



ANNUAL REPORT 2018/19



I am delighted to report that it's been another productive year.

The Association worked on a number of development projects:

- Auchmead Road - Work started on the new-build development in January and the first units are expected to be available for let in November.
- Strone Farm - The Scottish Government issued Tender Approval in March. The project is scheduled to start on site in November.

- Upper Bow Farm - A design team was commissioned to work up proposals for the planned development at Tweed Street / Tay Street.
- Ravenscraig Hospital Site - The Association continues to work in partnership with the Link Group and Larkfield Housing Association to develop the former NHS site in Greenock. It is anticipated that 71 cottages and flats will be made available to the Association on completion.

We carried out over 7,700 repairs in the year, with 91.4% of repairs being completed first time. Contractors took an average of 2 hours and 39 minutes to complete emergency repairs. The average time for completing non-emergency repairs was 5.61 days.

James Frew (Gas Sure) continued with the gas-servicing contract. All boiler services were carried out within the required timescale.

McDermott Contract Services continues to deliver the Association's landscape maintenance services.

In total £1,636,370 was spent on delivering reactive, gas and landscape maintenance contracts. In addition, the Association spent £1,151,336 on planned and cyclical maintenance.

All the Association's houses meet the Scottish Housing Quality Standard and we continue to work to achieve the Energy Efficiency Standard for Social Housing by 2020.

As at the end of March, we owned 1,737 self-contained properties, 4 non self-contained properties and had an interest in 96 shared ownership properties.

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We continue to deal with the impact of Welfare Reform and Universal Credit. Despite the challenges for our tenants and staff, we have seen a reduction in our current and former tenant arrears.

We re-let 174 houses in the year and there were 7 mutual exchanges. The average number days it took to relet the properties was 32.11 days. The rent loss from lettable empty properties was £69,239 (0.94% of rent charged).

Along with our partners, Cloch, Larkfield, Link and Sanctuary Housing Associations, we operate the Inverclyde Common Housing Register. 1,680 applicants made an application for housing during the year. There were 3,905 applicants on the housing list at the end of the year.

Oak Tree continues to engage with tenants to ensure services are tailored to people's needs. We held a number of events which were well attended – e.g. a Dogs Trust event, where tenants accessed free services for their dogs. There have been various engagement activities relating to the future of Maple Road flats.

We had a busy year in relation to our Wider Action activities, both with our own program and the joint programs with other local Housing Associations. A particular success was our bid for the Scottish Government's Community Choices Program, which enabled the Association to undertake Participatory Budgeting projects across 5 communities, with the decisions about how the grant money was distributed being made by people who live or work in the areas. Eleven local projects including health, wellbeing and youth initiatives were successful with their applications. Over £37,000 was shared.

Our financial position is secure. This year the Association made a surplus of £1.03M. Total turnover was just over £10.4M. Operating costs were £8.2M.

Our staff team remained stable. Three permanent staff members left us during the year and we welcomed two new permanent staff to the Association. The staff team continues to be involved with the Healthy Working Lives award and, following re-assessment, we retained Gold Award status.

The Association has outgrown our High Street premises. Following consideration of a range of options, we purchased premises in West Stewart Street, Greenock. The premises were acquired for the specific purpose of providing the Association with office space that would better address staff and customer requirements whilst offering flexibility for future expansion. The premises also present an opportunity to enhance revenue by leasing unused office space to local community groups or businesses.

Although we are not due Investors in People reaccreditation until late 2019, we recently took part in an annual review and I am pleased to advise that the assessor was satisfied that the Association continues to fully meet the requirements for Gold

Level.

We have continued to develop online access to services for our tenants. Our My Home Portal allows tenants to report repairs, check rent statements, pay rents, see letters and documents and make changes to tenancy details from the comfort of their own home.

The Association is well underway with the development of new properties. We are committed to delivering approximately 195 homes over the course of the next three years.

We will have a new contractor for the reactive repairs service and will be carrying out mystery shopping, designed by a group of tenants, to ensure the service meets tenants' expectations. We are committed to continuing to invest in our stock over the coming years.

Our 'Value for Money Tenants' Group' is looking to expand their activities this year and will receive training to ensure independence before scrutinising key areas of the business.

We continue to explore opportunities for joint working with Cloch Housing Association, our independently managed subsidiary. Our intention is to appoint a consultant to support both associations through a robust options appraisal exercise to determine our future direction and relationship. The aim, as always, is to ensure we deliver in the best interests of our current and future tenants.

None of the above would be possible without the hard work and dedication of my fellow committee members and staff and I thank them for that.

On behalf of committee members and staff, I would like to congratulate our long serving Management Committee member, Jackie McKelvie, who was awarded an MBE in the New Year Honours, 2019. The award for 'Voluntary Service to Social Housing in Inverclyde' will be presented to Jackie by the Queen.

In summary, we've had another very successful year and can be positive about the future.



Colin Campbell
Chairperson

REACTIVE

Novus delivered the reactive maintenance service for the Association.

We carried out 7,730 repairs in the year (average of 4.5 repairs per property)

- 91.4% of repairs were completed first time
- It took contractors an average time of 2 hours and 39 minutes to complete emergency repairs
- The average time for completing non-emergency repairs was 5.61 days

GAS

James Frew (Gas Sure) continued with the gas servicing contract during the year. All services due in the qualifying period were carried out within the required 12-month period.



OPEN SPACE MAINTENANCE

McDermott Contract Services continued to deliver the Associations landscape /open space maintenance services. The Association spent £204,717 on this service in the year.

In total £1,636,370 was spent on delivering the reactive, gas and open space maintenance contracts.

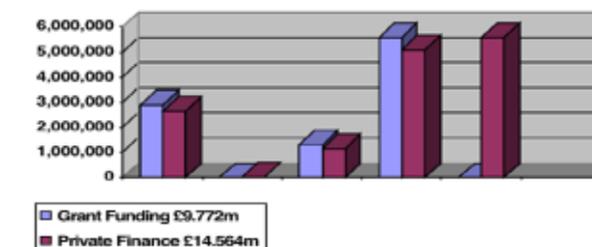
DEVELOPMENT REPORT

The Association worked on 5 projects during the year. These included:

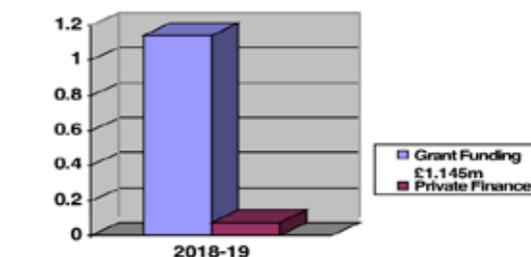
- Auchmead Road newbuild, Greenock -36 cottages (on site).
- Shore Street newbuild, Gourock – 8 flats (pre-tender).
- Strone Farm newbuild, Greenock – 16 cottages (pre-tender)
- Tweed St / Tay St newbuild, Greenock – 62 cottages (site acquisition)
- Ravenscraig newbuild, Greenock – 71 cottages (pre-tender)

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 cover the developments is estimated to be £24.336m. This includes a private finance investment from the Association of £14.564m and a grant funding contribution of £9.772m from the Scottish Government.

Project Funding Allocation



Capital Expenditure on the Development Programme During the Year



DEVELOPMENT PROJECT DETAILS

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 started in January 2019 and the first units are expected to become available for let in September 2019.

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. It suffered additional setbacks during the year and we regret to note that it had to be aborted after the tender exercise returned costs well in excess of acceptable levels.

Strone Farm New Build



16 energy efficient social rented cottages:

House types	No of Units
3apt 4person semi-detached houses	4 units
4apt 4person semi-detached houses	6 units
4apt 5person semi-detached houses	4 units
4apt 6person detached houses	1 unit
5apt 7person detached houses	1 unit

The Scottish Government issued Tender Approval for this project in March 2019. The project is scheduled to start on site in November 2019.

Tweed Street / Tay Street New Build



69 energy efficient social rented cottages

House types	No of Units
3apt 4person mid & end terrace houses	34 units
4apt 5person mid & end terrace houses	26 units
5apt 6person mid & end terrace houses	3 units
3apt 4person cottage flats	6 units

The project is still being developed and is scheduled to start on site in January 2020.

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 71 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 by the Association or not.

PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £1,151,336 on its planned maintenance element of work.

The main projects taken forward were:

- The replacement of 177 kitchens
- The replacement of 15 bathrooms
- The replacement of 82 heating systems
- Window and door replacement 3 properties

- External wall insulation at closes
- Some carry over spend from previous years projects, (2017/18 kitchen and bathroom programme)

£111,473 was spent on the cyclical maintenance element of work.

The main projects included:

- Painterwork associated with 26 properties
- Roof anchor inspections
- Gutter cleaning

Scottish Housing Quality Standard Progress (SHQS)

We are pleased to note that all of the Association's properties 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 2019, 1,737 of the Association's properties fell within the scope of EESH.
- 1,543 of these properties currently meet the standard.
- Work and investment will continue to take place over the next year to ensure the remaining 156 of properties meet the standard by 2020. This excludes any exemptions identified.



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. An additional temporary post of Housing Project Officer was secured in March 2019 for a 12 month period.

Welfare Reform

Our team has continued to work 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

During the year we purchased three former shared ownership properties and these were added to our rented stock bringing the total number of self contained properties at 31 March to 1737, broken down by size and type as shown in the table below. The association also leases 1 office & 2 shops and has a share in 96 shared ownership properties at 31 March 2019.

Rent information

The rent collected and reported to the Scottish Housing Regulator in the Annual Return on the Charter (ARC) for 2018-19 was £7,290,430 out of a possible rent due of £7,301,681 which was 99.85% of the rent due. Gross rent arrears for current and former tenants stood at 3.09% of the rent due and £439,114 of former tenant arrears were written off during the year. This was an improvement in performance from 2017-18.

The rent loss from houses being empty was £69,239 or 0.94% of the rent charged.

A full review of rent and service charges was carried out and completed in March 2015. Changes to the

Stock Information

Number of Apartments	Building Type					Grand Total
	Flat	Four in Block	High Rise	House	Other Flat	
1	8					8
2	368	60	6	5	31	470
3	564	20	38	285	2	909
4	78	26	2	225		331
5				17		17
6				2		2
Total units	1018	106	46	534	33	1737

Average Rent Information

No. of apartments	Flat	Four in Block	High rise	House	Other flat	Grand Total
1	£61.06					£61.06
2	£70.78	£76.35	£77.23	£78.16	£124.08	£75.16
3	£79.35	£82.93	£84.47	£87.69	£121.28	£82.35
4	£85.25	£86.75	£89.13	£94.58		£91.73
5				£101.67		£101.67
6				£107.12		£107.12
Grand Total	£76.56	£80.14	£83.73	£91.02	£123.91	£82.31

rents and service charges are being implemented over several years. The average rents at the end of March 2019 for different house types is shown in the table above.

Lettings

There were 174 properties let during the year out of which 130 were general needs properties and 44 were supported lets. Seven mutual exchanges were also carried out in the year. The average time to re-let properties was 32.11 days.

A total of 24 referrals of homeless households under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 14 referrals were rehoused by OTHA either as a result of direct referrals or were successful in bidding for a property advertised via the Inverclyde Common Housing Register.

We have seen an increase in turnover, particularly with properties that are in less demand than some of our stock. We have secured additional staff resources on a temporary basis to allow us to make tackling this issue a priority in the coming year.

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.

The association initiated 43 court actions in the year and 11 properties were repossessed either due to non-payment of rent or as a result of anti-social behaviour. In the year, 6 properties were abandoned by tenants. There has been a reduction in the number of court actions, evictions and abandonments from 2018-19 which is very positive news.

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 and promote community safety in Inverclyde.

During the year, 126 cases of anti-social behaviour were reported and 119 of these were resolved during the year. All of these 119 cases were resolved within the locally agreed targets.

Equalities Information

The table to the right 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 417 tenants and 1,267 applicants on the housing list considered themselves to have a disability. In relation to lets made in the year, 31 new tenants out of 181 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 2019, there were 3905 applicants on the joint list seeking rehousing. The number of new applications in the year was 1680. The Joint Allocations Policy was reviewed during 2018-19 and agreed by all the partners. The revised policy will be implemented in 2019-20 when improvements are also being made to the IT systems.

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.

	OTHA Tenants	Housing List Applicants	New Tenants
White (total)	1498	3840	173
Scottish	1450	3419	166
Other British	29	355	4
Irish	2	4	0
Gypsy/Traveller	0	1	0
Polish	7	32	1
Any other white background	10	29	2
Mixed or multiple ethnic background	4	0	0
Asian, Asian Scottish, Asian British (total)	5	20	0
Indian	0	3	0
Pakistani	2	5	0
Bangladeshi	0	1	0
Chinese	1	5	0
Any other Asian background	2	6	0
Black, Black Scottish, Black British (total)	1	19	0
Caribbean	1	5	0
African	0	14	0
Any other black background	0	0	0
Other ethnic background	13	18	8
Arab, Arab Scottish or Arab British	4	0	0
Any other group	9	18	8
Unknown	184	8	0
Total	1705	3905	181

The association has now submitted its sixth Annual Return on the Charter (ARC) based on information from the year to March 2019 and this was submitted in May 2019.

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 2018 was distributed to all tenants in October 2018.

Tenants Engagement

During 2018-19, 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 gathered from new tenants and we held a lunch event for new tenants which was well received.
- Estate walkabouts in all our estates to carry out joint inspections with tenants & to chat about issues in each area. A garden completion was also carried out in each area to select the best gardens for a prize.
- We continued to use 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.
- We reviewed our Estate Management Policy and had an excellent response from tenants.
- We held Year Ahead events in February 2019 at Branchton Community Centre, Greenock Sports Centre and in our office.

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 £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 2018/19 relating to replacing heating systems, kitchens, bathrooms and rewiring works. Oak Tree Housing Association made an annual surplus of £1.032M in the year to 31st March 2019, which is down from £1.969M in the previous year. The reduction in surplus this year relates to higher investment in development activities to support

the new build programme, higher expenditure on reactive and void maintenance, depreciation and management and administration costs. There was also loan breakage fees paid totalling £393k in the year, (the exceptional item), however these costs will be offset against projected interest payment savings of circa £1.1M over the next 5 years, (£7.5M of loan funding was re-fixed for a 5-year period at the reduced loan interest rate of 1.4% from 4.4%. The £1.032M surplus achieved from our 2018/19 operating activities was reduced further due to changes in the accounting method to value the pension scheme liability, which resulted in an overall adjustment of £1.095M, (non-cash transaction), effectively reducing the comprehensive income for the year to (£62.7k).

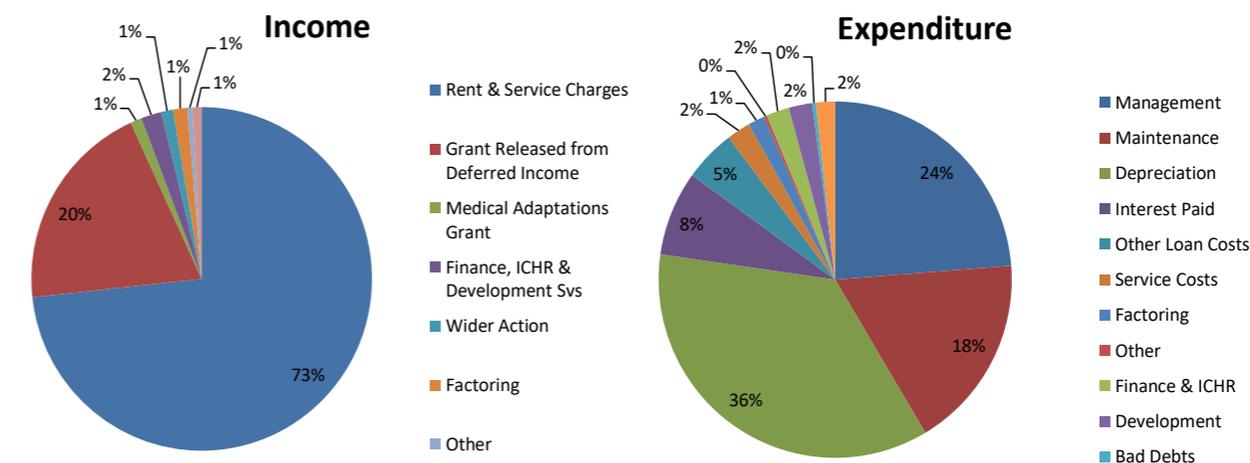
The following table highlights the main sources of annual income and expenditure for Oak Tree Housing Association:

Statement of Comprehensive Income for the year ending 31 March 2018	2018	2017	A Non-Accountants Guide to the Accounts
REVENUE	10,362,352	10,008,485	Rental income, grant income & income from other activities
Less operating costs	(8,207,572)	(7,384,936)	Cost of management and maintenance of properties
OPERATING SURPLUS	2,154,780	2,623,549	
Profit on sale of houses	(6,301)	62,305	Gain or loss from the sale or purchase of houses, e.g. change in shared ownership
Exceptional item	(393,484)	78,130	For 2018/19 this was to pay for loan breakage fees to make future year savings
Interest receivable and other income	92,769	67,676	Interest earned from money invested – higher rates received in 2018/19
Interest payable and similar charges	(721,528)	(759,540)	Interest paid on loans, (mortgage)
Other finance charges	(93,784)	(102,643)	
SURPLUS FOR THE YEAR	1,032,452	1,969,477	Leaving this general surplus to fund future planned maintenance
Other Comprehensive Income			
Adjustment relating to Pension Liability	(1,095,173)	0	
TOTAL COMPREHENSIVE INCOME	(62,721)	1,969,477	

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

Statement of Financial Position			
Housing properties, less depreciation	96,276,786	97,360,748	This is the cost to build our houses and replace items such as kitchens and bathrooms
Other fixed assets	1,075,377	462,642	This is the value of our office accommodation, IT and office equipment
	97,352,163	97,823,390	
Investments	102,501	102,501	Commercial offices we rent out and a £1 share in our subsidiary
Receivables due in more than 1 year	877,169	1,004,295	This is a loan to our subsidiary, Cloch Housing Association due to be repaid by 2027
Assets and Liabilities			
Receivables	652,424	1,197,626	Money owed to us
Cash held	7,596,910	7,192,488	Money in the bank
Creditors due in 1 year	(2,193,661)	(2,255,578)	Money we owe to others
Creditors due after 1 year	(17,866,748)	(17,506,452)	Money owed on pension and loans, (secured by specific charges on our properties)
Deferred Income			
Social Housing Grant	(61,565,453)	(62,531,503)	Grant provided by the Government to help fund building new homes
Other Grant	(296,785)	(305,513)	
	24,658,520	24,721,254	
Capital and Reserves			
Share Capital	231	244	Represents shares at £1 each Net worth of the Association
Revenue Reserves	24,658,289	24,721,010	Sums built up in previous years and this year's surplus
	24,658,520	24,721,254	

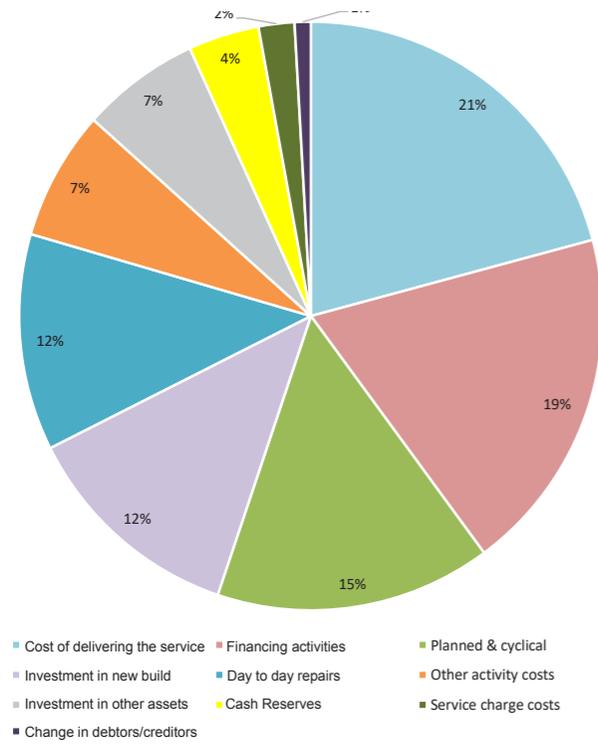
The charts below show the Income and Expenditure broken down into categories:



The Association's total income compares favourably to the previous year, rising to £10,362,352 from £10,008,485, (3.5% increase). Most of this income comes from the net rent and service charges (£7,663,026), however deferred income from Government Grants was 20% of total income and was £2,077,280 in the year.

The Association's operating expenditure in 2018/19 was £8,207,572 (2017/18: £7,384,936). The main expenses are running costs named as management and administration costs (£2,225,709), reactive maintenance (£1,223,502), planned and cyclical maintenance, (£437,149) and housing depreciation (£3,355,851).

The chart below shows where we spent our cash for every £1 of income in 2018/19 and this excludes non-cash items such as depreciation and deferred grant income:



For every £1.00 of income we spent the following amounts in pence:

- £0.21 on delivering the services, e.g. staff costs, office accommodation, IT, general overheads & maintenance overheads
- £0.19 paying for our £16.7M loans, (interest, repayments & other loan costs)
- £0.15 went on planned and cyclical maintenance, e.g. replacing kitchens and bathrooms, gutter cleaning and painting
- £0.12 went towards building new homes
- £0.12 went on day to day repairs
- £0.07 went on our other activity costs, e.g. wider action, development services, factoring service, etc.
- £0.07 was invested in other fixed assets, e.g. the purchase of new office accommodation at West Stewart Street
- £0.04 was effectively banked to our cash reserves
- £0.02 went on service costs, e.g. common electricity and landscaping
- £0.01 related to the change in debtors and creditor value, e.g. paying the previous year's supplier invoices, less money received for the previous year's rent charges

The graph to the right 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 £139.7M by March 2019, highlighting £5.6M has been invested in our properties during this period.

The Association has invested £139,671,602 in properties held as at 31 March 2019.

Depreciation to date against this value for wear and tear amounts to £43,394,816.

Additions in the year include £1,135,690 of capitalised major repairs and £1,218,247 for housing under construction.

At the year-end the Association's housing properties have a net book value of £96,276,786.



Staff News

During the year, the Association saw 3 permanent staff members leave, we welcomed 2 permanent new staff to the Association as follows:- Claire Scott, Repairs Assistant (Supervisor) and Ellie Butcher, Clerical Assistant, Typist, Receptionist.

As you know, for many years now we have monitored our staff absence levels. This year our absence rate due to sickness was 5.41%.

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.



Greenock Cut Walk 2018

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 Awareness.

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

We had a busy year in relation to our Wider Action activities, regarding our own programme and also joint programmes, in conjunction with the other local HA's.

Our activities included:

Starter Packs Inverclyde: who help eliminate some of the problems tenants can face in the initial stages of setting up a home, by providing a starter pack of essential household items.

Work Pays/Financial Fitness: Which aims to move people from a situation of crises, to greater financial

stability and towards employability. The project focused on supporting claimants to claim in-work benefits with a particular emphasis on Universal Credit and Tax Credits, whilst supporting tenants at weekly surgeries and providing Work Pays training courses.

Inverclyde Housing Support Service: Monies were secured towards the cost of a Tenancy Support worker. The first six weeks of the 18/19 year, the service was delivered by The Mungo Foundation, with the Simon Community Scotland contract starting during May. This contract is in place until March 2020, with the option to extend for an addition two years, on a yearly basis.

Energy Activators: deliver a full range of energy advice and resource efficiency programs to our residents. A main aim being, to give our residents the skills and information that will allow them to keep on top of their energy costs.

Our Community, Our Future - Community Choices: a bid for the Scottish Governments Community Choices Program, enabled Oak Tree Housing Association to undertake Participatory Budgeting projects across 5 communities, – Branchton, Bow Farm, Pennyfern, Fancy Farm and Grieve Road, with the decisions about how the grant money was distributed being made by the people who live or work in the area. 11 local projects including health, wellbeing and youth initiatives, were successful with their applications with over £37,000 being shared.

Membership News

As at 31st March 2019 the Association had 230 members drawn from tenants and the general community. During the year 2018/19 3 new memberships were granted and 16 memberships were cancelled, either because of the death of a member, because the member moved away without sending a forwarding address, requested their

membership to be cancelled, or the member failed to attend and submit apologies for five Annual General Meetings. We continue to encourage tenants and other local residents to join our Association and membership forms can be obtained from our office.

Management Committee

As you know the Management Committee (also known as either the Governing Body or Board) are elected or appointed to be in overall charge of OTHA. The Management Committee provides leadership and direction, approves strategy, policy and budgets, approves the business plan and oversees its delivery, oversees risks and financial wellbeing, and fulfils the role of employer with the responsibility for the day-to-day operational management of the organisation being delegated to senior management.

It is a Scottish Housing Regulator requirement that the Management Committee annually assesses the skills, knowledge, diversity and objectivity it needs, to provide capable leadership, control and constructive challenge, to achieve OTHA's purposes, to deliver good tenant outcomes and manage its affairs.

OTHA have an annual review process in place for Management Committee members, to assess their contribution and effectiveness with this year, a new approach being taken by the consultant appointed to carry out the work. This included an online self-assessment and 1-2-1 discussions with members, following which a report is prepared and is then presented to Management Committee, in order to acknowledge strengths and any areas for development.

COMMITTEE MEMBERS

Colin Campbell	<i>Chairperson</i>
Jackie McKelvie	<i>Vice Chair</i>
June Glancy	<i>Secretary</i>
Jeanette Dillon	
Ronny Lee	
Diane McCarney	
David McIndoe	
Sandra Rorison	
Sharon Tritschler	
Vivienne Hearton	<i>Casual Member</i>
Joyce Little	<i>(left 30/04/18)</i>
Chris Bateman	<i>(resigned 27/08/18)</i>
Elizabeth McDonald	<i>(left 18/02/19)</i>

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
Tracey 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	Temporary Housing Officer
Adam Thompson	Housing Administration Assistant
Alana Broadfoot	Temporary Housing Assistant
Ronnie Bennett	Inverclyde Common Housing Register Housing Assistant (Part-Time)
Catherine Scott	Temporary Housing Assistant
Lyndsey Robinson	Temporary Housing Assistant (Part-Time)
Louise Carlin	Senior Inverclyde Common Housing Register Officer (Job Share) (left 04/04/18)
FINANCE SECTION	
Alana Durnin	Finance Director
Graeme Shields	Senior Finance Officer (Retired 22/02/19)
Gwen Mills	Senior Finance Officer
Claudia Ennemoser	Finance Officer (Part-Time)
Anita Hunter	Finance Assistant
Cheryl Gault	Finance Assistant
Lynne Joyce	Finance Administration Assistant
Ewan Barr	ICT Manager
Richard Browning	IT Assistant

DEVELOPMENT/TECHNICAL SERVICES SECTION	
Brian Praties	Development/Technical Services Manager
Sukhdeep Hopper	Technical/Maintenance Manager
Sean Marshall	Senior Development Officer
Christie Bain	Senior Maintenance Officer (Planned & Cyclical)
Gordon Smart	Senior Maintenance Officer
Peter MacDonald	Maintenance Officer
Brian Robertson	Maintenance Officer
Brian Dobbie	Temporary Maintenance Officer
Stephen Kean	Temporary Maintenance Officer
Donald Middleton	Clerk of Works / Maintenance Officer
Bill Anderson	Clerk of Works / Maintenance Officer
Claire Scott	Repairs Assistant (Supervisor)
Karen McDermott	Repairs Assistant
Karis McAlinden	Repairs Assistant (Part-Time)
Mick McKendrick	Senior Housing Officer (Maintenance) (left 31/03/19)
Colin Watson	Temporary Maintenance Officer (left 01/03/19)
Patrick Coll	Temporary Repairs Assistant (left 06/04/19)
Louise McLachlan	Temporary Repairs Assistant (left 20/03/19)
ADMINISTRATION SECTION	
Kirsty Davis	Office Manager
Mary McCreddie	Senior Clerical Assistant
Elizabeth MacKay	Clerical Assistant (Part-Time)
Jacqueline Harkins	Clerical Assistant
Ellie Butcher	Clerical Assistant
HOUSEKEEPING	
Eleanor Gallacher	
Tracy Swan	



CUSTOMER CARE CHARTER SERVICE STANDARDS

If you phone us during office hours we will:

- > answer your call within 20 seconds; give the name of the person you are speaking to;
- > transfer your call to the relevant staff member or their voicemail; and
- > call you back, if you have asked us to, by the next working day.

If you write to us we will:

- > send you a response within five working days; or
- > if we cannot provide a full response at that time, tell you when you can expect to receive one.

If you email us we will:

- > email a response within five working days; or
- > if we cannot provide a full response at that time, tell you when you can expect to receive one.

If you contact us through social media we will:

- > respond to your enquiry within five working days; or
- > if we cannot provide a full response at that time, tell you when you can expect to receive one.

In all our communications we will:

- > use language that is easy to understand; and
- > sign with our name and job title.

If you visit us we will:

- > do what we can to make sure you can get into our offices;
- > treat you with respect and provide a high-quality service;
- > see you within five minutes of your pre-arranged appointment time or, if you do not have an appointment, tell you approximately how long you will have to wait to speak to a member of staff;
- > see you in a private room to keep the matter confidential;
- > wear ID badges and give you our name and job title;
- > arrange an interpretation service if English is not your first language; and
- > provide an induction-loop system if you wear a hearing aid.

If we visit your home we will:

- > introduce ourselves and show our ID badges;
- > arrive within 10 minutes of the appointment time or phone you if the appointment will be delayed or needs to be cancelled;
- > treat you and your home with respect; and
- > if you are not at home, leave a calling card telling you how to rearrange your appointment.



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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
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