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# Annual Report

2019/20



OCHIL VIEW

— Housing Association Ltd. —

# Hello Everyone

My first year as Chairperson has been somewhat strange and eventful.

I was elected in September 2019 and am honoured at the trust the Committee has placed in me.

My period as Chairperson started during the Associations 30th Anniversary Year and it was pleasing to be a part of the various events and initiatives which were undertaken throughout the year. I would like to thank everyone who was involved in making the year such a success.

In terms of more routine business however, there are a few things which I would like to highlight in my report.

For some time we had been looking at ways to enhance the energy efficiency of some of our properties and were therefore delighted to have our bid for funding towards the cost of improving 55 properties in Tullibody approved by the Scottish Government in November 2019.

**This will be a major investment by the Association as the £354K Scottish Government grant covers only part of the overall costs which amount to more than £1.1m.**



In terms of building or creating new homes, we completed 11 units, in partnership with Kingdom Housing Association located at Millers Lade Avenue in Sauchie in May 2019.

We are also now in the process of completing the remodelling of our bedsit accommodation in Mar Street, Alloa working in partnership with the Clackmannanshire & Stirling Social Care Partnership and Key Housing Association this will provide 3 adapted one-bedroom flats.

Our latest new build development at Elm Grove, Alloa, again in partnership with Kingdom Housing Association, was approved. All documents were signed off ready to start construction in March 2020.

Readers may be aware that this site was purchased in 2005 following the demolition of 7 blocks of unpopular Council flats and it has taken 15 years for this to come to fruition.

## **Unfortunately, if such a delay wasn't enough, all plans were put on hold in March 2020 due to the coronavirus pandemic.**

This necessitated the closure of the office and initially led to the suspension of all but our emergency repairs service.

Fortunately, the Association did have the facilities for staff to work remotely and, although designed for significantly less than the 27 staff who required to be connected to the network, we have been able, with careful management, to maintain as many services as possible without the need for face to face contact.

In addition to maintaining our routine work, we made direct contact in some shape or form, with all of the Association's vulnerable tenants and in the early weeks of the pandemic this involved staff phoning tenants from their home to check whether they required support either from the Association or from elsewhere.

The feedback from such an exercise has been heartening and I think it does show the Association's interest in the people who use our services.

Having worked from home for the last 5 months, at least some of the time under less than ideal circumstances, I would like to take this opportunity of expressing, both from myself, the full Committee and on behalf of all the tenants, our sincere thank you to all staff for their hard work and effort during this challenging time.

We have recently been able to re-open the office and to restart most services, although, the office remains closed to the public. As this situation is likely to be with us for some time this will mean that for the foreseeable future the majority of our contact will continue to be by phone, email or social media.

One of the unfortunate impacts of Covid-19 has been the negative effect on rent arrears with many more tenants having to apply for Universal Credit.

I am pleased to say that these figures have not been as bad as feared, partly due to the support provided by the Association to assist tenants who have, through no fault of their own, fallen into arrears, but any increase in rent arrears is not good news for tenants nor the Association which relies solely on rental income to provide its services.

Having said that the Association's financial position remains strong. This can be seen from the accounts for the period to 31st March 2020, a summary of which has been provided to members, which report an

**operating surplus of £1.889m during the year and an increase in cash balances of £118K.**

The Covid-19 global pandemic has affected the Association in a number of ways; however, the Association is currently in a strong financial position and the Management Committee see no issues going forward with the viability of the Association.

Other positive news is that the Elm Grove development in Alloa is finally underway and the energy efficiency project in Tullibody will begin as soon as all the approvals have been obtained.

It is hoped that with staff returning to the office the "new normal" will provide at least some degree of stability over the coming months but the uncertainty will no doubt remain for some time to come.

**In closing I would like to thank the members of the Management Committee for their excellent efforts in guiding and scrutinising the work of the Association.**

**The Management Committee are all volunteers and give freely of their time and it is very much appreciated.**

**Margaret Baxter**  
Chairperson

# Governance

## Strategic Objectives

**1** To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible

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

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

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

**5** To ensure that the Association's work is underpinned by effective financial, administrative, and management processes set within a framework of effective corporate governance

**6** 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

### Corporate Goal

**“To build and maintain affordable, energy efficient, good quality homes whilst protecting the long term viability of the Association”**

### Core Values

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

# Committee of Management

## 1. Margaret Baxter (Chairperson)

Margaret is the current Chairperson having been first elected to that position following the Annual General Meeting in 2019. Joining the Committee in 2010, Margaret is one of the Association's tenants.

Margaret serves on the Customer Services, Finance, Audit and Corporate Governance and Health, Safety & Human Resources Committees.

## 2. Lindsay Stother MCIH, BA (Hons)

Lindsay has been a member of the Committee since August 2012 and as a qualified housing professional brings a wealth of housing and performance management experience having worked in local government and with the Scottish Housing Regulator. Lindsay has always had an interest in performance reporting and strong governance and with her current role in Audit Scotland, her knowledge and skills in this area are very relevant to the work of the Association.

Lindsay was elected Vice Chairperson following the Annual general Meeting in 2019 and also serves on the Health, Safety & Human Resources Committee.

Unfortunately, as a result of work commitments Lindsay stood down from the Committee in August 2020.

## 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 Committee Member since 2018. Susan is the Associations Treasurer and is also Convenor of the Finance, Audit and Corporate Governance Committee.

## 4. Tom Brown CPFA

Tom is the longest serving member of the Management Committee 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.

## 5. Ewen Cameron LL.B

Ewen has been a Committee member since 2005 and served as Chairperson from 2010 to 2015.

Ewen is a retired solicitor having worked in the legal profession for over 40 years both in an independent legal practice and as a solicitor with the Scottish Children's Reporter Administration.

Ewen's knowledge of, and skills in, all aspects of the law are vitally important in maintaining the high regard by which the Association is held by various regulatory agencies and other external bodies.

Ewen is Convenor of the Health, Safety & Human Resources Committee.



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## 6. Teresa McNally MBE

Teresa was formally elected to the Committee 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 Human Resources and Health & Safety Committee. Teresa is a former Chairperson of the Scottish Federation of Housing Associations and was awarded an MBE in 2018 for services to community housing.

Teresa was elected onto the EVH Executive Committee at their AGM in April 2019.

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## 7. John Campbell MCIH

John is an IT Project Manager for a major Scottish RSL and was formerly Housing Manager with a community-based housing association in Glasgow and a Policy Manager with a large national housing association.

John joined the Committee in 2015 and having experience in both policy development and front-line housing services is in an excellent position to understand the need for sound governance and first-rate customer services both of which are vital aspects of the Association's activities.

John previously lived in Clackmannanshire for many years, and as a result he has a strong connection to the local area.

John is currently Vice Convenor of the Customer Services Committee.

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## 8. Graham Collie BSc (Hons) in Quantity Surveying (Vice Chairperson)

Graham was elected to the Committee in August 2015 and is a Technical Support Manager for a national procurement organisation having previously worked as a Property Services Officer/Quantity Surveyor for a community-based housing association in Glasgow. Graham also has experience of the private construction sector.

Graham's understanding of the challenges faced by RSLs, along with his direct experience of property and procurement is an invaluable asset to the Association.

Graham previously held the position of Treasurer and is now Vice Convenor of the Finance, Audit and Corporate Governance Committee.

Following the Annual General Meeting Graham was elected as Vice Chairperson.

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## 9. Louise Gregory BSc (Hons) and PGD CCI (Open)

Louise was elected to the Committee in August 2015 and with a degree in computing, extensive experience of property maintenance and IT skills from her time as a software engineer in the private sector brings a range of essential skills to the Committee.

Louise has also had experience in a variety of voluntary roles, firstly as the Director/Secretary of a small housing management company and latterly as a volunteer with a local sports enterprise.

In addition to her degree Louise has a Post Graduate Diploma in Computing for Commerce & Industry.

Louise is currently Convenor of the Customer Services Committee.

## 10. Lynne Brierley BA (Hons)

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

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 Committee. Her skills and experience in these areas are extremely valuable particularly during a period of major welfare reform.

Lynne currently serves on the Health, Safety & Human Resources Committee.

## 11. Bramley Eccles

Bramley re-joined the Committee in 2015 having also served on the Committee from March 1991 to August 2005.

With various local business interests Bramley brings a business and customer focused dimension to the Association's decision-making process.

Bramley serves on the Finance, Audit and Corporate Governance Committee.

## 12. Sam Brown

Sam joined in January 2017 and is one of the Association's tenants.

Sam currently serves on both the Customer Services and Health, Safety and Human Resources Committees.

## 13. Kevin Keane

Kevin was elected to the Committee in 2019 following a period of co-option.

Kevin is a Revenue Services Officer with Clackmannanshire Council and has several years experience in debt management and welfare benefits advice.

Kevin is an active trade union member and is currently Branch Welfare Officer for Clackmannanshire Council's Unison Branch.

Kevin is also a tenant of the Association and as a result has a direct interest in the services provided by the Association.

Kevin serves on the Customer Services Committee.

## 14. Aileen Crichton

Aileen first joined the Committee in August 2007 and, following a period of ill-health, re-joined the Committee in January 2017.

Being a tenant with an interest in the local community Aileen was (and is again) a valuable ambassador for the Association at meetings with local tenants' groups.

Aileen stood down from the Committee for personal reasons in May 2019 but has rejoined the Committee following the Annual General Meeting.

## 15. Andrew Campbell BSc (Hons), Dip Housing Studies

Andrew joined the Committee in 2014, and with experience of both the housing association and local government new build housing development he provided an additional dimension to the skills already on the Committee.

Unfortunately, as a result of work commitments Andrew stood down from the Committee in October 2019.



# Our Results!

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	Target	Result	Peer Group
Average time to complete emergency repairs	2 hours	<b>1.24 hours</b>	2.7 hours
Reactive Repair Response Times (all categories)	93%	<b>94.33%</b>	N/A
Planned maintenance works programme	80%	<b>94.45%</b>	N/A
Tenant satisfaction with reactive repairs	93%	<b>97.62%</b>	91.5%
% tenants satisfied with overall service	92%	<b>91%</b>	89.5%
Re-let times:	17 days	<b>16.46 days</b>	27.7 days
% tenants who feel their landlord is good at keeping them informed about their services and outcomes	92%	<b>95%</b>	92.7%

  

Other key indicators achieved	Target	Result	Peer Group
Gross rent arrears	6.8%	<b>6.72%</b>	5.0%
Current rent arrears	4.73%	<b>4.41%</b>	3.3%
Rent collected as % of total rent due	99%	<b>98.76%</b>	99.2%
% 1st stage complaints resolved within timescale	95%	<b>98.36%</b>	90.21%
% 2nd stage complaints resolved within timescale	96%	<b>100%</b>	87.9%
Percentage of anti-social behaviour cases resolved	95%	<b>98.5%</b>	86.2%
Void rent loss	0.5%	<b>0.45%</b>	0.87%
% tenancies sustained for more than 1 year	95%	<b>100%</b>	89.6%
Current Ratio	4.89	<b>5.41</b>	2.12
Net debt per unit	£10,653	<b>£10,327</b>	£4,768
% Staff costs / turnover	17.1%	<b>16.6%</b>	21%
Management & maintenance admin costs per unit	£1,189	<b>£1,189</b>	£1,121

  

What we need to continue to improve	Target	Result	Peer Group
Emergency Repair Response	99%	<b>97.62%</b>	N/A
Average length of time to complete non-emergency repairs	5 days	<b>5.24 days</b>	4.8 days
% reactive repairs completed right first time	92%	<b>90.77%</b>	89.9%
% of repairs appointments kept	95%	<b>83.25%</b>	94.9%
% tenants satisfied with condition of home on taking up tenancy	96%	<b>92%</b>	92.1%
% tenants satisfied that rent represents value for money	75%	<b>77.2%</b>	82.1%
% of factored owners satisfied with the factoring service	55%	<b>53%</b>	N/A



We now own and manage almost

**1400**  
homes

We provide Factoring Services to

**42**  
households

We assisted 1111 people through our tenancy sustainment service and

**£1,697**  
additional income was secured

We assisted 23 tenants with applications to the Scottish Welfare Fund where an average claim of

**£440**  
was achieved

We provided 60 minor and 21 major medical adaptations at a cost of

**£134K**

We carried out 5,676 individual reactive repairs costing

**£660K**

We held 31 Committee Meetings during the year involving a total of

**400 hours**  
of Committee Members' time



We retained our Investors in People Gold accreditation

We completed

**1387**  
Gas Services

# Key Statistics

## 2019/2020

We invested

**£1.6m**  
in our properties

We celebrated our

**30th**  
**anniversary**

We purchased a further

**3**  
properties on the open market

We replaced

**9**  
kitchens

We replaced

**72**  
heating systems/boilers

We installed

**484**  
Smoke/CO Detectors

We cleaned Gutters at

**797**  
properties

We undertook External decoration at

**406**  
properties

We undertook

**209**  
Electrical Periodic Inspections

# Property Services Team

- 1 Andrew Gibb
- 2 Ailsa Buchanan
- 3 Ashleigh Brown
- 4 Grahame Phillips
- 5 Vicki Brown
- 6 Leona Hens
- 7 Kirsten Kirkwood
- 8 Margaret Scott
- 9 Tara Hamilton



## Property Services

Key areas of planned expenditure during 2019/2020

### Planned Maintenance

Works	Properties	Expenditure
Kitchen Replacements	9	£35,496
Smoke/CO Detectors	484	£214,125
Heating Replacements / Upgrades	72	£150,402
Shower Installations	18	£39,726

### Cyclical - Works

Works	Properties	Expenditure
Gutter Cleaning	797	£17,273
External Decoration	406	£114,326
Electrical Periodic Inspections	209	£15,539
Gas Servicing / Maintenance	1387	£145,638



## Appointment of a New Reactive Maintenance Contractor

Following an extended competitive tendering process, the Association appointed Logie Glazing & Building Services Ltd. as its new all trades reactive maintenance contractor for at least the next 3 years.

## Provision of External Services

The following contractors/consultants provide a range of services to the Association:

### Reactive Maintenance Services

Logie Glazing & Building Services Ltd. (*From June 2020*)

Glazing Solutions

Graham Robertson (*Door Entry Systems*)

DL Access Control

All Clean Services

Drainclear 24/7

Orbis Protect Ltd.

### Gas Servicing (Contract)

City Technical Services

### Gas Servicing (Quality Control)

Amber Gas

### Planned Maintenance Works

BOFA Plumbing & Heating (*Boilers*)

Mitie Property Services Ltd. (*External Decoration*)

Logie Glazing & Building Services Ltd.

(*Retaining Walls Replacement & Repair*)

Caledonian Maintenance (*Common Stair and Window Cleaning*)

SCS Ltd. (*Gutter Cleaning*)

Saltire Facilities Management - *Phase 1 - (Smoke, Heat & CO Detectors)*

City Technical Services - *Phase 2 - (Smoke, Heat & CO Detectors)*

Magnus Electrical Services Ltd. (*Electrical Periodic Inspections*)

### Adaptation Services

Everwarm

MPS Housing Ltd.

### Landscape Maintenance

Idverde

### Consultant Services

Machin Dunn + MacFarlane Architecture and Design

Hardies Property & Construction Consultants

Brownriggs, Chartered Quantity Surveyors

JMP Construction & Property Consultants

Hamish Bell Associates

Enspire Architects

CRA Alloa Ltd.

BADA Consulting Ltd.

Ewing Somerville Partnership (Scotland) Ltd.

GEP Environmental Ltd.

Argon Technical Ltd.



## Reactive Maintenance

During 2019/2020 we spent **£660K** on response (or reactive) maintenance



## Total Investment

Including expenditure on planned, cyclical and reactive maintenance, the total investment in our housing properties during 2019/2020 amounted to **£1.6m**.



## Medical Adaptations

Over the past **4** years the Association has completed **310** minor and **71** major adaptations at a cost of over **£500K**.

# Housing Services Team

## Tenancy Management

### Rent Arrears

The Association's rent arrears position at the end of 2019/2020 for current (non - technical) arrears was

**4.41%**

against a target of 4.73%.

### Re-lets & Empty Properties (Voids)

The rent lost as a result of empty properties was £26,485.01 which represented 0.44% of all rent due for the year.

Although slightly higher than the previous year this remains an excellent result compared to the Association's peers, where the average reported figure was 0.87%.

We also continue to perform well re-letting our vacant properties, with an average turnaround time of **16.46 days** which continues to compare favourably with other sector organisations where the peer group average was reported as **27.7 days**.

### 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 a further **£1.697m** income assisting 1111 of the Association's tenants bringing the overall additional income secured for tenants since the introduction of the service to **over £10m**.

The Association re-let

**140**

properties during the year compared to 127 in 2018/2019.

## Rent Affordability/ Value for Money

**Rent affordability and value for money, particularly tenants' perception of such concepts, continues to make the headlines and is one area which the Association continues to work hard to address.**

Whether this is restricting rent increases to below those originally projected, increasing investment in areas requested by tenants, providing additional tenancy support services we continue to "perform" less well than our peers.

## Social Housing Charter

We submitted our 7th report on the Social Housing Charter (ARC) to the Scottish Housing Regulator in May 2020.

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

- 1 Linda McLaren
- 2 Sandra Marshall
- 3 Marian Kelley
- 4 Christine Thomson
- 5 Donald Beaton
- 6 Adele Rae
- 7 Hazel McLean
- 8 David Bishop
- 9 Donna Phillips
- 10 Margaret Hall
- 11 Robert Cowan
- 12 Linda Ure (No picture available)



# Money

## Financial Results

The financial statements for the year again show a strong position, with an operating surplus of **£1.889m** reported for the year and good levels of cash reserves throughout the period - while maintaining significant levels of investment in improving our housing stock.

### Statement of Comprehensive Income

Turnover for the year is reported at **£7.153m** (2019 - £6.940m). An increase of **3.15%** was applied to base rents which increased rental income for the year. Rental income continues to be the principal source of income, at 85% of total turnover.

Our operating costs increased slightly against the previous year from **£5.156m** to **£5.264m** which represents an increase of 2%, in line with inflation.

Interest received on our cash balances remains relatively low at **£75K** as a result of continued low interest rates available for short term cash investments with the mainstream banks being poor.

Interest payable on our loans decreased slightly from **£599K** to **£586K**. The Association's loans are now all at fixed rates and the reduction in interest payable is a result of the repayment of loan capital over the course of the financial year.

Under "Other Comprehensive Income" the Association reports a decrease in the liability for future pension payments. This decrease 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.

This year, corporate bond yields increased as a result of the Covid-19 pandemic and this had the effect of reducing the reported liabilities of the scheme. As different assumptions are made in the calculations of the pension position in the

## Finance & Corporate Services Team

accounts compared to the triennial valuation, it is not expected that this improved position will necessarily be replicated in the next valuation which is due in September 2021.

**The three most significant areas of expenditure in 2019/2020 were;**

**Direct maintenance costs amounting to £1.6m, including component replacements of £186K**

**Management and maintenance administration costs of £1.751m**

**Interest charges on loans of £586K.**

Overall, after taking into account the change to pension provision the Association reports Total Comprehensive Income for the year of **£2.665m.**

### Statement of Financial Position

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

Cash balances increased from **£9.262m** to **£9.380m**

Net assets increased from **£6.770m** to **£9.434m**



- 1 Anne Smith
- 2 Neil Harrison
- 3 Heather Kennedy
- 4 Janie Taylor
- 5 Kate Oliver

## Statement of Financial Position as at 31st March 2020

	2020	2019
<b>NON-CURRENT ASSETS</b>		
Housing properties - depreciated cost	£56,725,928	£56,285,511
Other Non-Current Assets	£505,429	£451,484
<b>CURRENT ASSETS</b>		
Receivables	£602,420	£473,958
Cash at bank and hand	£9,379,556	£9,261,713
<b>CREDITORS:</b>		
Amounts falling due within one year	(£1,804,564)	(£1,723,641)
<b>NET CURRENT ASSETS</b>	<b>£8,177,412</b>	<b>£8,012,030</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>£65,408,769</b>	<b>£64,749,025</b>
<b>CREDITORS:</b> Amounts falling due after more than one year	<b>(£24,304,552)</b>	<b>(£25,324,096)</b>
<b>PENSIONS AND OTHER LIABILITIES</b>		
Scottish Housing Association Pension Scheme	-	(£1,243,000)
<b>DEFERRED INCOME</b>		
Social Housing Grants	(£30,954,549)	(£30,673,675)
Other Grants	(£715,252)	(£738,522)
<b>NET ASSETS</b>	<b>£9,434,416</b>	<b>£6,769,732</b>
<b>EQUITY</b>		
Share Capital	£40	£45
Revenue Reserves	£9,434,376	£8,012,687
Pensions Reserves	-	(£1,243,000)
<b>TOTAL EQUITY</b>	<b>£9,434,416</b>	<b>£6,769,732</b>

## Statement of Comprehensive Income for the year ended 31st March 2020

	2020	2019
Revenue	£7,153,207	£6,939,682
Operating Costs	(£5,263,891)	(£5,155,709)
Operating Surplus	£1,889,316	£1,783,973
Gain on Sale of Housing Stock	£42,160	£38,398
Exceptional Items	£106,068	£103,084
Interest Receivable and Other Income	£75,029	£63,036
Interest Payable and similar charges	(£585,884)	(£599,087)
Other Finance Charges	(£28,000)	(£26,000)
Pension Adjustments	£1,166,000	(£655,000)
Surplus/(Deficit) for Year	£2,664,689	£708,404

# Sources of Income 2019/2020

£6.12M

Net Rent & Service Charges  
£6,118,966

£141K

Stage 3 Grant Income  
£141,460

£75K  
Bank Interest  
£75,029

£27K  
Other Income  
£27,834

The exceptional item relates to breakage costs incurred on one of the Association's fixed loans when it was refinanced in late 2017 - the adjustment to the loan balance for these costs was booked in 2018 and is being released to the Statement of Comprehensive Income on an annual basis over the term of the loan fix of 15 years.

# Breakdown of Expenditure

How each £1 of income is used

## Community Benefit Initiatives

During the year the Association reviewed the way in which it supported local groups and good causes as part of its social responsibility objectives and now a formal procedure and decision-making process is in place to ensure greater consistency and transparency of approach.

During the year many of the Associations Contractors supported the Association's 30th Anniversary Year initiatives by way of cash donations and prizes.

NB: Please note that a copy of the Association's annual accounts for the period to 31st March 2020 can be found on the Association's website or you can request a copy by emailing [anne.smith@ochilviewha.co.uk](mailto:anne.smith@ochilviewha.co.uk).

## Regulatory Assessment

Following the latest round of assessments of RSLs by the Scottish Housing Regulator, we continue to be assessed as Low Engagement which reflects the low level of risk attributed to our activities

**100%**  
**£4,149,574**

Total Expenditure

## Annual Assurance Statement

Compliance with all regulatory requirements was achieved.

## External Services

### External Auditors

Alexander Sloan & Co

### Internal Auditors

Scott-Moncrieff

### Principal Bankers

Royal Bank of Scotland

### Legal Services

Harper Macleod LLP

### Health & Safety Services

ACS Physical Risk Control Ltd.

### IT Support Services

Technology Services Group

### Debt Collection Service

Scott & Co

### Insurance Broker Services

Bruce Stevenson

### Office Cleaning Services

Spotless4less

**42%**

Management and Maintenance  
Administration Costs **£1,751,009**



19%

Planned and Cyclical Maintenance  
£800,201

14%

Loan Interest  
£585,884

4%

Service Costs  
£148,044

16%

Reactive Maintenance costs  
£659,947

4%

Kitchens, Bathrooms,  
Heating  
£185,898

1%

Other  
Miscellaneous  
Cost £18,591

# The Future

## Building New Homes

**Various developments are scheduled throughout Clackmannanshire over the next 2 years and these arise through our partnership with Kingdom HA.**

Our working relationship with Kingdom, which has allowed the Association to continue to grow and go from strength to strength, is an excellent one and something both organisations are keen to develop further as and when it is deemed appropriate, sensible and, most importantly, cost effective.

## Residential Property Acquisitions

Included as part of the strategy for growth is the acquisition of existing residential properties, be they former RSL or local authority properties sold under Right to Buy legislation.

During 2019/2020 we purchased a further 3 properties bringing the total number acquired to date to 25.

### Elm Grove, Alloa

33 new homes currently onsite with an expected completion date of December 2021.

Remodelling of Bedsit Accommodation at 20 Mar Street, Alloa to create 3 one bedroom flats.

Projected growth by 2025  
**1500**  
properties

### Miller's Lade Avenue, Sauchie

11 new homes at Millers Lade Avenue, Sauchie completed - May 2019.



# Key Priorities for 2020/2021



Retaining our Investors in People Gold status



Maximising planned maintenance programme expenditure



Undertaking a review of our Legal Services



Retaining our Healthy Working Lives Gold status

Continuing to monitor the impact of Welfare Reform



Further developing our tenant engagement, participation and communication strategy

Continuing to deliver improvements in the Association's Factoring Service and increase levels of satisfaction

Continuing to progress our development aspirations



Undertaking a review of our IT Support Service



Completing the "role out" of our new tenant portal "My Home"

Considering EESSH 2 requirements and timescales

Completing the 2019 Health & Safety Control Manual Audit Action Plan



Improving customer satisfaction results relating to the management of neighbourhood

Working with the new reactive maintenance contractor to improve the reactive maintenance service and maintain the improvements in tenant satisfaction

Implementing "These Houses" choice-based lettings process

Maximising compliance with EESSH 1

Reviewing all Landlord Safety Manual Health and Safety Policies



Effectively manage the implications of the Covid - 19 pandemic across all the Association's activities

Undertaking a review of our Internal Audit Service

# People

We currently have 25 full time and 2 part time members of staff and there are proposals to recruit a Customer Engagement & Communication Officer during 2020/2021.

2019/2020 saw the resignation of Graeme Wilson as Director of Customer Services following 15 years of service and we would like to take this opportunity to record our thanks to Graeme for his contribution towards the continuing development of the Association during that period. This led to the reintroduction of separate Housing and Property Services Departments, a situation which had been “evolving” over the past 2 or 3 years.

## New Staff

**Donald Beaton** (Housing Services Officer)  
Donald was appointed in March 2020 and apart from a period of 5 working days spent the first 5 months of his time with the Association working remotely from home.

The good news is that, now that staff have returned to office working, albeit on a part time rota basis, Donald did remember where the office was and is now finally settling into his “new” role.



## Staff

**George Tainsh** MA (Hons) Dip TP  
Chief Executive and Company Secretary

## Finance & Corporate Services

**Anne Smith** MA, CA  
Director of Finance & Corporate Services / Depute Chief Executive

**Neil Harrison**  
Finance Officer

**Heather Kennedy**  
Assistant Finance Officer

**Janie Taylor**  
Assistant Finance Officer

**Kate Oliver**  
Corporate Services Administrator

## Housing Services

**Linda McLaren** Dip H.S. CIHCM  
Housing Services Manager

**Sandra Marshall** CIHCM  
Housing Services Officer

**Linda Ure**  
Housing Services Officer

**Marian Kelley** MA (Hons) MCIH  
Housing Services Officer

**Christine Thomson**  
Housing Services Officer (Part Time)

**Donald Beaton**  
Housing Services Officer (Part Time)

**Adele Rae**  
Assistant Housing Services Officer

**Hazel McLean**  
Assistant Housing Services Officer

**David Bishop**  
Housing Services Assistant (Rent Management & Administration)

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

**Margaret Hall**  
Tenancy Sustainment Officer

**Robert Cowan**  
Tenancy Sustainment Assistant



## Property Services

**Andrew Gibb** BSc (Hons) MCMi  
Property Services Manager

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

**Ailsa Sadowski** AssocRICS  
Property Services Officer  
(Planned Maintenance)

**Grahame Phillips**  
Property Services Officer  
(Inspections)

**Vicki Brown**  
Assistant Property Services  
Officer

**Leona Hens**  
Property Services Assistant

**Margaret Scott**  
Customer Services Assistant

**Tara Hamilton**  
Customer Services Assistant

**Kirsten Kirkwood**  
Customer Services Assistant



# Review

In my review last year, I reflected on the many positive aspects of the Association's work (and pledged to make that a central theme of my contribution to future Annual Report publications!) and this positivity continued into 2019/2020, firstly, with the excellent customer satisfaction results from the 2019 survey and continuing throughout the year with the various events and initiatives undertaken to mark our 30th anniversary.

We had, however, no sooner celebrated our excellent customer satisfaction results; agreed a start date for the next stage of the Association's development programme at Elm Grove, Alloa; been within touching distance of completing the re-modelling of our bedsit accommodation at 20 Mar Street, Alloa and preparing for a new approach to customer engagement and communication ..... when the whole world changed!

**Monday 23rd March 2020 will be a date which I (like most people) will probably never forget as we reacted to the "stay at home" directive from the UK government by establishing a completely alien remote operation leaving behind 30 years of tried and tested processes, procedures and methods of service delivery.**

However, even although I will be accused of being biased, I believe that the Association has adapted seamlessly to the significant changes that the COVID-19 pandemic and lockdown has demanded.



**For that, enormous credit must go to all of the Association's staff who rose to the challenge quite remarkably, allowing 'business as usual' to continue without any detrimental impact on tenants' services or business performance.**

All of the teams have demonstrated agility, flexibility and resilience. Staff have embraced working from home; responded positively to using technology and social media as an effective means of communication both internally and with tenants and service users and demonstrated commitment and selflessness in their efforts to continue to support our service users.

In addition to the challenges posed by such change there have been positive lessons learned from the restrictions imposed during the pandemic and the various benefits of working remotely are likely to be continued long into the future.

For example, we are likely to see increased remote working both in terms of service provision and tenant engagement and increased use of online tools and information exchange with service users.

These and the many other positive attributes derived from dealing with an unprecedented set of circumstances will, I'm sure, continue to serve us well as we move through the various stages of recovery.

A huge thanks should also go to all staff, contractors and suppliers who have contributed to the success of the Association's 30th Anniversary Year where all the money raised and prizes donated have been distributed between various local charities, primary schools and community groups, many of which are used by the families who live in our properties.

Unfortunately, amongst the positives there are invariably some negatives and the sudden deterioration in the reactive maintenance service led to this being retendered and a new contractor appointed.

As this is the fourth time in seven years that the service has fallen below the standards expected by the Association and its tenants, we hope that the new arrangement with Logie Glazing & Building Services Ltd. develops into a strong and reliable partnership over the coming years.

At the point of writing further restrictions have been introduced throughout the country due to the recent resurgence of the virus and after 6 months of disruption it looks as if the situation will continue for some months to come, possibly until the Spring of 2021 or even beyond.

With such news I think we are all searching for as much positivity as possible to keep our spirits up and I would like to end with a few quotes which I have come across in the last few months which might be of some help.

**"Sometimes when things are falling apart, they may actually be falling into place."**

**"Getting knocked down in life is a given. Getting up and moving forward is a choice".**

**"We cannot start over, but we can create a new beginning".**

**"Your hardest times often lead to the greatest moments of your life. Keep going. Tough situations build strong people in the end."**

**My concluding message, therefore, is simple  
"STAY SAFE AND STAY POSITIVE"!**

**George Tainsh**

Chief Executive



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