiny Panel review of anti-social behaviour reporting processes
- Improved our response to repair requests through in-van stock items
- Delivered efficiency gains on the procurement for our major works programmes
- Transport cost savings through van fleet procurement and review of transport and travel policy
- Reviewed repairs service to achieve procurement savings with other housing providers
- Developed an Income Maximisation Policy to ensure we collect monies due
- Restructured Prism Property Services team to improve repairs and maintenance

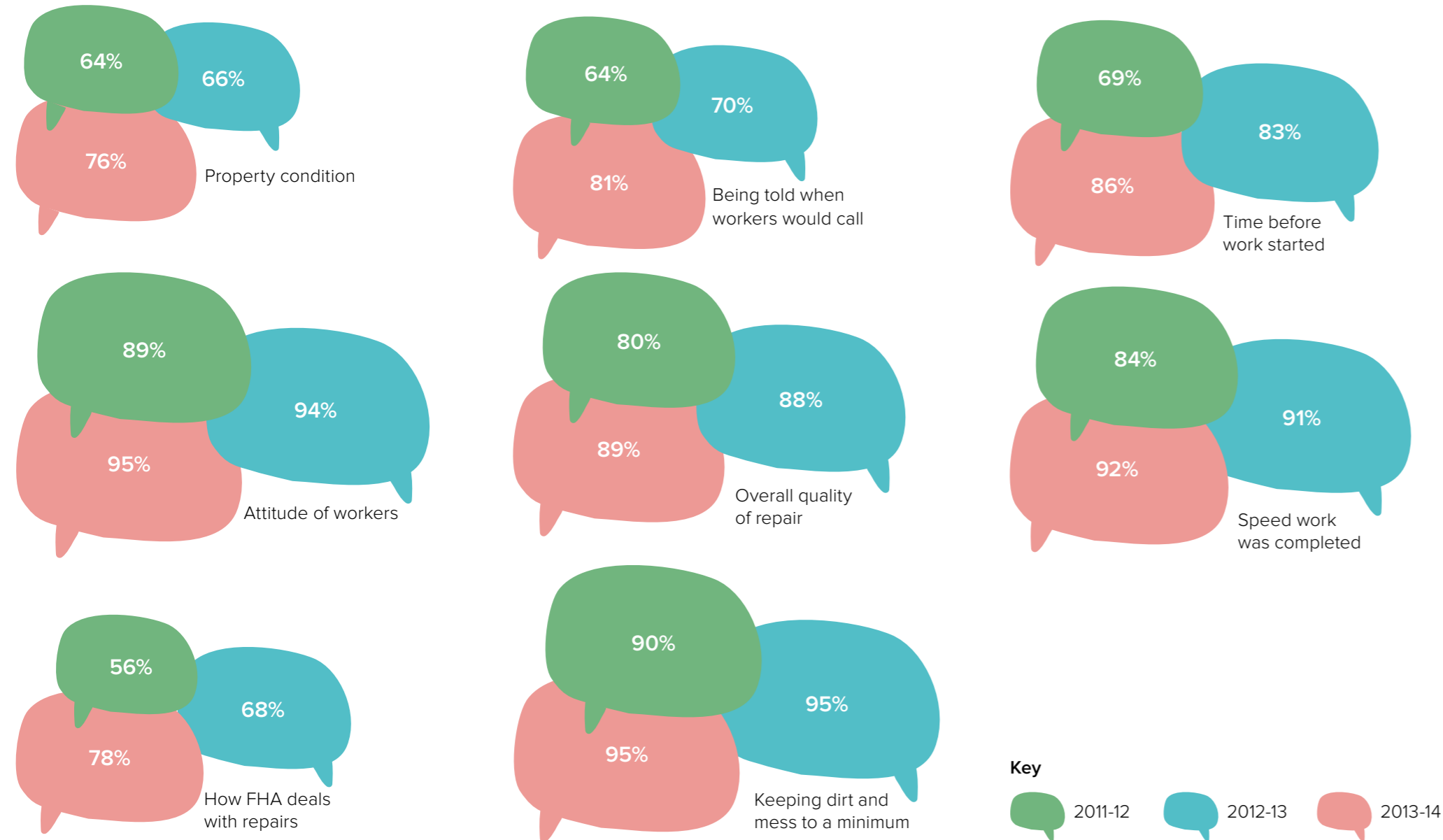
We are increasing value for money in the future

- We are talking with tenants and other key stakeholders to ensure that we continue to improve the value for money we offer tenants
- Testing out a new approach to letting and management of hard-to-let and void property
- Introducing a new approach to the recovery of outstanding debts
- introducing computer terminals to give online access to all tenants
- Seeking further procurement savings
- Implementing findings of the Scrutiny Panel to improve anti-social behaviour processes
- Reviewing our organisational structures to deliver services effectively and efficiently
- Introduce a mobile-working IT system for Housing Services colleagues
- Assessing the customer-benefits of reducing our offices from two to one



Let's talk about... Satisfaction

We use a variety of measures to monitor satisfaction with our services. Whilst our satisfaction rates are improving each year, our philosophy is to work with tenants and communities to continually improve.



Let's talk about... Quality



PRISM Property Solutions is the team that looks after all of the Association's asset management responsibilities from new developments and property improvements right through to planned maintenance and reactive repairs.

Repairs

Over the course of the year we continued our efforts to improve our repairs service with even greater emphasis on offering and keeping appointments and on getting jobs completed right first time.

While we still have a way to go to reach the standards that we and our customers want, we have made good progress and that is reflected in a continued improvement in levels of customer satisfaction with our services up from 68% satisfaction with the way we handle repairs in 2012-13 to 78% in 2013-14.

Maintenance

Over the course of the year we invested in planned component replacements and improvements. That work included: the replacement of boilers in a number of properties in Dunfermline, rewiring of properties in Rosyth and replacement of roofs and installation of double-glazed windows and doors to various blocks of flats in Hill of Beath, Kennoway, Kirkcaldy and Leven. Work has already started on addressing long-standing problems with our older stock in Rosyth.

Planning

We continued our efforts to gather better information on the condition of our housing stock through in-house surveys and the completion of a major house condition survey. We remain on track to ensure that all of our properties meet or exceed the Scottish Housing Quality Standard by 2015.

Project Development

Our development programme concentrated on taking forward an affordable rent project in Abbeyview, Dunfermline where we started work on 36 family-sized houses.

Those properties are now complete and occupied and their completion marks the penultimate phase of our tri-partite regeneration agreement with Fife Council and Persimmon Homes. Phase 5 will start soon.

Let's talk about... Performance

Each year we monitor our performance in the key areas set out in the Scottish Social Housing Charter and this information is provided in the Tables below. You can see how our performance compares with other similar housing associations (our Peer Group). You can also visit the Scottish Housing Regulator's website www.scottishhousingregulator.gov.uk and compare us with other landlords including Fife Council.

Complaints

| Charter Indicator | Fife HA | National Results | Scottish Peer Group |
|---|---------|------------------|---------------------|
| Percentage of complaints responded to in full that were resolved by the landlord. Percentage of complaints upheld: | | | |
| Stage 1 | 61.54% | 57.05% | 65.81% |
| Stage 2 | 50% | 46.94% | 59.92% |
| Percentage of complaints replied to within the target timescales: | | | |
| 5 days for Stage 1 | 82.05% | 82.5% | 84.06% |
| 20 days for Stage 2 | 100% | 80.3% | 94.15% |

Allocations and Tenancy Matters

| Charter Indicator | Fife HA | National Results | Scottish Peer Group |
|--|---------|------------------|---------------------|
| Percentage of tenancy offers refused during the year | 49.42% | 31.05% | 35.35% |
| Percentage of anti-social behaviour cases reported in the last year resolved within locally agreed targets, which is 28 days | 89.89% | 75.9% | 83.91% |
| Percentage of new tenancies sustained for more than a year | 90.00% | 88.44% | 91.68% |
| Percentage of lettable houses that became vacant in the last year | 8.15% | 9.67% | 7.59% |

Rent and Rent Arrears

| Charter Indicator | Fife HA | National Results | Scottish Peer Group |
|---|------------|------------------|---------------------|
| Rent collected as percentage of total rent due in the reporting year | 97.97% | 99.0% | 98.96% |
| Gross rent arrears (all tenants) as at 31 March 2014 as a percentage of rent due for the reporting year | 7.97% | 5.12% | 4.75% |
| Percentage of rent lost through properties being empty in year | 1.28% | 1.2% | 0.67% |
| Average length of time to re-let properties in the last year | 57.70 days | 35.7 days | 22.31 days |

Repairs and Maintenance

| Charter Indicator | Fife HA | National Results | Scottish Peer Group |
|---|------------|------------------|---------------------|
| Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) | 95.28% | 85.4% | 88.37% |
| Percentage of properties at or above the required Home Energy Rating levels specified in the SHQS | 97.93% | 93.4% | 96.23% |
| Average length of time taken to complete emergency repairs | 1.76hrs | 6.9hrs | 4.12hrs |
| Average length of time taken to complete non-emergency repairs | 10.21 days | 8.2 days | 5.95 days |
| Percentage of reactive repairs carried out in the last year completed 'right first time' | 80.04% | 87.2% | 91% |
| Percentage of repairs appointments kept | 92.39% | 92.9% | 92% |
| Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date | 99.92% | 97.95% | 99.64% |

Tenant Satisfaction Questions

| Charter Indicator | Fife HA | National Results | Scottish Peer Group |
|---|---------|------------------|---------------------|
| Percentage of tenants satisfied with the overall service provided by their landlord | 73.18% | 87.8% | 87.20% |
| Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions | 75.17% | 88.9% | 88.11% |
| Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes | 68.21% | 78.4% | 79.39% |
| Percentage of tenants satisfied with the standard of their home when moving in [tenants who moved in during the past year] | 78.38% | 83.41% | 75.55% |
| Percentage of tenants satisfied with the quality of their home | 69.21% | 85.27% | 85.38% |
| Percentage of tenants who had repairs or maintenance carried out in last 12 months, who are satisfied with the service | 71.51% | 87.6% | 85.32% |
| Percentage of tenants satisfied with the management of the neighbourhood they live in | 72.85% | 84.19% | 83.40% |
| Percentage of tenants who feel the rent for their property represents good value for money | 52.98% | 76.63% | 69.16% |

Average Rent Increase

| Charter Indicator | Fife HA | National Results | Scottish Peer Group |
|---|---------|------------------|---------------------|
| Average rent increase | 3.6% | 3% | 3% |
| Average weekly rent [and numbers of homes]: | | | |
| 1 apartment [5 homes] | £46.90 | £59.56 | £44 |
| 2 apartment [75 homes] | £58.87 | £65.18 | £69 |
| 3 apartment [1,114 homes] | £71.18 | £67.19 | £79 |
| 4 apartment [1,123 homes] | £81.33 | £73.07 | £86 |
| 5 apartment [99 homes] | £92.14 | £81.68 | £89 |

“The future looks bright. Integral to the future will be how we communicate with those who live in our properties.”

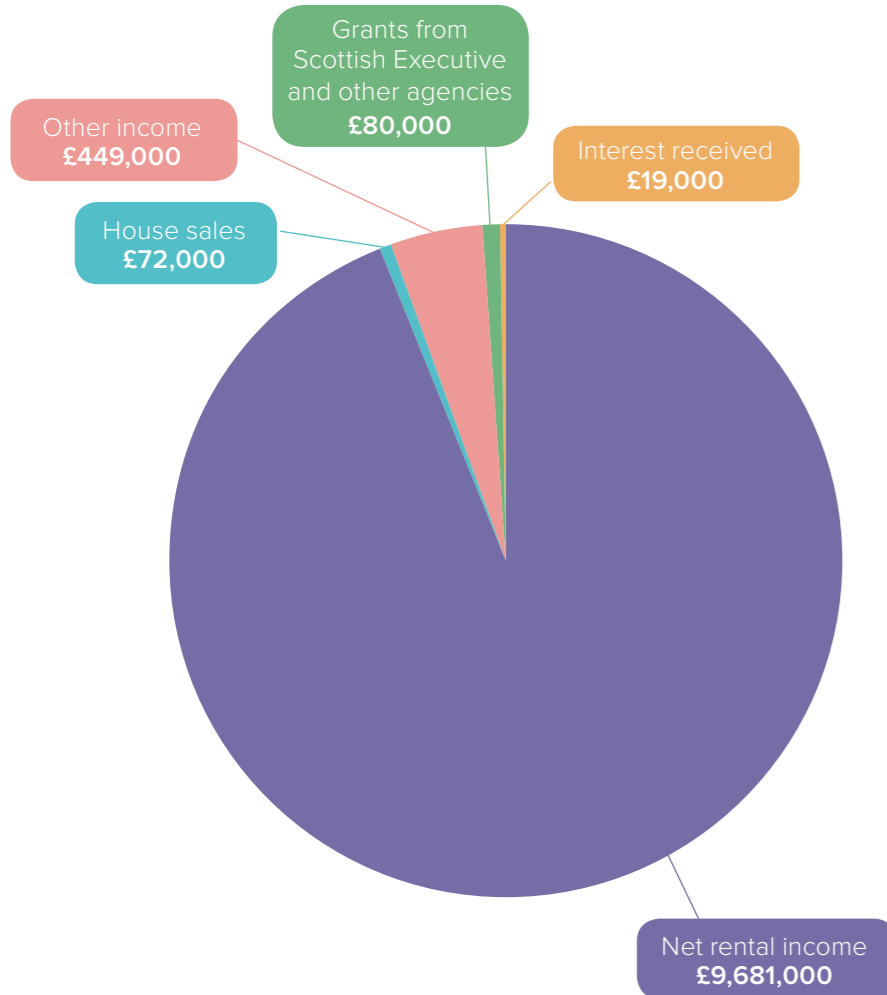
While the majority of our tenants are happy with the service they receive we recognise that there is room for improvement. Our aim is to match or exceed the performance of our Peer Group for every indicator within the next twelve months, and we are putting in place comprehensive plans to achieve this. For example, we now have more colleagues repairing our empty properties so that they can be let more quickly; we have established a Scrutiny Panel and held Community Café events to improve consultation and participation; we are tackling issues in neighbourhoods through the Estate Walkabouts.

However, we will not stop there because our tenants deserve the best; the best services, modern comfortable homes, and pleasant environments. We will tell you more about our plans in newsletters and on our website www.fife.ha.org.uk, or why not come and talk to us at one of our Community Café events or Estate Walkabouts?

Let's talk about... Money

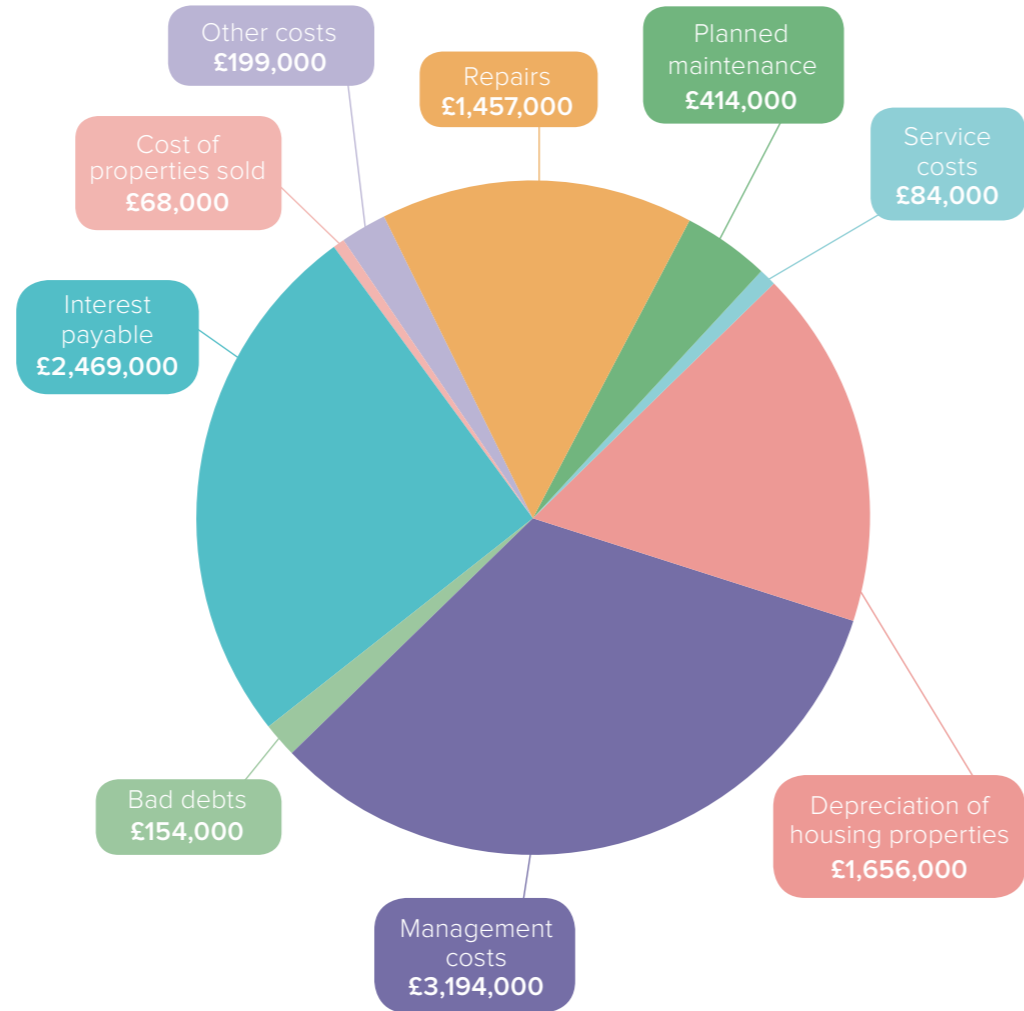
Income and Expenditure

Our Group Income for the year came from:



Total Income: £10,301,000

Our Group Expenditure for the year came from:



Total Expenditure: £9,695,000

Our surplus on ordinary activities before tax was **£517,015** and after paying taxation of **£2,636** our overall surplus for the year ended 31 March 2014 was **£514,379**.

Statement of Group's Total Recognised Surpluses and Deficits £,000

| | |
|--|-------------|
| Surplus for the year | £514 |
| Unrealised deficit on housing property revaluation | £108 |
| Actual return less expected return on pension scheme assets | £128 |
| Effect of change in the actuarial assumptions | £646 |
| Total surpluses/deficits recognised since the last report | £110 |

Our Summary Group Balance Sheet as at 31 March 2014 was: £,000

| | |
|---------------------------------------|---------------|
| Fixed assets | £45,358 |
| Current assets | £7,109 |
| Current liabilities | £2,163 |
| Net current assets | £4,946 |
| Pension liability | £3,327 |
| Total assets less current liabilities | 46,977 |
| Long-term debts | £39,778 |
| Net assets | £7,199 |

| | £,000 |
|-----------------------------|---------------|
| Share capital | - |
| Revenue reserve | £6,217 |
| Revaluation reserve | £982 |
| Capital and reserves | £7,199 |



Board Members



Board of Management and their service at 25 August 2014

| | |
|------------------|-------------------|
| Lorna Paterson | 18 years 2 months |
| Colin McNeill | 2 years 11 months |
| Anila Ahmad | 2 years 11 months |
| Patricia Dickson | 2 years 11 months |
| David Watson | 2 years 11 months |
| Stephen Clark | 1 year 11 months |
| Roy Walker | 1 year 11 months |
| Ian McGhee | 1 years 6 months |

Co-opted:

| | |
|----------------|-----------|
| Maureen Garvie | 11 months |
|----------------|-----------|

“We can only continue to make improvements if our Board works together with colleagues and communities. Talk to us.”

Members who have left the Board since the date of the last Annual Report

| | |
|------------------|----------------------------|
| Philip Shave | (Died 26 July 2014) |
| George Fisher | (Resigned 27 January 2014) |
| Michael Paterson | (Resigned 31 March 2014) |
| Grant McGowan | (Resigned 25 August 2014) |

PACT Enterprises Board of Directors

| | |
|-----------------|-----------------|
| Derek Adam | 1 year 4 months |
| Ian McGhee | 1 year 5 months |
| Nicki Donaldson | 2 months |

Business Leadership Team At 25 August 2014

| | |
|-----------------|-------------------------------------|
| Nicki Donaldson | Chief Executive |
| Andrew Clark | Corporate Services Director |
| Tom Hainey | Technical Services Director |
| Su Bramley | Interim Corporate Services Director |
| John Stanforth | Interim Housing Services Director |



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Join a neighbourhood walkabout

Fife Housing Association Ltd, 7 Pitreavie Court, Pitreavie Business Park, Dunfermline, KY11 8UU

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Registered Society under the Co-operative and Community Benefit Societies Act 2014 *Registration Number 2476 R(S)*
Scottish Charity No. SC025647 | Scottish Housing Regulator No. 295 | Factoring Registration No. PF000142

This report can be translated into other languages, large print and Braille or recorded onto an audio CD. Please contact us for details.