



Annual Report 2020 / 2021

CONTENTS

CHAIRPERSON'S REPORT	2-3
CHARTER, COMPLAINTS & ENGAGEMENT	4
HOUSING SERVICES OVERVIEW	6 - 7
MEMBERSHIP & COMMITTEE	8
ACCESS TO INFORMATION	9
FINANCIAL PERFORMANCE	10 - 12
MAINTENANCE	13
NEW OFFICE MOVE	14
STAFFING & NEWS	16
DEVELOPMENT REPORT	18
FUTURE DEVELOPMENT	19
WIDER ACTION	22

CHAIRPERSON'S REPORT

I am delighted to provide the foreword to this Annual Report, which updates you on our work from April 2020 until the end of March 2021. I am though very conscious, that this report is once again set against a backdrop of the Coronavirus Pandemic (COVID-19), which continues to change our lives in so many ways.

I would like to start my report by thanking my predecessor Colin Campbell for all the work he undertook on behalf of the Association. Colin stepped down from the Committee when he reached a period of service of 9 years.

Regarding our subsidiary Cloch Housing Association, as you may recall, in February 2020, following a year of meetings between both Management Committees of Oak Tree and Cloch and a robust Options Appraisal, facilitated by an external independent consultant, the proposal was made to both Associations to separate from the existing partnership with Cloch.

Both Management Committees decided unanimously that it was now the right time to dissolve the partnership and allow each organisation to pursue its own goals. This decision was later ratified in a ballot of Cloch's tenants, and our group structure was dissolved at the end of 2020/21.

It's been a difficult year for the Association, tenants, staff and committee, as a result of COVID-19, however the association has endeavoured to work as best it can, under these difficult circumstances, to ensure where possible essential services and more, were provided to our tenants.

I will now update you on some of this work:

DEVELOPMENT

The Association worked on a number of projects during the year:

- Auchmead Road new-build development completed in January 2021. (36 cottages)
- The Strone Farm project started on site in March 2020, with completion now due to take place in May 2022. (15 cottages)
- The Tweed St/Tay St project started on site in August 2020. Handover is scheduled to take place in December 2021. (69 cottages)
- The Association is still working in partnership with the Link Group and Larkfield Housing Association to develop the former NHS Ravenscraig Hospital Site in Greenock. (71 cottages)
- Capital expenditure on the Development Programme during the year was £4.412m, the Scottish Government contributed £4.354m with the Associations contribution being £0.058m

REACTIVE, GAS & AND OPEN SPACE MAINTENANCE

We carried out 4,844 repairs in the year (reduced numbers due to COVID-19):

- 92.6% of repairs were completed first time
- It took contractors an average time of 2 hours and 28 minutes to complete emergency repairs
- The average time for completing non-emergency repairs was 6.8 days
- James Frew (Gas Sure) continued with the gas-servicing contract during the year.

LANDSCAPE MAINTENANCE

John O'Connor continued to deliver the Associations landscape maintenance services. The Association spent £161,917 on this service in the year.

PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £935,291 on its planned maintenance element of work with £23,399 being spent on the cyclical maintenance element of work.

An additional £381,654 was spent on:

- Stage 3 adaptations (medical adaptations funded by the Scottish Government)
- Maple Road
- Gas planned works
- Decoration allowances
- Asbestos works

SCOTTISH HOUSING QUALITY STANDARD PROGRESS (SHQS)

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.

HOUSING SERVICES

At the end of March this year we owned 1716 self-contained properties, 3 non self-contained properties and had an interest in 94 shared ownership properties.

Arrears

We were delighted to see a reduction in our current and former tenant arrears at the end of March 2021. The arrears reported to the Scottish Housing Regulator as part of our ARC return were 2.71%, compared to 3.14% in 2020.

Lettings

We re-let 125 properties in the year and there were 5 mutual exchanges. The average number days it took to relet the properties was 56.3 days. The rent loss from lettable empty properties reported in the ARC return was £95,031 or 1.20% of rent charged.

Work has been ongoing to empty some of the flats in Maple Road that are due to be demolished and is progressing well.

TENANT ENGAGEMENT

Oak Tree is keen to engage with tenants so that our services are tailored to their needs. Unfortunately we were unable to

carry out any of our usual face to face activities in the last year. We kept in touch with our customers by text, telephone, email and social media.

WIDER ACTION

Whilst the Covid pandemic caused problems across the organisation as a whole it significantly altered how we developed our wider action programme and what that programme looked like.

FINANCE

The Association made annual surplus of £2.26M compared to £1.97M in the previous year.

Total Turnover was just under £11.2M with Operating costs of £8.7M.

STAFFING

The conclusion of the Senior Management Team restructure, was finalised during February 2021. The main aim of the SMT structural review was to develop a 'fit for purpose' senior and functional management structure going forward.

NEW OFFICES - WEST STEWART STREET

The Association had outgrown our High Street premises and following consideration of a number of potential office spaces and locations, we purchased premises in West Stewart Street. We had expected the relocation to have taken place by the end of 2020/21, but this was delayed due to the Pandemic.

CUSTOMER SERVICE

During the year, we developed our online access to service for our tenants. Our My Home Portal allows tenants to report repairs, check their rent statement, pay rents, see letters and documents and make changes to their tenancy from the comfort of their own home.

With regards to the coming year we will continue to face challenging times, however we will continue to work to deliver services to the highest possible level. Management Committee and staff work hard and I thank them for their dedication and enthusiasm.



Vivienne Hearton
Chairperson

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.

A full review of the Charter is taking place in 2021 with a revised Charter being in place by 1 April 2022.

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 eight Annual Return on the Charter (ARC) based on information from the year to March 2021 and this was submitted in May 2021.

Each year, the report for tenants on key aspects of the Charter in the previous year is issued and the report for the year ending March 2020 was distributed to all tenants in October 2020.

Both the report to tenants and the Annual Return on the Charter are available on our website. We are happy to answer any questions that you may have.

Tenant Engagement

Every year we work together as a team to develop our engagement calendar with different activities through the year to engage with tenants and get their input into our services.

This planning takes place between January and March for the coming financial year. Unfortunately due to Covid 19, we were unable to undertake many of the planned events or items of work.

We did what we could and managed to keep in touch with our customers and engage with them as much as possible.

During the year, we engaged with our tenants with the following:

- We carried out a series of welfare calls to our tenants aged 70 and over during lockdown to make sure that they were well and to see if we could support them in any way.

- We wrote to all tenants to let them know about the office closure and to give details of what services were still being provided during lockdown.
- We produce some mini newsletters and published articles on our website and social media to keep people informed.
- We introduced a Live Chat facility on our website and this has proved to be very popular.
- We kept in regular contact with tenants by text.
- We carried out some small scale surveys to check that tenants were happy with how we were keeping in touch with them and took all feedback on board.
- We consulted on our rent increase, rent policy, customer care policy and planned maintenance cycles

We can't wait to move into our new office and be able to welcome customers in person again. We have lots of events planned for the future.

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 in a regular quarterly report.

The Management Team continue to review complaints to drive service improvements going forward.



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 and this was extended in March 2021 for a further 12 months.

Welfare Advice

2020-21 has been a strange year in all respects and different aspects of our service have been affected differently. Working from home, our team continued to work hard to help tenants adjust to the changes that the Covid 19 Pandemic brought. There was an increase in the number of our tenants who needed to claim Universal Credit and we were happy to help as much as we could with advice and support.

We work closely with other agencies to secure support services for our tenants. The Financial Fitness Team continues to deliver a range of services for our tenants. Our tenancy support service continued on a remote basis but still gave intensive targeted support to tenants.

We were also delighted to have temporary support from a Crisis Intervention Officer following a successful funding bid. This allowed us to provide additional help to tenants who were in crisis as a result of Covid 19.

Stock Information

During the year we were delighted to see work starting on 3 separate newbuild sites. Work was delayed due to Covid 19 but work is now progressing well and we expect to see a total of 69 properties at Tweed Street/Tay Street coming off site in 2020/21 and in 2021/22 we hope to have 15 at the Strone Farm site and 71 at the former Ravenscraig Hospital site being added to our stock. The houses are a mix of 2, 3 and 4 bedroom properties and we are very pleased that we have been able to include a small number of wheelchair adapted properties in the Ravenscraig site.

In February 2020, the Management Committee also took the decision to close flats in Maple Road. It had been

evidenced that there was no demand for these properties. There will be a gradual closing down of properties in 12 blocks of flats with a view to eventual demolition. Work is ongoing and good progress is being made. The flats are being cleared in phases and detailed consultation taking place with the tenants to make sure that their housing needs are met.

The total number of self contained properties at 31 March 2020 was 1716, broken down by size and type as follows:

No. of Apartments	Flat	4 in block	High Rise	House	Other Flat	Total
1	6					6
2	341	59	6	5	31	442
3	546	28	38	300	2	914
4	71	26	2	234		333
5				19		19
6				2		2
Total Units	964	113	46	560	33	1716

The association also leases 32 properties to other agencies, 1 office & 2 shops and has a share in 94 shared ownership properties at 31 March 2021.

Rent Information

The Association, in common with all local authorities and RSLs in Scotland provides information to the Scottish Housing Regulator in an Annual Return on the Scottish Social Housing Charter (ARC). The method of calculation of rent collected, arrears, rent loss etc differ from the Annual Accounts method. The figures shown in this section are those calculated on the ARC Return basis.

The rent collected in 2020-21 was £8,232,851 out of a possible rent due of £8,348,075 which was 98.62% of the rent due. Gross rent arrears for current and former tenants stood at 3.07% of the rent due and £12,647 of former tenant arrears were written off during the year.

The rent loss from houses being empty was £115,224 or 1.4% of the rent charged.

A full review of rent and service charges was carried out in March 2015 and reviewed in March 2020. Changes to the rents and service charges have been implemented over several years and is due to be complete by April 2022.

The average rents at the end of March 2021 for different house types is as follows:

No. of Apartments	Flat	4 in block	High Rise	House	Other Flat	Total
1	£65.26					£65.26
2	£75.16	£83.41	£80.52	£86.17	£132.58	£80.46
3	£84.17	£89.95	£88.95	£91.44	£129.71	£88.03
4	£90.16	£91.25	£92.85	£99.11		£97.94
5				£109.67		£109.67
6				£113.91		£113.91
Av. weekly rent	£81.31	£86.84	£88.02	£94.80	£132.41	£88.19

Lettings

There were 125 properties let during the year out of which 85 were general needs properties and 40 were supported lets. Five mutual exchanges were also carried out in the year. The average time to re-let properties was 56.3 days.

A total of 52 referrals of homeless households under Section 5 of the Housing (Scotland) Act 2001 were received by OTHA and 13 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.

Turnover reduced this year, mainly as a result of the Covid 19 pandemic. For a period of time we were unable to let any properties. When we were able to let our houses again we were pleased to see that demand was high and remained so.

Tenancy Management

The housing team were unable to carry out any routine close or estate inspections throughout 2020/21. Ad hoc inspections to deal with particular problems were carried out when restrictions allowed this.

Covid 19 also had a significant impact on the number and type of new legal action cases that could begin or progress.

There were some cases in progress prior to lockdown and these were delayed for around 6 months. One property was repossessed as a result of anti-social behaviour. There were 8 properties abandoned by tenants in the year.

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, 209 cases of anti-social behaviour were reported and 197 of these were resolved during the year.

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.

	OTHA TENANTS	Housing List Applicants	New Tenants
White (total)	1533	5450	121
Scottish	1484	4863	114
Other British	29	500	6
Irish	2	10	0
Gypsy/Traveller	0	1	0
Polish	7	42	2
Any other white background	11	34	1
Mixed or multiple ethnic background	5	15	1
Asian, Asian Scottish, Asian British (total)	4	16	0
Indian	0	2	0
Pakistani	1	3	0
Bangladeshi	0	0	0
Chinese	1	6	0
Any other Asian background	2	22	0
Black, Black Scottish, Black British (total)	1	32	0
Caribbean	1	5	0
African	0	25	0
Any other black background	0	2	0
Other ethnic background (total)	12	35	0
Arab, Arab Scottish or Arab British	5	18	0
Any other group	7	17	0
Unknown/refuse to answer	149	12	4
Total	1704	5560	126

A total of 409 tenants and 1,873 applicants on the housing list considered themselves to have a disability. In relation to lets made in the year, 25 new tenants out of 126 tenants 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.

There was a period when properties were not being advertised but the Housing Register was still open and staff were providing a full service to customers from home. At the end of March 2021, there were 5560 applicants on the joint list seeking rehousing.

The number of new applications in the year was 2,223. The current Joint Allocations Policy was fully implemented in July 2020 and a full review will take place in 2021/22.



MEMBERSHIP NEWS

As at 31st March 2021 the Association had 204 members drawn from tenants and the general community.

During the year 2020/2021 8 new memberships were granted and 18 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 therefore have an annual review process in place for Management Committee members. This included an online self-assessment and 1-2-1 discussions with an external consultant. 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

Sharon Tritschler	Chairperson
Vivienne Hearton	Vice Chair
June Glancy	Secretary
Jim Aird	resigned 23/02/2021
Colin Campbell	resigned 22/09/2020
Ronny Lee	resigned 17/11/2020
Diane McCarney	
David McIndoe	resigned 23/02/2021
Jackie McKelvie	resigned 29/06/2020
Sandra McMenamin	
James Paton	Casual Member
Sandra Rorison	
Doreen Williams	
Anthony Wilson	

Access to Information

OTHA remain committed to openness and transparency governing information we hold. We have continued to work with our Data Protection Officer to ensure we have policies and procedures in line with Data Protection and Freedom of Information requirements.

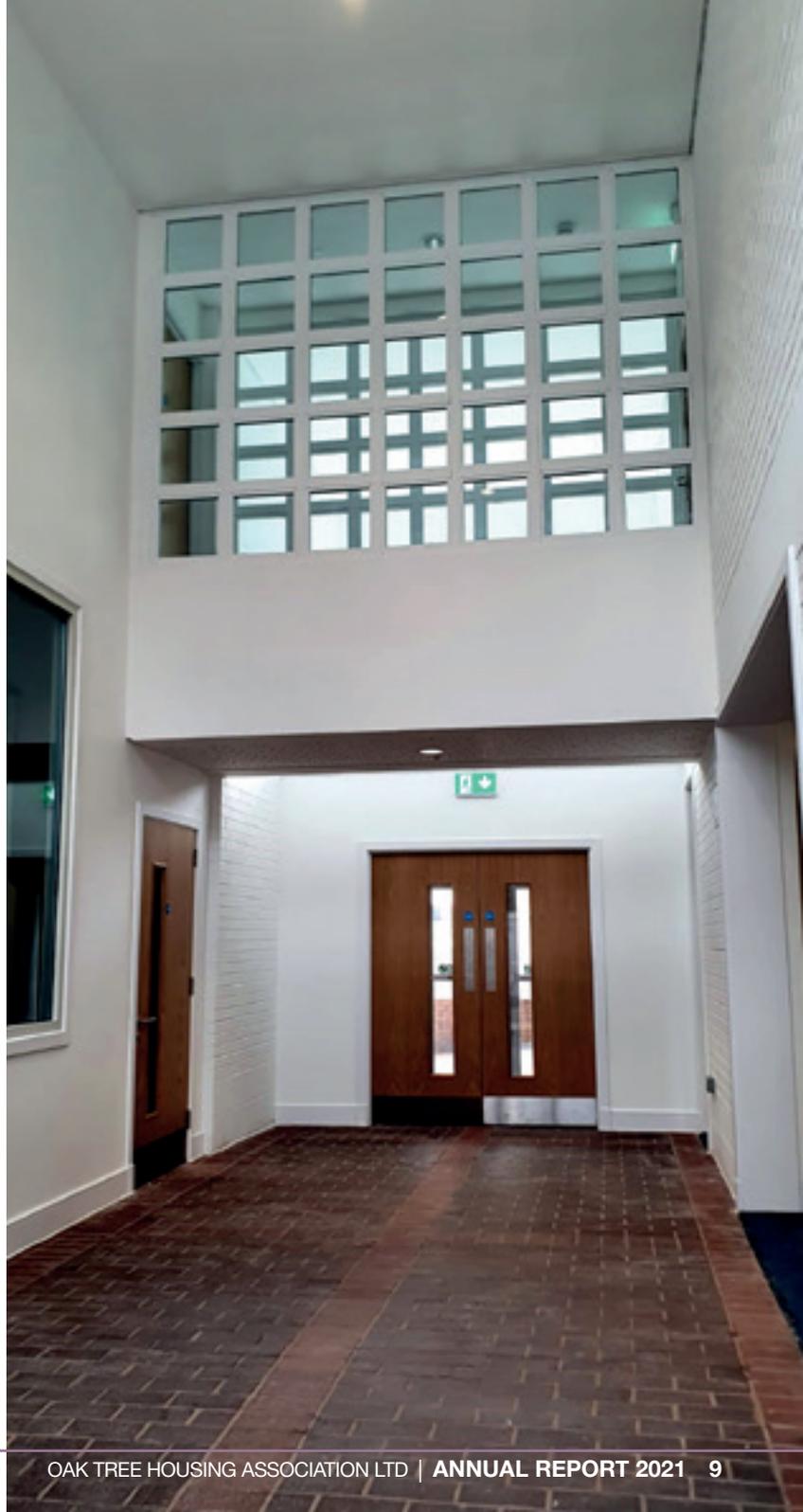
The EU General Data Protection Regulation (GDPR) which came into effect on 25 May 2018 has now been replaced by the UK GDPR. This change occurred on 1st January 2021 when the UK left the EU. The UK GDPR, and accompanying Data Protection Act 2018, continue to place obligations on how we handle personal data and give rights and control to individuals on how their personal data is handled.

Scottish Registered Social Landlords were brought into the Freedom of Information (Scotland) Act (FOISA) in November 2019. FOISA gives rights to access our business information.

OTHA now have a suite of policies and procedures to ensure these rights can be accommodated and our staff have undertaken training in both data protection and freedom of information so that they understand how to apply the procedures.

We have made our customers aware of the legislation and their rights via our Newsletters and have received and dealt with requests under both the data protection and FOISA legislation.

You can find our **GDPR Privacy Notice** at [GDPR Privacy Notice](#) and our **FOISA Guide to Information** at [FOISA Guide to Information](#).



Financial Performance 2020-2021

Oak Tree Housing Association continues to manage its finances with a long term, strategic focus, which includes commitment to building a further 155 new homes due for completion over the next few years.

Despite the impact of the pandemic, in the main, we have continued to deliver our day to day operating activities, e.g. providing housing services, carrying out our reactive and cyclical maintenance programme, however some aspects of our planned maintenance programme were postponed due to restrictions.

Oak Tree Housing Association made an annual surplus of £2.26M in the year to 31st March 2021, which is up from £1.98M in the previous year.

The increase in surplus, in part, can be related to less bad debts, with the Housing Team focussing on arrears management throughout the year and lower expenditure on routine maintenance, with an emergency service only being provided a times throughout the year due to restrictions associated with the pandemic.

Our income from rents and service charges also increased compared to the previous year due to additional properties from our Auchmead Road new build development site and also lower void loss associated with closing properties at

Maple Road, with 65 properties planned for demolition, (work due for completion in 2022/23).

There were also lower interest costs during the year against our £15.4M loan funding, due to having a lower mortgage rate, with fixed rates taken out against our remaining variable loans whilst interest rates were at an all-time low, (Bank of England Base Rate has remained at 0.1% since March 2020 in response to the pandemic).

The £2.26M surplus achieved from our 2020/21 operating activities was reduced further due to the annual valuation of the pension scheme, which increased the pension liability significantly. This resulted in an overall adjustment of £1.78M, (non-cash transaction), effectively reducing the comprehensive income for the year to £480.6k.

However, cash balances remain high at £9.37M which will be used to fund future services, the long term planned maintenance programme and new build developments.

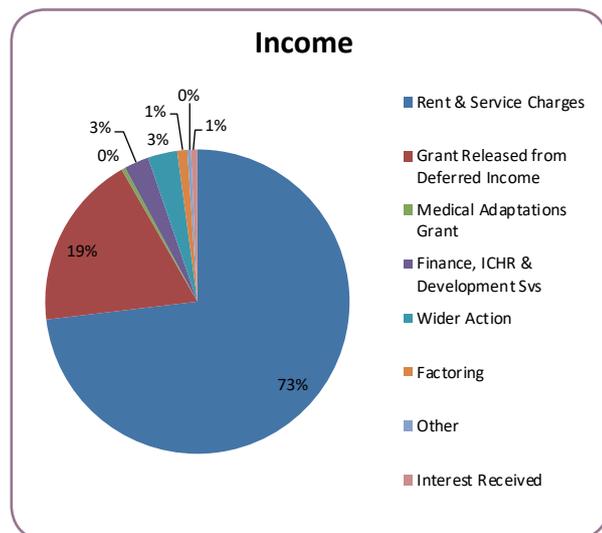
The following table highlights the main sources of annual income and expenditure for Oak Tree Housing Association:

Statement of Comprehensive Income for the year ending 31 March 2020	2021	2020	A Non-Accountants Guide to the Accounts
Revenue	11,197,500	11,715,358	Rental income, grant income & income from other activities – 2019/20 was higher due to the impact of writing off deferred grant income associated with properties at Maple Road
Less operating costs	(8,739,978)	(9,474,980)	Cost of management and maintenance of properties. Higher operating costs were incurred in 2019/20 due to the impact of writing off the value of properties at Maple Road as depreciation
Operating Surplus	2,457,522	2,240,378	Higher operating surplus in 2020/21
Profit on sale of houses	-	(25,511)	Gain or loss from the sale or purchase of houses, e.g. change in shared ownership
Interest receivable and other income	76,179	104,288	Interest earned from money invested – higher rates received in 2019/20
Interest payable and similar charges	(228,917)	(254,589)	Interest paid on loans, (mortgages), lower than 2019/20 due to lower mortgage rate in 2020/21
Other finance charges	(44,202)	(88,018)	Non-utilisation fees / finance costs re: the pension liability
Surplus for the Year	2,260,582	1,976,548	Leaving this general surplus to fund future planned maintenance
Other Comprehensive Income			
Adjustment relating to Pension Liability	(1,780,000)	1,710,000	Increase in pension liability re: accounting method to value the pension liability
TOTAL Comprehensive Income	480,582	3,686,548	

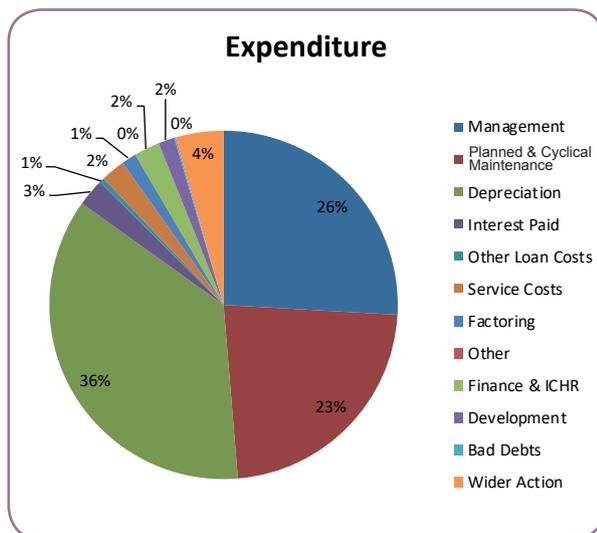
The table below shows our long term financial position, taking account of assets and liabilities:

Statement of Financial Position	2021	2020	
Housing properties, less depreciation	98,395,071	97,059,467	This is the value of our houses and includes replacing items such as kitchens and bathrooms
Other fixed assets	2,222,062	1,095,547	This is the value of our office accommodation, IT and office equipment – we have invested in new office accommodation at West Stewart Street & are due to move during Q2 2021/22
	100,617,133	98,257,515	
Investments	102,501	102,501	Commercial offices we rent out and a £1 share in our subsidiary
Receivables due in more than 1 year	622,917	750,043	This is a loan to Cloch Housing Association due to be repaid in 2027
Assets and Liabilities			
Receivables	515,397	725,472	Money owned to us
Cash held	9,370,523	13,185,015	Money in the bank. Higher in 2019/20 due to receiving circa £5M grant funding, with £600k still to be allocated towards development costs, once they are incurred
Creditors due in 1 year	(4,107,907)	(7,810,230)	Money we owe to others. This was high in 2019/20 due deferred grant income, not yet spent
Creditors due after 1 year	(15,622,294)	(16,347,493)	Money owed on pension and loans, (secured by specific charges on our properties)
Deferred Income			
Social Housing Grant	(62,393,318)	(60,127,214)	Grant provided by the Government to help fund building new homes
Other Grant	(279,329)	(288,057)	
	28,825,623	28,345,051	
Capital and Reserves			
Share Capital	204	214	Represents shares at £1 each
Revenue Reserves	28,825,419	28,344,837	Sums built up in previous years and this year's surplus
	28,825,623	28,345,051	

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

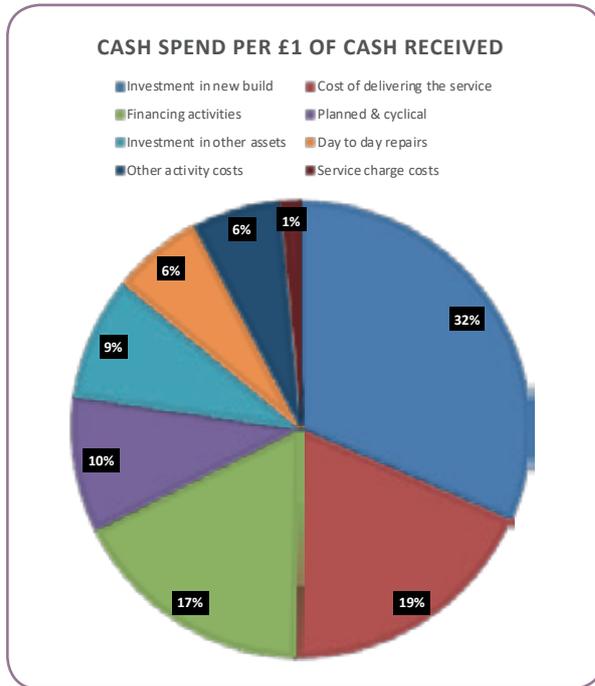


The Association's total income in 2020/21 was £11,197,500. Most of this income comes from the net rent and service charges £8,242,475, however deferred income from Government Grants was 19% of total income and was £2,096,752 in the year.



The Association's operating expenditure in 2020/21 was £8,739,978. The main expenses are running costs named as management and administration costs (£2,334,680), reactive maintenance (£895,301), planned and cyclical maintenance, (£1,158,388) and housing depreciation (£3,263,375).

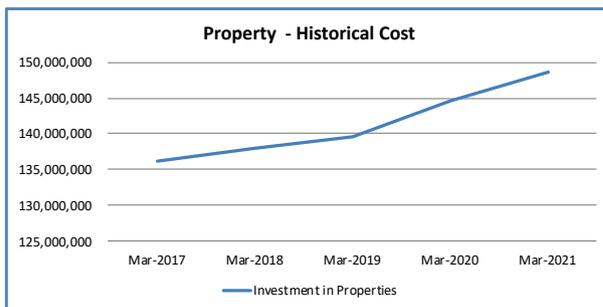
The chart below shows where we spent our money for every £1 of cash received in 2020/21, this excludes non-cash items such as depreciation and deferred grant income. Please note that cash received comes from rental income, loan funding, income from other activities, grants received for building new homes and cash reserves used in 2020/21, (£3.8M):



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

- £0.32 went towards building new homes
- £0.19 on delivering the services, e.g. staff costs, office running costs, IT, general overheads and maintenance overheads
- £0.17 paying for our £15.4M loans, (interest, repayments and other loan costs)
- £0.10 went on planned and cyclical maintenance, e.g. gutter cleaning and painting, etc.
- £0.09 was invested in other fixed assets, e.g. new office accommodation and IT equipment
- £0.06 went on day to day repairs
- £0.06 went on our other activity costs, e.g. wider action, development services, factoring service, etc.
- £0.01 went on service costs, e.g. common electricity and landscaping

The graph below shows how much we have invested in our properties over the past five years, with the value increasing from £136.2M in March 2017 to £148.7M by March 2021. During 2020/21 £4.59M was invested in our properties, building new homes and investing in our existing homes:



The Association has invested £148,673,074 in properties held as at 31 March 2021.

Depreciation to date against this value for wear and tear amounts to £50,278,003.

Additions in the year include £181,955 of capitalised major repairs and £4,411,891 for housing under construction.

At the year-end the Association's housing properties have a net book value of £98,395,071.

PLANNED & CYCLICAL MAINTENANCE

In terms of work undertaken last year, the Association spent £935,291 on its planned maintenance element of work.

The main projects taken forward were:

- The LD2 smoke detection system
- Stock condition survey
- Fire risk assessments – communal areas
- Some carry over spend from previous year's projects as follows:
 - o Eco works
 - o Window replacements/External doors
 - o Kitchens, bathrooms, heating and electrics
 - o Play areas

£23,399 was spent on the cyclical maintenance element of works.

The main projects included:

- Decoration and associated gutter cleaning
- Gutter cleaning contract
- Common fan servicing
- Roof anchor inspections
- Door entry replacements
- Landscaping drawings

REACTIVE, GAS & OPEN SPACE MAINTENANCE

REACTIVE

A number of contractors delivered the reactive maintenance service for the Association this last financial year due to the pandemic. Our initial contractor MPS terminated their contract with us. C Hanlon carried out a temporary repairs service for us until a new contract was procured with The McDougall Group.

We carried out 4,844 repairs in the year. This is a reduction from the previous year as only emergency repairs were being carried out for a period of time during the lockdown restrictions.

- 92.6% of repairs were completed first time
- It took contractors an average time of 2 hours and 28 minutes to complete emergency repairs
- The average time for completing non-emergency repairs was 6.8 days

GAS

James Frew (Gas Sure) continued with the gas servicing contract during the year. All services due in the qualifying period, except 156, were carried out within the required 12-month period. This was due to the forced access procedure being suspended for a period of time. Once this was resumed, as lockdown restrictions eased, we had 31 properties non-compliant as at 31st March 2021.

ENERGY EFFICIENCY STANDARD FOR SOCIAL HOUSING (EESH)

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

- As of 31st March 2021, 1762 of the Association's properties fell within the scope of EESH.
- Of these, 1647 properties currently meet the standard.
- 55 out of the 115 properties not meeting the standard are exempt.
- Work and investment will continue to take place over the next year to ensure that the remaining 60 properties meet the standard.



You may recall from our previous Newsletters where we advised about our new office premises at 40 West Stewart Street we had expected the relocation to have taken place at the end of 2020/21, but this was delayed due to the Pandemic.

We are now pleased to advise that we are able to look at starting to move to our new premises (subject to COVID-19 restrictions) around late June/July.

Our new office is fully equipped to allow us to continue to deliver on all our tenants and customer's needs, including an open and bright reception area, and 5 spacious interview rooms for meeting customers within.

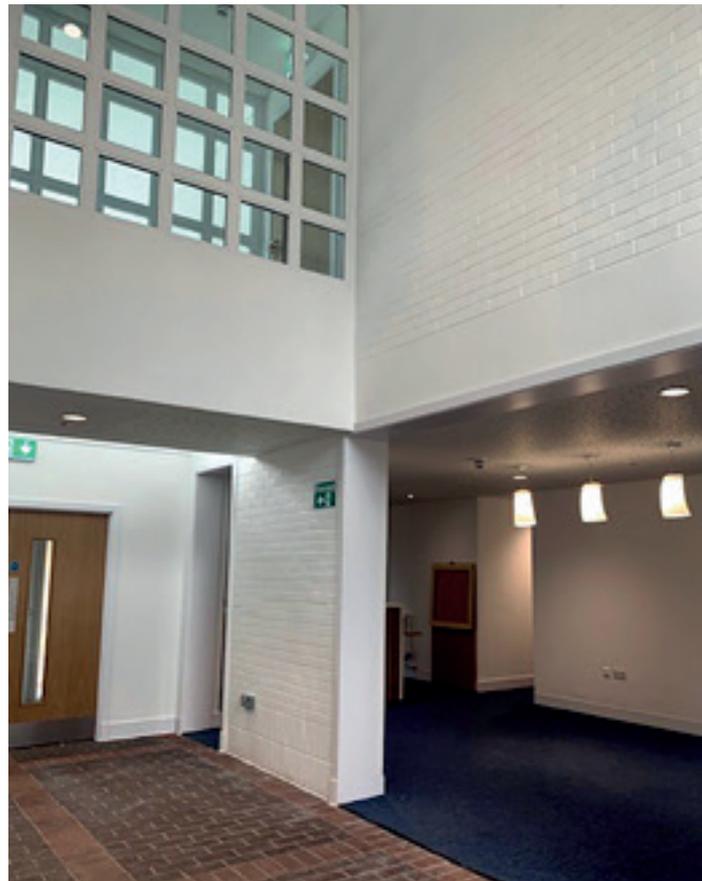
The entrance is also fully adapted for customers with accessibility needs. A larger Committee room will allow us to hold meetings within the office.

However, given that we now expect an element of home-working for staff to continue in the future, OTHA take the opportunity to rethink the purpose, function and layout of the new office space and align this with our other strategic priorities, including wider action and potentially expanding our services.

We are going to explore the feasibility of converting part of the building into a local service hub for the community, which tenants and customers becoming involved, to shape these discussions.

Unfortunately, due to COVID-19 safety requirements, we remain closed to the public at this time, so unfortunately you will have to wait before you can see first-hand what our new office looks like. We are very much looking forward though to welcoming all tenants and customers to our new office, when COVID-19 passes.

In the meantime, we thought that you would like to see some of the recent pictures of our new premises:





DIRECTORATE		DEVELOPMENT/TECHNICAL SERVICES SECTION	
Nick Jardine	Chief Executive Officer	Brian Praties	Development/Technical Services Manager
Anne Culley	Depute Chief Executive Officer	Sukhdeep Hopper	Technical/Maintenance Manager
HOUSING SERVICES SECTION		Sean Marshall	Senior Development Officer
Kate Dahlstrom	Housing Services and Performance Director (Part-Time)	Christie Bain	Senior Maintenance Officer (Planned & Cyclical)
Hazel Aitken	Housing Manager	Peter MacDonald	Maintenance Officer
Julie McEwan	Senior Housing Officer	Brian Robertson	Maintenance Officer
Ann-Marie Mullan	Housing Officer	Andy MacDonald	Maintenance Officer
Morag Sharp	Housing Officer (Job Share)	James Stevenson	Maintenance Officer
Maxine Ferguson	Housing Officer (Job Share)	Donald Middleton	Clerk of Works / Maintenance Officer
Louise Ward	Temporary Housing Officer	Claire Scott	Repairs Assistant (Supervisor)
Linda Smith	Housing Assistant	Karen McDermott	Repairs Assistant
Laurina Mooney	Housing Assistant	Karen Donaldson	Temporary Repairs Assistant (Part-Time) (started 20.08.20 – left 18.12.20)
Claire McLoone	Housing Assistant	Karis McAlinden	Repairs Assistant (Part-Time)
Lyndsey Robinson	Temporary Housing Assistant (Part-Time)		
Alana Broadfoot	Housing Administration Assistant	ADMINISTRATION SECTION	
Catherine Scott	Housing Administration Assistant	Kirsty Davis	Office Manager
Ronnie Bennett	Inverclyde Common Housing Register Housing Assistant (Part-Time)	Mary McCreadie	Senior Clerical Assistant
FINANCE SECTION		Elizabeth MacKay	Clerical Assistant (Part-Time)
Alana Durnin	Finance Director	Jacqueline Harkins	Clerical Assistant
Kes Cameron	Finance Manager	Ellie Butcher	Clerical Assistant
Gwen Mills	Finance Officer		
Claudia Ennemoser	Finance Officer (Part-Time)		
Anita Hunter	Finance Assistant	HOUSEKEEPING	
Cheryl Gault	Finance Assistant	Eleanor Gallacher	
Lynne Joyce	Finance Administration Assistant	Tracy Swan	
Ewan Barr	ICT Manager (Shared post with Cloch)		
Richard Browning	IT Assistant (Shared post with Cloch)		

STAFF NEWS

The conclusion of the Senior Management Team restructure, was finalised during February 2021. The main aim of the SMT structural review was to develop a “fit for purpose” senior and functional management structure going forward. The Association had 1 part time, temporary member of staff leave this year.

As you know, we monitor our staff absence levels. This year our absence rate due to sickness was 5.37%.



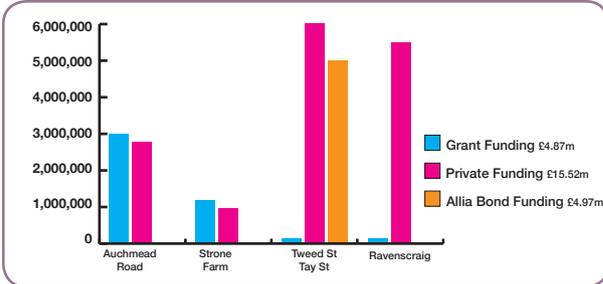
DEVELOPMENT REPORT

The Association worked on 4 projects during the year. Unfortunately, COVID impacted on progress with works being suspended for a time on all projects due to lockdown restrictions. The projects that factored in the programme included:

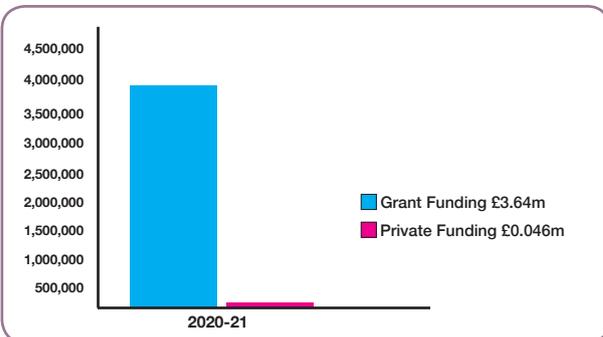
- Auchmead Road newbuild, Greenock 36 cottages
- Strone Farm newbuild, Greenock – 15 cottages
- Tweed St / Tay St newbuild, Greenock 69 cottages
- Ravenscraig newbuild, Greenock – 71 cottages

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 £24.5m. This includes a private finance investment from the Association of £15.33m and a grant funding contribution of £4.20m from the Scottish Government. In addition the Association was successful in securing £4.97m Allia bond funding for the development at Tweed St/Tay St..

Project Funding Allocation



Capital Expenditure on the Development Programme during the Year



Development Project Details

AUCHMEAD ROAD NEWBUILD

36 energy efficient social rented units, comprising:

House types	No of Units
3 apt 4 person cottage flats	8 units
3 apt 4 person mid & end terrace houses	13 units
3 apt 4 person semi-detached houses	4 units
4 apt 5 person mid & end terrace houses	6 units
4 apt 5 person semi-detached houses	3 units
5 apt 6 person end terrace houses	1 unit
5 apt 6 person semi-detached houses	1 unit



The End of Defects Liability for this project was January 2021. However, the lock down restrictions delayed the End of Defects inspections. These have been re-programmed to take place in August 2021

STRONE FARM NEWBUILD

15 energy efficient social rented cottages.

House types:	No of Units
3 apt 4 person semi-detached houses	2 units
4 apt 4 person semi-detached houses	6 units
4 apt 5 person semi-detached houses	4 units
4 apt 6 person detached houses	2 units
5 apt 7 person detached house	1 unit



Architect Image



This project started on site in March 2020. However, the impact of the pandemic forced the contractor's hand to the point where the contract was eventually terminated in June 2020. Thankfully though, the Association was able to put together a salvage package in place to allow the project to continue.

Works have recommenced and completion is due to take place in May 2022.

TWEED STREET/TAY STREET NEWBUILD

69 energy efficient social rented units

House types:	No of Units
3 apt 4 person cottage flats	6 units
3 apt 4 person mid & end terrace houses	24 units
3 apt 4 person semi-detached houses	8 units
4 apt 5 person mid terrace houses	28 units
5 apt 6 person end terrace houses	1 unit
5 apt 6 person semi-detached houses	2 units

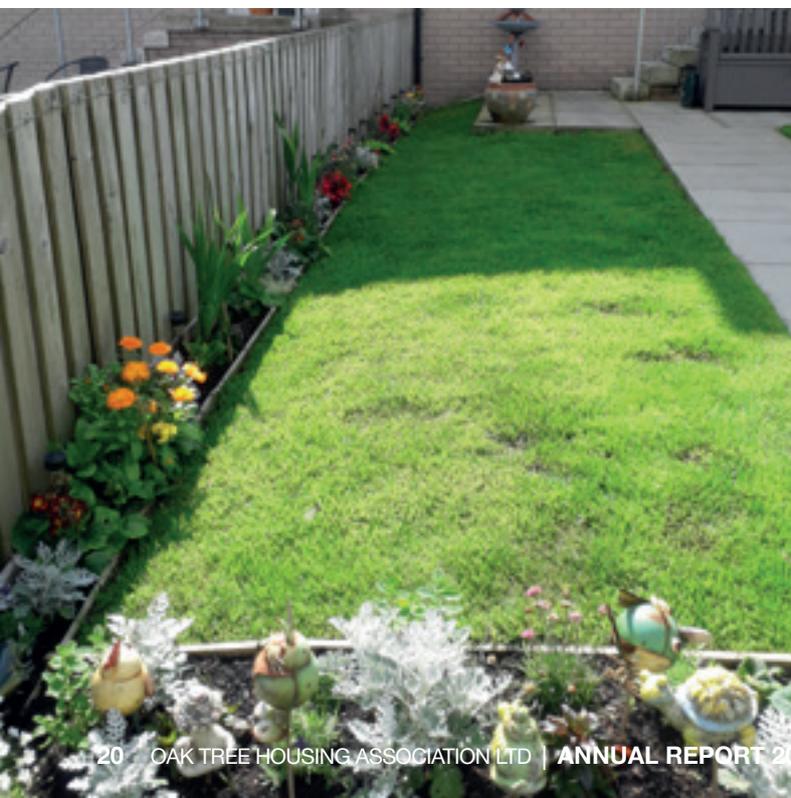
This project had been scheduled to start in January 2020, however, protracted dialogue between the Design Team and the Statutory Authorities prevented this from happening. A site start was achieved in August 2020 and phased completion process is expected to run from November 2021 until February 2022.

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 Oak Tree 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.



WIDER ACTION

Whilst the Covid pandemic caused problems across the organisation as a whole it significantly altered how we developed our wider action programme and what that programme looked like.

Covid 19 response

Supporting Communities Fund

In May 2020, Oak Tree Housing Association were awarded £155,190 to provide direct support to community based organisations and groups across Inverclyde who were supporting their local communities during the Covid-19 pandemic. An additional application was submitted and £67,500 was secured in July. A total of secured £222,690 for the benefit of community based organisations across Inverclyde.

The funding awarded supported 20 organisations to undertake: food deliveries, hot meal deliveries, prescription service; wellbeing checks; crisis intervention support; volunteer support; community hub support; development of household packs and essential items; fuel poverty support; support for those in recovery; support for those both in hospital and returning home after a hospital stay; support for key workers; mental health initiatives; digital engagement for young people; development of a community asset register and supported the Inverclyde Community Fund to provide small grants to local groups through a dedicated Covid-19 Fund.

In addition funding secured enabled OTHA to appoint a Crisis Intervention Officer who strengthened our ability to communicate with tenants & customers through this trying period.

Communities Recovery Fund

A further funding bid was submitted to the SCVO Communities Recovery Fund for funding to support OTHA, Branchton Community Centre and Inverclyde Association of Mental Health with on-going project delivery to support the local community with Covid related projects to the end of March 2021. Application for £58,215 was submitted on 7th December 2020 and approved on 11th January 2021.

In addition in partnership with Cloch and Larkfield HA's we supported a number of local organisations including:-



Starter Packs Inverclyde – we support Starter Packs to help alleviate 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.

Financial Fitness – we support Financial Fitness to ensure that our tenants have access to local, independent welfare rights advice and support in 20-21 also telephone interviews were provided with approximately £957.00 per customer.

Tenancy Support – In partnership with Cloch and Larkfield Housing Association, we continued to provide a tenancy support service for our most vulnerable tenants. This service is delivered by the Simon Community Scotland,

with the staff member being based across the three associations.

Branchton Community Centre – We have provided support to Branchton Community Centre Association in relation to the development of their funding applications to ensure that they can continue to deliver a wide variety of services from this vital community resource. We helped them to secure Climate Challenge Fund monies towards the delivery of a two-year programme that seeks to deliver a wide range of activities from waste and food to active travel across Greenock South West.

Our biggest project Pathways to Construction was established in February 2020, after OTHA were successful



with their Scottish Government, Investing in Communities Fund application – this was the only ICF bid approved across Inverclyde. A total of £220,010 was awarded for a two-year programme of delivery.

The project aims to provide training in environmental and construction works to individuals currently facing multiple barriers to employment. Through this programme, trainees employed through Inverclyde Community Development Trust (The Trust) are waged for a period of 6 months, and receive specific and accredited training relating to construction skills, and experience of working within a construction site. Through undertaking this programme of activity, the project ensures that all participants are given enhanced and focused opportunities to progress along the employability pipeline and enter employment, further training or education.

Covid-19 significantly delayed the start of the project and the project was further delayed due to staffing issues within The Trust who we partnered with to deliver this project. This resulted in them no longer having the staff and or capacity to deliver the site supervision aspect of this programme and led to a re-profiling of the project in agreement with the Scottish Government. The Project Coordinator is now employed as a full-time salaried post within Oak Tree H.A. to co-ordinate the project and provide direct training and supervision to all project beneficiaries.

Due to delays caused by Covid, the first squad of 5 trainees were recruited in January 2021 and have been based out of two vacant flats in Maple Road, undertaking training in relation to internal repairs and maintenance. The project is funded to March 2022 (with a possible extension beyond due to the delays experienced).





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