



OAK TREE HOUSING ASSOCIATION LTD

ANNUAL REPORT 2016/17

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It is with great sadness that I start my Chairpersons report advising you that our long serving Committee member Eleanor McMichael passed away during January 17. Eleanor gave so much of her time as a volunteer, to initially, James Watt Housing Association during the 1980's and remained with the Association as a Committee member when Oak Tree was formed during 2001, until her resignation from Committee, due to ill health during November 2016. Eleanor is indeed missed by Committee and staff.

The Association has been extremely busy again this year and despite the continual challenges within the environment in which we operate, I am able to advise you that the Association has had another very successful year and continues to provide good quality housing, that is well managed and maintained.

With regards to our constitutional partnership with Cloch, as you may know, whilst formally being a parent and subsidiary, both organisations have been taking advantage of opportunities for collaborative working and we continue to have joint audit meetings and regularly consider areas of joint working and shared services. This year there has been joint working regarding:-

- Inverclyde Common Housing Register
- Wider Action Initiatives
- IT Strategy & Support
- Reactive Repairs Procurement
- Procurement of Insurance Contract
- Governance
- Development

As you can see, there continues to be a desire in collaborating, in order to achieve value-added activities which benefit our communities.

The Association worked on a number of development projects during the year:

- Construction work continued on a 45 unit cottage development in Garvald Street.
- Pre-tender work also continued on an 8 unit flatted development at Shore Street in Gourock and on a 36 unit cottage development at Auchmead Road, in Greenock.

The Association has confirmed its interest in pursuing further developments with the support from Inverclyde Council and the Scottish Government and is pursuing projects robustly, which meet the requirements of the tenants and residents in our community.

Mears Ltd continued to deliver the reactive maintenance service for the Association. We carried out 7,174 repairs in the year (average of 4.2 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 £697,990 was spent on delivering the reactive, gas and open space maintenance contracts. The Association also spent £851,643 on its planned and cyclical elements of work.

We are pleased to report that all of the Association's properties now meet the Scottish Housing Quality Standard (SHQS).

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

- As of 31st March 2017, 1,691 of the Association's properties fell within the scope of ESSH.
- 81.7% of these properties currently meet the standard (1,382 units).
- Work and investment will continue to take place over the next few years to ensure the remaining 18.3% of properties meet the standard by 2020 (309 units).

At the end of March this year we owned 1709 self-contained properties, 4 non-self-contained properties and had an interest in 104 shared ownership properties. We also managed a very small number of private sector properties under the lead tenancy and private letting scheme, although we are now winding these activities up. The current and former tenant arrears increased to 3.27% at the end of March 17. The Association continue to deal with the impact of welfare reform and the introduction of Universal Credit has been a huge challenge. Inverclyde is one of the few areas in Scotland to have moved to what is called "Full Service", which means that many of our tenants are moving to this new benefit.

We re-let 146 properties in the year and there were 6 mutual

exchanges. The average number days it took to let the properties were 12.9 days. The rent loss from empty properties was £23,440 or 0.34% of rent charged.

Along with Cloch & Larkfield HA's, we continue to run the Inverclyde Common Housing Register, which is currently managed from our offices.

During the year, we have been engaging with owners and tenants in our estates to help us plan for future investment and service improvements. Our Wednesday Walkabouts allowed tenants to join us, whilst carrying out inspections, to have their say.

We worked with tenants to help us develop our use of social media and as usual, we consulted on the rent increase and the content & format of the ARC report.

With regards to our wider action activities, the Association continued throughout the year to work in partnership with the other local Associations to deliver on this very important area of work.

2016/17 was another successful trading year for Oak Tree Housing Association. Total Turnover was just over £9.91m with Operating costs of £7.48m.

The Association had only one permanent staff member leave this year (a retiral) and we welcomed 3 new staff to the Association.

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

OTHA started on our IIP journey a number of years ago, achieving Silver accreditation in 2013 and I am delighted to advise that during August 2016, the Association achieved Gold IIP Status.

Having held the position of Chair since March 2013, this is my final Chairperson Report relating to my period in office, which I must say I have thoroughly enjoyed. It is important to thank everyone involved with the Association for their enthusiasm, commitment and incredibly hard work over the years. I am very grateful.

As an organisation looking forward, I can only see Oak Tree getting bigger, stronger and better, in particular with regards to service improvements and our asset management priorities.

Best Wishes for the future

Jackie McKelvie
Chairperson

REACTIVE REPAIRS & LANDSCAPE MAINTENANCE

The Association spent £0.85M 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. Although performance during 2016/17 was good it dipped slightly due to resourcing issues with our reactive repairs contractor, Mears Ltd. The table below details the outturns for the year and we wish to express our

thanks to the contractors for delivering a good 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 2016/17

Performance	Timescale/Target	Actual
Emergency Repairs	4 Hours	2.06 hours
Non-emergency repairs	2-10 Working Days	5.2 working days
Tenants Satisfaction	95%	98%

The average length of time to complete non-emergency repairs was 5.2 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 hours and 6 minutes.

The total number of repairs carried out in the year was 7,174 (average of 4.2 repairs/property). 98% of tenants surveyed indicated that they were satisfied with the repairs service.

We are happy to note that the 2016/17 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.



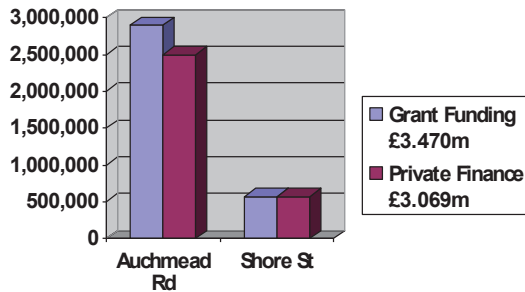
DEVELOPMENT REPORT

The Association worked on 3 projects during the year. These included:

- Garvald Street new build, Greenock - 45 cottages (on site).
- Auchmead Road new build, Greenock -36 cottages (pre-tender).
- Shore Street newbuild, Gourock – 8 flats (pre-tender).

SHIP (Strategic Housing Investment Plan) 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 (Greener Standard). The capital investment required to complete the Garvald Street development is £5.594m. The anticipated capital investment to complete the additional developments at Auchmead Road and Shore Street is £6.539m. This includes a private finance investment from the Association of £3.069m and a grant funding contribution of £3.470m from the Scottish Government.

Funding Allocation for New Projects



DEVELOPMENT PROJECT DETAILS

GARVALD STREET NEW BUILD

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 February 2017. The project has incurred setbacks and completion is now anticipated to take place in October 2017.

SHORE STREET NEW BUILD

8 energy efficient social rented units comprising:

House types	No of Units
2apt 2person modern tenement flats	3 units
3apt 3person modern tenement flats	2 units
4apt 4person modern tenement flats	3 units



This project is due to start in October 2017.

AUCHMEAD ROAD NEW BUILD

36 energy efficient social rented units comprising:

House types	No of Units
3apt 4person cottage flats	8 units
3apt 4person mid & end terrace houses	17 units
4apt 5person mid & end terrace houses	9 units
4apt 7person wheelchair accessible houses	2 units



The Auchmead Road project is due to start in January 2018

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 hospital site and a site in Killochend, Greenock 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 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-FAIR (consortium of 9 locally controlled housing associations) Framework. £851,643 was spent on this work which included:

Planned Maintenance (£599,097)

- Some carry over spend from the previous year's projects
- The upgrade of 109 kitchens
- The renewal of 82 bathrooms
- The replacement of 123 heating systems
- Electrical works – re-wires and inspections

Cyclical maintenance (£252,546)

- Stage 3 Housing Adaptations
- Painting of 7 closes & 130 cottages
- Roof anchor inspections

SCOTTISH HOUSING QUALITY STANDARD PROGRESS (SHQS)

Last year we reported that two properties still remained requiring work to have them comply with the SHQS and we are pleased to report that all of the Association's properties now meet the SHQS.

ENERGY EFFICIENCY STANDARD FOR SOCIAL HOUSING (EESHS)

In addition to SHQS, the Association is now required to ensure that its properties are able to meet EESHS by 2020. The Association's assessment of EESHS at the end of March 2017 indicated that 309 (18.3%) 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 provides 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 has involved 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

Our stock decreased during the year. There were 13 sales under the Right to Buy Scheme, and one purchase of a shared ownership property for rent in the year. Please see table at bottom of page for stock breakdown.

RENT INFORMATION

The rent collected for 2016-17 was £6,773,603 out of a possible rent due of £6,820,512 which was 99.31% of the rent due. Gross rent arrears for current and former tenants stood at 3.27% of the rent due and £31,706 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £23,440 or 0.34% 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 2017 for different house types is shown on page 6.

LETTINGS

There were 146 properties let during the year out of which 85 were general needs properties and 61 were supported lets. Six mutual exchanges were

STOCK INFORMATION

Number of Bedrooms	Building Type					Grand Total
	Flat	Four in Block	High Rise	House	Other Flat	
1	8	0	0	0	0	8
2	364	60	6	2	22	454
3	566	20	38	269	2	895
4	80	26	2	208	0	316
5	0	0	0	16	0	16
6	0	0	0	2	0	2
Grand Total	1018	106	46	497	24	1691

AVERAGE RENT INFORMATION

No. of bedrooms	Flat	Four in Block	High rise	House	Other flat	Average of All
1	£58.11					£58.11
2	£66.96	£68.55	£76.74	£67.76	£136.09	£70.66
3	£75.90	£76.61	£81.98	£80.82	£116.86	£77.74
4	£82.16	£84.66	£88.65	£88.46		£86.55
5				£94.03		£94.03
6				£100.28		£100.28
Grand Total	£73.06	£74.02	£81.59	£84.47	£134.49	£77.57

also carried out in the year. The average time to re-let properties was 12.91 days.

A total of 32 referrals of homeless households under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 20 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 2016-17, 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 will wind up the service in the next 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 44 court actions in the year and 5 properties were repossessed due to non-payment of rent & none this year 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, 136 cases of anti-social behaviour were reported and 128 of these were resolved during the year. Out of these, 126 were resolved within the locally agreed targets.

EQUALITIES INFORMATION

The table on page 7 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 409 tenants and 820 applicants on the housing list considered themselves to have a disability. In relation to lets made in the year, 43 new tenants out of 146 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 2017, there were 2543 applicants on the joint list seeking rehousing. The number of new applications in the year was 1637.

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 fourth Annual Return on the Charter (ARC) based on information from the year to March 2017 and this was submitted in May 2017.

Each year, the report for tenants on key aspects of the Charter in the previous year is developed during the autumn with the help of a small group of tenants. The report for the year ending March 2016 was distributed to all tenants in October 2016.

Tenant Engagement

During the year, we developed our action plan based on the results of our Independent Tenants' Satisfaction Survey carried out by Knowledge Partnership and reporting in March 2016.

During 2016-17, we continued to develop our tenant engagement approach. We used tenant feedback to help develop our scrutiny calendar with activities through the year to engage with tenants and get their input into our services.

	OTHA Tenants	Housing List Applicants	New Tenants
White (total)	1447	2543	135
Scottish	1401	2296	130
Other British	26	207	1
Irish	2	8	0
Gypsy/Traveller	0	0	0
Polish	8	14	2
Any other white background	10	18	2
Mixed or multiple ethnic background	5	0	2
Asian, Asian Scottish, Asian British (total)	6	9	1
Indian	1	2	0
Pakistani	2	5	1
Bangladeshi	0	0	0
Chinese	1	2	0
Any other Asian background	2	0	0
Black, Black Scottish, Black British (total)	2	12	0
Caribbean	1	4	0
African	0	7	0
Any other black background	1	1	0
Other ethnic background	10	9	8
Arab, Arab Scottish or Arab British	4	0	2
Any other group	6	9	6
Unknown	214	3	0
Total	1684	2576	146

During the year, our tenants were involved with OTHA in the following:

- Developing and piloting new services to closes in 3 new build schemes Prospecthill View, 48-50 Inverkip Street & Finnart street/Robertson Street.
- Feedback from new tenants and a small working group of new tenants to look at the results.
- Estate walkabouts in all our estates to carry out joint inspections with tenants & staff members to chat about issues in each area. A garden completion was also carried out in each area to select the best gardens for a prize.
- Helping us develop our social media. We got tenants to help us to design our Facebook page.
- Bow Farm Fun Day
- Helping us look at issues affecting demand to help us develop our asset management plans. We have identified a small number of priority schemes where further work to engage tenants in developing investment and improvement plans will be carried out this year.
- We tried to recruit for tenants to join us in working groups to look at value for money, repairs and customer care. The number of volunteers was low and we will keep trying to find enough volunteers to make these groups take off.
- Reviewing our Annual Report on the Charter.

COMPLAINTS HANDLING

Our procedure for handling complaints complies with 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.

An outline of complaints made and the remedial action taken has been reported to tenants in the newsletters

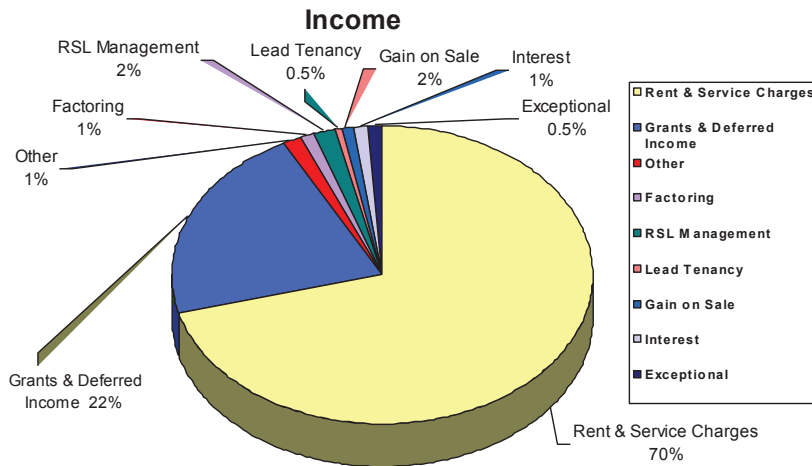


Oak Tree Housing Association continues to manage its finances with a long term perspective. Aspirations to develop new homes for tenants remains a key focus and development opportunities are reviewed as they arise and evaluated to take account of the Scottish Government grant/subsidy levels, the cost 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 £1.81m in the year to 31st March 2017, which is down slightly from

£1.86m in the previous year, with the reduction relating to higher void loss and bad debts, mainly associated with the impact of welfare reform. Depreciation costs were also higher due to our investment in new properties and planned maintenance.

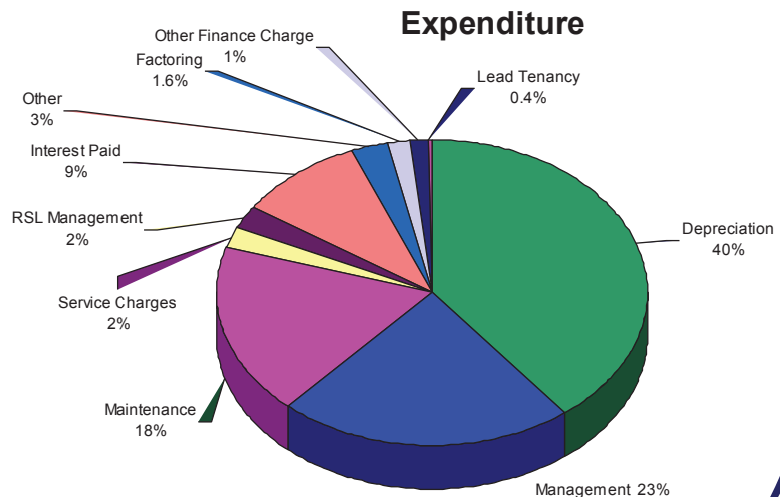
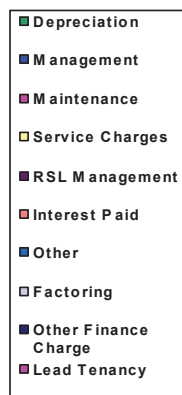
The surplus achieved from our 2016/17 operating activities will be held in reserves to fund future planned maintenance commitments.

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 £7.17m represents the majority of Oak Tree Housing Association's income and this equates to a 0.8% increase against last year's income based on the rent increase applied during the year, less the impact of 13 right to buy property sales. Grant released from deferred income represents £2.29m of income in the year and this equates to 22% of total income. There was an increase in the gain on sale of fixed assets which was up from £78k in 2016 to £158k in this financial year, as a result of an increase in right to buy sales. Interest receivable reduced slightly from £103k in 2016 to £95k in 2017, mainly due to a reduction in interest rates across the banking sector.

Management, maintenance costs and interest paid on housing loans make up the majority of the Oak Tree Housing Association's cash expenditure. Management, maintenance and service charge costs represent 43% of all expenditure with costs in this category totalling £3.6m, which is a similar level of investment against the previous year's figure of £3.7m. Interest payable on outstanding loan balances totalled £793k and depreciation, a non-cash expense, was £3.3m in the year.



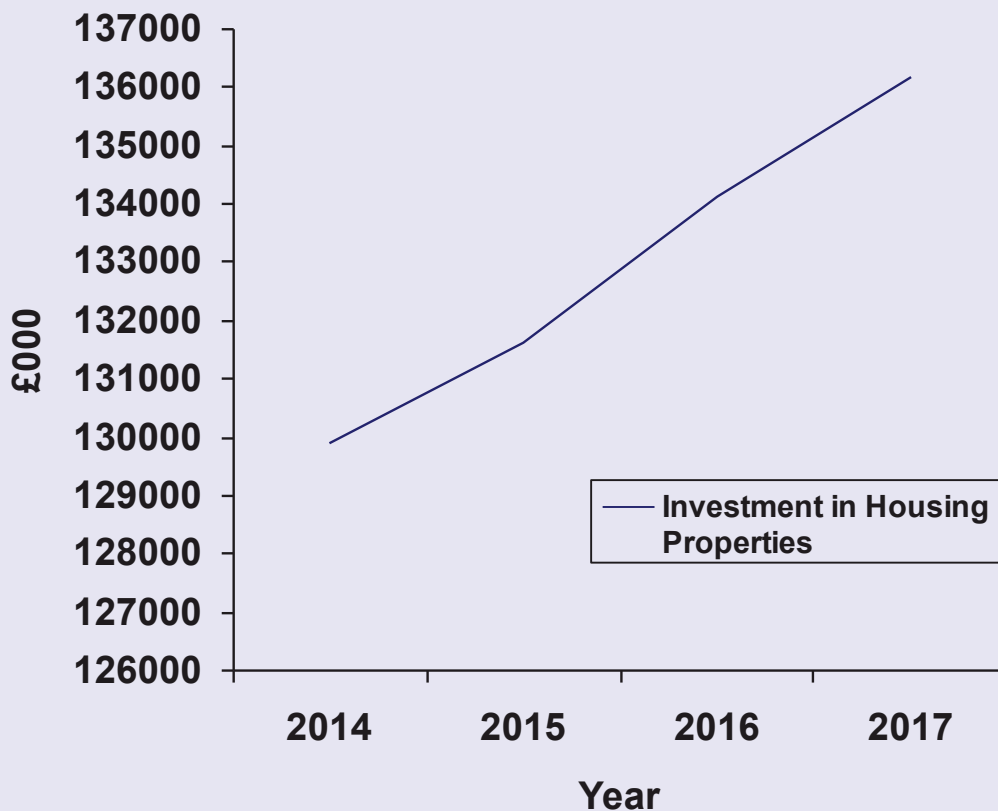
The Association has invested £136.2m in properties held as at 31 March 2017. Depreciation to date on this value amounted to £37.8m.

Additions in the year include £1.28m 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 £98.4m.

As at 31st March 2017, Oak Tree Housing Association's reserves totalled £22.7m, which is a 9% increase against last year's value.

Housing Properties



MEMBERSHIP NEWS

As at 31st March 2017 the Association had 243 members drawn from tenants and the general community. During the year 2016/17 3 new memberships were granted and 11 memberships were cancelled, either because of the death of a member, because the member moved away without sending a forwarding address, requested their membership to 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 programme of Committee reviews it was confirmed that OTHA's Committee continues to grow in strength and confidence. Capacity has increased by the delivery of a well-received programme of training following the 2015 reviews and new Committee members have settled in well.

STAFF NEWS

The Association had 1 permanent member of staff leave this year, a retiral and we welcomed 3 new staff to the Association as follows:- filling the post following retiral in our administration department, becoming a job share partner in our Housing Services Section and the creation of a new Technical / Maintenance Manager post, in our Development and Technical Services Department.

As you know, for many years now we have monitored our staff absence levels. This year our absence rate due to sickness was 3.02%.

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 winter newsletter to provide information regarding Dementia Awareness.

HEALTH AND SAFETY AUDIT

Our external audit took place during December 16 and the assessor commented that the organisation's arrangements are effectively managed, continually improved and kept up-to-date.

COMMITTEE MEMBERS

Jackie McKelvie
Colin Campbell
June Glancy

Chris Bateman
Jeanette Dillon
Ronny Lee

Morag Paul
Peter Galbraith
Eleanor McMichael
Jonathan Grant

Chairperson
Vice Chair
Secretary

Betty McDonald
David McIndoe
Sandra Rorison

(resigned 21/06/16)
(resigned 7/11/16)
(resigned 7/11/16)
(resigned 24/2/17)

INVESTORS IN PEOPLE

OTHA seek to apply the IIP Framework as a key part of our people strategy aimed at continually improving the services we provide to our customers and the wider Inverclyde Community.

OTHA started on our IIP journey a number of years ago, achieving Silver accreditation in 2013 and during August 2016, the Association achieved Gold IIP Status.

WIDER ACTION

Our 2016/17 programme continued projects which had been established over the previous 3-4 years and importantly continues to be delivered in partnership with other local associations.

OTHA continued to support the following projects:-

- Welfare Advice – through the Financial Fitness team we are offering welfare benefits advice 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 continue to offer low cost credit services, for certain household goods to tenants
- In addition, the Association have supported Branchton Community Hall Association in their bid for additional funding to expand services
- Tenancy Sustainment – through the Mungo Foundation, we continue to provide specialist support as required.



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 (Job Share)
Louise Ward	Housing Assistant (Job Share) (commenced 20/6/16)
Ronnie Bennett	Inverclyde Common Housing Register Housing Assistant (Part-Time)
Adam Thompson	Housing Administration Assistant
Alana Montgomery	Housing Administration Assistant

FINANCE SECTION

Alana Durnin	Finance Director
Graeme Shields	Senior Finance Officer
Gwen Mills	Senior Finance Officer
Claudia Ennemoser	Finance Officer (Part-Time)
Anita Hunter	Finance Assistant
Cheryl Gault	Finance Assistant
Lynne Joyce	Finance Administration Assistant
Scott Graham	ICT Manager

DEVELOPMENT/TECHNICAL SERVICES SECTION

Brian Praties	Development/Technical Services Manager
Sukhdeep Hopper	Technical/Maintenance Manager (commenced 31/10/16)
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) (retired 5/10/16)
Elizabeth McKay	Clerical Assistant (Part-Time)
Jacqueline Workman	Clerical Assistant
Karis McAlinden	Clerical Assistant (Part-Time) (commenced 23/11/16)
Richard Browning	Social Media & Web Development Assistant (Part-Time)

HOUSEKEEPING

Eleanor Gallacher
Tracy Swan



OAK TREE HOUSING ASSOCIATION LTD

41 High Street | Greenock | PA15 1NR
Tel: 01475 807 000 | Fax: 01475 807 022
Direct Repair Line: 01475 807 001
Email: info@oaktreeha.org.uk
www.oaktreeha.org.uk

The Association is regulated with:
Scottish Housing Regulator No. HCB137
Financial Conduct Authority No. 2232(S)
Vat Registration No. 156 9197 67
Registered Charity No. SC045300



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