

TRUST IN FIFE

Annual Report 2025/26



Contents

- Vision, Mission & Service Values
- Chairperson's Report
- CEO Report
- Cairn Centre
- Fife Private Rental Solutions
 - Senior Housing Consultants Report
 - Ethical Practice (Letting Agency)
 - Prevention and Sustainment Service
 - Advanced Income Maximisation Service and case study
 - Annual Feedback Snapshot
- Housing Support Service
 - Senior Housing Consultants Report
 - The Valley Accommodation Unit Garden Makeover
 - Student Experience
 - The Robertson Group Partnership
 - Staff Reflections
 - Client Testimonials
 - Annual Feedback Snapshot
- Trust in Fife
 - Christmas 2025
 - Awards
- Our Funders & Donations
- Thank You
- Board of Trustees & Officers



Vision, Mission & Service Values

Trust in Fife are a well-established housing and homelessness agency within the voluntary sector who have provided their services within Fife for over 20 years.

We are committed to preventing homelessness, supporting immediate needs and addressing long-term concerns of displaced and vulnerable people and to take positive steps to assist them.

We believe that everyone has the basic right to: -

- Access appropriate housing/accommodation
- Live in a safe, secure and healthy community
- Access independent advice and guidance
- Benefit from the knowledge, skills and expertise of the voluntary sector
- To have any recognised need supported

Chairperson Report

Another year has gone by so quickly, and despite the ups and downs during this time the continued dedication of staff and volunteers alike sees Trust in Fife in a stable position.

It is once again my pleasure to present this foreword to the Annual Report at a time where we are working with an almost full complement of staff well equipped to care for our clients.

Unfortunately, the number of people who find themselves homeless for a multitude of reasons does not decrease so we continue to do our best to improve their lives in every way we can.

Fife Private Rental Solutions continues to grow as a valuable addition to our accommodation units, offering assistance to both landlords and tenants alike.

The Cairn Centre is also expanding with on-line selling now underway and what appears to be an increased footfall through the shop. We are fortunate that donations are of a good quality.

The future of Trust in Fife is promising, and I thank the management, staff, volunteers and fellow Board Members for making this possible.

We eagerly look forward to the coming year.

Jennifer Walker
Chairperson

CEO Report

Welcome to Trust in Fife's annual report, covering 2025/2026, and again it is my pleasure to write this year's introduction to our annual report.

Over this last year Trust in Fife have been without an Operations Manager due to ongoing recruitment issues for this position. I would like to thank Ben, Kathy, Claire and Ruth for the additional support they have given in helping cover this role.

Fife Private Rental Solutions is continuing to grow its letting agency business and continues to support tenants, landlords and anyone looking to reside in the private rented sector.

The Cairn Centre has seen a new Retail Co-ordinator come into post in December, who has started to take the shop into the work of online selling through Vinted and the building of an online shop which we will be launching in the summer of 2026.

It has been another difficult year for the company but the Board, staff teams and all of our volunteers have come together and worked through this which I am thankful for.

I am looking forward to what the next year brings.

Caroline McCall
CEO



The Cairn Centre

The Cairn Centre, the Trust's Charity shop had a hard year in 2025/26, seeing the Retail Co-ordinator moving on early in the year. A new shop Co-ordinator was not in post until December due to recruitment issues.

This saw the shop open on reduced hours and being run primarily by our volunteers, which was a huge task and a huge achievement for them all. Trust in Fife management and board appreciate the effort this took and would like to thank them all for their continued support.

The tail end of this year saw the shop turn itself around, with volunteer numbers doubling and an introduction to online selling through Vinted. The new Retail Co-ordinator settled well into his role and supported the shop back to full capacity and full-time opening hours.

Changes were made to the Cairn Centre website page, introducing an online collections form, which has been positively received. You can check this out here. [Collection - Trust in Fife](#).



Fife Private Rental Solutions

The demand for assistance in the private rented sector (PRS) has remained high, with assistance being requested by tenants and landlords, as well as prospective tenants and landlords. There has been a significant increase in rental amounts, which have not been reflected in the Local Housing Allowance, leading to additional pressure on clients looking to access property in the PRS. There are significant shortfalls being required to afford property. As the rental amounts have increased on available property this has seen landlords increase rental amounts for sitting tenants as well. Many tenants have been unable to afford the new rent and have been forced to consider other housing options.

The staff continued to provide information and assistance to ensure the best opportunities in securing sustainable property. Landlords continue to have a need for support to ensure that correct paperwork and process is being followed. Some landlords are still confused over which lease documents to use, how notice should be issued and also how rent increases are issued. Assistance is given to ensure any person in the PRS has support to obtain benefits and assistance that they are entitled to, ensuring that housing is secure and the quality of their lives have been significantly improved. This has given them the opportunity for self confidence and self direction of their lives.

With the implementation of the Housing (Scotland) Act 2025 increased responsibility has been added to the Local Authorities. There is a need to ask and support at the earliest opportunity to prevent homelessness and rather have a path of housing assistance.

The staff team has undergone changes over the last year but continue to be strong. The following stats reflect some of the hard work that have been undertaken, this is only possible with the hard work and support of each member of the team.

Ben Moffatt
Senior Housing Consultant



Ethical Practice (Letting Agency)

As a nonprofit agency the goal is to make the private rented sector a long term, affordable and sustainable housing option for everyone. We want to support landlords and tenants and help them to understand and navigate this sector with ease. Supporting landlords to improve the conditions of their properties and be fair in their practice and making sure tenants know their rights.

Over financial year 2025/2026, the letting agency has worked with a number of landlords to provide advice and assistance. Due to a number of issues in a landlord's portfolio, the team have supported this landlord to follow the eviction process. The team also supported this landlord to understand the rental process by managing these tenancies in the short term to carry out the eviction process for them. The goal of this landlord has been to sell the property.

By the close of the financial year the letting agency team were working with **10** landlords and were managing a total of **23** properties. One of these is a property in Cupar, owned by the charity. The aim for the next year is to diversify and grow the property management portfolio.

Part of the services offered is one off services to landlords where property management is not required. This may include preparing Private Residential Tenancies (PRT), preparing rent increase notice or required notice documents.

Any income made from the letting agency business is used to support tenants to secure housing and stay in their private rented accommodation. Read more about how we did this in our prevention section.

The letting agency offers a wide range of paid and free services to support landlords with property in Fife. For further information on these services, take a look at the property management and landlords and agents pages on our website: <https://fifeprivaterentalsolutions.co.uk/>

The team have a great relationship with Original 106 and have been building on advertising our services with them. If you listen to this station, you should listen out for our adverts.

Prevention and Sustainment Service

Deposit Guarantee:

FPRS can assist by guaranteeing a deposit for up to 12 months. Affordable repayments are agreed with the tenant to build up their own cash deposit. At the end of FPRS's involvement, the deposit monies saved would be passed to the landlord, who then has a duty to lodge it with a tenancy deposit scheme. Although this option is still available landlords prefer to have a cash deposit. In the 2025/26 FPRS assisted **2** clients with this form of deposit totalling **£1300.00**.

FPRS Cash Deposit:

This is a payment made direct to the landlord for the deposit, which must be lodged with one of the three deposit schemes following current legislation. This is an interest free loan given by FPRS and the tenant paying this back, which has been particularly successful and most popular with letting agents. FPRS have assisted with **27** cash deposits to the value of **£17,195.00**.

Safe Deposits Scotland:

They generously gave FPRS access to a fund which was to be used to put a deposit in place for the duration of a tenancy. As Safe Deposits Scotland are the fund holders they deposited these funds in their own deposit scheme. At the end of the tenancy the deposit would be returned into their charity fund. Due to funding limitations this fund was brought to an end in Mid 2025. We have assisted with **2** deposits to the value of **£1,870.00**.

Advanced Income Maximisation

Financial year 2025/26 saw an increase to the Advanced Income Maximisation (AIM) role. The role provides tailored support with benefit entitlement, assist with backdated claims and increasing monthly income for clients. This differs from the general income advice that all tenants and prospective tenants receive. The AIM worker has a more hands on approach with specialised knowledge of the benefits system. Alison in her role would also support staff with a knowledge and understanding of the benefits system. The service has proved to be very successful to clients in the PRS and is also available to all clients in the companies Housing Support service.

*158 clients last
year*

*9 clients received
backdates totaling
£9,740.47*

*38 clients received
increases in
benefits totaling
£16,370.36*

This has added to the cumulative figure collected between **June 2022** and **April 2026** where **172** have been assisted with an increase of **£81,778.19** and backdate of **£250,753.14**. In total **220** clients have accessed this service.

Advanced Income Maximisation

Case Study

The client received a notice of rent increase of £200 per calendar month, which was going to place the household in immediate financial difficulty and increase the risk of tenancy breakdown. Both the client and her husband have significant health needs that impact their housing requirements and daily living.

Due to their health conditions, the household requires two separate bedrooms. One household member relies on mobility aids, while the other experiences agoraphobia, making it unsuitable and impractical to share a bedroom. At the time of the rent increase, the household was residing in a three-bedroom property but was only in receipt of the Universal Credit Housing Costs (UHC) element at the one-bedroom rate of £450 per month. This resulted in a projected monthly shortfall of approximately £250 once the rent increase was applied. Rent Resolution support was provided to prevent further financial hardship and the risk of arrears.

With the client's consent, their Universal Credit journal was accessed, and a request was submitted for the two-bedroom housing cost rate. This request was supported with evidence outlining both household members' health conditions and the necessity for separate bedrooms.

Following this intervention, the household was awarded the two-bedroom housing cost rate of £590 per month. This reduced the housing shortfall to £110 per month, significantly alleviating financial pressure and supporting tenancy sustainment. Further discussions around income maximisation identified potential entitlement to Pension Age Disability Payment. Support was provided with the application, resulting in an award of £110.40 per week. This additional income further strengthened the household's financial position and ability to maintain their tenancy.

This case highlights the importance of early Rent Resolution intervention and Advanced Income Maximisation, accurate assessment of disability-related housing needs, and maximising benefit entitlement to prevent financial crisis and homelessness.



Annual Feedback Snapshot (FPRS)

Listening to feedback across our clients in the private rented sector in Fife. This snapshot brings together feedback shared throughout the year by landlords, tenants and those interested in private rented property.

The aim is simple; to understand what is working well, identify areas where improvements are needed and continue improving support across our service.

Here is some information from the feedback that was given.

What People Told Us

Positive Feedback

- “The advice given was second to none.”
- “My head was all over the place and I was assisted through the steps to get a resolution.”
- “Absolutely brilliant in all services.”
- “I never knew there were so many helpful people in the community and I have now met a few angels along this journey.”
- “FPRS have been amazing.”

Annual Snapshot

Feedback received across 2025/26



Responses received

Q1: 20 responses
Q2: 24 responses
Q3: 17 responses
Q4: 13 responses



Service Responses

AIM 45
Deposit Assist 20
PRS Advice 9



Average satisfaction ratings

Q1: 4.97
Q2: 5.00
Q3: 5.00
Q4: 5.00

Key Themes Across the Year



What people valued most

- Friendly and approachable staff
- Feeling listened to
- Practical advice and support
- Help with independence and confidence
- Feeling respected and understood



Common improvement themes

- Continuing to educate
- Help to find property
- Referral for additional mental health support
- Aid more clients
- Continued consistent approach

Housing Support Service (HSS)

During the last year, three new colleagues joined the team, all of whom are still with us and interspersed well, our newest recruit finished their probation in June this year.

We regularly recruit for Relief Housing Support Workers and added two to the team last year, one of whom was based at Oasis as a student during her Social Work placement and decided she'd like to continue doing a few shifts after the placement ended – always positive!

We started work on two major areas of practice that both Support staff and Managers felt needed an upgrade as well as being highlighted by some clients through our yearly Self-evaluation:

A new person-centred support plan to replace the outdated and constrained system that has not adapted well to the change in clients now accessing the service, there is a lot of work to do but this kicked off with a view to start using it summer 26.

A Mental Health and Wellbeing program to be integrated into the personal support plans and used as group work & activities within the units, as well as making use of community resources. We were pleased to have received funding through FVA for this latter project, without it, some of the activities and benefits for individuals would have been difficult to resource. Development of this will continue into the next year, so hopefully further updates and feedback will be included in next year's report.

Kathy Hutson
Senior Housing Consultant



The Valley Accommodation Unit Garden Make Over



The Trusts smaller hostel got a well deserved and overdue garden make over just in time for the summer! Thanks to the Outdoor Living Co. for doing such a great job.



Student Experience

"I was with Trust in Fife for 4 months for my university Placement.

During my time here, I was able to grow and flourish into my professional identity. All the staff here are always happy to help and want to help me succeed.

They gave me various opportunities such as meeting with professionals, setting up my own sessions with clients, and helping me understand what it means to work in the social services industry.

While my time here, I was able to grow as a Social Work student and understand how to advocate for service users and to be more confident within myself. The knowledge and practical experience that I have gained from here is something that I will take further into my degree and my practice.

My placement here has been invaluable, and I will never forget my time with Trust in Fife."

Nuray



The Robertson Group Partnership

Trust in Fife were pleased to be recognised in a recent Robertson Group partnership story highlighting positive local outcomes and employment opportunities in Fife, supporting people experiencing homelessness or at risk of homelessness.

As part of the programme, Robertson delivered Intro to Construction talks and mock interview sessions to help participants build confidence, gain insight into the sector and explore practical routes into employment.

One of the Trusts clients, Tyler, then completed a work placement at Robertson's Lochgelly site. Following this opportunity, Tyler has now secured a Civil Engineering Apprenticeship with WM Donald.

This is a positive example of how partnership working can create real opportunities and help people move forward with confidence.

You can read the original Robertson post on [LinkedIn](#).



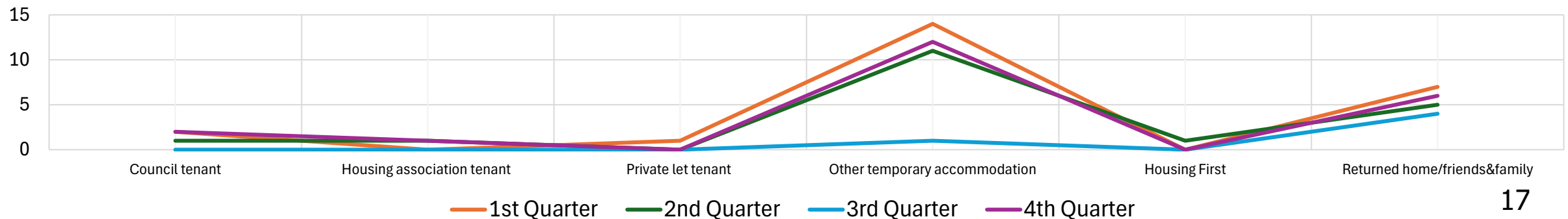
Housing Support Staff Reflections

"Despite a really difficult experience with his housing options during his first few months, one of the clients received an offer of a new build, ultra-modern, eco-friendly property. He got some great support from the team in dealing with his concerns and then the moving process, he is now happily settled and has proper and fulfilling shared custody of his child again".

"Client who has enduring mental health concerns, spent a number of weeks in hospital, worked hard with MH & TiF staff so that their mental health stabilised and they were able to focus on their future, making plans for employment and further education. Client successfully moved on to other supported accommodation which leads to a secure tenancy in an area where they can continue the support from Mental Health services".

"A person we supported arrived with serious mental health concerns and had attempted suicide prior to arriving. Their first few weeks were hard, they struggled to settle in, we provided, alongside other support, a safe space to be listened too, weekly support meetings, we arranged daily support through social work to meet emotional needs. They gained confidence with medication management, the suicide attempts stopped, enrolled back into college, became independent with household skills and eating habits. Confident to move to more independent living through a SAP".

Positive Outcomes for Housing Support 2025-26



Client Testimonials

I would like just to say a big Thank You to you all for everything you have done for me. If all support workers will be so nice, kind and very helpful same as you all are that would be a beautiful world around.

The share scattered flat is fine and buses perfectly connecting for / to my work. Work is hard "but where isn't hard" everywhere is some positive and negative . But I am planning to stick with this job for while as it's full time guaranteed.

Like I mentioned before, especially you all deserve more for your hard work .

One more time a Big Thank You and I believe I will see you some point again not as resident but as visitor.

Thank you very much it was pleasure staying with you all so to speak as well hahah. The move couldn't have went better, thank you to each and every single one of you at oasis for keeping me sane at an otherwise insane period of my life and giving me some level of normalcy. From the staff to the concierge and to the residents, I will remember all of it for the rest of my days in a positive way :D

I start a new job at Sephra on Monday being 1/3 of a packing team, I'm just back from the interview with the head guy. I didn't have my CV or a plan just went as myself and answered his questions. He didn't even get through all the questions before turning to me and saying I am the exact type of person the company has been looking for, when can I start he'd love to have someone like me in the company. My cousin who works there says I am the first person who's walked out that office with a job in hand so word has spread already. Honestly don't even know what to say it quite literally could not have gone better, YEEEESSSSSSS!!

Things are looking up and whenever I am through your way I plan to pop my head in with some cakes or maybe steal some of yours and get a catch up every now and then :D

Annual Feedback Snapshot (HSS)

Listening to feedback across our Housing Support Service in Fife. This snapshot brings together feedback shared throughout the year by residents and people using this service.

The aim is simple; to understand what is working well, identify areas where improvements are needed and continue improving support across our service.

Here is some information from the feedback that was given.

What People Told Us



Positive Feedback

“

Staff are always forthcoming with advice and extremely helpful.”

“

Nothing more than huge Thank You for help in most difficult moment.”

“

Thanks to the staff for being nice, helpful and accommodating.”

“

In the short time I have been here I am very grateful for the help.”

“

Brilliant friendly approachable staff who try to help with everything.”

Annual Snapshot



Feedback received across 2025/26



Responses
received

Q1: 18 responses

Q2: 19 responses

Q3: 13 responses

Q4: 20 responses



Return
rates

Q1: 69%

Q2: 73%

Q3: 50%

Q4: 77%



Average
satisfaction
ratings

Q1: 4.61

Q2: 4.53

Q3: 4.46

Q4: 4.30

Key Themes Across The Year



What people
valued most

- Friendly and approachable staff
- Feeling listened to
- Practical advice and support
- Help with independence and confidence
- Feeling respected and understood



Common
improvement themes

- Communication consistency
- Shared accommodation concerns
- Requests for additional mental health support
- More regular updates for residents
- Improving some communal spaces

Moving Forward

Feedback helps Trust in Fife understand where support is working well and where improvements are still needed. During the next year, focus areas will continue to include: -

- improving communication
- strengthening person-centred support
- supporting independent living
- early intervention and prevention
- partnership working across Fife

Thank you to everyone who shared feedback during 2025/26. Your experiences, comments and suggestions help improve all services across Trust in Fife and support future service development.

Christmas 2025

Christmas was busy this year with the Trust being involved with Original 106's Toy Appeal, giving us access to toys for our client's children. Caroline and Alison took the time to visit Original 106 offices in Kirkcaldy to collect gifts to give out.

Caroline also visited Kirkham Hairdressing in Glenrothes who had kindly selected the Trust to receive a donation of £60 and gifts bought for our clients from their clients. This was an overwhelming success, with many gifts being received.

On behalf of the Trusts client group
We would like to pass on a massive
thank you!



Christmas 2025

Fife Private Rental Solutions hosted their Christmas buffet and ran their annual raffle. Thank you to the local business and general public for their kind donations for the raffle, which raised £382.

As a thank you to all the Volunteers who give up their time to support the Cairn Centre, the money raised was given to them as a thank you.



Awards

2025/26 saw Trust in Fife nominated for two awards.

The first coming from SME News where Trust in Fife were a winner of the Scottish Enterprise Awards –

Most Supportive Homelessness Charity 2025 – Eastern Scotland.

Trust In Fife (2025 Winner: Scottish Enterprise Awards) - SME News

The second coming in at the beginning of 2026 from CEO Monthly where CEO Caroline McCall was a winner –

Most Influential CEO 2026 - Community Development (Scotland).

Trust In Fife (2026 Winner: Most Influential CEO Awards) - CEO Monthly

Both fantastic achievements for the company!!



Our Funders & Donations

In order to provide essential services in all departments, Trust in Fife relies on generous donations from members of the public and external funders. These include but are not limited to the following benefactors: Over **£25,937** in donations was received from: -

- Fife Council
- KindLink
- HMRC Gift Aid
- PayPal, Mastercard & Virgin Money Cashback
- Easy Fundraising
- Kirkham Hairdressers
- Bridge Systems
- The Chambers Practice on behalf of the late Gordon Danby
- Much Loved
- The late Brogan Moore
- The Charities Trust



Thank You

- Landlords & Letting Agents
- Tenants
- Fife Council
- Scottish Association of Landlords
- Landlord Accreditation Scotland
- SME Professionals
- Safe Deposit Scotland
- Original 106
- Staff
- Management
- Board of Directors
- Shelter Scotland
- IT Works
- Internet Creations



Board of Trustees & Officers (2025 – 2026)

Chief Executive Officer

Caroline McCall

Operations Manager

Vacant

Trustees (year of first appointment)

George Proudfoot (Dec 2008)

Jennifer Walker (May 2018)

Verdi Clark (Sep 2022)

Steve Gough (Jan 2023)

Kevin Le Roux (Sep 2024)

Neil Jones (Nov 2024)

Mhairi MacKenzie (Mar 2025 – Dec 2025)

Trust in Fife

Tel: 01592 646677

Craig House, Ellon Road, Kirkcaldy

FIFE KY2 6FB

Registered Charity No. SCO21786

Registered Company No. SC146791

<https://trustinfife.org.uk/>

