

Newsletter

Winter 2025



A Message from Our Chair

As we reach the end of another year, I want to take a moment to thank all our tenants, staff, and Management Committee members for their ongoing commitment and support throughout 2025.

This year has once again shown the strength, kindness, and resilience of our Oak Tree community. We've achieved a great deal together from welcoming new members to our Management Committee, to delivering the Activate Course in partnership with the University of Glasgow, and creating more opportunities for tenants to share their views through Conversation Cafés and community events.



As we look ahead to 2026 — our 25th Anniversary Year we can be proud of how far we've come and excited about the future we're shaping together. Oak Tree remains focused on providing quality homes, great services, and genuine community impact.

On behalf of the Management Committee, I'd like to wish everyone a Merry Christmas and a Happy New Year. Thank you for being such an important part of the Oak Tree story.

Sandra McMenamin, Chair

A Message from Our Chief Executive Officer

Looking back with pride and forward with purpose

As we approach the festive season and the end of another busy year, I want to take a moment to thank all our tenants, customers, and community partners for your continued support throughout 2025.

This year has been one of progress, renewal, and partnership across Oak Tree Housing Association. Together, we've continued to build on our commitment to putting **Customers First and People First**, strengthening the services we provide and the communities we serve.



Highlights from 2025

- **Community learning and empowerment:** Our partnership with the University of Glasgow saw the successful delivery of the Activate Course, helping local residents to build confidence, learn new skills, and play a stronger role in their community.
- **Welcoming new leadership:** We were delighted to recruit three new Management Committee members, bringing fresh energy, insight, and experience to guide Oak Tree's future.
- **Investing in homes and services:** This year we've continued to invest in the quality and safety of our homes, made progress in bringing more services in-house, and advanced our digital transformation journey.
- **Engaging with our community:** From our Gala Day celebrations and tenant competitions to the development of Conversation Cafés and a new Community Engagement Officer, we've strengthened the way we listen and respond to you.
- **Planning for the future:** Work has begun on our Business Plan 2026–2030, setting out our priorities around quality homes, sustainability, digital innovation, and community wellbeing.

Looking Ahead to Our 25th Anniversary

Next year marks 25 years of Oak Tree Housing Association — a milestone that reflects the hard work and dedication of our tenants, staff, Committee, and partners. We'll be celebrating throughout 2026 with a series of events and stories that showcase our journey and the people who've made it possible.

Season's Greetings

On behalf of the Management Committee and everyone at Oak Tree Housing Association, I want to wish you and your loved ones a Merry Christmas and a Happy New Year. Thank you for being part of the Oak Tree community, we look forward to continuing our journey together in 2026 and beyond.

Warm regards, Sean Connor, Chief Executive Officer

Rent Increase 2025/26

It's that time of year again when we start planning ahead. We make a start by setting our budget for the coming year. This involves looking closely at our income versus our costs.

Like every person and every business across the UK, the Association is facing an increase in its running costs. The costs of running our office, paying our staff and contractors and paying interest on our loans continue to rise due to the cost of living crisis, energy costs and variable interest rates.

Setting the budget for 2025-26 involves deciding what resources we need to meet your expectations and deliver the service that you want. As always, we will be consulting widely about what the possible rent increase will be.

At the moment, we are looking at how an increase of between 3-5% would affect our business and our service to customers and preparations for the consultation are based on this range of figures.



New Push Messages: Keeping You in the Loop

You might start to notice a new style of message popping up on your phone or tablet from us. Don't worry, these are completely genuine.

We've enhanced our communications system to send quick updates straight to your device. These short "push messages" will help us share important information like upcoming maintenance, community news or urgent updates with you more easily. The aim is to make it simpler for you to stay informed and to enhance our communication methods.

As always, if you're ever unsure about a message, please get in touch with us before clicking on any links. We're always happy to confirm it's genuine. This is just one of the ways we're improving how we communicate with you, making sure you get the information you need quickly and conveniently.

Moving Towards a Greener, Digital Future

This edition of our newsletter is our **second-last printed issue**, as Oak Tree Housing Association prepares to move to a **digital format from 1st April 2026**.

This change is part of our wider commitment to **sustainability** — reducing paper use, cutting printing costs, and helping us operate in a more environmentally friendly way. It will also allow us to share news and updates with you more quickly and efficiently.

To help us make this transition, please ensure that we have your **current email address and contact details**. You can update your information by contacting our office, emailing us at info@oaktreeha.org.uk, or speaking to a member of our team.

We understand that not everyone prefers to read online, so we'll still provide a limited number of printed copies upon request for tenants who would like to continue receiving a paper version.



MEMBERSHIP OF OAK TREE HA

Lifetime Membership of the Association costs just £1 and you can apply at any time. As a member you would be invited to attend the Association's AGM where you would be entitled to vote for the Management Committee or stand for election to the Management Committee yourself. If you wish to apply, please contact the office.

Thistle Contents Insurance

We provide information and promote the Thistle Tenants Risks Contents Insurance. It is a product specifically designed for tenants and cover can start from just over £1 per week. There are several different ways to pay and there will be a level of cover and payment method to suit you.

Unfortunately, many people think they don't need insurance cover because they don't have a lot of possessions. If you have a look round any of the rooms in your house and tally up how much it would cost to replace everything in the room, you might be surprised.

All tenants are given information about contents insurance and the importance of having it when they sign for their tenancy, and we promote it again at the new tenant visit.

When you are first moving in, it might not be the first item on your list, but it is important and whilst we hope you never need to claim, it gives you piece of mind if something does go wrong.

We can post out an information pack or we can email one to you.

Contact us on 01475 807000 or email info@oaktreeha.org.uk. Please get in touch if you would like more details. There is also a helpful website www.thistletenants-scotland.co.uk



Congratulations to our 2025 Neighbourhood Heroes Winners!

We are delighted to share some of the winners of our Neighbourhood Heroes competition! Thank you to everyone who took the time to nominate a neighbour, we loved reading all your stories and hearing about all the wonderful support in our community.

From grass cutting, helping with bins, volunteering, garden maintenance, litter picking and checking in on surrounding neighbours, it really was great to hear all your stories.

All our winners received a certificate and gift voucher as a thank you for their kindness, support and generosity. Well done & thank you for being such brilliant neighbours!



Landscaping Winter Programme

Keeping Our Communities Green & Welcoming

As we move into the colder months, our In-House Landscaping Team will begin the annual Winter Landscape Programme across all our areas. This essential work helps ensure our outdoor spaces remain safe and pleasant for all through winter into spring.

Over the coming weeks/months, you may notice our Team performing the following duties –

Hard cut-back of shrubs and hedges – This promotes healthy growth in spring, and it helps keep pathways clear and shared spaces neat.

Moss removal & Treatment – With winter dampness comes a natural build-up of moss on paths, stairs and hard standing. The Team will scrape/brush and treat these areas, reducing regrowth and slippery surfaces.

General ground tidy up – Loose leaves, debris and overgrowth will be cleared away.

The Winter Programme will commence from Mid-November to the end of March (weather permitting). You may see the Team in your area during this time. Any temporary mess from pruning will be removed at the end of each visit.

Although things may look a little bare after the cutting back, this work supports healthier plant growth and greener brighter spaces come Spring.

If you have any concerns and wish to contact Landscaping, please do so at the following:

Email: landscaping@oaktreeha.org.uk

Phone – 01475 807000

Thank you from the Landscaping Team.



Electrical Installation Inspections

The Associations staff would like to thank those tenants who co-operated and provided access to allow statutory Electrician Inspections. The inspection and certification process is a legal requirement, and the Association must undertake these works every 5 years to meet our statutory responsibilities.

If you are contacted by our contractor, Cranford Electrical or Alwurk Electrical regarding an appointment, we would appreciate your assistance in providing access.

No Access for Repairs

Unfortunately, the Association is unable to offer an appointment when a repair is reported to us, as we do not have access to our contractor's appointment schedule. Our contractors are supplied with your contact details, telephone number(s), e-mail address and your preferred method of contact when we are raising a work order for your repair to them, and they contact you direct to make an appointment.

We are continuing to experience a high volume of tenants not providing access when appointments are made with the contractor and have therefore updated our Contractor No Access Procedure. Please note that our Contractors have been instructed to notify us if they have been unable to reach you to make an appointment after two attempts. We will then cancel your repair on our system and make a note of the cancellation reason.

We would ask that you ensure that we have your up to date contact details so that there is no delay in your repair being carried out.

If an appointment has been scheduled and not kept by you and the Association is charged for this aborted visit, then we will re-charge the cost to you.

OUR PATH TO NET ZERO



WORKING TOWARDS NET ZERO

Warmer Homes. Lower Bills. A Greener Inverclyde.

WHAT IS NET ZERO?



- Warmer homes that cost less to run
- Smarter heating systems that use clean energy
- Better insulation so precious energy doesn't escape
- Repairs and upgrades that make your home future-proof

WHAT IT MEANS FOR YOU



- You'll see contractors or surveyors carrying out assessments.
- You'll be invited to help test new energy solutions

HOW THIS BENEFITS YOU



Better Insulation
We're upgrading walls, roofs and windows to lock in heat



Efficient Heating
Modern systems and pilot trials of low-carbon heat pumps



Renewable Power
Exploring solar panels and smart energy controls



Energy Surveys
Assessing every property type to plan future upgrades

We're prioritising comfort, savings and sustainability, one home at a time.



- Lower energy bills
- Warmer, more comfortable homes
- Healthier indoor air
- Less carbon & a greener community

2024 - 2026



2027 - 2035



2036 - 2045

Pilot projects and surveys

Upgrades & renewables

Net Zero across all OTHA homes



Together for a Greener Inverclyde

Contact our Property team to find out more:

- 01475 807000
- info@oaktreeha.org.uk

The common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often deliberately set on fire.

Keep it clear

- Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can

For free home fire safety advice
CALL 0800 0731 999
or visit our website at
www.firescotland.gov.uk



SCOTTISH
FIRE AND RESCUE SERVICE
Working together for a safer Scotland

Activate Community Development Course

Learning, Growth and Collaboration in Action

We were delighted to recently host a group of local residents who successfully completed the Activate Community Development Course, delivered by the University of Glasgow. The group was made up of tenants, community volunteers, staff members of community organisations and Oak Tree staff who all worked together to explore how they can each make a difference locally.

Over 12 weeks, the participants developed new skills in community engagement, leadership and project planning, all whilst sharing ideas, experiences and lots of inspiration along the way.

This partnership with the University of Glasgow has been a fantastic opportunity for learning and growth. It's been inspiring to see the group come together, build confidence and take steps towards creating positive change throughout Inverclyde.

Congratulations to everyone who took part, we can't wait to see what you do next!



Ravenscraig Tenants and Residents Association

The members of the Ravenscraig Tenants and Residents Association have continued to make a positive impact within the Bunston Grove estate. The group meet regularly with local councillors and staff from Oak Tree, Larkfield and Link Housing Associations to discuss any issues within the estate, how these can be resolved and to share future ideas. It's great to be involved with such a positive and proactive group.

If you are a resident in the Bunston Grove estate and would like to become a member of the Ravenscraig Tenants and Residents Association or find out more information, please contact our office.

Garden Competition Winners 2025



Congratulations to our 2025 Garden Competition Winners!

We are delighted to share some of the winners of our 2025 Garden Competition. A huge well done to all our residents who took part, the standard was brilliant and it was great to see the effort put into the gardens throughout our community.

This year's competition was judged by our in-house landscaping team and choosing the winners was a very difficult task. Congratulations to all our winners, who all received a certificate and gift voucher. It was brilliant to see all your outdoor spaces and hard work!

We're already looking forward to next year!

Annual Assurance Statement

The Scottish Housing Regulator's (SHR) Regulatory Framework and statutory guidance for social landlords requires all Registered Social Landlords (RSLs) to submit an Annual Assurance Statement (AAS). Statements must be submitted between April and October each year with a deadline of 31 October.



Guidance provided by the SHR specifies that the AAS should confirm that the governing body (Management Committee) has "appropriate assurance" that the RSL complies with:-

- The regulatory requirements set out at section three of the Regulatory Framework
- The relevant standards and outcomes of the Charter
- All relevant statutory and legal requirements
- Regulatory Standards of Governance and Financial Management



The SHR requires landlords to "provide specific assurance on their compliance with relevant obligations in respect of tenant and resident safety." Specifically, landlords are required to confirm compliance with their obligations in respect of gas safety; electrical safety; water safety; fire safety; asbestos; damp and mould and lift safety.

When an RSL is unable to confirm full compliance, the AAS should set out the area(s) of non-compliance and provide information on how and when compliance will be achieved.

The Annual Assurance Statements that Oak Tree submit are also on the Oak Tree website for anyone to view,

The Association's Management Committee approved their AAS at their October meeting before submitting to SHR.



Feedback/Suggestions

The Management Committee would welcome any input or suggestions from our tenants and residents. If you would like to get involved, we warmly invite you to get in touch with us by e-mailing info@oaktree-ha.org.uk or by phoning 01475 807000. We will also keep our website updated on any developments.



Annual Assurance Statement

by the Management Committee of Oak Tree Housing Association Ltd – October 2025

In considering our compliance with regulatory and legal requirements for our 2025 Annual Assurance Statement, we have considered a comprehensive bank of supporting evidence.

Gaining the basis of Assurance

The evidence bank combines reports, policies, advice and information which the Management Committee monitors and oversees on an ongoing basis throughout the year to provide continuous assurance that Oak Tree Housing Association (OTHA) is compliant with the relevant regulatory requirements, set out in the regulatory framework. Additionally, the evidence bank incorporates relevant documents and information that contribute to our assurance, and which form the structure of OTHA's business and governance activities.

The evidence which supports this Statement includes:

- Reports about performance in key areas including finance, service delivery, asset management, development and risk;
- Internal and External Audit reports;
- Advice from external specialist advisers;
- Tenant feedback and the outcomes from consultations;
- Data analysis about our tenants and customers' needs and views;
- Benchmarking reports, advice and information from senior staff and external bodies.

In reviewing the evidence and assessing compliance, we take account of good practice advice. We have obtained external support to provide us with additional assurance that our approach is effective and robust.

We are confident that, taking account of the current economic and social environments, we continue to meet our responsibilities to our tenants, service users, regulators and funders. We have communicated our service delivery arrangements to our tenants clearly.

We are satisfied that we meet all of our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have sought specialist advice to monitor our compliance in these areas and to support our assurance.

We have completed our assessment into the potential presence of RAAC in our stock and confirm that none has been identified.

In reviewing our compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We are assured that Oak Tree Housing Association (OTHA) is compliant with the Regulatory Standards and Regulatory Framework requirements with (only) the following exceptions:-

- 1 Gas Safety Check (as at 31.03.2025)

A robust cross-checking procedure has been implemented. At the time of writing we are fully compliant.

New Build Development Site (Strone Farm) Update

Oak Tree Housing Association continues to address the legacy issues arising from the aborted Strone Farm development. The Association is working closely with stakeholders and partners to finalise a demolition and remediation programme, with appropriate governance, financial oversight, and risk controls in place.

Statement of Assurance

The Management Committee confirms that we have reviewed and assessed a comprehensive bank of evidence to support this Statement that Oak Tree Housing Association (OTHA) is compliant with the Regulatory Standards of Governance and Financial Management and the requirements of Chapter Three of the Regulatory Framework.

Ongoing Monitoring

We recognise that we are required to notify the Scottish Housing Regulator (SHR) of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place to enable us to do so.

Authority to sign and submit

As Chairperson, I was authorised by the Management Committee at a meeting held on 20th October 2025, to sign and submit this Assurance Statement for submission to the Scottish Housing Regulator.

We confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the Scottish Housing Regulator.

Signed Sandra McMenamin (Chair)

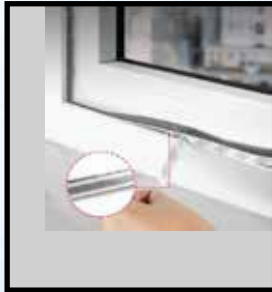
Date 20th October 2025

Frost Alert

Follow this advice to reduce the risk of damage and disruption.

Keep your house warm

- This will help to avoid burst pipes and damage to your home and your neighbours
- Remember that the pipes in a flat may supply water to your neighbours
- In very cold weather, keep the heating on overnight at a low temperature



Protect your home

- Report any leaks at taps or valves to us as soon as possible. Dripping water increases the risk of freezing
- Reduce draughts by fitting draught excluders to your doors and windows
- Make sure you have adequate contents insurance
- Look out for your neighbours, especially the frail, elderly and vulnerable
- Ask us if you don't know where your water mains stop valve is

If your pipes become frozen

- Turn off the water at the main water stop valve
- Open all cold taps to drain the system
- Do not open the hot taps
- Turn off the central heating or immersion heater
- Collect water in the bath for washing and wc flushing
- Contact the Association's Emergency Repairs Service



If you have a burst pipe

- Turn off the water at the mains water stop valve
- Switch off the electricity at the mains
- Switch off any water heater
- Turn off the central heating system
- Open all taps to drain your system
- Collect water in your bath for washing and wc flushing
- Warn neighbours who may suffer damage
- Contact the Association's Emergency Repairs Service



How to defrost a frozen central heating condensate pipe.

In the very cold weather, some condensate pipes freeze and the boiler can stop working. If you feel sufficiently confident to know that your boiler condensate pipe has frozen, and you can reach it, you can defrost the pipe by wrapping hot towels or hot water bottles around the pipe. Contact us if you are unsure how to do this.



Going on holiday over the winter period?

- Make sure you have someone who can regularly check your home for problems and consider giving a key to a neighbour for emergency use
- Let us and your neighbours know your contact details
- Ask us for advice on how to turn off your water supply
- Let us know your mobile number so we can contact you and send you helpful text messages



Free Membership for Inverclyde Ramblers!



JOIN INVERCLYDE RAMBLERS FOR FREE AS AN OAK TREE TENANT!

If you enjoy walking, Inverclyde Ramblers are offering a **free membership for one year** to tenants of Oak Tree Housing Association.

To claim this offer, please contact the Association and we will provide you with a discount code.

You can join online by visiting www.ramblers.org.uk/membership

To view the Inverclyde Ramblers Walks Programme, visit: www.inverclyderamblers.org.uk/programme



We're excited to share that Inverclyde Ramblers are offering a one year free membership to all Oak Tree tenants! To claim this offer, please use the code G24G8A at sign up.

- To view the Inverclyde Ramblers Walks Programme, visit: www.inverclyderamblers.org.uk/programme
- You can join The Ramblers online by visiting: www.ramblers.org.uk/membership

The following terms and conditions apply:

- Offer is only available to residents of Oak Tree Housing Association and cannot be shared or distributed.
- Offer is only valid for members who are new to The Ramblers and who have not been a member of The Ramblers within the last 24 months.
- Offer expires on Friday 30th April 2026.
- Offer is not valid for 'Life' memberships. If you have any questions or would like to take up this offer, please contact the Association on info@oaktreeha.org.uk or 01475 807000.

Pumkin Decorating Competition Winner!

We're thrilled to announce that the Property Team has taken home first place in this year's Oak Tree Pumpkin Decorating Contest!

Their creative Pinocchio themed pumpkin stole the show with its playful detail, craftsmanship and storytelling charm. The long nose character brought smiles to everyone who saw it.

A huge congratulations to the Property Team for their imagination and hard work. Thanks to all the other departments who participated and helped make it all good fun.

Roll on the Christmas Door/Tree decoration competitionthe standard has been set!



Halloween Homes Competition Winners

Throughout October, our residents got into the Halloween spirit with some frightfully fantastic decorations! From eerie entrances, giant skeletons and creepy cobwebs, it was brilliant to see so many great displays. We had so many great entries to the competition and it was very difficult to choose the winners.

A huge well done to all our winners, who each received a prize and a certificate for their fantastic efforts. Thank you to everyone who joined in and helped spread some spooky cheer throughout our community.



Customer Care

As part of our Customer Care, we run Customer Care Days twice per month. Customers who visit our office on these days will receive a text/email to complete our Customer Care Survey. As a thank you for completing our Survey, you will be entered into a prize draw for that month to win a £10 Tesco Giftcard. Our winners are as follows:

Customer Care Prize Draw Winners	
Date	Name
August 2025	Name withheld
September 2025	J Banner Rall
October 2025	V Guziy



Customer Care Statistics

Performance Within Quarter 2- 2025/26

Target Area	Performance in Quarter 2	Target Area	Performance in Quarter 2
Answer incoming telephone calls		Return telephone call	
Target 95% - to answer all incoming telephone calls within 20 seconds, monitored through the export of data from our telephone system.	96.1%	Target 100% - to return all telephone calls by the end of the next working day, monitored through checking complaints register and customer care surveys.	100%
Email response		Social Media response	
Target 100% - to reply to all emailed correspondence within 5 working days, monitored through checking complaints register and customer care surveys.	100%	Target 100% - to reply to all messages within 5 working days, monitored through checking Facebook inbox and comments.	100%
Time to wait for an appointment to see specific member of staff		Appointments kept/attended on time	
Target 95% - same or next working day, monitored through survey carried out twice per month (rotating days).	100%	Target 100% - to see all visitors within 5 mins of agreed time, monitored through survey carried out twice per month (rotating days).	100%
Acknowledge or fully respond to a written enquiry		Behavioural code of Committee, Staff and Contractors/Agents	
Target 100% - within 5 working days, monitored through our incoming mail register.	96%	Target 100% - adherence to code, monitored through any complaints received via our complaints handling procedure.	2 incidents
Behavioural code of Customers			
Target 100% - adherence to code, monitored through Managers reporting any incidents.	1 incident		

Living Wage

Oak Tree achieved Living Wage Employer Accreditation in October this year. Whilst we have been a living wage employer for some time prior to accreditation, we believe it is important to be a recognised part of the growing movement of responsible employers.



We believe a fair day's work deserves a fair day's pay and the significant positive impact financial security can have on people's overall health and wellbeing aligns with our ethos of building better futures.

Supporting our teams internally and having an influence on our third-party partnerships by being accredited, will only help us to continue to achieve our vision of building better futures within Inverclyde.

Damp, Mould and Condensation

In every newsletter the Association publishes an article on how to prevent damp, mould and condensation appearing in your property.

All our Maintenance Officers have received training and will be able to advise you on what steps you can take yourself to alleviate any issues in your home. They will also advise on where the Association is required to undertake remedial works i.e. if there is a leaking pipe that requires to be sealed.

We appreciate that it can be very difficult at this time of year with the seasonal drop in temperature to achieve the balance between heat and ventilation.

Please read the information below for advice and assistance.

Please contact our maintenance team if you have any concerns regarding your property and we will arrange for one of our maintenance team to visit and inspect your home within 5 working days.

Condensation and Mould Growth Advice

It is important to note that there are different types of dampness, and each have different solutions. The types of dampness you might find in your home are:

Condensation – Condensation is water vapour held in the air. The problem occurs where lots of moisture is being produced, for example in the kitchen and bathroom, which settles on cold surfaces and may result in mould. There is a misconception that condensation only occurs in older properties. This is not true and can happen in new properties as well.

Rising Damp – Rising Damp is caused by moisture rising up the wall from the ground below. This only occurs on ground floor walls and can usually be identified by a tidemark up to 1 metre above the ground. The usual remedy is to install or repair the damp proof course.

Rain Penetration – This is caused by an outside defect in the wall or roof, which allows moisture to come through. You will notice this type of damp is worse in wet weather. You should contact our Maintenance Team on Tel: 01475 807001 to report signs of rain penetration.

Plumbing Problems – A small leak over a period of time will lead to a patch of dampness close to the source of the leak. Fixing the leak should solve the problem. You should contact our Maintenance Team on: 01475 807001 to report any plumbing problems.

Condensation – If your home is damp or you find patches of mould on walls, furnishings or clothes, condensation may be the cause. The following advice will help you solve the problem.

Why are you getting Condensation?

Air can only hold a certain amount of water vapour – the warmer it is the more it can hold. If it is cooled by contact with a cold surface such as a

mirror, window or even a wall, the water vapour will turn into droplets of water–condensation. So the warmer you keep your home the less likely you are to get condensation.

When is it a problem?

Every home gets condensation at some time– usually when lots of moisture and steam are being produced, for instance at bath times, when a main meal is being cooked or when clothes are being washed.

It is quite normal to find your bedroom windows misted up in the morning after a cold night. There is nothing much you can do to stop this. But if your home never feels free of condensation read on.....

How do you know it is Condensation?

It is not always easy to tell but other kinds of damp, such as rain or plumbing leaks usually leave a tide mark. Condensation is usually found on north facing walls and in corners, in cupboards and under work surfaces – in fact wherever there is little air movement. If you are not sure what is causing the damp in your home, start by checking pipes, overflows and under sinks to see if there are any obvious leaks. Have a look outside too – you may be able to see if there are slates missing from the roof or cracked/leaking gutters or rainwater pipes.

If you live in a new or recently modernised house or flat, don't forget that it may not have dried out yet from the water remaining after the building work. It usually takes 9 to 18 months for this to happen, and you need to use more heat during that time.

What can you do about it?

The way you use your home affects the amount of condensation you get. This does not mean that you should alter your habits drastically – just bear in mind the following tips:

Heating

You will get less condensation if you keep your house warm most of the time. Insulation will help you do this. With fuel the price it is, try to remember the following too:

It is important that your heating system is checked regularly so that it works efficiently

- Try to leave some background heat on through the day in cold weather. Most dwellings take quite a long time to warm up, and it may cost you more if you try to heat it up quickly in the evenings
- If you can't afford to spend more on fuel due to high quarterly bills, ask your fuel supplier about their budget schemes, which help spread the cost of fuel.

Ventilation – The more moisture produced in your home, the greater are the chances of condensation, unless there is adequate ventilation. Nobody likes draughts, but some ventilation is essential.

Windows – In winter open windows a little, only as long as they are misted up. If you fit draught stripping, leave a space for a small amount of air to get through.

Chimneys – Never block these up completely. If you are blocking up a fireplace, fit an air vent to allow ventilation.

Bottled gas and paraffin heaters – You will need to allow extra ventilation if you use one. Flueless heaters of this sort produce more than a pint of water for every pint of fuel they burn.

Drying Clothes – Drying clothes indoors, particularly on radiators, can increase condensation unless you open a window to allow air to circulate. If you have a tumble dryer which is not vented to the outside you will need to allow more ventilation when you use it.

Doors – Keep kitchen and bathroom doors shut,



particularly when cooking, washing or bathing otherwise water vapour will spread right through the

house and condensation will probably reach other rooms.

Extractor Fans – If you have an extractor fan use it when the windows get steamed up.

Kettles and Pans – Don't allow kettles and pans to boil away any longer than necessary.

Cupboards and Wardrobes – Don't overfill cupboards and wardrobes, always make sure that some air can circulate freely by fitting ventilators in doors and leaving a space at the back of the shelves.



Dehumidifiers – A dehumidifier can be expensive to run and will not solve the problem if the damp is caused by condensation. You will not reduce condensation dampness unless you take steps to balance the level of moisture, heat and ventilation in your home.

First steps against mould

- Treat any mould you may already have in your home then do what you can to reduce condensation. This will restrict new mould growth.
- Do not disturb mould by brushing or vacuuming, this can increase the risk of respiratory problems.
- Wipe off mould growth immediately with water. Do not use washing up liquid.
- To kill and remove mould growth, wipe down affected areas with a fungicidal wash or spray. This is available from hardware, DIY stores and supermarkets. Choose a product which carries a Health & Safety Executive "approval number". Always follow the instructions carefully. Do not use bleach.
- Dry – Clean clothes affected by mildew and shampoo carpets.
- After treatment, redecorate using a good fungicidal paint to help prevent mould recurring. This paint is not effective if overlaid with ordinary paint or wallpaper.

Staffing Update



A warm welcome to our newest team member, Connor Noon

We welcomed Connor to the team at the end of October 2025, when he joined Finance as a Modern Apprentice. Connor will complete an 18-month apprenticeship in Accounting SCQF Level 6, supported by Highland Learning Academy, whilst gaining practical work experience here at Oak Tree Housing.

Recipe: Hot Chocolate Cupcakes

Ingredients

- 400g tub vanilla flavour frosting
- 12-pack chocolate orange mini muffins
- 12 salted caramel-flavour Christmas tree pretzels, or chocolate covered pretzels
- 1 tsp cocoa powder or hot chocolate powder
- 1 tbsp milk chocolate sprinkles
- 20g mini white marshmallows

Method

1. Stir the tub of frosting to soften slightly and spoon into the piping bag. Fit the piping bag with a large star tip and use a mug or jug to help you fill the piping bag with the frosting.
2. Pipe a tall swirl of frosting onto each muffin and place on a serving plate.
3. Stick a pretzel into the side of the muffin, so that it sits like a handle on a mug.
4. Dust the tops with a little cocoa powder and scatter over the vermicelli sprinkles. Dot the cupcakes with the marshmallows and serve. Store in a cool place in an airtight container if keeping overnight.



Festive & New Year Closure

Our opening times during the festive and new year period are noted below.

If you have an emergency repair during office closure periods, please call the office on 01475 807001, listen to the recorded message & press 1 to be connected to James Frew, our Emergency Repairs Contractor for all trades.

You can also visit our website www.oaktreeha.org.uk for further information on reporting emergency repairs out with office hours.

Mon 22nd Dec	9am-5pm		Mon 29th Dec	Closed		Mon 5th Jan	Closed
Tue 23rd Dec	9am-6pm		Tue 30th Dec	Closed		Tue 6th Jan	9am-6pm
Wed 24th Dec	9am-1pm		Wed 31st Dec	Closed		Wed 7th Jan	12 noon-5pm
Thu 25th Dec	Closed		Thu 1st Jan	Closed		Thu 8th Jan	9am-5pm
Fri 26th Dec	Closed		Fri 2nd Jan	Closed		Fri 9th Jan	9am-4pm

We wish our Tenants and Customers a wonderful festive period and happy new year

