

OUR PERFORMANCE REPORT



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This report sets out Oak Tree HA's performance in meeting some of the outcomes and standards laid out in the Scottish Social Housing Charter and reported to the Scottish Housing Regulator in our Annual Return on the Charter (ARC). All the facts given are for the year ending 31 March 2025.

Overview of 2024–25

Welcome from the Chair

As a community-based Housing Association, Oak Tree Housing Association continues to demonstrate the real value of local leadership and partnership working. This year has brought both challenges and achievements from strengthening our financial position to investing in our homes, our people, and our neighbourhoods. The dedication of our staff and Management Committee has ensured that we continue to deliver high-quality, affordable housing while putting tenants at the heart of everything we do. Our results this year show positive progress in key areas such as repairs, tenancy sustainment, and tenant satisfaction. We've also taken major steps towards improving energy efficiency and preparing for Scotland's Social Housing Net Zero Standard. Most importantly, we've maintained our focus on community supporting local projects, building partnerships, and ensuring our tenants' voices guide our future direction.

Foreword from the Chief Executive

This year's Outcomes Report reflects a period of real momentum and change for Oak Tree Housing Association. We have continued to strengthen how we deliver services, with a renewed focus on customer experience, digital transformation, and value for money. Our investment in homes and people has been underpinned by clear governance, a strong financial foundation, and a shared vision for sustainable growth. Through the work of our dedicated teams and partners, we have made tangible improvements faster repairs, better communication, more energy-efficient homes, and greater opportunities for tenants to shape local decisions. Looking ahead, we will build on these achievements as we move towards our next Business Plan and 25th anniversary year in 2026, ensuring that Oak Tree Housing Association remains a trusted and progressive community anchor in Inverclyde.

Homes

At the end of the year, we owned 1877 rented homes with a stake in 84 shared ownership homes. From the 1877 properties 26 were leased to another housing provider for temporary accommodation.

Offices and Shops

We own 3 offices & 3 shops. We operate from our Office in West Stewart Street. We let a section of the building to the Financial Fitness Team, and they provide welfare benefit services from within our building.

Staff

We employed 38.8 staff members and had 11 voluntary members on our management committee (capacity for 15 members). 6.72% of days were lost through staff sickness absence in the reporting year.





KEY FACTS

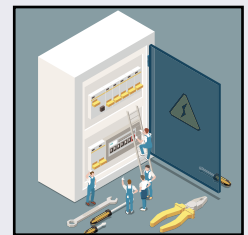
We spent £1,218,832 on planned maintenance where work included:

- Kitchen and heating contract 2024/25
- Kitchen and heating contract 2023/24
- Common electrics
- External doors
- Window replacement 2024/25
- 2 Houston Street Fabric Repairs



We spent £851,237 on cyclical maintenance where work included:

- Decoration for common properties 2024/25 programme
- Decoration for common properties 2023/24 programme
- Electrical inspections in tenants' homes
- Gutter cleaning contract
- Roof anchor inspections
- Communal Fire Risk Assessments in various closes
- Annual Gas Servicing



We carried out 6,844 repairs in the year. There has been a decrease in 9% less repairs being reported when compared to the previous year. We also raised a further 846 non repairs i.e. rotate bins and close cleaning.



For emergency repairs our target is 4 hours. On average, it took 1.9 hours to complete emergency repairs. Our performance in this area improved from last year where it was 2.3 hours. The Scottish Average was 3.89 hours.

For non-emergency repairs, our target is between 2-7 working days. We achieved an average of 5.6 days. Again, we have performed better in comparison to last year which was 7 days. The Scottish Average was 9.13 days.



For non-emergency repairs, 4,822 (92.4%) were completed "right first time" out of a possible 5,221 repairs. We have also improved in this area for we achieved 87% last year. The Scottish Average was 88.02%.

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

- As of 31st March 2025, 1,843 of the Association's properties fell within the scope of EESSH.
- 1,788 of these properties currently meet the standard.
- 54 properties do not meet the standard.

Work and investment will continue to take place over the next few years to ensure the remaining 54 properties meet the standard.

95.5% of the Association's stock met SHQS at the end of the reporting year.

- 1,760 of these properties met the standard
- 46 properties are exempt from the standard
- 20 properties are in abeyance (tenant access issues)
- 17 properties do not meet the standard



The properties that currently do not meet the standard are due to restricted kitchen spaces not being able to accommodate additional storage units.

All properties with boilers were serviced for their annual gas safety inspections prior to the current certificate expiring.

Looking After Your Home

We carry out adaptations to tenants' homes to help them live independently. During the year, we carried out 41 adaptations and spent £98,718. We completed them in 313 days on average. We took longer this year as we had a waiting list due to a decrease in grant funding received from the Scottish Government.

Tenant satisfaction with the repairs service was 85.7% which is an improvement from 81.8% from the last survey carried out in 2021.

Energy & Net Zero (EESH2)

EPC Distribution:

A = 0%
B = 30%
C = 66%
D = 3%
E = 1%



£ Savings

£3,458

EESH Compliance 2024/25 = 97%

Forecast to 2027/32 = 98%



Tenant Energy-advice outcomes
Households supported
82

We have completed two pilot energy efficiency projects in collaboration with James Frew Ltd. These initiatives were delivered through ECO4 funding and supported by OVO Energy. Each property received an air source heat pump, photovoltaic (PV) panels, underfloor insulation and top-up loft insulation.

Damp & Mould Indicators (Source: SPSO Model Complaints Handling Procedure)

Reported
64 (30%)



Average time to
First Visit 5.2 Days



Recurrence

9%
within 6 months



Communications



Recurring articles in quarterly newsletters, tenant advice leaflet issued at inspection, website updates, condensation traps provided



Investment

Actions: Damp proof course and window repairs



What we are working on

Last year we highlighted the early benefits of the Contractor Framework. This year, we have taken performance further again. Repairs are being completed faster, the quality of workmanship has strengthened, and complaints have continued to fall. We are also seeing more first-time fixes, which reduces disruption for tenants and reflects the emphasis we have placed on quality and consistency.

Our performance targets have once again increased and by maintaining close working relationships with our contractors we are ensuring that this momentum continues. The focus remains on driving high standards, value for money, and positive outcomes for tenants

Looking after your neighbourhood

What we do

We recognise that the quality of the area around your home is important. Even small problems can spoil your enjoyment of your home. We work to tackle anti-social behaviour in our neighbourhoods by implementing a range of methods, including offering mediation, issuing warnings, and creating acceptable behaviour contracts with perpetrators in collaboration with the Social Protection Team. We also work together with external agencies like the police and social services, and as a last resort, we can take legal action to seek court orders or property possession to address persistent issues.



KEY FACTS

Our Housing & Communities team carry out regular close and estate inspections. These inspections are to ensure properties and communal areas are well-maintained, safe, and free from hazards like potential fire risks, fly-tipping and graffiti. These inspections also provide an opportunity to address tenant issues, build relationships, encourage community involvement, and gather feedback on the housing association's services.

232 cases of anti-social behaviour were reported and 230 of these were resolved during the year, which was 99.13%. Two cases were carried into the next year and were resolved within timescales. The Scottish average was 94.29%.

The Association obtained 8 Decrees of Eviction in the period 1 April 2024 to 31st March 2025. Of the 8 obtained, 7 were enforced and 1 voluntarily ended their tenancy prior to eviction. The 8 enforcements in 2024-25 were for rent arrears and breach of tenancy. The Association had 7 tenancies ending resulting in abandonments.

Our tenancy sustainment remained stable this year from 93.6% to 93.5% (The Scottish Average is 94.61%), the Housing Services and Communities team work hard to prevent homelessness and failed tenancies by providing tenants with information, advice, and support to manage issues that could lead to them losing their homes. The team support those most vulnerable to empower them to make the right choices to live safe and independently in their home. We currently share joint services with Larkfield Housing Association and employ a Tenancy Support Officer who works for the Association 15 hours per week.

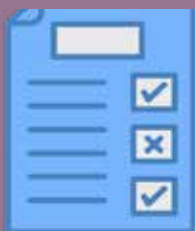
Complaints Performance (SPSO Model)

Total Complaints = 64

Stage 1 = 45

Escalated to Stage 2 = 5

Stage 2 = 14



Percentage closed on Time:

Stage 1 = 95%

Stage 1 escalated to

Stage 2 = 100%

Stage 2 = 100%



Average days to close Complaint:

Stage 1 = 5.02 days

Stage 1 escalated to

Stage 2 = 16.40 days

Stage 2 = 15.20 days



Complaints upheld = 14%

Partially upheld = 16%

Not upheld = 60%

Resolved = 10%



Learning & actions: Reinforced key responsibilities to residents for private garden maintenance, contractors for any damage caused, and tenants for maintaining home contents insurance.

Tenants Satisfaction Results

What You Said

Between September and December 2024, we carried out our Tenants Satisfaction Survey and 1,107 tenants completed the survey, representing 63.2% of all available tenants. These tenants took the time to tell us what they think of us as a landlord and give us ideas on how we could improve.

This large-scale survey is carried out every 3 years by an independent company. The survey was carried out by carrying out face to face and telephone questionnaires supplemented by an online survey.

Some survey questions are standard across Scotland with all housing associations and local authorities reporting their results to the Scottish Housing Regulator.

The table below shows the results for these standard questions compared to the last time we surveyed our tenants in 2021 and the social Scottish housing average.

Measure	% tenants very and fairly satisfied 2024	% tenants very and fairly satisfied 2021	Social housing average (2024)
Survey method	Telephone, face to face and online	Telephone	Mixed methods
Satisfaction with Association's overall service	89.3%	85.5%	87.7%
Satisfaction with being kept informed about services and decisions	90.6%	93.3%	92.1%
Satisfaction with opportunities to participate in decision making	83.5%	93.1%	89.1%
Satisfaction with quality of home	85.1%	77.5%	85.1%
Satisfaction with repairs in last year	85.7%	81.8%	87.3%
Satisfaction with contribution of Association to management of neighbourhood	81.2%	82.1%	85.7%
Rating of rent as very good or fairly good value for money	81.0%	78.0%	81.9%

An Action Plan will take forward a number of areas that we can improve upon and the comments made on individual items will be analysed and used to improve our services.



What we are working on

The number of evictions remained the same as last year. The number of properties abandoned also remained the same. It was agreed to extend the shared tenancy support services with Larkfield Housing Association for a further year. These services are provided by Linkliving. The dedicated Tenancy Support Officer provides 15 hours of support per week to support tenants who may be struggling with their tenancy and potentially be at risk of their tenancy failing or abandoning their property.

The 2024 Tenant Satisfaction Survey highlighted 83.5% of tenants are satisfied with opportunities to participate. The Community Engagement Officer will be working on initiatives to improve tenant involvement and engagement opportunities.

The 2024 Tenant Satisfaction Survey highlighted 90.6% of tenants rated 'being kept informed' as very or fairly good. The Community Engagement Officer is working on ways to modernise and evolve the way we engage with our customers and to involve customers in co-created solutions.

Community Engagement Events and Competitions

Why Community Engagement Matters

At Oak Tree Housing Association, we believe that our strength lies in our community. As a locally based housing association, we are more than a landlord, we are part of the Inverclyde Community that we serve. Engaging with our tenants, residents, and local partners helps us to understand what matters most, shape our services around real needs, and make sure that every voice is heard. By working together, we can build thriving, inclusive, and sustainable communities where everyone feels valued and has the opportunity to influence positive change.

We had 7 winners of our Halloween Homes competition

We had 6 winners of our Garden Competition

We had 5 winners of our Christmas Homes Decorations competition

We hosted a Christmas Party alongside Cloch Housing Association and CX Feedback which provided a 3 course meal to 200 residents over the age of 60 years old alongside a raffle and entertainment.

We received £2000 funding to host six 'Winter Warmer Cafes' throughout January – March 2025 in community locations. We had 96 attendees in total including young families, single parent families, carers, young people and older people 65+ years old. From this funding we also provided winter warmer items to 135 households.

We supported and assisted the creation of the Ravenscraig Tenants and Residents Association, alongside Link Housing Association and Larkfield Housing Association. We continue to support this group at monthly resident meetings.

Our Management Committee Roadshow brought members of our management committee to local community hubs to meet with residents

Our Community Benefits funding supported various local projects:

- Branchton Community Centre's £2 Meal Appeal
- Improvement of male and female bathroom facilities in Branchton Community Centre
- Improvement works at Prospecthill Street Church
- Supporting local youth sporting teams
- Easter Egg donations to various community charities



Community Engagement Events and Competitions



Community Engagement Events and Competitions



Community Engagement Events and Competitions



Community Impact – Money / Energy Advice

MONEY /ENERGY ADVICE

Households Supported

223

COMMUNITY EVENTS

Delivered

14

Gains

£370,920

Attendance

309

Initiatives included: Warm Homes Health Communities – 490 items distributed including Air Fryers/Electric or Heated Blankets/Slow Cookers/Soup Makers

Our Impact – Building Communities and Changing Lives

Every decision Oak Tree makes is rooted in our vision of building great homes and supporting thriving communities. The impact of our work goes beyond bricks and mortar it's about creating places where people feel safe, connected, and proud to live.

Over the past year, we've delivered measurable improvements in energy efficiency, reduced fuel costs for many households, and invested significantly in maintenance and environmental works. We've worked alongside local partners to improve wellbeing, tackle poverty, and create opportunities through volunteering, training, and community events.

These outcomes demonstrate how performance links directly to purpose: every repair completed, every home improved, and every conversation with a tenant helps strengthen the fabric of our communities and the quality of life for those we serve.

Delivering Value

To deliver value to our tenants we focus on improving homes and services, engaging tenants in decisions, building thriving communities through local investments, and ensuring efficient management and value for money. This involves a proactive approach to tenant participation and scrutiny, supported by the legal requirements of the Scottish Social Housing Charter.

KEY FACTS



The total rent & service charges due to be collected in the year was £9,920,939.

Rent arrears owed to OTHA by current and former arrears at the end of March 2025 were, £263,269 a decrease from £277,164 last year.

The arrears were 2.63% of rent due for reporting year which is lower from 2.87%. The Scottish average was 6.17%, a decrease from 6.74%.

There were 4 evictions as a result of non payment of rent.

£21,940 of former tenant rent arrears was written off at the year-end, compared to £21,651 the previous year.

£73,369 of rent due was lost through lettable properties being empty during the last year. This was significantly down from £169,412 last year.

Our turnover of properties in the year was 7.92%, a decrease from 8.91% last year. We relet our empty properties in an average of 34.42 days, which is down from 69.47 days last year. The Scottish Average was 60.59 days.

The OTHA rent increase in March 2025 was 3.9%. OTHA has lower average rents than the other local housing associations. All the local RSLs are higher than the Scottish average with a small number of exceptions.

Average weekly rents & service charges* for different sized properties

Homes & Rents	OTHA	CLOCH	LARKFIELD	RIVER CLYDE HOMES	SCOTTISH AVERAGE
Percentage Rent Increase	3.9%	4.9%	4%	5%	5%
Average Rent					
1 Apt	£76.91	£93.04	n/a	£93.66	£87.12
2 Apt	£94.43	£99.54	£75.18	£105.93	£93.27
3 Apt	£103.95	£110.00	£104.24	£110.57	£96.00
4 Apt	£116.07	£121.85	£120.37	£117.28	£104.51
5 Apt +	£129.38	£137.10	£136.27	£123.20	£115.58

*OTHA charges monthly rents, but the Scottish Housing Regulator bases their comparison on what the monthly rent would be if charged weekly.

In 2021, tenants' satisfaction with the rent as value for money was 78% and this increased to 80.97 % in 2024. The Scottish average this year was 81.68%.

Delivering Value



What we are working on

We will continue to provide an enhanced void specification for our lower demand properties for example supplying flooring and decoration. Our Community Engagement Officer and Housing Communities team are committed to building a community presence. We will go beyond phone calls and letters by having a physical presence in the community. This will be through community hubs, events, or regular visits from staff to your area to build relationships and show availability.

The Association will continue to provide and maintain safe, affordable, and good quality homes, ensuring security of tenure, responsive repairs, and a good standard of living.

The rises in the cost of living, inflation and energy costs are still causing difficulties for our tenants. There are going to be huge challenges ahead if we want to continue to have low rents (comparative to other RSLs) but maintain a high level of service. This will be a key priority for the Association in the coming year and all departments will have a role to play in managing the future of the Association.

Lettings to Homeless Households & Nominations



24% of General needs lets to homeless referrals (*Scottish average = 46%*)

Average days to relet

34.42 days

12 month sustainment (homeless lets)

91.30%

Partnership with local authority / support agencies; Direct Section 5 Referrals / Women's Aid / Inverclyde Centre for Independent Living / New to Scotland Team / Children & Families

Allocations and Sustainment

Prevention initiatives: Working with Vicar's Relief Fund, Starter Packs, Energy Advisor (Shared-resource with other RSL's), Tenancy Support Service.

12 month tenancy sustainment overall: 93.5% (By source: Waiting List 90.35%, Transfer 93.75%)



Summary and Looking Ahead

This Outcomes Report reflects a year of progress, partnership, and purpose. It showcases the dedication of Oak Tree's staff, Committee, and tenants in achieving strong results across housing management, property services, and community engagement.

As we move into 2025/26, our priorities remain clear: delivering excellent services, investing in homes that meet modern standards, supporting our tenants through changing times, and preparing for the challenges and opportunities of the Net Zero transition. Together, we will continue to build a resilient, inclusive, and sustainable future for Oak Tree Housing Association and the Inverclyde community we proudly serve.

We are looking forward to Oak Tree's 25th Anniversary in 2026



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