

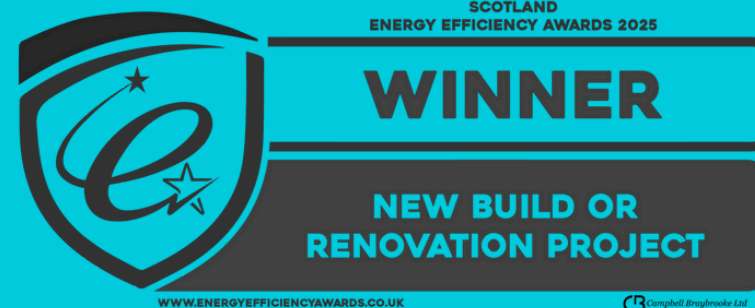
Ore Valley Housing Association

Annual Performance Report 2024/2025



Table of Contents

Introduction	3
Your Feedback	5
Housing	7
Neighbourhood & Community	9
Managing Your Rent	10
Finance Income & Expenditure	11
Repairs	12
Tenancy Support	13
Participation	14



Introduction

Welcome to our annual performance report, a straightforward look at how we are doing as your social landlord. We show how we are performing compared to previous years and how we stack up against other landlords across Scotland.

Our goal is simple: to keep improving and make sure you are as happy as possible with the services we provide. Every year, we send our performance data to the Scottish Housing Regulator as part of the Scottish Social Housing Charter. They tell us what information we need to share with you, and you've also told us what matters most to you.

This report brings all of that together. It's shaped by the numbers and by your feedback.

What Do We Mean by Performance?

Here's a quick look at what we measure and why it matters:

- Rent & Charges – How rent is set and how we involve you.
- Communication – How well we keep you informed.
- Participation – How easy it is to have your say.
- Housing Options – The information you get on housing choices.
- Quality of Housing – How we meet national standards.
- Repairs & Maintenance – How quickly and well we fix things.
- Access to Housing – How easy it is to apply for a home.
- Neighbourhoods & Safety – How we handle issues in your area.
- Value for Money – Are we delivering quality and affordability?



Introduction Continued

The Future

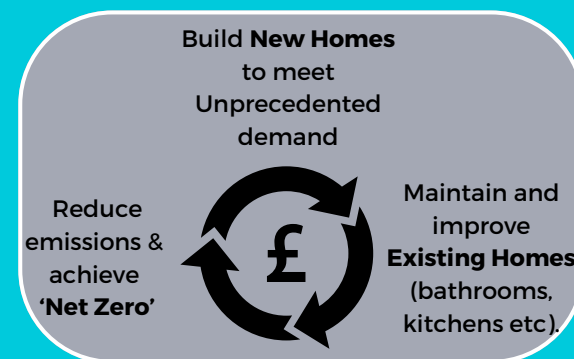
There are two key issues which will continue to influence our future activities as we work to serve the communities where we work.

Fife Council formally declared a housing emergency in the region on the 21st of March 2024 and the Scottish Government did likewise at a national level on 15th of May 2024. These actions brought into sharp focus the critical levels of demand for affordable homes in both Fife and Scotland. Alongside our partners in the Fife Housing Association Alliance (Kingdom and Glen Housing Associations, Fife Council and Fife Housing Group) we have been working with the Council on how best to address this key issue.

There are almost 12,000 applicants looking for homes in Fife with almost 1,300 of them homeless. The solution is to develop more homes, as quickly as possible, and we are progressing new housing sites in Lochgelly and Lochore. Thankfully, the Scottish Government has recognised the importance of decent affordable housing and is increasing the financial support available for building new homes but this is a national problem that needs scale to be addressed and OVHA is working to support this with key partners and stakeholders.

The coming year should also see the finalisation of the Scottish Government's Heat in Buildings Strategy which will determine the future energy standards our homes we need to achieve. Broadly, the requirement is for all buildings to be 'net zero' by 2045 and for social housing this will require significant investment and upgraded works as we will need to replace all our gas-fed heating systems.

These two critical issues create a further pull on our financial resources as we try to build new homes and maintain and improve our existing properties. The three-way stretch on our finances will require us to be very shrewd with our revenues to maximise the impact of our spending to achieve our aims whilst ensuring we deliver for our tenants.



Nick Clark
CEO of Ore Valley
Housing Association

Your Feedback

Tenant Satisfaction - Your Feedback Matters!

Your views help us understand what we're doing well and where we can improve.

Here's what you told us:

Participation:

100% of tenants who responded said they are happy with the opportunities we provide to get involved and have their say.

Our communication with you:

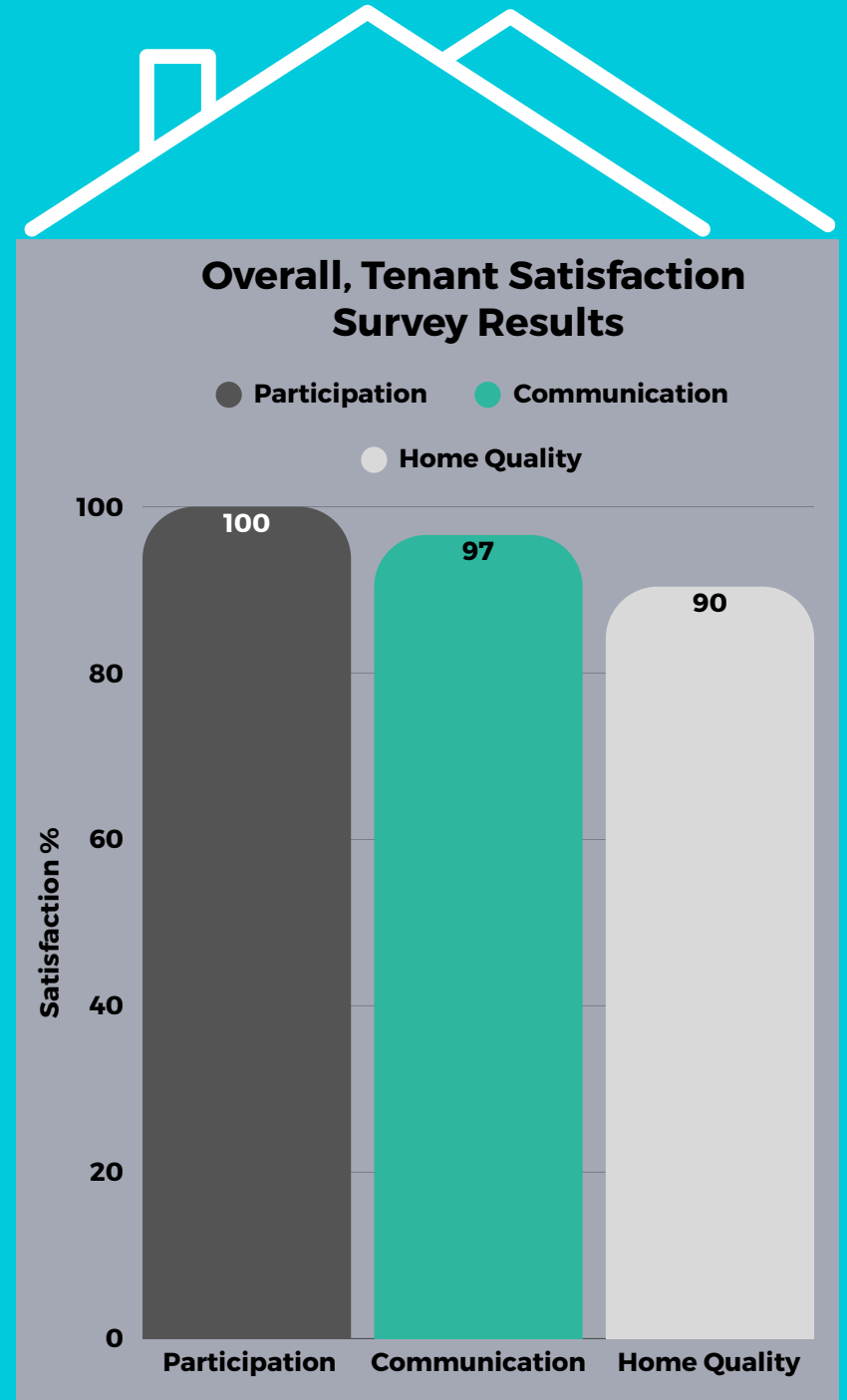
96.6% of tenants said we do a great job of keeping you updated about our services and decisions.

Tenant Satisfaction and Quality Improvements:

An impressive **90.4%** of tenants express satisfaction with the quality of their homes. This positive feedback highlights our continuous investments in enhancing kitchens, bathrooms, windows, and heating systems, all aimed at improving living conditions.

Our last big survey was back in 2022, when **40%** of tenants took part. We will be running another full survey during 2025/2026 period, and we would love as many of you as possible to get involved.

These results show how important your feedback is in shaping the services we provide - together, we are building stronger homes and communities.



Your Feedback

Overall Satisfaction

In our 2022 Tenant Satisfaction Survey 92% of tenants told us they were satisfied with the overall service provided by Ore Valley Housing Association. This strong result reflects our ongoing commitment to delivering quality housing and responsive support.

Tenant Satisfaction - Your Feedback Matters!

100% of tenants reported feeling satisfied with the opportunities they have to share their views. Whether through surveys, meetings, or direct communication, we're listening—and your feedback is shaping our services.

"92% Tenants satisfied with our overall service"



"100% of tenants are happy with the opportunities to have their say."

'Getting to Know You' Survey

Towards the end of 2024 we surveyed our tenants to gather important equalities data. 408 tenants were surveyed and this has helped us to build a clearer picture of our communities and highlights the importance of us being able to deliver and provide accessible and inclusive services for our tenants.

39% of respondents live with a disability. To put this into context, the 2022 Scottish Census reports that 24% of the population in Scotland have a long term health condition that limits their daily activities a little or a lot.

34% of respondents said they receive some form of personal care or support, with 14% of our tenants confirming that they provide personal care or support to others. Where tenants have told us that they are providing personal care or support this is most likely to be to someone in their household with specific care or complex care needs (73%)

How You Prefer to hear From Us

Effective communication is key. Previously tenants have told us their preferred way for us keeping them informed about our general services was by letter, email or in our newsletter.

When comparing our 2022 survey with our 2024 survey result we can see that tenant preference for email or digital communication has increased, with a preference for email communication increasing from 8% in 2022 to 45% in 2024.

We're now using this insight to improve how we connect with you making sure our messages are timely, clear, and delivered in the way that best suits your needs with a shift toward digital communication and improved online services.



Housing

Rent Arrears: Challenges and Progress

Over the past year, managing rent arrears has remained a key priority for our housing team. The cost-of-living crisis, rising energy bills, and inflationary pressures have continued to impact tenants' ability to meet their rent obligations. Despite these challenges, we have made significant strides in supporting residents and reducing arrears through proactive engagement and targeted interventions.

Current position

As of the end of the financial year, total rent arrears stood at **£128,097, representing 3.30%** of the annual rent debit. This marks a decrease of **0.24%** compared to the previous year. While the overall trend remains stable, we are encouraged by the effectiveness of our early intervention strategies.

Key Initiatives

- **Early Support and Engagement:** Our housing officers have focused on early contact with tenants at risk of falling into arrears, offering tailored support and signposting to tenancy support and the Big IDEA Project.
- **Partnership Working:** We have strengthened partnerships with Cosy Kingdom, The Fuel Bank Foundation and HACT as well as local foodbanks
- **Tenant Education:** One-to-one sessions on Universal Credit migration budgeting and financial planning delivered through the Big IDEA Project have helped tenants build resilience and confidence in managing their finances.



Looking ahead

In the coming year, we will continue to refine our arrears management approach, with a focus on:

- Enhancing our use of Homemaster (our housing management system) to identify arrears risk earlier.
- Continue to provide our hardship fund to support tenants facing temporary financial crises.
- Introduce digital tools with a new tenant portal with online access to accounts and improved payment options to reduce missed payments.
- Deliver financial capability workshops and one-to-one sessions to support community resilience and sustainability in accordance with the aims and objectives the Big IDEA Project.

Housing

Letting Homes to Those Who Need Them

We made **54** general needs lets this year with no supported housing lets during this period.

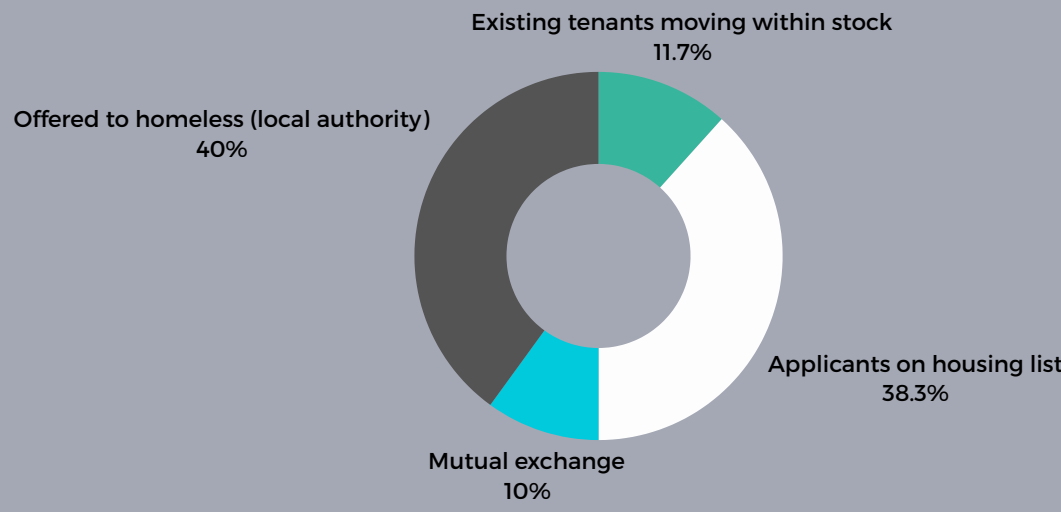
Here's the breakdown:

7 Homes went to existing tenants moving within our stock

23 Homes were let to applicants on our housing list

6 Homes were exchanged through mutual exchange

24 Homes were offered directly to people assessed as homeless by the local authority



Homelessness Referrals & Tenancy Sustainment

We received **26** homeless referrals from other routes - and made **26** offers, with **24** of those accepted (a **92.3%** success rate).

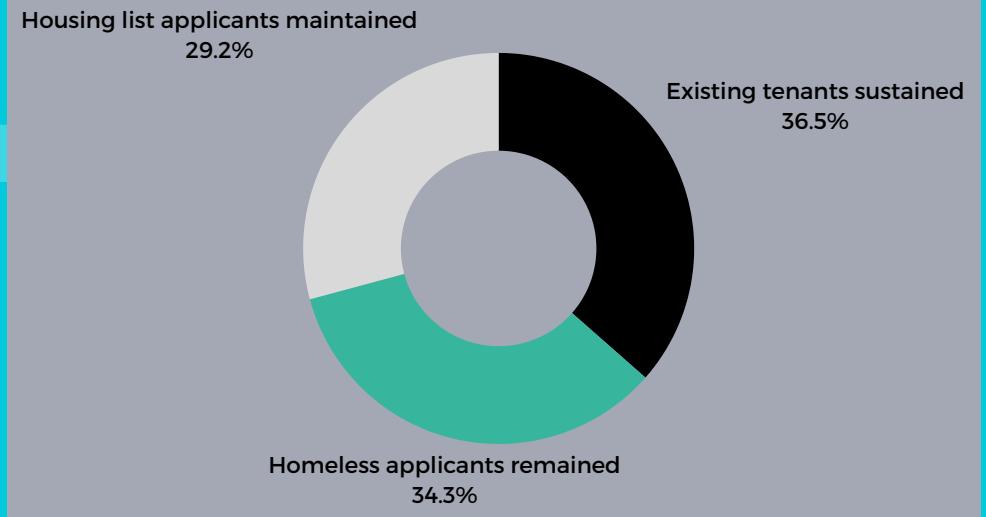
Once tenants are in, they are staying.

38 new tenancies started in 2024-25

100% Of existing tenants sustained their tenancy

94.1% Of homeless applicants remained in their homes

80% Of housing list applicants maintained their tenancy



Neighbourhood & Community

Looking After Our Neighbourhoods

We are pleased to share that **95.5%** of tenants are satisfied with our contribution to managing neighbourhoods. This reflects the hard work we do to keep our communities safe, clean, and well cared for.

Handling Complaints Fairly

We take complaints seriously and aim to resolve them as quickly as possible. Last year, we responded to **92.3%** of Stage 1 complaints and **90.9%** of Stage 2 complaints in full. On average, Stage 1 complaints were resolved in just **2.6** working days

Finding the Right Home

During the year, we made **57** tenancy offers, and only **3** were refused. That means **94.7%** of tenants accepted the homes offered, showing that the properties we provide continue to meet the needs of our applicants

Tackling Anti-Social Behaviour

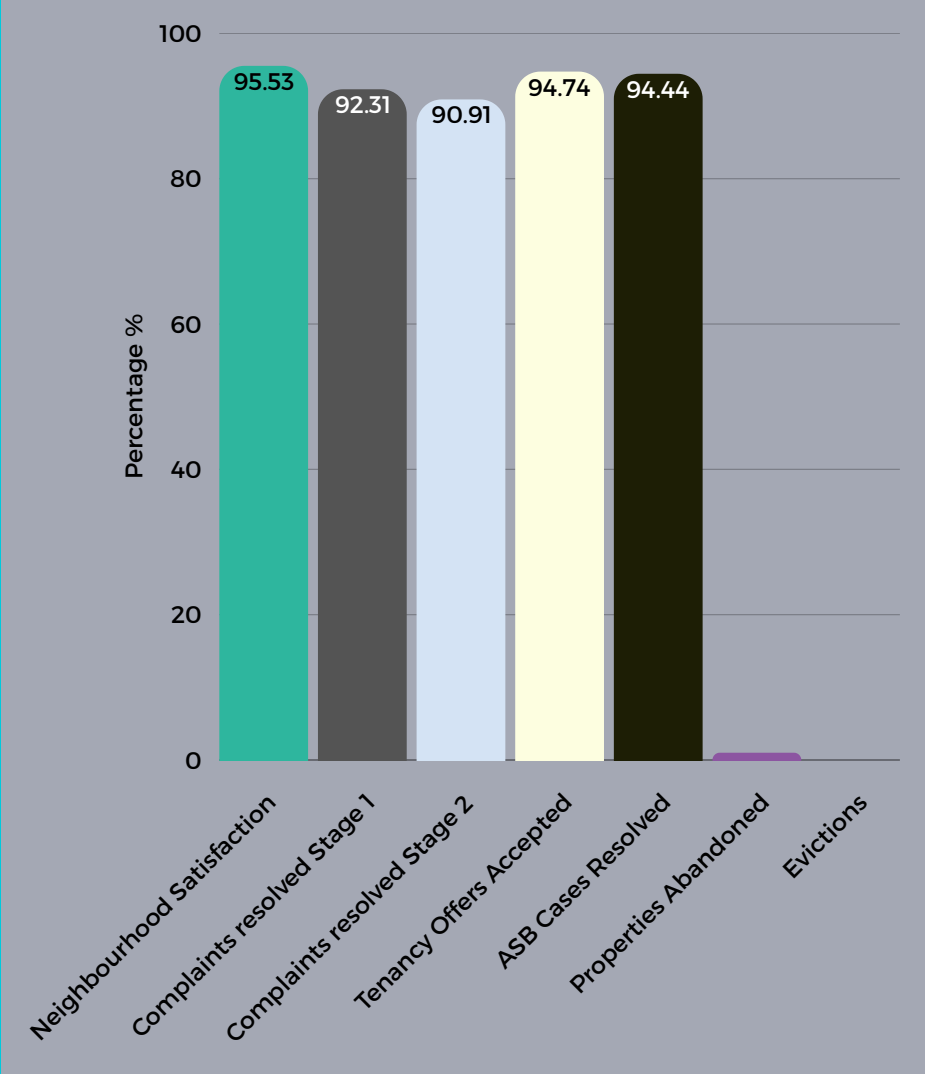
Creating safe and welcoming communities is important to us. Out of **36** cases of anti-social behaviour reported, we resolved **34** cases – a success rate of **94.4%**

Homes Left Empty

Only **1** property was abandoned during the year – a very low number and a positive sign of secure and settled tenancies.

Evictions

We are proud to say that **no** evictions were carried out during the year, showing that with the right support, tenants are able to sustain their tenancies successfully.



Managing Your Rent

How We Are Managing Your Rent

We are proud to share how your rent and service charges are being managed based on our Annual Return on the Charter (ARC) 2024–2025. Here's how we performed this year.

Rent Collection

- Collected: **£3,891,377** against **£3,867,830** due.
- Collection Rate: 100.6% – a fantastic result, showing we are keeping arrears under control and recovering previous debts.

Arrears

- Gross Arrears: **£128,097 (3.3% of rent due)** – reflecting strong support for tenants to manage payments.

Minimising Rent Loss

- Lost Rent from Vacant Properties: **£17,152 (0.44% of rent due)** – indicating efficient re-letting and more homes occupied.

Former Tenant Arrears

- We wrote off just under half of former tenant arrears to keep our finances balanced and fair.

Rent Increase

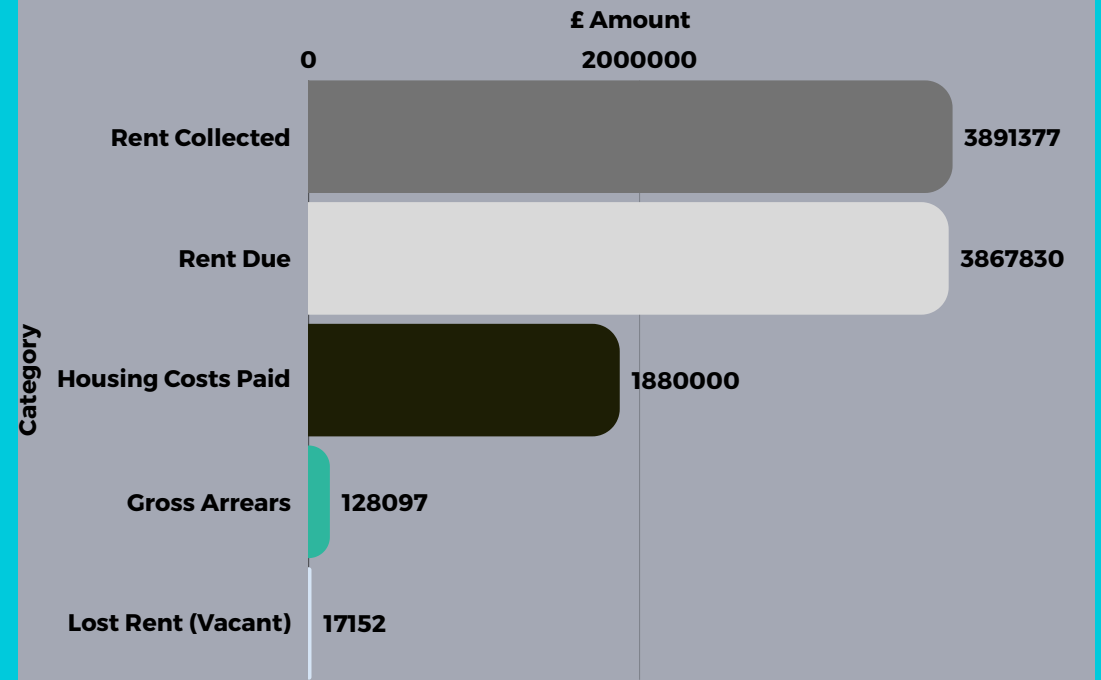
- The average rent increase for 2024/25 is **4.6%**.

Housing Costs Support

- Housing costs were paid directly for **427** households, totalling **£1.88 million**.



Rent Management Performance 2024–2025



These figures highlight our commitment to managing your rent responsibly while continuing to provide quality services and safe, affordable homes.

If you ever have concerns about paying your rent, please don't hesitate to contact us - our team is here to help and support you.

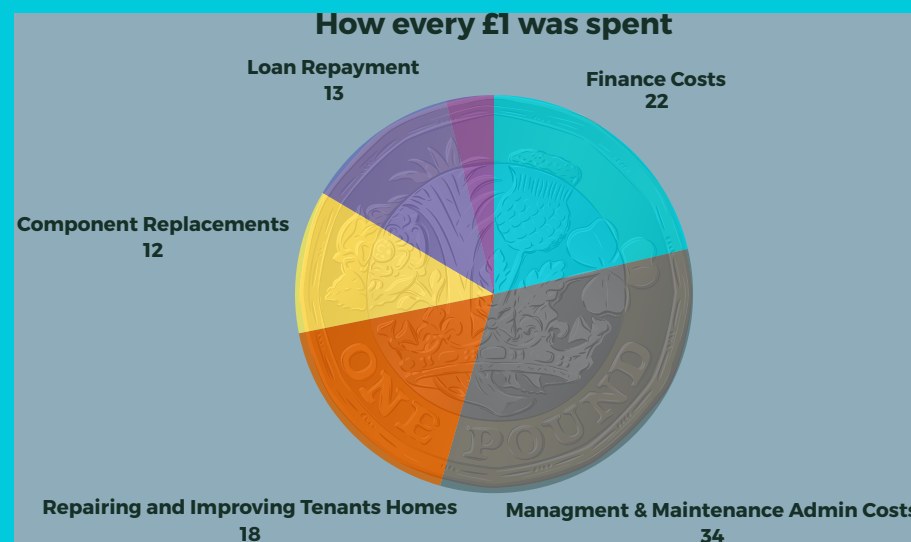
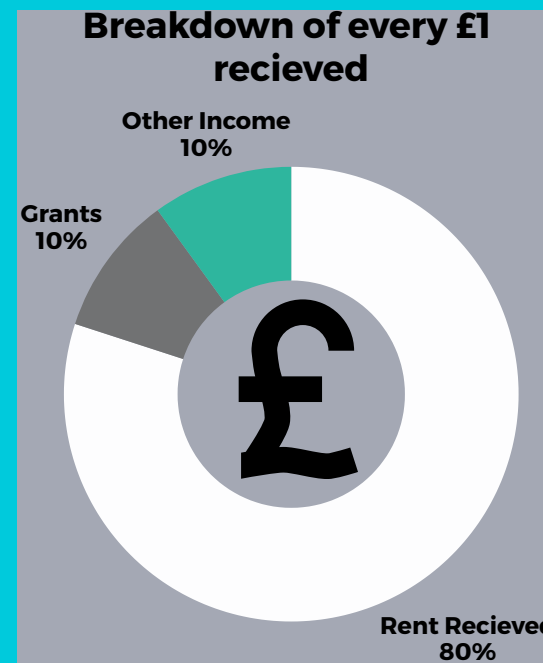
Finance, Income & Expenditure

Delivering Value from Rents and Service Charges from year end - 31 March 2025

We ensure that every pound of rent and service charges received provides value to our tenants and communities. Here's our performance over the past year:

- **Rent Collection:** Collected **£3,891,377** against **£3,867,830**, achieving a 100.6% collection rate. Gross arrears were **£128,097 (3.30%** of rent due).
- **Minimising Rent Loss:** Lost rent from vacant properties was **£17,152 (0.44%** of rent due), indicating efficient re-letting.
- **Component Replacement:** We invested **£408,252** in replacing components in homes.
- **Maintenance:** We spent **£470,365** on planned and cyclical maintenance and **£33,549** on reactive maintenance.
- **Loans:** Capital loan repayments of **£513,391** were made during the year.

	2024/25	2023/24
Turnover	4,629,989	4,393,406
Less: Operating Costs	(3,499,605)	(3,416,569)
Gain on sale of property	-	101,891
Operating Surplus	1,130,384	1,078,728
Interest receivable	41,322	57,206
Interest payable	(941,438)	(946,241)
Remeasurement of pension deficit	36,000	(119,000)
Surplus / (deficit) for year	266,268	70,693



Repairs & Maintenance

Repairs & Maintenance – What We Have Achieved in 2024/25

We have been busy this year making sure your homes are safe, comfortable, and well maintained. Here is a look at what we have achieved together. These improvements are already making a big difference to tenants' everyday lives.

Home Adaptions

We approved **54 medical adaptations** to help tenants live more comfortably at home.

- **51** adaptations have already been completed, with **3** still in progress.
- On average, each adaptation was completed in **12.62 working days**.
- The total cost of adaptations came to **£41,030**, funded through a mix of **£15,030 from the association and £26,000 in grant funding**.



Planned Maintenance

We also carried out a wide range of planned maintenance across our homes. These investments mean warmer homes, modernised spaces, and improved safety and comfort for our tenants.



New External doors installed



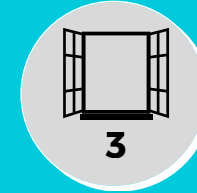
New Kitchens Fitted



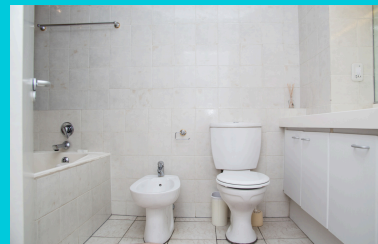
New Bathrooms Fitted



New Boilers Fitted



New Windows & doors



Repairs & Maintenance

How we Have Been Doing

We know how important it is for your home to be safe, comfortable, and well-maintained, and we are always working to make our repairs service as quick and efficient as possible.

Here's how we performed this year:

Emergencies



Total
Emergency
Repairs
Complete



Total Average
Hours
to Complete

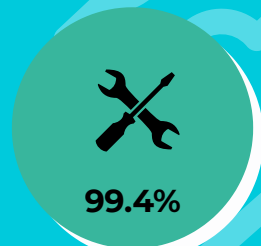


Total Non-
Emergency
Repairs
Complete



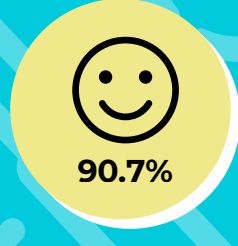
Total Average
Working
Days to
complete

Right First Time



Repairs complete
Right First
Time

Satisfaction

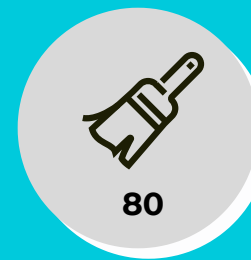


Tenants Satisfied
with our Repairs
Service

Planned Maintenance

We have been busy improving the look and function of your homes:

- 80 homes received a fresh coat of external paint
- 149 rhones (gutters) were cleared of debris to prevent blockages and water damage



Homes externally
painted



Rhones Cleared
of Debris

Tenancy Support Service's

At the heart of our community, the Tenancy Support Service continues to make a real difference in the lives of tenants facing financial hardship.

With the cost of living pressures still affecting many households, our dedicated Tenancy Support and Wellbeing Officer has been working tirelessly to help tenants stay secure in their homes and access the support they need.

Key Achievements During 2024 -25

- 147 new support cases opened
- £212,340 in financial gains secured, including:
- £70,000 in Housing Benefit
- £27,261 in Adult Disability Payment
- £16,995 in Attendance Allowance
- £23,640 in backdated benefits
- £15,800 in Pension Credit Awards
- £9,681 in Fuel Support

Community Development Budget



Tenancy Support Budget



Partnership Projects

The Big IDEA Project, now in its second year, continues to provide tenants with:

- Access to an Income Maximisation Officer.
- Fast-track referrals for energy advice via Cosy Kingdom.

The Impact

Thanks to these efforts, we have:

- Prevented homelessness
- Supported financial inclusion
- Provided practical resources to help tenants manage daily living costs

Looking Ahead

As financial pressures persist, our Tenancy Support Service remains committed to sustaining tenancies, promoting wellbeing, and delivering positive outcomes for tenants and the wider community.

Participation

Tenant Involvement – Your Voice Counts

While **79%** of tenants prefer not to participate in decision-making, we know that many still want their voices heard in ways that suit them. Among those who are interested, here's how they prefer to get involved:

- **Postal/email surveys – 16%**
- **Focus groups – 6%**
- **Register of interested tenants – 5%**

That's why we're offering a variety of ways to engage – whether you want to be hands-on or simply share your views from time to time.

Interested? Email ovha@orevalleyha.org.uk for an info pack and join us in building a brighter future!

Become a Member – Have Your Say!

For just **£1**, you can become a member of Ore Valley Housing Association. Members can:

- Vote at our AGM and influence key decisions.
- Stand for the Board and help shape how the association is run.
- Join scrutiny groups to review services and make sure tenants' voices are heard.
- Receive updates on our performance, plans, and community projects.

Being a member gives you a direct role in shaping the services and future of your housing association.

Join Our Board – Make a Difference!

Want to help shape the future of your community? Ore Valley Housing Association is looking for volunteer board members – no experience needed!

Why Join?

- **Influence Decisions:** Guide services that impact real lives.
- **Grow Your Skills:** Leadership, teamwork, problem-solving.
- **Training Provided:** We'll support you every step of the way.

Boost Your CV:

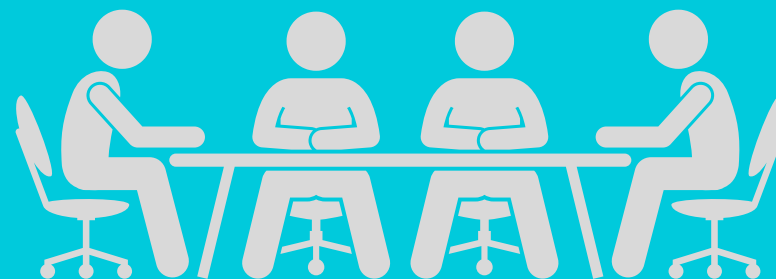
- Board experience looks great on your CV and can open doors in any career.

Meet Inspiring People:

- Join a welcoming, community-minded team.

Who We're Looking For:

- Committed to monthly meetings
- Passionate about making a positive impact
- Eager to learn





www.orevalleyha.org.uk



facebook.com/orevalleyha

Consultants

Auditors

BiK Plus, Dundee
WBG Services LLP,
Glasgow

Bankers

Royal Bank of Scotland
Triodos

Solicitors

TC Young LLP,
Edinburgh

IT and Web Support

Lugo IT, Edinburgh
Adonis Media,
Dunfermline
HomeMaster,
Milton Keynes
Housing Online,
Lancing

Quantity Surveyors

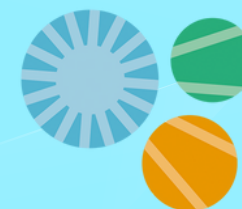
F3 Building Surveyors,
Edinburgh



@OreValleyGroup



114-116 Station Road, Cardenden, Fife, KY5 0BW
Tel: 01592 721917 email: ovha@orevalleyha.org.uk
Ore Valley Housing Association is a registered social
landlord with charitable status.
Financial Services Authority Reg. No. 2382 R(s)
Scottish Housing Regulator Reg. No. HCB 236
Scottish Charity No. SC 031773



ORE VALLEY
GROUP