



*ANNUAL REPORT 2019 / 2020*



Colin Campbell  
Chairperson

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I am delighted to provide the foreword to this Annual Report, which updates you on our work from April 2019 to the end of March 2020. I am conscious the report is set against a backdrop of the Coronavirus Pandemic (COVID-19), which has changed our lives in so many ways.

The Government Lockdown resulted in Oak Tree's offices closing to the public on 18th March 2020. Most staff continued to work remotely, but services had to be restricted. I am grateful to everyone for their patience, support and understanding during this difficult time.

My hope is that many of the services, which could not take place during lockdown, will recommence later in the year. However, this will depend on Government restrictions being eased.

We had a busy year with many highlights and our services continued to perform well.

The Association worked on four development projects:

- Auchmead Road/Ravenscraig Gardens, Greenock - 36 newly built cottages were ready in January 2020.
- Strone Farm, Greenock - 15 new cottages to be built.
- Tweed St / Tay St., Greenock - 69 new cottages to be built.
- Ravenscraig, Greenock - 71 cottages to be built.

Oak Tree Housing Association (OTHA) continues to operate its finances with a long term, strategic focus. In addition to providing for long-term investment in new properties, we have successfully managed the financing of our day-to-day operating activities with a surplus of £1.976m in the year to 31st March 2020. The surplus is an increase from £1.032m in the previous year and will be utilised for the benefit of existing, and future, tenants.

Scottish Registered Social Landlords were brought into the Freedom of Information (Scotland) Act in November 2019. OTHA was already committed to openness and transparency governing information held and has updated its suite of policies and procedures to ensure full compliance with the new requirements.

Staff have continued to work hard to help tenants adjust to the roll out of Universal Credit and understand the changes that it brings. We are committed to ensuring sources of support are available.

The Management Committee took a decision to close some flats in Maple Road as the evidence was that there was no demand for the properties. The intention is to gradually close flats in 12 blocks with a view to eventual demolition. It is expected that this will be over a three-year period.

Rent collected for all the Association's housing stock was £7,528,449, being 99.58% of the rent due. Gross rent arrears for current and former tenants stood at 3.14% of the rent due. £42,468 of former tenants' arrears were written off during the year. The rent loss from houses being empty was £59,929, which equated to 0.79% of the rent charged. (Figures from the Annual Return on the Scottish Social Housing Charter.)

185 properties were let during the year, of which 135 were general needs properties and 50 were supported lets. Three mutual exchanges took place. The average time taken to re-let properties was 31.5 days. We continued to develop tenant engagement using tenant feedback to ensure that user input informs our services.

In respect of work to our properties undertaken last year, the Association spent £870,415 on its planned maintenance element of work and £164,869 on cyclical maintenance.

As at 31st March 2020, 1,762 of the Association's properties fell within the scope of the Energy Efficiency Standard for Social Housing, with 1,642 properties currently meeting the standard.

We carried out 7,028 repairs in the year of which 92.4% were completed first time.

A revised Regulatory Framework requires all Registered Social Landlords to prepare, publish and submit an Annual Assurance Statement by the end October to the Scottish Housing Regulator (SHR), confirming that the Governing Body has 'appropriate assurance' that they comply with:

- The regulatory requirements set out at section three of the Regulatory Framework.
- The relevant standards and outcomes of the Scottish Social Housing Charter.
- All relevant statutory and legal requirements.
- Regulatory Standards of Governance and Financial Management.

I am pleased to advise that OTHA submitted our first statement to the SHR within the specified deadline, confirming compliance with all of the relevant requirements.

You may recall that OTHA started on our Investors in People journey several years ago. Following a full assessment review during September 2019, the Association retained our Gold level award status.

Refurbishment work commenced to the offices we purchased on West Stewart Street, Greenock. However, work had to stop due to COVID 19, but will restart again when it is permitted to do so.

OTHA has been the parent company of Cloch Housing Association since 2012, following Scottish Housing Regulator involvement arising from financial and governance concerns at Cloch.

Cloch now has a record of accomplishment as a professional, stable and skilled organisation with strategic understanding of the governance and regulatory standards applicable to Housing Associations. In view of this, following a year of meetings between both governing bodies and a robust Options Appraisal facilitated by an independent consultant, a proposal was made that both associations should separate from the existing partnership. In February 2020, the Governing Bodies unanimously agreed with this proposal, which will be now be put to Cloch's tenants.

The Oak Tree Governing Body and staff team wish Cloch a bright future and consider our work with Cloch, a job well done by all involved. In order to seek the necessary approvals for the separation, a variety of work will be taking place throughout 2020-2021, with further information regularly available on both the OTHA and Cloch websites and in our regular newsletters.

Whilst 2020-2021 will be a very different year for us all due to the COVID 19 pandemic, OTHA will continue to work to deliver services to the highest possible level where this is possible. I am positive about the future.

I would like to express my thanks to my fellow Governing Body Members for giving up their time, their participation and efforts to ensure good governance of OTHA. The hard work of the staff team is also greatly appreciated.

*Colin Campbell*  
**Chairperson**

## Scottish Social Housing Charter

The Scottish Social Housing Charter came into effect in April 2012. The Charter promotes continuous improvement in the quality and value of the services that OTHA delivers to its customers. It puts tenants at the heart of what OTHA does by encouraging tenants to get involved in the shaping of services.

From April 2013, all Scottish Registered Social Landlords (RSLs) had to meet the outcomes and standards set by the Charter. The collection of data towards new reporting requirements led to changes in the way information was recorded and reported. The association has now submitted its seventh Annual Return on the Charter (ARC) based on information from the year to March 2020 and this was submitted in June 2020.

Each year, the report for tenants on key aspects of the Charter in the previous year is developed during the autumn with the help of a small group of tenants. The report for the year ending March 2019 was distributed to all tenants in October 2019.

Both the report to tenants and the Annual Return on the Charter are available on our website. We are happy to answer any questions that you may have.

## Tenant Engagement

During 2019-20, we continued to develop our tenant engagement. We used tenant feedback to help develop our engagement calendar with different activities through the year to engage with tenants and get their input into our services. During the year, our tenants were involved with OTHA in the following:

- Consultation on the Future of Maple Road. We engaged with Maple Road tenants in many ways during the year. We developed a show flat for meeting in to discuss their aspirations for their future.
- We consulted on areas of planned & cyclical maintenance including kitchen choices & options for dormer windows in the West Station.

- We held a Summer Sunflower Competition along with our garden competition and summer walkabout events in our estates.
- New tenaWnt event – we met with new tenants to talk about how they experienced the process of lettings and entry to their new home.
- We attended the Gourock Highland Games. Lots of people came to talk to us at our stall about getting one of our houses and about our services.
- We carried out a rent increase consultation to try to capture the views of our tenants on the rent increase.
- We did a survey of factored owners to see how they experienced our services and discussed what they wanted from our service.
- We carried out a consultation on the Legal Action & Eviction Policy, which was under review.
- We held an Auchmead Road Welcome Event.
- Bow Farm play area – we did a detailed consultation on the play equipment and layout and the play areas have now been upgraded.

## Value for Money Group

The tenant members of our Value for Money Group had a very busy year. These are only some of their activities in 2019-20:

- They have met with tenant representatives from three other landlords to talk about how they approach working with their landlord.
- They carried out a mystery shopping exercise supported by a consultant from Research Resource to test the services for the (then) new contractor.
- They carried out a review of Housemark data on OTHA's Cost & Performance.

- They went on visits to other landlord's offices to help us design the public areas in our new office. They also talked to OTHA about how services may be delivered differently when we move. This work is ongoing due to the delay in the office move.
- They helped us to develop the ARC report to tenants.
- The group has been working with TPAS Scotland (the Tenant Participation Advisory Service) to help them take part in these consultations and to think about where they want to take the group in the future.
- Their commitment, hard work and cheeriness has made them a pleasure to work with. New members are always welcome so do get in touch if you are interested in getting involved as a tenant of OTHA.

## Complaints Handling

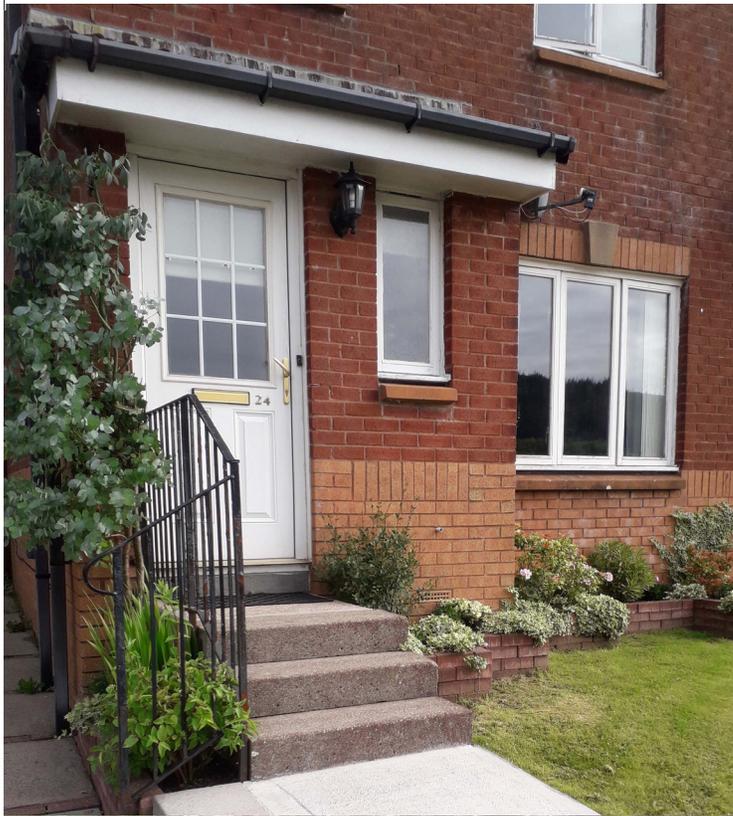
Our procedure for handling complaints complies with the Complaints Handling Procedure (CHP) developed by the Scottish Public Services Ombudsman.

The procedure makes it easier for tenants to make a complaint and encourages quicker, more effective resolution of complaints.

The CHP has only two stages for OTHA to consider a complaint before external review by the SPSO is possible.

An outline of complaints made and the remedial action taken has been reported to tenants in the newsletters and on our website in a regular quarterly report.

The Senior Management Team continue to review complaints to drive service improvements going forward.



## Housing Services Overview

The Housing Services Team provides the housing management service to tenants. This includes allocations, tenancy & estate management and arrears recovery. Each area has a patch-based team headed by a housing officer with two housing assistants and a housing administration assistant. The work of the section is overseen by the housing manager and a senior housing officer. An additional temporary post of Housing Project Officer was secured in March 2019 for a 12 month period and this was extended in March 2020 for a further 12 months.

## Welfare Reform

Our team has continued to work hard to help tenants adjust to the full roll out of Universal Credit. We have been working with tenants to ensure they understand the changes with Universal Credit and to make sure that all sources of support are available to them. We help them improve digital access, access to banking facilities, maximising benefit take up and helping them manage their financial resources as well as possible.

We work closely with other agencies to secure support services for our tenants. The Financial Fitness Team delivers services from our office and in their own premises after Wider Action funding was secured for dedicated services to local associations. Our tenancy support service is continuing to operate to give intensive targeted support to tenants.

## Stock Information

During the year we saw the completion of 36 new houses at the Auchmead Road site. These are a great addition to our stock and demand was very high. All properties were quickly let, 34 to tenants and 2 were leased to Inverclyde Council's Health and Social Care Partnership.

As part of the Association's Asset Management Strategy, the association took the decision to remove a very small number of properties from its lettable stock due to the size or location of the properties. In February 2020, the Management Committee also took the decision to close flats in Maple Road. It had been evidenced that there was no demand for these properties. There will be a gradual

closing down of properties in 12 blocks of flats with a view to eventual demolition. It is expected that this will be over a 3 year period.

The total number of self contained properties at 31 March 2020 was 1730, broken down by size and type as follows:

No. of Apartments	Flat	4 in block	High Rise	House	Other Flat	Total
1	6					6
2	347	60	6	5	31	449
3	552	28	38	300	2	920
4	72	26	2	234		334
5				19		19
6				2		2
<b>Total Units</b>	<b>977</b>	<b>114</b>	<b>46</b>	<b>560</b>	<b>33</b>	<b>1730</b>

The association also leases 29 properties to other agencies, 1 office & 2 shops and has a share in 94 shared ownership properties at 31 March 2020.

## Rent Information

The Association, in common with all local authorities and RSLs in Scotland, provides information to the Scottish Housing Regulator in an Annual Return on the Scottish Social Housing Charter (ARC). The method of calculation of rent collected, arrears, rent loss etc differ from the Annual Accounts method. The figures shown in this section are those calculated on the ARC Return basis.

The rent collected in 2019-20 was £7,528,449 out of a possible rent due of £7,559,106 which was 99.58% of the rent due. Gross rent arrears for current and former tenants stood at 3.14% of the rent due and £42,468 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £59,929 or 0.79% of the rent charged.

A full review of rent and service charges was carried out and completed in March 2015. Changes to the rents and service charges are being implemented over several years and is now nearing completion.

The average rents at the end of March 2020 for different house types is as follows:

No. of Apartments	Flat	4 in block	High Rise	House	Other Flat	Total
1	£63.79					£63.79
2	£73.16	£80.16	£79.29	£81.22	£128.95	£78.12
3	£81.95	£87.28	£86.89	£91.46	£126.34	£85.52
4	£87.82	£89.33	£91.49	£98.13		£95.19
5				£105.88		£105.88
6				£110.83		£110.83
Av. weekly rent	£79.15	£84.00	£86.10	£94.72	£128.79	£85.64

### Lettings

There were 185 properties let during the year out of which 135 were general needs properties and 50 were supported lets. Three mutual exchanges were also carried out in the year. The average time to re-let properties was 31.5 days. A total of 25 referrals of homeless households under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 15 referrals were rehoused by OTHA either as a result of direct referrals or were successful in bidding for a property advertised via the Inverclyde Common Housing Register.

Turnover has remained high, particularly with properties that are in less demand than some of our stock. We had secured additional staff resources on a temporary basis to allow us to make tackling this issue a priority in the year and we were very pleased to see improvements in tenancy sustainment and an improvement in the time to re-let properties.

### Tenancy Management

The housing team has carried out close & estate inspections on a quarterly basis. Ad hoc inspections to deal with particular problems are carried out more frequently wherever required.

The association only initiated 16 court actions in the year and 7 properties were repossessed either due to non-payment of rent or as a result of anti-social behaviour. This is a continuation of the reduction in the number of court actions and evictions from previous years and is very positive news. There were also 17 properties abandoned by tenants in the year.

### Anti-Social Behaviour

The association continues to work with the dedicated services to help deal with anti-social behaviour in Inverclyde including the Police, the community wardens, and the ASIST team (Anti-social Behaviour Investigation Team). Staff members work with partner agencies to improve and promote community safety in Inverclyde.

During the year, 162 cases of anti-social behaviour were reported and 158 of these were resolved during the year.

### Equalities Information

The table below shows the ethnic composition in relation to tenants at the end of the year, applicants on the housing list and lets made in the year.

	OTHA TENANTS	Housing List Applicants	New Tenants
White (total)	1529	4432	175
Scottish	1480	3938	170
Other British	31	421	5
Irish	2	4	0
Gypsy/Traveller	0	1	0
Polish	6	30	0
Any other white background	10	38	0
Mixed or multiple ethnic background	5	7	1
Asian, Asian Scottish, Asian British (total)	4	17	0
Indian	0	3	0
Pakistani	1	2	0
Bangladeshi	0	0	0
Chinese	1	6	0
Any other Asian background	2	6	0
Black, Black Scottish, Black British (total)	1	29	0
Caribbean	1	5	0
African	0	23	0
Any other black background	0	1	0
Other ethnic background (total)	14	21	3
Arab, Arab Scottish or Arab British	6	5	2
Any other group	8	16	1
Unknown/refuse to answer	167	9	0
<b>Total</b>	<b>1720</b>	<b>4515</b>	<b>179</b>

A total of 407 tenants and 1,498 applicants on the housing list considered themselves to have a disability. In relation to lets made in the year, 34 new tenants out of 179 tenants considered themselves to have a disability. This reflects the priority given to medical need in the points allocations system, but also the type of housing that became available to let during the year.

### **Inverclyde Common Housing Register**

The ICHR has continued to operate its common housing register and choice based lettings service during the year. There was an enhancement to the service in September 2019 when the service moved to being provided directly from Cloch, Larkfield and OTHA's offices.

At the end of March 2019, there were 2005 applicants on the joint list seeking rehousing. The number of new applications in the year was 2019. This was an increase of more than 300 from the previous year. The Joint Allocations Policy was reviewed during 2018-19 and agreed by all the partners. The revised policy will be implemented in July 2020 when improvements are also being made to the IT systems.



### **MEMBERSHIP NEWS**

As at 31st March 2020 the Association had 214 members drawn from tenants and the general community. During the year 2019/20, 3 new memberships were granted and 19 memberships were cancelled. This was either because of the death of a member; because the member moved away without sending a forwarding address; requested their membership to be cancelled, or the member failed to attend and submit apologies for five Annual General Meetings.

We continue to encourage tenants and other local residents to join our Association and membership forms can be obtained from our office.

### **MANAGEMENT COMMITTEE**

As you know the Management Committee (also known as either the Governing Body or Board) are elected or appointed to be in overall charge of OTHA. The Management Committee provides leadership and direction, approves strategy, policy and budgets, approves the business plan and oversees its delivery, oversees risks and financial wellbeing, and fulfils the role of employer with the responsibility for the day-to-day operational management of the organisation being delegated to senior management.

It is a Scottish Housing Regulator requirement that the Management Committee annually assesses the skills, knowledge, diversity and objectivity it needs, to provide capable leadership, control and constructive challenge, to achieve OTHA's purposes, to deliver good tenant outcomes and manage its affairs.

OTHA therefore have an annual review process in place for Management Committee members. A new approach was taken last year, which included an online self-assessment and 1-2-1 discussions with an external consultant. Following which, a report is prepared and is then presented to Management Committee, in order to acknowledge strengths and any areas for development.

### **COMMITTEE MEMBERS**

Colin Campbell	Chairperson
Jackie McKelvie	Vice Chair
June Glancy	Secretary
Jeanette Dillon	<i>(resigned 31/01/2020)</i>
Ronny Lee	
Diane McCarney	
David McIndoe	
Sandra Rorison	
Sharon Tritschler	
Vivienne Hearton	
Sandra McMenamin	(Co-opted)



**Oak Tree Housing Association** continues to manage its finances with a long term, strategic focus. In 2019/20 we completed our first development project in a number of years. This project added 36 new homes to our housing stock and was an important step in supporting the Scottish Government and Local Authority meet their new homes target. Three other projects continued through pre-site development and partnerships have been established with contractors and other Associations, with site starts initially set for the last quarter of 2019/20. However, unfortunately the projected site start dates were postponed due to the impact of the Coronavirus pandemic with work now restarted.

As well as managing our long term investment in new properties, we have continued to successfully manage the financing of our day-to-day operating activities, e.g. providing housing services, carrying out our reactive and cyclical maintenance programme as well as putting further investment into our properties, with the main projects in 2019/20 relating to replacing kitchens and bathrooms. Oak Tree Housing Association made an annual surplus of £1.976m in the year to 31st March 2020, which is up from £1.032m in the previous year.

The increase in surplus relates to several key areas, for example, the 36 new properties at Auchmead Road, which were let out in the final quarter of 2019/20 provided a slight increase in rental income. We also undertook some significant treasury management activity in 2018/19, resulting in long term loan interest savings. This related to breaking out of fixed term loans, which had high mortgage

rates and this resulted in a one off cost of £393k, which has then been offset by £467k of loan interest savings in 2019/20, compared to the previous year. Other areas of expenditure during the year did not change significantly against the previous year, however, some delays in planned maintenance work and a change in our repairs contractor resulted in a reduction in reactive maintenance costs.

One area of concern that has been addressed was an increase in rent loss as a result of empty properties within a particular area and in order to tackle this a decision was made during 2019/20 to demolish 65 properties in Maple Road over the next 3 years.

This has resulted in a decrease in spend on void repairs and planned maintenance during 2019/20 as there has been no further investment in these properties. Once the decision to demolish properties has been made, the properties are required to be removed from our housing stock register in terms of value, and in doing this we have released £1.07m of grant from deferred income, increasing our annual income in the year and we have also written off £1.53m to remove the value of the properties, which increased the depreciation costs within the year.

The £1.976m surplus achieved from our 2019/20 operating activities was increased further due to the annual valuation of the pension scheme, which reduced the pension liability significantly, resulted in an overall adjustment of £1.710m, (non-cash transaction), effectively increasing the comprehensive income for the year to £3.687m.

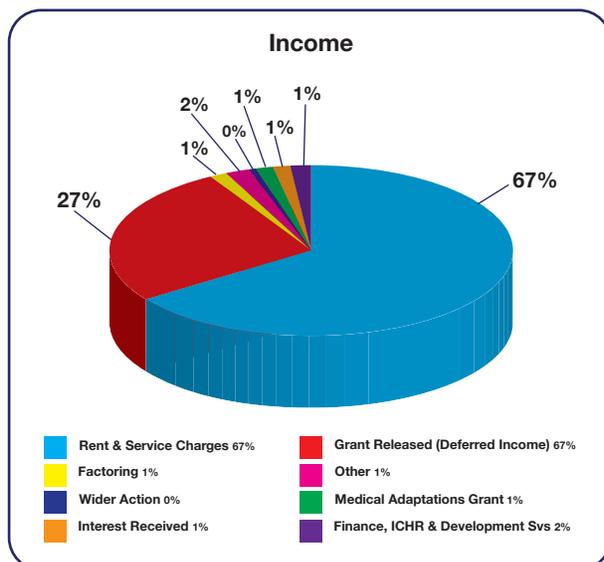
The following table highlights the main sources of annual income and expenditure for Oak Tree Housing Association:

Statement of Comprehensive Income for the year ending 31 March 2020	2020	2019	A Non-Accountants Guide to the Accounts
<b>REVENUE</b>	<b>11,715,358</b>	<b>10,362,352</b>	Rental income, grant income & income from other activities
Less operating costs	(9,474,980)	(8,207,572)	Cost of management and maintenance of properties
<b>OPERATING SURPLUS</b>	<b>2,240,378</b>	<b>2,154,780</b>	
Loss on sale of houses	(25,511)	(6,301)	Gain or loss from the sale or purchase of houses, e.g. change in shared ownership
Exceptional item	-	(393,484)	For 2018/19 this was to pay for loan breakage fees to make future loan interest savings
Interest receivable and other income	104,288	92,769	Interest earned from money invested – higher rates received in 2019/20
Interest payable and similar charges	(254,589)	(721,528)	Interest paid on loans, (mortgages), which has significantly reduced in 2019/20
Other finance charges	(88,018)	(93,784)	Fees for undrawn loan funding / finance costs re: the pension liability
<b>SURPLUS FOR THE YEAR</b>	<b>1,976,548</b>	<b>1,032,452</b>	Leaving this general surplus to fund future planned maintenance
<b>Other Comprehensive Income</b>			
Adjustment relating to Pension Liability	1,710,000	(1,095,173)	Decrease in pension liability re: accounting method to value the pension liability
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>3,686,548</b>	<b>(62,721)</b>	

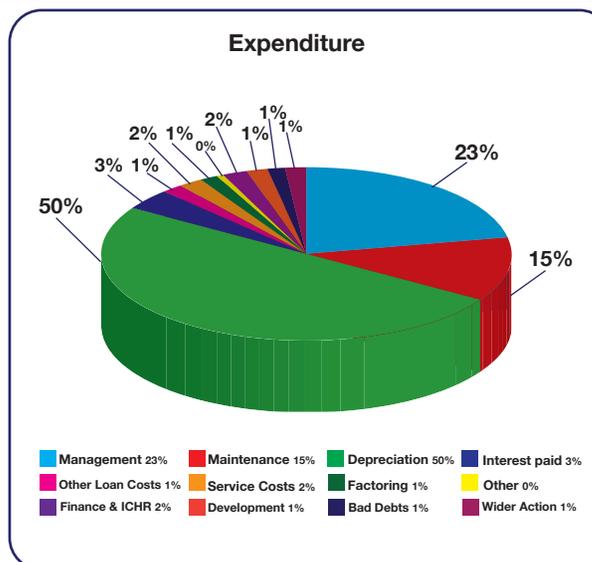
The table below shows our long term financial position, taking account of assets and liabilities:

Statement of Financial Position	2020	2019	
Housing properties, less depreciation	97,059,467	96,276,786	This is the value of our houses and includes replacing items such as kitchens and bathrooms.
Other fixed assets	1,095,547	1,075,377	This is the value of our office accommodation, IT and office equipment.
	<b>98,155,014</b>	<b>97,352,163</b>	
<b>Investments</b>	102,501	102,501	Commercial offices we rent out and a £1 share in our subsidiary.
Receivables due in more than 1 year	750,043	877,169	This is a loan to our subsidiary, Cloch HA, due to be repaid in 2027.
<b>Assets and Liabilities</b>			
Receivables	725,472	652,424	Money owed to us.
Cash held	13,185,015	7,596,910	Money in the bank. Higher in 2019/20 due to receiving circa £5m grant funding, not yet spent.
Creditors due in 1 year	(7,810,230)	(2,193,661)	Money we owe to others. This was high in 2019/20 due to the circa £5m deferred grant income, not yet spent.
Creditors due after 1 year	(16,347,493)	(17,866,748)	Money owed on pension & loans, (secured by specific charges on our properties).
<b>Deferred Income</b>			
Social Housing Grant	(60,127,214)	(61,565,453)	Grant provided by the Government to help fund building new homes.
Other Grant	(288,057)	(296,785)	
	<b>28,345,051</b>	<b>24,658,520</b>	
<b>Capital and Reserves</b>			
Share Capital	214	231	Represents shares at £1 each.
Revenue Reserves	28,344,837	24,658,289	Sums built up in previous years and this year's surplus .
	<b>28,345,051</b>	<b>24,658,520</b>	

The charts below show the Income and Expenditure broken down into categories:

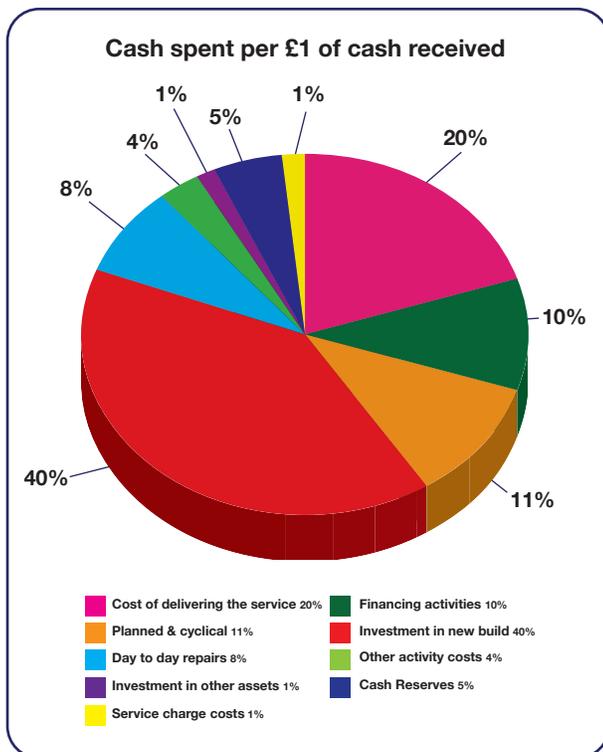


The Association's total income in 2019/20 compares favourably to the previous year, rising to £11,715,358 from £10,362,352, (3.5% increase). Most of this income comes from the net rent and service charges £7,958,050, however deferred income from Government Grants was 27% of total income and was £3,210,257 in the year.



The Association's operating expenditure in 2019/20 was £9,474,980 (2018/19: £8,207,572). The main expenses are running costs named as management and administration costs (£2,285,751), reactive maintenance (£955,339), planned and cyclical maintenance, (£527,351) and housing depreciation (£4,927,814).

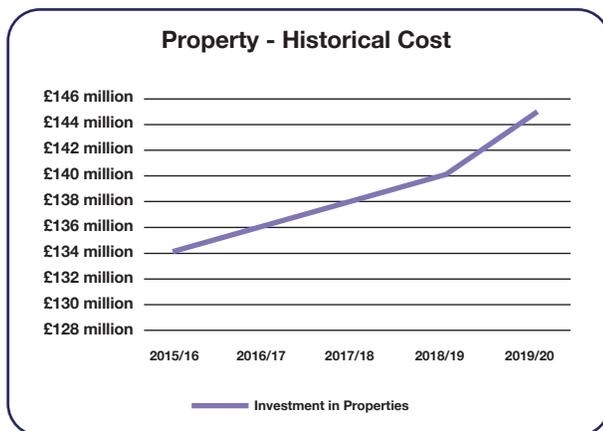
The chart below shows where we spent our cash for every £1 of cash in 2019/20, this excludes non-cash items such as depreciation and deferred grant income. Please note that cash received comes from rental income, loan funding and grants received for building new homes:



For every £1.00 of cash received we spent the following amounts in pence:

- £0.40 went towards building new homes.
- £0.20 on delivering the services, e.g. staff costs, office accommodation, IT, general overheads & maintenance overheads.
- £0.11 went on planned and cyclical maintenance, e.g. replacing kitchens and bathrooms, gutter cleaning and painting.
- £0.10 paying for our £16.7m loans, (interest, repayments & other loan costs).
- £0.08 went on day to day repairs.
- £0.05 was effectively banked to our cash reserves.
- £0.04 went on our other activity costs, e.g. wider action, development services, factoring service etc.
- £0.01 went on service costs, e.g. common electricity and landscaping.
- £0.01 was invested in other fixed assets.

The graph below shows how much we have invested in our properties over the past few years, with the value increasing from £134.1m in March 2016 to £144.6m by March 2020. During 2019/20 £5.8m was invested in our properties, building new homes and investing in our existing homes:



The Association has invested £144,633,745 in properties held as at 31 March 2020.

Depreciation to date against this value for wear and tear amounts to £47,574,278.

Additions in the year include £800,815 of capitalised major repairs and £5,003,014 for housing under construction.

At the year-end the Association's housing properties have a net book value of £97,059,467.





## PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £870,415 on its planned maintenance element of work.

The main projects taken forward were:

- The replacement of 11 kitchens
- The replacement of 66 bathrooms
- The replacement of 54 heating systems
- Window and door replacement for 35 properties
- Some carry over spend from previous year's projects as follows:
  - o Roofing
  - o Eco works
  - o Window replacements/external doors
  - o Kitchens, bathrooms, heating and electrics
  - o Play areas

£164,869 was spent on the cyclical maintenance element of works.

The main projects included:

- Decoration and associated gutter cleaning
- Gutter cleaning contract
- Common fan servicing
- Some carry over spend from previous year's projects as follows:
  - o Gutter cleaning contract
  - o Close carpet renewal

## REACTIVE, GAS & OPEN SPACE MAINTENANCE

### REACTIVE

MPS delivered the reactive maintenance service for the Association. We carried out 7,028 repairs in the year (average of 3 repairs per property):

- 92.4% of repairs were completed first time.
- It took contractors an average time of 2 hours and 26 minutes to complete emergency repairs.
- The average time for completing non-emergency repairs was 5.4 days.

### GAS

James Frew (Gas Sure) continued with the gas servicing contract during the year. All services due in the qualifying period, except 1, were carried out within the required 12-month period.

## ENERGY EFFICIENCY STANDARD FOR SOCIAL HOUSING (ESSH)

We continue to work towards achieving the Energy Efficiency Standard for Social Housing.

- As of 31st March 2020, 1762 of the Association's properties fell within the scope of ESSH.
- Of these, 1642 properties currently meet the standard.
- Work and investment will continue to take place over the next year to ensure the remaining 120 properties meet the standard by December 31st 2020. This excludes any exemptions identified.

# STAFFING

DIRECTORATE		DEVELOPMENT/TECHNICAL SERVICES SECTION	
Nick Jardine	Chief Executive Officer	Brian Praties	Development/Technical Services Manager
Anne Culley	Depute Chief Executive Officer	Sukhdeep Hopper	Technical/Maintenance Manager
<b>HOUSING SERVICES SECTION</b>		Sean Marshall	Senior Development Officer
Kate Dahlstrom	Housing Services and Performance Director	Christie Bain	Senior Maintenance Officer (Planned & Cyclical)
Hazel Aitken	Housing Manager	Gordon Smart	Senior Maintenance Officer
Tracey Dargan	Senior Inverclyde Common Housing Register Officer (Job Share) (left 27/09/2019)	Peter MacDonald	Maintenance Officer
Julie McEwan	Senior Housing Officer	Brian Robertson	Maintenance Officer
Ann-Marie Mullan	Housing Officer	Andy MacDonald	Maintenance Officer
Morag Sharp	Housing Officer (Job Share)	James Stevenson	Maintenance Officer
Maxine Ferguson	Housing Officer (Job Share)	Donald Middleton	Clerk of Works / Maintenance Officer
Linda Smith	Housing Assistant	Charlie Devlin	Temp Maintenance Officer (left 27/03/2020)
Laurina Mooney	Housing Assistant	Stephen Kean	Temp Maintenance Officer (left 10/10/2019)
Claire McLoone	Housing Assistant	Bill Anderson	Clerk of Works / Maintenance Officer (retired 27/09/2019)
Jacqueline Dunion	Housing Assistant (Job Share) (left 12/07/2019)	Brian Dobbie	Temp Maintenance Officer (left 28/06/2019)
Louise Ward	Temporary Housing Officer	Claire Scott	Repairs Assistant (Supervisor)
Adam Thompson	Housing Admin Assistant (left 19/07/2019)	Karen McDermott	Repairs Assistant
Alana Broadfoot	Housing Administration Assistant	Karis McAlinden	Repairs Assistant (Part-Time)
Ronnie Bennett	Inverclyde Common Housing Register Housing Assistant (Part-Time)	Patrick Coll	Temp Repairs Assistant (left 06/04/19)
Catherine Scott	Housing Administration Assistant	<b>ADMINISTRATION SECTION</b>	
Lyndsey Robinson	Temporary Housing Assistant (Part-Time)	Kirsty Davis	Office Manager
Alana Durnin	Finance Director	Mary McCreadie	Senior Clerical Assistant
Kes Cameron	Finance Manager	Elizabeth MacKay	Clerical Assistant (Part-Time)
Gwen Mills	Finance Officer	Jacqueline Harkins	Clerical Assistant
Claudia Ennemoser	Finance Officer (Part-Time)	Ellie Butcher	Clerical Assistant
Leanne Stirling	Temporary Finance Officer (Part-Time) (left 11/03/2020)		
Anita Hunter	Finance Assistant	<b>HOUSEKEEPING</b>	
Cheryl Gault	Finance Assistant	Eleanor Gallacher	
Lynne Joyce	Finance Administration Assistant	Tracy Swan	
Ewan Barr	ICT Manager (Shared post with Cloch)	<b>GENERAL</b>	
Richard Browning	IT Assistant (Shared post with Cloch)	Irene Cowden	Temporary Administration Assistant (left 29/11/2019)

## STAFF NEWS

During the year, the Association saw four permanent staff members leave (Full Time Equivalent 3), which also included a retirement and we welcomed three permanent new staff to the Association, as follows:-

- Kes Cameron, *Finance Manager*.
- Andy MacDonald, *Maintenance Officer*.
- James Stevenson, *Maintenance Officer*.

As you know, for many years now we have monitored our staff absence levels. This year our absence rate due to sickness was 5.1%.

## HEALTHY WORKING LIVES AWARD

The Association continues to be involved with the Healthy Working Lives award and continues to hold the Gold Award status. This national award scheme supports employers and employees to develop health promotion and safety themes in the workplace and there are 3 levels of award: Bronze, Silver and Gold.

Each year the Association join in a national campaign to highlight awareness of certain health campaigns. This year we chose in our winter newsletter to provide information about **Stop Smoking – Go Smoke Free**.



INVESTORS  
IN PEOPLE | Gold

## INVESTORS IN PEOPLE - GOLD AWARD

Investors in People supports and challenges organisations to navigate and interpret the opportunities of doing business in the 21st Century in innovative and creative ways; opportunities such as technology, succession planning, flexible working; and challenges such as ineffectual decision making, absenteeism and employee disengagement.

There are 4 levels of award: STANDARD – SILVER – GOLD – PLATINUM (top 1% of organisations). Within each of these there are 4 levels of “Maturity” (Developed, Established, Advanced and High Performing). Each level is more progressive and challenging than the next.

OTHA seek to apply the Investors in People Framework as a key part of our people strategy aimed at continually improving the services we provide to our customers and the wider Inverclyde Community.

OTHA started on our Investors in People journey a number of years ago, achieving Silver accreditation in 2013 and during August 2016, the Association achieved Gold IIP Status. Following our full assessment review during September 2019, the Association retained our Gold level award status.

## STAFF TEAM-BUILDING DAY

The staff team had an away day at **Kelburn Country Centre**.

With communication being the cornerstone of any good functioning team, team-building activities enable teams to improve their communication skills in a fun and interactive environment.

In the workplace, people tend to be more reserved about approaching colleagues they do not know, but team building activities give the opportunity for staff to interact with other members of the team in a relaxed environment, which helps to break down barriers and improves communication.

All the Oak Tree Housing Association team had a good day.





# STAFF TEAM BUILDING DAY



## WIDER ACTION 2019-20

A busy year on the Wider Action front with a major departure with the Association partnering with **Inverclyde Development Trust** to undertake an employment and training project.

Funding was granted in the latter part of the year for this new project and will run through to 2021-22, providing training to 20 young people.

In addition a number of pre-existing projects continued to be supported by the association in partnership with other local Associations.

**Tenancy Support** – In partnership with Cloch and Larkfield Housing Association, we continued to provide a tenancy support service for our most vulnerable tenants. This service is delivered by the **Simon Community Scotland**, with the staff member being based across the three associations. Funding was secured towards the cost of our Tenancy Support worker for the first six months of 2019-20 with the Housing Association jointly funding the remainder of this post.

**Energy Activators** – with funding secured from the Climate Challenge Fund and in partnership with **Cloch and Larkfield Housing Association**, two Energy Activators were employed to deliver energy advice and resource efficiency tips and techniques to all tenants. The project aimed to give our residents the skills and information that will allow them to keep on top of their energy costs.

**Starter Packs Inverclyde** – we support Starter Packs to help alleviate some of the problems tenants can face in the initial stages of setting up a home, by providing a starter pack of essential household items.

**Financial Fitness** – we support financial fitness to ensure that our tenants have access to local, independent welfare rights, advice and support.

**Branchton Community Centre** – we have provided support to Branchton Community Centre Association in relation to the development of funding applications to ensure that they can continue to deliver a wide variety of services from this vital community resource. We helped them to secure **Climate Challenge Fund** monies towards the delivery of a two-year programme that seeks to deliver a wide range of activities from waste and food to active travel across Greenock South West.





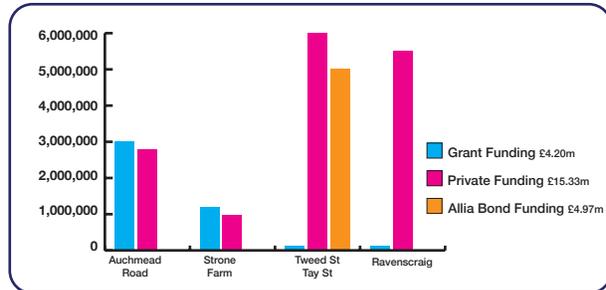
## DEVELOPMENT REPORT

The Association worked on four projects during the year. These included:

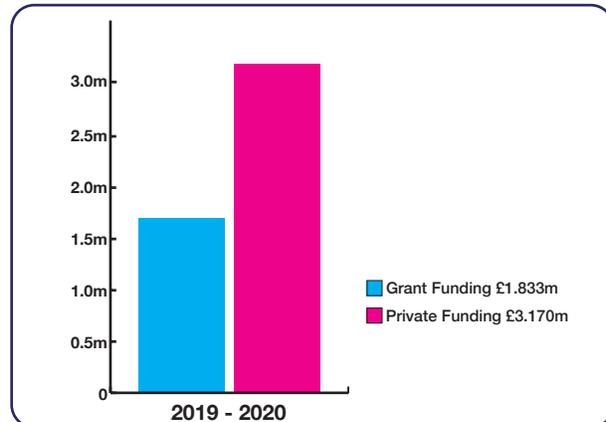
- Auchmead Road newbuild, Greenock - **36 cottages**
- Strone Farm newbuild, Greenock - **15 cottages**
- Tweed St / Tay St newbuild, Greenock - **69 cottages**
- Ravenscraig newbuild, Greenock - **71 cottages**

The homes proposed are for the social rented market and will be built to the silver energy efficiency standard (Greener Standard). The capital investment required to cover the developments is estimated to be £24.5m. This includes a private finance investment from the Association of £15.33m and a grant funding contribution of £4.20m from the Scottish Government. In addition the Association was successful in securing £4.97m Allia bond funding for the development at Tweed Street / Tay Street.

## Project Funding Allocation



## Capital Expenditure on the Development Programme During the Year



## DEVELOPMENT PROJECT DETAILS

### AUCHMEAD ROAD NEWBUILD (RAVENS CRAIG GARDENS)

36 energy efficient social rented units, comprising:

House types	No of Units
3 apt 4 person cottage flats	8 units
3 apt 4 person mid & end terrace houses	17 units
4 apt 5 person mid & end terrace houses	9 units
4 apt 7 person wheelchair accessible houses	2 units



This project came off site in January 2020.

### STRONE FARM NEWBUILD

15 energy efficient social rented cottages, comprising:

House types	No of Units
3 apt 4 person semi-detached houses	2 units
4 apt 4 person semi-detached houses	6 units
4 apt 5 person semi-detached houses	4 units
4 apt 6 person detached houses	2 units
5 apt 7 person detached house	1 unit

Architect Image



The Scottish Government issued Tender Approval for this project in March 2019 however it did not start on site until March 2020. This was due to having to revisit aspects of design in order to satisfy statutory requirements. This also resulted in a reduction in units. The development will now return 15 units instead of the 16 originally anticipated.

**TWEED STREET / TAY STREET NEWBUILD**

69 energy efficient social rented cottages, comprising:

House types	No of Units
3 apt 4 person mid & end terrace houses	34 units
4 apt 5 person mid & end terrace houses	26 units
5 apt 6 person mid & end terrace houses	3 units
3 apt 4 person cottage flats	6 units

**FUTURE DEVELOPMENT**

The Association continues to work closely with Inverclyde Council, the Scottish Government and other RSL's in the Inverclyde area to identify development opportunities that will help to deliver on the strategic housing objectives for Inverclyde and to ensure the sustainability of the local community.

The Link Group are presently leading on a project to develop the former Ravenscraig hospital site in Greenock with Oak Tree Housing Association and Larkfield Housing Association participating partners in the project.

On completion it is anticipated that Oak Tree Housing Association will take possession of 71 of the 198 homes that are proposed for the site.

Other sites are being considered, however discussions are at an early stage and a firm commitment cannot be given, at this time, to determine if these will be taken forward by the Association or not.

**The Tweed Street/Tay Street Newbuild**



This project had been scheduled to start in January 2020. However, protracted dialogue between the Design Team and the Statutory Authorities prevented this from happening. This project is now expected to complete in December 2021.





**OAK  
TREE**  
HOUSING ASSOCIATION LTD



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