



OAK TREE HOUSING ASSOCIATION LTD

**SUMMER
NEWSLETTER 2015**

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TRY THIS

SMARTERBUYS STORE SHOP SMARTER, PAY SMARTER

YOU CAN NOW SHOP SMARTER AND PAY SMARTER WITH SMARTERBUYS STORE!

We are excited to announce an exciting new partnership with Smarterbuys Store, a scheme that provides an ethical alternative to loan sharks and high street weekly payment stores, helping social housing tenants to buy household essentials in an affordable way.

Smarterbuys Store works with lots of other social landlords across the country, providing tens of thousands of tenants access to a dedicated online store, where they can purchase new furniture and white goods. Everyone here at Oak Tree is delighted to have become the latest Smarterbuys Store partner.

More than providing a great range of big brand products at competitive prices, Smarterbuys Store also provides access to responsible and affordable credit if customers are unable to pay for the goods they need up front. Following a simple, safe and confidential credit check, customers can pay for their goods in weekly, fortnightly or monthly instalments over two years.

And as if this wasn't enough, the scheme also encourages tenants to save as they buy, by putting 25p from every weekly payment into an account opened especially for them. At the end of the loan term, customers will have at least £26 in their account, more if they choose to add to it further themselves.

Nick Jardine, Chief Executive Officer at Oak Tree said of the scheme, "Our new partnership with Smarterbuys Store enables us to provide quality, essential household goods to our tenants, whilst supporting them to save in the process. Smarterbuys Store products are up to 40% cheaper than other weekly payment stores and provide a real alternative to the much higher cost options offered by unscrupulous lenders. At 24.19% APR, the rate of lending is very competitive, and is actually cheaper than many high street favourites".

The full range of products includes a wide range of white goods including ovens, fridge freezers and washing machines, as well as

cont...

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

You may be a seasoned "tweeter" or you may be a novice, but why not check out our new Oak Tree twitter page. You won't only find out what we are up to but if you "follow" us you will also get up-to-date news about Inverclyde and beyond.

Find and follow us at: @OakTreeHA

TAKE A LOOK INSIDE



READY TO TRANSFER?

Details of what is expected of you.



RIGHT TO BUY

Right to Buy is ending for all tenants



STAFFING & AGM NEWS

All the latest from Oaktree

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

SMARTERBUYS STORE CONT...

a stylish range of quality furniture for the whole house. Smarterbuys Store also stocks a great range of baby and nursery products, and offers value packages for those seeking to make a number of purchases. Delivery is completely free and Smarterbuys Store can even install your new purchases. Plus, it doesn't matter how many items customers buy; Smarterbuys Store only charges one administration fee per transaction.

All in all, Smarterbuys Store offers safe and secure purchasing, from a name you can trust. Go online and take a look at the range today, at your dedicated Smarterbuys Store <http://www.inverclyde.sbstore.org/> and find out how you can shop smarter and pay smarter or call Smarterbuys on 0300 500 0975.

Please refer to the article on Page 5 for details of on-line assistance which can be provided by the Future Skills Team

Smarterbuys Store
Shop Smarter. Pay Smarter.



CHARTER CHAT MEETINGS MAY 2015

You may remember that in May we invited you to join us for a chat about how things have gone in the last year. We were delighted when lots of people took up us on the invitation and lots of cake was eaten. We really enjoyed sitting down over coffee and a cake to talk to tenants about what was on their minds.

To say thanks for coming, we entered everyone who turned up into a £50 shopping voucher prize draw and the winner was Elizabeth Bain. Congratulations to Elizabeth. A lot of comments were made in the different meetings. Some of the things that were said are shown below. Your

contributions have been very useful to help us review what we want to do this year.

- In general, most people had examples of good service from OTHA and had no particular reason to doubt the performance information which we present including the Annual Return on the Charter. It was noted that most people could only talk from their own experience.
- There were examples discussed about problems with boiler repairs especially where the boiler was new and warranties were involved.

- We need to make sure our information is presented in a way that tenants can understand. For example, giving addresses for planned improvements not referring to phase 1 or phase 2 which means nothing to our tenants.
- Some tenants were not clear how tenants' views were represented in decisions about whether work was carried out in their home or not after inspections were done. They also were not clear what work was getting done in their homes this year.
- Dog fouling remains a problem in most areas.

CHARTER CHAT MEETINGS MAY 2015

- Close cleaning and services to help with bins were generally thought a good idea as in most people's experience not everyone pulled their weight. It was noted many people were getting too old to do much to keep the common areas looking good.
- A number of people said they were unhappy with grass clippings being blown about instead of being picked up. There were a few issues about trees and hedges in general. There were a few people who were interested in finding out more about the landscaping service and seeing if the contractor was doing what they should.
- Work to improve the warmth and make the house easier to heat has made a real difference to some tenants.

We are planning lots of practical opportunities for tenants to be involved in looking at our services during the year. We will of course, need to take account of the weather in planning any outdoor activities. Of course, we will publicise the scrutiny events below widely, but if you would like to be involved in any of them in particular or know someone who might be interested, by all means let us know.

After thinking about what was said at the meetings, here are some things we are now doing or planning with groups of tenants:

- Wednesday Walkabouts. You can join the housing assistants as they carry out estate inspections in your area. It's a chance to see what we do and point out any issues you would like to see addressed. These are starting in many areas from July and we will write and let you know when they are happening. We will of course try to pick a good weather day!



- 15th August 2015 We are joining in at the Family Fun Day in Bow Farm. Apart from running an exciting garden competition which will be judged on the day, we are having a fun childrens' competition to design our new play area facilities.
- We are looking for people to work with us to design how we carry out our Independent Tenant Satisfaction Survey and the action plan to address the results. Suggested timescale - September - October 2015
- Our landscaping service scrutineers from the West Station are comparing actual garden maintenance & grass cutting against what is promised and seeing if this meets their standards. This is running from July to August 2015. Once we have tried it out, we can target other areas.
- Hazel Aitken, Housing Manager will be working with tenants in selected new build flats to design a pilot service to closes. This may include close cleaning

and taking bins in and out. Suggested timescale - Autumn/ Winter 2015/6

- Reviewing dog fouling in our areas and the action we could take to reduce it. Suggested timescale September - October 2015
- Reviewing our letters, newsletters and all the ways we communicate with our tenants. October - December 2015

We would also like to consider how we involve tenants in decisions about the planned and cyclical maintenance programme, but how to do this and when the best time would be needs to be considered. It is likely to be running alongside the preparations on the budget for next year which take place from Autumn onwards.

Thank you very much for meeting us and contributing your thoughts. I hope to see you again soon.

Kate Dahlstrom
Housing Services & Performance Director

ARE YOU READY TO TRANSFER?



Before the Association will offer you another Oak Tree property, your current home and rent account needs to come up to scratch. Below are details of what is expected of you. Please read this carefully to avoid disappointment if you have bid for a property and we have to bypass you for an offer.

If you are unsure if you need to take any action before you can move, please contact your Housing Officer. We could come and visit you and give you advice so you are "good to go" if a suitable property becomes available and your bid is successful.

House Visits

If you have bid for an available property and you are well placed on the list, a visit will be carried out to your home to verify your circumstances.

Because your points award is based on the number of people living in the house and the type of house you live in, before an offer is made the Association needs to be satisfied that you have been awarded the correct amount of points.

An offer of rehousing will only be made to tenants who have a satisfactory tenancy record.

This means that your rent account must be clear, you have no outstanding charges for repairs carried out and your property is in good condition.

The member of the Housing Services team who carries out the visit will discuss this matter with

you in more detail and if you need to carry out repairs to your property or make payments to your rent or recharge account, you will be advised of what is required.

Depending on the level of arrears and the condition of the property, you may be given a short amount of time to clear the account or carry out repairs.

Condition of Property

As a general guide, the following items in your home need to be in good condition before you will be approved for a move.

Kitchen – all units and worktops to be clean and not damaged or incomplete.

Bathroom – no missing tiles, toilet seat, no cracked sanitary ware and all items to be in a clean condition.

Doors, skirtings and facings – no missing or damaged sections and all must be in good decorative order. Handles should not be loose or missing.

Light switches and sockets – must be in a clean condition with no paint marks or damage.

Light fittings – no non-standard light fittings and all pendants to be in working order.

Decoration – In general, the standard of decoration should be satisfactory. No torn or missing wallpaper or poorly finished decoration.

Garden – any garden area should be kept in a tidy condition and

grass cut. No items of bulk refuse lying in the garden.

These items are not an exhaustive list but should give you an idea of the condition we would expect your property to be in before we can allow you to move.

Offer of Housing

If an offer is being made, you will be shown the property by a member of staff and will usually have 24 hours to decide whether or not to take it.

If you do decide to take the offer, you will be asked to sign for the house or flat either the same day or the next day. An appointment will be made to "sign up" for the tenancy. This appointment takes about an hour.

Rent

The rent charge starts on the day you sign for your new house or flat. As you will be aware, the Association also charges rent in advance.

Please note that you will be liable for rent at your old property until you hand in your keys - even if you are in receipt of Housing Benefit – you cannot claim for two homes – you will accrue arrears if you do not move immediately.

Council Tax

You are responsible for Council Tax and you will need to advise Inverclyde Council accordingly and make arrangements to pay or make a claim for Council Tax Benefit.

FUTURE SKILLS INVERCLYDE

Future Skills is a Big Lottery funded project whose aim is to help the people of Inverclyde be more digitally included by offering help and assistance to use a computer, tablet, laptop or smartphone.

More and more we are moving into a digital age where we are expected to submit application forms, access documents and manage accounts on-line. For many people this is no problem. However, for many others it can be daunting as they have little or no experience of using a computer and often no access to one.

That's where Future Skills can help.

Our trained staff can offer basic one-to-one computer training either within your own home or at a local venue, e.g. library or community centre. We can give you the basic skills to log-on with a password, set you up with an e-mail address, show you how



to send and receive e-mails and access and browse the internet. We can also guide you through completing and submitting a basic application form. If you would prefer to learn in a group setting, we also run classes throughout Inverclyde at various times and venues. (Contact us for more information).

For further information about the full range of services offered by Future Skills, visit our website www.futureskillsinverclyde.com

Or contact us on 01475 788915 to make an appointment

Remember, technology doesn't need to be scary. Anything's easy when you know how and we are here to show you. Whether you are a total beginner or just want to refresh your IT skills, Future Skills can help!

As part of the Inverclyde Common Housing Register, Oak Tree Housing Association will shortly be moving to an on-line allocations process and anyone wanting to move will have to complete an on-line registration form. If you think you need assistance with this, contact Future Skills.

The Future Skills Team can also provide assistance for tenants interested in accessing the Smarterbuys store. www.futureskillsinverclyde.com

DIRECT DEBITS

The Association has upgraded its Direct Debit facility and from the end of September we are able to offer "paperless" direct debits.

At the moment if you want to set up a direct debit we need you to sign a form and there can be a short delay as we need to send this form to Allpay – the company that deals with the payments.

From September onwards we will be able to take your details direct from you and set up the direct debit straight away. This can be done with us speaking to you face to face or on the telephone. As

long as you have your bank details to hand. You can still complete a form if you prefer and payments can be made to your account from someone else's bank account (your partner, family member etc) if this is appropriate.

If you already have a Direct Debit set up there will be no change. You will receive a letter from Allpay letting you know that there is going to be a change to the way the payment is shown on your bank statement. It will now say Allpay Oak Tree HA followed by your Allpay reference number.



Direct Debits can be set up for any day of the month and can be weekly, fortnightly, 4 weekly or monthly. The minimum we would usually accept as a Direct Debit payment is £5.



in
partnership
with



SILVER LINE SCOTLAND – HELPLINE FOR OLDER PEOPLE – 0800 4 70 80 90

What is Silver Line Scotland?

Silver Line Scotland is the confidential, free* helpline for older people in Scotland, open 24 hours a day, every day of the year. The service is provided by the Silver Line Helpline and Age Scotland working in partnership.

Silver Line Scotland provides information, friendship and advice to older people and those seeking advice on how best to support older friends and family members.

Silver Line Scotland calls are answered by Age Scotland during weekdays (8am-8pm). Outside these hours calls are taken at The Silver Line's UK Headquarters.

Silver Line Scotland – 0800 4 70 80 90

Silver Line Scotland provides:

• Information, friendship and advice: our advice enquiries include questions about –

- Care
- Housing and heating
- Benefits
- Health and disability
- Legal and end-of-life issues
- Signposting – we can signpost or refer callers to sources of specialist advice and to the many, varied groups and services that exist in their communities
- Support for people who are experiencing abuse or neglect

Silver Line Friends

If you would like to receive a regular weekly friendship call, The Silver Line will be able to pair you up with a Silver Line Friend. You can also join a Silver Circle and take part in a regular group call on subjects that interest you.

Silver Line Friends are individuals who have contacted The Silver Line because they enjoy talking to older people. They are vetted and trained, and work in pairs for safeguarding and support.

Calls made by Silver Line Friends are paid for by The Silver Line.

Where you can find out more

Find out more about The Silver Line at www.thesilverline.org.uk

Find out more about Age Scotland at www.agescotland.org.uk

How you can support Silver Line Scotland Volunteer

If you would like to volunteer as a Silver Line Friend, you can apply through The Silver Line website www.thesilverline.org.uk or email volunteering@thesilverline.org.uk.

The Silver Line will provide training. Once you feel ready to make befriending calls you will be matched with another volunteer so that you can work together from a location of your choice.

If you are interested in volunteering with Age Scotland's Information and Advice Team in Edinburgh, you can find out more at www.agescotland.org.uk or call 0845 833 0200.

Donate

Silver Line Scotland relies on charitable donations from organisations and individuals who care about the welfare and safety of older people to fund this vital new service.

Silver Line Scotland is free to callers and befrienders but the cost of telephone calls, of running the helpline, of volunteer recruitment and training is met by the Charities and depends on the generosity of supporters.

All money donated to The Silver Line in Scotland will be used to support Silver Line Scotland services.

By Phone:

Call 020 7224 2748 during office hours.

By Post:

Cheques should be made payable to "The Silver Line Helpline" and sent to: The Silver Line, Minerva House, 42 Wigmore Street, London, W1U 2RY.

Online:

Online donations can be made via BT MyDonate: www.mydonate.bt.com/charities/thesilverlinehelpline.

By Text:

Text 70500 Silver10 to give £10. If you'd rather give a different amount text Silver followed by the amount you want to give in whole pounds and without a £ sign, so £2 is Silver2.

By Bank:

Barclays: s/c 20-71-82 a/c 43979997

*The call won't be free from most mobiles so, if you are using a mobile phone, call 0300 4 70 80 90, which will either be free or charged at local rate.

UNIVERSAL CREDIT HEADING FOR INVERCLYDE



Universal Credit is a new single payment for people who are looking for work or on a low income.

Universal Credit will affect residents in Inverclyde from **October 2015** onwards.

To begin with it will only affect single people of working age who are making a new claim – but it will affect everyone in Inverclyde who is of working age and is in receipt of one of the existing benefits.

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

The differences between Universal Credit and the current system

There are three main differences between Universal Credit and the current welfare system that you need to know about and consider how you will cope with these changes:

- Most people will apply **online** and manage their claim through an online account
- Claimants will receive just **1 monthly payment**, paid into a **bank account** in the same way as a monthly salary

- Housing Benefit will no longer be paid to the Association. You will need to **pay your rent from the monthly payment**.

A very important point to be aware of is that this monthly payment will be made at the end of the month and the Association charges rent at the start of the month. We need to speak to all our tenants in detail about how the rent payments will be made and it is very important that you keep in contact with us.

We are here to help and there is a lot you can do to try and make this change a positive one for you and your household.

We will be contacting the tenants we believe are likely to be affected first by Universal Credit between now and October 2015. If you are worried about how this is going to affect you then please do not delay in speaking to a member of the team.

INVERCLYDE COMMON HOUSING REGISTER IS CHANGING



The Inverclyde Common Housing Register (ICHR) will be closing our housing list on 31

August 2015 and asking you to re-register for housing on-line during September 2015. We will not accept any new applications during this period but will advise you when you can complete an on-line application instead. We have made some changes to our Allocations Policy which we consulted with you on; these changes will be put in place August 2015. The Allocations Policy can be viewed on our website or that of our partner members.

As well as our policy changes being implemented we will be introducing a new website and bidding system along with our new logo.

Our new website will make it easier for you as you will be able to:

- apply for housing on-line and make changes to your application.
- view all of our available properties
- place bids directly from the website
- check where you are placed for the property you have bid for as soon as your bid is registered.

- you can see what properties you could have been successful with.

We will be limiting the number of bids you can place to 3 per week.

ICHR staff will be available to assist you to complete the on-line application if you are unable to do this yourself.

We will notify you in due course when you can complete your new application on-line. Alternatively you can follow us on twitter for any updates.

For further information please contact us at our offices at 41 High Street, Tel No: 01475 807011 or alternatively you can send an e-mail to info@inverclydechr.org.uk

PAYMENT IN ADVANCE



Every tenant of the Association has a Scottish Secure Tenancy Agreement and it states in the agreement that rent is charged monthly in advance

1.1 The rent is £_____ every calendar month inclusive of the service charge payable in advance by you on or before the first day of each rental period.

A number of our tenants receive Housing Benefit payments to meet some or all of their rent and this Benefit is paid 4 weekly in arrears.

At the end of every month tenants should have a full month's credit in their account so that when the rent charge is applied on the 1st of the month their account is then clear.

The Association now insists that all new tenants make a payment before they sign their tenancy agreement and the offer will be withdrawn if a payment is not made.

For tenants who will not be in receipt of Housing Benefit this will be the full month's rent. If we believe that the new tenant will be entitled for Housing Benefit then we ask for a payment which is the equivalent to 1/12th of the month's rent (usually about £25) and the tenant signs an agreement to pay this amount every

month until the rent is in advance. The plan is that within one year the rent will be up-to-date.

If you have been a tenant for a long time you may not have been asked to make payments when you signed the tenancy agreement for your house. However, your agreement with the Association still states that rent is payable in advance.

The Association is 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.

SMOKING IN COMMON AREAS

The Association occasionally receives comments from residents that people are smoking within the stairwell or close of their block of flats and this matter was one of the items raised at one of our recent meetings with tenants.

The Smoking, Health and Social Care (Scotland) Act 2005 is the legislation that banned smoking in public spaces from 26 March 2006.

Despite what some residents may believe, the hallway and stairs within a tenement building or block of flats are not public spaces as defined in the legislation. It is deemed to be part of your home.

However, whilst smoking in these areas isn't against the legislation, this doesn't mean that it is neighbourly behaviour. The smell of smoke and the litter caused can constitute a nuisance and is very unpleasant for other residents who

don't smoke and do not want to be exposed to smoke.

If you are affected by people smoking in your block of flats, please let us know. We can speak to



your neighbour and ask them to be more considerate. If the problem persists then Mediation may be a good way for you and your neighbours to discuss the matter

and reach an agreement that suits both parties.

The key points in your tenancy agreement that apply to the above are:-

- You, those living with you, and your visitors, must not harass or act in an **anti-social manner** to, or pursue a course of anti-social conduct against, any person in the neighbourhood.
- 'Anti-social' means causing or likely to cause alarm, distress, **nuisance or annoyance** to any person or causing damage to anyone's property.

If you are a smoker and you don't want to smoke inside your flat for whatever reason, please consider that the close is part of your neighbour's home and they don't want to have you smoking in theirs.

RIGHT TO BUY

The Right to Buy is ending for all tenants of social housing in Scotland on 1 August 2016. This is part of the Housing (Scotland) Act 2014 and is not affected by the recent government proposals contained within the Queen's Speech which refers to England and Wales only.

The latest date that Right to Buy applications can be made is 31 July 2016. Not everyone has

the Right to Buy and if you do, there can be restrictions placed on the level of discount that applies.

We can give you information on whether or not you have the Right to Buy and the restrictions that may apply.



"WIPE AWAY" DRAINAGE PROBLEMS

Having sewerage backing up inside your home, or even in your garden, can be a very unpleasant experience.

No one enjoys the smell or the cleaning up after a such a nasty flood.

One of the most common causes of drains backing up is due to people putting wipes down the toilet. These wipes can include baby wipes, floor wipes, face wipes and furniture wipes.

The drains that take waste water away from your home are only a few inches wide and are only

meant to take water, toilet roll and human waste. Toilet roll will break down when it gets wet, so it washes through the system.

Unfortunately sanitary products and wipes do not break down and



can get stuck in drains, causing them to back up.

So please, do refrain from putting any wipes down your toilet. It should stop you or your neighbours getting a very nasty surprise.



Staffing News

Our Finance Director Nicholas Aderinto left the Association on 14th August 2015, following 11 years of service with Oak Tree Housing Association and latterly this included responsibility for finance services also to our subsidiary Cloch Housing Association. We all wish Nicholas well for the future.



Seen here is Nicholas Aderinto and our Chairperson Jackie McKelvie.



Following a recruitment exercise the Association are delighted to advise you that Alana Durnin will join the Association as our new Finance Director on 17th August 2015.



Charitable Status

Following on from our last newsletter where we updated you regarding our Special General Meeting held earlier in the year where Members gave approval for the Association to update its rules and become a charity, we are delighted to advise you that all the agencies that need be involved in giving their approval for a change like this have now done so and we can call ourselves a charity now.

We hope this will bring future benefits to our tenants. Our Charity Number is SC045300. A new rule book has been sent to all members.

AGM

Our AGM took place on Tuesday 23rd June 2015 at the Tontine Hotel. Jackie McKelvie, our Chairperson presented the report on the Association's activities for the previous year.

Jackie updated Members on the Constitutional Partnership with Cloch, advising that last year had been an interesting year, coming to terms with our relationship with Cloch and that continued to be the case during 14/15. The Association has reviewed options for future collaboration and agreed the most important factor in going forward is to build on and protect each Associations standards and traditions to enable both to provide the highest level of service to the

tenants of both organisations. Both Associations will continue to explore opportunities for joint working however will only do so when we can show that distinct benefit will be achieved.

Jackie also advised members on the following:

The Association progressed work on two new projects during the year:

- 15 new build cottages at Earnhill Road in Greenock
- 45 new build cottages at Garvald Street in Greenock

Scottish Government funding was secured to purchase a further site at Auchmead Road in Greenock for future development. The

first homes at Earnhill Road are expected to come off site in August 2015. It will be some time next year before any homes will be ready at Garvald Street.

£734,028 was spent on the 2014-15 planned maintenance element of work.

This included:

- Some carry over spend from previous years projects
- The upgrade of 45 kitchens
- The renewal of 36 bathrooms
- The replacement of 57 heating systems

£518,006 was also spent on the cyclical maintenance element of works.



At the end of March this year we owned 1711 self-contained properties, 4 non-self-contained properties and had an interest in 108 shared ownership properties. We also managed a small number of private sector properties under the lead tenancy and private letting scheme.

The total of current and former tenant arrears reduced from 3.41% to 3.01%, to stand at £201,898 at the end of March. We let 0 new properties and relet 144 properties in the year. Along with Cloch & Larkfield HA's we have run the Inverclyde Common Housing Register which is currently managed from our offices.

This year we have worked with the Tenant Participation Advisory Service to develop our tenant scrutiny approach and involved tenants in monitoring our void standard and development of our ARC report for 2014/15.

We continued throughout the year to work in partnership with the

other local Associations to deliver on wider action projects. We have a number of projects we are jointly supporting:

- Welfare Advice
- Tenancy Sustainment
- IT Literacy
- New Tenant Support

2014/15 was another successful trading year for OTHA. Andy McBean from the Association's External Auditors Alexander Sloan, advised members on another strong financial performance and commended the work of committee and staff.

The Association had only two temporary staff members leave this year. The staff team continue to be involved with the Healthy Working Lives Award and we keep our tenants informed with our involvement in national campaigns.

This year we met our target of 95% of written enquiries received, which required a response, being

responded to within 5 working days, at 95.4%.

Jackie concluded the report by looking to the future:

Interesting times

With regards to the coming year, we continue to face challenging times. We will be liaising closely with Cloch regarding the development of joint working opportunities and we will continue to work to deliver services to the highest possible level.

The Association has confirmed its interest in pursuing further housing developments with the support from Inverclyde Council and the Scottish Government and should opportunities arise we will endeavour as always to ensure that future projects meet the requirements of the tenants and residents in our community.

Many thanks to all Members who attended our AGM.

RENT STATEMENTS

The Association used to send out a rent statement to every tenant in the post every year.

Apart from the cost of printing and sending the statements, we often received enquiries from tenants who thought there was a problem with their rent account.

Now that the Web Portal is available (there is a separate article about this in this newsletter), we were not intending to send statements to every tenant.

If you would like us to continue sending an annual statement, please let us know and we will post one out to you. You can request a statement at any time or discuss the balance on your account by telephone.

We would appreciate your views on whether or not you found the annual statement useful.



MICHAEL MCLOONE



Michael McLoone joined as a Committee Member of James Watt Housing Association during 1996 and continued with the Association following the creation of OTHA in 2001, until resigning from Committee during July 2015.

Unfortunately Michael has required to stand down from Committee, having given nearly 20 years dedicated service.

The Association are very sorry to be losing Michael from the Management Committee and would like to thank Michael for all his work and support over the years and wish Michael and his family all the best for the future.

TEXT MESSAGING

We have used text messaging for some time now to contact tenants and applicants, but we have added a feature to our computer system which makes it easier for us to send texts to our customers.

You may find you receive a text from this number – 07860020448.

This is the number that the Association uses for its text messaging service.

We have been trying the service out and you may have had a text reminding you about a meeting or letting you know the balance on

your rent account or reminding you that a payment is due.

We hope to use the texts for a number of other reasons including

- To let you know that your repair order has been raised
- To remind you that your gas service is due
- To confirm that an appointment has been made
- To ask you if you were happy with your repair

The success of this relies on us having an up-to-date mobile number for you. Please let us know if you change your phone number.



07860020448

OAK TREE HOUSING ASSOCIATION'S ADAPTATION SERVICE

The Association would like to remind its tenants of the adaptation service it provides to support the housing needs of people with disabilities.

We work closely with the Inverclyde Centre for Independent Living who have trained Occupational Therapists (OT's) who can assess the particular needs of individuals to determine what adaptations are best suited to allow them to continue living in their home in the degree of comfort they would normally expect from modern day living.

If you have a disability and believe you might benefit from the Association's adaptation service or you know of a family member or a friend who might also benefit from an adaptation then please contact the Inverclyde Centre for Independent Living on 01475 714350 to arrange for an OT to visit and assess requirements. If the OT considers an adaptation will be of benefit then he or she will make the necessary referral to the Association. The Association will then review the request and if appropriate, ensure the work is added to its adaptations

programme and have the work carried out as soon as practicably possible. Subject to available funding, adaptations will be categorised in accordance with the OT's recommendations.

The following is a list of typical adaptations that can be undertaken to aid and assist individuals with their particular disabilities. This list is not exhaustive and other adaptations may be considered. It should however be noted that there are cases where it will not be appropriate for the Association to carry out or consent to an adaptation

Typical Adaptations Work

Over bath showers

Level access showers

Wet floor areas

Handrails (internal and external)

Access ramps

Lever taps

WEB PORTAL

The Association is delighted that our Web Portal is now up and running and available on the website www.oaktreeha.org.uk.

To access this feature you need a user name and a password which we will give you. You can phone, email or call into the office to request these.

We will allocate you a password but if you want to change it you can – you do need to tell us what you want to change it to though.



You can:-

- View recent transactions and check your balance
- Print online statements
- View recent repairs history
- View outstanding repairs
- Place repair requests
- Make online payments
- Update your details
- Send us a message

We hope you will find this useful and we would welcome any feedback – good or bad!

HEALTHY RECIPES

BROCCOLI, SPINACH & BUTTER BEAN SOUP

This tasty soup couldn't be easier to make and is incredibly nutritious-low in calories and very filling. Both broccoli and spinach are nutritional power houses and highly regarded foods for cancer prevention. We should be eating dark green leafy vegetables every day!

Ingredients > Serves 4

- 1 onion
- 1 large or 2 medium heads of broccoli
- 2 or 3 handfuls of spinach
- 1 400g tin of butter beans
- 1 litre of good quality vegetable stock

Method

1. Quite simply roughly chop the onion and broccoli, put it in a large pan, add the drained butter beans and the stock, cover and simmer for 20 minutes until the broccoli is soft. Add the spinach for the last 5 minutes.
2. Puree with a hand blender until smooth, season and enjoy!

Feel free to use any combination of green vegetables and white beans like cannellini or haricot. Also if you prefer a thicker soup use 2 tins of beans or add more stock if you prefer it thinner.



TABBOULEH

Tabbouleh is a delicious middle eastern dish based on bulghur wheat, which is a wholegrain and contains fibre, protein B vitamins and calcium and it only needs to be soaked for 30 minutes; it makes a great lunch and can be kept in the fridge for a few days.

Ingredients > Serves 6

- 1 red onion, chopped
- Small bunch of spring onions, chopped
- Juice of 1 lemon
- 2 handfuls of coriander or flat leaf parsley, chopped
- 2 handfuls of mint, chopped
- 1 cup of bulghur wheat
- ½ cucumber, diced
- 10 cherry tomatoes, halved
- 2 tablespoons olive oil
- 1 teaspoon sea salt

Method

1. Place bulghur wheat in a bowl and cover with 2 cups of boiling water. Leave to sit for about 30 minutes.
2. Chop the red onion, spring onions, tomatoes and herbs.
3. Cut the cucumber in half lengthways, scoop out the seeds and chop into small chunks.
4. Drain the bulghur through a sieve to get rid of excess water then use a fork to separate the grains, then add chopped vegetables, herbs, lemon juice, olive oil and salt to season.
5. Lightly toasted pumpkin seeds, sunflower seeds, chopped nuts or cubes of feta cheese can be added.
6. Leave the tabbouleh in the fridge for a few hours before serving to allow the flavours to develop.



CUSTOMER CARE

Target Area	Task Targets	Within Target Times (annual %)	Comments October 2014 – December 2014	Comments January 2015 – March 2015
Customer				
Check new housing application, point and process	10 working days	95%	99.7%	100%
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%	92.8%	93.7%
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%	One incident – tenant shouting and swearing at staff member. HSM visited tenant & discussed unacceptable behaviour and advised this type of behaviour will not be tolerated. Agreement reached with tenant on how to move forward to everyone's satisfaction.

CUSTOMER CARE WINNERS

Name	Month
J. Black	March
P. Isaac	April
L. Robertson	May
Name withheld	June
S. Dunlop	July

Congratulations to all our winners who received a

£10 Tesco Voucher.

CONTACT US

Have you changed your phone number?

Need to update your details?

Report a repair?

Pick up an application form?

Discuss your rent?

Request an alteration?

Make a complaint?

Discuss your property?

PLEASE 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



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PUBLIC HOLIDAYS 2015/2016

September Weekend

Friday 4th September 2015
Monday 7th September 2015

Christmas

Friday 25th December 2015
Monday 28th December 2015
Tuesday 29th December 2015

New Year

Friday 1st January 2016
Monday 4th January 2016
Tuesday 5th January 2016