



2024/25  
**Annual  
Report**



# Chair's Report

## 2024/25

“The value of time lies in how you fill it, not how long it lasts”



### Committee as at 31st March 2025

Audrey Anderson: Chair  
Susan Gilbert: Vice Chair  
June Anderson BEM: Vice Chair  
Malcolm Richards: Treasurer  
Elisabeth Campbell  
Kathleen Menzies  
Elizabeth McNie – *Resigned Feb 2025*  
Barry Lees  
Lousie McNally  
Danny McLean  
John O'Meara

I can hardly believe that it is a year since I last wrote the foreword to the Annual Report. Time flies so quickly. However, taking some time out to reflect on what the Association has achieved in the last year shows me that we have managed to fill those 12 months to great effect.

There is good progress on the investment front as tenants benefitted from a major programme of new kitchens, bathrooms, heating and roofing. I loved the quotes on page 8 from tenants who have been involved in some of the projects. There is more to come with £2 million planned expenditure on major investment into 2025/26.

Our new housing development in Westquarter of 17 new units is due for handover in September 2025 and looking great. We are delighted that the flatted block will be called “Wallace Court” – a name that means a lot to those involved in the work of the Association.

Key performance areas are in good shape with arrears falling and satisfaction rates holding steady. Some valuable external funding was sourced to support energy advice and tenants directly. The Tenant Scrutiny Panel is meeting regularly and making an increasing contribution to our work.

There are some great individual stories about the people involved in the work of the Association. Tenant Scrutiny Panel member, John Young, achieved recognition for his work on tenant participation and Committee members Elisabeth Campbell and Susan Gilbert made the shortlist for SHARE's Learner of the Year. Well done.

Of course there are challenges facing everyone and setbacks along the way. However if we continue to fill our time well, we will continue to deliver. I hope that this annual report gives you a sense of how we are delivering on the “big things” and also keeping the day-to-day work of the Association in good shape. It all matters.

Our committee members and staff have used their time wisely and well throughout the year and I thank them all. None of it would be possible without you. I also offer thanks to all our tenants, residents, community groups, consultants, contractors, lenders and all other partners for their help and support. It is much appreciated.

Audrey Anderson  
Chairperson



Photos: Management Committee members Elisabeth Campbell and Susan Gilbert were shortlisted for SHARE Learner of the Year.

# Governance Statement

It is the role of the Management Committee to provide the leadership and strategic direction to the Association. The members are involved in high level decisions such as policy making and setting the annual rent increase while taking account of outcomes for service users. Staff are responsible for operational matters.

The Management Committee and sub committees met on a regular basis. During the year the required statutory and regulatory returns were made on time. This included the Annual Assurance Statement (AAS) to the Scottish Housing Regulator (SHR). These statements are produced following a review of supporting evidence and to substantiate this a number of activities are undertaken such as internal and external audit reviews. Following the submission of these statements for 2024-25 the SHR issues engagement plans and the Association has been classed as compliant for the period 31st March 2025 until 31st March 2026.

## Members Experience & Activities

The Management Committee have a broad range of skills and experience and come from a range of backgrounds including Association tenants, housing professionals, community workers and community champions. Throughout the year they took part in a range of activities and events including training and conferences.

Audrey Anderson continued in the role of Chair. The other officers were Malcolm Richards as Treasurer with June Anderson and Susan Gilbert serving as Joint Vice Chairs. Their work is greatly appreciated.

The Association is a member of SHARE, a specialist training provider in the housing sector and they provide an eLearning platform. Management Committee members Elisabeth Campbell and Susan Gilbert excelled in getting through the online units. They completed over 150 learning activities and are still doing more. Their hard work and dedication was recognised when they were nominated for the SHARE Learner of the Year. While they did not take the prize this time they were shortlisted and enjoy a great night at the SHARE Annual Conference when the awards were presented.

They epitomise the idea that "every day is a school day" and have fun doing it. Elisabeth said that completing the units had helped to confirm what she does know and that there is still plenty to keep learning.



During the year, long serving member Liz McNie resigned from the committee. Liz always put the interests of tenants at the heart of her contribution and could be relied on for a common sense approach no matter the issue. We want to thank her for all her hard work and input to the committee and wish her well.

## Membership and AGM

The AGM was held in the Grange Manor Hotel Grangemouth for the first time and there were over 50 members and guests attending. Business including elections, presentation of the annual report and annual accounts were concluded.

There were stalls and displays and lots of opportunities for members to find out more about the work of the Association and our partners.

Many of the garden competition winners came along and were happy to share their tips for success with anyone they had a chat with.

The meeting was bittersweet as members celebrated the lives and contributions of members who had sadly passed away earlier in the year. Douglas Haig was remembered for his work on the Tenant Scrutiny Panel and for brightening up his neighbourhood with his lovely garden. Tributes were paid to the outstanding contributions made by past Chairs Flora Wallace and Michael Hesketh. Flora was described as a "Paragon Legend" who devoted her life to her housing activism and getting the Association set up from scratch to become a well-respected, established organisation. Michael was remembered for his qualities of working hard for community and his love of learning. Both made major contributions to the work of the organisation and will never be forgotten.

As at end of March 2025  
**membership**  
numbers  
stood at  
**122**



Top right: AGM, Flora Wallace receives her long service award.

# Health & Safety Report 2024/25

Our work around health and safety continued on with regular meetings to discuss safety of our tenants and housing stock and our workplace.



## Health & Safety Committee

Malcolm Richards: Chair

Elisabeth Campbell

Susan Gilbert

June Anderson

Danny McLean

## Housing Stock

There are regular ongoing inspections and maintenance around health and safety.

Electrical Installation Condition Reports (EICRs) are required every 5 years and our Programme and Regeneration Team has developed a programme to smooth this programme out so we are regularly completing around 300 inspections a year. To align with the new Annual Return on the Charter (ARC) Guidance on EICRs, Registered Social Landlords are now required to report on “how many times in the reporting year did you not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR Reporting”

The Association had a total of 1452 (99.79%) EICRs from the required 1455 completed and in place as of 31st March 2025. Of the 1452 completed, 3 were completed out with the 5-year anniversary albeit completed in the financial year.

There was also a focus with on Damp Mould and Condensation (DMC) which is an issue that everyone involved in housing is acutely aware of given the associated health issues. A “fabric first” approach is adopted whereby the performance of property components is considered in any reports on DMC. In some instances we are using innovative technology for case management. The monitors provided by AICO allow us to collect data on cases and a helpful phone app is available to tenants to see what is happening in their home environment.

Gas safety also remains a top priority with annual servicing and safety checks. I am pleased to report that all safety checks were carried out in time during the year with no failures. We carry out quality audit checks on the work of the gas safety engineers and there is an annual independent internal audit on processes around this. The most recent audit in February 2025 rated the system as good and we will carry out the next audit in February 2026.

At our AGM we highlighted Fire Safety to members to keep it high on the safety agenda.

Our Tenant Safety Handbook got great feedback. It's a great resource with a lot of easy to read information on home safety. Next year we are embarking on a review of it to make sure it stays up to date and relevant.

## Workplace

On workplace health and safety, we continued our work on staff wellbeing. Our internal group, STEPS produced an annual report that sets out our aims and details of the list of activities the group has undertaken. A lot of work has been done in this area. The Management Committee has given its full backing to the project and it shows a clear commitment to wellbeing across the organisation.

We were delighted that our Wellbeing Consultant, Seamus Corry was a key speaker at the EVH Annual Conference in 2025 and that he gave us a namecheck for our work in this field.

Risk assessments are a key part to managing health and safety at work and the team worked through a review programme and there was a programme of regular staff training.

As Chair I want to thank all involved for their hard work and dedication in this important area.

I am going to repeat my annual message to all members – if you are considering joining the Management Committee, from my experience, I can testify that you will be well supported in the role.

Thanks to all my colleagues for their ongoing commitment and support.

Stay Safe and well.

**Malcolm Richards**

Chair Health & Safety Committee





# Audit Committee

## Report 2024/25

Overseeing our financial reporting, risk management and internal controls is key to what the Audit Committee does. However it is much more than scrutinising the numbers or looking at a list of risks.



### Audit Committee

Elisabeth Campbell: Chair

Kath Menzies

Malcolm Richards

Susan Gilbert

It's about the members being aware about how the Association is run overall and asking the questions like "are we getting this right?" and "where can we improve?"

One highlight of the Audit Committee's year is to do a full review of the Association's Risk Register and present our findings to the Management Committee. It's a very valuable exercise and gives a lot of food for thought.

We are fortunate to have some excellent resources to assist us with this work and their wise counsel helps us navigate through the requirements of external and internal audit. No matter if it is looking at the latest Statement of Recommended Audit Practice (SORP) or guidance around the Annual Return on the Charter (ARC) we have experts to support us and provide assurance.

Internal Audit services are provided by Henderson Loggie and External Audit services are provided by RSM. Henderson Loggie were reappointed after a competitive tender process.

The internal audits carried out during 2024/5 were:

- **ARC Indicator – Anti Social Behaviour**
- **IT Network Security / Cyber Security**
- **Cash /Bank/ Treasury Management**
- **Gas Safety** - this is carried out annually
- **Follow up review**

There were no actions flagged as being of immediate priority.

During the year many of you will have followed the news of cyber attacks on some major UK retailers which highlights that there are real risks in this area, no matter the size and complexity of the organisation. For us managing risk is not just a paper exercise and we are not complacent about it. Cyber security is firmly on our agenda and the IT Network/ Cyber Security Internal Audit looked closely at what we are doing to manage this. The audit report was very helpful to us and makes sure we keep focussed on monitoring and managing these types of risk. This commitment was demonstrated as we put time and resources into retaining our Cyber Essentials Plus accreditation. My thanks go to all involved in this.

External audit services continued to be provided by RSM. The 2024/25 outcome was a "clean" audit and there were no major recommendations as part of the Audit Findings Report. The audit process was robust and the Audit Committee discussed the planning, progress and outcomes of the audit with the RSM team as it proceeded. We greatly appreciated the support provided.

RSM's contract ends with the Association on completion of this audit cycle and during 2025/26 we will undertake a competitive tender process for the service.

During the year members benefitted from training and learning opportunities to keep us on top of our brief. Much use was made of SHARE's eLearning platform and our thanks go to Margaret Thompson our Finance and Investment Manager who ran a Finance Masterclass for us.

Once again, my thanks go to all my colleagues serving on the Audit Committee, our staff and consultants providing our audit services.

**Elisabeth Campbell**  
Chair Audit Committee



# Housing Management & Investment

The Housing Management & Investment Sub Committee deals with two main areas of our work. We are responsible for matters around our housing management policies, services and performance and with the housing stock maintenance and investment.

## HMI Sub Committee Members

- Susan Gilbert
- Audrey Anderson
- Louise McNally
- John O'Meara
- Elisabeth Campbell
- Malcolm Richards
- June Anderson

### HOUSING MANAGEMENT ACTIVITIES

Housing Management performance continued to steadily improve in most areas with arrears reducing and performance in repairs improving. Acknowledging the ongoing housing crisis in Scotland, there was a decrease in the number of lets however the percentage of properties allocated to homeless households increased to 62.32%. The key ARC indicators on satisfaction remained steady with increases in most areas.

As part of the assurance process there was an internal audit of Anti-Social Behaviour processes. The rating was satisfactory. The non-priority recommendations made in the report have been implemented.

Members of the Tenant Scrutiny Panel were closely involved in monitoring performance throughout the year and contributed to both the Annual Assurance Statement (AAS) submitted to the Scottish Housing Regulator (SHR) and "road tested" the inhouse 'Arcometer' performance report ahead of the submission of the Annual Report on the Scottish Social Housing Charter (ARC).

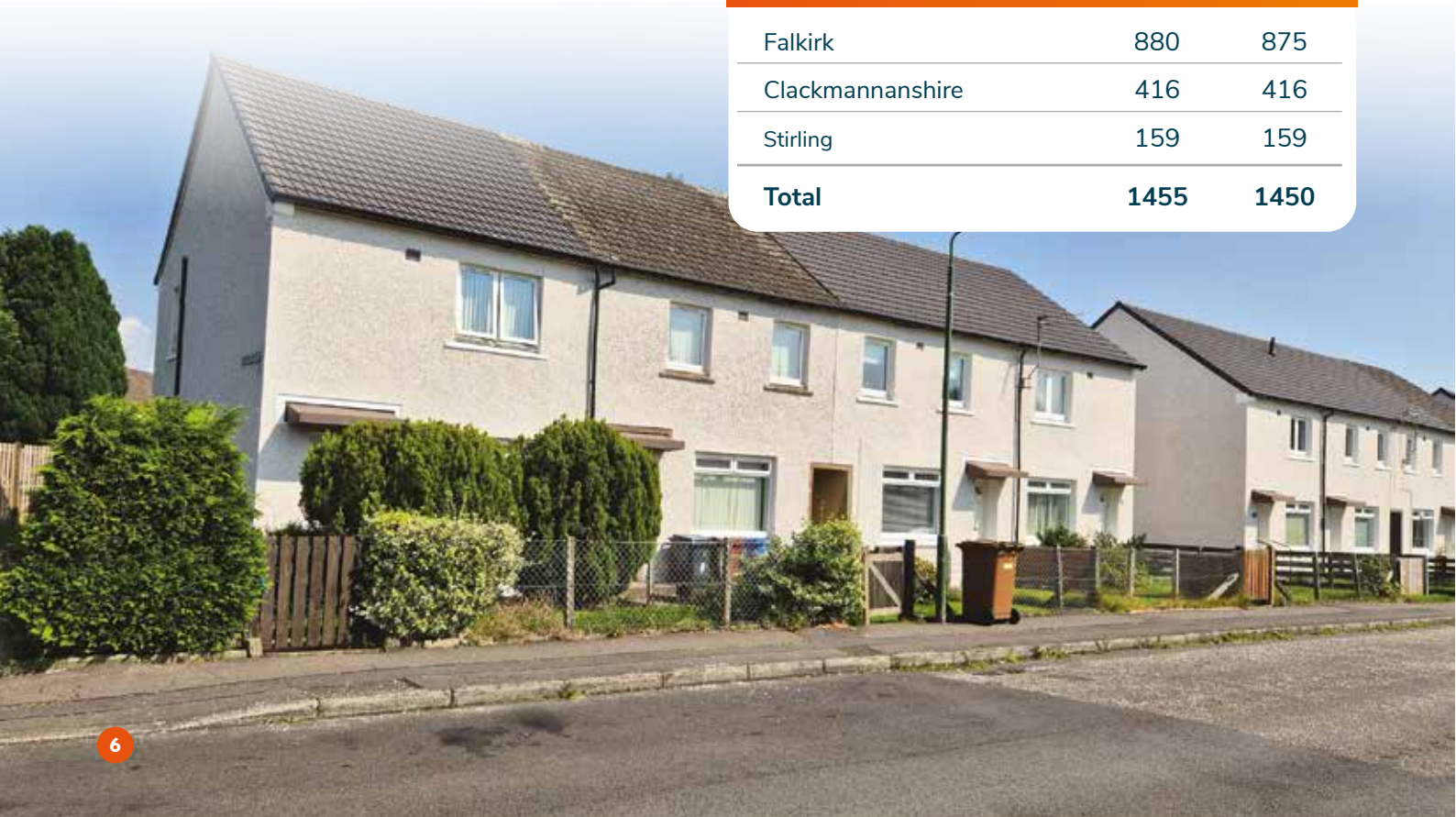


### Housing Stock Breakdown by Area as at 31st March 2025



Our number of housing units increased +5 to **1455** housing units by end of March 2025

Local Authority Area	2025	2024
Falkirk	880	875
Clackmannanshire	416	416
Stirling	159	159
Total	1455	1450







Tenant Participation remained a priority during the year and John Young, a leading member of the Tenant Scrutiny Panel (TSP), was shortlisted for the Tenant Information Service (TIS) award for outstanding contribution to Tenant Participation. This was well deserved and we are grateful for his ongoing input into the TSP. John, two other TSP colleagues and Evelyn Mathershaw, Housing Manager attended the TIS Conference & Awards Ceremony in November 2024. TSP members also attended other events during the year and posted a blog on the Association's website discussing why they chose to get involved in tenant participation and what they get out of it. They are doing a great job and we really appreciate their input.

Work on rent harmonisation continued and in February 2025 the Association's new Rent Setting Policy was approved. The new rent structure is planned to be phased in over a four year period.

The ongoing cost of living crisis and fuel poverty continues to present challenges and part of the work of the Housing Management Team aims at obtaining external funding to support tenants. We were delighted that funding from Energy Action Scotland and Octopus Energy helped us to provide energy advice and practical support to tenants over the winter months. This project has now been extended into 2025/26.

Partnership work continued with LinkLiving on the HoME project (Help on Managing Everything). This project helps tenants stay in their homes and manage their tenancies in challenging circumstances.

Thanks go to all our partners for enabling us to deliver this very valuable support.

The management of Damp, Mould and Condensation (DMC) is a major issue facing the Scottish housing sector. The Association adopts a "fabric first" approach and innovative approaches have been employed. AICIO supplied monitors to set up a new case management system that will enable close monitoring of cases and supply detailed data that can assist in informing a strategic approach to issues identified.

*Above:* John Young receiving his TIS award certificate, and Evelyn Mathershaw, Housing Manager at the TIS Conference & Awards Ceremony in November 2024.

*Top right:* Tenants and committee meeting.

## Performance Area



Performance Area	2024/25	2023/24
Rent collected as percentage of total rent due in the reporting year	100.5%	98.04
Gross tenant non technical arrears as % of gross rental income	4.75%	5.79%
Average length of time taken to complete non-emergency repairs. Measured in days	6.39	10.22
The number of times statutory duty to complete a gas safety check not complied with	0	0
Percentage of rent lost through properties being empty during the last year	0.84%	1.08%
Number of void properties over 6 months at year end	1	0
Average time to relet void properties	44.40 days	45.52 days



## Complaints Performance 2024/25

The Association has adopted the Scottish Public Services Model Complaints Procedures for Registered Social Landlords.

Complaint response time	Frontline: 5 days	Investigative: 20 days
Completed 2024/25	110	53
% completed in response time	94.5%	86.8%
Upheld - Fully or Partially	50	32
Resolved	25	11



## PROGRAMME & REGENERATION ACTIVITIES

### Major Investment, Planned Maintenance & Repairs

#### Stock Condition Survey

A full independent stock condition survey was commissioned in 2023/24. The report was received July 2024. As with the previous stock condition survey in 2021/22, there are no immediate or significant actions required as a result of the findings.

There was a major programme of component replacements during 2024/25. Works included:

- **Re-reroofing**
- **Boiler replacements**
- **Kitchen and bathroom replacements**
- **Planned maintenance works**

A number of these projects are on a rolling basis with over £2 million planned expenditure into 2025/26.

Feedback on the work has been very good and here are some of the comments shared with us.

#### Bathrooms

"They made a great job"

"No mess left - we couldn't fault the installers. Well organised. Perfect job."

"The laddies were absolutely brilliant, on time and polite. Cannot fault them."

"The quality of work was excellent, and done very quickly"

"As a contractor they were very good"



#### Development

Despite cutbacks to the Affordable Housing Supply Programme (AHSP) by the Scottish Government in the year, steady growth continues with two approved developments underway and other sites under discussion. There has been good progress with the Westquarter site in Falkirk with 17 units due for handover mid 2025. On this site the Association is the principal developer with development services being provided by C~urb. There is a delay with a turnkey development in Bo'ness due to a major fire on the site in December 2024. Work is in progress to get the site back on track with a planned delivery in 2026.

There was a very welcome restoration of housing funding as part of the 2025/26 Scottish Government programme as social housing providers continue to tackle the national housing emergency.

#### Kitchens

"Contractors were very pleasant and let you know what they were doing, always finishing work. Could not be better I am highly pleased"

"All the trades were very nice, respectful and helpful, and tidied up after themselves"

"Excellent job, Excellent workmanship. Very professional"

"The contractors all staff and management were excellent - totally polite and hard working - did all things correctly. I'm most impressed with all things. No problems. They were exemplary. Thank you"





## Gas & General Repairs

City Technical Services (CTS) continued to deliver gas repair and maintenance work. There are also independent quality checks in place to look at the quality of work and internal audit reviews provide assurances on the processes involved in managing the gas maintenance arrangements.

## Jobbing Repair Works (JRW)

Day to day repairs services are delivered by Sureserve. This is a rebranding of the group from their previous name of Everwarm. The contract commenced 1st April 2024 with the option to run until March 2029.

There was an improvement in repairs performance figures:

- average length of time to complete non emergency repairs reduced from 10.22 days to **6.39 days**.
- average length of time to complete emergency repairs reduced to **1.31 hours** from 1.6 hours.

## Medical Adaptations

Adaptations to properties are also carried out and grant funding is received from the Scottish Government. Minor adaptations are funded directly by the Association. The adaptations grant from Scottish Government was greatly reduced across the sector for 2024-25 with £33,450.00 being awarded to the Association. However funding has been restored and £129,000.00 was awarded in 2025-26 allowing some of the backlog to be tackled.

## Adaptations 2024-25

Local Authority Area	Major Adaptations	Minor Adaptations
Falkirk	11	7
Clackmannanshire	15	4
Stirling	5	4
<b>Total</b>	<b>31</b>	<b>15</b>



### KEY INVESTMENT AREAS:

#### Gas & Heating Systems

**93** New gas boilers & heating systems installed



#### Maintenance & Upgrades

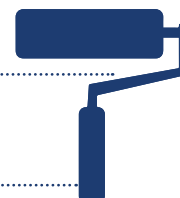
**309** New kitchens installed

**82** Sanitaryware upgrades

**36** properties benefitted from Roofing & Rendering works



**213** Pre-Painterwork Planned Maintenance (6 year cycle)



**213** Painterworks

**153** Gutters cleaned

Electrical Works and Safety Checks



**300** Electrical Inspection Condition Reports (EICR) including adhoc follow up Electrical works

**28** Legionella Communal Tanks Checks (2 year cycle)



# Garden Competition 2024

GARDEN WINNERS



GARDEN WINNERS

## Best Garden – Grangemouth

Mr Marcin Waskiewicz	First Prize
Mr Bruce Monument	Highly Commended
Mrs Stefania Pietrucha	Commended
Mr Thomas Monument	Commended

GARDEN WINNER

## Best Garden – First Time Entrant

Mrs Donna McNally	Commended
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GARDEN WINNERS

## Best Garden – Falkirk/Denny/Stirling

Mr & Mrs Reid	First Prize
Mrs Haigh	Commended

GARDEN WINNERS

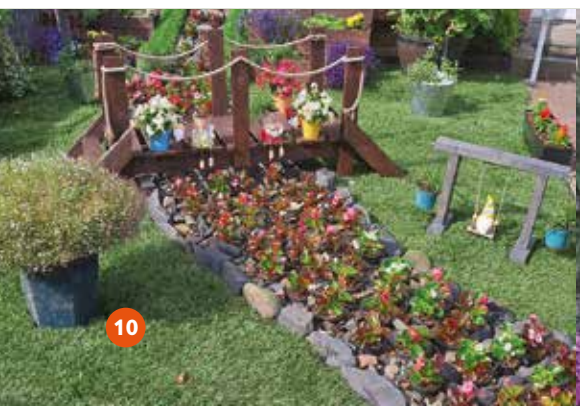
## Best Garden – Clackmannanshire

Ms Yvonne Fullerton	First Prize
Mr Armitage	Highly Commended
Mrs Johnston	Commended

GARDEN WINNERS

## Best Communal Garden / Veranda

Mrs Lesley Ann Scott	Commended
Mrs Linda Heeps	Commended
Ms Elizbieta Bowgierd	Commended





# Financial Summary 2024/25

## Finance & Investment Activities

	2024/25	2023/24
<b>Income</b>		
Rents	7,180,511	6,740,263
Voids	(64,532)	(74,862)
Service Charges	5,490	6,065
Factoring	58,799	67,782
Replacement Components – Loss on Disposal of Assets	(47,205)	(26,701)
Interest Received	334,544	246,293
Other Income	66,597	152,782
Grants	131,675	152,662
<b>Total Income</b>	<b>7,665,879</b>	<b>7,264,284</b>
<b>Expenditure</b>		
Management Costs	2,192,808	1,941,162
Grant Expenditure	0	0
Reactive Maintenance	1,382,173	1,442,414
Planned Maintenance /Special Services	1,335,655	1,541,279
Other Expenditure	125,396	220,564
Bad Debts	69,995	86,145
Interest Payable/Financing Costs	991,277	1,039,099
Depreciation of social housing	964,814	959,276
Initial recognition of multi-employer defined benefit scheme	0	0
Actuarial (gain)/loss in respect of pensions scheme	8,000	383,000
<b>Total Expenditure</b>	<b>7,070,118</b>	<b>7,612,939</b>
<b>Surplus/(Loss) for Year</b>	<b>595,761</b>	<b>(348,655)</b>

## Capital & Reserves

Share Capital	122	123
<b>Revenue Reserves</b>	<b>19,001,496</b>	<b>18,405,735</b>
Capitalised expenditure - investment in housing	2,853,673	691,810

The full Statement of our Financial Accounts for 2024/25 will be available on our web site after the AGM.





## About The Association

Published by

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### Registration

Regulation Registration Number HAL 298

Co-operative and Community Benefit Societies Act  
2014 No. 2521R(S)

Scottish Charity Number SC 036262

Property Factor Registration PF000282

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## Advisors

Solicitors: Addelshaw Goddard LLP

Auditors: RSM UK Audit LLP

Internal Auditors: Henderson Loggie

Funders: GB Social Housing  
The Royal Bank of Scotland

Insurance Brokers: Howden

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## Affiliations & Memberships

### SHARE

Employers in Voluntary Housing

Scottish Federation of Housing Associations

CVS Falkirk & District

