

Newsletter

Summer 2025



Your Voice Matters – Join our Customer Focus Group!

We're looking for tenants just like you to join our Customer Focus Group and help us improve the services we deliver. By joining, you'll be part of a group that:

- Reviews and challenges how services are delivered
- Identifies areas for improvement
- Works directly with staff to ensure we're doing the best we can for our tenants
- Help drive real change across our organisation

Why join? You can:

- Make services better for everyone
- Learn new skills
- Boost your confidence
- Influence decision making at the heart of the organisation

No experience is needed, just a willingness to ask questions, share your views, and work with others. Whether you can spare a little time or meet more regularly, we'd love to hear from you. If you are interested, please contact Ellie Butcher our Community Engagement Officer on 01475 807000 or via info@oaktreeha.org.uk.



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Closed for the Public Holidays

Greenock Fair

- Fri 4th Jul 25
- Mon 7th Jul 25

September Holiday

- Fri 26th Sep 25
- Mon 29th Sep 25

Christmas

- Thu 25th Dec 25
- Fri 26th Dec 25
- Mon 29th Dec 25

New Year

- Thu 1st Jan 26
- Fri 2nd Jan 26
- Mon 5th Jan 26

Community Benefits for Youth Sporting Teams

We believe in the power of grassroots sport to build confidence, encourage teamwork and boost wellbeing. Thanks to the assistance of our contractors through our community benefits funding, we had the opportunity to contribute £500 to 7 local youth sporting clubs, including football, netball and athletics. Donations were given to Ardgowan Thistle FC, Inverclyde Athletics, Morton in the Community, St Andrews BC, Clyde Netball, East End Utd and Port Glasgow Juniors.

Thank you to all of the contractors who participated in the scheme:

J Docherty, Alwurk, Anderson Property, Cranford Electrical, DAMM Environmental, Inverweld Ltd, Whyte and Christie, Invincible, Alphacomms, Clyde Contracts and Alliance Maintenance.

A big well done to all the teams involved, we can't wait to see what you achieve this season!



Community Walk with Ramblers Scotland



Oak Tree tenants recently laced up their trainers and came together for a 4 mile community walk focused on connection and wellbeing. The event provided a relaxed and friendly opportunity for residents to meet, chat and enjoy the local area together. Along the way new connections were formed, stories were shared and a good few laughs were had!

Thank you to Ramblers Scotland for working alongside us to host the walk and for a very enjoyable morning. Following the success of this event, future walks are already being planned. If you're interested in being part of these walks, please let us know by contacting us on **01475 807000** or via **info@oaktreeha.org.uk**.

We'd love to see you there!



Planned Maintenance Update

The 2025/26 Planned and Cyclical programme is now underway with decoration works, kitchen replacements, external door replacements, heating replacements and close carpet renewal works all taking place this year. Any tenants who are due to have any of these works carried out this year will already have been sent letters advising of this.

We recently held drop-in sessions at Branchton Community Centre and Westburn Church in Greenock for tenants who are due a kitchen replacement. This was to allow tenants to choose from a selection of units, flooring and worktops. Members of staff were on hand to help with and questions or concerns regarding the works. These sessions were well attended, and we hope for a good response when the installations begin in June.



Drone Conversation Café April 2025

Thank you to everyone who came along to our Conversation Café which took place on Wednesday 30th April, focussing on the Association's recently purchased drone and its purpose.

The event was a great opportunity to speak to customers about the drone and answer any of your questions, display some of our captured footage and give a demonstration of the drone itself. Investing in this technology will benefit the Association in many ways and we appreciate your positive feedback on the event. We look forward to seeing you at our next Conversation Café on 23rd July 2025!



Conversation Café - 23rd July 2025

Please come and join us at 2pm on Wednesday 23rd July at our Conversation Café – Save the Date.

Come along and meet our landscaping team who will be showing videos of the work they do out on site. They will also help you create your own herb plant to take away with you. There will also be a "Tesco Voucher" prize draw for those attending.

Places are likely to become limited, therefore to be part of this Conversation Café and come along to this event all we ask is that you let us know in advance by giving us a call on 01475 807000 or email us at info@oaktreeha.org.uk. If you need help with transport please let us know and we will try and assist.



Ravenscraig Tenants and Residents Association

The Ravenscraig Tenants and Residents Association have been meeting regularly to discuss any issues within the Bunston Grove estate and how these can be resolved. Made up of both Oak Tree HA and Larkfield HA tenants, the group meets once a month with staff from Oak Tree HA, Larkfield HA and Link HA, with local councillors also in attendance on occasion.

The group have already made a positive impact in the area and continue to work together to strengthen their community. If you are a resident of the Bunston Grove estate and would like to be involved, please contact Ellie Butcher our Community Engagement Officer on 01475 807000 or via info@oaktreeha.org.uk.



Customer Care Stats.

Performance Within Quarter 4- 2024/25

Target Area

Performance in
Quarter 4

Answer incoming telephone calls

Target 95% - to answer all incoming telephone calls within 20 seconds, monitored through the export of data from our telephone system.

97.38%

Email response

Target 100% - to reply to all emailed correspondence within 5 working days, monitored through checking complaints register and customer care surveys.

100
%

Time to wait for an appointment to see specific member of staff

Target 95% - same or next working day, monitored through survey carried out twice per month (rotating days).

100
%

Acknowledge or fully respond to a written enquiry

Target 100% - within 5 working days, monitored through our incoming mail register.

100
%

Behavioural code of Customers

Target 100% - adherence to code, monitored through Managers reporting any incidents.

1
incident

Target Area

Performance in
Quarter 4

Return telephone call

Target 100% - to return all telephone calls by the end of the next working day, monitored through checking complaints register and customer care surveys.

100
%

Social Media response

Target 100% - to reply to all messages within 5 working days, monitored through checking Facebook inbox and comments.

100
%

Appointments kept/attended on time

Target 100% - to see all visitors within 5 mins of agreed time, monitored through survey carried out twice per month (rotating days).

100
%

Behavioural code of Committee, Staff and Contractors/Agents

Target 100% - adherence to code, monitored through any complaints received via our complaints handling procedure.

0
incidents

Join Our Free Activate Course This Summer!

Oak Tree Housing Association is excited to be partnering with Glasgow University to offer an Activate Course to our tenants and customers over the summer months.

Activate is a community-based learning programme designed to build your confidence, develop your skills, and help you get more involved in your community. Whether you're looking to take the first step back into learning, build your CV, or simply want to meet new people and make a difference, Activate could be just what you're looking for.

The course is delivered in a relaxed and friendly environment, with no exams or formal assessments. You'll explore topics like:

- Community development and activism
- Building your confidence and communication skills
- Understanding how decisions are made and how you can influence change
- Working together to make a positive difference



University of Glasgow

Many people who have taken part in Activate go on to become more involved in their community, take up volunteering, or even pursue further study or employment. It's a great first step for anyone wanting to do more or try something new.

The course is completely free, and we'll be running it locally this summer.

Interested? We'd love to hear from you!

To find out more or to register your interest, please contact us at:

E: info@oaktreeha.org.uk T: 01475 807000 W: oaktreeha.org.uk

Let's work together to build skills, confidence and stronger communities.

Improvement Works at Prospecthill Street Church

We believe investing in our community will bring lasting value to its residents beyond bricks and mortar. Thanks to our contractors MITIE, MCN Scotland and James Frew, we have been able to deliver improvement works at the local Prospecthill Street church, thanks to funding from our community benefits scheme.

The church is a hub for the local community and supports many individuals within the area. With the funding, we were able to rebuild a boundary wall, decorate and repair plasterwork in the toilets, kitchen hallway and meeting rooms along with some external decoration works.

Thanks again to our contractors for making this work possible.



Methods of Payment



We have traditionally taken money in all sorts of different ways and welcomed every payment type. However, times have changed and we have also changed some of our methods.

We introduced a new Allpay unique link payment method in July 2024 this link can be sent to you from the Housing Services Team. This link avoids you inputting your personal details each time you wish to make a payment.

Another popular payment option is paying through our Oak Tree Portal has proved to be very successful. If you haven't signed up to the portal please contact a member of our Housing Services Team.

If you would like information on how to pay this way, please contact the office and ask for a member of the Housing Team or register on our website www.oaktreeha.org.uk and click on the blue "Portal Login" button

We strongly discourage cash payments in the office and we are happy to discuss alternate payments methods instead. Cheques and Standing Orders are also being discouraged.

Many of our tenants have chosen to make weekly or fortnightly payments towards their rent instead of once a month. This may have been chosen to match your wages or benefits payment cycle at the time.

Direct Debits are ideal for many of our customers and there has been a shift by all organisations to move to this method – gas, electricity accounts and more recently TV licence and road tax can now be easily set up and once in place they are changed by the provider.

If you pay by Direct Debit, the Association makes the required change when your rent changes in April of each year. Direct Debits also take away the need for you to go to a shop or post office and you don't need to remember to pay each month – all you need to do is pick a day of the month that suits your income payments.

If you want to make changes to how you pay your rent just now, please don't wait until we contact you. We are happy to discuss it with you now. Please call 01475 807000 and ask to speak to one of the Housing team.



**Scan here to register
with Oak Tree Portal >**



OTHA Engagement Calendar 2025-26

Event	Timescale and Lead	Purpose
Consultation Cafes	Involving all sections as appropriate	Held 4 times a year with invite included in preceding newsletter. Topics chosen in advance and promoted in newsletter.
General consultation with tenants/owners on planned & cyclical programme. Tenants/owners consultation on specific planned & cyclical maintenance projects	April 2025. Led by Suk Hopper supported by Senior Maintenance Officer (Planned) To tie in with timing of contracts. Led by Senior Maintenance Officer (Planned)	To update tenants/owners on the year ahead. This is our proposed programme, subject to consultations regarding Kitchens/Bathroom/Heating. To identify kitchen choices, close finishes etc. including post completion surveys
Inverkip Street Lift Consultation	Ongoing from April 2025 Led by Senior Maintenance Officer (Planned)	Consultation with residents on possible lift renewal.
Ramblers Scotland Community Walk	May 2025 Led by Community Engagement Officer	To build community connections and promote wellbeing.
Garden Competition/Estate Walkabouts	June to August 2025 Led by Housing Services team	Garden competitions to encourage better garden maintenance. Discussion of estate issues including landscaping, dog fouling, and any other neighbourhood concerns.
Short Life Scrutiny Group	August 2025 Led by Community Engagement Officer	Short Life Group to focus on specific topic, to review and improve processes.
Summer Gala Day	August 2025 Led by Community Engagement Officer and Community Involvement Team	To celebrate our community and provide a fun day for our tenants.
Planned Maintenance	From September 2025 as part of an annual inspection programme likely to be for 26/27 programme (pre-inspections) Led by Director of Property supported by Senior Maintenance Officer (Planned)	Capturing tenants' views of replacement of items inspected as part of the inspection. Views collected during inspection process and reported as part of results analysis to inform decisions taken re deferral or progression of works.
Review of Tenants Handbook	September 2025 All sections	Full review of Tenants Handbook. Working party of staff to be put in place and tenant consultation to take place and the results being fed back to the working group.
Survey of landscaped owners	September 2025 Led by Project Co-ordinator	Annual review of factoring customers' satisfaction and service improvements.
ARC Report	October 2025 Led by Management Team	Feedback to be requested when issuing report whether future issues should be issued separately or with newsletters or Annual Report.

Halloween Competition	October 2025 Led by Community Engagement Officer	Competition for customers to celebrate Halloween decorations.
Meet the Housing Services Team	November 2025 Led by Community Engagement Officer and Housing Services	Event for customers to meet their Housing Services team and promote stronger relationships between customers and team.
Christmas Event	December 2025 Led by Community Engagement Officer	To celebrate festive season and provide a Christmas event for customers.
Rent Consultation	January 2026 Led by Director of Housing	Consult with tenants on proposed rent increase for 2026/27.
Winter Warmer Event	January 2026 Led by Community Engagement Officer	Provide a warm space event for customers during winter months.
Meet the Services Event	February 2026 Led by Community Engagement Officer	Inviting organisations in our local community to come together for customers to get information on available services in the area. Beneficial for both new tenants and long standing tenants.
CX Feedback	All sections	Continued use of software for a variety of purposes. Useful for ongoing surveys, short targeted surveys and large scale surveys.
Ravenscraig Tenants & Residents Association	Ongoing Led by Community Engagement Officer	Attendance at monthly meetings and support provided to newly established Tenant and Residents Association until required.
Promotion of My Oak Tree Portal	Ongoing Led by Housing Services	Regular social media posts, promotion at sign up and standard letters. Refreshed information for tenants and owners.
New tenant survey – ongoing	Ongoing Led by Housing Services team	Surveys being issued electronically one month after date of entry and results being monitored to ensure good service is being maintained and to pick up any areas where dissatisfaction is recorded.
Estate Management Complaint Feedback Survey	Ongoing Led by Housing Services team	To obtain feedback following conclusion of complaints.
Review of customer complaints	Quarterly & Annually Led by Director of Housing & Director of Property	Complaints are reviewed quarterly, & a report published quarterly on website. Annual report also published
Repairs Satisfaction Surveys	Ongoing Led by Suk Hopper and supported by Peter MacDonald	To obtain tenant feedback on the reactive repairs service and to make service improvements where dissatisfaction is noted.
Survey of Factored Owners	Led by Senior Maintenance Officer (Reactive)	Annual review of factoring customers' satisfaction and service improvements. To be issued along with 6 monthly invoice.
Policy Review	Various as per policy review timetable	Domestic Abuse Policy Safeguarding and Vulnerable Adults Policy Various HR Policies Document Retention Policy Equalities and Diversity Policy

Help Shape the Future of Oak Tree Housing Assoc.

As the Chief Executive of Oak Tree Housing Association, I'm reaching out personally to invite you to play a bigger role in shaping the future of your housing association.

We're currently looking for tenants and customers to join our Management Committee – the team responsible for leading the organisation, setting our direction, and making decisions that impact our homes, services, and communities.

This is your chance to get involved and help ensure that our services continue to reflect the needs and priorities of the people who matter most – you.

You don't need previous experience to join. What's important is your passion for making a difference, your desire to see improvements in your community, and your willingness to work with others to support our values and goals.

As a Committee Member, you'll receive support, training, and the opportunity to develop new skills. Most importantly, you'll have a seat at the table where real decisions are made.

I know how much our tenants and customers care about their homes and communities. That's why I believe the best voices to help guide us are those of the people we serve.

If you're interested, or even just curious, please don't hesitate to get in touch. We'd be delighted to speak with you and explain what's involved.

Thank you for being part of the Oak Tree community. I hope you'll consider joining us in this important role.

Kind regards,

Sean Connor, Chief Executive

To find out more or express your interest:

E: info@oaktreeha.org.uk T: 01475 807000 W: oaktreeha.org.uk



Please scan the QR Code where some of our Management Committee Members share their views and experiences

Management Committee Roadshow

Our Management Committee Roadshow took place in March and was a great opportunity to engage with our customers and discuss the vital role our Management Committee plays within the Association. It was incredibly worthwhile and rewarding hearing the views and opinions of tenants, alongside discussing how you can get involved with our Management Committee yourself. Thank you to everyone who came along!

If this is something you are interested in or would like further information on our Management Committee and what becoming a committee member would involve, please contact the Association on 01475 807000 or via info@oaktreeha.org.uk



Supporting Tenants, Improving Lives and Delivering Real Results

As your housing association, we are committed to more than just providing a roof over your head, we are here to support your wellbeing. This past year, we've seen some incredible outcomes through our continued partnership with Financial Fitness, a service dedicated to helping people access the benefits, income, and support they deserve.



Thanks to funding provided by Oak Tree HA, Cloch HA and Larkfield HA our tenants benefited from regular one-to-one advice sessions, both face-to-face and over the phone. These free appointments covered everything from welfare benefits and Universal Credit to help with council tax, pensions, and disability-related claims.

The results speak for themselves:

- 223 Oak Tree tenants were supported through this service.
- £370,920 in financial gains was secured, money that is now directly helping our tenants.
- On average, each tenant supported gained £1,836, easing pressure on household budgets.
- Additional wellbeing checks led to further support such as access to foodbanks, household adaptations, or stress support services.

Overall, for the 3 associations, from April 24 to the end of March 25, £930,863 worth of unclaimed benefits and other financial gains were secured for tenants.

Here is what some tenants told Financial Fitness:

*"You have made a big difference to my budget...
I feel good now I can help the family."*

*"Benefits are so complicated... now I have
everything sorted I have great peace of mind."*

Whether you're dealing with rising living costs, supporting a family, or unsure what benefits you might be entitled to, the team at Financial Fitness is here for you. And it is completely free.

Want to find out more or book an appointment? Contact us today and we will help connect you with the right advice and support.

Shareholding Members – A Date for your Diary

The Associations Annual General Meeting will take place at 7.00pm on Tuesday 12th August 2025 at the TONTINE HOTEL, Union Street, Greenock. If you are a Shareholding Member, you will receive your invitation pack through the post in July.

Estate Walkabouts

We inspect all our closes and estates at least once a quarter, but in the summer months we do a more detailed estate walkabout and try to speak to as many tenants as we can.

We let tenants know who will be in their area and when and the Housing Services team enjoy the chance to meet people and have a chat about their area.

We will also take details of any repairs needing done or any neighbourhood issues that could be improved or need action.

We collate this information and use it to improve and tailor our services better to meet the needs of our customers.

We are always keen for feedback and if you didn't get the chance to speak to staff when they were on their walkabout then please either phone, email or message us via the Web Portal with your comments.

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 our adaptations contractor, and 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.

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



Electric Cars and Electrical Vehicle Charging Points

Many of us are moving to electric cars to lower the running costs of owning a car and to reduce our carbon footprint. These cars are great for saving both our money and the planet.

If installing an Electrical Vehicle Charging Point at your home, please contact the Association prior to installation. You will need to submit an Application to Carry Out Alterations or Improvement form. Once this is received, you will be asked to provide relevant documents for this.

If alterations are made to your home without permission and is not to a good standard or the appropriate electrical certificate is not in place, then the Association can order you to remove and reinstate the building to its original state at your own cost. Unauthorised alterations are also classed as a breach of tenancy agreement for which further action can be taken. So phone the Association on 01475 807000 first before making any changes!



Help Keep Our Gardens Tidy

As we head into summer, it's the perfect time to spruce up your garden. Our Housing Services Team have started regular garden inspections, and we're asking for your help to keep our neighbourhoods looking their best.

Here's how you can make a big difference:

- Pick up litter – A quick tidy once a week keeps things clean and welcoming.
- Weed regularly – Stay on top of weeds in beds, paths, and driveways.
- Tidy driveways – Clear moss, litter, and overgrowth.
- Trim grass & hedges – Keep them neat and make sure hedges don't block paths.

Thanks for doing your bit to keep our community looking great.

Garden Competition 2025

Back for another year, the Association is excited to launch this year's Garden Competition, open to all tenants. No matter the size or style of your outdoor space, this is your chance to show off your hard work and creativity!

Beautiful blooms, clever upcycling or a thriving vegetable patch, we're looking for gardens of all shapes and sizes.

You can enter your own garden or recommend a neighbour or friend's garden. To enter, simply contact the Housing Services team on 01475 807000 or email in your nominations to info@oaktreeha.org.uk. Staff will also be submitting entries from the gardens they see while out and about.



The deadline for entries is Friday 29th August 2025 and the best 5 gardens will all receive prizes. Good Luck!

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 contractors, Cranford Electrical or Alwurk Electrical Ltd regarding an appointment, we would appreciate your assistance in providing access.

Oak Tree Housing Association Ltd

Engagement plan

From 1 April 2025 to 31 March 2026

Regulatory status

Compliant

The RSL meets regulatory requirements, including the Standards of Governance and Financial Management.

Why we are engaging with Oak Tree Housing Association Ltd (Oak Tree)

We are engaging with Oak Tree about its **financial management**.

Oak Tree experienced difficulties with a new build development following the liquidation of the original contractor in 2022/23. It has now told us that it will not proceed with this development and that it will have to repay the grant received to the Scottish Government. We will engage with Oak Tree to get assurance about how it will manage this in relation to the wider impacts on the organisation and in particular its lending facilities.

What Oak Tree must do

Oak Tree must keep us updated on the progress with repaying the grant to the Scottish Government and the impact of this.

What we will do

We will:

- review the updates on progress with repaying the grant and engage as necessary; and
- update our published engagement plan in the light of any material change to our planned engagement with Oak Tree.

Regulatory Returns

Oak Tree must provide us with the following annual regulatory returns and alerts us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Oak Tree Housing Association Ltd is:

Nigel Gregory, Regulation Manager

Tel: 07769287738

Email: nigel.gregory@shr.gov.scot

Easter Eggs for Local Charities

We were delighted to spread a little joy at Easter by donating Easter eggs to local charities supporting children and families within our community, thanks to our community benefits funding. We know small gestures can make a big difference and we're proud to work alongside local partners to help spread some cheer.

Easter Eggs were donated to Mind Mosaic Child and Family Therapies, Inverclyde Women's Aid, Starter Packs Inverclyde, Inverclyde Contact Centre & Children in Poverty Inverclyde.

Thank you to all of the contractors who participated in the scheme: J Docherty, Alwurk, Anderson Property, Cranford Electrical, DAMM Environmental, Inverweld Ltd, Whyte and Christie, Invincible, Alphacomms, Clyde Contracts and Alliance Maintenance.

A huge thank you to the brilliant charities doing incredible work all year round!



Here to help you – we thought it would be useful to highlight services available to help with managing money, debt and finance...



<https://www.moneyadvicescotland.org.uk/>

Money Advice Scotland is Scotland's money charity. They exist to help people in debt and have a range of resources for people going through the debt advice process including explaining debt terms, help accessing an income and expenditure report and benefits calculator. Their website has lots of useful information.



<https://www.stepchange.org/>

StepChange Debt Charity can help you find a way to deal with your debt and support you along the way. They offer a free and flexible debt advice service, available online.

For the advice process they follow a simple three-step process to deal with debts:

1. They work out your budget by looking at:

- Your income
- Your spending
- Your debts

2. They find a way to manage your debts that:

- Is affordable
- Suits your situation

3. They set up your debt solution:

- And offer support whenever you need it

There are also some helpful apps that you can download on your mobile phone:



<https://snoop.app/>

Snoop is a free money management app, helping you track your spending, set budgets, cut your bills

and control your finances, everything you need to help beat cost of living increases.



<https://withplum.com/>

Plum helps you to grow your money for life, whether you're setting aside for a rainy day, investing for the future or saving for something special, Plum can help you take control one small step at a time.



<https://rwcu.co.uk/>

Right Way Credit Union exists to give members access to convenient savings and affordable credit which can improve financial resilience and well-being. The local branch is based at 24 Kilblain Street, Greenock, PA15 1SR, 01475 734655. Membership costs £11 (£6 membership fee and £5 to activate the account, which will be kept in your account). Thereafter, membership costs £1 per month to the account holder.



<https://www.gov.uk/get-help-savings-low-income>

Help to Save is a government scheme to get help with savings if you're on a low income. Help to Save is a type of savings account, it allows certain people entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years. Help to Save is backed by the government so all savings in the scheme are secure.

10 reasons to choose Thistle Tenant Risks home contents insurance

- 1) Apply over the telephone or complete an application form.
- 2) You don't need to have special door or window locks (just a lockable front door).
- 3) Flexible payment options (fortnightly and monthly premiums include a transaction charge).
- 4) Covers theft, water damage, fire and many more household risks.
- 5) Covers tenants improvements (up to £2,000 or 20% of the sum insured, whichever is the greater).
- 6) Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000).
- 7) Covers damage to external glazing for which you are responsible for.
- 8) Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- 9) Loss or damage to food in a fridge/freezer (excludes damage caused if the electricity supplier deliberately cuts of the supply to your homes).
- 10) Tenant's liability - Up to 35% of the contents sum insured for damage to your landlord's fixtures and fittings which you are legally liable for as a tenant (excludes loss or damage whilst your home is unoccupied).



Ask your landlord for an application pack or to apply for cover today, call Thistle Tenant Risks on:

0345 450 7286

or visit: www.thistletenants-scotland.co.uk

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) (No. 310415). Registered in England under No. 00338645. Registered office: Thistle Insurance Services Limited, 100, The Quadrant, London W1 8JL. Thistle Insurance Services Limited is part of the PIB Group. For information about what we do with personal data please see our Privacy Policy [here](#).

Exclusions and limits apply.
A copy of the policy wording is available on request.

THISTLE
TENANT RISKS

Wise
mentoring
inspiring positive change

Could your family benefit from extra support?

The Wise Group is here for you.

Our Relational Mentoring approach provides free, 1-2-1 support to help families and households with children make positive steps toward a brighter future.

And it won't affect your benefits.

We offer tailored support to help with:

- household finance and benefits
- mental & physical health
- work & social skills
- home energy advice
- digital skills



Don't know where to start?
Talk to us. Contact our team using the details below or scan the QR code.



Delivered by the Wise Group
on behalf of
The Scottish Government



0141 303 3131 (option 8)

relationalmentoringScotland@thewisegroup.co.uk

Mentoring to lift people out of poverty

Storm Eowyn

Following on from Storm Eowyn at the end of January 2025, the Association was able to utilise our new Drone Technology to pin-point areas of damage, throughout our stock, which could not be highlighted from street level. Our Maintenance Team have identified 187 roof and render repairs the majority of which without the drone would have gone un-reported.

This early identification will have saved many of our customers, the stress and upset of water ingress over the coming months and the inconvenience of internal repairs to rectify the damage.



An Open Door Is an Open Invitation

As the lighter nights return and more of us are out enjoying the better weather, it's easy to let our guard down when it comes to home security. Unfortunately, this is just the kind of opportunity that opportunistic thieves look for.

We've had a few reports in the area of individuals trying door handles in the hope of finding one left unlocked. Even a quick trip to the shop or time spent in the back garden can be enough time for someone to act.

Here are a few quick reminders to help keep your home secure:

- Always lock your doors and windows when you leave the house – even if it's just for a few minutes.
- Don't leave keys in locks or within reach of letterboxes or windows.
- Consider installing a door chain if you don't already have one.
- Report any suspicious behaviour to the police or your housing team.

Keeping our community safe is a shared effort, and a few small steps can make a big difference. Let's continue looking out for each other and keeping our homes secure.

If you have any concerns or need advice on home safety, don't hesitate to get in touch with your Housing Team.



Landscaping News

Grass cutting season is well on its way. The Team has taken on some new machines, fully assessed and trained by the supplier to assist on quality and performance.

We would like to welcome to our team, a new member Logan. Logan was part of I.C. Modern Apprenticeship, completing two years in Horticulture SCQF Level 5. Logan also is certified in PA1 & PA6 Herbicide treatments, and City & Guilds Level 2 in Chainsaw Maintenance, Crosscutting & Felling (201,202 NPTC Units).

During our season, we will be doing a summer prune to shrub/hedge areas and spraying herbicide to troubled weeded areas.

Please remember if you are a dog owner, to pick after your dog as it can become an issue when the team is attending to your garden areas.

Should you wish to contact the Landscape Team directly – landscaping@oaktreeha.org.uk



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 & 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

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



Condensation & Mould Growth Advice

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.

Bottled gas and paraffin heaters

Please avoid using these types of heaters. However you must 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.

OTHA Annual Complaints Report 2024-25

This report tells you about the type of issues that have been raised, dealt with under the Complaints Procedure for OTHA. This covers how we handle and report on complaints about service. This report is part of our reporting to tenants.

Complaints are used to improve our service. We welcome your feedback and your comments, compliments and complaints are used to make sure our service meets the needs of our tenants, factored owners and other customers.

There are 3 types of complaint:

- Stage One** – frontline resolution. These are simpler complaints which can be easily resolved.
- Stage Two** – investigation. Stage 2 deals with two types of complaint: those that have not been resolved at stage 1 and those that are complex and require detailed investigation.
- Stage One Escalated to Stage 2** – complaints that were received and concluded at the frontline stage but the customer requested escalation to a Stage 2

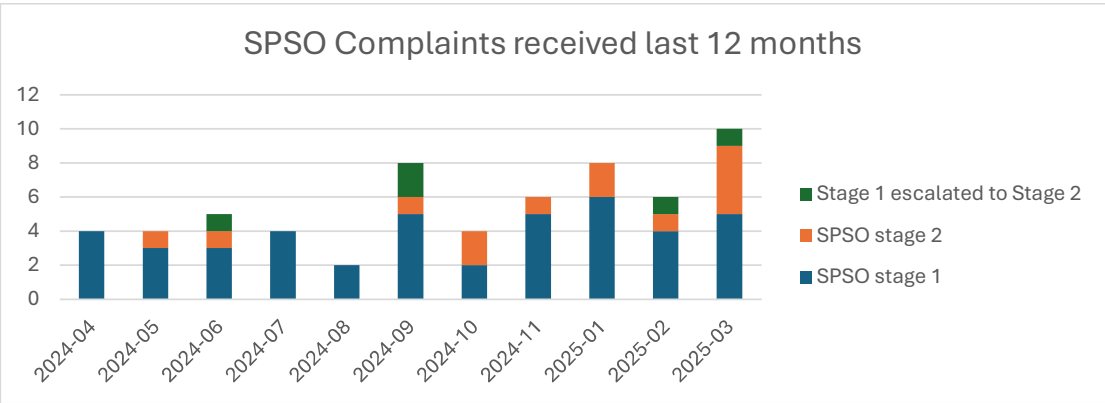
The Scottish Public Services Ombudsman (SPSO) has set out 4 Key Performance Indicators (KPI's) and these are reported as follows:-

Indicator One: The Total Number of Complaints Received

The table below shows the number of complaints received in the year by complaint type and service

Service area	SPSO stage 1	SPSO stage 2	Stage 1 escalated to stage 2	Total
ICHR		1		1
Factoring	3	3		6
Housing Services	9	1	1	11
Planned/cyclical	10	6	1	17
Repairs	23	3	3	29
Total	45	14	5	64

The following graph shows the period the complaints were received



OTHA Annual Annual Complaints Report 2024-25

Indicator Two: The number and percentage of complaints at each stage that were closed in full within the set timescales of 5 and 20 working days

Type	Late	On-Time	Total	% on time
SPSO stage 1	2	39	41	95%
SPSO stage 2		11	11	100%
Stage 1 escalated to Stage 2		5	5	100%
Total	2	55	57	96%

Indicator Three: The average time in working days for a full response to complaints at each stage

The table below shows the average number of days to provide a full response. The completion timescale for a Stage 1 is 5 working days and a Stage 2 is 20 working days.

Type	Average days for full response	Number complaints
SPSO stage 1	5.02	41
SPSO stage 2	15.20	11
Stage 1 escalated to Stage 2	16.4	5
Grand Total	7.86	57

Indicator Four : The outcome of complaints at each stage

The table below the resolution outcome of each complaint by type

Outcome	SPSO stage 1	SPSO stage 2	Stage 1 escalated to Stage 2	Grand Total
Not applicable				
Not upheld	23	7	4	34
Partially Upheld	7	1	1	9
Resolved	5	1		6
Upheld – Contractor service failure	3	2		5
Upheld – OTHA service failure	3			3
Grand Total	41	11	5	57

Key Points to Note

- Total complaints received: 64 (down from 98 last year)
- Complaints upheld or partially upheld: 23
- 95% of Stage 1 and 100% of Stage 2 complaints responded to on time
- Majority of complaints resolved at Stage 1 (95%)
- Top themes: missed appointments, communication, repairs delays
- Ongoing focus on service quality and response consistency

Compliments Summary

We received 52 compliments, primarily recognising:

- Friendly and professional staff
- Prompt repairs service
- Positive housing support experiences

Main Complaint Themes

- Missed or delayed repair appointments
- Communication breakdowns
- Quality or timing of contractor works
- Issues with estate management (grass cutting, cleaning)

Lessons Learned

- Strengthening internal repair communication and tracking
- Ensuring better coordination between teams and contractors
- Improving clarity in service expectations shared with tenants
- Updating procedures to support more consistent follow-up

Oversight Bodies

Scottish Housing Regulator (SHR) <https://www.housingregulator.gov.scot/>

Ensures housing associations meet standards on tenant service, governance, and financial health. Complaints handling is part of its annual performance assessment.

Scottish Public Services Ombudsman (SPSO) <https://www.spsso.org.uk/>

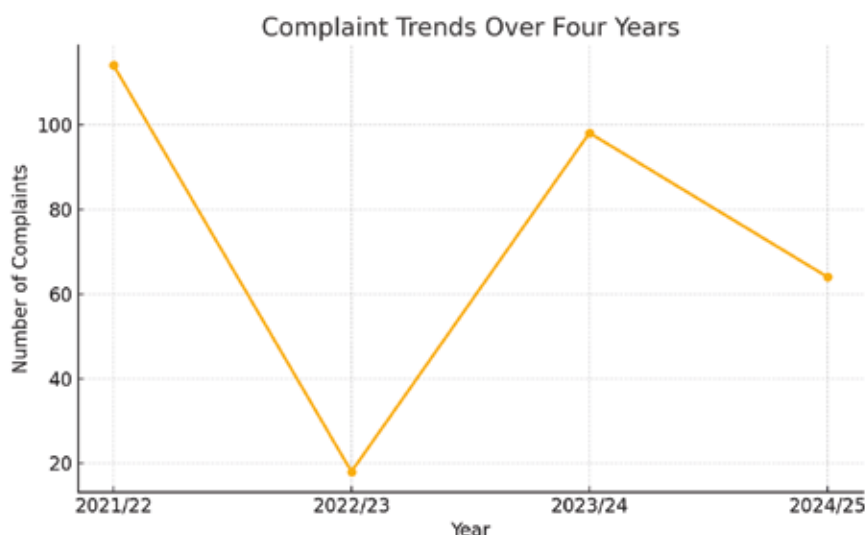
Final stage for unresolved complaints. Promotes fair, transparent processes. We report how we respond to SPSO learning recommendations annually.

Trend Analysis

Complaint volumes over the past four years show notable fluctuation, indicating shifts in both reporting practices and operational performance:

- 2024/25: 64 complaints – moderate reduction indicating improvement in service delivery and/or earlier resolution
- 2023/24: 98 complaints – sharp increase possibly reflecting better reporting or service delivery issues
- 2022/23: 18 complaints – significant drop likely due to underreporting or operational suppression during/post-COVID
- 2021/22: 114 complaints

The overall trend suggests a return to more stable complaint volumes, with recent reductions possibly linked to operational improvements, better internal coordination, or clearer communication with tenants.



Have Your Say – How Would You Like to Receive This Newsletter?

At Oak Tree Housing Association, we're always looking at better ways to stay in touch with you. As part of this, we're reviewing how we send out our tenant newsletter and we'd love to hear your views.

Would you prefer to continue receiving a paper copy through the post, or would you be happy to receive it by email as a PDF?

Switching to email has several benefits:

- It's quicker – you'll get the newsletter as soon as it's ready
- It's greener – reducing our paper use supports our commitment to the environment
- It's more cost-effective – helping us save money that can be better spent on services for tenants

We understand that not everyone uses email regularly, so we'll still offer a paper option for those who need it but we want to encourage as many people as possible to make the switch to digital.

Let us know what works best for you. Scan the QR Code to complete our short survey or contact us by phone, email, or speak to a member of our team the next time you're in touch.



Membership of Oak Tree Housing Association



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



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