

# Annual Report

## 2022 -2023





Sandra McMenamin  
Chairperson

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**Chairperson's Report**

I am proud to present the foreward to the 2022-23 Annual Report which was my first year as Chair of OTHA. It has been a significant year for the Association with a number of staffing and committee changes as we move forward to look to the future. My report gives a flavour of how we performed in the year.

**DEVELOPMENT**

The Association had 2 live projects in the year:

- Bunston Grove – 71 cottages: This project was completed in phases with all properties being allocated in the year with a huge demand from existing and new applicants.
- Strone Farm – 15 cottages: This project was in abeyance as contractual matters were resolved after the liquidation of the firm who were undertaking the project. A site start to complete the project is anticipated in mid to late 2023/24.

**REACTIVE, GAS & AND OPEN SPACE MAINTENANCE**

We carried out 6,560 repairs in the year. This year saw a severe impaction from our main contractors, The Association had to deal with a failed contract novation, the main contractor going into administration and the appointment of a third contractor on an emergency basis until a new contract was tendered.

**LANDSCAPE MAINTENANCE**

Our open-space maintenance management has continued to be provided by John O'Connor Ltd in the final year of their contract with us. It is intended to take this work in-house and a pilot has been established to provide this service over the next 2 years. It is hoped to establish a working party of service users to oversee the pilot.

**PLANNED & CYCLICAL MAINTENANCE**

In terms of work undertaken last year, the Association spent £503,153 on its planned maintenance element of work and £746,239 was spent on the cyclical maintenance element of works.

**HOUSING SERVICES**

During the year we were delighted to take handover of 71 new properties on the Bunston Grove site with the new

tenants moving in between June 2022 and the end of March 2023.

The work to clear 12 blocks of flats in Maple Road was completed by December 2022 and all the tenants who remained in the flats were re-housed. The Maple Road demolition project is now complete and a new lease of life given to the remaining flats thanks to the opportunity to assist with the Ukrainian Refugee Programme. The total number of self-contained properties at 31 March 2023 was 1838.

## RENT INFORMATION

The rent collected was £8,373,160 out of a possible rent due of £8,388,040. Gross rent arrears for current and former tenants stood at 2.98% of the rent due.

## LETTINGS

There were 249 properties let during the year, 173 re-lets and 76 new lets out of which 196 were general needs properties and 53 were supported lets. Five mutual exchanges were also carried out in the year. The average time to re-let properties was 87.75 days.

## WIDER ACTION

We undertook a number of new projects within the year working in conjunction with our partner associations in Inverclyde. We were happy to work with local projects, Financial Fitness and Starter Packs to ensure our wider action service could be provided to as wide a client base as possible. A major success is the achievement of our Pathways to Construction Project into the development of an in-house open space maintenance team with the creation of 5 full-time jobs.

## FINANCE

Oak Tree Housing Association made an annual surplus of £975k in the year to 31st March 2023. This reduction from the previous year is primarily linked to reporting a loss on the defined benefit pension scheme liability of £586k compared to a gain of £1.06M last year. Total Turnover was just over £11.7M with operating costs of £9.9M.

## STAFFING

5 staff members in total left the Association, in the reporting year.

## NEW OFFICES - WEST STEWART STREET

Our transition to the new office is complete and opened

to the public full-time mid way through the year. We have let a section of the building to the Financial Fitness Team and they provide welfare benefit services from within our building.

In addition we are going to use the increased space to offer opportunities for tenants and other service areas to come in and meet staff on issues of interest.

## COMPLAINTS HANDLING

Our procedure for handling complaints complies with the Complaints Handling Procedure (CHP) developed by the Scottish Public Services Ombudsman. The procedures were reviewed and from 1 April 2021, revised procedures were put in place. The procedures make it easier for tenants to make a complaint and encourages quicker, more effective resolution of complaints.

## SCOTTISH SOCIAL HOUSING CHARTER

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 become involved in the shaping of services.

Each year, the report for tenants on key aspects of the Charter in the previous year is issued and the report for year ending March 2022 was distributed to all tenants in October 2022.

## TENANT ENGAGEMENT

We continued to develop our approach to tenant engagement during 2022-23. Working as a team to populate our engagement calendar with lots of different activities, engage with tenants and get their input into our services. Our aim is to offer as wide a selection as possible of ways for tenants to engage. Some examples of methods we have carried out this year are text, surveys, consultations, walkabouts, surgeries and an office launch.

## AND TO THE FUTURE.....

All in all it has been a good year and sets a foundation for the future. It is a difficult time for all with the financial problems besetting the country and we will continue to do all we can to mitigate the worst effects of this situation. Finally, I would like to thank all staff and my fellow Committee for all their hard work in the year.

Sandra McMenamin  
Chairperson

## SCOTTISH 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.

A full review of the Charter took place in 2021 with a revised Charter being in place for 1 April 2022. The changes were very minor and the core function of the Charter remains in place.

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 tenth Annual Return on the Charter (ARC) based on information from the year to March 2023 and this was submitted in May 2023.

Each year, the report for tenants on key aspects of the Charter in the previous year is issued and the report for the year ending March 2022 was distributed to all tenants in October 2022.

## Tenant Engagement

During 2022-23, we continued to develop our tenant engagement approach. We work as a team to develop our engagement calendar with different activities through the year to engage with tenants and get their input into our services. During the year, we engaged with our customers with the following:

- We kept in regular contact with tenants by text.
- We carried out some small scale surveys to check that tenants were happy with how we were keeping in touch with them and took all feedback on board.
- We now carry out regular electronic surveys in respect of repairs and new tenant surveys are generated automatically once a repair is reported or a tenancy commences.
- We consulted on our Estate Management Policy and carried out a close cleaning survey.
- We recommenced our estate walkabouts where we use this opportunity to meet residents who can tell us about any issues that are being experienced in their neighbourhood.

- We recommenced our Garden Competition
- We consulted with tenants in the remaining blocks of flats in Maple Road following demolition of the numbers 7 to 29 Maple Road to improve the appearance of the cleared area and the remaining properties.
- New office Launch, this was to promote OTHA, familiarise customers with our new office facilities, get feedback on the layout and any required changes to service provision.
- We consulted with tenants on the rent increase and held 3 surgeries in our offices.

## Complaints Handling

Our procedure for handling complaints complies with the Complaints Handling Procedure (CHP) developed by the Scottish Public Services Ombudsman. The procedure was reviewed and from 1 April 2021 revised procedures were put in place. The procedures make it easier for tenants to make a complaint and encourages quicker, more effective resolutions of complaint. 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 and on our website in a regular quarterly report. The Management Team continue to review complaints to drive service improvements going forward.





Bunston Grove

## 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 that deals with all tenancy matters and it is headed by a housing officer with a housing assistant and a housing administration assistant. There is an Allocations team which deals with re-lets and new lets and this team has a Housing Officer and the equivalent of 2.5 housing assistant posts (3 members of staff work part time). The work of the section is overseen by the Director of Housing and a Senior Housing Officer.

## Cost of Living

The impact on our tenants' income and their ability to meet rent payments and arrears is now clear as the cost of living and inflation continues to rise at a very steep pace. Inflation increased and the cost of food, gas, electricity and fuel increasing rapidly.

The Association managed to keep its rent increase below inflation with a 3% increase in 2021-22. Following rent consultation in January 2023 and approval at the Management Committee in February 2023 a rent increase of 6% was approved. Whilst it is well below inflation, a 6% increase will mean a monthly rise of around £20 per month for a one bedroom flat and up to £30 a month for a 3 bedroom house.

We work closely with other agencies to secure support services for our tenants. The Financial Fitness Team continues to deliver a range of services for our tenants. Our tenancy support service has continued to give intensive targeted support to tenants.

We have also had the services of the Wise Group who work with us, Cloch and Larkfield HA. They will continue to work with us until April 2023 and due to the rising costs of living we are doing our best to maximise referrals to this service.

We also secured additional funding to assist our tenants with fuel and food vouchers and energy efficiency appliances.

## Tenant Grant Fund

The Scottish Government's Tenant Grant Fund provided financial help to tenants in social housing and in the private rented sector who were at risk of becoming homeless

because they have fallen behind with rent payments as a direct result of the Covid-19 pandemic.

Local Authorities were given a funding allocation and they dealt with applications from RSLs and private landlords and administered the payments. Payments were mainly made in the period 1 January to 31 March 2022, with smaller amounts received in April and May 2022.

We were able to make successful claims on behalf of 24 tenants and received almost £21,000. This made a huge difference to the tenants who were entitled.

## Stock Information

During the year we were delighted to take handover of 71 new properties on the Bunston Grove site. Between July 2022 and the end of March 2023, the new tenants moved in and feedback so far has been very positive. The houses were very popular and demand was high.

During the year 2023-24 we hope to add 15 properties in the form of the Strone Farm site. This development will add to the overall stock of larger properties and also a number of wheelchair adapted and level access properties in Inverclyde and we are very excited to see the finished development.

The work to clear the 12 blocks of flats in Maple Road was completed by December 2022 and all tenants who remained in the flats were re-housed. The Maple Road demolition project is now complete and a new lease of life given to the remaining flats thanks to the opportunity to assist with the Ukrainian Refugee Programme.

The total number of self contained properties at 31 March 2022 was 1838, broken down by size and type as follows:

Apartment Size	Flat	House	4 in Block	High Rise Flat	Other Flat	Total
1	6					6
2	339	2	61	6	36	440
3	536	347	28	38	26	948
4	61	296	28	2		355
5		24				22
6		2				2
<b>Total</b>	<b>942</b>	<b>671</b>	<b>117</b>	<b>46</b>	<b>62</b>	<b>1838</b>

The association also leased 29 properties to other agencies, 2 offices & 1 shop and had a share in 89 shared ownership properties at 31 March 2023.

## Rent Information

The Association, in common with all local authorities and RSLs in Scotland provides information to the Scottish Housing Regulator in an Annual Return on the Scottish Social Housing Charter (ARC). The method of calculation of rent collected, arrears, rent loss etc differ from the Annual Accounts method. The figures shown in this section are those calculated on the ARC Return basis.

The rent collected in 2022-23 was £8,373,160 out of a possible rent due of £8,388,040 which was 99.82% of the rent due. Gross rent arrears for current and former tenants stood at 2.98% of the rent due and £35,792 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £183,690 or 2.14% of the rent charged.

The average rents at the end of March 2023 for different house types is as follows:

Apartment Size	Flat	House	4 in Block	High Rise Flat	Other Flat	Total
1	£68.25					£68.25
2	£78.37	£90.37	£88.28	£84.60	£130.73	£84.12
3	£87.63	£99.40	£95.34	£92.99	£98.14	£92.53
4	£94.38	£106.03	£95.26	£96.60		£103.37
5		£114.71				£114.71
6		£118.51				£118.51
Average weekly rent	£84.61	£102.90	£91.64	£92.05	£117.07	£93.02

## Lettings

There were 249 properties let during the year, 173 re-lets and 76 new lets out of which 196 were general needs properties and 53 were supported lets. Five mutual exchanges were also carried out in the year. The average time to re-let properties was 87.75 days.

A total of 49 referrals of homeless households under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 21 referrals were rehoused

by OTHA either as a result of direct referrals or were successful in bidding for a property advertised via the Inverclyde Common Housing Register.

Turnover increased this year, but the previous year's reduction was mainly as a result of the Covid 19 pandemic. Despite such a high number of properties available for let, demand remained high for all Oak Tree's properties.

## Tenancy Management

The housing team carried out their routine close and estate inspections throughout 2022-23.

The Association obtained 7 Decrees of Eviction in the period 1 April 2022 to 31 March 2023. Of the 7 obtained, 2 were enforced, 2 were recalled and 3 were carried forward to the following year when all 3 were enforced (1 was abandoned prior to eviction and 2 enforcements were carried out). The 2 enforcements in 2022-23 were on breach of tenancy grounds.

The number of decrees obtained and evictions enforced reduced significantly as a result of the Covid 19 pandemic and the legal restrictions that were put in place. These are now easing and legal action has resumed.

Overall the number of legal action cases reduced significantly and this has been a positive legacy of the pandemic which the Association hopes to continue.

Three properties were repossessed as a result of eviction and 12 properties were abandoned by tenants in the year.

## 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 and promote community safety in Inverclyde.

During the year, 183 cases of anti-social behaviour were reported and 176 of these were resolved during the year.

## Equalities Information

The table on page 8 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.

## Equalities Information

	OTHA Tenants	Housing List Applicants (31-3-23)	New Tenants
White (total)	1631	3057	241
Scottish	1561	2869	216
White British	24	166	13
White English	22	-	7
White Polish	14	22	2
Any other white background	10	-	3
Mixed or multiple ethnic background	8	-	3
Other ethnic background	7	80	1
African	6	40	4
Arab	3	-	-
Pakistani	2	9	1
Chinese	1	-	-
Caribbean	1	-	-
White Irish	1	9	-
Black any other	1	20	1
Asian any other	1	9	-
Black Scottish/ British	1	5	-
Indian	1	1	1
Gypsy Traveller	-	2	-
Unknown/refuse to answer	124	41	3
<b>Total</b>	<b>1788</b>	<b>3273</b>	<b>255</b>

A total of 1782 priority passes were awarded and 719 of those were awarded to medical passes where applicants on the register considered themselves to have a disability. In relation to lets made in the year, 25 new tenants 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

## Inverclyde Common Housing Register (ICHR)

The ICHR has continued to operate its common housing register and choice based lettings service successfully during the year. To improve the Choice Based Lettings process, new software was put in place at the end of March 2021. The previous system was closed and from 23 March 2021, all applicants were required to register with These Homes at [www.thesehomes.com](http://www.thesehomes.com). To coincide with the new Register, all the partner landlords approved a revised Joint Allocations Policy.

At 31 March 2023, there were 4,210 applicants on the joint list seeking rehousing.



Assistance with energy efficiency appliances





## Access to Information

OTHA remain committed to openness and transparency governing information we hold. We have continued to work with our Data Protection Officer to ensure we are keeping up to date with Data Protection and Freedom of Information requirements. The UK GDPR, and accompanying Data Protection Act 2018, continue to place obligations on how we handle personal data and give rights and control to individuals on how their personal data is handled.

FOISA gives rights to access our business information.

OTHA have a suite of policies and procedures to ensure these rights can be accommodated and our staff have undertaken training in both data protection and freedom of information so that they understand how to apply the procedures. We have made our customers aware of the legislation and their rights via our Newsletters and have received and dealt with requests under both the data protection and FOISA legislation.

You can find our GDPR Privacy Notice and our FOISA Guide to Information on our website [www.oaktree.org.uk](http://www.oaktree.org.uk)

## Data Protection – UK GDPR

The UK GDPR has been in place since 1st January 2021 and we also have the UK Data Protection Act 2018 which supplements the UK GDPR.

These laws place obligations on how we handle your personal data and give you rights and control over how your personal data is handled.

## What information does the UK GDPR apply to?

- Personal data is information which relates to a living person who can be identified from the information itself, or by linking it with other information. For example, it could be your name and address, your bank details or anything you tell us in relation to your health such as a disability.
- Processing personal data is the name given to anything that we do with your personal data that we hold. For example, entering your details into our computer systems or storing a completed form in a filing cabinet.

## What have we done to comply with the Act?

Over the last year we have continued to review what data we hold, how we store it, and what basis we have for processing it. We are always reviewing our policies and procedures and our employees have undergone training so that they know how to keep your personal data secure and how to help you exercise your rights. You can find out more about what we do with your data and your rights in relation to it in our privacy statement, which you can find on our website at Oak Tree HA Privacy Notice.

## We need your help

UK GDPR requires us to keep your personal details accurate. To help us do this you must let us know of any changes to the information that you give us to ensure that we are holding accurate data. We need to know for example whether you have the same people living with you or whether there have been any additions to your household such as a new baby, partner, friend etc.



## MEMBERSHIP NEWS

As at 31st March 2023 the Association had 193 members drawn from tenants and the general community. During the year 2022/2023 4 new memberships were granted and 5 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

As you know the Management Committee (also known as either the Governing Body or Board) are elected or appointed to be in overall charge of OTHA. The Management Committee provides leadership and direction, approves strategy, policy and budgets, approves the business plan and oversees its delivery, oversees risks and financial wellbeing, and fulfils the role of employer with the responsibility for the day-to-day operational management of the organisation being delegated to senior management.

It is a Scottish Housing Regulator requirement that the Management Committee annually assesses the skills, knowledge, diversity and objectivity it needs, to provide capable leadership, control and constructive challenge, to achieve OTHA's purposes, to deliver good tenant outcomes and manage its affairs. OTHA therefore have an annual review process in place for Management Committee members. This included an online self-assessment and 1-2-1 discussions with an external consultant. Following which, a report is prepared and is then presented to Management Committee, in order to acknowledge strengths and any areas for development.



## COMMITTEE MEMBERS

Sandra McMenamin	Chairperson
Veronica Rasmussen	Vice Chair
Doreen Williams	Secretary
Ross Ahlfeld	
Viv Hearton	
Ronny Lee	
Michelle McIlroy	
James Paton	
Lucy Neilson	Casual
Audrey (Kay) Clark	Co-optee
Willie Wilson	Co-optee
Sandra Rorison	resigned 16/08/2022
Anthony Wilson	resigned 07/11/2022



## Financial Statement -Year to March 2023

- Oak Tree Housing Association continues to manage its finances with a long term, strategic focus. The past year was another year of change for the Association, including the continued impact of Covid-19 on our tenants, service users and those experiencing homelessness. There are also various external challenges affecting the social housing sector and beyond.
- During 2022/23 our development at Bunston Grove came off site adding 71 new homes to Oak Tree's stock. The overall project, managed by the Link Group, was for a total of 198 properties. The demolition of properties at Maple Road took place and were completed by the end of the financial year.
- Oak Tree Housing Association made an annual surplus of £976K in the year to 31st March 2023, which is down from £2.743M in the previous year. One of the main reasons for this reduction is linked to actuarial gains/ (losses) on the previously offered defined benefit pension scheme, from a gain of £1.061M at 31st March 2022 to a

loss of £586k at 31st March 2023. Turnover has increased by 4% and operating costs have increased by 6.6%. Net interest costs and gains/losses on sale/revaluation of properties reduced surplus by a further £265.5k (£307.7k in 2021/22).

- Along with Cloch and Larkfield Housing Associations we continued to successfully run the Inverclyde Common Housing Register and provide joint support to our partners at Starter Packs, Financial Fitness and the Simon Community. Oak Tree also participated in a Scottish Government funded project Pathways to Construction, which saw trainees learn environmental and construction skills and overcome any barriers of unemployment. The project had great success within the financial year.
- Going forward, the Association anticipates a busy year with the planned maintenance programme being implemented, the Strone Farm development site being progressed along with continued focus on improvements to customer services through better use of information technology.

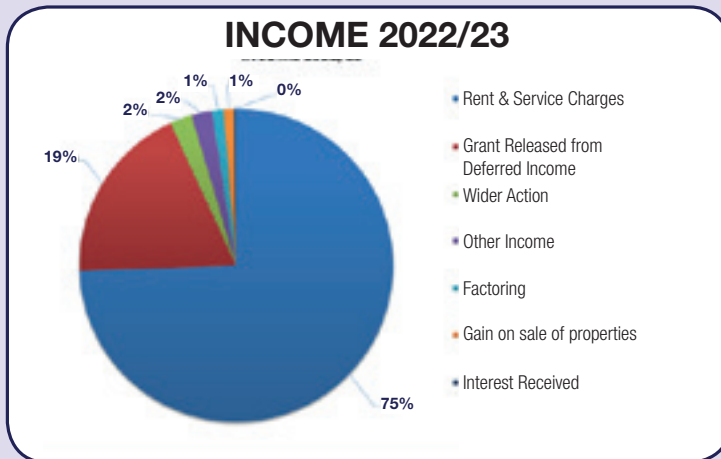
### The table below highlights the main sources of annual income and expenditure for Oak Tree Housing Association

Statement of Comprehensive Income	31/03/2023 £	31/03/2022 £	A Non-Accountants Guide to the Accounts
Turnover	11,724,748	11,270,694	Includes rental income and service charges less rent less from void properties, as well as grant income from the Scottish Government released over the useful life of our assets and grants for medical adaptations to our properties.
Less: Operating Costs	(9,897,610)	(9,281,145)	Cost of management and maintenance of our properties. Including staff time, paying contractors, depreciation charges, mortgage costs, providing our factoring and landscaping services and our Wider Action work within the local community.
<b>OPERATING SURPLUS</b>	<b>1,827,138</b>	<b>1,989,549</b>	Surplus before any accounting charges. Lower operating surplus for 2022/23 due to an increase in operational costs.
Profit / (Loss) on sale and valuation of properties	119,710	(29,575)	Gain or (Loss) from the sale or purchase of houses e.g. changes in shared ownership, market valuation of our commercial properties. Gain relates to release of previously accrued HAG repayments.
Interest receivable and other income	32,123	26,612	Interest earned from money invested in fixed term deposit accounts. Increased in 2022/23 due to increase in cash held and interest rates starting to rise again during quarter 4 of the financial year.
Interest payable and similar charges	(365,980)	(218,285)	Interest paid on loans (mortgages for our properties), higher than 2021/22 due to higher loan draw downs during 2022/23.
Other finance charges	(51,390)	(86,492)	Non-utilisation fees for loans not drawn down. On par with 2021/22. Net interest on the pension liability of £1k income for 2022/23 compared to £29K expense in 2021/22.
<b>SURPLUS FOR THE YEAR</b>	<b>1,561,601</b>	<b>1,681,809</b>	Overall net surplus for 2022/23, which will be utilised to fund future planned maintenance and ongoing reactive maintenance of our properties.
<b>Other Comprehensive Income</b>			
Adjustment relating to Pension Liability	(586,000)	1,061,000	Loss on pension scheme liability related to the accounting method used to value the pension liability, compared to a gain in 2021/22.
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>975,601</b>	<b>2,742,809</b>	

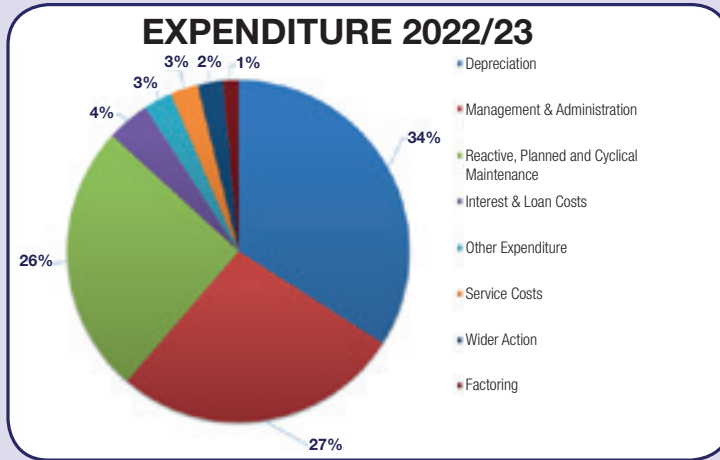
The table below shows our long term financial position, taking account of assets and liabilities

Statement of Financial Position	31/03/2023 £	31/03/2022 £	A Non-Accountants Guide to the Accounts
Housing properties, less depreciation	104,314,396	104,074,717	This is the net value of our houses, including replacement kitchens and bathrooms etc.
Other fixed assets	2,050,370	2,114,607	This is the value of our office accommodation, IT and office equipment.
	<b>106,364,766</b>	<b>106,189,324</b>	
Investments	92,501	92,501	Commercial offices we rent out and a £1 share in our subsidiary Oak Tree Housing Initiatives.
<b>Assets and Liabilities</b>			
Receivables	612,059	1,101,009	Money owned to us, including rent, recharges outstanding, grant income, refunds, etc.
Cash held	6,073,406	5,204,280	Money in the bank. Higher cash balance at 31 March 2023 due to draw down of loan during the year.
Creditors due in 1 year	(3,154,859)	(4,522,656)	Money we owe to others i.e. suppliers. This is lower at the end of March 2023 than the prior year due to the timing of contractor invoices linked to our development sites last year.
Creditors due after 1 year	(17,749,781)	(14,530,466)	Money owed on our loans i.e. our mortgages, secured by specific charges on our properties. Increased since last year due to loans drawn down during the year. Movement in the pension scheme liability, an increase from a liability of £52k at 31/03/2022 to a liability of £474k at 31/03/2023.
<b>Deferred Income</b>			
Social Housing Grant	(59,432,205)	(61,694,973)	Grant provided by the Scottish Government to help fund building new affordable homes.
Other Grant	(261,867)	(270,600)	
	<b>32,544,020</b>	<b>31,568,419</b>	
<b>Capital and Reserves</b>			
Share Capital	193	194	Represents shares held by members, at £1 each.
Revenue Reserves	32,543,827	31,568,225	Sums built up in previous years plus this year's surplus, less the pension reserve, to give overall equity of the Association.
	<b>32,544,020</b>	<b>31,568,419</b>	

The charts below show the Income and Expenditure broken down into categories



The Association's total income in 2022/23 was £11,876,581 including interest received and gain on sale of properties. 75% of this income came from net rent and service charges of £8,842,331, and 19% is deferred income from Government Grants of £2,216,530 in the year. The remaining 6% income, £817,720 is from medical adaptations grants, wider action, factoring, interest received, gain on sale of properties and other activities.



The Association's expenditure in 2022/23 was £10,314,980. The main expenses are management and administration costs of £2,808,701 (27%), reactive maintenance costs of £1,599,413 and planned & cyclical maintenance (including Maple Road demolition costs) of £1,031,003 totalling £2,630,416 (26%). Housing depreciation of £3,512,858 (34%) with the remaining operating costs of £1,363,005 (13%) being associated with other activities, factoring, development, wider action, interest & loan costs.

## DEVELOPMENT REPORT

The Association worked on 2 projects during the year. The projects that factored in the programme included:

- Strone Farm newbuild, Greenock – 15 cottages
- Bunston Grove, Ravenscraig newbuild, Greenock – 71 cottages

The homes proposed are for the social rented market and will be/have been built to the silver energy efficiency standard (Greener Standard). The capital investment required to cover the developments is estimated to be £19.824M. This includes a private finance investment from the Association of £12.876M and a grant funding contribution of £1.977M from the Scottish Government. In addition the Association was successful in securing £4.972M Allia bond funding for the development at Tweed St/Tay St.

The Association spent £2-2.3 million finalising projects, all of which was funded through private borrowing.

## FUTURE DEVELOPMENT

The Association continues to work closely with Inverclyde Council, The Scottish Government and other RSL's in the Inverclyde Area, as the local authority develops its local strategy for 2023-28. Once this strategy is in place, the Association will consider its future development plans. In the meantime, we have one project on site which will recommence later this year, finalising in 2024.

## PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £503,153 on its planned maintenance element of work.

The main projects taken forward were:

- The LD2 smoke detection system
- Dormer repair programme
- Window replacement
- 1 roof replacement
- Boiler replacement
- Ad hoc component replacements

£746,239 was spent on the cyclical maintenance element of works.

The main projects included:

- Gutter cleaning contract
- Roof anchor inspections
- Landscaping
- Legionella works
- Electrical inspections
- Communal fan servicing
- Close Decoration
- Close Carpet
- Annual Gas Servicing

## REACTIVE AND GAS

This year the Association's reactive repairs service has been severely impacted by our main contractor, McGill going into administration. Prior to this our contract was being novated to Saltire Facilities Management however this fell through and we were forced to appoint Consilium Contracting Services on an emergency basis until a new contract was tendered.

We carried out 6,560 repairs in the year.

- 83.1% of repairs were completed first time
- It took contractors an average time of 2.9 hours to complete emergency repairs

- The average time for completing non-emergency repairs was 7.9 days

The section raised a further 703 non repairs i.e. rotate bins, close cleaning etc.

We have a one year defect liability period in place for our new build properties. We reported 163 repairs to our defect contractor.

## GAS

James Frew (Gas Sure) continued with the gas servicing contract during the year. All services due in the qualifying period, except 2, were carried out within the required 12-month period. Both late services were Covid-19 related.



## ENERGY EFFICIENCY STANDARD (EESH)

Energy Efficiency Standard For Social Housing (EESH)

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

- As of 31st March 2023, 1,812 of the Association's properties fell within the scope of EESH.
- 1,719 of these properties currently meet the standard.
- 93 properties do not meet the standard.
- Work and investment will continue to take place over the next few years to ensure the remaining 93 properties meet the standard.

<b>DIRECTORATE</b>	
Nick Jardine	Chief Executive Officer
Anne Culley	Chief Executive Officer (Job Share) – Left 30.11.22

<b>ADMINISTRATION</b>	
Kirsty Davis	Senior Compliance & Corporate Officer
Mary McCreddie	Corporate Services & Admin Supervisor
Elizabeth MacKay	Clerical Assistant (Part-Time)
Jacqueline Harkins	Clerical Assistant
Jemma Anderson	Clerical Assistant

<b>DEVELOPMENT &amp; ASSET MANAGEMENT</b>	
Brian Praties	Development & Asset Management Manager
Donald Middleton	Clerk of Works
John Stephens	Maintenance Officer (Planned & Cyclical)
Sean Marshall	Senior Development Officer – Left 18.11.22
Joanna O'Rourke	Senior Maintenance Officer (Planned & Cyclical) - Left 10.03.23

<b>FINANCE</b>	
Kes Cameron	Finance Manager
Claudia Ennemoser	Finance Officer (Part-Time)
Anita Hunter	Finance Assistant
Cheryl Gault	Finance Assistant
Ciaran Marshall	Finance Admin Assistant – Left 12.08.22

<b>IT (services from Cloch Housing via Service Level Agreement)</b>	
Ewan Barr	ICT Manager
Richard Browning	IT Assistant
Josh Garner	IT Modern Apprentice

<b>HOUSING SERVICES</b>	
Hazel Aitken	Housing Manager
Julie McEwan	Senior Housing Officer
Ann-Marie Mullan	Housing Officer
Morag Sharp	Housing Officer (Job Share)
Maxine Ferguson	Housing Officer (Job Share)
Louise Ward	Housing Officer
Linda Smith	Housing Assistant (Job Share)
Laurina Mooney	Housing Assistant (Job Share)
Claire McLoone	Housing Assistant
Lyndsey Robinson	Housing Assistant
Alana Broadfoot	Housing Assistant
Christine McHarg	Housing Assistant (Temporary)
Ronnie Bennett	ICHR Housing Assistant (Part-Time)
Ellie Butcher	Housing Admin Assistant
Louise Blue	Housing Admin Assistant
Catherine Scott	Housing Admin Assistant – Left 07.10.22

<b>HOUSEKEEPING</b>	
Eleanor Gallacher	Housekeeper
Tracy Swan	Housekeeper



HUMAN RESOURCES	
Gillian Boyle	Senior HR Officer

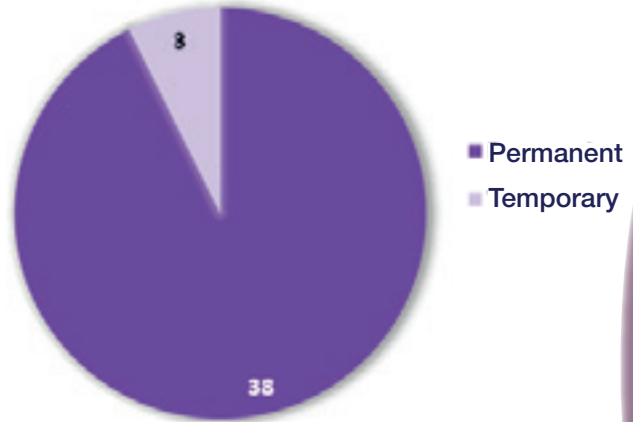
PROPERTY	
Sukhdeep Hopper	Maintenance Manager
Peter MacDonald	Senior Maintenance Officer (Reactive)
Brian Robertson	Maintenance Officer (Reactive)
Andy MacDonald	Maintenance Officer (Reactive)
David Fulton	Maintenance Officer (Reactive)
Claire Hubeaux	Repairs Assistant (Supervisor)
Karen McDermott	Repairs Assistant
Karis McAlinden	Repairs Assistant (Part-Time)
Emma Docherty	Repairs Assistant (Temporary)

PATHWAYS	
Robert Dowds	Project Co-Ordinator (Temporary)

## Staff News

### Staff Turnover:

5 staff members in total left the Association.



### Trainees:

12 trainees were engaged temporarily under the Government funded Kickstart and Pathways to Construction schemes.

### Staff Absence:

The percentage of days lost through staff sickness absence, in the reporting year was 7.10%





Garden Competition

## WIDER ACTION

### Joint Projects

#### Energy Redress Application – Energy Activators Programme

*Oak Tree Housing Association, Cloch Housing Association and Larkfield Housing Association*

This project was funded to the end of September 2022. Delivered by The Wise Group, the project delivered support via phone calls, undertaking community drop-in sessions and TWG undertook a number of home-based visits.

#### Tenancy Support Service

*Oak Tree Housing Association, Cloch Housing Association and Larkfield Housing Association*

Simon Community Scotland (SCS) provides this service.

This project was jointly funded between OTHA, Cloch and Larkfield Housing Association.

#### Advice for all

*Oak Tree Housing Association, Cloch Housing Association and Larkfield Housing Association*

Financial Fitness are open for face-to-face appointments and are continuing to provide additional phone-based appointments to support clients with all welfare benefit and money advice needs.



### Starter Packs Inverclyde

*Oak Tree Housing Association, Cloch Housing Association and Larkfield Housing Association*

Starter Packs Inverclyde continue to provide essential support for vulnerable households across Inverclyde. Referrals come from a number of partners and Housing Association can continue to refer onto this service. From April 2022 until March 2023 Starter Packs has given out 78 packs to Cloch, Oak Tree and Larkfield Housing Association Customers.

### Pathways to Construction

This project continued to be our largest wider action activity during 2022-23. The project will come to an end in March 2023 as it is intended to bring these services in-house, to provide for open space maintenance.

### Additional Wider Action

The Association achieved funding of £75K from a number of sources to provide support to our tenants during the Cost-of-Living Crisis. This funding was used to provide: Warm Packs, food vouchers, fuel vouchers, starter packs and to support other local food projects. The Association will continue to seek to support tenants.





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**[www.oaktreeha.org.uk](http://www.oaktreeha.org.uk)**



**The Association is regulated with:**  
**Scottish Housing Regulator No. HCB137**  
**Financial Conduct Authority No. 2232(S)**  
**Vat Registration No. 393 1879 55**  
**Registered Charity No. SC045300**



**@OakTreeHA**

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