

Putting the people we serve at the heart of our services and putting into our communities



ANNUAL REPORT **2019/2020**

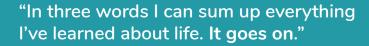
Chair's Report

"In three words I can sum up everything I've learned about life. It goes on" said the American poet Robert Frost and that sets the theme for our Annual Report this year. There is no doubt that for most of us 2019/20 was dominated by the events of one month, March, and the advent of Coronavirus.

It would be easy to just talk about those events but in this report I want to tell you about the work we did before this and how this has seen us through truly unprecedented times.

Up until March 2020 we were making good progress on a number of fronts. On tenant involvement we saw the Tenant Scrutiny Panel making great strides and saw evidence of greater awareness of participation opportunities. Performance improved over a number of fronts including being under target for the average number of days it takes to relet a property. The innovative tenancy sustainment project HoME (Help on Managing Everything) continued with our partners at Link. Investment on our housing stock continued with over 90% of properties meeting the Scottish

In the face of Coronavirus we have continued to provide services – maybe differently but we are still delivering. I would like to offer special thanks to our contractors, The McDougall Group and City Technical Service for delivering key repairs and gas maintenance services from the start of lockdown. Other consultants and contractors also had important roles to play and their work has been vital to keeping things going -Eden for helping with our Facebook Page and newsletter, Brightridge for getting our IT in shape for homeworking, RSM for delivering an external audit remotely, Henderson Loggie for delivering on internal audit and there are more teams involved in making it happen behind the scenes. A big thanks to you all.





Committee as at 31st March 2020

Chair Joint Vice Chair Joint Vice Chair Treasurer Flora Wallace Michael Hesketh June Anderson Susan Robertson Rosie Murray Elisabeth Campbell Louisa Hesketh Fiona Speirs Liz McNie Kath Menzies Malcolm Richards Housing Quality Standard (SHQS) and the Energy Efficiency Standard Social Housing (EESSH) with over £1.7 million spent on improving homes including the energy efficiency measures. There was a lot of work on governance. The Management Committee produced its first ever Annual Assurance Statement for the Scottish Housing Regulator and an intensive programme of internal audits was carried out to support our work.

Our Contingency Planning arrangements were in place, up to date and subject to internal audit before the events of March. I have not got space in this report to list everything but good foundations and a common purpose between Committee, staff and other partners ensures life goes on.

From March we saw the impact of Coronavirus across all our lives. Everyone has been affected and my thoughts are with all of you and your families. This is not over yet and please be assured that if you are a service user or partner of the Association we will do our best to get through this with you.

I am very proud of the work of the Paragon Team throughout this period -Management Committee members and staff. All have pulled together and kept things going even when facing difficult personal circumstances. Who would have thought this time last year that the Management Committee would be "zooming" for meetings and staff letting houses while socially distancing? From feedback we have received anecdotally and through surveys we know these efforts are appreciated by the people who use our services and we thank everyone for their support, patience and understanding.

Life does indeed go on.

Flora Wallace

Chair Management Committee

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.

Members Experience & Activities

The Management Committee is made up of a mix of experienced members and some new people stepping up to take on this demanding role. At the AGM in 2019 Malcolm Richards was elected to the Committee bringing with him his wide experience as a member of the Tenant Scrutiny Panel, community activist and with a strong local government and trade union background. Kath Menzies an experienced housing professional was a welcome addition to the team when she filled a casual vacancy in March 2020. The vacancy arose when Councillor Allyson Black stood down and thanks go to her for her excellent contribution during her service to the Committee.

The office bearers continued in post after the AGM with Flora Wallace taking over as Chair. Michael Hesketh and June Anderson served as Joint Vice Chairs and Susan Robertson continued as Treasurer.

Many of you may know June Anderson our Joint Vice Chair and the tireless work she does on the Committee, in the community and across a wider range of

tenant representative bodies at regional and national level. We were delighted to learn that June's work was recognised in the Queen's Birthday Honours List in December 2019 when she was awarded the British Empire Medal for services to Tenants Rights and Law and Order in Clackmannanshire. Due to the Coronavirus Pandemic she has still to receive her "gong" and we are looking forward to celebrating her achievement with her.

Members of the Management Committee are involved in the wider housing movement and this is an excellent way for the Association to keep in touch with national developments. Flora serves on the Executive Committee of Employers in Voluntary Housing (EVH) and acts as Treasurer and Michael is a member of SHARE's Committee. Malcolm Richards has been nominated for the Board of the Tenants Information Service, the national tenant participation body. Their AGM is in September so fingers crossed for Malcolm's election.



Malcolm Richards (left)

Membership and AGM

As at the end of March 2020 membership numbers stood at 180.

The AGM was held in September in the Beancross Hotel and as usual members enjoyed meeting up and finding out more about the work of the Association and a number of contractors came along to exhibit so members and guests could find out more about their work.





Audit Committee

The Audit Committee plays a key role in the management of risk within the organisation. Our remit covers external audit, internal audit and keeping the risk register under review to ensure risks are flagged up to the Management Committee and acted on.

Our year was running along to its usual pattern then along came Coronavirus. This has had an impact on all our lives and will have lasting consequences throughout society. Many of us have been affected personally by the events unfolding since March 2020 and my thoughts are with everyone. This has been a tough time and everyone has had to dig deep to keep going.

Our organisational resilience helps us to keep delivering core services and to restart services as we move through the Scottish Government's Route Map Phases. Our Contingency Plan was up to date when the virus struck and it supported us through this.

We transacted much of our usual business during the year and great support was provided on the Internal Audit front by Henderson Loggie.

The internal audits carried out during 2019/20 included:

- Business Continuity and Risk Management
- Gas Safety this is undertaken annually by the Association together with a technical audit of the service
- Rent Collection and Arrears
- Reactive Repairs Business Process Review

trends. Re-let times have reduced from an average of 42.9 days in 2017/18 and 36.3 days in 2018/19 to an average of 25.9 days in 2019/20 against a target of 28 days.

In March 2020 a Reactive Repair process review was undertaken and the Housing Management & Investment Sub Committee and Tenant Scrutiny Panel are working their way through the resulting plan.

We have a forward action plan for 2020/21 based on an Internal Audit Needs Assessment.

Henderson Loggie also facilitated a Fraud Training Workshop in conjunction with Police Scotland which was a real eye opener for Management Committee

"Resilience is not what happens to you. It's how you react to, respond to, and recover from what happens to you."



Chair

Michael Hesketh Elisabeth Campbell Susan Robertson Kath Menzies Malcolm Richards There were no priority recommendations made as part of any of the audits.

Part of the value added approach taken by Henderson Loggie and the Association is to carryout business process reviews and two have been undertaken to date.

In 2018/19 a review was carried out focusing on Void Management. Work continued in implementing the plan during 2019/20 resulting in positive performance

Members and staff taking part. My advice to everyone is – be wary of what you post on social media!

External audit services were provided by RSM. Given the difficulties of lockdown and all the restrictions it was a great performance by our staff and the RSM Team to deliver the annual audit. There was a focus on the potential impact of Coronavirus as part of the audit as these are very challenging times.

Given all of this I am more than delighted as the Chair of the Audit Committee to report that we had an unqualified Audit report for 2019/20, a strong financial position and no issues around financial viability as we are a

"going concern"

In line with good practice and our Financial Regulations, the Audit Committee developed a brief for Audit Services and set about tendering for this. The members worked tirelessly through lockdown and spent long hours at Zoom meetings to carry out the

tender assessment. Proposals for the appointment of the external auditor going forward will be made to the AGM in September.

I recently picked up a quote that sums up what I think what has helped us to keep going in difficult times "Resilience is not what happens to you. It's how you react to, respond to, and recover from what happens to you." In our own small way I think the work of the Audit Committee has helped the Association react, respond and recover from the current challenges.

My thanks go to all my colleagues serving on the Audit Committee, our staff and consultants providing our audit services - without their work resilience would only be a word and not a reality.

Michael Hesketh Chair Audit Committee

Spotlight on Scrutiny

In 2018 the Association applied to take part in the Scottish Government's Next Steps Programme against a background of low levels of active participation and low awareness of participation opportunities.

There was a small group of active and determined tenants involved but there were difficulties in gaining momentum. Next Steps offered a catalyst to relaunch scrutiny. The Panel was relaunched in April 2019 and we would like to tell you a bit about their journey to producing their first Scrutiny Report.

Members come from a range of areas where the Association has housing stock. They bring valuable insight and skills. When they first got together the members said that they wanted to be able to review the Association's performance on a monthly basis and feed into regular tenant participation activities. They identified that there was some cause for concern regarding performance and tenant satisfaction with day to day repairs particularly relating to communication so they decided that this would be the subject of their first review.

Members also fed into a review of processes for letting empty houses as part of an internal audit review and made recommendations to improve engagement with prospective tenants at the viewing

stage. They worked alongside the Tenants Information Service (TIS) and the Association's Management Committee and staff as part of the Scottish Government's Next Steps Programme to improve scrutiny and participation.

An action plan was developed and one activity is to update the Association's Tenant Participation Strategy. Although the Strategy is still at consultation stage due to the Coronavirus Pandemic the Panel's input has been very valuable. The shape of the final Tenant Participation Strategy will take on board their forthright comments about making the plan accessible in format but with no "dumbing down" of the content.

The Panel have also been involved in working on communications and feedback. They influenced the production of the Association's newsletters, are about to undertake work on improving the Association's web site and were involved in developing tenant surveys.

Their review of Repairs Communications was aimed at improving the way Paragon

"The shape of the final **Tenant Participation** Strategy will take on board their forthright comments about making the plan accessible in format but with no "dumbing down" of the content."

communicates with both tenants and contractors and to improve communication between contractors and tenants. The Panel used their skills to carry out the review and a 10 point action plan has been established. The advent of Coronavirus has slowed progress on implementation but their commitment and enthusiasm has never waned and they are now using Zoom to keep going on line.

The Management Committee and staff of the Association would like to say a big thanks to all the members for all their hard work to make things happen.

Health & Safety Committee

During the year the Health & Safety Sub Committee continued its work on reviewing policy, risk assessments and performance. New member Malcolm Richards joined the team and quickly got to grips with the agenda. The management of health and safety became an even more of a challenge as the Coronavirus hit.

The Association is a member of Employers in Voluntary Housing (EVH) and as part of that membership we have access to health and safety support and advice as provided by ACS Risk Group. This proved invaluable in helping manage the pandemic situation. Guidance notes and online training supported the Association in a rapidly changing environment. Protection of our service users and staff has been at the heart of restoring services. Risk assessments and Method Statements have been put in place and are being kept under review.

There was good feedback on the approach from new tenants who moved home during the lockdown. One tenant told us "The house, keys and handles were all disinfected prior to and after my visit. Paragon clearly take this all very seriously and I felt safe and at ease at all times without once feeling I may be at risk. I am very much appreciative of the service I have received from Paragon."

Communication is a challenge in difficult times. A Facebook Page was set up and safety advice has been posted and staff have used a phone round system with many tenants to provide advice and reassurance. The lockdown is difficult for everyone to deal with and we have offered support to staff to help them

cope and we recognise that getting to grips with the "new normal" will be with us for a while and this will form a big part of the health and safety agenda going forward.

My thanks go to all the health and safety team members and I sign off this report by saying that I am delighted to report that we retained our Healthy Working Lives Silver Award.



Flora Wallace

Chair Health and Safety Committee

H&S Committee Members

Chair Flora Wallace

Susan Robertson

Malcolm Richards

June Anderson

Wullie Baxter

Liz McGinty

Margaret Torrance

"Paragon clearly take this all very seriously and I felt safe and at ease at all times without once feeling I may be at risk. I am very much appreciative of the service I have received." TENANT





Housing Management & Investment Sub Committee

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.

The HMI Sub Committee met regularly throughout the year but the impact of Coronavirus meant we had to cancel some meetings towards the end of the financial year but we are up and running again with members taking part via Zoom as we move into 2020/21.

Services were greatly disrupted at the year end by the Coronavirus Pandemic affecting repairs, allocations, rents, estate management and tenancy sustainment. We recognise there is a truly challenging phase ahead of us as we restore service in a safe manner. The impact will be felt across all our Housing Management activities and we are taking steps to mitigate this.

However before lockdown we can report on some good areas of performance and there are detailed figures provided in this report.

One example our average re-let time for empty properties reduced from 36.31 days to 25.86 days. With around 115 – 120 properties coming up for re-let each year it is important that we minimise rent loss (from the property being empty) without compromising on the quality of housing we are offering to new tenants. We also know how important it is to help the Local Authorities tackle homelessness which is why I am delighted to say that we were able to continue allocating properties throughout the 'lockdown' with an emphasis on offering tenancies to those facing homelessness.

Our Buy Back on the Open Market Policy (BBOOM) continued successfully. It is supported by Scottish Government's Housing Association Grant funding (HAG) and we acquired 5 units in the Falkirk area. One big success story during the year was how the Tenant Scrutiny Panel really stepped up and pushed scrutiny and participation along. This Annual Report spotlights their achievements and I offer them my thanks for their hard work.

The work of HMI Sub Committee is important in keeping things on track and my thanks go to the dedicated members, supportive and hard working staff, tenants for their involvement and patience in difficult times and all our consultants and contractors who make it happen.



Housing Management & Investment Sub Committee

Chair Susan Robertson

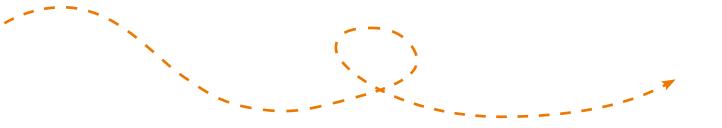
Michael Hesketh

Flora Wallace

June Anderson

Malcolm Richards





HOUSING MANAGEMENT ACTIVITIES

In 2019/20 we again let just over a fifth of new tenancies to households who were either homeless or threatened with homelessness.

At a national policy level working to reduce homelessness remained a high priority and we are very proud of the fact that we were able to continue to prioritise housing homeless households from 4 weeks into the Coronavirus lockdown, following Scottish Government guidance to minimise risks to both staff and new tenants.

The Housing Management Team continued to see the impact of Welfare Reform and with Universal Credit going live in all three local authority areas, the number of tenants in receipt of Universal Credit continued to increase at a steady rate. We are very conscious of the negative impact the Coronavirus Pandemic will have had on many of our

tenants and Sarah Nicolson, Tenancy Sustainment Officer plays a key part of the Association's support for people finding their way through the benefits system.

Following on from our full Tenant Satisfaction Survey in 2018 we started a rolling programme of 'Reality Check' telephone surveys in October 2019 and the results have been very encouraging. We are continuously reviewing and expanding the range of consultation methods used and saw a good response to the Rent Consultation exercise for 2020/21 where a telephone survey once again supplemented face to face events and a postal survey. Ways to make views known are always under review and any

great ideas out there from tenants and other service users are always welcome.

Following Participation in the Next Steps Programme the Tenant Scrutiny Panel was relaunched in August 2019 and we remain committed to ensuring that Tenant Participation and Scrutiny remain at the heart of Housing Management activities. There were a number of "Pop up" events held in conjunction with other agencies, such as the Cats Protection League and the Grangemouth Glitter Team to encourage people to come and discuss issues and find out what is going on.



Programme & Regeneration Activities

Scottish Housing Quality Standard (SHQS), Energy Efficiency Standard Social Housing (EESSH) and Major Investment 2019/20.



SHQS & EESSH

Prior to the Coronavirus lockdown in mid- March 2020 good progress was being made to maintain and meet the SHQS and EESSH 1 through the delivery of the 2019/20 investment programme.

The projects affected by this were gas boiler and gas system installations, sanitaryware replacement, kitchen replacements, electrical works including meeting the new requirements around smoke detectors and heat detectors, painterwork, door entry systems and some minor works.

As at March 2020 91% (1302/1428) of the Association's properties are meeting the Scottish Housing Quality Standard (SHQS) and 91% (1296/1428) are meeting the Energy Efficiency Standard Social Housing (EESSH), which has a target delivery date of December 2020.

The areas of non-compliance for the SHQS are where owners have not agreed to take part in Door Entry System (DES) improvement work or where access has not been granted for heating replacement works by tenants.

Major investment was undertaken to improve energy efficiency through a programme of External Wall Insulation (EWI), Cavity Wall Insulation (CWI) and boiler replacement during 2019/20 and due to Covid-19 the boiler replacement will continue into 2020/21 when lockdown lifted to complete 2019/20 works.

Key Investment Areas

103 New gas Central Heating Boilers & upgrades to provide more efficient systems installed by Everwarm

31 Tenants benefitted from lower energy use through External Wall Insulation, Cavity Wall Insulation, Roofing and Rendering (2yr project to complete 76 properties) by Everwarm

31 Tenants benefitted from replacement bathrooms and 2 Kitchens by Everwarm

Circa 700 Tenanted properties had electrical safety upgrade works carried out including the installation of new Fire & Carbon Monoxide Detector Alarms (FCMD) and new lighting at communal areas by GD Chalmers

All above were affected by Coronavirus Lockdown and will recommence in 2020/21 when safe to do so.

HEATING SYSTEM INSTALL

"I was amazed the work was completed in one day and it was like they had never been in the house at all when I got home. A great job."

TENANT

JRW (Day to Day) Repairs

The McDougall Group (TMG) continues to provide day to day repairs services. As with all services, repairs were disrupted at the end of the year and TMG was able to continue to provide a reliable and much appreciated callout/emergency service right from the start of lockdown, ensuring that operatives worked in a safe way. TMG were also able to get a team up and running to carryout repairs to empty homes so that we could provide homes throughout the lockdown period to people in the greatest housing need.



BATHROOM RENEWAL

"The boys were lovely, clean, tidy and quick. They were very pleasant and I love my bathroom. I am more than pleased."

Gas Servicing & Safety Checks

The Programme and Regeneration Team administer gas servicing arrangements. City Technical Services (CTS) have delivered this service since being appointed in April 2018. There has been a consistently good performance in ensuring 100% of gas safety checks due were carried out in time and this included the period at the beginning of lockdown in March 2020. CTS responded very well to the situation ensuring that their engineers followed safety procedures to keep everyone safe.

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. This ensures that the work of the contractor continues to meet the Gas Safety Installation & Use Regulations.

In addition an annual independent internal audit review takes place to check all records are in order and that procedures are being followed. The 2019/20 review categorised the system of control as good.

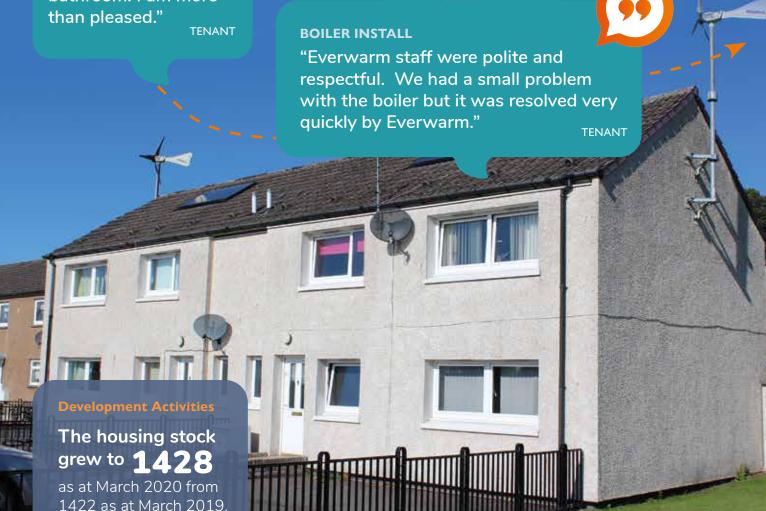
Medical Adaptations

Adaptations to properties are also carried out and grant funding is received from the Scottish Government. Minor adaptations are funded directly by the Association. Our thanks go to the Scottish Government for this very valued financial contribution to help tenants enjoy their homes in more comfort.

Adaptations 2019/20

Local Authority Area	Major Adaptations
Falkirk	16
Clackmannanshire	6
Stirling	4
Total	26
Minor Adaptations	16

PARAGON HOUSING ASSOCIATION (11)



Key Numbers

Housing Stock

Breakdown by Area as at 31st March 2020

The number of housing units increased from 1422 as at March 2019 to **1428** at the end of March 2020.

Local Authority Area	31st March 2020	31st March 2019
Falkirk	852	858
Clackmannanshire	408	408
Stirling	162	162
Total 2019/20	1428	1422

Breakdown by Apartment Size

The following table shows the breakdown of stock by size. The majority of properties have 2 or 3 bedrooms.

Apt Size	Clacks	Falkirk	Stirling	Total
2 apt	9	116	38	163
3 apt	216	435	43	694
4 apt	171	273	77	521
5 apt	15	20	1	36
1 apt	3	5	0	8
6 apt	2	4	0	6
Total	416	853	159	1428

^{*}Note: The number of apartments is normally made up of living room plus number of bedrooms. Some properties have a dining room which would be classed as a separate apartment.

Allocations - How Our Properties Were Let

Allocations from Direct Waiting List	63
Transfers from Direct List	4
Allocations from nominations	49
Others	1
Total Lets	117
Breakdown of Lets by LA Area	
Clackmannanshire Council	24
•	24 11
Clackmannanshire Council	
Clackmannanshire Council Falkirk Council	11

Performance At A Glance

Performance Area	2018/19	2019/20
Rent collected as percentage of total rent due in the reporting year	101.31%	98.64%
Gross tenant non technical arrears as % of gross rental income	6.7%	6.2%
Average length of time taken to complete non emergency repairs. Measured in days	5.58	7.14
Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date	100%	100%
Percentage of rent lost through properties being empty during the last year	0.86%	0.75%
Number of void properties over 6 months at year end	0	0

Complaints Performance 2019/20

The Association has adopted the Scottish Public Services Model Complaints Procedures for Registered Social Landlords. The model policy is currently under review by the Scottish Public Services Ombudsman (SPSO) and senior staff attended the launch conference in February 2020. The new model is expected to be implemented by March 2021.

Compared to 2018/19 there was an improved performance in dealing with Stage 1 complaints in the 5 day target time and 1 Stage 2 complaint exceeded the target time of 20 days. A higher percentage of complaints were upheld in each category than from the previous year.

Completed 2019/20	% completed in response time	Upheld- Fully or Partially	
Frontline Complaint	s - 5 days response tir	me	
198	96.97 %	69.7%	
Investigative Complaints - 20 day response time			
20	95.0 %	80.0%	

Financial Summary (2019/20)

Finance & Investment Activities

	Tillance & investment Activities		
		2019/20	2018/19
	Income	£	£
	Rents	6,048,256	5,801,487
	Voids	(42,458)	(50,987)
	Service Charges	3,489	2,859
	Factoring	22,097	72,513
	House Sales - Gain on Sale	(27,532)	(5,651)
	Interest Received	29,219	37,183
	Other Income	25,669	13,716
	Grants (Revenue)	146,845	146,272
	Total Income	6,205,585	6,017,392
. 14			
	Expenditure	£	£
	Management Costs	1,699,122	1,755,763
	Grant Expenditure	0	5,080
	Reactive Maintenance	1,052,023	915,465
	Planned Maintenance/Special Services	841,116	1,046,056
	Other Expenditure	47,766	86,229
	Bad Debts	(12,705)	95,578
	Interest Payable/Financing Costs	654,879	648,616
	Depreciation of Social Housing	813,483	762,958
	Initial Recognition of Multi-Employer Defined Benefit Scheme	0	(94,000)
	Actuarial (Gain)/Loss in Respect of Pensions Scheme	(515,000)	342,000
	Total Expenditure	4,580,684	5,563,745
	Surplus for Year	1,624,901	453,647
Δ			
	Capital & Reserves	£	£
	Share Capital	162	180
	Revenue Reserves	15,794,268	14,169,367
	Capitalised Expenditure - Investment in Housing	1,030,928	1,149,060

Revenue Reserves

The Association is in a strong position. It is important that we build up reserves to pay for our future investments in our housing stock.

As part of our last refinancing exercise we ensured that the facility provided funds for growth. Adding new homes positively adds to our income stream and our asset value. Our reserves will also ensure we can pay our funding commitments as they fall due.

The Paragon Year 2019-20



Benchmarking and comparing performance was on the agenda and staff attended a Scotland's Housing Network session on Value for Money.



our problem.

We signed the pledge. The Make a Stand pledge was developed by the Chartered Institute of Housing in partnership with Women's Aid and the Domestic Abuse Housing Alliance. It was created to encourage housing organisations to make a commitment to support people experiencing domestic abuse.

We've signed up.

Staff took part in the British Nutrition Foundation Healthy Eating Week to encourage workplaces to focus on healthy eating and drinking, physical activity and celebrate healthy living.





Ve joined up with LinkLiving in providing the innovative **HoME project** – Help on Managing Everything and it has gone from strength to strength.

Staff got together and enjoyed a Healthy Working Lives healthy eating lunch.

The Annual Accounts were approved by Management Committee to be presented to the AGM. It was an unqualified audit report so thanks to all involved.





as they approved the first ever Annual

Assurance Statement which is a Scottish
Housing Regulator Requirement.

Glitter Team with Falkirk Council Waste Management

Our new **Domestic Abuse Policy** was issued for consultation.

Fraud Training was organised for Management Committee and staff and presented by Police Scotland and internal auditors Henderson Loggie. It was an eye opener!



Our Healthy Working Lives Silver Award was assessed and retained.



The Freedom of Information Act was extended to housing associations in Scotland and our web site was updated to reflect this.

The Management Committee took part in a Stock Tour and Induction/ Refresher Service. Members had first hand opportunity to see how empty homes repairs are carried out.



Housing Manager, Evelyn Mathershaw joined the new "All in for Change" a national initiative around tackling homelessness in Scotland and it brings together people with lived experience of homelessness, frontline staff and people at government level.

Rent consultation was in full swing with a
Rent Focus Group session and surveys
including a telephone survey. There was a
good level of response to the survey around
14%. The decision was taken by the Management
Committee to increase rents for 2019/20 by 2.9%.

An audience made up of Management Committee members, Tenants' Panel Members and contractors attended a Value For Money Session presented by Scotland's Housing Network.

The Domestic Abuse Policy was approved.

Evelyn Mathershaw, Housing Manager attended her first All In For Change session.

Great news for June Anderson, Joint Vice Chair as the announcement was made that she was awarded a British Empire Medal in the Queen's New Year's Honours List.

Successful joint event with the Cats Protection League.



All In For Change



Rent Special Newsletter issued giving feedback on the consultation exercise and the decision taken on rents.

Senior staff attended the Scottish Public Sector

Ombudsman Conference for the launch of the new Model Complaints Policy.

The Healthy Working Lives Group organised the Breakfast Club to encourage healthy eating.



June Andersor



Good start to the month as Kath Menzies joined the Management Committee.

However there is no doubt that March was dominated by

the Coronavirus and all

efforts were made to keep everyone safe and essential services running.

One positive was that we got our Facebook Page up and running.



Remembering Committee Members Past

It is with great sadness that we report that two of our founding members recently passed away. Their work was key to establishing the Association and we are forever grateful to them for helping build strong foundations.

Helen Forrest lived in Tullibody but her roots were in Ayrshire.

She passed away in May 2020 and our thoughts are with her family and everyone who knew her. She was held in very high regard by everyone she encountered. She could hold her own in any forum and contributed to housing debates at national and local level. She worked tirelessly for the

Clackmannanshire Tenants & Residents Federation and helped establish the local credit union.

Her experience as a nurse was always to the forefront – there was no nonsense with Helen but she was always compassionate and understanding. Helen knew her stuff and was always fair and looked out for everyone. She liked a good laugh too.

She was a key player in establishing the Association Membership and held Membership Number 4. She served on the original Steering Group and subsequently on the Management Committee serving as Chair and Vice Chair. We remember her with respect, admiration and deep affection.

In July 2020 Jean Murray from Grangemouth passed away and our thoughts are with her family and all who knew her. Jean was a true character - passionate, caring about her family, her community and her role in Paragon. She was unwavering in her desire to help people, she ran lots of events in her local area and the local Paragon Grange

area and the local Paragon Grangemouth Tenants Association.

Jean was an original member of the Steering Group that set up the Association and held Membership Number 3. She chaired the Housing Management and Investment Sub Committee and was never happier than when out and about on estate inspections or meeting with contractors to discuss performance as the frontline service was all important to her. Jean was a true Paragon legend and it was a pleasure and a privilege to know her and to work with her. She is greatly missed.



Putting the people we serve at the heart of our services and putting into our communities

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

Advisors

Solicitors: Addelshaw Goddard LLP

Auditors:

RSM UK Audit LLP

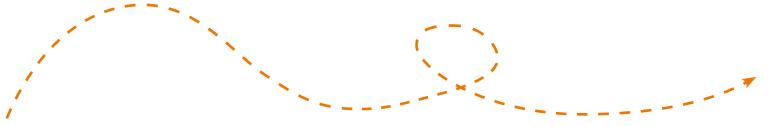
Internal Auditors: Henderson Loggie

Funders:

GB Social Housing

The Royal Bank of Scotland

Insurance Brokers:
Bruce Stevenson Ltd



Affiliations & Memberships

SHARE

Employers in Voluntary Housing Scottish Federation of Housing Associations Housing Association Internal Audit Forum CVS Falkirk & District



