

ANNUAL REPORT 2020/21



at home with...
fife housing group

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

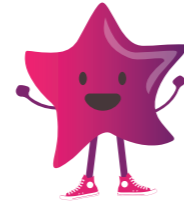
Scottish Charity Number: SC025647
Scottish Housing Regulator Registration Number: 295
Registered Society under the Co-operative and Community Benefit Societies Act 2014 Registration Number 2476 R(S)
Property Factor Registration Number PF000142

fifehg.org.uk

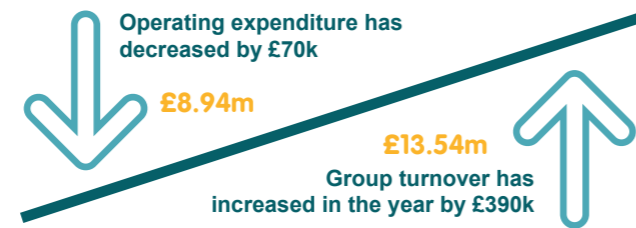
A message from our Chief Executive

It has been a year of great sacrifice and immense sadness but even under the dark shadow of the Coronavirus pandemic, we have seen incredible examples of care, compassion and community and it is this spirit which has inspired our Annual Report.

We were fortunate not to have to furlough colleagues and, although our service delivery was affected, we had the technology in place to allow us to remain operational and fully contactable throughout, sharing regular updates and offering advice and support to tenants who were struggling with the impact of restrictions themselves.

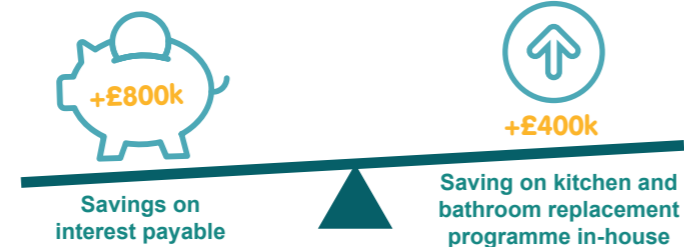


Our finances



The Group's turnover has increased in the year by **£390k**, up to **£13.54m**, while operating expenditure has decreased by **£70k** from last year to **£8.94m**.

The refinancing exercise we undertook during 2019 has allowed us to refinance our old debt, saving approximately **£800k** on interest payable each year until July 2029. In addition, bringing the kitchen and bathroom replacement programme in-house is saving approximately **£400k** per annum. These changes have allowed us to manage our finances effectively over the pandemic, minimising the impacts on the business and tenants.

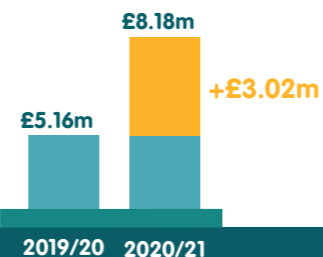


Pension scheme -£363k

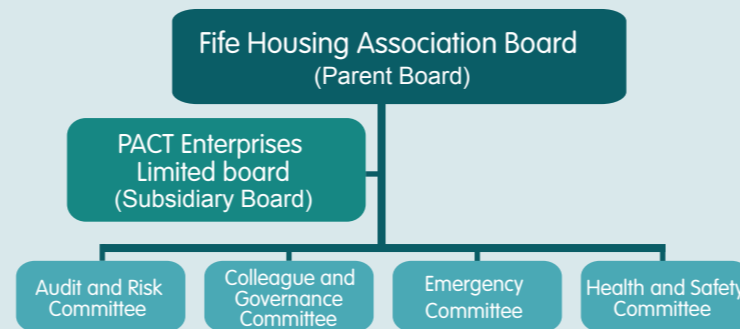
The annual actuarial loss in respect of the pension scheme is **£363k** as a result of improved market conditions for investments during the financial year, however, it is uncertain what impact the current pandemic may have on the future performance of the investments.

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 **£5.16m** to **£8.18m**.

Cash has also increased from **£4.4m** to **£5.1m** at the end of the financial year and all lender loan covenants have been met.



Our governance arrangements



Fife Housing Association Board of Management as at 30 September 2021

Name	Appointment
Helen Boath (Chair)	Sept 2015
Sandra Stock (Vice Chair)	Sept 2015
Derek Adam	Sept 2015
Stephen Clark	Sept 2013
Fiona Barr	Sept 2015
Martin Fleming	Feb 2018
Laurie Boles	Aug 2018
Colin Miller	Aug 2019
Lynne Pascal	Aug 2019
Ron Eldridge	Aug 2019
Esther Robertson	Sept 2021
Brian Gallacher	Sept 2021

PACT Enterprises Board of Directors as at 30 September 2021

Name	Appointment
Sandra Stock	March 2020
Katherine Dewar	Sept 2014
Kenneth Young	March 2016
Nicola Donaldson	May 2014
Ricky McAuley	Sept 2021
Beverley Graham	Sept 2021

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

Our homes

The importance of our homes has never been more apparent and, although the various lockdowns and associated restrictions impacted our ability to undertake internal works, we were still able to invest over **£1.1million** in upgrades, including:



Replacement boilers/heating systems



External insulation for homes



New bathrooms



Repairs to walls



New roofs



New kitchens

Despite the difficulties faced in gaining access to work in tenants' homes, we were also able to carry out **52 essential adaptations**.

In addition, we undertook **2253 repairs** and prepared **155 empty properties** for relet, working in partnership with Fife Council to provide **32 properties to house homeless applicants** during the pandemic.

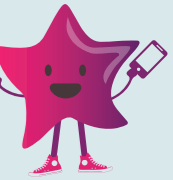
Whilst unable to undertake reactive repairs, we carried out **2497 individual external property inspections**, identifying and undertaking over **500 environmental improvements and repairs** which will benefit local communities.



Our tenants and communities

Colleagues focused on engaging with tenants:

- Making **17,353** calls
- Carrying out **580** socially distanced essential visits
- Making **31** referrals to other partners and third sector agencies
- Supplying foodbank vouchers to **25** households
- Attending **661** virtual meetings with police, social work and other support agencies
- Helping **75** households with energy vouchers to the value of **£3,000**
- Providing Supporting Communities funding totalling **£15,085** to a further **130** tenants
- Undertaking **17** estate inspections
- Investigating **132** reports of anti-social behaviour



We also:

- Launched our **Covid Community Champion Awards** recognising the fantastic work done by the **EATS Project in Rosyth, Suzanne Connolly, Sarah Keeble and the People's Pantry in Leven**
- Showed our support for key workers with our **'Reach for a rainbow'** art competition
- Recognised tenants who take pride in their outdoor spaces through our **Annual Garden Competition**
- Supported our **Resident VOICES** scrutiny group to continue meeting online
- Worked with Connecting Scotland to provide **150** free devices to families struggling with home-schooling and offered additional support from our **Digital Champions**



Our commitment to Giving Something Back



Giving Something Back became even more important as we supported our tenants and charities doing amazing work in our local communities under increasingly challenging circumstances by:

- Making **£5k** of donations to **Children's Clothing Bank Dunfermline, The Cottage Family Centre, Fife Gingerbread, Levenmouth Foodbank, Kirkcaldy Foodbank and Dunfermline Foodbank**
- Raising **£4k** to fund a vein finder for our colleagues' **Charity of the Year' - The Cookie Jar Foundation**
- Continuing our programme providing tenants with access to skips to **dispose of unwanted items free of charge**
- Launching a joint project, as part of the **Fife Housing Association Alliance**, to provide housing support and help prevent homelessness and creating **two new Housing Advocacy Worker** roles for individuals registered as homeless.

Our vision for 2020 and beyond...

Looking to the future, we appointed a contractor to begin work on the development of **49 much needed new energy-efficient homes** at Glen Albyn in Kirkcaldy.

The pandemic has accelerated our **digital agenda**, placing even greater emphasis on the benefits of being able to both transact and interact online, and we have already begun working towards **delivery of a new interactive website and tenant portal** as we prepare to realise our vision for 2020 and beyond.

Overall satisfaction



The satisfaction survey which generated the 2020/21 results illustrated below was undertaken remotely during lockdown.

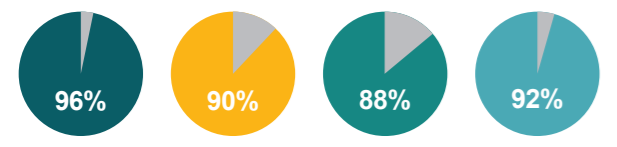
A reduction in performance during this period is evident both in our results and across the sector and we believe this to be directly related to the impact of the pandemic.

Tenants satisfied with the overall service provided by their landlord

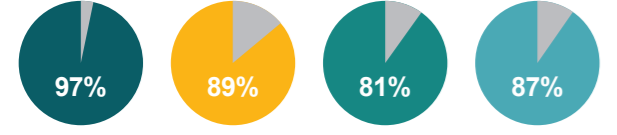


Customer / landlord relationship

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



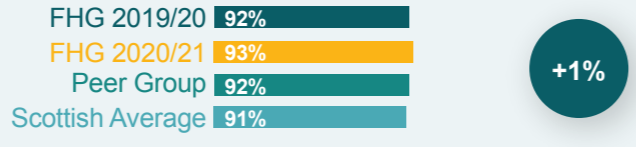
Tenants satisfied with the opportunities to participate in landlord's decision making processes



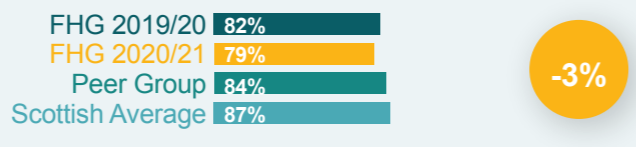
Key

- FHG 2019/20
- FHG 2020/21
- Peer Group
- Scottish Average
- +% Improved
- % Slightly Reduced
- % Significantly Reduced
- No Change

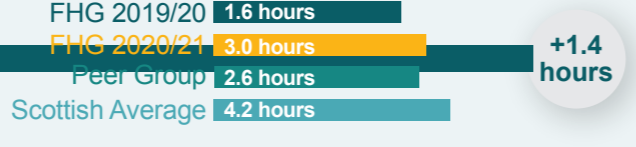
Stock meeting the Scottish Housing Quality Standard (SHQS)



Tenants satisfied with the quality of their home



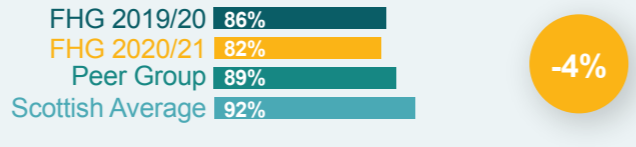
Average length of time taken to complete emergency repairs



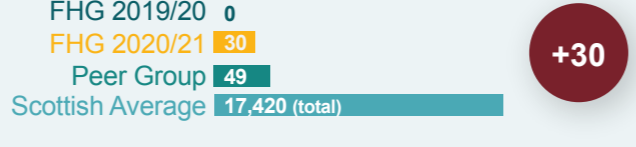
Average length of time taken to complete non-emergency repairs



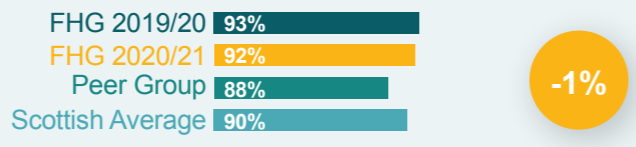
Reactive repairs completed right first time



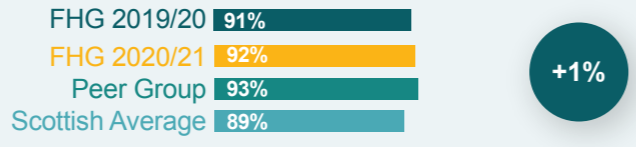
Times statutory duty to complete gas safety check was not met



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



Housing quality and maintenance

Neighbourhood and community



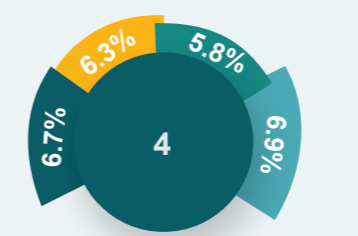
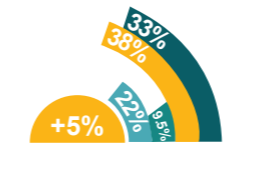
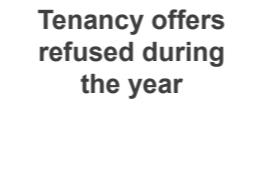
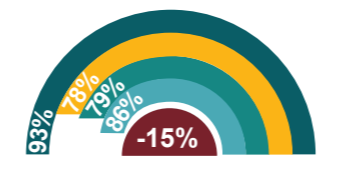
Key

- FHG 2019/20
- FHG 2020/21
- Peer Group
- Scottish Average

Complaints – Stage 1



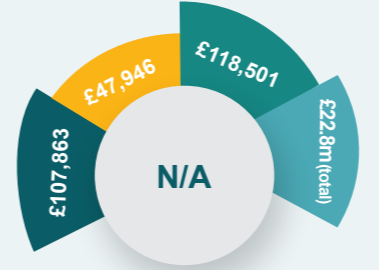
Complaints – Stage 2



Lettable houses that became vacant in the last year



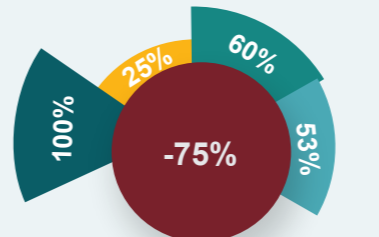
Households currently waiting for adaptations to their home



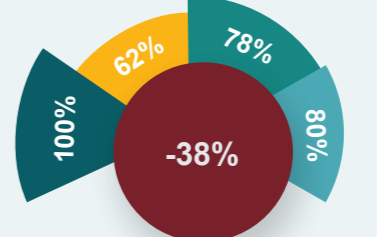
Total cost of adaptations completed



Average days to complete adaptations



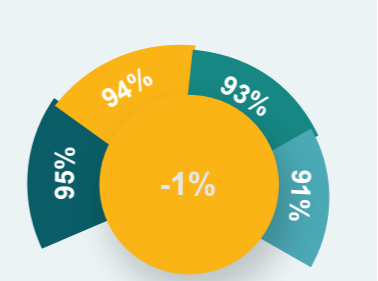
Homeless referrals resulting in offer



Homeless offers resulting in let



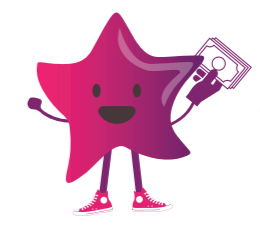
Average length of time to re-let properties (days)



New tenancies sustained for more than a year



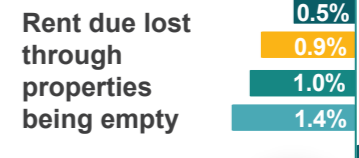
Access to housing and support



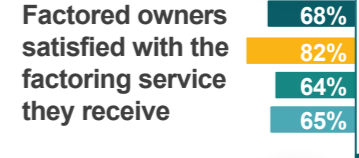
Getting good value from rents and service charges



Rent collected as percentage of total rent due



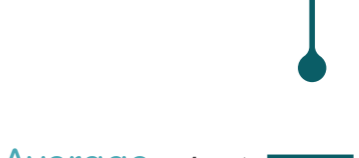
Rent due lost through properties being empty



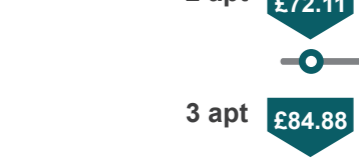
Factored owners satisfied with the factoring service they receive



Average annual management fee per factored property



Average rent increase applied



Average weekly rent	1 apt	2 apt	3 apt	4 apt	5+ apt
FHG 2019/20	£57.79	£72.11	£84.88	£97.14	£109.93
FHG 2020/21	£59.53	£74.33	£87.42	£100.01	£113.31
Peer Group	£67.35	£78.93	£86.46	£95.35	£106.11
Scottish Average	£73.61	£79.48	£82.60	£89.81	£99.97