



Annual Report and Performance 2017/2018



About this report

This is our annual performance report, it combines the annual report that we produced in previous years with our landlord report form the Scottish Housing Regulator (SHR).

The report tells you how our services and finances performed in the financial year from 1 April 2017 to 31 March 2018.

In addition some of the results shown in the report are taken from our annual return on the charter (ARC). This is a report that we must provide to the SHR every year and the Scottish Social Housing Charter sets out the outcomes and standards of service that we, as your landlord should meet.

Our ARC return for 2017/18 is available on the SHR website

www.scottishhousingregulator.gov.uk

To find out more about the role of the Regulator you can visit the website or:
Call: 0141 242 5642

Email:
shr@scottishhousingregulator.gsi.gov.uk

Or write to them at:

Scottish Housing Regulator
Buchanan House
58 Port Dundas Road
Glasgow G4 0HF



Chairperson's Report

It continued to be another busy year for the Association and whilst the status of high engagement with the Scottish Housing Regulator continued, we are happy to report that progress has been steady. The SHR reviewed their statutory intervention in January 2018 as the Association had



strengthened its board with new experienced members and made a significant number of the necessary improvements. Following their review they ended the appointment of their manager in January 2018 on completion of his remit and reduced the number of Statutory appointments to the governing body from three to two at the end of March 2018.

During the year, emphasis was put on ensuring that the Management Board has more people with the right mix of skills and experience to ensure the interests of the tenants of Ferguslie Park are met to the highest standard.

This was achieved in building a strong governing body, including:

- recruitment of 6 new members.
- attracting expertise in housebuilding, financial management, law, urban regeneration, human rights, local social issues and local environmental issues and training.
- agreement to ask the membership to change the Rules to reduce the governing body from a maximum of 15 members to a maximum of 12 members, which is consistent with good practice.
- an induction training programme in collaboration with the other Renfrewshire housing associations (FLAIR).
- establishment of a FLAIR Academy for potential governing body members to train, shadow current members and prepare to join one of the local associations when vacancies arise.

The Association had two unsuccessful rounds of recruitment to appoint a new permanent Group Chief Executive. The Board was determined to find the right person to complete the rejuvenation of the Association, sustain the improvements achieved and lead the Group to achieve its aims with its customers. The interim management team therefore stayed in place during the year but a successful appointment was made in June 2018. The new staff structure and permanent management team can now be implemented.

The Management Board expects high engagement with the Regulator to continue until the Regulator is satisfied that the new management team and the strengthened Management Board are operating well and continuing the improvements achieved. The Board continues to value this assistance and oversight.

The delivery of services to tenants has been improved by significant progress in re-procurement of services.

- The largest of these was the Repairs contract which was subject to European procurement rules.

- The Association and its tenants drew up a new repairs standard for occupied and empty homes which includes repair appointments in the evenings and weekends.

- A contractor was appointed after a rigorous selection process which included interviews and assessment by tenants.

- Further procurement was completed to fully restart the home improvement programme of kitchens, bathrooms, doors and windows and continue our boiler replacement programme.

Future Prospects

The Association looks forward with confidence to building on its achievements of 2017/18. It expects to:

- Establish a new staff leadership team and new staff structure

- Fully complete the Governance Improvement Plan

- Consolidate a strong Management Board

- Continue the training and learning plans for Board and staff

- Invest £1.8m in home improvements

- Embed the new repairs contract

- Focus on its revised strategic priorities of:
 - *focus on affordability to tackle poverty and financial health in the community*
 - *early action programmes to respond quickly and effectively to situations*
 - *strategic asset management to ensure it manages, protects, improves and develops its homes*
 - *procurement and contract management ensuring it purchases quality services and achieves value for money*
 - *wider role; being much more than just a landlord*
 - *connectivity, by building strong links within and out with the community*
 - *governance and business improvement by continuing to strengthen and develop the organisation and its people*

- Continue with a communications strategy to regain and protect its reputation

- Continue to expand its engagement with tenants and their opportunities to scrutinise service quality

Like all social landlords, Ferguslie Park Housing Association faces a number of serious challenges moving into the current year, however as a result of the work done to date it is well placed to meet these challenges which include:

Welfare Reform – The full roll out of Universal Credit in Renfrewshire will begin in September 2018.

Affordability – The freezing and capping of welfare benefits but also the prevalence locally of zero hours contracts and low paid employment opportunities bring hardship for many tenants, especially those with dependent children.

Value for Money – The Association has a budget in place to deliver all of the objectives carried out in its strategic review.

This is my first year as Chairperson of Ferguslie Park Housing Association, and I would like to express my thanks to the Management Board and staff for all their work during this time, and for their dedication in serving the needs of our customers and local community.

Shona McIntyre • Chairperson

Benchmarking

We benchmark against a group of Registered Social Landlords (RSLs) who are in the FLAIR group and also against other medium sized, urban RSLs who are similar to us in size of stock.

Indicator C17

House types comparison %	High rise	House	Tenement	4 in a block	Other
Ferguslie Park	0	76	6	0	19
FLAIR	3	31	50	6	10
Medium Urban RSL	2	34	44	8	11

Indicator C17

Stock age comparison %	Pre 1919	1919-1944	1945-1964	1965-1982	1983-2002	post 2002
Ferguslie Park	0	10	0	0	89	1
FLAIR	23	3	18	20	23	13
Medium Urban RSL	7	1	30	2	41	20

Indicator 34

Percentage of rent lost through properties being empty in the last year				
	2014/15	2015/16	2016/17	2017/18
Ferguslie Park	0.32%	0.32%	0.5%	0.13%
FLAIR	1.2%	0.76%	0.59%	0.60%
Medium Urban RSL	0.29%	0.29%	0.24%	0.30%
Scottish Average	1.17%	1.03%	0.99%	0.70%

Percentage of stock meeting the Scottish Housing Quality Standard				
	2014/15	2015/16	2016/17	2017/18
Ferguslie Park	98.9%	99.6%	100%	100%
FLAIR	93.5%	94.0%	95.6%	-
Medium Urban RSL	97.6%	97.6%	97.2%	-
Scottish Average	90.9%	92.2%	94.0%	94.2%

Percentage of Houses passing the EESSH standard		
	2015/16	2016/17
Ferguslie Park	36%	77%
FLAIR	50%	74%
Medium Urban RSL	77%	88%
Scottish Average	69%	76%

Indicator C13

Average number of reactive repairs completed per occupied property			
	2015/16	2016/17	2017/18
Ferguslie Park	4.2	4.1	3.9
FLAIR	3.5	3.5	3.5
Medium Urban RSL	3.4	3.6	3.7
Scottish Average	3.4	3.5	3.4

Indicator 30

Rent Collected from tenants as a percentage of total rent due in the reporting year				
	2014/15	2015/16	2016/17	2017/18
Ferguslie Park	99.6%	99.8%	99.6%	99.9%
FLAIR	100.2%	99.0%	101.2%	99.6%
Medium Urban RSL	100.1%	99.6%	100.2%	100.0%
Scottish Average	99.8%	99.7%	99.9%	99.4%

Indicator 30

Weekly rent increase to be applied %				
	2014/15	2015/16	2016/17	2017/18
Ferguslie Park	2.3%	0.7%	0.9%	2.5%
FLAIR	2.2%	1.4%	1.7%	3.0%
Medium Urban RSL	2.1%	1.5%	2.0%	2.98%
Scottish Average	2.5%	1.7%	2.2%	3.2%

Number of Abandonments		Days lost to sickness (staff)	
Ferguslie Park	0	Ferguslie Park	2.13%
FLAIR	9	FLAIR	3.9%

Time taken to re-let		Staff turnover	
Ferguslie Park	11.69 days	Ferguslie Park	15%
FLAIR	20.34 days	FLAIR	12.6%

Gross Arrears %	
Ferguslie Park	6.82%
FLAIR	3.97%



Source: FLAIR Annual Review 2017/18, Scotland's Housing Network Benchmarking Information.

Housing Services

Over the past 12 months our Housing Services Team has continued to provide our tenants and other customers with a management service which covers rent account management, getting empty houses ready to let, allocations administration, estate management and dealing with anti-social behaviour.

At March 2018, the Association owned 799 self-contained properties, 2 non-self-contained units and 7 shared ownership properties.

Stock Type	House	Tenement	Flat	Total	Weekly Rent (£)
2 Apt	63	18	97	178	£71.91
3 Apt	240	24	39	303	£79.80
4 Apt	227	2	1	230	£86.14
5 Apt & above	74	0	14	88	£96.91
Total	604	44	151	799	£81.75

Rent Arrears

Rent is 99% of our income and funds almost all the work and services we provide.

The Housing Services team's main focus has been on assisting tenants to manage their rent accounts and keep them in credit.

	Total Arrears 2016/17		Total Arrears 2017/18	
	£	%	£	%
Current Tenant	£166,961	4.99%	£166,010	4.88%
Former Tenant	£66,335	1.98%	£66,069	1.94%
Total Arrears	£233,296	6.97%	£232,079	6.82%

This is being done in the context of welfare reforms making the task of supporting our tenants to pay their rent even more important.

At the end of the year, the Association has a very high level of rent arrears in both current tenancies (£166,010) and owed to us by former tenants (£66,069) taken together the total arrears figure is £232,079 or 6.8%.

Both the level of arrears and the number of cases over the last year have slowly decreased through improved

information and closer engagement with our tenants.

The arrears figure for current tenancies equalled 4.9% of the income we anticipated getting from rent and service charges in 2017/18.

We aim to maintain a reduction in our arrears in order to protect tenants from eviction and maximise resources to allow us to keep rents affordable, to provide services to tenants and customers and improvements to our tenants' homes.

We are glad to report there were no evictions from the Association's property last year and we very much see eviction as an absolute last resort, working very hard with our colleagues in our Welfare Rights Team to sustain tenancies.

Losses of Rent from Empty Houses

The Housing and Property Teams also try and keep the rent lost while houses are empty to a minimum to help the Association's overall income and to quickly let homes to households that need them.

Last year we lost only 0.13% of rent through empty houses and let houses in an average of 11.7 days, both very low figures.



Improving Your Estate

We received feedback from tenants last year which clearly identified their local environment as an issue.

An estate walkabout took place every quarter throughout the year involving all of Ferguslie Park Housing Staff with support from Ferguslie Community Council, Police Scotland, Renfrewshire Council, individual tenants.

These walkabouts addressed the following issues:

- Trolley dumping
- Litter
- Untidy gardens
- Drains, roads and pavements
- Bulk uplift

All incidents were either dealt with by Ferguslie Park Housing Association in house or reported to Renfrewshire Council or local businesses.

We would like to remind tenants that the Association offers a free uplift service to all its tenants. If you require any items to be removed from your property call us on 0141 887 4053.

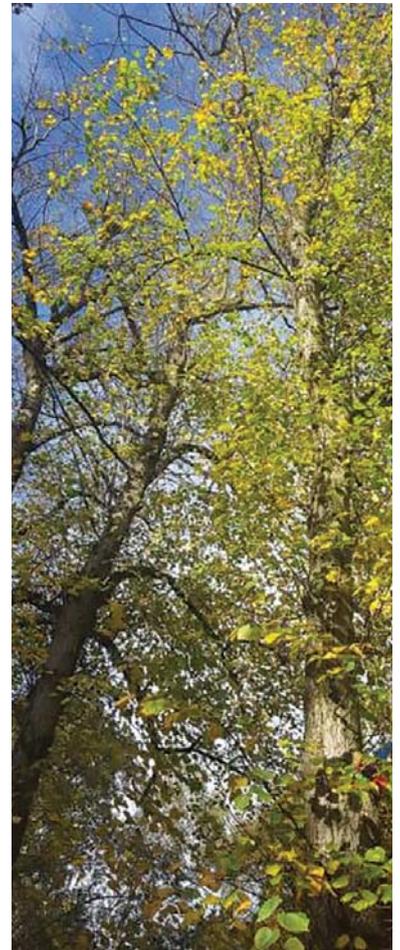
The Housing (Scotland) Act 2014

The Housing Team continue to implement changes brought about by the introduction of the new Housing (Scotland) Act 2014. The Act introduces several changes to the rules regarding the allocation of properties, and gives more power to social landlords in dealing with anti-social behaviour. We have sent notification to tenants about what they need to do to comply with the law.

As a consequence of the 2014 Act, we will have to change parts of existing policy to comply with all of the provisions of the new act and we will be consulting on this revised policy in the year to come.

Renfrewshire Common Housing Allocation Policy (CAP)

Renfrewshire Council and 5 local Housing Associations including Ferguslie Park HA continued to discuss having a Common Allocation Policy (CAP for short) that they would all use to allocate their respective houses fairly and in line with the future Housing Scotland Act 2014 above.



A word from our Welfare Rights Team

Throughout the year our welfare rights service has continued to work hard to mitigate the effects of welfare reform.

We know that around 80% of our tenants rely on some form of financial assistance to pay their rent, typically Housing Benefit. This clearly demonstrates that lots of families are either in low paid work or in some cases entirely dependent on benefit and that's why our welfare rights service has to be right on hand to provide advice, support or representation when it is required.

The introduction of Universal Credit (UC) has had a significant impact on some people in the community and we expect this to become even more challenging as we move forward. As an organisation we recognise that some of the benefit changes are very damaging and must be opposed. We

have been actively contributing to a national lobbying campaign, alongside Scottish Federation of Housing Associations and others against many of these UK wide benefit changes.

Those changes are often having a devastating effect on families throughout the UK, including families right here in Ferguslie.

Changes in the benefit system can be very stressful and extremely challenging for many of our tenants, so please make use of our service to assist you through these changes.

UPDATE over 90% of those surveyed in August 2018 were very satisfied with the Welfare Rights Service.

For assistance or some advice please contact Robert Findlay or Ian Davidson by calling 0141 847 5204/5219 or email welfarerights@fpha.org.uk



Here is a snapshot of what we did in 2017/18:

We managed 690 cases and carried out 897 interviews with tenants this regularly involved helping tenants to maintain existing claims, make new claims to increase income levels, and provide representation to dispute and appeal against decisions that are eventually heard by independent tribunals:

Benefit Cases Managed: 690 • Debt Cases Managed: 49 • Interviews: 897



Landlord Report Card 2017/18

The role of the Scottish Housing Regulator is to protect the interests of tenants and other people who use the services of social landlords. The Scottish Social Housing Charter sets out the standards and outcomes that landlords should achieve. Each year, the Scottish Housing Regulator require us, as your landlord, to report on our performance against the Charter.

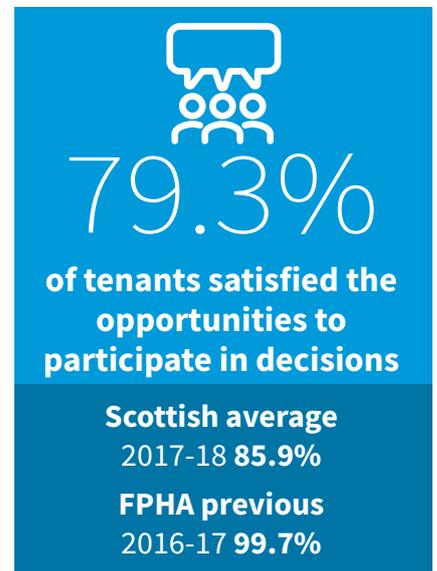
The Regulator asked tenants to tell them what matters most when it comes to their landlord's performance. Here is how Ferguslie Park Housing Association performed in those areas in 2017/2018.



Homes and rents

At 31 March 2018 Ferguslie Park Housing Association own and let **799** Scottish Secured Tenancies. The total rent due to us for the year was **£3,400,782**. We increased the weekly rent on average by **2.50%** from the previous year.

Tenant Satisfaction



Note – Early information from our 2018/19 Tenant satisfaction survey shows an increase in satisfaction levels in key areas. More information will be provided in future newsletters.

Average weekly rent

	Number Owned	Ferguslie Park HA	Scottish Average	Difference + - %
1 Apartment	0	-	£67.44	-
2 Apartment	178	£71.91	£73.33	-1.9%
3 Apartment	303	£79.80	£74.94	+6.5%
4 Apartment	230	£86.14	£81.37	+5.9%
5 Apartment	88	£96.91	£90.39	+7.2%



Source of information: Landlord Report, how your landlord told us it performed, Scottish Housing Regulator.

Neighbourhood



Quality and Maintenance of Homes



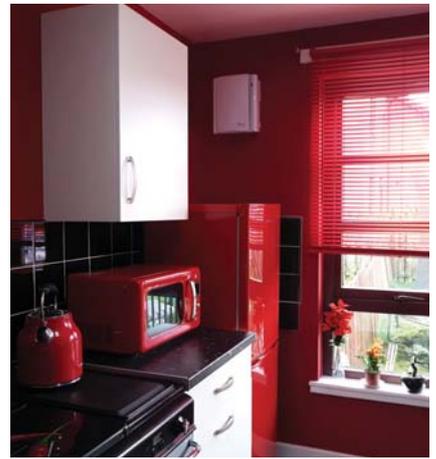
Value for Money



Source of information: Landlord Report, how your landlord told us it performed, Scottish Housing Regulator.

*Please note the 2017/18 figures now includes gas repairs.

Property Services



Property Facts and Figures	Ferguslie Park Housing Association Results 2017/18	Scottish Average 2017/18	Performance versus Scottish Average
3764 repairs in 2017/18			
Average length of time taken to complete an emergency repair	2.44 hours	3.96 hours	
Average length of time taken to complete a non-emergency repair	6.2 days	6.38 days	
Percentage of reactive repairs completed right first time	96.34%	92.23%	
% of homes meeting the Scottish Housing Quality Standard (SHQS)	100%	94.6%	
% of tenants satisfied with the repairs service	84.28%*	92.13%	

*FPHA are introducing a new repairs contract for 2018/19 which has challenging targets aimed to improve our tenant satisfactions levels.

Property Investment

During 2017/18 Ferguslie Park invested over £540,000 through the installation of new kitchens, bathrooms and modern energy efficient boilers.

These types of programmes are important in ensuring that your homes keep up to date with modern standards and legislation as well as helping reduce Fuel Poverty and improve the Energy Efficiency of our homes. FPHA will continue these types of works through 2018/19 bringing much demanded improvements to our tenant's homes.

Investment Works			
186	Replacement of gas boilers with new "A" rated energy efficient condensing boilers.		£404,000
23	bathroom replacements		£54,000
23	kitchen replacements		£89,000

Our tenant satisfaction surveys show that just over **89%** of tenants were either fairly satisfied or very satisfied with the new kitchen or bathroom installation.

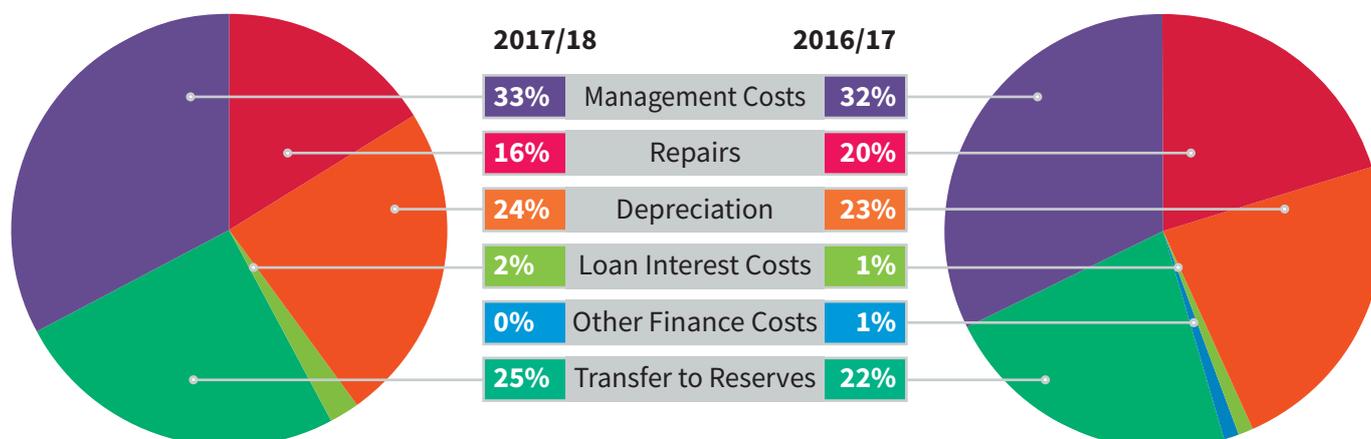
Maintenance in our houses and the environment of

Ferguslie Park is vitally important. Maintenance ensures our houses are safe, warm and secure for our tenants and that the wider environment of Ferguslie is an area that residents are proud to call home.

Maintenance Works		Spend in 2017/18
Repairs and Maintenance including Voids		£371,000
Gas Maintenance		£181,000
Grounds Maintenance		£35,000
Medical Adaptations		£35,000
Electrical Testing		£25,000
Number of houses as a % with valid gas safety certificates		100%

Finance

Expenditure



Statement of Financial Position

as at 31st March 2018

	2018	2017
Non-Current Assets		
Housing Properties – Depreciated Costs	28,044,372	28,522,570
Other Non-Current Assets	229	11,079
	28,044,601	28,533,649
Investment in Subsidiaries	100	100
Current Assets		
Receivables	178,340	141,450
Investments	1,250,000	
Cash at Bank and in Hand	1,212,476	1,646,393
	2,640,816	1,787,843
Creditors: Due within one year	(805,607)	(446,720)
Net Current Assets	1,835,209	1,341,123
Total Assets less Current Liabilities	29,879,910	29,874,872
Creditors: Due in more than one year	(2,693,862)	(3,012,376)
Deferred Income		
Social Housing Grants	(15,746,180)	(16,481,785)
NET ASSETS	11,439,868	10,380,711
Equity		
Share Capital	80	69
Reserves	11,439,788	10,380,642
	11,439,868	10,380,711

Source FPHA annual accounts

The Tannahill Centre



The Tannahill Centre is a subsidiary of the Housing Association, together we form the Ferguslie Group and we work together to realise our shared core purpose to regenerate Ferguslie Park and to work with partners to channel ideas, action and investing into Ferguslie Park.

Over the past year the centre has attracted funding and worked with other local organisations to improve and increase the services we deliver to local people.

Our Performance

We set ourselves a number of targets at the beginning of the year, here is how we performed in relation to services to the community:

	Target	Result
Grow the number of organisations registered as centre users.	10	35
Grow the hours of services delivered in the Centre.	250	300
Grow the hours of clubs/ programmes for children and young people.	250	464
Grow the number of responses received from community engagement and consultation exercises.	100	294
Grow the number of cultural events held in Ferguslie Park.	4	12
Grow agreement that NTC has a fairly/ very good reputation in the local community.	40%	95%
Raise funds from external sources to deliver services, improve the fabric of the building and deliver new projects	£30,000	£228,183

Key Highlights

- We introduced the Tannahill Talk, our quarterly newspaper informing local people of activities taking place within the Centre. We've also established notice boards within the centre and set up social media accounts on facebook and twitter.
- We became a Living Wage employer, ensuring our staff received a fair wage for a days work, with 80% of our team receiving a wage rise as a result.
- Working with Active Communities, Renfrewshire Council's Youth Services Team, Who Cares? Scotland and YWCA we introduced a youth club on Monday evenings. Children and young people now have a choice of activities every week night within the Centre.



- In July 2017 we held our first Big Lunch event, bringing people from across the community to catch-up with one another over food and entertainment. This was part of the nation-wide Big Lunch event.

- The 2017 Gala Day celebrated and supported Paisley's Bid to become City of Culture in 2021. Whilst Paisley was unsuccessful in its bid, it was the biggest Gala Day in recent memory and it has encouraged and energised local people to participate in arts and set up their own groups. This includes the Feegie Needlers and our school holiday arts activities.

- The City of Culture Judges visited the Tannahill Centre where Paisley displayed its community spirit and enthusiasm for art and culture. We certainly made an impact with the judges commenting that they were 'hit with a wall of energy' as they entered!

- We supported Hillview Nursery's Ferguslie Story project that worked with families to research the history of Ferguslie, develop traditional skills and boost their confidence, culminating in an exhibition launched at our Christmas Lights Switch on event.

- We hosted a Jobs Fayre in partnership with Invest Renfrewshire and have supported a number of local individuals find jobs as well as creating a number of paid traineeship opportunities.

- We secured £25,000 from the Glasgow Airport Flightpath Fund, allowing us to improve our café in response to a local community consultation and create trainee positions within it too.

- We held our first Community Conference in January 2018 where local people and agencies had the opportunity to map the assets that exist within Ferguslie Park – with young people, the Tannahill Centre and volunteers being identified as key assets.

- Thanks to the support of the local community we won a public vote and as a result secured enough funding to recruit a Self-Reliant Group Development Worker, supporting local people to come together to support one another, save together, learn and skill together and to use these skills to generate an income for them and their families.

Our Funders and Supporters

Without the financial support of our funders and the in-kind support of our partners, none of this work would have been possible. We would like to thank:

Funders

- Awards for all
- Cash for Kids
- EVH – Community Learning Exchange Fund
- Glasgow Airport Flightpath Fund
- RBS Skills and Opportunities Fund
- Renfrewshire Council
- Scottish Government

Supporters

- Active Communities
- Create Paisley
- Engage Renfrewshire
- Ferguslie Seniors
- Hillview Nursery
- Renfrewshire Council
- St. Ninian's Church
- Who Cares? Scotland
- YMCA Paisley



Volunteers at The New Tannahill Centre's Easter Celebration



Children from Glencoats Primary School - Paisley 2021 Judges visit

The New Tannahill Centre Limited

Statement of Financial Activities (incorporating Income and Expenditure Account)

For the year ended 31st March 2018	Unrestricted Funds	Restricted Funds	2018 Total	2017 Total
Income and endowments from:				
Donations and legacies	–	39,620	39,620	22,123
Charitable activities	408,101	101,943	510,044	380,404
Investment income	69	–	69	116
Other income	850	–	850	263
Total Income	409,020	141,563	550,583	402,906
Expenditure on:				
Charitable activities	(380,975)	(97,028)	(478,003)	(371,880)
Total Expenditure	(380,975)	(97,028)	(478,003)	(371,880)
Net movement in funds	28,045	44,535	72,580	31,026
Reconciliation of funds				
Total funds brought forward	227,976	–	227,976	196,950
Total funds carried forward	256,021	44,535	300,556	227,976

Source NTC annual accounts

The Ferguslie Group Board & Staff as at 31 October 2018

The Board of Management

Shona McIntyre	<i>Chair</i>
Ian Williams	<i>Vice Chair</i>
Elaine Carter	<i>Board Member</i>
Richard Bolton	<i>Co-opted Member</i>
Andy Doyle	<i>Board Member</i>
Helen Glassford	<i>Board Member</i>
Iain McGhee	<i>Board Member</i>
Andrea McLaughlan	<i>Board Member</i>
Louise McNicol	<i>Board Member</i>
Stuart Piggott	<i>Board Member</i>
Barbara Walker	<i>Board Member</i>
Andy Wilson	<i>Board Member</i>

Ferguslie Park Housing Association Staff Team

Catrina Miller	<i>Group Chief Executive</i>
Lindsay Gemmill	<i>Interim Head of Operations</i>

Housing Services

Alison Vass	<i>Interim Housing Manager</i>
Katy Girling	<i>Housing Services Officer</i>
Lyndsey Robinson	<i>Interim Housing Services Officer</i>
Margaret Ronaldson	<i>Assistant Housing Services Officer</i>

Welfare Rights Service

Robert Findlay	<i>Welfare Rights Officer</i>
Ian Davidson	<i>Welfare Rights Assistant</i>

Property Services

Catherine Aiton	<i>Interim Property Services Manager</i>
Ivor McCauley	<i>Interim Asset Manager</i>
Suzanne Davidson	<i>Property Services Officer</i>
Michael Odiemahi	<i>Property Services Officer</i>
Christine Hay	<i>Home Improvement Assistant</i>
Alison Smith	<i>Customer Services Assistant</i>

Finance & Corporate Services

Sandra Campbell	<i>Finance Officer</i>
Kirsty Greig	<i>Finance Assistant</i>
Teresa Sadler	<i>Governance & Corporate Services Co-ordinator</i>
Laura Gorman	<i>Governance & Corporate Services Assistant</i>

New Tannahill Centre Executive Committee

Christine Reilly	<i>Chair</i>
Richard Bolton	
Elaine Carter	
Foster Evans	
Magi McCulloch	
Shona McIntyre	

New Tannahill Centre Staff Team

Jamie Mallan	<i>Business Transformation Manager</i>
Gordon Brodie	<i>Facility Officer</i>
Ina Dean	<i>Facility Officer</i>
Paul Irwin	<i>Centre Development Officer</i>
Shannon Livingstone	<i>Kitchen Assistant</i>
Bobbie McCabe	<i>SRG Development Worker</i>
Ryan McGregor	<i>Sessional Facility Officer</i>
Wilson Muir	<i>Facility Officer</i>
Catherine Perrie	<i>Sessional Kitchen Assistant</i>



Staff Team Environmental Clean-up – Summer 2018



Ferguslie Park Housing Association

The Tannahill Centre • 76 Blackstoun Road

Ferguslie Park • Paisley PA3 1NT

Tel 0141 887 4053 • Fax 0141 889 2904

Email admin@fpha.org.uk

Registered Housing Association No. HAL99.

Registered Friendly Society No. 2282R (S)

Ferguslie Park Housing Association is a Registered Charity.
Charity No. SCO34893.

