



**Ochil View Housing Association**  
**Annual Report**

24  
25

# Chairperson's Report 2024/25

This is my first year as Chairperson of Ochil View Housing Association and it is a privilege to be given the opportunity to lead the organisation over the next few years.

I am a retired solicitor and have lived in Clackmannanshire since 1985. I worked in both civil and criminal courts and closely with social work services around the needs of children and families and I am delighted to bring my local knowledge and legal expertise to the Board.

The Board set the strategic direction for Ochil View, and the day-to-day running is delegated to our staff team led by the Chief Executive. This report explains what we have achieved together over the last year.

At the start of the year, we began the implementation process for our new staff structure. The new structure ensures that our various teams are located together, so that communication and dialogue are as effective as possible. We have recruited new staff to our front-line team which is based in the reception and supports all areas of the organisation, and

we will continue to review our structure, and will make further changes, as and when required, to improve our service.

We have made good headway in establishing a plan to achieve energy efficiency targets, and have applied for funding to trial air source heat pumps and solar panels in some of our properties, and to insulate all of our properties to the required standard. This work will stand us in good stead to move forward with the remaining works that will need to be done over the coming years in order to achieve "net zero".

We continue to operate in a difficult economic environment, with increasing costs across all areas of our service, and it remains challenging to procure services which demonstrate value for money and challenging to recruit staff. However, I am pleased that the level of rent increase we applied with effect April 2025 was relatively low compared to other social housing providers and we will continue to try

to keep increases as low as possible for our tenants, whilst maintaining and improving our properties to the required standard.

In terms of performance, this has improved in a number of areas – in particular in the areas of Reactive and Planned Maintenance, Housing Management and Resident Participation and Communication. Our Repairs and Planned Maintenance performance dipped towards the later part of the year, and we have a new contractor in place from April 2025 who we look forward to working with to improve performance in this area.

In terms of the new provision of social housing, with the assistance of Scottish Government grant funding we purchased four second-hand properties that, following refurbishment, are now being used for social housing. We were also able to purchase two properties that had previously been under shared ownership or owned, and these properties have been brought into our stock of properties available for social rent. We continue to work with our development partner, Kingdom Housing

Association, to identify suitable developments in the area, however progress with this continues to be slow due to the current economic situation which has pushed up the cost of building new homes.

Towards the end of the year, we were pleased to retain our Investors in People Gold status, recognising our ongoing investment in staff, creation of a positive workplace culture and emphasis on the Association's values and employee wellbeing.

In closing, I'd like to say a big "thank you" to our Board Members and staff team – their dedication, skills and hard work help us to achieve excellent outcomes for our community.

*Jim Savage*

Jim Savage  
Chairperson



## Core Values

**Open** **Transparent**  
**Responsive** **Trustworthy**

## Corporate Goal

To build and maintain affordable, energy efficient, good quality homes whilst putting tenants at the heart of decisions and protecting the long-term viability of the Association

## Strategic Objectives

-  To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible
-  To actively promote and support resident engagement in the management, maintenance and development of their homes
-  To ensure that the Association's work is underpinned by effective financial, administrative, and management processes set within a framework of effective corporate governance
-  To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction
-  To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable whilst maximising community benefits
-  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

# Board of Management 2024/25



Jim Savage (Chairperson)      Graham Collie (Vice-Chairperson)      Susan Mackay (Treasurer)      Margaret Baxter      Dr Lynne Brierley



Adam Brown      Tom Brown      Eileen McKinsley      Teresa McNally      Shirley Ritchie

Missing from the image is Ash Buxton and Sandy Hunter

1. Jim Savage (Chairperson), 2. Graham Collie (Vice-Chairperson), 3. Susan Mackay (Treasurer), 4. Margaret Baxter, 5. Lynne Brierley, 6. Adam Brown, 7. Ash Buxton, 8. Tom Brown, 9. Sandy Hunter, 10. Eileen McKinsley, 11. Teresa McNally, 12. Shirley Ritchie

## 1. Jim Savage

(Chairperson) Jim joined the Board in July 2022.

Jim is a retired solicitor who has lived in Clackmannanshire since 1985. Jim worked in the civil and criminal courts and has worked closely with Social Work Services around the needs of children and families. He has been closely associated with Ochil View Housing Association since its inception in 1989.

He is familiar with the Association's aims and ethos and has brought his 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 Customer Services, Finance, Audit and Corporate Governance and Health, Safety, Environment & Human Resources Committees.

## 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. Adam Brown

Adam joined the Board in July 2023. He is a local housing professional and understands the importance of well-governed RSLs to the communities they serve. He brings a diverse range of experience to the Board regarding tenancy management including arrears, void and ASB management.

Adam has witnessed first-hand the difference that good-quality, well-maintained homes and neighbourhoods can make to people's lives.



7. 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.

8. 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.

9. Sandy Hunter

Sandy joined the Board in September 2023 and serves as Convenor of the Customer Services Committee.

Sandy grew up in the local area and has an MSc in Housing Studies and a robust understanding of the social and commercial housing sectors from a strategic perspective.

His academic knowledge of housing governance, legal and regulatory requirements, housing quality and standard monitoring and evaluation, tenant engagement and satisfaction approaches, and housing integration with health and social care are a great asset to the Board.

10. 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.

11. 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.

Teresa is Vice Convenor of the Health, Safety, Environment & Human Resources Committee. 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.

12. Shirley Ritchie

Shirley joined the Board in September 2023.

Shirley has a Postgraduate Diploma in Housing Studies and an SQA Professional Development Award in Housing Law Advice. Shirley is a local authority employee and has substantial knowledge of the statutory and regulatory requirements that social landlords must adhere to. She has previously worked in the voluntary sector and has a wealth of experience providing housing, welfare and income maximisation advice. She understands the importance of good governance and how this can mitigate the impact of inequality. These diverse skills bring a positive contribution to the Board.

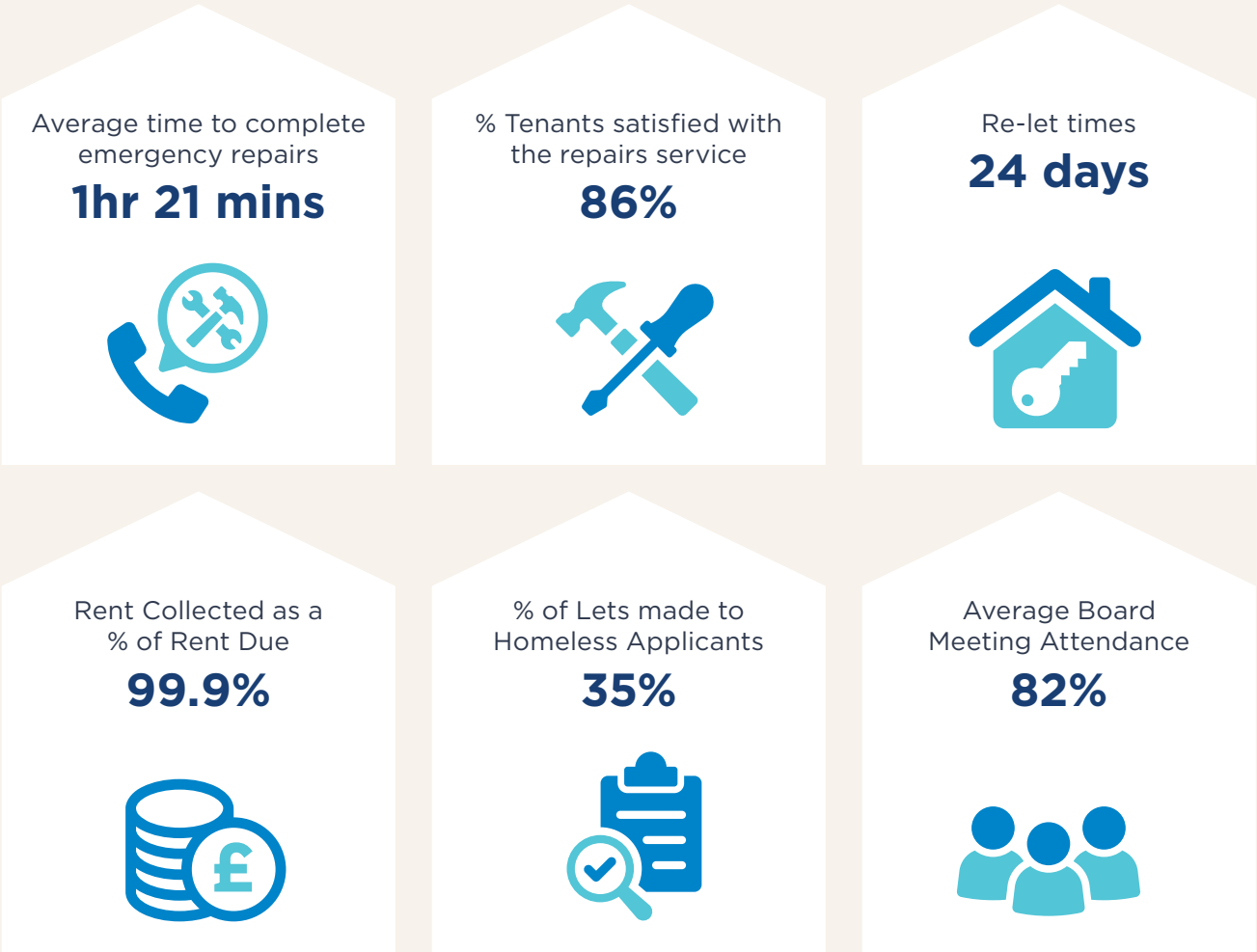




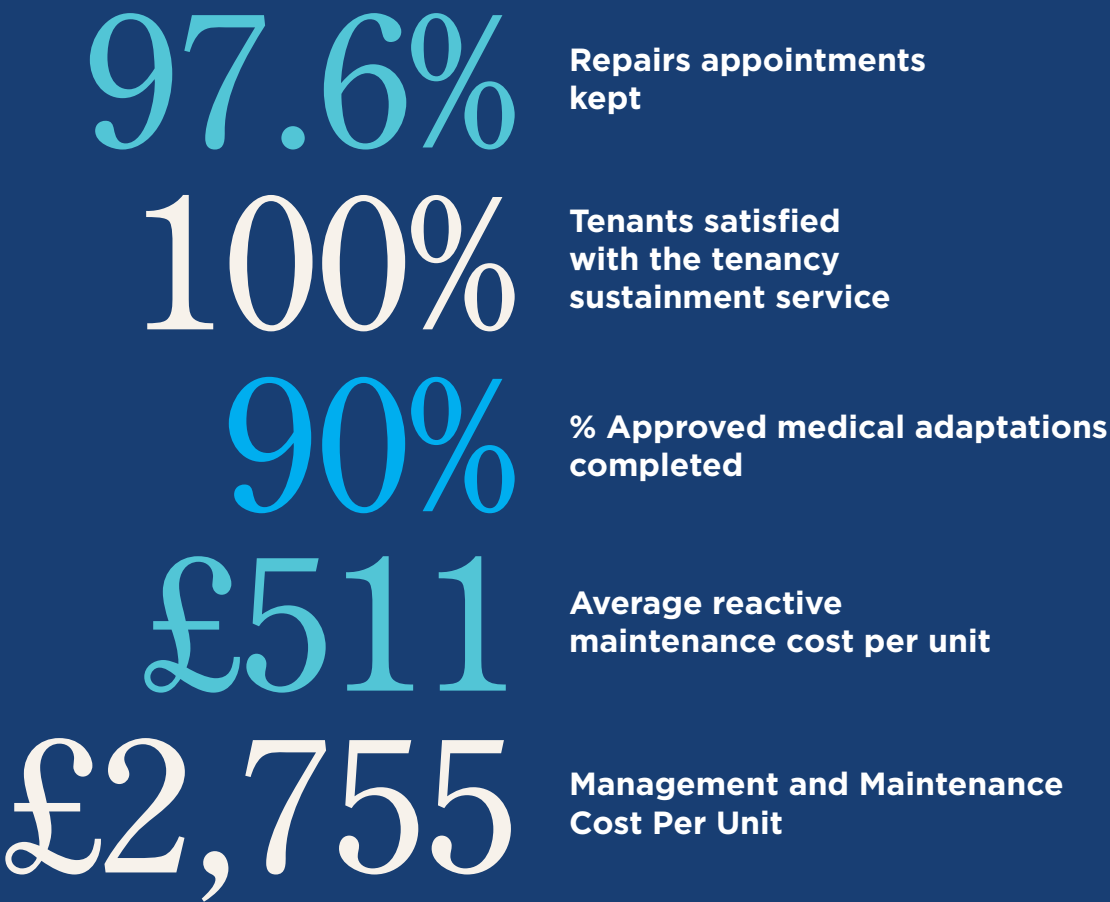
# Performance 2024/25

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.

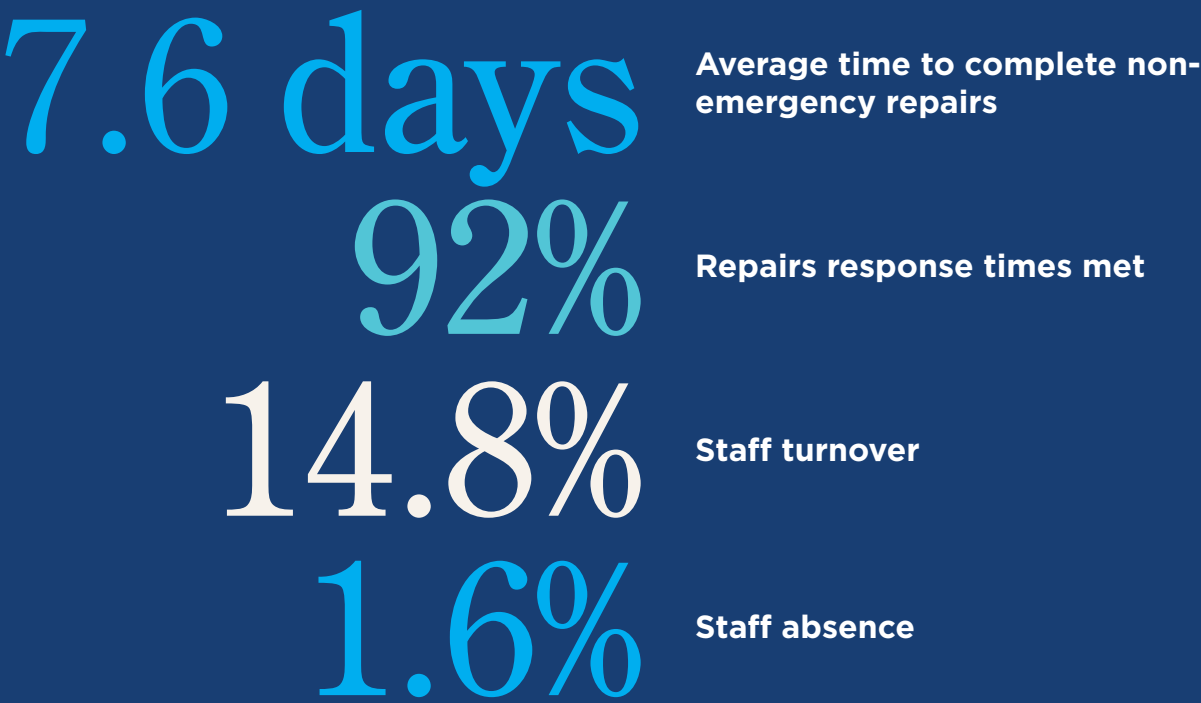
## Key Service Achievements During The Year



## Other Key Indicators Achieved



## What We Need To Continue To Improve



Performance Against Strategic Objectives Targets 2024/2025



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



**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



**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



**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



**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, late communication of government grants available for property purchases and adaptations, and staff turnover and absence. However, performance overall still compares favourably against our peer group and the Scottish average in many areas.

Key Statistics 2024/25

We now own and manage **1,462** homes

We provided factoring services to **43** households

We held **25** Board/Committee meetings during the year, involving over 450 hours of voluntary Board Members' time

We carried out **4,684** repairs costing £1,005,084

We purchased an additional **6** properties

We continued to manage customer arrears and saw a **further reduction** in arrears compared to 2024

We assisted **441** people through our tenancy sustainment service and over **£879K** additional income was secured for them, an average of **£1,993 per person**

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

We completed **81** medical adaptations at a cost of **£183,529**



# Property Services 2024/25

“ We saw upheaval during the year with our main repairs contractor choosing to end their agreement with the Association. This impacted on our service to all tenants however we were able to respond quickly and put measures in place to minimise any disruption. We have since appointed a new contractor and are confident we can improve on performance.

The past year also saw us undertake a large stock condition survey plus additional analysis of our stock working with two external consultants. This provided valuable information, allowing us to develop our plans to improve the efficiency of our homes alongside our future investment plans.

Moving forward, we will continue to work on improvements through the introduction of a new management system, we will ensure our new repairs contractor delivers the highest possible standards and we will push forward with our investment plans whilst seeking opportunities to secure funding for the energy improvements we require to make. This will be both challenging and exciting times for us.

**Andrew Gibb**  
Director of Property Services



**Medical Adaptations**

Over 2024/2025 the Association has completed 81 adaptations at a cost of over

**£184K**

**Reactive Maintenance**

During 2024/2025 we spent over

**£1m**

on reactive maintenance

**Total Investment**

Including expenditure on planned, cyclical and reactive maintenance, the total investment in our housing properties during 2024/2025 amounted to over

**£2.3m**

## Planned Investment

Key areas of planned investment during 2024/2025 were as follows:





# Housing Services 2024/25

“ Over the past year, we secured over £62,000 in grant funding from different sources, which has made a big difference for our tenants.

Our staff have continued to work hard to engage with tenants and hold a range of events. These have included events to provide energy and benefit advice and the Summer Community Carnival, which was held in partnership with the Local Authority and other local Housing Associations.

I'm also happy to share that our Tenant Scrutiny Group reviewed several of our policies. Their suggestions to improve our Anti-Social Behaviour Policy were all accepted, and their great work led to a nomination for a TPAS award.

The Housing Services team have also started visiting all our tenants every two years, which has led to being able to provide more support to our tenants and in return we have received some great positive feedback.

Looking ahead, we plan to keep improving our services. This includes moving to a new management system, developing our tenant portal My Home and digital letting service These Homes. We will also continue to source more funding opportunities to support our tenants. During the year our Tenant Engagement & Communication Officer will explore new ways to connect with older tenants or those who are digitally excluded and our younger tenants.

**Linda McLaren**  
Director of Housing Services



## Tenancy Management

The Association's rent arrears position at the end of 2024/2025 for current (non - technical) arrears was **2.9%**, down from 3.0% last year.

The Association let **85** properties during the year compared to 115 in 2023/2024.

The rent lost as a result of empty properties was £29,989 which represented **0.4%** of all rent due for the year. This is substantially better than last year's figure of 0.76%.

Our re-letting of vacant properties was quicker than the previous year -the average turnaround was **24 days**, compared to 34 days in 2023/2024.

## 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 £879k of income assisting 441 of the Association's tenants bringing the overall additional income secured for tenants since the introduction of the service to over £15.7m.



## 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 will be surveying our tenants again later this year to establish what they think of our service and whether they feel that their rent payments represent value for money.



The last survey in 2022 showed an increase in satisfaction with value for money to 83% from 77% and we hope to see a further increase in satisfaction with value for money in the results of the survey.

## Social Housing Charter

We submitted our 12th report on the Social Housing Charter (ARC) to the Scottish Housing Regulator in May 2025.

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.



## Staff Restructure

Following the staff structure review which was undertaken during the year, our staff continue to settle into their new roles. In December 2024 we welcomed **Holly Brember** to the team in the role of Assistant Housing Services Officer, and were pleased to announce that **Adele Rae** was promoted to the position of Housing Services Officer following the retirement of one of our long-serving members of staff.

We also welcomed **Jade Murray** to the role of Tenant Engagement and Communications Officer and Jade now leads the front-line team, within the Housing Services department.



**Holly Brember**

**Adele Rae**

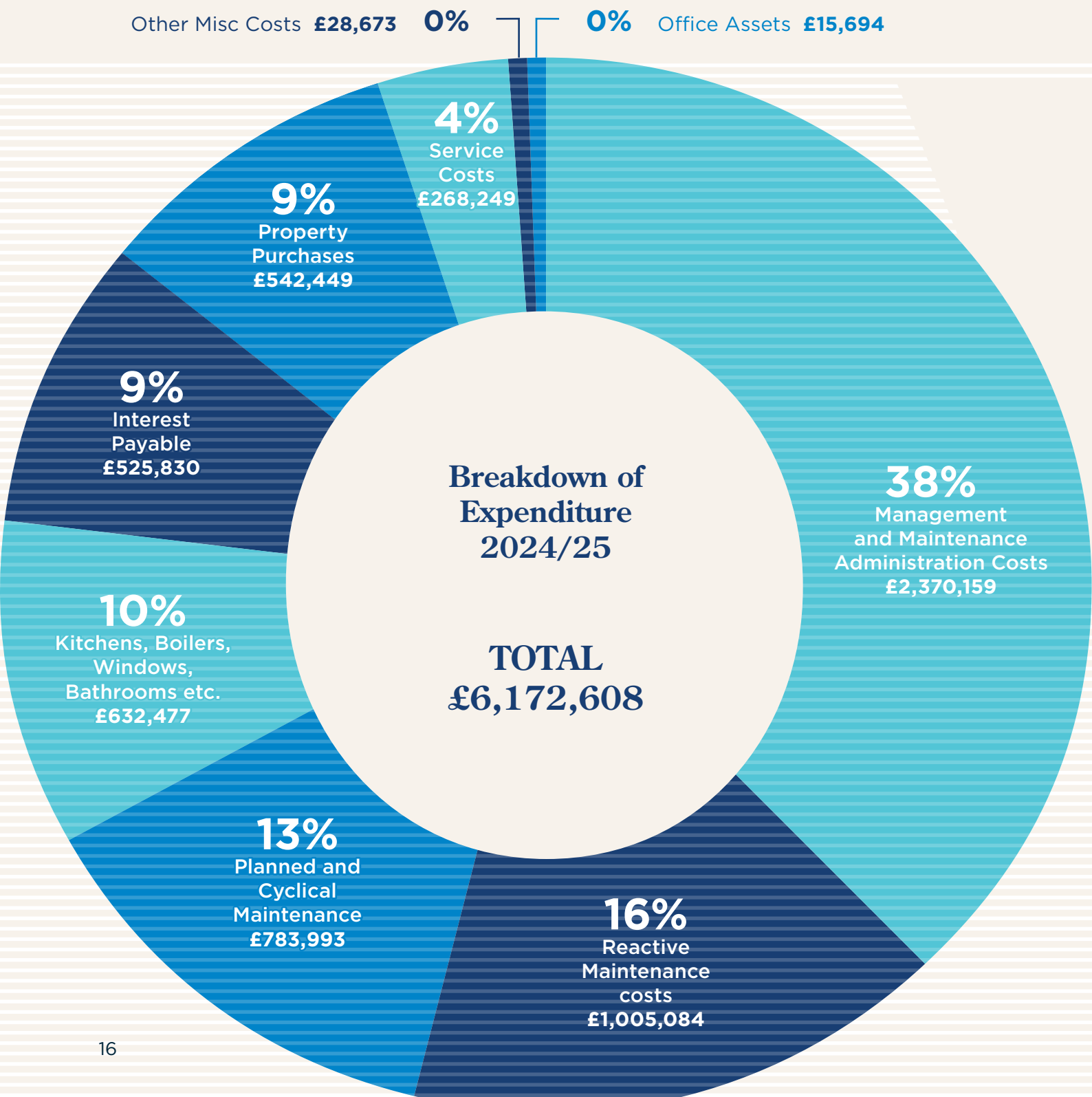
**Jade Murray**





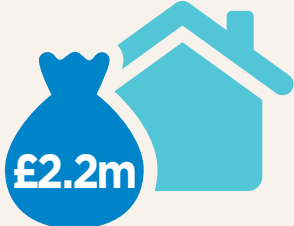
# Finance Matters

## 2024/25



### Financial Results

The financial statements for the year again show a strong position, with an operating surplus of **£2.2m** 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.



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 **2.6%**.

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 and the results of that valuation are still to be communicated formally.

### Statement of Comprehensive Income

Turnover for the year is reported at **£8.720m** (2024 - £8.457m).

An increase of **5.6%** 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 decreased compared to the previous year from £6.560m to £6.523m which represents a decrease of **5.6%**, mainly a result in a reduction in reactive maintenance costs.

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

Interest received on our cash balances increased from £318K last year to **£368K** this year and this was a result of higher interest rates being earned on our cash balances held.

Interest payable on our loans decreased from £562K to **£526K**, as result of reducing loan balances as loans are repaid to lenders.

### The three most significant areas of expenditure in 2024/25 were;

- 1 management and maintenance administration costs of **£2.4m**;
- 2 cost of planned and cyclical maintenance, including component replacements of almost **£1.4m**;
- 3 and reactive maintenance costs of **£1m**

Overall, after taking into account the change to pension provision the Association reports Total Comprehensive Income for the year of **£2,130K**.

Statement of Financial Position

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

	2025	2024
<strong>Non-current assets</strong>		
Housing properties – depreciated cost	58,489,729	59,345,131
Other tangible assets	471,364	495,357
<strong>Current assets</strong>		
Receivables	533,923	415,744
Cash at bank and in hand	10,361,913	9,441,813
<strong>Creditors:</strong> Amounts falling due within one year	2,485,319	2,241,769
<strong>Net current assets</strong>	8,410,517	7,615,788
<strong>Total assets less Current liabilities</strong>	67,371,610	67,456,276
<strong>Creditors:</strong> Amounts falling due after more than one year	18,731,427	20,293,539
<strong>Pensions and other Liabilities</strong>		
Scottish housing association pension scheme	(528,000)	(602,000)
<strong>Deferred income</strong>		
Social housing grants	30,209,944	30,763,518
Other grants	953,394	978,093
<strong>Net assets</strong>	16,948,845	14,819,126
<strong>Equity</strong>		
Share capital	40	38
Revenue reserves	17,476,805	15,421,088
Pension reserves	(528,000)	(602,000)
<strong>Total equity</strong>	16,948,845	14,819,126

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 2025/2026

The budget for 2025/2026 was approved by the Board at their meeting on 27th February 2025 and following consultation with tenants, the Board made the decision to apply a rent increase of **2.8%** for the year. This was 0.5% more than inflation, which had been agreed as being a requirement in order to keep rent increases as low as possible in the previous year.

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

The budget for 2025/2026 shows a projected surplus of **£1.7m**.

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 2025

	2025	2024
	£	£
Revenue	8,719,935	8,457,371
Operating costs	6,523,203	6,560,362
<strong>OPERATING SURPLUS</strong>	2,196,732	1,897,009
Exceptional item	93,258	98,711
Interest receivable and other income	367,557	318,388
Interest payable and similar charges	(525,830)	(562,215)
Other Finance income/(charges)	(27,000)	(7,000)
Pension Adjustments	25,000	(476,000)
<strong>SURPLUS FOR THE YEAR</strong>	2,129,717	1,268,893

Future Growth & Priorities

Building New Homes

Development of new homes continues to be difficult 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.

The remodelling of the final flat at Mar Street, Alloa was completed during the year, and the flats have now been let.

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 2024/25 the Association purchased a further 6 properties bringing the total number acquired to date to 58.

Key Priorities For 2025/2026

The key priorities for 2025/26 are to:

progress development aspirations and purchase of second-hand properties

work with our new repairs contractor to provide an improved service

progress development of our plan to meet net zero targets.

Achieve at least 70% Key Performance Indicator Performance

Achieve High Compliance in relation to all Strategic Objectives.



# Our People 2024/25

## Key Information 2024/2025

1.6%

Staff Absence

15%

Staff Turnover



We currently have **30** Members of Staff

## Staff Changes

We welcomed the following new staff during the year:

- Holly Brember** (Assistant Housing Services Officer)
- Jade Murray** (Tenant Engagement and Communications Officer)
- Connor Hazlett** (Property Services Assistant)
- Jillian Wilson** (Property Services Assistant)

The following staff retired or left for new challenges during or after the year end, and we thank them for their service and commitment during their time at Ochil View:

- Chris McShane** (Tenant Engagement and Communications Officer)
- Linda Ure** (Housing Services Officer)

## Our Staff



**Anne Smith**  
MA, CA Chief  
Executive  
and Company  
Secretary

## Finance & Corporate Services



**Position  
Currently Vacant**  
(Director of  
Finance and  
Corporate  
Services)



**Neil Harrison**  
Finance Officer



**Heather Kennedy**  
Assistant  
Finance Officer



**Lori Ritchie**  
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



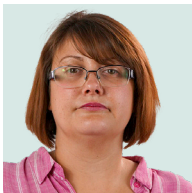
**David Bishop**  
Assistant  
Housing  
Services Officer  
(Arrears &  
Administration)



**Katie McPhait**  
Assistant  
Housing  
Services  
Officer



**Kirsten Kirkwood**  
Assistant  
Housing  
Services  
Officer



**Donna Phillips**  
MCIH Housing  
Services  
Assistant  
(Housing  
Options)



**Denise Armstrong**  
Customer  
Services Team  
Leader



**Molly Brown**  
Customer  
Services  
Assistant



**Lorna Pajor**  
Customer  
Services  
Assistant

## Property Services



**Andrew Gibb**  
BSc (Hons)  
MCMI Director  
of Property  
Services



**Billy McCord**  
Property  
Services  
Officer  
(Planned)



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



**Ashleigh Brown**  
AIRPM Property  
Services Officer  
(Reactive &  
Voids)



**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

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We have been working in partnership with other organisations throughout the year to identify the work that will be required in order to meet net zero targets over the coming years. We have recently applied for grant funding to help towards the cost of a trial to implement a full package of energy efficiency measures to some of our homes, including air source heat pumps, solar panels and insulation, and it will be exciting to see the impact of these measures on tenants' energy costs. We also now have a fuller understanding of the costs of meeting the required energy standards which means we are able to start planning how we implement the required changes in our long term projections.

Our tenant engagement and communication action plan was reviewed during the year and this sets out our goals around how we plan to maximise engagement opportunities and how we will communicate with each other and our tenants. We are reviewing our newsletters to ensure these are produced efficiently and get the right information to the right people, and we continue to develop our tenant scrutiny sessions – this year the group looked at our annual assurance statement, asset management policy and did

a full review of the antisocial behaviour policy, and their input into policy-making has been crucial in ensuring that the needs of our tenants are always considered.

Our staff have also worked hard over the year to identify other opportunities to assist our tenants. Once again we have received funding for fuel vouchers and have distributed these, sim cards through the Vodafone Charities Connected initiative and in May 2024 we launched the Housing Perks App, which is a discount scheme enabling our tenants

to save money on everyday items. We continue to look for ways of helping our tenants during this period of high cost of living.

In terms of our finances, Ochil View remains in a strong financial position, but there is continued pressure on our long-term financial plans as a result of cost increases and the resources required to take forward the required energy efficiency measures. We will continue to mitigate as much as possible the impact on tenants, but as tenants' rents are our main source of income, it is inevitable that rent increases will require to be set at least at levels of inflation, and possibly at more than inflation for some years to come. For 2025-26 we have been able to restrict our rent increase to 2.8%, substantially lower than the sector average.

The new staff structure that we had started implementing in early 2024 is now in place, but we continue to find recruitment difficult, in spite of new flexible working opportunities we have put in place for our staff. In particular, finding suitable staff to cover temporary absences is still a challenge.

Looking ahead, we remain committed to our vision of providing high-quality, affordable homes and vibrant, engaged communities.

I would like to thank our board members, staff, tenants, and partners for their dedication and support throughout the year. Together, we have made significant strides towards our goals, and I am confident that we will continue to build on this success in the years to come.

*Anne Smith*

Anne Smith  
Chief Executive





Registered Office:  
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