PARAGON HOUSING ASSOCIATION LIMITED
Minutes of Management Committee meeting
Hybrid Meeting
15 July 2026

Present: A Anderson
J Anderson
E Campbell
S Gilbert
B Lees (online)
D McLean (online)
J O'Meara

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

GOVERNANCE / MINUTES ETC

1. APOLOGIES

J Hughson
K Menzies (SLA)
L McNally

2. COMPOSITION OF COMMITTEE

No changes

3. MANAGEMENT COMMITTEE CALENDAR

The next meeting is on Wednesday 19th August in the afternoon and the auditors will be in attendance to present the annual accounts.

4. GOVERNANCE ITEMS

Attendance Register – to note, no issues

The internal audit on the Plean fire alarm system started this week.

Lenders have been notified of M Richards resignation from the committee.

Minutes of committee meetings are up to date on the website.

Note – Agree to suspend standing orders to move item 5b to end of the meeting.

Note – J O'Meara joined the meeting.

4a. Minutes of Previous Meeting – 10 June 2026

There were no amendments to the minutes.

Proposed: A Anderson
Seconded: E Campbell

Minutes Approved.

4b. Matters Arising

All covered in agenda.

6. FINANCE & GENERAL SUB COMMITTEE

6a. Finance & General Sub Committee

M Thompson provided an update. The F&GP sub committee mandated to progress.

5. BUSINESS ITEMS

5a. Treasury Management – Refinance Update

M Thompson took members through the potential options at this stage explaining the pros and cons of each. It was noted that this is not the final paper.

M Torrance explained the issue with security and the difference between standard security and security trustee route.

Note – B Lees joined the meeting

There was discussion on 'green' loans. Some lenders look for very detailed assurance and others have lighter touch . These approaches have cpst implications.

M Torrance and M Thompson have a meeting on 31st July with Utility Bank.

M Torrance and M Thompson will progress this and come back to committee with the final options to be considered.

Peter Freer of Allia is available to speak to management committee to offer advice on how to progress.

W Baxter advised that the kit for Commissioner Street is stored. Updates awaited on next steps and costs.

7. HOUSING MANAGEMENT & INVESTMENT

7c. Programme Report

W Baxter took members through the report.

Investment Programme

- Painterwork – no painterwork scheduled this year, only interim gutter cleaning
- Planned Maintenance – aligned with above
- Electrical Works – 8 properties still to be done - access issues.
- EICRs – progress is good, see separate report
- Central Heating – ongoing
- Open Space Tree Works – We have a new landscape consultant preparing a priority list of works.
- Roofing & Roughcasting – preparing an address list
- Fire Doors - will procure via SPA
- Kitchens – ongoing, installing around 8 per week
- Sanitaryware – 3 ad hoc properties done. Property list will be prepared for the end of year.
- Communal Storage Tanks – consultation to be carried out with owners in the block
- Open Space Maintenance - year 2 of contract progress and we meet regularly with the contractor to review KPIs
- Weeding – phase 1 of works completed on unadopted ground

Development Programme

- HAG3 Medicals – we have received an offer of £129k
- BBOOMs – we have received a HAG offer to purchase 5 properties
- Commissioner St

- Gas Servicing - no failures

- Medical Adaptations – grant offer of £129k

- Expenditure report - under 1% spend to date

- Insurance report – 3 open claims, 3 closed

- EICRs – the double no accesses on the report showing overdue but they
- are not overdue as we are in front of our target

W Baxter advised that we still await official notification that Glenesk that they have gone into administration. The sub contractors have been in contact with us. Legal advice sought on terminating the contract with them.

He explained the snagging is covered for 12 months from the date of

handover and that collateral warranties are in place. This is a low risk for the organisation given the contract stage.

The management committee members agreed to formally terminate our contract with Glenesk.

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 previously circulated.

9b. External Audit

M Thompson advised that the external audit is going well. There was a delay with getting reports required from the finance system due an IT issue with the system.

Note – E Mathershaw joined the meeting

The Management Report has been drafted.

Arrangements being made for J O'Meara to have a discussion with the auditor on fraud. This is a requirement of the external auditor to speak to the chair of the audit sub committee regarding fraud risk

The Audit sub committee will review the audit findings before Management Committee.

9c. Internal Audit

The 2025/26 programme is complete and we have had the final reports. The follow up report and Annual report awaited This will be shared with external audit.

10. HEALTH & SAFETY

10a. H&S Workplace Committee

The next meeting is due to be on Tuesday 11th August. However D McLean can't attend on a Tuesday therefore we will rearrange the meeting.

10b. H&S Stock Committee

The Internal Audit on the Plean fire alarm system should be completed before the next meeting.

10c. STEPS Group

On the 28th July the management team and C Syme and P Ramsay will be attending training on debrief after a traumatic event.

5b. Decant Support – Kingdom HA

E Mathershaw advised that Paragon had offered assistance to Clacks Council and Kingdom Housing Association in the aftermath of tenants being displaced in Coalsnaughton due to ground movement.

Kingdom Housing Association has now asked Paragon to consider making a small number of properties available to support households.

The proposal is for Paragon to lease a limited number of suitable voids to Kingdom HA who would use them as decant accommodation for its tenants.

A lease agreement is currently being prepared and will be reviewed by our solicitors. Kingdom HA will have decant agreements with their tenants.

Kingdom HA will pay the rent for the properties directly to Paragon.

There was discussion on suitable voids and areas.

It was noted that the proposal supports Paragon's wider social purpose to help another housing association in an emergency but its unfortunate we are not able to help with more properties.

The three local authorities will have fewer nominations for a period and they will be advised of this.

The management committee approve the leasing of up to six suitable void properties to Kingdom HA subject to conditions set out on the report.

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 advised that new legislation on Domestic Abuse is coming into force from 1st August 2026. We are currently in the process of drafting

an updated SST to take account of the new legislation. We are not legally obliged to notify tenants of the changes however we will be issuing a summer newsletter to tenants to advise them of the changes. We have set up a short life working group to review the Domestic Abuse policy. The SST will also be updated to take account of Awaabs law which comes into effect in October 2026.

11. **REGULATORY ISSUES**

11a. SHR Update June 2026

The latest SHR bulletin was uploaded for info.

The SHR did ask all landlords to check the figures supplied on damp, mould and condensation which we did and replied to them.

We have an internal audit this year to look at how we deal with damp, mould and condensation reporting.

12. **POLICY ISSUES**

12a. Policy Monitor

The rent setting policy is due to be reviewed as it is subject to annual review during the initial 3-year implementation phase.

13. STRATEGY, POLICY & RESEARCH DEVELOPMENTS

13a. Grangemouth Housing Masterplan

M Torrance advised there are various projects ongoing in Grangemouth.

CVS Falkirk are producing a Grangemouth bulletin. M Torrance will send everyone the link if they wish to register for the bulletin.

Greener Grangemouth funding has been allocated to the council to look into depopulation within Grangemouth. A local artist is carrying out an arts project looking at what home means to people in Grangemouth. We are taking part in the project.

There is Conservation Trust Volunteer funding for a potential environmental Project. Discussing possible areas where this money could be used.

13b. Clackmannanshire Wellbeing Economy Anchor Partnership

M Torrance advised that the last meeting went well and Forth Environmental Link (FEL) had attended to talk about their community energy projects. M Torrance has arranged a meeting in our office on 30th July for FEL to attend to discuss how their energy project can be used in a domestic setting.

E Mathershaw advised that we have been awarded £40k from Energy Action Scotland Octopus. Half to tenants £150 for 130 people Provision of energy advice. FEL deliver energy advice and we are in discussion with them.

Anyone can join FEL as a member at no cost.

M Torrance advised that we had been approached by SFHA for local visits for MPS. Martyn Day MSP is visiting out office on 31st July t2026 o find out who we are and what we do.

14. TRAINING / INFORMATION

14a. Training Plans / Appraisals

Mostly completed.

14b. Conference & Training Schedule

TIS Rent Setting Conference – Information has been circulated for anyone interested in attending. J Anderson would like to attend.

15. ANY OTHER BUSINESS

E Mathershaw advised that the Tenant Scrutiny Panel plus 2 tenants. Glasgow School of Arts are carrying out a pilot digital consultation on the process on our kitchen contract. This will coincide with Scotland Housing Day.

Noted Pride of Place Funding for Hallglen area.

J Anderson advised that she has secured sponsorship for the Clackmannanshire Community Housing Day being held at the end of this month from Aico.

J Anderson advised that she has been awarded the Community Award at Clackmannanshire Third Sector Interface volunteers award week.

DATE OF NEXT MEETING

The next meeting will be held on Wednesday 19th August 2026 at 1.30pm.

Signed: Chairperson	
Date:	