

OAK TREE NEWS



**OAK
TREE**
HOUSING ASSOCIATION LTD

THE OFFICIAL NEWSLETTER OF OAK TREE HOUSING ASSOCIATION

SUMMER 2026



**SAVE
THE DATE**

Our Office will be closed on **Friday 3rd** and **Monday 6th July 2026** for the Greenock Fair Public Holiday.

OAK TREE HA GALA DAY!

As part of our 25 year anniversary celebration, we are holding a gala day
Wednesday 12th August • 11am to 3pm
Greenock Sports Centre, Nelson Street

This exciting community event will be packed with activities for all ages, including Beat the Goalie, face painting, an animal corner, a bouncy castle, plus sports and games throughout the day. With hot food and drinks provided, there is something for everyone to enjoy. Bring your family and friends and come along for what promises to be a lively, fun-filled day in the heart of the community!



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Oak Tree Housing Association appoints Sureserve Energy UK Ltd

Oak Tree Housing Association Ltd has appointed Sureserve Energy UK Ltd to deliver a £5.5 million kitchen and heating programme across its stock in Inverclyde.



Starting in June 2026 and running until March 2029, the works will see 445 boilers and 587 kitchens installed in homes across the region.

Robert Wilson, Head of Regeneration at Sureserve Energy UK Ltd, said: "Sureserve are delighted to have been given the opportunity to deliver these capital works with Oak Tree Housing Association. We look forward to working closely with the local community, delivering high quality services throughout the partnership and making a positive difference for the residents."

Suk Hopper, Director of Property at Oak Tree Housing Association, said: "This programme represents a major investment in our housing stock and will deliver important improvements



for our tenants. The kitchen and heating upgrades will improve day-to-day living for residents, and we are pleased to be working with Sureserve Energy UK Ltd to deliver these works over the next three years."

The contract supports the Association's planned programme of improvements to existing homes throughout Inverclyde and is also expected to deliver wider economic and social benefits for local communities.

We're launching a WhatsApp Channel!

We're always looking for better ways to keep you updated — and soon you'll be able to get Oak Tree news straight to your phone through our new WhatsApp Channel.

It's quick, simple, and private. You won't be added to a group, no one can see your number, and you won't receive unwanted messages — just clear updates from us when they matter.

You'll get:

- Important service updates
- Repairs and maintenance notices
- Office closures
- Community news
- Event reminders
- Surveys and opportunities to have your say



We'll share the link and QR code to join very soon. It only takes a second, and you can leave at any time. Keep an eye out on our socials.

We hope this makes staying in touch with Oak Tree easier than ever.

Annual General Meeting 2026

Save the Date! Shareholding Members



We are delighted to announce that Oak Tree's Annual General Meeting (AGM) 2026 will take place on Tuesday 11th August 2026 at the Tontine Hotel, 6 Ardgowan Square, Greenock, PA16 8NG. For those unable to join us in person, a virtual attendance option will be available via Zoom.

The AGM is a flagship event in our calendar where members can hear about the Association's progress over the past year.

The evening includes:-

- An update from our Chair

- A financial report presented by our auditors
- A prize draw and buffet to enjoy with fellow members

If you are a Shareholding member please look out for the formal invitations which will be sent in July and will include full details on attending both in person and online.

Should any items require a vote, Association Members attending, whether it be in person or online, will be able to cast their vote.

We very much look forward to welcoming you to the AGM!

Enhancing Customer Security: Introducing Call Masking for Telephone Payments

Oak Tree Strengthens Data Protection Measures in Line with PCI Compliance Standards

At Oak Tree, protecting our customers' personal and financial information remains a top priority. As part of our ongoing commitment to security and regulatory compliance, we are pleased to announce the introduction of call masking technology for all payments made over the phone.

This enhancement has been implemented to align with the Payment Card Industry Data Security Standard (PCI DSS), a globally recognised framework designed to ensure the safe handling of cardholder data.

What is Call Masking?

Call masking is a secure technology that prevents sensitive payment information, such as card numbers, from being heard during telephone transactions.

When making a payment over the phone:

- You will be guided to enter your card details using your telephone keypad
- Your information will be securely captured without being audible to our team members
- Any recordings of the call will not include your sensitive payment details

This ensures that your data remains fully protected throughout the process.

Why This Change Matters

Cybersecurity threats continue to evolve, and organisations must adapt to safeguard customer data effectively. By introducing call masking, Oak Tree is:

- Reducing the risk of card data exposure
- Meeting strict PCI DSS compliance requirements
- Strengthening customer trust and confidence
- Ensuring best practices in data privacy and protection



What This Means for You

For most customers, the payment process will feel very similar, with only a small adjustment when entering card details. Our trained team will remain on the line to guide you, but they will not be able to hear or access your sensitive information.

This change will not affect:

- The speed of your payment
- Your ability to speak with our staff team
- The overall quality of your experience

Our Commitment to You

We understand that security and convenience must go hand in hand. This investment in call masking is just one of the ways we are ensuring that your information stays secure while maintaining a seamless service experience.

If you have any questions about this new process please contact us on **01475 807000** or email **info@oaktreeha.org.uk**, and our staff team will be happy to assist.

Office Opening Hours

Following recent consultation with tenants, there has been a small change to our office opening hours. Our opening hours are now:-

Monday	9am–5pm
Tuesday	9am–5pm (previously 6pm)
Wednesday	12noon – 5pm
Thursday	9am – 5pm
Friday	9am – 4pm



Don't forget

the Oak Tree website is open online 24/7 and gives you the freedom to access our services whenever it suits you. Please see the article below for more information.

Oak Tree's Website – always here for you

Discover a Simpler Way to Manage Your Tenancy Online

Open 24/7 – Whenever You Need Us

Life doesn't always fit into office hours—and with our website, it doesn't have to. Oak Tree Housing Association's website is available around the clock, giving you the freedom to access services whenever it suits you. Whether you're at home or on the go, everything you need is right at your fingertips.

Handle Everyday Tasks with Ease

Managing your tenancy has never been easier. Our website lets you:

- Report repairs quickly and easily
- Pay your rent securely online
- Submit a complaint
- Find the right contact details without hassle
- No waiting, no queues—just simple, convenient service when you need it most.

All the Information You Need in One Place

Stay informed with up-to-date news, office hours, helpful advice, and key documents—all in one easy-to-navigate space. Whether you're a tenant or applying for housing, you can also explore available properties and register through the Inverclyde Common Housing Register.

Take Control with the My Oak Tree Portal

For even greater convenience, sign up to the **My Oak Tree portal**—your personal online account. With just a few clicks, you can:

- Keep your details up to date
- Pay rent
- Report non-urgent repairs
- Check important dates
- Share feedback on our services

It's a simple, secure way to stay connected and manage your tenancy whenever it suits you.

<https://my.oaktreeha.org.uk/auth/login?r=dashboard>

Why Not Take a Look Today?

Using our website can save you time, keep you informed, and make managing your home easier than ever. If you haven't visited yet, explore all the ways Oak Tree Housing Association's online services can support you.

<https://www.oaktreeha.org.uk/>



Changes to Benefits from April 2026

– What You Need to Know



The UK Government has confirmed that the **two-child limit for Universal Credit will end on 1 April 2026**. This means families will once again receive the **child element of Universal Credit for every child**, no matter how many children they have.

While this is good news for many families, it may also mean that **some households will now be affected by the benefit cap for the first time**. If this happens, your Universal Credit payment may be reduced.

Extra Help Is Available

If you are affected by the benefit cap, you may be able to get extra financial help through **Discretionary Housing Payments (DHPs)**.

These payments can support tenants who receive Housing Benefit or the housing element of Universal Credit and need help meeting their housing costs. In Scotland, DHPs are also used to reduce the impact of the **benefit cap** and the **bedroom tax**.

To support households newly affected by the benefit cap, the **Scottish Government has increased DHP funding for 2026/27**.

What You Should Do

If you're worried about how these changes might affect you, please get in touch with us. We can offer advice and help you apply for support where needed.

Good news for Inverclyde customers

There is good news for customers across Inverclyde, with new funding secured for the Inverclyde Energy Advice Service. Oak Tree Housing Association, Cloch Housing Association, River Clyde Homes and Larkfield Housing Association have secured £157,117 to keep this helpful service running for another two years.

This means customers can continue getting practical support with energy bills, advice on saving energy at home and help to make homes warmer and more efficient. The funding will also support two staff roles, with Oak Tree Housing Association leading the project.

At a time when many households are still feeling pressure from energy prices and the cost of living, this extra support will make a real difference for local customers.

The service is funded through the Energy Redress Scheme and managed by Energy Saving Trust. It will continue to support households facing fuel poverty and other money pressures.

Inverclyde Energy Advice offers friendly, practical support through home visits for households who need extra help. The team can offer advice on heating systems, smart meters, tariffs, damp and mould, ventilation, appliance use and simple ways to cut energy use at home.

The service can help customers to:

- Understand and reduce their household energy use
- Manage fuel debt and access benefits and payment options
- Improve the energy efficiency of their homes

The four housing associations welcomed the funding, saying it will help them continue providing valuable support to customers and improve services for the future.

If you are a customer of Oak Tree Housing Association, Cloch Housing Association, River Clyde Homes or Larkfield Housing Association, you can get free and confidential support through the Energy Advice Service by contacting your housing provider.

Housing Perks HOUSING PERKS

Oak Tree Housing Association are working alongside Housing Perks – the UK's most popular cost of living solution for Housing Association tenants – to enable our customers to save money on their everyday savings.

The app is free to use and discounts are available on the essentials you use every day. You can save up to 20% using this app by paying with vouchers you purchase through the app, accessing cashback or discount codes.

How it Works

To set up your account and start accessing the benefits of Housing Perks just download the app from Apple Store or Google Play. You will need to enter your six digit tenant reference number. This can be found on MyHome portal, or you can contact our offices and we will provide you with this information. If you require support to sign up, please do not hesitate to contact us.

SAVE ON YOUR EVERYDAY SHOPPING

Free Housing Perks app for Oak Tree Housing Association tenants

Up to 20% off across 100+ shops

Sainsbury's

b&m

ASDA

B&Q

PRIMARK

Argos

Morrisons

TESCO

TKmaxx

SPORTS DIRECT.COM

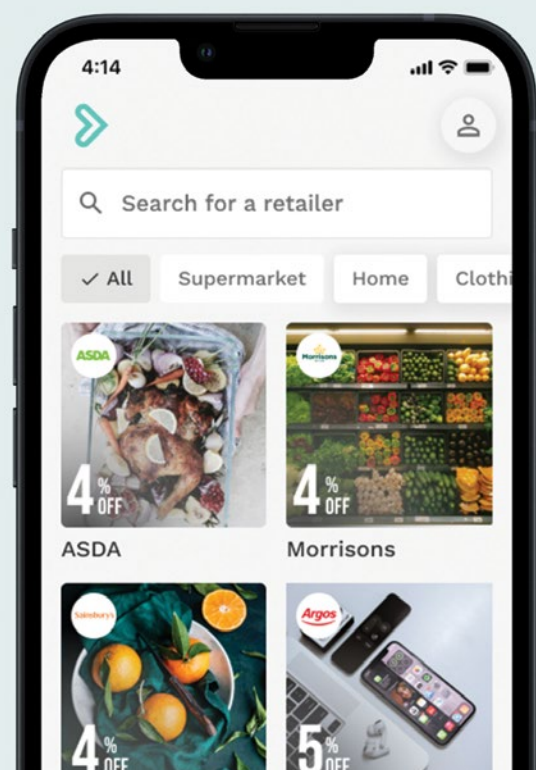
(and over 100 more)

GET STARTED

1. Download **Housing Perks**
2. Enter your **mobile number**
3. Select your **housing provider**
4. Sign up with your **tenancy reference**



SCAN TO
DOWNLOAD TODAY



Meet the Energy Advisors

Customers across Inverclyde can benefit from free, practical support to help manage energy costs, improve home energy efficiency and access the help available to them.

Helping customers stay warm, reduce bills and feel more confident about their energy use.

Fatemeh and Lisa are the Energy Advisors supporting customers of Oak Tree Housing Association, Cloch Housing Association, River Clyde Homes and Larkfield Housing Association. Working across Inverclyde, the service offers one-to-one advice designed to help households better understand their energy use, keep on top of bills and make their homes as warm and efficient as possible.

Fatemeh and Lisa provide practical, tailored support through home visits, and where appropriate by telephone, online and through community outreach. Their role is to make energy advice easier to understand and easier to access, especially for households facing rising costs or fuel poverty.

During a visit, they can look at things like heating systems, smart meters, energy tariffs, ventilation, damp and mould, appliance use and everyday household routines. This helps them offer advice that is relevant to each customer's home and circumstances.

Customers can speak to them for help with a wide range of issues, including understanding bills and tariffs, managing fuel debt, improving home energy efficiency and finding out about grants, rebates and



other financial support that may be available.

The Energy Advice Service can help customers to:

- Understand and reduce their household energy use
- Manage fuel debt and access benefits and payment options
- Improve the energy

efficiency of their homes

The service has been made possible through funding from the Energy Redress Scheme, administered by Energy Saving Trust,

Customers of Oak Tree Housing Association can access free and confidential support through the Energy Advice Service by contacting us.

SIMPLE FIRE SAFETY TIPS FOR YOUR HOME

Fires can start quickly, but a few simple habits can make a big difference. Here are some easy ways to help keep your home and garden safe.

- Never leave cooking unattended.
- Avoid overloading plug sockets.
- Use the correct chargers for your devices and unplug them when not in use, especially overnight.
- Keep heaters, candles and open flames away from curtains, furniture and drying clothes.
- Keep matches and lighters out of reach of children.

- Close kitchen and living room doors at night to help slow the spread of smoke and flames.

Did you know...

Nearly half of home fires start in the kitchen, often when cooking is left unattended.

What's your plan?

It's always worth having a simple escape plan so everyone in your home knows how to get out quickly and safely if needed.

If a fire breaks out in your home

- Close the door to the room where the fire is, if you can.

- Get everyone out straight away.
- If you live in a flat and the fire is not in your home, follow Scottish Fire and Rescue Service stay-put guidance.
- Call the fire service and warn your neighbours.
- Never go back inside once you are out.

Looking after your smoke alarm

- Test your smoke alarm every week.
- If it bleeps, check it straight away and never disconnect it.
- Gently vacuum the grill once a year.
- Report any problems to the Association.

Look after your neighbours

If you live in a flat, please keep shared areas clear so they do not become a fire risk or block escape routes.

Our staff regularly check communal areas and may ask for items to be moved if they could put anyone at risk.

If you are concerned about items being left in your close, please contact a member of the Housing team.

Outside Risks

If you use a barbecue, fire pit or chiminea, please make sure ashes and charcoal are fully cool before putting them in the bin.



Electrical Installation Inspections

The Association staff would like to thank those tenants who co-operated and provided access to allow statutory Electrician Inspections.

The inspection and certification process is a legal requirement, and the Association must undertake these works every 5 years to meet our statutory responsibilities.

If you are contacted by our contractors, Cranford Electrical or Alwurk Electrical Ltd regarding an appointment, we would appreciate your assistance in providing access.



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 descale your showerheads and shower hoses at least once every 3 months or earlier if scaling is evident.

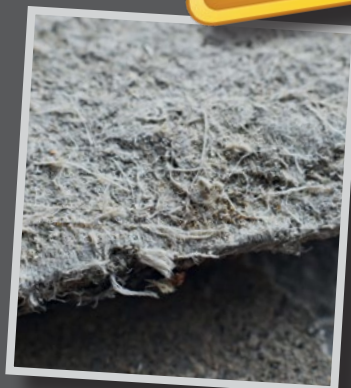
Precautions Regarding Asbestos

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 40 West Stewart St.



End of Tenancy Checklist & Void Repairs Guide



Moving On? Here's What You Need to Know

If you've decided to end your tenancy with Oak Tree Housing Association, there are a few important steps to follow to ensure a smooth and hassle-free move-out process. Completing these actions will help avoid unnecessary charges and delays.



Your Step-by-Step Moving Checklist

1. **Provide Notice**
Give **4 weeks' written notice** of your intention to leave. Don't forget to include:
 - Your **new address**
 - **A contact telephone number** (We can provide a standard form if needed.)
2. **Book Your Home Visit**
Contact our office to arrange an End of Tenancy visit with your Housing Officer to assess the condition of the property.
3. **Rent**
Request a **final rent statement** and ensure your rent account is fully paid and up to date.
4. **Clear Any Charges**
Confirm and pay any **outstanding rechargeable repair costs**

Let us know your **electricity and gas suppliers**. This will allow the Association to contact the suppliers to cover the void repair period.



Preparing Your Home

Before leaving, please ensure:

- Any required **repairs, alterations, or decoration** are completed.
- Your home and garden are **fully cleared of belongings** (including lofts and cupboards)
- The property is **cleaned thoroughly** and left in good condition.



Don't Forget to Notify & Organise

Make sure you inform relevant services about your move:

-  **Power & Gas Suppliers**
 - Provide final meter readings
 - Clear any outstanding balance
-  **Royal Mail**
 - Set up mail redirection (if required)
-  **Council Uplift Service**
 - For bulky waste removal
 -  Call: **01475 714750**



Final Steps Before You Leave

- Turn off **electricity, water, and gas**
- Return **all keys** to OTHA and collect your receipt
- Ensure any keys shared with others are also returned



Helpful Tip

Leaving your property in good condition can help you avoid additional charges and ensures a quicker turnaround for the next tenant.



We're Here to Help

If you have any questions or need assistance throughout the process, don't hesitate to contact our team.

Planned Maintenance Update

Our 2026/27 planned and cyclical maintenance programme is now underway, with a range of improvement works scheduled throughout the year. These include external decoration, kitchen and heating replacements, window renewals, and close carpet replacement. Tenants whose homes are due to receive any of these works this year will already have received a letter with further details.

We recently held drop-in sessions at St Margaret's Church on Finch Road, Greenock, for tenants who are due to have a kitchen replacement. The sessions gave tenants the opportunity to choose from a selection of kitchen units, flooring, and worktops, while members of staff were available to answer any questions and discuss any concerns about the upcoming work. The events were well

attended, and we are hopeful of a positive response as installations begin in June.



OAK TREE HOUSING ASSOCIATION'S ADAPTATION 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

Oak Tree Housing Association Annual Complaints Report 2025–26

Key Points to Note

- Total complaints received: 96 (up from 64 last year)
- Complaints upheld or partially upheld: 49
- 100% of Stage 1 and 100% of Stage 2 complaints responded to on time
- Majority of complaints resolved at Stage 1 (69%)
- Top themes: quality of repairs, repairs delays & factored owners unhappy with landscaping increased costs
- Ongoing focus on service quality and response consistency

Compliments Summary

We received 39 compliments, primarily recognising:

- Friendly and professional staff
- Prompt repairs service
- Positive housing support experiences

Main Complaint Themes

- Missed or delayed repair appointments
- Quality or timing of contractor works
- Increased landscaping costs
- Unhappy with Stage 1 response

Lessons Learned

- Strengthening internal repair communication and tracking
- Performance monitoring of contractors through meetings and checking workmanship
- Ensuring better coordination between teams and contractors
- Improving clarity in service expectations shared with tenants
- Updating procedures to support more consistent follow-up

Oversight Bodies

- **Scottish Housing Regulator (SHR)**
<https://www.housingregulator.gov.scot/>
Ensures housing associations meet standards on tenant service, governance, and financial health. Complaints handling is part of its annual performance assessment.
- **Scottish Public Services Ombudsman (SPSO)**
<https://www.spsso.org.uk/>
Final stage for unresolved complaints. Promotes fair, transparent processes. We report how we respond to SPSO learning recommendations annually.

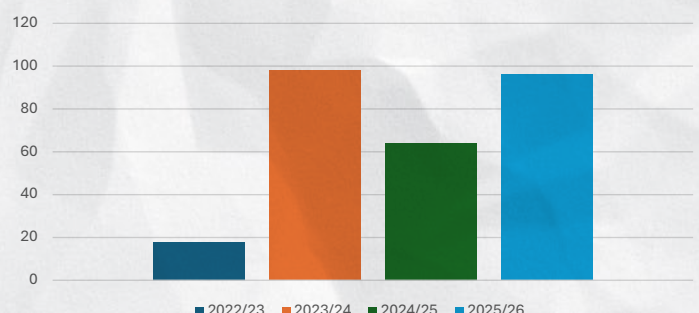
Trend Analysis

Complaint volumes over the past four years show notable fluctuation, indicating shifts in both reporting practices and operational performance:

- **2025/26: 96 complaints** – similar to 2023/24
- **2024/25: 64 complaints** – moderate reduction indicating improvement in service delivery and/or earlier resolution
- **2023/24: 98 complaints** – sharp increase possibly reflecting better reporting or service delivery issues
- **2022/23: 18 complaints** – significant drop likely due to underreporting or operational suppression during/post-COVID

The overall trend shows a strong upward trend in complaints compared to 2022/23. The number of complaints spiked then dipped but rose again in 2025/26. The increase may have been that customers have greater awareness of the complaints process and the increase in the landscaping costs.

Complaint Trends Over Four Years



OTHA Annual Complaints Report 2025-26

This report tells you about the type of issues that have been raised, dealt with under the Complaints Procedure for OTHA. This covers how we handle and report on complaints about service. This report is part of our reporting to tenants.

Complaints are used to improve our service. We welcome your feedback and your comments, compliments and complaints are used to make sure our service meets the needs of our tenants, factored owners and other customers.

There are 3 types of complaint:

- **Stage One** – frontline resolution. These are simpler complaints which can be easily resolved.
- **Stage Two** – investigation. Stage 2 deals with two types of complaint: those that have not been resolved at stage 1 and those that are complex and require detailed investigation.
- **Stage One Escalated to Stage 2** – complaints that were received and concluded at the frontline stage but the customer requested escalation to a Stage 2

The Scottish Public Services Ombudsman (SPSO) has set out 4 Key Performance Indicators (KPI's) and these are reported as follows:-

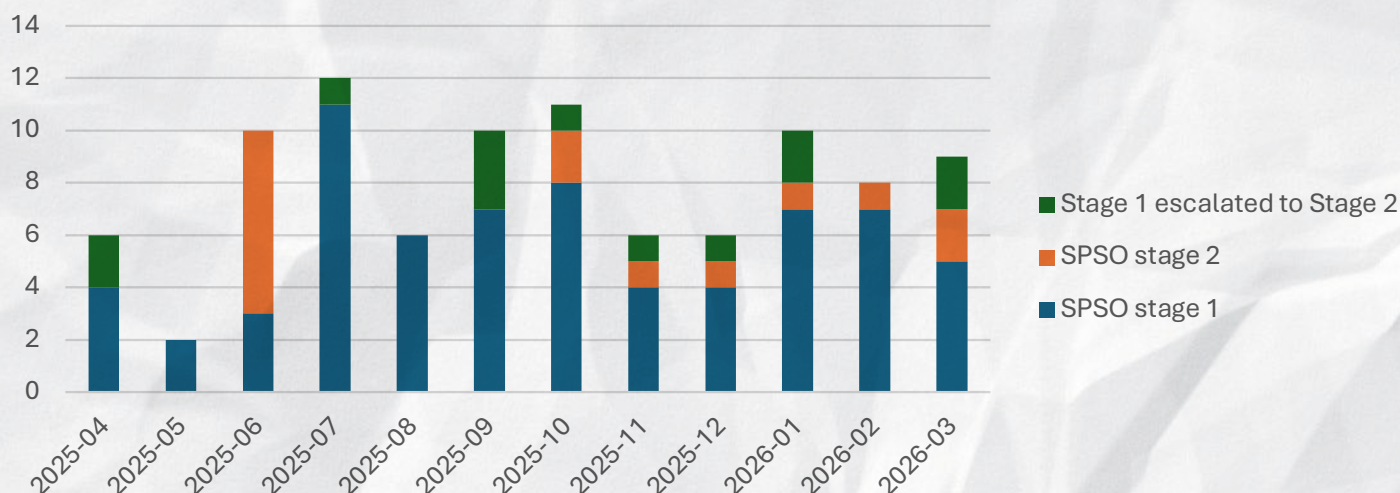
Indicator One: The Total Number of Complaints Received

The table below shows the number of complaints received in the year by complaint type and service

Service area	SPSO stage 1	SPSO stage 2	Stage 1 escalated to Stage 2	Total
Finance	1		1	2
Housing Services	26	1	2	29
Landscaping	3	5		8
Planned/cyclical	6	2	2	10
Repairs	31	7	9	47
Total	67	15	14	96

The following graph shows the period the complaints were received.

SPSO Complaints received in the last 12 months



Indicator Two: The number and percentage of complaints at each stage that were closed in full within the set timescales of 5 and 20 working days

Type	Late	On-Time	Total	% on time
SPSO stage 1	0	66	66	100%
SPSO stage 2	0	16	16	100%
Stage 1 escalated to Stage 2	2	12	14	92%
Total	2	94	96	98%

Indicator Three : The average time in working days for a full response to complaints at each stage

The table below shows the average number of days to provide a full response. The completion timescale for a Stage 1 is 5 working days and a Stage 2 is 20 working days.

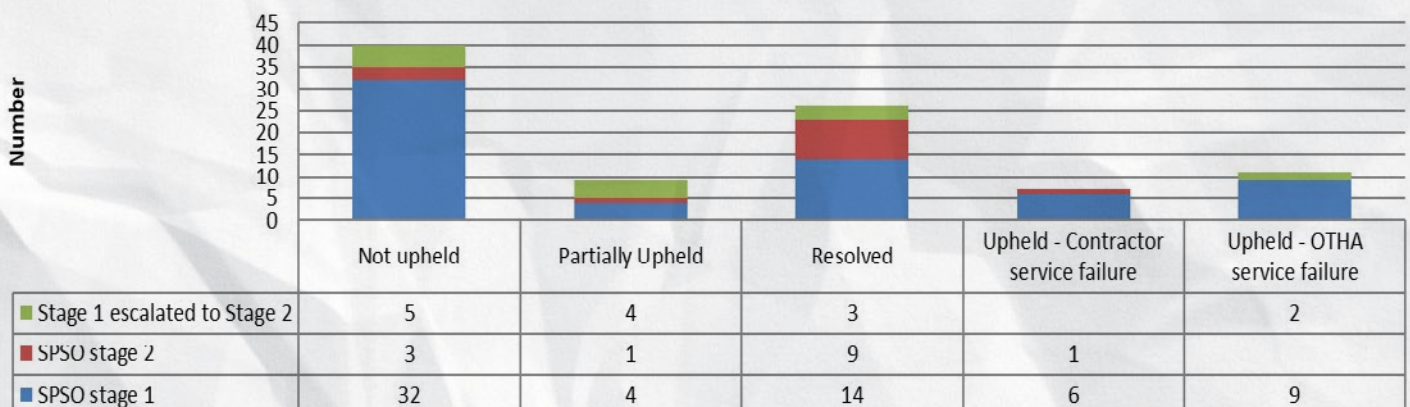
Type	Average days for full response	Number complaints
SPSO stage 1	3.97	65
SPSO stage 2	8.64	14
Stage 1 escalated to Stage 2	18.86	14
Grand Total	6.91	93

Indicator Four : The outcome of complaints at each stage

The table below the resolution outcome of each complaint by type.

Outcome	SPSO stage 1	SPSO stage 2	Stage 1 escalated to Stage 2	Grand Total
Not applicable				
Not upheld	32	3	5	40
Partially Upheld	4	1	4	9
Resolved	14	9	2	26
Upheld - Contractor service failure	6	1		7
Upheld - OTHA service failure	9		2	11
Grand Total	65	14	13	93

Stage 1 Complaints resolved on time by complaint type



Customer Services & Performance

Key Points to Note

The number of complaints received were 96 which are higher than last year and are similar to 2023/24. Previous years statistics are shown below:

2025/26	2024/25	2023/24
96	64	98

49% of the complaints were regarding repairs and maintenance, 30% were in relation to Housing Services and the rest of the complaints split more or less between landscaping and the planned/cyclical activities.

43% of the complaints were not upheld, 30% were resolved and 19% were relating to OTHA service failure.

Two complaints were late due to information not being passed timeously between colleagues.

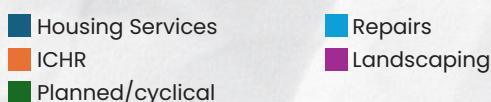
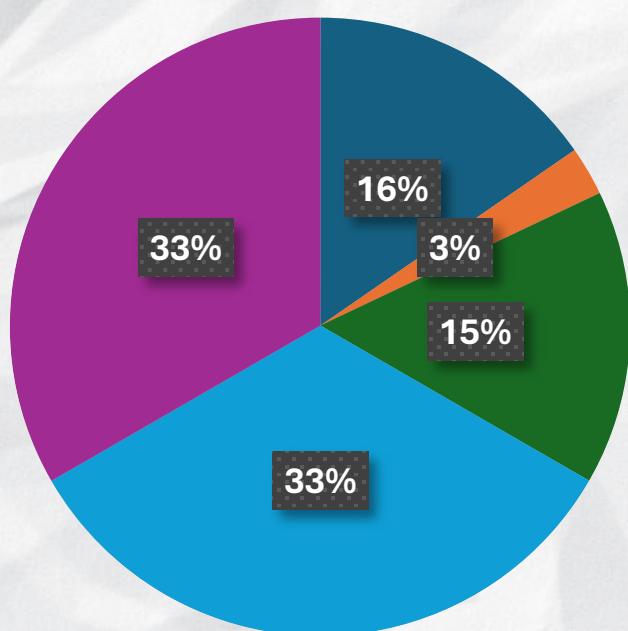
Compliments

We also record positive feedback, the chart below shows the volume of compliments received by service area. 39 compliments were received in the year.

This number is slightly less than last year with 52 compliments being received last year.

Most compliments relate to the helpfulness of staff members, the quality of work done or the general quality of service.

Compliments 2025-26 by Service



Appeals

The Association occasionally deals with Appeals against decisions. There were no appeals this year.

Main Themes Arising During the Year

The key themes have been:

- 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

Issues for Action Plan

The following items were added to the Action Plan for 2025-26:

- 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.

Reporting Significant Failures

If you are a tenant of a registered social landlord (RSL), such as a housing association or co-operative, or if you are a council tenant, you can report a significant performance failure (SPF) to the Scottish Housing Regulator (SHR). A group of tenants or an individual acting on behalf of tenants, such as a representative of a registered tenants' organisation, can also report an SPF. More information can be found at www.housingregulator.gov.scot

Scottish Public Services Ombudsman (SPSO)

There were no cases escalated to the SPSO.

Customer Care Statistics

Performance April 2025 to March 2026

Target Area	Target	Performance Quarter			
		4 Jan – Mar 26	3 Oct – Dec 25	2 Jul – Sep 25	1 Apr – Jun 25
Answer incoming telephone calls	Target 95% – to answer all incoming telephone calls within 20 seconds, monitored through the export of data from our telephone system	97.22%	97.48%	96.1%	97.5%
Return telephone call	Target 100% – to return all telephone calls by the end of the next working day, monitored through checking complaints & call back register and customer care surveys	98.72%	95.74%	100%	100%
Email response	Target 100% – to reply to all emailed correspondence within 5 working days, monitored through checking complaints register and customer care surveys	100%	100%	100%	100%
Social Media response	Target 100% – to reply to all messages within 5 working days, monitored through checking Facebook inbox and comments	100%	100%	100%	100%
Time to wait for an appointment to see specific member of staff	Target 95% – same or next working day, monitored through survey carried out twice per month (rotating days)	100%	100%	100%	100%
Appointments kept/attended on time	Target 100% – to see all visitors within 5 mins of agreed time, monitored through survey carried out twice per month (rotating days)	100%	100%	100%	100%
Acknowledge or fully respond to a written enquiry	Target 100% – within 5 working days, monitored through our incoming mail register	100%	100%	96%	97%
Behavioural Code of Committee, Staff and Contractors/ Agents	Target 100% – adherence to code, monitored through any complaints received via our complaints handling procedure	1 incident	1 incident	2 incidents	0 incidents
Behavioural Code of Customers	Target 100% – adherence to code, monitored through Managers reporting any incidents	0 incidents	0 incidents	1 incident	1 incident



Scottish Housing
Regulator

Oak Tree Housing Association Ltd

Engagement plan

from 1 April 2026 to 31 March 2027

Regulatory status

Compliant

The RSL meets regulatory requirements, including the Standards of Governance and Financial Management.

We don't currently require any further assurance from Oak Tree Housing Association Ltd (Oak Tree) other than the annual regulatory returns required from all RSLs.

Regulatory returns

Oak Tree must provide us with the following annual regulatory returns and alert us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

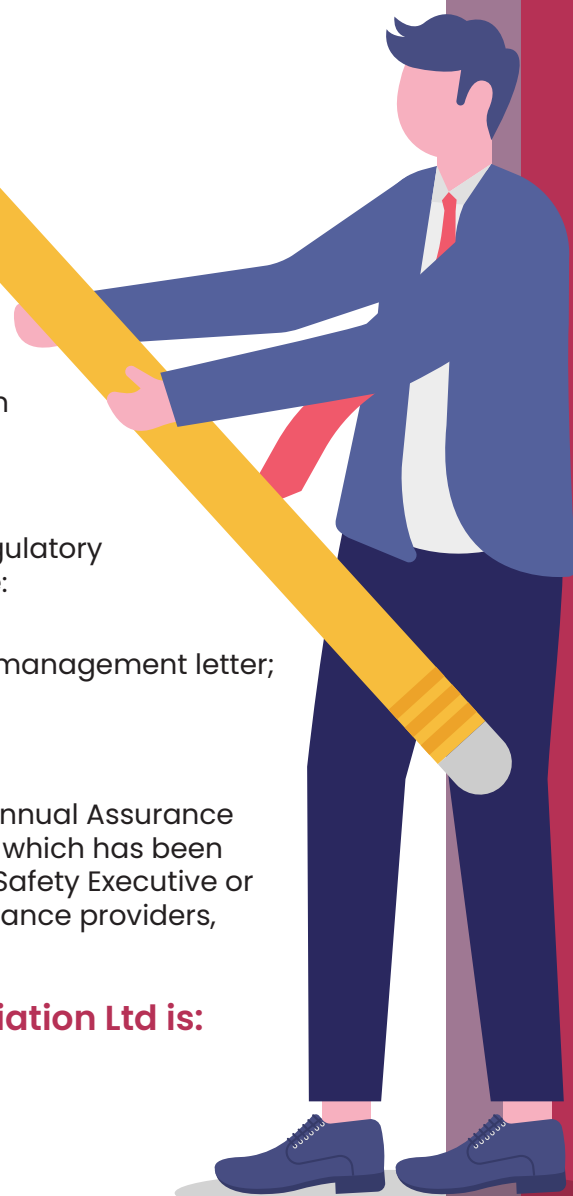
It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Oak Tree Housing Association Ltd is:

Dean Reynolds
Regulation Manager

Tel: **07769 287 740**

Email: **dean.reynolds@shr.gov.scot**



Dog Fouling



Dog fouling continues to be an issue in some of our back courts, gardens and shared areas. We know that many residents who own dogs act responsibly and clean up after their pets, and we appreciate their support. However, a small number of owners are still not doing so, and this has an impact on everyone who uses these shared spaces.

Please remember that if your dog fouls anywhere, it is your responsibility to clean it up straight away. Dog fouling is unpleasant, unhygienic and can make shared outdoor areas unsafe, particularly for young children.

We are continuing to address this issue

and are working closely with Inverclyde Council Enforcement Officers, who have the power to issue Fixed Penalty Notices where necessary.

If you own a dog and have not yet informed the Association, please contact our office or email info@oaktreeha.org.uk to request a dog registration form.

We also keep a supply of poop bags in the office, so please feel free to ask if you need any.

ESTATE WALKABOUTS

We visit our closes and estates at least once a quarter, and during the summer months we carry out more detailed estate walkabouts so we can meet as many tenants as possible and hear directly from the people who live there.

We let tenants know when our staff will be in their area, and our Housing Services team always welcome the opportunity to stop, have a chat and listen to what residents have to say about their neighbourhood.

During these visits, we can also take note of any repairs that are needed and pick up on neighbourhood issues where action or improvements may help make the area even better for everyone.

We bring all this feedback together and use it to shape and improve our services, helping us respond better to the needs of our customers and communities.

We always welcome your feedback. If you do not get the chance to speak to staff during a walkabout, you can still get in touch by phone, email or through the Web Portal to share your comments with us.



Help Keep Our Gardens Tidy

As we head into summer, it's the perfect time to spruce up your garden. Our Housing Services Team have started regular garden inspections, and we're asking for your help to keep our neighbourhoods looking their best.

Here's how you can make a big difference:

- **Pick up litter** – A quick tidy once a week keeps things clean and welcoming.
- **Weed regularly** – Stay on top of weeds in beds, paths, and driveways.
- **Tidy driveways** – Clear moss, litter, and overgrowth.



- **Trim grass & hedges** – Keep them neat and make sure hedges don't block paths.

Thanks for doing your bit to keep our community looking great.

Landscaping News

We have had an early start to this season's grass-cutting programme. Over the coming weeks, you will see our team, vans and trailer out regularly in your area conducting grass cutting, litter picking, summer hedge trimming and herbicide spraying to help keep unwanted weeds under control.

The herbicide we use becomes effective around 30 minutes after spraying and is safe for both people and pets when used as directed. Please keep an eye on our website for the forecasted programme of works, which is updated every two weeks and remains subject to weather conditions.

At Oak Tree, we are also pleased to welcome two new members of staff to our in-house team. John Moody has joined us as Supervisor and brings a wealth of landscaping knowledge, qualifications, leadership, and experience. We also have Jamie Purves, who



Jamie and John

has completed a three-year apprenticeship and joins us from Gullane Golf Course.

If you are a dog owner, please remember to clean up after your dog. Dog fouling can become a health and safety issue for our team when they are working in garden areas.



Before...



...and after

If you have any concerns or would like to contact the Landscaping Team, please email landscaping@oaktreeha.org.uk.

You can also call us on **01475 807000**.

Thank you from the Landscaping Team.

Easter Fun Across Our Communities



This Easter, we brought a bit of seasonal fun to our neighbourhoods with a special Easter egg hunt across our estates, and it was a fantastic success.

Posters were hidden in different locations, and tenants were invited to keep an eye out while out and about. Those lucky enough to spot one and report it back were rewarded with a prize!

It was great to see so many people getting involved, exploring their local area and enjoying the hunt. Thank you to everyone who took part, we hope you had as much fun as we did.



Community Event: Mental Health Awareness Week

We were delighted to welcome residents to our event in May supporting Mental Health Awareness Week. It was great to see our community come together in a relaxed and supportive environment to enjoy refreshments, take part in mindful activities and connect with others. The event was a wonderful reminder of the power of connection and community, thank you to all who attended!



Community Benefits for Local Organisations

Thanks to the support of our reactive maintenance contractors, funded through our community benefits funding, we were able to provide £500 donations to a range of local groups and organisations across Inverclyde. Donations were awarded 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 and Inverclyde Family Contact Centre to support the work they do within our community.

Thank you to all our contractors who participated in the scheme and made this support possible, and thank you to the groups and organisations who provide vital support and opportunities to our community.



Donations

We're delighted to highlight recent donations made by the Association to local organisations to help support and strengthen our community.

Donations were made to Inverclyde Foodbank, The Anchor, Ardgowan Hospice, Children in Poverty Inverclyde, Ravenscraig Tenants and Residents Association, Home Start Inverclyde, Starter Packs Inverclyde and Inverclyde Women's Aid. Thank you for all the valuable work you do throughout our community.

Our 2026 Winter Warmer Cafes

Back for another year, our Winter Warmer Cafes took place from January to March, thanks to funding we received from Inverclyde Council's Warm Hands of Friendship fund. The cafes provided free hot rolls, soup and refreshments to those in the community, alongside winter warmer items such as hats, scarves, gloves and blankets.

The cafes provided an opportunity to connect with others in the community in a warm, friendly and inclusive environment. Thank you to everyone who came along to help make the cafes a great success, we hope you enjoyed them as much as we did.



OTHA Engagement Calendar 2026-27



Event	Timescale and Lead	Purpose
Conversation Cafes	Involving all sections as appropriate	Held 4 times a year with invite included in preceding newsletter. Topics chosen in advance and promoted in newsletter.
General consultation with tenants/owners on planned & cyclical programme. Tenants/owners consultation on specific planned & cyclical maintenance projects	April 2026. Led by Director of Property, supported by Senior Maintenance Officer (Planned) To tie in with timing of contracts. Led by Senior Maintenance Officer (Planned)	To update tenants/owners on the year ahead. This is our proposed programme, subject to consultations regarding Kitchens/Bathroom/Heating. To identify kitchen choices, close finishes etc. including post completion surveys
25th Anniversary Celebrations	Ongoing from April 2026 Led by 25 th Anniversary Working Party	Ongoing events and initiatives throughout the year to celebrate Oak Tree's 25 th Anniversary
Easter Egg Hunt	April 2026 Led by Community Engagement Officer and Community Involvement Team	Community activity to celebrate the Easter season and give back to the community.
Customer Focus Group	Ongoing from June 2026 Led by Community Engagement Officer	Short Life Group to focus on specific topic, to review and improve processes.
'Name the Vans' Competition	June 2026 Led by Community Engagement Officer	Tenant competition to name the landscaping vans. Winners will be given a prize, and name will be printed on the vans.
Garden Competition	June to August 2026 Led by Community Engagement Officer	Garden competitions to encourage better garden maintenance. Prizes awarded to winners.
Estate Walkabouts	June to August 2026 Led by Housing & Communities Team	Discussion of estate issues including landscaping, dog fouling, and any other neighbourhood concerns.
Summer Gala Day	August 2026 Led by 25 th Anniversary Working Party	To celebrate our community and provide a fun day for our tenants.

OTHA Engagement Calendar 2026–27 (continued)

Event	Timescale and Lead	Purpose
Planned Maintenance	From September 2026 as part of annual inspection programme likely to be for 27/28 programme (pre-inspections) Led by Director of Property supported by Senior Maintenance Officer (Planned)	Capturing tenants' views of replacement of items inspected as part of the inspection. Views collected during inspection process and reported as part of results analysis to inform decisions taken re deferral or progression of works.
Meet the Services Event	September 2026 Led by Community Engagement Officer	Inviting organisations in our local community to come together for customers to get information on available services in the area. Beneficial for both new tenants and long-standing tenants.
Survey of landscaped owners	September 2026 Led by Project Co-ordinator	Annual review of factoring customers' satisfaction and service improvements.
Neighbourhood Heroes Competition	September 2026 Led by Community Engagement Officer	Tenant competition celebrating neighbours who go the extra mile.
ARC report	October 2026 Led by Management Team	Feedback to be requested when issuing report whether future issues should be issued separately or with newsletters or Annual Report.
Halloween Competition	October 2026 Led by Community Engagement Officer	Competition for customers to celebrate Halloween decorations.
Energy Support Event	November 2026 Led by Community Engagement Officer	Event to support those with energy queries going into the winter months.
Christmas Decorations Competition	December 2026 Led by Community Engagement Officer	Competition to celebrate tenant's festive decorations.
Christmas Event	December 2026 Led by Community Engagement Officer & Community Involvement Team	To celebrate festive season and provide a Christmas event for customers.
Rent Consultation	January 2027 Led by Director of Housing	Consult with tenants on proposed rent increase for 2027/28.

OTHA Engagement Calendar 2026–27 (continued)

Event	Timescale and Lead	Purpose
Winter Warmer Event	January 2027 Led by Community Engagement Officer	Provide a warm space event for customers during winter months.
CX Feedback E+	All sections	Continued use of software for a variety of purposes. Useful for ongoing surveys, short targeted surveys and large scale surveys.
Ravenscraig Tenants & Residents Association	Ongoing Led by Community Engagement Officer	Attendance at monthly meetings and support provided to newly established Tenant and Residents Association until required.
Community Hub Drop Ins	Ongoing Led by Community Engagement Officer	Regular visits to local community centres and hubs to provide advice and assistance to members of the community.
Promotion of My Oak Tree Portal	Ongoing Led by Housing Services	Regular social media posts, promotion at sign up and standard letters. Refreshed information for tenants and owners.
New tenant survey - ongoing	Ongoing Led by Housing Services team	Surveys being issued electronically one month after date of entry and results being monitored to ensure good service is being maintained and to pick up any areas where dissatisfaction is recorded.
Estate Management Complaint Feedback Survey	Ongoing Led by Housing Services team	To obtain feedback following conclusion of complaints.
Review of customer complaints	Quarterly & Annually Led by Director of Housing & Director of Property	Complaints are reviewed quarterly, & a report published quarterly on website. Annual report also published
Repairs Satisfaction Surveys	Ongoing Led by Director of Property and supported by Senior Maintenance Officer (Reactive)	To obtain tenant feedback on the reactive repairs service and to make service improvements where dissatisfaction is noted.
Survey of Factored Owners	Led by Senior Maintenance Officer (Reactive)	Annual review of factoring customers' satisfaction and service improvements. To be issued along with 6 monthly invoice.

OTHA Engagement Calendar 2026–27 (continued)

Event	Timescale and Lead	Purpose
Policy Review	Various as per policy review timetable	Recruitment & Selection Policy CCTV Systems Policy ICT Password Policy Estate Management Policy Anti-Harassment Policy Harassment Policy Property Management & Care Policy Service Charge Policy Treasury Management and Borrowing Policy Rent Policy Mutual Exchange Policy

Competition

Name the Vans!

Have you spotted our landscaping team out and about keeping our neighbourhoods looking their best? Now's your chance to get involved and have a bit of fun along the way!

We're launching our "Name the Vans" competition, and we're inviting tenants to come up with creative, catchy or funny names for our landscaping vehicles, including our vans and trailer. Whether you go for something nature-inspired, community-focused, or just a clever play on words, we'd love to hear your ideas.

The winning names will be added to our landscaping vehicles and seen throughout our community, so get your thinking caps on!



How to Enter:

- Email your entries to info@oaktreeha.org.uk
- Phone us on 01475 807000

Competition closes on Friday 31st July at 12pm.

Thank you
for helping
us bring a
smile to our
streets!

Garden Competition 2026

Our 2026 Garden Competition is now open for entries!

Do you take pride in your garden or outdoor space? Whether it's a colourful flower bed, a tidy lawn or a few well-loved pots, we'd love to see it!

To enter your garden or nominate a neighbour, please contact the Housing Services team on **01475 807000** or by emailing **info@oaktreeha.org.uk**. Staff will also be submitting their own entries from the gardens they see while out and about.

The deadline for entries is **Monday 31st August 2026 at 4pm** and our top gardens will all receive prizes. Good Luck!

Conversation Café

29TH JULY 2026

Save the Date! Our next Conversation Café will take place on **Wednesday 29th July 2026 from 2pm – 3.30pm**, hosted by our Landscaping and Planned & Cyclical teams. This informal café gives you the opportunity to chat with staff and others in your community, share your thoughts and find out more information on the topics that matter to you.

Please RSVP by phoning **01475 807000** or emailing **info@oaktreeha.org.uk**. If you need help with transport please let us know and we will try and assist. Refreshments and a prize draw will be available at the event, and we look forward to seeing you there!



Share Membership Application

Not a Member yet?

Lifetime membership of the Association costs just £1 and gives you the opportunity to:-

- Attend and vote at the AGM
- Become a Committee Member and help to set the direction of Oak Tree Housing Association
- Be part of a team (Management Committee) to assist in making decisions that impact our homes, service and communities

For more information or to become a member, please contact us on **01475 807000** or email **info@oaktreeha.org.uk**



CUSTOMER CARE



We value feedback from our customers and, to help us continue improving, we hold Customer Care Days twice a month. If you visit the office on one of these days, you may receive a text or email inviting you to complete our Customer Care Survey about your experience.

As a thank you for taking part, you'll be entered into our monthly prize draw to win a £10 Tesco Gift Card. Our winners are listed below.

Customer Care Prize Draw Winners

Date	Name
January 2026	M. Reay
February 2026	Name withheld
March 2026	A. Stewart



Help Shape the Future *of Your Housing Association*

Get Involved



Join Oak Tree Housing Association's **MANAGEMENT COMMITTEE**

Oak Tree Housing Association is looking for enthusiastic, committed individuals to join our voluntary Management Committee and help shape the future of housing and community services across Inverclyde.

As a community—based housing association, we are proud to provide high—quality homes and services for our customers and tenants. Our Management Committee plays a vital role in setting the strategic direction Of the Association, ensuring good governance, and helping us deliver positive outcomes for the communities we serve.

WHO ARE WE LOOKING FOR?

We welcome applications from people of all backgrounds, experiences and skill sets. You do not need previous board committee experience to apply, as training and support will be provided. We are particularly interested in individuals who can bring skills or experience in areas such as:

- Business and strategic planning
- Finance and accountancy
- Housing and property services

- Legal and governance
- Human Resources
- Customer service
- Information technology and digital services
- Sustainability and environmental management
- Community development and regeneration

Most importantly, we are looking for people who share our values, have a passion for their local community, and want to make a positive difference.

WHAT DOES THE ROLE INVOLVE?

Management Committee Members:

- Attend regular committee meetings
- Help shape the Association's strategic direction.
- Monitor organisational performance
- Support good governance and effective decision-making
- Ensure the Association continues to deliver excellent services to tenants and customers
- Act in the best interests of the Association and the communities we serve

The role is entirely voluntary, although reasonable expenses incurred while carrying out committee duties can be reimbursed.

WHY JOIN US?

This is an opportunity to:

- Make a real difference within your community
- Influence decisions affecting local housing and services
- Develop new skills and experience
- Work alongside experienced professionals and community representatives
- Gain valuable governance and leadership experience
- Contribute to the long-term success of a respected local organisation

INTERESTED?

If you would like to learn more about becoming a Management Committee member, we would be delighted to hear from you.

For an informal conversation or to request an application pack, please contact Oak Tree Housing Association. **01475 807000 / info@oaktreeha.org.uk**

Your Community. Your Voice. Your Housing Association

Shape our FUTURE

BUSINESS PLAN 2027 – 2032



We're planning for the future –
and we want you to be part of it!



Quality
Homes



Strong
Communities



Better
Services



A Sustainable
Future



Share your views today

Your feedback will help us build a better future for everyone.

Get involved – your voice matters.





Our future, together

Help shape our new Business Plan 2027 – 2032

We are delighted to let you know that we are developing our new Business Plan for 2027 – 2032.

Our Business Plan sets out our goals and priorities for the next five years – from providing high quality homes and excellent services, to investing in our communities, improving neighbourhoods and supporting sustainability.

We want to hear from you

Your views and experiences are at the heart of everything we do. We want to understand what matters most to you and your community, what we're doing well, and what we could do better.

By working together, we can shape a plan that reflects your priorities and helps us build strong, thriving communities where everyone can be proud to live.

How you can get involved

-  Take part in our online survey
-  Come along to a local event or drop-in session
-  Join our Tenants Panel or a focus group
-  Get in touch and tell us your views

Look out for more information

We'll be sharing details of how to get involved over the coming weeks.



Thank you for being part of our journey.

Get in touch

-  01475 807000
-  info@oaktreeha.org.uk
-  www.oaktreeha.org.uk

Follow us on social media



There are 12 DIFFERENCES in the 2 images, can you spot them?



Ways to Contact us:

Telephone: 01475 807000 (main switchboard)
01475 807001 (repairline)

Email: info@oaktreeha.org.uk

Portal: www.my.oaktreeha.org.uk

Website: www.oaktreeha.org.uk

Facebook: @OakTreeHA
X: @OakTreeHA

INVESTORS IN PEOPLE
We invest in people Silver

