

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. All the facts given are for the year ending March 2017.

Tenants have helped us design this report. We would be very happy to have your comments on what you think of it.



OVERVIEW OF 2016/17

At the end of the year, we owned **1691** rented homes, **4** shared homes and a stake in **104** shared ownership homes. We owned one office & three shops. Another **18** homes were leased to another housing provider.

We sold 13 homes under the Right to Buy. The Right to Buy has now ended.

We worked on **3 new developments** during the year - Garvald Street (45 houses), Auchmead Road (36 houses) & Shore Street

We are working closely with Inverclyde Council, the Scottish Government and other registered social landlords to find other opportunities to develop new homes and secure funding for them. Sites at **Ravensraig** and **Killochend** are being assessed for OTHA to develop.

We have rolled out **increased services to closes** after consultation with residents. We are doing more to clean close windows where they are hard to get at, move bins in and out and clean closes where we have agreed with tenants and owners.

We have assessed the performance of all our properties. This means we now know which stock is delivering well to make tenants happy and which is doing less well.

We know which properties are costing more to

maintain and which need investment.

We have carried out an **in depth review of stock** which isn't performing well. This means we have consulted with tenants and staff to get the best ideas of what to do. This will mean:

- New services to improve the environment
- Tackling problem areas with repairs and maintenance work
- Targeted improvements in lighting, environment, security
- Having a new higher standard to make empty properties more homely for new tenants moving in.

We went live with **Facebook** pages for OTHA and the Inverclyde Common Housing Register. Your feedback on our pages is very positive and it is great to see your comments.

We added a **portal onto our website** so tenants can see their statements, make payments to their rent, order repairs and check on progress with repairs.

Our IT manager has worked hard to find **improvements in efficiency** across all areas of work. We continue to develop access for our tenants to on line services.

LOOKING AFTER YOUR HOME

We spent **£851,643** on planned and cyclical maintenance including:



109
Kitchens



82
Bathrooms



123
Heating Systems



KEY FACTS

- We completed **7147** reactive repairs, **4.2** repairs per house on average.
- For emergency repairs our target is 4 hours. On average, we carried these out in **2.1** hours (Scottish Average was **4.7** hours).
- For non-emergency repairs, our target is between 2-10 working days. We achieved an average of **5.3** days (Scottish average was **7.1** days).
- For non-emergency repairs, **4821** were completed “right first time” out of **5037** repairs.
- For the first time, **all** of our properties met the Scottish Housing Quality Standard. Work was required in two properties to bring them up to the standard.
- All gas safety checks were carried out within a year of the last check.
- We carry out adaptations to tenants’ homes to help them live independently. We had **84** applications for an adaptation in the year, **80** medical adaptations were carried out. The average time to complete the adaptation was **53 days**.



What you said

Our survey of new tenants told us that **114** new tenants out of **119** who responded, were very satisfied or satisfied with the standard of their home when moving in. We have improved our letting standard in the last 2 years and our new tenants seem to agree.

Tenant satisfaction with the repairs service remained high.



Room for Improvement

We have appointed a **new contractor** for our repairs service after a competitive assessment process.

We are working with tenants towards the **regeneration of the Maple Road flats** in Pennyfern. We have invested in work to **6 closes** to improve the outside environment, internal closes and external cladding to make the flats warmer and easier to heat. A further **3 closes** are to be improved this year.

We continue to work to reduce fuel costs by making our homes warmer and easier to heat. We will try to secure grant funding for this work wherever possible.

LOOKING AFTER YOUR NEIGHBOURHOOD

We recognise that the quality of the area around your home is important. Even small problems can spoil your enjoyment of your home.

We carry out regular inspections of all estates and closes and more often where there is a problem or as we are out and about doing our duties. This helps us identify problems and breaches of tenancy so we can take action.

We invite you to join us to carry inspections during our **Wednesday Walkabouts**. We enjoy meeting you and hearing about your concerns for your area.

We handle your complaints to try and resolve any problems. We will keep a complaint case open until it is sorted and check with you to see how happy you are with the outcome.

KEY FACTS

- We carried out close inspections and estate inspections at least once in each quarter in all of our areas.
- **136** new anti-social behaviour cases were opened during the year, **126** were resolved within locally agreed targets during the year – some were carried into the next year and were resolved then.
- We had **8.0** cases of anti-social behaviour per 100 tenancies. The Scottish average was **8.4** cases.
- There were **no evictions** carried out as a result of anti-social behaviour.
- Out of **173** new tenancies created in 2015/16, **157** tenants remained in their tenancy for more than a year.

What you said

924 tenants out of **1000** responding, were satisfied or very satisfied with OTHA's management of their neighbourhood.

Dog fouling is still raised as a big concern in all areas, but not as big a problem as before.

During our walkabouts, the main finding was that you liked your home and neighbourhoods.

Room for improvement

We have increased our inspections of common closes and areas to at least **8 times** a year.

We want to keep going with regular **Wednesday Walkabouts** to make sure we keep in touch with your concerns. Please join us if you can.

9 properties were abandoned in the year. We are working hard to keep tenants in their new tenancy. Our **enhanced relet standard** in some targeted areas is tackling things that new tenants find hard to sort out such as carpets, decoration and other things that turn a house into a home.

We support Wider Action projects to provide a wide range of services to our tenants to help them remain in their tenancies. We continued to support the following Wider Action projects:-

- Welfare Advice through the Financial Fitness team
- Tenancy Sustainment through The Mungo Foundations Housing Support Service
- IT Literacy through the Inverclyde Future Skills project
- New Tenant Support through Starter Packs Inverclyde
- Low cost credit services to tenants for household goods through Smarter Buys

DELIVERING VALUE

Universal Credit arrived with a bang in Inverclyde with **full roll out** from November 2016, earlier than most places in Scotland. New tenants will move to **Universal Credit** at the time the tenancy changes if they receive one of the benefits which Universal Credit replaces. Delays in payment and problems with claims have affected tenants.

KEY FACTS

- The rent & service charges due to be collected in the year was **£6,820,512**. For every £100 of rent due, this year we collected **£99.31**. The Scottish average was **£99.61**.
- We worked hard to get more tenants in advance with their rent. Another **£0.51** was collected during the year which increased the tenants in credit with their rent. This won't be counted until next year's return.
- Rent arrears owed to OTHA increased. Last year **£186,297** of rent arrears was owed by current and former tenants. This year it was **£223,820**.
- The arrears were **3.27%** of rent due for reporting year. The Scottish average was **5.3%**.
- **5** tenants were evicted as a result of not paying their rent.
- **£31,706** of former tenant rent arrears was written off at the year end.
- **£23,440** of rent due was lost through properties being empty during the last year. This was **£0.34** for each pound of rent due. The Scottish average was **£0.87**.
- **7** properties were empty at the year end. Last year it was **18**. Many empty properties in Maple Road have now been let.
- We relet our empty properties in an average of **12.9** days in the last year (the Scottish average was **31.5** days).
- The average rent increase in March 2017 was **2.0%**. On average, OTHA has **lower rents** than all other local housing associations. We are bringing them closer to the Scottish average.

Average weekly rents* for different sized properties

| Landlord Name | 1 Apt | 2 Apt | 3 Apt | 4 Apt | 5+ Apt |
|-------------------------------|-------|-------|-------|-------|--------|
| Oak Tree Housing Association | 58.11 | 70.66 | 77.74 | 86.55 | 94.72 |
| Cloch Housing Association | 68.34 | 75.25 | 83.20 | 94.35 | 118.23 |
| Larkfield Housing Association | - | 57.75 | 80.08 | 92.49 | 104.17 |
| River Clyde Homes | 69.31 | 77.11 | 81.32 | 87.41 | 93.17 |
| Scottish Average All RSLs | 66.55 | 71.67 | 73.13 | 79.42 | 88.02 |

*OTHA charges monthly rents, but the Scottish Housing Regulator bases their comparison on what the monthly rent would be if charged weekly.

Room for improvement

Over the next few years, OTHA aims to bring its rents closer in line with the average rents for Scotland. We are still implementing changes to our rent levels agreed in 2015.

We are working very hard to help tenants adjust to **Universal Credit** and to reduce the rent arrears owed by tenants. Our dedicated arrears team are working flat out to make sure tenants understand their responsibility to pay rent, that they claim all that they are entitled to claim and that payments are made as agreed.

As a last resort, we will take legal action to recover the debt and end the tenancy.