

**PARAGON HOUSING ASSOCIATION LIMITED**  
Minutes of Management Committee meeting  
Hybrid Meeting  
20 June 2024

Present: A Anderson  
E Campbell  
B Lees  
K Menzies (online)  
M Richards  
J O'Meara

Staff: M Torrance  
E Mathershaw  
M Thompson  
M Binnie

**GOVERNANCE / MINUTES ETC**

**1. APOLOGIES**

J Anderson (SLA)  
S Gilbert  
M Hesketh (SLA)  
L McNally  
E McNie  
W Baxter (staff)

**2. COMPOSITION OF COMMITTEE**

A new committee member application was considered for D McLean. It was noted he is currently not a member of the Association but under rule 42.1 can be co-opted onto the management committee.

***Committee members approve D McLean application to the committee as a co-opted member. This will be effective from next Management Committee meeting.***

**3. MANAGEMENT COMMITTEE CALENDAR**

No changes.

**4. GOVERNANCE ITEMS**

To note reports

**4a. Minutes of Previous Meeting - 5 June 2024**

There were no amendments to the minutes.

Proposed: K Menzies

Seconded: B Lees

***Minutes Approved.***

**4b. Matters Arising**

All covered in agenda.

Standing orders suspended

**12. POLICY ISSUES**

**12c. Treasury Management Policy**

The policy has been reviewed and the proposed changes were considered. The changes take into account current market conditions and the updated SFHA Guide and CIPFA Code. Support had been provided by Allia.

***Committee members approved the revised Treasury Management policy.***

**5. BUSINESS ITEMS**

**5a. Covenant Relaxation – Approval of Facility**

For the purpose of the new member the background to this was explained.

Explained the covenant relaxation in terms of programme expenditure.

The governance side was looked at and this does not affect the Schedule of authorities.

The committee previously approved the parameters of negotiations.

Our lawyers have reviewed the amendment agreement.

Following the relaxation we revised the budget for the year to 31/3/25.

The RBS approved 50% add back.

We need to refinance before 31/12/25.

A Anderson, E Campbell and M Richards were agreed as the officers for the authorised signatories certificate in relation to the resolution for the agreement.

It was noted on the FYFP return that we were working with RBS to achieve a relaxation.

There is no requirement to advise the SHR.

***The formal resolution amendment to the facilities agreement was approved.***

**5b. KPIs Q4 2023-24**

The KPIs had been reviewed for the ARC.

It was noted there has been a positive upward trend in repairs. Repair satisfaction surveys are carried out via 3 channels - email, post, and Knowledge Partnerships rolling monthly telephone surveys. CTS carry out their own survey.

Complaints – the year end report was done and the Tenant Scrutiny Panel has looked at the complaints report to say what they would like to see in the report. The report reflects their helpful suggestions.

**6. FINANCE & GENERAL SUB COMMITTEE**

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

The last meeting was held on 29<sup>th</sup> May 2024 and the draft minutes circulated.

The Director's appraisal has been carried out.

**6b. Loan Portfolio Return**

The draft loan portfolio return was prepared and considered.

There was discussion on valuation and the revolving credit facility.

A stock condition survey has been done and we await the finalised report.

***Committee members approved the loan portfolio return.***

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

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

The last meeting was held on 13<sup>th</sup> May 2024 and the draft minutes circulated.

### **7b. Arrears / Voids / Repairs**

E Mathershaw advised that the format of the reports has been updated.

The HM&I sub committee had considered the reports in detail.

Whilst Arrears levels remain higher than KPI target this is in part due to previous restrictions on court action imposed by the Scottish Government during and post covid. We are seeing an increased level of engagement with tenants in arrears and anticipate the level of arrears stabilising and starting to reduce.

Funding has helped tenants in tenancy sustainment.

There was discussion around housing ex-military and it was confirmed we liaise with SAFFA and other forces charities both on applications for housing and when a tenancy was at risk of failure.

There was also discussion on housing people with vulnerabilities and it was confirmed that we carry out a verification visit before allocating a tenancy to take account of this.

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

In the absence of the P&R Manager E Mathershaw provided an update to the programme report.

EICRs, painterwork and planned maintenance in Grangemouth contracts are all ongoing and going well.

Insurance claim – 1 outstanding for a property fire.

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

None

## **9. AUDIT COMMITTEE**

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

The last meeting was held on 22<sup>nd</sup> May 2024 and the draft minutes circulated.

**9b. External Audit Update**

The external audit sampling will be carried out next week.

The auditors will be onsite week commencing 8 July to carry out the audit.

**9c. Internal Audit Update**

The draft internal audit plan had been considered by the audit sub committee.

An IT audit will be carried out later in the year following our recent change of IT support provider. This was a recommendation from the previous audit.

**10. HEALTH & SAFETY**

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

The last meeting was held on 22<sup>nd</sup> December 2023 and the draft minutes were previously circulated.

A date will be arranged for the next meeting.

The Tenant H&S handbook is almost complete and to be reviewed.

A code has been added to our housing system to record where there is or where there is the potential to be damp, mould and condensation. This is for reporting purposes. We will automatically post inspect and repairs and will put a note on our system to record no damp, mould or condensation when on visit.

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

As above

**10c. STEPS Group Update**

Support on wellbeing on going.

**11. REGULATORY ISSUES**

The SHR has issued a note on changes to charity laws. This has been circulated to members.

**13. POLICY ISSUES**

**12a. Tenancy Change Policy**

The policy has been reviewed and there are no proposed changes, therefore members are asked to re-adopt the policy. **Approved.**

**12b. Tenancy Verification Policy**

The policy was due for review and minor changes proposed. **Approved.**

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

**13a. Grangemouth Housing Masterplan**

Falkirk Council's Local Housing Strategy is being updated to provide more information around fuel poverty.

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

No update

**14. TRAINING / INFORMATION**

**14a. Training Plans / Appraisals**

Dates will be arranged for committee appraisals still to be completed.

**14b. Conference & Training Schedule**

To note

**15. ANY OTHER BUSINESS**

None

**DATE OF NEXT MEETING**

The next meeting is due to be held on Wednesday 10<sup>th</sup> July 2024.  
Time TBC.

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