



CELEBRATING THE FIRST 40 YEARS: 1979 - 2019

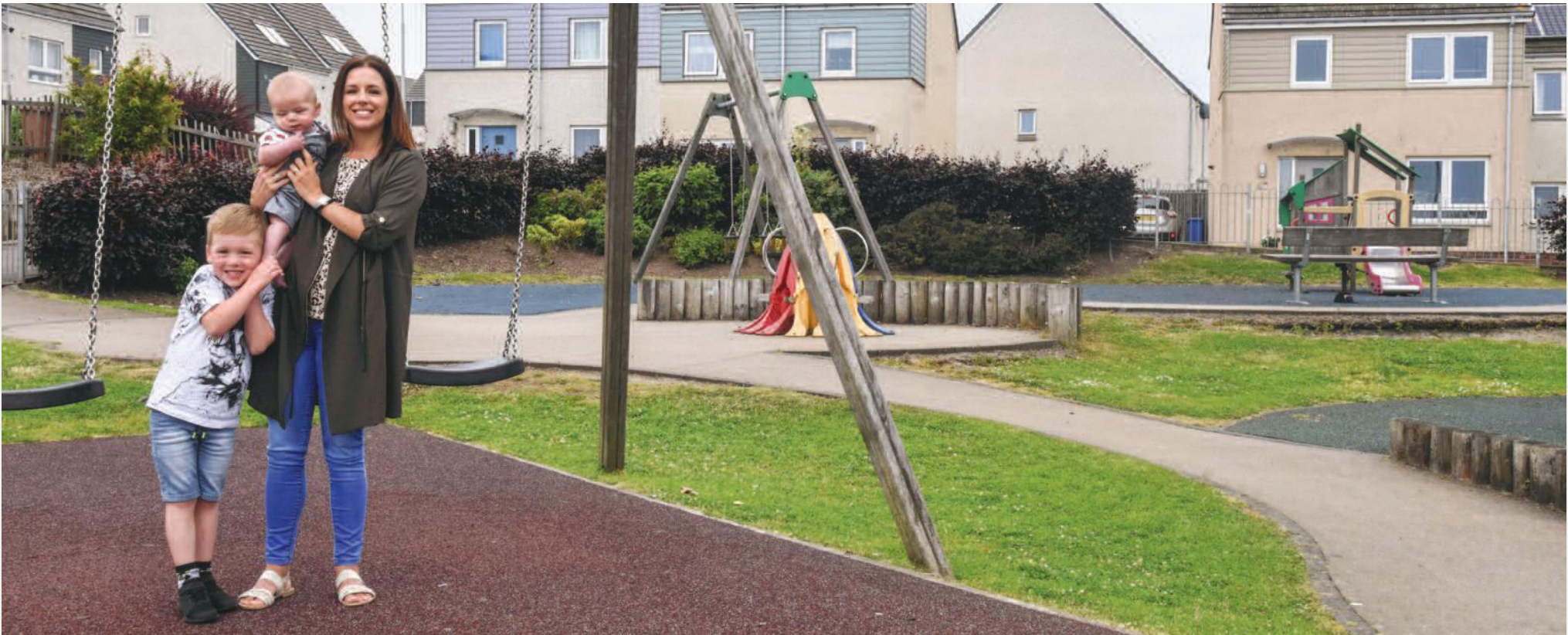




Contents



2	3	4	6	8	9	10	12	14
Our Aim	Chair's Introduction	Where It All Started	1979 - 1984: The Founding Members	1985 - 1986	1987 - 1989	1990 - 1993	Kingdom Initiatives	Being an Employer of Choice
16	18	20	22	24	38	40	42	44
1994 - 1996	Housing	Our Chairs	1997 - 1999	Former & Current Staff	2000 - 2003	2004 - 2005	Asset Management	The Board & Governance
46	52	54	56	58	60	62	64	66
KHA Board	2006 - 2010	2011 - 2012	Finance	The Management Team	2013 - 2015	Development	Digital	2016 - 2018
68	70	72	73	75	76	Kingdom Housing logos through the years...		
Partners & Collaborative Working	Kingdom Support & Care	2018	Community Initiatives	2019	Chief Executive Review			



Our Aim

Kingdom's aims can be summarised through its mission, values and strategic objectives; Our mission is to provide **more than a home** and our values are based on **C**ustomer, **A**ccountable, **R**espect, **E**fficient, **S**upportive.

Strategic Objectives;

1. Maintain and enhance homes for our current and future customers;
2. Maintain and enhance independent living;
3. Provide as many new quality affordable homes as possible;
4. Support customers to sustain their tenancies;
5. Provide added value through Community Initiatives;
6. Ensure that the Group remains financially secure and delivers excellent customer focused services;
7. Enhance our customers digital experience;
8. Be an employer of choice.

Back in 1979, **Kingdom Housing Association** was formed. We are a Registered Social Landlord with Charitable status and provider of affordable housing across East Central Scotland. The last 40 years have been eventful for Kingdom with many milestones and memorable achievements.

Chair's Introduction



We want this book to highlight these achievements and feature articles, memories and reviews from some of the people who have had the biggest impact on Kingdom over the years.

Over 40 years ago a group of like-minded people got together in response to the closure of the lodging house in Lochgelly, Fife and decided there was a need to form a housing association to meet housing needs. In this book we hear from some of the founding members about the challenges they had to overcome and their memories of the early days.

Kingdom has gone through periods of significant growth and change to be the successful organisation it is today. Some of the projects Kingdom has developed over the last 40 years are featured, along with some of the significant events in its history.

Kingdom is a relatively large employer and some current and former staff have provided stories and memories of their time with Kingdom. There have been many Board members and 5 Chairs since Kingdom was created in 1979 and the existing Board members have told us why they became involved with Kingdom and some of the key achievements during their time.

This book looks back at the achievements over the last 40 years; however Kingdom is not complacent and operates a culture based on continuous improvement, where the aim is to continue delivering on our strategic objectives.

Many things have changed over the years however there is still a need to provide people with good quality housing, therefore the original aims of Kingdom 40 years ago are still valid today.

I have been a Kingdom Board member for 6 years and I'm proud to have been the Chair for the last 3 years. I'd like to take the opportunity to acknowledge and thank all the former and current Board members and staff, along with all the individuals, partner organisations and stakeholders who have been involved with Kingdom and have contributed to our success over the last 40 years.

We all look forward to the next 40!



FREYA LEES, Kingdom Housing Association Chair (2019)

Kingdom was formed as a **Housing Association** in 1979, however the history extends a bit further back, to the original lodging house in Lochgelly, which was the main reason Kingdom was established. The lodging house building was originally developed as a temperance hotel in 1905.

Where It All Started



The house was bought by the Hughes family, who set up the original Lochgelly Miners' Hostel in 1910 and, much later, it became known as the lodging house.

The house was located at the bottom of Station Road, Lochgelly on the outskirts of the land currently occupied by Lochgelly High School. During the 1970s the lodging house provided hostel accommodation for up to 44 single homeless men, many of whom were retired miners who had lived there for many years.

The Lochgelly lodging house was the last remaining hostel at the time for homeless men in Fife. The hostel was threatened with closure, on statutory grounds, for fire safety reasons, flooding and structural repairs were required.



In 1976, the Fife Council for Single Homeless was formed to address the issues associated with the inevitable closure of the hostel and in particular, the wellbeing of the remaining residents.

The Lochgelly lodging house was closed in September 1977 and demolished almost immediately thereafter, for the construction of the school. The Fife Council for Single Homeless became Kingdom Housing Association in 1979, but in the meantime, had been closely involved in overseeing, along with the local authorities and other stakeholders, the resettlement, mainly in their own homes, of the remaining residents.

Over the following decades Kingdom has continued to pursue the services delivered by the lodging house at its closure, through providing housing for homeless people and people in housing need.

This 40th anniversary publication provides views and memories of people involved with Kingdom since it was founded and highlights a selection of achievements over the first 40 years.



Prior to 1979 a group of **like-minded people** felt there was a need for housing for homeless people and people in housing need, it was this group who founded Kingdom.

1979 - 1984: The Founding Members



WILLIAM PRYDE
Honorary President
Board member from 1979 - 2004

William Pryde MBE, (Bill) was one of the founding members of Kingdom and Chairman from 1998 – 2004. In 1999, Bill was awarded an MBE for his services to Kingdom Housing Association. On his retirement from the Management Committee in 2004 Bill became Honorary President.

“When I became involved in Kingdom, I would like to say that I was an eager volunteer, but it wouldn't be true. In fact it was more a shotgun wedding that love at first sight. In 1977 a hostel for homeless men was facing closure. I joined a group of people in trying to save it. We didn't save it, but decided to start a housing association, to tackle homelessness. I was asked to be Chairman. Eight long years, and more than a hundred meetings later we finally started our first project in Dunfermline. These years were a strange mixture of excitement and discouragement. At one time the only people to turn up at our AGM was the Secretary and I. Keeping to the rules we recalled the meeting for a fortnight later, same time, same place, but sadly with the same attendance. What to do? Rules demanded that we could only make one decision, either wind up the association or continue it. We continued it and look where it has brought us since. With developments finally coming along the staff grew steadily. Happily so many of the early employees and committee members stayed with us providing a wonderful foundation of commitment and stability for the excellent folks who continue to empower Kingdom. I haven't mentioned anyone by name. To do so would inevitably miss someone out and in any case Kingdom's strength lies in all its people and I'm immensely proud to be one of them.”

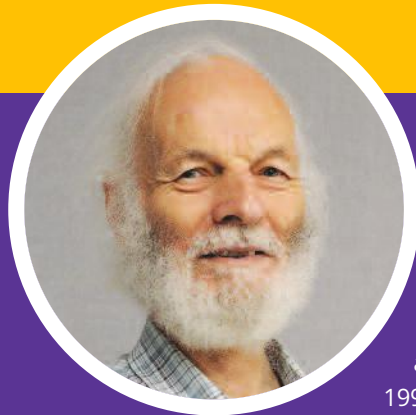
PAT HUGHES
Board member from 1979 - 2009

Patrick Hughes (Pat), The original lodging house in Lochgelly which was the foundation for Kingdom, was owned by the Hughes family and when the hostel was threatened with closure Pat joined the other interested people and became a founding member and served on the Board until 2009.



“It was the 30th of October 1976, a late phone call approaching midnight; not always a good omen. I answered the phone; it was Dr Wright our family doctor in Lochgelly. He said there has been an incident at the hostel and your father has suffered a fatal heart attack. My wife Anne and I drove from Kingskettle to Lochgelly. We met Dr Wright before going in to see my mother who was already in bed (Dr Wright had already informed her of my fathers sudden death). My next difficult job was to telephone my sister Marie in the early hours of the 31st October 1976 to inform her that our father had died. My sister and I had two difficult problems to solve; our mother's welfare and the welfare of the 40+ single men staying at the hostel. Over the next year we managed to keep the hostel open but fire regulations forced us to close in September 1977. We did meet with Fife Council and our local MP to try to keep the hostel open but to no avail. Fife Council Social Work Department did manage to house most of the men residing at the hostel in houses or old folks homes but it was hard to replace the care and friendship they had at 157 Station Road, Lochgelly. Before the closure date Marie and I met with the like minded people to solve the problem of homelessness in Fife. In conjunction with the Scottish Council for Single Homeless and Laurie Naumann we set up a local group and called it Fife Council for Single Homelessness. This group was made up of social workers, local doctor, depute head teacher, local Baptist Minister, former residents of the hostel amongst others. After many meetings the group decided the best way forward was to try and form a housing association. This we managed to do and decided to call it Kingdom Housing Association.”

The original members of Kingdom were; William Pryde, Alexander Spence, Kenneth Fenwick, Laurie Naumann, John MacKay and Patrick Hughes.



LAURIE NAUMANN
Vice Chair
Board member from 1979 to present

Laurie Naumann OBE is the longest servicing Board member having been one of the founding members and current Vice Chair. Laurie was awarded an OBE in 1998 for services to Homeless People.

“ I have quite vivid memories of the early planning stages of Kingdom Housing Association. I was a member of a small group of local people meeting regularly late into the evening in the Lochgelly social work office. We had come together originally in the summer of 1977 as part of a larger group assembled to address the imminent closure of the Lochgelly Miners' Hostel, largely for health and safety reasons. The hostel accommodated about 40 men many of whom were vulnerable and some homeless. Once the hostel closed in August, the small group; which included local authority officials, a member of the Hughes family (who had owned the hostel) and other local concerned people, among them me, formed into the Fife Council for Single Homeless.

Two years' later the organisation registered itself as Kingdom Housing Association Limited, the first housing association to be registered in Fife. Unfortunately, due to a moratorium imposed by the government on newly registered associations, we were not able to start developing for about two years. The delay allowed us to refine our policies, including making the unique commitment that a percentage of all new allocations of houses would be made to homeless people and people in need of care and support.

The appointment of Alan McGuckin, on secondment from Link HA as development officer, felt like a major milestone being achieved. Two of the three district councils needed some persuading during those early years that we would allocate housing to

homeless people. The Regional Council responsible for social work was enthusiastic about us providing supported housing and, to assist in the planning and development, seconded a senior occupational therapist. This contributed to us becoming a Scottish pathfinder in the provision of some forms of specialist supported housing.

Although Kingdom has never had any large scale stock transfers, the opportunity offered by the handover of the 140 new houses and flats in Balfarg, at the point Glenrothes Development Corporation was being wound up, granted us the tremendous opening to put what has to become the successful 'core and cluster' support model into practice with 10 scattered units and a staff base.

Throughout its existence Kingdom has been well prepared, especially towards the end of each financial year, to have development or other projects ready to start quickly should any underspend suddenly become available. Over the years we've been successful in accessing new and radical ways of sourcing continued development funding crowned with the £85m private placement loan in 2018, then the largest in Scotland, secured on the value of our own properties.

Back in 1979, the steering committee was advised that if we owned 50 to 100 housing units, which itself seemed then to be a challenge to achieve, we would be a viable organisation. It would have been quite unbelievable then to have imagined that 40 years' later the same organisation has almost 5,000 good quality properties meeting housing and community needs as well as relieving homelessness in the area.

This wonderful achievement would not have been possible without the commitment of all the other Board members and the dedicated staff team we've had over the years. It should be evident from this short account why I've been dedicated to Kingdom over the years. ”

Kingdoms first office was a porta cabin, located behind the High Street in Cowdenbeath.



The original portakabin offices



1985 - 1986

Alan McGuckin was the first employee appointed in 1985. Over the years Kingdom has only had two Chief Executives. Alan was the first and Bill Banks, who has worked with Kingdom for over 30 years, in various positions, became the second Chief Executive when Alan retired in 2013.

The first housing project was completed in 1986, a development of 16 bedsits and one bedroom flats, at Victoria Terrace, Dunfermline.

When asked about his early days at Kingdom, Alan told us;

“ I first became involved with Kingdom in the early 80's (I think!), when I was working for Link Housing Association who were providing services at the time. The Committee had spent a frustrating few years struggling with an unsympathetic bureaucracy to obtain registration and funding, but thankfully the climate was changing and the environment was becoming more supportive.

My job was to identify a number of projects which could be got up and running fairly quickly and get Kingdom to the point where it was able to appoint its own staff and be an independent organisation. As ever, things took a bit longer than we had hoped and we had a number of problems with planning approvals, having to win a number on appeal. Eventually however, enough progress was made to press ahead with the appointment of staff.

Having enjoyed the work to date and liking the people I was working with, I threw my hat into the ring and was appointed as Director in 1985 following the normal interview process.

As I turned up on the first day at the temporary office in the Social Work Department, Cowdenbeath loaned by the then Chair Bill Pryde, I felt a mixture of excitement and apprehension. This was augmented by being told that this arrangement was unofficial and it would be better to 'keep my head down'. So much for raising the profile!

Shortly thereafter we did become the proud owners of a Porta cabin after a traumatic shoogly lorry ride from the Petrochemical plant at Mossmorran.

Demands of space compel me to declare that the rest was history! Needless to say I am proud to have played a small part in the growth and development of the organisation which has changed so much over the years. Just as important was the fact that I enjoyed working with so many nice people many of whom are still around and will, I am confident, continue to ensure the delivery of outstanding services and housing. ”



Bill Banks & Alan McGuckin

During the period 1987 to 1989, Kingdoms **first new build project** was developed at Bevan Court, Glenrothes.



Original staff standing outside Natal Place



1987 - 1989

The site had previously been owned by Glenrothes Development Corporation (GDC) and officers from GDC joined representatives from Kingdom and the new tenants to celebrate the project completion.

Kingdom completed a project at Clement Court, Auchtermuchty. This was Kingdoms first project in North East Fife, which included its first house designed to full wheelchair standard.

During this period Kingdom acquired its first transfer of tenanted properties in Denbeath, Methil and commenced a comprehensive refurbishment programme. Also during this period Kingdom established the Individual Tenancy Scheme providing floating support and care services. In 1989, Natal Place in Cowdenbeath was acquired and converted from a former manse house into an office. The building was used as one of Kingdoms office spaces for many years until 2019 when all staff were relocated to Glenrothes. Plans are being developed to convert the Natal Place property into flats, as part of a homeless initiative.



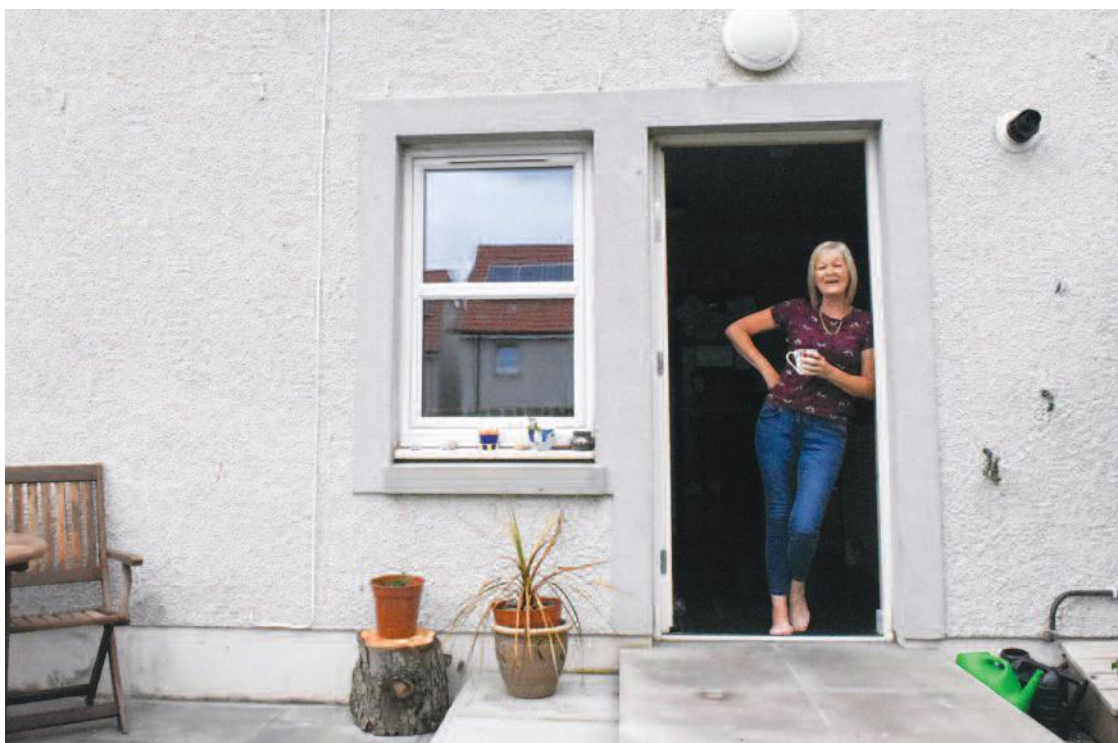
In 1990, **Kingdom acquired 140 new build properties** at The Henge, Glenrothes.



The Henge in Glenrothes

1990 - 1993

This facilitated the set up of a Core and Cluster project for Support and Care, which was the first of its type in Scotland. It was during this period that 65 houses were also purchased at Locheil Gardens, Glenrothes and its first Shared Ownership project was completed in Ceres.



The funding arrangements for capital projects changed in the early nineties and the first project funded using Private Finance was developed at Glen Bruar Place, Kirkcaldy. There was a significant increase in the Development funding in 1990/91 with £9m being provided in subsidy, compared to £1-£3m in the previous years.

The staff numbers began to increase and Kingdom now employed 15 members of staff.

Although Kingdom can't develop new build housing for sale due to its charitable status, it can improve existing houses for sale to priority purchasers and in 1991 the first Improvement for Sale project was completed in Coaltown of Wemyss.

Working in partnership with developers is an approach Kingdom has adopted for many years and the first joint venture project was completed at Marine Park, Elie, providing a mixed tenure development.

Kingdom started providing agency services to smaller housing associations, such as Auchterderran and Glenfield Housing Association's. Kingdom Initiatives Housing Association Ltd was created to allow the provision of services to the other housing associations.

The conversion of farm steadings at Kingsbarns was completed, which won a Saltire Housing Design Award and a Civic Restoration Award.

Kingdom received the Investors In People accreditation for the first time.

In 1993, Kingdom took over the historic buildings at Knox Cottages, Cupar through a transfer from the Charitable Trustees who owned and managed the properties.



Coaltown of Wemyss signing

Kingdom Initiatives

Kingdom Initiatives (KI) is a wholly owned subsidiary of Kingdom Housing Association (KHA) and was first created in 1992 as Kingdom Initiatives Housing Association, an unregistered housing association and Registered Society. It was converted into a Private Limited Company in August 2010 and KHA remained as the sole shareholder and parent organisation.

KHA is a registered Scottish Charity and there are certain activities that KHA can't undertake due to its charitable status. There are however various initiatives and activities that still contribute to Kingdoms strategic objectives that KI can undertake that KHA are prevented from delivering.

Examples of the types of initiatives include, the provision of consultancy and project management services to non charitable organisations, the development of new build housing for sale, leasing and letting private sector tenancies and certain trading activities that generate profits.

Any profits generated by KI can be gift aided to KHA, which help Kingdom deliver community initiatives and further the objectives of KHA.

The early projects for KI included a subsidised market rented project at the old High School in Dunfermline, which was completed in 1994 along with a small rural project, of 5 subsidised houses for sale to priority purchasers in Grange of Lindores, Fife.



KI project at the old school



Bakers Lane

KI and KHA have also partnered together to provide lead tenancy homes in Kirkcaldy and Milnathort.

For many years KI was relatively inactive in terms of new projects until Kingdom completed its first project for Mid Market Rent (MMR) at Bakers Lane, Kirkcaldy, which was developed by KHA and leased to KI, who became the landlord for the new tenancies.

The MMR model is a successful model; it provides tenure choice and provides affordable homes for some people who have difficulties accessing other housing tenures. As at the end June 2019, KI managed 485 MMR homes. Some are owned by KHA or Fife Council and leased to KI and the remainder are owned directly by KI.

Kingdom Initiatives has ambitious plans to develop further properties in the future along with a business plan that will allow new initiatives to be progressed, which will all contribute to the Kingdom Group objectives.

Over the years there have been 13 Directors of KI. David Little stepped down as Chair of the Board of KI in 2019, after 8 years as a KI Director, David was succeeded by Mark Easton who was previously KI's Vice Chair.



Mark Easton

Former and current Kingdom Initiatives Directors;

Douglas Gray (Aug 2010 – Feb 2013)

Eleanor Fotheringham (Aug 2010 – Mar 2013)

David Little (May 2011 – Jun 2019)

Alan McGuckin (Mar 2013 – Oct 2013)

Bill Banks (Oct 2013 – Present)

Eric Towns (Mar 2014 – Feb 2016)

Derek Helmore (Oct 2015 – Present)

Freya Lees (Nov 2015 – Oct 2016)

Iain Connelly (Oct 2016 – Present)

Garry Dickson (Sept 2017 – Present)

Mark Easton (Sept 2018 – Present)

Stuart Wilson (Sept 2018 – Present)

Elsbeth Boyle (Oct 2018 – Present)

A look at Kingdom's journey to becoming an employer of choice

Being an Employer of Choice

As Director of Resources, Eleanor Fotheringham managed our HR services until her retirement in 2016. During this period Kingdom developed their own HR policies and procedures and saw a significant increase in staff numbers, including 2 inward TUPE transfers. In 1993, Kingdom obtained the Investors in People accreditation for the first time.

After Eleanor's retirement the responsibility for HR and Health and Safety shifted to Bill Banks, as part of organisational responsibilities within the Chief Executives Department.

Andrew Latto became the Head of HR and this is when Kingdom embarked on the next stage of employee engagement and development, which included a comprehensive review and modernisation of the HR policies and procedures, where the shift in emphasis for HR policy gave more accountability and ownership to line management. To facilitate delivery of the employer of choice objective, Kingdom felt it was necessary to enhance staff engagement and participation; this was when a culture change programme was progressed.

The employee engagement processes were tested as part of the set up of Kingdom Support and Care (KSC). During 2016/17 the decision to transfer the support and care staff to a KHA subsidiary was taken and this involved intensive employee consultation as part of a TUPE transfer from KHA to KSC. The process was very successful with high levels of constructive communication between management and staff. The TUPE transfer happened on 1 April 2017 and the consultative group went on to become the employee forum (the Voice) for KSC.



Calum Kippen, Bill Banks & Andrew Latto



The objective of the culture change programme was to increase staff engagement, motivation and satisfaction levels which would ultimately deliver improved customer satisfaction levels.

Kingdom changed the way it approached learning and development, through talent management and encouraging staff to develop and learn for the job they could do, not just the job they do. Andy Smith was appointed as Kingdoms first Learning and Development Officer to help delivery of the change in 2018.

For many years the traditional annual appraisal approach was applied and whilst this was beneficial in the early years, by 2015/16 it was recognised that this approach was out dated and didn't allow proper alignment between the organisational and an employees personal objectives, therefore a new performance management system which aligned to our strategic objectives and the CARES values we developed as part of our culture change programme was introduced.

Staff wellbeing has many benefits including reductions in absence levels and increases in staff satisfaction and in 2018 Kingdoms approach was recognised when it was awarded the bronze Healthy Working Lives award and the silver award in 2019.

For many years Kingdom has employed trades apprentices as part of the in house maintenance team, along with the occasional trainee posts, however in 2015 Kingdom developed and introduced its first annual formal trainee programme, where 3 or 4 trainees are provided with work experience, training and qualifications in a professional discipline. The innovative person-centred approach Kingdom took in the trainee programme led to Kingdom winning the 2018 Fife Business Award for Developing the Young Workforce and being shortlisted for the CIH Scotland Excellence in Skills Development Award.

Kingdom has also helped create employment and training initiatives through the delivery of the Kingdom Works programmes, construction academies, placement programmes, foundation apprenticeship and participation in the national career ready programme.

The most recent project to be progressed by Kingdom is the Naumann Initiative, which provides a direct link between employment and homelessness.

The initiative has been a great success and many housing providers and employers have expressed an interest in the project, which is the first project of its type. Phase 2 will be rolled out during 2019.

By 2019 the culture programme was starting to deliver the desired outcomes, with staff satisfaction levels increasing by 13%, significant improvements in absence levels, increases in the number of applicants for jobs and Kingdom having been recognised through Investors in Young People, Investors in People (Silver) and Healthy Working Lives (Silver) accreditations, along with various business awards for employee engagement and people policies.

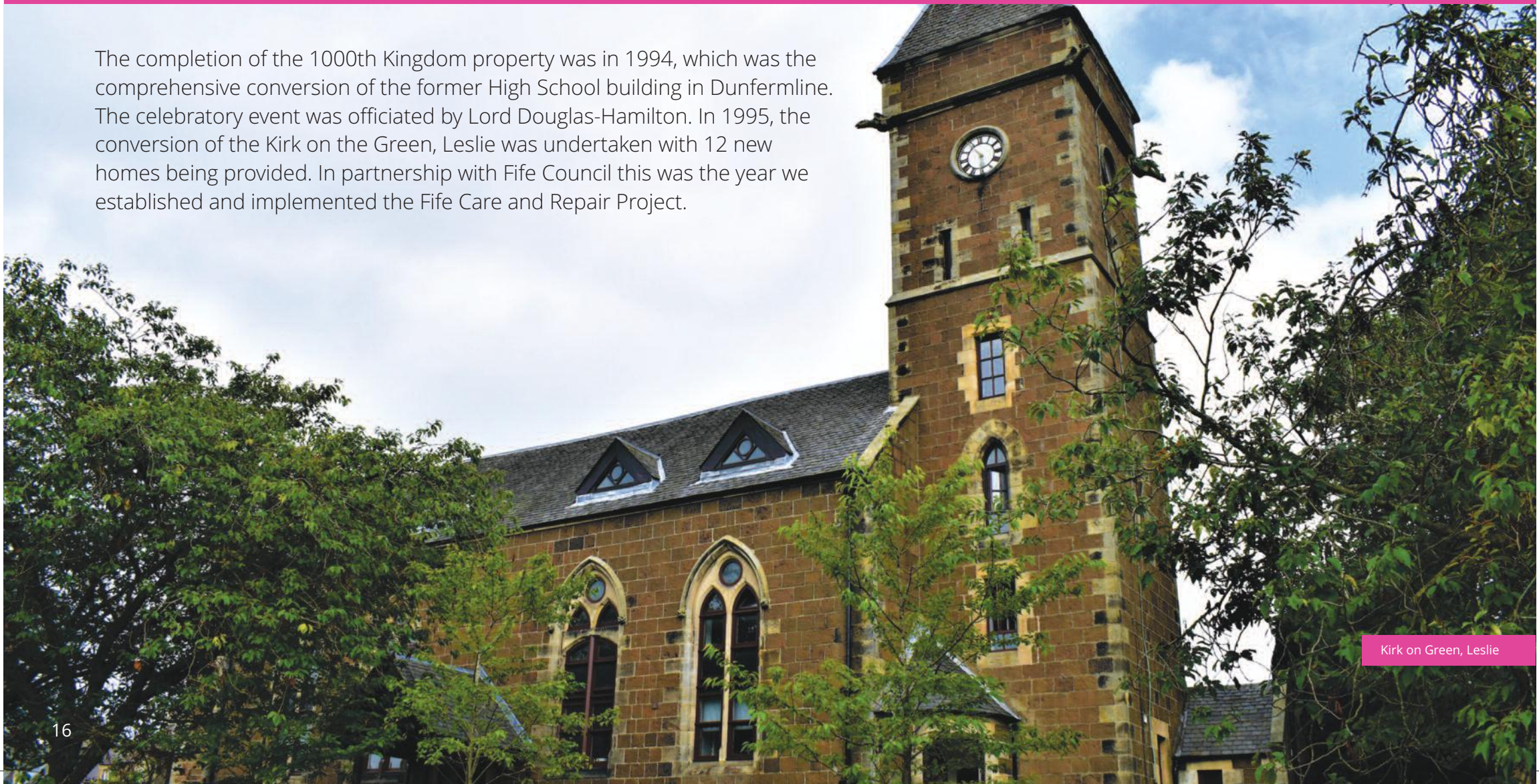
The future for Kingdom is exciting and there are strategies in place to ensure that the **Kingdom Group** is an employer of choice for many years to come.



The first subsidised project for sale by Kingdom Initiatives was completed at Grange of Lindores, as was the first market rented project at the Old High School, Dunfermline.

1994 - 1996

The completion of the 1000th Kingdom property was in 1994, which was the comprehensive conversion of the former High School building in Dunfermline. The celebratory event was officiated by Lord Douglas-Hamilton. In 1995, the conversion of the Kirk on the Green, Leslie was undertaken with 12 new homes being provided. In partnership with Fife Council this was the year we established and implemented the Fife Care and Repair Project.



Kirk on Green, Leslie



The headquarters at the Saltire Centre Office, Glenrothes were opened in 1995 and Kingdom had grown to employ 85 staff. The transfer of the listed building at John Woods in Upper Largo happened in 1996. Many of the properties were occupied and this allowed Kingdom to establish its first sheltered housing project.

Kingdom's first Tenant's Panel was established in 1996.

Saltire Centre



So many things have changed in respect of housing management and the delivery of housing services since Kingdom allocated its first house back in 1986.

Housing

In the early days the housing services functions were managed by Stephen Cairns and Marlene O'Donnell. Over the years we have provided around 5,000 new homes and allocated over 11,500 tenancies through a range of tenures.

Legislative changes have impacted on the tenancy agreements used and various agreements have been used across the Kingdom Group over the years, including

Assured, Short Assured, Scottish Secure, Short Secure Tenancy agreements, and Private Residential Tenancy Agreements along with different forms of occupancy agreements and leases.

Rent policies have changed from when rent was set through a basic points system, or determined by the rent officer, and now the rent policy is based on a rent setting process which recognises the property attributes, with annual rent increases agreed after formal consultation with tenants.





Kingdom previously held and managed its own waiting lists and although this still operates for some areas, our properties in Fife are now all allocated through the Fife Housing Register and there are plans to shortly join the Perth & Kinross Common Housing Register.

In addition to the core housing management services Kingdom also focuses on the provision of enhanced tenant services associated with tenant participation, advice and assistance services to support tenancy sustainment and help tenants with matters such as energy and money advice. This is an area that Kingdom has prioritised since around 2010 and these services potentially provide significant value to tenants, particularly in relation to their financial wellbeing and tenancy sustainment.

Almost 40% of Kingdoms tenants receive full or part housing benefit and this has changed in recent years through the introduction of universal credit. This has a potential detrimental impact on many of Kingdoms tenants and the advice services provided are helping tenants address these types of issues.

Kingdom has always welcomed and encouraged tenant participation and in 2015 Max Scotto was appointed as its first Tenant Participation Officer. The first tenants scrutiny panel was established in June 2016 and a full programme of assignments, development walkabouts and focus group events are now organised with our tenants, with the events being held locally wherever possible. In 2017, Kingdom started to host tenant gatherings, which are very popular and since 2019 a series of tenant roadshows have been organised at various developments.

In 2017, Kingdom merged the Housing and Asset Management departments, headed up by Alan Simpson as the departmental Director and Matthew Busher as Head of Housing. The new department provides opportunities for future efficiencies and common working

practices to help deliver improved consistent high quality customer services, particularly related to customer contact, inspection services and void management.

Kingdom Initiatives does not currently employ staff directly to undertake the management of its Mid Market Rented (MMR) properties and this is provided by KHA as part of the SLA. The services are provided by the alternative tenures team that was set up in 2016, to manage MMR, shared ownership properties and factoring services.

Kingdom has been an innovative organisation over the last 40 years and the latest project, the Naumann Initiative, links housing with employment, where a homeless person has been provided with a tenancy to a new home and a job with Kingdom as a Tenancy Sustainment Worker. This type of project demonstrates the lateral thinking applied at Kingdom and there are plans to roll the initiative out further during 2019/20.



Since Kingdom was established in 1979, **there have been five Chairs** of the Management Committee/Board.

Our Chairs



William Pryde
(1979 - 2004)

As a founding member, Bill was instrumental in setting up Kingdom and leading the organisation through its early achievements. A range of tenures were developed and the support and care projects were initiated.

David Chalmers
(2004 - 2009)

During his time as Chair, Kingdom established its in house maintenance team and undertook a number of significant regeneration and community benefits projects. The Fife Alliance was established and Kingdom was appointed as the lead RSL developer in Fife.



Douglas Gray
(2009 -2012)

In 2009, Kingdom completed the first house, for social rent, that was developed to Passive house standards in the UK. During this time Kingdom collected various design and sustainability awards including the Green Apple National Champion for Scotland award.



Charles Milne
(2012 – 2016)

While Charles was Chair, Kingdom developed the award winning Housing Innovation Showcase project and introduced mid market rent as a tenure to meet housing needs.

It was during his time as Chair that Kingdom completed its first project in Clackmannanshire and KSC was established.



Freya Lees
(2016 – Present)

Freya has led Kingdom through its most ambitious development programme to date. During this period the trainee programme was launched, customer services have been expanded and the major redevelopment project at Fraser Avenue was initiated.



Regeneration has been a major strategy for Kingdom and the first project of this type was at West High Street, Buckhaven and in February 1997...

1997 - 1999



...Kingdom received its first Secured by Design Award for the West High Street project.



Turner Crescent, Methil was Kingdom's first sustainable housing project, which won the CIH Innovation in Housing Award.

This was the period when the first Supported Tenant's Panel was set up.

Public Art is one of Kingdom's community initiatives objectives and in 1999 'the stag' was designed and installed at Belfield, Cupar, the sculpture was designed and produced by Andy Scott, one of Scotland's leading public art sculptors.

The first Lead Tenancy project at Guildhall Street, Dunfermline was completed in 1999, which allowed affordable housing to be provided at reduced subsidy levels.



All the staff employed by Kingdom have made **a contribution to the achievements** and delivery of Kingdom's strategic objectives.

Former & Current Staff

ALAN MCGUCKIN, (1985 to 2013): Alan was Kingdom's first employee back in 1985 and became Chief Executive with Kingdom. When Alan retired in 2013 he reflected on some memories of his time at Kingdom,

"I think that the strong team of committee members and staff created in Kingdom is a real asset. I am not so surprised that we went on to build so many homes. We were after all ambitious although a very small organisation back in 1985. But I could not have imagined the sheer range of services we would provide over and above the housing provision. From Support and Care, Care and Repair, Employability services and a whole range of wider role initiatives.



I am also very pleased at how the quality of affordable housing has improved in terms of insulation, energy consumption and sustainability.

At times it was challenging however I feel proud to have been part of an organisation that has lived up so well to the mission of providing 'more than a home' and I am struck by how overwhelmingly positive my experience with Kingdom was, regardless of the number of difficult issues we had to deal with.

Finally, I owe my biggest thanks to my former colleagues for their hard work, enthusiasm and much needed sense of humour. This made my time at Kingdom a pleasure as much as a privilege."

BILL BANKS, (1987 to present): Bill started as an Administrative Assistant in 1987 and has had various job titles over the years. He spent most of his time in charge of Development & Property Services and became Depute Chief Executive in 2008 and Kingdom Group Chief Executive in 2013.



"When I started with Kingdom, we had one completed project and operated from a porta cabin. I had previously worked for the Council in the Town House, Kirkcaldy, which was a relatively impressive building and I remember wondering if I was doing the right thing at the time, however obviously I was!

I remember when we bought our first Amstrad computer. Rent payments were recorded on 'pink rent cards'. It was a time when everyone did a bit of everything and anything. How things have changed, Kingdom now has around 5000 homes, 2 subsidiaries, over 400 staff, a £50m Development Programme, turnover in excess of £20m, large teams of staff providing housing, asset management and care services, and support staff providing Finance, Digital, HR and other central services. I can't think of an affordable housing tenure that we haven't developed and we have been recognised for numerous awards over the years.

Kingdom is unrecognisable from the early days, however the constant change is probably the main reason I'm still here after so many years. I've really enjoyed my time with Kingdom, I've worked with lots of fantastic people and everyone who has been involved with Kingdom should feel very proud'."

Some of the former and current members of staff said the following when they were asked about their early days with Kingdom or how things have changed over the years.

STEPHEN CAIRNS, (1988 to 2016): Stephen started his career with Kingdom on a secondment from the Housing Corporation, before becoming a permanent member of the Kingdom team. Stephen started as a Development Officer before moving into housing management, where he was Head of Housing when he retired in 2016.

“When I began my secondment at Kingdom as a development officer in 1986, we had no houses under management and only two schemes under development. I did not know then I would spend the next 30 years building a housing career for myself and being one of the many people that has made Kingdom the successful multifaceted organisation that it is today.

The early years of my career were spent as a development officer working with consultants, contractors and Scottish Homes getting housing developments off the ground in various parts of Fife. I then moved into housing management and spent the rest of my time setting up the housing management section and working with the housing staff to provide management services for all our tenants and applicants.

I feel proud to have been a part of the Kingdom family for so many years and am grateful for the training, experiences and friendships that were all present in my time with the organisation. It’s also very pleasing for me to see that organisation continues to grow and prosper and provide more than a home for the people in various regions in central and north east Scotland.”



LESLEY PROUDFOOT, (July 1988 to present): Lesley has worked with Kingdom for over 30 years, starting as a trainee, then spending many years as a Service Co-ordinator, before becoming PA to the Chief Executive. There isn’t much that Lesley hasn’t been involved in at Kingdom and this experience is really beneficial as part of the executive support she provides to the Board and members of the Management Team.

“I initially started with Kingdom in July 1987 as a YTS Clerical Trainee and was lucky enough to be kept on at the end of my training placement a year later. When I joined Kingdom there were only 3 other members of staff; overall Kingdom now has over 400 staff.

In the early days I worked in the porta cabin in Cowdenbeath High Street and used a typewriter and word processor and can quite easily say we worked at a much slower pace then! Now, no day is the same, and for me, it’s the variety of tasks that I do that makes my job really enjoyable. I have had many opportunities to develop and continuously grow because of the challenges and opportunities that have come my way.

One thing that has been evident over the years is how Kingdom has grown, adapted to change and been able to meet the needs of so many different people. With over 30 years service, several different job roles and having worked in 4 different offices, I am still proud to be part of Kingdom. I have so many great memories of people I work with and have worked with over the years.”



NORAH SMITH, (2012 to present): Norah joined Kingdom as the Director of Housing and Care in 2012 before taking up the Director of Kingdom Support and Care position in April 2017. Norah is now responsible for all the strategic planning and operational management of KSC, including business development.

"Joining KHA was like suddenly landing on the moon!



As Director for Housing & Care from June 2012, my first day was the annual bus tour - a baptism of fire and I failed to remember all the names of people I met – frequently confusing men in suits with grey hair!!

This was my first foray into being responsible for Housing Management, my background being in Social Care. It was a steep learning curve and I was grateful for the support of Stephen, then Head of Housing, which kept me on track then and in the following years whilst I learned the business.

Support and Care was smoother and having met the team over the years, we quickly settled down to business and became a cohesive team.

Change has been constant in the last 7 years and we have become a more modern organisation focussed on business and customer service. It is a good place to be!"

CALUM KIPPEN, (2015 to present): Calum started as Kingdom's first Governance Officer in 2015 and is currently Kingdom's Governance Manager, providing support and executive governance services across the Kingdom Group of Companies. As part of the Chief Executives Team, Calum is also involved in business development and the management of organisational services.



"The only thing that is constant is change is my first thought when I look back on my four years with Kingdom. As Kingdom's first Governance Manager the landscape of compliance, assurance and regulation has changed significantly through a new SHR regulatory framework, changes to data protection, procurement and freedom of information legislation ensures there is never a dull moment!

In 2015, when I started with Kingdom, we had 13 Governing body members across two companies, we now have 29 Governing body positions across 3 companies within the Kingdom Group. My highlight so far has been the modernisation and cultural change programme experienced over the last couple of years starting with the creation of the Kingdom Group. A personal highlight for me was being involved in the incorporation of Kingdom Support and Care which included setting up all the Governance arrangements of the new company and working within the project team to deliver the new company on time and within budget.

The Kingdom Group has a bright future and I'm excited to be part of it."

NICK POLLARD, (2015 to present): Nick was first appointed as Director of Finance and IT with Kingdom in 2015 and later became the Director of Corporate Support Services.

"In January 2015 I started my new role with Kingdom, my first meeting with my new boss, Bill Banks was along the lines of;

"Welcome to Kingdom. We are excited you have joined us. As you know we have been without a Finance Director for several months and we need you to pick up the baton. You have a budget to deliver by February, the end of year in March is rapidly approaching, and the regulatory returns need done by end of June, as does our insurance renewal. The Corporate plan needs updating and by the way we want to see if we can increase our development capacity"



"There was no chance to "settle" into the role, I still had to get to know the team, my fellow Directors, the business and the Boards, however we delivered the areas discussed, within the agreed timescale.

Being one of the first RSL's to utilise the Allia Scottish Government Charitable Bonds in 2016 was very rewarding, as was the renegotiation of existing loans. The delivery of the largest private placement in Scotland, except for Wheatley group, has been by far the greatest achievement to date.

There is nothing more constant than change, especially in Kingdom!"

IDA TAYLOR, (1995 to present): Ida started as Kingdoms first Care and Repair Manager when the association started the Fife service.

"Fife Care and Repair was launched in October 1995 through a partnership between Kingdom, Fife Council and the then Communities Scotland. I was appointed as the first Care and Repair Officer and at that time we often had to hand write reports, or use a manual type writer and submit finding reports to the finders by fax.

At that time the Fife Service was only one of eight Care and Repair Services operating throughout Scotland. The main aim was to tackle the large number of private sector homes in East Fife that failed to meet the Tolerable Standards. In 2006, when repairs and improvement grants were abolished, the responsibility for funding repairs and improvements was passed back to owners. Care and Repair continuing to offer quality advice and sign posting.

The Service continued to evolve and in 2010 Care and Repair assumed responsibility for the commissioning of all major permanent adaptations in the private sector on behalf of Fife Council Housing Service.

The Care and Repair Adaptation Service has grown and now employs six members of staff as well as providing the very popular Small Repairs Service, which helps older homeowners repair and maintain their homes."



JULIE WATSON, (2006 to present): Julie joined Kingdom as a Development Officer and is now a Capital Investment Manager with the association.

"I joined Kingdom's Development team 13 years ago and I can't believe how quickly the time has past! Our new housing programme continues to grow and has more than doubled in the time I have worked for Kingdom. Partnership working is a key success factor and I've been fortunate to have worked with lots of great people who share the same enthusiasm and passion for providing good quality affordable housing as I do.

One of my most memorable professional achievements was to project manage the award winning "Kingdom House" which was accredited as the first Passivhaus in the UK for social rent in 2010. The project provided us with a fantastic opportunity to trial new technologies, raise energy awareness, share lessons learned and work with the tenants to maximise the benefits from the technologies installed. Over 300 people from the housing and construction sector visited the Kingdom House before it was occupied.

Not resting on our laurels though Kingdom has continued to push innovation and sustainability on a number of projects since to make sure that the energy efficient houses that we build have a positive impact and are a place that people want to call their home."



ANDREW LATTO, (2015 to present): Andrew was the first Head of HR to be appointed by Kingdom and has been responsible for reviewing and updating our HR policies and practices and driving forward the culture change programme within Kingdom.

"I've been with Kingdom for just over 4 years. The key moment for me when I joined was my first annual projects tour. We had just been awarded the preferred partner status for the redevelopment of Fraser Avenue, Inverkeithing so that was part of the tour, as was Caldwell's Court, a street adjacent that we had already redeveloped. Seeing the contrast of those streets side by side was when I realised that we truly transform the places where people live and raise their families. I remain hugely proud to be part of an organisation that does that.



My own achievement that I'm proudest of is our trainee programme and the part I played in the conception, design and delivery of the Naumann Initiative.

As well as the great business benefit the trainee programme has brought, it's been extremely rewarding to see the benefits for the trainees individually. That was especially poignant this year when all three of our first intake of trainees moved on to permanent jobs with Kingdom or another employer.

Working on such an incredibly innovative project as the Naumann Initiative is probably the proudest moment of my 28-year career as a people professional, never mind just my time at Kingdom."

SCOTT KIRKPATRICK, (2004 to present): Scott started with Kingdom as a Development Officer, before being promoted to Development Manager, then Head of Service and in 2017 Development Director. Scott has recently been managing the largest capital investment programme that Kingdom has delivered.

“When I started with Kingdom our Private Finance contribution was based on Scottish Government assumptions and grant funding recognised total project costs. Nowadays Kingdom need to cover all residual costs, so our Private Finance is higher for most projects. Development work demands flexibility and initiative so we embrace new tenures, such as Mid Market Rent, new initiatives including the housing innovation showcase and the Passivhaus project.



An early Development project for me was our largest development at that time, 63 new homes at Lauriston Drive, Dunfermline. Work entailed major reshaping of the land and we accessed additional funding for community improvements such as new landscaping, play area and recycling area. The project was part of a Larch Initiative working alongside other RSL partners to test procurement and funding models. Kingdom developed a partnering approach which included open book accounting, risk sharing on profit/loss and Community Benefit target. I am happy to say that collaborative working remains central to what we do as we could not achieve nearly as much without the support of our partners, of all the individual people involved in building our new homes, and of those who move in to transform our new buildings into their home.”

CARMEN HUNTER, (1992 to present): Carmen was one of the original employees who worked from the Natal Place office and started as an Administrative Officer within the Development team. In 2019, Carmen was promoted to one of the Capital Investment Managers positions.

“The Development Team consisted of a Manager, 2 Development Officers, 1 Clerk of Works and myself. All of our financial records were kept manually and you could quite easily spend a good couple of hours trying to reconcile the costs for each project with the use of a pad and a calculator.

Our financial reporting to Scottish Homes was done manually and I used to assist the Development Officer in collating the Grant spend each month. This involved writing down the figures in columns and then faxing them to Scottish Homes. We had one standalone PC that was mainly used for financial appraisals and that ran on Lotus 123.

All addresses/phone numbers were stored in my trusty card box that sat on my desk - there was plenty of room as I didn't have a PC. Our drawings were always posted to us and were stored in a plans chest in our office. Again, it took ages to replace the out of date drawing revisions each time they came in. We didn't have any facilities for printing out in colour or A3 so I was often tasked with taping together and colouring in plans for PR events. How did we survive?”



GARY HALDANE, (1994 to present): Gary started with Kingdom as a trainee Finance Officer and soon become Kingdom's in house IT specialist. Gary has managed Kingdoms digital strategy for many years and is current the Head of Digital.



"When I first started in 1994 in Finance we had one Linux server and dumb terminals character-based systems (no mice!).

I recall being present when our 1,000 home was handed over and in 1997 I moved from Finance to Kingdom's first IT role. In 1998 I presented a business case on why we should invest in Outlook email and internet access! We installed our first thin clients in 1999 at a time when most organisations were introducing PCs.

In the new millennium, there have been major changes in technology, we added lots of physical servers, then replaced with virtual servers in 2009 and then moved to a data centre in 2015.

We were an early adopter of mobile technology and with the increased reliance on this and other technology, our Digital Team has grown over the years in order for us to serve our customers.

Kingdom's early adoption of new technology is only possible by the support and encouragement from our Board and Senior Management Team. I have been fortunate enough to have worked at Kingdom for so long and been part of the transformation."

MARLENE O'DONNELL, (1987 to 2012): Marlene was one of the first members of staff to be appointed by Kingdom and was responsible for setting up and managing Kingdoms Support and Care services. Marlene was Director of Housing and Care until her retirement in 2012.



"I joined kingdom in the early years and as a member of the management team was fortunate to take part in the exciting development of the Association until my retirement in 2012.

Our main strength has been our ability to adapt and change to the many challenges we faced throughout the years and willingness to embrace diversity. The focus of the work of my department was to enable our tenants to sustain their tenancies and maximise their independence therefore this required the development of a wide range of services including care. The opening of James Bank Centre is particularly memorable and was challenging. It required staff to develop new knowledge and skills as well as a network of professionals and volunteers to help us in our work with this vulnerable group of people. It is satisfying to know that our staff helped many individuals turn their lives around.

However we also found time to have fun at various social events organised by staff. I recall being persuaded to take part in a Christmas performance of the spice girls Can't remember who suggested that I was Scary Spice! In conclusion, I wish Kingdom all the best for the future and I am proud to have been part of its history."

BRYAN LIVINGSTON, (2010 to present): Bryan started with Kingdom as a Technical Services Officer and is now a Manager in the Asset Management Department.

"I've worked with Kingdom for around nine years now and in that time the organisation has changed and grown. I've enjoyed my time here and I've been lucky enough to have progressed in various job roles, so I've had 3 different jobs, sat at 5 different desks and worked from 3 different offices!

There have been various challenges in my time here; I started as we were working our way through the Scottish Housing Quality Standards (SHQS). We had to work through each of the areas and upgrade any elements that didn't meet the standard. We worked hard in this area and met the standard with the exception of tenant refusals and where work was technically not able to be done.

The Energy Efficiency Standard for Social Housing (EESH) was introduced after the SHQS deadline and this focused on a minimum SAP rating for each property. This has been challenging as we have had to obtain an Energy Performance certificate for every property and install energy improvement measures where the target hasn't been met. We have been successful in this area so far achieving a 99.7% success rate with only a small number of properties still to be upgraded."



CATHERINE MARNOCH, (1985 to 2019): Catherine was Kingdom's second member of staff and worked as Kingdom's Finance Manager until her retirement in 2019. Catherine is Kingdom's longest serving member of staff to date.

"I never thought that when I started working at Kingdom in 1985, the small association whose aim of providing housing and managing tenancies, would have grown and diversified so much by the time I retired in March 2019.

Over the years it has been exciting, inspiring and challenging to have worked with colleagues in taking forward new aims and ideas such as Shared Ownership, Support and Care, Care & Repair, Small Repairs, Kingdom Works...these services and more are now well established. Kingdom has had to keep up with the changing times in technology, skills and experience of its staff to meet regulatory requirements, its desire to keep evolving and maintain its excellent reputation.



My lasting memory of my working life at Kingdom is undoubtedly my ex-colleagues from all departments. Professional, good humoured, hardworking and determined to bring about any changes in providing and maintaining high quality in both accommodation and various services. I have no doubt that Kingdom will continue to be successful as it responds to the changing needs and aspirations of the tenants, residents and clients it serves. Here's to the next 40 years!"

KEITH STEWART, (2000 to 2014): Keith was the third Finance Director to be appointed by Kingdom and at his retirement in 2014, he was the longest serving Director in this post to date.

"I started with Kingdom May 2000, a young(ish) carefree accountant with nearly a full head of hair! I knew that Kingdom began its journey in 1979. Then after I started I found out about the Portakabin in Cowdenbeath and that most of the team that occupied that Portakabin in Cowdenbeath were still working with Kingdom. What struck me was the pride that each of the original team had in their contribution by providing good affordable housing.



I think that I probably joined Kingdom in its second phase of development when the pace of building new houses accelerated and greater levels of borrowing were required amid changing government funding. I also remember vividly the financial meltdown in 2008 and the reaction of the banks to the scale of the problems they faced then... However, the management team and the Committee held their nerve and continued an ambitious housing development programme when other similar-sized associations were scaling back or discontinuing their programmes. This was possible because of the business and financial disciplines that were part of Kingdom's governance, together with the efforts of all of the staff across the organisation. During my fourteen years at Kingdom I was privileged to work with great people and I'll take this opportunity to pay tribute to the fantastic Finance and IT team that made my job easier than it could have been and more enjoyable than it should have been!"

ELEANOR FOTHERINGHAM, (1988 to 2016): When Eleanor joined Kingdom she was responsible for the administrative support services and later undertook the responsibilities for HR at a time of significant growth and change. Eleanor was Director of Resources until her retirement in 2016.

"Joining Kingdom in 1988 was a huge leap of faith for me as family and friends didn't understand why I would leave a secure 'job for life' working in the housing department of the Council to join a small group of individuals based in a porta cabin at the back of Cowdenbeath High Street. But it was the small group of staff and Board Members involved at the time, that blew me away by their enthusiasm and commitment to providing quality housing and support for those in need. Over the years working with Kingdom, some of my proudest moments was meeting and hearing from those people whose lives had been changed when they moved into their new homes and from families of individuals who could relax and enjoy their time with their family knowing that they were being supported and cared for by professional Kingdom staff. Looking back I am so proud of how Kingdom was able to adapt, grow and meet the challenges over the years. Turning these challenges into opportunities to learn, develop new innovative ways of working and to become the successful organisation that it is today. As I watch from the side lines now, I am so very proud that I was able to play a part in this success and to watch not only the organisation grow but also the people involved with it. It is clear that the passion, commitment and enthusiasm that impressed me at the start, together with the hard work of all involved, will ensure that Kingdom will continue to grow and become even more successful."



ALANA ANDERSON, (1989 to present): Alana was first appointed by Kingdom as a Clerical Assistant and has worked in various departments over the years. Alana is now the Service Co-ordinator within the Development department.



"My first few days at the porta cabin at 316 High Street in July 1989, was very exciting as work was progressing on the refurbishment at Natal Place. We moved to the new office a few weeks later.

The induction process was much the same as it is now, however back then the Development team was Bill, Support & Care was Marlene, Finance was Catherine and Emily, Housing was Stephen and Repairs was Tom, so my induction took all of a few hours.

I have so many memories and have actually grown up with the company as I was only 17 when I joined, I was grateful that I was allowed time off to continue my driving lessons so even back then it was recognised the importance of investing in staff, the fact that my one and only ever car accident was in Stephens company car is still a major oops!

One area I am very proud of is that over the years I have been involved in the recruitment and training of various staff who started off their careers in the administration services and have since advanced into other teams or moved to other organisations in similar areas of work."

ALAN SIMPSON, (1993 to present): Alan started with Kingdom as a Development Officer in 1993 and then started to specialise in asset management, becoming Property Services Manager, then Head of Asset Management and Director of Housing and Asset Management in 2017.



"When I started at Kingdom in 1993 it was a very different organisation. We had around 730 units and a much smaller staff team; I initially worked in development working on our new build programme. Then our reactive maintenance work was done by Fife Council with a few small specialist contractors.

There was one building inspector looking after our repair work for all of our stock. In 1999 this changed with the creation of the property services team, which was initially made up of myself as co-ordinator and the single building inspector with admin support from development. The biggest single change I've seen since then was when we made the decision to create our own in house team to carry out our maintenance work, this was done in stages and has resulted in cost and performance improvements and increased satisfaction levels since these early days. With the creation of our in-house workforce and later with the growth of our component replacement work and the creation of our technical team to supervise this our team, now asset management, has grown substantially from the initial 2 staff to a team of 60+ with 40 of those directly involved in our in-house repairs team. I was delighted to become the Director of Housing and Asset Management in 2017, given the opportunities this provides to streamline our processes and enhance the services we provide to our customers."

ANDY WALLS, (2001 to present): Andy started with Kingdom as part of a TUPE transfer, when Kingdom took the decision to bring the repairs service in-house. Andy is now Property Maintenance Manager in the Asset Management department.

“When I was approached by Kingdom to be part of the new Maintenance team I was more than delighted to be part of this exciting new venture so that I could see Kingdom Housing Association flourish and take on this exciting challenge, as well as being able to grow and challenge myself .

This was new to everyone and a lot of work and compromise was required to ensure that we provided a first class service to our tenants and customers. It was apparent that we had a lot to learn in a very short space of time but with the direction of my then Director Bill Banks and the Property Services Manager Alan Simpson this was achieved.

As we can see now that we have a growing maintenance repairs service that provides a wide range of services to all our customers, with continual improvement being our goal.

None of this would have been possible however without the dedicated workforce of both office staff and the trade operatives that work tirelessly in this joint pursuit.”



LYNNE DUNN, (2008 to present): Lynne started with Kingdom when it secured funding to set up an employability service. The team now employs 11 staff and Lynne is the Kingdom Works Manager.

“11 years ago I joined Kingdom on a temporary 21 month contract to develop and lead the Fife Works Project. When Fife Works was first conceived over a decade ago, there was a geographical as well as an organisational distance between our project and the rest of Kingdom Group, which felt much more that the 8 miles that separated us.

Thinking back to the old classrooms that we occupied at the Crosshill site and the challenges we faced there; the limited I.T. systems, fax machines were classed as modern, no scanners and endless amounts of paper based systems, and it’s funny to think we haven’t always been as integrated as we are now at our Boston View base.

We have celebrated our 10 year anniversary, a job evaluation process, management changes, office relocations and huge changes to our funding and reporting systems, becoming a National Training Provider and gaining Accredited Test Centre status.

Our location has changed, our name has changed and the organisational structure and culture has developed immensely. It has been a journey of development and growth and as a team Kingdom Works looks forward to the next chapter, making a difference to the lives of the people we work with.”



TRACEY JORDAN, (1997 to present): During her time at Kingdom, Tracey has worked as Kingdoms Senior Finance Officer and Assistant Finance Manager before taking up the post of Finance Manager in 2019.

“On my first day at Kingdom I was horrified to discover that we had to share one pc to use excel. Luckily this changed quickly and now I’m delighted to have such a large screen on my desk plus my new Chromebook.

I’ve enjoyed dealing with many new projects and system changes over the years. I set up our current accounts system and the 2 previous payroll systems. I’ve worked on Support & Care funding streams and I’ve set up so many ledger codes. The volume of paper issued across the organisation has increased massively over the years; the implementation of the P2P system should make quite a dent in this and deliver improvement for everyone.

I feel very lucky to work with such a good group of people, it really does makes coming to work much nicer when you know you can have a good chat and share a few laughs. Once upon a time I knew everyone’s name and employee id number whereas now I struggle to put names to faces. Kingdom has thrown many new tasks and challenges my way, there are a few more in the pipeline and I do wonder what is next!”



MATTHEW BUSHER, (2016 to present): Matthew took over the post of Head of Housing in 2016. It was during this time that Kingdom was embarking on its culture change programme and Matthew has been one of the lead officers for implementing the changes to benefit Kingdoms customers.

“I joined Kingdom in October 2016, attracted by the planned organisational growth, commitment to innovation, and the opportunity to really make a difference for those in housing need across Fife and beyond. The organisation has changed, even in the relatively short time that I’ve been here; Housing stock has increased by over 700 homes, an increase of around 20%. Since I joined, the housing team has provided tenancies for over 1200 households, financial advice and support to over 1000 customers; and have developed and promoted our online service ‘My Kingdom’, registering over 2000 customers in the last year alone to enable them more flexible access to Kingdom services. We have continued to develop our approach to tenant participation and scrutiny, particularly in relation to how we approach consultation around rent setting, for which we have received national recognition within the housing sector.

I am particularly proud to have been involved in developing and promoting the Naumann Initiative, a transformational change project providing homeless people with housing and employment. We have recruited two new colleagues recently through this initiative. I’m really looking forward to supporting them to progress and to seeing what else we can achieve through the initiative in future.”



Celebrating **40 years...**





In May 2003, Kingdom commenced the first stage of **in-house maintenance operations** through the set up of a change of tenancy team.

2000 - 2003





This period was when Kingdom completed its first project outwith Fife in Milnathort. During this period the association was the winner of the CIH Good Management Practice Award. At this stage there were 115 staff employed and the 2000th new home provided.

Kingdom expanded the Care and Repair service when it started to offer the Small Repairs Service in 2000. The Small Repairs Service carries out repairs to eligible customers that are older homeowners or Private rented sector tenants to address minor repair works and safety and security issues.

In 2001, Kingdom continued to expand its geographic area of operations with its first Project at Overton Crescent Falkirk.

Kingdom has supported many community projects over the years and in 2002 they supported the local group with the restoration works to the Cupar Bandstand along with supporting the Levenmouth Community Group with the Kingdom Off Road project which provides opportunities for young people in the community.

In 2002, a working group was established with a group of older Chinese people to plan the Saunders Court, Kirkcaldy Project.

Other achievements during this period included the completion of the Tele Cottages project in Auchtermuchty, which was a home working project and the sustainable housing project at Burnside, Oakley. Kingdom also completed its first purpose build project for Women's Aid.

Residents and staff at Saunders Court





2004 - 2005

In 2004 and 2005 **Kingdom expanded its partnership and collaborative working arrangements** and saw the start on site with the 'Larach' project at Links Street, Kirkcaldy, which was part of a Procurement Partnership with 6 peer RSLs.



The development partnership arrangements were expanded, through the completion of the first Fife RSL partnership Project for Ore Valley HA in Dundonald, along with the start of our partnership with Fairfield Housing Co-operative in Perth.

This was the period when Kingdom was selected as the preferred partner for the Fife regeneration programmes in Buckhaven and Methil. The focus on regeneration was continued with the commencement of work on the first phase of the Local Estate Regeneration programme in Tanshall, Glenrothes.

In 2004 Kingdom celebrated its 25th Anniversary and staff numbers had grown to 215. Also in 2004, the transfer of James Bank Hostel from Haven Housing Association took place.

It was also the year the Wider Role Programme was formalised through the Introduction of the Wider Role Education Initiatives programmes and the recruitment of a Community Initiatives Officer. The first project at St Catherine's was completed in Perth.



Larch Partners at Links Street, Kirkcaldy



Kingdoms approach to asset management has changed over the years.

Asset Management

For many years Bill Banks managed the function as part of the remit as Director of Development and Property Services. This changed in 2017, when the asset management and housing teams were merged into one department headed up by Alan Simpson as the departmental Director, supported by Bryan Livingston and Andy Walls as asset management departmental Managers.

For many years the traditional procurement arrangements were applied where Kingdom would appoint external contractors to carry out repairs and maintenance works and consultants would procure the contracts on Kingdoms behalf as well as provide the association with technical support services.

This started to change in 2004. Kingdom felt that the service could be made more efficient and response times improved so the decision was taken to start an in house repairs team. Initially the team was set up to undertake all the repairs on empty properties. Trades operatives were directly employed by Kingdom to carry out the more straightforward void repairs initially; this immediately improved the cost, quality and turnaround period for empty properties. This meant they were available to let much quicker after they became vacant, reducing rent loss and waiting times for the incoming tenant. The success of the in house 'change of tenancy' team led Kingdom to believe other repairs and maintenance services could be undertaken more effectively and efficiently through in house arrangements and a business case was developed which demonstrated this was the position. In 2006 an in-house Repairs and Maintenance Team was created which to start with took on repair work for half of our stock and this was extended in 2010 to cover all of our stock, it has grown over the years and Kingdom now employs over 35 operatives covering all main trades, they now undertake the majority of our building repairs and maintenance work.

Having its own in house asset management team has allowed Kingdom to employ apprentices and this programme has been ongoing since 2004 providing career opportunities for 8 young people.

In 2015 a planned maintenance team was created and the association now undertake all their own kitchen and smoke detector replacement programmes along with most of our medical adaptations, this is an area that Kingdom intends to expand even further from 2019 onwards.



In addition to the in-house repairs teams, there are staff appointed by Kingdom who provide the full range of asset management services such as inspections, technical services, stair and empty property cleaning services, adaptations, estate management and project management of our major component replacement, cyclical maintenance and improvement programmes.

The growth in the asset management services provided by Kingdom has been significant over the years and the staff numbers have increased from 2 in 1999, to around 65 staff in 2019. The type of work undertaken has also changed significantly and in addition to the general reactive repairs, the department also provides a 24 hour on call system and directly undertake planned maintenance works, adaptations and specialist works associated with the maintenance and servicing of renewables.



There is a large team of asset management staff providing admin and technical support and although most of the asset management services are provided for KHA tenants there are plans in place to expand the arrangements in the future through providing asset management repairs, replacement and improvement services to other partners, sharing owners and home owners in the areas where Kingdom operates.

In addition to the reactive and planned replacement works that Kingdom undertakes there has been the need to improve properties to meet new Government requirements. All Kingdom homes meet the Scottish Housing Quality Standard (SHQS) and during 2019 we plan to improve the small number of properties that don't meet the new Energy Efficiency Standard for Social Housing (ESSH) up to standard, which will have been achieved before the target date of December 2019 for completion of ESSH improvements.

From 2019, in addition to the planned improvement and replacement programmes Kingdom provides the tenants will be offered enhanced improvement services which is in response to the feedback from customers who felt the standards of our older properties was not as good as the current new build homes we provide.

Although Kingdom's properties are relatively new, in comparison to some other Registered Social Landlord's, they are getting older and the challenges in the future will include ensuring the necessary replacements and improvements are carried out to meet tenant's needs and aspirations. Kingdom's strategy has however fully recognised the need to carry out future replacements through long term planning and budgetary provision, therefore the association will be well placed to ensure all improvements are undertaken and the properties remain in high demand in the future.



Demonstrating good governance has been a priority for the Kingdom Board members since the association was formed in 1979.

The Board & Governance

The requirements on Board members are more onerous and complex than they were in the early days and in 2015 Calum Kippen was appointed as Kingdom's Governance Manager to support the Board.

In 2019 the Scottish Housing Regulator introduced new regulatory standards and requirements. This provides the Board with the opportunity to demonstrate and evidence that they have assurance in relation to Kingdom's compliance with the governance standards. In 2019 all RSL's will be issuing their first annual assurance statements.

Due to Kingdom's size and the complexity of their activities they have been classified by the SHR as one of the Systemically Important RSLs in Scotland.

There have been 58 Committee / Board members of Kingdom HA since 1979 and the current Board consists of 13 members.

Although the Board members have changed over the years, the constant factors are the shared passion for the work Kingdom undertakes, the objective to address housing needs and the desire to deliver on all of Kingdoms strategic objectives.



Members of the Governing Body



The following people have been Kingdom Board members over the years;

William Pryde	Bruce Miller	Mike Roddam	Iain Connelly
Margaret Cairns	David Chalmers	Douglas Gray	Linda Leslie
Alan Davidson	Mary Stewart	Jake Johnston	David Little
Patrick Hughes	Janet Bishop	Robin Millar	Douglas Murray
John McKay	Lyn McGregor	Loretta Mordi	Tom Barr
Laurie Naumann	Alan Thomson	Vincent O'Hara	Laura Brotherton
Alexander Spence	Helen Murdoch	Lynda Howe	Garry Dickson
Ken Fenwick	Ruth Unsworth	Ian Donaldson	Guy Thomson
James MacKay	Jill Pritchard	Janet Cheetham	David Redpath
Chris Mitchell	Chris Hickman	Charles Milne	Carol Watson
Robert Nellies	Andrew Croxford	Liz Pow	Charles Oliver
James Carragher	Tom Lawrence	Keith Haig	Graeme McKay
Carol Baillie	Dianne Dunsire	Louise Poole	Stephen Swan
Kevin Sayer	Tom Condie	Gordon Campbell	
Graeme Wilson	Nancie Cook	Freya Lees	



Earlier in this publication we heard from some of the founding members with their views on the early days of Kingdom. When we asked the current Board **why they became a Kingdom Board member** and what their memorable moments were, they told us the following;

KHA Board

“ I've been a member of Kingdom's Board for 6 years. I was drawn to Kingdom because of its good reputation as a provider and developer of affordable homes in Fife.

I am proud to have the opportunity to contribute to the delivery of much needed affordable housing and support services as Chair of the Board of Kingdom Housing Association.”

FREYA LEES, Chair
Board member since 2013



“ I'm proud that over the decades we've been able to stick with and, indeed, increase our commitment to the provision of housing to meet homelessness and care demands as well as being an exemplar in installing all kinds of renewables in all our developments.

It was a particular pleasure to lead the way as the first social housing provider in the UK to build and let, for social rent, a fully certified Passive House and following that in 2012 organising and sponsoring the acclaimed Housing Innovation Showcase in Dunfermline.”

LAURIE NAUMANN, Vice Chair
Board member since 1979



"Having worked in the construction sector for many years I'd been very aware of KHA's excellent reputation in Social Housing so I was delighted to be able to join the Board to contribute to the development of the Association.

KHA's commitment to innovation in design and construction over the past 40 years was a big factor in wanting to be involved.

As a retired Architect I've always been very aware and passionate about good design and the benefit it can and does bring to peoples lives. That can relate to better health, a higher level of educational attainment or general wellbeing. KHA very much recognises this and the impact good design has not only on individuals and families but on communities and ultimately on Scotland as a nation.

There is a massive shortage of housing across the country; young people are finding it increasingly difficult affording a home, homelessness is a major issue as is appropriate housing for the elderly. KHA in conjunction with its subsidiary companies KSC and KI is committed to addressing these issues and a significant number of new homes are being built over the next 5 years.

But for KHA it's never been just about numbers it's about the quality of the homes and places that we provide homes and places that will stand the test of time."

IAIN CONNELLY PPRIAS
Board member since 2016



"KHA is a long established and well respected part of the Fife community.

It's more than a social housing provider though and the vision of being 'more than a home' is something which holds great appeal to me as a Board Member.

I was once given a card when moving house which said, 'A house is built with walls and beams, a home is made by hopes and dreams'.

Helping create 'homes' rather than 'houses' is the main reason I joined the KHA Board.

On a recent visit round current KHA building sites I was struck by the scale of the work we carry out and the enormous impact we can have across Fife.

The new 'Naumann Initiative' is an example of this, showing the innovative side of our organisation, recognising the role we can play in social change.

It brings me significant pride and pleasure to be a small part of KHA."

DAVID REDPATH
Board Member since 2018



"I'm proud to be a Board Member of Kingdom; I feel the Association has a well-earned DNA and ethos of development and regeneration in providing high quality housing for affordable and mid-market rent tenants.



The award winning developments have enhanced the lives and provided undeniable opportunities to our tenants, customers and the wider community we serve.

Personal satisfaction is gained in helping KHA to continue in delivering the best quality housing services through strategic oversight and direction."

STEPHEN SWAN
Board member since 2018

"I joined KHA's Board 4 years ago and have learned so much from my fellow Board Members and the executive management team in that time.



Last month we were invited by a tenant to see her new home in Bridge of Earn, built by Kingdom and managed for us by Fairfield Housing Co-Op.

'I feel like I've won the lottery', she said, highlighting for me once again that everyone at Kingdom works really hard to provide good quality homes, excellent services and to make a difference to people's lives.

I am proud to be on the Board and hope that my knowledge and experience of working in housing for over 30 years contributes in a small way to Kingdom's success."

LINDA LESLIE
Board Member since 2015

"The provision of affordable housing is a fundamental and very important aspect of the overall general welfare of everyone and Kingdom has, for 40 years, contributed significantly to try and fulfil this key aim.



Over the subsequent years Kingdom has expanded to provide other much needed services in Fife and neighbouring counties.

I am proud to be associated with Kingdom and their values and aims and hope that I can continue to contribute in the future in my current role as Board member."

TOM BARR
Board Member since 2016

“Throughout my career I have been made abundantly aware of the importance that a secure home makes to individuals and families.



The provision of a long term property which people can call home effects so much more than simply providing a roof of their head.

It has a huge impact on physical and mental wellbeing. Which, in turn, can help supporting people in their working and home lives. Kingdom are at the forefront of tackling social mobility.

Throughout my short period on the board my admiration for KHA, KSC and KI has grown and I am delighted to play a small part in that.”

GRAEME MACKAY
Board Member since 2018

“Having witnessed the impact of the Devilla development in Kincardine I was keen to get involved with KHA.



The development not only provides affordable homes it has changed the look and feel of Kincardine with the street art and landscaping.

I am hoping through my involvement at KHA we can continue to impact people's lives and the communities in and around Fife.

KHA is a progressive housing association with ambitious development plans; they provide a great service to existing tenants.

This along with their values resonated with me and I am delighted to be on the board.”

CAROL WATSON
Board Member since 2018

“A home provides individuals and families with strong foundations for security, stability and safety.



I joined Kingdom Housing Association Board because I believe that these foundations help to build a sense of belonging and community spirit.

The work that Kingdom Housing Association has done and continues to do is instrumental in securing and building the future for current and upcoming generations.

I am privileged to play a small part in supporting this valuable work.”

LAURA BROTHERTON
Board Member since 2017

“On joining the Kingdom board I was struck by just how much the whole organisation achieves on an annual basis - so much more than the provision of social housing.



That diversification, and the scale of housing development over the years, has had a really positive impact on so many people both locally in Fife and beyond.

Seeing that first-hand, and being part of a board which can help to make that happen, is a privilege.

The past two years as a board member have been very rewarding and I look forward to the years ahead and new achievements.”

GUY THOMSON
Board Member since 2017

“Congratulations Kingdom! It’s been a pleasure being with Kingdom Housing Association first as a shared owner for more than 20 years and as a Board Member for over 10 years. I have always been an



advocate of affordable housing and I am proud to be part of this wonderful organisation that share similar values with me. I admire the professionalism of the Board and staff, developing and providing houses for many based on the values of ‘More than a Home’, equality, diversity and fairness. The Board are well supported and over the years, the organisation has gone from strength to strength in providing houses and care for many people across Fife and beyond. I also like the forward thinking of the Senior Management Team ensuring that the organisation remains resilient and buoyant, taking on initiatives that help respond to the changing times and to meet the needs and demands of the tenants. Well done to Kingdom and wishing you many happy years ahead.”

LORETTA MORDI
Board Member since 2008

Charles is an associate solicitor in a busy general practice firm in Edinburgh and from this he brings a good understanding of those with particular vulnerabilities, in debt, facing crisis or at risk of losing their home.



He has a wide range of experience from various situations that arise such as eviction actions, local authority homelessness judicial reviews, anti-social behaviour summary applications and much more. Charles is supportive of KHA’s work and that of RSL’s.

CHARLES OLIVER
Board Member since 2018



KINGDOM
Housing Association



In June 2006, **the repairs services were expanded** to include the in-house team for routine repairs as part of a TUPE transfer.

2006 - 2010

The Fife Alliance was set up and Kingdom was appointed as Lead Developer for Fife in April 2006.

In 2006, Kingdom also completed its first Shared Equity project, completed its first mixed tenure Joint Venture in Leuchars and started on site with first Fife Alliance project for Glen HA at Durie Street, Methil.

Various community initiatives projects were progressed, including the Fife Alliance Community Food Project, along with the Auchmuty Allotments Project. A community project was completed in Ballygry when the Flockhouse Fun Park was built.

In 2007, after lengthy negotiations, Kingdom successfully purchased 44 Private Sector Rented properties in Coaltown of Wemyss, which were being sold by the owner and the tenants were at risk of losing their homes. The tenants remained in their homes after the purchase and were provided with secure tenancies from Kingdom.

During 2008/09 Kingdom held Schools Renewable Workshops as part of an ongoing programme, acquired properties in Leuchars from the Ministry of Defence and completed the first Fife Alliance project for Fife HA at Castle Road, Rosyth. The First Mortgage to Rent transaction was concluded and there was the installation of the first Solar Thermal and Solar PV Panels on Kingdom's properties.





In September 2008, the Fife Works Project was formed. Later to be known as Kingdom Works.

In 2010, Kingdom completed the first Passive House in Pittenweem. It was the first for social rent in the UK, to achieve Passive House Accreditation.

Various Awards were achieved including; Winner of the Green Business Fife Sustainability Award and the Fife Excellence in Partnership Award.

In February 2010, Kingdom established a full in- house maintenance team operation, including an emergency out of hour's repairs service.

Other achievements during this period included the installation of a Combined Heat and Power system at John Woods, the completion of the first project for Fife Council in Dunfermline and the purchase of Kingdom's first land bank site at Main Street, Carnock.

Kingdom Initiatives Ltd was reconstituted as a wholly owned subsidiary of KHA in August 2010.

In 2010, the Kingdom Facebook page was created and we now have over 3.3k followers.



In 2011, Kingdom completed the first phase of the High Flats Regeneration Project in Kincardine, **providing new social rented homes** to meet previous tenants needs.

2011 - 2012

The Care and Repair Service was expanded through the commencement of the Private Sector Disability Adaptions Service.

Kingdom, as the development lead for the Fife Alliance, secured reappointment as Lead Developer in Fife, until March 2014.

In 2011, Kingdom was the Winner of the Green Apple National Champion Award for Scotland and the winner of the RICS and Homes for Scotland Sustainability Awards.

2012 was the completion of the award winning Housing Innovation Showcase Project.

The completion of the first MMR project at Bakers Lane, Kirkcaldy was achieved during this period.

In 2012 Kingdom established its first Support & Care project in Falkirk and introduced a Repairs Appointments System.

The Fife Bench Project was launched with the contemporary designed seating installed in 18 locations throughout Fife to create training opportunities and promote community art.





Housing Innovation Showcase



Financial and accounting requirements have changed significantly over Kingdom's 40 years, as have the systems and processes applied.

Finance



Kingdom started with manual accounting systems, adding machines and paper ledgers. The purchase of a personal computer allowed the use of spreadsheets and over the years various accounting and payroll systems have been used.

When Kingdom first started developing new homes there was no requirement to raise private loans. Subsidy covered most of the costs and a residual government loan was provided to meet the balance of the costs.

Various appraisal, viability and funding assessments have been used for development projects and business planning over the years. The funding arrangements for Support and Care has had to recognise numerous funding streams, including partnership and deficit funding, transitional housing benefit payments, supporting people and contract tendering rates.

Back in 1986, when Kingdom developed its first project, turnover was £62k, the annual wages bill was £32k, rents received were £7k pa and our annual revenue costs were in the region of £57k.

Things have changed significantly since those early days, with annual Kingdom Group turnover in 2018/19 at £29.9 million, salaries across the Kingdom Group are around £12.6 million p.a, the rents are now £22.4 million p.a. and revenue costs for the Kingdom Group have increased to £24.7 million p.a.



Catherine Marnoch was Kingdom's second member of staff and in the early days Catherine looked after Kingdom's finances. Catherine remained with the association, as Finance Manager, until her retirement in March 2019. Catherine has been succeeded by Tracey Jordan, who was Kingdom's Assistant Finance Manager for many years.

During the late eighties and early nineties Kingdom had 2 Finance Directors, Tom Connell and Stephen Flowitt-Hill, then Keith Stewart was appointed as Director of Finance and IT, a position he held for over 14 years until his retirement in 2014. This is when Nick Pollard was appointed as Director of Finance and IT later becoming Director of Corporate Support Services, which includes the responsibility for both Finance and Digital.

Kingdom Group's average debt per unit was £22,205, as at March 2019 and it processes

more than 15,000 invoices for payment each year. Robust financial planning is a major factor which allows Kingdom to operate effectively and efficiently and to implement its ambitious strategies and build its asset base.

Over the years Kingdom has borrowed traditional bank loans in total of more than £100 million and more recently Nick has accessed innovative borrowing arrangements, such as the Allia Scottish Government Charitable Bond funding in 2016, 2017 and 2018. In 2018, Kingdom secured £85 million of investment through a Private Placement from North American pension fund investors at fixed rates for 30 years.

The financial strategy over the years has strengthened Kingdom's financial position and allowed it to deliver on its strategic objectives.



In the early days of Kingdom the management team consisted of Alan McGuckin, Marlene O'Donnell, Stephen Cairns, Bill Banks and Catherine Marnoch.

The Management Team

This was the period when Kingdom's objectives were established as a focus for the activities that provided the foundation for the association to grow and develop. This continued until the mid eighties, when the first Directors Group was created.

Alan became Chief Executive and there were 2 Finance Directors during this period, Tom Connell and Stephen Flowitt-Hill, with Bill as Director of Development & Property Services and Marlene as Director of Housing and Support & Care. During this period the programme of investment in new homes grew, Kingdom became a recognised provider of support and care services and the areas of operation and types of work expanded to recognise the diversity of Kingdoms activities.

The Directors group was strengthened when Eleanor Fotheringham became the Resources Director and Keith Stewart joined as Director of Finance and IT. This was when the funding arrangements for new developments changed through the introduction of private finance.

Bill became Depute Chief Executive in 2008 and the core members of the Directors group remain relatively consistent from the mid nineties and up until 2011 / 12 when Marlene retired, to be replaced by Norah Smith as Director of Housing and Care.

A couple of more staff retired between 2013 to 2016, when Alan, Keith and Eleanor left.

Bill Banks was appointed as Kingdom Group Chief Executive in 2014, Norah continued as Director of Housing and Care and Nick Pollard joined the Association as Director of Corporate Support Services, with a remit covering Finance and Digital.

In April 2017, Kingdom Support and Care (KSC) was created and Norah transferred to the new company as its first Director.

At this stage Alan Simpson joined the current Executive Management Team, as Director of Housing and Asset Management, along with Scott Kirkpatrick as Director of Development.

The current Executive Management Team are supported by the Heads of Service; Gary Haldane (Digital), Matthew Busher (Housing) and Andrew Latto (HR), along with departmental managers and operational lead officers across the organisation.



In 2013/14 **Kingdom expanded the in-house maintenance team** to carry out a kitchen replacement programme.

2013 - 2015

The MMR project at Westport, Cupar was completed, as part of a joint venture with Fife Council.

A number of awards were won during this period including; Winner of the VIBES Award for Scotland; Energy Efficiency Project of the Year Award; Green Apple Environmental Award; Green Business Fife Environmental Award; RICS Design and Innovation Award and the Homes for Scotland Best Green Initiative Award.

During 2014 Kingdom implemented various community initiatives project including the Canny Budgeting Initiative and the Eco Explorers project held as part of ongoing Wider Role Schools programme.

Kingdom commenced the final phase of Tanshall Regeneration Project. The first site, for future development, in Clackmannanshire area was acquired and Kingdom completed their first house in Clackmannanshire, at Alloa Road, Tullibody.





During this period Kingdom started on site with projects designed to achieve a higher energy efficiency standard, through achieving the building regulations Silver Sustainability Standards.

In 2015, Kingdom completed their largest Mid Market Rented project at Pittencrieff Street, Dunfermline and completed a project in Guardbridge to provide 66 new homes in an area of high housing needs.

Pittencrieff Street



Over the years Kingdom has undertaken a wide range of **award winning** development projects including new build, redevelopment initiatives and conversions.

Development

Kingdom's development function was managed by Bill Banks for many years before he took up the Chief Executives post and in 2017 Scott Kirkpatrick was appointed as the departmental Director, supported by a team of Capital Investment staff.





When Kingdom developed its first project at Victoria Terrace the funding arrangements were much different from how they are now. All costs were covered by subsidy from the government or Scottish Homes at that time, and the rent for the properties was set by the rent officer. After completion of the project, a calculation on the costs and rental income was done and a 'residual loan' was established, which was a government loan to the association. The social rent subsidy in those days was around 90 - 95%, which is much more than the 2019 levels at around 53 - 57% depending on the project type.

Costs were also very much different when Kingdom's first new build project at Bevan Court Glenrothes was developed in 1987. There was a high proportion of 1 bedroom flats in this project, which is no longer representative of the mix Kingdom now provides, however the average works cost was around £29,000 and the average total project cost was approximately £22,500 per unit. This compares to an average total unit cost of approximately £135,000 in 2019.

The types of development projects undertaken by Kingdom over the years have included; new build, redevelopment and refurbishment of old tenement flats, conversions of retail units, farm steadings and churches, off the shelf transactions, regeneration projects and complete improvements of old residential properties. Kingdom has developed most affordable housing tenures, including social rent, mid market rent, shared ownership, shared equity, Homestake, Improvement for sale and through KHA's subsidiary, Kingdom Initiatives, provided mid market rented homes and properties for sale to priority purchasers. Innovation has been a common factor in Kingdom's development approach and this is demonstrated through many of the featured projects in this publication, including Turner Crescent, the Kingdom Passivhaus House and the Housing Innovation Showcase. Regeneration, involving the demolition of unsuitable unpopular flats and replacement with high quality new build homes has been another feature of Kingdom's approach over the years.

This started in Buckhaven in 1997 with the complete redevelopment of West High Street and was followed a few years later with the redevelopment of Shakespeare Avenue in Methil. In 2017 the final phase of the redevelopment in Kincardine was completed which saw the high rise multi storey flats demolished by the Council and Kingdom redeveloped the area to provide over 130 new homes for social, mid market rent and housing for sale, to meet the need of local people. The latest redevelopment project is at Fraser Avenue, Inverkeithing, where around 190 new homes will be provided to replace the common access Council flats that were demolished. In 2019, we completed the first phase of 53 homes and former tenants from the flats moved into their new, modern, warm, high quality homes.

Collaborative working is an approach Kingdom has applied to its procurement and development programme for many years. This has delivered various initiatives with partner housing associations and other public and private sector partners. Over the years Kingdom has grown organically from 16 flats in 1986 to an organisation that has developed over 5,000 new homes for KHA and its partners. 2019 is the mid point of Kingdom's current 5 year development plan which will see over 2000 new homes provided.

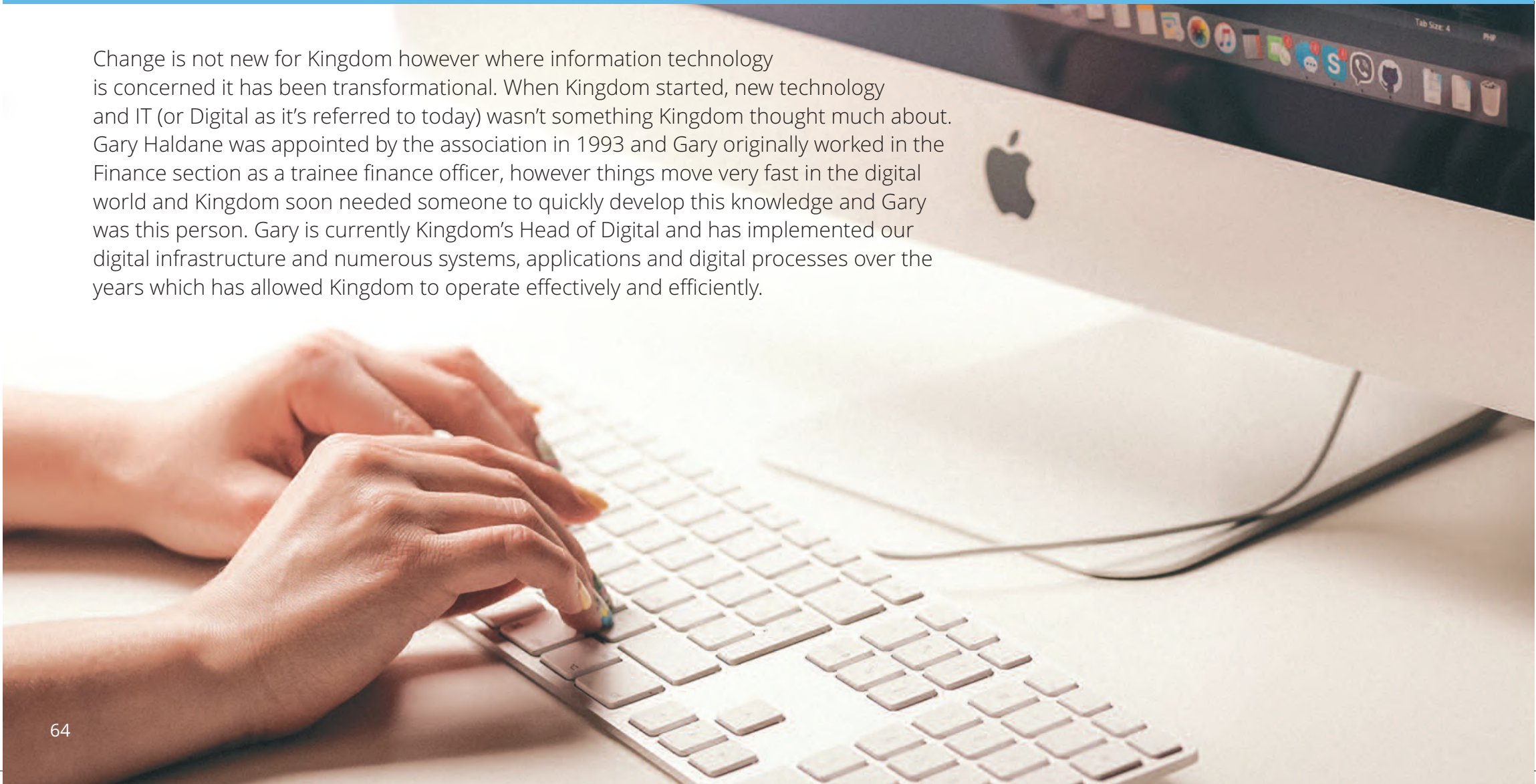


The provision of affordable social rented housing is dependent on subsidy and hopefully there will be sufficient funding available in the future that will allow Kingdom to continue building and developing new high quality homes to meet housing needs.

When Kingdom started, telephone and fax were the only electronic communication systems, **Kingdom purchased its first stand alone computer in 1989.**

Digital

Change is not new for Kingdom however where information technology is concerned it has been transformational. When Kingdom started, new technology and IT (or Digital as it's referred to today) wasn't something Kingdom thought much about. Gary Haldane was appointed by the association in 1993 and Gary originally worked in the Finance section as a trainee finance officer, however things move very fast in the digital world and Kingdom soon needed someone to quickly develop this knowledge and Gary was this person. Gary is currently Kingdom's Head of Digital and has implemented our digital infrastructure and numerous systems, applications and digital processes over the years which has allowed Kingdom to operate effectively and efficiently.





Kingdom's move into the digital world began with one server and dumb terminals. Then came outlook, email and internet access was introduced and Kingdom benefitted from the power of Google!

A thin client network was introduced in 1999 and following that the physical computer servers were replaced with virtual servers, before moving to a multi-site off-premises data centre in 2015. Kingdom has continued to develop its Digital infrastructure with cloud-hosted software solutions. New systems being provided are more cost effective and flexible requiring little in the way of computer hardware. The Digital team is progressing the transition toward a full cloud solution for its network and transition from Microsoft to Google solutions which is keeping Kingdom at the forefront of technological advances.



Kingdom has embraced the use of mobile technology and supports more than 500 system users and has deployed cloud hosted unified communications technology across the Group. The Kingdom Group now has almost 400 mobile phones in operation and 200 mobile devices to enable employees to operate in and out of the office.

This provides enhanced access to data, any time, anywhere for staff and improves customer services. Kingdom Group Board members also benefit from these mobile devices receiving all communications and papers digitally.

There will be numerous challenges moving forward however having strong Finance and Digital strategies has allowed Kingdom to keep rents affordable and continually develop systems to enhance customer services and this strategy will contribute to the delivery of Kingdom's strategic objectives in the future.



In 2016, Kingdom initiated the first Trainee Programme **taking on 3 young people** in roles in Human Resources, Finance and Capital Investment.

2016 - 2018

This is the period that Kingdom launched its Community Initiatives Fund, established the first Scrutiny Panel and the Allia Charitable Bond funding was arranged.

Kingdom Support & Care CIC was established as a KHA Subsidiary and began operating as an independent company from April 2017.

In March 2017 we started on site with the first phase of the Fraser Avenue, Inverkeithing regeneration project.

In 2017 Kingdom launched the new brand image for the Kingdom Group (including new logos for; Kingdom Housing Association, Kingdom Initiatives and Kingdom Support & Care) designed by Dundee design agency Creative Orange.

In September 2017 Kingdom signed the new preferred RSL development agreement with Fife Council.





Launch event for the new Kingdom branding



Kingdom has a **long and successful track record** of collaborative working with many public, private and voluntary sector organisations.

Partners & Collaborative Working

The achievements over the last 40 years would not have been possible if it wasn't for the support received from the numerous organisations Kingdom has worked with, who have helped them achieve their objectives.

Thanks must also go to the Scottish Government and all the Local Authorities Kingdom has worked with over the years.

Working in collaboration with other RSL's has been a key factor of Kingdom's approach, including Link, who helped set up Kingdom in the early days and other associations we have worked with on particular projects and programmes, including Hillcrest, Castle Rock, Caledonia, Bield, West of Scotland, Ochil View and Fairfield. Special acknowledgement goes to our Fife Alliance partners, Fife, Glen and Ore Valley, who Kingdom has worked in partnership with for many years. Some of the partners who have worked with Kingdom over the years said the following when asked about their relationship with Kingdom.



"As the South East Area Manager in the Scottish Government's More Homes Division, I have had a long association over the last decade with Kingdom in relation to its housing development programme. Kingdom is a key strategic partner in Fife, along with Fife Council, in helping deliver and achieve our joint objectives. Its current support towards the Scottish Government's commitment to the delivery of 50,000 affordable homes this parliament is well noted, as are the many years of high quality housing developments that preceded this. I am delighted to be able to congratulate them on their 40th Anniversary."

ALASTAIR DEE, South East Area Manager in the Scottish Government's More Homes Division

"Congratulations on your 40th Anniversary! Having worked in Housing in Fife for 35 years, Kingdom Housing Association has been an important part of my working life, but also touched my personal life 30 years ago when I took up residency of my first married home as a Shared-Owner with Kingdom in Glenrothes in 1990. For me, Kingdom has always been a decent organisation to work with – partnering the Council in a range of innovative and ground-breaking initiatives from the Fife Housing Register, the Fife Affordable Housing programme, and the Fife Housing Partnership. I am proud to call Kingdom one of our key partners in Fife."

John Mills, Head of Housing at Fife Council



"Champion Homes would like to congratulate Kingdom Housing Association on reaching the ripe old age of 40. We as youngsters of only 30 years are pleased to have worked in partnership with Kingdom for 27 years on 59 projects for 1407 homes, either completed, on site or about to start. Our smallest contract was for one 'Passive House' at Pittenweem and the largest was the phased 133 homes in Kincardine following the demolition of the High Flats. Everybody at Champion wish all the directors and staff at Kingdom continuing success for the next forty years."

PETER BELL, Executive Chairman at Champion Homes

Kingdom's thanks also go to the many contractors and consultants who have delivered projects which have led to the successful track record over the 40 years. Without the input and involvement of all the partners, the achievements would not have been possible.



"Bayne Stevenson Associates Ltd (formerly Scott Bennett Associates) has shared a long lasting working relationship that spans over some 30 years plus with Kingdom Housing Association. During this period we have provided civil and structural engineering services on many memorable projects that provide high quality affordable housing. One key Project that stands out was the Housing Innovation Showcase where we worked in true partnership and were responsible for engineering design of 10 different forms of construction which was then presented to industry and provided invaluable research data for ongoing innovation with the remaining site developed to deliver 127 No units. Throughout our time working in partnership with Kingdom we have provided the necessary Engineering Support to assist them in being a major provider of affordable homes in Fife and Scotland and we extend our thanks to them and wish them every success for the future in continuing to deliver more high quality affordable homes."

GORDON BAYNE, Managing Director at Bayne Stevenson Associates Ltd

"Working collaboratively with Kingdom Housing Association for over 36 years Oliver and Robb Architects share KHA's ethos and core values and have enjoyed a mutually beneficial relationship whereby in excess of 1500 mixed tenure units have been designed and constructed. A seminal project was the re-generation of the Kincardine High Flats from 2010 to 2013. With 120 dwellings, this innovative development was one of the first housing developments in Scotland to fully adopt Scottish Government Designing Places' and 'Designing Streets' principles to create a contemporary and striking interpretation of the traditional architecture of Kincardine. A 7 stage Community Consultation was also one of the first of its kind to embrace community suggestions and concerns with Modern Methods of Construction, high standards of insulation, air tightness detailing, 'whole house' passive ventilation and solar panels adopted to achieve optimum resident comfort levels. It has been a privilege to work with KHA and we wish them continued success in the housing market."



BRIAN ROBB, Senior Partner at ORA



"My association with Kingdom began some 34 years ago when Hardies were appointed as Surveyors/ Employers Agent on their first ever development project. Kingdom acquired a property in Victoria Terrace Dunfermline which they refurbished for let. Since that project Hardies have continually provided Quantity Surveying and Employers Agent services to the Association. Over these 34 years, I worked with the Association on many memorable projects but the one that sticks out head and shoulders above all others is the Dunlin Drive Development incorporating the Innovation Showcase. 8 Contractors working on the same site providing 9 different innovative forms of construction. Nightmare! Not at all. The development highlighted how various agencies and contractors could, if encouraged to, work collaboratively and in partnership to achieve a successful common goal. Along with my former colleagues at Hardies I congratulate Kingdom on reaching this milestone and wish them continued growth and success in the years to come."

DEREK HELMORE, Former Partner in Hardies Property and Construction Consultants

The provision of Support & Care has been part of Kingdom's objectives since it started and in 1988 the individual tenancy support scheme was established, **providing personalised support and care** to individuals in their own homes.

Kingdom Support & Care

The aim is to support people to have a safe and secure home, to live as independently as possible in their own home, to live as full a life as possible and to be part of their local community.

Marlene O'Donnell was the first officer appointed to provide and manage the services and Marlene later became the Director of Housing and Care until her retirement in 2012. Norah Smith took over the Directors role when Marlene retired and continued to manage the service through many challenging, difficult and very rewarding times.

The support and care services has grown significantly over the years and supports around 260 people throughout Fife and Falkirk, providing high quality and personalised support and care designed to meet individual needs and desired outcomes.

The service provides support to people with a range of needs in their own homes, including those with: learning disability, autistic spectrum disorder, complex needs, mental health issues, age related needs, homelessness and drug and alcohol addictions. Kingdom also provides temporary homeless accommodation and services.





A range of services are provided, from visiting support to 24 hour high level support and care in staffed houses. One of Kingdom’s first support and care initiatives was established in Balfarg Glenrothes in 1990 when a core and cluster service was established, with personalised services provided to supported individuals in their own homes. This was one of the first projects of this type to be set up in Scotland.

KSC has a business strategy based on the provision of excellent care and support services and have their own internal quality control systems to ensure this is delivered. All support and care providers are inspected regularly by the Care Inspectorate and KSC provides services to high professional standards, as set out in the National Care Standards.



KSC Board members

Originally the provision of support and care services was undertaken directly through KHA and due to funding pressures and the desire to increase the focus on the services, a strategic option appraisal was undertaken during 2015/16. The decision was taken that a subsidiary company should be established to ensure the long term sustainability of the services and Kingdom Support and Care CIC (KSC) was formed.

In 2019 KSC achieved grades of good and excellent throughout all of the services.

KSC has a large staff team of around 250 staff and achieved the Silver Investors in People accreditation in 2018.

KSC has its own Board of Directors. Charles Milne, former Chair of KHA, became the first KSC Chair until his sudden and very sad passing in 2018. Brian Robertson undertook the Chair role and was succeeded in 2019 by Carl Hodson.

KSC is a Community Interest Company, a private company limited by shares and a wholly owned subsidiary of KHA.

The company was created to ensure that the care and support services previously provided by KHA, continued to be delivered in the most effective way and to increase the viability of the service in the longer term. It became operational from 1 April 2017 and continues to provide all of the services previously provided by KHA.

Norah became the KSC Director in 1 April 2017 and the staff employed to deliver the services transferred to the new subsidiary company.

The current KSC Directors are;

Bill Banks	Nette Carder	Tom Condie
Garry Dickson	Carl Hodson	Linda Leslie
Alison Wills		

In 2018, Kingdom obtained the **Investors in Young People** accreditation.

2018



It was also the year that Kingdom arranged an £85m Private Placement, which was one of the largest to be arranged by an RSL at this time.

The asset management team was expanded through the creation of an in-house voids cleaning team.

2018 was also the year that Kingdom Initiatives completed housing for sale, at Kincardine.

The tenant portal 'My Kingdom' was implemented and has been very popular with tenants.



Kingdom's mission is to delivery **more than a home** and this is not only achieved through the properties and core housing services Kingdom provides, it is also evidenced through the range of added value community services and projects it delivers.

Community Initiatives

Service examples include the Fife Care and Repair Service which was set up in 1995. Ida Taylor was appointed as the Manager and when it was first established the service provided a repairs and improvement service for older owner occupiers and private sector tenants. The service evolved and changed over the years and now provides an adaptations service on behalf of Fife Council.

The Care and Repair project was expanded in 2000 when the small repairs service was launched to provide an affordable repairs service to potentially vulnerable older people.

Kingdom's Community Initiatives Strategy confirms the objective to support local projects under the themes of Education, Environment, Employability, Energy Efficiency and Public Art and in 2006 Andrew McDaniel was appointed as Kingdom's Community Initiatives Officer to work with partner organisations to deliver the strategy.





The Fife Works project was established in 2008 and later changed its name to Kingdom Works. Lynne Dunn has been the lead officer and Manager of the project since it was established. The project has grown significantly over the years and now employs 11 employability staff who work with unemployed people and local employers to provide training, apprenticeship and employment opportunities. In October 2017 Kingdom Works celebrated having helped its 2000th person into sustainable employment.

Through Kingdom's Capital Investment programme formal community benefits clauses are incorporated into the building contracts creating employment opportunities and other community initiatives.

Kingdom has found that Public Art projects are a good way of involving local people and they have incorporated various art pieces into their developments including the 'stag' at Belfield House, wall sculptures at Links Street and Turner Crescent, the art trail in Kincardine and the Plough Horse at Pitscottie Road, Cupar.



Many of the added value community projects have been delivered jointly with the Fife Alliance partners housing associations (Fife, Glen and Ore Valley).

A charter has been signed with local schools and Kingdom engages with primary or high schools, nearest to all development projects, to raise awareness of the construction sector and provide projects which fit with the school curriculum. Many of the programmes delivered have focused on the environment, energy efficiency and sustainability.

Since Kingdom was established they have had a common fund where donations are provided to other charitable organisations to support the work they do.

In 2017 Kingdom established its Community Initiatives Fund, which supports local clubs, groups, schools and organisations and over the last couple of years donations from Kingdom have supported over 60 local community projects.



2019 is Kingdom's 40th anniversary and it has been the busiest year to date as far as the provision of new supply housing is concerned, there is a large ongoing development programme across all our geographic areas of operation. Kingdom was also awarded 'Scottish

Living wage' accreditation. Our Housing and Asset Management Department is continuing to develop the services to customers and all departments are busy planning for the future. Everyone involved with Kingdom is looking forward to the next 40 years.



As you can see from our review of **Kingdom's history** there have been numerous achievements over last 40 years.

Chief Executive Review



The association has grown from a small organisation in 1986, with one housing project, to a business that has developed over 5000 new affordable homes and grown as an organisation providing high quality housing, maintenance, care and customer services.

There have been many challenges over the years and Kingdom has addressed them and grasped the opportunities to deliver on its aims and objectives. Diversity is an approach that has been embraced by Kingdom and this is evident through the added value services and community benefits that have been delivered.

On a personal note I have thoroughly enjoyed my time at Kingdom. I have worked for the organisation for over 32 years and during this time I've seen the association grow and develop. I started as an administrative assistant in 1987 and have undertaken various posts before becoming the Group Chief Executive. Alan McGuckin was Kingdom's first employee and the Chief Executive for 28 years and I'd like to thank him for his mentoring over the years and for the work he initiated and implemented, that helped form Kingdom into the organisation it is today. I feel the opportunities I have been given is typical of the approach applied in Kingdom where staff are encouraged to develop and progress their careers. I'm particularly proud of the trainee programme we have implemented and I truly believe that many of the trainees and other dedicated staff who work with us, have demonstrated the commitment and potential to be future leaders at Kingdom, or elsewhere in the sector.

Although Kingdom is now unrecognisable in terms of its size and the range of services it provides, it has remained true to its core objectives and continues to meet the housing and wider needs of people in the communities where we operate. This anniversary book highlights some of Kingdom's achievements and we are proud of the numerous high quality housing projects developed, the range and diversity of the services provided and the lasting impact Kingdom will have in our communities.

Most of all however we are particularly pleased that we have been able to help so many people access secure sustainable housing, that they can call their home.

Kingdom invests in and values its staff and I'd like to thank all the former and current management and staff, who have worked with us over the years. Many of the staff have provided contributions to this book and their dedication, enthusiasm and commitment is obvious from their comments. Staff are the most valuable assets in an organisation and through Kingdom investing in its people, this has ensured that the highest standards of customer services are provided. I would also like to acknowledge and thank the former and current Board members who are passionate about the work Kingdom does and are very supportive to the management and staff, ensuring our strategic objectives are delivered.

Kingdom has a successful track record of working in collaboration with other partners and I'd also like to thank everyone who has helped us deliver some remarkable projects and services over the years. Without this input and involvement many of the achievements would not have been possible. The future for Kingdom is exciting and we look forward to continuing the excellent work achieved to date.

This book provides an example of how Kingdom has grown and developed over the last 40 years and in addition to the development of new housing and the provision of core housing, maintenance, customer, care and support services provided, it clearly demonstrates that Kingdom provides **more than a home.**

BILL BANKS,
Kingdom Group Chief Executive (2019)





Kingdom Housing Association

Saltire Centre | Pentland Court | Glenrothes | Fife | KY6 2DA

Tel: 01592 631661

Email: kingdom@kingdomhousing.org.uk

www.kingdomhousing.org.uk

If you require this report in larger print, audio format, Braille or another language, please contact us and we will try to help.

