PARAGON HOUSING ASSOCIATION LIMITED

Minutes of Management Committee meeting
Hybrid Meeting
19 August 2026

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

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

In attendance: Chris Docherty, RSM UK (online)
Rowan Wood, RSM UK (online)

Members agreed to suspend standing orders to allow report from the auditors

5a. Financial Statements 2025-26

Rowan took members through the audit findings report.

- Executive Summary – the audit progressed as planned and the work is substantially complete subject to review of the final updated accounts. Materiality changed to reflect the final year end results there was a slight drop. This adjustment was made and is not material. Unadjusted misstatements are included in the appendix.
- Key Audit Risk Findings – there has been no changes to the risks identified.
    - Management override of controls – the team carry out walkthrough testing of key financial systems and controls and there were no significant issues identified. Each area noted was explained.
    - Income recognition – rental income work within threshold.

Note – A Anderson joined the meeting.

    - Planned maintenance costs – testing on repairs and maintenance, capitalised expenditure and grant claims – no errors identified with samples. Noted a mis-classification within accruals and trade creditors as noted in the report as an unadjusted misstatement.

    - Pensions valuations - confirmed valuation with third party and the valuation is appropriate.

- Recommendations on controls – review of invoices around year end. M Torrance advised that the management response is in the report. The year end procedure has been updated to ensure clear communication and sign off at year end. This procedure will be brought to the next audit sub committee meeting.

- Appendix - not material to management statement

- Financial statement disclosure – adjusted disclosures noted on report.

Note – D McLean joined the meeting.

There were no questions.

Chris thanked M Thompson and the team for all their work during the audit and M Thompson thanked RSM staff.

It was agreed for the accounts to be emailed to relevant parties for electronic signature.

Chris Docherty will be attending the AGM on behalf of RSM to present the annual accounts to members.

Note – C Docherty and R Wood left the meeting.

GOVERNANCE / MINUTES ETC

1. APOLOGIES

J Anderson
J Hughson
K Menzies (SLA)

2. COMPOSITION OF COMMITTEE

No changes

3. MANAGEMENT COMMITTEE CALENDAR

The provisional meeting date for 9th September has been cancelled as no meeting is required. Any urgent business can be dealt with at the brief management committee meeting before the AGM.

4. GOVERNANCE ITEMS

Membership Changes - There were three membership cancellations for noting (details on membership paper). One member is deceased and condolences were noted. The other two members had no forwarding address.

Payment, Benefit, Entitlement – full details noted on register. The Chair had approved an offer for housing outside the meeting. Members were given the details and asked to homologate the decision. ***Members agreed.***

Donation – As noted on the donations policy the Director can approve a donation up to a certain value. The Director approved a donation of £50.00 as part of the Clacks Community Housing Day. All partners had agreed to donate £50.00 which went to Strathcarron Hospice. Members noted the donation.

Annual Registers Report – committee members noted the report

4a. Minutes of Previous Meeting – 15 July 2026

There were no amendments to the minutes.

Proposed: E Campbell
Seconded: A Anderson

Minutes Approved.

4b. Matters Arising

M Torrance advised that the internal audit plan is done and we await the draft report. There are no issues highlighted. The report will be brought to the October meeting.

M Torrance advised that she had spoken to Malcolm Richards and he is asking for everyone.

E Mathershaw advised that the solicitor has to review the lease agreement with Kingdom Housing.

5. BUSINESS ITEMS

5b. Treasury Management Refinance Update

M Thompson advised there is no update but is following up on a number of matters.

5c. AGM Arrangements

We currently have 10 elected committee members out of a maximum 15. One third are required to retire. Therefore 4 members are required to retire. This is usually the longest serving members, which are: A Anderson, B Lees, D McLean, J O'Meara and L McNally. ***Members agree for the first 4 on the list to stand down. Therefore, standing down for re-election are A Anderson, B Lees, D McLean and J O'Meara.***

The AGM members newsletter was posted today. Nominations for elections are to be received by the 26th August 2026.

Staff will attend a Charities day at the Thistles shopping centre in Stirling on 4th September to try and recruit new management committee and general members. Volunteers from committee members are sought to attend.

We are currently looking at a venue to hold a further open day to invite people along to find out about joining the management committee.

5d. Energy Redress Scheme

E Mathershaw advised that we have secured funding for a third year through the Energy Action Scotland Advice for Vulnerable Households programme for 2026/27.

The programme provides funding for energy advice, income maximisation support, smart meter advice and direct financial assistance towards energy costs for eligible households.

Approval is sought for Paragon to enter into a Service Level Agreement with FEL Scotland to deliver the specialist energy advice element of the project. Under the proposed model, Paragon will retain responsibility for eligibility assessment, evidence collection, tenant referrals, project oversight, reporting to Energy Action Scotland and the processing of energy payments. FEL Scotland will deliver specialist energy advice visits and associated case management support.

Committee members approved the proposal to enter into a SLA with FEL.

Committee is also asked to approve a £2,846 Paragon contribution, from SPA Rebate monies, towards delivery costs to supplement the grant funding available and support the proposed Energy Support Officer model.

Committee members approved the contribution.

6. FINANCE & GENERAL PURPOSES

6a. Finance & General Purposes Sub Committee

The last meeting was held on 27th May 2026 and the draft minutes were previously circulated.

6b. F&GP Quarterly Reports

M Torrance took members through the reports.

Complaints dashboard – the number of complaints received is in line with what expected this time of year. Response times are good.

It was noted that the last repairs satisfaction survey results were up 3.5% for repairs satisfaction.

There was discussion on handling complaints in line with the children's charter.

Absence report – noted

Establishment report – there is currently one vacancy being recruited currently.

7. HOUSING MANAGEMENT & INVESTMENT

7a. Housing Management & Investment

The next meeting date to be set.

7b. Housing Managers Report

E Mathershaw advised that background papers were uploaded for information.

E Mathershaw took members through the report.

Rent Arrears – there was a drop in current rent arrears in July and we expect another drop in August.

There has been a steady decrease in the number of tenants who owe a significant amount.

Former tenant arrears is increasing.

There is a significant impact in UC payments being made in arrears.

Grangemouth, Sauchie and Denny have the largest concentration of arrears cases. These are the areas we will focus on providing energy advice.

Average relet days is 27.91 days.

55.5% of allocations were to statutory homeless. This includes 7 section 5 nominations.

Reactive repairs - slight drop in number of emergency repairs meeting the target however the reasons are known.

DMC cases - started to split between work done and potential of work e.g. roof leak.

Await full publication of ARC results.

Property checks – aim for PHA staff to visit each property over a 12 month period.

Repair satisfaction levels continue to improve,

We are preparing for the first phase of Awaabs law which comes into force on 6 October. A full briefing paper has been uploaded. We continue to work on the guidance and staff have been attending various national meetings.

Tenancy sustainment levels are positive with 100% of tenancies this year being sustained.

Information is included in the report on the number of tenants the Tenancy Sustainment Officer has worked with and the financial gain to the tenants.

A Tenant Wellbeing Working Group is being established to review our approach to domestic abuse, safeguarding and wider tenant wellbeing. The first meeting is being held on 27th August.

The Scottish Government has published draft Ask and Act guidance for consultation. This is to do with homelessness prevention and will influence how landlords identify and respond to tenants at risk of homelessness.

The consultation on the draft ASB policy is ongoing. Over 100 responses were received from a survey. Most responses support what is being proposed. There have been mixed opinions on how we deal with cases.
A focus group have been set up to review the policy and the draft policy should be brought to the October management committee meeting for approval with a view to adopt the policy from 1st April 2027.

Estates management – 78 out of 85 closes were inspected in July.

Equalities data collection – this information is important when planning services.

7c. Pet Friendly Accreditation

E Mathershaw advised that the Dogs Trust Pet Friendly Accreditation is designed for social landlords and recognises organisations that take an inclusive, responsible and clearly managed approach to pets in housing.

Several landlords have already signed up.

There is no cost involved.

The Tenant Scrutiny Panel have already considered the application and are in support.

The Estates Officer will lead the project and will work with the Tenant Scrutiny Panel.

The Dogs Trust will offer help and support during the application and after accreditation.

Committee members approve to proceed with the application.

7d. Programme Report

W Baxter took members through the report.

Investment Programme

- Painterwork – minimal work getting done this year – mid cycle gutter clean, need to look at scaffolding costs
- Planned Maintenance – completed this year
- Electrical Works – 8 properties still to be done where there are access issues.
- EICRs – progress is good, see separate report
- Central Heating – ongoing.
- Open Space Tree Works – strategy in place
- Roofing & Roughcasting – those who attended Sureserves presentation were reminded to give W Baxter any questions they have
- Fire Doors - will procure via SPA new framework in September
- Kitchens – ongoing
- Sanitaryware – Property list will be prepared for the end of year.
- Communal Storage Tanks – consultation to be carried out with owners in the blocks affected.
- Open Space Maintenance – regular meetings being held with the contractor.
- Weeding – need to do second phase
- DES – new DES from EntroTech and we will have a pilot presentation on how it works

Development Programme

- HAG3 Medicals – we have received an offer of £129k
- BBOOMs – we have received a HAG offer to purchase 5 properties. We have made an offer on one property.
- Commissioner St – Link/Curb currently working on Tender with contractor. Initial indications are it will be next year before handover. Further update to be provided at next meeting
- Westquarter – working on final snagging – week commencing 21/9/2026 planed for site snagging week, tenants notified.

- Gas Servicing - no failures

- Medical Adaptations – grant offer of £129k

- Expenditure report – £1.2m approved, over £400k spent to date

- Insurance report – 1 claim last month, 7 in total. There was discussion on some issues with retaining walls.

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

Falkirk Tri-Partite meeting SHM site in SHIP should get grant funding if the SHIP is approved in October.

There was discussion on the types of contacts we have and its was noted that most our current contracts are through framework agreements.
W Baxter went through each contract.

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. Internal Audit

M Torrance advised that the draft internal audit reports were uploaded for info and these will be reviewed in detail and the next audit sub committee meeting. There are no outstanding priority actions and no concerns raised from any of the audits.

The internal audit programme for this year has been agreed in principle.

The annual review of internal audit is due and the 2yr extension is coming up soon. Management committee are asked for approval for the audit sub committee to review the internal audit. ***Members agreed.***

10. HEALTH & SAFETY

10a. H&S Workplace Committee

The last meeting was held on Thursday 13th August. The draft minutes will

be available for the next meeting.

10b. H&S Stock Committee

Reports were reviewed at the meeting to give members assurance on matters such as legionella, fire and EICRs.

10c. STEPS Group

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The STEPS group are going to look at creating a Wellbeing strategy.

11. **REGULATORY ISSUES**

None

12. **POLICY ISSUES**

12a. Policy Monitor

To note

It was noted some policies have not been updated due to external factors e.g. repairs policy as waiting on DMC and the introduction of the Employees Rights Act has impacted on recruitment policy

It was noted staff have completed sexual harassment training and the general risk assessment has been updated to include sexual harassment.

M Torrance advised that up to now the standard EVH employee contract never applied a probationary period. However, following the introduction of the new legislation EVH will update the contract template. Members were asked they agree to proceed in terms of applying a probationary if not an internal employee. ***Committee members agreed.***

Members were reminded that they can have access to the EVH members website.

13. STRATEGY, POLICY & RESEARCH DEVELOPMENTS

13a. Grangemouth Housing Masterplan

M Torrance provided an update.

Greener Grangemouth - we have noted our interest in being a partner in this.

Grangemouth depopulation project – there is a meeting on the 26th August 2026 to discuss further involvement and there may be possible funding for the Conservation Trust Volunteers.

13b. Clackmannanshire Wellbeing Economy Anchor Partnership

M Torrance advised that there has been no recent meeting but discussions continue on with FEL regarding energy projects.

14. TRAINING / INFORMATION

14a. Training Plans / Appraisals

M Torrance advised that she will produce a report from the committee appraisals. Some areas have recognised further training required such as finance. M Thompson will run another finance masterclass for committee.

The Director's appraisal has been completed and there will be a summary report produced for Management Committee.

14b. Conference & Training Schedule

To note

15. ANY OTHER BUSINESS

Noted possible legal case regarding owners' charges

DATE OF NEXT MEETING

Their will be a brief meeting held on Wednesday 16th September before the AGM.

Signed: Chairperson	
Date:	