

**PARAGON HOUSING ASSOCIATION LIMITED**

Minutes of Management Committee meeting

Hybrid Meeting

10 December 2025

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

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

**GOVERNANCE / MINUTES ETC**

**1. APOLOGIES**

J Anderson  
A Anderson  
K Menzies  
M Richards (SLA)

**2. COMPOSITION OF COMMITTEE**

No changes

**3. MANAGEMENT COMMITTEE CALENDAR**

To note

**4. GOVERNANCE ITEMS**

Attendance register for noting.

Payments, Benefits & Entitlement – S Gilbert declared an interest and left the meeting. E Campbell took over as Chair. M Torrance advised that a housing application was received and was for noting only as no offer has been made. S Gilbert returned to the meeting and took over as Chair.

A Freedom of Information request was received requesting information on damp, mould and condensation recording.

**4a. Minutes of Previous Meeting – 12 November 2025**

There were no amendments to the minutes.

Proposed: B Lees

Seconded: E Campbell

***Minutes Approved.***

**4b. Matters Arising**

All covered in agenda.

**5. BUSINESS ITEMS**

**5a. Rent Increase Options**

M Torrance advised that at the last meeting it was agreed the F&GP sub committee would consider the rent consultation options.

M Thompson advised that there were various options put forward and all the options meet the covenants. This included calculations on the new pension deficit payments.

Programme figures for the business plan for next year showed the impact of each option.

M Thompson advised that J Anderson was elected as chair of the F&GP sub committee at their last meeting.

Rent harmonisation figures were taken into account.

The F&GP sub committee agreed the three options for consultation were:

- 3.6% CPI
- 4.3% RPI
- 4.6% CPI + 1%

Note business plan assumption is RPI +1%

There was discussion on rent harmonisation.

E Mathershaw advised that the calculated cost of capping increase at £20 per month and calculated saving of capping decrease

Rent harmonisation has been applied to void properties during the year.

The proposed rent consultation figures are in line with what other housing associations are consulting on.

E Mathershaw advised that Knowledge Partnership will carry out a rent consultation survey in January. The rent consultation paper will be posted to tenants next week and each tenant will be provided with a personalised projection in relation to rent harmonisation. One to one sessions will also be offered to tenants if they wish to discuss how this affects them.

#### **5b. Re-financing**

M Torrance advised that the RBS loan was paid back and the new loan agreement is now in place. The SHR loan portfolio has been updated to meet regulatory requirements.

An update was provided on the current status of the Unity bank loan agreement. There is work being done on the trustee arrangement for security. This will roll into next year.

There will be no need for management committee to re-approve as the term of the loan will not be changing as the issue is only around ensuring that the trustee arrangement is in place for security.

### **6. FINANCE & GENERAL SUB COMMITTEE**

#### **6a. Finance & General Sub Committee**

The last meeting was held on 28<sup>th</sup> November 2025 and the draft minutes were issued.

The Pension Trust has issued a survey on the DB scheme contribution rate. Performance of the scheme doing well against actuaries projections and the deficit has been reinstated. We need to complete a survey on the contribution rates – we will get views of staff in the scheme and will come back to committee in January. The survey has to be submitted by the end of January.

Members of the F&GP sub committee has approved the value for money report for accepting the proposal for new photocopiers.

Members were advised there was an alleged data breach which was reportable to the ICO. Action has been taken with advice from DPO following this whilst we await a response from the ICO. This is not a systemic or large scale issue.

## **7. HOUSING MANAGEMENT & INVESTMENT**

### **7a. Housing Management & Investment**

The last meeting was held on 8<sup>th</sup> October 2025 and the draft minutes were previously circulated.

### **7b. Housing Managers Report**

E Mathershaw took members through the report.

There has been a positive performance in arrears management.

There has been a drop in satisfaction levels but the November report figures going up.

The Q3 performance figures will be available next month.

The latest HoME report was circulated to members with the papers which notes good case studies on how the project helps tenants.

Paragon won the national CIH Scotland Excellence in Customer Service award for the Tenant Communication Profile

A Tenant Communication Profile form will be issued to tenants along with the rent consultation mailing to encourage tenants to complete and return.

### **7c. Programme Report**

W Baxter took members through the report.

#### **Investment Programme**

- Painterwork – works on site
- Planned maintenance - on site. Owners within bank of lock up consulted and work is progressing slowly with this.
- Electrical works – 8/10 properties outstanding. 2 recently void and works done. Working with HM to progress the others.
- EICRs report
- Central Heating/Boilers - project completed
- Roofing & Rendering – works completed
- Fire doors – 3 survey done, to be pulled together to identify priorities
- Kitchen - ongoing
- Sanitaryware – tender to be tabled
- Communal Storage Tanks – consultation to be carried out with owners
- Open Space Maintenance – ongoing

## **Development Programme**

BBOOMS – 10 acquired this year

Potential purchase of block of 6 x 2apt approved at November committee meeting – application for HAG submitted. Awaiting planning permission for change of use.

Commissioner St – await for kit to be delivered which has been constructed offsite .

**Gas Servicing** – no failures

**Medical Adaptations** – around £9k remaining of £105k award

**Spend Report** – to note

**Insurance claims** – to note. None received in November.

**EICRs** – working ahead and access issue to 1 property

## **8. COST PLAN / TENDER APPROVALS**

### **Sanitaryware Tender Report**

The report was tabled for members to consider and W Baxter took members through the report.

***Management committee members accepted the framework tender for Phase 3 Year 3 2025/26 Sanitaryware works as noted on the report.***

## **9. AUDIT COMMITTEE**

### **9a. Audit Committee**

The last meeting was held on the 7th August 2025 and the draft minutes were previously circulated.

### **9b. Internal Audit Programme 2025/26**

Internal audits have been carried out on rent setting and on the ARC figures for allocations and voids. We await the draft reports.

The gas servicing internal audit will be in February.

The Internal Audit programme is progressing.

## **10. HEALTH & SAFETY**

### **10a. H&S Workplace Committee**

The last meeting was held on 12<sup>th</sup> August 2025 and the draft minutes were previously circulated.

The next meeting is due to be in February.

A date has to be arranged for the H&S audit.

### **10b. H&S Stock Committee**

The last meeting was held on 21<sup>st</sup> October 2025 and the draft minutes were previously circulated.

## **11. REGULATORY ISSUES**

### **11a. SHARE SHR Risk Priorities 2025/26**

SHARE has produced a factsheet on the SHR risk priorities.

This is a useful document and shows the focus for each of the priorities.

Damp, mould and condensation is a new risk and mandatory data must be collected from April 2025. We are using Aico case management software for the recording of this data.

The SHR risk priorities will be taken into account when updating our risk register.

## **12. POLICY ISSUES**

### **12a. Policy Monitor**

Monitor to be updated

## **13. STRATEGY, POLICY & RESEARCH DEVELOPMENTS**

### **13a. Grangemouth Housing Masterplan**

M Torrance advised there may be opportunities through Greener Grangemouth funding which will be similar to our warm welcome home funding.

### **13b. Clackmannanshire Wellbeing Economy Anchor Partnership**

M Torrance advised that there had been discussion at a previous meeting on apprentices. M Torrance and W Baxter had attended Forth Valley

College to look at the facilities available as part of their apprenticeship programmes.

Sureserve are looking to recruit a trainee to work across the trades with a view of then working towards an apprenticeship in a trade. We have included an advert for this in our winter newsletter.

#### **14. TRAINING / INFORMATION**

##### **14a. Conference & Training Schedule**

Members were issued with the SHARE governance journal.

A date will be arranged for M Thompson to hold a Finance masterclass for committee members.

The SHARE conference and awards will be held in April and we may wish to consider nominating.

The SHARE LMS system has recently been updated and some members have noted it is not as easy to use. We will look into SHARE giving a demo for the LMS to committee members.

#### **15. ANY OTHER BUSINESS**

E Mathershaw advised that every Wednesday between 10am-12pm Active8 hold and informal foodbank at Sauchie Halls. Paragon are utilising the space. The Bell Group through their community projects has offered to decorate the centre.

M Torrance advised that we will need to decide how to distribute the SPA rebate we received and will produce a paper for management committee to consider.

One of our contractors DMI have donated £250 as part of their Christmas donations which we will distribute between local foodbanks.

#### **DATE OF NEXT MEETING**

The next meeting will be held on Wednesday 28<sup>th</sup> January 2026. Time TBC.

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