



OAK TREE
HOUSING ASSOCIATION LTD

ANNUAL REPORT 2017/18

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I am delighted to provide my Chairperson's Report for our 17/18 Annual Report.

Firstly, I would like to thank my predecessor, Jackie McKelvie, for her sterling work on behalf of the Association. The Management Committee is in no doubt that Jackie's leadership played a significant part in the success the Association has enjoyed. I am pleased that Jackie is remaining on the committee as she will undoubtedly continue to be a positive influence in the management of the Association.



Times are challenging but we have had another very successful year. We have continued to work with a variety of partners and, in particular, in enhanced joint operations with our independently managed subsidiary, Cloch Housing Association, to improve services for residents of Inverclyde.

Some examples of working with others are as follows:

- The Inverclyde Common Housing Register.
- Our Joint Reactive Repairs Contract with Cloch Housing Association.
- The Mungo Foundation - Tenancy Support Officer.
- Financial Fitness – Helping with welfare rights and money advice.
- Starter Packs – Helping those needing assistance to move in to a home.
- Artworks – Developing art activities as a way of talking to our customers.
- Future Skills Inverclyde – Assisting people with their use of the internet and providing support with applying for universal credit and other internet based activities.
- Sharing Services – We share the costs of our Finance Department and IT team with Cloch Housing Association.
- Development Services – Our development team is assisting Cloch with a new development project which not only gives Cloch the benefit of our expertise but also retains services within Inverclyde.
- Our partnership with Cloch has given us greater leverage with lenders when negotiating joint loan agreements for new build developments.

In terms of specific projects, the year saw us achieve:

- The handover of 45 new cottage-type houses.
- Significant background work with a view to securing statutory consents for a number of potential projects.

- A partnership with the Link Group and Larkfield Housing Association to commence development of the former NHS Ravenscraig Hospital site in Greenock.
- The purchase from Inverclyde Council of a vacant site in the Upper Bow Farm area for future development.
- Discussions with a developer regarding the development of a further site in the Strone Farm area.

In respect of our existing properties, we undertook just under 7,000 repairs in the year which equates to an average of around 4 repairs per property.

Novus commenced delivery of our reactive maintenance service in October 2017. James Frew (Gas Sure) continued with gas servicing and, in August 2017, McDermott Contract Services were appointed to deliver the Association's landscape maintenance services for a 2-year period. In total £1,320,834 was spent on delivering the reactive, gas and open space maintenance contracts.

In terms of planned and cyclical maintenance, the Association spent £1,655,640 of which £410,907 was spent on the cyclical element.

All of our residential properties meet the Scottish Housing Quality Standard.

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

- 1,470 of our properties currently meet the standard.
- Work and investment will continue over the next few years to ensure the remaining 265 properties meet the standard by 2020.

As at the end of March, we owned 1,735 self-contained properties, 4 non-self-contained properties and had an interest in 100 shared ownership properties. In addition, we managed a very small number of private sector properties under the Lead Tenancy and Private Letting schemes, although these activities are currently being wound up.

We continue to deal with the impact of welfare reform. The introduction of Universal Credit has been a very significant challenge.

Current and former tenant arrears increased to £239,624 by the end of March 2018. Arrears due by current tenants were 2.23% of rent collectable.

During the year, we re-let 185 properties and there were 4 mutual exchanges. It took an average of 20.65 days to re-let a property. The rent loss from lettable empty properties was £31,700 which equates to 0.45% of rent charged.

Along with Cloch and Larkfield Housing Associations, we continue to run the Inverclyde Common Housing Register. There were 1,580 applications for housing during the year. As at the end of the year, there were 3,501 applicants on the housing list.

Oak Tree is keen to engage with tenants so services are tailored to particular needs. One of our initiatives was a holiday session at Funworld which gave staff the opportunity to speak with, and listen to the views of, people who look after children.

It was a busy year in relation to our Wider Action activities. In particular we assisted members of the Branchton Community Hall Committee with an application for funding which allowed them to acquire the hall from us.

2017/18 was another successful trading year for the Association. We made a surplus of £1.97M which compared favourably to the £1.81M surplus in the previous year. Our total turnover was just over £10M with operating costs of £7.4M. Surpluses are utilised to maintain and enhance our stock.

During the year, the Association saw three full time equivalent staff members leave of whom two were temporary members of staff. However, we welcomed two new permanent staff to the Association.

The staff team also continues to be involved in the Healthy Working Lives Award Scheme. The Association currently holds the Gold Award status.

You may recall that Oak Tree started its Investors in People journey a number of years ago and achieved Gold Status in 2016. A reaccreditation visit is not due until late 2019 but, following an annual review, the assessor was satisfied that the Association continues to fully meet the requirements of the Gold level.

There are sound reasons to be confident about the future of the Association. For the first time in several years, we have plans in to build new homes on a variety of sites throughout western Inverclyde. We anticipate building approximately 150 houses over the next three to four years and intend to pursue projects robustly to meet the needs of our community. We also have plans to invest heavily in our existing stock and, during next year, propose to upgrade our web-site and develop a tenant portal to provide greater access to services.

In the coming year we will be joining two benchmarking groups to assist with a root and branch 'Value for Money' review of all of our services.

The Management Committee and staff continue to work hard and I would like to thank them all for their dedication and enthusiasm over the past year.



Colin Campbell
Chairperson

REACTIVE

Novus delivered the reactive maintenance service for the Association.

We carried out 6,941 repairs in the year (average of 4 repairs per property)

- 88.5% of repairs were completed first time
- It took contractors an average time of 2 hours and 29 minutes to complete emergency repairs
- The average time for completing non-emergency repairs was 6.52 days

GAS

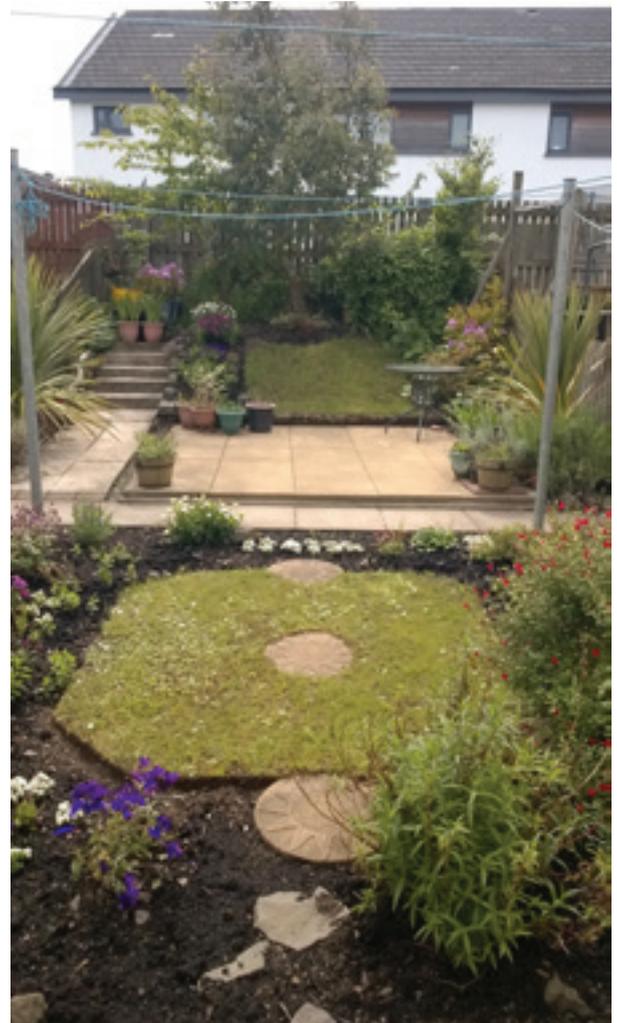
James Frew (Gas Sure) continued with the gas servicing contract during the year. Unfortunately one qualifying property was not serviced in accordance with statutory requirements and this was due to the extremely bad weather when the Association's office was closed. Steps have been taken to make the double check carried out from the Association's computerised system more robust to avoid any service being at the extreme end of the year's deadline.



OPEN SPACE MAINTENANCE

McDermott Contract Services were appointed in August 2017 to deliver the Associations landscape maintenance services for a 2-year period. An interim arrangement was in place with ISS Facility Services Ltd for the period April – July 2017. The Association spent £196,230 on this service in the year.

In total £1,320,834 was spent on delivering the reactive, gas and open space maintenance contracts.



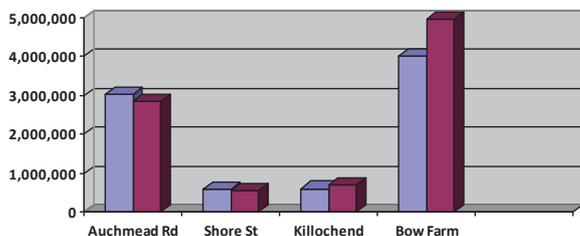
DEVELOPMENT REPORT

The Association worked on 6 projects during the year. These included:

- Garvald Street new build, Greenock - 45 cottages (completed October 2017).
- Auchmead Road new build, Greenock -36 cottages (pre-tender).
- Shore Street newbuild, Gourock – 8 flats (pre-tender).
- Killochend newbuild, Greenock – 9 cottages (pre-tender)
- Bow Farm newbuild, Greenock – 62 cottages (site acquisition)
- Ravenscraig newbuild, Greenock – 72 cottages (pre-tender)

The homes proposed are for the social rented market and will be built to the silver energy efficiency standard (Greener Standard). The capital investment required to complete the Garvald Street development was £5.594m. The anticipated capital investment to complete the additional developments that the Association is directly working on is £17.2m. This includes a private finance investment from the Association of £9.131m and a grant funding contribution of £8.069m from the Scottish Government.

Anticipated Funding Allocation for New Projects



DEVELOPMENT PROJECT DETAILS

GARVALD STREET NEW BUILD

45 energy efficient social rented units comprising:

| House types | No of Units |
|--|-------------|
| 2apt 2person cottage flats | 12 units |
| 3apt 3person terraced & semi-detached houses | 13 units |
| 4apt 5person terraced & semi-detached houses | 18 units |
| 5apt 6person semi-detached houses | 2 units |



This project had been due for completion in February 2017. The project had incurred setbacks and completed in October 2017.

SHORE STREET NEW BUILD

8 energy efficient social rented units comprising:

| House types | No of Units |
|------------------------------------|-------------|
| 2apt 2person modern tenement flats | 3 units |
| 3apt 3person modern tenement flats | 2 units |
| 4apt 4person modern tenement flats | 3 units |



This project had been due to start in October 2017 but has now been rescheduled to start in Nov 2018.

AUCHMEAD ROAD NEW BUILD

36 energy efficient social rented units comprising:

| House types | No of Units |
|---|-------------|
| 3apt 4person cottage flats | 8 units |
| 3apt 4person mid & end terrace houses | 17 units |
| 4apt 5person mid & end terrace houses | 9 units |
| 4apt 7person wheelchair accessible houses | 2 units |



This project is due to start in January 2019.

KILLOCHEND NEWBUILD

9 energy efficient social rented cottages

The final design proposals and housing mix for this project have still to be finalised. The site start is anticipated to take place early in 2019.

BOW FARM NEWBUILD

62 energy efficient social rented cottages

A site start for this project is anticipated for May 2019. The project is in the very early stages of development and a Design Team has still to be appointed.

FUTURE DEVELOPMENT

The Association continues to work closely with Inverclyde Council, the Scottish Government and other RSL's in the Inverclyde area to identify development opportunities that will help to deliver on the strategic housing objectives for Inverclyde and to ensure the sustainability of the local community.

The Link Group are presently leading on a project to develop the former Ravenscraig hospital site in Greenock and Oaktree Housing Association and Larkfield Housing Association are participating partners in the project. On completion it is anticipated that Oak

Tree Housing Association will take possession of 72 of the 198 homes that are proposed for the site. Other sites are being considered, however discussions are at an early stage and a firm commitment cannot be given, at this time, to determine if these will be taken forward with the Association or not.

PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £1,244,733 on its planned maintenance element of work.

This included:

- Some carry over spend from previous years projects.
- The replacement of 98 kitchens.
- The replacement of 137 bathrooms.
- The replacement of 42 heating systems.
- Electrical works – re-wires and inspections

£410,907 was spent on the cyclical maintenance element of work.

This included:

- Stage 3 Adaptations
- Common painting at 9 closes
- Roof anchor inspections
- Common fan servicing
- Gutter cleaning

SCOTTISH HOUSING QUALITY STANDARD PROGRESS (SHQS)

We are pleased to report that all of the Association's properties now meet the Scottish Housing Quality Standard.

ENERGY EFFICIENCY STANDARD FOR SOCIAL HOUSING (EESH)

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

- As of 31st March 2018, 1,735 of the Association's properties fell within the scope of EESH.
- 1,470 of these properties currently meet the standard.
- Work and investment will continue to take place over the next few years to ensure the remaining 265 properties meet the standard by 2020.

HOUSING SERVICES OVERVIEW

The Housing Services Team provides the housing management service to tenants. This includes allocations, tenancy and estate management and arrears recovery. Each area has a patch-based team headed by a housing officer with 2 housing assistants and a housing administration assistant. The work of the section is overseen by the housing manager and a senior housing officer.

WELFARE REFORM

Our team has been working hard to help tenants adjust to the full roll out of Universal Credit. We have been working with tenants to ensure they understand the changes with Universal Credit and to make sure that all sources of support are available to them. We help them improve digital access, access to banking facilities, maximising benefit take up and helping them manage their financial resources as well as possible.

We work closely with other agencies to secure support services for our tenants. The Financial Fitness Team delivers services from our office and in their own premises after Wider Action funding was secured for dedicated services to local associations. Our tenancy support service is continuing to operate to give intensive targeted support to tenants.

STOCK INFORMATION

Our stock increased by 44 units during the year. There were 4 sales under the Right to Buy Scheme, we purchased three former shared ownership properties and we were delighted to finish building 45 new properties in our Garvald Street development.

The association also owned 1 office & 2 shops and a share in 100 shared ownership properties at March 2018.

RENT INFORMATION

The rent collected for 2017-18 was £7,011,894 out of a possible rent due of £7,029,344 which was 99.75% of the rent due. Gross rent arrears for current and former tenants stood at 3.39% of the rent due and £40,528 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £31,700 or 0.45% of the rent charged.

A full review of rent and service charges was carried out and completed in March 2015. Changes to the rents and service charges are being implemented over several years. The average rents at the end of March 2018 for different house types is shown over the page:

STOCK INFORMATION

| Number of Apartments | Building Type | | | | | Grand Total |
|----------------------|---------------|---------------|-----------|------------|------------|-------------|
| | Flat | Four in Block | High Rise | House | Other Flat | |
| 1 | 8 | 0 | 0 | 0 | 0 | 8 |
| 2 | 366 | 60 | 6 | 5 | 31 | 468 |
| 3 | 565 | 20 | 38 | 284 | 2 | 909 |
| 4 | 78 | 26 | 2 | 224 | 0 | 330 |
| 5 | 0 | 0 | 0 | 18 | 0 | 18 |
| 6 | 0 | 0 | 0 | 2 | 0 | 2 |
| Grand Total | 1017 | 106 | 46 | 533 | 33 | 1735 |

AVERAGE RENT INFORMATION

| No. of apartments | Flat | Four in Block | High rise | House | Other flat | Grand Total |
|--------------------|---------------|---------------|---------------|---------------|----------------|---------------|
| 1 | £59.23 | | | | | £59.23 |
| 2 | £68.22 | £71.42 | £76.76 | £73.97 | £119.54 | £72.20 |
| 3 | £76.95 | £79.04 | £82.75 | £83.51 | £118.31 | £79.38 |
| 4 | £82.91 | £85.19 | £88.66 | £90.55 | | £88.31 |
| 5 | | | | £96.40 | | £96.40 |
| 6 | | | | £102.77 | | £102.77 |
| Grand Total | £74.13 | £76.23 | £82.22 | £86.89 | £119.47 | £79.25 |

LETTINGS

There were 185 properties let during the year out of which 136 were general needs properties and 49 were supported lets. Four mutual exchanges were also carried out in the year. The average time to re-let properties was 20.65 days.

A total of 23 referrals of homeless households under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 17 referrals were rehoused by OTHA either as a result of direct referrals or application to the ICHR's common housing list with homeless priority points.

TENANCY MANAGEMENT

The housing team has carried out close & estate inspections on a quarterly basis. Ad hoc inspections to deal with particular problems are carried out more frequently wherever required. Our housing team continued to work with tenants to reduce dog fouling in our areas and this will remain a focus for the coming year.

The association initiated 45 court actions in the year and 13 properties were repossessed due to non-payment of rent & none this year as a result of anti-social behaviour. In the year, 10 properties were abandoned by tenants.

ANTI-SOCIAL BEHAVIOUR

The association continues to work with the dedicated services to help deal with anti-social behaviour in Inverclyde including the Police, the community wardens, and the ASIST team (Anti-social Behaviour Investigation Team). Staff members work with partner agencies to improve community safety in Inverclyde & we attend the Multi-agency Tasking & Co-ordinating Group Meetings to identify inter agency solutions to local problems.

During the year, 100 cases of anti-social behaviour were reported and 95 of these were resolved during the year. All of these 95 cases were resolved within the locally agreed targets.

EQUALITIES INFORMATION

The table below shows the ethnic composition in relation to tenants at the end of the year, applicants on the housing list and lets made in the year.

A total of 427 tenants and 1,080 applicants on the housing list considered themselves to have a disability. In relation to lets made in the year, 46 new tenants out of 140 lets considered themselves to have a disability. This reflects the priority given to medical need in the points allocations system, but also the type of housing that became available to let during the year.

INVERCLYDE COMMON HOUSING REGISTER

The ICHR has continued to operate its common housing register and choice based lettings service during the year from OTHA's office. At the end of March 2018, there were 3501 applicants on the joint list seeking rehousing. The number of new applications in the year was 1580.

Scottish Social Housing Charter

The Scottish Social Housing Charter came into effect in April 2012. The Charter promotes continuous improvement in the quality and value of the services that OTHA delivers to its customers. It puts tenants at the heart of what OTHA does by encouraging tenants to get involved in the shaping of services.

From April 2013, all Scottish Registered Social Landlords (RSLs) had to meet the outcomes and standards set by the Charter. The collection of data towards new reporting requirements led to changes in the way information was recorded and reported. The association has now submitted its fifth Annual Return on the Charter (ARC) based on information from the year to March 2018 and this was submitted in May 2018.

Each year, the report for tenants on key aspects of the Charter in the previous year is developed during the autumn with the help of a small group of tenants. The report for the year ending March 2017 was distributed to all tenants in October 2017.

Tenants Engagement

During 2017-18, we continued to develop our tenant engagement approach. We used tenant feedback to help develop our scrutiny calendar with activities through the year to engage with tenants and get their input into our services. During the year, our tenants were involved with OTHA in the following:

- Feedback from new tenants and a small working group of new tenants to look at the results.
- Estate walkabouts in all our estates to carry out joint inspections with tenants & to chat about

| | OTHA Tenants | Housing List Applicants | New Tenants |
|---|--------------|-------------------------|-------------|
| White (total) | 1499 | 3447 | 185 |
| Scottish | 1451 | 3064 | 178 |
| Other British | 28 | 322 | 6 |
| Irish | 2 | 8 | 0 |
| Gypsy/Traveller | 0 | 1 | 0 |
| Polish | 9 | 23 | 0 |
| Any other white background | 9 | 29 | 1 |
| Mixed or multiple ethnic background | 5 | 0 | 0 |
| Asian, Asian Scottish, Asian British (total) | 5 | 17 | 0 |
| Indian | 0 | 3 | 0 |
| Pakistani | 2 | 6 | 1 |
| Bangladeshi | 0 | 1 | 0 |
| Chinese | 1 | 3 | 0 |
| Any other Asian background | 2 | 4 | 0 |
| Black, Black Scottish, Black British (total) | 1 | 19 | 0 |
| Caribbean | 1 | 5 | 0 |
| African | 0 | 13 | 0 |
| Any other black background | 0 | 1 | 0 |
| Other ethnic background | 8 | 13 | 1 |
| Arab, Arab Scottish or Arab British | 4 | 0 | 1 |
| Any other group | 4 | 13 | 0 |
| Unknown | 203 | 5 | 0 |
| Total | 1721 | 3501 | 186 |

issues in each area. A garden completion was also carried out in each area to select the best gardens for a prize.

- We used social media to communicate with our tenants. Facebook has proved a quick method for tenants to tell us what they think.
- Targeted consultation has helped us look at issues in our flats and neighbourhoods so that we improve the environment based on what matters to our tenants.
- Feedback on services throughout the year, but also at our Funworld summer sessions. Lots of fun and chat which helped us really dig down to what tenants value or would like to change.
- Reviewing and developing our Annual Report on the Charter.

Complaints Handling

Our procedure for handling complaints complies with the Complaints Handling Procedure (CHP) developed by the Scottish Public Services Ombudsman. The procedure makes it easier for tenants to make a complaint and encourages quicker, more effective resolution of complaints. The CHP has only two stages for OTHA to consider a complaint before external review by the SPSO is possible.

An outline of complaints made and the remedial action taken has been reported to tenants in the newsletters and on our website. The Senior Management Team continue to review complaints to drive service improvements going forward.



Oak Tree Housing Association continues to manage its finances with a long term focus. Ambition to develop new homes for tenants remains a key aim and we have secured a new £9.7M loan funding facility to support this. We have continued to successfully manage the financing of our day to day operating activities, e.g. providing housing services, reactive and cyclical maintenance and also made further investment in our properties with the main project in 2017/18 relating to replacing kitchens and bathrooms. Oak Tree Housing Association made an annual surplus of £1.97M in the year to 31st March 2018, which is up slightly from

£1.81M in the previous year, with the increase relating to improvements in void loss, bad debts and changes to the planned and cyclical programme of works. The surplus achieved from our 2017/18 operating activities will be held in reserves to fund future planned maintenance commitments, e.g. replacing boilers, roofs, windows, kitchens and bathrooms when they fall due.

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

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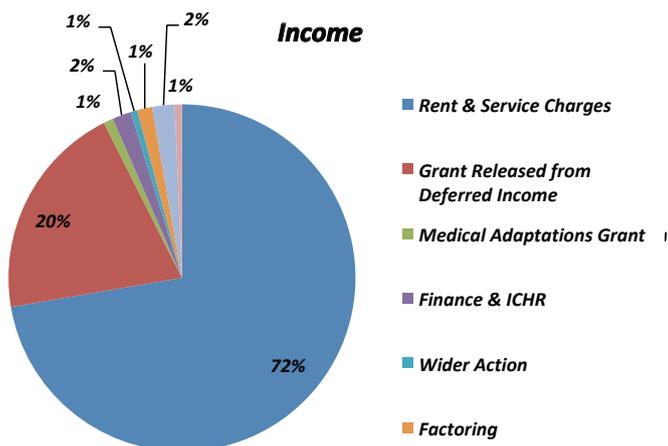
| Statement of Comprehensive Income for the year ending 31 March 2018 | 2018 | 2017 | A Non-Accountants Guide to the Accounts |
|---|-------------------|------------------|---|
| REVENUE | 10,008,485 | 9,909,356 | Rental income, grant income & income from other activities |
| Less operating costs | (7,384,936) | (7,479,745) | Cost of management and maintenance of properties |
| OPERATING SURPLUS | 2,623,549 | 2,429,611 | |
| Profit on sale of houses | 62,305 | 157,900 | Profit from the sale of houses through the Right to Buy scheme, (now ended) |
| Exceptional item | 78,130 | 19,050 | Transfer to reserves of historical grant funding originally received for a furniture fund |
| Interest receivable and other income | 67,676 | 95,375 | Interest earned from money invested – lower rates received in 2017/18 |
| Interest payable and similar charges | (759,540) | (792,939) | Interest paid on loans, (mortgage) |
| Other finance charges | (102,643) | (95,847) | |
| SURPLUS FOR THE YEAR | 1,969,477 | 1,813,150 | Leaving this general surplus to fund future planned maintenance |

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

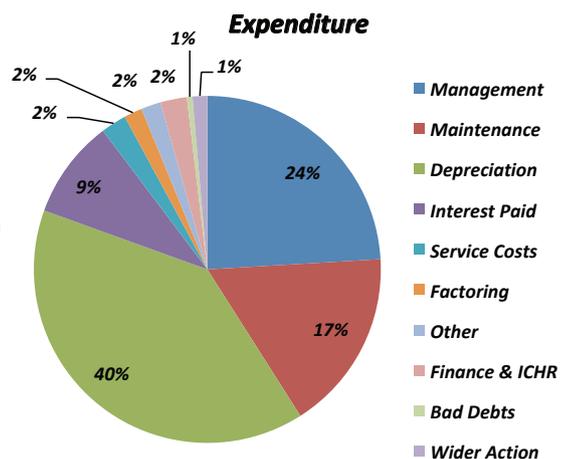
| Statement of Financial Position | | | |
|---------------------------------------|-------------------|-------------------|---|
| Housing properties, less depreciation | 97,360,748 | 98,371,904 | This is the cost to build our houses and replace items such as kitchens and bathrooms |
| Other fixed assets | 462,642 | 447,253 | This is the value of our office accommodation, IT and office equipment |
| | 97,823,390 | 98,819,157 | |
| Investments | 102,501 | 102,501 | Commercial offices we rent out and a £1 share in our subsidiary |

| Statement of Financial Position continued | | | |
|---|-------------------|-------------------|--|
| Receivables due in more than 1 year | 1,004,295 | 1,226,765 | This is a loan to our subsidiary, Cloch Housing Association due to be repaid in 2027 |
| Assets and Liabilities | | | |
| Receivables | 1,197,626 | 509,414 | Money owed to us |
| Cash held | 7,193,488 | 7,343,194 | Money in the bank |
| Creditors due in 1 year | (2,255,578) | (2,233,440) | Money we owe to others |
| Creditors due after 1 year | (17,506,452) | (18,556,032) | Money owed on pension and loans, (secured by specific charges on our properties) |
| Deferred Income | | | |
| Social Housing Grant | (62,531,503) | (64,145,542) | Grant provided by the Government to help fund building new homes |
| Other Grant | (305,513) | (314,241) | |
| | 24,721,254 | 22,751,776 | |
| Capital and Reserves | | | |
| Share Capital | 244 | 243 | Represents shares at £1 each Net worth of the Association |
| Revenue Reserves | 24,721,010 | 22,751,533 | Sums built up in previous years and this year's surplus |
| | 24,721,254 | 22,751,533 | |

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

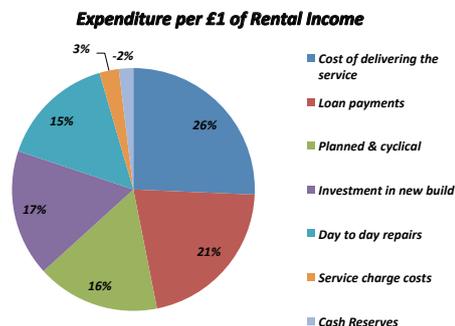


The Association's total income compares favourably to the previous year, rising to £10,008,485 from £9,909,356, (1% increase). Most of this income comes from the rent and service charges (£7,436,897), however income from Government Grants was 20% of total income and was £2,161,930 in the year.



The Association's operating expenditure in 2017/18 was £7,384,936 (2016/17: £7,479,745). The main expenses are running costs named as management and administration costs (£1,984,410), reactive maintenance (£922,389), planned and cyclical maintenance, (£473,600) and housing depreciation (£3,259,623).

The chart below shows where we spent our cash for every £1 of rental income in 2017/18 and this excludes non-cash items such as depreciation:



For every £1 of rental income we spent the following amounts in pence:

- 26p on delivering the services, e.g. staff costs, office accommodation, IT, general overheads & maintenance overheads
- 21p paying for our £17.5M loans, (interest & repayments)
- 17p to fund building new homes
- 16p went on planned and cyclical maintenance, e.g. replacing kitchens and bathrooms, gutter cleaning and painting
- 15p went on day to day repairs
- 3p went on service costs, e.g. common electricity and landscaping
- We also had to use 2p in the pound from our cash reserves.

The graph below shows how much we have invested in our properties over the past few years, with the value increasing from £134.1M in March 2016 to £138.1M by March 2018, highlighting £4M has been invested in our properties during this period:



- The Association has invested £138,082,479 in properties held as at 31 March 2018.
- Depreciation to date against this value for wear and tear amounts to £40,721,731.
- Additions in the year include £1,182,040 of capitalised major repairs.
- At the year-end the Association's housing properties have a net book value of £97,360,748.

INVESTORS IN PEOPLE

OTHA seek to apply the IIP Framework as a key part of our people strategy aimed at continually improving the services we provide to our customers and the wider Inverclyde Community. OTHA started on our IIP journey a number of years ago. The Association achieved Gold IIP Status during 2016 and whilst a reaccreditation visit is not due until late 2019 the Association requires to take part in a yearly review and following this review the assessor was satisfied that the Association continues to fully meet the requirements of the IIP standard at gold level.

WIDER ACTION

Our 2017/18 programme continued projects which had been established over previous years and importantly continues to be delivered in partnership with other local associations.

We continued to support the following projects:-

- Welfare Advice – through the Financial Fitness

team we are offering welfare benefits advice to our tenants

- IT Literacy – through the Inverclyde Future Skills project we are offering services in a number of locations, giving tenants advice on computer literacy
- New Tenant Support – we utilise the support of Starter Packs Inverclyde to provide basic packs to new tenants
- At the end of 2014/15, we agreed to join the Smarter Buys franchise and ourselves and River Clyde Homes continue to offer low cost credit services, for certain household goods to tenants
- In addition, the Association have supported the Branchton Community Hall Committee in an application which achieved funding to allow them to acquire the Branchton Hall from OTHA.
- Tenancy Sustainment – through the Mungo Foundation, we continue to provide specialist support as required.

MEMBERSHIP NEWS

As at 31st March 2018 the Association had a very healthy 244 members drawn from tenants and the general community. We continue to encourage tenants and other local residents to join our Association and membership forms can be obtained from our office.

MANAGEMENT COMMITTEE

The Management Committee annually assesses the skills, knowledge and diversity it has to provide capable leadership, control and constructive challenge to achieve OTHA's purposes, to deliver good tenant outcomes and manage its affairs. OTHA have a review process in place for Committee which combines three elements: A self-assessment of Committee's skills, knowledge and experience. A review of the Committee member's individual contribution to OTHA's governance. A review of OTHA's governance arrangements and their effectiveness. Following the programme of Committee reviews it was confirmed that the 2017 annual reviews describe a very positive view of OTHA's governance and confidence on the part of Committee Members that Committees individual and collective effectiveness has improved over the years and continues to develop. Committee is self-aware about both strengths and areas for development for the Committee and for OTHA's governance.

STAFF NEWS

During the year, the Association saw 3 full time equivalent staff members leave, of whom 2 were temporary and we welcomed 2 new staff to the Association as follows:- Senior Maintenance Officer (Planned & Cyclical) and a Maintenance Officer. The Association also has a staff member currently on a secondment to Cloch.

As you know, for many years now we have monitored our staff absence levels. This year our absence rate due to sickness was 4.38%.

HEALTHY WORKING LIVES AWARD

The Association continues to be involved with the Healthy Working Lives award and continues to hold the Gold Award status. This national award scheme supports employers and employees to develop health promotion and safety themes in the workplace and there are 3 levels of award, Bronze, Silver and Gold.

Each year the Association join in a national campaign to highlight awareness of certain health campaigns. This year we chose in our winter newsletter to provide information regarding Alcohol in Pregnancy.



Healthy Working Lives ~ Greenock Cut Walk 2017

COMMITTEE MEMBERS

Colin Campbell
Jackie McKelvie
June Glancy

Chris Bateman
Jeanette Dillon
Betty McDonald
David McIndoe

Diane McCarney Casual Member

Francis Stewart (resigned 28/08/17)

Chairperson
Vice Chair
Secretary

Ronny Lee
Joyce Little
Sandra Rorison
Sharon Tritschler

DIRECTORATE

| | |
|--------------|--------------------------------|
| Nick Jardine | Chief Executive Officer |
| Anne Culley | Depute Chief Executive Officer |

HOUSING SERVICES SECTION

| | |
|--------------------|--|
| Kate Dahlstrom | Housing Services and Performance Director |
| Hazel Aitken | Housing Manager |
| Louise Carlin | Senior Inverclyde Common Housing Register Officer (Job Share) |
| Tracy Dargan | Senior Inverclyde Common Housing Register Officer (Job Share) |
| Julie McEwan | Senior Housing Officer |
| Ann-Marie Mullan | Housing Officer |
| Morag Sharp | Housing Officer (Job Share) |
| Maxine Ferguson | Housing Officer (Job Share) |
| Linda Smith | Housing Assistant |
| Laurina Mooney | Housing Assistant |
| Claire McLoone | Housing Assistant |
| Jacqueline Dunnion | Housing Assistant (Job Share) |
| Louise Ward | Housing Assistant (Job Share) |
| Adam Thompson | Housing Administration Assistant |
| Alana Montgomery | Housing Administration Assistant |
| Ronnie Bennett | Inverclyde Common Housing Register Housing Assistant (Part-Time) |
| Catherine Scott | Temporary Housing Assistant (Left May 17) |

FINANCE SECTION

| | |
|-------------------|----------------------------------|
| Alana Durnin | Finance Director |
| Graeme Shields | Senior Finance Officer |
| Gwen Mills | Senior Finance Officer |
| Claudia Ennemoser | Finance Officer (Part-Time) |
| Anita Hunter | Finance Assistant |
| Cheryl Gault | Finance Assistant |
| Lynne Joyce | Finance Administration Assistant |
| Scott Graham | ICT Manager (Left July 17) |

| | | |
|------------------|-----------------------------------|-------------------------------|
| Ewan Barr | ICT Manager (Commenced Sep 17) | Shared resource with Cloch HA |
| Richard Browning | IT Assistant | |

DEVELOPMENT/TECHNICAL SERVICES SECTION

| | |
|------------------|---|
| Brian Praties | Development/Technical Services Manager |
| Sukhdeep Hopper | Technical/Maintenance Manager |
| Sean Marshall | Senior Development Officer |
| Mick McKendrick | Senior Housing Officer (Maintenance) Secondment to Cloch HA |
| Christie Bain | Senior Maintenance Officer (Planned & Cyclical) |
| Peter MacDonald | Maintenance Officer |
| Gordon Smart | Temporary Senior Maintenance Officer |
| Donald Middleton | Clerk of Works / Maintenance Officer |
| Bill Anderson | Clerk of Works / Maintenance Officer |
| Brian Robertson | Maintenance Officer (commenced 4/12/17) |
| Brian Dobbie | Temporary Maintenance Officer Commenced 13/03/18 |
| Karen McDermott | Repairs Assistant |
| Elaine Stevenson | Repairs Assistant (Temporary) (31/7/17 – 22/9/17) |
| Gill Montgomery | Development Consultant (Services) (ceased December 2017) |
| Eleanor McCall | Repairs Assistant (Job Share) (left 31/12/17) |
| Kathy Mechan | Repairs Assistant (Job Share) (left 28/7/17) |

ADMINISTRATION SECTION

| | |
|--------------------|--------------------------------|
| Kirsty Davis | Office Manager |
| Mary McCreadie | Senior Clerical Assistant |
| Elizabeth MacKay | Clerical Assistant (Part-Time) |
| Jacqueline Harkins | Clerical Assistant |
| Karis McAlinden | Clerical Assistant (Part-Time) |

HOUSEKEEPING

| |
|-------------------|
| Eleanor Gallacher |
| Tracy Swan |



OAK TREE HOUSING ASSOCIATION LTD

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The Association is regulated with:
Scottish Housing Regulator No. HCB137
Financial Conduct Authority No. 2232(S)
Vat Registration No. 156 9197 67
Registered Charity No. SC045300

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