

Annual Report

2025-2026



Creating our Future, Inspired by our Past

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Chairperson Statement

It is a privilege to introduce Paisley Housing Association's Annual Report for 2025/26, a year in which we continued to build on our proud community roots while preparing confidently for the future.

This remained a challenging period for many tenants and communities. The cost of living, pressure on household finances and the wider housing emergency continued to affect people's everyday lives. Throughout the year, the Board remained focused on ensuring that PHA was well governed, financially responsible, and able to provide safe homes, responsive services, and meaningful support.

There is much to recognise in this year's results. Overall tenant satisfaction reached 92.62%, while 100% of respondents felt well informed and were

satisfied with the opportunities available to participate. We also invested **£4.25** million in maintaining, improving, and protecting our homes, supported by strong performance in housing quality and repairs.

Our responsibility extends beyond bricks and mortar. The Advice and Communities Team opened 1,648 new cases and secured more than £3.07 million in recorded financial gains for the people it supported. The Association also secured £630,000 to protect and expand advice services, including Energywise and increased specialist energy and debt support.

Progress at Orchard Street and Causeyside Street has brought our annual theme to life. This ambitious regeneration project is restoring historic town-centre buildings and creating modern, energy-efficient, and affordable homes. The development shows how we can preserve Paisley's past while investing in its future.

On behalf of the Board, I thank our tenants, customers, and partners for sharing their experiences and helping shape our work. I also offer my sincere thanks to our Board, our CEO Fiona McTaggart, the Executive Management Team, and all PHA staff for their commitment throughout the year.

Karen McMillan *Chairperson*



Karen McMillan
Chairperson

PAISLEY HOUSING ASSOCIATION PAST

Established in 1984 to regenerate homes and communities in the south of Paisley.

PAISLEY HOUSING ASSOCIATION TODAY

Strong 2025-2026 performance, including **92.6%** overall satisfaction and **100%** satisfaction with communication and participation.

OUR FUTURE

Investing in modern homes, responsive services, productive partnerships and a resilient community-led organisation.



Chief Executive's Welcome

Turning our plans into meaningful action

LISTEN

Understand what matters to tenants and communities.

DELIVER

Turn our plans, values and commitments into meaningful action.

BUILD

Create stronger homes, services, partnerships and communities.

Welcome to Paisley Housing Association's Annual Report for 2025/26.

For PHA, this has been a year of turning ambition into action. We began putting our new Business Plan, vision and values into practice, while continuing to respond to the everyday needs of tenants, owners and communities.

Annual reports naturally contain figures, targets and achievements, but those results only happen because people work together. Throughout the year, our staff continued delivering essential services while developing new projects, improving existing approaches, and responding to changing pressures. I am grateful for the care, knowledge, and commitment they bring to their work.

One of our most important areas of progress has been bringing advice, energy support, tenancy sustainment and community activity together through our expanded Advice and Communities Team. This creates a clearer route to support and strengthens the connections between services that can make a real difference when someone is experiencing financial or personal difficulty.

Partnership working has also remained central to our approach. Energywise demonstrates what community-based housing associations can achieve by sharing knowledge and resources, while our work with local organisations, schools and community groups continues to create opportunities that no single organisation could provide alone.

We have also started to rethink how customers influence our work. Traditional meetings will not suit everyone, so involvement must become more flexible and relevant to people's lives. Our tenant event, Community Hub and Connected Communities activities have created, and will continue to create, more opportunities for conversations. The next stage is to listen carefully, report back clearly and gradually develop a Tenant Voice Panel with tenants.

Not everything has gone exactly as we would have wanted.

Complaints and feedback have highlighted occasions when communication, follow-up, contractor performance, or the repair experience could have been better. Good leadership means being open about these experiences, learning from them, and making sure improvements are followed through.

The in-house Estates Team pilot reflects that approach. It was developed in response to tenant feedback, but it is still at an early stage. We will support the service, gather evidence, and listen to tenants before reaching conclusions about its longer-term direction. This commitment to build, learn, and review will help us make decisions based on experience rather than assumptions.

Looking ahead, our focus is not simply on doing more. It is on connecting our work more effectively, communicating clearly and ensuring that our decisions make a meaningful difference. That means supporting our people, strengthening relationships with tenants and partners, investing responsibly and remaining honest about where further improvement is needed.

I thank our Chair and Board members for their leadership, scrutiny and support. I also thank our tenants, owners, community members and partners for continuing to share their experiences with us.

Our past gives us strong foundations, but our future will be shaped by what we do next and by how well we listen, learn and act together.

Fiona McTaggart *Chief Executive*



Fiona McTaggart
Chief Executive Officer

PEOPLE • HOMES • COMMUNITIES

Creating our future together, inspired by the strength of our past.

A simple guide to external regulation and local accountability

Four Regulatory Frameworks

Different bodies oversee different aspects of our work. Together, they provide assurance that PHA is well governed, financially responsible, and accountable to the people and communities it serves.

1	Scottish Housing Regulator	Landlord Performance Protects the interests of tenants, people who are homeless and others who use social landlords' services.
2	OSCR	Charity Status PHA is a registered Scottish charity. Charity No. SC035589
3	Financial Conduct Authority	Registered Society PHA is registered under the Co-operative and Community Benefit Societies Act 2014. Registration No. 2171
4	Scottish Government	Property Factoring PSPS is registered on the Scottish Property Factor Register. Registration No. PF000305

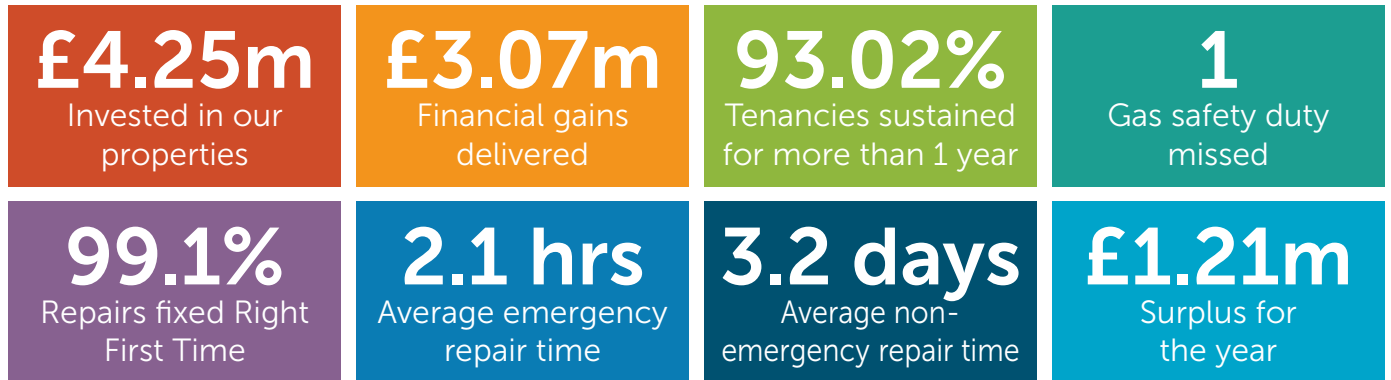
Regulated externally. Controlled locally.

Paisley Housing Association is community controlled. Members elect the Board and vote on key decisions at the Annual General Meeting. The Board sets the Association's strategic direction and remains accountable to the membership.



Measuring our services

Key performance information across the Association for 2025-2026.



Investment in homes

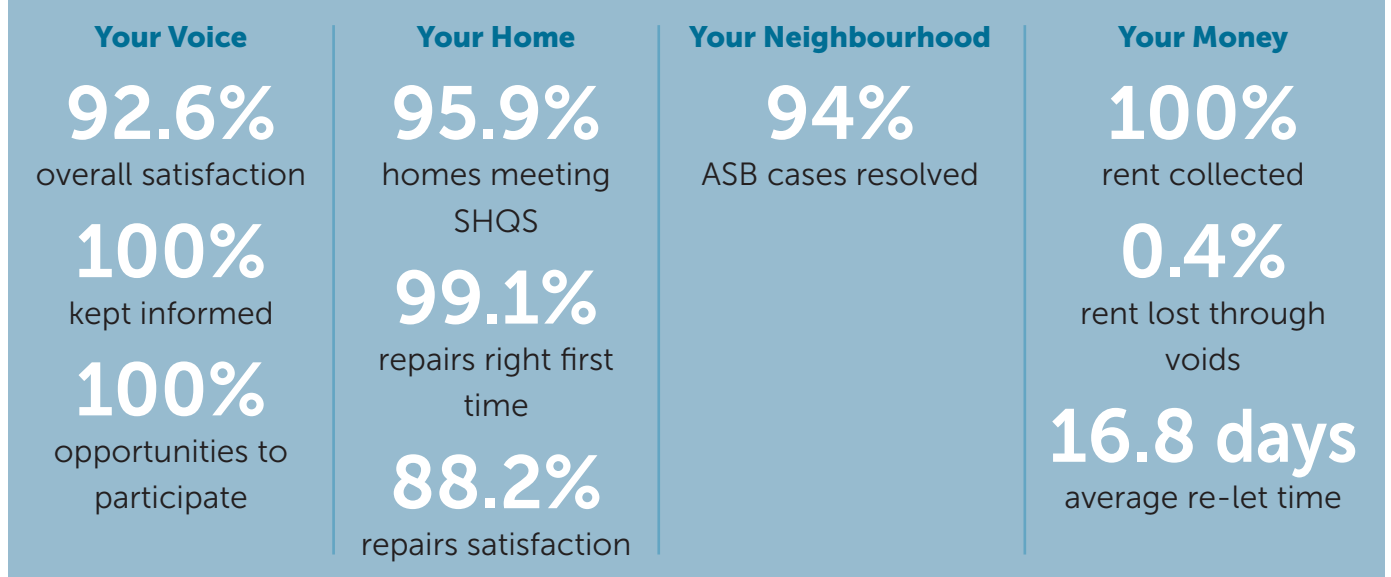
£4.25m total investment in maintaining, improving and protecting our homes.

Gains delivered

£2.922m Welfare Rights + £146,514 Energy Advice + £5,804 Money Guidance.

How we performed

Key Scottish Social Housing Charter measures for 2025-2026



What the results tell us:

Paisley Housing Association performed strongly across communication, participation, repairs, neighbourhood management and value for money.

People first, communities always

Supporting tenants, managing tenancies and caring for neighbourhoods

Housing Management Services is here to help people access a home, support tenants to sustain their tenancy and manage the services that affect day-to-day life in their home and neighbourhood. The team also manages rent, allocations, estate services, anti-social behaviour, tenancy support and opportunities for tenants to influence services.

Why we are here

To provide fair, accessible and responsive housing services and help tenants feel informed and supported.

Accessing our services

Tenants can contact us by telephone, email, letter, through our website or social media, or by visiting the office. We will take account of communication and support needs.

Working with the community

We listen through conversations, surveys, events, and the Tenant Voice Panel, and work with local partners to connect people with appropriate support.

What our Housing Management Service does

Finding a home

Housing options, applications, and allocations.

Managing tenancies and rent

Rent collection, arrears, and tenancy changes.

Letting homes

Empty homes, offers and sign-ups.

Keeping tenancies on track

Early support, rent and advice referrals.

Caring for neighbourhoods

Estate services and anti-social behaviour.

Listening and improving

Feedback, complaints, and benchmarking.

Housing Management Performance 2025-2026

We compare our results with the FLAIR group and the Scottish average to understand where performance is strong and where further learning may help. Lower results for rent lost through empty homes and re-let days are better.

Measure	Paisley HA	Flair Average	Scottish average	Result	Summary
Rent collected	100%	99.8%	99.7%		Strong
Rent lost through empty homes	0.4%	0.8%	1.1%		Strong
Average re-let time	16.8 days	61.2 days	51.7 days		Strong
ASB cases resolved	94.0%	98.5%	93.1%		Mixed but positive
Average weekly rent increase	5.5%	6.0%	Not a performance target		Context only

What this tells tenants: PHA performed strongly in collecting rent, limiting income lost through empty homes and re-letting homes quickly. ASB resolution remained above the Scottish average, while the FLAIR comparison shows where continued learning and follow-up can strengthen the service.

Your experience of Paisley Housing Association

Organisation-Wide Customer Results

These measures reflect tenants' overall experience of PHA, not one individual service. These measures provide an organisation-wide view of tenants' experience of PHA.

Measure	Paisley HA	Flair Average	Scottish average	Result
Overall satisfaction	92.6%	89.1%	87.6%	
Kept informed	100%	98.2%	91.4%	
Opportunities to participate	100%	98.2%	88.1%	

What the results tell us

Overall experience Tenant satisfaction was above both the FLAIR and Scottish averages.

Communication All respondents felt PHA was good at keeping tenants informed.

Participation All respondents were satisfied with the opportunities to participate.

Performance is monitored to understand how services are working, compare results with the Scottish average and identify where further improvement is needed. The figures below are from the Scottish Housing Regulator's published landlord report.

92.6% overall service satisfaction 87.6% Scottish average	100% tenants felt well informed 91.4% Scottish average	100% satisfied with opportunities to participate 88.1% Scottish average	16.8 days average re-let time 51.7 days Scottish average
0.4% rent lost through empty homes 1.1% Scottish average	100% total rent collected 99.7% Scottish average	94.0% anti-social behaviour cases resolved 93.1% Scottish average	1308 total self-contained units used for ASB reporting £7.33m total rent due

What the results mean for Service Management

The results provide evidence about communication, participation, access to homes, rent collection, empty-home management, and responses to anti-social behaviour. Housing Management will continue using performance information alongside complaints, tenant feedback, and local knowledge so that improvement activity focuses on areas where it can make the greatest difference.

Our Commitment

We will provide clear and respectful services, listen to individual circumstances, explain our decisions, and take fair action. We will monitor performance, learn from complaints and feedback, and report back on improvements.

Helping People Access Services

We will provide information in clear language, offer different ways to contact us, and take account of communication, accessibility, and support needs. Where another service or partner is better placed to help, we will support an appropriate referral.

2025-2026 Rent Increase Comparison

Average weekly rent increase from the previous year, as published by the Scottish Housing Regulator.

Paisley HA	Barrhead	Bridgewater	Ferguslie Park	Linstone	Williamsburgh	Renfrewshire Council
5.5%	4.8%	5.8%	3.5%	7.5%	8.5%	7.5%

What the comparison shows

PHA's 5.5% increase was higher than Barrhead and Ferguslie Park, and lower than Bridgewater, Linstone, Williamsburgh and Renfrewshire Council.

Flair Housing Associations comparison

Barrhead • Bridgewater • Ferguslie Park • Linstone • Paisley • Williamsburgh

Helping people move into the right home, as quickly and smoothly as possible

Paisley HA works through the Renfrewshire Common Allocations Policy and its arrangements with Renfrewshire Council. Housing options appointments help applicants understand the homes available, provide the information needed to assess housing needs, and discuss choices that may improve the prospect of rehousing.

When a home becomes empty, Housing Management and Asset Management coordinate the checks, repairs, offers and sign-up process.

The aim is to make the home ready for the next tenant while ensuring that it is safe, suitable, and allocated fairly.

Where homes were allocated

Waiting list	40%
Section 5 homeless referrals	40%
General transfer	11.11%
Other nominations, mobility and transfers	8.89%

2025-2026 Activity

90

homes re-let

16.8 days

average days to re-let

0.4%

rent lost through empty homes

Why empty-home performance matters

Reducing the time a home is empty helps applicants move sooner and limits the rent that is not collected. PHA's average re-let time was 16.8 days, compared with the Scottish average of 51.7 days. Rent lost through empty homes was 0.4%, compared with the Scottish average of 1.1%.

Our Commitment

We will keep applicants informed, allocate homes fairly, and coordinate services so that empty homes are safe and ready for new tenants.

We will monitor re-let times, rent loss, offer outcomes and customer feedback, and use this information to improve the experience for applicants and new tenants.

Tenancy Sustainment

Supporting people to remain secure and settled in their homes

Why tenancy sustainment matters

A tenancy is more likely to succeed when tenants can access the right information and support at the right time. Housing Services works with tenants to identify difficulties early, understand individual circumstances and agree practical next steps. Support may include help with rent and tenancy responsibilities, contact with Welfare Rights or Energy Advice, and referrals to other organisations where specialist help is more appropriate.

How we support tenants

Early contact

Discuss concerns before difficulties become harder to resolve.

Practical tenancy support

Help tenants understand rent, tenancy conditions, and available options.

Connected advice

Link tenants with Welfare Rights, Energy Advice and relevant local services.

Working with partners

Coordinate support where another organisation is better placed to help.

93.02%

New tenancies sustained for more than one year

PHA Context 2025/26

93.02% of new PHA tenancies were sustained for more than one year during 2025/26.

This means 80 of the 86 tenancies were sustained.

Working with our community

We will strengthen links with advice services and community partners so tenants can access coordinated support when needed.

Our commitment

We will listen without judgement, explain options clearly, and work with tenants to address difficulties as early as possible.



Estate Management

Caring for shared spaces and neighbourhoods together

What the service does

Estate Management helps keep communal areas and neighbourhoods safe, accessible, and well maintained. The service includes estate and close inspections, close cleaning, garden and landscaping work, bulk uplift, bin assistance and follow-up action where concerns are identified.

Housing Management works with tenants, the in-house Estates Team, contractors, and local partners. This joined-up approach helps the Association to respond to local priorities, monitor standards, and improve shared spaces.

Check Regular estate and close inspections.

Care Cleaning, landscaping, gardens, and shared spaces.

Respond Bulk uplift, bin assistance and local estate concerns.

Improve Use inspections and feedback to target action.

Working with our community

Tenants help identify the issues that matter in their area. Feedback from everyday contact, inspections, complaints and local engagement will be used alongside service information to plan follow-up work and identify improvements.

Our commitment

We will inspect estates, communicate clearly about follow-up action, and work with tenants, our in-house Estates Team and partners to improve shared spaces.

Service Snapshot at 31 March 2026

772

Tenants received our close
cleaning service

774

Tenants received our garden
maintenance service



Anti-social Behaviour

Working with tenants and partners to address concerns fairly

How we respond

PHA takes reports of anti-social behaviour seriously. Housing Management listens to the concern, gathers the available information and decides what action is appropriate under the Association's policy and procedures. The response will depend on the circumstances and evidence in each case. Where coordinated action is needed, PHA works with relevant partners. Tenants are kept informed about what can be done, any further information required, and the next steps available.

During 2025/26, 50 anti-social behaviour cases were reported and 94% were resolved by 31st March 2026. We will continue working with tenants and partners to respond fairly and improve follow-up.

94.0%

PHA cases resolved

93.1%

Scottish Average

Reporting and continuous improvement

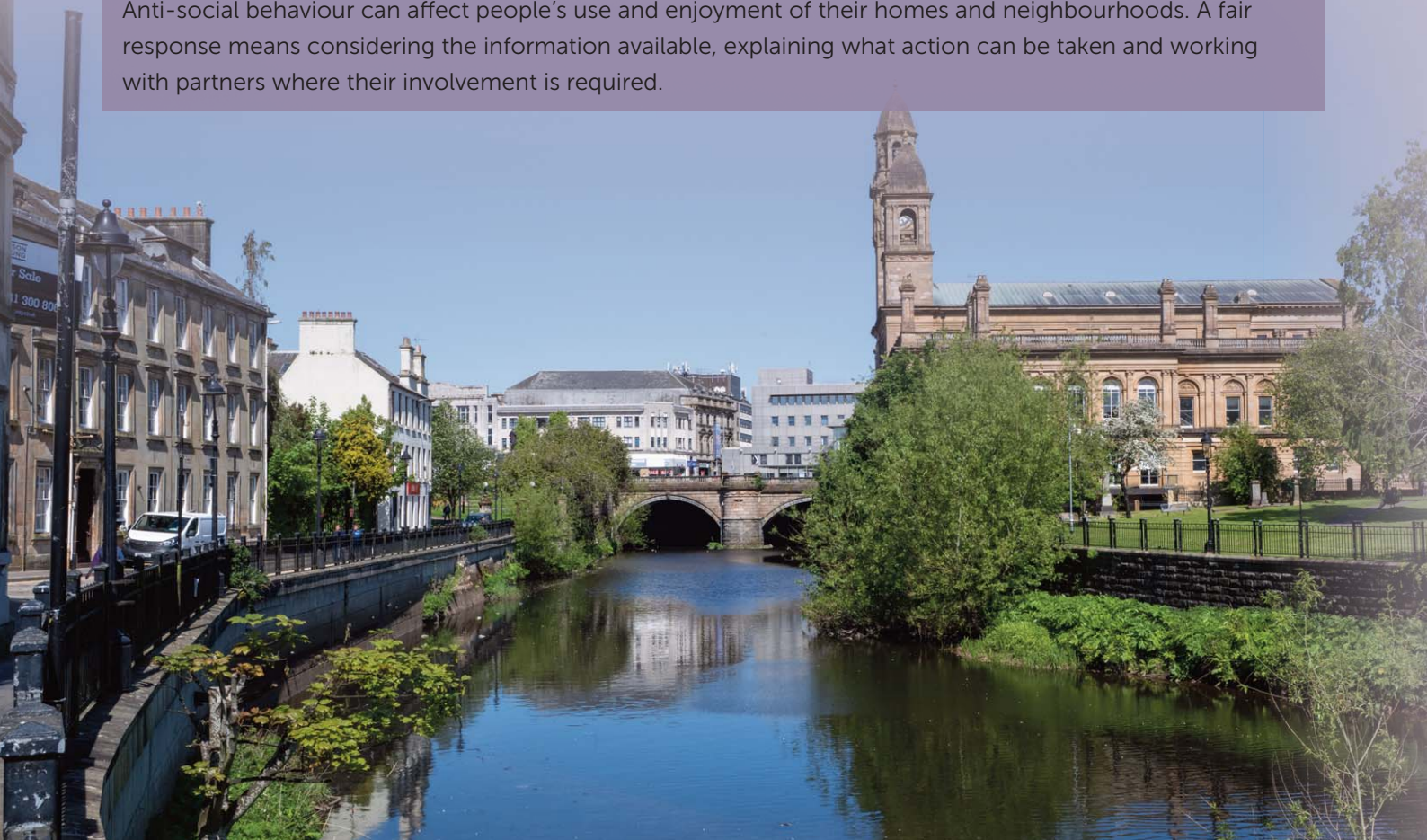
Housing Management & Communities performance is reported through PHA's governance arrangements. Results, tenant feedback, complaints and learning, and benchmarking are used together to support accountability and service improvement.

What the figures show

In 2025-2026, PHA resolved 94.0% of anti-social behaviour cases, compared with the Scottish average of 93.1%. The figures are taken from the Scottish Housing Regulator's published landlord report.

Why this service matters

Anti-social behaviour can affect people's use and enjoyment of their homes and neighbourhoods. A fair response means considering the information available, explaining what action can be taken and working with partners where their involvement is required.



Housing Management & Communities Service Commitments

Our three-point promise for the Housing Management service for 2026-2027

Accessing Housing Services

- 1** Make services easy to access.
- 2** Listen and explain available options.
- 3** Use feedback to improve.

Empty Homes and Allocations

- 1** Keep applicants informed.
- 2** Allocate safe homes fairly.
- 3** Monitor results and improve.

Tenancy Sustainment

- 1** Identify difficulties early.
- 2** Provide practical support and advice.
- 3** Work with community partners.

Estate Management

- 1** Inspect shared areas regularly.
- 2** Communicate follow-up action clearly.
- 3** Use feedback to improve spaces.

Anti-social Behaviour

- 1** Listen and assess reports fairly.
- 2** Explain action and provide updates.
- 3** Work with relevant partner agencies.

Rent Affordability and Sustainability

- 1** Consult and explain proposed changes.
- 2** Balance affordability and sustainability of tenancies.
- 3** Compare and report decisions clearly.

Reporting and continuous improvement

A brief view of our 2025/26 results:

100%
rent collected

0.4%
rent lost through
empty houses

16.8 days
average re-let time

93.02%
new tenancies
sustained

94.0%
ASB cases resolved

What the results tell us

Performance remained strong in rent collection, limiting income lost through empty homes and re-letting homes quickly. Tenancy sustainment remained high, and the proportion of anti-social behaviour cases resolved was above the Scottish average. We will continue to use performance information, tenant feedback and complaints to improve communication, follow-up and the overall customer experience.

A year of growth and impact

Advice and Communities Team 2025/26

More support, stronger partnerships and practical help when it matters most.

It has been a busy and rewarding year for PHA's Advice and Communities service. Throughout 2025/26, the team continued to grow its reach and expertise, offering free, confidential and practical help with welfare benefits, energy costs, money guidance, tenancy sustainment and community connections. At a time when many households were feeling the strain, this support helped tenants manage financial pressures and feel more secure in their homes.

A service making a measurable difference

Once again, demand for advice remained very high. The team opened 1,648 new cases during 2025/26, just 22 fewer than the 1,670 recorded the year before. While the overall number stayed broadly similar, there was a noticeable rise in the number of people looking for help with energy costs.

1,648

new advice cases

£3.07m

total recorded financial

£630,000

new funding secured

7

specialist team roles

Service area	2024-2025 cases	2025-2026 cases	Change	2025/26 clients
Welfare Rights	1,113	1,014	-99 (-8.9%)	506
Energy Advice	420	548	+128 (+30.5%)	474
Money Guidance	137	86	-51 (-37.2%)	80
Total	1,670	1,648	-22 (-1.3%)	Not combined*

At a glance: Overall case numbers stayed broadly stable, but Energy Advice cases rose by 30.5%. The client figures are shown separately for each service, as some people received more than one type of advice.

Service area	2024-2025	2025-2026	Change
Welfare Rights	£2,699,096.00	£2,723,773.48	+£24,677.48 (+0.9%)
Energy Advice	£86,397.78	£146,513.86	+£60,116.08 (+69.6%)
Money Guidance	Not separately stated	£5,803.93	Not comparable
Total	£2,785,493.78	£2,876,091.27	+£90,597.49 (+3.25%)

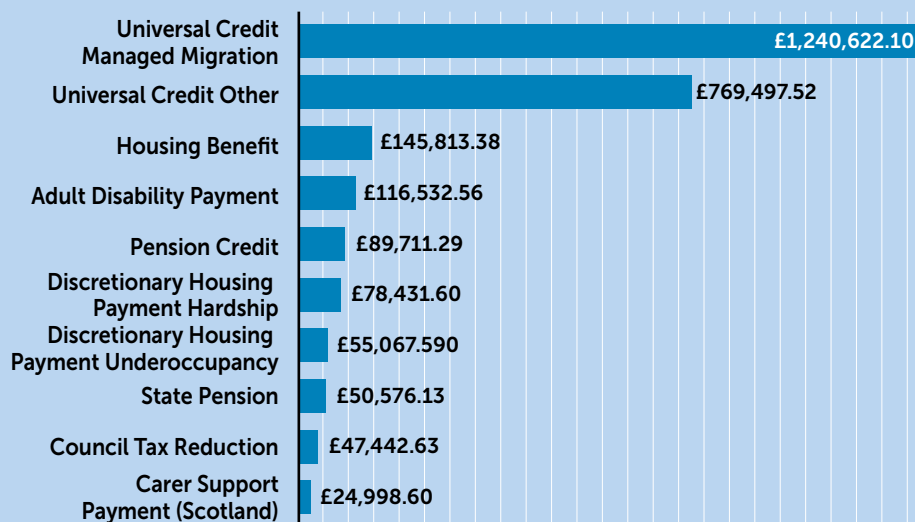
Making a real difference:

Altogether, the service helped secure more than **£3.07** million in recorded financial gains for the people it supported. Based on the figures that can be compared, this was **£288,945.96** more than in 2024/25, an increase of **10.4%**. Welfare Rights contributed **£2,922,121.95**, including **£198,348.47** in lump-sum awards, while Energy Advice and Money Guidance added a further **£152,317.79**.

Welfare Rights financial gains by benefit type

Benefit type 2025-26	Lump-sum gains	Calculated gains
Charitable Grants	£0.00	£1,450.00
Universal Credit Managed Migration	£30,864.30	£1,240,622.10
Other	£0.00	£49.00
Adult Disability Payment	£17,623.36	£116,532.56
Attendance Allowance	£2,318.40	£13,800.00
Carer Support Payment (Scotland)	£7,672.20	£24,998.60
Carer's Allowance	£1,724.10	£6,055.70
Child Disability Payment	£3,862.50	£20,986.10
Council Tax Discount/Exemption	£2,949.43	£10,241.91
Council Tax Reduction	£1,721.90	£47,442.63
Discretionary Housing Payment Hardship	£8,098.50	£78,431.60
Discretionary Housing Payment Underoccupancy	£5,349.27	£55,067.59
Employment Support Allowance	£2,387.30	£6,625.30
ESA (Contribution Based)	£408.00	£1,656.00
Housing Benefit	£17,460.30	£145,813.38
Pension Age Disability Payment	£2,761.01	£24,045.26
Pension Credit	£12,479.85	£89,711.29
Scottish Child Payment	£0.00	£2,823.60
Scottish Welfare Fund	£11,386.13	£14,936.13
SG Carers Supplement	£0.00	£587.08
SG Funeral Grant	£1,824.00	£1,824.00
State Pension	£2,597.89	£50,576.13
Universal Credit Other	£64,860.03	£769,497.52
Total	£198,348.47	£2,723,773.48

Universal Credit made up the largest share of calculated Welfare Rights gains. Managed Migration and other Universal Credit awards together accounted for just over £2 million, followed by Housing Benefit, Adult Disability Payment and Pension Credit. The graph highlights the benefit types with the highest calculated gains.



The Energywise partnership working that will change lives

Our first year building a wider energy advice service across Renfrewshire and East Renfrewshire

One of the most exciting developments during 2025/26 was securing **£480,000** from the Energy Redress Scheme to establish and expand our new Energywise service for 2026/28.

This significant investment creates an opportunity to deliver practical, personalised support to households facing the continuing pressure of rising energy prices and wider living costs.

Partnership working on a scale

Led by Paisley Housing Association and delivered with the five FLAIR housing associations, Energywise brings together Paisley, Barrhead, Bridgewater, Linstone and Williamsburgh Housing Associations. By combining trusted local relationships, community knowledge and shared resources, the partnership can take specialist energy support beyond individual organisations and reach tenants, factored owners and communities across Renfrewshire and East Renfrewshire.

Practical help when it matters most

Energywise is about much more than giving general energy-saving tips. Advisers can help customers understand bills, resolve billing and metering problems, manage energy debt, access grants and financial support, improve energy efficiency, and deal with supplier complaints.

Support can also include smart meter issues, affordable payment arrangements, the Priority Services Register, and the Energy Ombudsman process.

The difference this can make

For someone worried about the cost of keeping their home warm, the right advice can provide reassurance and a clear way forward. It could mean correcting an inaccurate bill, accessing financial help, agreeing a manageable repayment plan, or making changes that improve comfort and reduce ongoing costs. This practical support can ease financial pressure, help people feel more secure at home, and strengthen longer-term household resilience.

Reaching people across our communities

Working through local housing associations means Energywise can meet people in their homes and communities, helping to remove barriers that may prevent someone from asking for support. The wider partnership approach allows the service to reach more households while retaining the local knowledge and personal contact that customers value.



£480,000

New tenancies sustained for more than one year

A major investment in local people and communities

The funding will support free, confidential and personalised energy advice, helping customers reduce costs, access financial support, and build confidence in managing household energy needs.

The beginning of an important journey

The first year of Energywise marks the start of an important new chapter for our advice services. Securing this funding demonstrates what community-based housing associations can achieve by working together with a shared purpose. As the service develops, success will be measured not only by the number of households reached, but by the difference made to people's comfort, confidence, wellbeing and financial resilience.

How Energywise can help

- ✓ Understand energy bills and usage
- ✓ Resolve billing, meter and smart meter problems
- ✓ Manage energy debt and payment arrangements
- ✓ Access grants, funding and financial support
- ✓ Improve energy efficiency and reduce costs
- ✓ Access the Priority Services Register
- ✓ Deal with supplier complaints
- ✓ Use the Energy Ombudsman process where required

"For someone worried about keeping their home warm, the right advice can be life changing.

Energywise will bring practical, personalised support directly to households when it is needed most."

Our First Year Commitment

1

Reach more households

Make it easy for customers across all five FLAIR communities to ask for help.

2

Personalised support

Understand each customer's circumstances and identify practical solutions.

3

Reduce pressure

Help customers manage energy debt, reduce costs, and access financial support.

4

Build resilience

Give customers knowledge and confidence to manage energy needs over time.

Investing in Growth

This year's growth was made possible by two major funding awards: £480,000 from the Energy Industry Voluntary Redress Scheme and £150,000 from the Scottish Government's Advice in Accessible Settings Fund, managed by Advice UK. Together, this **£630,000** investment will help us protect and expand trusted advice services, while creating more capacity for specialist energy and debt support.

Thanks to this investment, welfare rights, money, debt, home energy advice, tenancy support and community engagement now sit together within one expanded Advice and Communities Team. For tenants, that means a clearer route to the right help at the right time, with stronger coordination behind the scenes. Behind the figures is a growing team of seven specialists, each bringing their own knowledge and experience.



Connected Communities

Connecting with our Communities

Our Connected Communities Strategy for 2026–2029 sets out how we will place tenants, residents, owners and the wider community at the heart of what we do. We want to create more opportunities for people to share their views, take part in local activities, and help shape services, while investing in partnerships and projects that support safe, happy, healthy, and thriving communities.



Our Community Achievements

During 2025/26, our Hub and community activities brought people together through creativity, learning, and shared experiences. These achievements provided practical opportunities for local people to connect, develop skills, and enjoy activities with others in their community.



COMMUNITY ACHIEVEMENT Communication Craft Club

A welcoming regular group of approx 25/30 where people can be creative, learn new skills, share ideas, and enjoy time with others.



CHILDREN AND SCHOOLS 200 Pantomime Tickets

We provided 200 pantomime tickets for local children and schools, creating an opportunity for children to enjoy a special festive experience.



SKILLS AND CONNECTIONS Sewing Group

The Sewing Group brought people together to develop practical skills, work on creative projects, and build new local connections.



FAMILY CELEBRATION Children's Christmas Party

Our children's Christmas party brought local families together for a festive community event and a positive shared experience.

Developing our Community Hub

During 2026/27, we will build on this year's achievements and develop the Hub as a busier, more welcoming community space. We want tenants, residents, local groups, and partners to see it as a familiar place where people can meet, share skills, access support, and take part throughout the year.

Our plans include more regular groups, workshops, advice sessions, community learning, and family activities. We will also work with local organisations to make greater use of the space.



OUR COMMUNITY HUB
A welcoming place to meet, learn, connect, and take part.

Taking community activity into our neighbourhoods

Our plans extend beyond the Hub. We will work in local neighbourhoods with tenants, schools, community groups, and partners to develop events and projects that reflect local priorities. This will create more opportunities for people to take part closer to home and help shape activities in the areas where they live.

More events

A growing programme of seasonal, family, and neighbourhood events across our communities.

Projects shaped locally

Activities are planned with tenants and residents, so they respond to what matters in each area.

Stronger partnerships

Working with schools, community groups, services, and local organisations to bring more opportunities and support.

Evolving customer involvement during 2025/26

Last year, we set out our ambition to strengthen customer involvement and create more opportunities for tenants and owners to shape our work.

During 2025/26, we began turning that ambition into a more practical approach, including holding a tenant event where customers could speak directly with staff and share what matters to them.

We know that encouraging people to get involved is not always easy. Tenants have busy lives, different interests, and different ways of communicating. Rather than expecting one traditional approach to suit everyone, we want to make involvement more flexible, welcoming, and worthwhile.

How we will evolve customer involvement

Annual Customer Involvement Event

Build on our Annual Tenant Event by creating a regular opportunity for tenants and owners to meet staff, ask questions, and discuss services first hand.

Conversations in our Communities

Use Connected Communities events, neighbourhood activity and the Community Hub to listen in familiar, convenient places rather than expecting everyone to attend formal meetings.

Developing a Tenant Voice Panel

Work towards a welcoming and sustainable panel, shaped with tenants so the format, timing and level of commitment reflect people's lives and interests.

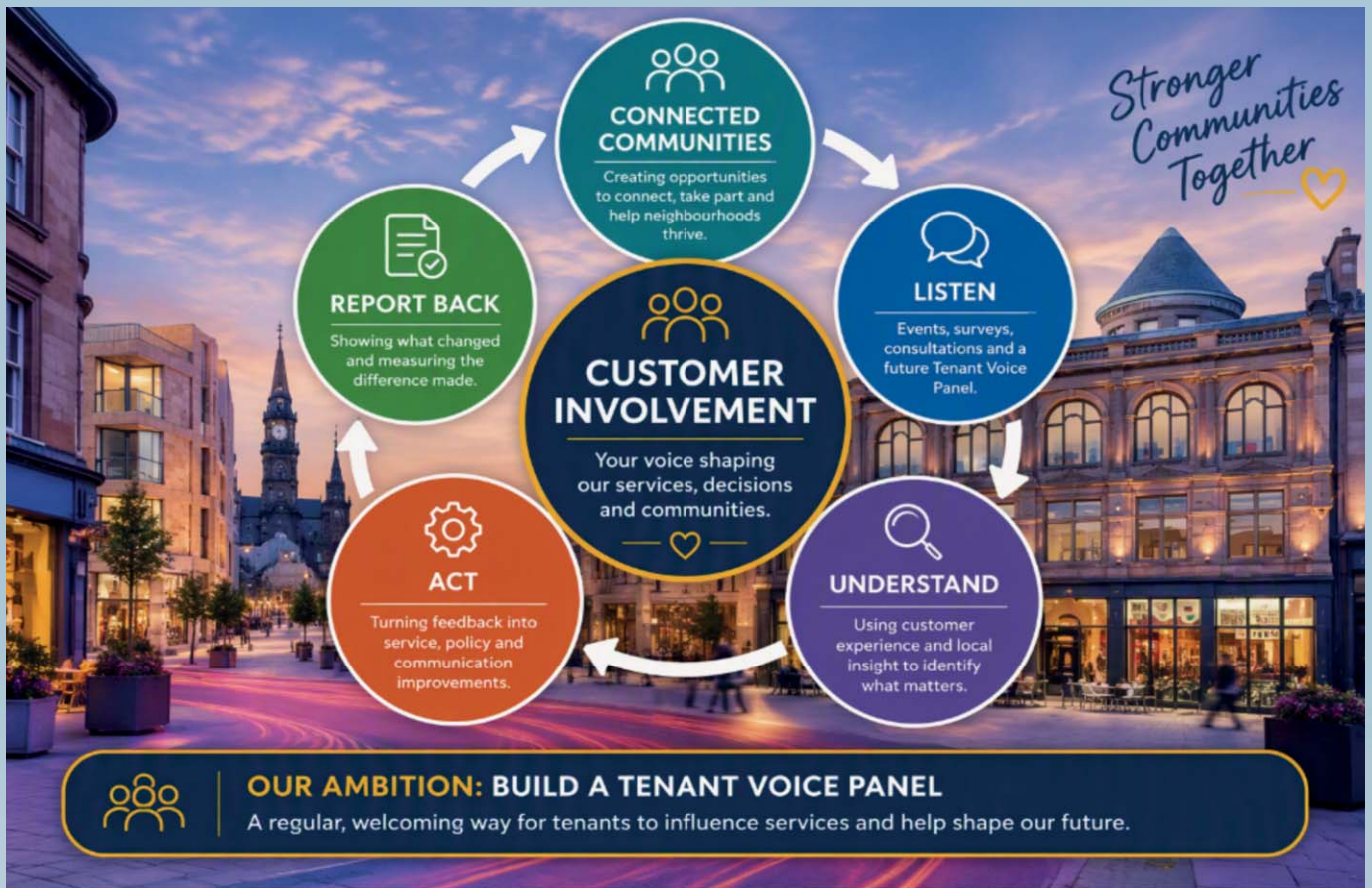
Making it easier to take part

- ✓ Short surveys and one-off conversations
- ✓ In-person and online options
- ✓ Daytime and evening opportunities
- ✓ Hub and neighbourhood sessions
- ✓ Clear information about the difference made
- ✓ Regular involvement for those who want a deeper role

Our next step

Keep listening, learn from each event, and develop a Tenant Voice Panel with tenants. The panel will evolve at a pace and in a format that gives people a realistic, meaningful way to influence decisions.





Housing is more than bricks and mortar. It's people.

Asset Management & Development

At PHA, our homes are the foundation for people's lives. A safe, warm, and well-maintained home provides comfort, security and stability. It can also support health, wellbeing, and a stronger sense of connection to the community.

That is why looking after and investing in our homes is one of the most important things we do. Every repair, safety check and planned improvement is ultimately about helping tenants feel secure, comfortable and proud of the place they call home.

Our role

Our Asset Management Team manages repairs, planned and cyclical maintenance, major work, medical adaptations, and development activities. The team works across these services to ensure our homes meet current needs while preparing responsibly for the future.

"Every pound we invest in our homes is an investment in our tenants' quality of life."

What does this mean for tenants?

Safe

Helping tenants feel secure and confident that their home meets the highest standards.

Warm & Comfortable

Creating homes that are reliable, energy efficient and comfortable throughout the year.

Ready for the future

Investing today to ensure our homes continue to meet the needs of current and future generations.

Our investment in 2025-2026

During the year, we invested £4.250m in maintaining, improving and protecting our homes.

Landlord compliance and health & safety

Helping tenants feel safe and reassured in their homes.

Cyclical maintenance

Looking after homes regularly to prevent deterioration and protect quality.

Planned works

Replacing and improving key components before they fail.

Major repairs

Addressing significant work to keep homes secure and fit for the future.

Reactive maintenance and empty home works

Responding when tenants need us and preparing homes for new households.



Asset Management Performance 2025-26

Keeping homes safe, well maintained and ready for the future

Asset Management plans and delivers repairs, investment and compliance work across PHA homes. Performance is compared with the FLAIR peer group and the Scottish average to show where results are strong and where tenant experience can improve.

Safe homes Standards and compliance

Responsive repairs Emergency and routine repairs.

Quality investment Planned improvements.

Tenant experience Communication and satisfaction

95.9%

homes met SHQS

2.1 hours

emergency repair time

99.1%

repairs right first time

SHR published performance

SHQS and repairs indicators are included in the comparison table below.

Measure	Paisley HA	Flair Average	Scottish average	Result	Summary
Homes meeting SHQS	95.9%	93.3%	89.5%	😊	Strong
Emergency repair time	2.1 hours	2.3 hours	3.5 hours	😊	Strong
Non-emergency repair time	3.2 days	7.1 days	8.8 days	😊	Strong
Repairs right first time	99.1%	97.1%	95.3%	😊	Strong
Repairs satisfaction	88.2%	89.3%	88.1%	😐	Mixed but positive

What this tells tenants: PHA performed strongly on housing quality, repair times and repairs completed right first time. Repairs satisfaction was just above the Scottish average but below the FLAIR peer average, so communication and the overall repair experience remain an improvement focus.



Investing in homes – supporting people

Every part of our investment works together to help create a safe, warm, and well-maintained home.

Your rent helps build the whole picture, what the investment means for you:

It pays for repairs, renews important parts of homes, keeps heating and shared services working, and improves safety and security.

Together, every part helps make homes safer, warmer and more comfortable.

£4,084,000

Total investment in our homes

Kitchens & Bathrooms

£1,160,000

Comfortable, practical spaces

Reactive Repairs

£956,000

Help when something goes wrong

Cyclical Repairs

£1,112,000

Regular care that protects homes

Boilers & Radiators

£379,000

Warmth and reliable heating

Void Works

£223,000

Safe homes ready for new tenants

Lifts

£49,000

Access and independent living

Door Entry

£13,000

Security in shared buildings

Doors

£23,000

Safety, security and peace of mind

Electrical

£30,000

Safe Homes

Energy Efficiency

Helping guide future improvements and more efficient homes.

99.9% EESSH

EESHS is the Scottish standard for energy-efficient social housing. Meeting this standard helps ensure tenants live in warmer homes that are more affordable to heat.



Your safety – our priority

Looking after your home means getting the important safety checks, repairs and improvements right.

Why this work matters

A safe home gives tenants confidence and peace of mind. We carry out planned checks, maintenance and improvements to reduce risks, keep homes in good condition, and help tenants live safely and independently.

Medically adapting homes

43 adaptations completed

Helping tenants live safely and independently.

Quality homes

95.9% homes meeting SHQS

Checking homes meets the required quality standard.

Gas Safety

99.9% valid gas safety records

Completing essential checks to protect tenants.

The checks that help keep homes safe

We have grouped the programme into three simple areas so tenants can see what we check and why.

Safety inside your home

- Gas safety checks
- Electrical safety reports
- Asbestos management
- Water hygiene checks

These checks help identify risks and keep essential systems safe.

Fire and building safety

- Fire risk assessments
- Fire alarms and extinguishers
- Emergency lighting and dry risers
- Lift and door-entry inspections

These checks help protect tenants in shared buildings and common areas.

Looking after our homes

- Roof anchor checks
- Gutter cleaning
- Close painting
- Window servicing
- Landscaping and common areas

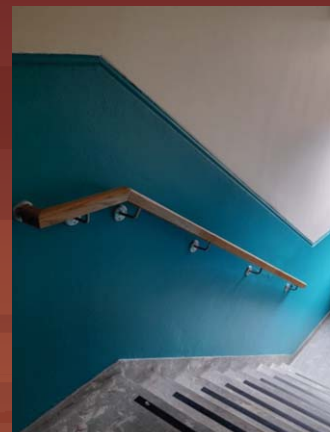
Regular maintenance helps prevent problems and keeps homes cared for.

We need your help to keep you safe

Some checks must take place inside your home. Please keep appointments or contact us to rearrange. Giving access helps us complete essential safety work on time.

Our commitment

We will continue to check, maintain and improve our homes because tenant safety is our highest priority.



Building safer homes – strengthening communities

Projects that protect tenants, improve neighbourhoods and create more affordable homes.

The story behind the work

Asset and Development work is about making homes safer, protecting shared spaces and increasing affordable housing for local people.

Safer Homes

Extractor Fans Foxbar improvements

We have been working hard to improve homes in Foxbar by installing extractor fans. The fans automatically adjust to moisture levels and help prevent condensation issues.

- **Homes improved: 80 fans fitted**



Protecting our Neighbourhoods

Boundary wall refurbishment

Boundary wall works at Findhorn Avenue, Orchy Crescent and Gryffe Crescent improved damaged sections and the appearance of the area. Repairing shared structures helps keep neighbourhoods safe and cared for.



More Homes for Local People

Acquired property

Working with Renfrewshire Council, we continue to buy suitable properties and bring them to use as affordable homes. Each purchase gives a person or family a safe, secure place to call home. We acquired 3 properties in 2025/26



Why this matters to tenants

A working alarm, a secure shared boundary, and another affordable home may look like separate projects. Together, they tell one story: we invest in protecting people, caring for neighbourhoods and helping more people find a home.



Past → Present → Future



A Landmark Transformation

“Creating our Future, Inspired by our Past”

The development transformation of Orchard Street and 33 Causeyside Street is one of Paisley Housing Association’s most ambitious regeneration projects.

It represents years of persistence, partnership working and careful planning to bring historic town-centre tenements back into use as modern, energy-efficient and affordable homes.

A long journey towards renewal

The journey began well before work started on site. Paisley Housing Association worked with property owners and partners to collaborate and move forward a complex Comprehensive Tenement Improvement Scheme. Plans developed to transform the closes, back courts, and buildings while retaining an important part of Paisley’s built heritage. By 2022, the project had reached a major planning milestone, and work moved forward into delivery in 2024. The first phase included site clearance and the careful preparation required for a challenging refurbishment of long-vacant properties.

Investment in homes and the town centre

The £6.4 million project is supported by £4.8 million from the Scottish Government’s Affordable Housing Supply Programme and £500,000 from Renfrewshire Council. Working with Renfrewshire Council, the Scottish Government and Procast Group, Paisley Housing Association is transforming the properties at 3-9 Orchard Street and 33 Causeyside Street into 50 refurbished homes for social rent while preserving established local businesses.

Transforming the buildings

The work goes far beyond cosmetic improvement. Inside, homes are being upgraded with new windows, doors, kitchens, and bathrooms to improve comfort and energy efficiency. Externally, the programme includes stone repairs, re-roofing, new close doors and landscaped back courts, creating safer and more attractive shared spaces. The finished development will combine the character of Paisley’s traditional tenements with the quality and comfort expected of a modern home.

The journey!

2020	2022	2024	2026
Refurbishment agreement announced	Planning milestone reached	Major works moved on site	First closes planned for completion

Overcoming challenges together

A project of this scale and complexity has brought challenges. The properties had been vacant for many years, parts of the buildings had suffered damage, and the work required careful coordination across housing, funding, ownership, conservation and construction. Reaching this stage reflects the determination of PHA and the sustained cooperation of all project partners.

A proud place to live

As scaffolding comes down and the restored tenements begin to emerge, the difference to Orchard Street is becoming visible. The project will improve a prominent town-centre location, protect historic buildings and bring new residents and activity into the heart of Paisley. Most importantly, it will create warm, safe, and affordable homes where people can begin a new chapter.

The next major milestone

The first completed closes are planned to come off site approximately in November 2026. This will be a defining moment in the project, when the transformation becomes real for the first customers stepping through the doors of their new homes.

A moment of pride for Paisley Housing Association

Completing Orchard Street will be a proud achievement for Paisley Housing Association. The project has demanded patience, resilience and partnership working, but the reward will be visible in every restored close, every improved shared space and every new household making a home in the heart of Paisley. As the first customers receive their keys, the development will stand as a lasting example of how investment in existing buildings can preserve the past, strengthen the town Centre and create better futures.

“When complete, Orchard Street will stand as a lasting example of how investment in existing buildings can preserve our heritage, strengthen communities and provide homes for future generations.”

Estates Team

Growing a better service through listening, learning and improvement.

A journey shaped by tenant feedback

Tenants told us that landscaping was not consistently meeting expectations. We listened and established a working group to explore a better approach. The result was an In-House Estates Team pilot, managed by our Asset Management Team.

"You told us the service needed to improve. The Estates Team pilot is our response."

The improvement journey so far

You told us Service Concerns	We listened Working Group	We prepared People and tools	We are testing Pilot underway	We will learn Early experience	We will review Future evidence
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Building the foundations

Creating the pilot involved much more than recruiting a gardening team. PHA put the right foundations in place, so the new service had the best opportunity to develop.

People Eight team members	Training Skills and safe working	Equipment Tools for the service	Mentoring Support as the team develops
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The pilot in action

The seasonal programme runs from April to October, with 16 grass cuts planned where weather conditions allow. As the pilot is still at an early stage, the immediate focus is on establishing the team, delivering the programme and learning what works best in each neighbourhood.

Board oversight throughout the journey

The Board has been involved throughout the development of the pilot, receiving updates on the preparations, resources, and early delivery. At this stage, the focus is on supporting the pilot to become established and understanding the learning as the service develops.

What tenants should begin to notice

Visible Team	Working in local areas.
Seasonal Programme	April to October.
Cared-for spaces	Shared outdoor places.
Local Knowledge	Learning each neighbourhood.
Clearer Contact	Who delivers the service.
A chance to comment	Early tenant feedback.



What we are putting in place now

It is too early to report final outcomes. For now, we are concentrating on the foundations needed to deliver the pilot and learn from the experience.

8 team members

16 planned grass cuts Weather permitting.

April-October Seasonal programme.

"Our aim remains simple: clean, safe and attractive neighbourhoods that tenants can be proud to call home."

Keeping tenants informed as the pilot develops

What is happening Updates on the team and seasonal programme.

What we are learning Early experience and areas to develop.

What happens next How evidence will inform the future review.

As the pilot becomes more established, we will develop appropriate ways to gather tenant feedback and report progress through our Newsletters, the PHA website and future Annual Reports.

The next step

BUILD • LEARN • REVIEW

Our immediate priority is to support the team, deliver the seasonal programme and learn from the early stages of the pilot. A fuller review will take place when there is enough evidence to assess the service fairly and inform the Board's future decision.



Asset Management & Development Service Commitments for 2026-2027

Our three-point promise for the year ahead.

Safe Homes

- 1** Maintain strong safety and compliance standards.
- 2** Complete essential checks and programmes on time.
- 3** Keep tenants informed about work in their homes.

Investing in existing homes

- 1** Plan improvements using accurate stock information.
- 2** Target investment where it will make the greatest difference.
- 3** Deliver warmer, safer and more comfortable homes.

Responsive Repairs

- 1** Respond quickly when tenants need us.
- 2** Complete repairs properly and aim to get them right first time.
- 3** Learn from feedback to improve the overall repairs experience.

Energy Efficiency

- 1** Improve the energy efficiency of our homes.
- 2** Support warmer, more comfortable and affordable living.
- 3** Plan responsibly for future standards and investment.

Development and more affordable homes

- 1** Progress the regeneration of Orchard Street.
- 2** Continue acquiring suitable properties for affordable housing.
- 3** Create quality homes for current and future generations.

Neighbourhoods and Estates

- 1** Support the development of our in-house Estates Team.
- 2** Learn from the pilot and tenant feedback.
- 3** Review the evidence before deciding the service's future direction.

Our promise

To invest responsibly, keep tenants safe and provide homes and neighbourhoods that people are proud to call home.

More than just a Factor: Paisley South Property Services



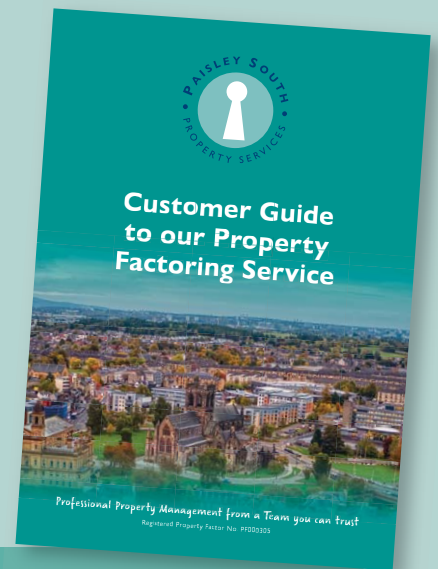
Review of the year to 31 March 2026.

More than property management

Paisley South Property Services, our subsidiary, provides a local factoring service for homeowners and commercial property owners. The service helps customers look after shared buildings, organise common repairs, manage costs and maintain the places where people live and work.

The 2025/26 journey

The year was one of service continuity and preparation for change. PSPS supported customers while training new staff and preparing a full-service review.



Deliver

Maintain day-to-day services.

Develop

Train and support a new staff member to the team.

Prepare

Implement a full-service review.

More than property management

Shared Buildings

Managing common areas.

Common Repairs

Organising repairs.

Owner Support

Providing updates.

Cost Management

Administering charges.

Building Protection

Supporting insurance.

Planning Ahead

Protecting buildings.

Why a service review is needed

The review will help PSPS understand capacity, clarify roles and processes, strengthen customer communication, and prepare the service for future development in line with our Business Plan.



Performance highlights 2025-2026

Our service during the year

These results show the scale of the service at 31 March 2026, the customers supported and what owners told us.

237

Factored Owners

44

Commercial Units

83.33%

Customer Satisfaction

£35,274

Debt Owed

What the results tell us

Service Reach

PSPS supported 237 factored owners and 44 commercial units.

Customer Experience

Owner satisfaction was 83.33%.

Financial Management

The debt provision for 2025/26 was £35,274.

Continuous Improvement

The review will use performance and feedback to identify improvements.



Business Plan ambition

Increasing the PSPS customer base remains part of the Business Plan. The priority is to strengthen the existing service, complete the review, and ensure future growth is supported by clear processes, team capacity, and good customer communication.

Strengthen

Build knowledge and capacity.

Review

Use evidence to improve.

Grow Responsibly

Protect service quality.

The year ahead

During 2026/27, PSPS will support the team, progress the review, strengthen customer communication, and manage future opportunities carefully.



Where the money sits

Financial position at 31 March 2026.

The financial picture

The Statement of Financial Position shows the resources held by PHA, the amounts owed and the reserves retained to support homes and services in the future.

£57,827,113

What we own

Homes, land and other assets.

£9,980,678

Money available

Cash and short-term investments.

£750,786

Money due to PHA

Unpaid rent and other amounts owed.

**What we own + Money available –
What we owe = our Financial Position**

£35,054,760

Amounts owed and future grants

Longer-term Liabilities and grants received for future years.

£30,854,912

Net worth/Reserves

The value remaining after deducting what we owe.

How the position changed during the year

£5,699,053

More invested in homes & assets

£166,246

Increase in cash & investments

£390,775

Reduction in loans

£1,394,055

Increase in reserves

What this means for tenants

PHA continued investing in homes while cash and reserves increased and loans reduced. This helps the Association manage financial pressures and plan future priorities responsibly.



How the money works

Financing, liquidity and future investment.

Money in, money available and money borrowed

Financing is the borrowing and other funding used to invest in homes and deliver services. Liquidity means having enough cash available to pay bills and meet commitments when they fall due.

£4,798,111

Total borrowing

Finance used to support investment.

£9,980,678

Cash & investments

Funds available for commitments and priorities.

£8,082,559

Net current assets

Short-term financial capacity.

Cost of finance

£300,541

Interest received

Income earned during the year.

£251,636

Interest paid

Cost of borrowing during the year.

Year-on-year money movement

Borrowing

£5,188,886 previous year

£4,798,111 in 2025/26

Cash Position

£9,814,432 previous year

£9,980,678 in 2025/26

Why the money matters

Protect Services

Meet day-to-day commitments and respond to unexpected costs.

Invest in Homes

Maintain existing homes and support future development.

Plan Ahead

Use reserves and cash carefully for future priorities.

Looking ahead

PHA remains in a strong financial position. Cash is expected to reduce as investment continues in existing homes, however there are currently no plans to borrow for the medium-term investment programme. Any new home development projects would require borrowing, with loan repayments funded by rents from those properties.

Despite continued pressure from rising prices, utility costs and high borrowing rates, PHA is carefully prioritising its resources to maintain investment in homes and services, while ensuring customers continue to receive good value for the rent they pay.

INVEST CAREFULLY • PROTECT SERVICES • PLAN WITH CONFIDENCE

All lender requirements were met during the year.



Value for Money: every pound has a purpose

How we use our resources to improve homes, services and communities.

What value for money means to us

Value for money does not just mean spending less. It means using rent and other income wisely to provide reliable services, look after homes and support tenants and communities.

We put tenants at the heart of our decisions. We plan how we spend money so that services remain good, homes receive the investment they need and the Association stays financially strong for the future.

2025/26 snapshot

Rental income: £7,543,662

Investment in homes: £1,958,150

Repairs and maintenance: £2,291,397

Our value for money priorities

1

Responsive Services

Make services straightforward, responsive, affordable and easy to access.

2

Modern Homes

Use up-to-date information to plan repairs and improvements, keeping homes safe, warm and in good condition.

3

Productive Partnership

Work with tenants, contractors and community partners to share resources, improve services and deliver more benefits from every pound we spend.

4

Resilient Organisation

Support community wellbeing and make responsible environmental and financial decisions.

What this should mean for tenants

Better services

Responsive, reliable services that are easier to access.

Smarter investment

We invest in our homes, digital systems and services where the money is best spent to maintain our properties, improve services and support communities.

Clearer information

Simple reporting on how money is used and what has been achieved.

Long-term sustainability

We make careful choices to keep rents affordable and continue investing in homes and services in the years ahead.

What we achieved in 2025/26

During the year, we strengthened the foundations for delivering better value:

A clearer strategic direction

We approved our 2025-2028 Business Plan. It sets out how we will provide better homes and services, work well with partners and remain a strong organisation.

Better planning and oversight

We used financial plans and performance results to make informed decisions and check that agreed work was being delivered.

Affordability at the centre

We considered what tenants can afford when reviewing rents, while making sure we can continue to provide good services and invest in homes.

Tenant and stakeholder insight

We used tenant satisfaction results and feedback to decide what matters most and where we need to improve.

Our actions for the year ahead

- **Show the difference made:** Explain more clearly what tenants and communities gain from the money we spend on homes and services.
- **Give tenants a stronger voice:** Create more ways for tenants to help set priorities and tell us whether changes are working.
- **Make results easier to understand:** Use clear charts and comparisons to show how well we are performing and support better decisions.
- **Get the best from contracts:** Review what we buy to make sure it offers good quality, at a fair price and lasting benefits for tenants and communities.
- **Make services easier to use:** Improve online services while continuing to offer other ways to get help for tenants who need them.

Efficiency savings target for 26/27: £50,000

Investment in existing homes target for 26/27: £1.8m

Complaints: you spoke, we listened

Tenant complaints report 2025-2026.

Complaints help us improve

We aim to provide good services, but sometimes things go wrong. A complaint gives us an opportunity to listen, put things right where we can and improve the service for others.

*"A complaint is not only about what went wrong.
It is also about what we learn and what we change."*

How the process works

Stage 1

Target: 5 working days

Straightforward complaints resolved quickly.

Stage 2

Target: 20 working days

More complex complaints fully investigated.

Your 2025/26 complaint results

PHA and PSPS results are shown separately below. The PHA Stage 1 and Stage 2 measures match the 2025/26 Annual Return on the Charter. PSPS received five Stage 1 complaints, all answered within target.

72

PHA Complaints

56 Stage 1
+ 16 Stage 2

56

PHA Stage 1

100% responded in full
within target

16

PHA Stage 2

81.25% responded in full
within target

5

PSPS Complaints

All Stage 1

100%

PSPS within target

5 of 5 answered
on time

47%

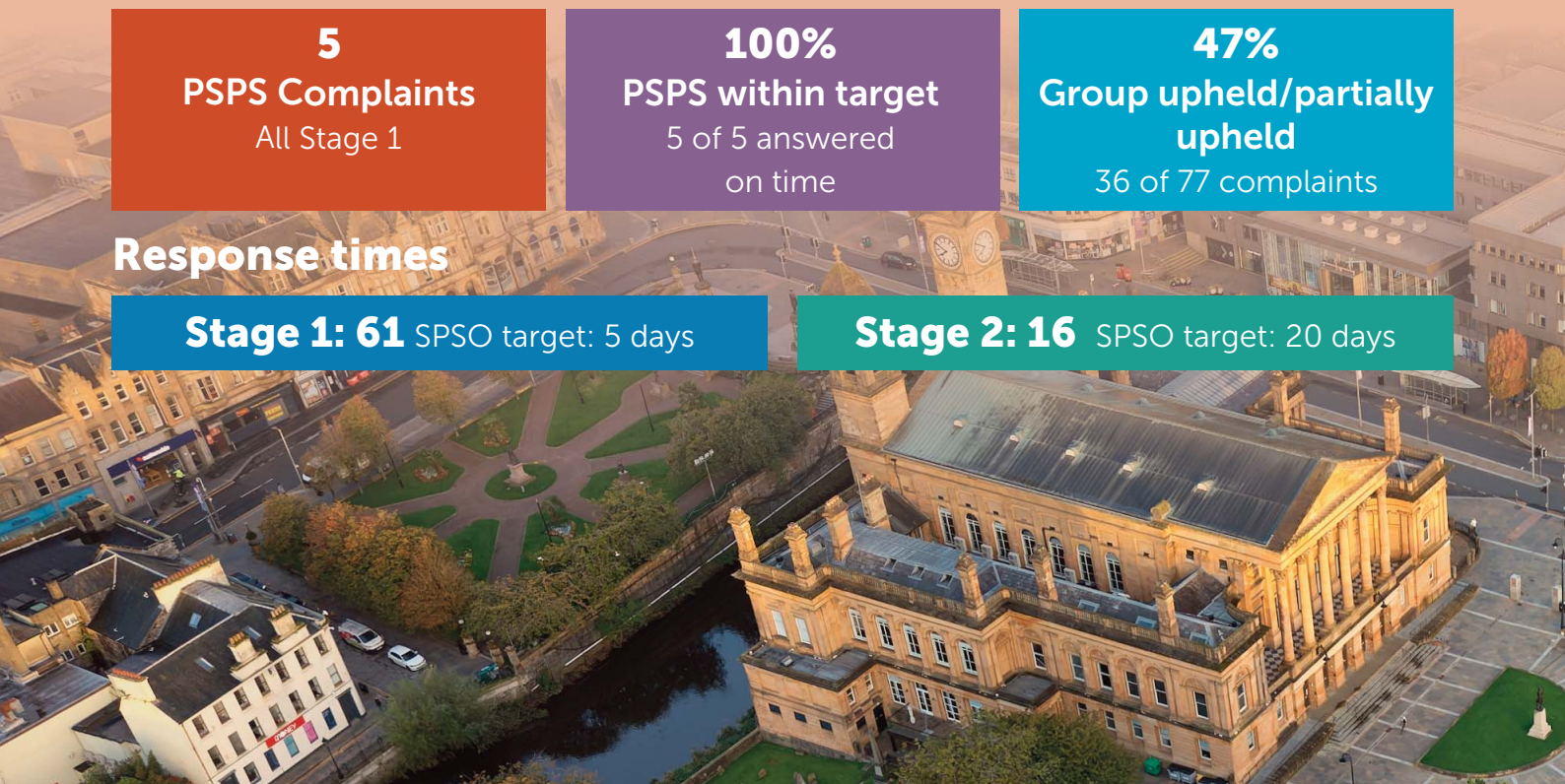
Group upheld/partially upheld

36 of 77 complaints

Response times

Stage 1: 61 SPSO target: 5 days

Stage 2: 16 SPSO target: 20 days



From complaints to better services

The improvement journey



What customers told us

The main themes in 2025/26 were follow-up and communication, contractor performance, and repair quality or delays.



What we changed



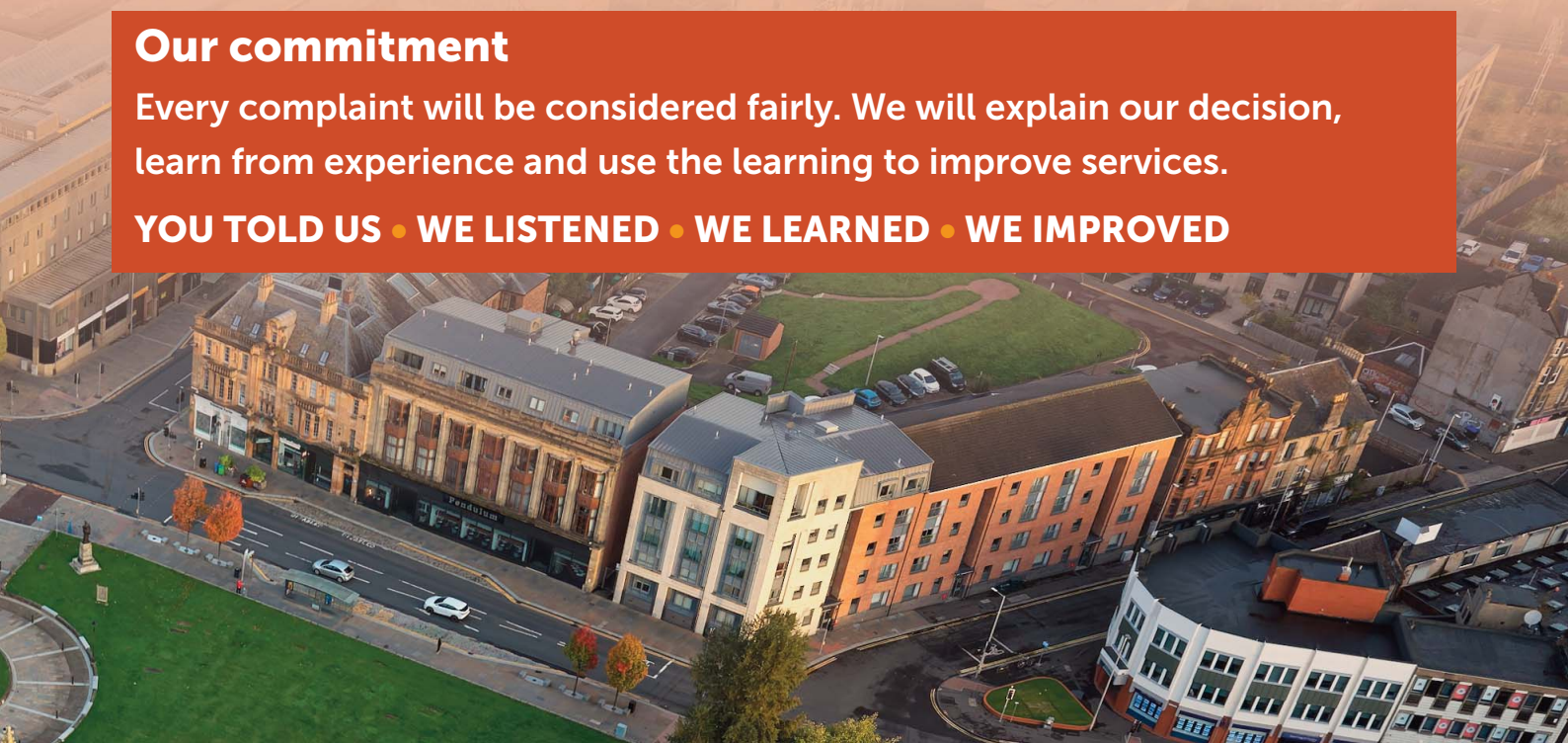
Keeping tenants informed

We will report complaint results, response times, and learning each year. We will also use newsletters, focus groups, and scrutiny opportunities to show what changed because customers spoke up.

Our commitment

Every complaint will be considered fairly. We will explain our decision, learn from experience and use the learning to improve services.

YOU TOLD US • WE LISTENED • WE LEARNED • WE IMPROVED



Governance & Accountability

Responsible decisions. Clear accountability. Tenants at the heart.

How governance supports tenants

Our governance arrangements help ensure PHA is well-managed, financially secure, and focused on positive outcomes for tenants and communities. They support safe homes, responsible investment, reliable services, and clear accountability.

A community-controlled Association

PHA is community controlled. Shareholding members include tenants and people from the communities we serve. Members elect the Board and vote on key matters at the Annual General Meeting.

"Governance happens behind the scenes, but the decisions made shape the homes, services and support tenants experience every day."

Our governance journey

What good governance means for tenants



Safe Homes

Assurance about safety and compliance.

Responsible Spending

Oversight of rent, budgets and resources.

Better Services

Performance and feedback drive improvement.



Oversight, assurance and responsible leadership

How PHA is governed

The governance structure separates oversight from day-to-day management and provides clear roles for direction, scrutiny and delivery.

Paisley Housing Association Board

Sets direction and oversees performance, finance, risk and compliance.



Paisley South Property Services Board

Oversees the performance and development of the subsidiary.



Executive Management Team

Leads delivery of Board-approved plans and manages services.

Our Board's role

Set Direction

Agree priorities and plans.

Provide Challenge

Test evidence and assurance.

Monitor

Review services, finance and risk.

Protect Tenants

Keep safety and outcomes central.

Assure

Confirm requirements are met.

Plan Ahead

Support long-term resilience.

Annual Assurance Statement

Each year, the Board reviews evidence about performance, finances, homes, safety and regulatory duties. This allows the Board to confirm where requirements are met and identify actions where more work is needed.

Evidence Reports and data.

Challenge Board scrutiny.

Assurance Clear compliance statement.

Action Improvements monitored.

Governance on 31 March 2026

Board Members

Karen McMillan	Chairperson
Elaine Templeton	Vice Chair
Sandra Loney	Member
Mairi MacLean	Member
Michelle Hart	Member
Clare Hayes	Member
Tina Russell	Member
John Cairns	Member
Damian Dempsey	Member
Emmanuel Dufegha	Member

Leadership & Advisers

Fiona McTaggart	Chief Executive
Lorna Colville	Director of Finance & IT
Craig Reid	Director of Asset Management & Development
Tracy Fraser	Director of Housing & Communities
Internal Auditors	Cameron Audit
External Auditors	Alexander Sloan LLP
Solicitors	TC Young

Our commitment

LISTEN • CHALLENGE • ASSURE • IMPROVE

Our governance framework supports responsible decisions, protects tenants and helps ensure PHA remains strong for the future.

Our people and continuous improvement

Supporting our people and improving our services.

At Paisley Housing Association, we recognise that great services are delivered by skilled, supported and engaged people. By investing in our staff, embracing innovation and regularly reviewing how we work, we can continue improving services and delivering positive outcomes for tenants, owners and communities.

Shaping our future together

During the year, staff and Board members reviewed the first year of our Business Plan. This was an important opportunity to look honestly at the progress made so far, consider the work still to be completed and check that our priorities, resources and activity remain focused on the right outcomes. The review confirmed a shared commitment across the Board and staff team to keeping delivery on track and turning our vision of safe, happy, healthy and thriving communities into meaningful action.

By reviewing progress together, we can recognise achievements, respond where further work is needed, and ensure the Business Plan continues to guide decisions, service improvement and future investment.

Plan

Review priorities and objectives.

Engage

Staff and Board working together with the same focus.

Deliver

Positive outcomes for our communities.

Developing our people

During the year, staff and Board members reviewed the first year of our Business Plan. This was an important opportunity to look honestly at the progress made so far, consider the work still to be completed and check that our priorities, resources and activity remain focused on the right outcomes. The review confirmed a shared commitment across the Board and staff team to keeping delivery on track and turning our vision of safe, happy, healthy and thriving communities into meaningful action.

By reviewing progress together, we can recognise achievements, respond where further work is needed, and ensure the Business Plan continues to guide decisions, service improvement and future investment.

Modernising our services

A significant milestone during the year was the implementation of our new Housing and Case Management System. Following extensive planning, testing and staff involvement, the system successfully went live in August 2026.

The new platform will help improve efficiency, strengthen reporting, support regulatory compliance, and create a more streamlined experience for customers and staff alike.

Looking ahead, we will continue exploring digital opportunities, including the development of a Customer Portal, providing customers with greater flexibility to access services and information online while helping us identify smarter and more efficient ways of working.

Our focus for 2026-2027

1. Develop our people

Continue investing in learning and professional development.

2. Improve Digital Services

Embed our new Housing & Case Management System and progress plans for a Customer Portal.

3. Deliver our Business Plan

Maintain focus on delivering our strategic objectives and community outcomes.

Equality & Diversity

Supporting our people and improving our services.

Creating communities where everyone can thrive

At Paisley Housing Association, we believe our communities are strongest when everyone feels welcome, respected and able to participate.

Equality, diversity and inclusion are part of how we deliver services, support our communities, involve customers and make decisions. We want every tenant, resident, owner, colleague and partner to feel valued and able to have their voice heard.

Our purpose in practice

Accessible and Inclusive Services

Design services and communications that are appropriate, accessible and responsive to the different needs of our customers.

Empowered People

Support staff, Board members and involved customers with the knowledge and confidence to promote fairness and inclusion.

Learning and Development

Provide equality and diversity learning that strengthens understanding and supports our organisational goals.

Challenge Discrimination

Actively challenge discrimination, victimisation, bullying and harassment while supporting those affected.

Inclusion in action



Looking Ahead

Improve accessibility and communication

Increase opportunities to participate

Continue equality and diversity learning

Promote inclusive community activity

Use feedback to understand different experiences

Report openly on progress and outcomes

Valuing Every Voice

We will continue working to ensure people are treated fairly, barriers are reduced and everyone has the opportunity to access services, participate and thrive.

The last word belongs to you...

Summary and Feedback

Your experience helps shape what happens next.

A clear and honest account

We hope this report gives you a clear picture of our performance during 2025/26 and the difference our work makes for tenants, owners, homes and communities. It recognises strong results, but it is equally open about where we must listen, learn and improve.

Listen

Tell us what worked, what did not and what matters most.

Learn

We will use feedback, complaints and performance to understand what must change.

Act Together

We will improve services and explain what has changed because people spoke up.

Four questions. One better report.

- 1 Was the report clear and easy to understand?
- 2 Did it focus on the services and results that matter to you?
- 3 What should we explain better next year?
- 4 What would you like to help us review or improve?

Choose how you take part

QUICK Complete a survey or send a comment

ONGOING Join the Tenant Voice Panel

CONNECTED Speak to us at an event or online

MEMBERSHIP Become a PHA member

FOCUSED Join a one-off service discussion

DIRECT Phone, email, write or visit

SCAN. SHARE. SHAPE.

Annual Report 2025-26 Customer Feedback



Provide our Annual Report feedback and be entered into our £25 gift card competition

Contact

 admin@paisleyha.org.uk

 0141 889 7105

 www.paisleyha.org.uk

Visit

Paisley Housing Association
Assurance House
2 Lawn Street
Paisley PA1 1HA

Find out more

Full performance information is available from the Scottish Housing Regulator @ <https://www.housingregulator.gov.scot/landlord-performance/landlords/>



Scottish Housing
Regulator

SPSO

Scottish
Public
Services
Ombudsman



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
cih.org/makeastand

women's aid
until women & children are safe



Chartered
Institute of
Housing



Domestic Abuse Housing Alliance



Paisley Housing Association
Assurance House • 2 Lawn Street • Paisley PA1 1HA



admin@paisleyha.org.uk



0141 889 7105



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