



25 YEARS



PARAGON
HOUSING ASSOCIATION LIMITED

ANNUAL REPORT
2022/2023





**Committee
as at 31st March 2023**

Flora Wallace **Chairperson**

June Anderson **Vice Chair**

Rosie Murray

Elisabeth Campbell

Fiona Speirs

Liz McNie

Kath Menzies

Malcolm Richards **Treasurer**

Claire Munro

Barry Lees

Susan Robertson

Audrey Anderson

25 Years On

“A Silver Jubilee has a special significance in the life of any institution as it signifies a coming of age and maturity.” - L. K. Mohohlo

A fitting quote for this year's Annual Report as we celebrate 25 years of operating as a housing association. I was involved in establishing Paragon right from the very start and looking back I can see how far we have come. From a Steering Group with ideas and energy as our only starting capital to a mature, stable and growing organisation – that has been our journey to date. Looking back at key events, old photographs and reports has filled me with joy. These are great reminders of where we have been and who was on that journey. There may have been bumps on the way but it has been a wonderful experience.

Turning to this year specifically, my colleagues who chair our various sub-committees and our staff have provided details of the work done throughout the year in their various reports. We have included all the usual facts and figures to provide you with some context to the year. I hope that you find this helpful.

It has been a challenging year yet again for everyone in all walks of life and all business sectors. The ongoing hike in food and energy prices, the tragic war in Ukraine, political uncertainties and the Covid 19 hangover continue to bite. As a housing association, we have had to come up with some new responses to mounting issues such as growing poverty, hunger and mental health challenges. The projects we developed during 2022/23 have played a part in delivering services beyond a traditional housing service. The umbrella of the Warm Welcome Home project that started off as a response to the energy crisis quickly expanded to a food security project including the distribution of food vouchers, assisted travel, pet vouchers and more. This was coupled with our established and ongoing tenancy sustainment work and the partnership project with LinkLiving, the HoME project, to try and ensure that we have some tools to assist anyone vulnerable in this current climate. I must commend our staff, who have gone the extra mile to deliver over and above what is expected of them. They have worked long hours to make successful funding bids, emptied the shelves at some big stores buying up thermal curtains, air fryers etc, delivered these to people in need and managed to keep on top of the financial control of it all. Everyone had a part to play.

Our approach over 25 years has been never to be complacent and this is reflected in some activities this year. I commend the excellent work of the Health & Safety Sub Committee in their efforts to make sure we have solid systems of health and safety management in place and the Audit Committee for driving forward our approach to cyber security, which was rewarded with the Association gaining Cyber Essentials Plus accreditation.

A special mention is required for the Housing Management Team being named as Happy to Translate scheme's Team of the Year. It's great to see them gaining that recognition. Well done.

None of the achievements of the past or present would be possible without the key ingredients of committed people and team work from those involved. That includes everyone currently involved and in the past. I am delighted to say that we have special people working together in abundance. I can't name everyone in person, so thanks to all our members, committee members, staff, Tenant Scrutiny Panel members, tenants, owners, consultants, contractors, community groups, charities, lenders and all local and national government bodies who have supported us over the years. To celebrate our Silver Jubilee, we did not have a big party but decided to make some small donations to some of our partner community groups as they work so hard to help everyone through the tough times. Thanks go to the talented Susan Gilbert for making hand crafted cards that we sent out with the donations. The feedback was amazing.

While we have reached this Silver Jubilee, there is more to come. In the report, we have highlighted some of the milestones we are heading for next – from ongoing investment in the housing stock, to new build projects and working with tenants, organisations and others to continue to deliver into the future.

Flora Wallace
Chairperson



Governance Statement

It is the role of the Management Committee to provide the leadership and strategic direction to the Association. The members are involved in high level decisions such as policy making and setting the annual rent increase while taking account of outcomes for service users. Staff are responsible for operational matters.

The Management Committee and sub committees met on a regular basis. During the year the required statutory and regulatory returns were made on time. This included the Annual Assurance Statement (AAS) to the Scottish Housing Regulator (SHR). These statements are produced following a review of supporting evidence and to substantiate this a number of activities are undertaken such as internal and external audit reviews. Following the submission of these statements the SHR issues engagement plans and the Association has been classed as compliant for the period 31st March 2023 until 31st March 2024.

“Huge thanks to Paragon Housing Association Ltd for your donation, flowers and biscuits! You guys rock! Happy 25th anniversary!”

CENTRAL WELLBEING



Members Experience & Activities

The Management Committee is made up of a mix of experienced members and some newer members bringing their skills and expertise to help ensure effective governance. A mix of online and in person training and conferences were attended during the year and members welcome the opportunity to meet and network with colleagues from other organisations.

As part of the Association’s approach to succession planning adverts were placed to recruit new committee members and 3 great candidates came forward. Audrey Anderson, Barry Lees and Claire Munro all stepped up and joined the Management Committee. All three have housing experience and strong local connections.

A number of members contribute to the wider housing sector. Flora Wallace acts as Treasurer for Employers in Voluntary Housing and June Anderson continues to be active on the tenant participation and community front including involvement with the Clackmannanshire Tenant and Residents Federation and other national tenant representative bodies.

On the staffing front Margaret Thompson was appointed as permanent Finance and Investment Manager in December 2022. She is a qualified accountant with experience in the charitable sector and national and local government. We are delighted to have her on the team.

Membership and AGM

As at the end of March 2023 membership numbers stood at 128.

We held a successful well attended face to face AGM in September 2022 in the Beancross Farm Hotel in Polmont. There were over 40 members and guests attending and business including elections, presentation of the annual report and annual accounts was concluded.

It was great to be able to recognise the work of our talented gardeners throughout our estates with the awarding of the 2022 Garden Competition prizes.



Cost of Living Crisis – Delivering a response

There is no doubt that the Cost of Living crisis has dominated the headlines over the last year. A large part of our time during the year was taken up by developing initiatives and applying for funding to try and do what we can to alleviate the impact of this.

In addition to building on the existing tenancy sustainment initiative, the HoME Project (delivered in partnership with Link Living) the Association successfully applied for funding to allow the roll out of a number of cost of living initiatives under the umbrella project title of 'Warm Welcome Home'. The project has enabled the Association to offer supermarket vouchers, energy saving items such as thermal curtains, air fryers and more, free sim cards and Pets at Home Vouchers to new tenants and existing tenants in need of some extra support.

We are grateful for financial support on these projects from The William Grant Foundation via Energy Action Scotland Fuel Poverty Challenge Fund, the Scottish Government via SFHA Fuel Support Fund and Employers in Voluntary Housing. A number of our contractors also helped out with funding of room thermometers, energy saving devices and decorating materials. It's not all about money – the support from local community groups has been outstanding.

We continue to look for opportunities to support this area of work and are working on further funding bids into 2023/24.

The feedback from people receiving help is over whelming and all our staff have gone the extra mile to make it happen.

Equalities

Throughout the year we have continued to work with specialist equalities consultant Dr Stewart Montgomery on refreshing our Equality Policy and Strategy and our approach to data collection in this area.

On data collection we have taken the approach of collecting and holding data at an individual level rather than looking at aggregated data. The work was also supported by our independent Data Protection Officer. The aim is to help us target and deliver services according needs. Stewart is also delivering a comprehensive training programme for staff and Management Committee.

“As a family we would like to thank Paragon Housing Association for the Warm Welcome help we received. We use less electricity and gas at night as we feel cosy in our beds with the fleece covers. The curtains in the livingroom hold the heat in. We especially love the airfryer as we are now eating more healthily and cutting down on electricity costs. Thank you.”



Health & Safety Assurance

A major focus of the Association is on health and safety. Malcolm Richards the Chair of the H&S Sub Committee outlines in some detail the work being done by the H&S Sub Committee in his report. The Management Committee is committed to gaining assurance around the management of health and safety. During the year a number of actions were taken to demonstrate compliance with requirements. This assists the Management Committee in signing off the Annual Assurance Statement to the Scottish Housing Regulator with confidence that quality control measures are in place. This assurance process has included

- internal audit of gas safety processes (this has been done annually for over 15 years)
- sample quality audits of the technical work of gas safety engineers
- audit of compliance with the health and safety manuals setting out systems for management in this area

There is no room for complacency in this field and the Management Committee remain committed to ensuring time and resources are devoted to this.



HAPPY TO TRANSLATE

Tenant Participation & Owners Group

The Tenant Scrutiny Panel has continued to meet on a regular basis and provides feedback and suggestions to shape services. One of their recent ventures was a review of the Complaints Handling Policy. They have also been involved in looking at how the Association manages issues around dampness and condensation.

The Owners Group continues to meet and this provides a forum to discuss issues which affect owners and an opportunity to look at service areas such as estate management.

Growth

Despite challenging economic conditions growth has continued. There were 10 units acquired under the Buy Back on the Open Market policy (BBOOM). Discussions have started with Link on a new development in the Bo'ness area. This will provide the Association with 18 new properties. The development is scheduled for completion in 2024/25.

Happy To Translate – Team of the Year

We were delighted that the work we have done around the cost of living crisis and trying to reach out to those who might need support to better access our services was recognised. In March 2023 The Housing Management Team won the nationally recognised Happy to Translate (HTT) Team of the Year award for their use of the HTT range of tools to reach out.

HTT tools and processes are a great idea and equip staff with the skills and knowledge needed to communicate with those who speak little or no English and provide practical assistance. The team have been using these to good effect including with housing issues for Afghan and Ukrainian refugees and delivering the Warm Welcome Home project. We are delighted that we have been able to support refugees settling in our area.

Well done Housing Management Team.

“Responding to the cost of living crisis is not all about money - the support of local community groups has been outstanding.”

Inset left: Claire with tenant’s dog, Foodbank April 2023

Above: Housing Management Team won the Happy to Translate (HTT) Team of the Year award. Gillian MacKay MSP came along to meet the Team



Audit Committee Members

- Elisabeth Campbell
- Kath Menzies
- Malcolm Richards
- Audrey Anderson
from 19/10/2022

Audit Committee Report 2022-23

Welcome to my report on my second year as Audit committee Chair. It was another busy one.

As a team, we took forward internal and external audits and looked at issues such as fraud and cyber security, which are key risks in challenging times. We also compared our internal audit practices against the Scottish Federation of Housing Association's good practice guidance in this area, as we do not want to be complacent about what we do.

It may not sound like the most exciting role in the organisation but the Audit Committee plays a key role in the management of risk. We all face risk everyday – crossing the road is a risk, but we need to do it. Managing the business of the Association is a risk, so having members in place who will critically review risk makes us a stronger organisation. The attributes of being a member of the Audit Committee are to recognise that risk will occur, ask questions about how it's being addressed and make sure actions are followed up on. That is what the Audit Committee is all about.

We identify risks through our risk register and this is regularly reviewed. We have a specific register that considers fraud. Quarterly risk reports are produced and these are considered by both Audit Committee and Management Committee. Using external and internal audits, we can test how well we manage the organisation to provide a robust approach.

Internal Audit services are provided by Henderson Loggie and RSM provides External Audit services.

The internal audits carried out during 2022/23 were:

- **Tenancy Sustainment**
- **Performance Management ARC Rent Arrears**
- **Reactive Maintenance**
- **Gas Safety** – this is undertaken annually by the Association together with a technical audit of the service
- **Follow Up Reporting**

There were no actions flagged as being of immediate priority. As part of our assurance process for producing the Annual Assurance Statement (AAS) for the Scottish Housing Regulator (SHR) we have put in place internal audits to look at our ARC Indicators. These relate to the Annual Return on the

(Tenants) Charter (ARC), which is submitted to the Scottish Housing Regulator. To make sure our processes and data are robust, we have these checked over by internal audit.

The Audit Committee regularly reviews the service provided by auditors, and we concluded that Henderson Loggie has provided us with great support and we are appreciative of this. Their five-year appointment term has come to an end and during 2023/24 we are running a competitive tender for the service.

We have held Cyber Essentials accreditation for a number of years, and I am delighted to say that we have now achieved Cyber Essentials Plus status. Thanks to all involved in reaching this goal.

Using external and internal audit we can test ourselves on how well we are managing the organisation to allow us to provide a robust approach.

External audit services are provided by RSM. The 2022/23 outcome was a "clean" audit. The Audit Committee have met with RSM during the year, and we appreciate the support from their team and our staff for delivering a good performance. The auditor will attend the AGM in September and present the accounts.

Once again, my thanks go to all my colleagues serving on the Audit Committee, our staff and consultants providing our audit services.

Elisabeth Campbell
Chair Audit Committee





H&S Committee Members

Flora Wallace
Malcolm Richards
June Anderson
Elisabeth Campbell

Health & Safety Report 2022-23

I am pleased to say that we had a productive year around our health and safety work.

Our Wellbeing Project continued to flourish so we can offer direct support to staff around stress management and mental health. The STEPS group – Staying Together Encouraging Positive Solutions - continued to play a key role and we had excellent support from Seamus Corry our Wellbeing Consultant and NHS Forth Valley's Healthy Working Lives Team.

Our positive approach to workplace wellbeing was recognised in the wider sector and our Director, Margaret Torrance, shared our experience with other housing colleagues when she was a speaker on the topic at the SHARE Conference in March 2023.

Our membership of Employers in Voluntary Housing (EVH) and the associated services of ACS Physical Risk Management (who provide specialist health and safety guidance) provide us with support around our roles as employer, premises manager and landlord.

Our Stock Health & Safety Sub Committee was set up last year and continued to ensure we have a strong focus on the health and safety of our tenants and residents. ACS produce a Landlord Health and Safety Manual to assist us in ensuring compliance in this area. It's a weighty publication, covering topics from A for Asbestos, through G for Gas to W for Water Systems and Legionella – I am sure X,Y and Z are in there too.

In 2023 ACS carried out an audit of our compliance with the provisions of the Landlord Manual to ensure we are meeting good practice and legal compliance. The Auditor concluded "Overall, the audit was very good and there is clearly a high level of health and safety compliance." In addition, we had positive reports from our internal

auditor on our approach to Gas Safety management and gained assurance on the quality of our gas contractor's work through independent technical audits of gas safety.

A similar audit to that of the Landlord Manual was carried out in relation to compliance with health and safety as employer and facilities manager. The Auditor concluded "Paragon HA have showed an excellent adherence to the HSMS and it was clear that a good safety culture exists within their staff team".

As a team we were delighted at these results and as Chair I want to thank all involved for their hard work and dedication in this important area.

I would also like to highlight the work of the team on ensuring there are robust processes in place to manage reports of mould and condensation. Members of the Tenant Scrutiny Panel were given a presentation on the work being done around this. A fact sheet has been produced around this outlining our "fabric first" approach whereby we look at factors such as any repair work that needs done to reduce or eliminate factors that can contribute to condensation and mould.

We have still to publish our new Tenant Safety Handbook. Production is well underway and it should be issued soon.

We also have community health projects in place including the NHS Smoking Cessation Clinic held weekly in our office which is open to all members of the community.

I am going to repeat my annual message to all members – if you are considering joining the Management Committee, from my experience, I can testify that you will be well supported in the role.

Thanks to all my colleagues for their ongoing commitment and support.

Stay Safe and well.

Malcolm Richards
Chair Health & Safety Committee

"Paragon HA have showed an excellent adherence to the HSMS and it was clear that a good safety culture exists within their staff team."

Looking Back On 25 Years

1995

Steering Group Established



George Wallace



Flora still going strong 25 years on

In response to Scottish Homes proposing to transfer its housing stock to other bodies, a group of tenants and staff got together to set up a brand new housing association - Paragon Housing Association. It took 3 years to progress proposals and it was quite a journey for all involved. Our first Chair was George Wallace who steered the organisation with skill, patience and a sense of humour. There were some great characters involved in the original group and their hard work and dedication paid off when, in December 1997 the group passed the necessary tests to be formally registered as a Housing Association.

1998

First Stock Transfer Completed with 995 units transferring in Clackmannanshire & Grangemouth. £9 million was borrowed from Britannia Building Society to fund the acquisition. Invergrange House in Grangemouth became our new home.

2001/2

A **Tenants Choice Campaign** saw 89 units transferring to the Association on an individual basis and there was a celebration for all involved.

2001

Second Stock Transfer of 366 units in Falkirk & Denny.

2002

Third Stock Transfer with 151 units in Stirling, Aberfoyle and the Eastern Villages

Ongoing investment in the late 1990's and early 2000's saw much needed central heating, windows and kitchen programmes being delivered.

2000's



Helen (centre) with Flora Wallace & Susan Robertson

Chairs Through The Years: George Wallace, Flora Wallace, Helen Forrest, Michael Hesketh



Michael Hesketh

2003



2003 was the kick off for an ambitious **Environmental Improvement and Security Project (EISP)** in the Mar Estate, Alloa. The project was shaped by the input of local residents keen to improve the estate. There was a complex mix of phased funding and this resulted in changes to estate layout and redevelopment of some properties in the estate.

2004/5

Whitecross – Following the transfer of a block of properties from Falkirk Council, the Association carried out a major renovation project at Whitecross. The 100 year old plus properties originally built for foundry workers were brought back into use for social housing with 3 units created. In Hallglen a similar project refurbished 3 properties which were returned to social housing.



First New Build

2009

First New Build Craigeith Road Development, Grangemouth in partnership with Link delivered 15 units and saw the beginning of a productive partnership.

2014

A successful grant application was made for Big Lottery funding and the "Heads Up" advice project was established. When the funding ended we mainstreamed some of the work by appointing a Tenancy Sustainment Officer and this service has been ongoing since then.



Heads Up





2014

The original **Tenant Scrutiny Panel** was established in 2014 and relaunched in 2019 after some great work on the Next Steps Tenant Participation Programme assisted by the Tenants Information Service. They continue to do great work. For over 25 years we have worked closely with the Clackmannanshire Tenants and Residents Association and celebrated their 25th Anniversary with them in 2019.



We have had some memorable moments over the years with great Annual General Meetings which offer an excellent chance to meet up with members, brilliant garden competitions and the Senior Tenant Bus Trip was always a big hit.



2015

2015 saw a refinancing exercise being completed with £20 million worth of funding being obtained from Royal Bank of Scotland and GB Social Housing. The GBSH funding is in the form of bond finance.

2020



Michael, June and Margaret

June Anderson our Vice Chair was awarded the British Empire Medal for her services to Tenants' Rights and to Law and Order in Clackmannanshire. A pivotal member of the Clackmannanshire Tenants and Residents Federation, the official Citation recorded that the work which June has done has made a real difference to the people in her community. We had to wait until after lockdown to see her in her finery.

2018/19



Alva Opening

Alva & Boness – Growth got a boost with 36 new build properties being delivered in partnership with Link in Alva and Bo'ness. A new programme of stock acquisitions was established with the Buy Back on the Open Market (BBOOM) programme in the Falkirk area. This project is supported by Housing Association Grant (HAG) from the Scottish Government. As at 31st March 2023, 32 properties have been acquired through this route.



2022/23

The Housing Management Team - Happy To Help



AGM - with Zoom in use

Our Warm Welcome Home project was established as a response to the Cost of Living / Energy Crisis. The Housing Management Team did a fantastic job in winning the Happy To Translate Team of the Year Award.

2000's



External Wall Insulation, Denny

Throughout the 2000's there was a big emphasis in improving energy efficiency with major External Wall Insulation projects being carried out. Owners were also encouraged to take part.

2020

2020 will forever go down in history of one of the greatest challenges the world has faced with the global Covid 19 pandemic. The Association continued to deliver services in the face of this. The Management Committee and Staff found new ways to work and after this, gave their all despite the challenges. We all got used to Zoom and "You are on mute" became a bit of a catch phrase! Despite the challenges we continued to thrive and even managed to set up a staff Trainee Programme through working with colleagues at Falkirk Council's Employment and Training Unit. Four of our trainees have gone on the secure permanent posts with the Association and others have found work elsewhere. It has been a pleasure to work with them and see them develop and thrive.

2023

2023 and we have reached 25 years since the first stock transfer! We would like to thank everyone who has supported us throughout the years. To thank our communities celebrate and we provided some small donations to groups and organisations we know do great work out there.



Housing Management Activities

The Housing Management & Investment Sub Committee deals with two main areas of our work. We are responsible for matters around our housing management policies, services and performance and with the housing stock maintenance and investment.

Members Housing Management & Investment Sub Committee

Flora Wallace
 June Anderson
 Malcolm Richards
 Susan Robertson
 Elisabeth Campbell

Against a background of very challenging times the Management Committee agreed a 4% rent increase in 2023/24. This was lower than the rate of inflation and followed on from a rent freeze for 2021/22 and lower than inflation increase in 2022/23 of 2.9%. In setting this increase we took account of many factors including the ongoing impact of covid and the country being plunged into a cost of living crisis.

Despite the challenges arrears performance remained stable in 2022/23 with the year end figure showing a slight increase on the previous year. The gross non technical arrears figure was 6.3% compared to the previous year's 5.5%.

The Association's response to the cost of living crisis was a key focus for the organisation. We made several successful funding bids resulting in the delivery of the 'Warm Welcome' initiative. We received £20,000 from the William Grant Foundation (through Energy Action Scotland) allowing us to offer Energy Saving Support to new tenancies. This ranged from help with thermal rated curtains through to air fryers and winter weight duvets. £40,000 from the Scottish Federation of Housing Associations (SFHA) allowed us to offer the same support to existing tenants as well as setting up a project aimed specifically at alleviating food poverty.

We were delighted to receive a further £2,500 from Employers in Voluntary Housing ensuring that tenants' pets were also supported.

It's not all about monetary support and we would like to extend a special thank you to the Hallglen knitting group for their amazing draught excluders and other knitted items. We are deeply appreciative of the funding and other support received to be able to deliver these projects.

Tenancy sustainment continued to be supported with the HoME (Help on Managing Everything) project expanding. With continued positive outcomes the Management Committee agreed to provide funding for a project looking at improving tenants' resilience in the face of the ongoing cost of living crisis. We also have an in-house Tenancy Sustainment Officer offering benefits advice to tenants as well as signposting to other sources of assistance.

The Tenant Scrutiny Panel (TSP) continued to be active throughout 2022/23 and a major piece of work was their review of the Association's complaints policy and process. They also assisted with a review of the Allocations Policy and development of the Tenant Participation Strategy which we are expecting to be adopted in October 2023.

The Association remains committed to collecting meaningful tenant feedback and continues to work with Knowledge Partnership who provide independent survey services to the Association. Throughout 2022/23 telephone calls were undertaken monthly with 465 tenants completing surveys on both the ARC Charter Indicator and a changing suite of service-led questions around four key topics: Maintenance & Repairs, Access to Services, Engagement and the Environment.

An established Owners Group is in place. Online and face to face meetings have provided a great opportunity to share information with owners and gather their view.

"It's great to know that if I have an issue with repairs or anything at all really, I can just phone in and you make sure it's all sorted". 😊



Page 11, from left: Hallglen knitters, Tenant Scrutiny Panel meeting Everwarm, Estates Van packed for deliveries.

HOUSING STOCK

Housing Stock Breakdown by Area as at 31st March 2023

The number of housing units increased by 10 from 1435 as at March 2022 to 1445 at the end of March 2023.



Local Authority Area	31st March 2023	31st March 2022
Falkirk	870	860
Clackmannanshire	416	416
Stirling	159	159
Total 2022/23	1445	1435

The post Covid 19 pandemic continued to impact on performance figures along with the worsening cost of living crisis, performance dipped in some areas reflected in the table to the right.

Performance Area



Performance Area	2022/23	2021/22
Rent collected as percentage of total rent due in the reporting year	97.03%	100.44%
Gross tenant non technical arrears as % of gross rental income	6.27%	5.51%
Average length of time taken to complete non-emergency repairs. Measured in days	9.72	10.48
The number of times statutory duty to complete a gas safety check not complied with	1	2
Percentage of rent lost through properties being empty during the last year	1.54%	0.85%
Number of void properties over 6 months at year end	0	0
Average time to relet void properties	73.42 days	50.51 days



Complaints

The Association has adopted the Scottish Public Services Model Complaints Procedures for Registered Social Landlords.

Complaints Performance 2022/23

	Completed 2022/23	% completed in response time	Upheld- Fully or Partially	Resolved
Frontline Complaints - 5 days response time	136	98.5%	71	43
Investigative Complaints - 20 days response time	24	91.7%	17	1



Scottish Housing Quality Standard, Energy Efficiency Standard Social Housing and Major Investment

The impact of Covid 19 and the current economic conditions continue to make the delivery of the ongoing investment programme challenging. Increasing costs, labour and material shortages are a common feature throughout the construction sector and the Association was not immune to these difficulties and some projects were affected.

However, the good news is that as of March 2023, 90.03% (1301/1445) of the Association's properties are meeting the Scottish Housing Quality Standard (SHQS) and 98.06% (1417/1445) are meeting the Energy Efficiency Standard Social Housing 1 (EESH 1). This is an improved performance from the March 2022 figure.

The 28 properties not meeting EESH 1 will continue to be assessed/included in the 2023/24 and future programmes. In October 2022 the Scottish Government produced interim guidance on EESH 2 advising that the milestones set for this in 2025 & 2032 are temporarily on hold whilst a review of EESH 2, to align with net zero, is undertaken. The review is anticipated to be completed mid-2023.

The main area of non-compliance for the SHQS is where owners have not agreed to take part in Door Entry System (DES) improvement work, this affects 118 tenants over 31 blocks.

Looking to the future, the Association is currently reviewing the investment programme and looking to procure works through new framework agreements. This will enable the effective management of the investment programme whilst continuing to accelerate some of the delayed planned improvement works.

Electrical Inspection Condition Report (EICR)

One key objective for the Programme & Regeneration Team during the year was the delivery of the EICR inspection programme.

The Association had a total of 1421 EICRs from the required 1445 completed and in place as of 31st March 2023. Of the 1421 completed, 39 were completed out with the 5-year anniversary. These do not count as failures for SHQS purposes. 10 of the 39 are attributed to the new BBOOM properties acquired 2022/23, with the upgrading works required not completed by 31st March 2023. The remaining 29 outstanding result from a mixture of contractor failures due to resources, condition of property and tenants being hospitalised.

We would like to thank all tenants who co-operated to provide access for this work and the contractors involved for turning in a good performance.

Gas & General Repairs

City Technical Services (CTS) continued to deliver gas repair and maintenance work. Their good performance continued during the pandemic restrictions, with all safety checks completed on time, other than where access was an issue.

There are also independent quality checks in place to look at the quality of work, and internal audit reviews provide assurances on the processes involved in managing the gas maintenance arrangements.

"Hello there folks, I just want to thank you all! First for giving me a beautiful home that I adore and thought I would never get after private renting for 25½ years!! Also recently due to my disabilities you have installed a shower, wet wall panels and a non-slip floor! I honestly can't thank you enough for all you have done for me."



Jobbing Repair Works (JRW)

Work continued with Everwarm to deliver day-to-day repairs after they were appointed in July 2022. It was a challenge to pick up the work coming out of the pandemic, along with the withdrawal from the contract by the previous contractor.

Inevitably this resulted in some delays to works being completed within our usual timescales. The backlog of works was prioritised, and the repairs team, along with Everwarm, have worked through the backlog of works, with most works completed by the end of March 2023. Priority was given to maintaining the property fabric, with external works such as fencing given a lower priority.

Medical Adaptations

Adaptations to properties are also carried out and grant funding is received from the Scottish Government. Minor adaptations are funded directly by the Association. Our thanks go to the Scottish Government for this very valued financial contribution to help tenants enjoy their homes in more comfort.

Adaptations 2022/23

Local Authority Area	Major Adaptations	Minor Adaptations
Falkirk	10	9
Clackmannanshire	19	8
Stirling	4	6
Total	33	23

Development Activities

The housing stock grew from 1435 as at March 2022 to 1445 as at March 2023. The increase in numbers was through our BBOOM scheme (Buy Back On Open Market).

Discussion have started with Link Housing Association on a joint development of 30 units in Bo'ness that is due for completion in 2024/25.

“I feel like such a valued tenant and to also contribute in your meetings to help the tenants to be heard, it’s absolutely wonderful that we can be a part of decision making and you take our views into consideration.”

KEY INVESTMENT AREAS: Gas & General Repairs



146 New gas Central Heating Boilers & upgrades to provide more efficient systems installed by Everwarm

30 Tenants benefitted from replacement kitchen & Sanitaryware upgrades

Electrical Works and Safety Upgrades



45 Electrical Rewires (Denny Flats)

595 Electrical Inspection Condition Reports (EICR) including adhoc follow up Electrical works

3 properties benefitted from Roofing & Rendering works

185 Pre-Painterwork Planned Maintenance

173 Painterworks

330 Gutters cleaned

38 Blocks Legionella Communal Tanks Checks as part of ongoing programme

Garden Competition 2022

Best Garden – Clackmannanshire

Mrs Young accepted first prize of the Henderson Boyd Jackson Trophy from Mark Dallas of Bruce Stevensons.

Mr Armitage who was unable to attend was awarded a highly commended prize in the above category.

Best Garden – Falkirk/Denny/Stirling

Mrs Reid, Plean, accepted first prize of the Baker Tilly Trophy from Mark Dallas of Bruce Stevensons.

Mr Haigh who was unable to attend was awarded a commended prize in the above category.

Best Garden – Grangemouth

Mr Monument, Grangemouth, accepted first prize of the Everwarm Trophy from Everwarm.

Mrs Barclay who was unable to attend was awarded a highly commended prize in the above category.

Best Garden – First Time Entrant/Beginner

Mr & Mrs Grant who were unable to attend were awarded the first prize of the Isaac Armitage Trophy (sponsored by Jayde & Howdens).

Ms Fullerton accepted a highly commended prize from Mark Dallas of Bruce Stevensons.

Ms Johnston accepted a commended prize in the above category from Jason McBurnie of CTS.

Mr & Mrs Laidlaw accepted a commended prize in the above category from Jason McBurnie of CTS.

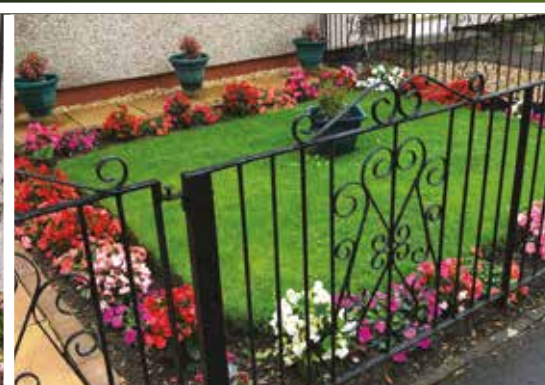
Mr Slomczynski who was unable to attend was awarded a commended prize in the above category.

Best Communal Garden / Veranda

Mrs Pietrucha who was unable to attend was awarded the first prize in the above category.

Mrs Scott accepted a commended prize for the above category from Jason McBurnie of CTS.

Mr B Monument accepted a commended prize on behalf of **Mr T Monument** from Jason McBurnie of CTS.



Financial Summary 2022/23

Finance & Investment Activities

	2022/23	2021/22
Income		
Rents	6,442,665	6,243,725
Voids	(101,741)	(70,601)
Service Charges	10,587	4,179
Factoring	48,220	58,672
House Sales - Loss on Sale	(46,566)	(20,553)
Interest Received	68,496	2,148
Other Income	80,308	9,022
Grants (Revenue)	155,928	152,558
Total Income	6,657,897	6,379,150
Expenditure		
Management Costs	1,846,819	1,797,517
Grant Expenditure	0	0
Reactive Maintenance	1,287,173	1,044,499
Planned Maintenance/Special Services	776,658	927,706
Other Expenditure	128,528	67,694
Bad Debts	(74,162)	32,387
Interest Payable/Financing Costs	796,723	601,565
Depreciation of Social Housing	919,269	881,525
Initial Recognition of Multi-Employer Defined Benefit Scheme	0	0
Actuarial (Gain)/Loss in respect of Pensions Scheme	270,000	(463,000)
Total Expenditure	5,951,008	4,889,893
Surplus for Year	706,889	1,489,257
Capital & Reserves		
Share Capital	128	130
Revenue Reserves	18,754,390	18,047,499
Capitalised Expenditure - Investment in Housing	647,503	725,829

Share Capital	128	130
Revenue Reserves	18,754,390	18,047,499
Capitalised Expenditure - Investment in Housing	647,503	725,829

The full Statement of our Financial Accounts for 2022/23 will be available on our web site after our AGM.



About The Association

Published by

Paragon Housing Association Limited

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Registration

Regulation Registration Number HAL 298

Co-operative and Community Benefit Societies Act
2014 No. 2521R(S)

Scottish Charity Number SC 036262

Property Factor Registration PF000282

Advisors

Solicitors: Addelshaw Goddard LLP

Auditors: RSM UK Audit LLP

Internal Auditors: Henderson Loggie

Funders: GB Social Housing
The Royal Bank of Scotland

Insurance Brokers: Bruce Stevenson Ltd

Affiliations & Memberships

SHARE

Employers in Voluntary Housing

Scottish Federation of Housing Associations

Housing Association Internal Audit Forum

CVS Falkirk & District



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Putting the people we serve at the heart of our services and putting  into our communities

