



Business Plan 2020-2023

Version Approved ** March 2020



Ferguslie Park
Housing Association

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1. Introduction

This business plan is our central strategic document and sets out our strategic direction up to March 2023. It is primarily for internal use and we review and update it annually. It is approved by the Board prior to the start of each financial year. In developing this plan, we have taken account of business planning guidance published by the Scottish Housing Regulator (Dec 2015).

PURPOSE OF OUR BUSINESS PLAN

The purpose of the business plan is to:

- help us to understand the opportunities and threats inherent in our operating environment as well as our own internal strengths and weaknesses;
- clarify and communicate our strategic objectives and priorities and set out the key actions we will take to achieve these objectives;
- demonstrate that we have the resources necessary to carry out these actions and help us to identify and mitigate any risks we face in delivering these actions;
- provide a strategic overview for our other strategies and plans; and
- provide a framework with which we can monitor our progress and measure our success.

OUR BUSINESS PLANNING PROCESS

We initially reviewed and strengthened our business planning process in 2016 and introduced a new protocol which has been adhered to. This sets out the key steps we take to prepare our business plan. They are:

- business planning timetable is agreed
- data is collected and strategic analysis undertaken
- vision, strategic direction and objectives are reviewed
- action plan for the years ahead is developed
- financial and resource plans are prepared
- risks are assessed
- business plan and budget are approved
- objectives and targets are communicated to staff
- monitoring and review are embedded.

This process is led by our Board, supported by senior staff, and is highly participative ensuring a whole organisation approach.

ENGAGING WITH STAKEHOLDERS

In preparing (and updating) this business plan, we spoke to several of our key stakeholders and received invaluable feedback from:

- a focus group of our tenants
- a business planning away day with both staff and board members
- interviews with individual stakeholders (CEOs of neighbouring RSLs and community organisations, senior government officers, consultants and local council officers)
- a comprehensive, independent, tenant satisfaction survey
- a joint session of the governing bodies of the association and our subsidiary The New Tannahill Centre Ltd including senior staff from both organisations.

2. Overview and Background

OUR STRUCTURE

Ferguslie Park Housing Association (FPHA) is an independent community-controlled housing association governed by a volunteer Board, several of whom are our customers. We are a registered social landlord and a society under the Co-operative and Community Benefit Societies Act 2014. We are also a registered Scottish Charity and do not distribute our surpluses, but rather, we reinvest these for the benefit of our current and future customers. We currently employ around 20 staff members and a copy of our staff structure can be found on page 22 of this plan. We have one wholly-owned subsidiary, the New Tannahill Centre Ltd. It is also a registered Scottish Charity and is run by a Board of volunteers. Together we form The Ferguslie Group.

THE FERGUSLIE GROUP

FPHA acts as the parent organisation in The Ferguslie Group of companies. We have a formal intra-group agreement which sets out our relationship with our subsidiary and reinforces our responsibility for overall strategic direction and control for the Group. We each employ our own staff and we also have a service-sharing agreement which allows the subsidiary to draw on our staff in accordance with agreed work plans. Along with our subsidiary, we seek to make a positive contribution to the Group's core purpose, namely:

- To work together to regenerate Ferguslie Park; and
- To work with partners to channel ideas, action and investment.

OUR HISTORY

Ferguslie Park Housing Association was established on 1 July 1988 as Dalskeith Housing Cooperative. The Co-op was set up to acquire and improve Renfrewshire

Council homes in the Dalskeith area of Ferguslie Park. Westburn Woodvale Housing Association was established later, to build new homes in another part of the estate. In a strategic move to strengthen community ownership, the Co-op changed its structure and its name to FPHA. Westburn Woodvale HA became part of the organisation in November 1993 to form Ferguslie Park Housing Association. This created a single housing association for the whole of Ferguslie Park as part of the widest-ranging strategy to date to regenerate the area. This was the New Life for Urban Scotland programme, in which Ferguslie Park was one of four areas facing deprivation which were identified for a new multi-agency and innovative area-based approach. As FPHA, we were a partner in the Ferguslie Park Partnership; with the community, the council, Scottish Executive, health board and police. Significant progress was made in replacing unpopular council housing with 750 new association homes, improving the 500 remaining popular council homes, introducing over 600 homes for owner occupation and shared ownership, building a new link road and improving the environment. The Tannahill Centre was completed in 1995.

We have always been keen to be more than just a landlord and have delivered a diverse range of wider role and community engagement projects over the years. This work was significantly strengthened when we took over the management of the Tannahill Centre in 2006, re-launching it as the New Tannahill Centre Ltd, a subsidiary of the housing association. Our own offices are in the Centre and together with our local partners we have operated the centre as a local hub for the delivery of a wide range of commercial and community services.

We have continued to respond to the needs of the local community and have developed new projects and services as needed. One of the most significant of these was when we decided in 2013 to establish our own welfare rights team. This team continues to manage a busy caseload helping to sustain tenancies and support our tenants deal with the consequences of Welfare Reform.

Over the years we also sought to develop the capacity and competence of the organisation investing in our people, technology and systems. Much of this work was recognised when we were awarded Silver accreditation from Investors in People in 2014 and retained it in 2017.

More recently we embarked on a major review of our governance and financial management arrangements and significant work has been completed with processes put in place to ensure that the association operates according to its Rules, and policies whilst meeting the requirements of the Scottish Housing Regulator.

Ferguslie Park Housing Association is now prepared for what we believe will be a new and successful chapter in its history. This business plan recognises our key role in improving Ferguslie Park, our determination to increase our impact and our plans for delivering it.

Key Themes

The following is a summary of our key themes for the next three years. We will set and review progress against key strategic and operational objectives with our Governing Board and will update the Business Plan annually during the next three year cycle. We will also review the risks against the objectives set in line with Board reporting.

- LEADERSHIP AND GOVERNANCE – to maintain the highest standards
- INVESTMENT IN OUR ASSETS – to deliver our asset management strategy
- VALUE FOR MONEY – to promote value for money and demonstrate organisational efficiencies
- QUALITY – to maximise customer satisfaction by providing high quality customer services
- DEVELOPMENT – to build new homes
- CUSTOMER ENGAGEMENT – to continue to improve customer engagement and participation
- INVESTMENT IN OUR PEOPLE - to support, develop and reward our staff team and to support continuous development of staff
- COLLABORATION – to enhance partnership working and maintain strong community collaboration
- OPPORTUNITIES AND CHANGE – to seek opportunities for growth and to respond to changes in legislation and good practice

We recognise however that there are a number of external factors that could continue to have an impact on what we do and currently provide some uncertainty to our work should we fail to keep up-to-date. These include the following:

- Brexit and the general economic climate
- UK central government policy and Scottish devolved powers
- Legislative change, digital innovation and enhanced services
- Universal Credit for both our customers and our business
- Development opportunities and threats
- Changes to our wider housing sector, our engagement with Scottish Housing Regulator, lenders and key stakeholders
- Maintaining our tenants voice at governing Board level

OUR STRENGTHS

We review our operational performance on a quarterly basis and report annually on how we meet the Scottish Social Housing Charter standards. Our performance is published in our annual report to tenants. In this business plan update, we have reviewed our current organisational strengths; which we plan to build on over the period of this plan. They include: -

Strategic clarity - we have worked hard to clarify our strategic direction, re-align our priorities with those of our key stakeholders and develop a more forward-looking approach. We have embedded a new corporate planning process which ensures that

our service delivery plans are closely aligned with our new vision and strategic objectives. Being part of a Group structure enhances our ability to make a significant impact and communicate our strategy more effectively.

Our people – our Board and staff continue to demonstrate their commitment to the organisation, our tenants and the local community. They have also demonstrated their resilience to challenge and change. We have considerably strengthened the working relationship between our Board and staff by developing a culture of openness, empowerment, good practice and learning. The Implementation of a new staff structure has taken place with all members of staff now in post. The new staff team bring with them the skills and sense of determination to provide an excellent service to customers and to bring opportunities to Ferguslie Park.

Asset management – we now have a clear asset management strategy, ensuring that our planned maintenance and capital investment programmes are properly prioritised, costed, affordable and underpinned by an updated stock condition survey, to which we are fully committed to regularly adding new information about the attributes of our assets. We are actively managing and enforcing our contracts, ensuring that we deliver these programmes on time, on budget and to the satisfaction of our tenants.

Customer insight – we have a good understanding of our customers. We are committed to delivering a personal service, taking time to get to know our tenants and local community. A comprehensive customer satisfaction survey undertaken in August 2018 gave us excellent information, including pointers for expanding our social impact activities. We continue to update this information through regular focus groups and wider community engagement.

Service performance - we continue to perform well in some critical operational areas e.g. we experience low voids and modest void rent loss, we are good at keeping our tenants informed, our homes meet the SHQS and gas safety standards, our emergency repairs are dealt with very quickly. Over the last 3 years our rent increases have been below or equal to CPI (inflation) which has brought them close to the Scottish average, amongst the lowest in Renfrewshire and our rents continue to be seen as offering value for money. We have also worked hard to improve some key processes which have resulted in, for example, a large reduction in our repairs costs and our void turnaround times.

Financial health - we are in good financial health and have significantly improved our financial and risk analysis and reporting processes. Our 30-year life cycle cost model is up to date. We know we have the full confidence of our lenders.

OUR WEAKNESSES

We are also aware of our current weaknesses and where we need to strengthen our organisation, namely:

Performance management – we are very aware that in some areas our performance is not as good as we would like, e.g. our levels of rent arrears. We have invested in our performance reporting systems, joined Scotland's Housing Network and re-joined FLAIR which allows us to benchmark, co-operate and share good practice.

Affordable homes – whilst we have managed to keep our recent rent increases low, we know from focus groups and our involvement in a Renfrewshire rent affordability study, there are many other factors which affect the affordability of our homes, e.g. the cost of heat, Welfare Reform, and changes in households' personal circumstances. We know many of our tenants worry about the future affordability of their homes. We already offer a highly effective and valued welfare rights service which is well placed to support our tenants through these challenges, but we are keen to do more, especially in partnership with The Tannahill Centre.

Customer engagement – Whilst our tenants tell us we do well in keeping them informed, we're keen to establish regular dialogue with the community and engage tenants more in reviewing and shaping their services. We continue to issued our regular newsletter, begun focus groups and text messaging, and over 34.7% of our tenants responded to our 2020 rent proposals. Nonetheless, we recognise there's still room for improvement and during 2019 the association engaged with the Tenant Participation Advisory Service (TPAS) to help produce an action plan to enable positive customer engagement. Working through this action plan along with the help of the association's Home Improvement Assistants and other key staff team member during home improvement programmes we are confident this will be enhanced further.

Stakeholder confidence - we have worked hard to regain and retain the trust and respect of our tenants, our members, our staff, our partners and the wider community. Efforts can now turn to building relationships with third sector organisation who we have yet to partner up with.

Facilities & Infrastructure –We are committed to ensuring our offices remain fit for purpose. We are keen to offer modern working practices and an environment which is both accessible and comfortable for staff and visitors alike. We know we need to move on to making these significant improvements.

Capacity – we have addressed capacity in terms of Board member numbers and all our staff structure is now in place. However, succession planning is still a key issue for us to get right. Having all the skills we need, available when we need them, is an on-going challenge, particularly given our ambitions.

3. Operating Environment

THE NATIONAL CONTEXT

Poverty & Deprivation

Until recently Ferguslie Park was often quoted as the most deprived neighbourhood in Scotland. Now ranked as the 3rd most deprived area it has managed to shake the title awarded in 2012 and then again in 2016. It is important that we put this into context. The few data zones in Ferguslie Park which are the "3rd most deprived" contain less than 10 streets in total. Multiple deprivation indices are assessed on employment, education, health, income, crime, access to services and housing. It's the health, income, education and employment aspects that are proving most difficult to change. The stigma this places on all residents has the effect of lowering self-esteem and encouraging external pre-conceptions and discrimination.

New legislation

During the last few years, we have witnessed a raft of legislation aimed at improving the integration of health and social care, reforming public sector procurement, enhancing community empowerment, and improving the effectiveness of the private rented sector. Right to buy has been abolished, new restrictions on tenancy succession now apply, and the Office of National Statistics reclassified housing associations as public bodies. Now we are seeing changes to our planning system, the criminality of domestic abuse, a strengthening of data protection and a potential shift in the regulation of housing associations. We have taken account of these in preparing and updating this business plan.

Social Security and Welfare Reform

One of the most important recent legislative changes was the Scotland Act 2016 and in particular the intention to establish a social security agency in Scotland. The Department of Work and Pensions continues to roll-out Universal Credit, despite the publicly-reported concerns of Scottish Government, Citizens Advice and others. As the roll-out continues in Renfrewshire, Scotland's children's commissioner threatens legal action if Universal Credit further disadvantages Scotland's young people.

Access to finance

Access to finance to support the delivery of our plans remains a challenge. Although the financial markets have more than recovered since the Brexit vote, repayment terms remain short and refinancing is required more frequently. In the context of the Scottish Government's ambitious plans for 50,000 new affordable houses, the Scottish Housing Regulator continues to warn that whilst investors' appetite remains strong, housing associations should not take access to finance for granted. We do, however, have low long-term debt for an association of our size and this puts us in a good position should we wish to raise new finance to fund our ambitions.

THE LOCAL CONTEXT

Community profile

According to the 2011 Scottish Census, Ferguslie Park has a resident population of 4,227. We expect this to remain stable for at least the next 10 years in line with Renfrewshire's population as a whole. Almost 70% of Ferguslie Park's population are of working age with a disproportionately low level of pensionable age.

Ferguslie Park residents live in 1,964 households with around 41% of these single person households. Again, this reflects the wider area where household growth in Renfrewshire is primarily driven by the increasing number of single person and older single person households. Just under 30% of Ferguslie Park households live in owner-occupied properties, 5% live in the private rented sector with the majority (around 64%) living in social rented homes, most of whom are our tenants. This contrasts sharply with Renfrewshire as a whole where the private rented sector has grown rapidly and now accounts for around 11% of the total stock.

The census also tells us that Ferguslie Park has a significantly lower percentage of people in full-time employment (29%), and part-time employment (14%) compared with the whole of Renfrewshire. Ferguslie Park has a significantly higher proportion of people unemployed (11%), and long-term sick or disabled (15%) compared to all of Renfrewshire. Ferguslie Park also has a smaller proportion of individuals who are self-employed (3%) or full-time students (3%). Overall, Ferguslie Park has a lower level of economically active population (60%) than Renfrewshire (69%) and Scotland as a whole (70%).

Our connection with Professor Carol Tannahill from the Glasgow Centre for Population Health, and the Scottish Government, has helped us to understand how public policy from decades ago has bequeathed to us the health challenges faced by Ferguslie Park residents today. The number of people considered to be in 'very good health' is lower in Ferguslie Park (46%) than the whole of Renfrewshire (51%) with over 2% of local people considered to be in 'very bad health' and almost 8% considered to be in 'bad health'. Both these figures are higher than Renfrewshire and Scotland as a whole. On average, men in Ferguslie Park live two years fewer than men in Scotland overall. It is shocking that life expectancy for women in Ferguslie Park is almost 2 years shorter than for men in our area, and that local women lose 8 years of life compared to women in Scotland as a whole.

Educational attainment statistics indicate that qualification levels are significantly poorer in Ferguslie Park where around 42% of people aged 16 and over have no qualification.

Our community profile contributes to considerations in house letting, medical adaptations, welfare rights and particularly in the priorities for the Tannahill Centre.

Local Housing Strategy

Renfrewshire Council updated its local housing strategy in 2016 underpinned by a housing needs and demand survey for the whole of Glasgow and the Clyde Valley (2015). In the strategy, it set out its 7 strategic outcomes:

- The supply of homes is increased.
- Renfrewshire will have sustainable, attractive and well-designed mixed communities with well-functioning town centres.
- People live in high quality, well managed homes.
- Homes are energy efficient and fuel poverty is minimised.
- Homelessness is prevented whenever possible and advice and support is provided to vulnerable households.
- People are supported to live independently for as long as possible in their own homes and communities.
- People can access affordable housing that meets their needs at the right time.

The Council recognises that the housing market in Renfrewshire is deeply fragmented, with distinct markets operating in different areas. It continues to focus on providing a mix of physical, economic, social and environmental improvements within existing places. For the past 12 years or so, Renfrewshire Council has had a demolition and regeneration programme to replace unpopular/poor quality social rented stock with new good quality affordable housing, provided by RSLs and more recently by the Council itself. This strategy will continue in order to address on-going issues of stock quality and to rebalance the Council's stock profile, which is currently 79% flats and only 21% houses.

The Council's current strategic housing investment plan (SHIP) sets out its priority programme to deliver 1,000 new affordable homes by 2023 with a current resource planning assumption of £46.224m over the next three years. Following local government elections in 2017 which saw a change of leadership at the Council we are especially interested in the Council's reconsideration of its regeneration strategy for Ferguslie Park. We would like to work in partnership with the Council to build new homes in current gap sites in our area, and hope that we can either become the landlord or managing agent for these homes.

We are concerned that the failure of tenement flats provided in the 1990s for owner occupation in the Glencoats Drive area of Ferguslie Park has led to the worst form of

private renting. It seems to have resulted in opportunistic "buy to lets" which initially led to a concentration of vulnerable households and now to a small area of unoccupied and abandoned buildings. More popular house types alongside these properties have also become "buy to lets" and we are convinced that intervention by ourselves and the Council is required immediately to prevent further, possibly unstoppable, deterioration.

Community Planning

The new local community plan, *Our Renfrewshire*, with its focus on inclusive growth and the associated single outcome agreement, identifies the key challenges for the wider area: poverty and disadvantage; misuse of alcohol and drugs; low attainment and worklessness; offending and violent behaviour; and preventable ill-health and injury. All of these equally apply to Ferguslie Park and are reflected in some of it being recognised as the third most deprived neighbourhood in Scotland.

However, it is important to remember that the Scottish Index of Multiple Deprivation identifies deprived places, not people. Not everyone living in a deprived area is deprived, and not all deprived people live in deprived places. Renfrewshire Council, its partners and the local community are keen to transform the image of the area and more specifically Ferguslie Park and there are some major programmes in place to help to do this.

For example, Renfrewshire Council is partner to the £1.13bn Glasgow City Region City Deal and the area is due to benefit from three of the biggest infrastructure investments; the Airport Access Project, the Clyde Waterfront and Renfrew Riverside project and the Glasgow Airport Investment Area. Together these projects will transform local and regional connectivity and will offer significant job opportunities through business growth and inward investment. Clearly there are potential opportunities for the people who live in Ferguslie Park.

Despite the bid for Paisley to be awarded UK City of Culture status in 2021, Renfrewshire Council and its partners have committed to carry on making it easier for every child and family in Renfrewshire to access cultural activity, have fun and play, and ultimately to transform Paisley's image and build a new sense of pride in the town. Programmes and investment to date have already seen visitor numbers rise, outperforming the rest of the Glasgow City Region. Having signed up as a supporter of the original bid, we will continue to play a role in this wider Paisley initiative, keen to see Ferguslie Park become a venue for cultural events and to encourage a wider recognition of Ferguslie Park as a safe and interesting place. Our journey continues.

THE OPPORTUNITIES

When we look at this operating environment, a number of external factors reveal some potential opportunities for us. These include:

Wider role & social impact

Together with our subsidiary, the New Tannahill Centre, we are well-placed to increase our social impact. In the last year the Tannahill Centre has taken opportunities to obtain £200k in grants for an enhanced wider role programme and to align with the activities of our partners. We are keen to encourage community-led solutions and to channel ideas, action and investment into the area. We want to ensure our value can be clearly demonstrated; not least as a key employer in the local area.

Collaboration & partnership

We are keen to continue reconnecting with our partners and to identify new opportunities to collaborate. We are already working with the Scottish Government and the Council to re-establish a multi-agency partnership approach. Working in the context of the City Deal, we will focus more on the non-physical aspects of tackling deprivation, although we will also strongly encourage good environmental, drainage and roads maintenance.

Meeting demand

We are keen to continue to develop the housing opportunities we offer. We have identified opportunities to increase the number of homes we own and manage e.g. continuing to work with Renfrewshire Council to transfer some of their empty properties in the area to us in order for us to upgrade them and exploring the opportunity to work with the Council to provide new homes in the area currently identified in the SHIP. As well as meeting the needs of current residents for the first home of their own, or for transfers, we are keen to respond positively to the increasing demand from Polish and African households, households with particular needs, refugees and those who wish greater security than that currently offered by the private rented sector.

Place-making

We know that there is currently an appetite and funding support for asset-based community development and more design-led approaches to regeneration. There are opportunities to improve the local environment and to encourage people to appreciate and value the local natural environment we have on our doorstep. Linked to the renewed focus on local culture and heritage, we are keen to work with partners to represent Ferguslie Park as an attractive environment which makes a positive visual impact.

THE THREATS

There are also a number of clear challenges, or threats:

Welfare Reform

Universal Credit (UC) will have a detrimental impact on many of our customers, although some of this will be softened by the new social security powers in Scotland. Without early action, the roll-out could also affect our own cashflow and operational performance. Early evidence is that all our tenants on UC have either increased their rent arrears or accrued arrears for the first time. We expect it will take some time for the full impact to be experienced both by our tenants as well as our business.

Affordability

The current economic climate, coupled with Welfare Reform, means that many householders are continuing to struggle to make ends meet. Increases in fuel prices have resulted in increased heating and transport costs. Pressure from tenants, especially those not receiving benefits, to keep our rents affordable is considerable. At the same time increased operating costs due to increasing regulation (e.g. data protection) pension deficits, cyber security and the cost of materials place pressure on our financial position.

Community health & wellbeing

With around 10% of our local community reporting they are in bad or very bad health; health and wellbeing is a significant problem in Ferguslie Park. Research tells us that long term poor health is the major cause of poverty in our area. We know that previous regeneration programmes failed to adequately address this issue. The integration of health and social care is on-going and the new practice is not yet embedded. Poor health and inadequate local healthcare provision affects many of our customers' ability to work. All of this suggests that the solutions will not be easy.

Reputation

Both the housing association and the local area have experienced more than their fair share of bad press. It is important for the future sustainability of the community and the housing association that we develop a more positive image.

Competition

The competition for investment, customers and partners has increased. We recognise the growth of the private rented sector locally as well as the ambitions of other housing associations and are keen that we do not lose out. Our commitment to collaborate with peer associations will be important in securing our position.

4. Business Strategy

THE GROUP'S STRATEGIC FRAMEWORK

Our business strategy must be set in the context of the Group as this sets the framework for both the housing association and our subsidiary the New Tannahill Centre. The governing bodies of both organisations worked together to review and develop the purpose, vision, mission and values for the whole Group.



Both governing bodies agree that this new purpose, vision, mission and values signals an appetite and energy for renewed action; action which leads to lasting and positive change and harnesses the talent and resources already in the community. The Association's Board is keen to ensure that this appetite and energy for action is cascaded down to inform the business strategy for Ferguslie Park Housing Association.

5. Our Purpose

Ferguslie Park Housing Association's purpose is to be

To be an exemplar, innovative, dynamic organisation to make Ferguslie Park the best community in Scotland

OUR VISION STATEMENT

Ferguslie Park Housing Association's vision is for a vibrant community which leads its own future and values the work we do in support of this. We wanted to encapsulate all of this into a short simple vision statement which serves to remind us of our role and our ultimate goal, namely:

To be at the heart of a vibrant, healthy, flourishing community

OUR STRATEGIC DIRECTION

Throughout our history, we have gone through a number of different phases which could perhaps be described as emerging, growing, stabilising and then more recently as a phase of internal review and strengthening. We have emerged from this last stage confident about our future, motivated to continue to build the trust and respect of our tenants, partners and the wider community and enthusiastic to deliver positive changes to our customers and the Ferguslie area.

OUR SOCIAL IMPACT

We are keen to develop a more outcome-based approach to service planning and to align this to Scottish Government's national outcomes. We recognise the following five national outcomes to be particularly relevant to our activities:

We live our lives safe from crime, disorder and danger.

- *We live in well-designed, sustainable places where we are able to access the amenities and services we need.*
- *We have strong, resilient and supportive communities where people take responsibility for their own actions and how they affect others.*
- *We value and enjoy our built and natural environment and protect it and enhance it for future generations.*
- *We have tackled the significant inequalities in Scottish society.*

This approach will help us to maintain our focus on our Group vision and the social impact we wish to make. It will also provide us with a framework to assess how well we deliver value to our current and future tenants, as well as the community as a whole. In our delivery plans, we have therefore set out how our actions will help us to achieve our strategic objectives and deliver social outcomes.

OUR CORE VALUES

We have developed a new set of organisational values which we use to guide our behaviour. These values also inform our strategic objectives and the approach we will adopt.

Community
People
Relationships
Success

6. OUR STRATEGIC OBJECTIVES

To ensure we stay focused on improving our services and rejuvenating our organisation, we have developed a set of 5 strategic objectives for the period of this business plan. All our activities will be linked to these objectives. We will also measure our success by setting targets against these objectives, ensuring that we deliver them efficiently and effectively. The five objectives are:

- 1. To provide excellent homes, services within a vibrant community.*
- 2. To create opportunities for local people.*
- 3. To improve the profile and raise the reputation of Ferguslie Park.*
- 4. To inspire our Board and staff to be the best.*
- 5. To develop, grow and manage the business responsibly.*

OUR UNDERLYING APPROACH

Underpinning these objectives and values is a series of principles which serve to reflect and reinforce the organisational culture of our Group. We will continuously seek opportunities to ensure they are embedded in all our activities:

Promoting customer and community engagement - we seek to embed customer engagement in our organisational culture, ensuring that we involve our tenants in all aspects of our organisation in a meaningful way (e.g. strategic leadership, needs assessment, service design and performance measurement). As a community-controlled housing association accountable to its tenants and members, it is vital that we continue to have tenants on our Board helping to shape our future and guiding us to make the right decisions.

Promoting collaboration and partnership working – as a relatively small housing association wishing to make a significant impact in our community, we are keen to work with others and keen to embed a collaborative culture. We know from past experience that pooling our efforts, as well as our resources, more often than not leads to more effective and sustainable solutions.

As well as being an active member of FLAIR, we collaborate with others and are keen to identify opportunities for us to share our own skills and expertise to support others.

Promoting opportunity and creativity - we do not underestimate the challenges we face in working to achieve our vision, not least the public's perception of the area and the limiting affect this can have on the local community. Together with our subsidiary, we wish to channel ideas, action and investment in the area and we believe that one of the best ways we can do this is by promoting Ferguslie Park as a place of opportunity and creativity. We will reflect this across our work.

Fostering social inclusion – in our efforts to help support and sustain our local community, we take care to facilitate social inclusion through our actions. We will continue to work to encourage and support the engagement of all sections of our local community helping people to feel included and valued. Tackling inequalities matters to us, as does ensuring we harness the full diversity of our community.

Delivering value for money - it has probably never been more important than in the current climate, that we deliver value for money for our funders, our partners, our community and above all, for our current and future customers. We will work to ensure that the relationship between our costs and service levels is transparent. We will also work to ensure that we not just maximise value, but that we also demonstrate it clearly.

7. OUR FINANCES

We expect to start this financial year (2020/21) with overall net assets of just over £13m. This includes expected cash balances of around £1.8m and is after taking account of our loan debt with The Royal Bank of Scotland of around £2.05m. A surplus of around £830k is expected for 2019/20.

Our long-term projections continue to demonstrate viability over the short, medium and long term. Based on reasonable assumptions, our financial projections show annual surpluses and confirm more than adequate liquidity in order to allow implementation of the financial plans. No issues arise in the base case model in respect of loan covenant compliance.

Our sensitivity analyses show that each of the adverse scenarios could, assuming they arise as single events, be managed by the association. Some factors remain within our control such as rental policy, staffing levels, the timing of maintenance contracts and any combination of adverse scenarios would need to be managed on an ongoing basis. The most extreme sensitivity (which combines five adverse single event scenarios) reduces cash resources by £12m over the long term but, with remedial action, would be capable of being managed.

We have the ability to draw down additional debt for appropriate purposes should the need or any suitable opportunity arise. We will continue to produce our long-term projections on an annual basis. The short-term annual budget exercise considers the first 12 months of the plan period in detail and the quarterly management accounts will be used to monitor achievement of the short-term budget. As long as the short-term

position remains broadly in line with the annual budget then our overall financial plans will remain on target.

8. OUR PEOPLE

Staff Structure

Catrina Miller, Group Chief Executive
Ivor McCauley, Head of Operations

Property Services

Catherine Aiton, Property Services Manager
Gavin Johnston, Property Asset Manager
Susanne Davidson, Property Services Officer
Gavin McFarlane, Property Services Officer
Christine Hay, Home Improvement Assistant
Robert Murray, Home Improvement Assistant
Alison Smith, Customer Services Assistant

Housing Service & Welfare Rights

Greg Richardson, Housing Service Manager
Robert Findlay, Senior Welfare Rights Officer
Katy Girling, Housing Services Officer
Victoria Phelps, Housing Services Officer
Margaret Ronaldson, Assistant Housing Services Officer
Ian Davidson, Welfare Rights Assistant
Alastair Burke, Housing Services Assistant

Finance and Corporate Services Team

Cindy McNeill, Finance & Corporate Services Manager
Sandra Campbell, Finance Officer
Kirsty Greig, Assistant Finance Officer P/T
Teresa Gallagher, Governance and Corporate Services Co-ordinator
Laura Gorman, Governance and Corporate Services Assistant

Our Governance Structure

Ferguslie Park Housing Association Governing Board Members (updated March 2021)

Ian Williams	Chairperson
Howard Dales	Vice- Chair
Andrea McLaughlan	Tenant Board Member
Siphosami Bazaya	Board Member
Andy Wilson	Board Member
Jim Strang	Co-opted Board Member
Helen Glassford	Board Member
Louise McNicol	Board Member
Lucia Mumbure	Board Member

Gary Russell

Board Member

Group Audit & Risk

Louise McNicol Chair
Magi McCulloch
Howard Dales
Siphosami Bayaza
Gary Russell

Staffing Sub-committee

Andy Wilson Chair
Ian Williams
Lucia Mumbure

NTC Executive Committee

Helen Glassford Interim Chair
Foster Evans
Magi McCulloch
Jim Strang

Board Members receive full induction, training and continuous development, annual appraisals are carried out.

Positions are voluntary and unpaid but expenses are provided. Meetings are generally on the last Wednesday evening of the month. Board members participate in our wider partnership meeting across FLAIR. A Board Member handbook is provided to all members.

Both the Audit & Risk and Staffing Committees are held on a quarterly basis

9. OUR SYSTEMS

We are committed to investing in our systems to improve our productivity, efficiency, response rates, and communication. Our current systems include key housing management, maintenance and finance processes.

Our focus in this business plan is on upgrades or improvements, e.g. the new interface with our maintenance contractor, using web-based apps and SMS and fully exploiting the capabilities of our housing management software. We also wish to share our systems across the Group, where appropriate, to improve productivity.

We have two main computer systems. These are the Microsoft office systems, and our telephones and hardware, which are maintained by our IT Support Provider. The software for our housing, rent and asset systems are provided and maintained by SDM and we are considering how to comprehensively improve how these are used. In the period of this plan, we will continue to maximise the efficiency opportunities and be able to build an accurate database of comparable performance information. This will be crucial to continuing to improve our services and performance.

10. RISK

OUR APPROACH

Effective risk management is a core ingredient in any successful business. It is particularly important in increasing the likelihood of the successful delivery of the business plan. Managing the risks to our organisation reduces the chance of us having to deal with the unexpected and ensures proactive management rather than reactive crisis management.

A comprehensive approach to risk management has been adopted to ensure that we:

- are more flexible and responsive to new internal and external demands;
- are able to make informed decisions;
- can provide assurance to the Board, the Audit & Risk Committee and the management team;
- reduce incidents and control failures; and
- are able to achieve our key targets and priorities.

OUR RISK MANAGEMENT FRAMEWORK

Having recently strengthened our risk management framework, it sets out the process through which risks will be identified, assessed, controlled, monitored and reviewed. This framework is designed to:

- integrate risk management into the culture of the organisation;
- raise awareness of the need for risk management;
- encourage a positive approach to risk management;
- support improved decision making, innovation and performance through a good understanding of risks and their likely impact; and
- manage risk in accordance with good practice.

OUR AUDIT & RISK COMMITTEE

The Board is responsible for overseeing risk management in the organisation. It is assisted by the Audit & Risk Committee, charged with monitoring the management of high-level risks, reviewing the risk appetite, ensuring proper controls are in place and annually reviewing the organisation's approach to risk management.

The role of the former Internal Audit Committee was broadened and strengthened considerably in 2016. Previously focused only on internal audit, it has now become a group-wide sub-committee, addressing control effectiveness in both FPHA and the New Tannahill Centre, and, as the Audit & Risk Committee, extending its remit to include both external and internal audit, and a key role in risk management.

OUR RISK REGISTER

We maintain a detailed and up-to-date register of all risks (including strategic, operational, reputational, financial, etc.) where we set out their causes and potential impact, assign a named person to be responsible for their management, the controls we have in place together with a scoring system to help us to understand their seriousness. We use this proactively to identify, assess, control, monitor and review the risks to our organisation.

OUR RISK CONTROLS

During the course of our previous business plan, work was carried out to significantly bolstered the controls we have in place as part of our drive towards good governance, effective business planning and safeguarding stakeholder assets and these controls continues to do so. We also continue to ensure that we have taken account of the Scottish Housing Regulator's *Regulatory Standards of Governance and Financial Management* (2019).

Appendix

- 1. SWOT MATRIX**
- 2. STATEMENT OF COMPREHENSIVE INCOME AND FINANCIAL POSITION**
- 3. STRATEGIC OBJECTIVES ACTION PLAN**
- 4. KPI's**

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • People – our staff and Board Members are committed, loyal, approachable, and resilient. We have establishing a more open and collaborative culture. • Strategic clarity – we now have a good understanding of local issues and a clear strategic focus. We are more forward-looking and have improved strategic alignment across our Group and with our partners. • Customer insight - we know our tenants well. We carry out regular surveys and seek to deliver a personal service. • Service performance – we have areas of good performance e.g. low voids & rent loss from empty houses, SHQS compliance, emergency repairs, keeping tenants informed, rents seen as VFM, etc. • Asset management – we are committed to maintaining the high quality of our homes and have a major programme of improvements underway. • Financial position – we are in good financial health and have the confidence of our lenders. • Governance – we have gone through a comprehensive governance improvement programme and are well placed to sustain good practice. • Customer engagement – we are engaging better with our tenants and the local community, e.g. the huge response to our rent consultation. 	<ul style="list-style-type: none"> • Service performance – we know where we still need to improve e.g. rent arrears, etc. • Housing needs - we know that we have some difficulty in adapting our properties which means that our tenants with particular needs often seek transfers. • Stakeholder confidence – the confidence others place in us continues to improve and we know that any failure to deliver on our promises puts this at risk. • Facilities & infrastructure - the access, layout, condition and comfort of our offices are no longer fit for purpose.
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Partnership working – either directly or indirectly to improve health, education and employability in our communities, • Relationships in Government – we have the support of very senior influencers which we have to take advantage of. • Place-making – we have the advantage of a clear geographic focus and a current policy agenda focused on place-making. • Meeting demand - we want to respond to the increasing demand for our properties and expand the opportunities we offer. We are keen to build new homes and better meet the needs of households with serious health issues. • Wider Role – working with NTC to adopt an outcome focus, increase our social impact and play to our strengths as a social enterprise and anchor organisation. • Differentiation – the significant size of the private rented sector means we can showcase what we can offer in terms of quality, price and security. • New Technologies - making better use of ICT e.g. social media. 	<ul style="list-style-type: none"> • Economic – range of factors including BREXIT, inflation, fuel costs, affordability, etc., but most significantly at this time, Welfare Reform. • Affordability - fuel poverty, macroeconomic and more local factors place considerable pressure on the affordability of living in our homes to many households. • Health & wellbeing – many of our residents experience serious and persistent disadvantage e.g. long-term illness, mental health, employability, addiction. • Competition – increasing competition for funding and/or support, with Renfrewshire Council building in Ferguslie Park and tenants potentially choosing to go elsewhere e.g. growth of private rented sector. • Relationships – we are keen to collaborate with partners, but building and maintaining strong and effective relationship is not completely within our gift. • Reputation – previous bad press has been detrimental to the trust and loyalty of our tenants and any failure to deliver on our promises could damage the progress we have made, as could a poorly received Intervention Report when published by SHR.

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Appendix 3 – Strategic Objectives Action Plan

Strategic Objective 1- To provide excellent homes and services within a vibrant community

Action/Activity	Year	Responsible person	Timescales	Implications e.g. cost	Priority
Develop an Asset Management Strategy	1	PAM			
Undertake a need and demands analysis for the waiting list to prepare for potential new build	1	HSM			
Devise a delivery plan and phase 1 roll out of the environmental/bin store project(s)	1	PAM			
Implement the Tenant Engagement Strategy	1	HSM			
Build on and develop relationships with key partners to identify joint projects and funding opportunities	1 to 3	GCEO/H of Ops			
Undertake a review of the Welfare Rights Advice service including how best to address fuel poverty and consideration of a.	1	HSM			
Action plan an addressing fuel poverty	1-links to WR above	HofOps			
Consideration of a Tenancy Sustainment Officer post	1-links to WR and opportunity at 3.3	HofOPs			
Devise a delivery plan to regenerate/refurbish the Tannahill Centre in close partnership with NTC	1 to 3	GCEO			
Align FPHA/NTC Business Plans to enhance both	1 & 2	GCEO			
Deliver more activities for people/the community to provide a more vibrant setting	1 to 3 -Links to NTC	HofOps			
Consider the business case and seek approval for new build-passivhaus or a retrofit project on existing stock	2 & 3 -Links to opportunity re new build at 3.3	PAM/Hof Ops			

Strategic Objective 2- To Create Opportunities for Local People

Create In house social enterprise	2 & 3- Links to opportunity at 3.3	GCEO/H of Ops		
Improve employability for local people	1to 3- Links to opportunity at 3.3	GCEO		
Introduce bun and a blether to prevent social isolation and improve community engagement	1 & 2	HSM		
Create allotments/community gardens for health, food poverty, tie into NTC kitchen, rain on cooking on a budget and physical exercise	2	PAM		
Introduce a men's shed and youth shed linking I with NTC Youth worker undertaking training with FPHA contractors and servicing/repairing mobility scooters, etc.	2	GCEO		
Tie in with City Deal	1- Links to opportunity at 3.3	GCEO		
Create a Ferguslie Women's Group, linking with the centre of population and health for stats, to direct activity with priority around counselling support	1- Links to opportunity at 3.3	GCEO		
Improve links to other services in the NTC, e.g. GPs to act as advocates for tenants and their families. Develop joint training and shared resources for training to improve links and understanding.	1to 3	GCEO		
Identify ways to improve local affordability of goods and services	2 & 3- Links to opportunity at 3.3	GCEO		
Identify ways to improve accessibility infrastructure into Ferguslie Park	2& 3- Links to opportunity at 3.3	HofOps		

Strategic Objective 3 - To improve the profile and raise the reputation of Ferguslie Park				
Work with key partners and networks to improve the reputation of FP from those outside	1 to 3 - Links to opportunity at 3.3	SMT		
Undertake publicity events for the area	2 & 3- Links to opportunity at 3.3	SMT		
Set up a focus group from the community and key agencies to take this SO forward	1 & 2	HSM		
Set up a marketing group with a media consultant or tie into University of West of Scotland to support development of a marketing plan for positive promotion	1 & 2- Could link to focus group above	GCEO		
Provide regular positive news stories to local and national press to bust the myths about FP.	1 to 3- Links to opportunity at 3.3	SMT		
Proactively motivate tenants and the wider community to showcase the best of FP to improve pride in the area	1 to 3	SMT		
Improve FPHA's social media presence on good news feeds	1 to 3	SMT		
Take more photographs for promotion-possibly link to West College Scotland	2 & 3	GCEO		
Design a bespoke FP website and branding for all partners	2&3	NTC		
Identify positive advocates for FP for promotional articles	1	SMT		
Optimise/promote the NTC to others (links/ cost/ opportunities)	1 to 3	SMT		
FPHA to better understand the SIMD data and how we could impact on it	2 & 3	SMT		
Act promptly to counter any negative stories	1 to 3	SMT		
Improve and foster political links and support for FP at all levels	1 & 2	SMT		
Reinvigorate links to the partnership for the 2020 bid	1 & 2- Links to opportunity at 3.3	GCEO		

Strategic Objective 4 - To inspire our Board and staff to be the best

Implement an effective appraisals process at FPHA for Management Board and staff	1				GCEO			
Devise a development and training plan for Board and staff from this	1				GCEO			
Continue to provide sponsored further education places	1 to 3				GCEO			
Investigate grant funding for business apprentices for FPHA	2 & 3				GCEO			
Identify learning opportunities for SMT to ensure delivery of the diversification and growth ambitions for FPHA	1 to 3				GCEO			
To achieve silver then gold standard in Investors in People	Years 2 and 3				SMT			
Implement the findings of the staff survey	1 to 3				SMT			
Arrange team building events for whole team, operational team and the subsidiary	1 to 3				GCEO			
Clearly set out for the Board and staff who does what	1				GCEO			
Celebrate success and staff awards- link to a Christmas event	1				GCEO			
Access good practice and learning exchanges and feed FPHA good practice into these	1 to 3				SMT			
Apply for awards and recognition, e.g. SURF and CIH	2 & 3				SMT			
Introduce good governance qualifications for the Management Board	2				GEO			

Strategic Objective 5 - To develop, grow and manage the business responsibly

Implement Office 365	1	FCSM		
Remodel the office Phase 1 and phase 2 including improving the sustainability of the office and reducing costs	1 and 2	PAM		
Consider selling staff services and expertise	2	GCEO		
Do more with FLAIR including re-energising it and expand it to get improved services	2	GCEO		
Work with FLAIR partners to do joint policy development	2	GCEO		
Work with FLAIR to procure shared services, e.g. Internal Audit to obtain value for money	2	GCEO		
Review FPHA approach and appetite to financial risk in advance of the new build consideration	2	SMT		
Finalise the implementation of the Governance Improvement Plan	1	GCEO		
Introduce an assurance quarterly update as part of the Management Board's performance management framework.	1	GCEO		
Ensure the SHR guidance on equalities fits with existing policy and practice or amend as necessary	2	GCEO		
Ensure adequate succession planning for the Management Board and early recruitment processes.	1	GCEO		