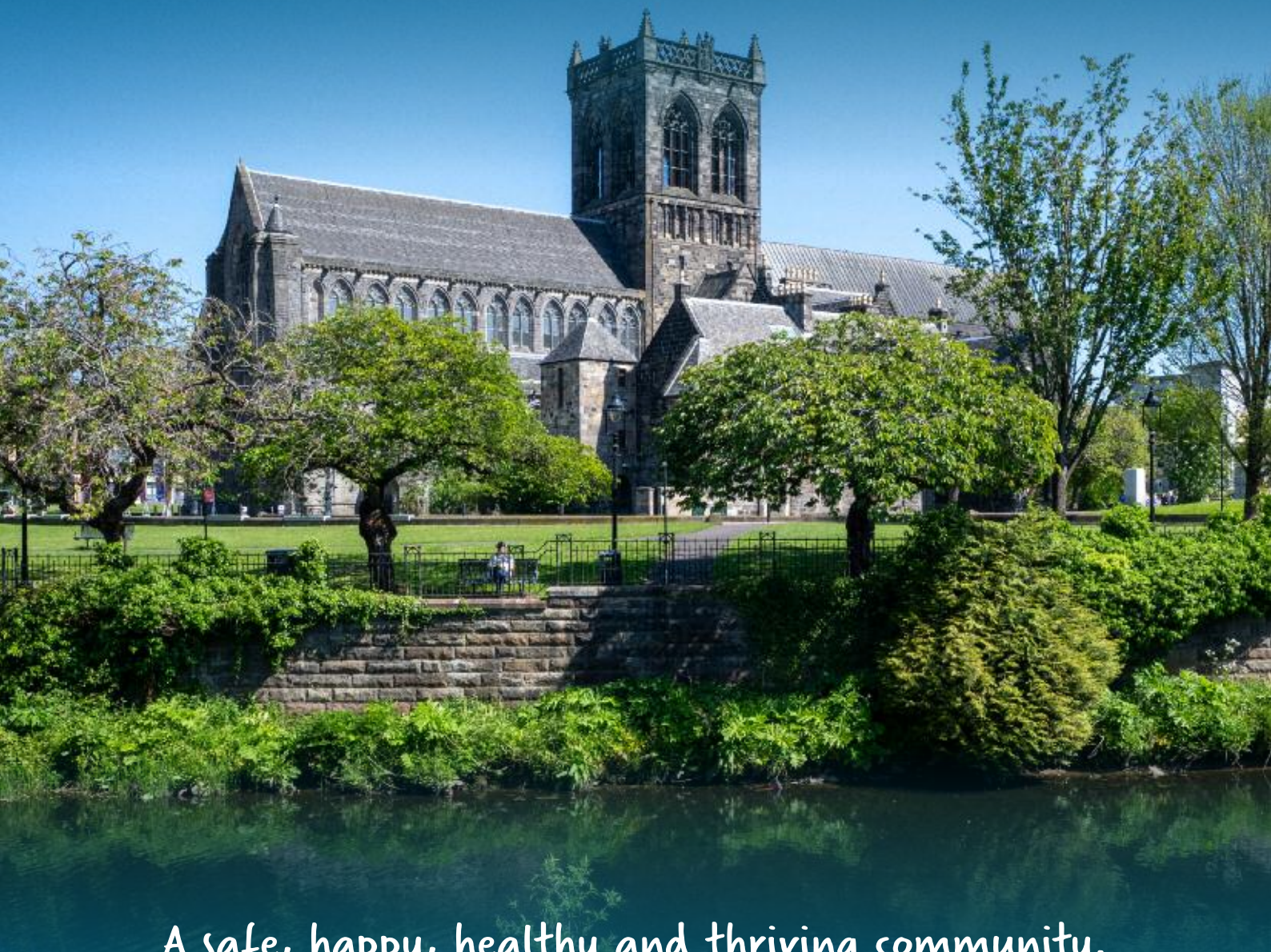
Paisley
Housing Association

Annual Report and Landlord Report

2024-2025



A safe, happy, healthy and thriving community.

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Chairperson Statement

I would like to begin by thanking our new Chief Executive Officer, Fiona McTaggart, for her leadership and support throughout the year. I also extend my gratitude to our dedicated staff team, who have embraced our new vision and values and worked hard to deliver meaningful results for our tenants and communities.

Karen McMillan
Chair

This year has been challenging, with continued economic pressures and cost of living rising affecting many households. However, Paisley Housing Association has remained focused on delivering for our tenants and has achieved strong outcomes across the organisation. We are proud of the progress made and the resilience shown by our staff, partners, stakeholders and community.

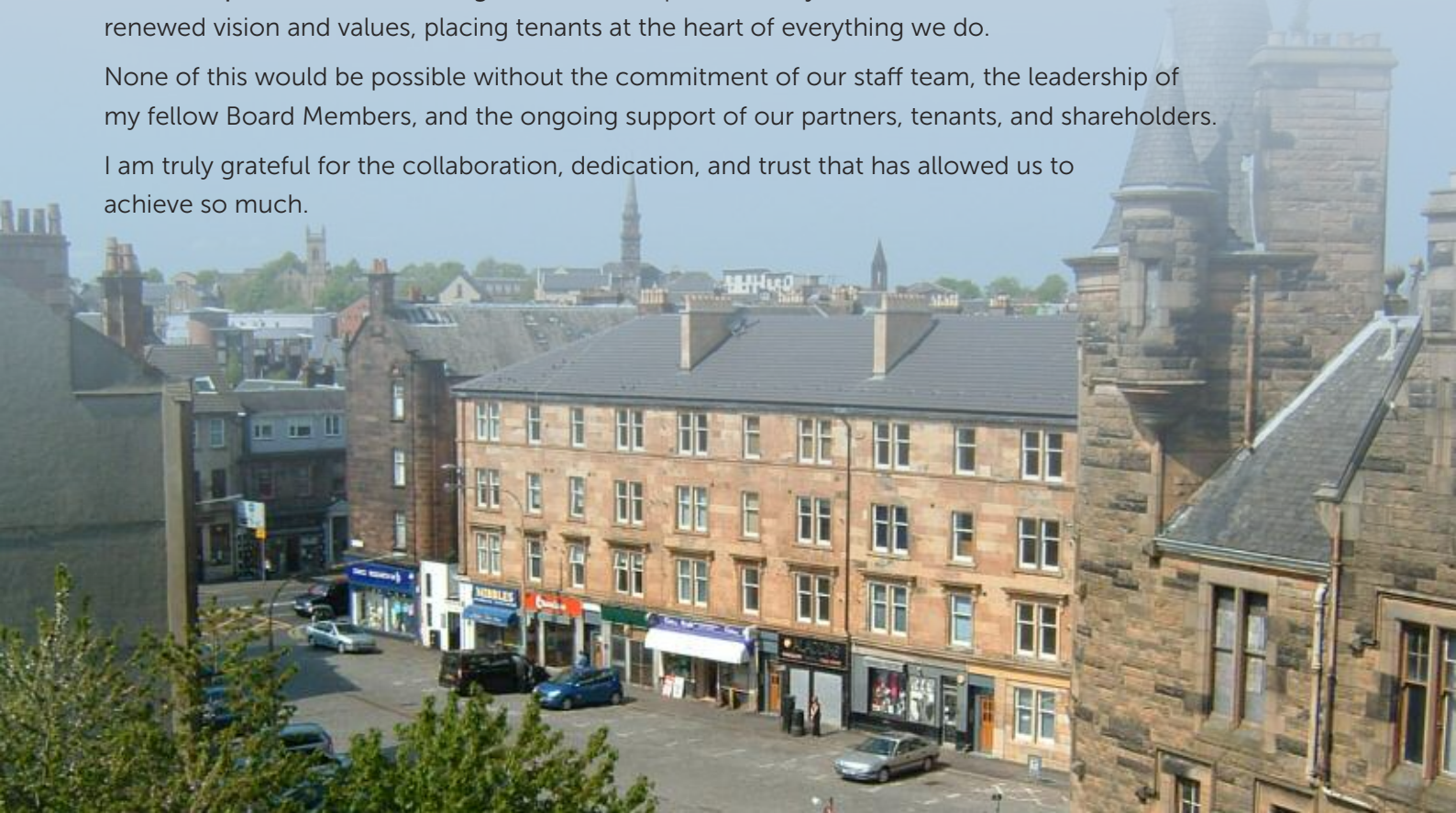
Over the last year, we invested around **£2.9 million** in improving our homes and neighbourhoods. This included boiler replacements and new bathrooms, lift and door upgrades, communal fire safety works and many more. These investments are not just about upgrading homes, they are about creating safe, modern, and sustainable places where people can thrive for years to come.

Equally important has been our focus on community wellbeing. Our Welfare Benefit and Energy Advice Service has continued to be a vital lifeline, helping tenants secure financial gains of **£2.7 million** and providing tailored support at a time when costs remain a challenge. Alongside this, the service saved £86,000 in tenants energy bills. These efforts underline our commitment to supporting tenants beyond housing, tackling poverty, promoting wellbeing, and building stronger communities.

Looking ahead, our new three-year Business Plan provides us with a clear framework for growth and improvement. It is built around four strategic goals - **Modern Homes, Responsive Services, Productive Partnerships**, and **a Resilient Organisation**. This plan not only sets out our ambition, but also reflects our renewed vision and values, placing tenants at the heart of everything we do.

None of this would be possible without the commitment of our staff team, the leadership of my fellow Board Members, and the ongoing support of our partners, tenants, and shareholders.

I am truly grateful for the collaboration, dedication, and trust that has allowed us to achieve so much.



Chief Executive's Welcome

Fiona McTaggart
Chief Executive Officer

Welcome to my first Annual Report as Chief Executive Officer of Paisley Housing Association.

This year, we have continued to invest in our homes to ensure they remain safe, modern, and affordable. Our comprehensive programme of planned works is complemented by ongoing investment in our tenants' environment, with a focus on enhanced estate management. Alongside this, we are committed to identifying opportunities for business growth, ensuring we deliver services that provide true value for money.

Partnership working is central to our success. By collaborating with local partners, community councils, key stakeholders, and the local authority, we can improve the lives of the people of Paisley and ensure our tenants live in safe, supportive communities. We are also proud to play an active role within the Flair Group, working collectively on initiatives that will deliver positive results for tenants now and in the future.

Paisley Housing Association and Paisley South Property Services share the same mission –

"To be a sustainable, innovative and inclusive community-led organisation".

Our finances remain healthy, as outlined on pages 27 to 29, and this stability allows us to keep investing in what matters most, **Our People** and **Our Communities**. We are committed to developing our staff team, building a culture of trust and commitment, and ensuring we have all the right skills in place to deliver the highest level of service to our customers.

Our Boards at both Paisley Housing Association and Paisley South Property Services remain strong, focused, and fully committed to achieving our strategic objectives.

Finally, I would like to thank our Boards, staff members, and partners across the Group for their continued dedication. Most importantly, I want to thank our tenants and community for their trust and support. Together, we will ensure Paisley Housing Association continues to be a central role in our community, delivering our services that make a real difference to people's lives.

Who Regulates Us

The activities of the Association are carried out within a strong regulatory framework, overseen by several key bodies. Effective regulation provides confidence to our tenants, customers, lenders, funders, and stakeholders that we operate transparently and in line with legal and regulatory requirements.

We are regulated by the following:

Scottish Housing Regulator (SHR)

The Scottish Housing Regulator protects the interests of tenants, people who are homeless, and others who use social landlords' services. The Association is one of around 158 registered social landlords and 32 local authority landlords regulated by the SHR.

Office of the Scottish Charity Regulator (OSCR)

The Association is a Registered Scottish Charity (Charity No. SC035589). OSCR is the independent regulator and registrar for Scottish charities, including registered social landlords with charitable status.

Financial Conduct Authority (FCA)

The Association is also a registered society under the Co-operative and Community Benefit Societies Act 2014 (Reg No. 2171). As a registered society, we are regulated by the Financial Conduct Authority.

Scottish Government

The Scottish Government regulates property factoring activities through the Scottish Property Factor Register. The Association is a registered Property Factor (Reg No. PF000305), and we comply with the Property Factors (Scotland) Act 2011. Property Management Factoring Services are delivered through our subsidiary, Paisley South Property Services, which has been operating since 2004.

Governance

We are a Community-Controlled Housing Association, meaning that ultimate decision-making power lies with our shareholding membership. Members elect the Board and vote on key decisions at the Annual General Meeting (AGM). The Board provides strategic leadership, setting the direction and objectives of the Association. It is made up of a diverse group including tenants, homeowners, local business people, community representatives, and professionals. Together, they bring a wide range of skills, knowledge, experience, and perspectives to guide and strengthen the work of the Association.

Performance Highlights at a Glance 2024/2025

Paisley Housing Association

£2.9 million
Invested in our properties

1.85%
Rent Arrears

£8,448,661
Turnover

100% Covenant Compliance

£2.7 million
Total Financial Gains Delivered to Residents Through our additional Welfare Benefits and Energy Service

95.45%
Tenancies Sustained for more than 1 Year

96.2% Repairs Fixed Right First Time

99.7%
Of Properties had a valid Gas Safety Certificate

2.2 Hours
Average time to undertake an Emergency Repair

3.2 Days
Average time to undertake a Non-Emergency Repair

Housing Services

Within our core Housing Management team, our focus is on a tenancy management service with tenants being supported and listened to while also adhering to their tenancy responsibilities to ensure the vision of the Association of a 'Safe, Happy, Healthy and Thriving Community' can be achieved.

We are committed to delivering high-quality services that improve the well-being and living conditions of our tenants and the wider community. Paisley Housing Association is a high performing registered social landlord (RSL) as reflected in our performance against the Scottish Average and through comparison with other RSLs within the Renfrewshire peer group.

How we do this!

- Minimise void times and re-let properties quickly and efficiently in line with our Common Allocations Policy.
- Tenancy Sustainment support including early intervention for support needs and rent arrears.
- Maximise rent collection while supporting tenants in financial difficulty.
- Manage anti-social behaviour effectively and fairly.
- Estate Management including regular estate inspections.
- Management of services including close cleaning, bulk uplift, and garden maintenance.
- Tenant engagement.
- Monitor and improve customer satisfaction through surveys and feedback mechanisms.
- Benchmark performance against peers to identify areas for improvement.

Our Rent Setting Approach

Each year the Association must review the rent we charge our tenants to allow us to deliver our services, which includes our repairs service, planned maintenance and investment in our properties, estate management, benefits advice, and other services.

In setting rents, we aim to ensure that we set and maintain rental income at a level that guarantees the Association's future long-term financial viability whilst taking account of affordability to current and future tenants, and comparability of rents charged by other social landlords for similar properties.

Following the consultation, our Board took the decision to increase the rent at 4.5% (for 2025-26). This is comparable across the other Renfrewshire RSLs and lower than the Scottish Average.

Rent Increase Comparison Table 2024-2025

Paisley Housing Association	Williamsburgh Housing Association	Renfrewshire Council	Scottish Average
4.5% ↓	5.5% ↑	7.5% ↑	6.5% ↑

Void Management & Allocations

"Providing excellent customer service and maximum value."

At Paisley Housing Association, we're proud to be a partner in the Renfrewshire Common Allocations Policy. Through this and our Nomination Agreement with Renfrewshire Council, we help provide settled accommodation for individuals, making a real difference in our community.

We have an appointment-based Housing Options System for people who are looking to join our waiting list. This ensures that all relevant information is captured to best provide an applicant with a property suitable for their needs as well as applicants being provided with comprehensive information about our stock and turnover. Throughout the process, applicants are advised of housing options which may assist them in increasing the prospect of rehousing and help increase tenancy sustainment.

Performance that stands out!

In 2024–2025, we re-let **80 properties**, continuing to perform higher than other landlords and the Scottish average. Our commitment to reducing rental loss and speeding up re-let times means new tenants can move in faster and with less disruption.

Void Annual Comparison at a Glance	2023-2024	2024-2025
Number of Re-Lets	83	80
Void loss	0.31%	0.30%
Offers Refused	58	60
Homeless offers which resulted in a let	33	34

We've successfully reduced our average re-let time to just **16.1 days**, well below the national average. This achievement reflects our commitment to streamlining internal processes, enhancing operational efficiency, and delivering better value for tenants. We remain focused on continuous improvement to ensure every home is re-let swiftly, safely, and with care.

Average Days to Re-Let Homes 2024-2025

Paisley Housing Association

16.1 days

Scottish Average

60.6 days

Empty Properties

Turning empty properties around quickly means less money is lost whilst no rent is received so this provides maximum value for our tenants. The percentage of rent lost from empty properties reduced from **0.31%** in 2023-2024 to **0.30%** in 2024-2025.

Another element of this is making sure we have the right applicants ready to move into the property when it becomes available.

Tenancy Sustainment

"Building Stronger Communities"

It is important to the Association and imperative for the community that tenants sustain their tenancy.

Tenancies Sustained	2023-2024	2024-2025
Paisley Housing Association	94.1%	95.45%
Scottish Average	91.2%	91.6%

Positive and increased tenancy sustainment contributes to stronger, more cohesive communities. We have a dedicated **Tenants Support Officer** who supports tenants who may be having difficulty with their tenancy. When residents stay in one place for longer periods, they build relationships with neighbours, participate in community activities, and invest in their local area.

We're proud to consistently outperform the national average in tenancy sustainment. Our efforts reflect a deep commitment to supporting tenants and fostering long-term stability.

Estate Management

"Safe, clean and connected communities"

At Paisley Housing Association, we're committed to delivering high-quality estate services that support safe, welcoming, and well-maintained neighbourhoods. We know that clean, well-kept surroundings contribute to pride in place and quality of life.

That's why we:

- Conduct regular estate inspections to maintain high standards.
- Work closely with trusted contractors to deliver reliable services.

Service Snapshot (as of March 2025)

676 tenants received our close cleaning service

723 tenants received our garden maintenance service

Tackling Anti-Social Behaviour (ASB)

"Working together for respectful neighbourhoods."

Last year, we received **73 ASB complaints** and we're proud to report that **100%** were actioned within the required timescale. We believe that everyone has the right to live in a safe, peaceful, and happy environment. That's why we take anti-social behaviour seriously and act promptly to resolve issues that affect the wellbeing of our tenants and communities.

We work in close partnership with **Renfrewshire Council** and the **Renfrewshire Community Safety Partnership Team** to address complaints effectively and respectfully. Through collaboration, early intervention, and consistent follow-up, we ensure that concerns are dealt with promptly and within agreed timescales. Together, we're building neighbourhoods where respect, safety and community spirit thrive.

ASB Resolution Rates Comparison 2024-2025: % of ASB Cases Resolved

Paisley Housing Association

100%

Scottish Average

93.4%

Welfare Benefit and Energy Service Overview

Performance Information

In 2024-25, the service experienced its busiest year since it began with a 37% increase in our case numbers from 2023-24. Support was provided to 687 households (up from 482 households in 2023-24).

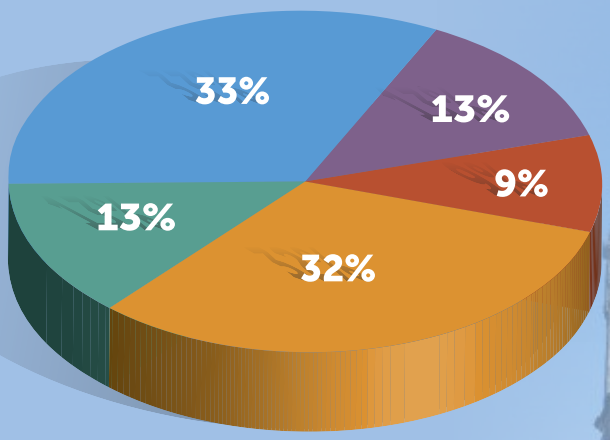
This was driven by a sharp rise in Universal Credit Cases, largely due to the accelerated 'Managed Migration' from legacy benefits, and our expanded capacity for Energy Advice.

Matter Type	Number of cases 2023-2024	Number of cases 2024-2025
Welfare Rights	817	1113
Energy Advice	229	420
Money Guidance	171	137
Total	1,217	1,670

From these cases the team achieved annual financial gains of **£2,699,096** in Welfare Rights Cases, an increase of 92% (from £1.4million) in 2023-24. This increase reflects in no small part the support provided for 365 Universal Credit Claims over the year.

The financial gains achieved and breakdown of case types that clients were supported with is shown below:

Universal Credit	365 Cases	£1,831,262.46
Council Tax Support	150 Cases	£79,137.53
Housing Benefit and Discretionary Housing Payment	351 Cases	£313,021.19
Disability, Sickness and Carers Benefits	106 Cases	£468,314.87
Other Benefits	141 Cases	£8,632.89



In addition, we achieved **£86,397.78** of savings on energy bills in Energy Advice Cases. These figures include grant awards, debt written off by energy companies, behavioural and switch savings.

In delivering energy advice we also supported with:

- Preventing 268 self-disconnections.
- Assisting 18 households to have their supply reconnected.
- Prevented the force fitting of 4 prepayment meters.

Grant Funding and Partnerships

We continued to be a partner of choice of Advice UK and Energy Action Scotland and were very proud to have been awarded grant funding totalling **£90,000** to assist in the delivery of our Advice Services. The grant funding included provisions for 2 members of staff to deliver Benefits and Energy Advice to Paisley Housing Association and Williamsburgh Housing Association tenants.

As well as tenants' self-referring to our service, we also work closely with our Housing and Asset Management staff teams to ensure our service reaches those who need it the most.

This is exemplified by the case study below:

Case Study

The client was a vulnerable tenant who had been known to our Tenancy Support service for some time.

For many years they had been supported by their partner who had unfortunately passed away a few years ago. Following this, the client was struggling with several aspects to do with their tenancy, one of which was managing their energy account.

A referral was made for Energy Advice to support the tenant as their gas had been capped, and they were off supply. Our Home Energy Adviser (HEA) supported the tenant to get back on supply, deal with significant metering issues which involved complaints to the energy supplier and the energy ombudsman.

The client was supported to get on supply, and they were awarded assistance of £1572 to assist with their energy debt and ongoing usage. During this support, the client received a managed migration notice to migrate from ESA and Housing Benefit to Universal Credit (UC).

The client was unable to make the claim without assistance, as they had no access to any digital devices to make the claim. Our Benefit Advisers met with the tenant, and their Housing Support worker, in our office.

It was clear the client did not have the capability to make an online claim for UC, so they were supported to make a telephone claim. The advisers also provided a clear explanation of the initial stages of the claim so that the Housing Support worker could support the client with telephone appointments with UC.

The UC claim was successful, and the service also ensured that the health element and Transitional Protection were migrated to UC. Had the client not been receiving support from the Association, it is likely that a UC claim would not have been made prior to the migration date and rent arrears would have accrued.

Service Focus Moving Forward

Moving into the next year our core priorities for this service are:

1. Assist in the successful completion of the managed migration from legacy benefits to Universal Credit.

A large part of our work over the last number of years has been assisting tenants to move from legacy benefits to Universal Credit. This is reaching its final stages and should be completed by March 2026. According to our information, we believe that there are only 20 tenants left to begin their migration.

2. Secure funding to maintain our additional resources.

The presence of our additional Benefits and Energy advisers has been a valuable resource. With the funding for these posts due to end in March 2026 one of our core priorities is to secure funding to allow the continuation of these posts.

3. Work towards accreditation through the Scottish National Standards for Information and Advice Providers (SNSIAP)

This is a voluntary accreditation scheme that is operated for the Scottish Government by the Scottish Legal Aid Board. We are in the process of going through accreditation which should hopefully be completed by the first half of 2027. We hope that this will serve to demonstrate the high quality of advice and support that we provide. In doing this we will be the first advice service for a Housing Association in Renfrewshire to achieve this accreditation.

Asset Management and Development

Our Asset Management Team are responsible for managing Repairs, Planned and Cyclical Maintenance Works, Major Works, Medical Adaptations, and Development undertaken by the Association. This Team is also responsible for any development within the organisation. We aim to provide our customers with a home that is maintained to a high standard, which is safe and secure and that meets their current and future needs.

Investing in Safe, Sustainable Homes

Like many registered social landlords, our Asset Management Team continues to navigate challenges in procuring major repairs, particularly associated with rising costs. Despite these pressures, we remain committed to delivering essential upgrades and improvements across our housing stock.

Our Strategic Investment in 2024-2025

We spent approximately **£2.9 million** on our homes, including capital works and major contracts. These expenditures focused on:

- Landlord Compliance & Health and Safety
- Cyclical Maintenance
- Planned Works
- Major Repairs
- Reactive Maintenance including void works

Investment in our homes

The Association relies on rental income to deliver our investment programme for our homes ensure they are well maintained and safe. Below highlights some of how the £2.9 million investment is spent on reactive day to day repairs, cyclical repairs and improvements works.

Energy Efficiency Standards for Scottish Social Housing (EESSH)

An energy efficiency rating shows how effectively a home uses energy, based on features like windows, heating systems, and insulation. Across Scotland and the UK, there's a growing effort to ensure homes reach at least B and C to help cut carbon emissions and reduce energy costs. We remain committed to achieving this standard. We will continue with energy profiling and performance assessments that will help shape pathways toward achieving EESSH2 and the proposed net-zero standard.

Stock Meeting EESSH 2024-2025

99%

Pilot projects across a range of properties are continuing this year ahead to be developed in collaboration with participating organisations, providing valuable insights into practical delivery, the effectiveness of various materials and technologies, and the overall customer experience.

Medical Adaptations to Properties

From time to time, some of our tenants require medical adaptations to ensure their homes are suitable for their individual needs.

Medical Adaptions made during the year!

99%

As part of our ongoing commitment to investing in our housing stock and supporting diverse requirements, we undertake a program of medical adaptations each year.

Scottish Housing Quality Standard (SHQS)

To be considered compliant with the Scottish Housing Quality Standard (SHQS), properties must meet specific criteria.
These include:

Stock Meeting SHQS 2024-2025

95.6%

- Meeting or exceeding the Tolerable Standard
- Being free from serious disrepair
- Demonstrating energy efficiency
- Providing modern facilities and services
- Ensuring the home is healthy, safe, and secure

Cyclical Maintenance and Compliance Overview

As a Registered Social Landlord, we carry out cyclical maintenance to ensure that properties are well maintained and undertake compliance activity to ensure resident safety. This includes:

- **Gas Safety Inspections** – Required annually to all properties with a gas appliance.
- **Asbestos Management** – Carry out regular surveys and maintain an asbestos register.
- **Electrical Installation Condition Reports (EICR)** – Required every 5 years or at change of tenancy.
- **Legionella Risk Assessments** – Typically reviewed annually, especially in communal water systems.
- **Lift Services** – Inspections required every 6 months under LOLER regulations.
- **Dry Risers Assessments** – Annual testing and maintenance.
- **Fire Risk Assessments** – Must be reviewed regularly, typically annually or when significant changes occur.
- **Fire Alarm & Extinguisher Maintenance** – Usually serviced every 6 months.
- **Emergency Lighting** – Monthly checks and annual full duration tests.
- **Roof Anchor & Door Entry Inspections** – Annual or as per manufacturer guidance.
- **Gutter Cleaning** – Annual cleaning of property gutters.
- **Close Painting** – Carried out in 5-year cycles.
- **Window Servicing** – Ensuring windows are maintained and serviced.
- **Landscaping** – Maintenance of common areas and open spaces.

Some aspects of Cyclical Compliance such as Gas Servicing and EICRs, do require access to individual homes, while others only pertain to common areas and do not require home entry. We continue to work through these programmes to achieve compliance and ensure residents safety.

Gas Safety Compliance

Gas Safety Compliance

98%

The Association has a legal obligation under the Gas Safety (Installation and Use) Regulations to ensure all gas appliances and flues within its properties are safe for use. To meet this requirement, an Annual Gas Safety Check must be carried out on or before the anniversary of the previous inspection. For this reason, gaining timely access to tenants' homes is essential to ensure compliance and maintain safety standards.

Environmental Projects

This year, we successfully completed a series of environmental upgrades across several traditional tenement blocks, with a focus on revitalising back courts to make them more attractive, practical, and enjoyable for tenants.

Key improvements included:

- New bin stores to streamline waste management and reduce clutter.
- Refreshed drying areas for improved functionality and aesthetics.
- Soft landscaping with new turf, planting and greenery to bring life to shared spaces.
- Seating areas designed to foster relaxation and community interaction.

These enhancements not only uplift the visual appeal of our back courts but also create safer, cleaner, and more usable outdoor environments for everyday living. It's part of our commitment to improving quality of life and encouraging pride in our shared spaces.

New Property Acquisitions - Expanding Homes, Strengthening Communities

Through the New Property Acquisitions programme, the Scottish Government is supporting local authorities and Housing Associations to tackle the housing crisis head-on. By providing targeted funding, this initiative enables the purchase of existing homes bringing them into the social housing sector and offering secure, affordable tenancies to those who need them most.

These acquisitions help meet urgent housing demand, reduce homelessness, and revitalise communities by making better use of available properties. It's a practical, people-focused approach to growing Scotland's housing stock and ensuring more families have a safe place to call home.

As part of our commitment to addressing housing need, we're prioritising the development of a formal Acquisition Strategy for the year ahead. This will allow us to make the most of funding opportunities offered through the Scottish Government's New Property Acquisitions programme designed to support local authorities and Housing Associations in purchasing homes to expand affordable housing.

Over the past 3 years, we've successfully acquired 7 properties through this initiative, helping to increase housing supply and provide secure, affordable homes for residents.

By putting a clear plan in place, we aim to ensure that future acquisitions are strategic, sustainable, and aligned with community needs. It's a proactive step toward making a lasting impact in the lives of tenants across Paisley.

Our Estates Team

This year we welcomed our dedicated Estates Team. This team plays a vital role in delivering a high-quality, responsive service to our tenants, property factored owners, and the wider local community.

The team is responsible for maintaining the cleanliness, safety, and overall appearance of our neighbourhoods. Their day-to-day work ensures that our shared spaces remain welcoming and well-managed.

In recognition of their impact, the Estates Team will now embed within our business planning as a key driver of operational excellence, community engagement, and sustainable development for the future.

Paisley Town Centre Regeneration Project – A Community Milestone

Work is progressing well at 33 Causeyside Street and the adjoining tenements at 3–9 Orchard Street, following the launch of our major town centre regeneration project in summer 2024. Delivered by Procast Group, the project will provide over 50 new and refurbished affordable homes in the heart of Paisley, while supporting existing local businesses.

The £4.8 million investment from the Scottish Government's Affordable Housing Supply Programme, alongside £500,000 from Renfrewshire Council, is ensuring these historic tenements are modernised to meet today's standards while retaining their character.

Inside, the homes are being upgraded with new windows, kitchens, and bathrooms to improve comfort and energy efficiency. Externally, the works include essential stone repairs, re-roofing, improved close doors, and landscaped back courts to create safe, attractive communal spaces.

This project is a key step in improving Paisley's traditional housing stock and supporting the wider regeneration of the town centre. As one local Community Council member noted, ***"It's inspiring to see our town being invested in."*** Completion is expected in late 2026.

Paisley South Property Services Overview

The Association's property Management Factoring Service that is part of our Paisley Housing association Group as a Subsidiary manage a number of properties within the Paisley area on behalf of homeowners and commercial property owners.

Property Management Factoring manage and maintain the common parts of land or property owned by more than one homeowner, for example the stairways, hallways and lifts in a tenement flat.

The role of a factor is to carry out several tasks on behalf of property owners including;

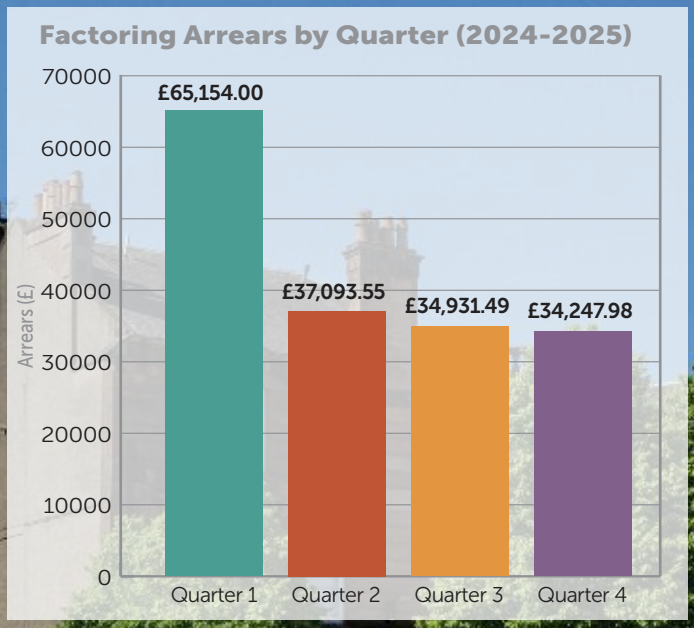
- Arranging and introducing services and maintenance e.g. close cleaning, gutter maintenance, bulk uplift estate landscaping etc.
- Facilitating and organising owners' meetings, so owners can make decisions about the running of their building.
- Facilitating common repairs to the building which includes obtaining quotes, liaison with contractors and consulting owners.
- Managing cyclical maintenance, invoicing, collecting payments and managing any debt for the blocks.
- Facilitating common insurance for the building.
- Updating customers through our Newsletter or communication of any changes of legislation in relation to factoring services or their requirements as homeowners.
- Assisting customers with enquiries related to their property/building, title deeds and accounts.
- Consult with owners on any changes to the Written Statement and issue a copy.

Property Management Performance Overview

The Association currently offers a property factoring management service to 283 residents this including commercial properties.

The property management invoices are charged quarterly as noted in our Written Statement and one of the departments responsibilities is recovery of factoring fees which are charged such as a management fees, reactive repairs, insurance, cyclical maintenance or any additional services etc.

Our performance for 2024-2025 is shown in the table below



Key Insights of 2024-2025:

- Quarter 1 had the highest arrears at **£65,154.00**
- Arrears dropped significantly in Quarter 2 to **£37,093.55**
- Quarter 3 and Quarter 4 continued the downward trend with **£34,931.49** and **£34,247.98**, respectively.

We recognise the need to continually adapt, improve, and innovate. Our strategic direction towards growth that we have been reviewing in 2025, to look ahead and sees the next year as a time of preparing for growth.

This has meant fully reviewing our Paisley South Property Services to strengthening our capacity and capabilities to deliver sustainable growth. The service will look at all various dimensions of growth, including widening our service offer, and expanding through our subsidiary, collaborating with more partners, and enhancing our reach into the community. We have reviewed our strategic priorities and over the coming year we will deliver on our strategic goals for our Property Management Services subsidiary through our operational plan.

Strategic Goal: To grow and develop our Property Management Factoring Services via our Subsidiary

Connected Communities

Throughout 2024-25 we have been active in delivering activities for our customers and the wider community. These included:

Partnered with Renfrewshire Council to deliver a Cost-of-Living event at Southend Action Centre.

Hosted our Annual Children's Xmas Party at the Anchor Centre in December 2024.

Provided 260 Pantomime tickets to schools in Paisley to allow children to enjoy a Xmas event.

Referred 11 vulnerable households to St Mirren FC Foundation to arrange Xmas Day gifts and meals.

Partnered with Paisley Piazza and STAR Project to arrange Xmas presents for vulnerable families in Paisley.

Delivered our Annual Garden Competition in August 2024.

Delivered 20 Amazon Dots to our customers.

Provided mobile data to 20 customers.

Community Investment remains a high priority for Paisley Housing Association, and in 2025–26 we will launch a dedicated Connected Communities Strategy, supported by a clear and actionable plan.

We are proud to be part of a vibrant local network in Paisley, where strong and trusted partners deliver vital services to our residents. This year, we've undertaken community mapping to identify the range of services available, highlight gaps, and explore new opportunities for collaboration.

Through this strategy, we aim to:

- **Strengthen partnerships** – working closely with local organisations, agencies, and partners of choice to deliver joined-up services that directly benefit tenants, owners, and the wider community.
- **Empower residents** – supporting community-led initiatives and creating more opportunities for people to shape their neighbourhoods.
- **Promote inclusion and wellbeing** – ensuring our activities and partnerships contribute to healthier, safer, and more connected communities.
- **Maximise resources** – aligning our efforts with those of other local partners to ensure investment achieves the greatest possible impact.
- **Measure community impact** – tracking outcomes to demonstrate the real difference being made across Paisley.

Our focus on Community Investment will strengthen our role as a community anchor organisation, not just a housing provider, but a catalyst for opportunity, equality, and improved quality of life.

We've reimagined our office space as a vibrant local Hub, placing community at the heart of everything we do. By increasing footfall from local residents, we aim to create a welcoming, accessible space where people can connect with a wide range of services tailored to their needs.

Whether it's support with health and wellbeing, access to digital resources, advice on employment or housing, or simply a place to meet and feel part of something our Hub is designed to bring people together, reduce barriers, foster collaboration, and ensure no one in our community feels left behind.

By opening our doors wider, we're not just offering services, we're building relationships, strengthening networks, and creating a space were local voices shape local solutions.

Tenant Profiling Project

This year, we are launching a Tenant Profiling Project to gather meaningful insights into what truly matters to our tenants. By listening closely to their priorities, we aim to shape neighbourhoods that reflect their needs, aspirations, and values. Through this initiative, we will, collect and analyse tenant feedback to understand what improvements and services are most desired. Identify vulnerable tenants to ensure tailored support and inclusive service delivery. This data will inform future housing development with data-driven decisions that reflect community needs.

This project will strengthen engagement strategies by aligning communication and outreach with tenant preferences. As part of the project information, we will then collaborate with agencies and stakeholders to address service gaps and unlock funding opportunities.

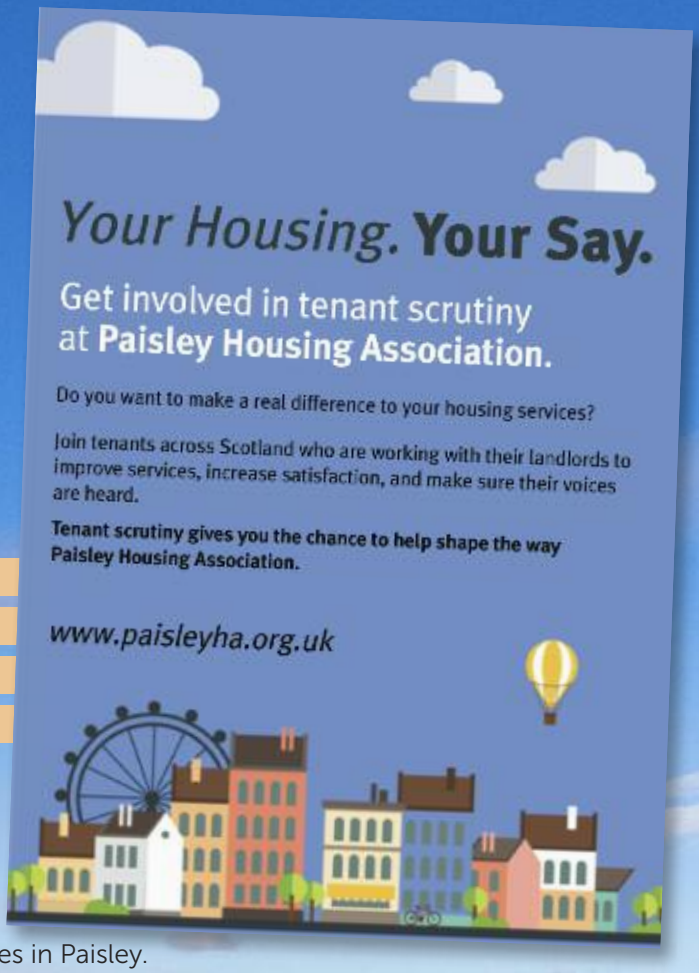
Our goal is to build a comprehensive understanding of our tenant base, enabling us to invest in ways that are targeted and impactful. This project is a cornerstone of our broader commitment to Community Investment ensuring our work is not only forward-looking but also grounded in the voices of the people we serve.

Customer Involvement

Exciting News: Paisley Housing Association Joins TIS!

We're thrilled to share that we are now a proud member of TIS – the Tenant Information Service, a national organisation at the forefront of tenant participation and community engagement in Scotland.

This marks an exciting step forward as we strengthen our commitment to empowering tenants, enhancing community voices, and shaping the future of housing together.



TIS plays a vital role in supporting tenants and landlords to work in partnership, offering expert advice, training, and support to encourage meaningful participation. Their values of inclusion, collaboration, and innovation closely align with our own, making this partnership a natural fit.

Through our membership with TIS, we're looking forward to:

- Gaining access to expert knowledge and resources
- Participating in national networks and events
- Enhancing tenant engagement strategies
- Supporting communities to thrive and grow

TIS is passionate about making a positive difference, and we are excited to be part of that mission. By working together, we will continue to ensure that tenants' voices are at the heart of everything we do.

We look forward to the opportunities this partnership brings as we continue to build stronger, more connected communities in Paisley.

In 2025, we are placing a strong focus on Customer Involvement. We are developing a new Customer Involvement Strategy, which we will consult on with our tenants, to be published later this year, supported by a detailed action plan.

Through this strategy, we want to strengthen our customers voice, ensuring that tenants and service users have meaningful opportunities to influence decision-making and shape the services they receive. We are looking to achieve improved engagement, developing new ways of listening to customers, whether through surveys, focus groups, digital engagement, or community events. We want target investment where it matters most identifying priorities directly from our customers to ensure resources are directed towards the improvements that will make the biggest difference in their homes, neighbourhoods, and overall experience.

Our aim is to enhance transparency and accountability, clearly demonstrating how customer feedback translates into action, and reporting on progress openly. Delivering measurable outcomes and setting clear objectives and performance indicators is imperative to our business, so we can track the impact of customer investment, ensuring long-term value and continuous improvement.

Our goal is to build stronger relationships with our customers and ensure they feel heard, valued, and supported. By embedding customer investment at the heart of our services, we aim to create lasting change and deliver a housing service that is not only high quality but also responsive, inclusive, and community led.

Tenant and Owner Satisfaction Survey - Strengthening Community Involvement

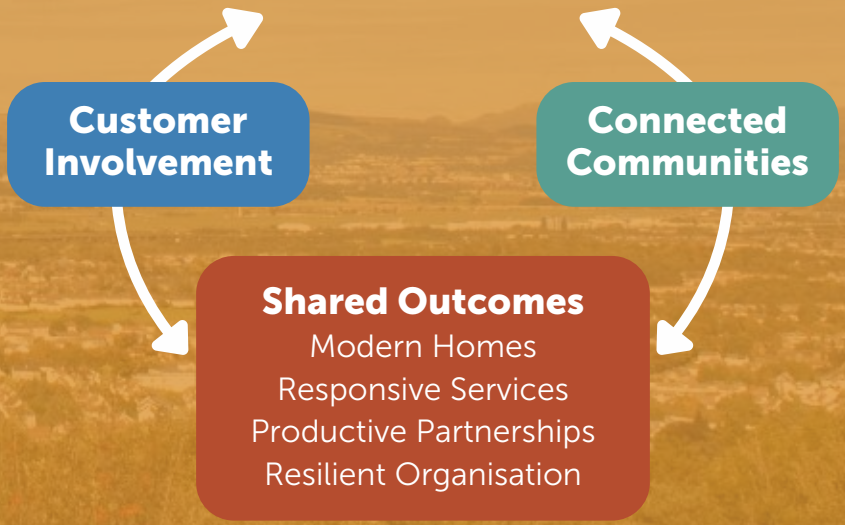
As part of our commitment to putting customers at the heart of our services, we are carrying out our Tenant and Owner Satisfaction Survey in September 2025, this is a key activity that takes place every three years.

This survey is more than just a check-in; it's a vital part of our wider Customer Involvement approach. It provides an opportunity for tenants and owners to share their views, experiences, and priorities, helping us understand what matters most to the people we serve.

The insights gathered will directly inform our new Customer Involvement Strategy, ensuring that future decisions and improvements are shaped by real feedback. By listening closely and acting transparently, we aim to build stronger relationships, deliver meaningful change, and create a housing service that reflects the needs and aspirations of our communities.

Business Plan 2025-2028 Vision

"A safe, happy, healthy and thriving community"



Complaints Management

We welcome complaints, as they give us the chance to learn and improve our services. Our "Complaints Handling Procedure" follows the two-stage model recommended by the Scottish Public Services Ombudsman (SPSO).

Stage 1 – Frontline Resolution

We aim to resolve complaints quickly and informally at this stage, usually within five working days.

Stage 2 – Investigation

If your complaint is more complex, or if you are not satisfied with the outcome at Stage 1, it will move to Stage 2 for a full and thorough investigation usually within 20 working days.

If you remain dissatisfied after Stage 2, you have the right to ask the SPSO to review your complaint.

We received 59 service complaints from the 1st of April 2024 to the 31st of March 2025

The values of complaints and use of the information from them help us to improve services.

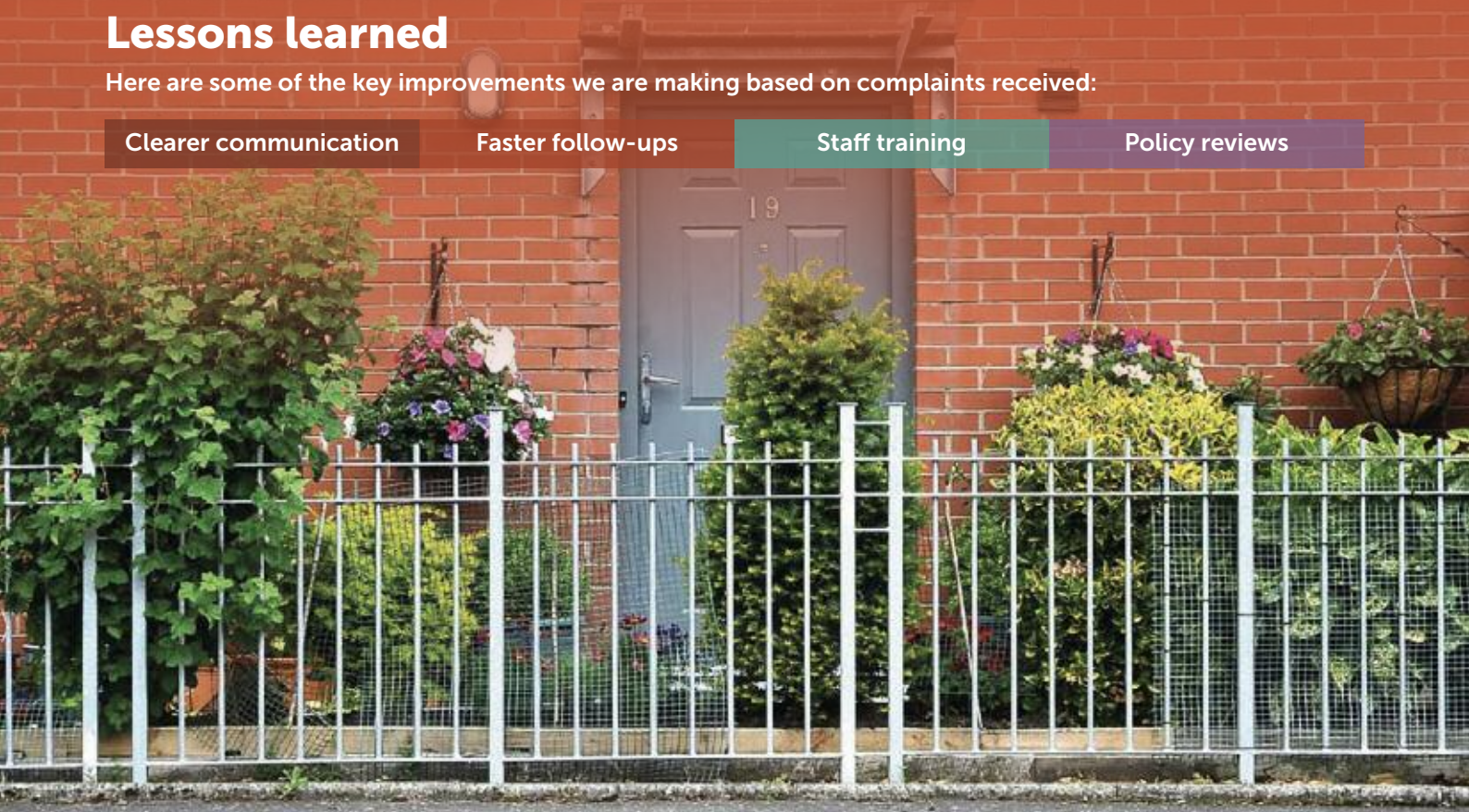
Performance Overview

Complaint Stage	SPSO Target	Our Average Time	Complaints Received
Stage 1 – Frontline Resolution	5 days	3.17 days	50
Stage 2 – Further Investigation	20 days	17.89 days	9

Lessons learned

Here are some of the key improvements we are making based on complaints received:

Clearer communication | Faster follow-ups | Staff training | Policy reviews



Governance & Staff Development

Our Governance

We are a community-controlled Housing Association and decision-making lies with the Associations shareholding membership which is largely made up of our tenants and other people from the areas in which we operate. Our members elect the Board and vote on key decisions affecting the Association at the Annual General Meeting. The Board provides the strategic leadership and sets the strategic direction and objectives of the Association.

As of March 2024, the Paisley Housing Association Board consists of 10 members, while Paisley South Property Services has 3 Board members. Collectively, they bring a wealth of skills, knowledge and experience to drive our organisations forward.

Governance Structure

(As of 31st March 2025)

Paisley Housing Association Board

↓

Paisley South Property Services Board

Paisley Housing Association Board Members

(As of the 31st of March 2025)

Karen McMillan	*Chairperson*
Elaine Templeton	
Sandra Loney	
Mairi MacLean	
Ian Johnstone	
Michelle Hart	
Clare Hayes	
Tina Russell	

Paisley South Property Service Board Members

(As of the 31st of March 2025)

Ian Johnstone
Sandra Loney
Emmanuel Dufegha

Executive Management Team

(As of the 31st of March 2025)

Fiona McTaggart	*Chief Executive*
Craig Reid	*Director of Asset & Development*
Lorna Colville	*Director of Finance & IT*
Tracy Fraser	*Director of Housing*

Internal Auditors

Quinn Internal Auditors

External Auditors

Alexander Sloan LLP

Bankers

Bank of Scotland Commercial Banking

Solicitor

TC Young

Staff Development

At Paisley Housing Association we are committed to supporting and developing our staff team through training and career development opportunities. This year has been no different, the commitment of our governing body and staff has only strengthened.

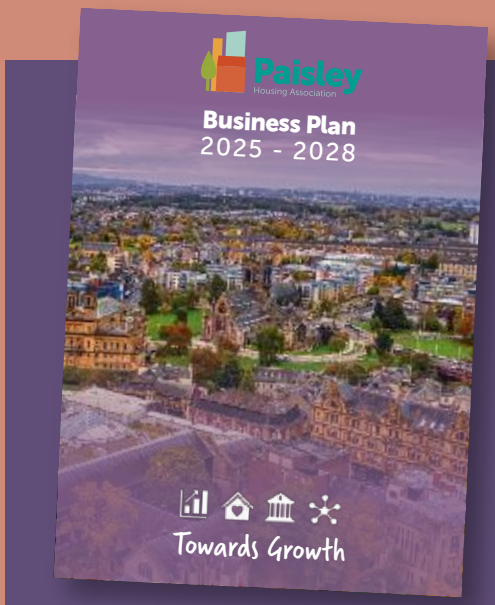
Continual improvement is at the core of our strategic objectives, which is why we continue to invest in our people. Over the past year, all staff have taken part in learning about our culture, exploring personality profiles and how best to understand and support one another. This journey has helped us focus on where we want to be and how we will achieve it together. This work ensures that our dedicated team continues to deliver high-quality customer service, with a strong culture of continuous improvement.

Our commitment to investing in young people remains strong. In partnership with Renfrewshire Council, we have provided over 15 employment and training placements across different areas of the business since 2013. Several participants have gone on to secure permanent roles within our IT, Asset Management and Housing Management departments, demonstrating the real impact of this initiative on employment opportunities within Renfrewshire community.

We actively encourage staff to engage with the wider housing sector. Staff regularly attend Glasgow West of Scotland Forum events, and all new colleagues take part in the FLAIR Conference and specialist forums to network and share learning with other registered social landlords. Currently, our Advice and Projects Manager is working towards a Postgraduate Diploma in Housing Studies, and we actively encourage our staff to pursue further developments within their roles. We firmly believe there is no better investment than investing in our staff.

We also continue to invest in the skills and knowledge of our Board Members. Both internal and external training programmes are in place, alongside sector events. This year, the FLAIR Group Conference brought together all five registered social landlords, along with Paisley Housing Association was Williamsburgh, Barrhead, Bridgewater, Linthouse and Ferguslie Park Housing Associations.

The event featured a wide range of workshops and concluded with a farewell to a Williamsburgh Board member who retired after 19 years of dedicated service, highlighting the life-changing work carried out across the FLAIR Network.



In 2025, we launched our new Business Plan 2025–2028, approved by our Board. This plan sets out our vision for the next three years:

"A safe, happy, healthy and thriving community."

Our strategic goals remain at the heart of our mission:

- **To be a sustainable, innovative, and inclusive community-led organisation.**
- **To deliver Modern Homes, Responsive Services, Productive Partnerships, and build a Resilient Organisation.**

We are excited about the future of Paisley Housing Association and the opportunities this plan will bring for our tenants, owners, partners, and the wider community.

Financial Strength & Value for Money

How is your rent spent?

We're committed to transparency. Our audited financial statements for 2024–2025 are available on our website, showing exactly how your rent supports better homes, services, and neighbourhoods.

Statement of Comprehensive Income

Below are the Key Highlights from 2024-2025:

1. Turnover vs. Expenditure

Operating Turnover, income received for the year, was **£8,448,661**, with **£6,610,103** reinvested directly into providing housing and repair services. We also earned **£324,333** in investment income from our cash reserves while we paid out **£309,597** in loan interest for older loans taken out towards funding past housing developments.

The operating turnover relates to the rental income from the letting of properties and revenue grant funding received to support our community investment, Welfare Benefit and Energy Services and Medical Adaptations.

2. Repairs & Maintenance Spend and Capital Investment in Housing Stock

We spent **£1,624,912** on repairs and maintenance, with a focus on preventative works and works to improve energy efficiency and tenant safety.

We are also committed to long-term investment to ensure quality and sustainability of our housing stock and investing in new housing stock.

£1,295,456 was invested in upgrading our existing homes, improving energy efficiency, and ensuring compliance with modern standards. While **£891,539** was invested towards the supply of new housing for rent.

3. Rent Collection and Arrears

Rent collection remained strong at **100.9%**, with tenant arrears reduced to **1.85%**, thanks to proactive support of our Housing Management and Benefits & Energy Advise Team and the engagement of our tenants. Allowing us to continue to invest in tenants homes and services.

Surplus for the year

What does this mean?

Operating surplus is the money left over after a housing association has paid for all its day-to-day running costs – like repairs, staff wages, and utility bills – but before it pays interest on loans or taxes. It shows how much the organisation has made from its core activities, such as renting out homes.

The **overall surplus** for the year is the amount of money left over after all income and expenses have been accounted for. It shows that Paisley Housing Association operated within its means and generated more income than it spent, which it will reinvest.

For the financial year ending 31st March 2025, we had an **operating surplus of £1,838,558** and had an overall surplus for the year, after paying for other items such as loan interest, of **£1,821,294**. This surplus is not profit for shareholders, as a not-for-profit organisation it will be used to:

- Continue investment and improvements in tenant services
- Maintain and invest in our properties
- Maintain tenants' health & safety
- Support community projects and invest in community initiatives
- Investment in digital transformation to improve/expand service delivery.
- Strengthen financial stability

Statement of Financial Position to 31st March 2025

What is it and why does it matter?

The Statement of Financial Position, sometimes called the Balance Sheet shows a snapshot of Paisley Housing Association's financial health at the end of the financial year (31st March 2025).

This outlines:

- **What we own** (assets)
- **What we owe and grants we have received** (liabilities)
- **Our net worth** (reserves)

This statement helps tenants, stakeholders, and regulators understand how financially stable we are. Whether we have enough resources, now and in the future, to maintain and improve homes and how well we manage debt and cash flow. This demonstrates our ability to invest in future housing, maintaining our housing and on community projects.

Below are the Key Highlights from 2024-2025

- **What we own:** £64,708,503
- **What we owe:** £7,484,930
- **What grants we have received towards financing our assets:** £27,762,711
- **Our net worth:** £29,460,862

Financing and Liquidity

What does this mean for Paisley Housing Association?

Financing refers to how we fund our operations, investments, and long-term projects. This includes loans and borrowings from banks, grant funding from government and charitable sources and rental income and service charges from tenants.

These sources help us:

- Maintain and improve existing homes
- Invest in new housing
- Support community initiatives
- Cover day-to-day operational costs

Liquidity is about how easily we can access cash to meet short-term obligations, like paying suppliers, staff, or emergency repairs.

Why it matters

Strong liquidity means we can respond quickly to urgent needs without financial strain. Stable financing ensures we can plan long-term investments confidently. Low risk borrowing helps us avoid financial pressure while still growing our services.

Snapshot from 2024–2025:

- Cash and cash equivalents **£9,814,432**
- Longer-term Borrowings **£5,188,887**
- Net current assets: **£8,219,543**

These figures show that Paisley Housing Association is financially resilient, with enough liquidity to manage short-term needs and financing in place to support future growth.

Value for Money: Making Every Pound Count

At Paisley Housing Association, we believe Value for Money (VFM) is about more than just financial efficiency, it's about delivering real, lasting impact for our tenants, communities, and the environment. This year, we've launched a refreshed VFM Strategy, supported by a full Action Plan that puts tenants at the heart of every decision we make and aims to ensure that our customers continue to receive the best possible value while we work to further improve the services we provide.

What does Value for Money mean for you?

For our tenants, VFM means:

- **Better services** ➤➤➤➤➤ that are responsive, reliable, and easy to access.
- **Smarter investments** ➤➤➤➤➤ in homes, communities, and digital tools.
- **Transparency** ➤➤➤➤➤ in how we spend and how we measure success.
- **Sustainability** ➤➤➤➤➤ both financial and environmental

Our New Strategy and the Key Priorities

Our VFM Strategy is built around three core pillars:

1. Tenant-Centric Services

We're investing in digital self-service portals, improving customer engagement, and streamlining processes so tenants can access support quickly and easily.

2. Efficient Asset Management

We're using data to make smarter decisions about repairs, maintenance, and upgrades – ensuring every pound spent delivers long-term value.

3. Sustainable Communities

Environmental, Social and Governance Goals (ESG) is about doing the right thing for the environment, treating people fairly, and running our organisation responsibly. We're aligning our VFM with our ESG goals including energy efficiency and contributing to carbon reduction and improving community wellbeing.

Action Plan Highlights!!

To make our strategy real, we've developed a detailed action plan that includes: expanding digital access for tenants, with new tools and training to help everyone benefit, tracking performance through clear metrics and tenant feedback, improving procurement to ensure we get the best quality and price from suppliers, engaging tenants in shaping services and priorities through forums and surveys.

How we're measuring success

As part of our commitment of being transparent and accountable we have:

- Annual VFM reporting with clear outcomes and comparisons.
- Tenant satisfaction surveys to guide improvements.
- We are developing Performance dashboards that show how we're doing in real time.

Working Together for Better Value

By listening to tenants, investing wisely, and focusing on what matters most, we're building a future where every resource creates meaningful impact. Together, we're making our homes, services, and communities stronger than ever.

Equality & Diversity

Our Purpose

Our purpose is to have strong, productive partnerships who are key to driving our success in delivery, innovation, growth, and community impact. We are committed to remaining a resilient organisation, modern, financially strong, well-governed, and an employer of choice.

We are committed to ensuring that our staff, tenants, residents, Board members, and subsidiary have equal opportunities, regardless of background. Equality and diversity are embedded in our vision, values, and strategic goals, shaping a culture of inclusion. This strategy reaffirms our commitment to promoting equality both as a Registered Social Landlord and as an employer.

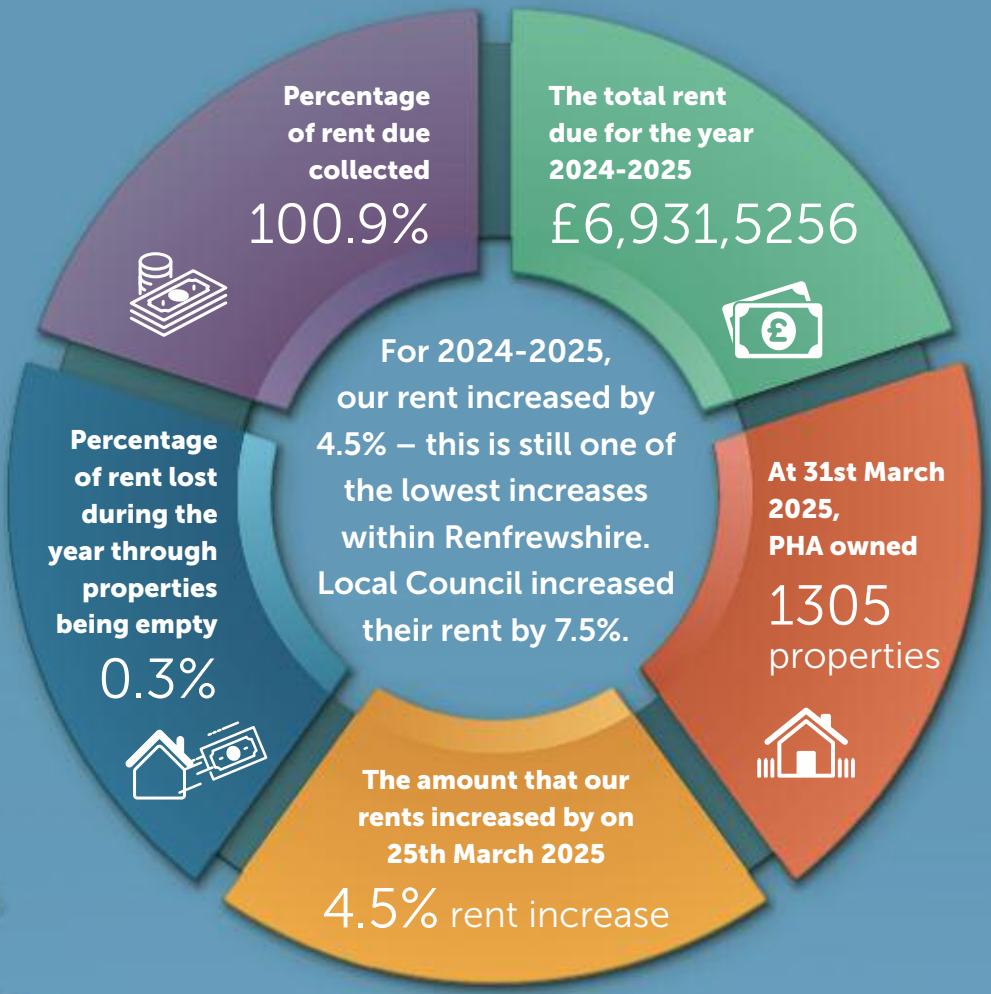
Our Equality Strategy will enable us as an employer, housing and property factoring service provider to:

- Deliver Inclusive Services, ensuring our services are accessible, appropriate, and tailored to meet the diverse needs of our customers, shaped by their feedback.
- Empower our workforce, equipping staff with the necessary skills and knowledge to reach their full potential, achieve organisational objectives, and integrate equality and diversity into all aspects of their work.
- Provide comprehensive training and development, providing extensive equality and diversity training for our staff, Board members, and Customer Involvement Groups to support our organisational goals.
- Challenge discrimination, actively tackling discrimination, victimisation, bullying, and harassment while providing robust support for those affected.

- Promote positive behaviour and encouraging inclusive and respectful conduct from staff, customers, contractors, and partners. Where necessary, we will act against those who fail to meet expected standards.
- Promote a respectful environment, valuing diversity by ensuring fairness and respect in service delivery, recruitment, employment terms, and pay equality.
- Leverage influence for change, using our influence and purchasing power to promote equality, challenge discrimination, and reduce disadvantage.
- Monitor and be accountable, track service usage, workforce diversity, and community demographics to identify and address disparities.
- Continuously improve in conducting self-assessments, Equality Impact Assessments, and set ambitious equality objectives and targets. We will regularly review our progress and adjust our strategies to address inequalities effectively.
- Achieve compliance and best practices in meeting all statutory obligations while learning from best practices to enhance our approach.
- Engage and actively consult staff, customers, stakeholders, partners, and contractors to shape policies and improve services, with a focus on addressing the needs of underrepresented groups.
- Demonstrate strong leadership and resource commitment, embedding equality and diversity into every aspect of our organisation by providing clear leadership, commitment, and dedicated resources.

Annual Landlord Report 2024-2025

Welcome to the Annual Landlord Report, in this section, we will tell you about our performance for 2024-2025 against the outcomes of the Scottish Social Housing Charter. Not only does this section highlight our performance, but provides details of the Scottish Average and, for comparison information, the performance of Renfrewshire Council and neighbouring Housing Associations.



Average Weekly Rent Comparison Table

Average Weekly Rent (£) 2024-2025

Size of Home	PHA number of each property size	Paisley Housing Association	Williamsburgh Housing Association	Renfrewshire Council	Scottish Average
1 Apartment	13	**£77.54**	£68.73	£70.22	£87.12
2 Apartment	444	**£102.95**	£81.83	£84.83	£93.27
3 Apartment	577	**£111.06**	£92.41	£99.00	£96.00
4 Apartment	249	**£119.65**	£103.16	£111.12	£104.51
5 Apartment	22	**£128.36**	£116.05	£128.08	£115.58

What tenants can expect

Social landlords like Paisley Housing Association are measured against Charter outcomes to make sure tenants receive high-quality services. You can expect:

- **Quality Homes** – Homes that are safe, warm, secure, and maintained to a good standard, with regular investment in improvements and energy efficiency.
- **Repairs and Maintenance** – Responsive and reliable repair services, carried out to a high standard, with clear timescales.
- **Value for Money** – Rent and service charges that are affordable and represent good value, with landlords working to keep costs fair while maintaining quality services.
- **Tenant Engagement** – Opportunities to have your say on decisions that affect your home and community, from policy changes to local improvements.
- **Equal Access** – Services that treat all tenants fairly and with respect, meeting diverse needs.
- **Neighbourhood and Community** – Support for safe, well-managed neighbourhoods, including action on antisocial behaviour when it arises.

What owners can expect

For owners who receive a factoring/property management service from a social landlord:

- **Clear Information** – Transparent details about services provided, including how charges are calculated.
- **Efficient Services** – High standards in repairs, maintenance, and upkeep of common areas.
- **Value for Money** – Fair charges that reflect the cost of delivering services, with good financial management.
- **Communication** – Regular updates and opportunities to raise issues or concerns.

What homeless people can expect

Although Paisley Housing Association does not directly deliver homelessness services (this is the duty of Renfrewshire Council), the Charter sets expectations for social landlords where they are involved in supporting people who have been homeless:

- **Help and Advice** – Clear information about housing options and support available.
- **Support to Sustain a Tenancy** – Ongoing advice, links to support services, and practical help to move into and keep a permanent home.

We are measured against 14 of the 16 outcomes and standards, as 2 outcomes and standards don't apply to Paisley Housing Association, notably homeless duties for local authorities and the management of sites for gypsies/travellers.

Below outlines the indicators that measure against Customer and Landlord Relationship:

Outcome 1 – Equalities

"every tenant and other customer has their individual needs recognized, is treated fairly and with respect, and receives fair access to housing and housing services."

Outcome 2 – Communication

"tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides."

Outcome 3 – Participation

"tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with."

Below are the indicators used to measure our progress in Housing Quality and Maintenance of Homes:

Outcome 4 – Quality of Housing

"tenants homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (EESSH) by December 2020."

Outcome 5 – Repairs, Maintenance, and Improvements

"tenants homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done."

Below are the indicators used to measure our progress in our Neighbourhoods and Community:

Outcome 6 – Estate management, anti-social behaviour, neighbour nuisance, and tenancy disputes

"tenants and other customers live in well-maintained neighbourhoods where they feel safe."

Below are the indicators to measure Access to Housing Support:

Outcomes 7, 8 & 9 – Housing Options

"People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them."

"tenants and people on housing lists can review their options."

"People at risk of losing their homes get advice on preventing Homelessness."

Outcome 10 – Access to Social Housing

"people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed."

Outcome 11 – Tenancy Sustainment

"tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the Landlord and by other organisations."

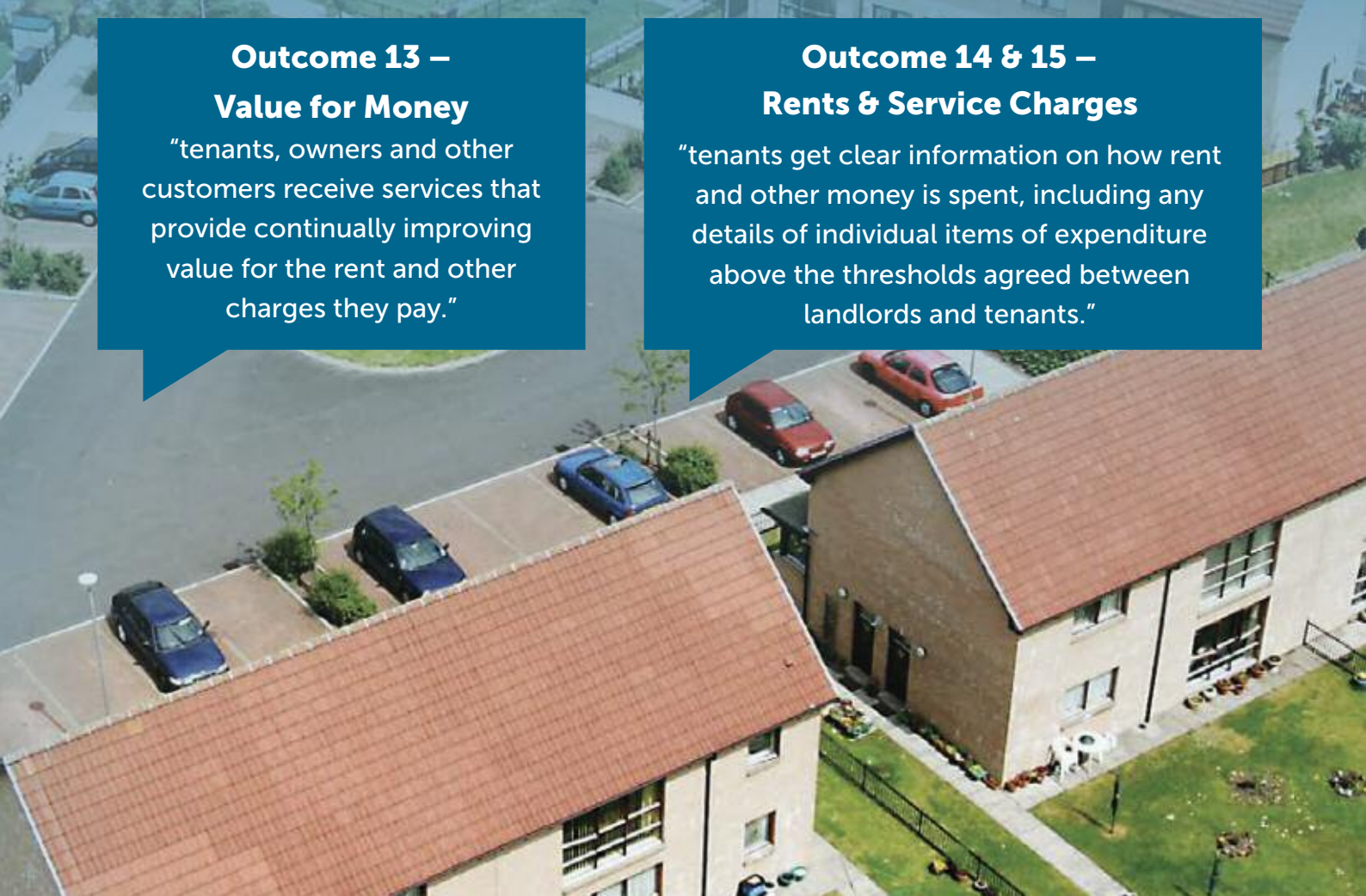
Below are the indicators to measure getting good value from Rents and Service Charges:

Outcome 13 – Value for Money

"tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay."

Outcome 14 & 15 – Rents & Service Charges

"tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above the thresholds agreed between landlords and tenants."



How did we perform for 2024-2025?

- Your Voice
- Your Home
- Your Neighbourhood
- Your Money

Scottish Social Charter Indicators

- Performance is better than Scottish Average
- Performance is the same as Scottish Average
- Performance is below Scottish Average

Your Voice

% of tenants satisfied with the overall service provided by their landlord.

Paisley Housing Association	86.5%
Scottish Average	86.9%
Williamsburgh Housing Association	86.9%
Renfrewshire Council	72.0%

2024-2025 Result 86.5%

What does this tell us? This evaluation figure is taken from our 3 yearly tenant satisfaction survey from 2022. It highlights a good level of satisfaction among tenants of the overall service we are providing.

% of tenants who felt their landlord is good at keeping them informed about their services and outcomes.

Paisley Housing Association	92.1%
Scottish Average	90.0%
Williamsburgh Housing Association	95.8%
Renfrewshire Council	75.1%

2024-2025 Result 92.1%

What does this tell us? The 92.1% figure highlights that a substantial number of our tenants feel we are good at keeping them informed about what's happening. This is done through several way, including surgeries, newsletters, our website, social media platforms, emails, letters, phone calls and texts. We will continue to strive to provide information in a way that suits each tenant.

% of tenants satisfied with the opportunities given to participate in Landlord's decision making.

Paisley Housing Association	85.2%
Scottish Average	86.3%
Williamsburgh Housing Association	97.8%
Renfrewshire Council	83.6%

2024-2025 Result 85.2%

What does this tell us? The 85.2% figure highlights that we are slightly below Scottish Average, we do recognise that there is room for improvement in this area. We are committed to enhancing this outcome and ensuring that all tenants have meaningful opportunities to participate in our decision-making processes.

Your Home

% of homes meeting the Scottish Housing Quality Standard (SHQS).

Paisley Housing Association	**95.6%**
Scottish Average	87.2%
Williamsburgh Housing Association	98.8%
Renfrewshire Council	80.0%

2024-2025 Result

95.6%

What does this tell us? We have 4.4% of our properties where we have an EESSH fail, which impacts our SHQS standard. We will continue to work proactively to address these issues, improve energy efficiency, and ensure every tenant feels informed, supported, and involved in the process.

Average number of hours taken to complete emergency repairs.

Paisley Housing Association	**2.0 hours**
Scottish Average	3.9 hours
Williamsburgh Housing Association	1.6 hours
Renfrewshire Council	5.2 hours

2024-2025 Result

2.0 hours

What does this tell us? We are happy with the performance figure but will still continue to have a real focus on continuing to improve on the time taken for our emergency repairs.

Average number of days taken to complete non-emergency repairs.

Paisley Housing Association	**3.3 days**
Scottish Average	9.1 days
Williamsburgh Housing Association	4.7 days
Renfrewshire Council	6.9 days

2024-2025 Result

3.3 days

What does this tell us? We're pleased with our performance figures and again remain focused on further improving the response times for non-emergency repairs. This will continue to be a priority as we work to ensure tenants feel safe and confident in our service.

% of reactive repairs carried out in the last year completed 'right first time'.

Paisley Housing Association	**97.2%**
Scottish Average	88.0%
Williamsburgh Housing Association	89.8%
Renfrewshire Council	90.1%

2024-2025 Result

97.2%

What does this tell us? We're pleased with our performance figures and again remain focused on maintaining our reactive repairs performance. This will continue to be a priority as we work to ensure tenants feel safe and confident in our service.

% of tenants who have had repairs or maintenance carried out were satisfied with the service they received.

Paisley Housing Association	**90.8%**
Scottish Average	86.8%
Williamsburgh Housing Association	78.4%
Renfrewshire Council	77.2%

2024-2025 Result

90.8%

What does this tell us? We're pleased with our performance figures and again remain focused on further improving our tenant satisfaction with our repair and maintenance service.

Your Neighbourhood

% of anti-social behaviour cases reported in the last year which were resolved.	
Paisley Housing Association	100.0%
Scottish Average	93.4%
Williamsburgh Housing Association	100.0%
Renfrewshire Council	96.8%

2024-2025 Result

100.0%

What does this tell us? We're pleased with our performance figures and again remain focused in maintaining this satisfaction.

Your Money

Total rent collected as a percentage of rent due.	
Paisley Housing Association	100.9%
Scottish Average	100.2%
Williamsburgh Housing Association	99.9%
Renfrewshire Council	100.8%

2024-2025 Result

100.9%

What does this tell us? We're pleased with our performance figures and again remain focused in maintaining this satisfaction.

% of rent lost while a property is empty.	
Paisley Housing Association	0.3%
Scottish Average	1.3%
Williamsburgh Housing Association	0.5%
Renfrewshire Council	1.3%

2024-2025 Result

0.3%

What does this tell us? We're pleased with our performance figures and again remain focused in maintaining this satisfaction.

Average time, in calendar days to re-let properties.	
Paisley Housing Association	16.1 days
Scottish Average	60.6 days
Williamsburgh Housing Association	30.8 days
Renfrewshire Council	37.3 days

2024-2025 Result

16.1 days

What does this tell us? We're pleased with our performance figures and again remain focused in maintaining this satisfaction.

Summary and Feedback

We hope this Annual Performance Report for 2024-25 gives you a clear picture of how we are performing as your landlord. We are proud that the results show we are getting many things right, but we remain committed to maintaining high standards and making improvements wherever possible.

If you would like to know more about our performance, please get in touch with us directly. You can also find full details of how we compare with other housing providers in Scotland on the Scottish Housing Regulator's website: **www.scottishhousingregulator.gov.uk**.

Your feedback is very important to us. As a tenant, your views help shape the services we provide. There are many ways you can share your thoughts:

- Completing our tenant satisfaction surveys
- Attending tenant meetings and forums
- Contact us directly by phone, email, in writing or in person in our offices
- Using our website or social media channels
- Leaving suggestions through our office or feedback forms
- You can become a member of Paisley Housing Association
- You can become a member of our Scrutiny panel

We value your input and feedback, encouraging you to have your say and get involved. Together, we can continue to improve the services that matter most to you. Should you want to discuss any aspect of this Annual Report, provide feedback, or register your interest in becoming a Board Member or joining our Customer Involvement Panel, please contact us via:

Scan the QR code to access our online feedback form, or visit: https://forms.cloud.microsoft/e/cvENug2BmK

admin@paisleyha.org.uk

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Paisley Housing Association

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FLAIR · FLAVE · Scottish Housing Regulator · SPSO Scottish Public Services Ombudsman · DIGITAL PARTICIPATION SIGNATORY · Scottish Housing Connections Member of Scottish Housing Connections

MAKE A STAND
Our homes, our people, our problem.

We've signed the Make a Stand pledge to support people experiencing domestic abuse, have you?

#makeastand
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women's aid until women & children are safe · Chartered Institute of Housing · daha

Paisley
Housing Association

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