

Performance Report 2024/2025

About this Report

This report focuses on the overall performance of the Association, along with highlighting achievements made during the financial year 1 April 2024 to 31 March.

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 Scottish Housing Regulator (SHR) every year and the Charter sets out the outcomes and standards of services, that we, as your landlord should meet.

Our Annual Return on the Charter for the year 2024/25 is available on the SHR website https://www.housingregulator.gov.scot/

To find out more about the role of the SHR you can visit their website or:

Call: **0141 242 5642**

Email: shr@shr.gov.scot

Or write to them at:

Scottish Housing Regulator

5th Floor

220 High Street

Glasgow G4 OQW

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Ferguslie Park Housing Association

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Ferguslie Park
Paisley PA3 1NT
Tel 0141 887 4053
Email admin @ fpha.org.uk
Website www.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.

Welcome note from the Chairperson

It is my pleasure to welcome you to Ferguslie Park Housing
Association's Annual Report for the year ending March 2025.
This is my first year as Chairperson, and I am delighted to share with you the progress we have made over the past year.

The past twelve months have been both productive and rewarding. We have continued to invest in our homes and our community while working towards the goals set out in our three-year Business Plan (2023–2026). Regular monitoring of our performance ensures that we remain on track to meet our strategic objectives and priorities.

A major milestone this year was the successful implementation of our new IT system, Rubixx, which went live in June 2024. This system has been integrated smoothly across the organisation, and we are now focusing on developing it further to enhance functions such as stock condition surveys and our tenant portal.

Supporting our tenants remains at the heart of all we do. Through the dedication of our Housing

Team and Assistant Tenancy Sustainment Officer, we have been able to provide vital help to tenants facing challenges such as fuel and food poverty. Our Welfare Rights Team has also played a crucial role in assisting tenants with the transition to Universal Credit and in maximising household income.

We are proud of the positive difference these efforts have made and remain committed to supporting tenants, strengthening our community, and building a strong future for the Association.

On behalf of the Management Board, I would like to thank our members, staff, and partners for their continued support and contribution to Ferguslie Park Housing Association. Together, we are building on strong foundations for the years ahead.

Angela Chivers, Chairperson





Landlord Report 2024-2025

At 31 March 2025 we owned **803** homes. The total rent due to us for the year was **£4,106,731**. We increased the weekly rent on average by **3.5%** from the previous year.

Average weekly rents

Size of home	Number of Homes Owned	Ferguslie Park HA	Scottish Average	Difference from Scottish Average
1 Apartment	0	-	£87.12	N/A
2 Apartment	178	£84.12	£93.27	-9.8%
3 Apartment	305	£93.27	£96.00	-2.8%
4 Apartment	232	£100.73	£104.51	-3.6%
5 Apartment	88	£111.80	£115.58	-3.3%

Tenant Satisfaction

Of the tenants who responded to this landlord's most recent satisfaction survey:

Overall Service

94.7%

Scottish average 86.5%

94.7% said they were satisfied with the overall service it provided, compared to the Scottish average of 86.9%.



Keeping Tenants Informed

98,5%

Scottish average 86.5%

98.5% felt that this landlord was good at keeping them informed about its services and outcomes compared to the Scottish average of 90.0%.



Opportunities to participate

98,8%

Scottish average 86.3%

98.8% of tenants were satisfied with the opportunities to participate in this landlord's decision making, compared to the Scottish average of 86.3%



Re-Let Homes

Overall Service

38 days

Scottish average 60.6 days It took an average of 38.0 days to relet homes, compared to the Scottish average of 60.6 days.



Quality and Maintenance of Homes

Scottish Housing Quality Standard

99.6%

Scottish average 87.2%

99.6% of this landlord's homes met the Scottish Housing Quality Standard compared to the Scottish average of 87.2%.



Emergency Repairs

2.3 hours

Scottish average 3.9 hours

The average time this landlord took to complete emergency repairs was 2.3 hours, compared to the Scottish average of 3.9 hours.



Non-Emergency Repairs

 $4.8\,\mathrm{days}$

Scottish average 9.1 days The average time this landlord took to complete non-emergency repairs was 4.8 days, compared to the Scottish average of 9.1 days.



Reactive repairs 'right first time'

97.0%

Scottish average 88.0%

This landlord completed 97.0% of reactive repairs 'right first time' compared to the Scottish average of 88.0%.



Repair or Maintenance Satisfaction

88.2%

Scottish average 86.8%

88.2% of tenants who had repairs or maintenance carried out were satisfied with the service they received, compared to the Scottish average of 86.8%.



Neighbourhoods and Value for Money

Percentage of anti-social behaviour cases resolved

98.0%

Scottish average 93.4%

98.0% of anti-social behaviour cases relating to this landlord were resolved, compared to the national average of 93.4%.



Total Rent Collected

99.5%

Scottish average 100.2%

The amount of money this landlord collected for current and past rent was equal to 99.5% of the total rent it was due in the year, compared to the Scottish average of 100.2%.



Total Rent Not Collected: Empty Homes

0.3%

Scottish average 1.3%

This landlord did not collect 0.3% of rent due because homes were empty, compared to the Scottish average of 1.3%.



Finance

Statement of Financial Position

Non-Current Assets	as at 31st March 2025	2025	2024		
Housing Properties - Depreciated Costs 25,892,923 25,810,318 Other Tangible Assets 100,826 123,238 Investments 100 100 25,993,849 25,933,656 Current Assets Receivables 145,422 177,729 Cash and cash equivalents 4,189,474 3,719,004 Cash and cash equivalents 4,334,896 3,896,733 Creditors: amounts falling due within one year (688,046) (447,584) Net Current Assets 3,646,850 3,449,149 Total Assets less Current Liabilities 29,640,699 29,382,805 Creditors: amounts falling due after more than one year (600,000) Pensions and other provisions for Liabilities and Charges: Scottish Housing Association Pension Scheme (441,000) (486,000) Deferred Income		2025	2024		
Other Tangible Assets 100,826 123,238 Investments 100 100 25,993,849 25,933,656 Current Assets Receivables 145,422 177,729 Cash and cash equivalents 4,189,474 3,719,004 4,334,896 3,896,733 Creditors: amounts falling due within one year (688,046) (447,584) Net Current Assets 3,646,850 3,449,149 Total Assets less Current Liabilities 29,640,699 29,382,805 Creditors: amounts falling due after more than one year (600,000) (600,000) Pensions and other provisions for Liabilities and Charges: Scottish Housing Association Pension Scheme (441,000) (486,000) Deferred Income					
Investments	Housing Properties – Depreciated Costs	25,892,923	25,810,318		
Current Assets Receivables 145,422 177,729 Cash and cash equivalents 4,189,474 3,719,004 4,334,896 3,896,733 Creditors: amounts falling due within one year (688,046) (447,584) Net Current Assets 3,646,850 3,449,149 Total Assets less Current Liabilities 29,640,699 29,382,805 Creditors: amounts falling due after more than one year (600,000) (600,000) Pensions and other provisions for Liabilities and Charges: Scottish Housing Association Pension Scheme (441,000) (486,000) Deferred Income	Other Tangible Assets	100,826	123,238		
Current AssetsReceivables145,422177,729Cash and cash equivalents4,189,4743,719,0044,334,8963,896,733Creditors: amounts falling due within one year(688,046)(447,584)Net Current Assets3,646,8503,449,149Total Assets less Current Liabilities29,640,69929,382,805Creditors: amounts falling due after more than one year(600,000)(600,000)Pensions and other provisions for Liabilities and Charges: Scottish Housing Association Pension Scheme(441,000)(486,000)Deferred Income	Investments	100	100		
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Total Assets less Current Liabilities 29,640,699 29,382,805 Creditors: amounts falling due after (600,000) Pensions and other provisions for Liabilities and Charges: Scottish Housing Association Pension Scheme (441,000) Deferred Income	Creditors: amounts falling due within one year	(688,046)	(447,584)		
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more than one year Pensions and other provisions for Liabilities and Charges: Scottish Housing Association Pension Scheme (441,000) (486,000) Deferred Income	Total Assets less Current Liabilities	29,640,699	29,382,805		
Scottish Housing Association Pension Scheme (441,000) (486,000) Deferred Income		(600,000)	(600,000)		
Deferred Income	Pensions and other provisions for Liabilities and Charges:				
	Scottish Housing Association Pension Scheme	(441,000)	(486,000)		
	Deferred Income				
Social Housing Grants (11,352,724) (11,870,651)	Social Housing Grants	(11,352,724)	(11,870,651)		
NET ASSETS 17,246,975 16,426,153	NET ASSETS	17,246,975	16,426,153		
Equity	Equity				
Share Capital 47 60	Share Capital	47	60		
Revenue Reserves 17,246,928 16,912,093	Revenue Reserves	17,246,928	16,912,093		
Pension Reserves – (486,000)	Pension Reserves	-	(486,000)		
17,246,975 16,426,153		17,246,975	16,426,153		

Where every £1 goes:

Depreciation 23p Repairs 24p

Loan Interest Costs 1p Other Finance Costs 1p

Complaints

During the reporting year from 1st April 2024 until 31st March 2025, the Association received a total of 41 SPSO Complaints.

Ferguslie Park Housing Association's definition of a complaint is: 'an expression of dissatisfaction by one or more members of the public about our action or lack of action, or about the standard of service provided by or on behalf of Ferguslie Park Housing Association.'

SPSO complaints are split between Stage 1 (where a resolution to the complaint can be achieved at the front line) and Stage 2 (where the complaint may require further investigation).

We aim to fully respond to Stage 1 complaints within 5 working days, although in practice we would often expect to resolve the complaint much sooner.

We aim to fully respond to Stage 2 complaints within 20 working days.

Stage 1 Complaints
Stage 2 Complaints



Complaints handled at this stage are typically complex or require a detailed examination before we can respond.

A copy of our complaints policy can be found under the Corporate

Polices list on our website

at: https://fpha.org.uk/policies-/

Number of complaints received	Time taken in working days to provide a full response	% of complaints responded to within timescale
34	3.74	100%
7	15.4	100%



Repairs & Maintenance

Bulk Uplift Changes

Each tenant will be able to request up to 3 bulk uplifts in a rolling year and no more than 1 in a two-week period. White goods such as Fridge Freezers,

Washing Machines and Cookers are not included in the uplift total. We will always be reasonable and give discretion where additional uplifts are needed in special circumstances.

All small recyclable items such

as cardboard and plastics will not be uplifted if they can easily fit into your allocated bins.

Please contact Renfrewshire Council via their online portal if you don't have any recycling bins.

2024/25 Performance



2.25 hours

is the average time we took to complete emergency repairs



5 days

is the average time we took to complete non-emergency repairs



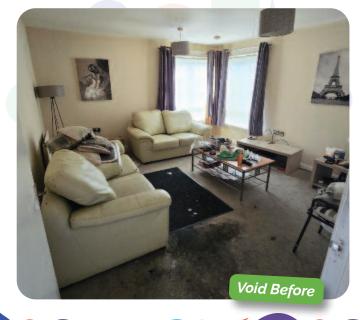
97%

of reactive repairs completed 'right first time'

Voids

At FPHA we strive to provide all future Tenants with a high standard, modern and affordable property by working alongside all contractors to achieve our goal.

As part of the void process we are actively engaging with potential Tenants to discuss their needs in relation to creating a new home then tailor the works to suit their needs.









Tenancy Sustainment

Tenant Wellbeing Events

Working in partnership with both Paisley Housing Association & Williamsburgh Housing Association, we provided two workshop events focusing on Mental Health and Wellbeing and Employability.

Both events were well attended and provided support to tenants offering opportunities to access education, training and volunteering to assist with employment opportunities. These workshops outline our commitment to enhancing our tenants' well-being and aim of building a vibrant, welcoming community!







Picnic in the Park

Back in July we hosted our first *Picnic*In The Green. Billed as "a festival of fun for the whole Fam", the Association provided free food (and Ice Cream!), there were Bouncy Castles & Inflatables, Live Music, face painting and even temporary tattoos!

Despite the threat of the unpredictable Scottish weather, thankfully it stayed dry, and we were able to host the event outside. A huge thank you to all the vendors who provided their services on the day, to the staff and volunteers who helped out and made the event go off with a hitch and finally, to all of those who attended on the day! We hope you all had a fantastic time!

We plan on making next year's event even bigger and better!

Walk & Talk

Ferguslie Walk & Talk was created on the back of Renfrewshire Health Walk. The Walk & Talk takes place fortnightly on a Friday and aims to promote both physical and mental wellbeing.

We recently completed a community litter pick in partnership with both Glencoats and St Fergus Primary schools. It was lovely to see the children from the local primary schools, staff from Ferguslie Park Housing Association, and tenant volunteers come together to participate in the community litter pick in the heart of Ferguslie Park.

These partnership efforts help raise environmental awareness, demonstrate the value of community cleanliness, and provide

hands-on learning experiences for children on waste management and its impact on the environment.

The walking route changes fortnightly and we meet at 9:30am at the Tannahill Centre, if you are interested in coming along, please contact Vicky Hyndman on **0141 887 4053**.





Digital Inclusion

Here at Ferguslie Park Housing Association we recognise the implications of digital exclusion and how this impacts our tenants.

The team at the Association recognised the unequal access to digital connectivity was making it difficult for our tenants to complete everyday tasks, such as, pay bills, food shopping and staying in touch with family members.

Our Tenancy Sustainment Officer, Vicky Hyndman, supports people daily to overcome the challenges faced, by establishing and working in partnership with local community charities and outsourcing

funding when providing early intervention and barrier removal. Vicky was successful in securing funding from **Vodafone UK Charities. Connected** and they provided her with SIM card support. We fully understand there is a large section of our tenants who have continuing unequal access to digital technologies, and this is an area we are looking to provide support with as best as we can.

Vicky contacted St Fergus Primary and Glencoats Primary, both local schools within our community, to donate 10 SIM cards to the families who attend both primary schools and who are our tenants, with the aim to work in partnership and support the childhood digital divide.



Planned and Cyclical Investment 2024-25

Over the past year, Ferguslie Park Housing Association was delighted to restart our planned and cyclical maintenance programmes after the disruptions of recent years.

Like many organisations, we faced major challenges following the Covid-19 pandemic and the impact of Brexit on the construction industry. Labour shortages and rising material costs meant we had to review our short-term plans carefully to stay within our business plan budgets.

This pause, however, also provided an opportunity. We took the time to review how we procure work and update our specifications to ensure better quality and value for tenants.

For 2024–25, our key focus areas included restarting our kitchen replacement programme, our door and window replacement programme, and our cyclical gutter cleaning schedule.

Kitchen Replacement Programme

Our kitchen upgrades are about more than just new units and worktops. Following a review, tenants can now enjoy a range of enhanced features, including:

- · A choice of four cabinet and worktop finishes.
- Laminated vinyl tile flooring in three styles.
- Soft-close drawers and cabinet doors with cutlery trays included.
- Laminate splashbacks to match worktops, plus a glazed splashback behind the cooker.
- An option for full décor to complete the fresh new look.





Window Replacement Programme

After a competitive tender process, CCG Scotland Ltd was appointed as our delivery partner. A pilot installation ensured they met our high standards before the full rollout.

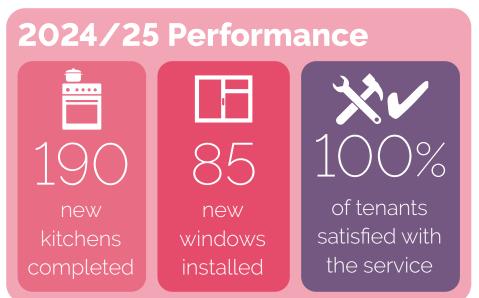
By summer 2025, the project was completed – with 85 homes receiving new windows and doors, and a further 23 homes having doors replaced. Tenant satisfaction was extremely high, with many residents noting improved warmth, reduced outside noise, and better overall comfort. Energy Performance Certificates showed an average increase of 3 SAP points per property.



Cyclical Maintenance and Safety

Our three-year gutter cleaning contract was awarded to Paterson Safety Anchors, who completed gutter cleaning across all properties between April and July 2025.

We're also proud to report that our gas and electrical safety checks remain 100% compliant. With the introduction of our new housing management system



in 2024, we've adopted a more efficient MOT-style gas servicing approach, which will save on one full service approximately every five to six years.

Looking Ahead

It's been a productive and busy year for the Property team, delivering over £2.2 million of investment in our homes. Preparations are already underway for the next phase of improvements, including new kitchen, bathroom, and window replacement programmes.

We look forward to continuing this important work – ensuring Ferguslie Park homes remain safe, energy-efficient, and comfortable for all our tenants.



Household Composition Update

In July this year, the Association issued Household Composition forms to all tenants. These forms included a list of everyone the Association has on record as living in your property. We asked tenants to inform us if any of the details were incorrect to allow us to keep our records up to date.

It is important that you keep your household details (who is living with you) up to date as it can have an impact on what can happen if you pass away, or want to change your tenancy (assign) onto another person.

Changes brought in by the Housing (Scotland) Act 2014 can affect who you can pass your tenancy onto, who can apply to become a joint tenant, or apply to sublet your property.

If you want to:

- Assign your tenancy (pass it onto another person)
- Sublet your tenancy
- Request a Mutual Exchange
- Take in a lodger
- Add a Joint Tenant

then you need our written permission.

Any tenant seeking to assign their tenancy (pass it onto another person(s)), or if a family member or carer wishes to succeed the tenancy after the tenant's death, they are subject to a 12-month qualifying period.

This means that if you want permission to do any of the above, you must have notified us in writing that the person you wish to assign the tenancy to, sublet the property to or add as a joint tenant is living in the property and has been for no less than 12 months previous to the application.

We would not normally give permission to sublet or assign the tenancy if it is going to lead to overcrowding.

If you assign your tenancy to another person(s) then they assume responsibility for the tenancy and enter into the tenancy contract with us.

Succession

If we do not have a record of who is living with you, then they will be unable to succeed to the tenancy after your death. The qualifying period is 12 months from when we are notified in writing that the person(s) have moved into your property.

There are three levels of succession on the death of a tenant, they are:

Level One

- Your spouse, civil partner or co-habitee if the house was their only or principal home on your death; OR
- a joint tenant, if the house was his or her only or principal home on your death.



Level Two

If no-one qualifies at Level One, or a qualified person does not want the tenancy, it may be inherited by a member of your family as long as:

- he or she is aged at least 16 at the date of death;
- the house was his or her only or principal home at the date of death.

Level Three

If no-one qualifies at Level One or Level Two, or a qualified person does not want the tenancy, it will be inherited by a carer as long as:

- he or she is aged at least 16 at the date of death;
- the house was his or her only or principal home at the date of death;
- he or she gave up another only or principal home before the death of the tenant;
- he or she is providing, or has provided, care for the tenant or a member of the tenant's family.

If more than one person qualifies for the tenancy under Level Three, they must decide among themselves who should get the tenancy. If they cannot agree, we will decide. Scan me!

Essentially, if we do not have a record of a person living in the property, they will not be able to succeed the tenancy.

You can check who we have listed as living with you by registering for the Customer Portal using the QR code shown.

If you want to discuss any of the above, please contact a member of the Housing Team on **0141 887 4053** and select **option 2**.

Rubixx Online Customer Portal

In June 2024, we upgraded our Housing Management system to introducing a brand

new **Customer Portal** that puts control right at your fingertips available 24/7



We've recently made a major upgrades to enhance your experience, making the portal even more user-friendly and packed with new features:



Report and check the status of Repairs



View your Rent Account Statement



Submit Online Forms



Complete an Application for Housing



Check your household details (who's living with you)

...and much more!

Want to get started? Scan the QR code to complete the registration form.

Alternatively, you can visit

https://form.jotform.com/243124508525048 or contact our Housing Services team on

0141 887 4053.















Risk of Condensation and Mould

As temperatures begin to fall the risk of condensation and mould in properties increases. If your property is experiencing any condensation or mould on walls please get in touch with property services.

There are a number of steps the Association can take to tackle this issue and improvement measures that can be implemented to avoid future reoccurrence.

Mould is most likely to form in rooms with high humidity, such as the bathrooms and kitchens, caused by excess water vapour from washing or cooking.

However, when temperatures fall internal surfaces of windows and walls in your home can become very cold relative to the temperature of the room, which can lead to 'sweating' and potentially lead to mould growth.

Ventilation has an important role to play in keeping your property healthy and the air within fresh, it can be hampered by poor performing or blocked extractor fans or inadequate background ventilation via windows.

To help *reduce the risk* of condensation and mould, follow this guidance.

- Air your property regularly, opening windows can help moisture escape.
- Drying washing indoors ensure the washing is in a ventilated room.
- Close doors such as your bathroom door when running the bath/shower and kitchen door when cooking.
- Cleaning windows and frames everyday will minimise the spread of black mould.
- Property at an acceptable temperature for the time of year. We understand the cost of living crisis and the rise in fuel prices have made us wary of high heating bills, but we have staff who are trained to offer advice or support to help keep your home warm this winter.
- Leaks let us know straight away if there are any areas of your property affected by leaks.

- Extractor fans or dehumidifiers – where you have extractor fans please ensure they are used.
 Dehumidifiers are also a great tool for taking moisture out of the air.
- Be mindful of having too much furniture and especially if items are up against walls. Check regularly for any signs of mould / dampness developing in these areas.
- Grow moisture absorbing plants - Peace lilies, tillandsia, palms and ferns are all moisture absorbers.

Heating your home a little also helps, a low temperature of at least 15 degrees in all rooms can prevent damp and mould.



Our People as at 31st October 2025

FPHA Management Board

Angela Chivers, Chairperson

Ian Williams, Vice chairperson

Louise McNicol, Board Member (Chair of Audit & Risk Committee)

Kirsten Ferguson, Board Member

Tracey Johnstone, Board Member

Laurie Kefalas, Board Member

Aidan McGrogan, Board Member (Chair of Staffing Committee)

Debbie Lee, Board Member

Rachael Gray, Board Member

Shane McCourt, Co-opted Board Member

FPHA Staff Team

Senior Management Team

Catrina Miller, Group Chief Executive

Greg Richardson, Head of Housing

David Burrows, Head of Property

Housing Services Team

Katy Girling, Housing Services Officer

Vikki MacIntyre, Housing Services Officer

Margaret Ronaldson, Assistant Housing Services Officer

Vicky Hyndman, Assistant Housing Services Officer (Tenancy Sustainment)

Lauren Stewart, Assistant Housing Services Officer

Hannah Dyer, Modern Apprentice

Welfare Rights Team

Robert Findlay, Senior Welfare Rights Officer

Ian Davidson, Welfare Rights Assistant

Property Services & Asset Team

Gavin McFarlane, Senior Property Services Officer

Gordon Smart, Senior Asset Officer

Patrick Monaghan, Temporary Technical Officer

Suzanne Davidson, Asset Assistant

Laura Gorman, Property Services Assistant

Callum Scouller, Modern Apprentice

Finance & Corporate Services Team

Sandra Campbell, Senior Finance Officer

Kirsty Greig, Finance Officer

Alastair Burke, Business Support Officer

Logan Larkin, Temporary Corporate Customer Services Assistant

Ferguslie Park Housing Association

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Registered Scottish Charity No. SC034893 Registered Housing Association No. HAL99. Registered Friendly Society No. 2282R (S)