

**PARAGON HOUSING ASSOCIATION LIMITED**  
Minutes of Management Committee Budget meeting  
Hybrid Meeting  
25 March 2026

Present: A Anderson  
J Anderson  
E Campbell  
S Gilbert  
J Hughson  
D McLean

Staff: M Torrance  
E Mathershaw  
M Thompson  
W Baxter  
M Binnie

Guest: C Beckley, DPO, RGDP

## **GOVERNANCE / MINUTES ETC**

### **1. APOLOGIES**

B Lees  
L McNally  
K Menzies (SLA)  
J O'Meara  
M Richards (SLA)

The Chair asked that standing orders be suspended to allow contribution from DPO early on the agenda. This was agreed.

Claire Beckley, Data Protection Officer from RGDP joined the meeting to take members through a presentation on Data Protection Training and provided members with an update on Paragon's compliance.

C Beckley advised that Paragon have a good level of compliance and engagement and are on track with the action plan which she took members through.

*Note – C Beckley left the meeting.*

### **2. GOVERNANCE ITEMS**

#### **Membership Applications**

In accordance with the Association's Rules there was 1 new membership application considered for approval (details noted on membership paper).

***The membership was approved. The use of the seal was approved by the Management Committee.***

*Total number of members – 118*

**Attendance Register – to note**

A meeting has to be arranged to discuss the report on the fire alarm system at Plean.

**2a. Minutes of Previous Meeting – 12 February 2026**

There were no amendments to the minutes.

Proposed: E Campbell

Seconded: J Anderson

***Minutes Approved.***

**2b. Matters Arising**

M Torrance advised that we now have a LinkedIn account. Ideas were discussed for posts.

E Mathershaw advised that the housing management report was uploaded for information. The report was discussed at the HM&I sub committee meeting.

We await the report from the recent gas servicing internal audit.

E Mathershaw advised that following the ARC lettings internal audit, a recommendation in the report was to include BBOOMs in the ARC return Indicator 16 figure. We have since sought clarification from the SHR on this who have advised this should not be included. The internal auditors will update the report to reflect the clarification.

Mental Health First Aid Training, 28 & 29 April, PHA Office – J Hughson, S Gilbert and E Campbell have expressed an interest in attending.

SHARE Annual Conference & Awards Dinner – committee had approved booking a table of 10 for the awards dinner as Paragon are finalists in four categories. There will be a mix of staff, committee members and tenant scrutiny panel members attending. If anyone is interested in attending should advise.

### 3. BUSINESS ITEMS

#### 3a. Budget Paper 2026/27

M Thompson took members through a presentation on the proposed budget.

The income in the budget is based on the rent increase decision in January 2026.

The EBITDA MRI covenant which had previously caused issue is no longer included as a covenant.

Assumption 2% voids/bad debt – E Mathershaw noted this has been discussed at HM&I sub committee. Income collection is around 99-101% including former tenants, tenants in credit and high debt coming down.

Factoring and owners charges – unpaid amounts go to bad debt. There was discussion on owners building insurance.

Noted rent harmonisation actions.

Management costs take account of agreed EVH salary increase.

Reactive maintenance – running close to budget

MT circulated SHR letter regarding AAS requiring explicit statement on robust stock data

Noted stock condition survey to be carried out during 2026/27. Asset management plan aligns with business plan.

SHNZ – still awaiting clarity on final standard requirement.

Commissioner St – this is a turnkey development therefore we do not pay until the project is finished and the keys handed over. We may need to revisit the original budget if there is an increase in costs.

M Thompson provided an update on the Unity bank refinance security arrangements.

W Baxter advised that he submitted the HAG bid for £140k for medical adaptations.

E Mathershaw advised that she is hopeful of offer to take part in Octopus funding again later this year.

***Committee members approved the 2026/27 budget.***

S Gilbert thanked M Thompson and the team for all their work on preparing the budget.

It was noted that there is an underspend in the kitchen replacement contract due to supplier issues in 2025-26. This was discussed at the HM&I sub committee meeting.

### **3b. Bad Debts Write Offs**

E Mathershaw explained the amendment to the report as emailed to members yesterday.

Breakdown of proposed write offs noted in the report.

The significant increase in former tenant arrears was highlighted - increase in individual cases from 29 to 73.

Efforts made to collect outstanding debts even though written off.

There is a link between current tenant arrears and level of reports of damp, mould and condensation in 3 areas (Denny, Sauchie and Grangemouth).

There was discussion on having the evidence in place for the auditors and E Mathershaw explain the robust process that is in place when deciding on outstanding debts to write off.

There was discussion on available agencies that can provide support to tenants which the tenancy management team make use of for tenants.

***Committee members approve the sums for write off as noted in the report.***

### **3c. Policy Papers**

M Torrance advised that the F&GP sub committee had reviewed the policies and recommend for readoption.

- Donations Policy – no proposed changes
- Financial Regulations – minor updates to the policy following changes to the financial reporting framework.

***Committee members approved the Donations Policy and Financial Regulations.***

**4. OCB**

M Torrance advised that in advance of the meeting L McNally has requested a special leave of absence due to work commitments. ***Committee members approved.***

**5. Date of Next Meeting**

The next meeting is due to be held on Wednesday 10<sup>th</sup> June 2026.

<b>Signed:</b>	
<b>Chairperson</b>	
<b>Date:</b>	