



**Annual  
Performance  
Report  
2022/23**

# Welcome from our Chairperson



I am delighted to bring you our 2022/23 Annual Performance Report. Last year and continuing over the Summer we completed our development of 43 properties at Garvel Crescent and Blyth Road.

They have been designed to be energy efficient and are fitted with both high levels of insulation and solar panels. In July, David Linden MP performed the Official Opening and we have received positive feedback from the new tenants.

Despite the impact of the Cost-of-living Crisis following on from the pandemic, we continued to deliver high-quality services to our tenants and customers. This report shows our performance in delivering the Scottish Social Housing Charter and compares our performance to previous years and with other landlords. The key focus of our staff and Committee continues to be on delivering our vision that "Calvay will be a well-managed mixed neighbourhood with a good community spirit".

We pride ourselves on being more than a landlord - what matters to you, matters to us. In the past year we successfully bid for £38,928 of grants which were distributed directly to our communities to help deal with the Cost-of-Living Crisis and create the Cozy café and clubs. This included £20,000 from the Scottish Government's Fuel Support Fund, which allowed us to provide practical and financial support to 652 households.

During the year, the Scottish Housing Regulator (SHR) classified our regulatory status as "Working Towards Compliance". We have submitted an action plan to the SHR detailing how we are going to improve so that we can return to "Compliant". We also co-opted two experienced committee members with relevant skills in the housing sector; both were subsequently elected to the committee at the AGM in September. We have an ongoing programme of recruitment and following the AGM we have appointed / co-opted several more committee members. Full details of the current committee can be found on our website.

The year ahead presents significant challenges with continued high inflation, the cost-of-living crisis, and the focus on climate change, but I am confident in our ability and commitment to deliver high quality services whilst working as a community anchor to help our communities thrive. Our plans for the upcoming year include bidding for funding to deal with the rendering issues at Calvay Crescent, Calvay Road and Barlanark Road. We will be applying for grant funding to help with this work, however we expect Calvay will need to make a large contribution too.

I hope you find this report helpful in understanding how we have performed, and we would welcome any comments that you may have.

**Jim Gourlay,**  
Chair, Calvay Housing Association

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# Our Performance 22/23

Our Performance Report for 22/23 allows you to see how well we performed in meeting the standards and outcomes of the Scottish Social Housing Charter. The Charter requires all Registered Social Landlords and Councils to submit annual performance information to the Scottish Housing Regulator.

## The Charter Outcomes

There are 16 outcomes and standards that the Regulator uses to assess the performance of social landlords across a range of indicators from the 2022/23 Annual Return on the charter (ARC). Fourteen of these standards apply to housing associations with a further two, which relate to homelessness and gypsies/travellers applying only to councils.

### 1-3 Customer Relationships

- Equalities
- Communication
- Participation

### 4-5 Housing Quality and Maintenance

- Quality of Repairs
- Repairs, Maintenance & Improvement

### 6 Neighbourhood and Community

- Estate Management
- Neighbour Nuisance & Tenancy Disputes
- Anti-social Behaviour

### 7-11 Access to Housing and Support

- Housing Options
- Access to Housing
- Tenancy Sustainability

### 13-15 Rents and Service Charges

- Value for Money
- Rents and Service Charges

## Telling you about Our Performance

This report details our performance information for the year ending 31 March 2023 and that of the two previous years. This will allow our tenants, stakeholders, and other interested parties to assess how we are performing over time.

We provide you with the Scottish Average performance and compare our performance with The Scottish Housing Networks "Medium Urban" Peer Group. This is made up of 29 Urban Housing Associations which are about the same size as Calvay Housing Association. We've also included comparison with three other Easterhouse Housing Associations which are of a similar size to allow you to compare how well we are doing locally and at a more national level. The Scottish Housing Regulator publishes its own reports on all social landlords that allow you to compare our performance across a range of services.

This information can be found at the Scottish Housing Regulator's website: [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk).



# We are a community-based organisation providing a great place for our tenants and factored owners to live

## New Build Developments

Our recent new development of 43 homes is great news for the east end and we are pleased to announce the last few properties were handed over in September 2023.

This development consisted of 43 properties on the sites of Garvel Crescent and Blyth Road. The properties are a mix of end, mid terraced houses and cottage flats. A number of the cottage flats were designed specifically for wheelchair users.

## Sum of Number of Units

Property Type	2 Apt.	3 Apt.	4 Apt.	5 Apt.	Total
Cottage Flat	6	2	–	–	8
End Terrace	–	5	5	4	14
Mid Terrace	–	12	7	–	19
Semi-Detached	–	2	–	–	2
<b>Total</b>	<b>6</b>	<b>21</b>	<b>12</b>	<b>4</b>	<b>43</b>

During the building process Calvay Housing Association experienced unprecedented numbers of housing applications. The demand certainly outweighed supply increasing our waiting list from approximately 475 to over 1100.



# Welfare Rights

## Overview of the past year 2022/2023

Over the past year we have all faced many challenges both related to the aftermath of the Covid-19 pandemic and due to the cost-of-living crisis.

We are dealing with many enquires and we remain very busy. Our aim is to support our tenants through applying for new benefits and helping with debts and supporting tenants with first tier tribunals for appeals, either on the phone or face to face.

### Financial Gains

- Total financial gains for 2022/2023 – **£1,023,886**

The highest gains are:

- Universal Credit – **£412,761**
- Housing Benefit – **£110,889**
- Council Tax Reduction – **£42,061**
- PIP or ADP – **£154,639**



Financial gains have increased with more people moving over to Universal Credit and by more people claiming the health benefits that they are entitled to.

- Appeals are now starting back up again and more face-to-face appeals are taking place. This has resulted in more appeals being processed and being successful.
- Universal Credit managed migration due to start soon and this will result in more people being moved over to Universal Credit and many will need support with the move.
- Between 1st July 22 and 31st March 2023 there were 395 Welfare Rights appointments including home visits to vulnerable tenants. We expect this to increase as the move over to Universal Credit continues.

### Campaigns

In December 2022 we secured funding from the Scottish Federation of Housing Associations (SFHA) of £20,000 that supported our tenants with energy and food bills.

Ongoing support from the Fuel Bank Foundation to offer energy help of £30 in summer and £49 in winter for tenants with pre-payment meters struggling with fuel bills.

Food vouchers available to tenants in the greatest need.

Every new Tenant to Calvay Housing Association has been offered a Welfare Rights appointment at sign up.

We pride ourselves on being more than a landlord - what matters to you, matters to us.

In the past year we successfully bid for £56,428 of grants which were distributed directly to our communities to help deal with the Cost-of-Living Crisis and create the Cozy café and clubs.

This included £20,000 from the Scottish Government's Fuel Support Fund, which allowed us to provide practical and financial support to 652 households.

# Rents

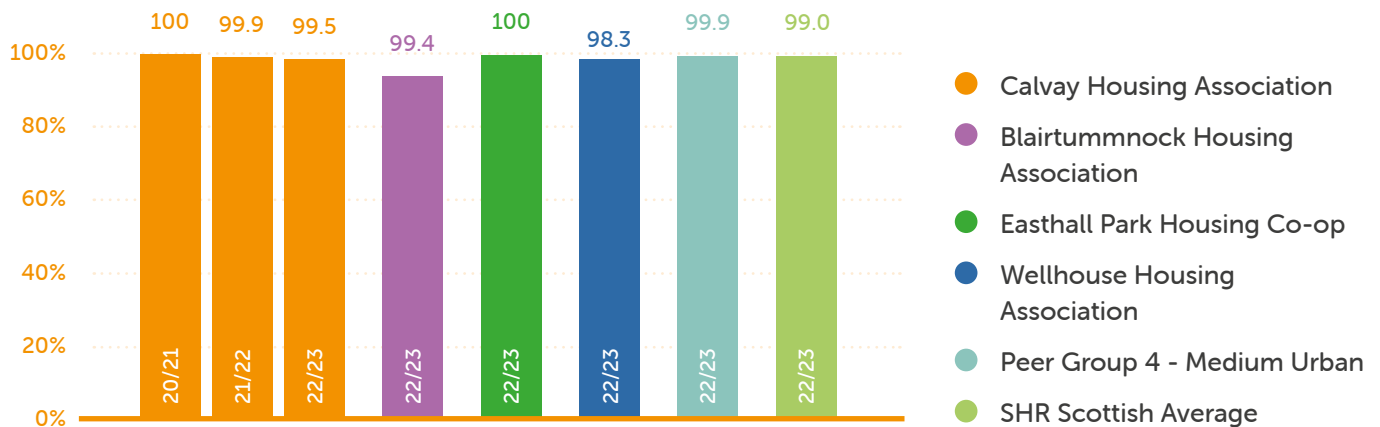
The Scottish Social Charter Indicators for rents and arrears are set out below.  
Rent Arrears Performance.

	20/21	21/22	22/23
<b>Current Tenants Arrears</b>	£57,643	£58,225	£85,965
<b>Former Tenant Arrears</b>	£42,990	£42,156	£43,671
<b>Gross Arrears</b>	£100,633	£100,381	£129,636

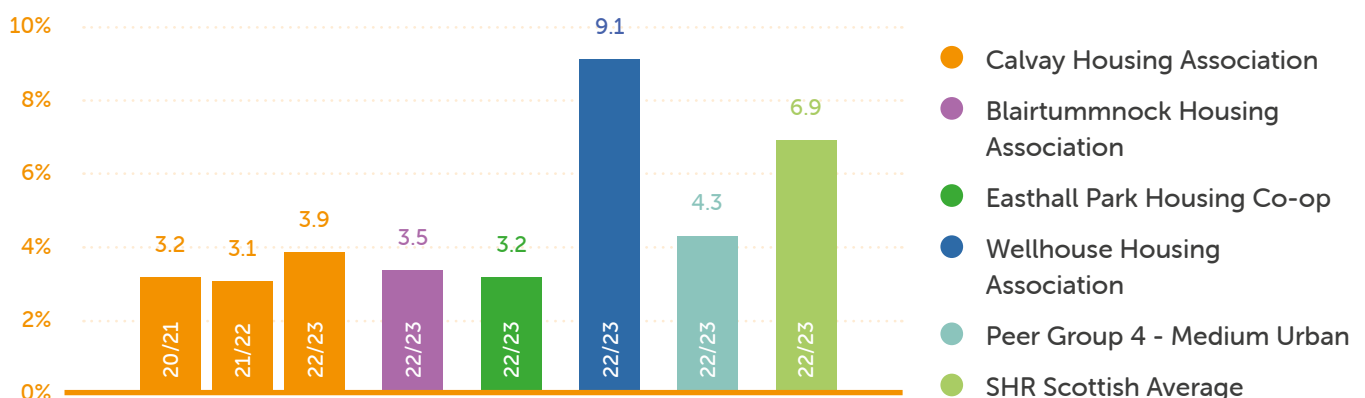
The gross arrears have increased by 22.56% since last year. Current tenant arrears have increased by 32.26% and 8 new build properties were added to our stock. Post covid and Cost of Living factors have contributed to the increase. Arrears represent 3.83% of the total rent due, which is a slight increase of 0.72% on the previous year.

Our focus remains on preventing debt and providing help and support to our tenants to allow them to take responsibility for paying their rent. We recognise that this will be an ongoing challenge due to the cost-of- living crisis especially over the winter months.

## Rent collected as a % of total rent due in the reporting year - Indicator 26



## Gross rent arrears as a % of the rent due for the reporting year - Indicator 27





# Voids and Relets

Minimising lost rental income from empty homes is a key priority of our Business Plan.

## Allocations and Voids - Indicator C2

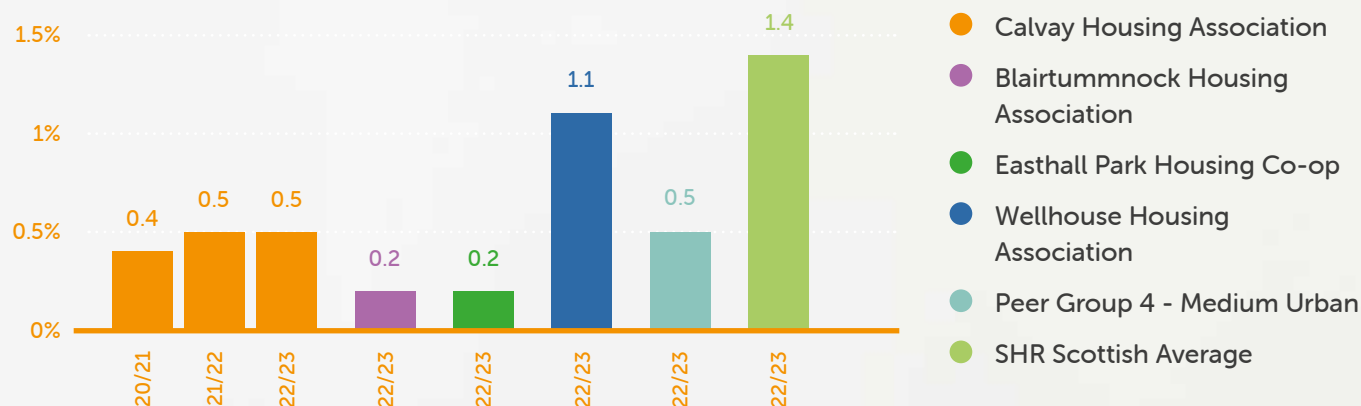
In 2022/23 we re-let a total of 51 properties. This is a reduction of 11 compared to the previous year. Properties were let to the following groups of applicants.

There was an increase of 8 in the number of statutory homeless applicants housed.

	20/21	21/22	22/23
<b>Transfer Applicants</b>	9	5	4
<b>Waiting List Applicants</b>	29	53	37
<b>Homeless</b>	16	2	10
<b>Totals</b>	54	60	51

## Rent lost from empty properties - Indicator 18

Our performance on the amount of rent lost from empty properties reduced slightly, with an increase to 0.50%



## Time to re-let - Indicator 30

Reducing lost rental income from empty homes is a key objective of our Business Plan. Our average time taken to re-let empty properties increased to 29.8 days during 2022/23 compared to 22 days in 2021/22. This was primarily due to utility issues. However, this is still favourable when compared with the Scottish average of 55.61 days and only slightly above the 28.2 day average for our peer group.



# Satisfaction and Relationships

How well do we handle complaints, do we learn from them? *Indicators 3 and 4.*

Handling complaints well and understanding how we can improve our customer experience is important to us. This helps staff and contractors identify what went wrong and how we can improve the delivery of our services.

Our complaint handling procedure is based on the Scottish Public Services Ombudsman (SPSO) Model for Housing Associations and sets out how we deal with complaints and the timescales for doing so.

Both are well within the target of 5 working days for Stage 1 complaints and 20 working days for Stage 2 complaints.

The following tables show how we compare:

## Percentage of complaints responded to in full - Indicator 3

	I3 Percentage all 1st stage complaints responded to in full		I3 Percentage all 2nd stage complaints responded to in full	
	21/22	22/23	21/22	22/23
Blairtummock Housing Association	100.0	100.0	100.0	100.0
Calvay Housing Association	100.0	90.0	100.0	91.7
Easthall Park Housing Cooperative	100.0	91.6	100.0	66.7
Wellhouse Housing Association	100.0	100.0	62.5	100.0
Peer Group 4 - Medium urban	99.1	98.1	93.3	93.8
SHR Scottish Average	96.8	95.3	93.8	92.5

## Average time taken for a full response in Working Days - Indicator 4

	Stage 1 complaints average time to respond	Stage 2 complaints average time to respond
	22/23	22/23
Blairtummock Housing Association	4.4	7.5
Calvay Housing Association	1.7	10.6
Easthall Park Housing Cooperative	3.8	21.0
Wellhouse Housing Association	4.6	16.7
Peer Group 4 - Medium urban	3.7	13.7
SHR Scottish Average	5.8	19.3



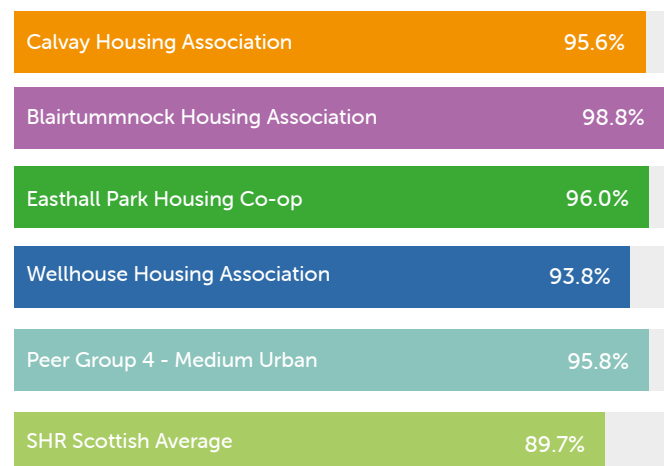
# The Customer Landlord Relationship

Our tenants and residents' opinions really matter to us. They help us continue improving and developing services that are right for them and the communities where they live.

In April 2023, we completed a Tenant and Resident Satisfaction Survey, undertaken by an external provider completing telephone surveys. This survey is a key measurement of satisfaction levels against a number of key indicators designed to meet our Scottish Housing Regulator benchmarking standards and is conducted every 3 years. Here are some of the key results from the latest survey.

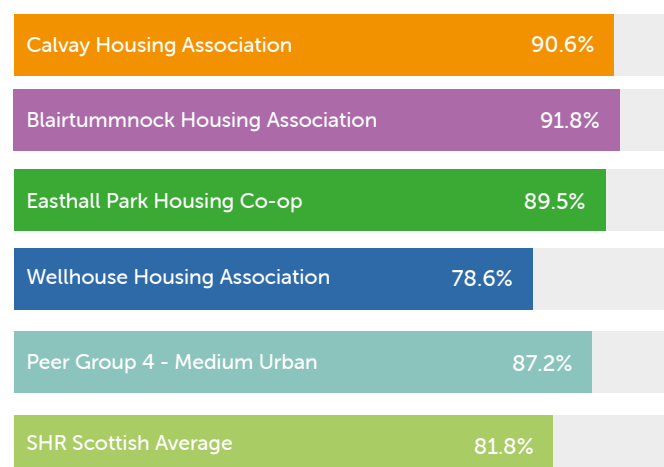


## How well do we keep you informed about services and decisions? - Indicator 2



## Rent charge as value for money - Indicator 25

We know that getting value for money is important to you and we continue to test how our tenants determine what they feel this means. We aim to keep our rent increase to a minimum whilst continuing to invest in our properties and consult with our tenants through various forums and surveys.



# Quality and Maintenance of our Homes

Emergency Repairs – During 22/23 we completed 810 emergency repairs. We took an average of 3.1 hours to complete emergency repairs, an increase from 2.9 hours during 2021/22.

Non-Emergency Repairs completed during 2022/23 totalled 2362, a small increase on the previous year of 2352. The average time taken to complete non-emergency repairs was 4.0 days compared to 3.7 days in 2021/22.

This increase in response time was the result of severe weather during December 2022 which saw a significant increase in the number of emergency repairs being reported.



## Average Hours to Complete Emergency Repairs - Indicator 8

	20/21	21/22	22/23
Blairtummock Housing Association	2.7	4.1	4.9
Calvay Housing Association	2.8	2.9	3.1
Easthall Park Housing Cooperative	2.9	2.7	3.5
Wellhouse Housing Association	2.2	2.2	1.5
Peer Group 4 - Medium Urban	2.4	2.7	2.8
SHR Scottish Average	4.2	4.2	4.2

## Average time for Non-Emergency Repairs - Indicator 9

	20/21	21/22	22/23
Blairtummock Housing Association	3.0	3.5	4.2
Calvay Housing Association	2.6	3.7	4.0
Easthall Park Housing Cooperative	8.3	5.6	7.7
Wellhouse Housing Association	3.5	4.2	2.5
Peer Group 4 - Medium Urban	4.3	5.4	4.7
SHR Scottish Average	6.7	8.9	8.7

## Satisfaction with Repairs Service - Indicator 12

	20/21	21/22	22/23
Blairtummock Housing Association	–	94.8	97.0
Calvay Housing Association	94.1	94.1	90.7
Easthall Park Housing Cooperative	99.5	95.2	79.5
Wellhouse Housing Association	87.8	79.7	86.6
Peer Group 4 - Medium urban	92.4	91.3	89.3
SHR Scottish Average	90.1	88.0	88.0

Satisfaction with our repairs service decreased during this year. There was a downward trend across the sector as a whole as evidenced by our external survey consultant. 90.7% of our tenants who used the service were either satisfied or very satisfied with the service provided.

### Repairs Complete Right First Time - Indicator 10

Our performance during 2022/23 increased from **98.4%** to **99%**. This is in line with our peer group performance.

### Housing Quality - Indicator 6

**93.0%** of our housing stock met the Scottish Housing Quality Standard (SHQS) at the end of 22/23 which is better than the Scottish Average of **79.0%**. We have Energy performance Certificates (EPCs) for **38%** of our homes and continue to utilise this data in profiling our energy efficiency programmes for future years.

### Gas Safety Certificate completed within anniversary date - Indicator 11

We failed to complete one gas safety inspection within the 12-month timescale.

We completed a full-service programme and continue to audit this process to ensure 100% compliance.

### Medical Adaptations Performance - Indicator 21

We receive Occupational Health referrals through Social Work to install adaptations for tenants who need help to continue living independently in their own home. The cost of this work comes from a Scottish Government grant. During 22/23, we completed **38** approved adaptations to tenants homes, a decrease of 16 compared to 54 during 21/22. This decrease was due to the scale and cost of each adaptation request. The average time taken to complete these was **52 days**, a reduction of 27 days from the previous year.





# Neighbourhood and Community, Estate Management, Anti-Social Behaviour and Tenancy Sustainment Performance

A full Tenant Survey is completed every 3 years. Our last survey was completed in April 2023 when 88.8% of our tenants told us they were satisfied with the management of the neighbourhood they live in. This is significant decrease from 95.2% in our survey in 2020 and may be partly due to Glasgow City Council introducing Wheelie Bins and Changing the bulk uplift service.

## How satisfied are you with the management of the neighbourhood you live in - Indicator 13

	20/21	21/22	22/23
Blairtummock Housing Association	93.4%	93.4%	90.5%
Calway Housing Association	95.2%	95.2%	88.8%
Easthall Park Housing Cooperative	92.1%	92.1%	97.2%
Wellhouse Housing Association	92.4%	93.1%	69.9%
Peer Group 4 - Medium Urban	90.3%	90%	89.3%
SHR Scottish Average	86.1%	85.1%	84.3%

## Anti social behaviour - Indicator 15

During the year we received 46 reports of anti-social behaviour with 98% being resolved prior to the end of the year. A majority of these complaints were of a minor nature.

## New Tenancies Sustained for more than a year - Indicator 16

	20/21	21/22	22/23
Blairtummock Housing Association	96.3%	96%	98.1%
Calway Housing Association	93.0%	87.0%	96.8%
Easthall Park Housing Cooperative	100.0%	100.0%	92.5%
Wellhouse Housing Association	91.4%	95.8%	85.4%
Peer Group 4 - Medium Urban	93.7%	93.5%	93.4%
SHR Scottish Average	90.9%	90.7%	91.2%

Performance to the end of the year was 96.8%, an improvement from 2021/22.

Our Housing Officers and Welfare Rights Officer continue to be proactive to ensure new tenants have the capacity or support required to sustain a settled tenancy with us by increasing new tenancy contact to enable easy access to financial and welfare benefit advice during the early months of their tenancy to help support longer term sustainability

## Access to Housing and Support - Indicator 17

We had a total of 51 properties that became available for let during 22/23 compared to 54 properties during 21/22. This represents 6.4% of the available lettable stock.

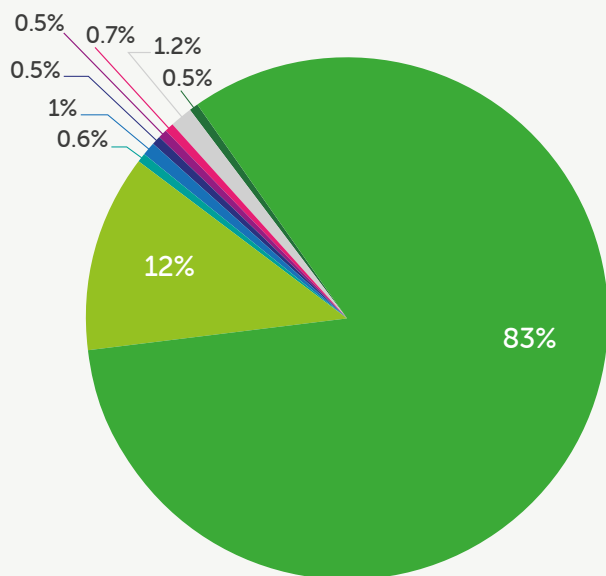
# Homes and Rents 2022/23

## Lettable self-contained units, Average Weekly Rent

		Blairtummock Housing Association	Calvay HA	Easthall Park Housing Cooperative	Wellhouse Housing Association	Peer Group 4 - Medium Urban	SHR Scottish Average
2 Apt	20/21	£65.05	£69.14	£68.89	–	£73.75	£79.62
	21/22	£65.36	£69.92	£69.58	£70.65	£75.35	£81.32
	22/23	£66.93	£72.86	£73.02	£73.34	£77.21	£83.46
3 Apt	20/21	£72.62	£75.26	£71.50	–	£82.08	£82.69
	21/22	£72.59	£76.36	£72.22	£77.98	£83.11	£84.19
	22/23	£72.59	£79.57	£75.81	£80.93	£85.01	£86.28
4 Apt	20/21	£81.70	£82.02	£86.87	–	£91.64	£89.84
	21/22	£81.27	£83.28	£87.73	£87.00	£92.57	£91.49
	22/23	£82.57	£86.78	£92.08	£90.34	£94.78	£93.96
5+ Apt	20/21	£90.16	£98.03	£94.79	–	£100.60	£100.04
	21/22	£88.55	£98.99	£95.73	£96.15	£101.10	£100.74
	22/23	£89.09	£103.15	£100.47	£99.80	£104.45	£103.72



# Financial Information

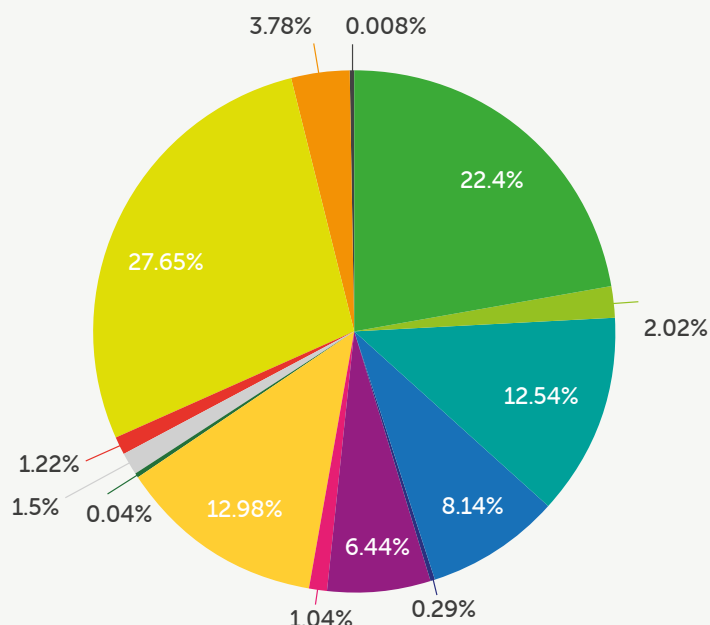


## Income

£

Net Rental Income	3,491,703
Amortisation of Housing Grants	499,195
Medical Adaptations Grants	24,670
Wider Role Grants	42,159
Factoring Income	16,909
Calvey Centre Income	19,654
Revaluation of Commercial Property	28,608
Gain on Sale of shared owner property	45,936
Interest Received	21,741

**Total Income** **4,190,575**



## Expenditure

Staff Costs	756,680
Agency Costs	68,502
Overheads	424,160
Direct Services	275,551
Planned Maintenance	9,917
Cyclical Maintenance	217,893
Medical Adaptation Costs	35,186
Reactive Maintenance	439,175
Bad Debts	1,251
Wider Role Costs	50,096
Calvey Centre Costs	41,430
Depreciation	935,584
Loan interest paid	128,025
Other Finance Charges	264

**Total Expenditure** **3,383,714**

## Cashflows

It is often easier to understand how cash has been used, rather than reviewing the different accounting measures used in calculating a surplus. We maintain a healthy balance sheet, which provides us with a solid foundation for the future running of the business and allows us to be ambitious going forward with our investment in your homes.

Cash inflow from operating activities	1,835,386
Spend on New build	-6,011,933
Grant received for New build	3,860,021
Loans drawn down for new build	1,500,000
Component replacements	-599,115
Purchase of other fixed assets*	-28,270

Income on sale of shared owner property	69,320
Interest received	21,741
Interest paid	-128,025
Loan repayments	-285,268
Pension deficit payments	-54,000
Share Capital	4

\*computers, servers, laptops, software



# Investment in our homes 2022/23

During 2022/23 CHA invested £599,115 in capital improvements in our tenant's homes. As part of the Association's planning we considered feedback from customers as well how this would contribute to reducing tenant fuel bills. CHA incurred unexpected costs due to failing render at Calvay Crescent and surrounding properties which impacted the number of improvements the Association was able to deliver:

## 43

### **New Build –**

The Association invested £6.01m on 43 new build properties at sites on Blyth Road and Garvel Crescent. The mixture of A rated energy efficient spacious family homes and wheelchair accessible properties are now all occupied and feedback from residents has been very positive.

## 57

### **Kitchens –**

57 kitchens were upgraded as part of investment works at a cost of £232,906.

## 26

### **Boilers/Central Heating –**

We spent £47,154 upgrading the heating system at 18 properties.

## 76

### **Windows –**

We spent £241,989 upgrading windows at 76 properties, while 20 blocks of flats had common area windows upgraded.

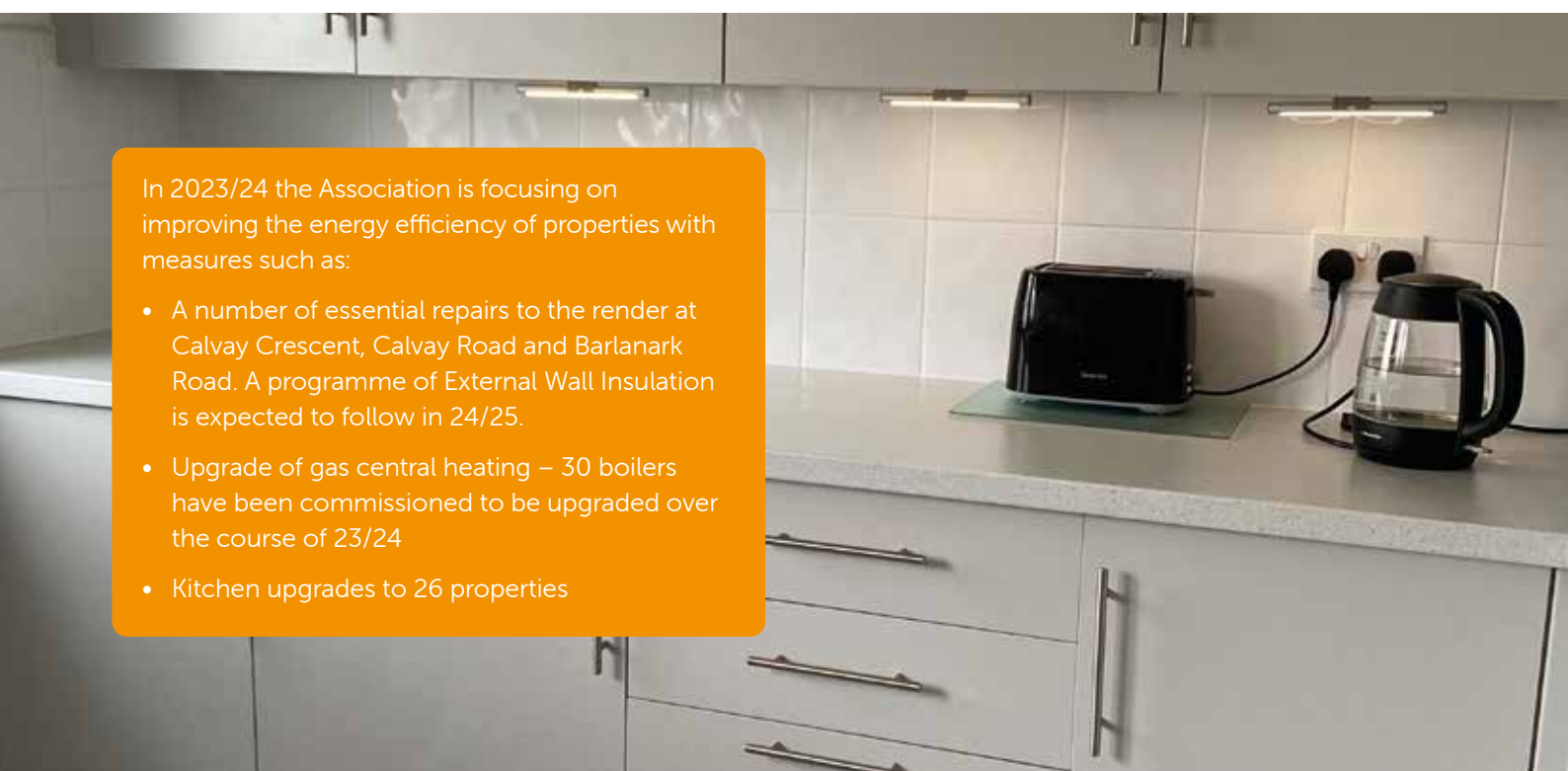
## 32

### **Bathrooms –**

32 bathrooms were replaced at a cost of £77,066.

In 2023/24 the Association is focusing on improving the energy efficiency of properties with measures such as:

- A number of essential repairs to the render at Calvay Crescent, Calvay Road and Barlanark Road. A programme of External Wall Insulation is expected to follow in 24/25.
- Upgrade of gas central heating – 30 boilers have been commissioned to be upgraded over the course of 23/24
- Kitchen upgrades to 26 properties









# Corporate Governance

Committee Members who served during the year 2022/23 were as follows:



Jim Gourlay



Alison A'Hara



Bryce Wilson



Chris Warwick



Julia Okun



Steven Blomer



Jim Munro



Geri Mogan

## Committee Resignations

Sandra McIlroy — 18.05.23

Stacy Shaw — 21.06.23

## Committee Attendance 22/23

76%



# Staff List

**Nick Dangerfield**, Director

**Tracy Boyle**, Corporate Services Manager

**Gail Dockrell**, Senior Housing Officer

**Craig Boyle**, Housing Officer

**Geraldine McGuigan**, Housing Officer

**Melissa Craig**, Housing Officer

**Angela Martin**, Welfare Rights Officer

**Amelia Buckley**, Finance Officer

**Margaret McCaig**, Factoring Assistant

**Diane Steel**, Housing Assistant

**Jane Cassidy**, Maintenance Assistant

**Lindsay Roan**, Maintenance Assistant

**Carl Girvan**, Caretaker

**Gill Montgomery**, Development Consultant

## New staff starting during the year:

**Derek Baker**, Operations Manager

**Billy McCord**, Senior Maintenance Officer

**Jim McKinlay**, Maintenance Officer (made permanent after interview, temped with us since Jan 2022)

**Ali Smith**, Wider Role Manager

**Eddie Cusick**, Centre Manager

**Linda Smith**, Corporate Services Assistant

**Michele Stirling**, Maintenance Assistant

## Staff left during the year:

**Tricia Thomson**, Property Services Manager (after 17 years' service)

**Nicola Thom**, Interim Property Services Manager

**Eileen Stevenson**, Corporate Services Assistant

**Pat Coll**, Temp Maintenance Assistant

**Karen Donaldson**, Maintenance Assistant

**James McGuire**, Housing Officer (after 19 years' service)









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