

ANNUAL REPORT 2024



KINGDOM
Group

MORE THAN A HOME

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CHAIR'S INTRODUCTION Our Vision In Practice

It is my pleasure to share with you the Kingdom Group's Annual Report for 2023-24.

Our vision at Kingdom is **great homes, services, people and communities** and in the pages that follow you will see that vision in practice.

In the last 12 months we continued to operate in a challenging economic environment, where soaring food and energy prices and rising interest rates contributed to the ongoing cost of living crisis. Customers and colleagues alike faced tough economic conditions but staff of the Kingdom Group continued to work together as One Kingdom - across teams, departments, and office locations - to deliver a range of services that were genuinely life changing.

Our overarching mission is to provide **more than a home**, illustrating that the work we do has always been about much more than just bricks and mortar. We believe that high-quality, affordable homes are the foundation of great lives, and as we have grown

as an organisation beyond housing into property management and social care, our wraparound services have supported our customers and wider family connections, to reach their potential. Our Annual Report details our key achievements over the last year as we continue to make a real difference for our customers and our communities.

During the year we made significant strides in providing a wide range of **great homes**. This includes the award winning £8.9 million Townhead House, Primrose Place, Alloa, a pioneering dementia-friendly development of 60 affordable homes. This supports Clackmannanshire Council's sustainable ageing policy and was created to help people live independently in their own homes for longer. In St Andrews, we handed over 45 new affordable homes at The Grange as part of an innovative partnership with the University of St Andrews, addressing the housing needs of postgraduate students, academic staff and their families in the town.

Our dedication to **great services** was recognised with the prestigious Customer Service Excellence Accreditation. This reflects the hard work, not just from our core Customer Service team, but across the organisation to deliver a high standard of service for all our external and internal customers, our partners and stakeholders. This achievement, coming just one year after establishing our centralised Customer Service Team, underscores our commitment to delivering an exceptional customer experience.

The Kingdom Group achieved Payroll Assurance Scheme accreditation, becoming the only housing association in Scotland to receive the accolade. Awarded by the Chartered Institute of Payroll Professionals (CIPP), the Payroll Assurance Scheme is the prestigious gold standard for both people and payroll processes and is the much-coveted award in the payroll industry. Our in-house payroll team also won 'Team of the Year' at the CIPP Annual Excellence Awards.

Kingdom Support & Care delivered over 8,500 hours of high-quality personalised support each week, helping people live independently in their own homes, living the lives they choose for themselves and achieving their full potential. Kingdom Support & Care also held its first-ever staff

conference that brought together over 200 employees to celebrate successes and share knowledge, fostering a culture of continuous improvement.

Our commitment to developing **great people** extends beyond the work we do with our own colleagues. Kingdom Support & Care hosted their first Career Ready Intern placement, supporting young people in gaining valuable work experience and Kingdom Housing Association supported two Career Ready internships. Meanwhile, Kingdom Works, our employability project, marked its 15th anniversary. Since 2008, Kingdom Works has supported over 8,000 unemployed people, delivering accredited training to more than 6,000 people and helping more than 4,000 people into work.

In building **great communities**, we worked closely with customers at Earlsgate, our co-housing community managed by Kingdom Initiatives, to support them with the installation of a life-saving defibrillator at their development in Scone. We also held our Gathering events for our customers and their families. Our Gatherings are free family-friendly days out held at popular visitor attractions and give families a great day out at no cost to them. These events are also cornerstones of our tenant participation strategy and give

customers the opportunity to speak to a broad range of staff from across the Kingdom Group in a relaxed and informal setting. We supplemented our Gatherings with a series of customer roadshows, allowing our colleagues to meet customers on their own terms and within their communities, offering support and advice on a diverse range of topics including cost of living support and planned maintenance schedules.

We celebrated a double win at the Chartered Institute for Housing Scotland Awards, the country's annual awards for excellence in housing, lifting the top prizes for 'Excellence in Development for Affordable Housing' in partnership with Clackmannanshire Council for Primrose Place, and 'Housing-led Approaches to Ending Homelessness' for the Naumann Initiative.

These achievements represent just a snapshot of all that has been achieved in the last year and reflect the dedication of our staff, the support of our partners, and the trust of our customers. I would like to thank the management team and staff for their continued hard work and dedication. Thanks also to my fellow Board members for their continued commitment and support.

As we move forward, we remain committed to our vision of **great**

homes, services, people, and communities. We're proud of what we've accomplished and excited about the future as we continue our journey of providing **more than a home** to all of our customers.



Linda Leslie
Kingdom Housing Association Chair

2023/24: Year in Numbers

We provided

256

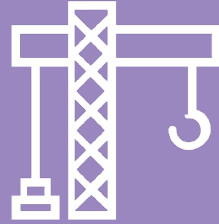
homes to
homeless
households



We started
on site with

377

new homes



Our support
services generated

£1.36M

of estimated
financial gains
for customers

We managed

7,186

homes



We invested over

£46.9M

in building
new homes

We provided

422,253

hours of support
to individuals
through Kingdom
Support & Care



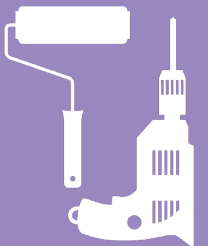
£1M

of benefits
claims made
for customers

We completed

367

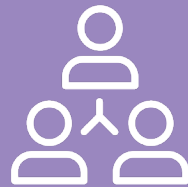
new homes



Our Care &
Repair service
supported

246

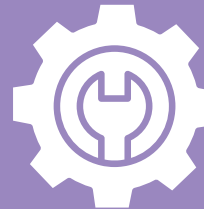
customers with
major permanent
adaptations to
their homes



Kingdom Works
helped

224

people into
employment



We invested
over

£5M

maintaining
our homes

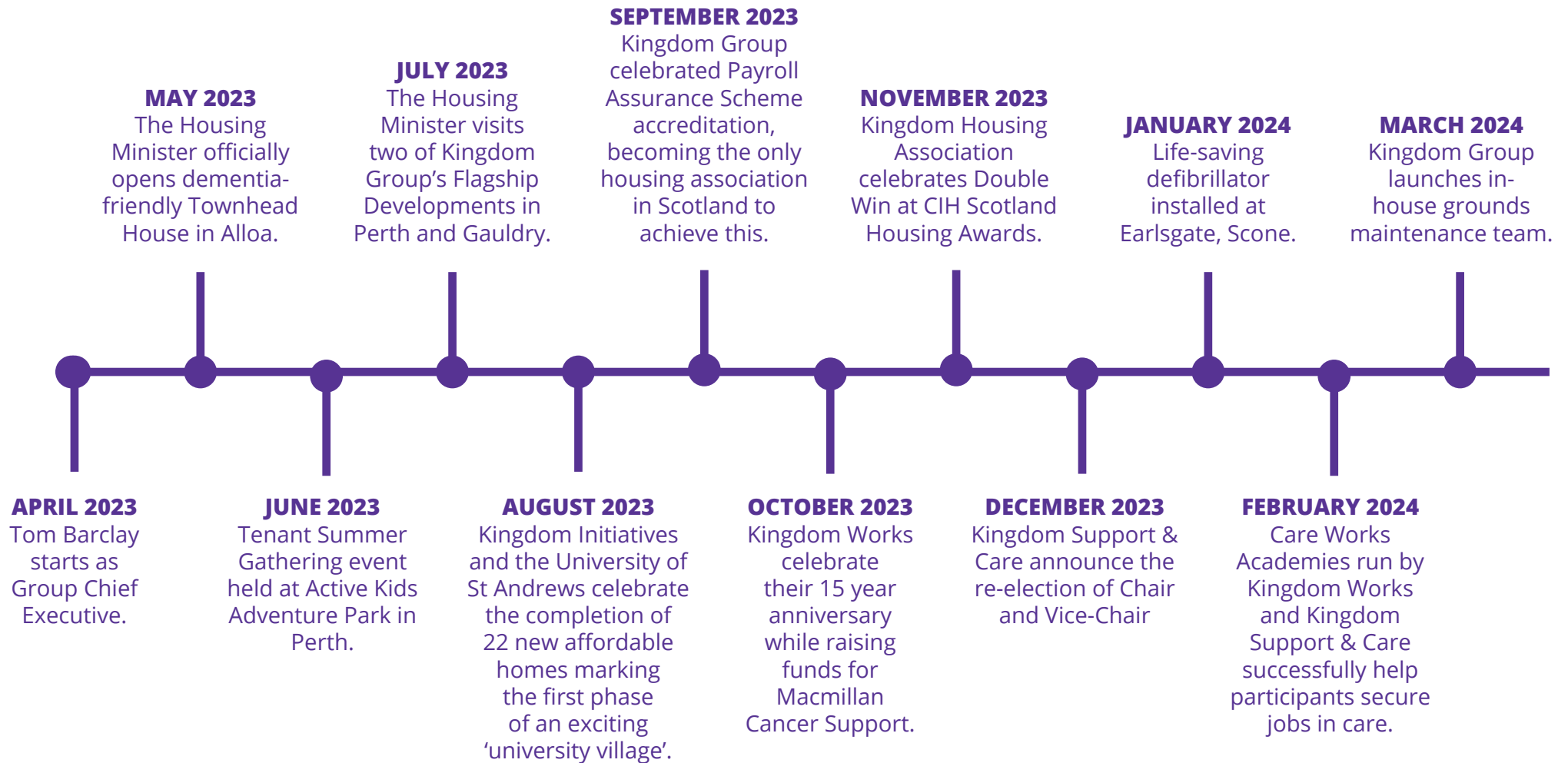


Our Customer
Service Team
answered

56,000

calls

TIMELINE



GREAT HOMES

Building homes that build communities

We know that safe, secure and affordable homes change lives for the better. We are committed to delivering our new build programme with our partners in Fife, Perth & Kinross, Clackmannanshire, and Falkirk. We work hard to maintain and grow our excellent relationships with partner organisations including the Scottish Government and Fife Housing Association Alliance. Those partnerships mean we are able to deliver the homes that meet our customers' needs, now and in the future. Homes that are safe, secure and sustainable. Homes that make a difference.

We continue to be recognised for the quality and contribution our homes make across the affordable housing sector, but more importantly for the positive contribution great homes make to our customers.

In Fife, we continue to work in close partnership with Fife Council and the Fife Housing Association Alliance, taking forward a range of

projects such as our development of 34 new properties in Craigtoun, St Andrews featuring four and five bedroomed homes.

In Perth & Kinross we have made good progress with the phased development at Bertha Park, as part of an overall masterplan which will deliver a new 3,000 home community.



Sappi Road, Markinch



Toll Road, Guardbridge

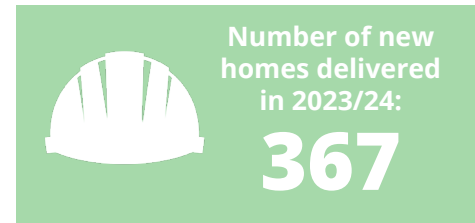
Sappi Road, Markinch

"We love our new home. We feel very fortunate to have been allocated a new build in our perfect location. My son is at Auchmuty High School so he can walk to and from school and is near his friends."

Toll Road, Guardbridge (Phase 2)

"We're very happy with our home. Thanks to all at the Kingdom Group!"

"This house ticks EVERY box. It's PERFECT!!!"



Tullis Russell, Glenrothes

Tullis Russell, Glenrothes

"The new build being wheelchair accessible and built for purpose was excellent for our needs and safe for all of us."

Halbeath, Dunfermline

"I love the property and the service from Kingdom Housing Association."

Investing in our homes

Our new build programme is important to help us grow our housing stock so that everyone has a place to call home. Equally important is our commitment to making sure our existing homes are safe, secure and well maintained. Our large in-house maintenance team, supported by our technical services team, help us maintain all of our homes to the highest standards. These frontline colleagues from our Assets Team complete repairs in all of our homes and help us deliver our planned maintenance programme. They also keep our customers safe with annual checks in our homes to make sure we are complying with gas safety, electrical safety and fire safety regulations as well as dealing with any issues that may come up around damp, mould or asbestos.

We have always been proud of the quality of our homes and in the last year we invested over £5 million in our planned maintenance programme and completed upgrades to 1,402 homes.

We know the unexpected can happen so we continue to offer a 24/7 repairs service to all of our customers. We always strive for better and that's why we continue to listen to your feedback. We're committed to providing you with the service you deserve and getting it right first time.

Our Assets Team performed well in a number of areas, including exceeding our customer satisfaction target (94.25% against a target of 92%), the average time taken to complete emergency repairs (2.2 hours against a target of 4 hours) and routine

repairs (7.9 days against a target of 10 days) and regulator compliance with gas safety checks (100%). We know that completing repairs in time and getting those repairs right first time fell below the standards you expect and the standards we set for ourselves. We are conducting a review to make sure our diagnostics systems and data recording process are working optimally to help us deliver an exceptional customer experience.

During 2024/25 we will conduct a review of our property portfolio which will enhance our understanding of our stock condition. We will use this information to help us deliver an effective and efficient repairs and planned maintenance programme.

In 2023/24 we invested over
£5M
in our properties which included:

79
bathrooms

95
kitchens

183
windows & doors

218
boiler replacements

Statutory gas safety checks:
100%

Stock meeting Scottish Housing Quality Standard (SHQS):
93.65%

Key Performance Indicators	2023/24
Customers satisfied with their repairs service	94.2%
Emergency repairs completed in time	94.2%
Average time taken to complete emergency repairs	2.2 hours
Average time taken to complete non-emergency repairs	7.9 days
Non-emergency repairs completed in time	89.2%
Reactive repairs completed right first time	83.4%

Homes that don't cost the earth

Our focus on sustainability and energy efficient standards in our homes is good for the environment and good for our customers who face increasing fuel bills during the cost of living crisis. Our goal is to provide great homes that are warm, safe and energy-efficient, meeting our customers' needs now and in the future.

Using innovative construction and heating technologies in our new build homes is how we behave sustainably

and with integrity and how we contribute to wider net zero goals.

In October 2023 we completed 30 new low-carbon homes for social rent at Gauldry, built to the exacting Passivhaus standards. Passivhaus is an innovative way to design homes and focuses on the use of sunshine, shade and ventilation to maintain a comfortable indoor temperature without having to use as much energy as a more traditionally designed home. Designing to such

a high standard not only provides an environmental benefit but helps to reduce energy costs for our customers.

In Glenrothes at the site of the former Tullis Russell paper mill, we provided 85 new affordable homes for social rent with low carbon heating supplied by the Glenrothes Heat Network. The network uses steam generated as a by-product of the Markinch Biomass Plant to deliver heat to homes, businesses and public sector buildings within the surrounding areas. The biomass facility generates carbon savings of approximately 250,000 tonnes per year.

We want all of our customers to benefit from warm, energy-efficient homes. That's why we're committed to making sure all our properties are well maintained and our planned maintenance programme takes sustainability into consideration. Upgrading windows and doors, loft and wall insulation and the installation of solar panels all contribute to our carbon reduction goals.



Pleasance Road, Dunfermline

Pleasance Road, Dunfermline Energy improvement works

- Installation of Air Source Heat Pumps, hot water cylinders, Solar PV with batteries, loft insulation and replacement doors & triple glazed windows at 6 homes
- Total Value of the project £230,000
- Scottish Government funding £115,000 (50%)

Perth Energy improvement works

- Installation of fabric measures including loft insulation, internal and external wall insulation, as well as windows & doors providing improvement to over 50 homes
- Total Value of the project £1,200,000
- Scottish Government funding £600,000 (50%)



Customer roadshow at Gauldry

Working together to achieve more

We know that to achieve our goals we need to grow through improvement, partnership and innovation. We recognise the value of strong partnerships and work hard to maintain our existing relationships with partners and develop new relationships.

The Grange, St Andrews is a unique pioneering partnership with the world renowned University of St Andrews. Working in partnership for the first time, the 'university village' at The Grange offers much-needed affordable housing for postgraduate students and university staff reducing accommodation pressures in the town and surrounding villages.

The Grange provides a mix of 61 houses and cottage flats for rent. These homes are managed and maintained by the Kingdom Group with the University of St Andrews signing occupancy agreements with customers.

We hope to build on the success of this project and continue our partnership working with the University of St Andrews in the future.



The Grange, St Andrews

Offering choice in affordable housing

We are proud to offer a choice of affordable housing at the Kingdom Group. Kingdom Housing Association offers social rented homes and Kingdom Initiatives offers mid market rent (MMR) homes.

Kingdom Initiatives is a wholly owned subsidiary of Kingdom Housing Association and contributes to Kingdom's strategic objectives through the provision of alternative housing tenures.

At the end of March 2024, Kingdom Initiatives owned 222 properties in its own right, managed 657 properties on behalf of Kingdom Housing Association, and managed 121 properties on behalf of Fife Council.

"Kingdom Initiatives continued to support the Kingdom Group as it achieved its strategic objectives this year. The demand for high-quality, affordable homes for Mid Market Rent shows no sign of slowing and this tenure remains a highly sought-after proposition. I'm very proud of the role Kingdom Initiatives played in the pioneering partnership with the University of St Andrews at The Grange, and I am delighted that Kingdom Initiatives continues to bring more housing options to an even wider range of customers."

Mark Easton

Kingdom Initiatives Chair



Number of homes owned or managed by Kingdom Initiatives:

1,000

Customer satisfaction with allocation process:

95%

Customer satisfaction with new properties:

70%

Customer satisfaction with repairs service:

94.25%

Turnover for the year:

£6.47M

Surplus for the year :

£285,000

Emergency Repairs completed on time:

98%

Non-emergency repairs completed on time:

91%

Rent and service charge collected:

97%

Voids (%):

1%

Total time to relet (days):

28

GREAT SERVICES

Delivering an exceptional customer experience

At the Kingdom Group, we put our customers at the centre of everything we do. Our aim is always to deliver an exceptional customer experience and top-class customer service with every interaction.

We recognise that our customers have different expectations and preferences so we have a variety of options available for our customers when they want to get in touch with us. Regardless of how and when our customers contact us, they receive the same level of service, as colleagues across the Group work as One Kingdom.

We are committed to providing the highest quality of service to our customers and have developed a set of 'Customer Service Standards' to clearly explain what our customers can expect from us and what we expect from them. Our Standards set out our commitment and promise to customers, covering a range of communication and engagement methods along with the timescales for a response.

In the last year, the preferred method for our customers to contact us was by telephone and our Customer Service team answered 56,000 calls. During the year we also re-launched our online platform, 'My Kingdom'. This system allows our customers to self-serve and interact with us on their own terms, and at a time that suits them best. Our goal is to improve this service in 2024/25 with a dedicated team to manage the project as we expand our 'My Kingdom' offering.



Customer roadshow at Tullis Russell, Glenrothes

Learning from feedback

Our customers deserve our very best, and that is what we always strive to deliver. We welcome and encourage feedback from our customers and use this valuable information to help us improve our services and overall customer satisfaction. If something goes wrong or a customer is not happy with any of our services, we will make every effort to put matters right. Complaints provides us with a first hand account of our customers' views and experiences and can highlight problems that we may otherwise be unaware of.

In 2024/25 we will focus on improving overall customer satisfaction, particularly around sharing opportunities to participate and information about services and decisions.



Customer roadshow at Earlsgate, Scone

Number of inbound calls answered by our Customer Service Team: 56,000	Number of customers registered with 'My Kingdom': 8,948
Kingdom Housing Association complaints received: 1,299	Kingdom Initiatives complaints received: 187

Key Performance Indicator	2023/24
Customers satisfied with overall service provided	86.03%
Customers who feel Kingdom keeps them informed about services & decisions	87.23%
Customers satisfied with participation opportunities	71.66%
Factored owners satisfied with the factoring service they receive	61.11%
Complaints - average time for full response at Stage 1	1.4 days
Complaints - average time for full response at Stage 2	9.91 days

Supporting our customers

One of the main drivers for the Kingdom Group is the desire for our customers and their families to thrive. Despite that aspiration, we are acutely aware of the lasting impact of the Covid-19 pandemic and the ongoing cost of living crisis and the challenges our customers face because of it.

Costs continued to rise during the last twelve months and the economic pressures on our customers remained high. Our mission to provide **more than a home** allows us to offer a suite of wraparound services that support customer wellbeing and helps them maintain their home. This commitment is exemplified by our Tenancy Sustainment Services and the Kingdom Works Employability Project, which consistently deliver quality outcomes for our customers throughout their time with us.

What our customers say about Tenancy Sustainment Services

"The help, advice and support from the team has been amazing, I can't thank them enough. They were brilliant in helping me when I took unwell after contracting covid and then being unable to return to work. Without their support I would have been homeless."

Miss A, Leven

"The staff at Kingdom are genuinely caring people who have knowledge and information on the best way to support their tenants. They are friendly and welcoming and make you feel valued as a person as well as a tenant. They have helped me through some tough times and I very much appreciate their efforts."

Mrs P, Perth

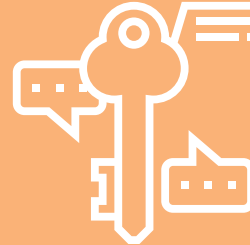


Beauty Works Academy

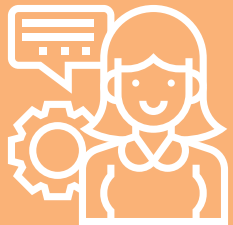
Tenancy Sustainment: A Year In Numbers



1,969
new cases were opened
for our customers



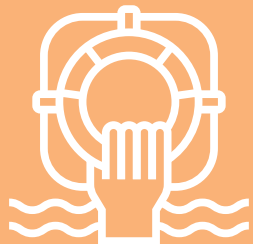
We accessed
£50,000
of fuel poverty funding and wrote off debt
of up to **£1,000** to customers who
engaged in income maximisation support



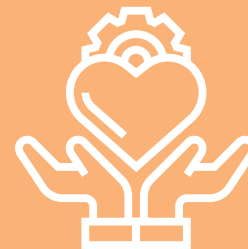
£1,360,000
of estimated financial gains
for customers



237
Customers accessed Home Energy
Efficiency advice with draft excluders,
smart pressure cookers, energy efficient
light bulbs and dehumidifiers provided
where a need was identified



£1,009,000
of benefits claims made for customers.
Including
£289,000 of Housing Benefit and
£146,000 of Universal Credit Claims



153
customers registered as homeless
were supported to take up a tenancy
and received tenancy skills support,
income maximisation support and
advocacy assistance



48

new customers accessed 6 months of help and sustainment support to focus on improving their wellbeing and ability to manage their tenancy independently



73%

of those accessing Tenancy Support Services are from single adult households



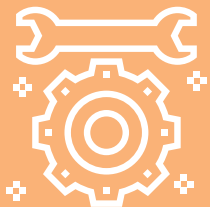
22

customers received access to mobile devices and SIM cards through our partnership with Vodafone



57%

of customers accessing our service are in receipt of benefits



We successfully ran a placement project for Counselling Students with Strathclyde University which saw

11 customers access

12 free counselling sessions



35%

of customers are over the age of 50. This age group is amongst the most likely to experience barriers to sustaining their tenancy



£2,179

was the average financial gain for customers accessing our service



We helped

140

young people aged 17-24 through our services

Supporting our customers into work

Kingdom Works is one of the lead delivery partners of the Employability and Skills agenda being taken forward by the local authority and The Scottish Government, and allows us to support unemployed people into work.

Clients are offered tailored support to find suitable routes into employment and training, and the project offers careers information, advice and guidance. We help our customers who are looking for their first job, want to start, or grow their own business, would like to gain a qualification, or take the next steps in their career.

As part of our mission to provide **more than a home**, we are committed to delivering added value services, and our employability services make sure everyone who wants it can get support to enter the labour market.



Offshore Training Academy



Babcock Training Academy

701
People supported by
Kingdom Works

649
Accredited training
courses delivered

224
People supported into
employment

68%
Job outcomes sustained
for more than 6 months

98%
Customer satisfaction
with the service

96.5%
Partner satisfaction
with the service

The Naumann Initiative

The groundbreaking Naumann Initiative was created by the Kingdom Group in 2019. Named after one of Kingdom Housing Association's founding board members, Laurie Naumann, the Naumann Initiative addresses the challenge of homelessness and unemployment by providing homeless people with a job, a home, and tenancy support services. 75% of people experiencing homelessness are unemployed and the Naumann Initiative remains an innovative solution to the ongoing challenges of homelessness.

Mark's story

"At a real crisis point in my life I was fortunate to land the role of Career Pathfinder through the Naumann Initiative. It's a unique role within Kingdom Housing Association, which allows me to work in all departments. The knowledge and insight gained here will be invaluable moving forward.

As part of the Naumann Initiative I was also given a much needed safe place to stay. With the tenancy and new job offer the Naumann Initiative removed all the barriers that were keeping me down. I am truly grateful for a life changing opportunity.

I heard a saying that struck me the other day "dinnae let anybody steal yer peace". Life's circumstances took away my peace, the Naumann Initiative restored it."



Naumann Initiative staff member Mark McCormack receiving keys to his home

Care & Repair

Funded by Fife Council as part of an ongoing commitment to support older and other vulnerable people, Care and Repair provide assistance to enable people to live independently in their private homes. This includes adaptations and a small repairs service.

Adaptations completed

246

Small repairs carried out

737

Customer satisfaction with Small Repairs

94%

Kingdom Support & Care

We work with people who require support for a range of reasons, including acquired brain injuries, age-related needs, alcohol and drug addictions, autism spectrum disorders, complex needs, homelessness, learning disabilities and mental health problems.

Wherever possible, we enable individuals to value themselves and others, overcome challenges and realise dreams. This life-changing work is delivered through Kingdom Support and Care.

We provide tailored support and care, in line with individuals' aspirations, needs and preferences.

Over the course of the year, we made a difference to the lives of 340 people. Our support per individual ranged from 1 hour to 245 hours each week. The youngest person we supported was 8 years old, while the oldest was 99.

We delivered 422,253 hours of support, an increase of 3% on the 2022/23 financial year. Around 75% of our activity was in Fife, while 25% was in Forth Valley.

We supported individuals affected by homelessness by providing temporary accommodation in Dunfermline, Inverkeithing, Kirkcaldy and Rosyth.



Kingdom Support & Care helps people live independently in their own homes

We continued to receive positive feedback from our customers.

"All my Kingdom support staff are very friendly and helpful. Understanding my needs makes me feel well supported."

"All staff we have been involved with have been excellent. I feel confident that they are well equipped to look after my son and they clearly care."

"I feel the support from my Support Worker is second to none. He is like the little brother I never had."

"Their life has been transformed by your compassionate care."

The Care Inspectorate assessed our support and care services in June, August, September, October and December 2023. Our grades improved on those received in 2022/23. Care Inspectorate reports provide an independent and informed assessment of the quality of our support and care services and help us improve as we strive to deliver an exceptional customer experience.

"This has been another successful year for Kingdom Support & Care and we continue to contribute to the overall success of the Kingdom Group positively. Equally, I know that our dedicated and committed colleagues at KSC have worked hard to help us achieve improving Care Inspectorate assessments. More importantly than anything else though, we have helped those people we support thrive and live their best lives on their own terms. I'm proud of the life-changing work done across Kingdom Support & Care and look forward to the coming year with great optimism."



Karen Koyman
Kingdom Support & Care Chair

Turnover for the year:

£10.47M

Number of people supported:

340

Hours of support services provided:

422,253

Number of staff:

291

Making sure we deliver value for money

Delivering value for money homes and services for our customers is central to what we stand for. This has never been more important to us and to our customers than during the recent period of high inflation which has driven up the costs of living for everyone.

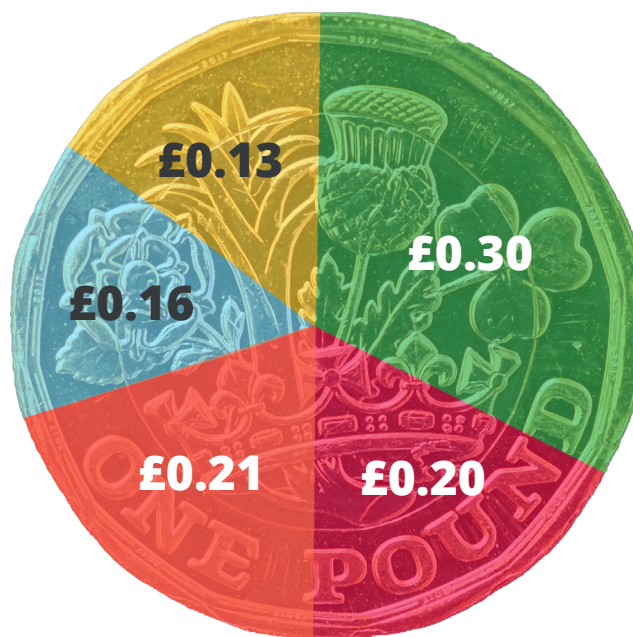
Key to delivering value for money is our robust budgeting process. Each year the senior management team and Board engage extensively to achieve what we believe to be the best balance possible between:

- keeping rents affordable for our customers,
- paying our people fairly so that we can continue to deliver great services,
- investing in the development of our homes and services, and
- making sure the organisation remains financially strong so that we can continue to maintain and improve our homes and services long into the future.

Where we choose to make investments in our services and our business infrastructure, we will always ensure that those decisions

are taken when we are confident that we can improve the delivery of value for money services and enhancing the financial performance of the Kingdom Group.

How each £ of rent was spent



- Interest on loans - £0.16
- Investment in existing homes - £0.13
- Management expenses - £0.30
- Routine repairs & service charges - £0.20
- Retained to fund future investment and debt repayment - £0.21

SUMMARY INCOME AND EXPENDITURE TO 31 MARCH 2024

	£,000
INCOME	
Rents & Services	34,590
Other	6,735
TOTAL INCOME	41,325
EXPENDITURE	
Management Costs	10,227
Repairs	7,864
Housing Depreciation	8,630
Other	5,894
TOTAL EXPENDITURE	32,615
Gain on sale of housing properties	121
Operating Surplus	8,831
Net interest payable	(6,740)
SURPLUS FOR YEAR	2,091
Pension liability adjustment	(1,529)
TOTAL RETAINED INCOME	562

GREAT PEOPLE

Investing in our people

Having skilled, motivated and engaged people is fundamental to delivering more than a home.

As well as having the right people, we need to work in the right way. In 2023, we embarked on a full 'root and branch' structural review we have called 'Fit for the Future' which aims to provide a structure that delivers the best possible outcomes for our people, our customers and our partners.

Kingdom has a long tradition of supporting young people into the workplace. That has continued through our trainee programme which, in 2023, welcomed 5 young people. We have also continued to support other Developing Young Workforce initiatives including a seventh consecutive year of providing mentoring and internships for young people through Career Ready.

We empower our people to thrive at work and to be the best they can be. Kingdom holds Investors in People Gold and Investors in Young People Platinum accreditation.

Investors in People accreditation is a global benchmark for people

management that recognises organisations that value their employees. The accreditation is granted to organisations that demonstrate a commitment to staff training and development, and people management.

Launched in 2014, Investors in Young People is a good-practice framework designed to support employers in the development of their youth employment practices to attract, recruit, develop and retain young people. Accreditation can be achieved at four levels: Standard, Silver, Gold and the rarely awarded Platinum, which Kingdom Housing Association holds.

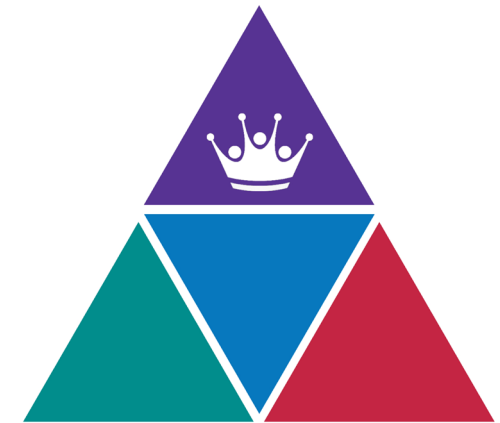
Kingdom Housing Association and Kingdom Support & Care currently hold separate accreditations and these are being re-assessed in September 2024 against the Platinum standard. Going forward, we plan to combine these into a single accreditation for the Kingdom Group, adopting the One Kingdom approach.

We have a range of resources available to colleagues as we develop

great people at Kingdom:

- **Kingdom Academy** – access to learning and development information and resources
- **Back to Basics** – masterclasses and training workshops covering personal, line manager and leadership levels
- **Personal brilliance sessions** - delivered by the Art of Brilliance to promote good personal health and wellbeing

We have also invested heavily in people at an individual level, supporting a number of colleagues through in-house training, vocational qualifications and degree-level studies.



Kingdom ACADEMY

Achieve Your Potential



INVESTORS IN PEOPLE™
We invest in people Gold



Employee engagement

Employee voice matters at Kingdom. In 2023, our employee representative groups took ownership of our regular employee opinion surveys to empower them to hear employee sentiment direct and feed that into senior management.

Our LGBTQ+ and Women at Work employee led networks help make Kingdom a welcoming and inclusive workplace and we strive to support our people to have a healthy work/life balance through a wide range of flexible and hybrid working options.

Kingdom's network of Health & Wellbeing Champions promote a vast range of information sharing and activities across our three pillars of Mental, Physical and Financial Wellbeing. This work led Kingdom to win the Healthy Workplace Employer category in the Fife Diversity Awards 2023.

Pay is a fundamental part of why people work. At Kingdom, we view it as part of the employee experience so focus on our people being the customer of that process. That focus resulted in Kingdom's Payroll team winning the Chartered Institute of Payroll Professionals In-house Team of the Year award twice in the last 4 years.

Number of Kingdom Housing Association staff:

267

Number of Kingdom Support & Care staff:

291

Number of Kingdom Group staff:

558

Employer Net Promoter Score (eNPS):

+27

eNPS measures how likely our people are to recommend Kingdom as an employer to friends and family. Range is -100 to +100





Celebrating Pride Week

Good governance

There are 26 individual volunteer Board members across the Kingdom Group. Being a Board member is a non-remunerated post. Volunteers provide their time and expertise to oversee our Governance and set our strategic direction. Their dedication to Kingdom improves the lives of our customers and makes a difference to the communities we serve.

Kingdom Housing Association Board Members:

12

Kingdom Support & Care Board Members:

9

Kingdom Initiatives Board Members:

8

Average attendance at Board meetings across the Group:

85.25%

Adherence to our Compliance Calendar:

100%

GREAT COMMUNITIES

Working locally for our customers

Our customers make our communities and we know that no two communities are the same. That's why we take a localised approach to supporting them. Having a visible presence in our communities allows us to tailor our service delivery to what matters most in each area. That might mean offering bespoke drop-in sessions tackling energy or money advice at our Perth & Kinross office at the Fairfield estate, or taking our customer roadshow events out on the road so we can deliver help, support and advice on the doorstep.

During the year we arranged a number of small Roadshows and 2 larger full-day customer events. Our Summer Gathering at Active Kids in Perth and our Winter Gathering at Deep Sea World saw more than 400 customers join us. Last year 3,794 customers engaged with us, either in person or by responding to surveys and consultations. Meaning more than 50% of our customers chose to use their power to influence the way we work.



Summer Gathering at Active Kids Adventure Park

Encouraging engagement and participation

Customer engagement and participation describe all the different ways that customers can influence and shape the services that are provided by the Kingdom Group. Every time a customer engages with a member of our staff, they have an opportunity to influence outcomes.

We work together with our customers to create opportunities for them to influence decisions which affect or are important to them. We follow a flexible approach to engagement. This means that any customer can volunteer for any activity without further commitment and be involved flexibly, without having to be part of a formally constituted group.

We also support those customers who prefer to participate in more formal and regular ways. During the year, four customers were involved in our recruitment processes, interviewing and selecting new staff and our Perth Local Area Committee oversaw the delivery of our Transfer Commitments. We also worked with local groups in Fife and Clackmannanshire, supporting them to meet, discuss and implement

actions that benefit them.

Last year, four new members joined our Scrutiny Panel, an independent group of up to 10 customers including social and mid market tenants and owners who receive factoring services from us. The Panel meets at least once a month and chooses topics for review and hold us to account. Last year they reviewed our development standards and inspected new built homes. They also attended national conferences to learn about Net-Zero targets and they investigated over a period of many months a range of different energy efficiency measures, focusing on solar panels.

To support creative solutions to local issues, we developed "Choices", a fund that gives customers the power to make positive changes within their communities, supporting ideas that improve the local area. Last year we used this scheme to transform communal gardens into private gardens, we created communal spaces for children to play in and installed picnic benches. We also implemented more straightforward ideas like installing outside taps in communal gardens and funded local projects like Christmas lights.



Customer engagement at Rosyth Gala

Community Initiatives Fund

Communities are about more than bricks and mortar and we are committed to funding and supporting events that promote community togetherness. Community initiatives refer to the money, time, skills and expertise we invest in developing and supporting individuals or groups in our local area. Our Community Initiatives and Common Funds have been used to great effect throughout the year. This year we donated a record amount, almost £32,000, and positively impacted communities across all our areas of operation.

"This is fantastic, we really appreciate your kindness and support. It will go far in helping families who live in crisis those most vulnerable in our community."

Alva Food Larder

"That's great news, I know the young people will be very excited to know they have been accepted for this funding. Can I please take this opportunity to thank you."

The House Project Fife

"Thank you so much, this is great news and we really appreciate it. The Group will be over the moon!"

East Wemyss Primary School Parent Council

Community Initiatives
Fund donations:

£21,727

Common Fund
donations:

£10,000

Total amount donated
within our communities:

£31,727

Amount raised by Kingdom
staff for our chosen
charity, Andy's Man Club:

£4,750



Community Initiatives donation to Glenrothes Foodbank

GROUP CHIEF EXECUTIVE

Our Priorities For The Future

Looking back over the last year I am very proud of everything we have achieved, but I am confident that we can do more and achieve more in the future. Our priorities for next year remain firmly focused on you, your home and the wider community where you live.

As an organisation we are committed to making every interaction you have with us the best it can possibly be. From your first point of contact to the last, we want you to feel that we are with you every step of the way. We will do that by working together as *One Kingdom* across teams and departments to deliver an exceptional customer experience that exceeds your expectations.

We have made changes that enhance and will continue to improve your experience of dealing with us, with a real focus on creating more seamless customer journeys. Our Group finances are sound, which allows us

to plan for the long term as well as respond to your immediate needs. We have an asset management programme that allows us to maintain the standard of your home, keeping it safe and warm, making sure it's a place you love spending time in.

The cost of living crisis continues to have an enormous impact on many people, making life difficult for communities across all the local authority areas where we work. All of our people across Kingdom Group are acutely aware of the hardships and struggles that many of you are facing, and our dedicated teams of experts are ready to help. Whether you need confidential financial advice and support, help to deal with your energy suppliers or tips on how to access benefits and grants, we are here for you, so please do get in touch.

Our 2024-2029 Corporate Plan sets out our priorities for the future. This five year strategy places our customers at the centre of all that we do. Through a focus on **Governance, Performance and Leadership** we will use data to help us make great decisions that deliver value

for money, innovative solutions and ultimately grow the Group as a force for good in the communities we serve. Empowered staff will deliver outstanding services and empowered customers will make their own decisions about when and where they receive those services. Customers will be more involved than ever before as you help direct the work we do in the future.

We will continue to behave sustainably and with integrity, investing in our communities and having a positive social impact. We will continue to support the economic development of our communities through job creation, training and apprenticeships, minimising inequality and maximising opportunities, as we look to continue to deliver our pathway to net zero objectives, we will powerfully advocate for those whose voices often go unheard.

This Annual Report shows that the decisions we are taking today are influencing the Kingdom Group of the future. Operating as *One Kingdom* we are developing communities where people thrive, providing

high-quality affordable homes and having a positive impact.

I look forward positively to next year and to working with our incredibly supportive Boards, partner organisations and a best in class Kingdom Group staff team, as we continue the delivery of our mission to provide **more than a home** for many years to come.



Tom Barclay
Kingdom Group Chief Executive



Saltire Centre Pentland Court
Glenrothes Fife
KY6 2DA
Tel: 01592 630922
Email: kingdom@kha.scot
www.kingdomhousing.org.uk



Scottish Charity No. SC000874
Financial Conduct Authority Reg. No. 1981 R (5)
Scottish Housing Regulator Reg. No. HEP 142



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Company No. SC545491



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Kingdom Housing Association Board of Management (as at 31 March 2024)

Linda Leslie - Chairperson
David Redpath - Vice Chairperson - from
October 2023
Loretta Mordi - Chair of Customer Services
Committee
Guy Thomson - Chair of Audit, Finance and
Risk Committee
Carol Watson - Chair of Staffing Committee
Ryan Cossar
Ian Crocker
Blair Loudon
Graeme Mackay
Julie McKinnon
Stephen Swan
Sinclair Young

Kingdom Initiatives Limited Board of Directors (as at 31 March 2024)

Mark Easton - Chair
Finlay Ross - Vice Chair
Tom Barclay
Derek Helmore
Loretta Mordi
Andrea Saunders
Lawrie West
Stuart Wilson

Kingdom Support & Care CIC Board of Directors (as at 31 March 2024)

Karen Koyman - Chair
Jeff Lockart - Vice Chair
Tom Barclay
Kelly Brown
Linda Leslie
Ijeoma Okoro
Elizabeth Preston
David Robertson

Management Team (as at 31 March 2024)

Tom Barclay, Group Chief Executive
Leigh Grubb, Executive Director of Finance
Susan McDonald, Executive Director of
Operations
Paul White, Executive Director of KSC
Matthew Busher, Housing Director
Gary Haldane, Digital Director
Tricia Hill, Development Director
James Hudson, Asset Management Director
Calum Kippen, Director of Governance, Risk
and Performance
Andrew Latto, HR Director

Auditors

Henderson Loggie (Internal Auditors)
RSM (External Auditors)