



OAK TREE HOUSING ASSOCIATION LTD

WINTER
NEWSLETTER 2015

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TRY THIS

MINISTER VISITS – SMARTERBUYS AT OTHA



Alex Neil, the Cabinet Secretary for Social Justice, Communities and Pensioners' Rights from the Scottish Government visited OTHA on Monday 23rd November 2015 to see the on-line Smarter Buys Service in operation.

OTHa is the first Housing Association in Scotland to offer this service to tenants and the Scottish Government provided financial support through Inverclyde Council to help establish this innovative project.

The Minister was shown how simple it is to use the Smarter Buys Website and met tenants, who had benefitted from this service.

Nick Jardine the Chief Executive Officer of OTHA stated that the Association's Board welcomes the financial support of the Scottish Government for this innovative project which will increase and improve services to our tenants.

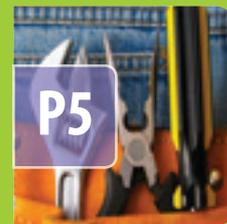
The Association is keen to work with local organisations and as part of the project the Minister met Colette Sinclair of Supporting Inverclyde Future Skills who along with her staff team provide digital support to residents in Inverclyde. This support can be provided in a number of locations throughout Inverclyde to assist tenants to access on-line services such as Smarterbuys.

Christmas and New Year Holidays

Please note that Oak Tree Housing Association will close at **2pm** on **Thursday 24th December 2015** and re-open on **Wednesday 6th January 2016** at **9am**.

Please refer to Page 5 for Emergency Repair Numbers and Guidance

TAKE A LOOK INSIDE



**EMERGENCY
REPAIR
CONTACT
NUMBERS**



**CHANGES TO
OUT OF HOURS
SERVICE**



**MAPLE
ROAD FLATS
MAKEOVER**

The Association is regulated with:
The Scottish Housing Regulator No. HCB137
Financial Conduct Authority No. 2232(S)
VAT Registration No. 156 9197 67
Charity number SC045300

WHAT DID HOUSING SERVICES DO THIS SUMMER?

Summer arrived late this year but we didn't let this stop us getting out and about and meeting our residents. We had a number of events and took the opportunity to combine these events with two garden competitions. We planned the events to allow all the Housing Services team to get involved in at least one event and the feedback we received from residents and staff was very positive. Let's hope the weather is better next year.

Garden Competitions

This year we held competitions in two areas – Branchton and Bow Farm. The Branchton one was also split into “established” and “new garden”. This was to reflect that the tenants in the new houses were starting from scratch and the gardens are small. We were delighted to see that the new gardens are now taking shape and a number of houses have gardens that are blooming.

As always the standard was very high and it was lovely to see so many gardens looking splendid – especially in the face of such dreadful summer weather.

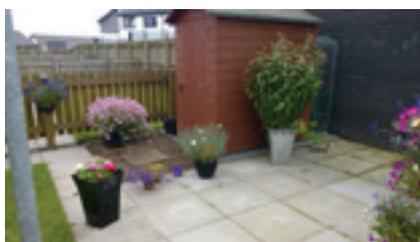
Bow Farm Winner



We carried out the judging on Saturday 15 August when we were taking part in the Bow Farm Fun Day. Our Chairperson, Jackie McKelvie came along to make the final decision and the winner was Ms Delia McGonigle. We were delighted to present her with her prize of cinema and meal vouchers. Congratulations!

Branchton Winners

Staff combined the judging of the competition with the Wednesday Walkabout in Branchton on Wednesday 12 August 2015 and it was a beautiful day which meant the gardens could be seen at their best. The winners of the Best Established Garden were Mr and Mrs Johnstone and the winner of the Best New Garden was Ms Alison Stark. Both were presented with £25 vouchers. There were also five other winners across both categories who received £10 vouchers each.



Wednesday Walkabouts

We invited residents to join staff on their estate walkabouts and these took place in Branchton, Bow Farm, Gourrock, Wemyss Bay, Grieve Road and Wren Road. We had a number of people chatting with the staff and we found it very useful to find out what the folk who live there think of their area and we took away some ideas for future improvements. Here are some photos.



WHAT DID HOUSING SERVICES DO THIS SUMMER?

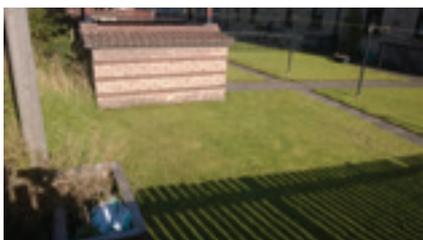
Landscape Scrutiny

A number of staff members worked closely with 5 tenants who live in the West Station area and had volunteered to be "scrutineers". The work took place between July and September 2015. We were looking for the tenants to scrutinise the landscape maintenance contract for their close.

To allow this to work effectively, the tenants needed to know what work the contractor is being paid to do in their close and have the tools to record the progress. We took photos at the start and end of the project and the tenants were asked to complete survey forms after the contractors visit.

Overall it was agreed by the tenants that the service was good and has been improving over the last few years. The group felt that the service represented good value for money. There were a number of suggestions made that the Association can now take forward and look at as an organisation.

Here are some of the photos taken at various stages in the summer.



Next Steps

Our efforts to engage with our tenants and residents will not be coming to an end. We are very keen to continue with some of the work we have done but roll it out to other areas. We will be continuing with our Wednesday Walkabouts and will expand it to other estates and also developments that have a number of closes and common areas e.g. 69-77 Wellington Street, Greenbank Mews.

We are also looking at whether or not a close cleaning pilot would be something that tenants would want to develop for their close. We will start with one development and if it proves successful then this could be something we offer to tenants in a number of our areas.

How can you get involved?

We are always looking for willing volunteers who can give some time to either meet us near their home or come to a meeting in the office. We can be flexible about times and days and can tailor the event to suit you.

If you are interested in becoming involved, please telephone 807000 and ask for Hazel or you can email info@oaktreeha.org.uk. You can also contact us via the website www.oaktreeha.org.uk.

Bow Farm Fun Day

Hazel, Julie and Ann-Marie attended the Bow Farm Fun Day on Saturday 15 August 2015. We organised a "Design a Play Park" competition and had some fantastic entries. Lots of children got involved and we had drawings, paintings and even some 3D models!

The winner of the under 10 category was Skye Compston and the winner of the over 10 category was Antonia Wilson. Well done to both girls.



BOW FARM AND MAPLE ROAD EXTERNAL WALL INSULATION PROJECTS

The Association has been working in partnership with Inverclyde Council and the Wise Group to identify and take forward projects that are designed to assist residents who presently live in hard to heat homes. The post war tenement flats in Maple Road and the cottage flats and houses in Bow Road and Buchanan Street are properties that fall into this category. They are now being given a fresh new makeover. The exterior of these properties are being covered with a bright new external wall insulation render system (EWI). As well as giving a fresh new look to the areas the residents will also obtain benefit from reduced fuel bills.

HEEPS and ECO funding has been secured to enable owners to take part. Scaffolding is essential to this type of work and residents will see this springing up around homes as the work progresses. The contractor undertaking the work is Everwarm

and they will work hand in hand with tenants and residents to ensure that disruption is kept to a minimum.

Unfortunately scaffolding is a temptation to children and despite, a contractors best endeavours to discourage children from climbing on them, it is not always possible to keep them off. We would like to remind parents of the real

dangers that scaffolds present and would request your assistance in discouraging your children from playing near them. Only approved personnel should be entering areas where scaffolds have been erected.

Warnings will be clearly posted to remind people where 'hard hat areas' are in operation. No member of the public will be permitted to enter these areas.



RICHARD BROWNING ~ YOUNG VOLUNTEER AWARD



We are very proud to announce that at the recent "Reach for the Stars" Inverclyde Community Awards 2015, an annual initiative which recognises and rewards the achievements of the area's vibrant third sector and communities, we had a candidate nominated and shortlisted. The Awards, run by third sector interface CVS Inverclyde in partnership with Trust Volunteering, see charities, social enterprises, voluntary organisations and volunteers rewarded for their contribution to the local community.

Our very own Social Media & Web Development Assistant who we share with Cloch was recognised, shortlisted and indeed won the Young Volunteer category, which was sponsored by CVS Inverclyde. Attendees at the recent glittering awards ceremony held in the Beacon, heard how Richard started his volunteering journey in his early teens as a member of Pennyfern's Residents and Tenants Association, then on to chairing meetings at Youth Connections, vice chairing meetings with Inverclyde Anti Knife Group and much more in between. Richard also commented that while these past 12 years have been amazing, he feels there are many more to come!

We would all like to congratulate Richard, we are very proud of him! Richard can be seen with his award. Well done Richard.....

KEEP SAFE OVER CHRISTMAS

Nobody wants to have to deal with an emergency during the cold winter months. There are however some simple steps, given below, which can help protect your home from the winter weather.

- Leave background heating on if cold weather is expected. This stops your pipes freezing up in a cold snap.
- Make sure that you know where your water stop valve is and how to turn off your water. If you are unsure where the water stop valve is then please contact the association - do not leave it until you have an emergency.
- If you do have a burst pipe the first thing to do is to turn off the water at the mains and then turn on all the taps to sink and baths to drain the system. Switch off electricity if water comes into contact with electrical appliances, connections or wires. Warn neighbours who may suffer damage as a result of the burst in your home.
- Consider leaving contact details or keys with a trusted neighbour/relative if you are going away in case you've left a tap on or something happens. Damage can be much worse if no one can get in to deal with a problem.
- Avoid fire by not cooking when 'under the influence' and try not to smoke when you are too sleepy!
- Be careful with candles – they look nice, but should be kept under supervision at all times.
- Check the batteries in your smoke detector and stock up on torch batteries in case of a power cut – a torch is safer than candles especially if kids are around.
- Don't overload electrical sockets and check that Christmas tree lights conform to British Safety Standards.
- Severe loss of water
- Blockage of your only toilet
- Complete loss of electrical power or lighting
- Loss of gas (this may be the responsibility of Transco)
- Loss of heating in cold weather where there is no other form of heating available
- Security of the property following a break-in or forced entry
- Blocked drains where the problem is serious
- Electrical fault which may endanger a building or resident

Help When You Need It

The emergency call out service is available during the festive period when the office is closed. Please only call in the case of a genuine emergency. Emergency repairs are deemed as being repairs, which could cause danger to health, resident's safety, or serious damage and destruction to property. Contractors carrying out an emergency call out will normally have instructions to make safe only. This enables full and proper repairs to be undertaken during normal working hours. Some of the types of work they attend include the following:

- Severe roof leaks
- Burst pipes

If you call out an emergency contractor for a less serious repair you may be recharged for all the costs involved. The response time to attend an emergency call out is 4 hours, but during a major storm / flooding, where many calls have been made, it may take a bit longer for operatives to arrive.

If you make an emergency call out, please do stay in until the tradesman calls. To help save time in an emergency it is helpful if you know how to turn off your water, gas and electricity in your home. Ask a maintenance officer if you do not know how to do this.

Keep these numbers handy

Gas Leaks Scottish Gas Network: 0800 111 999

Gas Heating / Fires James Frew
(Gas Services) 01294 468 113

All other Trades - Mears Group 0141 433 6631

Please note, if you are in new properties which has a defects warranty, or, you have a new heating system you will be given alternative numbers by letter.

Other numbers you may wish to note are as follows:

Police 101 for non-emergency or 999 if it's an emergency

Womens Aid 01475 888505

Scottish Power: 0800 092 9290 (landline)
OR 0330 1010 222 (mobile)

Victim Support: 01475 787300

Scottish Water Board: 0800 0778 778

Samaritans: 116123

Emergency Social Work Services
0300 343 1505

CHANGES TO MEARS OUT OF HOURS SERVICE

Over the last 12 months the association has noticed that there have been some problems with the Out of Hours service (OOH) provided by our reactive maintenance contractor, Mears. The issues are mainly due to the fact that the call centre handlers, who are based in England, do not have a technical background or knowledge of our housing stock.

After several discussions with staff from Mears we can now advise that, with immediate effect, all OOH calls will now be taken by staff from Mears, who are based in Mears Coatbridge office. The Mears call centre staff are already employed by Mears and this means that they should be able to deal with OOH calls more efficiently.

The OOH phone number will still be 0141 433 6631, however, if you were to phone the OOH service between 22:00 and 08:00 then you will notice a slight change – instead of speaking to a call handler you will be given the option of pressing a number between 1 to 3, which will allow you to speak directly to the specific trades person that you require. If you were requiring a plumber and an electrician, after you had experienced flooding within your home, then you should press the number for the plumber and advise that an electrician

will also be required. The plumber will then contact the electrician for you.

Should you have any problems with the OOH service between 22:00 and 08:00 you will also have the option of pressing 4- which will transfer you to the Manager from Mears who is on call, who will be able to deal with your particular problem, or, if required will contact a member of staff from Oak Tree Housing for further advice.

It is hoped that the above changes will lead to significant improvements in our OOH service.



DID YOU KNOW?

A unit of electricity is called a kilowatt (KW).

This guide shows you how long a unit of electricity (1KW) will power some popular household items.

32 inch LCD television	5.8 hours
60 Watt light bulb	16.7 hours
20 Watt low energy light bulb	50 hours
Games console	16.6 hours
Laptop Computer	43.7 hours
A rated fridge freezer	37 hours
Electric Oven	1.2 hours
A Rated washing machine	¼ of a load
Tumble drier	1/3 of a load



*Electricity consumption information from Energy Saving Trust

RIGHT TO REPLY!

You may have seen the recent comments made about the Association in the local press, due to our objections regarding the parking proposals being consulted on by the Council, for the town centre area. The Association feels it is important to let our tenants and customers know why we objected to the current proposals. Below details why we objected:

Our staff, many of whom live in Inverclyde and are not strangers as has been alleged, raised their concerns at a staff meeting about the implications for our service delivery to our tenants and customers if the parking restrictions were approved. The Association focused only on the areas near our office, (Buccleugh, Tobago, Crown, King, Ann and Sir Michael Street), areas around where we have successfully operated from for the past 16 years.

Staff and customers would be unable to park in these areas from 8.15am – 9.15am and from 5pm – 6pm. Our offices open at 9am and staff can start work from 8am until 6pm, with most staff commencing work around 8.30am – 9.00am and finishing around 5pm – 6pm, sometimes later. As you will know, staff also when possible, see customers at times that suit the customer.

We highlighted the fact that what has not helped the parking in these areas, is that the Council permitted a change of use at Crown House

(Old Co-Operative Building) next to us for office space, with many of the staff working within Crown House having cars and the Council permitted this change of use with only 2-3 designated parking spaces.

Public car parks are not that close to our offices for staff and customers to utilise, which also gives us some concern regarding health and safety during the winter months. However, there is a small car park with 13 spaces to the side of our office, and it is used by local residents, Crown House employees, OTHA and others.

In delivering our services some of our staff require to be in and out of the office throughout the day and it is felt that it is not a good use of time (ultimately tenants rent money), staff having to walk some distances to cars (even with our commitment to Healthy Working Lives) or having to move cars to different locations throughout the working day because of the parking restriction times allotted. We really do feel it is going to

be difficult to work around the proposals.

The Association are very respectful of the need for residents to be able to park near their homes. The Association does though have its offices in a mixed use area and not solely a residential area. The Association therefore have to balance the needs of our staff and customers.

OTHA has served the communities and residents of Inverclyde for many years. The Association works hard at building and maintaining good relations and focusing on excellent customer care. We believe that it was right that as a genuinely concerned party, the Association should be able to ask for objections to be considered by taking part in what is supposed to be a democratic process. We would never have thought we would have been so criticised for doing so.

If you would like to know more about this, or give us your comments, please contact the office.

REPAIRS

Don't forget our direct repair line telephone number for you to report your repairs directly to our Maintenance Team ~ call 01475 807001 or call into the office and use the free phone in our reception area.



NEW WAYS TO PAY YOUR RENT

The allpay App is a brand new mobile application (App) available to download from the Apple App Store and Google Play (formerly the Android Market) for your Apple or Android Smartphone.

The allpay App is available free of charge. You can set up an account and once you are logged into your account via the App, you can store your payment reference numbers, bank card details and payment amounts so you don't have to enter them every time. Plus you can create a 4 digit pin number to access the App so you don't need to go through a lengthy login process every time to use it.

The allpay App is the latest in the options available to you to allow you to make payments when and where it is most convenient to you. However, you can also pay your rent in the following ways:

- **With your Allpay card at any Post Office or any outlet offering "Paypoint" facilities**
- **By Direct Debit**
- **In person in the office with your debit or credit card**
- **Over the telephone with your debit or credit card**
- **Online**



Please contact a member of the Housing Services team for more information on any of these options.

PAYMENT IN ADVANCE

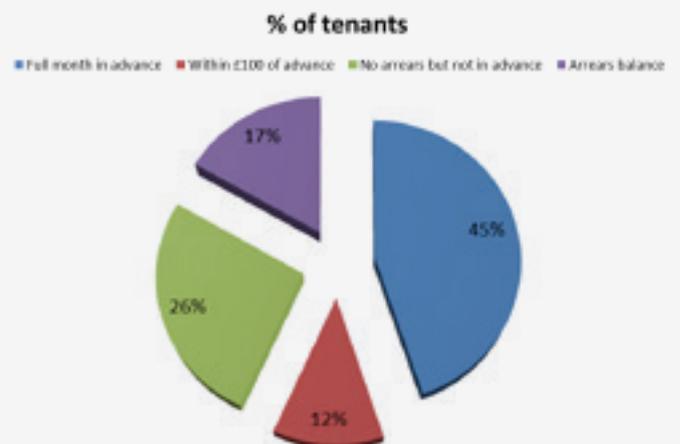
In the Summer 2015 newsletter we explained that every tenant of the Association has a Scottish Secure Tenancy Agreement and it states in the agreement that rent is charged monthly in advance

We are still contacting tenants who are not yet in advance and asking them to make payments. The good news is that a large number of tenants are already a full month in advance or within reach of this target and we will continue to work with tenants to increase this number.

Being in advance with your rent is very important if your circumstances change. If you start work then you will need to wait some time for your first wage and if you change to Universal Credit you will need to wait for up to 5 weeks for your first payment.

If you are a full month in advance with your rent when your circumstances change then at least you have a few weeks breathing space before your rent payment is due.

At the end of October 2015 the following percentage of tenants were in advance.



If you are not already in advance we will be writing to you to let you know what the balance is on your account and make an agreement with you to bring your account up to date.

LAMINATE FLOORING



Laminate floor is a very popular floor covering these days and whilst it can look modern and attractive to the eye, there is surely, nothing more annoying than having just had it fitted and a leak occurs under the floor, resulting in it having to be lifted again. What must be remembered though; is that it is your floor covering. It belongs to you and therefore it is **your** responsibility to lift it to allow the Association's contractor to attend to an essential repair. Most of the Association's contractors are able to peel back a carpet to repair a pipe and then replace it on completion – **NOT SO WITH LAMINATE.**

You will be responsible for the refitting of the laminate if any contractors require to gain access under the floor to deal with an escape of water or in the inevitable event of a new installation through the Associations Planned Maintenance programme.

In the Tenancy Agreement you signed at the outset of your tenancy, you will recall that before fitting laminate flooring in your home, you agreed to seek written permission from the Association first. Permission will not be unreasonably withheld, however, the permission will be subject to the following conditions:

- **the work be carried out by an appropriately skilled trades person;**
- **you reinstate the property to its original condition and at your own expense at the end of your tenancy;**
- **you accept responsibility for any consequential damage caused by the installation of the flooring;**
- **you accept responsibility for the ongoing maintenance of the flooring;**
- **you ensure that an appropriately sized underlay**

is installed to minimise noise transfer;

- **you accept responsibility for lifting and re-laying the flooring when access is required under the floor to attend to a maintenance issue;**
- **you will advise the Association when the flooring has been fitted in order that our staff can carry out a post inspection.**

Please note that any tenant who fails to request permission will still be subject to these conditions.

In the case of a new tenancy and where it has been agreed between yourself and the Association that the previous tenants laminate flooring remains in place; you adopt the responsibility for these and any other floor covering.

EARNHILL DEVELOPMENT

We are delighted to announce that we recently took possession of 15 new build cottages at Earnhill Road in Greenock. These homes have been constructed to the Silver Standard.

Silver Standard relates to the best performance currently possible in the UK using readily available technology. It achieves very good energy and CO2 performance. The benefit to tenants will be a noticeable reduction in their annual fuel costs.

The Association will look to incorporate this Standard on future developments to ensure that tenants continue to benefit from the benefits it provides.



ICHR – READ OUR TOP 10 FREQUENTLY ASKED QUESTIONS



You may have noticed that the ICHR has been going through some changes; we have now moved to a new on-line registration process, a fantastic new website, online bidding system and last but not least a new colourful logo.

We know that these changes might not suit everybody and that it may be causing some confusion so we hope that this article will help make things a bit clearer for you. Our applicants come first so we want to make sure that everybody can get access to our new bidding system and if

you cannot then we will make sure we help you personally.

Here are our top 10 frequently asked questions that will hopefully help you understand who we are and how we operate, however, if you are still unsure about anything after reading this article then please give us a call on 01475 807011.

Q. What is the Inverclyde Common Housing Register (ICHR)?

A. The ICHR is made up of the 4 main landlords who let houses in Inverclyde: Oak Tree Housing Association, Cloch Housing Association, Larkfield Housing Association and Link Housing Association.

Q. I am already registered with River Clyde Homes, do I still need to register with the ICHR?

A. River Clyde Homes are not part of the ICHR therefore if you want to bid for a house through the ICHR you must also register with us.

Q. How to I apply to the ICHR?

A. To be able to bid for houses through the ICHR you must complete an on-line application via our website www.inverclydechr.org.uk. Once this application drops in to our Housing Register system we will check all the details are correct and activate your application. Please note that we have 10 working days in which to do this, however our team are working hard to get your application activated sooner than this.

Q What information do I need to apply?

A Before you complete the online registration you will need to have an email address, National Insurance

numbers for yourself and the joint applicant if there is one. You will also need your last 5 years addresses with postcodes as our online form uses an automatic postcode lookup facility.

Q I don't have an email address but I would like to be able to register and use the new website?

A Don't worry, we can help you set this up. Our friends at Future Skills can make an appointment with you, they will set you up an email address, they will show you how to log in and use the new system. Let us know and we will contact them for you.

Q I don't have an email address, I don't know how to use a computer and I don't want to use one either, can I still bid for houses?

A We want to make sure that everybody who wants access to our housing can get access. We want to try and get as many people using our website as possible but we also understand that this may be impossible for you. This is why we will still help you to register and place bids for you. You can call our team on 01475 807011 to do this.



Q I was already registered under your old system, does this mean I don't have to apply again?

A Even if you already had an application on with the ICHR you are still required to complete the online registration process. We have a completely new software system and unless you complete the online registration you will not be able to bid for any of our houses.

Q I have been on your list for years, does this mean that I am starting from scratch with my application?

A We don't give points for the length of time on our list, however your date of application may be important. If there are many applicants who have bid for a property and they all have the same points then the date of application is used to prioritise the list, ie the applicant with the oldest application date will be at the top of the list. This is why we will let you keep your original application date if you apply before 1st December 2015.

Q When I completed my online application a note came up giving me my reference and pin number. When I tried to log in your website it wouldn't work, what am I doing wrong?

A You aren't doing anything wrong, you won't be able to log in with these details until we activate your application. We have 10 working days to activate your application and when we do this you will receive an email from us letting you know you can now bid.

Q What does "Bid" mean and how do I do this?

A We hope the term "Bid" isn't too confusing, it simply means you are letting us know that you are interested in a property. You can bid by logging into your account at www.inverclydechr.org.uk, choose the property search facility to see what properties are open to you. Choose the place bid option at the top right of the property. You can also bid by telephoning the ICHR team on – 01475 807011.

You can call into any of the ICHR landlords offices to place a bid, both Oak Tree and Cloch have iPads in their reception areas for this very purpose, you can log in and place bids yourself or if you need help with this our in house experts will show you the ropes!

I hope our top 10 questions have helped you to understand our new system, if you still have questions then please do not hesitate to contact our friendly team on 01475 807011. Remember you can still call Oak Tree and Cloch to listen to a recorded list of available properties. Office appointments can be made at Larkfield, Oak Tree or Cloch Housing offices.

Your opinions really matter to us and we want to hear what you think of our new system whether it is good or bad. We also want to make sure that our staff have been helpful to you. Please complete our 2 question survey in the "Your Feedback" section of our new website. If you would prefer to complete a paper copy of this survey you can collect this from our office.

Remember our team are here to help! Email us at info@inverclydechr.org.uk or telephone us on 01475 807011.



UC Universal Credit

Help available before your payments start

When you first apply you will have to wait at least five to six weeks from the date of claim to get your first payment, after which Universal Credit will usually be paid monthly.

The following list of agencies can offer support and advice before your payments start:

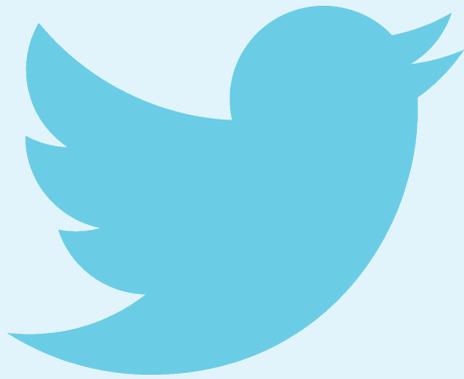
- You may be entitled to claim a Universal Credit advance at the time you make your UC claim or afterwards, use the Universal Credit helpline Phone 0345 600 0723; Textphone 0345 600 0743
- For general welfare benefit advice and practical support, contact Inverclyde Advice First on 01475 715299
- For help with budgeting or managing your money, contact Future Skills on 01475 788915 or Freephone 0800 013 2196
- If you are in a financial crisis, you may be able to get a small grant from the Scottish Welfare Fund by telephoning 01475 714444
- Finally, you may be entitled to a food parcel from Inverclyde Foodbank (referrals to Inverclyde Foodbank can be made by any of the above agencies)

Your Housing Association may be able to help:

Cloch Housing Association	Phone 01475 783637
Larkfield Housing Association	Phone 01475 630930
Link Housing Association	Phone 01475 630930
Oak Tree Housing Association	Phone 01475 807000
River Clyde Homes	Phone 01475 788887

Inverclyde council

TWITTER, TWEET, RE-TWEET, FOLLOWING, HASHTAG AND TRENDING



Are you following us yet?

To get all the latest news and updates from the Association and to engage with us online, please follow us on social media. We already have a twitter audience of over 350 – why not join in too? You can follow us on

@OakTreeHA

CHRISTMAS WORD SCRAMBLE

- | | |
|----------------|---------------|
| 1. lelbs | 11. gilesh |
| 2. isentpiota | 12. leves |
| 3. cleand | 13. tenessrp |
| 4. gigabrndeer | 14. sottlemie |
| 5. tewhar | 15. yalohid |
| 6. scralo | 16. legan |
| 7. edinerer | 17. leno |
| 8. gostinck | 18. womanns |
| 9. esokoci | 19. sliten |
| 10. gngego | 20. eylu |

Answers: 1. Bells 2. Poinsettia 3. Candle 4. gingerbread 5. Wreath 6. Carols 7. Reindeer 8. Stocking 9. Cookies 10. Eggnog 11. Sleigh 12. Elves 13. Presents 14. Mistletoe 15. Holiday 16. Angel 17. Noel 18. Snowman 19. Tinsel 20. Yule

ARE **YOUR** HOME CONTENTS PROTECTED THIS WINTER?



Available to **Scotland's** tenants, is a **Home Contents Insurance** scheme that gives you the chance to insure the contents of your home in an easy and affordable way. There are many benefits and it's so easy to apply.

Ask your local housing officer for a free information pack or call Thistle Tenant Risks Insurance on 0345 450 7286.

Terms and conditions, limits and exclusions apply. A copy of the policy wording is available on request.



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OAK TREE WORDSEARCH

Can you find your way around these streets in Inverclyde?



- | | |
|------------|--------------|
| ARGYLE | MAPLE |
| BOW | MURDIESTON |
| CAWDOR | NELSON |
| DORNOCH | NEWTON |
| EARNHILL | OSPREY |
| FANCYFARM | PENNYFERN |
| FINNART | PROSPECTHILL |
| GLENFRUIN | ROTHESAY |
| GREENBANK | SANDPIPER |
| HOLMSCROFT | SOUTH |
| HOPE | STROMNESS |
| INVERKIP | TASKER |
| KELLY | WALKER |
| KIRKWALL | WELLINGTON |
| LYNEDOCH | WREN |

MAPLE ROAD FLATS MAKEOVER

The Association has been able to obtain funding from the Scottish Government to allow us to bring the flats at Maple Road up to the new Energy Efficiency Standard for Social Housing (EESHS). We are installing external wall insulation and a new dry dash render system which means that the outside of the building is covered in a material which will help retain heat within the building. The appearance of the buildings will also be improved.

We obtained funding to carry out this work to 6 closes and the work will be completed by early next year. The projects on site are 1, 3, 5, 31, 33 & 35 Maple Road.

Once the works are complete, we are going to upgrade these

closes further. Proposals include new close finishes, soft and hard landscaping and sound insulation works.

It is only 6 closes that are being refurbished at the moment as a pilot project and it is hoped that this can be carried out in other blocks in the future.

The tenants of the flats have been attending a number of meetings and we have established a Pennyfern Regeneration Working Party. We have a Facebook group set up and we are using text messaging and meetings to keep residents informed of developments. We are also working with an organisation called Community Links who

are consulting tenants on what improvements they want to see in the area.

Here is a "before" photo. Look out for a photo of the new and improved flats in the next newsletter!



CHESTNUT & BACON SOUP

Ingredients

- 1 tbsp sunflower oil
- 1 onion, peeled and chopped
- 4-6 rashers smoked streaky bacon, chopped
- 1 stick of celery, chopped
- 2 carrots, peeled and chopped
- 200g packet of vacuum-packed chestnuts
- 2 vegetable stock cubes
- 1 level tbsp chopped fresh thyme
- Salt and freshly ground black pepper
- 2 rashers of streaky bacon
- A few sprigs of thyme



Method

1. Heat the oil in a large pan, add the onion, bacon, celery and carrots and cook over a medium heat for about 7-10 mins, stirring occasionally until vegetables have softened.
2. Pour 1 litre (1¾ pints) water into the pan and add the chestnuts, stock cubes and thyme.
3. Bring the mixture to the boil, then reduce the heat and cover the pan. Simmer gently for about 20-30 mins, until the vegetables are tender.
4. Remove the pan from the heat and purée the soup in a liquidiser or food processor, or use a stick blender. Add seasoning to taste.

To serve - Cut the rashers of bacon into strips and cook them in a hot frying pan until crisp and place on top of the soup, with a couple of small sprigs of thyme. Sprinkle some freshly ground black pepper over.

Note – This soup can be frozen for up to 3 months.

LAMB WITH CHRISTMAS SPICES

Ingredients

- 2 large onions, finely chopped
- 4 garlic cloves, sliced
- 5 cm fresh root ginger, shredded
- 2 tbsp olive oil
- 1½ kg lean lamb neck fillets, cut into chunks
- 2 cinnamon sticks
- 8 cloves
- 6 cardamom pods
- good pinch of saffron
- 2 bay leaves
- 2 tsp ground coriander
- 3 tbsp ground almonds
- 850ml beef stock
- 250g pack ready-to-eat dried apricots



Method

1. Fry the onions, garlic and ginger in the oil for about 15 mins. Add the lamb and stir-fry until browned. Add the spices, cook over the heat to release their flavours, then add the almonds. Pour in the stock and season to taste.
2. Cover the pan and simmer for 45 mins, stirring occasionally. Add the apricots, then simmer for 15 mins more until the lamb is tender. Thin with a little water if the sauce starts to get too thick.

Note – This dish can be frozen for up to 3 months. To defrost thaw for 6 hrs in the fridge, then reheat in a pan until bubbling hot.

CUSTOMER CARE

Target Area	Task Targets	Within Target Times (annual %)	Comments April 2015 – June 2015	Comments Jul 2015 – Sept 2015
Customer				
Check new housing application, point and process	10 working days	95%	99.7%	99%
Time to wait for an appointment to see specific member of staff (within OTHA area or at office/Excludes Applicant Surgeries)	Same or next working day	95%	Survey carried out twice per month (rotating days) 100%	Survey carried out twice per month (rotating days) 100%
Appointments kept/ attended on time	Within 15 minutes of agreed time	100%	Survey carried out twice per month (rotating days) 100%	Survey carried out twice per month (rotating days) 100%
Acknowledge or fully respond to a written enquiry	5 working days	95%	95.3%	98.16%
Behavioural code of Committee, Staff and Contractors/Agents	Adherence to Code	100%	100% based on complaints received via the complaints handling procedure.	100% based on complaints received via the complaints handling procedure
Behavioural code of Customers	Adherence to Code	100%	100% - no incidents	A tenant has reverted to shouting and swearing at staff on the phone. Letter to tenant advising of our position regarding this matter. At this time tenant only permitted to liaise with the Housing Manager.

CUSTOMER CARE WINNERS

Name	Month
E. Murdoch	August
D. Condon	September
S. Ellis	October

Congratulations to all our winners who received a

£10

Tesco Voucher.

CUSTOMER CARE POLICY REVIEW

As you know the Association strive to provide a high standard of service at all times to our customers.

Our Customer Care Policy formalises the unwritten commitment to continue to provide the high standards of customer care, which have long been a part of OTHA's overall approach.

As well as formalising this commitment, our Policy outlines some key targets against which we can measure performance.

We are currently reviewing our policy and would like to hear from you with any comments you may have about our Customer Care and if you are interested in assisting us with our Customer Care Policy review, please contact the office, in order that we can discuss this further with you.

CONTACT US

There are many ways to contact us

Phone No: ~ 01475 807000 (General Enquiries)
~ 01475 807001 (Repair Line)
Email: ~ info@oaktreeha.org.uk
Website: ~ www.oaktreeha.org.uk
Text: ~ 07866 555 538
Twitter ~ @OakTreeHA

Or call in to the office:

41 High Street, Greenock, PA15 1NR

OFFICE OPENING HOURS

Monday 9:00am ~ 5:00pm
Tuesday 9:00am ~ 6:00pm
Wednesday 12noon ~ 5:00pm
Thursday 9:00am ~ 5:00pm
Friday 9:00am ~ 4:00pm



www.oaktreeha.org.uk



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ASSOCIATION STAFF RAISED £147.73 FROM THEIR RECENT MCMILLAN COFFEE MORNING

