

PARAGON HOUSING ASSOCIATION LIMITED

Minutes of Management Committee meeting

Hybrid Meeting

28 January 2026

Present: A Anderson
J Anderson
E Campbell
S Gilbert
J Hughson
B Lees (online)

Staff: M Torrance
E Mathershaw
M Thompson
W Baxter

GOVERNANCE / MINUTES ETC

1. APOLOGIES

D McLean (SLA)
L McNally
K Menzies
J O'Meara
M Richards (SLA)

Congratulations were offered to B Lees on his promoted post with another housing association.

2. COMPOSITION OF COMMITTEE

No changes

3. MANAGEMENT COMMITTEE CALENDAR

To note

4. GOVERNANCE ITEMS

Entitlement Payment & Benefit matter considered. S Gilbert declared an interest and left the meeting. June Anderson, Vice Chair took over as Chair. REDACTED [REDACTED]. S Gilbert returned to the meeting and assumed the chair.

Discussion with SFHA noted and S Gilbert and J Anderson will follow up on this.

Noted discussion with internal audit on GDPR matter and M Torrance. Director will follow up on this. E Mathershaw, Housing Manager advised on work done on sensitive housing application procedures.

4a. Minutes of Previous Meeting – 10 December 2025

There were no amendments to the minutes.

Proposed: June Anderson

Seconded: Barry Lees

Minutes Approved.

4b. Matters Arising

All covered in agenda.

5. BUSINESS ITEMS

5a. Rent Increase

M Thompson, Finance and Investment Manager took members through the paper. The recent unexpected increase in inflation for December was noted. The consultation options were noted together with the consultation report. There was a high level of response to the various surveys. The majority of respondents favoured the lower rate of increase but significant level of responses favouring higher rates. Affordability, repair service and investment are the main priorities. There was a very positive response on the question of satisfaction with level of consultation.

Noted proposed increases by other providers. All options considered lower than the average.

Stress testing had been carried out on the various options and covenants met. There was detailed discussion on the risks of each option and the recommendation of a 4% increase by senior staff. Rent harmonisation impacts were discussed. This is cost neutral on the overall rental income. The cap approach offering some mitigation for individuals.

After further discussion it was agreed that the annual rent increase be set at 4% and the other recommendations in the paper were agreed.

Noted that Easy Read version of rent information had been used this year including audio version.

5b. Defined Benefit Scheme Rate Change

M Thompson, Finance and Investment Manager went over the background to the decision required and the information provided to affected staff. It was agreed to split the 21% contribution on a 50:50 basis. Noted past service deficit payment now reinstated. M Thompson will provide the required information to TPT (The Pensions Trust). Pension issues will be followed up by the F&GP Sub.

5c. Refinance Update

Noted information provided to Unity Trust regarding security trust arrangements. Noted that legal fees will be higher than originally anticipated given the additional work required. Senior staff progressing the facility via solicitors.

6. FINANCE & GENERAL SUB COMMITTEE

6a. Finance & General Sub Committee

The last meeting was held on 28 November 2025 and the draft minutes were previously circulated.

6b. F&GP Quarterly Performance Reports

Q3 2025-26 Complaints Report was considered. Volume in line with expected performance. Repairs and Estate Management highest volume. Noted work of RAG group which is monitoring more complex repairs and Damp Mould and Condensation issues.

Absences/Establishment reports – noted impact of longer term absences and use of agency staff.

7. HOUSING MANAGEMENT & INVESTMENT

7a. Housing Management & Investment

The last meeting was held on 14 January. The draft minutes were circulated. This was joint meeting with Tenant Scrutiny Panel.

7b. Housing Managers Report

Evelyn Mathershaw, Housing Manager reported on good progress with training funded by external funding. Have worked with ETU to put this programme in place and achieved significant funding. Wide range of topics and skills covered including individual qualifications, IT (including AI) and skills training.

The performance report was considered and the impact of Christmas holidays noted on arrears but still performing well. Still good satisfaction rates.

ASB policy is being reviewed and should be available for sign off at next meeting.

Relet times still over target. Energy Angel scheme working well. Noted actions being taken to improve relet times. Turnover fairly low. RAG group looking at relet condition.

7c. Programme Report

W Baxter, P&R Manager summarized progress with the current programme.

- Painterwork back on site – noted weather impact
- Planned Maintenance works – lock up roofs and doors on site – 5 week programme
- Electrical upgrades – noted some no accesses but this has been reduced
- EICRs – ahead of programme
- Boiler replacement – 100% completed
- Roofing – 100% completed
- Fire Doors- will be 2026/27 programme
- Kitchens and Sanitary Ware accelerated to match budget
- Communal Tanks will be into 2026/27 – noted owner engagement required
- Landscape maintenance – new contract in place – noted gritting arrangements in place for Plean – good process for notification
- Noted challenges of extended growing season
- HAG 3 – adaptations – all budget now committed.
- BOOMs – 10 now completed
- Paris St – awaiting planning consent for change of use – should have by 14th Feb 2026 and project should completed if this is successful
- Commissioner St- noted issues on progress – this is turnkey so no major financial implications
- Westquarter – notes issue with one property due to mouse infestation
- Insurance report noted
- Gas Servicing – no failures
- Budget - £3.27 m and £2.8 m committed

8. COST PLAN / TENDER APPROVALS

None

9. AUDIT COMMITTEE

9a. Audit Committee

External Audit

Noted this will start 6th July 2026. Audit Committee meeting will be arranged to discuss audit plan.

9b. Internal Audit Programme 2025/26

ARC indicator (Lettings) and Rents – audits carried out. Awaiting reports. Gas audit will be in February.

10. HEALTH & SAFETY

Noted next meetings due February.

10a. H&S Workplace Committee

Noted next meetings due February.

10b. H&S Stock Committee

W Baxter will attend next H&S Forum. Subject is CDM. There may be places available – members invited to express an interest and will try and obtain places.

10c. SFHA – Awaab’s Law Briefing / DMC update

Note requirements now published for implementation by Oct 2026. Further briefing from SHARE will be issued.

11. REGULATORY ISSUES

11a. AAS Quarterly Reports

Noted progress report.

Noted SHR letter regarding information publication. Information on web site but ask TSP to review accessibility.

11b. SHR – ARC Technical Guidance Update (received 22/01/26)

Noted changes including Right First Time

12. POLICY ISSUES

12a. Policy Monitor

The Repairs Policy held over meantime.

12b. Freedom of Information Policy

Approved with minor changes.

12c. Environmental Information Requests Policy

Approved with minor changes.

12d. Entitlements Payments Benefits Policy

Noted progress on updating to new SFHA Model. Procurement changes applied in advance of full policy adoption. W Baxter, P&R Manager will liaise with consultant QS. Policy will be brought to next meeting for approval.

12e. Code of Conduct Governing Body

Approved in line with SFHA model. Will bring forward updated Staff Code of Conduct.

12f. Management Team Remit

Updated with more emphasis on risk management – *approved.*

12g. Housing (Scotland) Act 2025 – SFHA Briefing

Noted that the Housing (Scotland) Act 2025 now in force and there will be further secondary legislation. HMI Sub Committee are looking at policy and practice implications.

13. STRATEGY, POLICY & RESEARCH DEVELOPMENTS

13a. Grangemouth Housing Masterplan

Noted Paris St progress as noted above.

13b. Clackmannanshire Wellbeing Economy Anchor Partnership

No current update from the Partnership but through project connections getting involved in Falkirk College open day. Good response from contractors to getting involved.

14. TRAINING / INFORMATION

14a. Conference & Training Schedule

Latest version issued.

Will invite SHARE to provide session on changes to eLearning platform.

Staff invited to speak at Forth Valley Employability Conference on positive engagement with employment initiatives. June Anderson asked if it possible to attend and M Torrance will follow this up.

15. ANY OTHER BUSINESS

- Noted that alternative venue required for Sauchie painting and decorating session
- Bell providing ipads to Active8
- Sureserve apprenticeship advertised – awaiting feedback on interest
- CTRF AGM being held on Fri 30th January 2026. Staff will attend
- June Anderson had made a contact with Aberlour and will provide an introduction

DATE OF NEXT MEETING

The next meeting will be held on Wednesday 11th February 2026.
Time TBC.

Signed: Chairperson	
Date:	