

Newsletter

Winter 2024



Public Holidays

Oak Tree Housing Association will close at 2pm on Tuesday 24th December 2024 for the Festive period and will re-open on Monday 6th January 2025 at 9am.

If you have an emergency repair during office closure periods, please call the office on 01475 807001, listen to the recorded message & press 1 to be connected to James Frew, our Emergency Repairs Contractor for all trades.

You can also visit our website www.oaktreeha.org.uk for further information on reporting emergency repairs out with office hours.

Hello from Oak Tree's new CEO

I am delighted to introduce myself as the new Chief Executive Officer of Oak Tree Housing Association, and I'm looking forward to being part of an organisation that is dedicated to serving its tenants, customers, and the wider community. It's a privilege to join a team that has a strong track record of providing quality homes and services to communities within Inverclyde.

At Oak Tree, our tenants and customers are at the heart of everything we do. In my role as CEO, I will be working closely with our staff and partners to ensure that your homes are well-maintained and that the services we provide meet your needs. Listening to your feedback and making improvements where necessary will be a priority for me.

In the months ahead, I look forward to meeting many of you—whether at community events, within your area or at our offices. Your input will play a key role in helping us strengthen our services and continue to invest in your homes.

I recognise that these are challenging times for many households, with rising living costs and other pressures. Oak Tree Housing Association is committed to supporting our tenants through these challenges. Together, we will work to ensure that we continue to provide safe, affordable homes and excellent services.

Thank you for welcoming me to Oak Tree. I am excited about the future and look forward to working with you to build upon the solid foundation already in place.

If you have any questions, concerns, or ideas, I encourage you to reach out to the team or myself. Your feedback will help guide us as we work to continuously improve and enhance Oak Tree for the benefit of everyone.

Kind Regards

Sean Connor



Contents

Consultation Cafés – Rent Consultation 2025–26	P2	Customer Care	P10
Tea and a Talk Café	P3	We are looking to Purchase	P11
The Practice Pad	P3	Annual Assurance Statement	P12–14
Drone Surveys // Roof Inspections	P4	Contents Insurance	P14
No Access for Repairs	P4	Thank You and Best Wishes Nick	P15
Electrical Installation Inspections	P5	Recruitment Update	P16
Leaks and how to prevent them	P5	Garden Competition	P17
Damp, Mould and Condensation	P6	Garden Competition Winners	P17
Membership of the Association	P8	Recipe	P18
Risk Reminder- Legionella & Asbestos	P9	Frost Alert	P19
Adaptation Service	P9	Christmas Crossword	P20

Consultation Cafés - Rent Consultation 2025-26



Our Consultation Cafe's will take place in our West Stewart Street offices on :

Tuesday 14th
January
2025 at
6pm

Thursday
16th January
2025 at
11.00 am

If you are unable to attend in person, we can also send you a zoom link and you can attend from the comfort of your home.

The focus of this event is the annual rent increase consultation. There will be a detailed information booklet and survey sent (both a paper version and an electronic version) to everyone. These meetings are also an opportunity for you to talk to staff in

more detail about the proposed rent increase and give us your opinions.

If you wish to come along to this event or be sent the zoom link, please let us know in advance on 01475 807000 or email us on info@oaktreeha.org.uk. The Association can also help with transport to our offices so please let us know and we will assist.

Rent Increase 2025/26

It's that time of year again when we start planning ahead. We make a start by setting our budget for the coming year. This involves looking closely at our income versus our costs.

Like every person and every business across the UK, the Association is facing an increase in its running costs. The costs of running our office, paying our staff and contractors and paying interest on our loans continue to rise due to the cost of living crisis, energy costs and variable interest rates.

Setting the budget for 2025-26 involves deciding what resources we need to meet your expectations and deliver the service that you want. As always, we will be consulting widely about what the possible rent increase will be.

At the moment, we are looking at how an increase of between 3-5% would affect our business and our service to customers and preparations for the consultation are based on this range of figures.



Tea and a Talk Conversation Café



Thank you to everyone who came along to our Tea and a Talk Conversation Café for World Mental Health Day on 10th October 2024. We were joined by representatives from Scottish Action for Mental Health (SAMH) who participated in some very insightful talks with our tenants. The event was a great success with delicious cakes, mindful activities and connections created between residents in the community. We look forward to seeing you at our next event, details of which will be posted on our website and social media platforms.



The Practice Pad

Oak Tree Housing Association are delighted to support a new innovative project which gives young people leaving care the tools to live independently, that has recently opened in Inverclyde.

The Practice Pad aims to meet a need for care experienced young people to better prepare them for their future aspirations of independent living, providing them the opportunity to increase their skills in a supportive environment with the help from HSCP staff with already established relationships.

Young people will spend time in the house learning life skills such as budgeting, cooking, cleaning, before progressing to staying overnight.

It is hoped the project will give young people the skills and confidence to live on their own and hands-on experience in managing a tenancy.



Drone Surveys / Roof Inspections

Oak Tree are pleased to announce that following on from our article in our Summer 2023 newsletter, we have now identified and purchased a Drone and 2 members of the Property Section have successfully completed their training.

Andy MacDonald and John Stephens have now completed their CAA approved training and are now qualified remote pilots.

We are currently in the process of finalising our procedures for usage, and it is envisaged that we will be able to utilise this new inspection equipment in both our re-active and planned and cyclical works, over the coming months.



No Access for Repairs

Unfortunately, the Association is unable to offer an appointment when a repair is reported to us, as we do not have access to our contractor's appointment schedule. Our contractors are supplied with your contact details, telephone number(s), e-mail address and your preferred method of contact when we are raising a work order for your repair to them, and they contact you direct to make an appointment.

We are continuing to experience a high volume of tenants not providing access when appointments are made with the contractor and have therefore updated our Contractor No Access Procedure. Please note that our Contractors have been instructed to notify us if they have been unable to reach you to make an appointment after two attempts. We will then cancel your repair on our system and make a note of the cancellation reason.

We would ask that you ensure that we have your up to date contact details so that there is no delay in your repair being carried out.

If an appointment has been scheduled and not kept by you and the Association is charged for this aborted visit, then we will re-charge the cost to you.

Electrical Installation Inspections



The Association staff would like to thank those tenants who co-operated and provided access to allow statutory Electrician Inspections. The inspection and certification process is a legal requirement, and the Association must undertake these works every 5 years to meet our statutory responsibilities.

If you are contacted by our contractor, Cranford Electrical regarding an appointment, we would appreciate your assistance in providing access.

Leaks and how to prevent them

If you live in a flat there is always a possibility of getting a leak from above, either from the roof being damaged by a storm or faulty plumbing. However, the main source of water going down to the flat below, is where a resident inadvertently leaves a tap on at the bath, wash hand basin, or kitchen sink which then overflows. So always remember to turn off taps before you leave your home.

Another source of leaks are faulty washing machines and their connections. For existing washing machines check that all connections are tight on a regular basis and before using a new washing machine make sure that all connections are tight.



Damp, Mould and Condensation

Every winter the Association publishes an article on how to prevent damp, mould and condensation appearing in your property.



All our Maintenance Officers have received training and will be able to advise you on what steps you can take yourself to alleviate any issues in your home. They will also advise on where the Association is required to undertake remedial works i.e. if there is a leaking pipe that requires to be sealed.

We appreciate that it can be very difficult at this time of year with the seasonal drop in temperature to achieve the balance between heat and ventilation.

Please read the information below for advice and assistance.

Please contact our maintenance team if you have any concerns regarding your property we will arrange for one of our maintenance team to visit and inspect your home within 5 working days.

Condensation and Mould Growth Advice

It is important to note that there are different types of dampness, and each have different solutions. The types of dampness you might find in your home are:

Condensation – Condensation is water vapour held in the air. The problem occurs where lots of moisture is being produced, for example in the kitchen and bathroom, which settles on cold surfaces and may result in mould. There is a misconception that condensation only occurs in older properties. This is not true and can happen in new properties as well.

Rising Damp – Rising Damp is caused by moisture rising up the wall from the ground below. This only occurs on ground floor walls and can usually be identified by a tidemark up to 1 metre above the ground. The usual remedy is to install or repair the damp proof course.

Rain Penetration – This is caused by an outside defect in the wall or roof, which allows moisture to come through. You will notice this type of damp is worse in wet weather. You should contact our Maintenance Team on Tel: 01475 807001 to report signs of rain penetration.

Plumbing Problems – A small leak over a period of time will lead to a patch of dampness close to the source of the leak. Fixing the leak should solve the problem. You should contact our Maintenance Team on: 01475 807001 to report any plumbing problems.

Condensation and Mould Growth Advice

Condensation – If your home is damp or you find patches of mould on walls, furnishings or clothes, condensation may be the cause. The following Advice will help you solve the problem.

Why are you getting Condensation?

Air can only hold a certain amount of water vapour – the warmer it is the more it can hold. If it is cooled by contact with a cold surface such as a mirror, window or even a wall, the water vapour will turn into droplets of water – condensation. So the warmer you keep your home the less likely you are to get condensation.

When is it a problem?

Every home gets condensation at some time – usually when lots of moisture and steam are being produced, for instance at bath times, when a main meal is being cooked or when clothes are being washed.

It is quite normal to find your bedroom windows misted up in the morning after a cold night. There is nothing much you can do to stop this. But if your home never feels free of condensation read on.....

How do you know it is Condensation?

It is not always easy to tell but other kinds of damp, such as rain or plumbing leaks usually leave a tide mark. Condensation is usually found on north facing walls and in corners, in cupboards and under work surfaces – in fact wherever there is little air movement. If you are not sure what is causing the damp in your home, start by checking pipes, overflows and under sinks to see if there are any obvious leaks. Have a look outside too – you may be able to see if there are slates missing from the roof or cracked/leaking gutters or rainwater pipes.

If you live in a new or recently modernised house or flat, don't forget that it may not have dried out yet from the water remaining after the building work. It usually takes 9 to 18 months for this to happen, and you need to use more heat during that time.

What can you do about it?

The way you use your home affects the amount of condensation you get. This does not mean that you should alter your habits drastically – just bear in mind the following tips:

Heating

You will get less condensation if you keep your house warm most of the time. Insulation will help you do this. With fuel the price it is, try to remember the following too:

- It is important that your heating system is checked regularly so that it works efficiently
- Try to leave some background heat on through the day in cold weather. Most dwellings take quite a long time to warm up, and it may cost you more if you try to heat it up quickly in the evenings
- If you can't afford to spend more on fuel due to high quarterly bills, ask your fuel supplier about their budget schemes, which help spread the cost of fuel.



Ventilation – The more moisture produced in your home, the greater are the chances of condensation, unless there is adequate ventilation. Nobody likes draughts, but some ventilation is essential.

Windows – In winter open windows a little, only as long as they are misted up. If you fit draught stripping, leave a space for a small amount of air to get through.

Chimneys – Never block these up completely. If you are blocking up a fireplace, fit an air vent to allow ventilation.



Condensation and Mould Growth Advice

Bottled gas and paraffin heaters – You will need to allow extra ventilation if you use one. Flueless heaters of this sort produce more than a pint of water for every pint of fuel they burn.

Drying Clothes – Drying clothes indoors, particularly on radiators, can increase condensation unless you open a window to allow air to circulate. If you have a tumble dryer which is not vented to the outside you will need to allow more ventilation when you use it.

Doors – Keep kitchen and bathroom doors shut, particularly when cooking, washing or bathing otherwise water vapour will spread right through the house and condensation will probably reach other rooms.

Extractor Fans – If you have an extractor fan use it when the windows get steamed up.

Kettles and Pans – Don't allow kettles and pans to boil away any longer than necessary.

Cupboards and Wardrobes – Don't overfill cupboards and wardrobes, always make sure that some air can circulate freely by fitting ventilators in doors and leaving a space at the back of the shelves.

Dehumidifiers – A dehumidifier can be expensive to run and will not solve the problem if the damp is caused by condensation. You will not reduce condensation dampness unless you take steps to balance, the level of moisture, heat and ventilation in your home.

First steps against mould

- Treat any mould you may already have in your home then do what you can to reduce condensation. This will restrict new mould growth.
- Do not disturb mould by brushing or vacuuming, this can increase the risk of respiratory problems.
- Wipe off mould growth immediately with water. Do not use washing up liquid.
- To kill and remove mould growth, wipe down affected areas with a fungicidal wash or spray. This is available from hardware, DIY stores and supermarkets. Choose a product which carries a Health & Safety Executive "approval number". Always follow the instructions carefully. Do not use bleach.
- Dry – Clean clothes affected by mildew and shampoo carpets.
- After treatment, redecorate using a good fungicidal paint to help prevent mould recurring. This paint is not effective if overlaid with ordinary paint or wallpaper.



Lifetime membership of the Association costs just £1 and you can apply at any time. As a member, you would be invited to attend the Association's AGM where you would be entitled to vote for the Management Committee or stand for election to the Management Committee yourself.

If you would like to find out more about membership of Oak Tree Housing Association, or you would like an application form, please contact our office on **01475 807000** or email us at **info@oaktreeha.org.uk**.

Reminders regarding risks associated with legionella & Asbestos

Precautions Against Legionella

The risk of contracting legionella in the domestic home is minimal. There are, however, some simple steps that you should take to avoid this happening.

- You should turn your shower on at least once a week or more
- You should make sure that you dismantle, clean, and descale your showerheads and shower hoses at least once every 3 months or earlier if scaling is evident



Precautions Regarding Asbestos

Properties built after the mid-1980s are very unlikely to contain asbestos in the fabric of the building and properties built or refurbished after the 1990s are extremely unlikely to contain asbestos anywhere in the building. Asbestos cement, however, had been widely used as a cladding material and it can still be found in garages and sheds. Asbestos fibres are often present in the air and it is very unlikely that the levels of asbestos fibres in a domestic home will be harmful, particularly given that asbestos materials in good condition do not usually pose a danger if they are not disturbed or damaged.



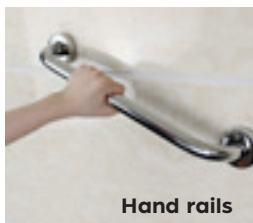
- If any of our maintenance contractor's suspect there is asbestos in your home, they will contact the Association to seek further advice before they take any action. If you do have asbestos materials in your home, extra care will be taken to ensure the release of fibres does not present a danger to you. If asbestos is discovered you should refrain from carrying out DIY work where drilling or disturbance of the asbestos is required. Remember asbestos is not usually dangerous if it is not disturbed or damaged
- Some small jobs can be undertaken if the right precautions are taken. Our information leaflet on asbestos gives advice on asbestos and this should be consulted before any work is undertaken. This leaflet can be obtained from the reception area of the Association's office at 40 West Stewart St

Oak Tree Housing Association's Adaptation Service

The Association would like to remind its tenants of the adaptation service it provides to support the housing needs of people with disabilities.

We work closely with the Inverclyde Centre for Independent Living (ICIL) who have trained Occupational Therapists (OT's) who can assess the particular needs of individuals to determine what adaptations are best suited to allow them to continue living in their home in the degree of comfort they would normally expect from modern day living.

If you have a disability and believe you might benefit from the Association's adaptation service or you know of a family member or a friend who might also benefit from an adaptation, then please contact the ICIL on 01475 714350 to arrange for an OT to visit and assess requirements. If the OT considers an adaptation will be of benefit, then he or she will make the necessary referral to the Association. The Association will then review the request and if appropriate, ensure the work is added to its adaptations programme and have the work carried out as soon as practicably possible. Subject to available funding, adaptations will be categorised in accordance with the OT's recommendations.



Hand rails



Access Ramps



Level Access Showers



Lever Taps

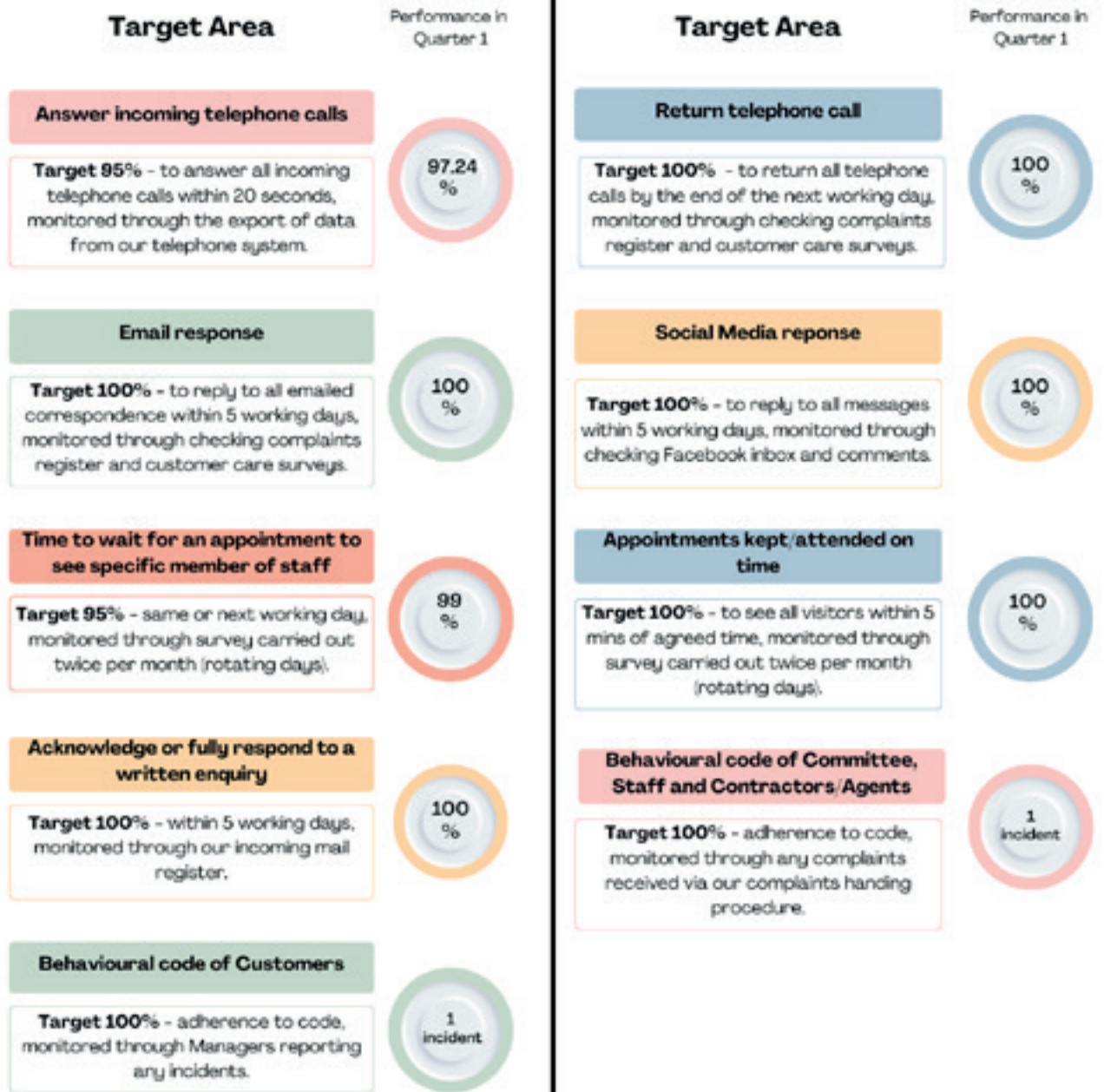
The following is a list of typical adaptations that can be undertaken to aid and assist individuals with their particular disabilities. This list is not exhaustive and other adaptations may be considered. It should however be noted that there are cases where it will not be appropriate for the Association to carry out or consent to an adaptation.

Typical Adaptations Work:

- Over bath showers
- Level access showers
- Wet floor areas
- Handrails (internal and external)
- Access ramps
- Lever taps

Customer Care Statistics

Performance Within Quarter 1 - 2024/25



Customer Care

As part of our Customer Care, we run Customer Care Days twice per month. Customers who visit our office on these days will receive a text/email to complete our Customer Care Survey. As a thank you for completing our Survey, you will be entered into a prize draw for that month to win a £10 Tesco Giftcard. Our winners are as follows:

Customer Care Prize Draw Winners	
Date	Name
August 2024	K Meechan
September 2024	Name withheld



We are looking to purchase properties

We have recently obtained funding for a project that allows us to buy a small number of properties on the open market. Funding is only available for a short period of time and requests will be dealt with on a first come first served basis. This may be helpful if you know someone who owns their own property and may be looking to sell in the next few months.

EXPLORING OPPORTUNITIES TO PURCHASE LOCAL PROPERTIES



We have recently obtained funding for a project that allows us to purchase a small number of properties on the open market. This may be helpful if you own your property and are looking to sell or know someone else looking to sell their property.

The following criteria is required:

- We can purchase a property up to £50,000
- We can only pay the market valuation price and cannot compete with "offers over"
- We cannot purchase Shared Ownership properties
- There is the option to become our tenant after selling your property to us
- The Association will carry out an initial visit to check the size & condition of the property to approve the first stage of the process
- If the first stage is approved, a valuation will be arranged & paid for by the Association
- You will need to pay your own solicitor's conveyancing fees
- The date of entry would need to be earlier than March 2025

Funding is only available for a short period of time and requests will be dealt with on a first come first served basis.

IF YOU ARE INTERESTED IN DISCUSSING THIS MATTER FURTHER, PLEASE CONTACT US VIA:

📞 01475 807000

✉ info@oaktreeha.org.uk

Publication Scheme - Guide to Information

Background

The Freedom of Information (Scotland) Act 2002 (FOISA) requires that all housing associations/co-operatives in Scotland must produce and maintain a publication scheme. This must detail all of the key information that we publish and how you can access it. This Guide to Information is our publication scheme, and contains links to where you can find all of the information listed online.



Oak Tree Housing Association Ltd has adopted the Scottish Information Commissioner's (SIC) Model Publication Scheme (MPS), and this Guide has been approved by the SIC. <https://www.foi.scot/publication-schemes>



Formats other than online

All of the information listed is available on our website (unless stated), and completely free to access online. However, we understand that not everyone will have online access and where this is the case you can contact us to view this in our office (where this would be convenient).

Further information

If you would like to request information that we publish in a format other than online, or arrange a visit to our office to view information, please contact:

Kirsty Davis – Senior Compliance & Governance Officer – info@oaktreeha.org.uk Tel 01475 807000.

Annual Assurance Statement

The revised Regulatory Framework came into effect on 1 April 2024 and continues to require all Registered Social Landlords (RSLs) to submit an Annual Assurance Statement (AAS) to the Scottish Housing Regulator (SHR). Statements must be submitted between April and October each year with a deadline of 31 October.



Guidance provided by the SHR specifies that the AAS should confirm that the governing body (Management Committee) has "appropriate assurance" that the RSL complies with:-

- The regulatory requirements set out at section three of the Regulatory Framework
- The relevant standards and outcomes of the Charts
- All relevant statutory and legal requirements
- Regulatory Standards of Governance and Financial Management



In 2024, the SHR requires landlords to "provide specific assurance on their compliance with relevant obligations in respect of tenant and resident safety." Specifically, landlords are required to confirm compliance with their obligations in respect of gas safety; electrical safety; water safety; fire safety; asbestos; damp and mould and lift safety.

For those landlords who have identified the presence of RAAC in any of their stock but do not yet, have a plan in place to manage the associated risks, this must be highlighted in the 2024 AAS.

When an RSL is unable to confirm full compliance, the AAS should set out the area(s) of non-compliance and provide information on how and when compliance will be achieved.

The Annual Assurance Statements that Oak Tree submit are also on the Oak Tree website for anyone to view,



The Association's Management Committee approved their AAS at their October meeting before submitting to SHR.

Feedback/Suggestions

The Management Committee would welcome any input or suggestions from our tenants and residents. If you would like to get involved, we warmly invite you to get in touch us by e-mailing info@oaktreeha.org.uk or by phoning 01475 807000. We will also keep our website updated on any developments.



Annual Assurance Statement by the Committee of Management of Oak Tree Housing Association Ltd – October 2024

In considering our compliance with regulatory and legal requirements for our 2024 Annual Assurance Statement, we have considered a comprehensive bank of supporting evidence.

Gaining the basis of Assurance

The evidence bank combines reports, policies, advice and information which the Management Committee monitors and oversees on an ongoing basis throughout the year to provide continuous assurance that Oak Tree Housing Association (OTHA) is compliant with the relevant regulatory requirements, set out in the regulatory framework. Additionally, the evidence bank incorporates relevant documents and information that contribute to our assurance, and which form the structure of OTHA's business and governance activities.

The evidence which supports this Statement includes:

- Reports about performance in key areas including finance, service delivery, asset management, development and risk.
- Internal and External Audit reports.
- Advice from external specialist advisers.
- Tenant Scrutiny reports and the outcomes from consultations.
- Data analysis about our tenants and customers' needs and views.
- Benchmarking reports, advice and information from senior staff and external bodies.

In reviewing the evidence and assessing compliance, we take account of good practice advice. We have obtained external support to provide us with additional assurance that our approach is effective and robust.

We are confident that, taking account of the current economic and social environments, we continue to meet our responsibilities to our tenants, service users, regulators and funders. We have communicated our service delivery arrangements to our tenants clearly. We are confident that we have successfully resumed normal service levels, subject only to external supply constraints.

We are satisfied that we meet all of our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have sought specialist advice to monitor our compliance in these areas and to support our assurance.

We have completed our assessment into the potential presence of RAAC in our stock and confirm that none has been identified.

In reviewing our compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We are assured that Oak Tree Housing Association (OTHA) is compliant with the Regulatory Standards and Regulatory Framework requirements.

New Build Development Site

We reported to the Scottish Housing Regulator last year that there had been significant failures at the Strone Farm Development site during the course of the year. We have been progressing matters and providing monthly update reports to the Scottish Housing Regulator.

Oak Tree Annual Assurance Statement

Statement of Assurance

The Committee of Management confirms that we have reviewed and assessed a comprehensive bank of evidence to support this Statement that Oak Tree Housing Association (OTHA) is compliant with the Regulatory Standards of Governance and Financial Management and the requirements of Chapter Three of the Regulatory Framework.

Ongoing Monitoring

We recognise that we are required to notify the Scottish Housing Regulator (SHR) of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place to enable us to do so.

Authority to sign and submit

As Chairperson, I was authorised by the Committee of Management at a meeting held on 21st October 2024, to sign and submit this Assurance Statement for submission to the Scottish Housing Regulator.

We confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the Scottish Housing Regulator.

Signed Sandra McMenemy (Chair)

Date 21st October 2024

Thistle Contents Insurance

We provide information and promote the Thistle Tenants Risks Contents Insurance. It is a product specifically designed for tenants and cover can start from just over £1 per week. There are several different ways to pay and there will be a level of cover and payment method to suit you.

Unfortunately, many people think they don't need insurance cover because they don't have a lot of possessions. If you have a look round any of the rooms in your house and tally up how much it would cost to replace everything in the room, you might be surprised.

All tenants are given information about contents insurance and the importance of having it when they sign for their tenancy, and we promote it again at the new tenant visit.

When you are first moving in, it might not be the first item on your list, but it is important and whilst we hope you never need to claim, it gives you piece of mind if something does go wrong.



We can post out an information pack or we can email one to you.

Contact us on 01475 807000 or email info@oaktreeha.org.uk.

Please get in touch if you would like more details.

There is also a helpful website www.thistletenants-scotland.co.uk



Thank You and Best Wishes to...

All Staff and Committee at Oak Tree would like to wish our recently retired CEO, Nick Jardine a long, happy and healthy retirement.

Thank you for over three decades of service to the association.



Staffing Update



A warm welcome to our newest Repairs Assistant Laura McNicol

Oak Tree welcomed Laura in October 2024, when she joined our Property Team. We wish Laura every continued success in her new role.

Landscape Team Update

We would like to update you on the two Horticultural Apprentices that worked as part of Oak Tree Landscaping Team, for filling the practical skills element of the apprenticeship, while attending "day release" at college in Glasgow. The programme was funded by Inverclyde Council as part of the Modern Apprentice drive.

- Ryan McCann has completed his two years and has qualified from college with the certification of – SCQF Level 5 Landscaping. Ryan is now in fulltime employment with Scottish Power as a Cable Jointers Mate.
- Dylan Steel completed his first year at Horticultural college, but has since taken the IBEW aptitude test, after passing, he is now a first-year electrical apprentice with a local employer – CES Ltd, attending University of the West of Scotland in Ayr.

Our Landscape Team are in the process of completing a City & Guilds Level 2 in Chainsaw Maintenance, Crosscutting & Felling (201,202 NPTC Units). As a safety element the Team will also have training on First Aid & Forestry. This will allow them to use chainsaws for trees and cutting back thicker shrubs/hedges to a more manageable size during their winter prune. The team will also be addressing overgrown grass edging along pathways in gardens and treating areas to remove moss.

Should you wish to contact the Landscape Team directly, please email – landscaping@oaktreeha.org.uk or call 01475 807000



Garden Competition Winners

Despite a wet summer making garden maintenance a tricky task, our annual Garden Competition was still a big success. This year, the shortlisted gardens were selected by nominations from tenants and the Housing Services team as they carried out their Estate Walkabouts in June, July and August. We had a lot of lovely gardens to choose from which made picking the winners a difficult but pleasant task!

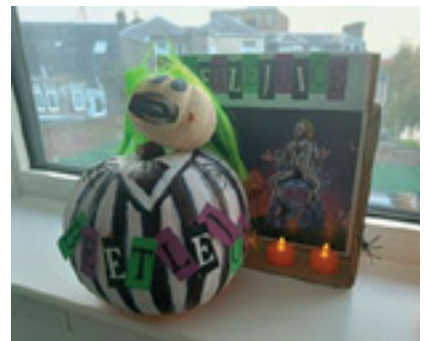
It was lovely to see so many gardens appear in the shortlist and we appreciate the time and effort our tenants put into maintaining their outdoor space. We had 6 winning gardens this year and all received a £25 voucher and a certificate which were presented by Ellie, our Community Engagement Officer.

Here are some of our tenants receiving their certificates for their prize-winning gardens.



Staff Pumpkin Competition

Each section displayed their creative side and entered a pumpkin decorating competition. Well done to all sections for taking part. The Finance Team were the winners with their Beetlejuice themed entry.



Air Fryer Toad-in-the-Hole

Prep: 10 mins Cook: 15 mins Serves: 2

Use your Air-Fryer to make an easy toad-in-the-hole with chipolatas. This is comfort food at its best, serve with gravy & your favourite veg.

Ingredients

- 3 tsp sunflower or olive oil
- 6 pork chipolatas
- 70g plain flour
- 1 egg
- 100ml milk
- gravy and green vegetables, to serve

Method

STEP 1

Pour 1 tsp each of the oil into two individual pie dishes, then put these in the air-fryer and heat to 200C. Brush the chipolatas with the remaining oil and carefully divide these between the hot tins. Season with black pepper and cook for 3 mins.

STEP 2

Meanwhile, beat the flour, egg, milk and a good pinch of salt together in a jug to make a smooth batter. Divide the batter between the tins and cook for a further 8-10 mins until the toad-in-the-hole has puffed up and turned dark golden. Serve with gravy and green vegetables.



Nutrition: Per Serving

Nutrient	Kcal	Fat	Saturates	Carbs	Sugars	Fibre	Protein	Salt
Unit	430	26g	8g	31g	3g	1g	18g	1.21g

FROST ALERT



Follow this advice to reduce the risk of damage and disruption.

Keep your house warm

- This will help to avoid burst pipes and damage to your home and your neighbours.
- Remember that the pipes in a flat may supply water to your neighbours.
- In very cold weather, keep the heating on overnight at a low temperature.



Protect your home

- Report any leaks at taps or valves to us as soon as possible. Dripping water increases the risk of freezing.
- Reduce draughts by fitting draught excluders to your doors and windows.
- Make sure you have adequate contents insurance.
- Look out for your neighbours, especially the frail, elderly and vulnerable.
- Ask us if you don't know where your water mains stop valve is.

If your pipes become frozen

- Turn off the water at the main water stop valve.
- Open all cold taps to drain the system.
- Do not open the hot taps.
- Turn off the central heating or immersion heater.
- Collect water in the bath for washing and wc flushing.
- Contact the Association's Emergency Repairs Service.



If you have a burst pipe

- Turn off the water at the mains water stop valve.
- Switch off the electricity at the mains.
- Switch off any water heater.
- Turn off the central heating system.
- Open all taps to drain your system.
- Collect water in your bath for washing and wc flushing.
- Warn neighbours who may suffer damage.
- Contact the Association's Emergency Repairs Service.



How to defrost a frozen central heating condensate pipe.

In the very cold weather, some condensate pipes freeze and the boiler can stop working. If you feel sufficiently confident to know that your boiler condensate pipe has frozen, and you can reach it, you can defrost the pipe by wrapping hot towels or hot water bottles around the pipe. Contact us if you are unsure how to do this.



Going on holiday over the winter period?

- Make sure you have someone who can regularly check your home for problems and consider giving a key to a neighbour for emergency use.
- Let us and your neighbours know your contact details.
- Ask us for advice on how to turn off your water supply.
- Let us know your mobile number so we can contact you and send you helpful text messages.

CHRISTMAS WORD SEARCH



C	T	C	H	I	M	N	E	Y	T	I	N	C	E
G	I	N	G	E	R	B	R	E	A	D	R	R	T
S	N	J	O	Y	U	P	E	A	C	E	L	E	N
A	S	J	D	O	D	F	L	S	R	E	L	F	E
M	E	E	J	R	O	U	V	L	E	R	I	A	S
T	L	S	J	O	L	L	Y	E	E	T	W	B	E
S	A	V	I	C	P	C	A	I	D	L	D	U	R
I	Y	L	L	O	H	G	O	G	N	O	O	L	P
R	N	J	O	L	Y	I	J	H	I	V	O	O	T
H	A	N	G	E	L	F	E	U	E	E	G	U	E
C	C	B	S	A	N	T	A	C	R	A	D	S	N

CHRISTMAS

ELF

GOODWILL

TINSEL

SANTA

PRESENT

PEACE

JOLLY

REINDEER

GIFT

CHIMNEY

GINGERBREAD

SLEIGH

TREE

HOLLY

RUDOLPH

We wish our Tenants and Customers a wonderful festive period and happy new year



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