



**Ferguslie Park**  
Housing Association



# Business Plan

2023-2026

*"Taking Ferguslie Forward"*

## Contents

1	Introduction	page 1
2	About Us	page 3
3	Operating Environment	page 6
4	Our Strategy Framework	page 7
5	Our Strategic Objectives	page 9
6	Our Finances	page 11
7	Our People	page 12
8	Our Systems	page 14
9	Risk	page 15

# 1 Introduction



**This three-year business plan identifies our top priorities for 2023 to 2026. Our strategy is ambitious, and our goals include growth, continued strong financial performance, alterations in service provision and redesign. This will guarantee that we keep up with modernization, innovation, and constant improvement. Our goal is to build on the achievements of the last 35 years and continue to create an association that will be able to meet the demands of our tenants, employees, and community in the years to come.**

We worked our way through COVID-19 and the difficulties it brought, and now the cost of living crisis is having an impact by widening the social-economic gaps that already exist for our tenants and the rest of society. We must now concentrate our approach on improving the ongoing financial challenges of our tenants, whom we serve as a social landlord, as well as the local community, while also building on what the pandemic has taught us about our resilience, capability, and capacity as an organisation.

To enable swift and responsive service delivery, as well as to enhance the neighbourhood and the homes of our tenants, we wish to develop an agile staff structure and position empowerment at the appropriate level. By doing so this will enable staff at all levels to make where possible an immediate difference to tenants lives to help prevent a crisis from happening. In order to maximise the effectiveness and value of our services, we will integrate innovation into our thinking.

We want to provide our team with the proper resources, training, and opportunity for personal development so they can provide services in a consistent manner and to a high quality. In order to ingrain the FPHA's ideals and behaviours, we will develop and keep our own talent.





All of our people – board, clients, and employees – will have a choice in how and when they access and deliver a reliable, high-quality service by using the channel of their choosing. We have set ourselves some ambitious goals to achieve in order to improve the quality of our current homes and get us closer to the net zero goal. As a result, a future FPHA standard for our homes will be created.

We will need to collaborate with our tenants, customers, staff members, partners, and other stakeholders in order to carry out this plan. To gather a broader and more varied source of understanding, we will look to create a Customer Experience Panel that will provide honest and helpful feedback as we carry out this strategy. We will also increase and improve the methods in which we engage and listen to our customers' voices. By aligning with our partners in the Federation of Local Housing Associations in Renfrewshire and East Renfrewshire (FLAIR), Local Authorities, third sector partners, contractors, and funders, we will strengthen our relationships with external stakeholder groups to support both our business and our communities. This will enable us to maximise the strategic delivery of our work while mitigating any risk to FPHA and ensuring its primary social mission.

Last but not least, despite the difficulties the current cost of living crisis may create, we will always continue to ensure the financial soundness of the organisation and aim for it to be stronger for the future at the end of this era than it was at the beginning. We will become the genuinely cutting-edge housing association we envision today thanks to the realisation of our new business plan.

# 2 About Us



## Our Structure

Ferguslie Park Housing Association (FPHA) is an independent community-based 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 at appendix 4 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 of serving the best community in Scotland namely by:

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

## The Ferguslie Group

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.

We have always been keen to be more than just a landlord and have achieved that through the New Tannahill Centre Ltd, a subsidiary of the housing association. We have delivered a diverse range of wider role and community engagement projects over the years which also includes services provided by our own welfare rights team who manage a busy case load helping to sustain tenancies and maximise tenants incomes.



We are one of 5 locally based Registered Social Landlords (RSL's) in Renfrewshire and are well respected and connected in the housing sector through our membership and work with FLAIR, Glasgow West of Scotland Forum and the Scottish Federation of Housing Associations. This helps us keep up to date with sector wide issues and changes that may affect our tenants and at times enables FLAIR to influence other members of the housing sector and partnering organisation.

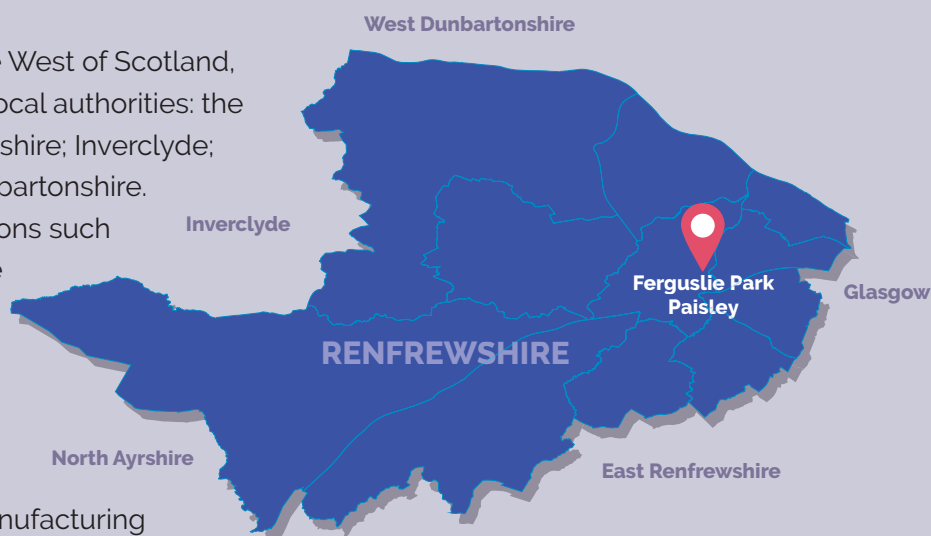
We can contribute to the greater conversation in Ferguslie Park and Renfrewshire because of our geographic focus by working closely with our tenants, the local community, stakeholders, and neighbouring businesses.

**The geography's defining characteristics are:**

**Geography**

Renfrewshire is situated in the West of Scotland, and shares borders with five local authorities: the City of Glasgow; East Renfrewshire; Inverclyde; North Ayrshire; and West Dunbartonshire.

The area incorporates attractions such as Braehead Shopping Centre on the banks of the River Clyde, Glasgow International Airport, the historical Paisley Abbey, and the University of the West of Scotland. History Renfrewshire has a strong manufacturing heritage with a large concentration of industries like transport and storage, health and social work. In recent years there has been growth to a more varied sector and economy involving the service sector, financial industry, leisure, and tourism.

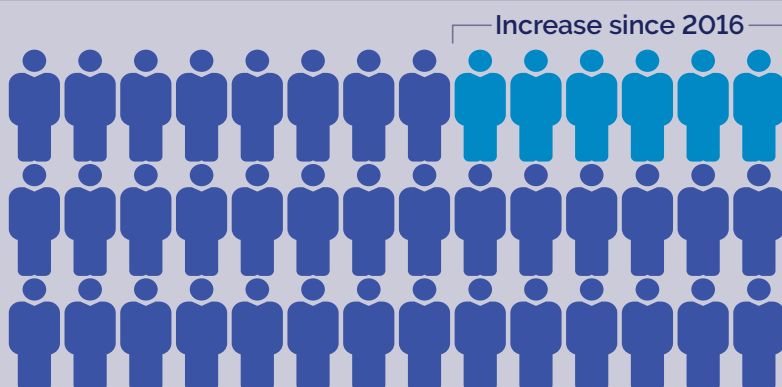


**History**

Ferguslie Park is a residential suburb at the north west extremity of Paisley and dates back to the sixteenth century.

**Demographics**

The number of people living in Ferguslie Park in 2020 as per the SIMD data was just over **4,196** increasing by circa **17%** since 2016. The population of Renfrewshire has increased by **1.3%** during the same period and is expected to increase by a further **2.5%** to around **182,250** by 2028.



**Economics**

Renfrewshire has the fourth highest level of child poverty in Scotland, after housing costs. It is estimated that around **1 in 5 (18%)** children and young people in Renfrewshire are living in poverty.



## Deprivation

The Scottish Index of Multiple Deprivation ranked the Renfrewshire Council area as the 9th most deprived in Scotland in 2019, with Ferguslie Park improving to drop out of the top spot. In addition to low income, the term "deprivation" can also refer to a lack of resources and possibilities, such as in the areas of health and education.

## Housing Strategy

Renfrewshire's Local Housing Strategy 2022 – 2027 is looking to achieve 5 priorities over the 5 year period.

These are:

### Strategic Priority 1:

The supply and delivery of housing is increased across all tenures to meet the housing needs of different groups and create attractive and sustainable places.



### Strategic Priority 2:

People live in high quality, well-managed homes in sustainable neighbourhoods.



### Strategic Priority 3:

Address the challenges of the climate emergency, delivering homes that are warm, energy efficient and fuel poverty is minimised.



### Strategic Priority 4:

Preventing and addressing homelessness with vulnerable people getting the advice and support they need.



### Strategic Priority 5:

People can live independently for as long as possible in their own home and the different housing needs of people across Renfrewshire are being met.





# 3 Operating Environment

**UK is experiencing a severe cost-of-living issue during the time this strategy is being introduced. Additionally, some strict austerity measures, private sector rent controls, decreased capital investment, and welfare reform have negatively impacted the sector and its tenants.**

The nation and its government are also analysing the costs associated with lockdowns during the Covid-19 outbreak and the effects of Brexit. Political instability currently prevails, and the possibility of Scottish independence is still on the table. Nevertheless, despite all, there are causes for optimism.

Following the review of building and tenant safety coming from the tragedy at Grenfell Tower and also the findings of the Awaab Ishak inquest, there is a renewed interest in hearing tenants' perspectives and allowing them to have control over and make decisions about their housing. At FPHA, we are fortunate to know our tenants and actively engage with them through many different channels. We will continue to keep working in this area and anticipate more chances to improve and design services with tenants and customers in the future.

The Scottish Government has assured the sector that the cap on future increases for Registered Social Landlords will not remain after the end of rent control in March 2023. While we are pleased to once again have the ability to determine our own rent charges, we are fully aware following consultation with tenants of the affordability issues this poses. Just because we can raise our rent doesn't mean that our tenants will automatically experience a proportionate rise in their earnings or eligibility for benefits.







The long-term national housing policy for Scotland, which runs through to 2040, aims to give everyone access to a secure, high-quality, affordable house that fulfils their needs where they wish to live. This may bring with it an opportunity to be able to build homes at rents that truly are reasonable for individuals on low incomes. However, we will always ensure a robust business case is produced and sensible decisions taken should it impact overall rents in general.

We view the increased emphasis on value for money (VfM) that has resulted from the cost of living problem as an opportunity to seek more dynamic ways of operating going forward. Our costs are well understood, and we will continue to make an effort to find ways to reduce them while working more efficiently and still being able to maintain the high levels of tenant satisfaction and opportunities that we currently enjoy.

The pandemic and Brexit has an immediate effect on our economy, and there will be long-term effects, possibly in the form of a recession, cost-of-living issues, and economic depression that will affect Renfrewshire, Ferguslie Park, and ourselves.

These problems will affect our ability to handle problems like poverty and inequality, technology advancement, net zero, and climate change. For instance, the money required to combat climate change through net zero compliance may be used to help us get through the current economic crisis while we examine the affordability of our rents. In the end, resources might be allocated to solving the current affordability challenge before other elements of our job. There are opportunities, though. For instance, implementing our value for money strategy and collaborating with FLAIR and other partners.

This Business Plan will focus on these already vulnerable areas to ensure that we contribute to alleviating poverty and providing help where this is required and where possible opportunities. All this of course, is in addition to providing well-maintained and affordable homes for those in need.

# 4 Our Strategy Framework



**Our strategy serves as a broad foundation that directs all of our efforts.**

**It enables us to clearly and consistently express our goals, chart a plan for accomplishing them, keep moving forward, and meet the standards established by our board. Five key components make up our strategy: our purpose, our vision, our mission, values, and strategic objectives.**

## Our Purpose

To serve the best community in Scotland.

## Our Vision

To be at the Heart of a successful community in Ferguslie Park where its potential is fully realised,

## Our Mission

To provide our local community with high quality, sustainable services, homes and environment.

## Our Values

SUSTAINABILITY

TRUST

ACTIVE LISTENING

INCLUSION

RESPECT

## Our Strategic Objectives

- 1** To provide excellent services and homes in partnership within a thriving community.
- 2** To act as a community anchor to actively support, empower and engage the local community.
- 3** To improve the profile of Ferguslie Park and celebrate our achievements.
- 4** To inspire our team to be the best.
- 5** To develop, grow and manage the business responsibly and sustainably.

## Our Purpose

Our Purpose is: **To serve the best community in Scotland.**

## Our Vision

Our vision is: **To be at the heart of a successful community in Ferguslie Park where its potential is fully realised,**

**What this means is this:** By 2026, we will be truly customer-focused with consistently high levels of tenant satisfaction and known in the community for our excellent customer service. We will have introduced new customer standards and monitoring systems and will have tenant panels in place. We will be providing repairs services in a more sustainable way providing opportunities for the local community. Our homes will be instantly recognisable due to their superior quality.

More of our tenants will be able to access the services they need from FPHA at a time and place that is convenient to them. Tenants will be able to do this 24 hours a day, seven days a week, via our easy to use online offer. By continuing to embrace technology we will be transforming our service offer, saving time and money, and improving tenant satisfaction. We will be reinvesting any efficiencies we make into improving homes and providing better services to customers. Our team structure will have been reviewed and our front-line staff will be equipped with the technology to deliver quick and efficient services in tenants' homes. Our use of predictive and smart building technology will transform the way we invest in and look after homes, ensuring they are maintained to a high quality, are safe and environmentally sustainable. We will continue to be a financially stable organisation and will have a high performing Board and Leadership Team and tenants will be well-represented on our board. We will be visible in our communities, working collectively with tenants and colleagues and the local community to deliver this vision. We know that by working together to solve everyday problems we are better able to co-design services that tenants value and that can be adopted across the business.

## Our Mission

Our Mission is: **To provide our local community with high quality, sustainable services, homes and environment.**

## Our Values

**What this means is this:** By 2026, we will be truly customer-focused with consistently high levels of tenant satisfaction and known in the community for our excellent customer service. We will have introduced new customer standards and monitoring systems and will have tenant panels in place. We will be providing repairs services in a more sustainable way providing opportunities for the local community. Our homes will be instantly recognisable due to their superior quality.

Our values are:  
SUSTAINABILITY  
TRUST  
ACTIVE LISTENING  
INCLUSION  
RESPECT

# 5 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 services and homes in partnership within a thriving community.
- 2** To act as a community anchor to actively support, empower and engage the local community.
- 3** To improve the profile of Ferguslie Park and celebrate our achievements.
- 4** To inspire our team to be the best.
- 5** To develop, grow and manage the business responsibly and sustainably.

## 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 based 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. When opportunities are identified, options appraisals will be carried out to guide the organisations way forward.

As well as being an active member of FLAIR and our Chair is the current FLAIR spokesperson 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 wider public's outdated perception of the area and the limiting affect this can have on the local community. Together with our subsidiary the New Tannahill Centre, 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 do this by being more than just a landlord dealing with just bricks and mortar having an inhouse Welfare Rights Team and providing an enhanced housing management service. 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 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.





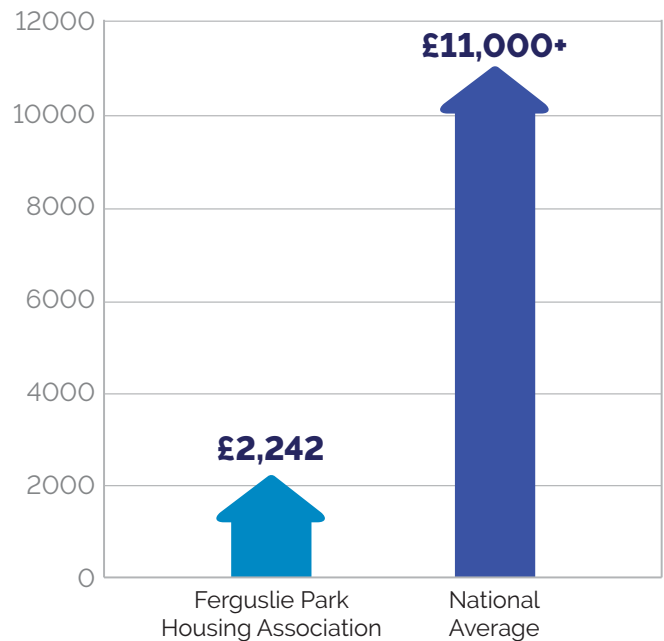
# 6 Our Finances

**We expect to start this financial year (2023/24) with overall net assets of just below £16m. This includes expected cash balances of just over £4m, with a surplus of around £515k is expected for 2022/23.**

RBS loan debt at 31 March 2024 is expected to be **£1,707,735** with 53% on fixed rates. The Scottish Government is also owed **£108,960** for the smoke & heat detector loan. Debt per unit is **£2,242** compared to a National Average of over **£11K** in 2022/23.

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.

## Debt per unit





Sensitivities are modelled on rent increases, rent losses, management & maintenance cost increases and a rise in loan interest rates. They are run to gauge adverse impacts in a material fall in overall net income and, subject to no other changes, this could be managed by the Association by further delaying planned maintenance. The majority of sensitivities are run on an individual basis. It is also recognised that a combination of changes in assumptions is a clear possibility. One of the purposes of regular budgeting and monitoring of financial results is to ensure that the financial position remains on target. In the event of material adverse variances, this allows corrective action to be put in place.

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.

# 7 Our People

## Staff Structure

### Senior Management Team

**Catrina Miller**  
Group Chief Executive

**Cindy McNeill**  
Finance and Corporate Services Manager

### Finance and Corporate Services Team

**Sandra Campbell**  
Finance Officer

**Kirsty Greig**  
Assistant Finance Officer P/T

**Teresa Gallagher**  
Governance and Corporate Services Co-ordinator

**Heather Duffus**  
Corporate Customer Services Assistant

**Ivor McCauley**  
Head of Operations

### Property Services Team

**Gavin McFarlane**  
Senior Property Services Officer

**Gordon Smart**  
Senior Property Asset Officer

**Vacant**  
Technical Officer

**Susanne Davidson**  
Property Asset Assistant

**Laura Gorman**  
Property Asset Assistant

**Vacant**  
Apprentice Property Trainee

## Our Governance Structure

### Ferguslie Park Housing Association Governing Board Members

Ian Williams	Chairperson
Howard Dales	Vice- Chair
Angela Chivers	Tenant Board Member (Co-optee)
Andy Wilson	Board Member
James Strang	Board Member
Helen Glassford	Board Member
Louise McNicol	Board Member
Laurie Kefalas	Board Member
Tracey Johnston	Board Member
Aidan McGrogan	Board Member
Kirsten Ferguson	Board Member (Co- optee)

### Group Audit & Risk

Howard Dales *Chair*  
Louise McNicol  
Tracey Johnston  
Aidan McGrogan

### Staffing Sub-committee

Andy Wilson *Chair*  
Ian Williams  
James Strang

### NTC Executive Committee

Helen Glassford *Chair*  
Paul Cardona  
Elaine Carter  
James Strang





**Greg Richardson**  
*Housing Services  
Manager*

### Housing Service & Welfare Rights Team

**Robert Findlay**  
*Senior Welfare Rights  
Officer*

**Katy Girling**  
*Housing Services Officer*

**Victoria Phelps**  
*Housing Services Officer*

**Ian Davidson**  
*Welfare Rights  
Assistant*

**Margaret  
Ronaldson**  
*Assistant  
Housing Services  
Officer –  
Allocations*

**Alastair  
Burke**  
*Assistant  
Housing Services  
Officer – Customer  
Improvement*

**Christine  
Hay**  
*Assistant  
Housing Services  
Officer – Tenancy  
Sustainment*



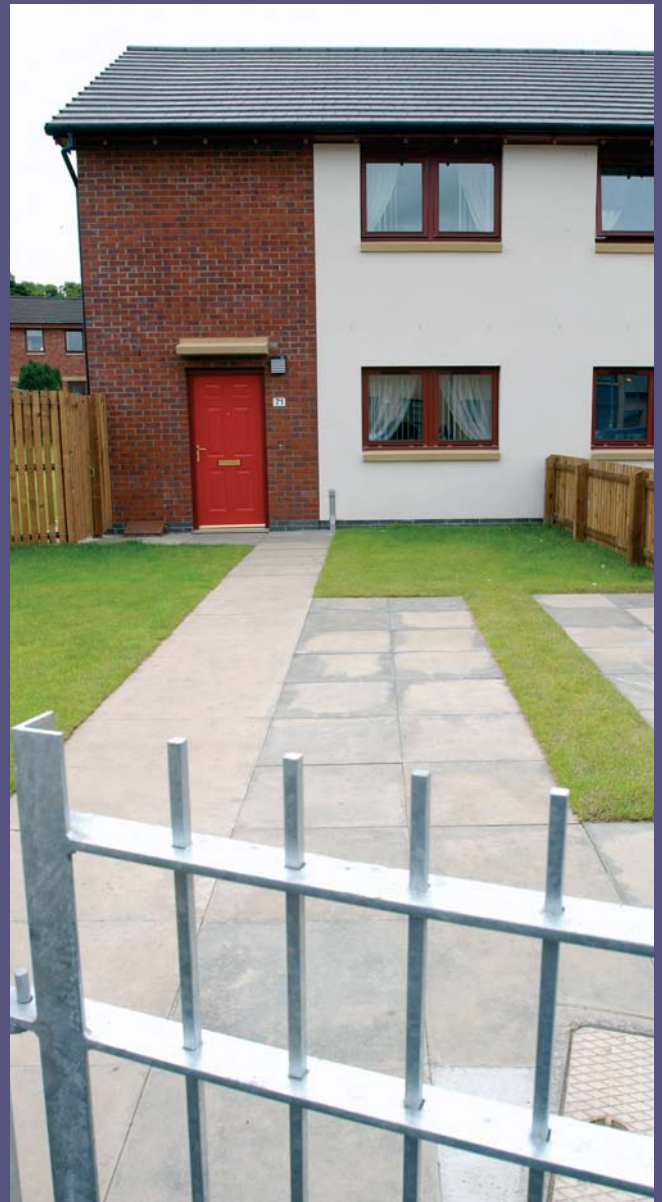
# 8 Our IT Systems

**We're committed to creating systemic improvements to improve our output, efficacy, response times, and communication. Key processes for house management, maintenance, and finances are currently included in our IT systems.**

The upgrades and improvements that we prioritise in this business strategy include the use of web-based apps and SMS, and making the most of the features of our housing management software or indeed changing to a new system if deemed to be more fit for purpose.

We primarily use two computer systems. These include our telephones, hardware, and Microsoft office systems, all of which are managed by our IT support provider.

SDM provides and maintains the software for our housing, rent, and asset systems, and we are thinking about how to use it more effectively overall.





# 9 Risk

## Our Approach

Any successful organisation must have effective risk management as a foundational component of its business. It is crucial for improving the chances that FPHA objectives and strategy will be delivered successfully and by identifying and mitigating the risks to our business, we lower the likelihood that we'll have to cope with unforeseen events. By ensuring proactive management through close monitoring and where possible implementing mitigating improvements rather than 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 Audit & Risk Committee's remit 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).

# List of Appendices

- Appendix 1** Ferguslie Group SWOT Analysis
- Appendix 2** Strategic Objectives
- Appendix 3** 30 Year Cash Business Plan 2023 to 2053
- Appendix 4** Staff Structure
- Appendix 5** KPI Delivery Plan



**Ferguslie Park**  
Housing Association

## **Ferguslie Park Housing Association**

The Tannahill Centre • 76 Blackstoun Road • Paisley PA3 1NT

Tel: **0141 887 4053** • Email: **admin@fpha.org.uk**

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