

Annual Performance Report 2021/22



Our Mission

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

Chair’s Report	3
Rents	4
Voids and Relets	5
Satisfaction and Relationships	6
Quality and Maintenance of our homes	8
Neighbourhoods and Communities	10
Financial Information	13
Corporate Governance	14
Staff List	15

How to send us feedback on the Annual Report:

Email: enquiries@calvay.org.uk or

Write to us:

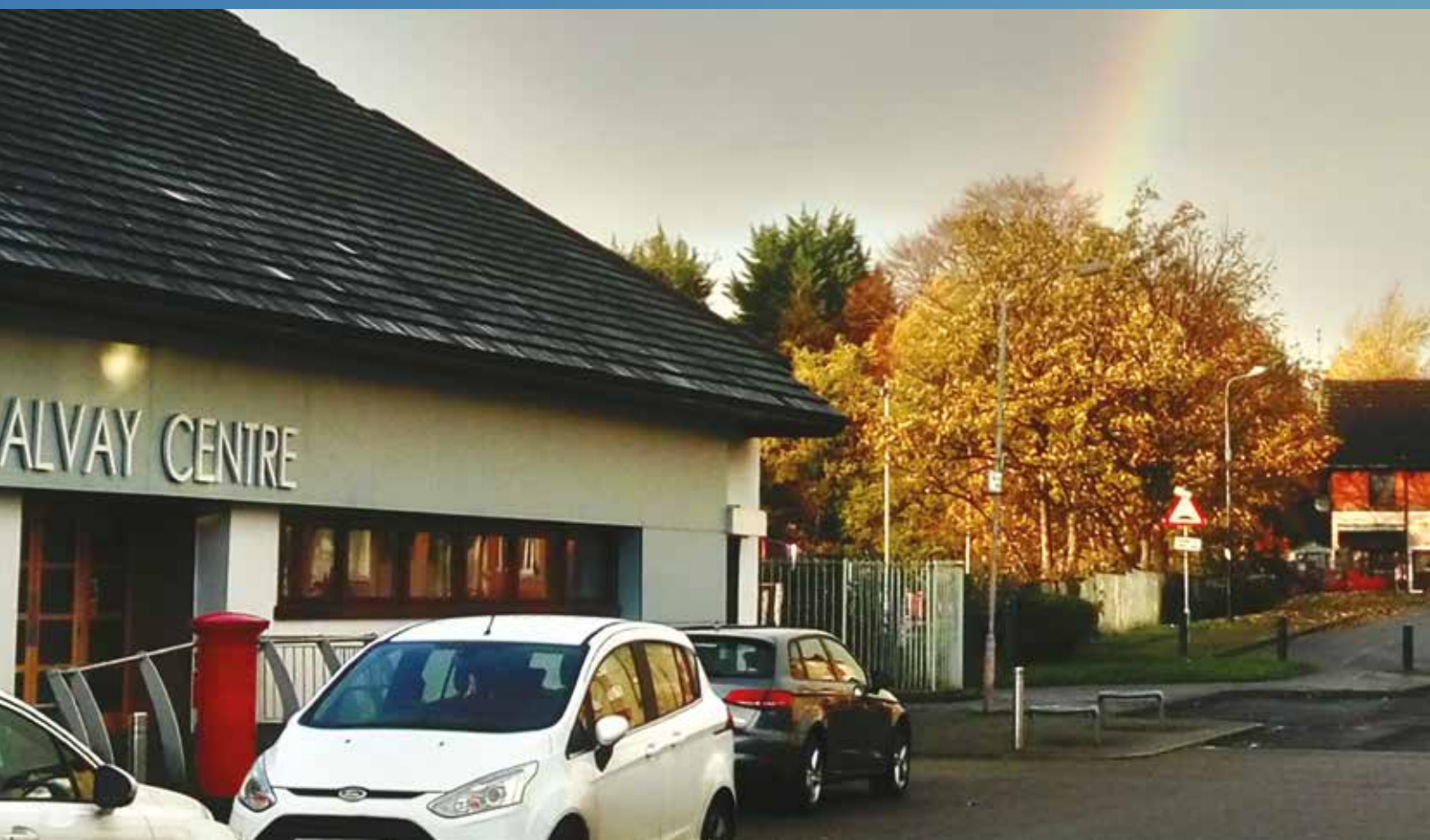
Calvay Housing Association

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Barlanark

Glasgow

G33 4RE



Chair's Report

Welcome to our Annual Report

This Annual Report covers the year up to our AGM in September 2022, while the information about our performance is for our last financial year which runs from April 2021 to the end of March 2022.

The effects of Covid were still with us during 2021 / 2022. While we resumed our full repairs service, we had catch-up repairs to carry out. In addition, Covid was still a problem for both contractors (meaning people were not at work) and tenants (meaning access could be difficult). These problems showed up in our performance in a number of areas for example the number of gas services that were late due to difficulties in getting access to people's homes because of Covid. As the year progressed our performance improved and got back to near normal.

Each year we have to report on our performance to the Scottish Housing Regulator (SHR). This is known as the Annual Return on the Charter (ARC) and lets the SHR know how we have performed against the Scottish Housing Charter. You will find details about some of the information we collect later in this report.

We made progress on our developments at Garvel Crescent and Blyth Road. Both sites will be fully completed by our developer, Crudens, by August 2023 at the latest. This is great news for Calvay and means we will have 43 brand new energy efficient properties to let.

I hope you find this report interesting and we would welcome any comments that you may have.

Jim Gourlay,
Chair,
Calvay Housing Association



Rents

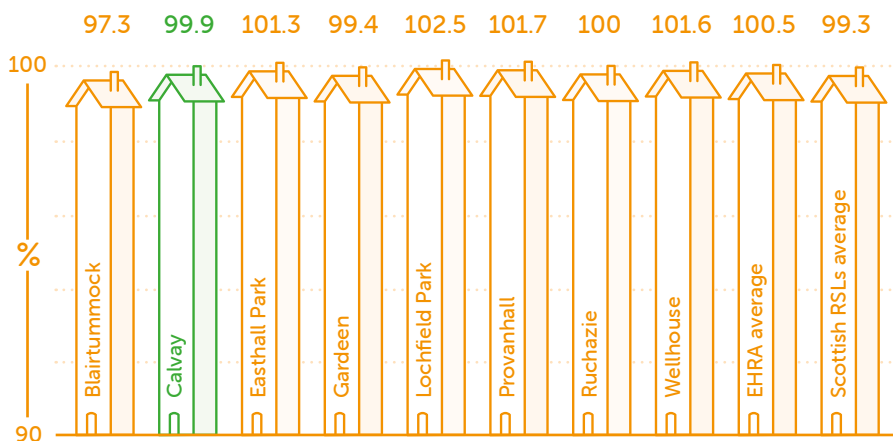
The Scottish Social Charter Indicators for rents and arrears are set out below

	2021/2022	2020/2021	2019/2020
Gross Arrears	£100,381	£100,633	£95,511

Gross arrears climbed significantly, by over 5% during the first Covid-affected year of 2020/2021 however they have declined slightly since.

Our focus remains on preventing debt and helping tenants to take responsibility for paying their rent. Calvay has a full-time Welfare Rights Officer to help ensure tenants receive the benefits to which they are entitled so that they are better able to pay their rent.

Percentage collected of rent due (2021-2022)



Calvay collected almost 100% of the rent due in 2021 / 2022. While two Easterhouse Housing and Regeneration Alliance (EHRA) members performed slightly better than Calvay, our performance was almost the same as the EHRA average and a little better than the Scottish RSLs average.

Percentage gross rent arrears of rent due (2021-2022) (lower is better)



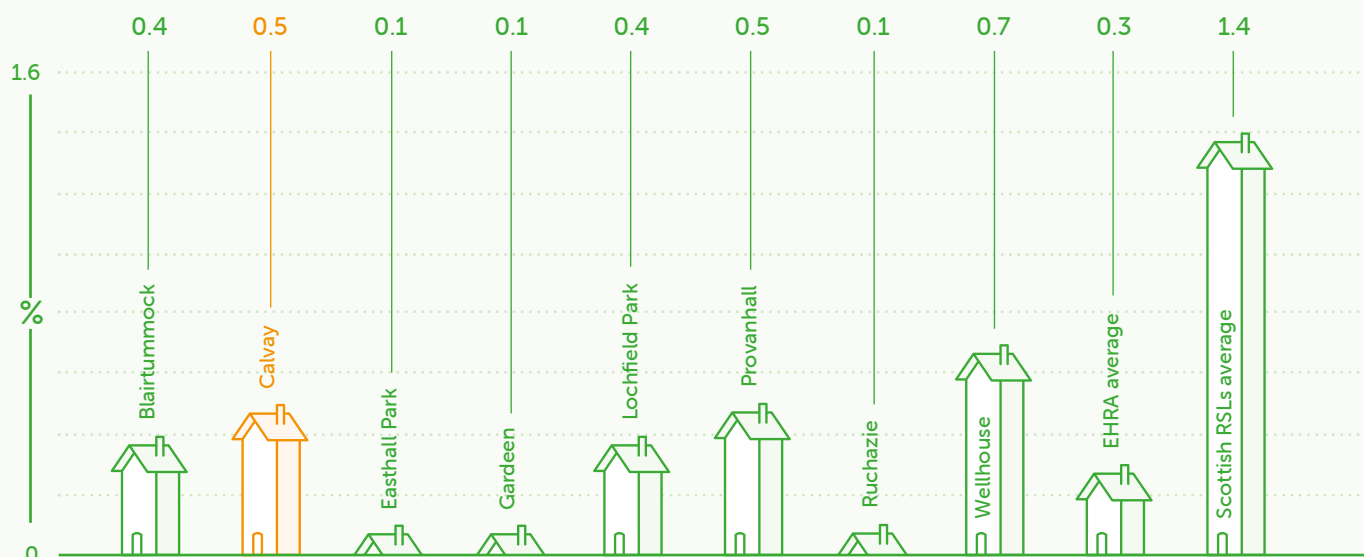
Our gross rent arrears were low. They were lower than the EHRA average and less than half of the Scottish RSLs average.

Voids and Relets

In 2021/22 we relet 62 properties excluding mutual exchanges (2020/21, 54 properties, 2019/20, 43 properties) The number of relets has therefore increased over the last three years. We are a member of a Common Housing Register along with three other Easterhouse-based HAs and we have good demand for all our properties, especially newer main-door properties.

	2021/22	2020/21	2019/20
Transfer	5	9	6
Waiting list	53	29	33
Mutual Exchange	2	1	3
Homeless	2	16	4
Other	2	0	0

Percentage of rent due lost through properties being empty (2021-2022) (lower is better)



Our performance on the amount of rent loss from empty properties has continued to be good relative to comparator organisations. While the percentage lost is a little worse than the EHRA average, it is less than a third of the Scottish average. In terms of trend, however performance became significantly worse during the main Covid-affected year (19/20 0.19% rent lost VS 20/21 0.4% rent lost). In the latest year rent lost was slightly worse again at 0.46%. We have recognised void performance needs improving and have taken measures to improve the situation.

Satisfaction and Relationships

During 2021/22 we received a total of 24 complaints compared to 15 in 2020/21.

Percentage of all complaints responded to in full at Stage 1 – **100%**

Percentage of all complaints responded to in full at Stage 2 – **100%**

The average time for a full response at Stage 1 – **2.8 working days**

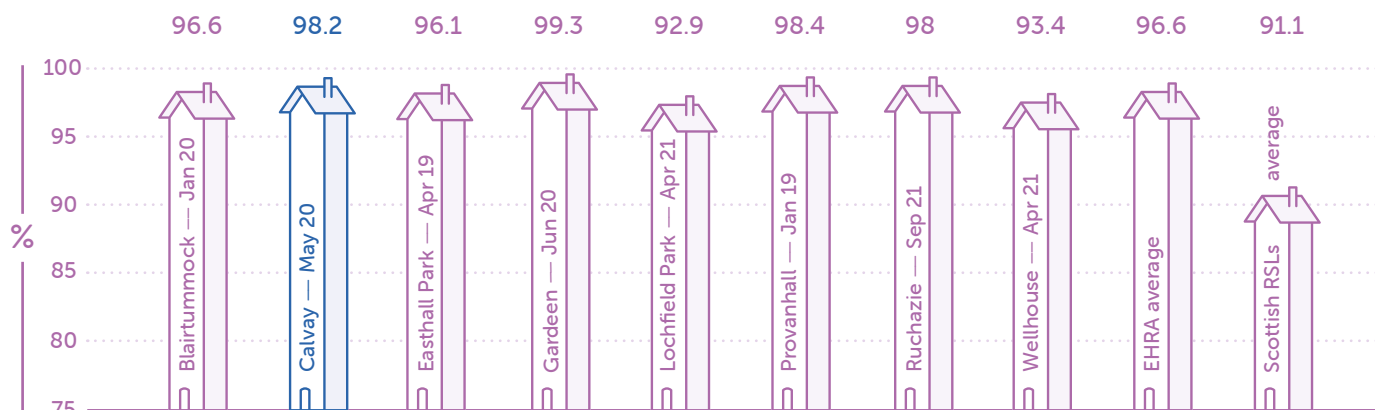
The average time for a full response at Stage 2 – **9.8 working days**

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

Percentage of complaints responded to in full	2021/22 — Stage 1	2021/2022 — Stage 2
Calvay HA	100%	100%
Wellhouse HA	100%	62.5%
Scottish Average	96.8%	93.8%

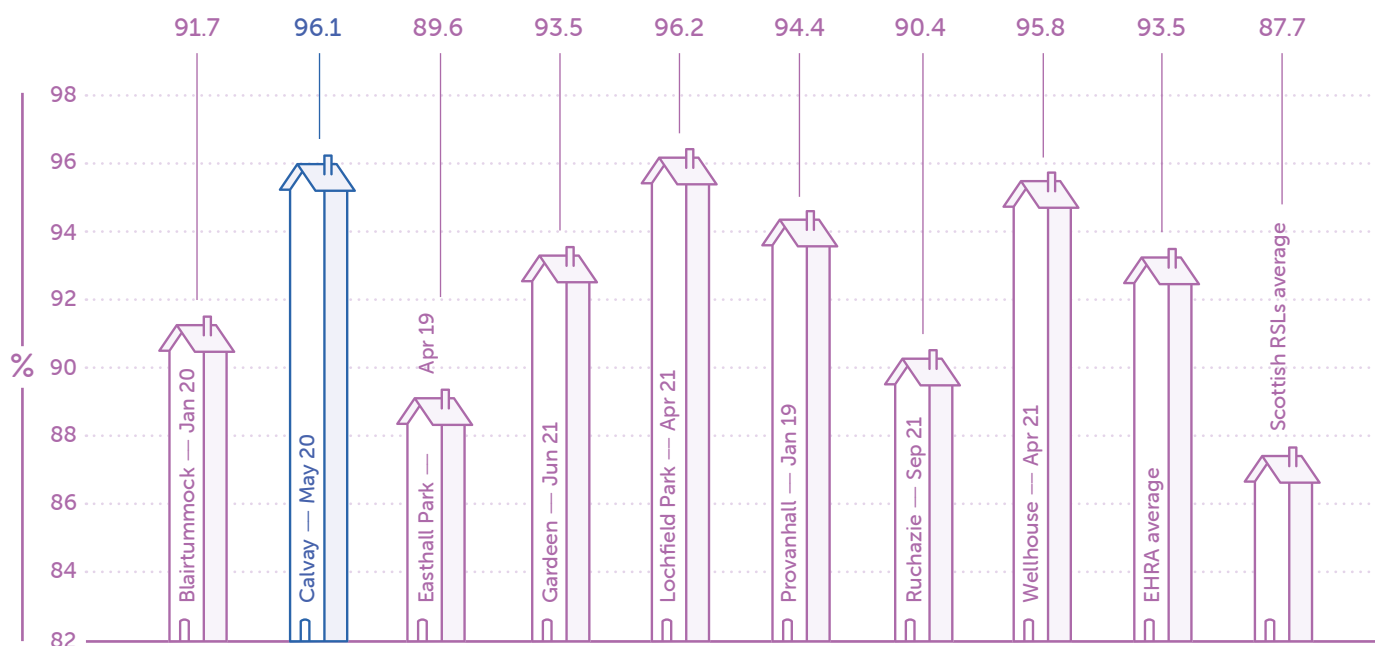
Average time taken for a full response in Working Days	2021/22 — Stage 1	2021/2022 — Stage 2
Calvay HA	2.8	9.8
Wellhouse HA	3.9	12.6
Scottish Average	5.8	27.4

Percentage tenants who feel landlord is good at keeping them informed about services and decisions (2021-2022)



The dates are the month and year that the tenant satisfaction survey was last carried out. Tenant satisfaction surveys are normally carried out every three years.

Percentage tenants satisfied with overall service provided by landlord (2021-2022)



The dates are the month and year that the tenant satisfaction survey was last carried out. Tenant satisfaction surveys are normally carried out every three years.

Quality and Maintenance of our homes

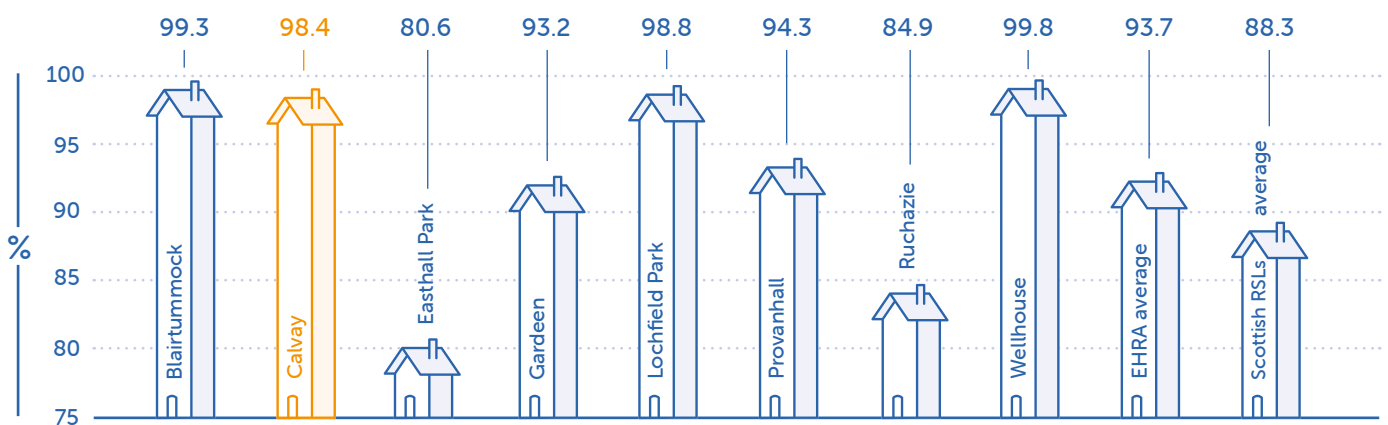
During 2020/21 our repairs service was significantly impacted by Covid. During 2021/22 our service returned to near normal operation, however Covid was still having an impact. In 2021/22 we had 770 Emergency repairs which we took an average of 2.9 hours to complete and 2352 Non-Emergency Repairs which we took an average of 3.7 working days to complete. The longer time taken to complete non-emergency repairs (3.7 days in 2021/22 VS 2.5 days in 2020/21) may be due to there being 31% more repairs in 2021/22 than 2020/21.

Average time for Repairs

	Emergency Repairs (Hrs)	Non-Emergency Repairs (Hrs)
Calvay HA 2021/22	2.9	3.7
Calvay HA 2020/21	2.8	2.5
Calvay HA 2019/20	2.9	2.8
Wellhouse 2021/22	2.2	4.2
Scottish Average 2021/22	4.1	8.9

We completed 98% of our repairs right first time in 2021/22 compared to 99% in 2020/21 which, while a small decrease in performance is still a good figure. The Scottish average being 88% for 2021/22.

Percentage reactive repairs completed right first (2021-2022)





In 2021/22 we completed 99.97% of gas safety inspections within the 12-month timescale. This equates to failing to carry out 26 gas services within a twelve month period. We have 815 properties which require an annual gas safety check. At 31/03/22, all 815 properties had a current gas safety certificate, despite there having been 26 properties where the annual gas service had not been completed within the anniversary year, all of which was due to people refusing access due to Covid restrictions, showing symptoms of Covid, shielding or being uncomfortable with having contractors in their home.

Neighbourhoods and Communities

New tenancies sustained for more than a year.

Calvay's tenancies sustained for more than a year has fallen from a very high 100% in 2019/20 to only 87% in 2021/22 while at the same time Wellhouse's tenancy sustainment has risen and the Scottish average has remained at or near 90%.

While Calvay's tenancy sustainment is not dramatically below the Scottish average, it is trending worse in contrast to near-neighbours Wellhouse. We will need to carry out work to find out why performance has deteriorated and seek ways to improve.

New tenancies sustained for more than one year

	2021/22	2020/19	2019/20
Calvay HA	87%	93%	100%
Wellhouse HA	96%	91%	89%
Scottish Average	90%	91%	89%

We had 54 properties that became available for rent in 2021/22 compared to 62 in 2020/21 which means 6.7% of the available letting stock which became available for rent in 2021/22. The equivalent figure for Wellhouse was 6.0% with the Scottish average being 7.8%.

Comparative stock turnover performance

	2021/22	2020/21	2019/20
Calvay HA	6.7	7.5	5.9
Wellhouse HA	6.0	4.3	4.7
Scottish Average	7.8	6.9	8.4

Homes and Rents 2021/22

	Calvay Housing Association Ltd	Blairtummock Housing Association Ltd	Easthall Park Housing Cooperative Ltd	Lochfield Park Housing Association	Wellhouse Housing Association Ltd
Avg. weekly rent for 1 apartment	£54.57	£53.65	£43.48	N/A	N/A
Avg. weekly rent for 2 apartments	£69.92	£65.36	£69.58	£69.26	£70.65
Avg. weekly rent for 3 apartments	£76.36	£72.59	£72.22	£78.68	£77.98
Avg. weekly rent for 4 apartments	£83.28	£81.27	£87.73	£88.03	£87
Avg. weekly rent for 5 apartments	£98.99	£88.55	£95.73	£97.52	£96.15

For all sizes of home the Association is less expensive than the Scottish average and except for 5 apartments significantly so. For 5 apartment properties, the Association is only slightly less expensive than the Scottish average.

For 5 apartments the Association's rent is only slightly lower than the average (1.7%). Our rent harmonisation process continues to be implemented and as part of this rent harmonisation process, while some 5+ apartments rents are being frozen, others are being increased by more than the average annual increase.

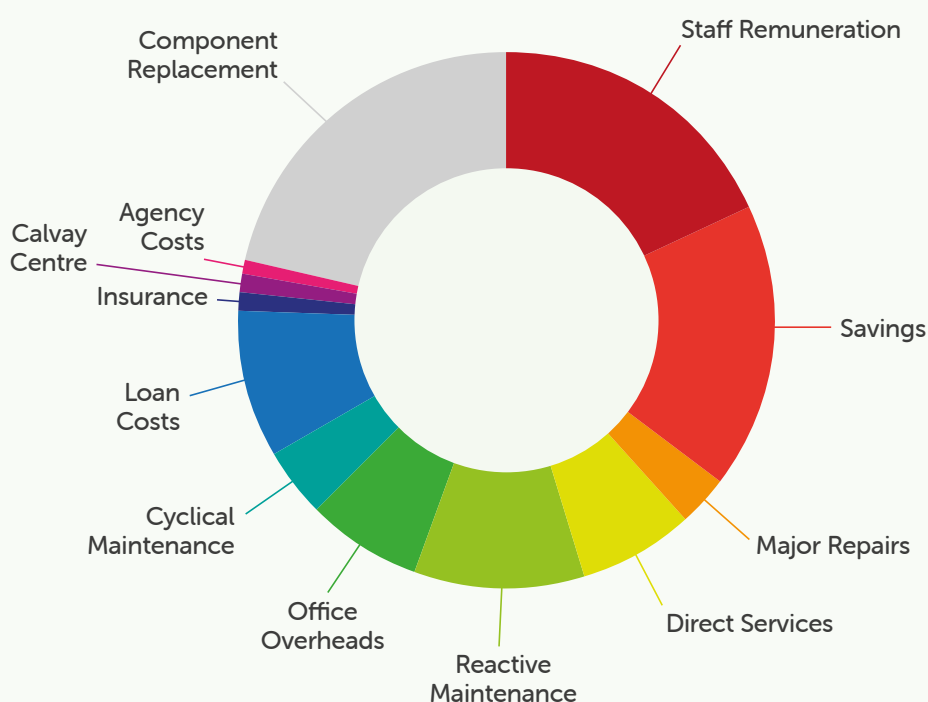
Size of home	Number owned	Calvay weekly rent	Scottish average	Difference between Calvay and Scottish average	% increase applied in Apr 2022
1 apartment	42	£54.57	£75.95	28.2% lower	
2 apartment	149	£69.92	£81.32	14.0% lower	
3 apartment	372	£76.36	£84.18	9.3% lower	
4 apartment	205	£83.28	£91.48	9.0% lower	
5 apartment	57	£98.99	£100.74	1.7% lower	
Total	825				4.2%

Data from Scottish Housing Network



Financial Information

Category	£	%
Staff Remuneration	£749,353	18%
Savings	£703,364	17%
Major Repairs	£137,419	3%
Direct Services	£282,968	7%
Reactive Maintenance	£398,063	10%
Office Overheads	£289,641	7%
Cyclical Maintenance	£175,261	4%
Loan Costs	£381,530	9%
Insurance	£56,979	1%
Calvay Centre	£43,939	1%
Agency Costs	£51,173	1%
Factoring Costs	£25	
Wider Action	£16,460	
Bad Debts	£8,472	
Component Replacement	£858,264	21%
Total	£4,152,911	100



The chart to the left shows a summary of our expenditure. Our full accounts can be downloaded from our website or are available on request from our office.

Corporate Governance

Committee Members who served during the year 2021/22 were as follows:

Committee Members



Anna Ellis
Chairperson



Alison A'Hara
Vice Chair



Pauline Barr
Secretary



Chris Warwick
Treasurer



Margaret Lynch
Committee Member



Jim Gourlay
Committee Member



Bryce Wilson
Committee Member



Stacy Shaw
Committee Member



Sandra McIlroy
Committee Member

Resignations

- Anna Ellis — 13.05.22
- Margaret Lynch — 09.09.22
- Pauline Barr — 09.09.22

Committee Attendance

74%

Staff List

Staff Complement at 31st March 2022

Nick Dangerfield,
Director

Tricia Thomson,
Property Services Manager

Gail Borland,
Senior Property Services Officer

Jane Cassidy,
Property Services Assistant
(Maintenance)

Pat Coll ,
Property Services Assistant
(Maintenance) (Temp)

Jim McKinlay ,
Property Services Officer
(Maintenance) (Temp)

James McGuire,
Property Services Officer

Lindsey Roan,
Property Services Assistant
(Maintenance)

Margaret McCaig ,
Property Services Assistant
(Factoring)

Diane Steel ,
Property Services Assistant

Melissa Craig ,
Property Services Assistant

Tracy Boyle ,
Corporate Services Manager

Amelia Buckley ,
Finance Officer

Eileen Stevenson ,
Corporate Services Assistant

Geraldine McGuigan ,
Property Services Officer

Craig Boyle ,
Property Services Officer

James McGuire,
Property Services Officer

Carl Girvan,
Caretaker

Since 31 March, Karen Donaldson and Tricia Thomson have left. Angela Martin has joined us as Welfare Rights Officer and Nicola Thom as Property Services Manager (Interim).

Partners and suppliers of professional services:

Financial Consultant
FMD Financial Services

Development Consultant
Gill Montgomery

Association Banking services
Royal Bank of Scotland

Housing Management and Finance software
SDM

Computer Support services
Clearview Networks Ltd

External Auditor
Azets (from audit of 2022 / 2023 financial year)

Internal Audito
Wylie Bisset (from 2022 / 2023 financial year)

Lenders
Clydesdale Bank and Nationwide Building Society

Solicitors (General)
T C Young

Solicitors (Factoring)
Mellicks

Solicitors (General Housing)
Kelly and Co

Committee Appraisal and Governance Support
The Indigo House Group

Data Protection support (including GDPR and FoI)
Really Good Data Protection

Business Planning Support and Organisational Review
North Star Consulting

Insurance Broker
Bruce Stevenson Builder (new properties at Garvel Road and Blyth Road) Cruden Building



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