

STAGE 1 CONSULTATION NOTICE



IMPORTANT:
**THIS PROPOSAL AFFECTS
YOUR TENANCY**

What's in this proposal for you if you vote 'yes' to the transfer?



Invest £5.12 million
in your homes in
the first 3 years



Expand housing
choice and options



Freeze rents until
April 2023. Average
savings of £520 over
the next 3 years



Provide an
effective in-house
repairs service



A well managed
financially viable
organisation



Keep the local
Fairfield office and
staff



A strong
community voice

**MAKE SURE YOU
HAVE YOUR
SAY ON THE
PROPOSAL AND
GET IN TOUCH BY
2ND AUGUST 2021**

All the information you need
about the proposed transfer to
Kingdom Housing Association



WHEN THE BALLOT OPENS VOTE **'YES'** TO THE TRANSFER TO KINGDOM

Introduction - Vote Yes

This is the formal proposal for the Transfer of Engagements of Fairfield Housing Association (Fairfield) to Kingdom Housing Association (Kingdom). This document is part of the required legal consultation and it outlines how a transfer would affect you and the benefits this transfer would bring.

As you will be aware from our Transfer News publications, Fairfield is proposing an exciting partnership with Kingdom that would bring much more for our tenants - more and faster investment to your homes and the local environment, an effective in-house repairs and maintenance service, and more affordable rents offering greater value for money.

The partnership will involve Fairfield transferring our interests, including your tenancy and home, to Kingdom. This is known as a Transfer of Engagements. If the transfer takes place, this would mean that Fairfield would no longer exist as a housing association and Kingdom would then become your landlord and be responsible for the homes and services we currently provide and our staff would all transfer to work for Kingdom too.

Our Board of Management is confident that we have secured a very attractive package for tenants and staff. It will combine the capabilities and traditions of both Fairfield and Kingdom to create an organisation that can deliver an exciting future for tenants and staff alike, and that we will be stronger together.

The Scottish Housing Regulator (SHR) has reviewed our Business Case and they are happy that we are complying with their regulatory requirements to ensure that the transfer plans safeguard the interests of, and benefit, current and future tenants. They are also satisfied that our consultation plans meet their statutory requirements. The Tenant Information Service (TIS), your independent tenant advisor, has also reviewed the Business Case and confirmed it meets tenant priorities and is supported by Kingdom's new business plan that shows how their transfer promises will be paid for.

This Stage 1 Consultation Notice sets out what the proposal involves, the benefits being offered to you as a tenant, and how you can get involved and have your views heard. We've also included some information about Kingdom and the work they do so you can make an informed decision when it comes to the tenant ballot that we hope to hold later this year.

We are inviting you to read through these proposals and let us know what you think about the proposed transfer by the 2nd of August 2021.

The final decision on whether the transfer goes ahead will be yours when you cast your vote in the formal ballot in the next few months. We are committed to an open consultation process and will provide you with information, support, and guidance. This includes free access to impartial advice about the proposal through TIS, your independent advisor.

The Fairfield Board is fully supportive of the transfer to Kingdom and believe a 'Yes' vote in the transfer ballot will provide the best future for our tenants and staff while safeguarding local community-focused and personalised services.

Remember, we need your support for the changes to happen so please vote 'Yes' to transfer when the ballot is held.

Best wishes

Bob McDougall
Fairfield Chairperson



Kingdom Housing Association Transfer Promises

If Fairfield tenants support the transfer and vote 'Yes' when the ballot takes place, we have negotiated an excellent package of benefits for our tenants and staff. Specifically, Kingdom Housing Association promise to do the following:



- 1.** Provide a high-quality responsive repairs service from Kingdom's in-house maintenance team from July 2022. This will ensure a quality and better value for money service with local job opportunities. Kingdom commits to the following repair timescales:

Category	Target
Emergency	Within 4 hours
Urgent	Within 3 days
Routine	Within 10 days



- 2.** Spend **£5.12 million** improving Fairfield's homes by March 2025. (Almost £3 million more than Fairfield is able to spend in the same period.)

This includes:

- ✓ £860,845 spent to improve the local environment (over £300,000 more than Fairfield plans to spend in the same period)
- ✓ 376 new kitchens
- ✓ 216 homes - replacement windows
- ✓ 217 homes - replacement doors



- 3.** Introduce a range of new support services for tenants such as access to energy and money advice, employability and digital support, and the covid assistance fund. Improve customer service ensuring that tenants are listened to and looked after. In addition to the local office, access to Kingdom's Customer Service Centre and 24 hour online access to the tenant portal.



- 4.** Ensure rents remain affordable with a **rent freeze until April 2023** and restrict rent increases in **years 2 and 3 to CPI inflation only**. If the transfer does not happen, Fairfield rents would rise at inflation plus 1% each year for the next 15 years.

This commitment will mean **average savings per household of £520** over the first 3 years after transfer.

Review the service charges across all properties and introduce a revised service charge structure from April 2023 that is fair and transparent.



- 5.** **Keep the local Fairfield office with your local staff that you know and trust plus more specialist staff and management operating from the office as required providing better customer service and support.**



- 6.** Retain Fairfield staff ensuring their terms and conditions are protected. Staff will have access to new learning and development opportunities as well as career enhancement opportunities and have a greater say on how the organisation is run through representation on the Employee Forum.



- 7.** Be financially viable in the long term with a robust new 30 year business plan allowing for major investment in Fairfield homes while keeping rents affordable.



- 8.** Provide strong and stable governance. Kingdom's skilled Board will ensure the association is well managed and complies with legal and regulatory requirements. There will be a reserved place on the Kingdom Board for a tenant member or shareholding member of the existing Fairfield Board. This will allow Fairfield to have a voice on the Kingdom Board and to bring the skills developed at Fairfield to the Kingdom Board.



- 9.** Create an influential new Local Area Committee with direct links to the Kingdom Board to ensure a strong tenant voice. The Local Area Committee will oversee local investment and community budgets and Kingdom will work with the committee to improve services, ensure the transfer promises are delivered and explore and facilitate access to community facilities that can be used by tenants and the wider community.



- 10.** Support tenants to have more housing choices and options. Provide 288 new build social and mid market rented homes in the Perth and Kinross Council area over the coming 4 years including a mix of house types suitable for families, single people, older people and people requiring wheelchair accessible homes.

Discussions are underway with Perth & Kinross Council to explore Kingdom either managing or acquiring the 18 new homes that the Council will build on the former Fairfield Centre site due for completion in 2022. These include wheelchair accessible adapted ground floor flats.

A Message From Bill Banks

I am delighted to present to you Kingdom Housing Association's transfer offer. This is an offer which you have helped to shape and which is based on the initial nine priorities which you identified as being most important to you and your community. The response at recent focus groups with Fairfield tenants was extremely positive and the addition of a new tenth priority is a direct result of your feedback.

Kingdom has a long track record of collaboratively working with Fairfield dating back over 15 years and the closer shared services arrangement over the last year or so has really paid dividends. I genuinely do believe that we're Stronger Together and I'm very keen to hear your feedback on our proposals so we can start bringing you the benefits we're promising as quickly as possible.

The Boards of Fairfield and Kingdom both have a shared commitment to really making a difference for the tenants and communities we each serve. Both Fairfield and Kingdom believe in inclusive communities where people can enjoy life, participate fully and be treated with respect. Kingdom's scale and range of services will give greater choice to Fairfield's tenants, making it easier for you to access the services and support you need.

A transfer to Kingdom will see a major accelerated investment programme make tangible differences to your home. Kingdom is committing to spending £5.12 million in your homes and community in the first three years if the transfer proceeds. That's almost £3 million more than Fairfield could afford if the transfer doesn't happen. Your rent will be lower than it would be under Fairfield and will offer the greatest possible value for money. The creation of a Local Area Committee will give tenants the strong community voice they've wanted for a long time.

Kingdom wants to invest in your homes and your community, improve the services you receive, and make a positive difference to current and future tenants. We can only do this if you get behind the transfer and vote 'Yes' in the tenant ballot later this year.

Bill Banks
Kingdom Group Chief Executive



About Kingdom Housing Association

Kingdom Housing Association is a Registered Social Landlord and Scottish charity, just like Fairfield.

You will soon see Kingdom vehicles and staff in your area. The team will be carrying out inspections and surveys in preparation for a 'Yes' vote and a successful transfer so they are ready to deliver the promised upgrades and repairs to your home if the transfer is agreed.

Kingdom is based in Fife and provides affordable housing across East Central Scotland, including Perth and Kinross, to meet a wide range of needs.

Kingdom has built more than 5,000 affordable homes over the last 40 years. The majority being for social rent, however they also provide Mid-Market Rent, affordable housing for sale and factoring services. It employs just under 200 staff and has a turnover of around £25m per annum.

Kingdom employs staff in-house who provide a full range of enhanced advice and assistance services to tenants covering areas such as welfare assistance, money advice, energy advice, and tenant participation along with a range of tenancy sustainment services.

It also directly employs staff covering all areas of the business including Housing and Customer Services, Asset Management, Capital Investment, Finance, HR, Digital and Corporate Services.

It enjoys its own in-house repairs and maintenance team who carry out a full range of reactive and emergency repairs services as well as teams who do kitchen replacements, voids repairs and adaptations in tenants homes.

Building on a successful culture change programme that has supported service improvements and resulted in Gold Investors in People and Gold Investors in Young People accreditation, Kingdom Housing Association has completed staff training to embed its organisational values into its customer service strategy. Kingdom's CARES values – **C**ustomer, **A**ccountable, **R**espect, **E**fficient, **S**upportive – put customer service excellence as the **number one priority** and allow staff across the organisation to deliver outstanding outcomes for customers.

Kingdom has 2 subsidiary organisations. Kingdom Initiatives Ltd (KI), a non-charitable subsidiary, can progress activities that Kingdom can't due to its charitable status. Kingdom Support and Care (KSC) is the second subsidiary. KSC is a Community Interest Company and provides a full range of care and support services to help people live independently in the community.

In addition, Kingdom is involved in a number of community benefit initiatives which go beyond the mainstream housing provision, in support of its mission to provide '**More than a Home**', including:

- Kingdom Works, its employability service which provides employment and training initiatives to tenants and people living in the community.
- Care & Repair, its service providing procurement and adaptations services to older and disabled people living in their own homes.
- The Community Initiatives Fund which provides financial support to community projects, local clubs and tenant initiatives in their community.

More information is available on Kingdom's website www.kingdomhousing.org.uk



Kingdom's transfer promises if tenants vote 'Yes'

More Investment

If tenants vote 'Yes' Kingdom will invest **£5.12 million** in Fairfield's housing stock by March 2025. That is almost £3 million more than Fairfield is able to spend bringing immediate and long awaited improvements to homes. A summary of the major planned improvements is as follows:

- 376 replacement kitchens
- 258 heating upgrades / replacement systems
- 217 homes receive new doors
- 216 homes receive new windows
- 160 homes rewired

£860,845 will be spent on landscaping and environmental improvement works in line with tenant priorities. That is over £300,000 more than Fairfield would be able to spend and will cover the Fairfield Estate, as well as the Muirton and City Centre developments. This will make sure every area that needs it gets attention.

Compared to Fairfield's investment plans, Kingdom's transfer promises will greatly accelerate delivery of much needed improvements to homes and the environment.



Affordable Rents

If tenants vote 'Yes' to transfer, Kingdom will commit to keeping rents affordable and offer greater value for money than would be possible under Fairfield's current business plan. Kingdom are committed to the following if the transfer proceeds:

- A rent freeze until April 2023.
- Restrict rent increases in years 2 and 3 to inflation Consumer Price Index (CPI) only.
- Rent increases limited to CPI plus 0.5% from year 4 onwards, subject to economic conditions at the time and tenant consultation.

All of this compares with Fairfield's Business Plan assumption of RPI (the higher calculator of inflation) plus 1% for the next 14 years.

This commitment is predicted to mean **average savings per household of £520** over the first 3 years after transfer alone. We know that tenants think the current service charge policy needs review so, Kingdom will also **review the service charges** across all properties and introduce a revised service charge structure from April 2023 that is fair and transparent.



Kingdom's transfer promises if tenants vote 'Yes'

Excellent Local Services

If tenants vote 'Yes', Kingdom will continue to deliver local services from the Fairfield office. All Fairfield staff will transfer to Kingdom. There will be no compulsory redundancies and their terms and conditions will be protected for 5 years. The local staff you know and trust will remain, but will be led and supported by Kingdom's highly experienced management team to deliver customer service excellence.

The use of Kingdom's specialist support staff will remove the need to outsource services, saving money that is better spent on the things that matter to you. Kingdom's large support function will allow local staff more time to work face to face with tenants in the community and your home, providing better customer service. Its asset management and maintenance teams have already been fixing issues for tenants as part of the operational support provided by Kingdom. As a Kingdom customer you will also have access to their Customer Contact Centre and online tenant portal 24 hours a day, 365 days a year.

Most of Kingdom's services are carried out in-house, giving Kingdom greater control over work priorities. Using its own teams will also offer better value for money for you, ensures the work is done right and often sees the work done more quickly.



Building A Stronger Community

Community matters to Kingdom. That's why, if tenants vote 'Yes' to the transfer, Kingdom will retain and expand tenant services from Fairfield's current offices, making it a vibrant community hub.

Kingdom will give a strong community voice to tenants with the creation of a Local Area Committee. The Committee will have control over local community budgets, such as the environment budgets, the Fairfield Trust fund of £131,000 that is ring fenced to the Fairfield estate, and the £5,000 community benefit funding secured by Perth & Kinross Council linked to the new build housing on the former Fairfield Centre site.

Tenants will also have access to Kingdom's Community Initiatives Fund and CHOICES budget for tenant improvement projects that benefit the local area and community.

Kingdom will work with the Local Area Committee and Perth & Kinross Council to explore and facilitate access to community facilities that can be used by tenants and the wider community.

A transfer to Kingdom will bring expanded housing choices and options. Kingdom will build 288 new build social and mid market rented homes in the Perth and Kinross Council area over the coming 4 years. These include a mix of house types suitable for families, single people, older people and people requiring wheelchair accessible homes.

Discussions are underway with Perth & Kinross Council to explore Kingdom either managing or acquiring the 18 new homes that the Council will build on the former Fairfield Centre site due for completion in 2022. These include wheelchair accessible ground floor flats.

We are confident that the transfer to Kingdom and the benefits that we have secured will provide the bright future that Fairfield tenants and staff team deserve. We hope you agree and we would love to hear your views in this consultation phase.

Mags Lightbody
Transfer Adviser for Fairfield



What Our People Think

I'm sure the transfer will be welcomed by our tenants whose homes will really benefit from the planned investment by Kingdom as well as cheaper rents. Local services and supporting the community is as important to Kingdom as it is to me, so I support the transfer.

Helen Ross
Housing Officer



The rent freeze and the affordable rent promise represents the best possible deal for Fairfield tenants and amounts to a significant saving over the next three years if the transfer goes ahead. This is excellent news for tenants and I fully back the transfer.

Paul Green
Housing Manager



I'm really excited about the transfer to Kingdom. We've been working closely with the team there for a while now and I'm really glad they're able to offer job security to all of the staff at Fairfield who work so hard for our tenants.

Stephanie Joss
Corporate Administrator



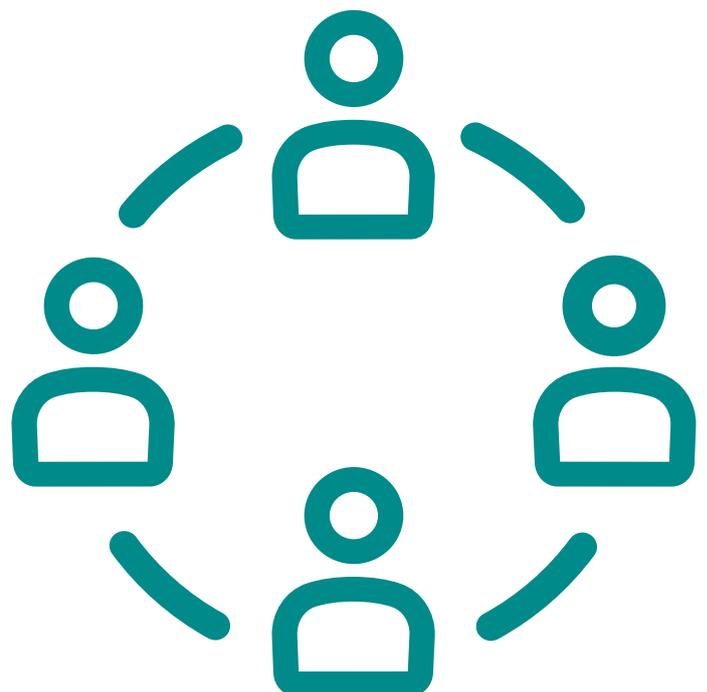
The £5.12 million investment in Fairfield's properties will make a big difference to the homes tenants live in. New windows and doors will make homes warmer and more energy efficient, saving money on fuel bills. The investment in the local environment will make a huge difference to our neighbourhoods too.

Marc Moran
Caretaker



I've been involved with the transfer project from the start and I've been really impressed with the offer Kingdom has produced. I believe we're stronger together and think the promises Kingdom have made offer real benefits to tenants and staff and I'll be voting 'Yes' to the transfer.

Alan Gear
Tenant Board Member



What Happens Next?

The publication of this Stage 1 Consultation Notice marks the start of formal tenant engagement before the tenant ballot happens:

- Stage 1: Over the next month we are inviting you to share your views on the transfer plans and Kingdom's offer. You have a right to make representations and provide any feedback on the plans during this period. It's important that you let us know your thoughts on the proposals by 2nd August 2021. Between now and then our staff, alongside staff from Kingdom Housing Association, will be out and about in your community chatting to tenants about the proposals. At all times all of our staff will stick to the latest coronavirus guidance and we will undertake the consultation process in a covid-secure manner. We will do our best to visit every tenant in person, but we understand you might not want us knocking at your door during the pandemic. If that's the case, please let us know by calling 01738 630738 or email transfer@fha.scot and we will be happy to record your views that way.
- Stage 2: Once we get your views on the proposal, we will notify you of any significant changes to the proposals based on your feedback.
- Finally, all tenants will be invited to vote in an independent and confidential ballot that will run for at least 28 days over late August into September 2021. As we get closer to the ballot phase, you will receive your ballot paper in the post and information on the different ways you can cast your vote. Remember, the final decision on whether the Transfer of Engagements to Kingdom Housing Association happens is up to you.

What Do You Need To Do?

Your views are very important so please read this booklet carefully and make sure:

- You give us your feedback and views by 2nd August 2021. You'll find details of all the ways you can get in touch and have your say on the back page of this booklet.
- When the ballot opens we would encourage you to vote 'Yes' to the transfer to Kingdom Housing Association. The transfer will only happen if a majority of tenants vote for it. This is your choice and your vote really does count.

Independent Advice From TIS The Tenants Information Service

The Tenants Information Service (TIS) has been appointed as your free and independent advisor to make sure you have all the information and support you need. They have independently assessed the Business Case that underpins this proposal and have worked with tenants to shape the transfer proposal.

TIS have been involved with Fairfield tenants from the start, helping them shape the proposal. TIS encourages every tenant to carefully read this booklet and take the opportunity to contribute their thoughts and views.

To speak to TIS, call their freephone number during office hours: 0800 488 0982

"We have carried out an independent review of the Business Case to ensure that it meets tenant's priorities. First of all, we checked Fairfield's finances and conclude that it is not financially viable on a standalone basis to provide affordable rents and the investment that the area needs. We are satisfied that the best option for tenants is to transfer to Kingdom. It will allow lower rents over the first 3 years after transfer and almost £3 million pounds more of investment. Moreover, new build opportunities will be available to Fairfield tenants.

As well as speaking to the staff at Fairfield and Kingdom Housing Associations, you can also speak to anyone at TIS for completely impartial advice on this transfer, what it means for you and your home. They can also help you get more involved in the process if you'd like to."



Ilene Campbell,
TIS Chief Executive

Frequently Asked Questions

Why can only tenants vote in the transfer ballot?

The formal consultation and ballot are on the matter of the proposed change of the landlord. Legislation sets out that both formal consultation and the ballot are only a matter for tenants (including joint tenants) with a secure tenancy. The Scottish Housing Regulator's guidance on consultation involving a change of landlord can be accessed at www.housingregulator.gov.scot/for-landlords/statutory-guidance/tenant-consultation-and-approval

Do I need to sign a new tenancy agreement if the transfer goes ahead?

No. You will not have to sign a new tenancy agreement as this would transfer automatically to Kingdom Housing Association. Fairfield tenants would retain all their existing rights.

What will happen to my shareholding if the transfer goes ahead?

If you hold an existing £1 share in Fairfield, this will not continue into Kingdom Housing Association. However, Kingdom will welcome new £1 share membership applications from former Fairfield tenants post transfer in line with its Rules. You can find out more about joining Kingdom by visiting its website at www.kingdomhousing.org.uk/get-involved

What happens if the transfer does not proceed? Can Fairfield stay independent?

If tenants did not support the voluntary transfer to Kingdom, Fairfield would continue to face serious and urgent challenges as it does not comply with the Scottish Housing Regulator's (SHR) Regulatory Standards. Since December 2018, Fairfield has been in statutory engagement with the SHR and is still reliant on their appointees on the Board for support. In order to protect the interests of Fairfield's tenants, Fairfield would need to consider all its options and re-visit its strategic options appraisal before deciding a way forward. Any future plans would likely not secure the range of benefits being offered by Kingdom at this time. The SHR could also consider its future regulatory engagement with Fairfield in order to protect the interests of Fairfield tenants in these circumstances.

If the transfer to Kingdom did not take place, Kingdom confirmed that they would not continue with the current shared services arrangements meaning Fairfield would be without Chief Executive, governance, financial and asset management support and would have to make new arrangements. Fairfield would also stop managing Kingdom's own houses in the Perth and Kinross area, meaning a loss of management fee income to Fairfield.



Stronger Together Partnership Events

Throughout this first stage of the consultation process, staff from Fairfield and Kingdom will be out and about in your community, visiting you at home, holding pop-up roadshow events, chatting with you about the proposal, telling you more about Kingdom and answering any questions you might have.

At all times all staff will stick to the latest coronavirus guidance and everything will be done in a covid-secure manner.

We have planned a range of events so that you can come and hear more, ask questions and have your say about the proposed transfer.

Pop-Up Roadshow Events - No Booking Required. Visit any time.

Date	Time	Location
Monday 12th July	11.30am - 4pm	Fairfield Office
Thursday 15th July	11.30am - 4pm	Fairfield Office
Tuesday 20th July	11.30am - 4pm	Muirton
Thursday 22nd July	11.30am - 4pm	Muirton
Monday 26th July	11.30am - 4pm	City Centre
Wednesday 28th July	11.30am - 4pm	Fairfield Office

We will put information about the exact locations of our pop-up roadshows on our Facebook page and on the Transfer page of our website: www.fairfieldhousing.co.uk/transfer

We have also planned two events where tenants can come together collectively to hear directly from Mags Lightbody, Fairfield's Transfer Adviser, Bill Banks, Chief Executive of Kingdom and Ilene Campbell from TIS. Details are as follows:

Date	Time	Location
Wednesday 14th July	2-3pm & 6-7pm	McDiarmid Park

Numbers are limited at the events at McDiarmid Park. To secure your place call **01738 630738** or email transfer@fha.scot. If you need transport arranged, please let us know at the time of booking. All expenses will be covered.



Get In Touch and Have Your Say

Your views are very important to us. Let us know your thoughts on this transfer proposal by **2nd August 2021**

Fairfield Housing Association contact details



Fairfield staff, alongside staff from Kingdom Housing Association, will be visiting all tenants to explain the transfer proposal and to get your feedback.

At all times all of our staff will stick to the latest coronavirus guidance and we will undertake the consultation process in a covid-secure manner.

We understand you might not want us to knock at your door during the pandemic. If that's the case, please let us know by calling 01738 630738 or email transfer@fha.scot and we will be happy to record your views that way.

Fairfield Housing Association complies with General Data Protection Regulations. We will only collect information we need for a specific purpose, keep it secure, relevant and up to date. We only hold as much as we need and only for as long as we need it and we allow you to see the information we hold about you if you request it or ask us to correct or remove it.

You can access Fairfield's Privacy policy on our website: www.fairfieldhousing.co.uk/publications



TIS contact details

If you want independent advice, contact TIS, the Tenants Information Service
Freephone 0800 488 0982 or email info@tis.org.uk

To request this publication in a different format or language, please phone TIS on 0800 488 0982

