

# Annual Report

2023 -2024





Sandra McMenamin  
Chairperson

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**CHAIRPERSON'S REPORT**

I am proud to present the foreward to the 2023-24 Annual Report, my second 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 one live project in the year:

- 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 2024/25.

**REACTIVE REPAIRS**

We carried out 7,489 repairs in the year.

Due to complications, with contractors and the market conditions following the pandemic, the decision was taken to establish a Contractor Framework. This commenced in September 2023 with a view to working with smaller local contractors and making improvements on service delivery.

**LANDSCAPE MAINTENANCE**

Our landscaping pilot is now in its second year and we have made great inroads in improving the services offered to customers. We experienced several set backs in the first year with staff resourcing, getting training organised for operating machinery and spraying herbicides. These issues have now been resolved and the team have cleared the backlog that had been caused as a result.

**PLANNED & CYCLICAL MAINTENANCE**

In terms of work undertaken last year, the Association spent £984,188 on its planned maintenance element of work and £661,790 was spent on the cyclical maintenance element of works.

**HOUSING SERVICES**

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 Ukranian Refugee Programme. The Association have also leased the 3

remaining flats to the Homelessness Team leaving no voids at Maple Road which is a great success. The total number of self-contained properties at 31 March 2024 was 1840.

## Rent information

The rent collected was £9,233,641 out of a possible rent due of £9,268,315. Gross rent arrears for current and former tenants stood at 2.87% of the rent due.

## Lettings

There were 188 properties let during the year, of those lets 76 were supported. Eight mutual exchanges were also carried out in the year. The average time to re-let properties was 69.47 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.

## FINANCE

Oak Tree Housing Association made an annual surplus of £1.422M in the year to 31st March 2024. Total Turnover was £12.6M with operating costs of £10.2M. The loss on the defined benefit pension scheme was £620k, which is an annual adjustment provided by The Pensions Trust.

## STAFFING

5 new permanent roles were introduced to our staffing structure:-

Senior Compliance and Governance Officer; Corporate Services and Administration Supervisor; Senior Finance Officer (Job-Share); 2 x Repairs Assistants.

5 new temporary/fixed term roles were also introduced:-

Landscaping and Grounds Maintenance Supervisor;  
4 x Landscaping and Grounds Maintenance Assistants.  
6 staff members in total left the Association in the reporting year.

## 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. The report for year ending March 2023 was distributed to all tenants in October 2023.

## TENANT ENGAGEMENT

We continued to develop our approach to tenant engagement during 2023-24. Working as a team to populate our engagement calendar with lots of different activities, engage with tenants and get their input into our services. The introduction of our Consultation/Conversation Café has proved to be very popular and is held on a quarterly basis covering a wide range of topics. 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 strong year for the Association which will allow us to move forward on a solid foundation. It is expected that the Strone Farm project will start later in the year. When this development concludes the Association will consider our options regarding future developments. It is anticipated this will be led by the new CEO.

Our current CEO has intimated he will be standing down after 32 years and will leave some very big shoes to fill.

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 eleventh Annual Return on the Charter (ARC) based on information from the year to March 2024 and this was submitted in May 2024.

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 2024 will be distributed to all tenants in October 2024.

## Tenant Engagement

During 2023-24, 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 tenants 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 that are generated automatically once a repair is reported or a tenancy commences.
- We hosted quarterly consultation cafes covering various housing topics.

- We carried out 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 carried out our Garden Competition with guidance from the Branchton Gardening Club.
- We carried out a joint fun day event with Larkfield and Link Housing Association to celebrate the completion of our new build development at Bunston Grove.
- Carried out consultation on various policy reviews.
- 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.







# TEAM BUILDING DAY



## 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 a specialised Allocations team which deals with re-lets and any new lets, 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 a Senior Housing Officer and the Director of Housing.

## Cost of Living

The Association 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 to help them to access benefits and enable them to sustain their tenancy.

We have also had the services of the Wise Group who work with us, Cloch and Larkfield HA. We will continue to work with the Relational Mentoring Service, due to the rising costs of living, and the staff are doing their best to maximise referrals to this service.

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

## Stock Information

During the year 2023-24 we had one development project on hold during the year, 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.

The total number of self contained properties at 31 March 2024 was 1840, 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	444
3	538	347	28	38	26	977
4	61	296	28	2	-	387
5	-	24	-	-	-	24
6	-	2	-	-	-	2
<b>Total</b>	<b>944</b>	<b>671</b>	<b>117</b>	<b>46</b>	<b>62</b>	<b>1840</b>

The association also leased 27 properties to other agencies, 2 offices & 3 shops and have a share in 88 shared ownership properties as at 31 March 2024.

## 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 2023-24 was £9,233,641 out of a possible rent due of £9,268,318 which was 99.63% of the rent due. Gross rent arrears for current and former tenants stood at 2.87% of the rent due and £21,650.98 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £169,412 or 1.79% of the rent charged.

The average rents at the end of March 2024 for different house types is as follows:

Apartment Size	Flat	House	4 in Block	High Rise Flat	Other Flat	Total
1	£72.54	-	-	-	-	£72.54
2	£83.04	£96.24	£93.82	£88.80	£138.63	£89.16
3	£92.81	£105.45	£101.18	£98.13	£104.14	£98.05
4	£99.42	£112.42	£101.15	£102.40	-	£109.50
5	-	£121.77	-	-	-	£121.77
6	-	£125.69	-	-	-	£125.69
Average weekly rent	£89.60	£109.14	£97.33	£97.10	£124.17	£98.57

## Lettings

There were 188 properties let during the year which were all re-lets. 112 were general needs properties and 76 were supported lets. There were also eight mutual exchanges carried out in the year. The average time to re-let properties was 69.47 days.

A total of 51 referrals of homeless households under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 22 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.

## Tenancy Management

The housing team carried out their routine close and estate inspections throughout 2023-24.

The Association obtained 8 Decrees of Eviction in the period 1 April 2023 to 31 March 2024. Of the 8 obtained, 6 were enforced and 2 were abandoned prior to eviction. The 8 Decrees of Eviction in 2023-24 were on breach of tenancy grounds and rent arrears.

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.

## 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 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.

	OTHA Tenants	Housing List Applicants (31-3-24)	New Tenants
<b>White (total)</b>	<b>1670</b>	<b>4372</b>	<b>167</b>
Scottish	1568	3700	128
White British	34	54	12
White English	22	526	1
White Polish	16	62	3
Any other white background	30	30	23
Mixed or multiple ethnic background	8	19	2
Other ethnic background	14	135	7
African	9	165	4
Arab	3	-	1
Pakistani	3	20	-
Chinese	1	6	-
Caribbean	2	8	1
White Irish	0	1	-
Black any other	11	-	8
Asian any other	1	34	-
Black Scottish/British	2	63	1
Indian	2	12	1
Gypsy Traveller	-	2	-
Unknown/refuse to answer	139	82	6
<b>Total</b>	<b>1865</b>	<b>4919</b>	<b>198</b>

A total of 1245 priority passes were awarded and 435 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, 21 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 to let during the year.



## 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 2024, however, there were 4,162 applicants on the joint list seeking rehousing.



## DEVELOPMENT REPORT

The Association had one development project on hold during the year:

- Strone Farm newbuild, Greenock – 15 cottages



## FUTURE DEVELOPMENT

The development will provide 15 cottages for the social rented market and will be built to the silver energy efficiency standard (Greener Standard). The capital investment required to cover the developments is estimated to be £4.04M. This includes a private finance investment from the Association of £2.67M as well as grant funding contribution of £1.37M from the Scottish Government.

The Association continues to work closely with Inverclyde Council, The Scottish Government and other RSL's in the Inverclyde Area. Once the Strone Farm project re-tender process is complete and a cost projection received the Association will consider its future development plans. In the meantime, we have that one project on site which subject to price and potential reconsideration of grant levels by the Scottish Government will recommence later this year, finalising in 2025/26.





## Access to Information

OTHA remain committed to openness and transparency governing information we hold. We work with our nominated Data Protection Officer to ensure that we are up to date with Data Protection and Freedom of Information (Scotland) (FoISA) and Environmental Information (Scotland) Regulation (EISR) 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 these are subject to regular review. Our staff undertake initial training and refresher training in both data protection and freedom of information so that they understand how to apply the procedures and recognise requests. We make our customers aware of the legislation and their rights via our Newsletters, Privacy Notices and our Guide to Information. We receive and deal with requests under both the data protection and FoISA legislation and inline with the requirements set out.

You can find our Privacy Notice and our FoISA Guide to Information on our website.



CONSULTATION CAFE



## MEMBERSHIP NEWS

As at 31st March 2024 the Association had 201 members drawn from tenants and the general community. During the year 2023/2024 17 new memberships were granted and 9 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
June Glancy	Secretary
Ronny Lee	
Jim McEleny	
James Paton	
Nance Smith	
Doreen Williams	
Willie Wilson	
Olive Yiga	
Audrey (Kay) Clark	Casual
Lorna Lyle	Resigned 15/01/2024
Paul Findlay	Resigned 25/03/2024
Lucy Neilson	Resigned 25/03/2024
Alasdair Weir	Resigned 25/03/2024

## ENERGY EFFICIENCY STANDARD FOR SOCIAL HOUSING (EESSH)

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

- As of 31st March 2024, 1,841 of the Association's properties fell within the scope of EESSH.
- 1,782 of these properties currently meet the standard.
- 59 properties do not meet the standard.
- Work and investment will continue to take place over the next few years to ensure the remaining 59 properties meet the standard.
- We carried out works to 34 properties this year.





## Financial Statement -Year to March 2024

- Oak Tree Housing Association continues to manage its finances with a long term, strategic focus. The past year continued to be challenging for the sector given the unstable economy and the cost-of-living crisis facing our customers.
- Oak Tree Housing Association made an annual surplus of £1.42M in the year to 31st March 2024, which is an increase from £976K in the previous year. Turnover increased by 7% while operating costs increased by 3%. Net interest costs and gains/losses on sale/revaluation of properties reduced surplus by a further £382k (£266k in 2022/23). The increase in net interest costs is linked to higher interest payable.
- Following the end of a highly successful funded project, Pathways to Construction, 2023/24 saw the start of a 2-year pilot to bring our landscaping services in house. The project will deliver the open space landscaping maintenance across all our stock. The service has provided local jobs, improved the service we deliver and has been receiving positive feedback from both staff and customers. Ahead of the second year of the pilot, the team are now fully resourced, equipped and trained

to deliver the service to its full potential. The pilot will be assessed in detail over the coming year to determine if it is a cost-effective way to deliver the service.

- The Association returned to a full planned and cyclical maintenance programme during 2023/24, following reduced services during the covid-19 pandemic.
- During 2022/23 and 2023/24 we worked with Inverclyde Council and the Scottish Government to successfully let 17 of our refurbished units as part of the Ukrainian Resettlement Scheme. This has been rewarding for the Association, ensuring the resettled families feel safe and secure in their new homes.
- 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 and Financial Fitness. We have worked with Link Living to provide tenant sustainability services to tenants during the year, which has been well received.
- Going forward, the Association anticipates another busy year. Our Business Plan covering 2024 – 2027 will start and a new Chief Executive Officer (CEO) will join the Association during the second half of the financial year, following the retirement of the current CEO after 32 years in post.

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

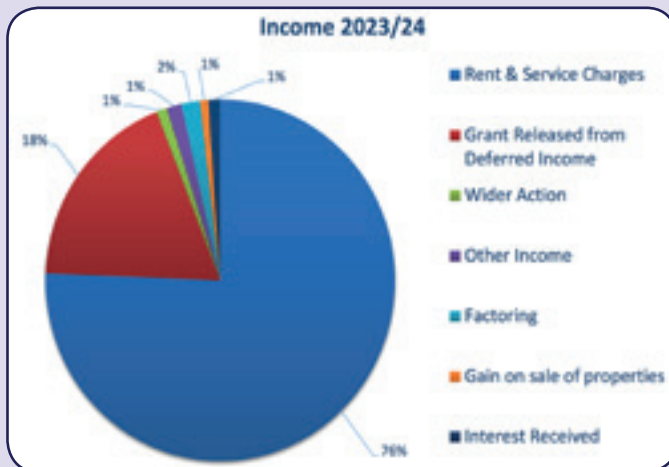
Statement of Comprehensive Income	31/03/2024 £	31/03/2023 £	A Non-Accountants Guide to the Accounts
Turnover	12,599,556	11,724,748	Overall Revenue includes rental income and service charges less rent lost from void properties, as well as grant income from the Scottish Government released over the useful life of our assets and grants for medical adaptations to our properties.
Less: Operating Costs	(10,174,847)	(9,897,610)	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>2,424,709</b>	<b>1,827,138</b>	Surplus or Deficit before any accounting adjustments.
Profit / (Loss) on sale and valuation of properties	65,523	119,710	Gain or (Loss) from the sale/purchase/revaluation of properties e.g. changes in shared ownership, market valuation of commercial properties.
Interest receivable and other income	141,669	32,123	Interest earned from money invested in fixed term deposit accounts. Increased in 2023/24 due to increasing interest rates.
Interest payable and similar charges	(532,157)	(365,980)	Interest paid on loans (mortgages), increased in 2023/24 due to the rise in interest rates impacting our variable loan.
Other finance charges	(57,482)	(51,390)	Loan non-utilisation fees, loan set-up fees and any actuarial movement on the pension liability are included here. Non utilisation fees remained consistent with prior year, 2022/23 included loan set up fees. There was an actuarial movement on the pension liability of £23k meaning that there was a slight increase in the overall charges.
<b>SURPLUS FOR THE YEAR</b>	<b>2,042,262</b>	<b>1,561,601</b>	Overall net surplus for 2023/24, which will be utilised to fund future planned maintenance and ongoing maintenance of our properties.
<b>Other Comprehensive Income</b>			
Adjustment relating to Pension Liability	(620,000)	(586,000)	Increase in pension liability related to the accounting method used to value the defined benefit pension liability.
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1,422,262</b>	<b>975,601</b>	



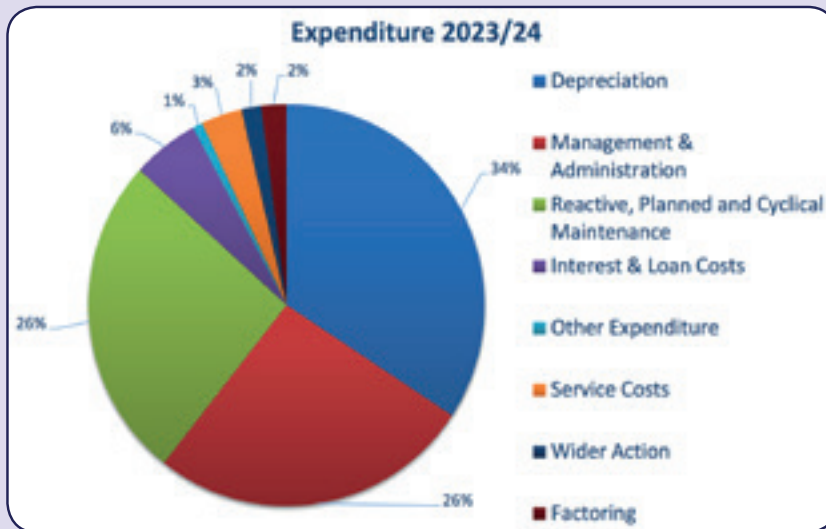
The table below shows our long term financial position, taking account of assets and liabilities

Statement of Financial Position	31/03/2024 £	31/03/2023 £	A Non-Accountants Guide to the Accounts
Housing properties, less depreciation	108,660,926	104,314,396	This is the net value of our houses, including replacement kitchens and bathrooms
Other fixed assets	1,991,276	2,050,370	This is the value of our office accommodation, IT and office equipment.
	<b>110,652,202</b>	<b>106,364,766</b>	
Investments	126,001	92,501	Commercial offices we rent out and a £1 share in our subsidiary, Oak Tree Housing Initiatives.
<b>Assets and Liabilities</b>			
Receivables	496,151	612,059	Money owned to us, including rent, recharges outstanding, grant income, refunds, etc.
Cash held	5,271,385	6,073,406	Money in the bank. Lower cash balance at 31 March 2024 mainly as a result of repaying £1.5m to the Revolving Credit Facility (RCF) we hold with RBS. The repayment was made to reduce interest payable.
Creditors due in 1 year	(2,537,096)	(3,154,859)	Money we owe to others. Lower balance at 31 March 2024 is mainly due to owing lower retentions on our new build developments sites. The repayment of £1.5m to the RBS RCF also impacts the loans due to be paid within 1 year.
Creditors due after 1 year	(15,967,993)	(17,749,781)	Money owed on our loans (i.e. our mortgages, secured on our properties). Reduction in 2024 is due to the repayment of £1.5m to RBS RCF and monthly repayments made against our Nationwide loans. This figure also includes the liability related to the defined benefit pension scheme, which has increased from £474k to £1.117M.
<b>Deferred Income</b>			
Social Housing Grant	(63,821,219)	(59,432,205)	Grants provided by the Scottish Government to help fund building new affordable homes.
Other Grant	(253,142)	(261,867)	
	<b>33,966,289</b>	<b>32,544,020</b>	
<b>Capital and Reserves</b>			
Share Capital	201	193	Represents shares held by members, at £1 each.
Revenue Reserves	33,966,088	32,543,827	Sums built up in previous years and this year's surplus, less the pension reserve, to give the overall equity of the Association.
	<b>33,966,289</b>	<b>32,544,020</b>	

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



The Association's total income in 2023/24 was £12,838,198 including interest received and gain on sale of properties. 76% of this income came from net rent and service charges of £9,710,664, and 18% is deferred income from Government Grants of £2,364,996 in the year. The remaining 6% income, £762,538, is from medical adaptations grants, wider action, factoring, interest received, gain on sale of properties, common housing register, other grants, donation from subsidiary.



The Association's expenditure in 2023/24 was £10,764,486. The main expenses are management and administration costs of £2,838,011 (26%), reactive maintenance costs of £1,678,717 and planned & cyclical maintenance of £1,128,790, giving total maintenance costs totalled £2,807,507 (26%). Housing depreciation of £3,688,053 (34%) with the remaining operating costs of £1,430,915 (14%), being associated with other activities e.g. factoring, wider action, interest & loan costs, medical adaptations and common housing register.

The graph below shows how much we have invested in our properties over the past five years, with the value increasing from £144.6M in March 2020 to £165.4M by March 2024. During 2023/24 £8.2M was invested in our existing homes and building new homes.



The Association has invested £165,359,540 in properties held as of 31 March 2024.

Depreciation to date against this value amounts to £56,698,614.

Additions in the year include £8,073,257 of capitalised major repairs, including new boilers, kitchens, bathrooms and windows and £102,494 for housing under construction. This resulted in disposals of £1,107,159 of existing kitchens, bathrooms etc.

At the year-end the Association's housing properties have a net book value (cost less depreciation) of £108,660,926.

## REACTIVE REPAIRS

This year the Association's reactive repairs service continued to be hampered by the aftermath of contractors going into liquidation or advising that they could no longer provide a service as it was not economical.

Consequently, the Association chose to implement its own Contractor Framework to allow access to small local contractors as well as larger established contractors. The framework commenced in September 2023 and improvements have been made to target timescales in both reactive and void services.

We carried out 7,489 repairs in the year.

- 87% of repairs were completed first time
- It took contractors an average time of 2.3 hours to complete emergency repairs
- The average time for completing non-emergency repairs was 7 days

The section raised a further 961 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 138 repairs to our defect contractor.

## PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £984,188 on its planned maintenance element of work.

The main projects taken forward were:

- Window replacement 2022/23 programme
- Bathroom replacement 2022/23 programme

- Kitchen, heating and door renewal contract 2023/24 programme
- Common electrics in various closes

£661,790 was spent on the cyclical maintenance element of works.

The main projects included:

- Landscaping for common back courts and open space maintenance
- Decoration for common properties 2023/24 programme
- Decoration for common properties 2022/23 programme
- Close carpets in various closes
- Gutter cleaning contract
- Roof anchor inspections
- Communal Fire Risk Assessments in various closes
- Electrical testing in tenants' homes
- Communal Fan Servicing
- Annual Gas Servicing

James Frew (Gas Sure) continued with the gas servicing contract during the year. All services due in the qualifying period were carried out within the required 12-month period.

## STAGE 3 MEDICAL ADAPTATIONS

We progressed 135 medical adaptations this year at a cost of £89,985 with funding received from the Scottish Government.

We took an average of 189 days to complete these adaptations.

## SCOTTISH HOUSING QUALITY STANDARD PROGRESS (SHQS)

As of 31st March 2024, 1,838 of the Association's properties fell within the scope of SHQS.

- 1,740 of these properties met the standard
- 52 properties are exempt from the standard
- 25 properties are in abeyance (tenant access issues)
- 21 properties do not meet the standard

Therefore 94.67% of stock meets the SHQS as at 31st March 2024

For those properties in abeyance and not meeting the standard we will continue to work towards compliance with carrying out works when these properties are void and/or where kitchen replacements are due.

CEO	
Nick Jardine	Chief Executive Officer

ADMINISTRATION	
Mary McCreddie	Corporate Services & Admin Supervisor
Elizabeth MacKay	Clerical Assistant (Part-Time)
Jacqueline Harkins	Clerical Assistant
Jemma Anderson	Clerical Assistant
Lauren Gavin	Clerical Assistant (Temporary Maternity Cover)

COMPLIANCE	
Kirsty Davis	Senior Compliance & Governance Officer

FINANCE	
Kes Cameron	Director of Finance
Claudia Ennemoser	Senior Finance Officer (Job-Share)
Julie-Anne Shearer	Senior Finance Officer (Job-Share)
Anita Hunter	Finance Assistant
Cheryl Gault	Finance Assistant

HOUSEKEEPING	
Eleanor Gallacher	Housekeeper
Tracy Swan	Housekeeper

HOUSING SERVICES	
Julie McEwan	Director of Housing
Ann-Marie Mullan	Senior Housing Officer
Morag Sharp	Housing Officer (Job Share)
Maxine Ferguson	Housing Officer (Job Share)
Louise Ward	Housing Officer
Lyndsey Robinson	Housing Officer
Linda Smith	Housing Assistant (Job Share)

Laurina Mooney	Housing Assistant (Job Share)
Claire McLoone	Housing Assistant (Part-Time)
Alana Broadfoot	Housing Assistant
Ellie Butcher	Housing Assistant
Ronnie Bennett	Housing Assistant (Part-Time)
Louise Blue	Housing Admin Assistant
Christine McHarg	Housing Assistant (Temporary)
Amy Rosfield	Housing Admin Assistant (Temporary Maternity Cover)

HUMAN RESOURCES	
Gillian Boyle	Senior HR Officer

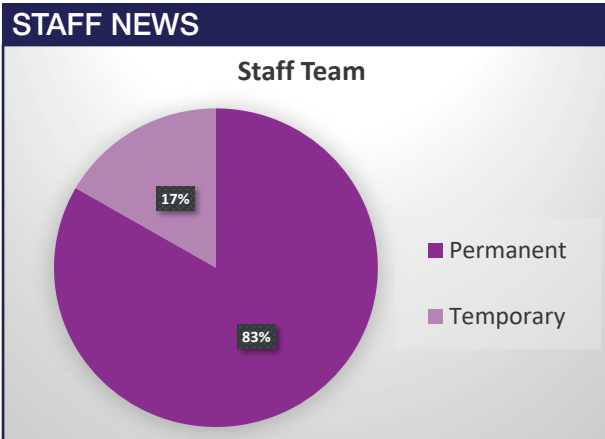
IT (services from Cloch Housing via Service Level Agreement)	
Ewan Barr	IT Manager
Richard Browning	IT Assistant
Josh Garner	IT Graduate Apprentice

Landscaping & Ground Maintenance	
Robert Dowds	Project Co-Ordinator (Fixed Term)
Scott Bonnar	Landscaping & Grounds Maintenance Supervisor (Fixed term)
Christopher McEwan	Landscaping & Grounds Maintenance Assistant (Fixed term)
Christopher McLachlan	Landscaping & Grounds Maintenance Assistant (Fixed term)
Johnpaul McDonald	Landscaping & Grounds Maintenance Assistant (Temporary)

PROPERTY	
Sukhdeep Hopper	Director of Property (Deputises for CEO)
Peter MacDonald	Senior Maintenance Officer (Reactive)



Brian Robertson	Senior Maintenance Officer (Planned & Cyclical)
Andy MacDonald	Maintenance Officer (Reactive)
David Fulton	Maintenance Officer (Reactive)
Karis McAlinden	Maintenance Officer (Reactive)
John Stephens	Maintenance Officer (Planned & Cyclical)
Claire Hubeaux	Repairs Assistant (Supervisor)
Karen McDermott	Repairs Assistant
Lorraine Cameron	Repairs Assistant
Jonathan Hughes	Repairs Assistant
Emma Docherty	Repairs Assistant



**Staff Absence:**

The percentage of days lost through staff sickness absence, in the reporting year was 6.72%

**Staff Turnover:**

6 staff members in total left the Association.

**Staff Team:**

1. 39 Permanent
2. 8 Temporary
3. 3 Shared Service





## WIDER ACTION

### Joint Projects

#### Tenancy Support Service

Oak Tree Housing Association and Larkfield HA collaborated to jointly source a service from LinkLiving one of Link HA's subsidiaries. Oak Tree Housing Association access the service 2 days per week and Larkfield 1 day. The staff members are based in each Association's Office as required. This service will continue for a further year.

#### Advice for all

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

Financial Fitness are based at 40 West Stewart Street, Greenock and 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. This year Financial Fitness assisted 212 Oak Tree tenants.

#### 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's can continue to refer onto this service. From April 2023 until March 2024 Starter Packs supported 406 households, this includes 224 individual people and 182 families including 301 children. Oak Tree Housing Association made 69 referrals to Starter Packs this year.

#### Social Housing Fuel Support Fund

Oak Tree Housing Association, Cloch Housing Association and Larkfield Housing and River Clyde Homes

This Fund assisted customers with energy advice and advocacy. The funding supported 300 tenants most vulnerable to the impacts of fuel poverty across the four Housing Associations.

#### Lottery Community Anchor Fund

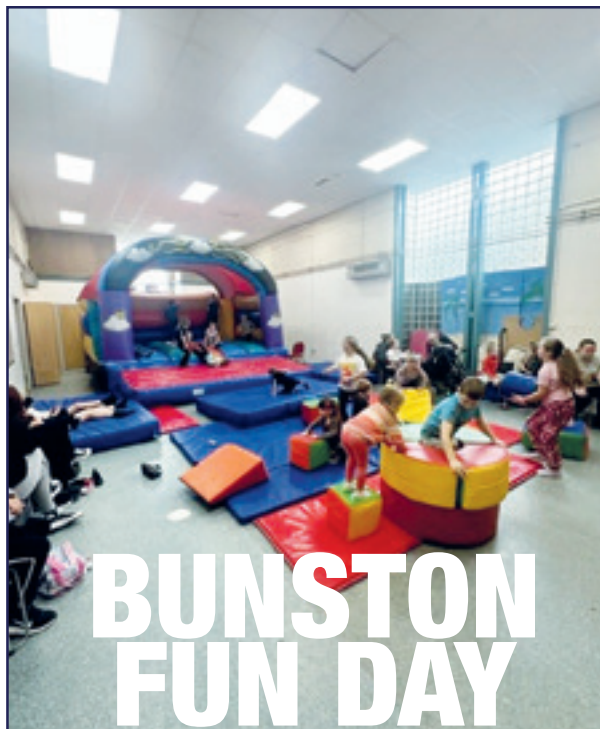
Oak Tree Housing Association and Cloch Housing Association

This funding was used to support: the provision of energy efficient cooking items (Air fryers, slow cookers, microwaves and soup makers) and items that supported tenants to stay warm in the cooler, winter / spring / autumn months including electric blankets, heated throws, hot water bottles.

#### Winter Hardship Fund

Oak Tree Housing Association, Cloch Housing Association, Larkfield Housing Association

This funding was allocated towards food and fuel vouchers, Grieve Road Community Pantry and Financial Fitness.





**40 West Stewart Street | Greenock | PA15 1SH**

**Tel: 01475 807 000 | Fax: 01475 807 022**

**Direct Repair Line: 01475 807 001**

**Email: [info@oaktreeha.org.uk](mailto:info@oaktreeha.org.uk)**

**[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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