

PARAGON HOUSING ASSOCIATION LIMITED

Minutes of Management Committee meeting

Hybrid Meeting

23 October 2024

Present: A Anderson
D Boyack
E Campbell (online)
S Gilbert
B Lees
K Menzies (online)
D McLean (online)
L McNally (online)
E McNie (online)
J O'Meara
M Richards

Staff: M Torrance
E Mathershaw (online)
W Baxter
M Thompson
M Binnie

GOVERNANCE / MINUTES ETC

1. APOLOGIES

J Anderson

2. COMPOSITION OF COMMITTEE

D Boyack was welcomed to his first management committee meeting as a new co-opted member.

3. MANAGEMENT COMMITTEE CALENDAR

The draft calendar was considered with the usual pattern of dates and business.

The January meeting will be moved to the 22nd January to allow time for the rent increase consultation to be carried out and reviewed in order to produce a paper for the committee to consider.

It was agreed to hold the November, December and January meetings in the afternoons and the February meeting an evening meeting. Thereafter we will review the timings of future meetings. The November meeting will be at 2.00pm.

4. **ELECTION OF OFFICE BEARERS 2024/25**

The Secretary provided details of the nominations for election.

The following nominations were received.

Chair – A Anderson

Nominated by: S Gilbert

Seconded by: M Richards

Vice Chair – J Anderson

Nominated by: A Anderson

Seconded by: S Gilbert

Treasurer – M Richards

Nominated by: A Anderson

Seconded by: S Gilbert

Secretary – M Torrance (Staff)

Nominated by: A Anderson

Seconded by: M Richards

There being no other nominations all were duly elected.

Each sub committee will appoint their Chair at their next meeting.

A Anderson took over as Chair.

5. **APPOINTMENT OF MEMBERS TO REPRESENTATIVE BODIES**

Members considered appointments to representative bodies.

- EVH – M Richards is on the EVH Executive Committee. This is not the Paragon representative but it was suggested he also be the representative and A Anderson as back up.
- SFHA – J O'Meara noted interest
- SHARE – S Gilbert noted interest

Committee members agreed to the above.

GOVERNANCE ITEMS

M Torrance noted that we have a strong committee in terms of numbers and skills. There are another couple of people who have expressed an interest in joining the committee and this will be followed up with them.

Register of Interests – all members issued with record to check. Almost all records have been checked and returned.

Payments, Benefits & Entitlements - None

Code of Conduct – all members required to sign code of conduct annually. These are being returned.

Notifiable Events - None

Decision Register – updated register for noting the recent boiler tender approved by all committee members under rule 55.

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.

Membership Cancellations

In accordance with the Association's Rules there were 9 memberships considered for cancellation (details noted on membership paper).

2 members had requested their membership be cancelled and 7 memberships were cancelled under rule 11.1.3.

Membership cancellations noted/approved.

Total number of members – 119

Re-adoption of Health & Safety Policy – This is the standard EVH policy for the office and landlord policy which requires to be re-adopted annually.
Committee members agree to re-adopt the workplace and landlord H&S policy.

Appointments to Sub Committees –

Housing Management & Investment Sub Committee

A Anderson
S Gilbert
J Anderson
E Campbell
M Richards
J O'Meara
L McNally

Finance & General Purposes Sub Committee

A Anderson
M Richards
S Gilbert
E Campbell
D Boyack

Audit Sub Committee

M Richards
S Gilbert
E Campbell
D Boyack
K Menzies

H&S Sub Committees (workplace and stock)

M Richards
J Anderson
E Campbell
S Gilbert
D McLean

The sub committee remits will be reviewed by each sub committee at their next meeting and updated.

Adoption of Standing Orders - No proposed changes. *Committee members agree to adopt the standing orders.*

The SFHA have issued an updated Code of Conduct. We will review and update then each member will be required to sign the updated code of conduct.

Appoint Whistleblowing Appeals Officer – It was noted this post needs to be a committee member who is not an office bearer to deal with appeals as outlined in the policy. *Committee members agreed for L McNie to remain the Whistleblowing Officer.*

FOI/EIR/SAR Quarterly Report – Q2 report to note.

6a. Minutes of Previous Meeting – 25 September 2024

There were no amendments to the minutes.

Proposed: K Menzies
Seconded: B Lees

Minutes Approved.

6b. Matters Arising

All covered on agenda.

7. BUSINESS ITEMS

7a. Re-financing Options / Timetable

M Thompson advised that we need to refinance before 21/12/25 when the current facility with RBS ends.

The proposed timetable allows for some delay. We will aim to complete the exercise by June 2025.

The use of the Trustee system for property securities will assist in reducing timescales. There is stock already secured but we do have the capacity to offer more stock but that would take more time.

The management team are recommending option C for independent advice for the refinancing exercise.

There was discussion on the option of completing the exercise in house and the pros and cons of this against using independent support.

The use of independent expert advice will help show due diligence and access to experienced advisors. It does not take away the due diligence to staff or committee member. Specialist advisors have good market knowledge and this should help evaluate options.

The procurement exercise will be managed by a QS to ensure procurement compliance and will issue a quick quote to the firms identified.

Note – E Campbell left the meeting

Committee members agreed to Option C – Appoint an independent treasury advisor to support the refinance exercise.

The F&GP sub committee will be the panel to interview consultants. K Menzies will be invited to be part of panel to gain experience.

7b. Treasury Management Strategy

M Thompson advised that the Treasury Management Strategy has been updated.

Interest cover is sitting at 150%. The minimum is 110%. This gives us a cushion.

8. FINANCE & GENERAL SUB COMMITTEE

8a. Finance & General Sub Committee

The last meeting was held on 17th October. The draft minutes were circulated.

The main agenda item was the Annual Assurance Statement.

8b. Review of Schedule of Authorities

M Thompson advised there are no proposed changes.

There are some links within the document to be updated.

Committee members approved to re-adopt the Schedule of Authorities.

8c. Equalities Action Update

M Torrance advised that we continue to work on the equalities action plan.

Training is ongoing and there is a Tenants' Rights training session next month for staff.

Data is being collected and work is ongoing with IT Manager to refine reporting.

8d. F&GP Performance Reports

The reports will be presented at the next meeting.

8e. Stock & Factoring Insurance Renewal

M Thompson advised that some insurance companies are pulling out of the social housing market. Those still in the market are applying large increases.

Our current insurance provider has given notice they are pulling out of the market.

Our insurance broker has been able to get a quote from another insurance provider. The proposal had been circulated.

An online meeting was held for factoring owners who join on communal buildings insurance. Our insurance broker also attended the meeting to explain how the market currently is and the proposal. Most of the owners understood the circumstances. However some were concerned with the increase in excess.

Committee members approved the renewal of tenanted and factored owners insurance policies with AXA.

8f. Public Holidays 2025/26

Committee members approved the public holidays as per the issued list.

9. HOUSING MANAGEMENT & INVESTMENT

9a. Housing Management & Investment

The last meeting was held on 21st October. This was a joint meeting with the Tenant Scrutiny Panel to consider the AAS. The draft minutes are to follow.

9b. Arrears / Voids / Repairs

E Mathershaw advised that the reports were discussed in detail at the HM&I sub committee meeting on Monday. Representatives of the Tenant Scrutiny Panel were also present at the meeting and have fed back to the Housing Manager their appreciation at being included in discussions around the Annual Charter report and the Annual Assurance statement.

Repair satisfaction levels continue to improve.

There has been an improvement in rent arrears performance.

ARC – figures are comparing relatively well.

A case study was circulated showing the impact of the involvement of our Tenancy Sustainment Officer with a tenant and the positive outcome this had for our tenant. The November KPI report will show the financial gain this kind of help has had on the association.

9c. Programme Report

W Baxter advised that the report was discussed in detail at the HM&I sub committee meeting on Monday.

Gas Servicing - No failures

Medical Adaptations – we received our offer from the Scottish Government on 7/10/24. We had asked for £150k and were offered £33.5k. There was discussion on the impact to tenants and the Association of the cuts. We will need to review and report at a later date on options on how to deal with these.

Note – L McNie left the meeting

Expenditure Report – £3.3m is budget, £1.8m is committed.

Roofing and rendering – Tender report to November meeting

Insurance report – noted

EICRs – There are 3 properties to be completed - 1 is now void and will be completed and the other 2 are unable to be completed due to the condition of the property. All others are up to date.

10 COST PLAN / TENDER APPROVALS

Painterwork Yr2 Various Estates in Falkirk and Clacks

W Baxter went through the tender report.

Committee members approve the acceptance of the offer submitted by Bell Decorating Group.

11. AUDIT COMMITTEE

11a. Audit Committee

Last meeting 19th August and minutes previously circulated

12. HEALTH & SAFETY

12a. H&S Workplace Committee

The last meeting was held on the 18th October. The draft minutes were circulated.

Performance reports were reviewed at the meeting.

12b. H&S Stock Sub Committee

The last meeting was held on the 18th October. The draft minutes were circulated. Annual Assurance Statement – information reviewed at meeting.

12c. STEPS Group Update

The group continues to meet and deliver programme.

The Scottish Government produced a newsletter to employers on supporting mentally healthy workplaces. The Association was asked to contribute a blog post on our journey to supporting mental wellbeing.

The STEPS group were commended for their work.

13. REGULATORY ISSUES

13a. SHR – Annual Assurance Statement (AAS)

The draft AAS was circulated. It is based on the evidence reviewed and assurance by sources such as internal audit.

The sub committees have reviewed the evidence.

The SHR have asked RSLs to confirm in their AAS that we meet our duties in terms of tenants and residents safety in relation to

- Gas safety
- Electrical safety
- Water safety
- Fire safety
- Asbestos
- Damp and Mould
- Lift safety

We have completed our assessment into the potential presence of RAAC in our stock and confirm that none has been identified.

We have carried out a review and are assured that we are materially compliant with the Regulatory Standards and Regulatory Framework requirements.

There are some improvements we can make and these are highlighted yellow on the as actions to track progress.

The draft assurance statement was put forward for approval.

A Anderson is required to sign the AAS as chair.

Committee members approve the AAS to be submitted to the SHR.

13b. SHR Consultation on ARC Indicators

E Mathershaw advised that this was discussed at the HM&I sub committee meeting on Monday.

Among the proposed changes include tenants and residents safety in relation to fire safety and damp, mould and condensation.

Our response to the consultation will be as discussed at the HM&I sub committee meeting.

14. POLICY ISSUES

14a. Rent Harmonisation / Rent Setting Policy

E Mathershaw advised that this was discussed at the HM&I sub committee meeting on Monday.

A consultation newsletter and survey has been sent to all tenants on the proposed ways of implementing rent harmonisation.

It is hoped to have a proposal for the management committee to consider at the November or December meeting.

A Anderson noted that it is clear a lot of work has went into the exercise and asked for this to be feed back to the staff involved.

There are 29 tenancies where it is proposed tenants will see a monthly increase of £80 or more. Around 54% of our tenants receive benefits.

14b. Settlement Agreement Policy

EVH have updated the model policy and this was amended to reflect local requirements.

The model policy has the option to include if we wish to always take formal legal advice or not on a settlement agreement. There was a discussion on this

After discussion committee members agreed that the policy will reflect a requirement take formal legal advice before settlement.

15. STRATEGY, POLICY & RESEARCH DEVELOPMENTS

15a. Grangemouth Housing Masterplan

No update

BBOOMs - it has been difficult to purchase properties recently given market conditions.

15b. Clackmannanshire Wellbeing Economy Anchor Partnership

No update. Last meeting was cancelled.

16. TRAINING / INFORMATION

16a. Committee Induction / Stock Tour

All committee appraisals complete. M Torrance has produced a report on the outcomes of the appraisals and a suggested forward plan for training. Members are asked to read the report and feed back at the November meeting how they would want to see the training delivered.

Stock Tour – as we recently had a stock tour it is proposed not having one as usual in October.

16b. Conference & Training Schedule

J O’Meara noted his interest in attending the SFHA Housing and Development conferences next year. There is no date been published for these conferences yet but these are normally held in February and March.

17. ANY OTHER BUSINESS

We are looking to upgrade the office fire alarm system, security system and cctv. There was no provision in the initial capital budget set and this will be included in the mid year review.

ACS will be carrying out a Fire Risk Assessment in the office on Monday. Thereafter at Balfour Court and then a 10% sample of stock. We will then review the priority for fire door replacement.

Improvement works have started at the back road of the office. We will look to sell part of the road and will refer to our Sale of Land policy

DATE OF NEXT MEETING

The next meeting will be held on Wednesday 11th November 2024 at 2.00pm.

Signed: Chairperson	
Date:	