

This report tells you how Oak Tree HA has done 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 2018.

Tenants have helped us design this report. We would be very happy to have your comments on what you think of it.



OVERVIEW OF 2017/18

At the end of the year, we owned **1735** rented homes, **4** shared homes and a stake in **100** shared ownership homes. We owned one office & three shops. Another 18 homes were leased to another housing provider.

We sold 4 homes under the Right to Buy. The Right to Buy has now ended.

We employed 38.14 (full time equivalent) staff members and had 12 voluntary members on our management committee. For every 100 days due to be worked, 4.38 days were lost due to staff sickness.

We took handover of **Garvald Street** in October 2017 (**45 houses**).

We worked on **5** new developments during the year - Auchmead Road (36 houses) & Shore Street (8 flats),

Killochend (9 houses), Bow Farm (62 houses) and Ravenscraig (72 houses).

We are working closely with Inverclyde Council, the Scottish Government and other registered social landlords to find other opportunities to develop new homes and secure funding for them. A site at Strone Farm is presently being assessed for OTHA to develop.

Novus Property Solutions continue to deliver most of our repairs service. They started in October 2017.

Our landscape contractor is **McDermott Contract Services**. They started in August 2017.

We launched a new **Website** on 29 March 2018 and we launched our **Tenant Portal** on 29 June 2018. It's called **My Oak Tree Portal** and it can be accessed via our website at www.oaktreeha.org.uk.

LOOKING AFTER YOUR HOME

We spent £1,244,733 on planned maintenance where work included:

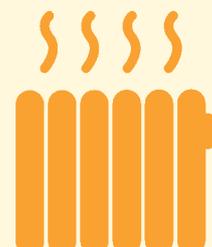
Some carry over work from previous year's projects



98
Kitchens



137
Bathrooms



42
Heating
Systems

We spent £410,907 on cyclical maintenance where work included:

Stage 3 Adaptations
Roof anchor inspections
Common fan servicing
Painting and Gutter cleaning

We completed **6,941** reactive repairs, **4** repairs per house on average.

For emergency repairs our target is 4 hours. On average, it took **2.49** hours to complete emergency repairs (Scottish Average was **4 hours**).

For non-emergency repairs, our target is between 2-10 working days. We achieved an average of **6.52** days (Scottish average was **6.4 days**).

For non-emergency repairs, 4,610 (88.59%) were completed "right first time" out of 5,204 repairs.

All our properties meet the Scottish Housing Quality Standard.

99.94% of annual gas safety checks were completed on time.

We carry out adaptations to tenants' homes to help them live independently. We had 75 applications for an adaptation in the year, 77 medical adaptations were carried out. The average time to complete the adaptation was 44.17 days.



What you said

Our survey of new tenants told us that **133** new tenants out of **142** who responded, were very satisfied or satisfied with the standard of their home when moving in. We have been continually improving our letting standard in recent years and our new tenants seem to agree.

Tenant satisfaction with the repairs service remained high.

We are carrying out a full Tenants Satisfaction Survey in October/November 2018



Room for Improvement

We have invested in work to 6 closes in Maple Road to improve the outside environment, internal closes and external cladding to make the flats warmer and easier to heat. A further 2 closes are to be improved this year.

We continue to work to reduce fuel costs by making your homes warmer and easier to heat and we have secured grant funding in 2018/19 to help tenants save energy, save money and reduce their carbon footprint.

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 continue to carry out regular inspections of all estates and closes. This helps us identify problems and breaches of tenancy so we can take action.

We invite you to join us to carry inspections during our summer Walkabouts. We have been doing these for a few years now and plan to continue. We enjoy meeting you and hearing about your concerns for your area and we welcome suggestions on how you think your area could be improved.

We handle your complaints to try and resolve any problems. We will keep a complaint case open until it is sorted and check with you to see how happy you are with the outcome.

We organised events at Funworld during the summer school holidays. This allowed us to meet some of

our tenants who might not have previously been able to attend more formal meetings. It was so successful that we repeated the events in 2018 too.

We arranged a Christmas event for the new residents of our Garvald Street development in December 2017 at Craigend Resource Centre.

We were delighted to get involved with a Community Arts Project that included the Bow Farm and Pennyfern areas. This was another opportunity to engage with our tenants and listen to their views.

KEY FACTS

- We carried out close inspections and estate inspections at least once in each quarter in all of our areas.
- **100** new anti-social cases were opened during the year, **95** were resolved within locally agreed targets during the year – some were carried into the next year and were resolved then. The number of cases reported were less than the previous year which is encouraging.
- We had **5.8** cases of anti-social behaviour per 100 tenancies. The Scottish average was **7.5** cases.
- Unfortunately, we carried out two evictions on the grounds of anti-social behaviour.
- Out of **146** new tenancies created in 2016/17, **131** tenants remained in their tenancy for more than a year.

What you said

At our last Tenants Satisfaction Survey, **924** tenants out of **1000** responding, were satisfied or very satisfied with OTHA's management of their neighbourhood.

Dog fouling is still raised as a concern in all areas, but not as big a problem as before.

During our walkabouts, the main finding was that you liked your home and neighbourhoods.

Room for improvement

Housing Services staff and Maintenance Officers carried out joint inspections of the closes identified through our Asset Management Strategy. These inspections resulted in improvement plans being drawn up that should improve the appearance of these properties.

We want to keep going with regular Walkabouts to make sure we keep in touch with your concerns. Please join us if you can.

10 properties were abandoned in the year. We are continuing to work hard to keep tenants in their new tenancy. Our enhanced relet standard in some targeted areas is tackling things that new tenants find hard to sort out such as carpets, decoration and other things that turn a house into a home.

We support Wider Action projects to provide a wide range of services to our tenants to help them remain in their tenancies. We continued to support the following Wider Action projects:-

- Welfare Advice through the Financial Fitness team
- Tenancy Sustainment through The Mungo Foundation Housing Support Service
- IT Literacy through the Inverclyde Future Skills project
- New Tenant Support through Starter Packs Inverclyde
- Low cost credit services to tenants for household goods through Smarter Buys

DELIVERING VALUE

Universal Credit has continued to bring challenges for our tenants and our staff. Most of our new tenants will move to Universal Credit at the time the tenancy changes if they receive one of the benefits which Universal Credit replaces. A number of our existing tenants have also moved onto Universal Credit if they had a change of circumstances. There have been improvements made to Universal Credit in relation to waiting times and methods of payments.

KEY FACTS

- The rent & service charges due to be collected in the year was **£7,029,344**. For every £100 of rent due, this year we collected **£99.75**. The Scottish average was **£99.38**.
- Rent arrears owed to OTHA by current and former arrears at the end of March 2018 were **£239,624**.
- The arrears were **3.39%** of rent due for this year. The Scottish average was **5.2%**.
- **11** tenants were evicted as a result of not paying their rent.
- **£40,528** of former tenant rent arrears was written off at the year end.
- **£31,700** of rent due was lost through properties being empty during the last year. This was £0.45 for each pound of rent due. The Scottish average was £0.74.
- **20** properties were empty at the year end.
- We relet our empty properties in an average of **20.6** days in the last year (the Scottish average was **30.7** days).
- The average rent increase in March 2017 was **3.6%**. On average, OTHA has **lower rents** than all other local housing associations. We are bringing them closer to the Scottish average.

Average weekly rents* for different sized properties

| Landlord Name | 1 Apt | 2 Apt | 3 Apt | 4 Apt | 5+ Apt |
|--------------------------------------|-------|-------|-------|-------|--------|
| Oak Tree Housing Association | 59.23 | 72.20 | 79.38 | 88.31 | 97.04 |
| Cloch Housing Association | 67.91 | 78.86 | 85.70 | 97.29 | 121.99 |
| Larkfield Housing Association | - | 59.06 | 83.60 | 96.88 | 109.46 |
| River Clyde Homes | 71.28 | 78.82 | 83.02 | 89.30 | 95.04 |
| Scottish Average All RSIs | 67.44 | 73.33 | 74.94 | 81.37 | 90.39 |

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

Room for improvement

We are very working hard to help tenants adjust to Universal Credit and to reduce the rent arrears owed by tenants. Our dedicated arrears team are working flat out to make sure tenants understand their responsibility to pay rent, that they claim all that they are entitled to claim and that payments are made as agreed. As a last resort, we will take legal action to recover the debt and end the tenancy.

All our tenants should be a full month in advance with their rent. We insist on this for all new tenants and we will continue to work with our existing tenants to make sure that rent accounts are in advance.