

# **PARAGON HOUSING ASSOCIATION LIMITED**

Minutes of Management Committee meeting

Hybrid Meeting

22 October 2025

Present: J Anderson (online)  
E Campbell  
S Gilbert  
J Hughson  
K Menzies (online / part of meeting)  
D McLean  
J O'Meara

Staff: M Torrance  
E Mathershaw  
W Baxter  
M Binnie

In the absence of A Anderson, S Gilbert acted as Chair.

## **GOVERNANCE / MINUTES ETC**

### **1. APOLOGIES**

A Anderson  
B Lees  
L McNally  
M Richards (SLA)  
M Thompson (staff)

### **2. COMPOSITION OF COMMITTEE**

J Hughson was elected as a management committee member at the AGM and has now moved from filling a casual vacancy to a fully elected member.

A Anderson had previously noted her intention to step down as Chair.

### **3. MANAGEMENT COMMITTEE CALENDAR**

The online version of the calendar has been updated to include submission dates of regulatory returns.

The usual rotation of a mix of afternoon and evening meetings to accommodate members attendance was suggested and agreed.

The date of the November meeting may need to change depending on when the loan agreements are received.

#### **4. ELECTION OF OFFICE BEARERS**

The Secretary provided details of the nominations for election.

The following nominations were received.

**Chair – S Gilbert**

Nominated by: A Anderson

Seconded by: E Campbell

**Vice Chair (Joint) – J Anderson**

Nominated by: S Gilbert

Seconded by: E Campbell

**Vice Chair (Joint) – D McLean**

Nominated by: S Gilbert

Seconded by: E Campbell

**Secretary – M Torrance (Staff)**

Nominated by: S Gilbert

Seconded by: A Anderson

M Richards has been nominated as Treasurer. However the person being nominated must be present at the meeting. Due to M Richards being on a SLA it was agreed to suspend this requirement. There is nothing urgent pending in relation to the Treasurer role.

The authorised bank signatories will be reviewed and M Torrance request the F&I Manager to circulate a rule 55 for changes to be approved if changes are required before November meeting

There being no other nominations all were duly elected.

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

S Gilbert formally took over as Chair.

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

Members agreed to stay with affiliated bodies and considered appointments to representative bodies.

- EVH – S Gilbert agreed to be the representative and A Anderson as a substitute.
- SFHA – J O'Meara noted interest
- SHARE – D McLean noted interest. This is not a formal representative role but a contact for attendance at SHARE AGM etc
- TIS – E Mathershaw is already on the TIS board

***Committee members agreed to the above.***

## **6. GOVERNANCE ITEMS**

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

**Sub committee remits** - the sub committee remits will be reviewed by each sub committee at their next meeting and updates brought to Management Committee if required.

### **Appointments to Sub Committees –**

#### **Housing Management & Investment Sub Committee**

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

#### **Finance & General Purposes Sub Committee**

A Anderson  
M Richards  
S Gilbert  
E Campbell  
J Anderson

#### **Audit Sub Committee**

M Richards  
E Campbell  
K Menzies  
A Anderson  
J O'Meara

#### **H&S Sub Committees (workplace and stock)**

M Richards  
J Anderson  
E Campbell  
S Gilbert  
D McLean

**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. A Anderson had noted interest in the role. ***Committee members agreed for A Anderson to be the Whistleblowing***

**Officer.** A Anderson recently attended training on effective board involvement in senior level workplace investigations.

Attendance Register – to note – no issues

### **Membership Applications**

In accordance with the Association's Rules there were 3 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 – 117*

**Register of Interests** – all members issued with record to check. Almost all records have been checked and returned. The current committee register is recorded in a database and we are going to transfer this to excel to make more accessible.

**Payments, Benefits & Entitlements** – for noting only – staff member applied for housing. Details noted on register. This is for noting only at this stage – no offer has been made.

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

**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.***

**FOI/EIR/SAR Quarterly Report** – M Binnie took members through the Q2 report.

M Torrance advised that she has updated the lenders with recent changes to the management committee and will update the SHR portal including change of chair.

There are currently 11 elected members on the management committee out of a maximum of 15, therefore there are 4 vacancies. We have recently placed an advert on Volunteer Scotland's website.

**6a. Minutes of Previous Meeting – 17 September 2025**

There were no amendments to the minutes.

Proposed: J O'Meara

Seconded: D McLean

***Minutes Approved.***

**6b. Matters Arising**

All regulatory returns approved at the previous meeting were submitted.

**7. BUSINESS ITEMS**

**7a. Refinancing**

M Torrance advised that we have received the draft facilities letters and these have been reviewed by senior staff and solicitors.

The proposed covenants have been tested and fit the business plan.

Security will be released from RBS.

Our solicitors are working on the next stage of the process and we should receive the loan documents within the next couple of weeks.

M Thompson will look at mix of fixed and floating rates. This is in line with the terms of our treasury management strategy/policy.

**8. FINANCE & GENERAL SUB COMMITTEE**

**8a. Finance & General Sub Committee**

The draft minutes of the last meeting held on 19<sup>th</sup> September were issued..

**8b. Review of Schedule of Authorities**

The only proposed change is to increase the approval limit of petty cash payments from £25 to £50 for the Finance Administrator role.

***Committee members approved the change and re-adopt the Schedule of Authorities.***

#### **8c. F&GP Performance Reports**

The reports will be presented at the next meeting.

#### **8d. Annual Complaints Report 2024-25**

M Torrance advised that the final version of the report is almost complete for publication.

M Torrance had presented the draft report at the joint HM&I sub committee and Tenant Scrutiny Panel meeting. It had been agreed for the focus of the report to be on estate management. Noted issues in relation to trees and there have been a number of complaints received around this. All trees in our areas have been surveyed and we have a priority programme identified.

Average timescales for responding to frontline complaints under 5 days The average timescale for responding to investigative complaints was over target 20 days. Note that there had been several complex complaints which took longer than 20 days.

*Note – K Menzies joined meeting.*

#### **8e. Stock and Factoring Insurance Renewal**

The report from the broker has been circulated in advance of the meeting.

E Mathershaw advised that our insurance broker has produced a comprehensive report for the insurance renewal for stock and factored owners.

The renewal rate is 2.5% which is a competitive rate compared to previous year.

It was noted that we manage our insurance claims tightly weighing up the options of claiming against the policy.

A revaluation of the stock was carried to ensure values insured are adequate.

Noted that where there are areas of flood risks, the insurance companies monitor using SEPA data.

The insurance policy covers blocks of flats and open space areas.

***Committee members approved the renewal of tenanted and factored Owners' insurance policies.***

M Torrance advised that the office insurance was not included in the report and that she had just received the cost from the brokers of £2,576 earlier today. She will review with F&I Manager and can approve this as within her financial limit to approve.

**8f. Public Holidays 2026/27**

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

**9. HOUSING MANAGEMENT & INVESTMENT**

**9a. Housing Management & Investment**

The draft minutes of the last meeting held on 8<sup>th</sup> October had been circulated. This was a joint meeting with the tenant scrutiny panel.

The main focus of the meeting had been the AAS. M Torrance had also attended to present the complaints report.

**9b. Housing Managers Report**

Tenant satisfaction remains high, although we have seen a drop in satisfaction levels as reported through the Knowledge Partnership surveys – the results are noted on the report.

There has been a decrease in current rent arrears and an increase in former tenant arrears – figures noted on report.

An internal audit is being carried out this week on voids and allocations performance focusing on the ARC figures. The internal audit will look into the evidence behind the figures.

The dashboard reports available show the average cost of voids.

A performance workshop was held last week on the annual report on charter with a focus on the SHN indicators and comparison on improvement past few years.

M Torrance thanked E Mathershaw for organising the workshop. Committee members, tenant scrutiny panel members, staff and contractors attended and there was good feedback. The presentations will be shared with committee members.

E Matherhaw and J Young of TSP are attending a SHN conference to Make a presentation on the Tenant Communication Profile.

## 9c. Programme Report

W Baxter took members through the report.

### Investment Programme

- Painterwork – surveys have been done
- Planned maintenance - this includes owners within lock up blocks. W Baxter explained the issue and that this is still ongoing.
- Electrical works – there are 8 properties outstanding
- EICRs – progress is going well
- Central heating/boilers – project complete
- Roofing and roughcasting – project is now complete
- Fire doors and windows – surveys being pulled together to identify priority list
- Kitchen/sanitaryware – kitchen contract progressing well. Sanitaryware is left to the last quarter of the financial year.
- Communal storage tanks - 3 block to convert from storage to mains. Will need to consult with owners in the blocks.
- OSM – initial bedding in issues followed up and regular meetings being held with contractor.

### Development Programme

BBOOMs – funding initially secured for 5 properties and 5 properties were acquired. An additional HAG request was made for 5 properties and this was accepted. To date we have acquired 3 out of the 5 additional HAG award with total 8/10 for 2025/26.

Commissioner St – noted slow progress on site . There is low risk to the Association on this project as handover is on a turnkey basis.

Westquarter – all properties let apart from one . Good feedback has been received from the tenants.

*Note – K Menzies left the meeting.*

Gas Servicing - no failures

Medical adaptations – funding had been received for 2 major adaptations however due to a tenant's change of circumstances 1 of these has been cancelled.

Finance report – on track to spend forecasted budget. The roofing detailing additional work will be over budget but will provide a further report on this.

Insurance report – noted



EICRs – there were 2 double no accesses due to hoarding issues and one has now been done.

The Scottish Government has announced changes to the EPCs framework. A report had been circulated on the proposed changes which would take effect from Oct 2026. This is only draft legislation at this time. We will need to review our investment programme going forward. We currently carry out an EPC at a change of tenancy or new build.

W Baxter advised of a potential development opportunity and tabled a short background report.

***Committee members agreed that staff should progress further an investigation of the possible acquisition.*** This will include a structural engineer, M&E engineer and valuation reports following the modelling through the business plan. HAG funding availability will be pursued. A full report will be presented to committee once the above is received if it is a viable option.

W Baxter and J Anderson are attending the SPA AGM tomorrow which has a session on delivering empty homes back into the community.

*Note – J Hughson left the meeting.*

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

None

## **11. AUDIT COMMITTEE**

### **11a. Audit Committee**

The draft minutes of the last meeting held on 7<sup>th</sup> August had been circulated.

## **12. HEALTH & SAFETY**

### **12a. H&S Workplace Committee**

The last meeting was held on 12<sup>th</sup> August.

### **12b. H&S Stock Sub Committee**

The last meeting was held on Tuesday 21<sup>st</sup> October.

D McLean chaired the meeting.

The main focus of the meeting was the AAS evidence and the latest landlord safety manual updates.

A copy of the workplace and landlord health & safety manuals will be uploaded to the management committee induction SharePoint site.

#### **12c. STEPS Group Update**

M Torrance advised that our Wellbeing consultant has put together a proposal for training and support for staff to help deal with the aftermath of dealing with tenants in crisis. The proposal will be shared with the STEPS group.

There was discussion on how frontline roles have changed and a staff are dealing more with tenants in crisis.

Falkirk Council help a workshop for frontline practitioners and following this we have been invited to be part of group.

We held a Macmillan coffee morning and raised £185.

Staff member F Green will be doing the Workplace Sleep Ambassador course next month.

#### **13. REGULATORY ISSUES**

##### **13a. SHR Annual Assurance Statement**

The draft AAS was circulated. It is based on the evidence reviewed.

Each sub committees have reviewed the evidence.

Following a review of the evidence items and assessment against the SFHA Toolkit , items were rated on a traffic light system. Those with amber ratings have some non critical follow up actions. There were no items flagged red for material non compliance.

Some amber actions are a matter of timing e.g. updating committee details post AGM.

It was agreed to highlight that stock condition remains under review with no issues of concern identified.

Members confirmed that a review had been carried out and they are assured of material compliance with the Regulatory Standards and Regulatory Framework requirements.

The draft assurance statement was put forward for approval with the minor amendments discussed.

S Gilbert is required to sign the AAS as chair.

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

M Torrance will make the minor amendment and S Gilbert will sign and it will then be uploaded to the SHR portal.

#### **14. POLICY ISSUES**

##### **14a. Management Committee Recruitment**

Due to the timing of the reports being circulated to members it was agreed to defer agenda items 14a, 14b and 14c to the next meeting to allow members the opportunity to review.

##### **14b. Staff Training & Development Policy**

As above

##### **14c. Adverse Weather Policy**

As above

##### **14d. Right to Repair Policy**

E Mathershaw advised that it is a legislative requirement for social landlords to have a policy in place for managing certain repairs.

There are certain repairs that require a response of 24hrs and if the repair is not done the tenant has the right to appoint another contractor and is entitled to compensation.

An equalities impact assessment has been undertaken and is appended to the report.

There are no changes proposed. The policy will be reviewed in 5 years or when there are relevant legislative changes.

***Committee members agree to readopt the right to repair policy.***

*Note – J Hughson rejoined the meeting.*

##### **14e. Tenant Participation Policy**

E Mathershaw advised that there are no proposed changes to the policy other than the addition of the equalities statement. It is proposed when the strategy is due for review in 2027/28 that the policy is reviewed again and we then combine both together.

***Committee members agree to readopt the policy and to combine the policy and strategy when the strategy is due for review.***

There was discussion on joint working with Clacks and Falkirk Council in relation to tenant participation.

Staff recently attended Ochview HA's tenant scrutiny panel to speak about our tenant participation strategy.

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

### **15a. Grangemouth Housing Masterplan**

M Torrance advised that there is no update.

W Baxter had attended an event looking at energy efficiency construction and is to have a follow up meeting.

There is possible funding available for this construction type.

### **15b. Clackmannanshire Wellbeing Economy Anchor Partnership**

M Torrance advised that she had been unable to the last meeting and will follow up from the previous meeting attended regarding discussion on apprenticeship opportunities.

SPA rebate – need to consider how we will use this and where in the community we can invest.

Noted Active8 have set up an informal foodbank drop in and we will be attending to be available for any tenants to drop in and speak with a member of staff. This will be held once a week. We have written to all Sauchie tenants to advise them of this.

## **16. TRAINING / INFORMATION**

### **16a. Committee Induction / Stock Tour**

The stock tour will be held on Friday 7<sup>th</sup> November.

It will be the usual format on site in the morning and in the office in the afternoon for the induction/refresher.

It was suggested visiting:

- Clacks Tenants and Resident Federation new office and local community group
- Roofing works completed in Denny
- New development in Westquarter

Cornton Community Council were asked by Stirling Council to carry out a feasibility study on vacant land. Paragon responded to their request for

information and have now been invited to be part of a working group.

J Anderson advised that she has spoken to the Stirling Tenants Assembly who will be attending the next Clacks Federation and Tenants AGM and suggested this may be a good connection for the association.

#### **16b. Conference & Training Schedule**

SPSO Conference, 19<sup>th</sup> November – J Anderson and S Gilbert to be booked onto conference. Two staff members are attending.

Energy Action Scotland's Annual Conference - Energy Justice for Households in Scotland on 20<sup>th</sup> 7 21<sup>st</sup> November – EM will circulate details of the conference.

SFHA Factoring Conference is being held in November – no members interested in attending.

SFHA Development conference – J O'Meara interested in attending the next conference.

#### **16c. Committee Appraisals 2025 Feedback Report**

M Torrance took members through the report tabled.

It is a regulatory requirement for management committee members to take part in an annual appraisal. Members who have been in post for 9 years continuously need to demonstrate continuing effectiveness. We have one committee member this affects. These have been carried out for 2025 with the exception of 1 member on SLA.

The report recognises what members have done during the year including training and the different skills people bring to the committee.

The report notes areas where members have said they require some development.

We periodically look at the composition of the committee including length of service, age, disability, gender, tenure split. M Torrance took members through each of these. This information is obtained from equality questionnaires completed by members but is presented in a way that does not identify members.

A member asked if the tenure split can include home owners. This will be added

Lack of diversity in terms of ethnicity is a common feature in Scottish charity boards according to SCVO /OSCR data. There are various toolkits available to assist in recruiting for a more

diverse management committee membership and the recommendation is for the F&GP sub committee to work through the most appropriate one to develop an action plan.

We will look at setting up a Paragon LinkedIn page to use for potential recruitment of committee members.

A matrix of training requirements was included in the report and members were taken through this.

Members are asked to review the report and the forward plan can be agreed at the next meeting.

SHARE have recently updated their online learning management system (LMS). Initial feedback is the site is not as user friendly. M Torrance and M Binnie will look at the new site and have a session the committee to show them how it works. SHARE will be invited if required.

## **17. ANY OTHER BUSINESS**

None

## **DATE OF NEXT MEETING**

The next meeting will be held on Wednesday 12<sup>th</sup> November at 1.30pm.

This may change depending on when loan agreements received.

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