PARAGON HOUSING ASSOCIATION LIMITED
Minutes of Management Committee meeting
Hybrid Meeting
10 June 2026

Present: A Anderson
J Anderson (online)
E Campbell
S Gilbert
J Hughson
D McLean (online)
L McNally (online)
J O'Meara (online)

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

GOVERNANCE / MINUTES ETC

1. APOLOGIES

B Lees (online)
K Menzies (SLA)

2. COMPOSITION OF COMMITTEE

M Richards resigned from the management committee with effect from 12th May 2026 due to ill health. M Torrance has updated the SHR portal and will notify the lenders.

3. MANAGEMENT COMMITTEE CALENDAR

No changes

4. GOVERNANCE ITEMS

Attendance Register – to note, no issues

Membership Applications

In accordance with the Association's Rules there were 2 new membership applications considered for approval (details noted on membership paper).

The memberships were approved. The use of the seal was approved by the Management Committee.

Total number of members – 120

Register of Interests – J O'Meara has taken on a new role within a new company – Scottish Homes Inspection. This involves inspecting snagging in properties. There is no direct conflict.

FOI/SAR Q4 Report - noted

Following the resignation of M Richards who was Treasurer members were asked if they want to fill the role before or after the AGM and also if anyone would be interested. In accordance with the rules this is not a mandatory office bearer role that must be filled. Member agreed to think about this for the next meeting.

4a. Minutes of Previous Meeting – 27th April 2026

There were no amendments to the minutes.

Proposed: J Anderson
Seconded: J Hughson

Minutes Approved.

4b. Matters Arising

All covered in agenda.

M Torrance advised that discussion are still ongoing on the possible development opportunity discussed at the last meeting. Costs will be run through the business plan model. We have not committed to anything at this stage.

Note – E Campbell joined the meeting.

5. BUSINESS ITEMS

5a. Treasury Management – Refinance Update

M Thompson advised that we are still negotiating with Utility Bank regarding the security arrangement around the facility. Staff will discuss the way forward with solicitors and report to the next meeting.

5b. Management Accounts / Business Plan

M Thompson took members through a presentation.

The annual update to the 30 year business plan is a requirement of loan agreement and is also good practice.

Commissioner St and BBOOMs are included. The possible new development opportunity discussed is not included.

There was a discussion on business plan assumptions given. There may be impacts going forward with current economic conditions and contractors may ask for an uplift in costs.

The plan has been submitted to lenders in draft form.

Note – W Baxter joined the meeting.

Management committee members approved the revised business plan.

5c. KPI 2025/26 Q4

E Mathershaw advised that the figures are the same as included in the ARC which was reviewed and approved at the May F&GP sub committee meeting.

E Mathershaw took briefly took members through the housing management KPIs as they were reported as part of the ARC

- Repairs average response times are good. There has been a dip in right first time due to changes in the way this is calculated
- Gas Servicing - no failures
- EICRs - will include in this year's KPIs
- Tenant satisfaction is 87.05%
- Void costs remain high
- Damp, mould and condensation - new reporting. SHN release figures on members on what reported
- ASB - cases are being resolved
- Rent arrears are positive
- Void rent loss is low

M Torrance advised the complaints figures are as reported in the ARC.

W Baxter advised that there are no figures for BBOOMs or medical adaption as we still await the award of grant.

5d. SPA – Rebate

E Mathershaw advised that we are granted a rebate from SPA on procurement as part of their community benefit fund. There have been changes is how SPA require this to be used.

A full programme of projects will be brought to committee at a later date.

Meantime, E Mathershaw is asking for committee approval to drawdown to support tenants most in need through a pilot HoPE fund. This would be a £50 limit per tenant and the Tenancy Management Officer and Senior Housing Officer can approve. This is in line with SPA's project requirements.

Management committee members approved the allocation of £3,000.

5e. Loan Portfolio Return

M Thompson advised that the return was discussed at the F&GP sub committee on 27th May when members had agreed to hold off submission until the June Management Committee meeting.

All conditions met. Compliant across the piece. Noted Unity loan not included yet. Agreed to hold off submission to June Management Committee meeting as date of drawdown still to be agreed. Not due for submission until end June 2026.

Management committee members approve the loan portfolio return.

6. FINANCE & GENERAL SUB COMMITTEE

6a. Finance & General Sub Committee

The last meeting was held on 27th May and the draft minutes were tabled.

The ARC was approved at the meeting.

The draft minutes of the previous meetings held on 11th and 20th March had been circulated.

<u>Pension Update</u>

M Torrance declared an interest and left the meeting.

M Thompson provided an update. This had been discussed at F&GP sub committee meeting on 27th May. M Thompson is progressing the required actions.

M Torrance returned to the meeting.

6b. Committee Recruitment – Diversity Focus

M Torrance advised that the F&GP sub committee have looked at various toolkits to help boards improve their diversity. Looked at the skills gap and how we can target this.

Members looked at good practice on charity sector e.g. adverts, making sure its clear members do not need experience, that we offer training and are inclusive.

It was noted we already do a lot of these things but we need to include in the action plan.

We will also look at holding an open day for anyone interested in coming along to find out about being a member of the management committee.

Members are asked to agree the plan and for the F&GP sub committee to work on the implementation. Management committee members agree.

Following on from feedback from last year's appraisals we will arrange for a treasury management refresher and for M Thompson to do a further finance session. We will also arrange for our internal auditor to do a session on fraud.

6c. Equality Strategy and Annual Report

M Torrance took members through a presentation.

The F&GP sub committee continue to review on an ongoing basis.

Due to staff changes staff are being asked complete an equalities form to update staff data.

7. HOUSING MANAGEMENT & INVESTMENT

7a. Housing Management & Investment

The last meeting was held on 11th March 2026 and the draft minutes were circulated.

7b. Housing Managers Report

E Mathershaw took members through the report which was up to the end of May.

Arrears – figures are where we expect to be for this time of year. There is a big impact from UC paying 4-6 weeks in arrears.

Allocations – average relet days is 25.46 days excluding BBOOMs as per ARC guidance (32.1 day including). There are some long term lets which will affect this figure.

Reactive repairs – performance remains strong.

Damp, Mould & Condensation – more analysis required on data for reporting

Tenancy sustainment – high percentage of tenancies sustained.

ASB – no major concerns, consulting on new ASB policy

The ASB/ Managing of neighbourhood figure in the ARC was not strong as we would like. Continuing to monitor this closely.

Equalities data – continuing to collect when we can including at annual tenancy visits.

7c. Programme Report

W Baxter took members through the report.

Programme

- Painterwork – preparing address list
- Planned Maintenance - survey work being carried out in preparation for painterwork next year
- Electrical Works – 8 properties now outstanding. Working with housing management to progress or doing work if void
- EICRs – progress is good
- Central Heating / Boiler Replacement - preparing address list for this year
- OSM Falkirk – appointed a landscape consultant to survey areas and produce a report of priorities
- Roofing & Roughcasting - preparing address list
- Fire doors – SPA have a new lot of suppliers which will be considered
- Kitchen and Sanitaryware – kitchens progressing well, sanitaryware will be left to the last quarter
- Communal Storage Tanks – budget in place. There are 5 blocks with mixed tenure therefore we will need to consult with owners
- OSM Stirling & Clacks - Yr 2, we have set KPIs for the contractor
- Weeding – 1st phase done

Development

- HAG3 medicals – submission made, await offer
- BBOOMs – HAG funding has been made for 5 properties
- Commissioner Street – W Baxter will get an update

Gas Servicing – changed report to reflect the way reported in ARC. There have been no failures.

Medical Adaptations – we made our submission and await and offer.
We cleared our list in 2025/26.

Expenditure Report – to note. Given the time of year there is not a lot of spend to date.

Insurance Claims – to note

EICR Report – report has been updated to align with ARC reporting. There are some double no accesses which we are following up.

W Baxter advised members that Glenesk have ceased trading and a provisional liquidator has been formally appointed. This is confidential information at this time. We should receive formal notification soon. We have the retention money which can be used for any snagging.

8. COST PLAN / TENDER APPROVALS

None

9. AUDIT COMMITTEE

9a. Audit Committee

The last meeting was held on 1st June 2026 and the draft minutes were circulated.

J O'Meara was appointed Chair of the audit sub committee at the meeting. ***Management committee members confirmed this appointment.***

9b. External Audit

Rowan Wood from RSM has attended the last audit sub committee meeting and took members through the audit plan.

There are no issues envisaged in meeting the timetable for the external Audit and production of accounts.

9c. Internal Audit

David Archibald of Henderson Loggie attended the last audit sub committee meeting and took members through the internal audit reports for the year.

The Gas audit and Rental Income audit were both rated Good. The ARC Voids/Relets audit was rated Satisfactory.

The internal audit plan for 2026/27 had been discussed at the meeting.

- Fire Safety- Plean
- Gas Safety
- Cyber Security & Resilience
- Damp, Mould and Condensation

The audit committee recommend the forward plan.

Management committee members approve the audit plan for 2026/27.

We are arranging for our Internal Auditors to do Fraud Awareness training for committee members.

9d. Risk Report Q4 2026/26

The report had been provided to the audit sub committee at their last meeting and also made available to management committee member to note.

Note – J Anderson left the meeting.

10. HEALTH & SAFETY

10a. H&S Workplace Committee

We will arrange a date for the next meeting.

10b. H&S Stock Committee

M Torrance advised that the fire alarm testing at Plean is being carried out Weekly.

10c. STEPS Group

The Gardening Club has started again and anyone is welcome to join if interested.

11. **REGULATORY ISSUES**

11a. ARC Return 2025/26

The ARC was approved at the F&GP sub committee meeting on 27th May.

The full return was made available to management committee.

The return was approved online on SHR Portal by the Director.

11b. Five Year Financial Plan 2026

M Thompson advised the return was approved by the F&GP sub committee on 27th May.

12. POLICY ISSUES

12a. General Data Protection Policy

M Binnie advised that the policy has been reviewed by our Data Protection Officer and minor wording updates have been made.

Management committee members approve the General Data Protection policy.

12b. Data Retention Policy

M Binnie advised that the policy was reviewed by our Data Protection Officer and there are no proposed changes.

Management committee members approve the General Data Protection policy.

12c. Data Breach Policy

M Binnie advised that following recommendation from our Data Protection Officer the policy has been superseded by a procedure.

Management committee members noted.

12d. Whistleblowing Policy

M Torrance advised that the policy has been updated to reflect the requirement of the Employment Rights Act 2025. From 6 April 2026, reporting sexual harassment is formally recognised as a qualifying whistleblowing disclosure.

The policy is based on the updated EVH model policy.

Parts of the Employment Rights Act are being introduced at different stages.

The audit sub committee had reviewed at their last meeting and recommend the updated policy for approval.

Management committee members approve the Whistleblowing policy.

12e. Safeguarding Policy

E Mathershaw advised that the policy is to establish a clear organisational framework for identifying, reporting and responding to safeguarding concerns, ensuring compliance with legislative, regulatory and good practice requirements.

This is a draft policy and we are looking for approval for consultation.

Consultation will be internal with staff, with the tenant scrutiny panel and any relevant agencies.

Management committee members approve the Safeguarding policy for consultation.

12f. Communications Policy

M Torrance advised that the policy is based on the new EVH model policy.

The Communications policy will replace the ICT usage policy.

The policy sets out the standards expected from staff on the appropriate use of email, internet, messaging, social media and AI tools.

Our policy differs slightly from the model in that it is explicit that the use of tools such as WhatsApp for work purposes is not acceptable.

Further work is required in the use of AI. However staff are aware AI tools should not be used with personal information. We will be looking at the SFHA AI policy template.

Management committee members approve the Communications policy.

12g. Policy Monitor

To note

13. STRATEGY, POLICY & RESEARCH DEVELOPMENTS

13a. Grangemouth Housing Masterplan

M Torrance advised that discussions are ongoing.

13b. Clackmannanshire Wellbeing Economy Anchor Partnership

M Torrance advised that she attended a meeting yesterday.

Forth Environmental Link (FEL) spoke at the meeting about support for community energy projects.

Members asked if Paragon has been affected by the ongoing incident in Coalsnaughton. M Torrance advised that we do not have stock in the village but we have offered assistance to the other social landlords.

14. TRAINING / INFORMATION

14a. Training Plans / Appraisals

Training on diversity action plan to be set up.

EVH will deliver an Employment Rights Act session for Governing Body Members on the 14th August in our office.

14b. Conference & Training Schedule

To note

M Thompson has a free place on the SFHA Finance conference if anyone is interested in attending.

15. ANY OTHER BUSINESS

E Mathershaw advised that the Scottish Government has published it's guidance on the Domestic Abuse Protection Scotland Act 2021.

There are key significant changes being implemented from the 1st August 2026.

On ground 15a social landlords will have the ability to evict and terminate a tenancy agreement with the perpetrator. It is explicit that victims of domestic violence are the priority.

There will be a new model SST agreement to be used going forward and there will be policies which will require review and changes. The new model tenancy agreement must be in use from 1st August 2026.

Some staff are attending training being run by TC Young solicitors on the matter.

M Torrance advised that S Gilbert has been elected to the EVH Executive Committee. Members congratulated her on the appointment.

DATE OF NEXT MEETING

The next meeting will be held on Wednesday 8th July 2026.

Signed: Chairperson	
Date:	