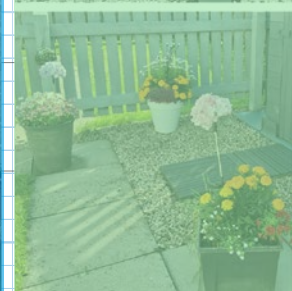
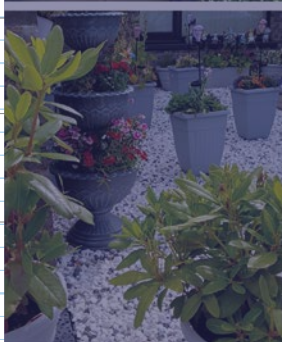
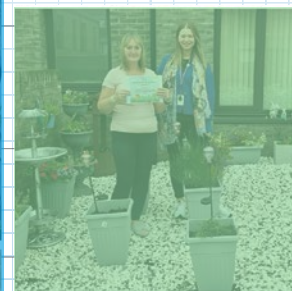
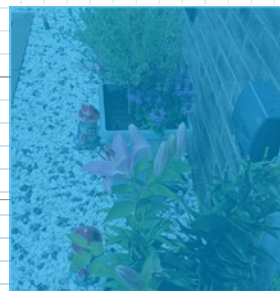
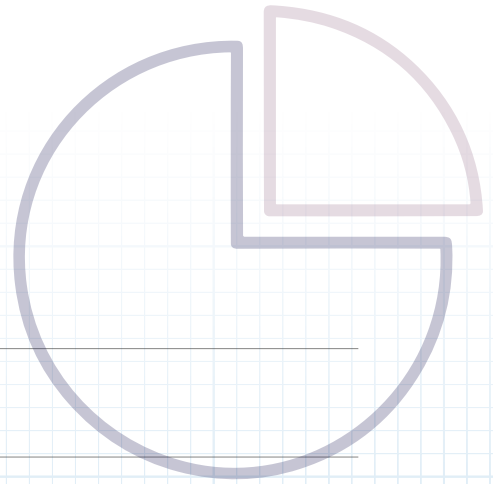
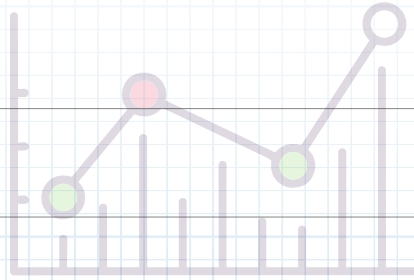
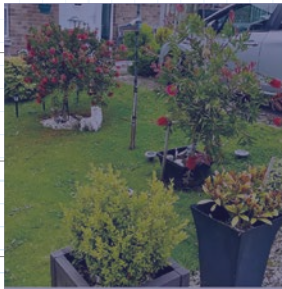




Performance Report

2025-26



This report tells you how Oak Tree HA has done in meeting some of the outcomes and standards laid out in the Scottish Social Housing Charter and reported to the Scottish Housing Regulator in our Annual Return on the Charter (ARC). All the facts given are for the year ending 31 March 2026.

Overview of 2025–26

Welcome from the Chair

I am pleased to welcome you to Oak Tree Housing Association's Outcomes Report for 2025/26. This report shows how we have performed in delivering homes and services for our tenants and communities across Inverclyde.

During the year, we invested over £1.5 million in planned improvements to our homes, alongside ongoing maintenance and safety checks. Our first full year of in-house landscaping, community events and advice services also helped support our neighbourhoods and the people living in them.

On behalf of the Management Committee, I thank our staff, partners and tenants for their contribution throughout the year. We are proud of these achievements, while recognising where further improvement is needed. Your feedback remains essential in helping us make decisions, use our resources wisely and focus on what matters most to you.

Sandra McMenamin
Chair

Foreword from the Chief Executive

Our purpose is to provide good-quality homes and services that meet your needs. This year's Outcomes Report sets out our performance during 2025/26, highlighting achievements and areas where we need to improve.

We completed 6,844 repairs, delivered 88 adaptations to support independent living and continued investing in our homes. Working with our advice partners, we also helped households access financial support while bringing people together through community activities.

We know that figures tell only part of the story. Helpful responses, clear communication and keeping you informed about repairs matter every day. Your feedback, including complaints, helps us understand where we fall short. As we improve how you access our services, we will continue listening and focus on making your experience of Oak Tree simpler, more responsive and reliable.

Sean Connor
Chief Executive

Homes

At the end of the year, we owned 1876 rented homes and a stake in 83 shared ownership homes. From the 1876 properties 26 were leased to another housing provider for temporary accommodation.

Offices & Shops

We own 3 offices & 3 shops. We purchased our new offices in West Stewart Street in 2018 and they were refurbished to provide new office facilities. We have let a section of the building to the Financial Fitness Team, and they provide welfare benefit services from within our building.

Staff

We employed 48.8 staff and had 12 voluntary management committee members, with capacity for 15. Staff sickness absence accounted for 7.74% of working days.

Looking after your home



Key facts

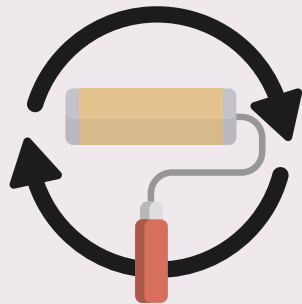
We spent £1,532,108 on planned maintenance where work included:

- Kitchen and heating contract 2025/26 programme
- External doors
- Window replacement 2024/25
- 2 Houston Street Fabric Repairs
- Inverkip St lift replacements
- Prospecthill View wall repairs



We spent £509,988 on cyclical maintenance where work included:

- Decoration for common properties 2024/25 programme
- Decoration for common properties 2023/24 programme
- Electrical inspections in tenants' homes
- Gutter cleaning contract
- Close carpets replacements
- Roof anchor inspections
- Fire risk assessments in assisted living units
- Annual Gas Servicing



We completed **6,844** repairs, 9% fewer than the previous year, and raised **950** non-repair jobs, including bin rotation and close cleaning.

Our emergency repair target is four hours. We averaged **2.2 hours**, an **increase from 1.9 hours** last year and outperforming the Scottish average of 3.45 hours.

Our non-emergency repair target is 2–7 working days. We averaged **6.2 days**, an increase from 5.6 days last year and outperforming the Scottish average of 8.75 days.

We completed **4,841** of 4,857 non-emergency repairs right first time (99.67%), an increase from 92.4% last year and above the Scottish average of 95.29%.

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

- As of 31st March 2026, 1,851 of the Association's properties fell within the scope of EESSH.
- 1,800 of these properties currently meet the standard.
- 51 properties do not meet the standard.

We will continue investing over the next few years so the remaining 54 properties meet the standard.

1,844 of the Association's properties fell within the scope of SHQS.

- 1,779 of these properties met the standard
- 38 properties are exempt from the standard
- 12 properties are in abeyance (tenant access issues)
- 15 properties do not meet the standard

The remaining properties do not meet the standard because

restricted kitchen space prevents additional storage units being fitted.

All boilers received their annual gas safety service before the existing certificate expired.

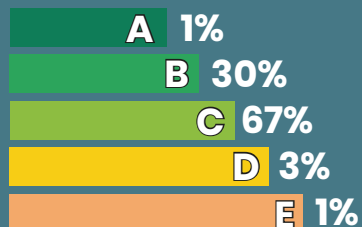
We completed **88 adaptations** to help tenants live independently, spending £169,994. The average completion time was 106 days.

Repairs satisfaction rose to **85.7%**, from 81.8% in the 2021 survey.

Looking after your home

Energy & Net Zero (ESSH2)

EPC distribution:



ESSH compliance

2025/26: = 97%

Forecast to
2027/2032 = 98%

Tenant energy advice outcomes:

households supported:
54

Savings:
£3987

We have completed a pilot energy efficiency project in collaboration with James Frew Ltd. This initiative was delivered through ECO4 funding and supported by OVO Energy. We installed an air source heat pump, photovoltaic (PV) panels, solar edge 400v home battery, underfloor insulation and top-up loft insulation within this property.

Damp & Mould Indicators

(Source: SPSO Model Complaints Handling Procedure)

Cases reported:

56



Communications issued:

Recurring articles in quarterly newsletters, tenant advice leaflet issued at inspection, website updates, condensation traps provided



Recurrence within 6 months:

11%



Avg time to first visit:

5.1 days



Investment actions:

damp proof course and window repairs, mould treatments

What we are working on



The Contractor Framework continues to improve performance: repairs are faster, workmanship is better, complaints are falling and more repairs are fixed first time, reducing disruption for tenants.

We have raised performance targets and continue working closely with contractors to deliver high standards, value for money and positive tenant outcomes.

Looking after your neighbourhood

What we do

Clean, safe and well-managed neighbourhoods help residents enjoy and take pride in their homes. Our Housing & Communities team works with residents and partners to identify issues early and agree practical solutions. We tackle fly-tipping, graffiti, unsafe communal areas, nuisance, noise and anti-social behaviour, while supporting activities that strengthen communities. Our response to anti-social behaviour may include advice, mediation, warnings and acceptable behaviour contracts, with support from the ASIST team. We also work with Police Scotland, social work and other agencies. Legal action is considered only for serious or persistent cases that cannot be resolved through other measures.



Key facts

Our Housing & Communities team regularly inspect closes and estates to keep communal areas and neighbourhoods clean, safe and well maintained. Staff identify fire risks, fly-tipping, graffiti, damage, poor grounds maintenance and other hazards, then assign and follow up action with the relevant team, contractor or partner. Inspections and annual walkabouts also allow residents to raise concerns, highlight recurring problems and confirm that work has been completed to an acceptable standard.



We received **168 anti-social behaviour reports** and **resolved 166 (97.65%)**. Three cases carried into this financial year and were resolved within our timescales. The Scottish average was 93.11%.

The Association obtained **13 eviction decrees** between 1 April 2025 and 31 March 2026.

Seven decrees were enforced; the remaining tenancies ended voluntarily before eviction. The seven enforced evictions in 2025–26 related to rent arrears or tenancy breaches.

Eight tenancies ended through abandonment.

Tenancy sustainment fell from 93.6% to **88.97%**. The Housing Services and Communities team helps prevent homelessness and tenancy failure by offering information, advice and support. It also helps vulnerable tenants make informed choices and live safely and independently. Through our shared service with Larkfield Housing Association, a Tenancy Support Officer provides Oak Tree tenants with 15 hours of support each week. The Scottish average was 92.45%.



Complaints Performance (SPSO model)

Total Complaints:

96

Stage 1 = 67 ; Stage 1 escalated to Stage 2 = 14; Stage 2 = 15



Avg days to close Complaint:

Stage 1 = 3.97
Stage 1 escalated to Stage 2 = 18.86
Stage 2 = 8.64



Percentage % closed on time:

Stage 1 = 100%
Stage 1 escalated to Stage 2 = 92%
Stage 2 = 100%



Complaints Upheld:

19%

Partially upheld = 10%
Not upheld = 43%
Resolved = 30%

Learning & actions

Review of landscaping services specifications and time allocations across all the estates to ensure charges accurately reflect the services being delivered, continual review of the repairs service to improve customer service and contractors performance and communication with tenants on our services which is delivered through various platforms, social media, newsletters, email and our website.



Tenants Satisfaction Results

What you said

Between September and December 2024, 1,107 tenants completed our Tenant Satisfaction Survey, representing 63.2% of eligible tenants. They shared their views of us as a landlord and suggested improvements.

An independent company conducts this survey every three years using face-to-face, telephone and online questionnaires.

Some questions are standard across Scotland, allowing housing associations and councils to report comparable results to the Scottish Housing Regulator.

Tenants Satisfaction Results

The table compares these results with our 2021 survey and the Scottish social housing average.

Measure	% tenants very and fairly satisfied 2024	% tenants very and fairly satisfied 2021	Social housing average (2024)
Survey method	Telephone, face to face and online	Telephone	Mixed methods
Satisfaction with Association's overall service	89.3%	85.5%	87.7%
Satisfaction with being kept informed about services and decisions	90.6%	93.3%	92.1%
Satisfaction with opportunities to participate in decision making	83.5%	93.1%	89.1%
Satisfaction with quality of home	85.1%	77.5%	85.1%
Satisfaction with repairs in last year	85.7%	81.8%	87.3%
Satisfaction with contribution of Association to management of neighbourhood	81.2%	82.1%	85.7%
Rating of rent as very good or fairly good value for money	81.0%	78.0%	81.9%

We completed our Action Plan and improved services by increasing our community presence and tenant engagement, including a customer focus panel, conversation cafés and a gala day.

What we are working on

Evictions remained broadly stable, increasing by one, while abandonments fell by one. We extended our shared tenancy support service with Larkfield Housing Association for another year. Link Living provides a dedicated Tenancy Support Officer for 15 hours each week to help tenants at risk of tenancy failure or abandonment.

The 2024 survey found that 83.5% of tenants were satisfied with opportunities to participate. Our Community Engagement Officer is developing initiatives to increase involvement.

The survey found that 90.6% of tenants rated how we keep them informed as very or fairly good. Our Community Engagement Officer is modernising communication and involving customers in co-designed solutions.



Community Engagement Events and Competitions

We hosted Glasgow University's Community Development course, Activate, for tenants, community volunteers, staff members of community organisations and Oak Tree staff and management committee members.

We partnered with Ramblers Scotland to provide local, community walks to tenants alongside a free one year Ramblers membership.

We brought together the community for our Summer Gala Day, enjoying games, activities, face painting, emergency service vehicles, an ice cream van, refreshments and a raffle, supported by our contractors.

8 households won our Halloween Homes Competition.

7 households won our Garden Competition.

5 households won our Christmas Homes Decorations Competition.

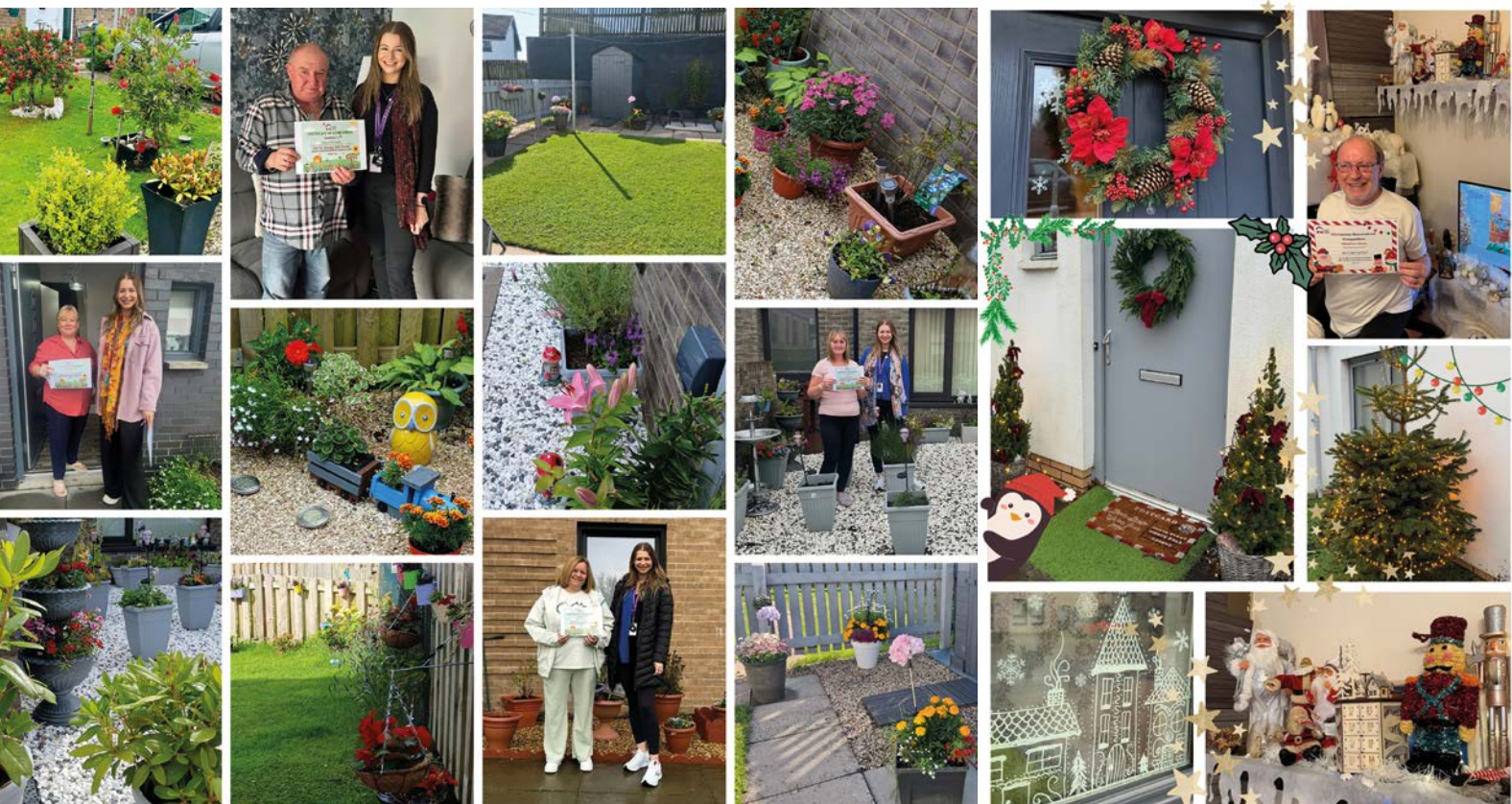
We hosted a Festive Film Night at the Waterfront Cinema, supported by our contractor MCN Ltd., alongside providing a Christmas Toy Drive which provided over 300 new or gently used toys to local families. We also provided selection boxes to Women's Aid and Starter Packs Inverclyde.

We received £1600 funding to host six 'Winter Warmer Cafes' throughout January – March 2026 and had 79 attendees.

We continued to support the Ravenscraig Tenants and Residents Association, alongside Link Housing Association and Larkfield Housing Association, through regular bi-monthly resident meetings.

We hosted 4 Conversation Cafes throughout the year, focussing on our drone activities, landscaping service, rent consultation and the opportunity to meet the Housing and Communities team.

Our Community Benefits funding supported various local groups and organisations to provide community activities, alongside supporting tenants with energy assistance.



Community Engagement Events and Competitions

Community Impact

Money/energy advice:
Households
Supported: 400

Gains = £368,317

**Community events
delivered: 21**

Attendance: 395

**Initiatives
included:**

**Christmas Toy Drive, Winter
Warmer Cafes, Summer Gala
Day, Festive Cinema Event,
Quarterly Conversation
Cafes, Community Wellbeing
Walks and Seasonal
Competitions & Activities.**



Delivering value

We deliver value by improving homes and services, involving tenants in decisions, investing in communities and managing resources efficiently. Tenant participation and scrutiny support the requirements of the **Scottish Social Housing Charter**.

Key facts



Rent and service charges due for the year totalled **£10,367,150**.

Current and former tenant arrears at 31 March 2026 were **£250,525**, down from £263,269 last year.

Arrears were **2.39%** of rent due, down from 2.63% last year. The Scottish average was 5.9%, a decrease from 6.17%.

We wrote off **£58,189** in former tenant arrears at year-end, compared with £21,940 the previous year.

£103,239 of rent due was lost through lettable properties being empty during the year which is slightly up from £73,369 in the previous year.

Property turnover was **8.7%**, up from 7.9% last year. The Scottish Average was 7.38%.

We relet empty homes in an average of **44.64 days**, up from 34.42 days from last year. The Scottish Average was 116 days.

OTHA's average rent increase in March 2026 was 3.6%. Our rents are generally lower than those of other local housing associations, although most local RSL rents are above the Scottish average.

Average weekly rents and service charges* by property size:

Homes & Rents	OTHA	CLOCH	LARKFIELD	RIVER CLYDE HOMES
No lettable SC properties	1844	1446	396	6094
Percentage Rent Increase	3.6%	4.8%	4%	4.8%
Average Rent				
1 Apt	£80.35	£97.59	n/a	£94.49
2 Apt	£99.08	£104.41	£78.18	£108.72
3 Apt	£108.74	£115.39	£108.41	£113.50
4 Apt	£121.23	£127.82	£125.07	£120.48
5 Apt +	£135.46	£143.71	£141.73	£130.38

*OTHA charges rent monthly; the Scottish Housing Regulator converts it to a weekly equivalent for comparison.

Tenant satisfaction with rent as value for money rose from 78% in 2021 to 80.97% in 2024. The Scottish average this year was 82.01%.

Delivering value

What we are working on



We will continue enhancing lower-demand empty homes with measures such as flooring and decoration. Our Community Engagement Officer and Housing & Communities team will build a stronger local presence through community hubs, events and regular visits.

We will continue providing safe, affordable, good-quality homes, secure tenancies and responsive repairs.

Rising living and energy costs continue to affect tenants. Our priority is to keep rents low while maintaining high-quality services, with every department contributing.

Lettings to Homeless Households & Nominations

(Reference: SHR Reporting Expectations (2025/26))

16%

of general needs
lets to homeless
referrals

(Scottish average = 46%)



Average days
to relet

44.68 days



Partnership with local authority/support agencies;
Direct Section 5 Referrals, Women's Aid/Inverclyde
Centre for Independent Living/New to Scotland Team/
Children & Families



Allocations & Sustainment

Prevention initiatives:

Working with SCARF, HACT,
Charis Vouchers, Starter Packs,
Energy Advisor (Shared-
resource with other RSLs),
Tenancy Support Service

12-month tenancy
sustainment overall:

88.97%

Source: waiting list = 94.87%,
homeless = 81.82%,
transfer = 88.67%





Safe, quality
homes



Better customer
services



Greener
neighbourhoods



Listening to
our communities

Looking Ahead

Business Plan 2027–2032



Summary and Looking Ahead

This report highlights our investment in homes, support for tenants and work across our communities during 2025/26. It also identifies areas where we must improve.

Looking ahead, our priorities include improving customer services, undertaking our Stock Condition Survey to guide future investment, and developing our Business Plan for 2027–2032 with

tenants, staff and Committee members. As we celebrate Oak Tree's 25th anniversary, we will continue focusing on safe, affordable homes and neighbourhoods where people want to live.

From next year, our Outcomes Report will be issued digitally, helping reduce printing and paper use while continuing to share our performance and priorities with you.

Ways to Contact us:

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