

# THIS IS YOUR FIFE

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ANNUAL REPORT 2016/17

*at home with...*

fife   
housing  
group



# Values

Accountable

Firm but fair

Open and honest

Versatile



*Residents, colleagues and other stakeholders celebrate together*

## Contents

- 3 A message from our Chief Executive
- 4-5 Announcements
- 6 Governance structure
- 6 PACT Enterprises Board of Directors
- 7 Board of Management
- 7 Business Leadership Team
- 8-11 Corporate
- 12-15 Housing
- 16-21 Engagement
- 22-25 Property
- 26-27 Financial information

*at home with...*

**fife**   
**housing**  
**group**

# A message from our Chief Executive



## This is your Fife...

Having focused on our business change programme for the previous two years, last year saw us switch emphasis to concentrate on creating a strong corporate culture as this informs how we deliver services and helps us to ensure a positive end-result for our tenants and other customers.

As part of this process, we have also taken the opportunity to take an in-depth look at making improvements to our performance, complaints handling and opportunities for tenant involvement. This has allowed us to establish the root cause of the issues identified and, although the statistics within this report indicate that there have been dips within some of these areas, we now have a clear understanding of the underlying reasons for this and are in a better position to focus on making the improvements necessary.

Our aim is to secure the long-term future of Fife Housing Group by delivering the high quality, transparent, value for money service our tenants and other customers deserve and we look forward to working with you to achieve this over the coming year.



*Announcements*

# Farewell

## Patricia Dickson – Vice Chair and Board Member 2011-2017

This year we bid a fond farewell to our Vice Chair, Patricia Dickson, who will be retiring following our AGM in September 2017.

A Board Member since 2011, and Vice Chair since September 2015, Patricia joined us having worked her way up through the ranks at Fife Council where she held various customer-facing roles within the housing arena.

Her time spent as a Welfare Officer, Housing Officer and Area Officer gave Patricia an in-depth understanding of tenants' priorities and expectations, which are central to the work of the Board, and her contribution in these areas was particularly significant.

Dedicated to the development of Fife Housing Group and committed to helping us achieve our aims, Patricia will be greatly missed by board members and colleagues alike.

We wish you all the very best in your retirement Patricia!



*Patricia Dickson*

# Gone but not forgotten

## We are sad to advise of the recent passing of Tam Keenan.

### Tam Keenan (1956 - 2017)

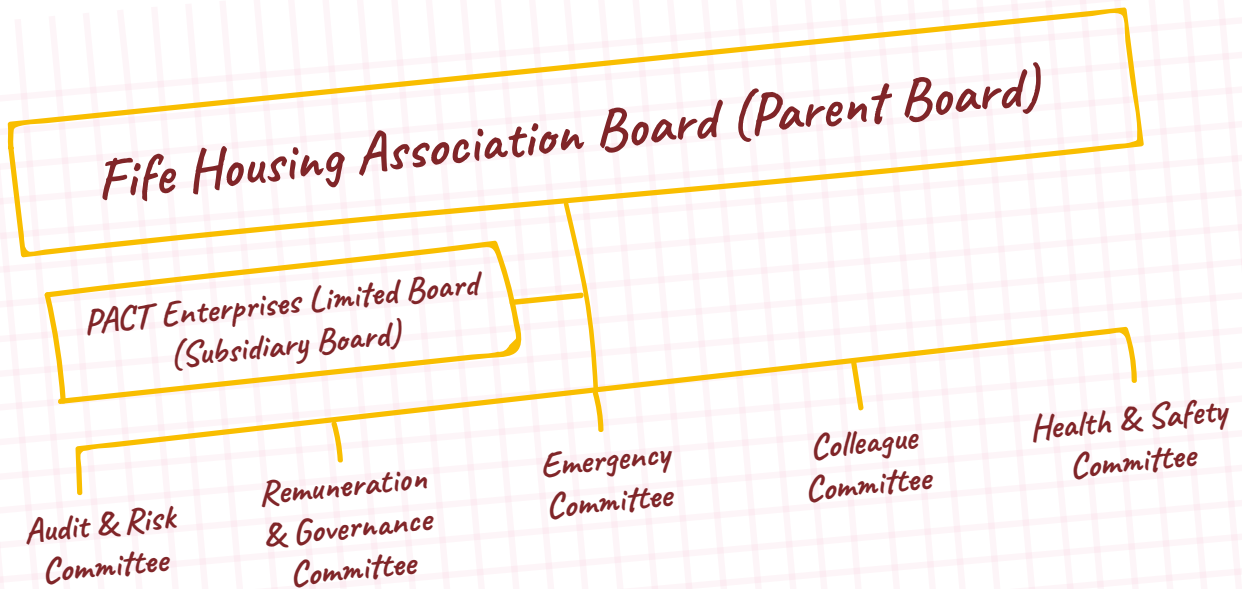
This year sadly saw the passing of one of our colleagues, painter and decorator, Tam Keenan. Tam joined us in 2008, delivering great service and outstanding workmanship throughout his time with the Group. He always had a smile and cheery word for everyone and is sadly missed by colleagues and tenants alike.



*Tam Keenan*

# Governance structure

The board structure is detailed below and is supported by the Chief Executive and the Business Leadership Team. The board and leadership team work jointly to drive forward the strategic direction which is designed at our annual away day.



## *PACT Enterprises Board of Directors* (as at 31 August 2017)

Katherine Dewar | **Chair and non-executive Director**  
Martin Fleming | **Non-executive Director**  
Kenneth Young | **Non-executive Director**  
Nicki Donaldson | **Executive Director**

## Board of Management (as at 31 August 2017)



*Maureen Garvie OBE - Chair*



*Patricia Dickson - Vice Chair*



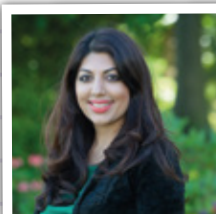
*Stephen Clark*



*Derek Adam*



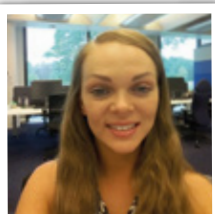
*Katherine Dewar*



*Anila Ahmad*



*Colin McNeill*



*Fiona Barr*



*Helen Boath*



*Sandra Stock*

## Business Leadership Team



*Nicki Donaldson*

**Chief Executive**



*Fiona Nicholl*

**Director of Finance  
and Governance**



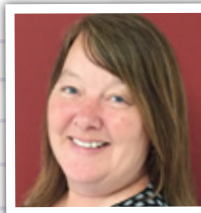
*Su Bramley*

**Director of Housing**



*Kevin Lynch*

**Director of Property  
and Commercial  
Business**



*Caroline O'Donnell*

**Head of Human  
Resources and  
Business Support**



# Corporate

*That was then...*

## Cultural change

We are committed to providing an excellent service and last year our colleagues themselves defined the expectations associated with this. These behaviours, and the values which they underpin, are now at the heart of everything we do.

## Benchmarking

Working collaboratively with other organisations, we continually benchmark our performance, regularly reviewing our costs and sharing good practice to ensure that we remain competitive in the marketplace and provide value for money to our tenants and other customers.

## New systems

Taking advantage of new technology has helped us to streamline our internal systems and processes, allowing us to work more efficiently and better concentrate our efforts on providing a valuable service to our tenants and customers.

## Office rationalisation

In December, we moved back into our refurbished Pitreavie office. This means that all colleagues can now be accommodated in one location, with a view not only to improving our operations and internal communication but also to reducing costs and improving value for money through the closure of our Lochgelly office, enabling further investment in front-line services and improvements to tenants' homes.

## Christmas selection box delivery

Inspired by some of the random acts of kindness highlighted by the motivational speaker at our Colleague Conference, colleagues were keen to give a little back during the season of goodwill by doing something nice for our tenants and arranged to hand-deliver a selection box, generously donated by colleagues, contractors and local businesses, to each of our 2,500 properties.

## Social media

The implementation of our 2016/17 Communications and Marketing Strategy, helped to generate a significant increase in followers across our three main social media channels (Facebook, Twitter and LinkedIn). Developing these online communities offers a unique opportunity to engage in two-way conversations with tenants and other customers in a manner which also affords excellent value for money.

## Financial review

During the year the Board undertook a review of the Group's loan structure, debt and financial instruments, seeking advice from its treasury management consultants with a view to rationalising the debt structure, obtaining longer term funding and reducing the risks associated with the current complex financial arrangements. The Board continue to consider the options carefully and, as such, this review remains work in progress, however, we expect to see it reach a conclusion in 2018.

## Risk management

We have implemented a new web-based, risk management portal to ensure that colleagues are both aware of and accountable for internal and external risks to the business. This means that we are better positioned to make the best possible decisions for the benefit of our tenants and customers.

We also have a disaster recovery plan, detailing the steps that should be taken if the worst were to happen, which was tested successfully on two occasions.

## Value for money

Our focus on providing value for money has been further augmented this year with the renewal of this strategy and the associated action plan. We have also reviewed and updated other relevant policies, including those which govern how we source and buy services, to ensure that they too support this.

The comprehensive training colleagues have received on the implementation of this strategy has resulted in savings in excess of £100k in the past year alone.

## Training

A comprehensive training plan has been introduced for all board members and colleagues, to support our commitment to providing a great service for our tenants and customers.



**Corporate**  
*This is now...*

## In 2017/18 we plan to:

Recruit a further tenant board member to enhance the existing board skills.

Be rigorous and systematic in our approach to managing our performance, planning and managing our work to achieve continuous improvement in our service delivery.

Conclude the review of our Information and Communication Technology (ICT) systems in relation to customer service, housing management and maintenance, with a view to full implementation.

Conclude our review of colleague pension arrangements.

Further develop our website to provide a more useful and user-friendly experience for our tenants, customers and other stakeholders.

Deliver on our Value for Money Strategy in all that we do.

Continue to explore opportunities for development.



*Our Pitreavie office following its refurbishment*



*Some of the selection boxes awaiting delivery*

# Tenant satisfaction

These tenant satisfaction statistics are illustrative of the fact that our full Tenant Satisfaction Survey is conducted on a bi-annual basis. As such, you can expect to see updated results in our 2017/18 Annual Report

I've been a tenant for two and a half years now and find Fife Housing Group very efficient, from my Housing Officer, Will, to the people on the phone and those who come out to deal with any work that needs done.

Paul Philp came to our house and did amazing joinery work. He was really tidy, very friendly and cleaned up after himself which was very good customer service. Tony Allen did a really good job of the silicone around my windows as well.

All of the staff and workers that come out are really friendly and I never have long to wait for them to come out and do something, they're amazingly quick. Even my son was amazed at how quickly Fife Housing Group react to people and come out to do work, compared to their landlord.

Thank you, Fife Housing!

Katrina, Dunfermline



Katrina, Dunfermline

**Tenants satisfied with the overall service provided by their landlord**



**Tenants satisfied with the management of the neighbourhood they live in**



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



**Tenants who feel the rent of their property represents good value for money**



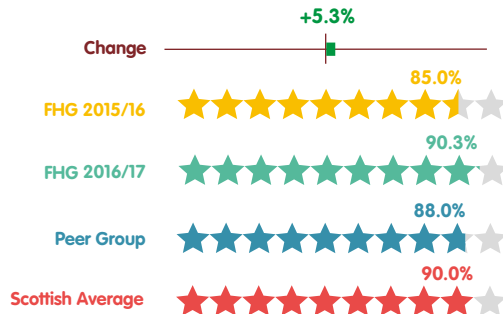
**Tenants satisfied with the opportunities given to them to participate in their landlord's decision making process**



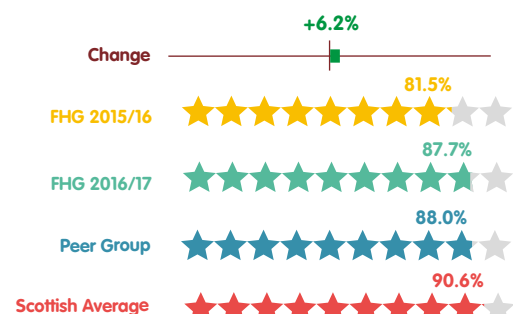
**Tenants satisfied with the quality of their home**



**Tenants satisfied with the standard of their home when moving in (tenants who moved in in the last year)**



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



The change indications above refer to the comparative improvement or decline in our own performance from 2015/16 to 2016/17. The Peer Group and Scottish Average statistics are supplied purely for informative purposes.



# Housing

That was then...

## Rent affordability

Working with two other housing associations (Cairn and Irvine) we conducted a review on the affordability of our rents, holding a number of consultation events where tenants were invited to help us to determine how rents should be set in future. As a result of this, we are now in the process of modelling our rent setting based on two or three key attributes - type of heating, bedroom number and property type - and hope to be in a position to use this data when reviewing our rents for April 2018.

## Rent arrears

As part of our restructure in 2015/16, and the commitment it represented to improving frontline services, we took a decision to redeploy back office resources, creating the capacity for two additional Housing Officers and subsequently allowing us to reduce the number of properties managed by each. We also introduced a Debt Recovery Officer role and, as a result, are now in a position to focus on the reduction of rent arrears for current tenants as a priority, reducing this markedly from 3.47% at the end of 2016 to 2.76% by 31 March 2017.

## Housing apprentice

As part of our efforts to support the local economy, we developed a housing apprenticeship to help encourage young people to take their first steps on the path to a career in Housing. We were delighted to receive an excellent number of responses and, following a robust recruitment process, Ross Glancy was successful in securing the role. Ross has now joined us for an initial period of one year, during which time he will be given the chance to gain valuable experience, developing a knowledge and understanding of all housing activities, whilst working towards obtaining a Scottish Vocational Qualification (SVQ) and Chartered Institute of Housing (CIH) Level 2 in Housing Practice.

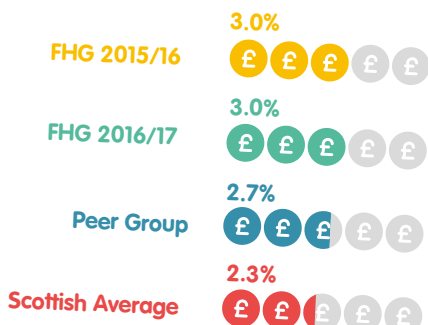
## Letting standard

Our letting standard was reviewed based on feedback we received from new tenants who were unhappy with the condition of the property when they moved in. As part of this process, we also sought feedback from our scrutiny group 'Resident VOICES', who were invited to inspect some of our void properties and express their opinions and suggestions for improvement. As a result of this work new tenant satisfaction levels have now increased from 85.00% to 90.72%.

## Tenancy offers

In January 2017, we changed our offer process. Previously we would use 'expressions of interest' when offering a property to an applicant on the waiting list, which meant that applicants could refuse as many properties as they wanted to without any consequences. This practice did not reflect the work required to allocate properties so we took the decision to make 'firm offers' from the outset, however, this has led to a perceived increase in the number of offers being refused and is the reason behind our performance in this area appearing to decline.

## Average rent increase applied in reporting year



## Average weekly rent and number of homes

	FHG 2015/16	FHG 2016/17	Peer Group	Scottish Average	
x1	£50.05	£52.63	£46.60	£66.55	5 homes
x2	£63.90	£68.06	£72.43	£71.67	92 homes
x3	£75.70	£80.31	£79.54	£73.13	1,115 homes
x4	£86.99	£91.97	£87.27	£79.42	1,140 homes
x5+	£98.75	£105.48	£96.75	£88.02	98 homes



## In 2017/18 we plan to:

Continue with our work on rent affordability and rent harmonisation.

Improve our lettings performance.

Carry out a full customer satisfaction survey.

Ensure that we are well-positioned for the full introduction of Universal Credit to the region and that colleagues are able to effectively support applicants through this process.

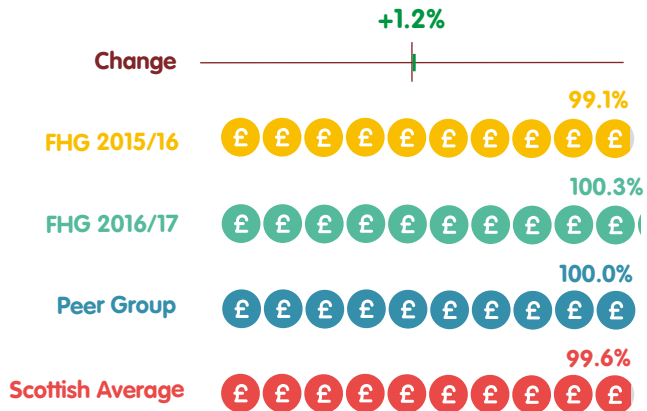
Hold at least four community cafés and 30 walkabouts within the communities in which we work, including a special afternoon tea café event for older persons.

Let our new homes which have been developed in Crombie.

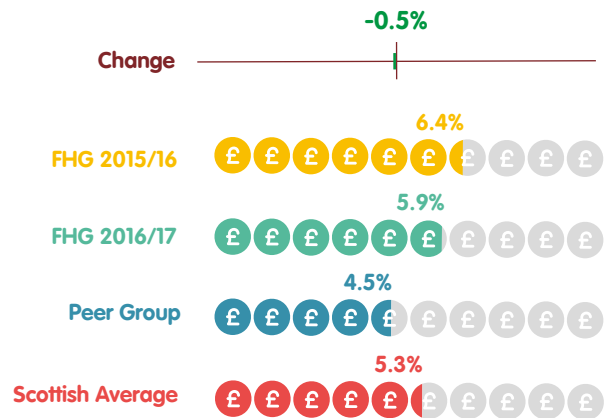


# Rent and rent arrears

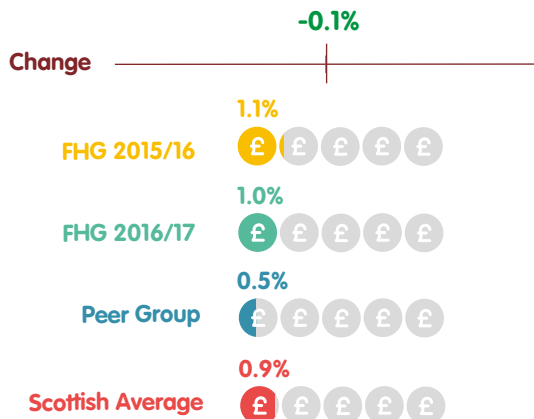
## Rent collected as percentage of total rent due in reporting period



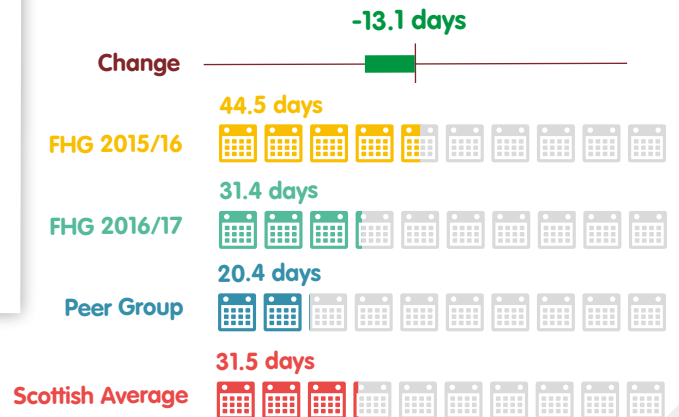
## Gross rent arrears (all tenants) as at 31 March 2017 as a percentage of rent due for the reporting period



## Rent due lost through properties being empty during last year



## Average length of time to re-let properties in the last year



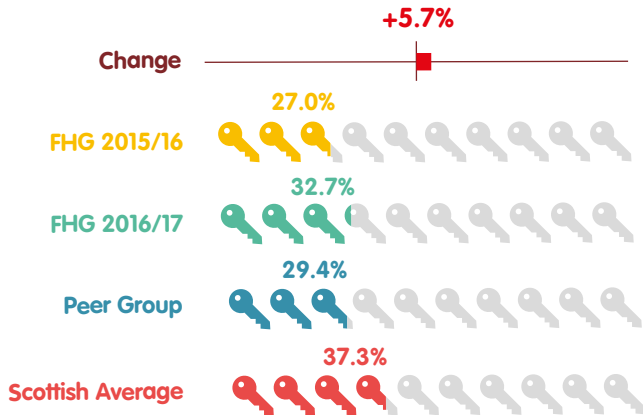
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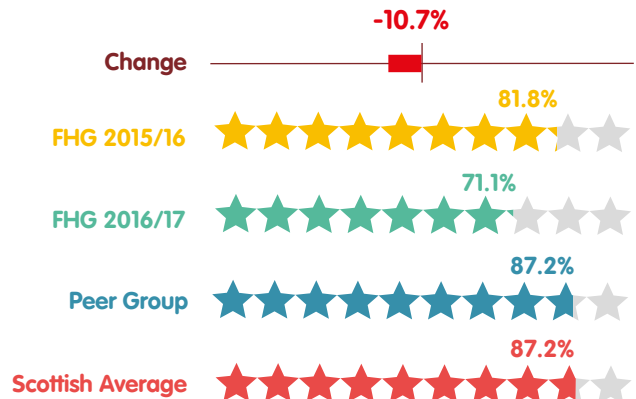


# Allocations and tenancy matters

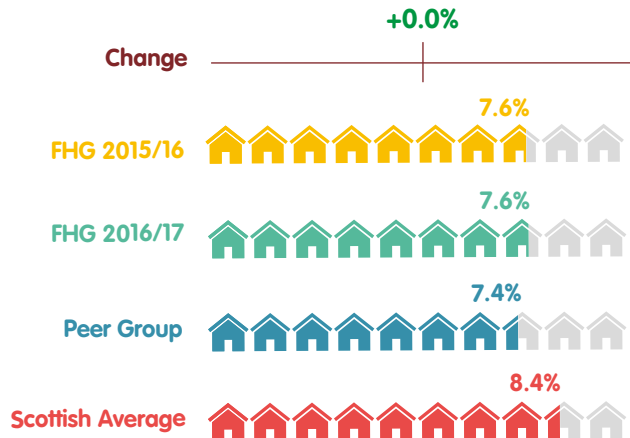
## Tenancy offers refused during the year



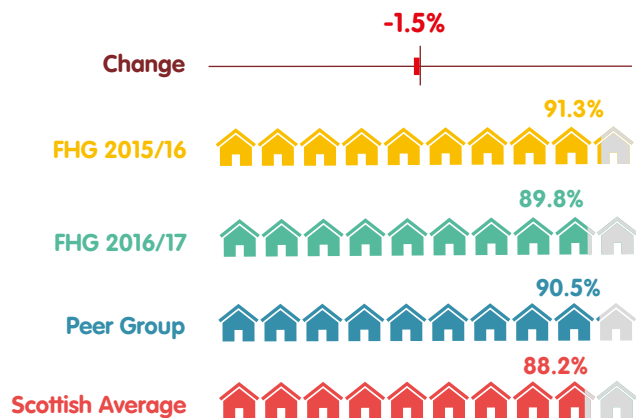
## Anti-social behaviour cases reported in the last year resolved within locally agreed target (28 days)



## Lettable houses that became vacant in the year



## New tenancies sustained for more than a year



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# Resident engagement

*That was then...*

## Engagement strategy

In March 2016, the Board gave approval to our new Engagement Strategy and since then we have been working hard to ensure that tenants, community representatives, local groups and other stakeholders take part in certain decision-making processes and are able to influence how we deliver services which relate to housing and the surrounding community.

This has been achieved by holding regular community events such as estate walkabouts and community cafés. The community cafés have been particularly successful, with high levels of attendance and positive feedback from local people, councillors and partner agencies.

These events encourage local residents to come together, giving us the opportunity to provide information about the services we deliver and the changes that are taking place in the community, as well as local issues such as tackling anti-social behaviour, environmental and recycling problems, the impact of welfare reform, energy efficiency and fire safety.

## Scrutiny

Much of our emphasis over the past two years has been on the development of our scrutiny arrangements and, in particular, the creation and support of our scrutiny group, Resident VOICES.

In the last year, Resident VOICES has established its own identity and carried out two scrutiny activities, examining in detail how we engage with our tenants and other customers and deal with complaints. Reports on these scrutiny activities have been produced independently by the group and will be presented to the Board in September 2017, with actions agreed as a result of the recommendations made demonstrating how we are working with residents to deliver improved services.

## Residents' associations

This year has also seen the development of two fully constituted residents' associations, one in Lumphinnans and the other in Abbeyview, Dunfermline. The emergence of these associations again highlights progress in our aim to put tenants' views and aspirations at the heart of everything we do.

## Mystery shopping

Most recently a number of residents have undergone training on how to carry out mystery shopping exercises and a programme of mystery shops has now started. Moving forward, we hope feedback from the residents taking part in these mystery shopping exercises will help us to identify further service improvements.

## Complaints handling

Complaints handling is another area where we have seen substantial improvements over the last year. There is now an increased focus across the organisation, to ensure that all Stage 1 and Stage 2 complaints are resolved within the required five-day and 20-day timescales, respectively. This emphasis on improved performance is evident throughout the organisation, with monthly performance reports now being produced for discussion and scrutiny by our Business Leadership Team and quarterly meetings being held to discuss and identify and implement learning from complaints where the service provided to our customers has fallen below the standards we would expect.



*Even Santa came along to our Christmas community café in Kirkcaldy*

## In 2017/18 we plan to:

- Continue improving tenant and customer engagement and satisfaction across all areas.
- Support the continued development of our scrutiny group, Resident VOICES and engage with interested residents.
- Begin working with Resident Inspectors to help support improvement in our repairs and maintenance services.
- Consult on proposed rent levels for 2018/19.

Resident  
engagement  
This is now...

Complaints	FHG 2015/16	FHG 2016/17	Peer Group	Scottish Average	Change
<b>Complaints responded to in full that were resolved by the landlord</b>					
Stage 1	100%	99.2%	98.1%	98.0%	-0.8%
Stage 2	86.9%	100%	96.1%	94.6%	+13.1%
<b>Complaints upheld</b>					
Stage 1	69.2%	62.7%	67.8%	56.6%	-6.5%
Stage 2	81.1%	69.2%	57.1%	49.4%	-11.9%
<b>Complaints responded to within target timescales</b>					
Stage 1 (5 days)	71.8%	80.2%	87.8%	85.4%	+8.4%
Stage 2 (20 days)	50.9%	42.3%	84.5%	83.3%	-8.6%

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## Engagement activities

I have been a tenant with Fife Housing Group for almost four years now and recently had a new gas central heating system installed in my home. I suffer from chronic obstructive pulmonary disease (COPD) and asthma which means I need to keep warm and this new system has made a huge difference to my breathing, it's smashing.

Karen, my Housing Officer, has just worked wonders for me - it was amazing really.

There wasn't so much interaction with tenants during the first year I was here but now you're out and about doing things like walkabouts and seem to be more aware of what's going on and getting things done, which is good. The new notice board in the stairwell is a great idea too and working really well for us.

I've never had any problems with Fife Housing Group as a landlord. Repairs are always done within a couple of days and they're straight out to deal with emergencies, it's really quite good and I have nothing to complain about.

Joyce, Kirkcaldy



Joyce, Kirkcaldy

# Engagement activities





*One of our popular estate walkabouts*



*One of the winning entries in our gardening competition*



*Our Abbeyview community café*



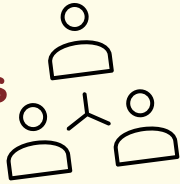
*Some of our Resident VOICES scrutiny group*



*The Lumphinnans Tenants' and Residents' Association*

## Residents' associations

**1** new association



## Train the trainer

*(Stepping up to scrutiny)*



**4** people trained

## Community cafés

**4** cafés



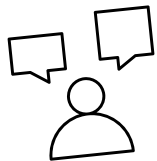
**350** attendees

## Rent consultation sessions and surveys



**3** sessions / surveys

**116** participants / responses



**1** group

**12** meetings

**16** members

**4** training sessions

**1** conference attended

*(TIS Annual Conference)*

## Resident VOICES

*(Scrutiny Group)*

**27**

Estate walkabouts



## Communications Review Group



**1** group

**5** meetings

**19** entrants



**9** category winners

Gardening competition





# Property

*That was then...*

## Planned maintenance programme

We successfully completed a £2.5m programme of planned maintenance and major component replacements within tenants' homes, including: roofing, kitchens, bathrooms and heating, at 363 addresses throughout Fife.

## New developments

Construction at Phase 2 of our building project in Crombie is now underway with completion expected early next year. The venture, which has been jointly funded by the Scottish Government, Fife Council and ourselves, will see an investment of £2.7million to develop 19 new two and three bedroom homes and deliver much needed affordable housing in this popular village.

## Asset management strategy

Our Asset Management Strategy sets out our priorities for improving our housing stock and other assets. This allows us to allocate resources appropriately and ensures that we focus on the correct areas, complying with the requirements of the Scottish Housing Quality Standard (SHQS) and Energy Efficiency Standard for Social Housing (ESSH) to improve both the quality and energy efficiency of tenants' homes. This strategy also helps us to improve the services that we provide and the levels of satisfaction with these.

## SHQS

We are aware that our Scottish Housing Quality Standard (SHQS) compliance rate has room for improvement and we have commissioned a full stock condition survey to be carried out over the next three years, with a third of tenants' homes to be surveyed each year. The surveys to be carried out in 2017/18, will concentrate on the areas where SHQS compliance has not been achieved.

## Home energy ratings

Last year we undertook an increased number of Energy Performance Certificates (EPCs). This has helped to provide a more accurate representation of the energy efficiency of our stock, allowing us to better identify the improvements required and resulting in the perceived decline in performance. Steps have already been taken to rectify this and we are focussed on addressing these requirements during 2017/18.

We also have until 2020 to ensure that tenants' homes comply with the new Energy Efficiency Standard for Social Housing (ESSH) and, to assist us in achieving this standard, we are carrying out an additional 1,000 Energy Performance Certificate surveys which will further highlight where improvements are required.

Both the SHQS and ESSH surveys to be carried out in 2017/18 will better inform our Asset Management Strategy and planned maintenance programmes for the coming years and, moving forward, we expect to see improvement in both these statistics and the quality of our tenants' homes.

## Gas safety checks

During the year we carried out 2,346 gas safety checks. Unfortunately we failed to complete a gas safety check and associated record at three properties during the last year. In one instance this was due to a pending eviction notice, where the tenant was refusing to make contact and we had to await a court order to gain entry, whilst the other two failures were at properties which had recently had new gas supplies installed. We have now tightened up our processes to ensure that our records are always in sync with those of our gas safety contractor.

Property  
This is now...



*Construction gets underway at Phase 2 of our Crombie development*

## In 2017/18 we plan to:

Continue working towards achievement of the Energy Efficiency Standard for Social Housing (EESH) in all tenants' homes by 2020.

Implement a dedicated in-house voids team with a view to reducing void rent loss.

Invest further in improving our properties through the delivery of our planned maintenance programme.

Complete construction of our 19 new homes at Crombie.



*Some of the roofing work undertaken as part of our planned maintenance programme*



# Repairs and maintenance

I've been in this house for about 48 years and my landlord is Fife Housing who have been very supportive over the years. We underwent a major refurbishment programme a number of years ago with new windows, doors and a new kitchen. The Property Manager at that time helped me choose units and spent time explaining everything to me.

Over the years I've obviously had problems with the house regarding heating, plumbing etc. This has always been dealt with efficiently, the staff have always been friendly and the response time really good, often the same day.

You often hear of people complaining but I have never had any cause to complain in all these years. I'm very happy and comfortable in my home and hope to live here for a few more years.

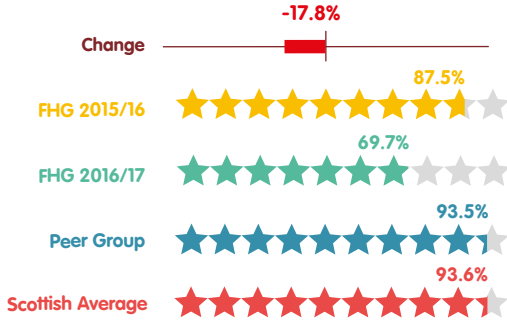
Jean, Methil  
(Who is also our oldest tenant at 102 years young!)



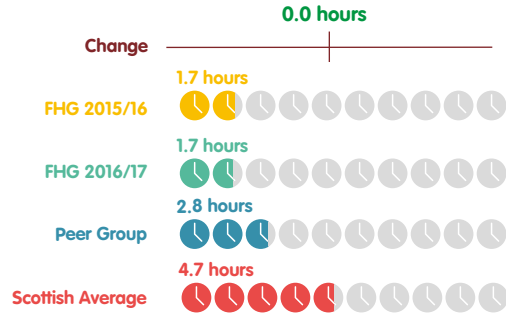
Jean, Methil



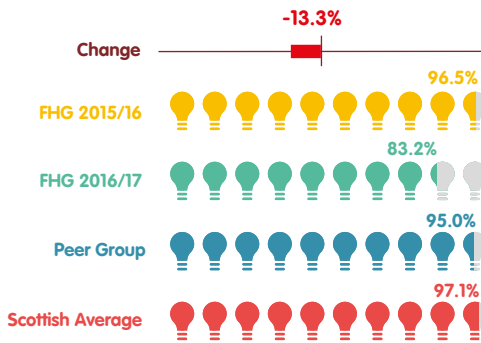
### Homes meeting the Scottish Housing Quality Standard (SHQS)



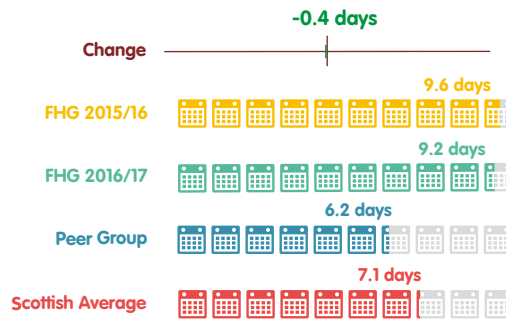
### Average length of time taken to complete emergency repairs



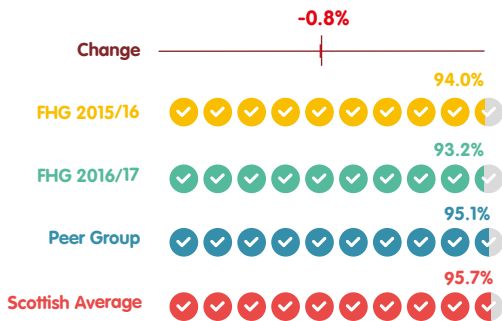
### Homes at or above the required Home Energy Rating levels specified in the SHQS



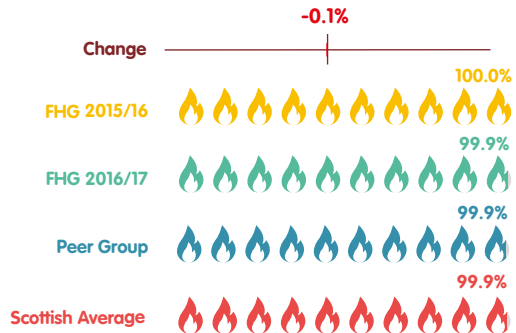
### Average length of time taken to complete non-emergency repairs



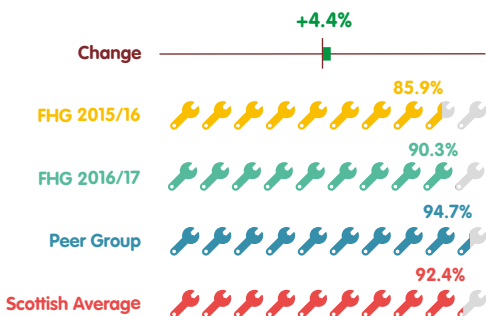
### Repairs appointments kept



### Properties that require a gas safety record which had a gas safety check and record completed by the anniversary date



### Repairs carried out in the last year completed 'right first time'



The change indications above refer to the comparative improvement or decline in our own performance from 2015/16 to 2016/17. The Peer Group and Scottish Average statistics are supplied purely for informative purposes.





# Financial information

The Group turnover has increased marginally during the year by £6,056, up to £12.027m. Operating expenditure has increased by £383K from last year to £9.48m, however, the current year expenditure includes 'one off' costs in relation to the office refurbishment and redundancy costs of £566,926 and office impairment costs of £214,313.

Also included in the Group results for the year is the movement in our complex financial arrangements of £289,512 and the annual actuarial loss in respect of the pension scheme of £925,000.

Taking all of the above into account a deficit for the year arose of £976K. In terms of the Statement of Financial Position, the net liabilities position has worsened from 2016 to 2017 by £976K mainly as a result in the negative movement in the pension and derivative numbers during the year.

On a more positive note cash has increased from £3m to £3.3m at the end of the financial year and all lender loan covenants have been met.

## A summary of the Group's Statement of Financial Position as at 31st March 2017 is as follows:

	2016/17 £'000	2015/16 £'000
Fixed assets	83,866	84,130
Current assets	4,373	3,766
Current Liabilities	(2,884)	(2,470)
<b>Net current assets</b>	<b>1,489</b>	<b>1,296</b>
<b>Total assets less current liabilities</b>	<b>85,355</b>	<b>85,426</b>
Creditors : amounts falling due after more than 1 year	(82,901)	(83,018)
Provisions for liabilities	(3,709)	(2,687)
<b>Total Net liabilities</b>	<b>(1,255)</b>	<b>(279)</b>
Revenue reserve	(12,074)	(11,789)
Revaluation reserve	10,819	11,510
<b>Capital and reserves</b>	<b>(1,255)</b>	<b>(279)</b>

<b>Our income for the year arose from the following sources:</b>	<b>2016/17 £'000</b>	<b>2015/16 £'000</b>
Net rental income	10,838	10,594
House sales	655	318
Other income	952	1,103
Grants from Scottish Government and other agencies	238	324
Interest received in the year	2	8
<b>Total income</b>	<b>12,685</b>	<b>12,347</b>
<b>Our costs during the year were:</b>		
Repairs	1,736	1,731
Planned maintenance	925	1,208
Management costs	4,063	3,200
Service costs	79	100
Interest payable	2,505	2,602
Cost of sales for houses sold	618	115
Other costs	414	433
Depreciation of housing properties	2,179	2,375
Bad debt	84	51
<b>Total costs</b>	<b>12,603</b>	<b>11,815</b>
<b>Other financial adjustments:</b>		
Change in value of pension assets	(91)	(112)
Tax	(32)	(58)
Actuarial (Loss) / Gain in respect of pension scheme	(925)	1,083
Fair value loss on financial liabilities	(290)	(137)
Revaluation of investment properties	280	287
<b>(Deficit) / Surplus for the year</b>	<b>(976)</b>	<b>1,595</b>



*at home with...*



**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**

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**Emergencies: 0800 281 856**  
**Text: 0771 771 3666**

**Email: [info@ffehg.org.uk](mailto:info@ffehg.org.uk)**  
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** Facebook**  
** Twitter**

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