



May 2020 Newsletter

Message From

Nick Jardine

CEO Oak Tree Housing Association

Oak Tree Housing Association is grateful to all of our tenants, customers and staff for their patience, support and understanding as we face this pandemic. We can all see that the pandemic has changed all of our lives in many ways and it is the same for Oak Tree Housing Association.

I do wish to pass on our best wishes to you from the Committee and Staff of Oak Tree Housing Association. We hope that you and your family are remaining safe during these difficult times.

Based on advice from the Scottish Government, we have had to shut our office and staff are working from home. We are trying our very best to continue to deliver services to you. Many of our services are provided by contractors, who have shut down or are providing a reduced level of service. Building works on our developments sites have currently stopped. It is not likely works will start again in the near future.

Due to the office being closed, the way you can contact us has changed. We can now only be contacted by phone, e-mail, through our tenant portal or via our social media channels. Full details are on the back of this newsletter for handy reference.

Across Inverclyde, a number of community organisations and the Local Authority are offering a range of support services. We have submitted a bid, and achieved some community anchor funding from the Scottish Government. This means we will be making payments to a range of these groups shortly to help them to help you.

Details of how our services have changed and how you can get help and information from Oak Tree Housing Association and others are found in this newsletter. If you have any suggestions for how we can better help you or others, let us know.

In the meantime, as I said earlier, best wishes and be safe.

Nick Jardine
CEO



We all need to continue to work together to minimise risk, and act in line with the current advice from the Scottish Government. Following the advice, OTHA has taken the difficult decision to close our office until further notice. We continue to provide a reduced service with staff working remotely and telephones being redirected to staff mobiles.



Phone

If you have a general enquiry, please continue to telephone us on **01475 807000**. You will hear a recorded message and you will have the opportunity to leave a message. Please provide your name, address, contact telephone number & details of your enquiry. Staff will be checking the messages regularly, your details will be passed to the right member of staff, and they will get in touch with you. Staff working remotely may be contacting you over the course of the period of closure - they will be using mobile numbers that you may not recognise.



Home Visits

Home visits will only be carried out if essential and we have assessed the risk for the tenant, the contractor and the staff member. We will be asking screening questions to help us all to keep safe. Any personal information will be handled in line with GDPR.

Tenant Portal

The portal is an easy way to access our services. You can pay your rent, make a complaint, update your details, report a repair or send us an enquiry. Go to the OTHA website for the link or access the portal at my.oaktreeha.org.uk and find details of how to register.



Chat Facility NEW!!

You can chat with us live on our new website online chat facility: www.oaktreeha.org.uk

Paying Your Rent

You can make payments by card over the phone and by the customer portal as well as the other normal methods such as direct debit or Paypoint if your local shop is open. We are happy to give advice on all possible methods.



Allocations and the Inverclyde Common Housing Register (ICHR).

We are not able to let any properties for the time being. Cloch, Larkfield and Link Housing Associations are in the same position. There will be no properties advertised on the Inverclyde Common Housing Register until the advice changes. Staff are working from home and can answer enquiries and assist with online applications by telephone. You can still make an application for housing or report any changes in circumstances. Please do keep your application up-to-date if there has been a change in your circumstances as not doing so may affect your bidding prospects in the future.

To apply, report a change or check your application go to www.inverclydechr.org.uk. You can telephone on **01475 807011** or you can email info@inverclydechr.org.uk Please check the website or the Inverclyde Common Housing Register Facebook for details of when properties will be advertised again.

The Association will only be able to deal with emergency repairs until further notice. We will seek to resume normal service as quickly as possible. Any non-emergency repairs in your home that were already scheduled will be postponed. Contact details are below:

James Frew (Gas Sure)		
During Office Hours	Out with Office Hours	Weekend
Mon - Thur 9am - 5pm Friday 9am - 4pm	Mon - Thurs 5pm - 9am	Fri - Mon 4pm - 9am
07904 919 005 or 07904 919 167	01294 468 113	01294 468 113
All other Repairs MPS Housing Ltd		
Mon - Thur 9am - 5pm Friday 9am - 4pm	Mon - Thurs 5pm - 9am	Fri - Mon 4pm - 9am
07904 919 005 or 07904 919 167	0330 678 1247	0330 678 1247

Loss of Heating and Hot Water

Our contractor will remain available to attend to absolute emergencies and will assess this on a case-by-case basis, and where required, will deliver temporary heaters.

Lift Breakdowns

These should be reported directly to the lift service provider using the telephone number displayed in the lift car of your building.

Non Emergency Repairs

If you have a non emergency repair, please report this to our Repairs Assistants on **07904 919005** or **07904 919167**. The details will be added to our non-emergency repairs register and a work order will be raised and issued to our contractor(s) once normal service resumes. You can also report this via the tenant portal at my.oaktreeha.org.uk

Estate Inspections and Play Parks

Our regular inspections of common areas and play parks are not taking place. Due to the social distancing rules, the use of common areas and play parks is restricted at present, but if you have any concerns about the condition of a common area or play park, please report it to us by leaving a message with the office on **01475 807000**. If it is an emergency, we will make it safe.

Annual Gas Servicing

Our gas contractor is continuing with gas safety inspections. If your gas safety inspection is due, they will contact you and ask you a series of questions in order to determine if they are able to visit your home or not. This is for both your own safety and theirs and so that the coronavirus is not spread.

Environmental Maintenance

Unfortunately we have had a delay in getting our Environmental Maintenance contract up and running this year but we hope the contractor can start soon and additional work will be carried out to bring the common areas up to scratch and looking smart in the coming months.

General Advice



Please do not flush wet wipes or kitchen roll down your toilet, as this will block the waste pipes, which can result in sewage back up into your property. We may not be able to get a drainage contractor to attend. Your help and assistance in this will be very much appreciated.



We know that a number of our tenants are going to be facing financial difficulties because of this extreme and unexpected situation. The Association is not able to waive or reduce rent charges because of the coronavirus emergency, but we will work with any of our tenants who are affected and whose wages are reduced or in the worst case scenario, have lost their job.

We can make individual payment arrangements to allow tenants who have to miss payments due to their circumstances to catch up with their rent over a longer period.

You may need to make a claim for Universal Credit and we can give advice and assistance if required.



Changes to Universal Credit due to Covid 19

Depending on your household income, you may be eligible to claim Universal Credit (UC). Universal Credit is a means tested benefit that takes into account your household income. The standard applicable amount for Universal Credit has been increased by £86.67 per month from 6 April 2020 for a period of one year.

How do I claim Universal Credit?

To find out more about Universal Credit, check your eligibility or claim online, visit the Government website www.gov.uk/universalcredit/eligibility. If you don't have online access, you can phone **0800 328 5644** and choose option 2.

When you make an online application for Universal Credit you will be asked to verify your ID. If you have never done this before, the Government use websites such as the Post Office. If you cannot access these, as the demand has increased recently, don't worry! Just select the option to verify at your appointment. Do make sure you do actually phone the number given to make an appointment.

Jobcentre staff will call you and ask you for documents. If you do not have these, they should ask you simple questions to verify who you are. Like most other employees the Jobcentre staff are not meeting people face to face. Therefore, you may find that this will increase the number of telephone calls or email/journal requests you receive from them.



Advance Payments

When you have made your claim for Universal Credit and have verified your identity, you can ask for a benefit in advance payment up to 100% of your entitlement. This payment is an interest free loan provided by the Department of Work and Pensions (DWP) that you will have to pay back at 30% of your initial payment and then the remainder over the next 11 months. It is important to remember that this payment is a loan. Use it for essentials such as to help with your bills such as rent, council tax, childcare, food and fuel.



Job Seekers Allowance

If you have worked over the past two to three years and have enough National Insurance Contributions, you may be eligible for the new style Jobseeker's Allowance (JSA). The new style JSA takes into account the amount of national insurance contributions you have made in the last two to three years. If you have had long periods where you have been out of work, you may not be eligible.

How do I claim JSA?

To claim the new style JSA go online at <https://www.gov.uk/guidance/newstyle-jobseekers-allowance> or telephone: **0800 055 6688**.

Remember, if you claim the new style JSA, you may also be able to claim UC, depending on your household circumstances. You can receive both benefits at the same time. UC will take into account what you are receiving for your new JSA and take this off your eligible UC entitlement.

How can I get help?

OTHA housing services team can help you by explaining the process. Help is also available from the Financial Fitness team - see below for more details.

Financial Fitness Team



Financial Fitness are very much still open for business. Advisers are working from home, providing welfare benefit and money advice via telephone and email. This means that they can help more people, much quicker. If you are concerned about your household income reducing or how you are going to pay the bills, please contact the Financial Fitness Team direct by:

- E-mail - finfitteam@yahoo.co.uk
- Telephone - **01475 729239** (answer machine in operation, we will call you back within 3 working days)
- Mobile - **07786 965350** (Monday to Friday from 10am - 2pm)

You can also ask a member of our housing services team to refer you and they can make an appointment on your behalf. Please contact us on **01475 807000** to arrange this.



Cloch Ready to Stand on Own Feet



In 2012, Oak Tree Housing Association were invited by the Scottish Housing Regulator to take Cloch Housing Association as a subsidiary, to resolve a number of Financial and Governance Issues Cloch were facing at that time.

Oak Tree's aims in agreeing to take this step were to keep decision making for Cloch local and to stabilise areas of the Cloch business to safeguard services to their tenants. Like many Associations Oak Tree saw neighbouring associations as partners and were keen to do everything possible to safeguard the long term future of a sister organisation.

Our support included:

1. a short term Loan of £2M (at a market interest rate),
2. the co-option of experienced Board members onto the Cloch Board,
3. support in appointing a new lead officer, and
4. the provision of Oak Tree's experienced Finance team, to undertake Cloch's financial accounting and support their financial decision making.

The process leading to Cloch members voting to become a subsidiary was supported with senior staff from Oak Tree attending a number of Cloch tenant meetings, to ensure as much transparency as possible. Over the last seven years, with the Cloch position initially stabilised and then strengthened and recently both Boards deciding to review our relationship, several options were considered, from merging the two organisations into one, to separating and becoming stand alone and several options in between.

Helped by an independent specialist consultant, the two Boards examined these options in detail, considering the benefits and risks and over a number of meetings concluded that both organisations would be best served by separating. This will allow each organisation to fully focus on the needs of their own tenants to face the future with their destiny in their own hands.

From Oak Tree's position, there will be no difference going forward in terms of decision making or services to our tenants. The separation removes any risk to Oak Tree by taking away our legal responsibilities to step in and support Cloch in the event of future problems. In discussions between Oak Tree, Cloch and the Scottish Housing Regulator, Cloch have decided to ballot their tenants on this decision.

The Oak Tree Board and staff team wish Cloch a bright future and consider our work with them, a job well done by all involved with Oak Tree.



Inverclyde Council and CVS Inverclyde Helpline

There is a new single point of contact for people in need during the coronavirus outbreak. The new phone line aims to help people access provisions, support and advice.

You can call **01475 715275** to find out how to access food, how to get a prescription and how to get assistance with shopping and other services for people who are not on the 'shielding' list. The helpline is being staffed by Inverclyde Council's Community Learning and Development (CLD) staff and CVS Inverclyde between **9am - 7pm Monday - Saturday**. *This one stop helpline will direct you to the best support within your communities.*



Access First

Our staff can make a referral on your behalf to **access1st@inverclyde.gov.uk** - the team at Access First are providing support to people living independently at home. They will organise groceries etc. and signpost you to other agencies. It is for people without support or unable to order shopping themselves.



Belville Community Garden

The Belville Community Garden are providing isolation food boxes throughout Inverclyde for those unable to order themselves and have no support in place. **info@belvillcommuntiygarden.org.uk**



CVS Inverclyde

admin@cvsinverclyde.org.uk or **01475 711733** - if you know someone who needs a prescription delivered.



Compassionate Inverclyde

Alison.bunce@ardhosp.co.uk or **07540 766381**. They are offering daily telephone calls to those who will benefit whilst self-isolating.



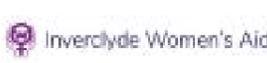
Age Scotland

0800 12 44 222 - helpline for the elderly. Coronavirus support or simply a friendly voice.



The Wise Group

HEAT@thewisegroup.co.uk or **0800 092 9002** - for help with heat and electric queries.



Inverclyde Womens Aid

Although the staff have changed how they work, they are still there to help with emotional support and practical help, especially during these difficult times. There is a refuge in Inverclyde and admissions are still being taken. Please call **01475 888505** if you need help. You can also call the Police for advice and assistance.

One of the best ways to contact us is to call the office on **01475 807000** and leave a message. The messages are checked throughout the day. We pass the details on to the right staff member working from home. They will contact you as soon as they can to deal with your concern. We will try to get back to you within an hour.

For example, in a 3 week period, 180 callbacks were dealt with by the Housing Services Section. 114 were about rent, arrears or benefits; 21 were regarding estate management or anti-social behaviour; 12 were about tenancy matters and 8 were requests for support. A further 25 were about miscellaneous matters. Many tenants are calling us so please do not hesitate to get in touch. If you have an issue, need for service or concern, we can help you.

Please note that when we call you back, it may be from a mobile number that you do not recognise. This is because the staff member will be calling from a mobile phone not the usual office line.

Mobile Phone numbers and texts

We have been using our text messaging service to keep in touch with customers. If you have a mobile phone but you have not received a text, then it will be because we do not have the right number. Please let us know your mobile number and we will add you to the texting list. It means we can quickly keep you up-to-date with any changes to our service.

Keeping in touch and staying up-to-date

This is a difficult time for everyone and it has taken staff a bit of time to get used to working from home. We want to know how you have been coping and any photos, videos or Facebook content you want to share is always welcome. Suggestions on how we can keep in touch are also welcome.

Please keep us updated on any changes in your circumstances, updated contact numbers or let us know if there is anything that we can do to help.

We want to use Social Media more to let you know what staff have been up to since the office closed and to make sure we keep you up-to-date. Please keep an eye on our Facebook page, our Website and our Twitter feed.

If you haven't already done so please check out our social media posts on Facebook and Twitter or check our website for all our news/helpful links and up to date information.

Are you self-isolating?

We are keeping a register of tenants who have self-isolated because they feel unwell or because they are in a higher risk group. Please continue to let us know if you are self-isolating.

ONE LAST THOUGHT...

How to Get in Touch



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



OTH WEBSITE
QR Code