



Getting the Basics Right

Fife Housing Group Annual Report 2014/15



Liz Higgins 1962-2015

We are sad to report the passing away of Liz Higgins. Liz was the Group's Communications and Marketing Coordinator and had recently brought about a number of improvements in how we communicate with tenants and other stakeholders. Liz was passionate about improving our image through delivering a great service and was a regular at our Community Cafés; this photo was taken at the Lochgelly Café event in August. Our thoughts and support are with Liz's family.

Introduction

Fife Housing Association was founded in 1997 by tenants of the former Scottish Homes with a mission to provide high quality services for fellow tenants and the local community.

Nearly two decades later, the rebranded Fife Housing Group operates in a very different world with greater financial challenges, increased scrutiny and regulation and the expectation that we will be more than just a landlord.

Much might have changed, but the founding principle of providing really good services for our tenants and their communities has not. Regrettably, over the past few years, we have not always lived up to that aim.

As a provider and developer of homes, we know the most important part of any construction is the foundations. That is why our priority in 2014/15 has been getting back to basics by improving our core services to provide a solid platform for the continuing development of a strong, efficient and respected business.

This annual report details our journey in 2014/15 and beyond.

Chief Executive

In the 2013/14 annual report, my first as Fife Housing Group's new Chief Executive, I predicted its future would be filled with change, challenge and opportunity.

Writing this a year later, I realise that this was absolutely right. I joined an organisation which had survived some turbulent events and was lagging far behind its peers in terms of performance and tenant satisfaction.

Having identified that the only way for Fife Housing Group to realise its very real potential was a radical change in vision, values, business structure and culture, our mission over the past year has been to get back to the basics of providing robust services, having good standards of work, reducing bureaucracy, providing good customer-care and achieving value for money.

There has been considerable change over the past year. The challenges – some of them outwith our control such as the ongoing overhaul of the benefits system – have been many.

However, this organisation also has many real strengths; not least the skills, experience and commitment of its colleagues, their willingness to embrace necessary change, the professionalism of our Board of Management and an increasingly engaged group of tenants willing to work with us to improve services for all.

The result is that the opportunities for this organisation are now as many as the challenges. There is a long way to go, but I predict that in the Annual Report for 2015/16 I will be able to paint an even more positive picture for Fife Housing Group and its future.



L Dordick

Getting the Basics Right...

Every successful building project needs a strong foundation. In the case of Fife Housing Group this is its new Business Plan, developed by our leadership teams and Board of Management:

Vision and values

A good foundation also needs an image of what the final project will look like. In this case, it is our vision of 'Getting the Basics Right', providing a really strong base to help Fife Housing Group grow and develop into an excellent social landlord.

A strong plan also maps out the role everyone involved in the project will play and how they will achieve that. For Fife Housing Group these are our values, which influence how our colleagues work with tenants, customers, stakeholders and each other:

- Accountable – take personal responsibility for our actions
- Firm but fair – be effective but treat everyone fairly
- Open and honest – be transparent in all that we do
- Versatile – be flexible and creative in our approach

The Business Plan consists of four strategic objectives which will focus on the following priorities, now and in the coming year:

Delivering business change

- Making Fife Housing Group more efficient providing more money for homes and tenant services by reviewing the terms and conditions of colleagues and our departmental structure
- Relocate Fife Housing Group's Property team within the Pitreavie office to improve services for tenants, support our improved culture working as a team and bring efficiencies that can be directed towards enhanced services
- Rebranding as Fife Housing Group, with a new logo to provide a distinctive identity, to reflect our vision and avoid confusion



Tenant and customer focused

- Review of our Tenant Involvement Strategy. Continuing to work with the Residents' Scrutiny Panel to involve tenants in the decisions which affect them along with more tenant engagement events such as community cafés and estate walkabouts
- Launch of a new and interactive website packed with information and news of what is happening in your area



Protecting and maximising our assets and finance

- The building of 33 new homes at Abbeyview, Dunfermline, and plans to develop a further site at Crombie
- A new computer system to help us compile a much more accurate profile of the condition of our homes and determine which ones should be a priority for improvements and major repairs and maintenance



Supporting colleagues' development

- Investing in our colleagues by supporting their further development
- Working toward Investors in People Gold award, an internationally recognised benchmark for supporting and developing colleagues



Laying the foundations...



A successful business is built on strong, solid foundations. This is just some of the progress we have made towards achieving that in 2014/15:

- We appointed our new Chief Executive, Nicki Donaldson in May 2014
- Maureen Garvie OBE was elected as the new Chair of our Board of Management in September 2014
- We successfully recruited new Board members who have considerable experience and skills that will help to support our continued improvement
- We invested £2.2million in repairing and maintaining our properties across Fife including the following major improvements:
 - Window and door replacements to 20 properties
 - Heating replacements in 69 properties
 - Kitchen replacements in 30 properties
 - Roof replacements to 40 properties
 - External painterwork to 457 properties
 - Electrical testing in 363 properties'
- We invested a quarter of a million pounds in cavity wall insulation for 290 flats in Kirkcaldy, Kennoway, Lumphinnans and Lochgelly
- We built 36 new family homes in Duncan Crescent, Abbeyview, at a cost of £3.54million invested into the community, and commenced the building of a further 33 new homes at a cost of £3.44million to complete a total development and regeneration scheme, by 2015, of 155 new homes in Abbeyview at an overall cost of £17.5million



- We have commenced a major review of our Engagement and Involvement Strategy which aims to bring about a significant improvement in how we communicate and work with tenants and other stakeholders
- Our Housing and Property colleagues helped return 186 empty properties to new tenants, providing much-needed housing and rental income
- We established an Environmental Strategy Group to look at how we can improve the surroundings and shared areas for our tenants' homes
- We were successful in securing £50,000 grant funding from the Department for Work and Pensions to fund the collecting of profile information about those who live in our properties. This is vital to ensure that we know the diverse needs of our customers to enable us to direct the right services to them - and in particular in the earlier stages of our data collection, the entitlement to housing and related benefit - for example, large print newsletters, welfare benefit advice. Working with colleagues from DEAP, a not-for-profit organisation that supports residents within communities throughout Fife, this project is now well-underway.
- We embarked on a mobile-working project to enable colleagues who have direct contact with tenants, such as our Housing Officers, to spend more time out in their neighbourhoods
- We appointed a new Factoring Officer, to provide a factoring management service including repairs and maintenance for homeowners who share facilities with neighbouring tenants





Unlocking doors...

Because everything we do is for the benefit of our tenants, it is essential that they are informed about decisions which affect them and are given every opportunity to become involved.

In 2014/15, improved tenant participation, engagement and communications were among our top priorities. Over the page is just a small selection of examples of ways that we have looked to improve engagement and involvement and make Fife Housing Group more open and accessible:



- We recruited a new Director of Housing to lead our Housing team. Su Bramley, who had previously worked as a consultant for the Group in the three posts of Acting Director of Corporate Services, Asset Management and Housing was officially appointed to the new role in August 2015
- Organised training for our Residents' Scrutiny Group which provides customer feedback on our key policies and performance. We also appointed a new Chair and Vice Chair to the Group
- We held our first community cafés in the communities of Levenmouth and Templehall allowing tenants and residents to find out more about what we do while engaging with Fife Housing Group and partner agencies
- We introduced a programme of regular walkabouts throughout our six housing areas giving tenants and residents the opportunity to show us what they want improved in their area
- Introduced a new Communications Strategy to provide regular and high-quality information to our tenants
- Reintroduced our quarterly newsletter which is sent to all tenants, in recognition of the fact not everyone has internet access. We also distributed last year's annual report to all tenants using local scout groups
- Started work on an accessible and informative new website regularly updated with local news, launched in July 2015
- Developed a distinctive new logo uniting Fife Housing Group as one company. This replaced the outdated Fife Housing Association emblem and separate Prism Property Solutions

logo for our repairs and maintenance service, which had caused confusion for our tenants. All repairs and maintenance is now carried out under the Fife Housing Group brand

- Introduced a new text messaging service which sends important information to our tenants via their mobile phones and receives their messages back
- Following feedback from tenants in our flatted stock, we set up a group to look at how we could make shared areas and the surrounding environment more attractive
- Following concerns raised by tenants and residents, we worked with Fife Council to install communal waste stores and recycling containers at our flats at Leven Road, Kennoway. These replaced more than 40 recycling bins, which had created congestion and attracted fly-tipping and other anti-social behaviour
- Again, in response to our annual survey, we focused on getting colleagues who regularly engage with tenants such as Housing Officers out and about more in their areas
- We set about planning Fife Housing Group's first annual Garden Competition to recognise and reward the many tenants who take great pride in their gardens and improve the environment for everyone





In with the bricks...

The condition of our properties, speed and quality of repairs and ability to build new homes to meet growing housing demand are all top priorities for our tenants. While we are making progress in many of these areas, our performance still falls short of many other Scottish social landlords. In 2014/15, we put in place a range of measures to further narrow that gap:

- We successfully recruited a new Director of Asset and Commercial Business to lead our Property team. Our new Director Kevin Lynch joined us in May 2015
- Invested £2.2million in repairs and maintenance to our homes including new kitchens and bathrooms, painterwork, replacing back boilers with gas central heating, replacing windows and doors with new double glazing and replacing 100-year-old roofs in old Rosyth
- Secured a quarter of a million pounds from the Scottish Government for a programme of cavity wall insulation in 290 flats in Kirkcaldy, Kennoway, Lumphinnans and Lochgelly helping tenants to heat their homes and avoid fuel poverty
- Embarked upon a comprehensive survey of the condition of our housing stock and introduced new computer software to collate that information. This will provide us with the data to enable us to produce a five-year planned maintenance programme, targeting those areas and properties that are in need of improvement
- Introduced a new text messaging service for repairs and offered shorter time slots and appointments, for the convenience of tenants
- Continued to focus on the quality of repair work and 'getting it right first time' reducing the need for follow up visits
- Worked with our Residents' Scrutiny Panel to develop a new Letting Standard so that tenants know what to expect when they move into their new home
- Completed the penultimate phase of our regeneration programme at Duncan Crescent, Abbeyview, Dunfermline, a joint project with Fife Council and Persimmon Homes. This saw the creation of 36 family homes for affordable rent
- Laid the foundations of the final phase of the same regeneration project off Islay Road, Dunfermline. This has seen the creation of 28 one and two bedroomed flats, to meet increasing demand for smaller homes, along with five houses. The first tenants got the keys for the new development in July 2015 with the project on target for completion in October 2015
- Started investigating opportunities and assessing housing demand to develop our owned site in the West Fife village of Crombie for new village-based community housing



Good housekeeping...

Almost every penny we receive comes from rental income. Every penny we spend is ultimately for the benefit of the tenants who pay that rent. Consequently, we need to make sure our rents represent good value for money and everyone pays on time. Here are some of the measures we took to save money and put our own house in order in 2014/15:

- Started the process of amalgamating our Lochgelly-based Property team into our Pitreavie office
- We reviewed colleagues' terms and conditions to make sure they better reflect those of the current job market
- Introduced text messaging and repairs appointments time slots to avoid time wasting due to tenants not being in
- Replaced our annual tenant conference with local community cafés, engaging with tenants on their own doorstep
- Launched a 'Pay your rent before it's spent' campaign over the Christmas and New Year period. This was aimed at tenants who had failed to keep up their rent payments over the previous festive period, reminding them of their responsibilities while providing advice and support with budgeting. This helped avoid the spike in rent arrears often seen at this time of year and we continued with this approach throughout the rest of 2014/15. As a result rent arrears, while still higher than our targets, continued to fall
- Our Housing and Property colleagues worked together to tackle a backlog of repairs to empty properties, so they could be re-let, providing families with much-needed accommodation and bring in rental income

Pitreavie Office





Building for the future...

2014/15 saw an overall improvement in satisfaction with Fife Housing Group as a landlord and also with a number of our services. This included the quality of tenants' homes, quality of repairs, keeping tenants informed and value for money. The areas which did not fare as well were tenant participation, the standard of homes, time taken for repairs and colleague visibility.

Most disappointing was that many areas, still fell short of the performance of most other Scottish social landlords.

This is why we have made the issues which are most important to our tenants priorities for Fife Housing Group. Our pledge in the coming years is not just to match, but exceed, the national Annual Report on the Charter (ARC) indicators and to be the landlord our tenants should expect and deserve.



Financial and Performance Information 2014/15

Our income for the year arose from the following sources:	£'000
Net rental income	10,100
House sales	310
Other income	655
Grants from Scottish Executive and other agencies	70
Interest received	15
Total income	11,150
We incurred expenditure on the following:	£'000
Repairs	1,609
Planned maintenance	766
Management costs	3,009
Service costs	94
Interest payable	2,575
Cost to Association of houses sold	132
Other costs	430
Depreciation of housing properties	1,696
Bad debts	291
Expenditure before exceptional item	10,602
Tax	16
Total expenditure	10,618
Surplus	532

Statement of total recognised surpluses and deficits:	£'000	
Surplus for the year		532
Unrealised deficit on housing property valuation		23
Actual return less expected return on pension scheme assets		442
Effect of change in the actuarial assumptions	-	481
Total recognised surpluses for the year		516
Prior year adjustment		0
Total surpluses recognised since last annual report		516
A summary of the Association's Balance Sheet at 31 March is as follows:		
	£'000	£'000
Fixed assets		47,440
Current assets	6,096	
Current liabilities	2,600	
Net current assets		3,496
Pension liability		- 3,444
Total assets less current liabilities		47,492
Long term debts		39,777
Net assets		7,715
Revenue reserve		6,710
Revaluation reserve		1,005
Capital & reserves		7,715

This is a summary extract from the full Financial Statements for Fife Housing Association – a copy of the full document is available by contacting The Company Secretary, Fife Housing Group using the contact methods shown on the back cover

Complaints

Charter Indicator	ARC 2013/14	ARC 2014/15	Scottish Average 2014/15	Peer Group 2014/15
Percentage of complaints responded to in full that were resolved by the landlord. Percentage of complaints upheld.				
Stage 1	61.54%	52.17%	57.32%	59.37%
Stage 2	50.00%	75.76%	45.80%	56.93%
Percentage of complaints replied to within the target timescales				
5 days for Stage 1	82.05%	73.91%	81.81%	84.15%
20 days for Stage 2	100.00%	57.58%	74.59%	82.50%

Allocations and Tenancy Matters

Charter Indicator	ARC 2013/14	ARC 2014/15	Scottish Average 2014/15	Peer Group 2014/15
Percentage of tenancy offers refused during the year	49.42%	40.30%	41.95%	30.82%
Percentage of anti-social behaviour cases reported in the last year resolved within locally agreed targets which is 28 days	89.89%	57.69%	83.16%	80.84%
Percentage of new tenancies sustained for more than a year	90.00%	89.15%	88.82%	92.67%
Percentage of lettable houses that became vacant in the year	8.15%	6.59%	8.85%	7.08%



Rent and Rent Arrears

Charter Indicator	ARC 2013/14	ARC 2014/15	Scottish Average 2014/15	Peer Group 2014/15
Rent collected as percentage of total rent due in reporting period	97.97%	99.66%	99.46%	99.64%
Gross rent arrears (all tenants) as at 31 March 2015 as a percentage of rent due for the reporting period	7.97%	6.90%	5.29%	4.76%
Percentage of rent lost through properties being empty in year	1.28%	1.97%	1.14%	0.59%
Average length of time to relet properties in the last year	57.70 days	97.86 days	36.85 days	28.41 days

Repairs and Maintenance

Charter Indicator	ARC 2013/14	ARC 2014/15	Scottish Average 2014/15	Peer Group 2014/15
Percentage of homes meeting the Scottish Housing Quality Standard (SHQS)	95.28%	78.98%	90.96%	94.68%
Percentage of homes at or above the required Home Energy Rating levels specified in the SHQS	97.93%	92.60%	95.60%	97.72%
Average length of time taken to complete emergency repairs	1.76hrs	1.72hrs	5.85hrs	3.76hrs
Average length of time taken to complete non-emergency repairs	10.21 days	9.33 days	7.88 days	6.36 days
Percentage of repairs carried out in the last year completed 'right first time'	80.04%	84.58%	90.24%	90.66%
Percentage of repairs appointments kept	92.39%	92.76%	92.42%	93.45%
Percentage of properties that require a gas safety record which had a gas safety check and record completed by anniversary date	99.92%	100.00%	99.49%	99.75%

Tenant Satisfaction Questions

Charter Indicator	ARC 2013/14	ARC 2014/15	Scottish Average 2014/15	Peer Group 2014/15
Percentage of tenants satisfied with the overall service provided by their Landlord	73.18%	79.75%	88.09%	87.94%
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	75.17%	77.50%	89.33%	88.69%
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making process	68.21%	67.50%	79.58%	80.07%
Percentage of tenants satisfied with the standard of their home when moving in (tenants who moved in in the last year)	78.38%	79.29%	86.05%	80.05%
Percentage of tenants satisfied with the quality of their home	69.21%	76.25%	85.84%	87.70%
Percentage of tenants who had repairs or maintenance carried out in last 12 months, who are satisfied with the service	71.51%	84.16%	89.31%	87.13%
Percentage of tenants satisfied with management of the neighbourhood they live in	72.85%	71.25%	84.91%	84.99%
Percentage of tenants who feel the rent of their property is good value for money	52.98%	63.75%	76.79%	68.12%

Average rent increase

Charter Indicator	Fife HA 2014	Fife HA 2015	Scottish Average 2014/15	Peer Group 2014/15
Average rent increase to be applied	3.60%	3.00%	2.66%	2.62%
Average weekly rent (and number of homes)				
	2013/14	2014/15	Scottish Average 2014/15	Peer Group 2014/15
1 apt (5 homes)	£46.90	£50.05	£64.03	£54.55
2 apt (75 homes)	£58.87	£62.71	£68.54	£67.81
3 apt (1,111 homes)	£71.18	£76.33	£69.60	£75.87
4 apt (1,123 homes)	£81.33	£87.59	£75.69	£83.80
5+ apt (99 homes)	£92.14	£98.83	£84.04	£93.79

2014/15 saw an overall improvement in satisfaction with Fife Housing Group as a landlord and also with a number of our services.



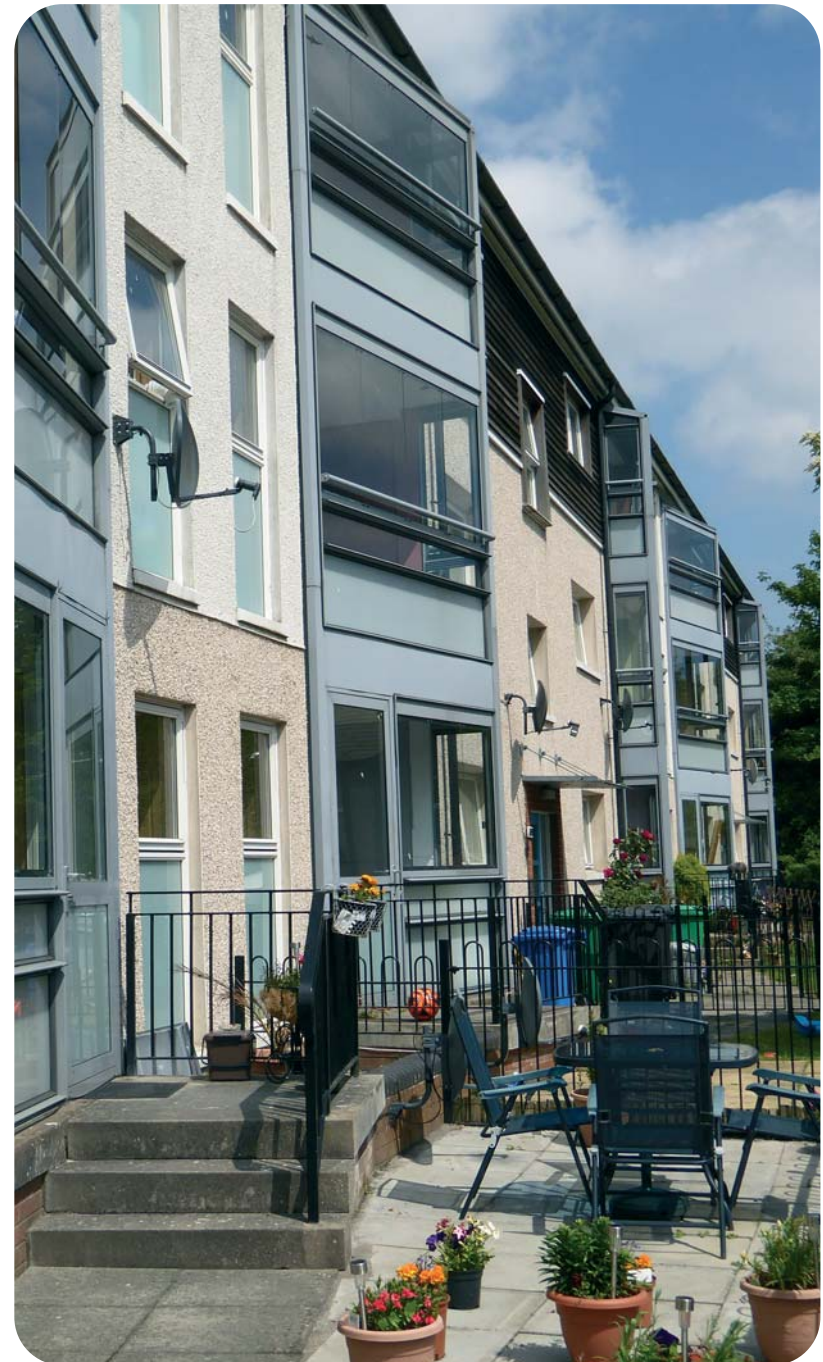
Repair Performance 2014/15

Repairs

Indicator	Title	Number of jobs	Result	2014/15 target
11	Average time taken to complete emergency repairs	1,107	1.7 hrs	4 hours
12	Average time taken to complete non-emergency repairs	6,600	9.3 days	15 days
13	Percentage of repairs completed right first time	6,465	84.58%	92%
14	Percentage of appointments kept	7,167 appts made	92.76%	95%

Repairs completed on time

Priority	Number of jobs	On time	%	2014/15 target
Emergency	1,107	1,107	100%	100%
Routine	6,094	5,070	83.2%	92%
Urgent	762	720	94.5%	95%





Our Board of Management

Our Board of Management and the Board of our subsidiary, PACT Enterprises continued to lead the work that we do and they hold a vital position in setting the strategic direction and ensuring the delivery of our business plan objectives.



Former Scottish Government surveyor Maureen Garvie OBE took up her post as Chair of the Board following her election at the Annual General Meeting in September 2014. We also began a successful recruitment campaign for new Board members which eventually saw the appointment of four new members.

Fife Housing Association Board Membership as at 31 August 2015

Lorna Paterson 19 years 2 months	Colin McNeill 3 years 11 months
Anila Ahmad 3 years 11 months	Patricia Dickson . . . 3 years 11 months
David Watson 3 years 11 months	Stephen Clark 2 years 11 months
Roy Walker 2 years 11 months	Maureen Garvie . . . 11 months

Co-opted:

Derek Adam 5 months	Fiona Hunter 5 months
Helen Boath 5 months	Sandra Stock 5 months

PACT Enterprises Board Membership as at 31 August 2015

Derek Adam 2 years 3 months	Kate Dewar 11 months
Nicki Donaldson 1 year 3 months	Martin Fleming 5 months

Business Leadership Team as at 31 August 2015

Nicki Donaldson	Chief Executive
Andrew Clark	Director of Corporate Services and Finance
Su Bramley	Director of Housing
Kevin Lynch	Director of Asset and Commercial Business





Talk to us...



at home with...

fife 
housing
group

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

Our opening hours are:

Monday-Thursday....8.30am - 5.00pm Friday....8.30am - 4.30pm

General number 01383 606162

For any emergencies contact us on 08000 274 007

For gas emergencies contact us on 0800 281 856

Electric heating emergencies, Ochilview, Lumphinnans 0845 241 5513

Text us on 0771 771 3666



Fife Housing



Fife Housing

www.fifeha.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 No. PF000142.