



OAK TREE
HOUSING ASSOCIATION LTD

ANNUAL REPORT 2014/15

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Once again I am delighted to provide the foreword to this Annual Report.

Times are continuing to be challenging. Nobody can escape the current difficulties and the Association has worked hard to identify what the issues are and to ensure we are in control of any risks facing the Association in these difficult times. I am though pleased to be able to report on what has been another busy and successful year for the Association.

Last year I advised you that it had been an interesting year, coming to terms with our relationship with Cloch, a subsidiary of OTHA and that continued to be the case during 14/15.

We have reviewed options for future collaboration with Cloch and agreed the most important factor in going forward is to build on and protect each Associations standards and traditions to enable both organisations to provide the highest level of service to the tenants of both organisations. We will continue to explore opportunities for joint working, however will only do so when we can show that distinct benefit will be achieved.

Earlier in the year members met to agree that the Association should not only update its rules, but that the Association should also seek to become a charity. Having received all the necessary approvals, we can

now call ourselves a charity and we hope this will bring future benefits to our tenants.

The Association progressed work on two new projects during the year:

- 15 new build cottages at Earnhill Road
- 45 new build cottages at Garvald Street

In addition, Scottish Government funding was secured to purchase a further site at Auchmead Road in Greenock for future development.

Mears Ltd continued to deliver the reactive maintenance service for the Association. We carried out 7,902 repairs in the year (average of 4.6 repairs per property). GasSure continued with the gas servicing contract during the year and likewise, ISS Facility Services continued to undertake landscape maintenance services.

£650,530 was spent on planned maintenance elements of work, with £152,116 being spent on cyclical maintenance.

Only two properties now require work to have them comply fully with the Scottish Housing Quality Standard. These will be held in abeyance until circumstances allow for the work to be carried out.

At the end of March this year we owned 1711 self-contained properties, 4 non self-contained properties and had an interest in 108 shared ownership properties. We also managed a small number of private sector properties under the lead tenancy and private letting scheme. We relet 144 properties in the year.

The total of current and former tenant arrears reduced from 3.41% to 3.01%, to stand at £201,898 at the end of March and we continue to deal with the impact of welfare reform and prepare for the introduction of Universal Credit.

Along with Cloch and Larkfield HA's we have run the Inverclyde Common Housing Register which is currently managed from our offices. In due course we will be launching an online application process and

upgrading our housing software to improve services to applicants.

This year we have worked with the Tenant Participation Advisory Service to develop our tenant scrutiny approach and involved tenants in monitoring our void standard and development of our ARC report for 2014/15. We look forward to involving tenants in closer monitoring and development of our services.

At the end of 2014/15, we agreed to join the Smarter Buys franchise and along with River Clyde Homes we will be offering low cost credit services for certain household goods to tenants.

2014/15 was another successful trading year. The Association made a surplus of £1.8m. Total turnover was just over £7.6m, with operating costs of £5.2m.

The Association had only two temporary staff members leave this year. We did however increase our full time staffing compliment to assist with services to tenants. The staff team continues to be involved with the Healthy Working Lives award and I am pleased to advise we continue to hold the Gold Award status.

With regards to the coming year, we continue to face challenging times. We will be liaising with Cloch regarding the development of joint working opportunities and we will continue to work to deliver services, to the highest possible level.

The Association has confirmed its interest in pursuing further newbuild developments with the support from Inverclyde Council and the Scottish Government and should opportunities arise we will endeavor as always to ensure that future projects meet the requirements of the tenants and residents in our community.

I would like to close by thanking all committee members and staff for their hard work over the past year.

I hope you enjoy this report.

Jackie McKelvie
Chairperson

REACTIVE REPAIRS & LANDSCAPE MAINTENANCE

The Association spent £1.311M 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 tenants central heating systems.

Ensuring repairs are completed on time is a constant challenge for our maintenance contractors. Performance during 2014/15 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 2014/15

Performance	Timescale/Target	Actual
Emergency Repairs	4 Hours	2.2 hours
Non-emergency repairs	2-10 Working Days	5.5 working days
Tenants Satisfaction	90%	87.59%

The average length of time to complete non-emergency repairs was 5.5 working days. The total number of emergency repairs carried out last year was 2306. The average length of time taken to complete these repairs was 2.2 hours.

The total number of repairs carried out in the year was 7902 (average of 4.6 repairs/property). 87.59% of tenants surveyed indicated that they were satisfied with the repairs service.

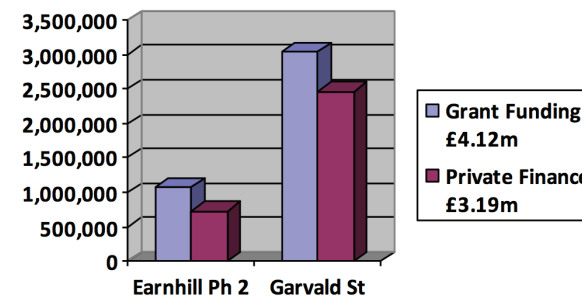
The Association acknowledges that tenant satisfaction has dropped and work plans and procedures are being looked at to ensure this can be improved upon in the future.



DEVELOPMENT REPORT

The Association started work on two new projects during the year, a 15 unit second phase new build development at Earnhill Road in Greenock and a 45 unit new build development at Garvald Street in Greenock. Funding for these projects was approved in March 2014. The homes which are being built are for the social rented market and are being built to the silver energy efficiency standard. The capital investment is £7,305,466. The Association's contribution is £3,190,215 and the Scottish Government is funding the balance with a grant allocation of £4,115,250. Inverclyde Council contributed the land at nil value. In addition the Association also secured funding from the Scottish Government to acquire the former Ravenscraig primary school site. This site is located in Greenock's south west area and work on this site will begin soon to enable further energy efficient social rented affordable homes to be built. The total turnover on the development programme during the year was £1,062,767

Funding Allocation for Projects



ACHIEVEMENTS

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 project suffered some set backs during the construction phase and the anticipated completion is now expected to take place in October 2015.

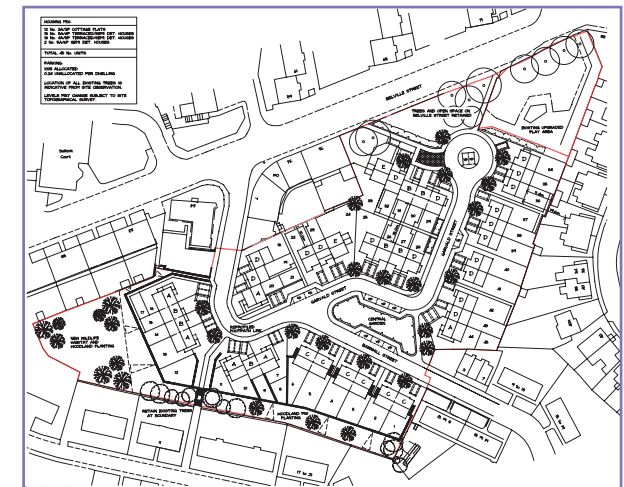


GARVALD STREET NEW BUILD PROJECT

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 has given rise to a significant delay and the development of the site is expected to be finished before the summer of 2016.



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 is the next development priority for the Association. Other sites are being considered, however discussions are at an early stage and 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 Housing Charter (ARC) indicated that we continue to perform well in comparison to the Scottish averages for ARC indicators.

To re-iterate we carried out 7,902 repairs during the year (average of 4.6 repairs per property).

87.98% of repairs were completed first time

It took contractors an average time of 2.2 hours to complete emergency repairs

The average time for completing non-emergency repairs was 5.5 days

PLANNED AND CYCLICAL MAINTENANCE WORK

The bulk of the Association's planned and cyclical maintenance work was delivered through the I-FIAIR Framework. £802,646 was spent on this work which included:

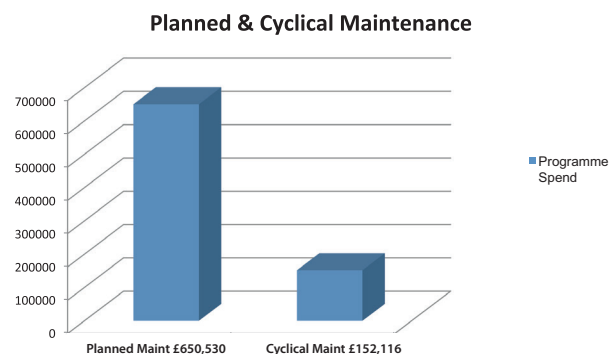
Planned Maintenance

- Some carry over spend from the previous years programme of work
- The upgrade of 45 kitchens
- The renewal of 36 bathrooms
- The replacement of 57 heating systems

Cyclical maintenance

- Non capitalised repairs
- Stage 3 Adaptations
- Painting of 43 closes
- Servicing of common fans in 45 closes
- Roof anchor inspections

Funding Split



HOUSING QUALITY STANDARD PROGRESS

Only two properties 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 end of the target period. These properties will be held in abeyance until circumstances allow for the work to be carried out.



HOUSING SERVICES OVERVIEW

The Housing Services Team is responsible for providing the housing management service to tenants. Each area has a patch-based team headed by a housing officer with 2 housing assistants and a housing administration assistant. Each team is the main point of contact for tenants in their patch. The work of the section is overseen by the housing manager and a senior housing officer.

WELFARE REFORM

Dealing with tenants affected by welfare reform has remained the main focus of the year. 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.

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.

Work to prepare for the introduction of Universal Credit has kept our team busy this year. This will involve changes to the systems for payment and administration of benefit. Although implementation has been delayed, a firm date for roll out of Universal

Credit to some tenants in Inverclyde has been confirmed later this year.

STOCK INFORMATION

The stock decreased during the year due to 7 sales under the Right to Buy Scheme. There were also some changes to the size of properties as properties were re-categorised and in some cases, re-configured to change the number of bedrooms.

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

The association also owned 1 office & 3 shops and a share in 108 shared ownership properties at March 2015.

RENT INFORMATION

The rent collected for 2014-15 was £6,726,982 out of a possible rent due of £6,693,517 which was 100.5% of the rent due. Gross rent arrears for current and former tenants stood at 3.01% of the rent due and £40,124 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £21,521 or 0.32% of the rent charged.

A full review of rent and service charges was carried out and completed in March 2015. Changes to the

Number of Bedrooms	Building Type					Grand Total
	Flat	Four in Block	High Rise	House	Other Flat	
1	7					7
2	358	61	6	2	23	450
3	578	21	38	279	12	928
4	84	34	2	186	1	307
5				17		17
6				2		2
Grand Total	1027	116	46	486	36	1711

	OTHA Tenants	Housing List Applicants	New Tenants
White (total)	1390	2064	143
Scottish	1350	2016	137
Other British	21	43	5
Irish	4	5	0
Gypsy/Traveller	0	0	0
Polish	5	0	2
Any other white background	10	0	1
Mixed or multiple ethnic background	5	6	0
Asian, Asian Scottish, Asian British (total)	5	11	1
Indian	1	4	1
Pakistani	1	0	0
Bangladeshi	0	0	0
Chinese	1	0	0
Any other Asian background	2	7	0
Black, Black Scottish, Black British (total)	2	0	0
Caribbean	1	0	0
African	0	0	0
Any other black background	1	0	0
Other ethnic background	0	0	0
Arab, Arab Scottish or Arab British	0	0	0
Any other group	0	0	0
Unknown	287	1071	0
Total	1689	3152	144

rents and service charges are being implemented over several years. The average rents at the end of March 2015 for different house types is shown on page 7.

LETTINGS

There were 144 properties re-let during the year out of which 108 were general needs properties and 36 were supported lets. The average time to re-let properties was 15.92 days.

144 referrals of homeless people under Section 5 of the Housing (Scotland) Act 2001 were received by the ICHR partners and 18 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 2015, the association was managing 13 private sector properties to assist in providing temporary housing for homeless people.

Also during 2014-15, 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. Inverclyde Council was successful in a bid for funding to offer grant funding to owners to assist in bringing them up to a lettable standard. OTHI became a registered landlord and achieved accredited status. During the year, OTHI scaled back its activities and provided a management service in relation to only four lets.

OTHA has continued to assist tenants who wish to exchange by providing a mutual exchange matching service (House Exchange) which provides tenants with a free on line matching service to find a mutual exchange. Tenants can access the service directly on

No. of bedrooms	Flat	Four in Block	High rise	House	Other flat	Average of All
1	£58.46					£58.46
2	£65.97	£62.87	£76.49	£63.05	£134.22	£69.07
3	£75.51	£73.12	£82.39	£77.17	£121.01	£76.35
4	£82.70	£84.81	£88.39	£85.78		£84.85
5				£90.98		£90.98
6				£96.46		£96.46
All	£72.70	£71.16	£81.88	£80.97	£133.11	£76.09

line and by putting in a few details about their home and the type of property they are looking for, can be matched to people with whom they may wish to exchange locally and further afield. As a result of the service, 10 mutual exchanges took place in the year.

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 53 court actions in the year and 5 properties were repossessed due to non-payment of rent & 1 as a result of anti-social behaviour. In the year, 5 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, 126 cases of anti-social behaviour were reported and 120 of these were resolved during the year. Out of these, 119 were resolved within the locally agreed targets.

EQUALITIES INFORMATION

The table on page 6 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 368 tenants and 608 applicants on the housing list considered themselves to have a disability. In relation to lets made in the year, 33 new tenants out of 144 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 2015, there were 3152 applicants on the joint list seeking rehousing. The number of new applications in the year was 1008.

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 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 second Annual Return on the Charter (ARC) based on information from the year to March 2015 and this was submitted in May 2015. 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 2014.

TENANTS ENGAGEMENT

During the year, we were not due to carry out an independent survey of tenants although service surveys continued across many areas of service. Survey information from our independent tenant satisfaction survey in March-May 2013 was used to complete the ARC in relation to satisfaction indicators.

We continued to develop our tenant scrutiny, with tenants being involved in scrutinising our void standard at the time of let. The small groups of tenants looked at the standard of the empty

property after repairs were carried out to compare with the improved void standard.

With support from TPAS Scotland (the Tenant Participation Advisory Service) and our tenants, we developed our plans for scrutiny activities for 2014-15.



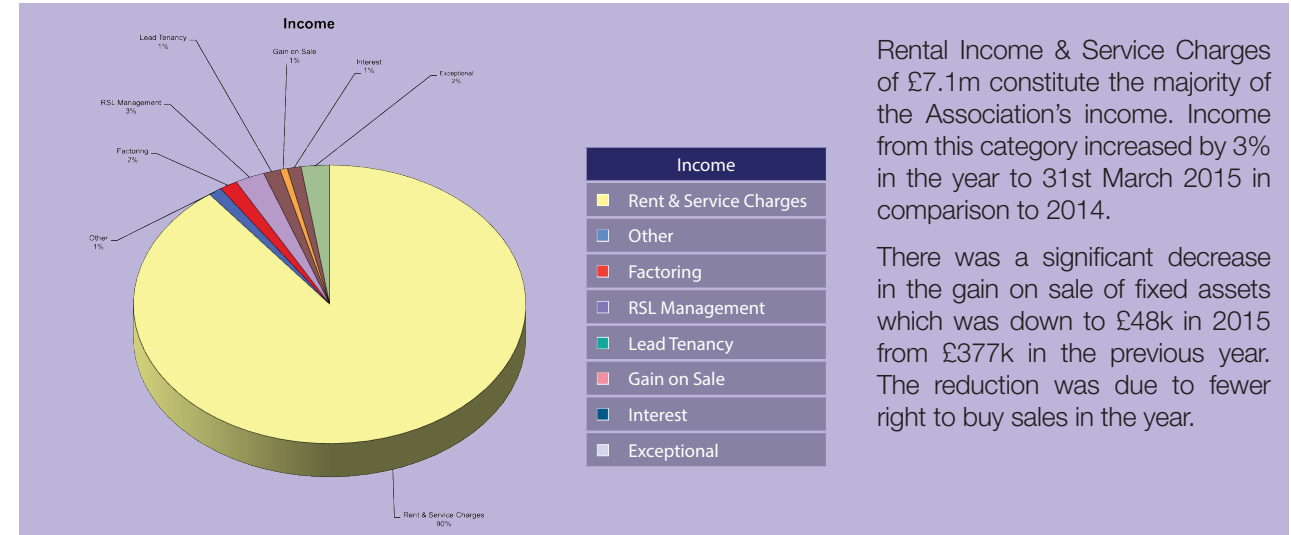
Complaints Handling

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 new 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.

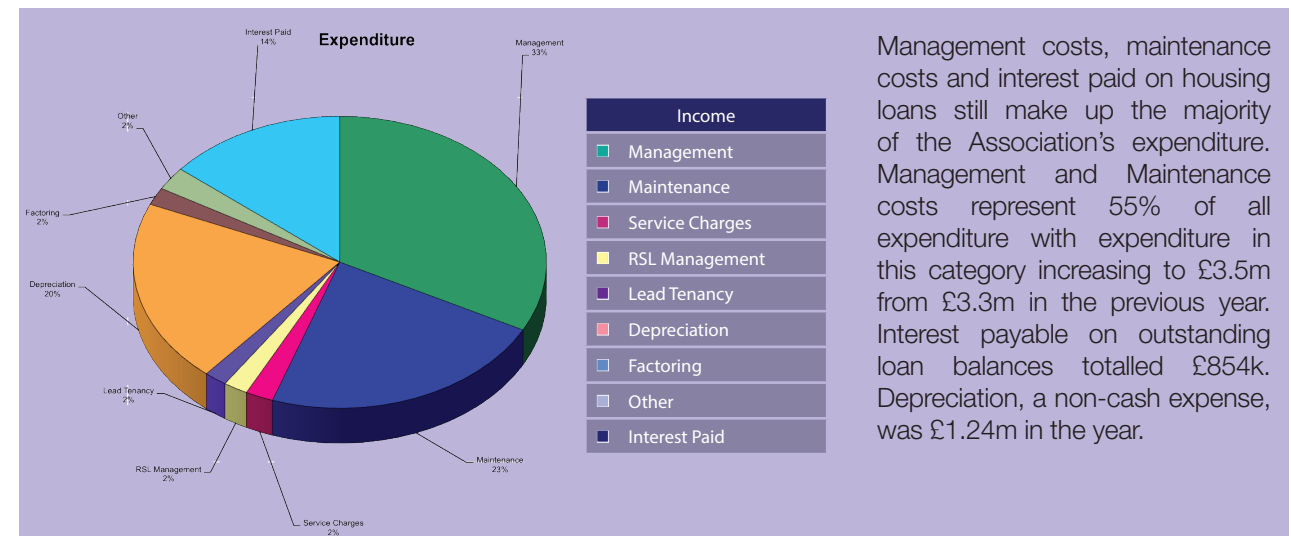


Oak Tree Housing Association made a surplus of £1.82m in the year to 31st March 2015 down from £2.34m in the previous year. The following graphs highlight the main sources of income and expenditure for the Association as well as charting the Association's change in surplus, reserves and investment in housing over the last few years.



Rental Income & Service Charges of £7.1m constitute the majority of the Association's income. Income from this category increased by 3% in the year to 31st March 2015 in comparison to 2014.

There was a significant decrease in the gain on sale of fixed assets which was down to £48k in 2015 from £377k in the previous year. The reduction was due to fewer right to buy sales in the year.

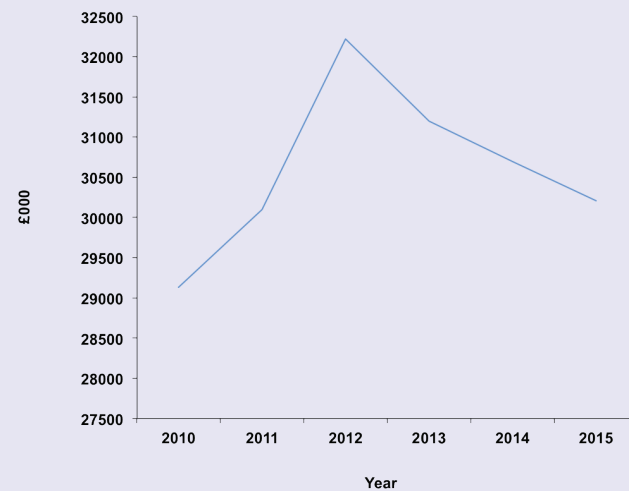


Management costs, maintenance costs and interest paid on housing loans still make up the majority of the Association's expenditure. Management and Maintenance costs represent 55% of all expenditure with expenditure in this category increasing to £3.5m from £3.3m in the previous year. Interest payable on outstanding loan balances totalled £854k. Depreciation, a non-cash expense, was £1.24m in the year.

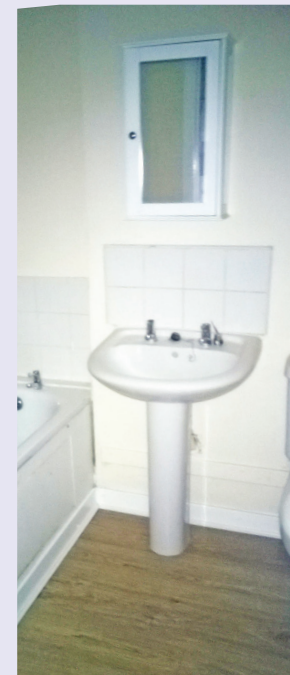
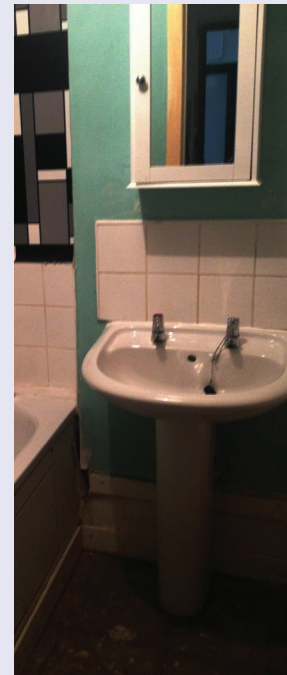
The net book value of Housing Property saw a decrease to £30.2m from £30.7m in the previous year. This was due to the write off of components on replacement and an increase in the depreciation charge on property held.

As at 31st March 2015, Association reserves totalled £18.9m. Of this balance, £8.5m has been designated for future cyclical and major repairs.

Net Housing Properties



Net Housing Property value is equal to the total cost of all properties less grants received and depreciation charged



MEMBERSHIP NEWS

As at 31st March 2015, the Association had 249 members drawn from tenants and the general community.

During the year 2014/15, 6 new memberships were granted and 216 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.

COMMITTEE RECRUITMENT

We advertised for new Committee/Board members during January 2015 and were delighted with the success of this recruitment drive, which resulted in the Association increasing the number of people on our board, who wish to make a difference to people and communities in our areas of operation and have the necessary skills and experience to make this happen.

STAFF NEWS

The Association had 2 temporary members of staff leave this year. We did however increase our full time staffing compliment this year, in order to assist with improvements to services to our tenants. We also agreed on an Internship in conjunction with Glasgow Centre for Inclusive Living, to work with Cloch and ourselves for 13 weeks regarding our social media requirements and following the end of this internship OTHA and Cloch created a 2 year fixed term post, in order to assist us continue with improvements in our social media capabilities.



As you know, for many years now we have monitored our staff absence levels. This year our absence rate due to sickness was 2.83%.

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 Stroke Awareness. Representatives of the Stroke Association came into our offices and gave a talk about Stroke, as well as taking staff's blood pressure and we provided information about Stroke Scotland, recognising the signs of a stroke and how we can reduce our risk of having a stroke, in our spring newsletter.



HEALTH & SAFETY AUDIT

Our external audit took place during November and the assessor commented that overall the Association is taking a proactive approach to delivering an effective safety management system.

COMMITTEE MEMBERS

Jackie McKelvie Chairperson

Colin Campbell Vice Chair

Morag Paul Secretary

Peter Galbraith

June Glancy

Michael McLoone

Eleanor McMichael

Sandra Rorison

Jeanette Dillon (Casual Member)

Jonathan Grant (Casual Member)

Betty McDonald (Co-optee)

David McIndoe (Co-optee)

Jim Orr (Co-optee)

Sandra McMenamin (resigned 27/10/14)

Myra Henderson (resigned 27/10/14)

Margaret McKay (resigned 8/12/14)

Norma Gathercole (resigned 24/6/14)

WIDER ACTION

We continued throughout the year to work in partnership with the other local Associations to deliver on this very important area of work.

We have a number of projects we are jointly supporting:

- 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 which have the essentials to set up a home
- At the end of 2014/15, we agreed to join the Smarter Buys franchise and ourselves and River Clyde Homes will be offering low cost credit services for certain household goods to tenants from July/August 2015.



ANTI-POVERTY

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



GROUP DIRECTORATE

Nick Jardine Group Director
Anne Culley Group Depute Director

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
Jacqueline Dunnion Housing Assistant
Claire Glendinning Housing Assistant
Ronnie Bennett Inverclyde Common Housing Register Housing Assistant (Part-Time)
Adam Thompson Housing Administration Assistant
Alana Montgomery Housing Administration Assistant (Temporary)
Gillian McKay Housing Administration Assistant (Temporary) – left 9/1/15
Marion McIntyre Housing Officer (Temporary) – left 1/8/14

GROUP FINANCE SECTION

Nicholas Aderinto Group Finance Director (Services)
Graeme Shields Senior Finance Officer
Gwen Mills Senior Finance Officer
Claudia Ennemoser Finance Assistant (Services)
Anita Hunter Finance Assistant
Cheryl Gault Finance Assistant
Lynn Joyce Finance Administration Assistant

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

Grateful thanks to the following companies who work with us and kindly contributed to the cost of producing this year's Annual Report:

- Adaptocare
- Allied Stewart & Williamson
- ATK Partnership
- Brechin Tindal Oatts
- CCG (Scotland) Ltd
- Cooper Cromar
- James Frew (Gas Sure)
- Kelly & Co
- Kerrigan Brothers
- Patten & Prentice
- R F Watters



OAK TREE HOUSING ASSOCIATION LTD

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www.oaktreeha.org.uk

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