



Annual Report

Including Performance Against
Scottish Social Housing Charter 2020/2021

Nick Dangerfield, Director of Calway with David Linden, MP

Our Mission

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

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Chair's Report

Welcome to our combined Annual Report and Annual Report to Tenants.

The Annual Report covers the year up to our AGM in September 2021 while the information about our performance covers the financial year April 2020 to March 2021.

The year was dominated by the Covid pandemic which had a huge impact on both our tenants, other customers and also the staff of Calvay HA. Calvay shut our office in March 2020 and we are still closed to public callers. The staff team have continued to be available on our usual phone number and by email.

During the strictest parts of the lockdown, we had to suspend all of our repairs and maintenance services except for emergency repairs. I am pleased to be able to say our full repairs and maintenance service has now been reinstated. We are also working hard to catch up with our kitchen and bathroom replacements.

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 Social Housing Charter. You will find details about some of the information we collect later in this report.

This year, despite the Covid challenges, in general we continued to perform well. There were some examples where, due to Covid, we performed worse than usual, for example we failed to carry out all of our annual gas inspections because people would not let us in. We have now almost caught up with our gas servicing. When Calvay contact you about your gas service, please co-operate with us so we can make sure your boiler is kept reliable and safe. During the summer, the Calvay Café opened in the Calvay Centre. The Café offers good food at reasonable prices and is a friendly place for local people to meet and chat. Why not give it a go?

Our planned developments at Garvel Crescent and Blyth Road have taken longer than planned to progress. I am happy to report that we have now, at last, been granted planning permission for both sites. We hope that work will start on site later in 2021.

Anna Ellis,
Chair,
Calvay Housing Association





Housing Management

Common Housing Register (CHR)

Calvay HA has been part of a CHR for many years along with Lochfield Park, Easthall Park, Gardeen and Wellhouse Housing Associations. In April 2020 Wellhouse left the CHR to operate their own Allocation Policy.

Introduction of our On-Line Application Form

In August 2021 the CHR went live with their on-line application form. This will enable applicants to complete their application and upload all supporting information to support their application. All you need is access to the internet and an email address.

You can apply to any one of the 4 organisations by completing the common form or by using the on-line application form which can be accessed through our website www.calvay.org.uk

Rent Consultation

A crucial part of Calvay's annual rent setting strategy is to consult with tenants. For the 2020/21 consultation it was therefore agreed to consult tenants on the following options:-

- **Option 1:** to increase rents by inflation only, i.e. 0.5%, which would only cover the standard cost of living rise, allowing the Association to stand still, but would not provide any additional income for further investment or services and would delay the rent harmonisation process by many years.
- **Option 2:** to increase rents based on the rent and business plan assumptions, i.e. an overall increase of 2%, approximately 60 rents frozen at 0% and 52 rents increased by up to 5% (maximum increase).
- **Option 3:** to provide a compromise to keep rents as low as possible, while also allowing a small uplift in income and a differentiation between frozen rents, general rents and those that need to increase a bit more, i.e. an overall increase of 1.5%, leaving approximately 60 rents frozen at 0% and 73 rents increased by a maximum of 2.5% maximum (instead of 5%). This would delay the rent harmonisation process but only by a year.

A total of 33 surveys were duly returned and the breakdown of responses is noted below:-

Question	No of tenants
Option 1: 0.5% increase	6
Option 2: 2% increase - maximum 5% (rent harmonisation)	7
Option 3: 1.5% increase - maximum 2.5% (rent harmonisation)	18
Disagree with any increase at all	2

The results show that of the 33 respondents, 25 support an increase of 1.5% and a maximum 2.5% (or above), i.e. 76%.

Welfare Rights

During the Covid-19 Pandemic the Welfare Rights Service adapted to meet the needs of the community. The service has been delivered throughout, on a home working basis, which has worked well.

Office appointments were replaced by telephone appointments and more use of digital services used, with an increase in email advice. Dawn has continued to find new ways to deliver the service remotely also, attending the office, when required, to pick up mail and forms. The service has continued to remain busy despite the Department of Work & Pensions scaling back routine services. Dawn has continued with Tribunal Representation, which has been accessed using telephone hearings.

Financial Gains

*Total financial gains for 20/21 total **£417,294.61**

The highest gains are:

- Universal Credit - **£66,853.44**
- Housing Benefit - **£65,922.45**
- Council Tax Reduction - **£64,522.79**
- Personal Independence Payment - **£60,081.79**

Financial gains have decreased from £680,919 last year due to the following factors:

- All PIP awards were extended for 6 months. The department briefly recommenced claims in March 2021, however this has again ceased due to ongoing pandemic staff shortages.
- ESA medical assessments have ceased since March 2020.
- Reduction in Tribunal appeals.

Services are expected to increase going forward once Government processing returns to normal.

Campaigns

- At the beginning of the pandemic all tenants were contacted by Text offering Welfare Rights Service assistance.
- 112 Tenants over the age of 70 were contacted at the beginning of the pandemic to offer advice and assistance, even if only to address social isolation or arrange shopping.
- 48 Tenants over the age of 80 were contacted to ensure they were receiving Warm Home Discount, Winter Fuel Allowance and Glasgow City Council's Affordable Warmth Dividend.
- A separate working age energy campaign was delivered to single tenants and families from September 2020 – June 2021 and *£5554 emergency energy top ups were provided. This has been included in the total financial gains noted above.
- Every new UC claim since 23/3/2020 has been contacted by WR Service to offer advice & assistance.

Marketing

Dawn has continued to keep Tenants abreast of ongoing changes with regular website and newsletter updates.

Personal Development

Throughout the year Dawn has continued to attend training and stakeholder events to keep abreast of legislative changes. The two main changes being Covid-19 Regulations and the devolved benefits from Department of Work & Pensions to the new Scottish Social Security Service. Dawn has also taken on the role of Secretary for the Glasgow Welfare Rights Forum.

Major Improvements

During 2020/2021, many of our major improvement contracts had to stop and start due to lockdown restrictions and access issues. Nevertheless, the Association managed to spend almost £800,000 carrying out major improvements to our properties and the extent of works completed is listed opposite:-

31

new modern and energy efficient boilers fitted

9

replacement bathrooms with showers and wall boarding

4

new front door replacements

23

full replacement kitchens

2

full gas replacement heating systems

69

common backcourts (628 flats) provided with replacement bin-stores

2

pilot properties with fully replaced PVC windows

182

electrical inspections to meet the new 5-yearly legal requirement

236

smoke / interlinked heat alarm upgrades to meet fire safety regulations

5

retrofit shower installations

Cyclical Works

The Association also carried out around **£160,000** of cyclical works, including:-

- external painting and internal close painting to various properties
- annual roof anchor testing which is a safety requirement
- gutter-cleaning for all properties
- annual gas servicing

Repairs, Maintenance & Services

The Association carried out **2377** repairs over the year, which equates to almost **3** repairs per property, despite lockdown, staff working from home, having a much reduced pool of contractors and having to work within Covid restrictions.

In addition to repairs, we also continued to provide various other services for our tenants and factored owners, including open space maintenance, close-cleaning, bin-store cleaning and bulk pull through. Our contractors also provided bulk uplift and disposal from tenement properties whilst the Council's service was suspended. We also maintained the private gardens for **86** tenants via our assisted garden

maintenance service for those who can't manage the garden themselves, while a further **22** tenants or factored owners took advantage of our optional scheme to pay for their gardens to be maintained.

Medical Adaptations

The Association spent almost **£24,000** on medical adaptations during 2020/2021, which is less than usual, but this was mainly due to access issues during lockdown:-

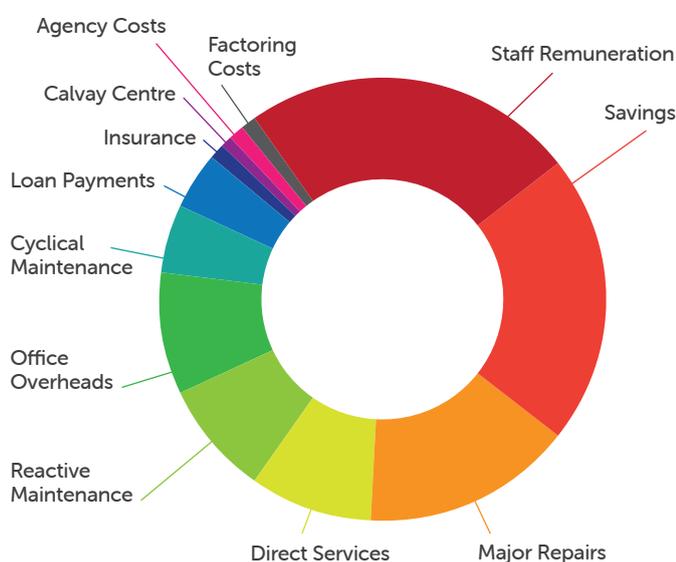
- **6** level access showers with half-height screens
- **2** sets of handrails either within or outside tenants' properties and

All of these adaptations have enabled tenants to remain in their homes, while also helping to sustain their independence, privacy and dignity.

Financial Summary

Summary Expenditure for Year to
31st March 2021

	£	%
Staff Remuneration	£737,902	24
Savings	£650,129	21
Major Repairs	£480,871	15
Direct Services	£270,419	9
Reactive Maintenance	£258,285	8
Office overheads	£292,955	9
Cyclical Maintenance	£158,699	5
Loan payments	£109,698	4
Insurance	£38,360	1
Calvay Centre	£32,410	1
Agency Costs	£23,114	1
Factoring Costs	£16,642	1
Wider Action	£13,561	0
Bad Debts	£13,447	0
Development Account	£6,336	0
	£3,102,828	100



Performance Report

Scottish Social Housing Charter:

The Charter was first introduced in 2012, was revised in 2017 and has 16 outcomes and standards. Not all apply to Calvay - standard 12 relates to duties on homeless and only applies to local Councils; number 16 concerns managing sites for Gypsies Travellers and we do not manage any sites.

Throughout the year, we collect information and assess our performance against the Charter outcomes and standards. Each year, we complete our Annual Return on the Charter (ARC) for the Scottish Housing Regulator.

Every year the Social Housing Regulator publishes a report for each landlord. Calvay reports both this and additional information to all our tenants. This is summarised on pages 8-12.

Remember, you can comment on any aspect of our service throughout the year by contacting the Calvay office on **0141 771 7722** or emailing **enquiries@calvay.org.uk** You can also complete the feedback form included with this report.

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.

Homes + Rent



At 31st March 2021:

825

Number of homes owned by Calvay

£3,177,193

Total rent due for year

Allocation of Housing

During 2020/21 Calvay let 54 properties.

This was made up of:

9

Existing tenants

29

People on waiting list



14

Homeless people



2

Other Referrals



We lost 0.4% of rent due to **empty homes**.

It took us 22.63 average days to **re-let homes**.

Weekly Rents Charged 2020/2021

Size of Apartment	Number of Units	Average Weekly Rent
1 Apartment	42	£53.76
2 Apartment	149	£69.14
3 Apartment	372	£75.26
4 Apartment	205	£82.02
5+ Apartment	57	£98.03

Rent Arrears

	Calvay 2019/20	Calvay 2020/21
% Tenants in Non-Technical Arrears (i.e. excluding Housing Benefit due)	1.62%	1.81%
% Gross Arrears (i.e. for Current and Former Tenants at 31st March)	3.05%	3.17%

Non-technical arrears, shows the % of rent not collected due to tenants being in arrears.

Gross Arrears for current and former tenants shows the total rent amount owed and is within our target of 3.5%. In view of the challenges brought along with COVID-19 this is still an achievement. Staff have worked hard to assist tenants with their Universal Credit Claims and Housing Benefit, whilst also encouraging others to make affordable payment arrangements to cover any shortfalls in their benefit eligibility or arrears.

Rent Collected

Percentage of rent collected

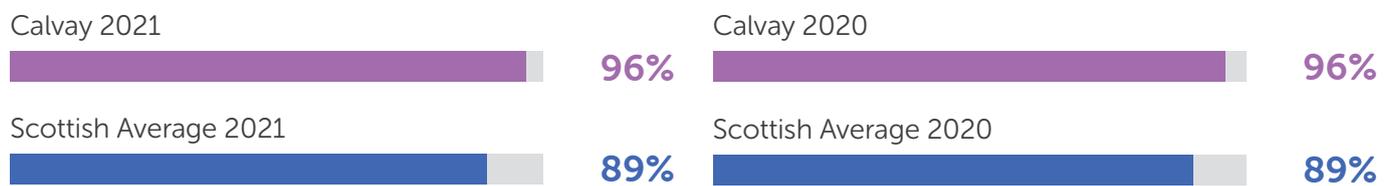
2020/21

Calvay 20/21	Calvay 19/20
99.98%	100.27%

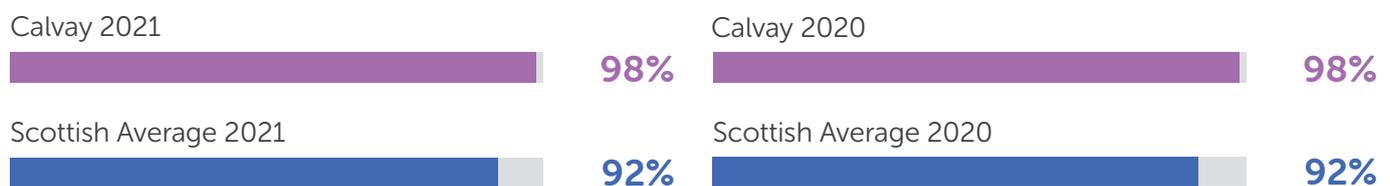


Tenant Satisfaction

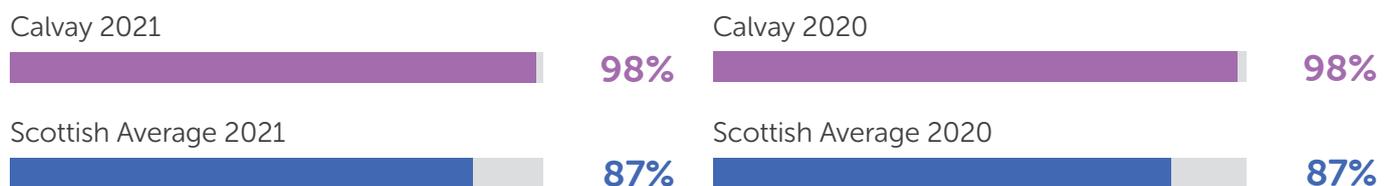
Satisfaction with landlord on overall service



Satisfaction with landlord on being kept informed



Satisfaction with opportunities to participate in landlord's decision making



Repairs Performance

Average number of hours to complete an emergency repair

2020/21

Calvay	Scottish Average	Reidvale	Ferguslie Park	Wellhouse
2.8	4.2	1.7	2.0	2.2

2019/20

Calvay	Scottish Average
2.9	3.6

Average number of days to complete a non-emergency repair

2020/21

Calvay	Scottish Average	Reidvale	Ferguslie Park	Wellhouse
2.6	6.7	2.8	2.9	3.5

2019/20

Calvay	Scottish Average
2.8	6.4

Percentage of reactive repairs completed 'right first time'

2020/21

Calvay	Scottish Average	Reidvale	Ferguslie Park	Wellhouse
99.3	91.5	93.5	92.8	99.2

2019/20

Calvay	Scottish Average
98.7	92.4

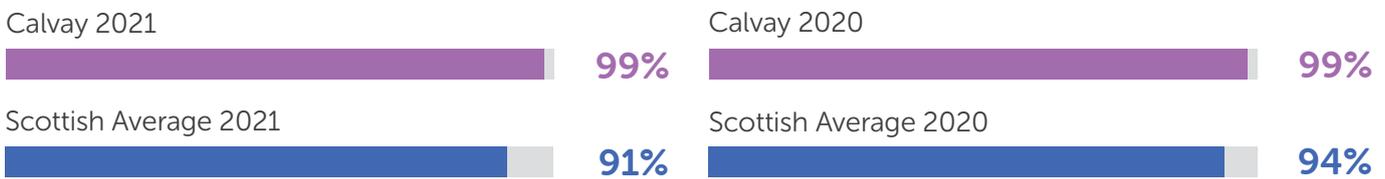
Neighbourhoods

Percentage of anti-social behaviour cases resolved

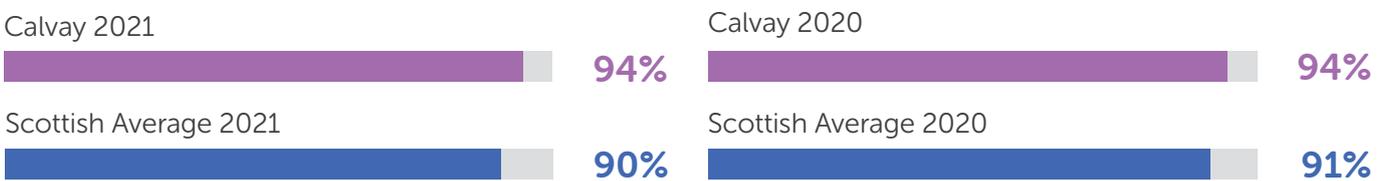
	Calvay	Scottish Average
Percentage of anti-social behaviour cases resolved	98%	94%

Quality of housing

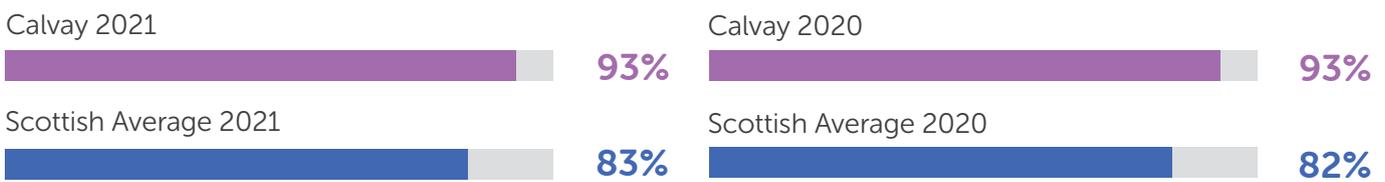
Landlord homes meeting the Scottish Housing Quality Standard



Tenants satisfied with the service they received for repairs or maintenance



Tenants stating rent represents value for money



Committee Report



As at 31st March 2021, Calvay Housing Association had 57 members.

Calvay's Management Committee makes key decisions on behalf of the Barlanark Community.

The Committee is predominantly made up of tenants, owners and sharing owners. Committee Members receive training and support to help them in their role of managing the organisation.

Average attendance at Management Committee meetings to March 2021 was 74%.

New Members are always welcome to apply to join the Management Committee.

Following the Annual General Meeting (AGM) in September 2021, the Calvay Management Committee was:

Anna Ellis, Chairperson
Alison A'Hara, Vice Chair
Pauline Barr, Secretary
Christopher Warwick, Treasurer

Committee Members -
Margaret Lynch
John Lyon
Sandra McIlroy
Jim Gourlay

We are sorry to have to tell you that since the AGM, John Lyon has died. John was a valued member of Calvay's Committee and will be missed by both staff and his fellow Committee Members.



Staff Team

The staff team on 31st March 2021 was:

Nick Dangerfield,
Director

Tricia Thomson,
Property Services Manager

Gail Borland,
Senior Property Services Officer

Dawn Kane,
Welfare Rights Officer

Geraldine McGuigan,
Property Services Officer

Craig Boyle,
Property Services Officer

James McGuire,
Property Services Officer

Margaret McCaig,
Property Services Assistant

Diane Steel,
Property Services Assistant

Melissa Craig,
Property Services Assistant

Lauren Morell,
Property Services Officer
(Maintenance)

Jane Cassidy,
Property Services Assistant
(Maintenance)

Lindsey Roan,
Property Services Assistant
(Maintenance)

Caroline Kerlin-Scott,
Property Services Assistant
(Maintenance)

Tracy Boyle,
Corporate Services Manager

Eileen Stevenson,
Corporate Services Assistant

Amelia Buckley,
Finance Officer

Carl Girvan,
Caretaker

Gill Montgomery,
Development Consultant

FMD Financial Services Ltd,
Finance Consultant

Since the 31st March both Lauren Morrell and Caroline Kerlin-Scott have moved on from Calvay and we wish them well in their future careers.

Long service awards

On 1st April 2021, Corporate Services Manager, Tracy Boyle celebrated 25 years of working for Calvay Housing Association. Her hard work and dedication throughout the years was recognised by staff and the Committee.





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