



Calway Housing Association Annual Performance Report 2025/26

Welcome from our Chairperson



I have just completed my second year as Chair of Calvay HA, first being elected by the Committee following the Annual general Meeting held in September 2024 and re-elected in September 2025 and I am delighted to bring you our 2025/26 Annual Performance Report.

During the year, 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”.

During the year, our External Wall Insulation (EWI) programme for properties in Calvay Crescent, Calvay Road and Barlanark Road was completed making a significant number of homes cheaper and easier to heat.

We pride ourselves on being more than a landlord - what matters to you, matters to us. Our Wider Role activities continued to go from strength to strength. During the Summer of 2025 we held a Fun Day as part of the Calvay’s 40th Anniversary celebrations. Some of Calvay’s past Directors attended the celebrations. More information about our Wider Role activities can be found on page 5 of this report.

We submitted an Assurance Statement in October 2025 and all other regulatory returns to the SHR, OSCR and the FCA timeously and accurately. Calvay is compliant with regulatory requirements, including the standards for governance and financial management.

The Management Committee held nine meetings and in addition the Audit and Risk Sub-committee met four times and the Staffing Sub-committee met twice.

I hope you find this report helpful in understanding how we have performed.

We would welcome any comments that you may have about either content or presentation. Please email any comments to enquiries@calvay.org.uk with the subject line “Annual Report Comments”.

Steven Blomer
Chairperson

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Our Performance 25/26

Our Performance Report for 25/26 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 2025/26 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 31st March 2026 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 national average figures to allow comparison with Scotland as a whole.

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



Welfare Rights

Overview of the past year 2025/2026.

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

Financial Gains

Total Financial gains to April 2026 – **£1,226,121.67**

The highest gains are:

- Universal Credit – **£642,779.21**
- Housing Benefit – **£116,635.77**
- Council Tax Reduction – **£44,114.15**
- Adult Disability Payment – **£201,778.20**

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

- Between 1st April 25 and 31st March 26 there were 698 welfare rights appointments including home visits to vulnerable tenants. We expect this to increase with the changes to welfare benefits and the complexity of enquiries and the increase in appeals.



Campaigns

Universal Credit managed migration is now complete, and many people have found themselves better off. Also, with changes to the 2-child limit restriction being removed many people have got more money to pay for essential items.



Wider Role Overview

The Calvay Centre is now well established as a dedicated space open to all of the community. The wider role staff team has now grown from the Wider Role Manager, Centre Manager and Centre Caretaker to include a Home Energy Advisor, funded by The Energy Industry Voluntary Redress Scheme. The Home Energy Advisor supported Calvay HA and Gardeen HA tenants to be more fuel efficient in their home.

Funding from The Scottish Government's Bright Start Breakfasts enabled CHA to partner with the Calvay Café to provide a new breakfast club for primary school age children and funding from The Scottish Government's Investing in Communities Programme and The National Lottery Community Action Fund will contribute towards staff costs and centre activities moving forward into 2026 – 2027.

Income:

Funder/Funding Stream	Awarded	What for	Secured
Scot Gov Bright Start Breakfasts	April 25	Kids Breakfast Club	£10,000
GCC Area Partnership	April 25	Baby & Toddlers	£4,000
GCC Holiday Food Programme	May 25	Kids Holiday Club	£6,408
GCC Area Partnership	August 25	Calvay Centre CCTV	£2,300
GCVS Wellbeing Fund	March 26	Burnmouth Court	£2,000
Successful Funding to spend from April 2026			
National Lottery Community Action £50,000 over four years 2026 - 2030	Feb 26	Salary & Activities	£200,000
Scot Gov ICF	March 26	Wider Role Salaries	£107,019
Total Funding			£331,727
Other Income			
Contractor Donations		Centre Activities	£21,950
Hall Hire		Centre Activities	£7,296
Total Income			£360,973

Highlights 2025-2026

- Home Energy Advisor has supported over **300** vulnerable households, with **£42,000** in financial gains (Calvay and Gardeen HA)
- **Over 1500 Participants/Beneficiaries** have been actively engaged in project activities over the past year
- **35 volunteers , including the Calvay Community Events Committee**, have offered their time to support local children, families and senior activities, totalling **1565 volunteering hours**
- **34 participants** gained accredited certificates in Mental Health First Aid, Paediatric First Aid, Food Hygiene and **50 participants** benefited from attending informal activities
- **Positive destinations:** Over **250 people** had an improved quality of life as a result of participating in activities with **9 moving on to higher education, 59 to other training opportunities and 11 moved on to employment**
- **40 seniors** benefited from **320 free meals** over Feb/ March 2026
- **Kids Eat Free:** Thanks to Contractor's donations totalling **£8,200**, this enabled the provision of **3,400 meals** across the year, ensuring **100 kids** from **75 vulnerable families** received a free meal over the school holidays. **Thank you to (CRD Property, TR Aitchison, Wright Kerr, Aitkenson Partnership, JC Decorating, Clyde Valley, TC Young, PDC Ltd, John Doherty and Co and City Technical)**
- The Breakfast Club has supported **27 children from 17 families** have a healthy start to the day
- **134** local people participated in **a new community consultation**. Results helped Centre staff understand usage of the Centre, why people take part in activities, their preferences, any barriers and gaps in service provision
- Over **800** people attended our annual community day/40th anniversary celebrations last year
- Key partners include: Calvay Café, The Halliday Foundation, Glasgow Kelvin College, Jobs and Business, , Glasgow Life, Fuse, Vegetarian for Life, Calvay Community Events Committee and The Barlanark Partnership

Rents

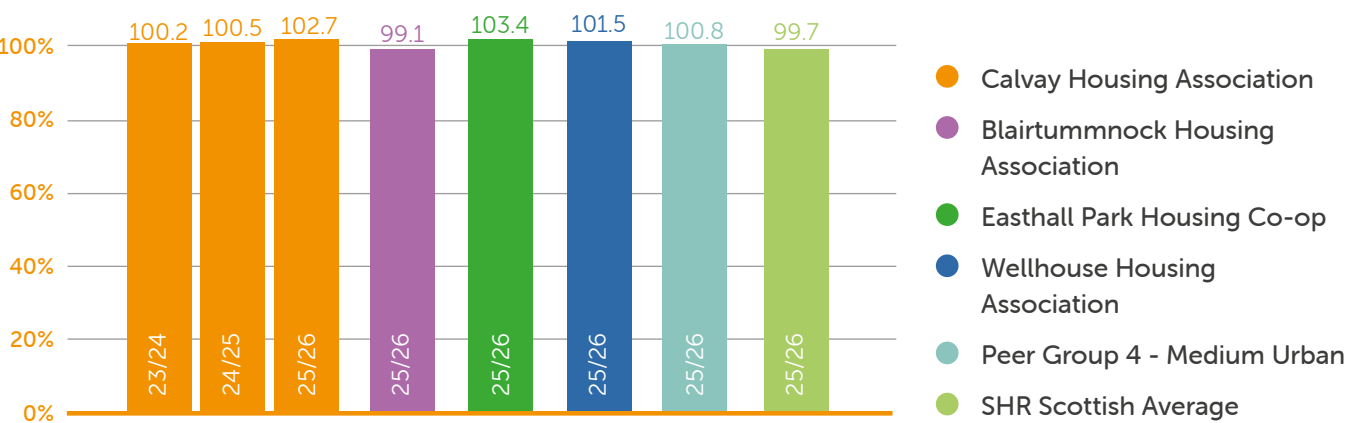
The Scottish Social Charter Indicators for rents and arrears are set out below.

Rent Arrears Performance – Indicator 23

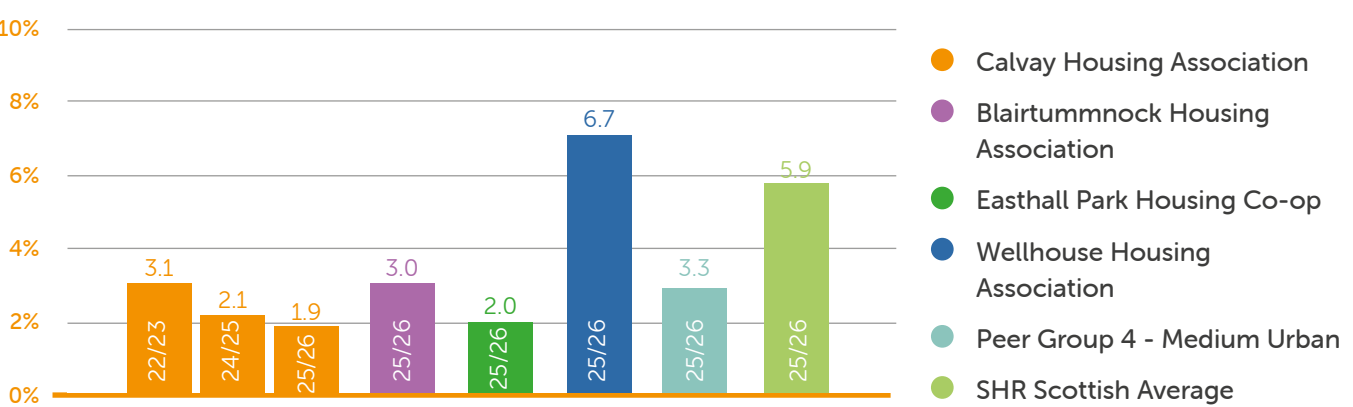
	23/24	24/25	25/26
Current Tenant Arrears	£103,274	£85,888.89	£82,752.00
Former Tenant Arrears	£38,889	£23,138.37	£21,633.05
Gross Arrears	£120,404	£90,292.04	£79,729

The gross arrears have decreased by 11.7% since last year. Current tenant arrears have decreased by 3.8%. Our Gross Arrears represent 1.9% of the total rent due against our target of 3.25%, which is a decrease of 0.15% on the previous year.

Rent Collected as a % of total rent due in the reporting year – Indicator 22



Gross Rent arrears as a % of total rent due in the reporting year – Indicator 23



Voids and Relets

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

Allocations and Voids – Indicator C2

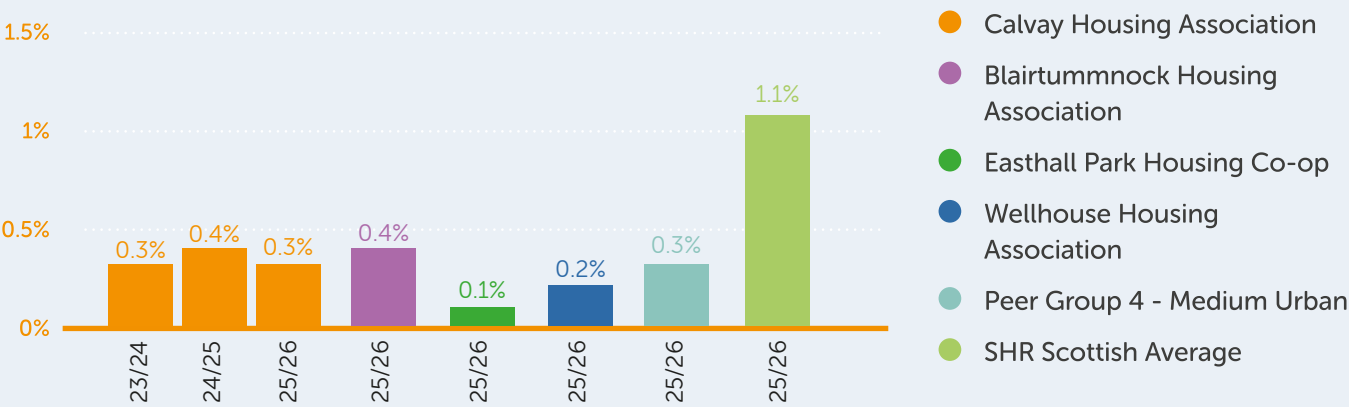
Properties were let to the following groups of applicants.

	2023/2024	2024/2025	25/26
Transfer	24	5	10
Waiting List	51	27	7
Homeless	17	17	18
Other (referral)	2	0	1
Totals	94	49	35

House size	Calvary Stock	Lets 25/26
1apts	42	1
2apts	155	13
3apts	394	14
4 apts	217	5
5 + apts	61	2
Total	868	35

Rent Lost From Empty Properties – Indicator 17

Our performance on the amount of rent lost from empty properties increased slightly, with a decrease of 0.1% against our target of 0.4%.



Time To Relet – Indicator 26

Our average time taken to re-let empty properties increased to 29.97 days during 2025/26 against our target of 15 days, compared to 20.75 days in 2024/25. This was due to some properties requiring extensive works before they could be re-let.

Satisfaction and Relationships

How well do we handle complaints, do we learn from them? – Indicators 3 & 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.

The average time in working days for a full response to complaints at each stage

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 to the previous year:

Indicator One: The total number of complaints received

- 58 Stage 1 complaints were recorded in the reporting period.
- 6 Stage 2 complaints were received.
- 1 Stage 1 complaints were escalated to Stage 2 for investigation.

Indicator Two: The number and percentage of complaints at each stage that were closed in full within the set timescales of five and 20 working days

- 98% Stage 1 complaints responded to in full were processed within SPSO timescales (5 days)
- 100% Stage 2 complaints responded to in full were processed within SPSO timescales (20 Days)
-

Indicator Three: The average time in working days for a full response to complaints at each stage

- The average time for Stage 1 complaint resolution was 3 days.
- The average time for Stage 2 complaint resolution was 15 days.

Indicator Four: The outcome of complaints at each stage

Complaint Outcomes	Stage 1 complaints		Stage 2 complaints		Stage 2 escalated complaints	
Upheld	25	43%	4	67%		
Partially Upheld	16	28%	2	33%		
Not Upheld	17	29%		%	1	100%
Total	58	100%	6	100%	1	100%

You Said, We Did

You Said	We Did
<i>Residents at Burnmouth Court wanted to be able to make use of the common room.</i>	We have worked with residents to re-open this facility from March 2025 and two tenants have keys to allow easy access to the room.
<i>Tenants have fed back recently that they want more opportunities to participate.</i>	We are in the process of setting up a Tenant Insight Panel and have also asked for tenants to take part in a review of our Rent Review policy.
<i>You wanted more activities for wellbeing at the Calvay Centre.</i>	Our Centre Manager secured funding to provide 13 weeks of yoga at the Centre.
<i>You want more activities at the Calvay Centre.</i>	We surveyed tenants to get their opinions and there is a wide range of activities available at the Centre.
<i>You wanted more opportunities to be involved with the community.</i>	We are supporting the Calvay Events Committee to recruit volunteers.

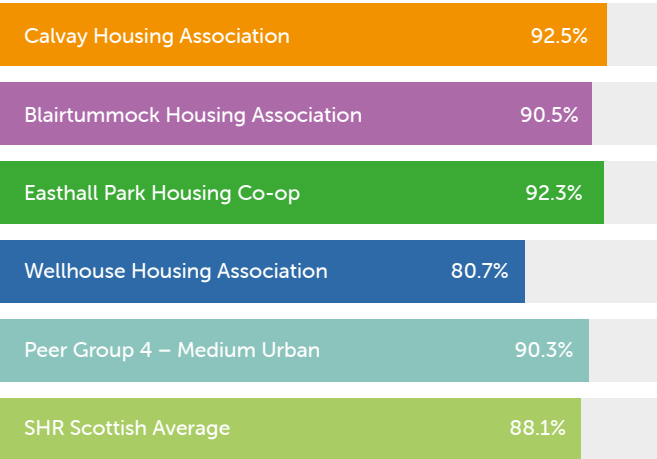
The Customer Landlord Relationship

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. We only carry out this survey every three years so this report is the same information as the report in 2025.

In August 2025, we completed a Tenant and Resident Satisfaction Survey (TSS), 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 at least every 3 years. Here are some of the key results from the latest survey.

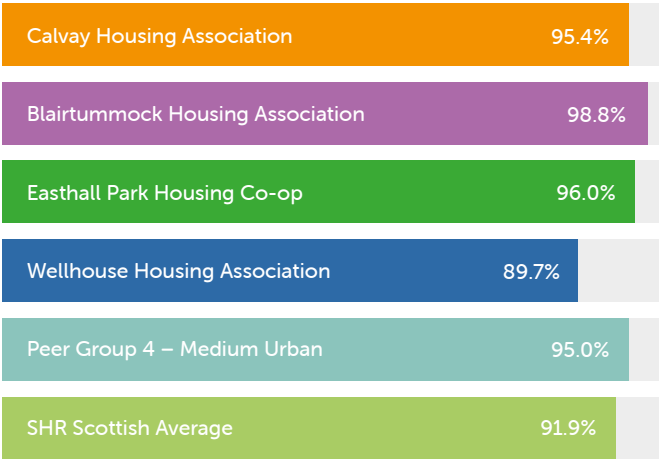


Percentage satisfied with overall service



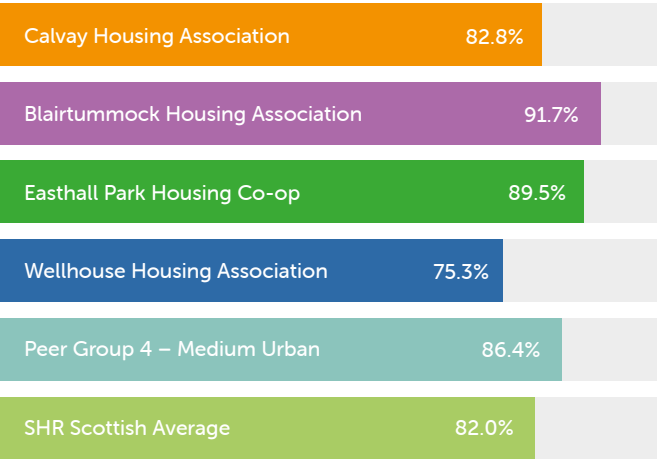
* Calvay’s figure from August 2025 TSS (previous survey 90.9%)

How well do we keep you informed about services and decisions?



* Calvay’s figure from August 2025 TSS (previous survey 95.6%)

Percentage of tenants who feel rent for their property represents good value for money



* Calvay’s figure from August 2025 TSS (previous survey 90.6%)

Quality and Maintenance of our Homes

Emergency Repairs – during 25/26 we completed 865 emergency repairs, 26 more than in 24/25. We took an average of 2.44 hours to complete emergency repairs. This was an improvement on the 24/25 performance of 2.86 hours.

Non-Emergency Repairs completed during 2025/26 totalled 2555, an increase on the previous year (2130). The average time taken to complete non-emergency repairs was 5 days compared to 3.84 days in 2024/25.

Calway continues to have a strong repairs performance compared to the Scottish average.



Average Hours to Complete Emergency Repairs – Indicator 8

	23/24	24/25	25/26
Calway Housing Association	2.8	2.9	2.4
Blairtummock Housing Association	5.6	3.6	3.3
Easthall Park Housing Co-op	4.1	2.2	2.5
Wellhouse Housing Association	1.6	1.7	1.9
Peer Group 4 – Medium Urban	2.7	2.5	2.4
SHR Scottish Average	3.9	3.9	3.4

Average days to complete Non-Emergency Repairs - Indicator 9

	23/24	24/25	25/26
Calway Housing Association	3.4	3.8	5.1
Blairtummock Housing Association	5.0	3.8	4.0
Easthall Park Housing Co-op	5.1	4.4	4.3
Wellhouse Housing Association	2.5	6.1	6.5
Peer Group 4 – Medium Urban	4.5	4.3	5.1
SHR Scottish Average	9.0	9.1	8.8

Satisfaction with Repairs Service - Indicator 12

	23/24	24/25	25/26
Calvay Housing Association	98.6%	98.2%	94.7%
Blairtummock Housing Association	93.9%	96.0%	92.9%
Easthall Park Housing Co-op	79.5%	79.5%	93.1%
Wellhouse Housing Association	82.8%	85.6%	91.2%
Peer Group 4 – Medium Urban	90.0%	90.2%	91.8%
SHR Scottish Average	87.3%	86.7%	88.1%

Satisfaction with our repairs service remains high despite a slight decrease during this year. 94.7% 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 2025/26 decreased from **98.2%** to **94.7%**. Our performance is still above the Scottish average of **88.1%**. This is due to some very complex repairs being required during the year.

Housing Quality - Indicator 6

The number of our housing stock which met the Scottish Housing Quality Standard (SHQS) at the end of 25/26 increased to **89.4%** from **88.6%** at the end of 24/25. This performance is below the Scottish average of **89.53%**. Calvay continues to manage and invest in our stock with the goal of improving this performance year on year.

Gas Safety Check Certificate completed within anniversary date - Indicator 11

All inspections were carried out within the 12 month timescale.

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 2025/26 we completed **15** approved adaptations to tenants homes.

The average time taken to complete these was **48.5 days**.



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 August 2025 when 88.2% of our tenants told us they were satisfied with the management of the neighbourhood they live in.

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

	23/24	24/25	25/26
Calvay Housing Association	88.8%	88.8%	86.2%
Blairtummock Housing Association	90.5%	90.5%	89.3%
Easthall Park Housing Co-op	97.2%	97.2%	88.2%
Wellhouse Housing Association	75.3%	75.3%	94.6%
Peer Group 4 – Medium Urban	89.2%	89.9%	91.2%
SHR Scottish Average	84.7%	84.2%	84.9%

Anti social behaviour – Indicator 14

During the year we received 66 reports of anti-social behaviour. A majority of these complaints related to excessive noise and neighbour complaints.

New Tenancies Sustained for more than a year - Indicator 15

	23/24	24/25	245/26
Calvay Housing Association	91.7%	93.5%	95.9%
Blairtummock Housing Association	91.7%	95.1%	100.0%
Easthall Park Housing Co-op	100%	100%	100.0%
Wellhouse Housing Association	88.1%	93.5%	93.8%
Peer Group 4 – Medium Urban	92.9%	93.3%	94.6%
SHR Scottish Average	91.2%	91.6%	92.5%

2025-2026 saw an increase of 2.4% in our tenancy sustainability. 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. This is done 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 16

We had a total of 35 properties that became available for let during 25/26 compared to 49 properties during 24/25. This represents 4.0% of the available lettable stock.

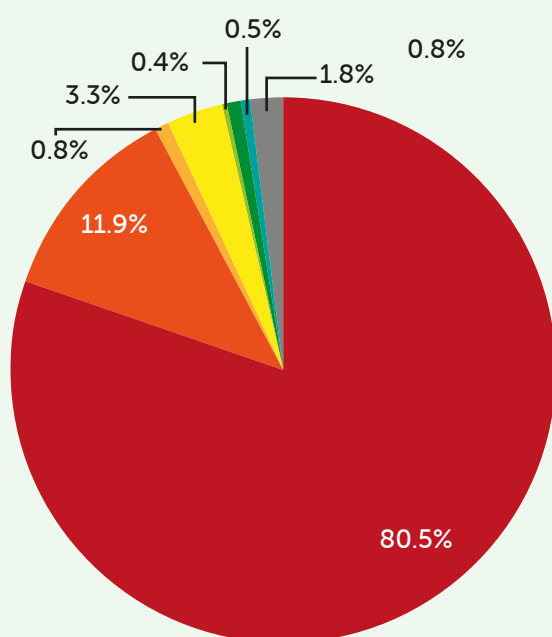
Homes And Rents - Average Weekly Rents 2025/26

Lettable self-contained units, average weekly rent - Indicator 17

		Calvay Housing Association	Blairtummock Housing Association	Easthall Park Housing Co-op	Wellhouse Housing Association	Peer Group 4 – Medium Urban	SHR Scottish Average
1 apt	23/24	£60.26	£59.97	£47.91	NA	£61.57	£82.24
	24/25	£63.63	£62.97	£50.31	NA	£63.36	£87.12
	25/26	£65.71	£66.12	£52.07	NA	£65.83	£91.63
2 Apt	23/24	£81.13	£70.28	£76.67	£75.54	£83.38	£102.61
	24/25	£81.43	£73.79	£80.50	£79.84	£86.37	£93.27
	25/26	£84.08	£77.48	£83.32	£82.48	£90.23	£98.61
3 apt	23/24	£86.24	£78.18	£79.60	£83.36	£93.03	£106.93
	24/25	£90.21	£82.09	£83.58	£88.11	£94.61	£96.00
	25/26	£93.21	£86.19	£86.50	£91.02	£98.79	£101.42
4 apt	23/24	£90.81	£86.61	£96.68	£93.05	£102.79	£115.49
	24/25	£97.70	£90.94	£101.51	£98.35	£105.05	£104.51
	25/26	£101.19	£95.49	£105.07	£101.60	£109.76	£110.33
5+ apt	23/24	£97.47	£93.10	£105.50	£106.60	£111.87	£121.90
	24/25	£115.10	£97.75	£110.77	£108.66	£115.08	£115.58
	25/26	£119.32	£102.64	£114.65	£112.25	£119.79	£121.71

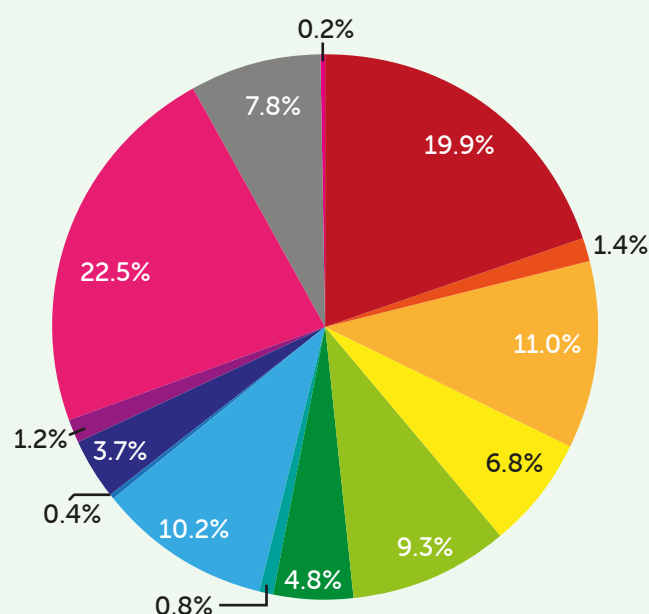


Financial Information



Income

Net Rental Income	4,274,192
Amortisation of Housing Grants	632,687
Medical Adaptations Grants	44,929
Wider Role Grants	175,775
Factoring Income	24,116
Calvay Centre Income	41,174
Other Income	25,086
Interest Received	93,975
Total Income	5,311,934



Expenditure

Staff Costs	1,029,369
Agency Costs	74,342
Overheads	573,116
Direct Services	354,551
Planned Maintenance	481,835
Cyclical Maintenance	248,871
Medical Adaptation Costs	41,232
Reactive Maintenance	531,973
Bad Debts	21,619
Wider Role Costs	191,072
Calvay Centre Costs	59,925
Depreciation	1,168,556
Loan interest paid	406,105
Other Finance Charges	12,000
Total Expenditure	5,194,566

Investment in our homes 2025/26

During 2025/26 CHA invested £2,242,274 in its properties. A significant proportion (£1,636,420) of this cost was in relation to the completion of the External Wall and Cavity Insulation project at Calvay Crescent, Calvay Road and Barlanark Road. This expenditure represents the Association's commitment to providing high quality, energy efficient homes.

Other investment that was delivered included:

- The Association spent **£218,425** to deliver **18 kitchens, 15 bathrooms** and **9 cloakroom toilets** in a planned programme of replacements.
- A total of **18 properties** had **new windows** installed. This saw timber windows replaced with high-quality PVCu units which deliver a high level of energy efficiency at a cost of **£161,295**.
- To further support our tenants, we replaced **34** old gas boilers with new energy efficient boilers at a cost of **£110,130**.



Staff List as at 31st March 2026

Nick Dangerfield, Director

Derek Baker, Operations Manager

Tracy Boyle, Corporate Services Manager

Gail Dockrell, Senior Housing Officer

Calum McLeod, Senior Maintenance Officer

Geraldine McGuigan, Housing Officer

Melissa Craig, Housing Officer (maternity leave)

Andy Wilson, Housing Officer

Michelle Islam, Temporary Housing Officer (covering mat leave)

Angela Martin, Welfare Rights Officer

Margaret McCaig, Factoring Assistant

Eileen Stevenson, Finance Officer

Liz Campbell, Corporate Services Assistant

Diane Steel, Housing Assistant

Katy McGregor, Maintenance Officer

Jane Cassidy, Maintenance Assistant

Lindsay Roan, Maintenance Assistant

Gary Miller, Maintenance Assistant

Ali Smith, Wider Role Manager

Eddie Cusick, Centre Manager

Carl Girvan, Caretaker

Ronnie Munro, Home Energy Advisor

New Staff During the year:

Alan Nicolson, Housing Assistant



Corporate Governance

Management Committee as at September 2026



Steven Blomer



Bryce Wilson



Alison A'Hara



Peter Howden



Michelle McGill



Janice Mitchell



Jim Munro



James Irvine



John Mason



Jim Docherty



Ben MacFarlane

Committee Resignations

Lauren Austin
Gordon Laurie
Sunday Okewole

Margaret Scott
Lawrie West
Neville Wood

Committee Average Attendance

85.7%



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