



**OAK TREE**  
**HOUSING ASSOCIATION LTD**

**ANNUAL REPORT 2015/16**

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I am delighted again to provide the foreword to our annual report. As with every year the Association has been incredibly busy and despite the significant challenges within the environment in which the Association operates, I am able to report that it's been a very productive and successful year.

With regards to our Constitutional Partnership with Cloch, you may recall from previous reports whilst formally being a parent and subsidiary, both organisations are keen to reinforce and reiterate our respective brands and on an operational level proceed independently, we are however taking advantage of opportunities for collaborative working. We continue to have joint audit meetings and regularly consider areas of joint working and shared services. Both Associations are working on a number of initiatives and projects – some jointly and others independently, where areas of good practice come to the fore, these can be easily shared across both Associations. There is a desire to continue with collaborating to achieve value-added activities which benefit our communities.

The Association completed its newbuild project at Earnhill Road. Work continued on the newbuild project at Garvald Street and the Association commenced pre tender work for two additional sites at Shore Street in Gourock and Auchmead Road in Greenock.

- 9 newbuild flats at Shore Street
- 30 newbuild cottages at Auchmead Road.

Mears Ltd continued to deliver the reactive maintenance service for the Association. We carried out 7893 repairs in the year (average of 4.62 repairs per property). Gassure continued with the gas servicing contract during the year. Likewise, ISS Facility Services continued to undertake landscape maintenance services. In total £942,163 was spent on delivering the reactive, gas and open space maintenance contracts.

In terms of work undertaken last year the Association spent £1,254,414 on its planned and cyclical maintenance work. Two properties still require work to have them comply fully with the Scottish Housing Quality Standard. These will remain in abeyance until circumstances allow for the work to be carried out.

The Association's present assessment of Energy Efficiency Standard for Social Housing (EESH) indicates that 27.5% of properties will require the introduction of additional energy efficiency measures to enable them to meet the standard by 2020.

At the end of March this year we owned 1721 self-contained properties, 4 non-self-contained properties and had an interest in 105 shared ownership properties. We also managed a small number of private sector properties under the lead tenancy and private letting scheme.

The total of current and former tenant arrears reduced from 3.01% to 2.75%, to stand at £186,297 at the end of March. We continue to deal with the impact of welfare reform and the introduction of Universal Credit. We let 15 new properties and relet 158 properties in the year.

Along with Cloch & Larkfield HAs we continue to run the Inverclyde Common Housing Register which is currently managed from our offices. We launched our new online application process and upgraded our housing software to improve services to applicants.

This year tenants worked with us to design our Independent Tenants' Satisfaction Survey. The fieldwork was carried out during the winter and the

Management Committee were pleased to receive a very positive report. We will continue to work with tenants on areas for improvement. During the summer we had a programme of engagement in our communities.

We have a number of wider action projects we are jointly supporting:

- Welfare Advice
- IT Literacy
- Tenancy Sustainment
- New Tenant Support

As you will know, we agreed to join the Smarter Buys franchise and ourselves and River Clyde Homes now offer low cost credit services for certain household goods to tenants.

2015/16 was another successful trading year for Oak Tree Housing Association. The Association made surplus of £1.8m in this year. Total Turnover was just over £9.76m with Operating costs of £7.31m.

The Association had only one temporary staff member leave this year and following a successful recruitment exercise, we employed a new Finance Director.

The staff team continue to be involved with the Healthy Working Lives award and following re-assessment, we continue to hold the Gold Award status.

#### **And to the coming year**

We have our re-assessment for Investors in People, consideration of our current office space requirements, a full tender process for our reactive repairs procurement in conjunction with Cloch, continuing with our current new build developments and also considering the possibilities of further new development projects.

Management Committee and Staff continue to work hard and I thank them for their dedication and enthusiasm. I wish you all well in the coming year.

*Jackie McKelvie*  
Chairperson

## REACTIVE REPAIRS & LANDSCAPE MAINTENANCE

**The Association spent £1.254M on its maintenance contracts during the year.**

Mears Ltd and ISS Facility Services continue to deliver the reactive repairs and landscaped maintenance services for the Association. In addition Gas Sure are responsible for annual gas services and the maintenance of tenant's central heating systems.

Ensuring repairs are completed on time is a constant challenge for our maintenance contractors. Performance during 2015/16 was again very good. The table below details the outturns for the year and we wish to express our thanks to the contractors for delivering a consistently high level of service for our

tenants and to our tenants for their co-operation in allowing the contractors access to carry out their work.



### REACTIVE REPAIRS TARGETS FOR 2015/16

Performance	Timescale/Target	Actual
Emergency Repairs	4 Hours	2.29 hours
Non-emergency repairs	2-10 Working Days	4.78 working days
Tenants Satisfaction	90%	92.54%

The average length of time to complete non-emergency repairs was 4.78 working days. The total number of emergency repairs carried out last year was 2366. The average length of time taken to complete these repairs was 2.29 hours.

The total number of repairs carried out in the year was 7893 (average of 4.62 repairs/property). 92.54% of tenants surveyed indicated that they were satisfied with the repairs service.

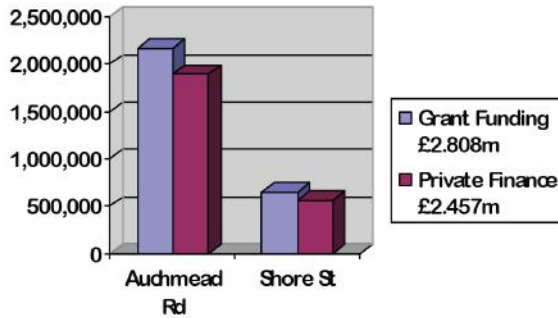
We are happy to note that the 2015/16 performance statistics indicate a marked improvement from the previous year's statistics. We will continue to ensure that where possible an upward trend in performance is maintained.



## DEVELOPMENT REPORT

The Association completed work on its newbuild project at Earnhill Road in Greenock (15 units). Work continued on its newbuild project at Garvald Street, Greenock (45 units). In addition the Association started pre tender work on two new projects during the year, a 30 unit new build development at Auchmead Road in Greenock and a 9 unit new build development at Shore Street in Gourrock. SHIP approval for these projects was granted in March 2015. The homes proposed are for the social rented market and will be built to the silver energy efficiency standard. The capital investment for the new projects is estimated at £5,265,000. The Association's contribution is £2,457,000 and the Scottish Government is funding the balance with a grant allocation of £2,808,000. The total turnover on the development programme during the year was £2,469,663.

### Funding Allocation for Projects



## ACHIEVEMENTS

### COMPLETION OF EARNHILL ROAD PHASE 2 NEWBUILD PROJECT

15 energy efficient social rented units comprising:

House types	No of Units
4apt 5person terraced & semi-detached houses	15 units

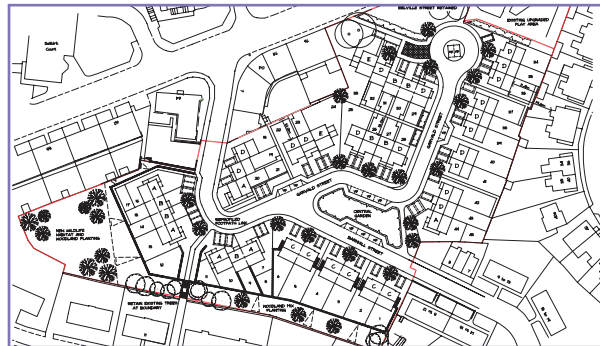


This project completed in November 2015.

### GARVALD STREET NEW BUILD PROJECT

45 energy efficient social rented units comprising:

House types	No of Units
2apt 2person cottage flats	12 units
3apt 3person terraced & semi-detached houses	13 units
4apt 5person terraced & semi-detached houses	18 units
5apt 6person semi-detached houses	2 units



This project had been due for completion in August 2015. Difficulties in addressing utility issues had given rise to a significant delay and the development of the site is now expected to be finished before the 2016/17 financial year end.

## FUTURE PLANS

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

The development of the former Ravenscraig primary school site and a gap site in Shore Street are the next development priorities for the Association. Other sites are being considered, however discussions are at an early stage and a firm commitment cannot be given at this time to determine if these will be taken forward with the Association or not.

## REACTIVE, GAS AND OPEN SPACE MAINTENANCE

There was no change to the contractors providing these services for the Association during the year.

Reactive Maintenance	Mears Ltd
Gas Servicing & Maintenance	Gassure
Landscape Maintenance	ISS Facility Services

A benchmarking exercise carried out on the Annual Return on the Scottish Social Housing Charter (ARC) indicated that we continue to perform well in comparison to the Scottish averages for ARC indicators.

## PLANNED AND CYCLICAL MAINTENANCE WORK

The bulk of the Association's planned and cyclical maintenance work was delivered through the I-FLAIR Framework. £1,254,414 was spent on this work which included:

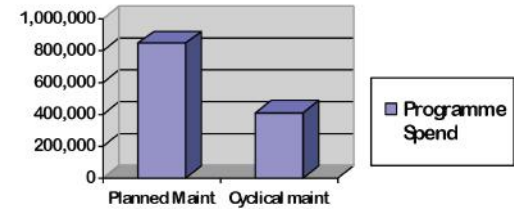
### Planned Maintenance

- Some carry over spend from the previous years programme of work
- The upgrade of 39 kitchens
- The renewal of 81 bathrooms
- The replacement of 69 heating systems

### Cyclical maintenance

- Non capitalised repairs
- Stage 3 Adaptations
- Painting of 6 closes & 229 cottages
- Servicing of common fans in 5 closes
- Roof anchor inspections

### Funding Split



## SCOTTISH HOUSING QUALITY STANDARD PROGRESS (SHQS)

Two properties still remain that require work to have them comply with the Scottish Housing Quality Standard. Due to extenuating circumstances the work on the two properties in question could not be concluded prior to the year end. These properties will be held in abeyance until circumstances allow for the work to be carried out.

## ENERGY EFFICIENCY STANDARD FOR SOCIAL HOUSING (EESH)

In addition to SHQS the Association is now required to ensure that its properties are able to meet EESH by 2020. The Associations assessment of EESH at end of March 2015 indicated that 473 (27.5%) of properties will require the introduction of additional energy efficiency measures to enable them to meet the standard by 2020.



## HOUSING SERVICES OVERVIEW

The Housing Services Team is responsible for providing the housing management service to tenants. This includes allocations, tenancy and estate management and arrears recovery. Each area has a patch-based team headed by a housing officer with 2 housing assistants and a housing administration assistant. The work of the section is overseen by the housing manager and a senior housing officer.

## WELFARE REFORM

Preparing for the roll out of Universal Credit has remained the main focus of the year. This will involve changes to the systems for payment and administration of benefit. We have been speaking with tenants individually to ensure that changes to the benefit system are understood and that all sources of support are available to them to assist in improving digital access, access to banking facilities, improving benefit take up and helping them manage their financial resources as well as possible.

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

## STOCK INFORMATION

The stock increased during the year. Although there were 5 sales under the Right to Buy Scheme, OTHA built 15 houses in the year.

## BREAKDOWN OF SELF CONTAINED DWELLING UNITS (RENTED STOCK) BY SIZE

The association also owned 1 office & 3 shops and a share in 105 shared ownership properties at March 2016.

## RENT INFORMATION

The rent collected for 2015-16 was £6,828,405 out of a possible rent due of £6,754,551 which was 101.1% of the rent due. Gross rent arrears for current and former tenants stood at 2.75% of the rent due and £39,100 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £29,617 or 0.44% of the rent charged.

A full review of rent and service charges was carried out and completed in March 2015. Changes to the rents and service charges are being implemented over several years. The average rents at the end of March 2016 for different house types is shown below:

Number of Bedrooms	Building Type					Grand Total
	Flat	Four in Block	High Rise	House	Other Flat	
1	7	0	0	0	0	7
2	363	60	6	2	23	454
3	574	21	38	276	12	921
4	83	26	2	209	1	321
5	0	0	0	16	0	16
6	0	0	0	2	0	2
<b>Grand Total</b>	<b>1027</b>	<b>107</b>	<b>46</b>	<b>505</b>	<b>36</b>	<b>1721</b>

No. of bedrooms	Flat	Four in Block	High rise	House	Other flat	Average of All
1	£58.43					£58.43
2	£66.27	£67.57	£76.74	£66.72	£135.71	£70.00
3	£75.65	£75.62	£82.29	£79.33	£120.48	£77.14
4	£82.23	£85.16	£88.65	£87.43		£85.90
5				£92.80		£92.80
6				£98.84		£98.84
<b>Grand Total</b>	<b>£72.77</b>	<b>£73.42</b>	<b>£81.84</b>	<b>£83.13</b>	<b>£134.44</b>	<b>£77.00</b>

## LETTINGS

There were 173 properties let during the year out of which 129 were general needs properties and 44 were supported lets. Two mutual exchanges were also carried out in the year. The average time to re-let properties was 13.25 days.

A total of 50 referrals of homeless people under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 17 referrals were rehoused by OTHA either as a result of direct referrals or application to the ICHR's common housing list with homeless priority points.

During the year, the association reduced the properties in the lead tenancy scheme to access private rented sector accommodation to be used to meet the needs of homeless people. The scheme had been running since April 2008 with the first property coming into management and being leased on to the homeless service. By March 2016, the association was managing only 8 private sector properties to assist in providing temporary housing for homeless people.

Also during 2015-16, we continued to run a private lettings service through our subsidiary, Oak Tree Housing Initiatives Ltd. This service was set up to act as the letting agent for properties brought back into use through Empty Homes Initiative Funding. During the year, OTHI continued to scale back its activities and ended the year providing a management service in relation to only four lets.

## TENANCY MANAGEMENT

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

Our housing team continued to work with tenants to reduce dog fouling in our areas and this will remain a focus for the coming year.

The association initiated 31 court actions in the year and 6 properties were repossessed due to non-payment of rent & 3 as a result of anti-social behaviour. In the year, 9 properties were abandoned by tenants.

## ANTI-SOCIAL BEHAVIOUR

The association continues to work with the dedicated services to help deal with anti-social behaviour in Inverclyde including the Police, the community wardens, and the ASIST team (anti-social behaviour investigation team).

Staff members work with partner agencies to improve community safety in Inverclyde & we attend the Multi-agency Tasking & Co-ordinating Group Meetings to identify inter agency solutions to local problems.

During the year, 120 cases of anti-social behaviour were reported and 115 of these were resolved during the year. Out of these, 113 were resolved within the locally agreed targets.



## EQUALITIES INFORMATION

The table below shows the ethnic composition in relation to tenants at the end of the year, applicants on the housing list and lets made in the year. A total of 387 tenants and 465 applicants on the housing list considered themselves to have a disability. In relation to lets made in the year, 48 new tenants out of 175 lets considered themselves to have a disability. This reflects the priority given to medical need in the points allocations system, but also the type of housing that became available to let during the year.

## INVERCLYDE COMMON HOUSING REGISTER

The ICHR has continued to operate its common housing register and choice based lettings service during the year from OTHA's office. At the end of March 2016, there were 1510 applicants on the joint list seeking rehousing. The number of new applications in the year was 1642.

## CORPORATE SECTION

### Scottish Social Housing Charter

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

From April 2013, all Scottish Registered Social Landlords (RSLs) had to meet the outcomes and standards set by the Charter. The collection of data towards new reporting requirements led to changes in the way information was recorded and reported. The association has now submitted its third Annual Return on the Charter (ARC) based on information from the year to March 2016.

The report for tenants on key aspects of the Charter was developed during the autumn with the help of a small group of tenants. It was distributed to all tenants in October 2015.

	OTHA Tenants	Housing List Applicants	New Tenants
<b>White (total)</b>	<b>1433</b>	<b>1496</b>	<b>171</b>
Scottish	1390	1360	164
Other British	24	116	4
Irish	3	5	0
Gypsy/Traveller	0	0	0
Polish	7	7	3
Any other white background	9	8	0
<b>Mixed or multiple ethnic background</b>	<b>6</b>	<b>0</b>	<b>1</b>
<b>Asian, Asian Scottish, Asian British (total)</b>	<b>5</b>	<b>2</b>	<b>0</b>
Indian	1	1	0
Pakistani	1	0	0
Bangladeshi	0	0	0
Chinese	1	1	0
Any other Asian background	2	0	0
<b>Black, Black Scottish, Black British (total)</b>	<b>3</b>	<b>5</b>	<b>1</b>
Caribbean	2	0	1
African	0	5	0
Any other black background	1	0	0
<b>Other ethnic background</b>	<b>2</b>	<b>4</b>	<b>2</b>
Arab, Arab Scottish or Arab British	2	0	2
Any other group	0	4	0
<b>Unknown</b>	<b>236</b>	<b>3</b>	<b>0</b>
<b>Total</b>	<b>1685</b>	<b>1510</b>	<b>175</b>

## Tenant Engagement

During the year, we carried out an independent survey of tenants in addition to service surveys carried out in-house across many areas of service. Survey information from our independent tenant satisfaction survey was used to complete the ARC in relation to key satisfaction indicators.



The independent tenant satisfaction survey was carried out by Knowledge Partnership Ltd between November 2015 and January 2016. A total of 1,000 tenants were surveyed, representing 63% of all available tenants. Tenants were interviewed in their homes by means of a face to face administered questionnaire. Taking everything into account, 92% of tenants were very or fairly satisfied with the service provided by Oak Tree. This is a 1% point improvement on the figure reported in 2013.

Other survey findings were as follows (in order of satisfaction):

- 94% of tenants agree that Oak Tree keeps them informed about services and decisions.
- 93% are satisfied with their neighbourhood as a place to live.
- 93% are satisfied with the repairs service.
- 92% are satisfied with Oak Tree's management of their neighbourhood.
- 91% are satisfied with the quality of their home.
- 91% of tenants are satisfied with the opportunities available to participate in decision making.

- 89% are satisfied with the condition of their new tenancy (on moving in).
- 87% agree that Oak Tree rents are good value for money.

Tenants' 3 main priorities for Oak Tree are to focus on (1) repairs and maintenance (2) the overall quality of the home and (3) maintaining the neighbourhood as a good place to live. During 2014-16, we continued to develop our tenant scrutiny approach. During May 2015, we held Charter Chat meetings in areas across our communities to help develop our scrutiny calendar. During the year tenants were involved in the following:

- Estate walkabouts in many areas and consulting on new play area facilities in Bow Farm.
- Small scrutiny group to consider how well our landscaping service met tenant expectations and to set standards for the future
- Comparing actual garden maintenance & grass cutting against what is promised and seeing if this meets what tenants' want.
- Review of ARC reporting. Suggested timescale
- Reviewing dog fouling in our areas and the action we could take to reduce it.

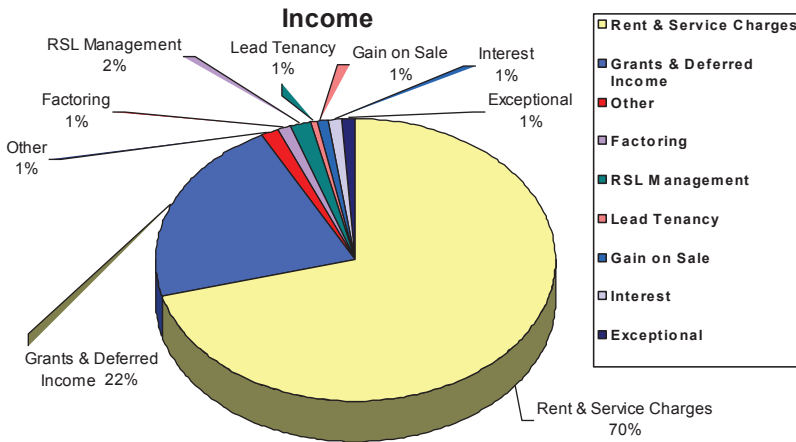
## COMPLAINTS HANDLING

A new procedure for handling complaints was introduced in October 2012 to comply with the requirement to adopt the Complaints Handling Procedure (CHP) developed by the Scottish Public Services Ombudsman.

The procedure makes it easier for tenants to make a complaint and encourages quicker, more effective resolution of complaints. The CHP has only two stages for OTHA to consider a complaint before external review by the SPSO is possible. This year, no complaints were referred to the Scottish Public Services Ombudsman. An outline of complaints made and the remedial action taken has been reported to tenants in the newsletters and on our website. The Senior Management Team continue to review complaints to drive service improvements going forward.

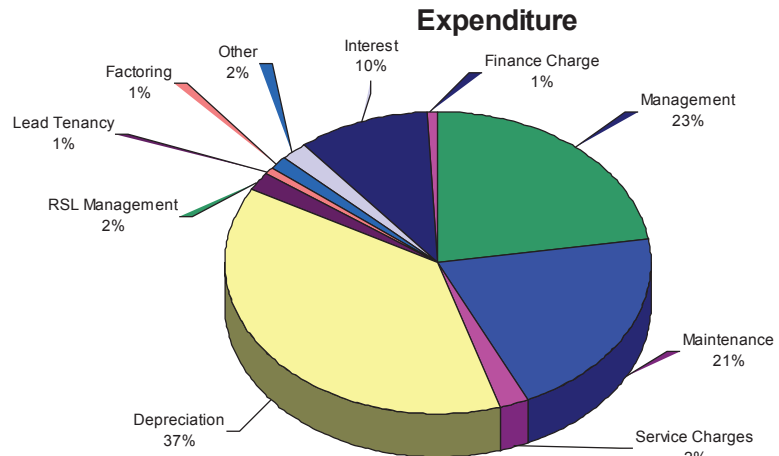
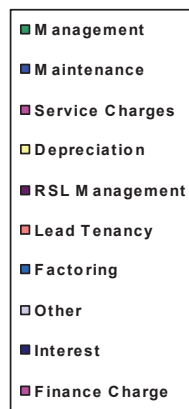
Oak Tree Housing Association continues to manage its finances with a long term perspective. Aspirations to develop new homes for tenants remains a focus and development opportunities are reviewed as they arise and evaluated to take account of the Scottish Government grant/subsidy levels, the cost of private finance and the impact on our financial business plan. We have continued to successfully manage the financing of our core activities and made further investment in planned maintenance in relation to

the replacement of heating systems, kitchens and bathrooms, etc. Oak Tree Housing Association made a surplus of £1.86m in the year to 31st March 2016, which is down from £2.05m in the previous year, mainly due to higher investment in reactive, planned and cyclical maintenance. The following information highlights the main sources of income and expenditure for Oak Tree Housing Association as well as charting the change in surplus, reserves and investment in housing over the last few years.



Rental Income & Service Charges of £7.1m represents the majority of Oak Tree Housing Association's income and this equates to a 1.1% increase against last year's income based on 15 new properties being added to the housing portfolio and the rent increase applied during the year. A new income line called grant released from deferred income was also introduced following changes in Accounting legislation associated with grant funding and this represents £2.03m of income in the year. There was an increase in the gain on sale of fixed assets which was up from £9.7k in 2015 to £77.8k in this financial year, as a result of an increase in right to buy sales. Interest receivable also increased from £90k in 2015 to £103k in 2016 due to a review of our treasury management activities.

Management, maintenance costs and interest paid on housing loans make up the majority of Oak Tree Housing Association's cash expenditure. Management and Maintenance costs represent 45% of all expenditure with expenditure in this category increasing to £3.7m from £3.5m in the previous year, due to higher investment in planned, cyclical and reactive maintenance. Interest payable on outstanding loan balances totalled £827k and depreciation, a non-cash expense, was £3.1m in the year.



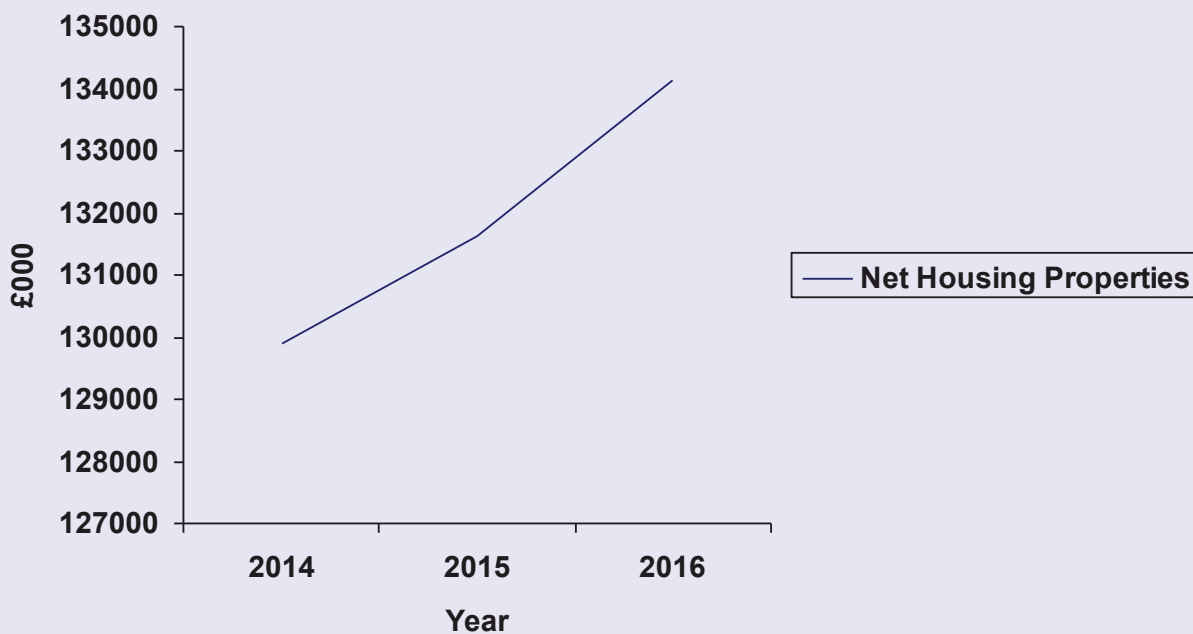
The Association has invested £134.1m in properties held as at 31 March 2016. Depreciation to date on this value amounted to £35.6m.

Additions in the year include £1.29m of capitalised major repairs, for example, replacement heating systems, kitchen and bathroom replacements, etc.

At the year end the Association's housing properties had a net book value of £98.5m.

As at 31st March 2016, Oak Tree Housing Association's reserves totalled £20.9m, which is a 10% increase against last year's value.

## Net Housing Properties



## MEMBERSHIP NEWS

As at 31st March 2016, the Association had 240 members drawn from tenants and the general community. During the year 2015/16 6 new memberships were granted and 3 memberships were cancelled, either because of the death of a member, because the member moved away without sending a forwarding address, requested their membership be cancelled, or the member failed to attend and submit apologies for five Annual General Meetings. We continue to encourage tenants and other local residents to join our Association and membership forms can be obtained from our office.

## MANAGEMENT COMMITTEE

The Management Committee annually assesses the skills, knowledge and diversity it has to provide capable leadership, control and constructive challenge to achieve OTHA's purposes, to deliver good tenant outcomes and manage its affairs.

OTHA have a review process in place for Committee which combines three elements:

A self-assessment of Committee's skills knowledge and experience. A review of the Committee member's individual contribution to OTHA's governance. A review of OTHA's governance arrangements and their effectiveness. Following the success of our Committee recruitment drive last year and following the Committee reviews, the Association's Governance is deemed to be stronger and more effective than it was and that some of the improvements are attributable to the recent recruitment of our new Committee members.

## STAFF NEWS

The Association had 1 temporary member of staff leave this year. In addition to this, due to the resignation of our Finance Director (agency services) and following a review of the requirements of our finance section, the Association opted to recruit for a full time Finance Director, who is responsible for managing the Finance Function and the provision of all Finance Services to OTHA and its subsidiary organisations, Cloch Housing Association and Oak Tree Housing Initiatives.

As you know, for many years now we have monitored our staff absence levels. This year our absence rate due to sickness was 3.36%.

## HEALTHY WORKING LIVES AWARD

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



Each year the Association join in a national campaign to highlight awareness of certain health campaigns. This year we chose in our spring newsletter to provide information regarding specialist support to help stop smoking and highlighted the importance of breast screening.

## COMMITTEE MEMBERS

**Jackie McKelvie**

**Colin Campbell**

**Morag Paul**

Peter Galbraith

June Glancy

Eleanor McMichael

Sandra Rorison

Jeanette Dillon

Jonathan Grant

Betty McDonald

**Chairperson**

**Vice Chair**

**Secretary**

David McIndoe

Chris Bateman

Ronny Lee

Jim Orr  
(resigned 07/07/15)

Michael McLoone  
(retired 23/06/15)

## WIDER ACTION

Our 2015-16 programme continued projects which had been established over the previous 2-3 years and importantly continues to be delivered in partnership with other local associations.

We continued to support the following projects:-

- Welfare Advice – through the Financial Fitness team we are offering welfare benefits advice to our tenants
- Tenancy Sustainment – we use the services of The Mungo Foundation to provide tenancy sustainment services to our tenants
- IT Literacy – through the Inverclyde Future Skills project we are offering services in a number of locations giving tenants advice on computer literacy
- New Tenant Support – we utilise the support of Starter Packs Inverclyde to provide basic packs to new tenants
- At the end of 2014/15, we agreed to join the Smarter Buys franchise and ourselves and River Clyde Homes have been able to offer low cost credit services for certain household goods to tenants from July/August 2015



*Alex Neil, the Cabinet Secretary for Social Justice, Communities and Pensioners' Rights (at the time) from the Scottish Government visited OTHA in November 2015 to see the on-line Smarter Buys service in operation.*

## ANTI-POVERTY

- 1. Smarter Buys**
- 2. Credit Union Promotions/ Development**
- 3. Financial Capability Taster Session/Financial Advice**



## DIRECTORATE

Nick Jardine	Chief Executive Officer
Anne Culley	Depute Chief Executive Officer

## HOUSING SERVICES SECTION

Kate Dahlstrom	Housing Services and Performance Director
Hazel Aitken	Housing Manager
Louise Carlin	Senior Inverclyde Common Housing Register Officer (Job Share)
Tracy Dargan	Senior Inverclyde Common Housing Register Officer (Job Share)
Julie McEwan	Senior Housing Officer
Ann-Marie Mullan	Housing Officer
Morag Sharp	Housing Officer (Job Share)
Maxine Ferguson	Housing Officer (Job Share)
Linda Smith	Housing Assistant
Laurina Mooney	Housing Assistant
Claire McLoone	Housing Assistant
Jacqueline Dunnion	Housing Assistant
Ronnie Bennett	Inverclyde Common Housing Register Housing Assistant (Part-Time)
Adam Thompson	Housing Administration Assistant
Alana Montgomery	Housing Administration Assistant (Temporary)

## FINANCE SECTION

Alana Durnin	Finance Director (commenced August 2015)
Graeme Shields	Senior Finance Officer
Gwen Mills	Senior Finance Officer
Claudia Ennemoser	Finance Officer (Part-Time Temporary)
Anita Hunter	Finance Assistant
Cheryl Gault	Finance Assistant
Lynne Joyce	Finance Administration Assistant
Nicholas Aderinto	Finance Director (Services) – left August 2015

## DEVELOPMENT/TECHNICAL SERVICES SECTION

Brian Praties	Development/Technical Services Manager
Sean Marshall	Senior Development Officer
Mick McKendrick	Senior Housing Officer (Maintenance)
Peter MacDonald	Maintenance Officer
Gordon Smart	Maintenance Officer
Donald Middleton	Clerk of Works / Maintenance Officer
Bill Anderson	Clerk of Works / Maintenance Officer
Gill Montgomery	Development Consultant (Services)
Karen McDermott	Repairs Assistant
Eleanor McCall	Repairs Assistant (Job Share)
Kathy Mechan	Repairs Assistant (Job Share)

## ADMINISTRATION SECTION

Kirsty Davis	Office Manager
Mary McCreadie	Senior Clerical Assistant
Elizabeth Stewart	Clerical Assistant (Part-Time)
Elizabeth McKay	Clerical Assistant (Part-Time)
Jacqueline Workman	Clerical Assistant
Richard Browning	Social Media & Web Development Assistant (Part-Time)

## HOUSEKEEPING

Eleanor Gallacher
Tracy Swan



# OAK TREE HOUSING ASSOCIATION LTD

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