



**OAK
TREE**
HOUSING ASSOCIATION LTD

NEWSLETTER Winter 2022

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



Closed for the Public Holidays

Oak Tree Housing Association will close at 4pm on Friday 23rd December 2022 for the Festive period and will re-open on Thursday 5th January 2023 at 9am.

If you have an emergency repair during office closure periods, please call the office on 01475 807001, listen to the message, you will then be connected to our Emergency Repairs Contractor.

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

Rent Increase

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 have all risen sharply due to the cost of living, energy costs and rising interest rates.

Setting the budget for 2023-24 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.

Oak Tree Housing Association has been carrying out annual rent increase consultations for more than 20 years but this forthcoming consultation and rent setting exercise will be one of the most difficult we have faced. We need to consider the impact of rising costs and inflation on our organisation whilst recognising the financial hardship that is a reality for many of our tenants. This will inevitably mean that together, we may face some difficult choices and decisions as a result.

At the moment, we are looking at how an increase of 6% would affect our business and our service to customers and preparations for the consultation are based on these figures.

You may have seen articles on the news or on-line about the Scottish Government imposing a "rent freeze" until 31 March 2023. This means that councils, housing associations and private landlords cannot increase their rent **until** 1 April 2023.

In mid January 2023, the Scottish Government will take a decision on whether to lift this restriction completely, extend it for a further period or impose a cap on the level of increase that will be allowed.

However, the Association still needs to continue with its planning, budgeting and consultation process and this will begin in earnest in early January 2023. Our "Have Your Say" booklet gives more information.

Introducing our Consultation Cafés



After a period of not being able to speak to people face to face, we were delighted to welcome tenants to our afternoon tea event in the office on 31 August 2022. We were keen to show off our new office space and everyone who came along was very impressed. It was a nice day and we were able to open the doors to our garden area which is a welcome addition to the office and gives us even more flexibility for holding events in the office.

This event gave us an idea for quarterly Consultation Café events. They would be held 4 times a year and we will give the details of the next event in each newsletter.

Each event will focus on a particular element of our service that we are looking to consult on, but we hope that the event itself will be enjoyable and we are happy to talk about any aspect of your tenancy. We will have plenty of staff members available who can help with any queries you have.

The first Café will be on the afternoon of Tuesday 10th January 2023 and the focus of this event is the annual consultation on our rent increase. There will be the usual detailed information and survey sent (both a paper version and an electronic version) to everyone but this meeting will be an opportunity for you to talk about it in more detail with us and give us your opinions.

We will send a reminder of the event with the rent increase consultation pack but if you want to come along to this event it would be really helpful if you could let us know in advance on 01475 807000 or email us on info@oaktreeha.org.uk. If you need help with transport please let us know and we will try and assist.

Here are 2 photos from our afternoon tea event

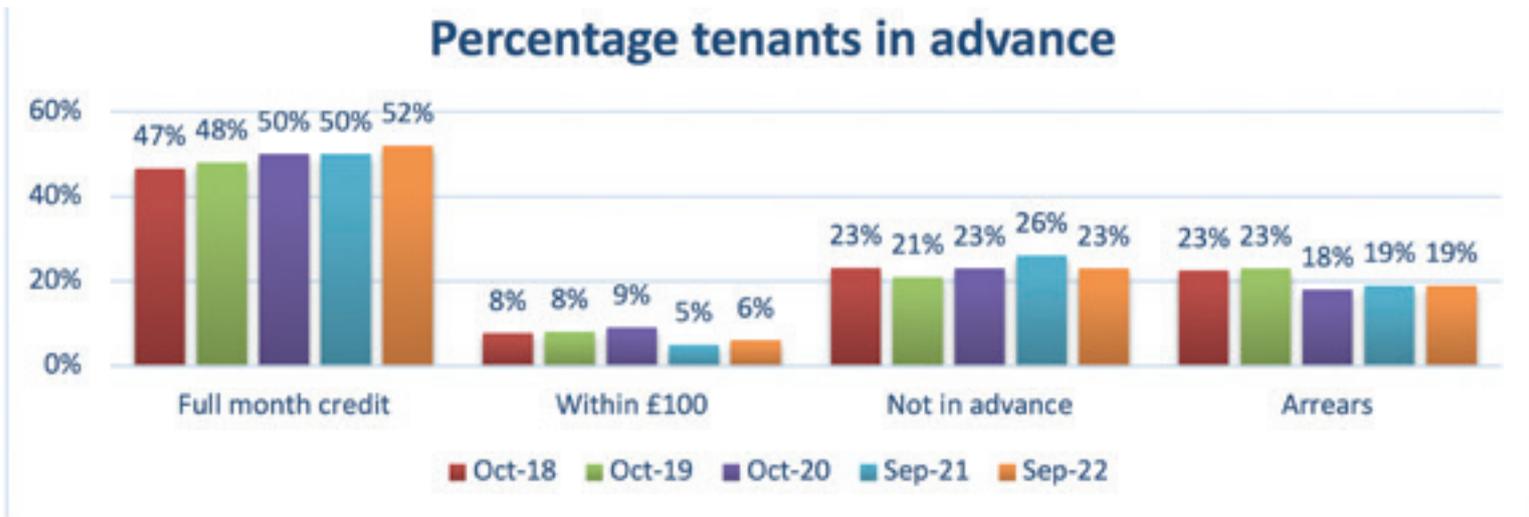


Rent in Advance

We are very pleased to report that once again the number of tenants who are a full month in advance with their rent has increased and the number of tenants with an arrears balance has remained steady in the last 12 months.

Every OTHA tenant should be in advance with their rent which means that by the 28th of each month, your rent account should be showing a full month's rent in credit. This is to pay the rent for the coming month which is then charged on the 1st of the month.

We understand that some tenants have Housing Benefit or Universal Credit payments paid direct to the Association and they are usually paid later in the month. We take this into account when calculating who is in advance and who needs to make additional payments to become in advance.



Remember, if you are thinking of moving to another Oak Tree Housing Association property you will need to pay the full month's rent for your new property before you sign the tenancy agreement.

We will not be contacting tenants who are either within £100 of being in advance or whose rent account is clear but isn't in advance. We may do so in the future however to discuss with you a payment plan to bring your account into credit. If you have any questions about your rent account then please contact a member of the Housing Services team to discuss your circumstances.

National Panel of Tenants and Service Users

The Scottish Housing Regulator has asked us to publicise that vacancies will soon be available for Tenants and Service Users on the National Panel of Tenants and Service Users.

The panel has operated for 9 years and currently has about 470 Members. Over the years the panel has examined a variety of topics including:

- Rent Affordability
- Service Quality
- Value for Money
- Empowering Tenants

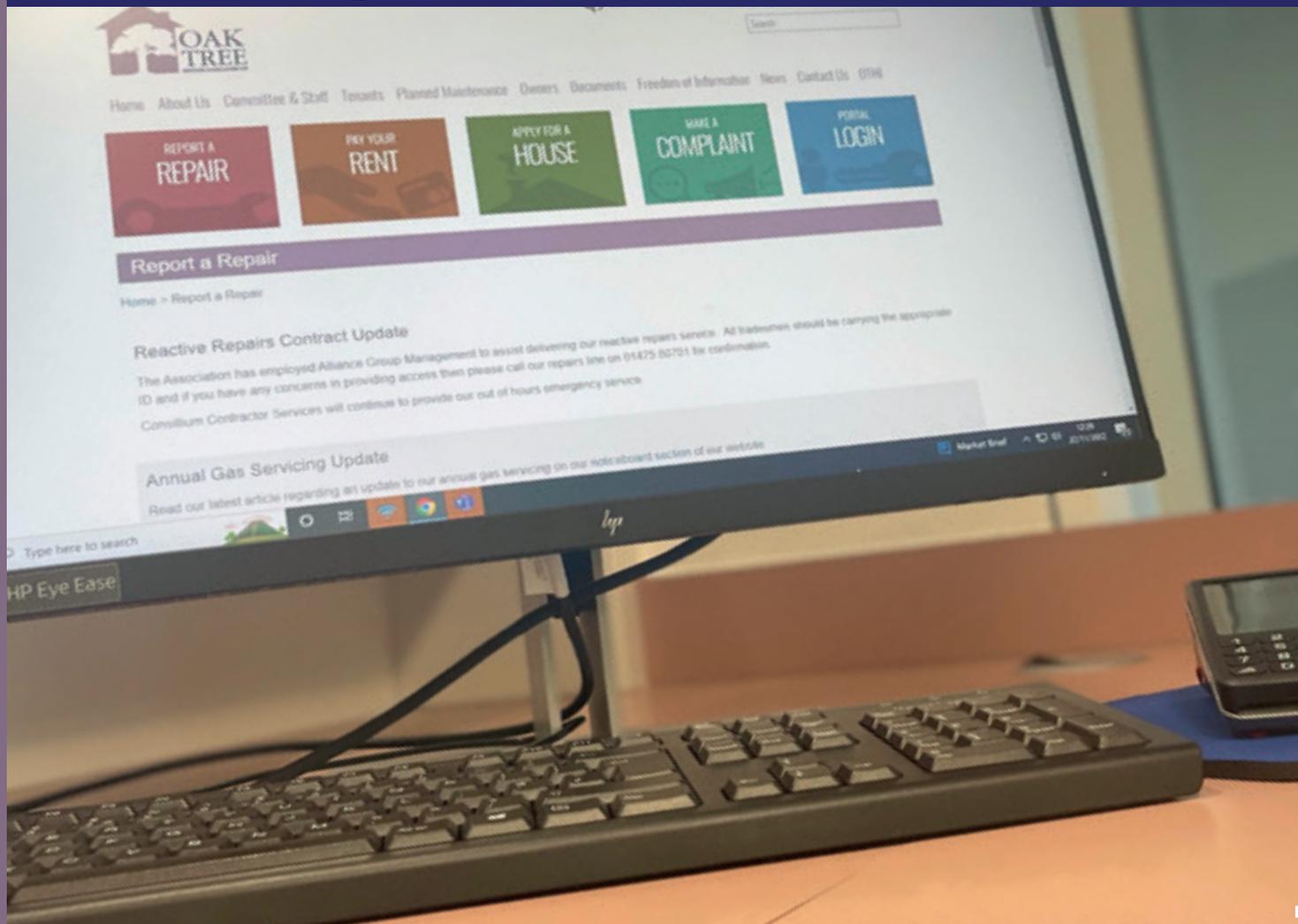
Details of how to contact the panel are as follows and can be found on our website:

Engage Scotland

Tel: 0800 433 7212

Email: nat.pan@engagescotland.co.uk

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 on-line payment method in July 2022 on our My Oak Tree Portal. This has proved to be very successful. In just over 4 months we had received more than 400 payments totalling almost £100,000.

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 alternative 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. Most benefits and pensions are now paid monthly or 4 weekly and more salaries or wages are now paid monthly or 4 weekly too.

Direct Debits are ideal for many of our customers and there has been a shift by all organisations to move to this method – gas, electric 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.

Garden Competition

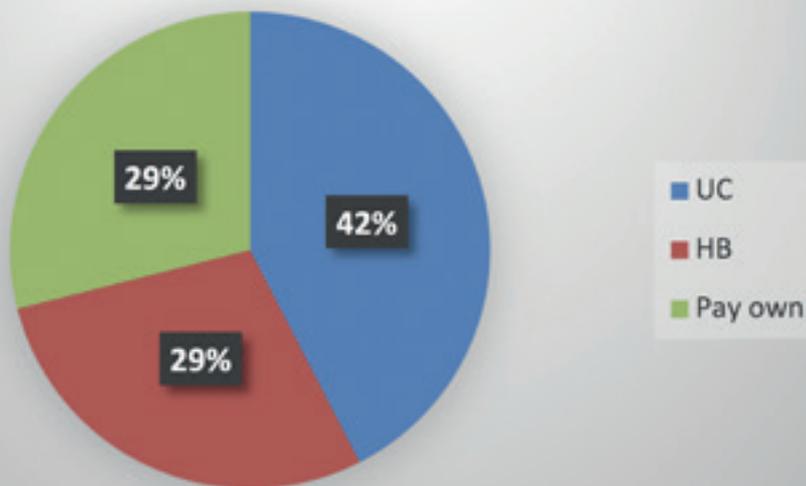




Universal Credit is now the most common benefit that Oak Tree tenants claim.

At 30 September 2022 there were 740 tenants in receipt of Universal Credit. The rate of increase has slowed down but tenants in receipt of Universal Credit continue to make up an increasing percentage and the percentage of tenants in receipt of housing benefit is reducing.

Payment Breakdown 30-9-22



At 30 September 2022 the breakdown was 38% Universal Credit, 33% Housing Benefit and no change in the number paying their own rent.

If you are not a pensioner and you have a change of circumstances then it's likely that you will move onto this benefit. A change of circumstances could be:-

- You move house
- Someone moves into your household or someone moves out
- You are working and you stop working or your hours reduce
- You were in receipt of ESA and are assessed as being fit for work

The Association charges rent in advance, so it is very important that we speak to you as soon as we know that you are going to be claiming Universal Credit to avoid arrears building up on your account. We can make an agreement with you so that you can pay extra each month so that you do not fall into arrears and your account becomes in advance.

It is the intention of the Department of Work and Pensions (DWP) that everyone, apart from pensioners, will move onto this benefit by the end of 2024. This is called "Managed Migration".

We estimate that around 300 Oak Tree HA tenants of working age will move to Universal Credit in the next 2 years.

No dates have been given for this change but as soon as we have the information, we will be in contact with those tenants individually to discuss what this will mean for them.



THISTLE
TENANT RISKS

Protect your home contents from
Fire, theft, water damage.

Thistle Tenant Risks
on 0345 450 7286 or visit:
www.thistletenants-scotland.co.uk

We provide information and promote the Thistle Tenants Risks Contents Insurance.

It is a product specifically designed for tenants and cover can start from a few pounds a 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 around 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 and you can contact **Thistle Tenant Risks direct on 0345 450 7286.**

In these difficult times it might be hard to find the extra money per week but if there was an accident or incident that meant your personal possessions were lost or damaged, the cost of replacement would be so much more.

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.



Estate Management Policy Review

We reviewed our Estate Management Policy in September 2022. This is a detailed policy and covers a number of items, including how we look after our estates and deal with anti-social behaviour.

We made a few changes, mainly:-

- The names of the categories of complaints were changed from Category 1, 2 and 3 to Estate Management Stage 1, 2 and 3. We also changed how we would categorise a complaint as below:

Estate Management Stage 1 – new or one-off complaint

Estate Management Stage 2 – repeat complaint or ongoing dispute

Estate Management Stage 3 – complex cases requiring a multi-agency response or legal action which can't be concluded within the timescales for 1 and 2

The timescales to conclude an Estate Management Stage 3 complaint was reduced from 3-6 months to 3-4 months.

Consultation

We carried out a detailed and extensive consultation exercise as follows:-

- Online via the Association's website and Facebook page
- A letter and paper copy of the survey sent to all tenants
- An electronic survey sent to all tenants with an email or mobile telephone number.

We asked a number of questions that we had asked in 2017 when the Policy was last reviewed and were keen to see if there had been a change in our tenants views or opinions.

In 2017 we had 163 responses to the survey and in 2022 we had 315 responses. Some were anonymous and others were completed electronically and were not anonymous.

Question	2017		2022	
	Yes	No	Yes	No
Have you experienced anti-social behaviour (ASB) in your property?	33%	67%	40%	60%
Did you report your complaint to OTHA?	45%	55%	41%	59%

We asked why tenants didn't report complaints and 112 responded as follows:-

Didn't know who to report it to	54
Spoke to the person direct	25
Reported it elsewhere	17
It only happened once	16

We wanted to know the types of Anti-Social behaviour that was being experienced. 127 tenants said that they had experienced anti-social behaviour. Tenants were allowed to choose more than one category and most picked a combination of issues. The survey results were as follows:-

Type of ASB	Number responses
Anti-social adults	65
Noise	60
Drug Use or Dealing	50
Dogs	32

Vandalism	32
Other	29
Nuisance children	17
Total	285

We asked for more information on the "Other" category. In several cases the additional information could have been added to the existing options – Noise, Anti-Social adults etc but there were some additional issues reported by a small number of tenants:-

- Disputes over shared access for bins
- Bin areas, litter and bulk refuse
- Noise from domestic disputes, arguing etc
- Noise from washing machine

We asked respondents if they lived in a flat. We had a supplementary question about close cleaning but we also wanted to know whether living in a flat or a house had a bearing on the anti-social behaviour and to compare it with the survey results in 2017.

	2017		2022	
	Flat	House	Flat	House
Number of responses	116	42	213	102
Number experienced ASB	42	8	92	35
% experienced ASB	36%	19%	43%	34%

It is clear that there has been an increase in the percentage of tenants who responded to say they had experienced anti-social behaviour. Surveys can often be a snapshot of how tenants are feeling on the day but there were a lot of detailed responses where tenants have taken the time to tell us how they feel.

The increase in responses is likely to be a direct result of the electronic survey (and the paper survey being anonymous) which makes it easier for tenants to respond quickly and candidly.

The increase in responses from tenants who live in houses could also reflect the popularity of the electronic surveys with younger tenants who live in the family estates and have access to electronic devices and wi-fi.

Unfortunately it is often the case that estate management complaints increase when a new build estate is let as it can take some time for the residents to settle. This has been the case every time a development comes off site. Everyone moves in at the one time and expectations about what it will be like living in a new property can be very high and tensions can escalate very quickly.

The survey responses were analysed in more detail and where possible the tenant was contacted to see if staff can offer assistance with their problems with anti-social behaviour.

There were some very positive comments too, mainly about how helpful staff have been and the customer service the tenant has received.

We also asked tenants if they wanted the Association to provide a close cleaning service and recharge residents.

In 2017, the survey showed that 53.2% agreed we should and 46.8% disagreed that this service should be provided.

In 2022, the response to the same question was 45% in favour and 55% against so once again it is clear that there is no strong demand for the Association to provide a service.

Reminders: Legionella & Asbestos

Reminders Regarding The 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.



**Danger
Asbestos**

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 West Stewart Street.

Consilium Telephone Number

Please add our repairs contractors telephone number to your contacts list. This will ensure you know who is trying to contact you when they call to arrange access for any repairs that you have reported.

The contact numbers used are 0141 648 3801 or 0800 689 1462

*Note that jobs will be cancelled if calls are unanswered or access arrangements are unable to be made.

Maintenance Update

Reactive Repairs Contract

As all government restrictions relating to COVID-19 have been removed, the Association has been able to resume a normal repair service. Although, in some cases, we are still experiencing delays with window and door replacements. This was initially contributed to the pandemic but now is due to a change in our reactive repairs contractor. All tenants are being kept updated on when their repair will be carried out in those cases where there are delays.

Our reactive repairs contractor, McGill, unfortunately went into liquidation and our plans to novate the contract to Saltire did not materialise. Like most contractors in the sector, they have been adversely affected with labour shortages and increases in costs making our contract uneconomical. Unfortunately, this has caused a disruption in our service resulting in a volume of repairs being returned from Saltire as they were unable to complete them by the time they withdrew their service to us.

We have now appointed Consilium Contracting Services and C Hanlon, as stop gap contractors, whilst we procure a new repairs contractor. The maintenance team are working through the backlog of repairs passed back from Saltire and will instruct these to C Hanlon. All operatives should be wearing uniforms with the contractors' logo and carry ID badges. Please contact us if you feel unsure if the operative attending your property is genuine. Again, tenants will be kept updated with repairs timescales and we apologise for the disruption that this has caused in our service to you.

We are currently in the process of procuring a new 5 year contract via a framework with Procurement for Housing and hope to have a new contractor in place in the early new year. We will keep tenants updated via our website.

No Access for Repairs

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 telephone number(s) when we are raising a work order for your repair to them and they contact you direct to make an appointment.

We are experiencing 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 for the cancellation reason.

We would ask that you ensure that we have your up to date telephone number 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.

Our Maintenance Officers are back to carrying out pre and post inspections. We can visit your home to carry out a pre inspection if a diagnosis is required ahead of raising a repair with our contractor. Also, please get in touch with us if you have any concerns regarding the quality of the workmanship for repairs carried out in your home. Our Maintenance Officers can assess the work carried out and ask for our contractor to return if the work is found to be below our expected standard.

Annual Gas Service

We would like to update our tenants on our current position with regards to carrying out annual gas servicing in our tenanted properties. We had suspended our forced access procedure for those tenants who were not providing access during the period when the Scottish Government had suspended all non-emergency works due to Covid-19. Now that a normal service has resumed for all categories of work, this includes re-instating our forced access procedure where required.

We do realise that some tenants may still test positive and would prefer not to provide access under these circumstances, however, the Association will insist on access and force access where required as we are obliged to carry out our statutory obligations.

Our gas contractor has advised that their engineers will attend wearing the appropriate PPE and would ask that the tenant remain in another room from where the engineer is working.

Please do not ignore any letters requesting access for your annual gas service as this is for you and your neighbours' safety. If you require to change your appointment date then please get in touch with our repairs line staff on 01475 807001. This process will remain in place unless the Scottish Government changes their position on what works cannot be undertaken.

Any costs incurred with forcing access to your property will be re-charged to you.

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.

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



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.

Energy Use : Useful Tips & Advice

As we do not have the ability to reduce the cost of our energy, the easiest way to spend less is to use less. That doesn't mean turning the lights off and sitting in the dark! There are plenty of practical actions you can take to help save energy around your home to reduce your energy bill.

1. Using your heating controls and finding ways to prevent heat loss around your home can help you keep warm for less;

- Reducing your thermostat by 1°C
- Using your thermostatic radiator valves correctly
- Where possible putting your heating and hot water on a timer.
- Avoid using plug in electric heaters

2. In terms of your appliances and cutting down your electricity use, you could consider:

- Switching appliances and devices off at the plug rather than leaving them on standby
- Using a slow cooker or pressure cooker rather than an oven
- Using LED lighting and switching lights off when that room isn't being used
- Washing your clothes at 30 degrees will save you around 40% of the energy used each year.
- When using your tumble dryer, spin your clothes on the highest spin cycle before putting them in your dryer for a short period then complete the process on your clothes horse.

3. In your bathroom :

- A quick shower will use less energy than taking a bath

These tips are just some of the simple tricks you can do to try and reduce your costs. You should also consider :

4. Your energy supplier

- If you have a pre-payment meter, ensure you are registered with your supplier. If you aren't registered, you will be missing out on the government funding that is available to help you with your bills. You could also be paying for the previous tenant's debit which is held on the meter.
- Checking with your supplier to make sure you're getting the best deal.
- Switch tariff or supplier to save money. Use a comparison site recommended by Ofgem. Visit www.ofgem.gov.uk
- Take regular meter readings to see how much you use. Consider a smart meter to see daily costs.
- Try to top up prepayment meters all year round so you have more credit in the winter months.
- If you are older, have young children, a health condition or disability, ask to go onto the priority services register with your supplier.
- For more energy tips visit energysavingtrust.org.uk
- Check out the www.costofliving.campaign.gov.scot website to see if you are entitled to any additional support or benefits.

And lastly, as your landlord we may be able to help you downsize to a smaller property that costs you less in rent and heating. If you are eligible for Discretionary Housing Payment, we will also be able to help you apply for this.

Condensation & Dampness



The Association often receives phone calls regarding dampness in homes and more often than not the problem relates specifically to condensation. The following advice note should help you to understand the issues relating to condensation and mould growth and the remedial measures that can be taken to avoid the problem occurring in your home.

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, moisture can settle on cold surfaces and this can sometimes 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 evidence of 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 the building fabric. 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 Tel: 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 point – 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 or dried.

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 if gutters or rainwater pipes are cracked or leaking.

If you have a new or recently modernised house or flat, don't forget that it may not have dried out yet from 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. We understand fuel price is an issue, however, try to remember the following too:

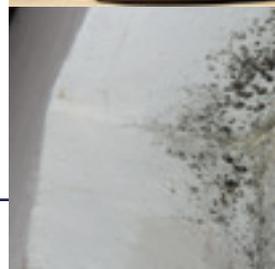
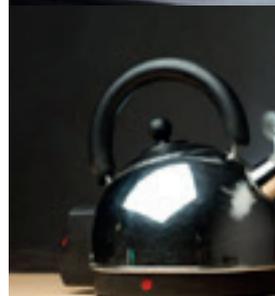
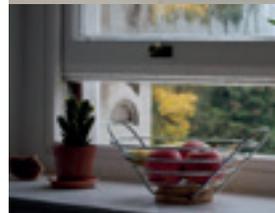
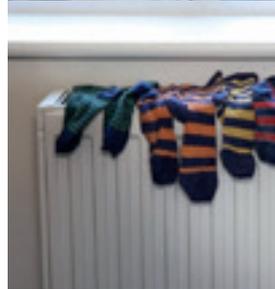
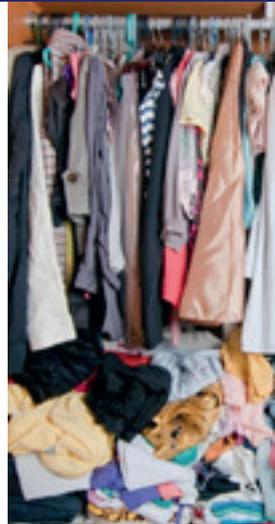
- It is important that your heating system is checked regularly so that it works effectively.
- Try to leave some background heat on through the day in cold weather. Most dwellings take quite a long time to warm up and it may cost you more if you try to heat it up quickly in the evenings.
- If you can't 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

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. They need an air vent to allow ventilation.





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. Always check the manufacturer's written instruction before using any sort of flueless heater.

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, and 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 manufacturer's written 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. Please bear in mind that this paint is not effective if overlaid with ordinary paint or wallpaper.

Planned & Cyclical Updates

Gutter Cleaning

Our contractor RF Watters started gutter cleaning works in October 2022, this project will run until March 2023.

Window Replacement Contract

Surveys are currently taking place on the properties detailed below with a start date of January – March 2023 for replacement.

Landscape Maintenance



Our landscape maintenance contractor John O`Connor was due to finish grass cutting in October but, due to the warmer weather some final cuts are likely to take place November/December weather permitting.

The winter programme will see a programme of leaf clearance, hard standing cleansing, shrub pruning, and general landscape tidy up`s.

Future Planned/Cyclical Programmes

The Association are currently reviewing the details of the stock condition survey carried out by Pellings LLP, this was previously delayed due to covid and various staff changes. This information is currently being input into our asset management system in order to shape the future planned and cyclical programmes.

Our committee approved a programme of works for 2022/23 detailed below.

Window Replacement

- 46-50 Finnart Street
- 20, 24, 26 & 28 Neil St
- 1-3 South Street
- 1/3 67 Dempster St

Roof Replacement

- 7 Leven Road

External Render & Communal Windows

- 2 Houston Street

Heating Systems

- 10 Princes Street
- Overton

Bathrooms

- 62-68 Kelly Street
- 6-8 Murdieston Street
- 1 McKelvie Court
- Fancy Farm
- 0/2 67 Nicolson St

External Doors – Houses

- Neil St
- Tower Drive Estate

Close Carpets

- 52 Finnart St
- 19 Robertson St
- James Watt Court

Close Decoration

- 32 Inverkip St
- 9 Hope St
- 68 Lynedoch St
- 29 & 31 Trafalgar St
- 46-50 Finnart St
- 120 Wellington St
- 3 Murdieston St
- 1-7 Prospecthill View
- 1 & 3 South St
- 52 Finnart St
- 19 Robertson St

We hope to produce a five year plan for consideration prior to the new financial year of 2023/24 and will publish this for our customers once agreed to provide information on what areas we will be targeting in the coming years.

Legislation such as SHQS (Scottish Housing Quality Standards) and EESSH (Energy Efficiency Standards for Social Housing), as well as, preventative planned maintenance will also shape the future plans.

Money Matters

As winter takes hold, we are all experiencing a period of rapidly rising fuel and energy bills, food, transport, interest rates and inflation. It is likely that we are about to go into a recession so there is not likely to be improvements or cost reductions for a long time to come.

We want to help all our customers as much as we can. The type of help we can provide depends on your individual circumstances.

Please do not be put off getting in touch – we may just have some information or advice that makes a difference to you and helping our tenants is what we are here for.

There are a wide range of agencies in Inverclyde who can help and there is financial support available for a wide range of circumstances. Please contact a member of the Housing Services team in the first instance. If we can understand what the problem is, we can do our best to make the referral that is right for you.

Here are just some of the agencies and organisations who work locally.



Financial Fitness

Oak Tree HA have been supporting the Financial Fitness Team for some years now and we are delighted to still be working in partnership with them.

We can refer you direct to the team and you can meet with them either in their office or you can chat to them on the phone. Lots of our tenants have been helped by the Team and they have seen real benefits in their pocket.



Tenancy Support Service

We are also delighted to still be working with Tracey Blair. Tracey works with ourselves, Cloch and Larkfield HA. We can refer you to Tracey (with your permission of course) and she can help with all types of support – it may just be for a short period to help you get on your feet or it can be a long standing arrangement.

Scottish Social Security Benefits

The Scottish Government has set up its own Benefits Agency to deliver a range of benefits for Scottish residents. We do our best to post any new info on our Facebook page as we are aware of new benefits.

There is also a website that gives helpful information on what is available, who qualifies and how to apply. <https://socialsecurity.gov.scot/benefits>



Advice First

Run by Inverclyde HSCP and Legal Services Agency and partnered with Financial Fitness with funding from the Scottish Legal Aid Board.

This project offers advice and information services to Inverclyde residents facing debt, housing and benefit problems through a telephone service where skilled advisers provide initial advice. Where people are at serious financial risk, emergency face to face appointments with project staff can be arranged. You can telephone them at 01475 715 299 or go online at www.inverclyde.gov.uk/health-and-social-care/information-advice/advice-services/advice-first

Depending on where you live, there are some fantastic community centres or local organisations that can provide an opportunity to meet other people, take up a new hobby or and even just to get out of the house for a few hours. Just a few examples are:-

- Branchton Community Centre
- Broomhill Hub
- Belville Community Garden
- Inverclyde Community Hub
- Craigend Resource Centre
- Inverclyde Mens Shed
- The Inverclyde Bothy
- Your Voice

We can give your more information on any of these organisations and many more and can make that first contact on your behalf it that would help.

Electrical Inspections & Certifications

The Association staff would like to thank those tenants who co-operated and provided access to allow Statutory Electrical Inspections.

Unfortunately, over 100 tenants have not provided access and we are now in a position that we will have to force access to undertake this work.

The inspection and certification process is a legal requirement and the Association must undertake this work to meet our statutory responsibilities.

We have written on a number of occasions to these tenants who have not as yet provided access and unfortunately, we are now in the position where we will force access.

The costs of which will be charged to the tenant involved and could be as high as £150 to replace doors and locks etc. If you have not provided access a final opportunity exists by contacting Joanna O'Rourke, Senior Maintenance Officer or John Stephens, Maintenance Officer at 01475 807000.



Staffing Update

Oak Tree would like to welcome three new staff members to the Association



Cheryl Gault
Finance Assistant
Start Date:Sept 2022



Jemma Anderson
Clerical Assistant
Start Date:Nov 2022



Christine McHarg
Housing Assistant (Temporary)
Start Date:Sept 2022

We also had some internal changes within the Association:-



Alana Broadfot
Housing Assistant
(Permanent Contract)



Ellie Butcher
Housing Admin Assistant
(Permanent Contract)



Louise Blue
New role: Housing Admin Assistant
(Permanent Contract)

Slow Simmered Goulash Soup

Ingredients

Oil for frying
500g beef shin or stewing steak, cut into small chunks
1 onion, chopped
1 large carrot, chopped
2 celery sticks, chopped
1 green pepper, chopped
2 medium-large potatoes, peeled and cut into chunks
2 garlic cloves, sliced
½ bunch fresh flatleaf parsley, stalks chopped, leaves reserved
1 tsp caraway seeds
1 tbsp sweet paprika, plus extra to serve
1 tbsp tomato purée
1 tsp dried marjoram or oregano
400g tin chopped tomatoes
1.5 litres beef stock
Soured cream to serve

Method

1. Heat a glug of oil in a large saucepan or casserole dish (with a lid). Season the meat, then fry until browned all over. Set aside.
2. Add another glug of oil to the pan, then add all the vegetables, garlic and parsley stalks, and cook for 10 minutes until softening. Stir in the spices and cook for another 1-2 minutes, then stir in the tomato purée, dried herbs, chopped tomatoes, beef and stock. Bring up to the boil, then partially cover with a lid and simmer gently for 1 hour to 1 hour 15 min until the meat is tender
3. Garnish with soured cream, parsley leaves and black pepper to serve.

* soup can be frozen and kept for up to 3 months



Carrot and tomato soup with toast dippers recipe

A quick, easy and healthy veggie soup recipe – made with carrots and tinned tomatoes – to serve children for lunch or tea. They'll love dipping the ciabatta toasts in and you'll love that they are eating lots of vegetables. See method

Serves 2

5 mins to prepare and 15 mins to cook

259 calories / serving

Vegetarian

Ingredients

1 red onion, roughly chopped
1½ carrots, roughly chopped
1 stick celery, roughly chopped
400g tin chopped tomatoes
1 low-salt vegetable stock cube, made up to 500ml
1 ciabatta roll, toasted and cut into strips
handful wild rocket

Method

1. Add the onion, carrot, celery, tinned tomatoes and stock to a saucepan, bring to the boil and simmer for 15 mins until the vegetables have softened. Blend with a stick blender until smooth.
2. Divide the soup between 2 bowls, top with rocket and serve with the ciabatta toast dippers.



Annual Assurance Statement

Each year, from 2019, the Association's Committee of Management is required to submit an Annual Assurance Statement (AAS) to the Scottish Housing Regulator (SHR) to provide assurance that Oak Tree complies with the relevant requirements of the Regulatory Framework. This includes regulatory Requirements that apply to all social landlords and the Standards of Governance and Financial Management that apply to Registered Social Landlords. You can find out more about this requirement at the SHR website – <https://www.housingregulator.gov.scot/landlord-performance/annual-assurance-statements>

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

https://oaktreeha.org.uk/data/Annual_Assurance_Statement_2022_2022_11_03_10_20_43.pdf

The Association's Committee of Management approved their AAS at their October meeting before submitting to SHR – it is required to be submitted to SHR by 31 October each year. The Committee of Management would welcome any input or suggestions from our tenants and residents. If you would like to get involved, please simply advise us by e-mailing

info@oaktreeha.org.uk or phoning **01475 807000**. We will also keep our website updated on any developments.



Annual Assurance Statement by the Management Committee of Oak Tree Housing Association Ltd – October 2022

In considering our compliance with regulatory and legal requirements for our 2022 Annual Assurance Statement, we have taken into account the continuing although lessening impact of the Covid19 pandemic.

Gaining the basis of Assurance

The evidence bank considered by the Management Committee combines reports, policies, advice and information. The Committee monitors and oversees this 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. 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. In considering our assurance OTHA continues to adopt an improvement focus. This includes an Action Plan being implemented, progressed and reviewed on an on-going basis.

We are assured that we are working towards having appropriate systems in place for the collection of equalities data and are further 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.

Covid19 Implications

Covid19 continues to impact on our service delivery albeit to a lesser degree. There have been cases where gas servicing did not take place within the statutory 12-month period. This has been due to tenant access restrictions, including fears about potential transmission of COVID19 within their household. We are kept apprised regularly on the position in respect of compliance with gas servicing requirements and as at 31st October 2022 (the date of signing this statement), all our properties have a valid gas safety certificate.

Electrical Installation Condition Report's (EICR's)

There had been an oversight, the outcome being a failure to have EICR's completed for all homes. There had been an appropriate response following identification of the material non-compliance. An independent investigation to review the circumstance and identify the cause of the failure was commissioned. The review did not identify any intentional wrongdoing but did identify several points of failure with shared responsibility between various staff members.

Action has been taken to remedy the situation and to ensure compliance is fully achieved and OTHA can be assured that a future recurrence can be avoided.

Regular reports on progress are being reviewed by the Management Committee and this action will continue until compliance is achieved.

Statement of Assurance

Taking into account the above declaration regarding COVID19 implications, the Committee of Management is satisfied that, to the best of our knowledge OTHA is compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management.

Ongoing Monitoring

We understand 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. We are currently undertaking consultations with tenants regarding rent increase options for 2023 and have taken account of the economic situation and the potential for some form of rent control in our deliberations.

Authority to sign and submit

As Chairperson, I was authorised by the Committee of Management at its meeting held on 31st October 2022, to sign this Assurance Statement for submission to the SHR.

Signed *Sandra McMenamin (Vice Chair)*



OTHA has a number of CCTV cameras at various points, both internal and external, at our office.

Images are recorded for the purpose of crime prevention and public safety and are held in accordance with GDPR.

OAK TREE HA SAYS GOODBYE TO ANNE CULLEY



We were very sorry to say goodbye to Anne Culley who has now left Oak Tree Housing Association. Anne has worked in Inverclyde for just over 30 years (starting in July 1992)", firstly with Bow Farm Housing Association and then with Oak Tree Housing Association.

Until July 2021, she was our Depute CEO and following a restructure of the organisation, she job shared the Chief Executive role with Nick Jardine. She has now left Oak Tree HA and we

wish her all the very best for the future.

Anne was a great asset to the organisation and played such a big part in making Oak Tree HA what it is today. We will all miss you Anne.

**STAY
in
TOUGH!**



01475 807000
(please leave a message
and we will contact you)



info@oaktreeha.org.uk



**Oak Tree
Housing Association**



[@OakTreeHA](https://twitter.com/OakTreeHA)



Online Chat
www.oaktreeha.org.uk



PORTAL
www.oaktreeha.org.uk



WEBSITE
www.oaktreeha.org.uk



FACEBOOK
QR Code



TWITTER
QR Code



OTHA WEBSITE
QR Code

Holiday Tunes

Away in a Manger	S	G	R	D	A	M	A	F	C	I	F	Z	Z	X	F	K	U	H	J	X
Choir of the Bells	W	A	W	A	Y	O	B	R	E	M	M	U	R	D	E	L	T	T	I	L
Dominick the Donkey	C	K	M	B	H	P	L	O	D	U	R	J	T	G	J	I	H	Z	N	O
Frosty the Snowman	Z	D	W	T	Z	E	D	S	Y	E	L	C	B	Y	R	T	G	C	G	K
Holly Jolly Christmas	G	N	O	S	S	A	M	T	S	I	R	H	C	E	H	T	I	J	L	L
Jingle Bell Rock	Q	A	N	K	O	I	D	Y	A	L	F	D	G	I	R	L	N	B	E	D
Jingle Bells	X	L	S	O	X	Q	R	T	B	T	I	N	W	X	N	E	T	O	B	J
Let it Snow	D	R	T	J	T	I	R	H	V	A	A	H	X	I	P	S	N	A	E	W
Little Drummer Boy	F	E	I	F	W	V	T	E	C	M	B	E	U	U	B	T	E	S	L	S
Little St Nick	N	D	T	U	C	C	H	S	A	Y	A	A	I	N	S	N	L	C	L	Q
O Holy Night	B	N	E	V	X	E	G	N	X	I	L	M	T	R	I	I	I	Y	R	W
Rudolph	F	O	L	N	I	A	I	O	Z	T	K	L	I	N	X	C	S	J	O	U
Santa Baby	B	W	V	E	S	Y	N	W	K	M	G	F	O	O	A	K	T	E	C	N
Silent Night	G	R	O	K	A	C	Y	M	V	Z	E	U	A	J	Y	S	L	D	K	U
Silver Bells	M	E	Q	W	Q	O	L	A	O	H	K	P	I	T	Y	K	B	N	M	Q
The Christmas Song	G	T	A	P	U	I	O	N	T	S	L	L	E	B	E	L	G	N	I	J
The First Noel	L	N	F	G	C	Z	H	N	S	L	L	E	B	R	E	V	L	I	S	E
Winter Wonderland	I	I	Y	E	K	N	O	D	E	H	T	K	C	I	N	I	M	O	D	S
	L	W	B	T	K	S	L	L	E	B	E	H	T	F	O	R	I	O	H	C
	U	I	M	U	Y	F	C	J	H	B	X	B	V	R	U	M	Q	C	Y	B