

Ochil View Housing Association Ltd.

ANNUAL REPORT 2025/26



Chairperson's Report

2025/26

It is my pleasure to present this Annual Report and to reflect on another year of progress and achievement for the Association.

As this is my second year as Chairperson, I have had the opportunity to see first-hand the commitment, resilience and dedication shown by our Board Members and staff in delivering services and supporting our tenants and local communities.

During the year, the Board undertook an extensive review of our Corporate Goals, Strategic and Operational Objectives, and our organisational Values. This important piece of work has helped ensure that the Association remains focused on meeting current and future challenges while continuing to deliver on our core purpose. The changes arising from this review have now been incorporated into our Strategic Plan and will be rolled out across the organisation over the coming months. These refreshed priorities will guide our decision-making and help us continue to provide high-quality services that meet the needs and aspirations of our tenants and stakeholders.

One of the challenges we continue to face is the retention of repairs contractors. Like many housing associations, we have experienced difficulties in maintaining consistent contractor availability, which can impact service delivery. To address this issue and secure the best possible outcomes for our tenants, we are once again tendering our repairs service during 2026/27. This time, we will be working alongside our Strathfor

partners to maximise collaboration and achieve the best value for money while maintaining high standards of service.

Despite these challenges, we have continued to invest in the growth of our housing stock. During the year, we successfully purchased six new homes with the support of Scottish Government grant funding. These properties have been added to our social housing portfolio, providing much-needed affordable housing opportunities within our communities. Looking ahead, we expect to acquire at least four additional homes in the coming months and are excited to be working with our development partners to explore opportunities for delivering further new homes over the next few years in Clackmannanshire. Increasing the supply of quality affordable housing remains a key priority for the Association, and we look forward to building on this progress.

As always, none of our achievements would be possible without the hard work and commitment of those who support the Association. I would like to extend my sincere thanks to my fellow

Board Members, who generously give their time and expertise on a voluntary basis to oversee the governance and strategic direction of the organisation. I would also like to thank our staff team for their professionalism, dedication and continued efforts to achieve positive outcomes for our tenants and the wider local communities we serve.

On behalf of the Board, thank you to all our tenants, partners and stakeholders for your continued support. We look forward to the opportunities ahead as we continue working together to strengthen our communities and provide excellent housing services for the future.

Jim Savage

Jim Savage, Chairperson



Core Values

Listen **Support** **Respect**
Communicate **Deliver**

Corporate Goal

Quality, sustainable, affordable homes, shaped by our tenants.

Strategic Objectives



Deliver and maintain high-quality, energy-efficient and affordable homes



Provide excellent, accessible and responsive customer services



Strengthen communities through engagement and sustainable growth



Ensure strong governance, financial sustainability and skilled people

Board of Management 2025/26

1. Jim Savage (Chairperson), 2. Graham Collie (Vice-Chairperson), 3. Susan Mackay (Treasurer), 4. Margaret Baxter, 5. Dr Lynne Brierley, 6. Ash Buxton, 7. Tom Brown, 8. Eileen McKinsley, 9. Teresa McNally 10. Heather Stewart



Jim Savage
(Chairperson)

Graham Collie
(Vice-Chairperson)

Susan Mackay
(Treasurer)

Margaret Baxter

Dr Lynne Brierley



Ash Buxton

Tom Brown

Eileen McKinsley

Teresa McNally

Heather Stewart

1. Jim Savage

(Chairperson) Jim joined the Board in July 2022.

A retired solicitor, Jim has lived in Clackmannanshire since 1985. Throughout his legal career, he has worked in both civil and criminal courts and developed strong links with Social Work Services, particularly in supporting the needs of children and families. He has also been closely involved with Ochil View Housing Association since it was established in 1989.

With a long-standing understanding of the Association's values, objectives and ethos, Jim brings valuable local knowledge and legal expertise to the Board. He was elected Chairperson in September 2024.

2. Graham Collie

BSc (Hons), CIHCM (Vice-Chairperson).

Graham is the Group Head of Supplier Relationships for a large organisation which has been supporting the public sector with technical procurement for over 50 years. Graham was elected to the Board in August 2015. He has a degree in Quantity Surveying and is a Chartered Member of the Chartered Institute of Housing. He has a wealth of experience, having worked in housing associations, local authorities and in private contracting. Graham's understanding of the challenges faced by RSLs, along with his direct experience of asset management and procurement is an invaluable asset to the Association. Graham previously held the positions of Treasurer and Vice Chairperson of the Association and was re-elected as Vice-Chairperson in September 2024. In addition to his Board Member duties, he is also Vice Convenor of the Finance, Audit and Corporate Governance Committee.

3. Susan Mackay

B. Acc (Hons) CA (Treasurer)

Susan is a Chartered Accountant with over 20 years in audit, risk management and governance practice, specialising in both public and the social housing sector, and has been a Board Member since 2018.

Susan is the Association's Treasurer and is also Convenor of the Finance, Audit and Corporate Governance Committee.

4. Margaret Baxter

Margaret served as Chairperson until September 2024. She originally joined the Board in 2010 and is one of the Association's tenants. Margaret has served on the Finance, Audit and Corporate Governance and Health, Safety, Environment & Human Resources Committees and is currently the Convenor of the Customer Services Committee.

5. Dr Lynne Brierley

BA (Hons) and MRes

Lynne joined the Board in June 2014. Lynne has a BA (Hons) in Business Studies, a Masters in Research and Business Management (MRes) and has a PhD in Business in Management.

She previously worked for the Department for Work and Pensions, has experience of voluntary work with the Citizens Advice Bureau and, as one of our tenants, provides a strong tenant voice on the Board. Her skills and experience in these areas are extremely valuable, particularly during the period of major welfare reform. Lynne currently serves as Convenor on the Health, Safety, Environment & Human Resources Committee.

6. Ash Buxton

Ash was elected to the Board in September 2024. He has worked in the Social Housing Sector for more than 15 years and currently works for a local authority as a Housing Officer. Ash's background, and connection to the local community, bring a positive contribution to the Board. Ash has a BA (Hons) in Sociology and Social Policy and a Postgraduate Diploma in Housing.

7. Tom Brown

CPFA

Tom is the longest serving member of the Board having been first elected in 1999 and has served as both Treasurer and Chairperson.

Tom serves on the Finance, Audit and Corporate Governance Committee where his lengthy career as an accountant and manager of support services, in both the public and private sectors, is of considerable benefit to the Association.



8. Eileen McKinsley

Eileen was co-opted to the Board in July 2024, and was formally elected at the AGM in September 2024. She is a tenant of Ochil View and is interested in tenants' rights and statutory obligations of housing associations. Eileen previously worked for a local authority supporting elected members and councillors with constituent enquiries and complaints.

9. Teresa McNally

MBE

Teresa was formally elected to the Board in 2000 having had various terms as the local authority representative, whilst an elected councillor between 1988 and 1999. Teresa is a former Chairperson, having served in that role between 2003 and 2010.

Teresa is a retired health practitioner and has extensive experience in numerous non-executive roles within local government, central government agencies, the health service, and the voluntary sector. She is a former Chairperson of the Scottish Federation of Housing Associations and was awarded an MBE in 2018 for services to community housing. Teresa is now an EVH Executive (Board) Member and a judging Panel Member of the Scottish Saltire (Housing) Society.

10. Heather Stewart

Heather joined the Board of Management in September 2025 and is a tenant of the Association.

Heather works as an autism support worker and has a strong interest in tenants' rights, equality, diversity and inclusion. She has a BA Honours degree in Community Education and brings valuable experience and insight to her role on the Board.

Heather currently serves as a member of the Customer Services Committee.



Performance 2025/26

We continued to achieve a high level of performance against the targets and indicators established for the year, many of which translate into the provision of excellent services for tenants, sharing and factored owners.

Key Service Achievements During The Year

staff costs as a
% of turnover

19%



Average time to complete
emergency repairs

1hr 21 mins



% repairs completed
right first time

96%



Rent Collected as a
% of Rent Due

100%



% of Lets made to
Homeless Applicants

35%



Gross rent arrears

3.4%



Average Board
Meeting Attendance

80%



Other Key Indicators Achieved

36%	Tenant representation of the Board
100%	Tenants satisfied with the tenancy sustainment service
5.6%	properties becoming vacant in the year
3.3 days	average working days for a Stage 1 complaint response
14.2 days	average working days for a Stage 2 complaint response
24.7 days	average time to complete approved medical adaptations
9.9%	staff turnover in the year

What We Need To Continue To Improve

81%	tenants satisfied with the repairs' service
29 days	relet times
2.6%	Staff absence
23	number of homes that do not have satisfactory equipment for detecting fire

Performance Against Strategic Objectives Targets 2025/2026



Housing Management Service & Tenancy Sustainment

To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction



Resident Participation and Communication

To actively promote and support resident engagement in the management, maintenance and development of their homes



Reactive & Planned Maintenance Services

To invest in existing housing stock to ensure that OVHA provides the highest standard of accommodation possible



Human Resources and Health & Safety

To ensure that OVHA recruits and retains sufficiently trained and experienced Committee members and suitably qualified staff and satisfies all health, safety and environmental requirements and legislation



Financial Management / Corporate Governance

To ensure that OVHA's work is underpinned by effective financial, administrative, and management processes within a framework of effective corporate governance



Provision of New / Adapted Homes & Residential Property Acquisitions

To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable and whilst maximising community benefits

 High compliance (**75% and over**) with Strategic Objectives

 Moderate compliance (**between 50% and 75%**) with Strategic Objectives

 Low compliance (**less than 50%**) with Strategic Objectives

Performance has been materially affected by the change in repairs contractor, difficulty in identifying properties to purchase, and staff absence. However, performance overall still compares favourably against our peer group and the Scottish average in many areas.

Key Statistics 2025/26

We now own and manage
1,481 homes



We provided factoring
services to
36
households



We held
28
Board/
Committee
meetings

during the year, involving
over 450 hours of
voluntary Board Members' time

We carried out
6,608 repairs
costing £864,212



We purchased
an additional
6
properties



We continued to
manage customer
arrears and saw a
further reduction
in arrears compared
to 2025



We assisted
475 cases
through our tenancy
sustainment service and
over **£1.2 million**
additional income was
secured for them, an
average of
**£2,526 per
person**



We completed
90 medical
adaptations
at a cost of
£150,367



We accessed
funding
from a number
of different organisations,
including our contractors,
enabling us to support
tenants with fuel vouchers,
food vouchers, energy
saving advice and events



Property Services 2025/26

During the year, the Property Services team experienced a significant challenge when our main repairs contractor elected to terminate their agreement with the Association. This inevitably caused disruption to service delivery and placed additional pressure on staff during an already demanding period. Temporary arrangements were quickly established to ensure continuity of service, and we are grateful to both tenants and colleagues for their patience and support throughout this transition.

To secure a sustainable long-term solution, we are working collaboratively with two neighbouring housing associations on a joint procurement exercise. By combining our requirements, we aim to attract a wider range of contractors to the tender, enhance service quality, and achieve improved value for money for our tenants.

Despite these challenges, the team maintained strong performance throughout the year and continued to meet targets across many key areas. This included repairs response times, repairs completed right first time, and compliance with essential property

safety requirements. While a small number of properties exceeded the recommended timescale for the replacement of smoke and heat detectors, this issue was identified and addressed promptly, with all properties brought fully up to date by July 2026.

Towards the end of the year, we successfully implemented a new housing management system. This investment will strengthen our ability to maintain accurate property data, improve operational efficiency, and ensure we continue to meet our key compliance responsibilities effectively.

we aim to enhance service quality, and achieve improved value for money for our tenants.



Medical Adaptations

Over 2025/2026 the Association has completed 90 adaptations at a cost of over **£150K**



Reactive Maintenance

During 2025/2026 we spent almost **£1.1M** on reactive maintenance



Total Investment

Including expenditure on planned, cyclical and reactive maintenance, the total investment in our housing properties during 2025/2026 amounted to over **£3m**

Planned Investment

Key areas of planned investment during 2025/2026 were as follows:



Housing Services

2025/26

“ Over the past year, we secured more than £98,000 in grant funding from a range of sources, along with £8,784 through Community Benefits, to support various projects. This funding has made a positive difference for our tenants, helping them respond to the challenges of rising energy costs and the wider cost of living.

Our staff have continued to work hard to engage with tenants and deliver a range of events. These included Come Dine with Us, which helps reduce social isolation, and the annual Summer Clackmannanshire Carnival, delivered in partnership with the Local Authority and other local housing associations.

I am delighted to advise that our Come Dine with Us event was nominated for a Community Impact Award from SHARE (Scottish Housing Associations Resources for Education), although we did not win it was still good to be recognised. The event was also nominated for a TPAS, Good Practice in Widening Participation award which, we were successful in winning which, was a fantastic achievement for the Association.

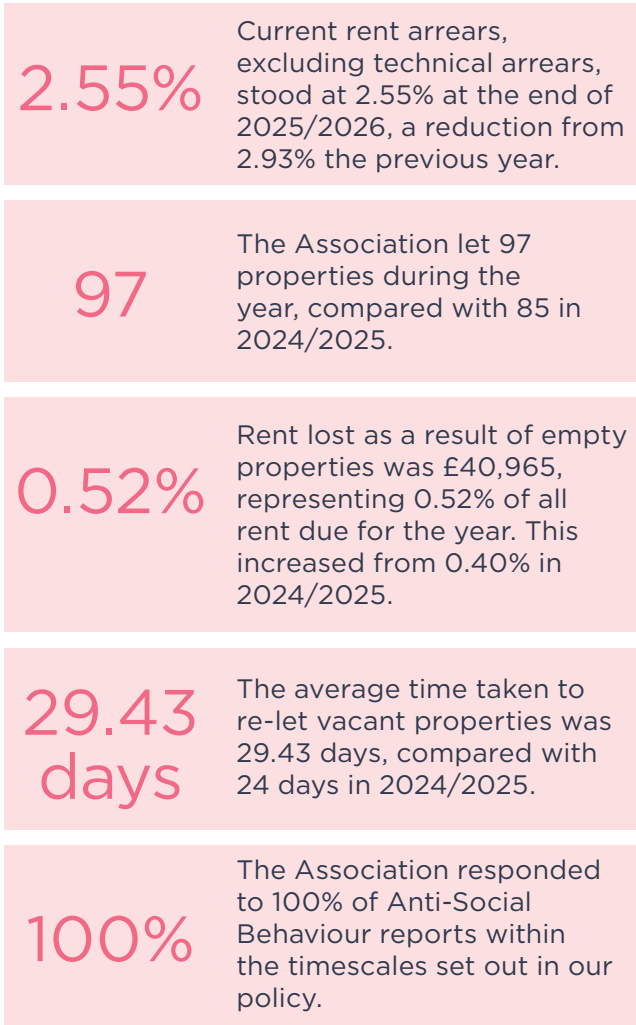
Our Tenant Scrutiny Group continued to review several of our policies, including the Estate Management Policy and the Lettable Standard. All the group's recommendations were approved and implemented.

Looking ahead, we will continue to improve our services and seek further funding opportunities to support our tenants. We will also implement several actions following the results of our 2025 Tenant Satisfaction Survey. This includes working with TPAS (Tenant Participation Advisory Service) and the Tenant Scrutiny Group to strengthen our Tenant Engagement Strategy and improve how we communicate with tenants, particularly those who are younger, older or digitally excluded.

Linda McLaren, Director of Housing Services



Tenancy Management: Key Statistics



Tenancy Sustainment Service

The Association's tenancy sustainment service has become a lifeline for many of the Association's tenants.

During the year the service secured over £1.2 million of income assisting 475 of the Association's tenants bringing the overall additional income secured for tenants since the introduction of the service to over £17.7m.

£1.2m income secured during the year

Social Housing Charter



We submitted our 12th report on the Social Housing Charter (ARC) to the Scottish Housing Regulator in May 2026.

We will again be publishing a separate document later in the year, once the Scottish Housing Regulator has published its report on our performance. This document will be sent to all service users and be available on our website.

Rent Affordability / Value For Money



Rent affordability and value for money, particularly tenants' perception of such concepts, continue to make the headlines and it is one area where the Association continues to work hard to address. We continue to keep our rent increases as low as possible.

We carried out a full tenant satisfaction survey in October 2025 to establish what they think of our service and whether they feel that their rent payments represent value for money.

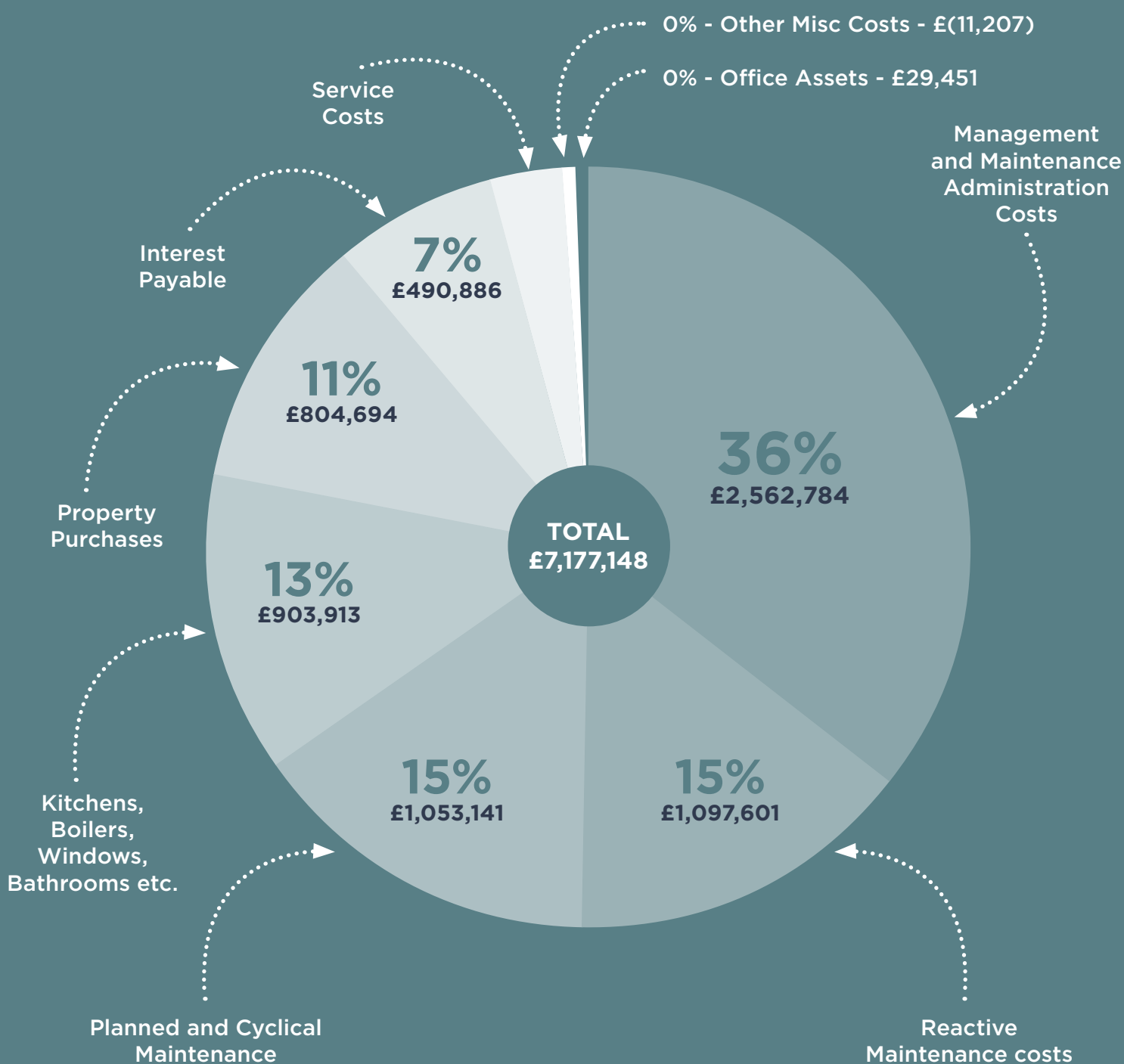


value for money satisfaction
■ (2025 survey) ■ (2022 survey)

The 2025 survey indicated a slight decrease in satisfaction with the value for money, falling by 0.4% from 83% to 82.6%. Several improvement actions have been identified from the survey findings, and we expect these to have a positive impact on satisfaction levels in this area.

Finance Matters 2025/26

*Breakdown of
Expenditure
2025/26*



Financial Results

The financial statements for the year again show a strong position, with an operating surplus of **£2m** being reported for the year and good levels of cash reserves throughout the period - whilst maintaining significant levels of investment in improving our housing stock.

Statement of Comprehensive Income

Turnover for the year is reported at **£8.98m** (2025 - £8.72m).



An increase of **4.85%** was applied to base rents which increased rental income for the year. Rental income continues to be the principal source of income, at **88%** of total turnover.



Our operating costs increased compared to the previous year from £6.523m to £6.977m which represents an increase of **7%**, mainly as a result in an increase in management and maintenance costs, and planned maintenance for major repairs.

Inflation levels continue to substantially affect most areas of operations, including maintenance costs and insurance.



Interest received on our cash balances decreased from £368K last year to **£302K** this year and this was a result of lower interest rates being earned on our cash balances held.



Interest payable on our loans decreased from £526K to **£491K**, as result of reducing loan balances as loans are repaid to lenders.

The Association's loans are all at fixed rates which is excellent news in the current climate, with our average cost of interest on loans at **2.7%**.

Under "Other Comprehensive Income" the Association reports a small decrease in the liability for future pension payments. This is a result of an exercise undertaken by the pensions' administrators at the end of the financial year which splits out the assets and liabilities of the SHAPS defined benefit pension scheme. The last triennial valuation of the scheme took place in September 2024 with the results being that deficit contributions are required from April 2026 for at least four years to address the Scheme deficit.

The three most significant areas of expenditure in 2025/26 were;

1

management and maintenance administration costs of **£2.6m**;

2

cost of planned and cyclical maintenance, including component replacements of almost **£2m**;

3

and reactive maintenance costs of **£1.1m**

Overall, after taking into account the change to pension provision the Association reports Total Comprehensive Income for the year of **£1,940K**.



“ The Association has again faced financial challenges in terms of the impact of inflation on our maintenance and overhead costs. The rent increase of 4.85% reflects the impact of these challenges. However, our short, medium and long term plans continue to show that the Association remains in a strong financial position and is able to meet its maintenance and other obligations going forward.

Sheila Traynor, Director of Finance and Corporate Services ”

Statement of Financial Position

In terms of our statement of financial position, the key variations from the previous year are as follows:

	2026	2025
Non-current assets		
Housing properties – depreciated cost	58,244,729	58,489,729
Other tangible assets	465,747	471,364
Current assets		
Receivables	389,904	533,923
Cash at bank and in hand	10,228,668	10,361,913
Creditors: Amounts falling due within one year	2,185,555	2,485,319
Net current assets	8,433,017	8,410,517
Total assets less Current liabilities	67,143,493	67,371,610
Creditors: Amounts falling due after more than one year	17,251,485	18,731,427
Pensions and other Liabilities		
Scottish housing association pension scheme	(400,000)	(528,000)
Deferred income		
Social housing grants	29,674,657	30,209,944
Other grants	928,562	953,394
Net assets	18,888,789	16,948,845
Equity		
Share capital	37	40
Revenue reserves	19,288,752	17,476,805
Pension reserves	(400,000)	(528,000)
Total equity	18,888,789	16,948,845

Regulatory Status

Following the latest round of self-assessment, the Association's Regulatory Status is "Compliant" – this means that the Association meets regulatory requirements, including the Standards of Governance and Financial Management.

Budget 2026/27

The budget for 2026/2027 was approved by the Board at their meeting on 26th February 2026 and following consultation with tenants, the Board made the decision to apply a rent increase of **4.85%** for the year. This was 1.0% more than inflation, which had been agreed as needed to meet future financial obligations, with an additional 0.25% for future energy efficiency projects to make progress with net zero.

The budget allows for all essential maintenance to be undertaken, and for a programme of essential planned maintenance.

The budget for 2026/2027 shows a projected surplus of **£0.9m**.

Cash balances are expected to remain healthy during the year and loan covenants are expected to be met.

Statement of Comprehensive Income for the year ended 31st March 2026

	2026	2025
	£	£
Revenue	8,982,099	8,719,935
Operating costs	6,977,049	6,523,203
OPERATING SURPLUS	2,005,050	2,196,732
Exceptional item	88,480	93,258
Interest receivable and other income	302,303	367,557
Interest payable and similar charges	(490,886)	(525,830)
Other Finance income/(charges)	(28,000)	(27,000)
Pension Adjustments	63,000	25,000
SURPLUS FOR THE YEAR	1,939,947	2,129,717

Future Growth & Priorities

Building New Homes

Development of new homes continues to be challenging and approval of grant applications is slow due to the requirement for higher than benchmark grant funding.

The Association continues to work in partnership with Kingdom Housing Association to identify new opportunities for developments in the area, and it now looks like a realistic possibility that the Association can be involved in delivering some new homes in Clackmannanshire in the next couple of years.

Residential Property Acquisitions

Included as part of the strategy for growth is the acquisition of existing residential properties, be they former housing association or local authority properties sold under right to buy legislation.

During 2025/26 the Association purchased a further 6 properties bringing the total number acquired to date to 64.

Key Priorities For 2026/2027

The key priorities for 2026/27 are to:

progress development aspirations and purchase of second-hand properties

appoint a new repairs contractor and work with them to provide an improved service

Achieve at least 70% Key Performance Indicator Performance

Achieve High Compliance in relation to all Strategic Objectives.

Our People 2025/26

Key Information 2025/2026

2.6%

Staff Absence

9.9%

Staff Turnover



We currently have **33** Members of Staff

Staff Changes

We welcomed the following new staff during the year:

Joanna Brannan

(Customer Services Team Leader)

Andrew MacKinnon

(Property Services Officer – Compliance)

Claire McAdam

(Customer Services Assistant)

Kaylie McGrath

(Assistant Housing Services Officer)

Ailsa Sadowski

(Property Services Officer)

Brook Saville

(Assistant Finance Officer)

Sheila Traynor

(Director of Finance and Corporate Services)

Our Staff



Anne Smith

MA, CA Chief
Executive
and Company
Secretary

Finance & Corporate Services



Sheila Traynor

BAcc., CA
Director of
Finance and
Corporate
Services



**Heather
Kennedy**

Finance Officer



Lori Ritchie

Assistant
Finance Officer



Brook Saville

Assistant
Finance Officer



Kate Oliver

Corporate
Services
Administrator



Housing Services



Linda McLaren
Dip H.S. CIHCM
Director of
Housing
Services



Marian Kelley
MA (Hons)
MCIH Senior
Housing
Services
Officer



Jade Murray
Tenant
Engagement &
Communication
Officer



Donald Beaton
MCIH Housing
Services
Officer



Joanne Reid
Housing
Services
Officer



Adele Rae
Housing
Services
Officer



Margaret Hall
Tenancy
Sustainment
Officer



Holly Brember
Assistant
Housing
Services
Officer



David Bishop
Assistant
Housing
Services Officer
(Arrears &
Administration)



Katie McPhait
Assistant
Housing
Services
Officer



**Kirsten
Kirkwood**
Assistant
Housing
Services
Officer



Kaylie McGrath
Assistant
Housing
Services Officer



Donna Phillips
MCIH Housing
Services
Assistant
(Housing
Options)



**Joanna
Brannan**
Customer
Services Team
Leader



**Claire
McAdam**
Customer
Services
Assistant



Molly Brown
Customer
Services
Assistant

Property Services



**Position
Vacant**
Director of
Property
Services



Vicki Brown
Property
Services
Officer
(Planned)



**Andrew
MacKinnon**
Property
Services Officer
(Compliance)



**Grahame
Phillips** Property
Services Officer
(Reactive &
Voids)



Ashleigh Brown
AIRPM Property
Services Officer
(Reactive &
Voids)



**Ailsa
Sadowski**
Property
Services
Officer



Margaret Scott
Assistant
Property
Services Officer



Tara Hamilton
Assistant
Property
Services
Officer



**Connor
Hazlett**
Property
Services
Assistant



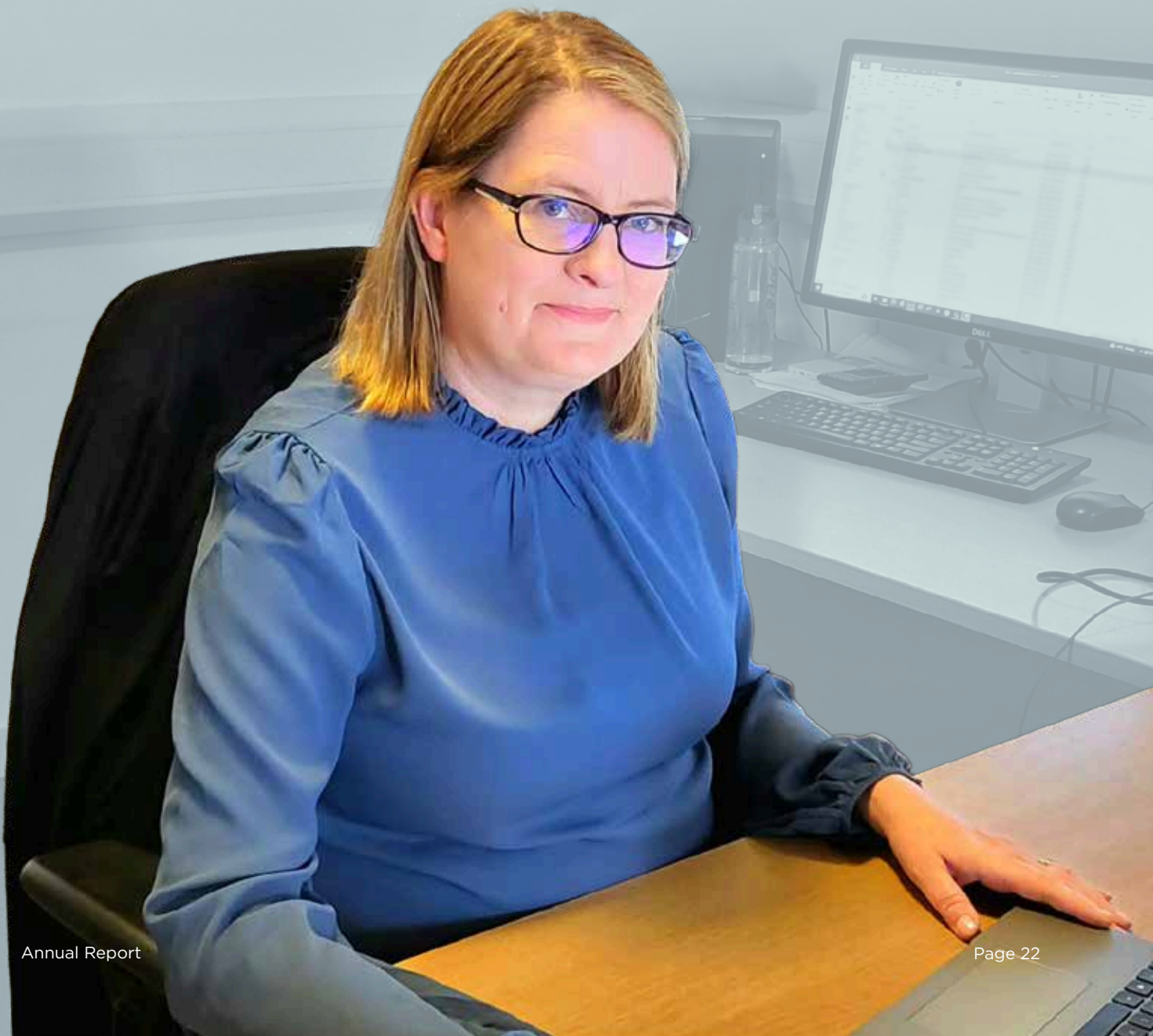
Jillian Wilson
Property
Services
Assistant



Leona Hens
Property
Services
Assistant

Review from the Chief Executive

During the year, we have been engaging in the Scottish Government's Cladding Remediation Programme. Initial surveys of the two affected buildings have been completed, and we are currently awaiting the results of more detailed investigations, which will determine the extent of any remedial works required. We recognise that this has been an understandably worrying time for affected tenants. However, professional advice confirms that there is no requirement to evacuate the buildings. As a precautionary measure, a waking watch service remains in place and will continue until the necessary remedial works have been identified and completed, ensuring the ongoing safety of our tenants.



The significant additional demands created by the cladding remediation programme have unfortunately required us to defer our planned energy efficiency improvement project for 16 properties in Tullibody. The project included the installation of air source heat pumps, solar panels and enhanced insulation measures. While this was a difficult decision and one that we recognise will be disappointing for residents, it was necessary to prioritise available resources. We remain committed to improving the energy efficiency of our homes and hope to progress this project at a future date.

A major achievement during the year was the successful implementation of a new housing management system. This modern platform provides enhanced functionality, enabling us to access and analyse information more effectively, improve communication with tenants, and strengthen our monitoring of property compliance requirements. The transition was carefully managed by our staff, whose dedication ensured a smooth migration process. The system has been operational since 1 April 2026 and has performed successfully since implementation.

We also carried out our three-yearly tenant satisfaction survey during the year. The results were very encouraging, with five of the seven key satisfaction indicators showing improvement compared with the previous survey undertaken in 2022.

These results demonstrate the positive impact of the work being undertaken across the Association and provide valuable insight into areas where we can continue to improve. A full analysis of the survey findings will be included in our Annual Charter Performance Report, which will be issued to all tenants in October.

Supporting our tenants through the ongoing cost-of-living challenges remained a key priority. Throughout the year, our staff worked proactively to identify and access a range of assistance initiatives. This included securing fuel vouchers, providing free SIM cards through the Vodafone Charities Connected programme, obtaining support for families with children experiencing financial hardship, and sourcing laptops to support access to education. Through our Community Initiatives Fund, we were also pleased to provide financial support to several local community groups. Our “Come Dine With Us” events, held in January 2026, were particularly well received, offering practical budgeting and meal-planning advice, recipe resources and supermarket vouchers. We remain committed to identifying opportunities to support our tenants and communities during a period of continued financial pressure.

Ochil View continues to maintain a strong financial position. However, sustained cost increases across the sector, combined with the investment required to

deliver energy efficiency improvements and address cladding remediation requirements, continue to place pressure on our long-term financial plans. We are committed to managing these challenges responsibly and to minimising the impact on tenants wherever possible. Nevertheless, rental income remains our primary source of funding, and it is likely that future rent increases will need to be aligned with, and in some cases exceed, inflation to ensure that we can continue to invest in our homes and services.

For 2026/27, we were pleased to limit our rent increase to 4.85%, significantly below the average increase across the sector.

Looking ahead, we remain committed to our vision of providing high-quality, sustainable homes and services that are shaped by the needs and aspirations of our tenants.

Finally, I would like to thank our Board Members, staff, tenants and other partners for their continued commitment and support throughout the year. Together, we have achieved significant progress, strengthened our services and laid strong foundations for the future. I am confident that, by continuing to work collaboratively, we will build on these achievements and deliver further benefits for our tenants and communities in the years ahead.

Anne Smith

Anne Smith
Chief Executive



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Housing Association Limited

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Co-operative and Community
Benefits Societies No. 2310R (S)
Scottish Housing Regulator No. HAL 213
Scottish Charity No. SC033130
Property Factor No. PF000367

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