



**Closed for the
Public Holidays**



NEWSLETTER Winter 2021

**40 West Stewart Street,
Greenock,
PA15 1SH**

Public Holidays

Oak Tree Housing Association will close at 2pm on Friday 24th December 2021 for the Festive period and will re-open on Thursday 6th January 2022 at 9am.

If you have an emergency repair during office closure periods, please call the office on **01475 807001**, listen to the message, you will then be connected to our Emergency Repairs Contractor. You can also visit our website **www.oaktreeha.org.uk** for further information on reporting emergency repairs out with office hours.

Office Closure Update

Our priorities are to keep our tenants, residents, customers, staff, contractors, suppliers etc. safe, with ensuring service provision, but not adding to community infection from COVID-19.

Our full service is being carried out, with our staff being out and about in all our areas of operation, engaging with our tenants and residents as is required. We are operating an appointment only system, under certain circumstances, for tenants and residents to see staff in our office. We also carry out home visits but these only take place under certain circumstances.

We have strict procedures and infection control measures in place for all of the above areas of work to keep everyone safe in these unpredictable times. Telephone, email and video calls will continue to be the main method of contact with and by us at this time, for the safety of our tenants, residents and staff. We regularly review Covid-19 Scottish Government guidance against our operating policies and procedures and will keep our website updated with any new developments.

Tenants Satisfaction Survey

Thank you to everyone who took part in our recent Tenants Satisfaction Survey. This is a large project that we carry out every 3 years and our aim is to speak to two thirds of our tenants. This means over 1000 tenants will have been surveyed.

It's a hugely important piece of work as it gives us the opportunity to find out what our customers think of our service, our neighbourhoods and our properties. We use the results to shape our future services and develop an action plan for improvement.

We will receive the results towards the end of the year and the outcomes will be published on our website, social media and future newsletters. Thanks again.

Covid 19 - Ongoing Impact on Repair Service

The Association has now, following the removal of the Covid-19 restriction, returned to a full repair service including carrying out inspections where required. While we are endeavouring to meet with our time scales, we are being affected by wider issues in the construction industry in trying to deliver our repair service.

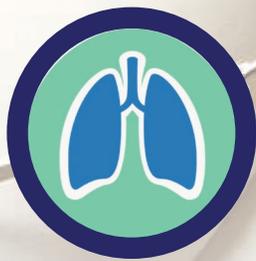
Our reactive maintenance contractor, McDougalls, are advising that it is becoming more and more difficult to recruit suitably trained and qualified tradespeople, in particular joiners. In addition, there continues to be significant delays on some jobs due to material shortages and delays in delivery.

These issues are being widely reported in the media. On the 26th October 2021, an article in the Scottish Housing News reported:

“ Almost 90% of small to medium-sized (SME) construction firms in the UK have reported having to delay jobs due to a lack of materials or skilled tradespeople, according to the latest State of Trade Survey from the Federation of Master Builders (FMB).”

On a positive note, the Association and its partners are continuing to deal with emergency repairs without any major impact on timescales. It is routine repairs or jobs to replace certain things, for example doors and windows, where we are experiencing the worst delays. We will continue to work with our contractors and suppliers to overcome these issues as best we can but these external factors are beyond our control and we thank you for your continued patience during this time.

Reminders regarding the risks associated with Legionella & Asbestos



Precautions Against Legionella

The risk of contracting legionella in the domestic home is minimal. There are, however, some simple steps that you should take to avoid this happening:

- You should turn your shower on at least once a week or more.
- You should make sure that you dismantle, clean and de-scale your shower heads and shower hoses at least once every 3 months or earlier if scaling



Precautions Regarding Asbestos

Properties built after the mid-1980s are very unlikely to contain asbestos in the fabric of the building and properties built or refurbished after the 1990s are extremely unlikely to contain asbestos anywhere in the building. Asbestos cement, however, had been widely used as a cladding material and it can still be found in garages and sheds. Asbestos fibres are often present in the air and it is very unlikely that the levels of asbestos fibres in a domestic home will be harmful, particularly given that asbestos materials in good condition do not usually pose a danger if they are not disturbed or damaged.

- If any of our maintenance contractors suspect there is asbestos in your home, they will contact the Association to seek further advice before they take any action. If you do have asbestos materials in your home, extra care will be taken to ensure the release of fibres does not present a danger to you. If asbestos is discovered you should refrain from carrying out DIY work where drilling or disturbance of the asbestos is required. Remember asbestos is not usually dangerous if it is not disturbed or damaged.
- Some small jobs can be undertaken if the right precautions are taken. Our information leaflet on asbestos gives advice on asbestos and this should be consulted before any work is undertaken. This leaflet can be obtained from the reception area of the Association's office at West Stewart Street.

Reactive Maintenance Contract

As you may know our current Maintenance Contractor, McDougalls, have been fulfilling our reactive maintenance contract for the last year. The Association has now concluded a procurement exercise and we are pleased to announce that McDougalls have successfully retained the contract for a further 3 years with the new contract commencing on 1/11/2021.

This gives some continuity for our repair service and of course, means there is absolutely no change as to how you currently report your repairs to us. McDougalls are however in the process of concluding a merger with a larger company, McGill Facilities Management Ltd, so there will be a change of name later this year but this will not affect the service to you. We will write to all tenants to advise of the name change when this is concluded.

Condensation & Mould



CONDENSATION AND MOULD

The Association often receives phone calls regarding dampness in homes and more often than not the problem relates specifically to condensation. The following advice note should help you to understand the issues relating to condensation and mould growth and the remedial measures that can be taken to avoid the problem occurring in your home.

Condensation and Mould Advice

It is important to note that there are different types of dampness, and each have different solutions. The types of dampness you might find in your home are:

Condensation

Condensation is water vapour held in the air. The problem occurs where lots of moisture is being produced, for example, in the kitchen and bathroom, moisture can settle on cold surfaces and this can sometimes result in mould. There is a misconception that condensation only occurs in older properties. This is not true and can happen in new properties as well.

Rising Damp

Rising Damp is caused by moisture rising up the wall from the ground below. This only occurs on ground floor walls and can usually be identified by evidence of a tidemark up to 1 metre above the ground. The usual remedy is to install or repair the damp proof course.

Rain Penetration

This is caused by an outside defect in the wall or roof, which allows moisture to come through the building fabric. You will notice this type of damp is worse in wet weather. You should contact our Maintenance Team on Tel: 01475 807001 to report signs of rain penetration.

Plumbing Problems

A small leak over a period of time will lead to a patch of dampness close to the source of the leak. Fixing the leak should solve the problem. You should contact our Maintenance Team on Tel: 01475 807001 to report any plumbing problems.

Managing Condensation

If your home is damp or you find patches of mould on walls, furnishings or clothes, condensation may be the cause. The following advice will help you solve the problem.

Why are you getting Condensation ?

Air can only hold a certain amount of water vapour – the warmer it is the more it can hold. If it is cooled by contact with a cold surface such as a mirror, window or even a wall, the water vapour will turn into droplets of water – condensation, so the warmer you keep your home the less likely you are to get condensation.

When is it a Problem ?

Every home gets condensation at some point – usually when lots of moisture and steam are being produced, for instance at bath times, when a main meal is being cooked or when clothes are being washed or dried.

It is quite normal to find your bedroom windows misted up in the morning after a cold night. There is nothing much you can do to stop this, but, if your home never feels free of condensation read on

How do you know it is Condensation ?

It is not always easy to tell but other kinds of damp, such as rain or plumbing leaks usually leave a tide mark. Condensation is usually found on north facing walls and in corners, in cupboards and under work surfaces – in fact wherever there is little air movement.

If you are not sure what is causing the damp in your home, start by checking pipes, overflows and under sinks to see if there are any obvious leaks. Have a look outside too – you may be able to see if there are slates missing from the roof or if gutters or rainwater pipes are cracked or leaking.

If you have a new or recently modernised house or flat, don't forget that it may not have dried out yet from water remaining after the building work. It usually takes 9 to 18 months for this to happen and you need to use more heat during that time.

What can you do about it ?

The way you use your home affects the amount of condensation you get. This does not mean that you should alter your habits drastically – just bear in mind the following tips:

✓ Heating

You will get less condensation if you keep your house warm most of the time. Insulation will help you do this. We understand fuel price is an issue, however, try to remember the following too:

- It is important that your heating system is checked regularly so that it works effectively
- Try to leave some background heat on through the day in cold weather. Most dwellings take quite a long time to warm up and it may cost you more if you try to heat it up quickly in the evenings.
- If you can't afford to spend more on fuel due to high quarterly bills, ask your fuel supplier about their budget schemes, which help spread the cost of fuel.

✓ Ventilation

In winter open windows a little, only as long as they are misted up. If you fit draught stripping, leave a space for a small amount of air to get through.

✓ Chimneys

Never block these up completely. They need an air vent to allow ventilation.





Bottled Gas and Paraffin Heaters

You will need to allow extra ventilation if you use one. Flueless heaters of this sort produce more than a pint of water for every pint of fuel they burn. Always check the manufacturer's written instruction before using any sort of flueless heater.



Drying Clothes

Drying clothes indoors, particularly on radiators, can increase condensation unless you open a window to allow air to circulate. If you have a tumble dryer which is not vented to the outside, you will need to allow more ventilation when you use it.



Doors

Keep kitchen and bathroom doors shut, particularly when cooking, washing or bathing – otherwise water vapour will spread right through the house and condensation will probably reach other rooms.



Extractor Fans

If you have an extractor fan, use it when the windows get steamed up.



Kettles and Pans

Don't allow kettles and pans to boil away any longer than necessary.



Cupboards and Wardrobes

Don't overfill cupboards and wardrobes, and always make sure that some air can circulate freely by fitting ventilators in doors and leaving a space at the back of the shelves.



Dehumidifiers

A dehumidifier can be expensive to run and will not solve the problem if the damp is caused by condensation. You will not reduce condensation dampness unless you take steps to balance the level of moisture, heat and ventilation in your home.

First steps against Mould

- 1** Treat any mould you may already have in your home then do what you can to reduce condensation. This will restrict new mould growth.
- 2** Do not disturb mould by brushing or vacuuming, this can increase the risk of respiratory problems.
- 3** Wipe off mould growth immediately with water. Do not use washing up liquid.
- 4** To kill and remove mould growth, wipe down affected areas with a fungicidal wash or spray. This is available from hardware, DIY stores and supermarkets, Choose a product which carries a Health & Safety Executive "approval number". Always follow the manufacturer's written instructions carefully.
- 5** Do not use bleach.
- 6** Dry-clean clothes affected by mildew and shampoo carpets.
- 7** After treatment, redecorate using a good fungicidal paint to help prevent mould recurring. Please bear in mind that this paint is not effective if overlaid with ordinary paint or wallpaper.

Planned & Cyclical Updates

West Station Dormer Project

Following delays caused by Covid, works are now progressing with roof repairs and dormer repairs at the West Station Area, works are due to be completed in the new year. In order to provide best value to our customers these works are being carried out by trained high level rope access operatives.



Heat, Smoke and Carbon Monoxide Detection Upgrade



Smoke alarms – in every circulation space on each storey, such as hallways and landings

Smoke alarms – installed in the room most frequently used for general daytime living purposes

Heat alarms – installed in every kitchen

All smoke and heat alarms should be interlinked

Carbon monoxide alarms– to be fitted where there is a fuel burning appliance or a fire.

This applies to **ALL** homeowners and landlords.

Due to regulatory change passed by the Scottish Government in February 2019 in the delivery of heat, smoke and carbon monoxide detection within your home, the Association is currently undertaking delivery of this work with a view for its completion by the regulatory compliance date of 28th February 2022.

J Frew (Gas Sure) are currently undertaking this work on behalf of the Association, and at the end of October 2021, have completed over 1730 upgrades (around 96% of the upgrades required).

This upgrade of the detection within your home will be predominantly completed at the same time as your gas service, however in view of the catch up required, you may be contacted by J Frew (Gas Sure) to complete this detection upgrade outwith this programme.

The Association would appreciate you working with J Frew (Gas Sure) if you are contacted for access in view of upgrading this regulatory safety work within your home.

Landscape Maintenance



Our landscape maintenance contractor John O`Connor returned to a full service from July onward, and from this time have been tirelessly working through the additional work required in bringing back our landscaped areas to the agreed specification that this service requests.

Both the Association and John O`Connor would like to thank all residents for their patience over this year's growing season, and more so, the difficulties that Covid 19 restrictions have made on delivering this contract to the expectations of all.

The end of October will see the last grass cut cycle being completed, and thereafter, the winter programme will begin. The winter programme will see a programme of leaf clearance, hard standing cleansing, shrub pruning, and general landscape tidy up`s.

Future Planned/Cyclical Programmes

The Association are currently reviewing the details of the stock condition survey carried out by Pellings LLP, this was previously delayed due to covid and various staff changes. This information is currently being input into our asset management system in order to shape the future planned and cyclical programmes.

We hope to produce a five year plan for consideration prior to the new financial year of 2022/23 and will publish this for our customers once agreed to provide information on what areas we will be targeting in the coming years.

Legislation such as SHQS (Scottish Housing Quality Standards) and EESSH (Energy Efficiency Standards for Social Housing), as well as, preventative planned maintenance will also shape the future plans.

Adaptations Service

The Association would like to remind its tenants of the adaptation service it provides to support the housing needs of people with disabilities.

We work closely with the Inverclyde Centre for Independent Living (ICIL) who have trained Occupational Therapists (OT's) who can assess the particular needs of individuals to determine what adaptations are best suited to allow them to continue living in their home in the degree of comfort they would normally expect from modern day living.

If you have a disability and believe you might benefit from the Association's adaptation service or you know of a family member or a friend who might also benefit from an adaptation then please contact the ICIL on **01475 714350** to arrange for an OT to visit and assess requirements. If the OT considers an adaptation will be of benefit then he or she will make the necessary referral to the Association. The Association will then review the request and if appropriate, ensure the work is added to its adaptations programme and have the work carried out as soon as practicably possible. Subject to available funding, adaptations will be categorised in accordance with the OT's recommendations.



The following is a list of typical adaptations that can be undertaken to aid and assist individuals with their particular disabilities. This list is not exhaustive and other adaptations may be considered. It should however be noted that there are cases where it will not be appropriate for the Association to carry out or consent to an adaptation.

Typical Adaptations Work:

- Over bath showers
- Level access showers
- Wet floor areas
- Handrails (internal and external)
- Access ramps
- Lever taps



FROST ALERT

Follow this advice to reduce the risk of damage and disruption.

Keep your house warm

- This will help to avoid burst pipes and damage to your home and your neighbours.
- Remember that the pipes in a flat may supply water to your neighbours.
- In very cold weather, keep the heating on overnight at a low temperature.

Protect your home

- Report any leaks at taps or valves to us as soon as possible. Dripping water increases the risk of freezing.
- Reduce draughts by fitting draught excluders to your doors and windows.
- Make sure you have adequate contents insurance.
- Look out for your neighbours, especially the frail, elderly and vulnerable.
- Ask us if you don't know where your water mains stop valve is.

If your pipes become frozen

- Turn off the water at the main water stop valve.
- Open all cold taps to drain the system.
- Do not open the hot taps.
- Turn off the central heating or immersion heater.
- Collect water in the bath for washing and wc flushing.
- Contact the Association's Emergency Repairs Service.

If you have a burst pipe

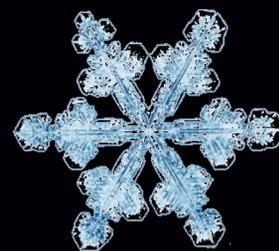
- Turn off the water at the mains water stop valve.
- Switch off the electricity at the mains.
- Switch off any water heater.
- Turn off the central heating system.
- Open all taps to drain your system.
- Collect water in your bath for washing and wc flushing.
- Warn neighbours who may suffer damage.
- Contact the Association's Emergency Repairs Service.

How to defrost a frozen central heating condensate pipe

In the very cold weather, some condensate pipes freeze and the boiler can stop working. If you feel sufficiently confident to know that your boiler condensate pipe has frozen, and you can reach it, you can defrost the pipe by wrapping hot towels or hot water bottles around the pipe. Contact us if you are unsure how to do this.

Going on holiday over the winter period?

- Make sure you have someone who can regularly check your home for problems and consider giving a key to a neighbour for emergency use.
- Let us and your neighbours know your contact details.
- Ask us for advice on how to turn off your water supply.
- Let us know your mobile number so we can contact you and send you helpful text messages.



Environmental Improvements in the West Station



Earlier this year we were delighted to learn that we had been awarded some money from the Scottish Government's Covid 19 Recovery Fund.



We wanted to have a project that would enhance the appearance of our stock in the West Station and benefit as many tenants as possible. Being able to use our existing Pathways to Construction Project and also bring in other agencies such as In-Work Enterprises was even better.

It took a bit of time from when we first met with residents to the final outcome but I think everyone would agree that it was worth the wait.

We picked two developments – 48, 48A and 50 Inverkip Street and also 55–63 Kelly Street. They are both newbuild developments in the West Station area. We surveyed residents to ask them what they would like to see in their area, the options were: 1. Benches 2. Planters or 3. Bike storage

We also asked if residents would like to be involved in the planning process and help maintain the planters afterwards. We had a great response and we were able to provide benches and planters at both sites.

Here are some before and after photos.

The youngsters involved in the Pathways to Construction project were fantastic and we got really good feedback from residents and staff and they really are a credit to Robert Dowds who manages the Project.

We want to continue this work next year and hope to see some colourful planters popping up elsewhere.

If this is a project you would like to help with, please get in touch.



Staffing News

CEO (Job Share)

Anne Culley
Chief Executive Officer
(Job Share)



Nick Jardine
Chief Executive Officer
(Job Share)



From 1st July 2021 Nick Jardine & Anne Culley job share the Chief Executive Officer post.

Planned & Cyclical Maintenance Section

Welcome to Joanna O'Rourke and John Stephens who joined the Planned & Cyclical Maintenance Section recently.



Joanna O'Rourke
Senior Maintenance Officer
Joined in September 2021



John Stephens
Maintenance Officer
Joined in October 2021

Pathways to Construction



Robert Dowds
Project Co-ordinator (Temporary)
Joined in July 2021

*The Association would like to thank **Kate Dahlstrom**, Housing Services & Performance Director, for her service to the organisation following her recent departure in June 2021 and wish her all the best for the future.*

Human Resources

Following our recent re-structure the Association created a new Senior HR post and we would like to welcome Gillian Boyle to the organisation.



Gillian Boyle
Senior HR Officer
Joined in October 2021

Administration Section

The changes within the Housing Services section then led to a temporary post within the Administration section which Louise is currently filling.



Louise Blue
Clerical Assistant (Temporary)
Joined in July 2021

Housing Services Section



Linda Smith
Housing Assistant
(Job Share)



Laurina Mooney
Housing Assistant
(Job Share)

Following Linda & Laurina's decision to temporarily Job Share a Housing Assistant post Alana was successful in temporarily securing a temporary Housing Assistant role and Ellie temporarily moving from the Administration Section to a temporary Housing Administration Assistant role.



Alana Broadfoot
Housing Assistant
(Temporary)



Ellie Butcher
Housing Administration Assistant
(Temporary)

Annual Assurance Statement

Each year, from 2019, the Association's Committee of Management is required to submit an Annual Assurance Statement (AAS) to the Scottish Housing Regulator (SHR) to provide assurance that Oak Tree complies with the relevant requirements of the Regulatory Framework. This includes regulatory Requirements that apply to all social landlords and the Standards of Governance and Financial Management that apply to Registered Social Landlords.

You can find out more about this requirement at the SHR website – <https://www.housingregulator.gov.scot/landlord-performance/annual-assurance-statements>

The Annual Assurance Statements that Oak Tree submits are also on the Oak Tree website for anyone to view,

[https://oaktreeha.org.uk/data/Annual_Assurance_Statement_2021_\(unsigned\)_2021_10_28_15_14_14.pdf](https://oaktreeha.org.uk/data/Annual_Assurance_Statement_2021_(unsigned)_2021_10_28_15_14_14.pdf)

The Association's Committee of Management approved their AAS at their October meeting before submitting to SHR – it is required to be submitted to SHR by 31 October each year.

The Committee of Management would welcome any input or suggestions from our tenants and residents. If you would like to get involved, please simply advise us by e-mailing info@oaktreeha.org.uk or phoning **01475 807000**. We will also keep our website updated on any developments.

Special General Meeting (SGM) & Annual General Meeting (AGM)

This year we held our joint SGM and AGM on Tuesday 17th August 2021 at 6:30pm and 7:00pm respectively in the Tontine Hotel. Considering the Covid 19 pandemic, we introduced some specific safety measure for this year's meeting to help reduce risk as much as possible. Thank you to all our members who attended to enable the meeting to go ahead safely,

While we were unable to have our usual social activity after the meeting, members who attended or submitted a proxy form were entered into a draw for Tesco vouchers– congratulations to all the winners! We sincerely hope that in 2022 we can return to our "normal" meeting format with food and socialisation after the business is completed!

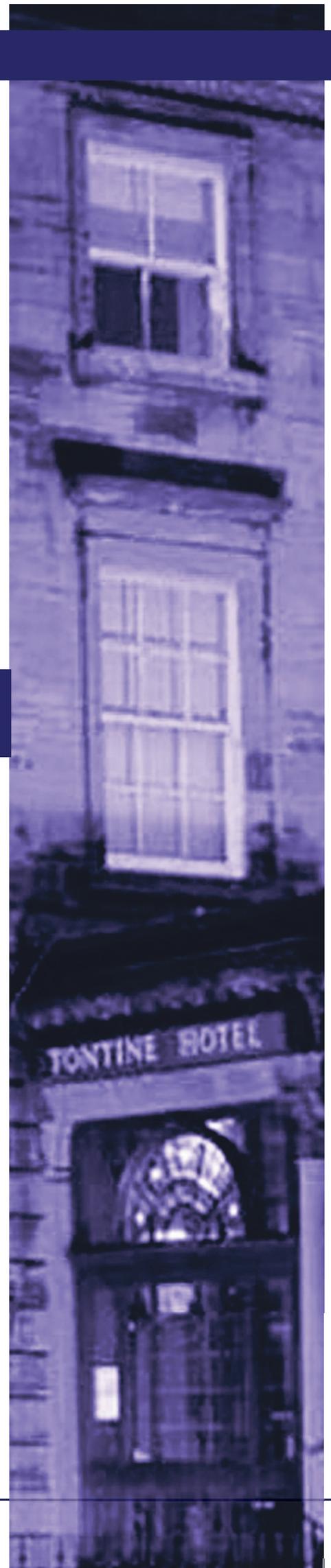
Special General Meeting

The purpose of the SGM was for members to consider the recommendation to update the Association's Rules in accordance with the 2020 SFHA Model, which is approved by the Scottish Housing Regulator (SHR), Financial Conduct Authority (FCA) and Office for Scottish Charity Regulator (OSCR).

A copy of the proposed rules and summary of changes was issued to all members prior to the meeting. We also invited Marion Davis from BTO Solicitors to the meeting to explain the proposed changes. Following a show of hands/count of proxy votes, the new SFHA Charitable Model Rules (Scotland) 2020 were unanimously adopted by the membership.

Management Committee Update

As the number of members standing for election at the AGM was less than the number of vacant places, the Chairperson declared them elected without a vote in accordance with the Rules.





Annual Assurance Statement

by the Committee of Management of Oak Tree Housing Association Ltd – October 2021

In considering our compliance with regulatory and legal requirements for our 2021 Annual Assurance Statement, we have taken into account the continuing impact of the Covid19 pandemic.

Gaining the basis of Assurance

The evidence bank considered by the Committee of Management combines reports, policies, advice and information. The Committee monitors and oversees this on an ongoing basis throughout the year to provide continuous assurance that Oak Tree Housing Association (OTHA) is compliant with the relevant regulatory requirements, set out in the regulatory framework. The evidence bank incorporates relevant documents and information that contribute to our assurance and which form the structure of OTHA's business and governance activities.

The evidence which supports this Statement includes:

- Reports about performance in key areas including finance, service delivery, asset management, development and risk.
- Internal and External Audit reports.
- Advice from external specialist advisers.
- Tenant Scrutiny reports and the outcomes from consultations.
- Data analysis about our tenants and customers' needs and views.
- Benchmarking reports, advice and information from senior staff and external bodies.

In reviewing the evidence and assessing compliance, we take account of good practice advice. In considering our assurance OTHA continues to adopt an improvement focus. This includes an Action Plan being implemented, progressed and reviewed on an on-going basis.

We are assured that we are working towards having appropriate systems in place for the collection of equalities data and are further assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

Covid19 Implications

Covid19 continues to impact on our service delivery. There have been cases where gas servicing did not take place within the statutory 12-month period. This has been due to tenant access restrictions, including fears about potential transmission of COVID19 within their household. We are kept apprised regularly on the position in respect of compliance with gas servicing requirements and as at 25th October 2021 (the date of signing this statement), all our properties have a valid gas safety certificate.

Statement of Assurance

Taking into account the above declaration regarding COVID19 implications, the Committee of Management is satisfied that, to the best of our knowledge OTHA is compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management.

Ongoing Monitoring

We understand that we are required to notify the Scottish Housing Regulator (SHR) of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place to enable us to do so.

Authority to sign and submit

As Chairperson, I was authorised by the Committee of Management at its meeting held on 25th October 2021, to sign this Assurance Statement for submission to the SHR.

Signed *Vivienne Hearton*
Date 25th October 2021

Customer Services Target Monitoring

Target Area	Task Targets	Target Times (annual %)	Method of measuring performance	Performance April to June 21
Answer incoming telephone calls	Within 20 secs	100%	Export of data from telephone system	See note
Return telephone call	By end of next working day	100%	Checking complaints register and Customer Care survey for non-compliance	100%
Email response	5 working days	100%	As above	100%
Social Media response	5 working days	100%	Facebook inbox & comments	100%
Check new housing application, point and process	10 working days	100%	ICHR Housing Connections Software	96%
Time to wait for an appointment to see specific member of staff	Same or next working day	95%	Survey carried out twice per month (rotating days)	N/A Office Closed
Appointments kept/attended on time	Within 5 mins of agreed time	100%	Survey carried out twice per month (rotating days)	N/A Office Closed
Acknowledge or fully respond to a written enquiry	5 working days	95%	Incoming mail register	100%
Behavioural code of Committee, Staff and Contractors/Agents	Adherence to Code	100%	Based on complaints received via Complaints Handling Procedure	1 incident
Behavioural code of Customers	Adherence to Code	100%	Managers reporting incidents	100%

Get a LIFT onto the Property Ladder

The LIFT (**Low-cost Initiative for First-Time Buyers**) scheme helps first-time buyers, and other priority groups including current social renters, get onto the property ladder with Scottish Government support.

The Scottish Government contributes between 10% and 40% towards the property price and gets the same percentage back when it is sold. Alternatively, buyers can increase their share if they wish to at any point in future.

You can purchase any size of property as long as you meet the financial criteria and the property is large enough to avoid overcrowding. To be eligible, properties must be:

- Advertised for sale publicly e.g. on a website, and
- Priced within the maximum price threshold for the area.

Visit www.linkhousing.org.uk/lift-tenants for a full list of maximum price thresholds.

LIFT example

A couple with a household income of £38,000 per annum and savings of £3,000 bought a two-bedroom property in Edinburgh with the help of LIFT.

Property price: £155,000

Buyer contribution (deposit plus mortgage): £95,000

Scottish Government contribution: £60,000

In this example, the Scottish Government contributes 39% of the price and will get the same percentage back when the property is sold, unless the buyer decides to increase their share.

In addition to first-time buyers, LIFT is open to:

- Social renters
- People with a disability who can demonstrate a housing need
- Members of the armed forces and veterans who have left within the past two years
- Widows, widowers and other partners of those who have lost their life while serving in the armed forces within the last two years
- People aged over 60 who can demonstrate a housing need (not required to take a mortgage)

For more information, visit www.linkhousing.org.uk/lift-tenants or text 'LIFT' to 66777.

Eligibility criteria apply. Always seek independent financial advice.

“ If it wasn't for LIFT, I would not have been able to purchase a property as I found it difficult to save a large amount of money for a deposit. I'm so grateful for LIFT and would definitely recommend it to others.”

– Tracy, LIFT scheme buyer



Home Energy Scotland



Helping you stay warm for less

Home Energy Scotland is pleased to be working with OTHA to support households with free and impartial energy advice and support. Covering everything from simple energy saving tips in the home to transport and active travel advice, Home Energy Scotland's friendly advisors can offer vital support to tenants.

Home Energy Scotland is a network of local advice centres covering all of Scotland. Our expert advisors offer free, impartial advice on saving energy, keeping warm at home, renewable energy, greener travel and cutting water waste. We're funded by the Scottish Government and managed by the Energy Saving Trust. Our mission is to help people in Scotland create warmer homes, reduce their bills and help tackle climate change.

We'll help you stay warm and well

Recent research by Home Energy Scotland* has revealed that 70% of people in Scotland feel concerned about energy bills rising, with almost two thirds using more energy than usual during the first 12 months of the pandemic. The research also found that 59% of Scots have noticed a worrying rise in their energy bills already.

Simple steps like changing your thermostat settings in the warmer months, regularly switching your energy supplier or changing the way you pay can all make positive changes to the amount you spend on keeping you warm and well at home.

Speak to an advisor

If you're worried about your energy bills or would simply like some advice about saving energy at home, call Home Energy Scotland free of charge on **0808 808 2282**. You can also contact our Advice Team by email at adviceteam@sc.homeenergyscotland.org.

Our top tips for a cosier winter

Everyone wants a warm home without spending too much on their energy bills and with winter just around the corner, your housing association has teamed up with Home Energy Scotland to share some top tips to help keep you cosy for less.

1. Boost your energy saving know-how and be in with a chance of winning £500 towards your energy bills. Find out more here <https://www.homeenergyscotland.org/win-cash-towards-your-energy-bills/>. Terms and conditions apply.
2. Set your heating controls to manage the temperature of your home. Remember to use the weekday and weekend settings.
3. Keep your radiators clear and avoid putting furniture against them. Drying your washing on the radiator can make your house colder, and can also encourage condensation and mould growth.
4. Your room thermostat should be set to the lowest comfortable temperature (typically between 18°C and 21°C) Turning down the room thermostat by one degree can save up to £55 a year.
5. Use heavier curtains during the winter months and make sure you close them when it gets dark to keep the heat in and the cold out.

Funded by the Scottish Government, **Home Energy Scotland (HES)** provides free and impartial energy advice to help Scottish householders to reduce their energy costs and create warmer homes. Support ranges from advice on how to manage your heating controls or shop around for a cheaper energy supply, or check to see if you're eligible for financial support, benefits and incentives.

To find out how Home Energy Scotland can help you, call freephone **0808 808 2282** or email adviceteam@sc.homeenergyscotland.org and an advisor will call you back. Alternatively, visit www.homeenergyscotland.org or follow [@HomeEnergyScotlandSC](https://www.facebook.com/HomeEnergyScotlandSC) on Facebook.

* Energy Saving Trust, "Climate Change Research" April 2021



Tenant Engagement Officer



Welcome to Lee, our Tenant Engagement Officer. We were delighted to be able to use some of the grant funding we received from the Scottish Government to employ a Tenant Engagement Officer for a period of 6 months. From 1 October 2021 to 31 March 2022, Lee Trotter will be working with the Association.

Lee is based at Branchton Community Centre but she will be working from our office too and organising events in different areas of the town as required. We are keen to use this opportunity to engage more with our customers to find out how we can improve and tailor our service to suit their needs.

Our Housing Manager, Hazel Aitken, met Lee recently to find out more about her plans for this role.

Can you tell us a little bit about yourself?

Hi there, my name is Lee and I am the new Tenancy Engagement Officer for OTHA. I am a born and bred 'Inverclyder' – in fact I currently live across the street from my childhood home. I live with my husband Allan and our border collie, Steve. When I'm not at work, I enjoy walking our dog, reading and listening to books and meeting up with friends. During the summer months, we spend most of our spare time exploring Scotland and the Islands in our 30 year old wee touring caravan "Stinkin Lincoln".

How long have you worked at Branchton Community Centre?

I have been at Branchton Community Centre for the past 3 1/2 years. I was originally employed for a community based development project called 'Activ8' and was fortunate enough to stay on when that project finished. I'm excited to be working in partnership with Branchton Community Centre with this role, a first for Inverclyde.

Where were you working before moving to the Centre?

I originally trained as a Learning Disability Nurse and spent 16 years working for Turning Point Scotland initially in the Inverclyde Service then as a Service Coordinator in Glasgow Drug Crisis Centre. I am passionate about working with people, and encouraging them to see their best potential and I see this role as one of major significance for Oak Tree Housing Association tenants.

Tell us about some of the work you have been doing already?

As this is a new role, I have been reading about the good practice already in place in various other HA in Scotland. I have been fortunate enough to meet tenants through the work that Robert Dowds and his team have been doing and I have also hosted my first evening 'getting to know you session', where I invited tenants along to meet me and have a blether about their idea of what this role could look like.

What are your plans for events and consultation next year?

I plan on having another 'Meet and Greet' in early December and hope that I can work with tenants on initiating a Tenants Forum. As this is a new position, I'm hoping that there will be some real partnership working between myself and the tenants forum.

How are you making contact with our tenants?

Following the pandemic, I aim to try and meet with people as much as possible in person – Covid regulations notwithstanding. I will always try to engage with tenants in a way in which they choose – text, phone, email etc. As local events start occurring, I'm sure you will see me popping up at various places, and I will use both social media and local media (The Greenock Telegraph) to share any information regarding events or meetings.

How can our tenants get in touch with you?

Tenants can email – ltrotter@oaktreeha.org.uk or call me direct on **01475 638481** (branchton community centre) or mobile **07738362542** (mon – fri 9am–5.30pm) or pop in and see me @ Branchton.

We hope to have our Tenants Focus Groups up and running and looking at various consultations. The Association carries out a major piece of consultation work in January each year about the annual rent increase. The new office at West Stewart Street gives us more opportunities to meet and hold events.

We want to roll out the successful planters and benches work that we did in two developments to other areas and tenants will be able to get involved.

We also want to revisit the "Sunflower Summer" project that we did a few years ago but make it bigger and better. With everything that has happened over the last 20 months some cheery sunflowers won't go wrong!

New Houses Coming Off Site!

We were very excited to take the keys for the first phase of houses at Ness Road and Nevis Road in Greenock. The houses are located at the top of Bow Farm and they are a welcome addition to our stock.

There are 69 properties in total, mostly 2 or 3 bedroom houses but there are also a small number of 4 bedroom houses and some 2 bedroom, main door flats.

We expect that demand for these types of properties will be high. The houses will be handed over in stages, from mid November 2021 through to February 2022. Properties will be advertised via the Inverclyde Common Housing Register and a small number will be allocated with priority to existing Oak Tree HA tenants. The website details are www.inverclydechr.org.uk

Here are some photos of the site at construction stage and a photo of some of the housing team who took the opportunity for a sneak peek inside.



Money Matters

As winter takes hold, across Britain we are moving through a period of rising fuel and energy bills, rising food costs and rising inflation.

At the same time as costs are rising, there is the ending of the Furlough Scheme and the removal of the £20 per week uplift in Universal Credit.

We want to help all our customers as much as we can by referring you to other agencies who can provide practical help and assistance.

There are a wide range of agencies in Inverclyde who can help and there is financial support available for a wide range of circumstances. Please contact a member of the Housing Services team in the first instance. If we can understand what the problem is, we can do our best to make the referral that is right for you.

Here are just some of the agencies and organisations who work locally.



Energy Activators

In a joint project with the Wise Group and Cloch and Larkfield Housing Associations, we have been working well with the Energy Activators. They provide a range of services:-

Energy Audits – a visit to your home to discuss with you in depth how you manage your energy supply and payments and they can provide tips on how to save money and be more energy efficient.

Help with Energy Debt

Accessing Grants & Discounts – there are lots of different schemes and there could be one that suits you and it could mean direct help with your bills and more money coming into your household budget.

Energy Cafes – Drop in events in community spaces around Inverclyde where tenants can speak to an advisor in their local area. Look out for info on our Facebook page for venues and dates or contact a member of the Housing team.

Financial Fitness

Oak Tree HA have been supporting the Financial Fitness Team for some years now and we are delighted to still be working in partnership with them.

We can refer you direct to the team and you can meet with them either in their office or in ours or you can chat to them on the phone. Lots of our tenants have been helped by the Team and they have seen real benefits in their pocket.



Tenancy Support Service

We are also delighted to still be working with Tracey Blair. Tracey works with ourselves, Cloch and Larkfield HA. We can refer you to Tracey (with your permission of course) and she can help with all types of support – it may just be for a short period to help you get on your feet or it can be a long standing arrangement.

Scottish Social Security Benefits

The Scottish Government has set up its own Benefits Agency to deliver a range of benefits for Scottish residents.

We do our best to post any new info on our Facebook page as we are aware of new benefits.

There is also a website that gives helpful information on what is available, who qualifies and how to apply. <https://www.socialsecurity.gov.scot/benefits>





Beef & Vegetable Casserole

Prep: 15 mins

Cook: 3 hrs – 3 hrs and 50 mins

Serves 5

A traditional braised beef stew with thick, rich gravy – an ideal recipe for cheaper cuts, as slow-cooking guarantees a tender dish.

Ingredients

- 2 celery sticks, thickly sliced
- 1 onion, chopped
- 2 large carrots, halved lengthways then very chunkily sliced
- 5 bay leaves
- 2 thyme sprigs, 1 whole and 1 leaves picked
- 1 tbsp vegetable oil
- 1 tbsp butter
- 2 tbsp plain flour
- 2 tbsp tomato purée
- 2 tbsp Worcestershire sauce
- 2 beef stock cubes, crumbled
- 600ml hot water
- 850g stewing beef (featherblade or brisket works nicely), cut into nice large chunks

Method

STEP 1

Pre-heat oven to 160C/140C fan/gas 3.

STEP 2

Put celery sticks, onion, carrots, bay leaves and 1 whole thyme sprig in a casserole dish which is suitable for both hob and oven use, with vegetable oil and butter and place on hob.

STEP 3

Soften for 10 mins, then stir in plain flour followed by tomato purée, Worcestershire sauce and beef stock cubes.

STEP 4

Gradually stir in hot water, then add stewing beef and bring to a gentle simmer.

STEP 5

Cover and put in the oven for 2hrs 30 mins, then uncover and cook for between 30mins – 1hr until the meat is tender and the sauce has thickened.

STEP 6

Remove bay leaves and garnish with the picked leaves of the remaining thyme sprig.



Winter



P	M	U	F	Y	D	R	H	Q	L	T	E	K	C	A	J	E
Y	T	S	C	A	R	F	E	V	N	G	W	S	I	B	K	R
I	C	J	Z	D	O	Y	G	T	B	M	H	S	W	A	P	L
G	E	S	F	I	S	R	U	N	A	O	X	C	L	Q	I	H
L	V	A	N	L	T	K	S	J	V	E	B	F	Z	U	K	O
O	T	P	Y	O	D	Z	I	E	H	A	W	R	C	S	S	F
O	G	E	C	H	W	T	L	I	R	O	J	S	H	D	N	H
P	N	X	N	S	A	B	V	H	N	W	F	I	K	G	O	Z
L	I	Q	U	E	N	Y	O	S	I	G	V	M	A	N	W	R
F	Z	A	D	R	Z	L	S	A	G	E	Q	I	P	O	S	C
N	E	B	H	Y	S	O	F	I	R	M	U	T	E	S	U	J
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X	R	G	V	L	A	N	U	F	B	I	C	E	R	E	T	F
A	F	O	Z	D	R	I	B	T	E	P	U	N	A	S	R	E
M	L	U	S	O	L	S	T	I	C	E	H	Y	F	O	I	T
G	I	P	H	A	N	B	S	M	I	L	Q	A	S	V	G	Y
E	Z	N	I	U	G	N	E	P	L	A	F	T	U	M	S	L

FREEZING	JACKET	SKIING
FROST	MITTEN	SLUSH
FROZEN	PENGUIN	SNOWBOARD
GLOVES	SCARF	SNOWFLAKE
HOLIDAY	SEASON	SNOWSUIT
ICEBERG	SHIVER	SOLSTICE
IGLOO	SHOVEL	SWEATER



STAY in TOUGH!

