25 YEARS OF OAK TREE HOUSING ASSOCIATION

ANNUAL REPORT
2025/2026

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A Message from our Chair

I am delighted to welcome you to Oak Tree Housing Association's Annual Report for 2025/26.

It has been another busy year for Oak Tree, during which we have continued to invest in our homes, support our communities and look at new ways of improving the services we provide to our tenants and customers.

Despite the financial pressures and wider challenges facing housing associations, Oak Tree remains in a strong position. During the year we continued to invest in our homes, including kitchens, boilers, doors and other improvements, ensuring that our resources are focused on maintaining good-quality, safe and comfortable homes for our tenants.

Our work goes well beyond maintaining homes. Initiatives including our Winter Warmer Cafés, Gala Day, work with Financial Fitness and our Energy Advice Service have continued to support our communities, while our in-house Landscaping Service completed its first full year.

We have also been looking to the future. Work has been progressing on how we can improve the way customers access our services, alongside continued investment in our digital services and the development of our future Business Plan for 2027 -2032.

During 2026/27, we will undertake our Stock Condition Survey. This will give us an up-to-date picture of the condition of our homes and help inform how and where we invest in them over the years ahead.

None of these achievements would be possible without the people who make Oak Tree what it is. On behalf of the Management Committee, I would like to thank our staff for their hard work and commitment, our partners for their continued support and my fellow Committee members who give their time voluntarily to the Association.

"Most importantly, I would like to thank you, our tenants and customers, for your continued support, feedback and involvement. Your views help us understand what matters to you and shape the services we provide."

We are proud of what has been achieved during 2025/26, while recognising that there is always more we can do. We look forward to continuing to work with you and building on these foundations in the year ahead.

Sandra McMenamin

Chair

A Message from our Chief Executive

As we look back on 2025/26, I want to start by saying **thank you** to all our tenants and customers for your continued support and engagement with Oak Tree.

Our purpose is ultimately a simple one to provide good-quality homes, neighbourhoods and services for the people and communities we serve across Inverclyde.

Over the past year, we have continued to invest in our homes and communities and to look at how we can improve the services you receive from us. Just as importantly, we have continued to listen to what you tell us. Your feedback whether through our surveys, conversations with our staff, complaints, compliments or involvement in our activities helps us understand what is working well and where we need to do better.

We know that getting the basics right matters. When you contact us, you should receive a helpful response; when something needs repaired, you should know what is happening; and you should feel that Oak Tree listens and responds when you raise an issue with us.

There is more work for us to do, and during the coming year you will see us continuing to improve how we communicate with you, how you access our services and how we look after and invest in your homes.

> **"Oak Tree is also about more than housing. We are proud to be part of Inverclyde and will continue working with our local communities and partners to help make our neighbourhoods good places to live."**

Finally, thank you to everyone who has taken the time over the past year to speak to us, attend an event, complete a survey, get involved or simply tell us what you think. Please continue to do so – **your voice matters and helps us improve.**

I look forward to continuing to work with you during 2026/27.

Sean Connor

Chief Executive

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.

The Association is committed to providing quality services that reflect the needs of it customers. It values complaints and uses information from them to help improve our services. The Association publishes its performance of complaints handling to provide assurance in relation to its performance and to delivery of continuous improvement.

Complaints Handling

A complaint is defined within the Complaints Handling Procedure (CHP) as 'any expression of dissatisfaction about our action or lack of action, or about the standard of our service provided by or on behalf of the Association. However, the CHP also explains what does not constitute a complaint, for example a complaint is not a routine first time request for a service or a first-time fault.

Key Points to Note

- Total complaints received: 96 (up from 64 last year)
- Complaints upheld or partially upheld: 27
- 100% of Stage 1 and 100% of Stage 2 complaints responded to on time
- Majority of complaints resolved at Stage 1 (69%)
- Top themes: Factored owners unhappy with annual landscaping increase, tenants unhappy with quality of repairs, tenants unhappy with how long repairs took, complaints regarding customer service, customers unhappy with outcome of stage 1 complaints
- Ongoing focus on service quality and response consistency

Compliments Summary

We received 39 compliments, primarily recognising:

- Friendly and professional staff
- Quality of work carried out
- Quality of the services

Main Complaint Themes

- Increased Landscaping costs
- Quality or timing of contractor works
- Customers unhappy with outcome of their stage 1 complaint

Lessons Learned

- We undertook a review of the landscaping service specifications and time allocations across estates to ensure charges accurately reflect the services being delivered.
- Performance monitoring arrangements with contractors continue to be reviewed through regular contract meetings, including monitoring of workmanship, completion timescales and customer feedback.
- We will continue to review repairs processes to identify opportunities to improve communication with tenants regarding appointments, delays, follow-on works and contractor attendance.
- Information continues to be provided through newsletters, noticeboard stories and digital platforms to improve customer awareness of services, responsibilities and ongoing investment and maintenance activity.

Housing & Communities Overview

The Housing Services Team provides housing management services to tenants, including allocations, tenancy sustainment, estate management, anti-social behaviour and arrears recovery. Each area is supported by a patch-based team that manages all tenancy-related matters. These teams are made up of a Housing Officer, an Assistant Housing Officer and a Housing Administration Assistant. The work of the section is overseen by the Director of Housing and the Senior Housing Officer, with additional support provided by the Community Engagement Officer.

Stock Information

The total number of self-contained properties as of 31 March 2026 was 1844, broken down by size and type as follows:

Apartment Size	Flat	House	4 in Block	High Rise Flat	Other Flat	Total
1	6					6
2	338	2	62	6	36	444
3	538	349	28	38	27	980
4	62	296	28	2		388
5		24				24
6		2				2
Total	**944**	**673**	**118**	**46**	**63**	**1844**

The Association leased 26 properties to other agencies during the year. It also leased two offices and three shops. In addition, the Association held a share in 83 shared ownership properties as at 31 March 2026.

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 2025-26 was £10,348,593 out of a possible rent due of £10,367,150 which was 99.82% of the rent due. Gross rent arrears for current and former tenants stood at 2.39% of the rent due and £58,189 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £103,239 or 0.99% of the rent charged.

Housing & Communities Overview

The average rents at the end of March 2025 for different house types is as follows:

Apartment Size	Flat	House	4 in Block	High Rise Flat	Other Flat	Total
1	£80.35					£80.35
2	£92.09	£108.56	£105.77	£98.00	£152.82	£99.08
3	£102.85	£116.77	£112.93	£108.46	£118.19	£108.74
4	£110.02	£124.49	£112.28	£112.99		£121.23
5		£135.16				£135.16
6		£139.11				£139.11
Average weekly rent	**£99.33**	**£120.86**	**£109.11**	**£107.30**	**£137.98**	**£109.33**

Tenancy Management

During the year, the Association obtained 13 Decrees of Eviction, seven of which were enforced on breach of tenancy and rent arrears grounds. Eight properties were abandoned by tenants.

Tenancy management also includes supporting tenants to sustain their tenancies and providing early advice where households may be experiencing difficulty. This can involve rent account monitoring, welfare and benefits support, referrals to partner agencies, and assistance with issues such as vulnerability, domestic abuse or changes in household circumstances.

The Housing & Communities team also manages tenancy breaches, neighbour disputes, anti-social behaviour, estate management and abandoned properties. Staff work with tenants and partner agencies to resolve issues at an early stage wherever possible, while taking appropriate enforcement action where required.

Tenancy management further supports allocations, transfers, mutual exchanges, tenancy changes and homelessness referrals, helping ensure homes are used effectively and tenants receive clear advice on their housing options.

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, 168 cases of anti-social behaviour were reported and 166 of these were resolved during the year.

Housing & Communities Overview

Lettings

There were 153 properties let during the year which were all re-lets. There were six mutual exchanges carried out in the year. The average time to re-let properties was 44.62 days.

Inverclyde Common Housing Register (ICHR)

The ICHR has continued to operate its common housing register and choice-based lettings service successfully during the year. To apply for a property, you should register with These Homes at **www.thesehomes.com**. The Joint Allocations Policy was reviewed in February 2025 with minor changes implemented from 1st April 2025.

At the end of March 2026 there were 1482 active priority passes awarded and 479 of those were awarded to medical passes where applicants on the register considered themselves to have a disability. There was also 224 homeless passes awarded and during the year we rehoused 24 homeless applicants either through direct referrals or via the Inverclyde Common Housing Register.

On 31 March 2026, there were 4013 applicants on the joint list seeking rehousing.

Equalities & Diversity

The Association is committed to promoting equality, diversity and inclusion across all housing services and to ensuring that tenants, applicants, service users, staff and partners are treated fairly, with dignity and respect. We recognise the diverse needs of the communities we serve and aim to provide accessible, responsive and person-centred services that support equal opportunity and positive outcomes for all.

In delivering our landlord responsibilities, we work to prevent discrimination, remove barriers to access, and take account of individual circumstances wherever possible. This includes making reasonable adjustments, offering information in accessible formats, considering equality impacts in our policies and decisions, and using customer insight to help shape and improve services.

Our approach supports the requirements of the Equality Act 2010 and the Scottish Social Housing Charter, including the expectation that social landlords provide services fairly and equally, and in a way that respects the different needs of tenants and other customers.

Tenant Satisfaction

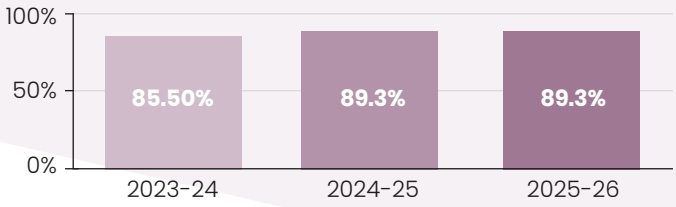
The tenant satisfaction measures in the Annual Return on the Charter (ARC) are identified by the Scottish Housing Regulator (SHR) and form part of the performance information that all Scottish social landlords, including housing associations, are required to submit each year. These indicators relate to the Scottish Social Housing Charter outcomes and are intended to show how tenants rate key aspects of the landlord's services, including overall satisfaction, being kept informed, opportunities to participate, the quality of the home, repairs, neighbourhood management and value for money.

To ensure consistency and comparability across the sector, the SHR expects landlords to collect tenant satisfaction information using appropriate survey methods and questions aligned to the ARC technical guidance. The Regulator's survey guidance sets out good practice on survey design, sampling, fieldwork, data checking and reporting, and should be read alongside the ARC technical guidance. This helps ensure that results are robust, representative and capable of being compared with previous years and with other Scottish landlords.

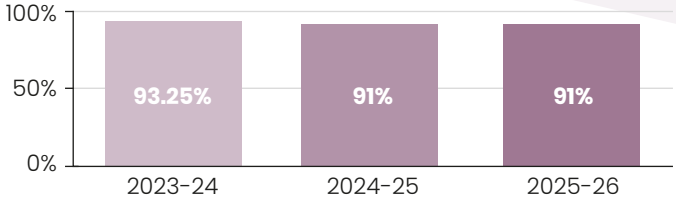
Tenant satisfaction figures are generally refreshed following a full-scale tenant satisfaction survey, commonly undertaken every three years. In the intervening years, landlords normally carry forward the most recent survey results in the relevant ARC satisfaction indicators unless a new survey has been completed. The survey results are therefore an important source of evidence for the Association's annual regulatory reporting, tenant performance reporting and service improvement planning.

OTHA carried out a new Tenant Satisfaction Survey in September 2024 and the updated results are outlined in the table below. The 2024 survey results will inform the reported ARC satisfaction indicators until the next full survey is undertaken, subject to any further guidance issued by the SHR.

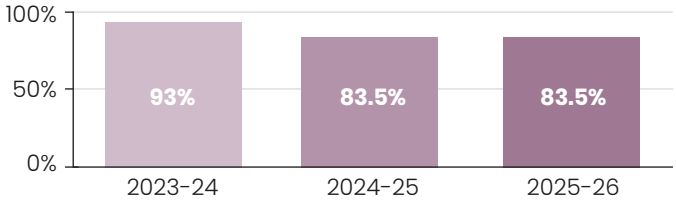
Indicator 1 - Satisfied overall service



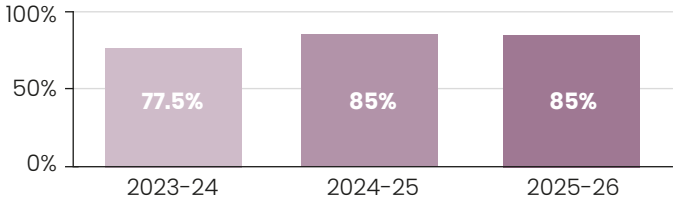
Indicator 2 - Keeping informed



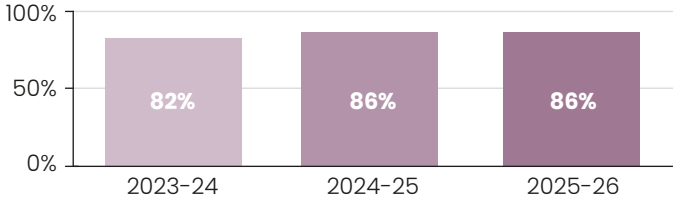
Indicator 5 - Opportunities to participate



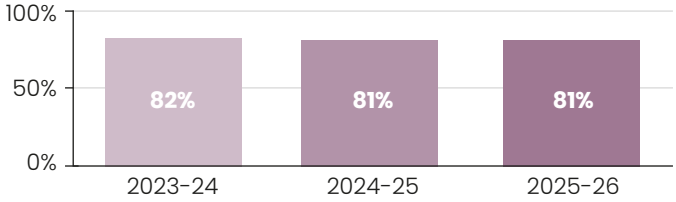
Indicator 7 - Quality of home



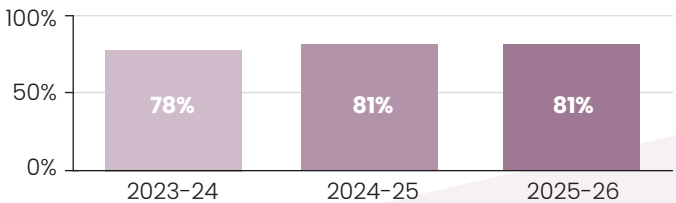
Indicator 12 - Repairs



Indicator 13 - Management of neighbourhood



25 - Rent is value for money



Membership & Committee Details

MEMBERSHIP NEWS

As at 31st March 2026 the Association had 193 members drawn from tenants and the general community. During the year 2025/2026 4 new memberships were granted and 16 memberships were cancelled, 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. This 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

Sandra McMenamin	Chairperson	Kirsty Wilson	
Veronica Rasmussen	Vice Chair	Olive Yiga	
June Glancy	Secretary	Margaret McKay	
Ronny Lee		Ayodele Oni	(Co-optee)
Jim McEleny		David Robinson	(Co-optee)
Nance Smith		James Paton	Resigned 12/08/2025
Willie Wilson		Doreen Williams	Resigned 12/08/2025

Financial Statement

YEAR TO 31 MARCH 2026

The 2025–26 financial year continued to present significant challenge and change across both the national social housing sector and within Inverclyde. Housing Associations across Scotland continued to operate within an increasingly complex environment shaped by sustained inflationary pressures, rising contractor and maintenance costs, increasing regulatory expectations and growing demands around compliance, tenant safety and decarbonisation.

Oak Tree Housing Association ended the year in a strong financial position, with an operating surplus of £2.69 million and significant reinvestment of £2 million in the maintenance and improvement of our homes. Our turnover grew by 4% while operating costs consisted of a 7.7% increase as prices continued to rise as a result of the volatile economy we are operating in.

Within Property Services, significant investment continued to be made in maintaining and improving our homes. Major component replacement programmes were delivered during the year including the installation of 77 new boilers, 150 kitchens, 9 sets of radiators and associated pipework, 40 external property doors and a number of close entrance door replacements. External decoration works were completed to over 100 properties with common close decoration undertaken across a number of tenement blocks.

One of the most significant ongoing issues for the Association during 2025–26 continued to be the legacy position surrounding the Strone Farm development site. Following the decision in the previous financial year to formally abort the original development after contractor liquidation and escalating costs, substantial work has continued with legal, technical and sector partners to seek a longer-term resolution for the site. It remains the Association's aspiration that the site can be transferred during 2026–27 to allow future development opportunities to progress under an alternative delivery model.

Within Housing Services, performance remained strong throughout the year. Rent collection remained at 99.82% with overall arrears

reducing further to 2.39%. The number of lets increased during the year and demand for our housing stock remains high across many areas.

Community engagement and tenant participation activity continued to expand throughout 2025–26. The Association delivered a range of community initiatives and events including Winter Warmer Cafés, Conversation Café events, partnership activities with Ramblers Scotland and a range of seasonal community events and competitions aimed at promoting inclusion, wellbeing and community cohesion.

A further significant organisational development during the year was the decision to bring the Association's IT service fully in-house from 1st April 2026. The move reflects the Association's increasing focus on digital transformation, organisational resilience, service modernisation and improved internal responsiveness. Bringing the service in-house is expected to provide greater strategic control over IT development, improved alignment between technology and service delivery priorities, and enhanced capacity to support future digital initiatives linked to customer experience, data management, cyber security and business continuity arrangements.

As Oak Tree moves towards the next Business Planning period, there is increasing recognition that the organisation must continue to evolve and modernise in response to the changing operating environment facing the sector. This includes ensuring that the Association remains financially resilient, strategically focused and capable of continuing to deliver high quality homes and services for our tenants and communities.

Financial Statement

The table below highlights the main sources of annual income and expenditure for Oak Tree Housing Association:			
Statement of Comprehensive Income	**31/03/2026 £**	**31/03/2025 £**	**A Non-Accountants Guide to the Accounts**
Turnover	13,706,380	13,160,954	Overall Revenue includes rental income and service charges less rent less from void properties, as well as grant income from the Scottish Government released over the useful life of our assets and grants for medical adaptions to our properties.
Less: Operating Costs	(11,012,609)	(10,225,196)	Cost of management and maintenance of our properties. Including staff time, paying contractors, depreciation charges, mortgage costs, providing our factoring and landscaping services and our Wider Action work within the local community.
OPERATING SURPLUS	2,693,771	2,935,758	Surplus or Deficit before any accounting adjustments.
Profit / (Loss) on sale and valuation of properties	42,366	6,672	Gain or (Loss) from the sale or purchase of houses, e.g. changes in shared ownership, and the revaluation of the market value of our commercial properties.
Abortive Costs	(279,003)	(1,361,192)	These are the costs incurred on the Strone Farm development project which has now been aborted. Along with a movement in fair value of investments.
Interest receivable and other income	84,192	165,689	Interest earned from money invested in fixed term deposit accounts.
Interest payable and similar charges	(570,052)	(781,633)	Interest paid on loans, (mortgages), increase is directly related to the rise in interest rates.
Other finance charges	(113,139)	(96,555)	Loan Non-Utilisation fees / Loan set-up fees and any actuarial movement on the pension liability are included here. The actuarial movement on the pension liability in the year to 31st March 2026 was £59k, up from £54k in 2025.
SURPLUS FOR THE YEAR	1,858,135	868,739	Overall net surplus for 2025/26, which will be utilised to fund future planned maintenance and ongoing maintenance of our properties.
Other Comprehensive Income			
Adjustment relating to Pension Liability	267,000	155,000	Movement in pension liability related to the accounting method used to value the pension liability.
TOTAL COMPREHENSIVE INCOME	2,125,135	1,023,739	

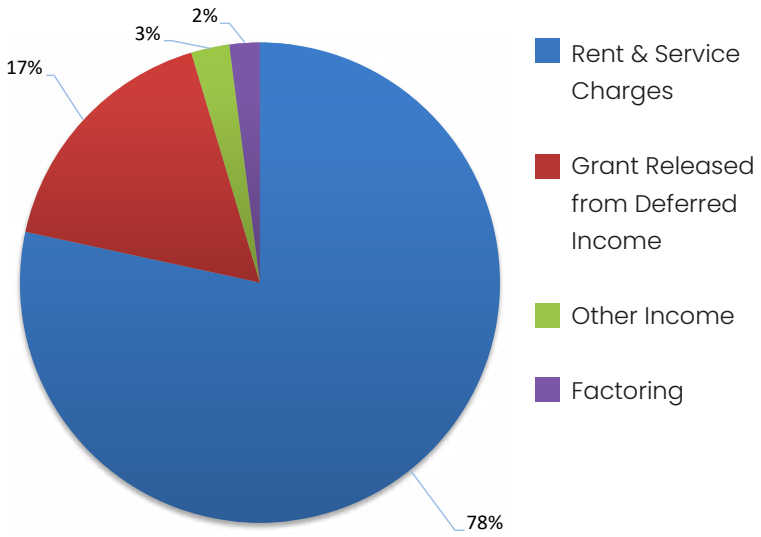
Financial Statement

The table below shows our long-term financial position, taking account of assets and liabilities:			
Statement of Financial Position	**31/03/2026 £**	**31/03/2025 £**	**A Non-Accountants Guide to the Accounts**
Housing properties, less depreciation	103,549,288	105,229,314	This is the net value of our houses, including replacement kitchens and bathrooms
Other fixed assets	1,943,649	1,934,974	This is the value of our office accommodation, IT and office equipment.
	105,492,937	107,164,288	
Investments	121,500	126,001	Commercial offices we rent out.
Assets and Liabilities			
Receivables	616,766	503,477	Money owned to us, including rent, recharges outstanding, grant income, refunds, etc.
Stock & Work in progress	210,789	210,789	This is the cost of the Strone Farm land, which is being held for transfer.
Cash held	2,974,411	4,071,764	Money in the bank. The cash balance decreased during the year by £1.1M as we repaid the Revolving Credit Facility to reduce interest payable.
Creditors due in 1 year	(3,252,801)	(3,308,118)	Money we owe to others. There is no significant movement in comparison to last year (2% decrease). This includes loan repayments due to be repaid in the year to 31st March 2027.
Creditors due after 1 year	(11,030,797)	(13,375,833)	Money owed on our loans over the longer term (i.e. our mortgage balances, secured by specific charges on our properties) Reduction in 2026 is due to the repayment towards a Revolving Credit Facility & ongoing monthly repayments to our loans.
Deferred Income			
Social Housing Grant & Other Grant	(58,017,657)	(60,402,336)	Grants provided by the Scottish Government to help fund building new affordable homes.
	37,115,155	34,990,032	
Capital and Reserves			
Share Capital	193	205	Represents shares held by members, at £1 each.
Revenue Reserves	37,114,962	34,989,827	Sums built up in previous years and this year's surplus, to ensure reserves are held for use in future years.
Pension Reserves	(808,000)	(1,016,000)	The pension reserve, currently in deficit.
	37,115,155	**34,990,032**	Overall equity of the Association.

Financial Statement

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

Income 2025/26



The Association's total income in 2025/26 was £13.8M. This includes turnover, bank interest received and the gain on sale of properties.

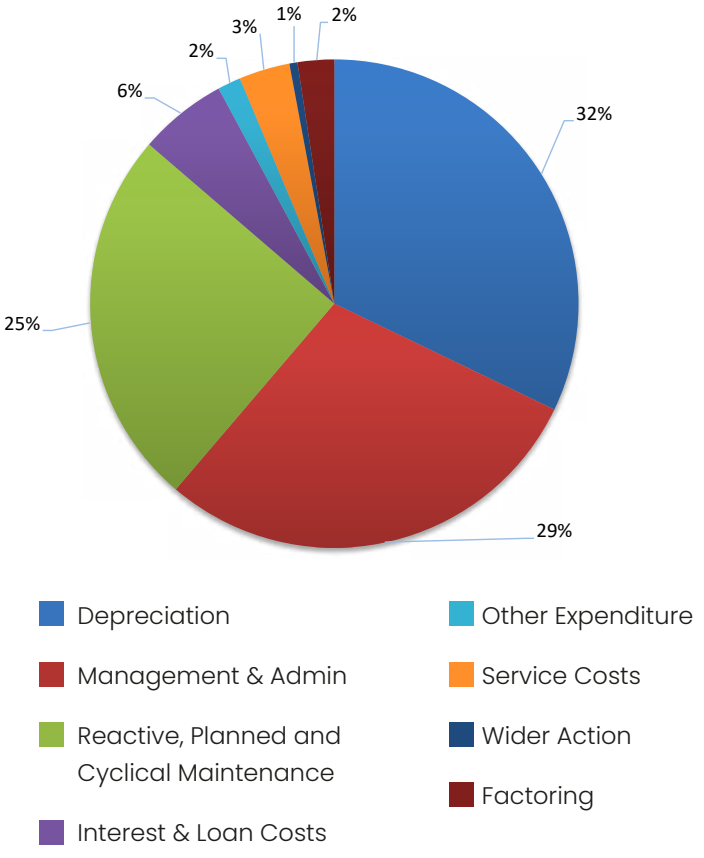
78% of this income was derived from net rent and service charges totalling £10.8M.

£2.3M of government grants were released from deferred income during the year. This accounts for 17% of total income.

The remaining £639k (5%) of income is from factoring, wider action, interest received, gain on sale of properties and the common housing register.

The graph below shows how much we have invested in our properties over the last 5 years, with the value increasing from £157.7M in March 2022 to £165.1M by March 2026. During 2025/26 £2.1M was invested in our existing properties.

Expenditure 2025/26



The Association's total expenditure in 2024/25 was £11.7M.

The highest expense relates to depreciation of our housing stock, accounting for £3.7M of our expenditure (32%).

Management and administration costs of £3.4M (29%) include staff costs, estate management costs and office overheads.

Total maintenance expenditure in the year was £2.9M (25%). Comprising reactive maintenance costs and planned and cyclical maintenance costs.

The remaining expenditure of £1.6M (14%) relates to other activities including factoring, wider action, interest & loan costs, medical adaptations and common housing register costs.

Financial Statement

The Association has invested £165,112,680 in properties held as of 31 March 2026.

Depreciation to date against our property value is £61,563,387.

Spend on existing properties in the year amounted to £2,092,999. This consisted of capitalised major repairs including boilers, kitchens, heating systems and windows.

This spend resulted in a loss on disposal of assets totalling £150,894.

A further spend of £274,503 was spent on the aborted development at Strone Farm during the year, the land is still held by the Association until a transfer takes place.

Staffing

CEO	
Sean Connor	Chief Executive Officer

Admin	
Kirsty Davis	Senior Compliance & Governance Officer
Mary McCreadie	Corporate Services & Admin Supervisor
Elizabeth MacKay	Clerical Assistant (Part-Time)
Jacqueline Harkins	Clerical Assistant
Jemma Anderson	Clerical Assistant

Finance	
Kes Cameron	Director of Finance & IT
Claudia Ennemoser	Senior Finance Officer (Job-Share) (Mental Health First Aider)
Julie-Anne Shearer	Senior Finance Officer (Job-Share)
Anita Hunter	Finance Assistant
Cheryl Gault	Finance Assistant
Connor Noon	Finance Modern Apprentice

Housing & Communities	
Julie McEwan	Director of Housing
Ann-Marie Mullan	Senior Housing Officer
Morag Sharp	Housing Officer (Job Share)
Maxine Ferguson	Housing Officer (Job Share)
Louise Ward	Housing Officer
Lyndsey Robinson	Housing Officer
Ellie Butcher	Community Engagement Officer (Mental Health First Aider)
Linda Smith	Assistant Housing Officer (Job Share)
Laurina Mooney	Assistant Housing Officer (Job Share)
Claire McLoone	Assistant Housing Officer (Part-Time)
Alana Broadfoot	Assistant Housing Officer
Ronnie Bennett	Assistant Housing Officer (Part-Time)
Louise Blue	Housing Admin Assistant (First Aider)
Christine McHarg	Housing Admin Assistant
Audrey Hitchinson	Housing Admin Assistant (Fixed-Term)
Fatemeh Mesbahi	Energy Advisor (Fixed Term)
Lisa Boonsanong	Energy Advisor (Fixed-Term)

Staffing

Housekeeping	
Lisa Watters	Lead Housekeeper
Tracy Swan	Housekeeper

HR	
Gillian Boyle	HR Manager (First Aider)

IT	
Robert Boyd	IT Manager
David McLuckie	IT Officer

Landscaping & Grounds Maintenance	
Robert Dowds	Project Co-Ordinator
John Moody	Landscaping & Grounds Maintenance Supervisor
Christopher McEwan	Squad Leader
Graham Steel	Squad Leader
Johnpaul MacDonald	Landscaping & Grounds Maintenance Assistant
Ryan Welch	Landscaping & Grounds Maintenance Assistant
Logan Scott	Landscaping & Grounds Maintenance Assistant
Jamie Purves	Landscaping & Grounds Maintenance Assistant (Fixed Term)

Property	
Sukhdeep Hopper	Director of Property & Landscaping (Deputises for CEO)
Peter MacDonald	Senior Maintenance Officer - Reactive
Brian Robertson	Senior Maintenance Officer - Planned & Cyclical
Tolu Falade	Senior Maintenance Officer (Temporary)
Andy MacDonald	Maintenance Officer - Reactive (First Aider)
David Fulton	Maintenance Officer - Reactive
Karis McAlinden	Maintenance Officer - Reactive
John Stephens	Maintenance Officer - Planned & Cyclical
Claire Hubeaux	Repairs Assistant Supervisor (First Aider)
Emma Docherty	Planned & Cyclical Assistant
Karen McDermott	Repairs Assistant (Job-Share)
Laura McNicol	Repairs Assistant (Job-Share)
Lorraine Cameron	Repairs Assistant
Jonathan Hughes	Repairs Assistant
Luan McGuiness	Repairs Assistant
Donna Barrowman	Repairs Assistant (Temporary, Maternity Leave Cover)

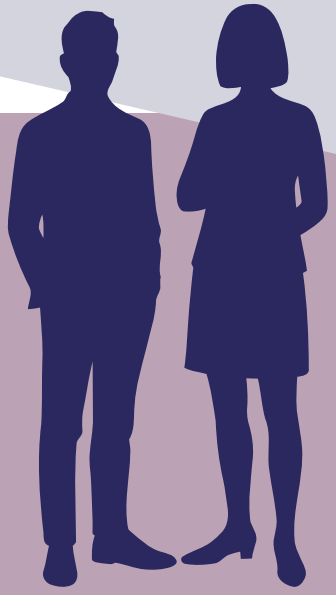
Staffing

Staff Turnover

2 staff members in total left the Association.

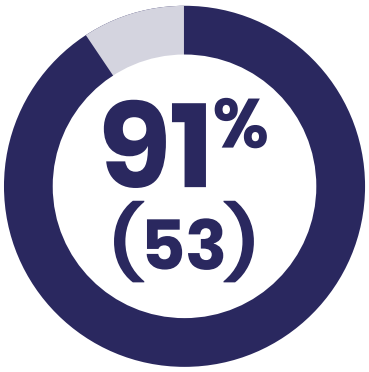
1 x end of fixed term contract

1 x resignation

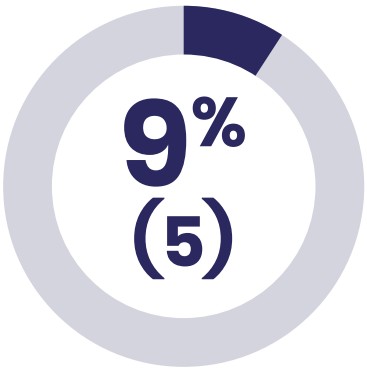


Staff Team

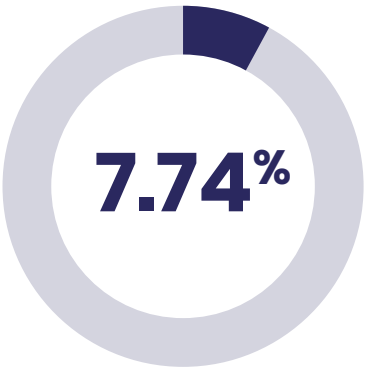
Permanent



Temporary/Fixed Term



Staff Absence



The percentage of days lost through staff sickness absence, in the reporting year was **7.74%**

Community Engagement

Highlights 2025/26

Throughout 2025/26, our Community Engagement activities focused on strengthening communities, supporting residents and building effective partnerships. Through a combination of events, initiatives and collaborative working, we continued to make a positive impact across our communities and work closely with a range of local organisations.

We maintained our support for the Ravenscraig Tenants and Residents Association, attending monthly meetings alongside local councillors and neighbouring housing associations. The group continued to make positive progress on issues including road adoption, landscaping and gritting, whilst delivering their action plan and successfully holding their Annual General Meeting.

A key achievement was hosting the University of Glasgow's Community Development Course, Activate, which brought together tenants, community volunteers, local organisation staff and Oak Tree employees. Over 12 weeks, participants developed skills in community engagement, leadership and project planning, helping to build local capacity and encourage community-led action.

Community events remained an important way of bringing people together. Our Gala Day attracted residents of all ages and featured entertainment, games, crafts, face painting, emergency service vehicles and opportunities to engage with staff and partner organisations. We also ran several popular competitions throughout the year, including Neighbourhood Heroes, Garden Competition, Halloween Homes and Christmas Homes, celebrating community spirit and neighbourhood pride.

Our Conversation Cafés provided informal opportunities for residents to meet staff, share their views and discuss topics including our landscaping services and rent consultation. These sessions continue to play an important role in strengthening engagement and ensuring residents have a voice in shaping services.

During the festive period, our Christmas Toy Drive collected over 300 new and gently used toys through the generosity of tenants, staff, contractors, management committee, local partners and the wider community. Donations supported local families, with surplus toys distributed to local charities. Also, in partnership with MCN Ltd., we hosted a Christmas Cinema Event, providing tenants and their families with a private screening of "*Elf*" at the Waterfront Cinema as part of the contractor's community benefits commitment.

Community Engagement (continued)

Building on the success of previous years, we delivered six Winter Warmer Cafés between January and March 2026 through funding from Inverclyde Council's Warm Hands of Friendship fund. The cafés provided warm, welcoming spaces where residents could access food, refreshments, winter essentials and opportunities for social connection, helping to reduce isolation during the colder months.

Through Community Benefits funding from our reactive maintenance contractors, we invested £5,000 into the local community, providing grants of £500 to ten Inverclyde organisations. This funding supported a range of groups delivering valuable services and activities for local residents.

Overall, 2025/26 was a positive year for Community Engagement, marked by strong partnership working, successful community events, investment in local organisations and meaningful opportunities for residents to connect, participate and contribute to their communities. As we look ahead, we are excited to build on these successes, further strengthen our partnerships and continue expanding the opportunities, support and community initiatives available to our tenants and residents.

Community Impact – Donations and Funding

Our role extends beyond providing and maintaining homes. Throughout the year, we have worked with tenants, local communities and partner organisations to support people, strengthen neighbourhoods and help address some of the wider challenges affecting our communities.

Community Benefits

Utilising our Community Benefits funding from our reactive maintenance contractors, we were able to support various local organisations throughout Inverclyde. £500 was donated 10 local groups, resulting in £5,000 being invested into our local community and supporting organisations in continuing their impactful work. The £500 donations were made to:

- Craig Molloy Coaching
- In The Know Inverclyde
- Oor Club
- Unity Dance Project
- Branchton Community Centre
- Larkfield Guides
- Friends4Ever
- Inverclyde Boxing Club
- RSP Off-Grid Adventure Centre
- Inverclyde Family Contact Centre.

In addition to this, £5,261.50 of funding was put towards energy and food vouchers, helping to support approximately 103 households with heating, food and fuel costs.

Donations

As approved by the Management Committee, donations were made to various charities and groups working within Inverclyde:

- £125 to Inverclyde Foodbank
- £125 to The Anchor
- £250 to Ardgowan Hospice
- £200 to Ravenscraig Tenants and Residents Association
- £100 to Children in Poverty
- £125 to Home Start Inverclyde
- £125 to Starter Packs Inverclyde
- £100 to Inverclyde Women's Aid

Partnership work with Financial Fitness and financial gains achieved for tenants

Financial Fitness Information from April 2025-March 2026

- Total Clients Supported – **400+**
- Total Benefits/Financial Gains Secured - **£368,317**

Breakdown:

Adult Disability Payment - Daily Living Enhanced Rate	£36,155.80
Adult Disability Payment - Daily Living Standard Rate	£3,842.80
Adult Disability Payment - Mobility Enhanced Rate	£16,326.40
Adult Disability Payment - Mobility Standard Rate	£4,555.20
Council Tax Reduction	£4,070.93
ESA (Conts Based)	£14,588.60
Financial gain other	£1,050.00
Housing Benefit	£16,876.16
Other	£1,056.16
Pension Age Disability Payment (High Rate)	£5,740.80
Pension Age Disability Payment (Low Rate)	£8,350.70
Pension Credit	£21,866.93
PIP Daily Living Standard Rate	£4,300.00
Retirement Pension	£24,373.61
Scottish Welfare Fund Community Care Grant	£1,320.00
Universal Credit	£203,843.52

Additional Funding

We secured £1,600 funding from Inverclyde Council's Warm Hands of Friendship Fund to host our Winter Warmer Cafes, which took place in January – March 2026.

Tenancy Support Services (TSS)

OTHA and Larkfield HA collaborated to jointly source a service from Link Living one of Link HA's subsidiaries. OTHA access the service 2 days per week. For 2025-26 Housing Services made 21 referrals to this service.

Property Services

REACTIVE REPAIRS

The Contractor Framework implemented in September 2023 is now well established and a good working relationship has been made with all contractors.

We carried out 6,490 repairs in the year.

- 99.67% of repairs were completed first time
- It took contractors an average time of 2.2 hours to complete emergency repairs
- The average time for completing non-emergency repairs was 6.2 days

The section raised a further 853 non repairs i.e. rotate bins, close cleaning etc.

PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £1,508,231 on its planned maintenance element of work.

The main projects taken forward were:

- External doors 2025/2026
- Door contract carry forward 2024/2025
- Lift replacement
- Kitchen and boiler contract 2025/2026
- 2 Houston Street fabric repairs

£636,957 was spent on the cyclical maintenance element of works.

The main projects included:

- Decoration for common properties and external décor
- Close carpets
- Electrical inspections in tenants' homes
- Gutter cleaning contract
- Roof anchor inspections
- Communal Fire Risk Assessments in assisted living developments
- Annual Gas Servicing
- Service contracts

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

ENERGY EFFICIENCY STANDARD FOR SOCIAL HOUSING (EESSH)

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

- As of 31st March 2025, 1,851 of the Association's properties fell within the scope of EESSH.
- 1,800 of these properties currently meet the standard.
- 51 properties do not meet the standard due to excessive costs, social or technical reasons.
- Work and investment will continue to take place over the next few years to ensure the remaining 51 properties meet the standard, where possible.
- We carried out work to 4 properties this year whilst they were void.

STAGE 3 MEDICAL ADAPTATIONS

We progressed 88 medical adaptations this year at a cost of £169,994 with funding received from the Scottish Government.

We took an average of 106 days to complete these adaptations.

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Email: **info@oaktreeha.org.uk**
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The Association is regulated with:
Scottish Housing Regulator No: HCB137
Financial Conduct Authority No. 2232(S)
Vat Registration No. 393 1879 55
Registered Charity No. SC045300

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