



Annual Report

Including Performance Against
Scottish Social Housing Charter 2019/2020

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 Annual Report. I hope that you, and your family and friends have been well in these unprecedented times. I don't think anyone could have predicted a year ago, in December 2019, that we would experience what 2020 has thrown at us.

Here at Calvay, while the office has been closed to the public since late March, we have continued to offer a high level of service. Our phone line has remained open throughout and staff are available to speak to customers who call or email. Although face to face appointments have not been possible, our Welfare Rights service has continued to operate. We have publicised information about the range of help available during the COVID-19 pandemic through our newsletter, our website and our Facebook page.

As I write, Glasgow is in Tier 3 however the Scottish Government has stated we will unfortunately be moving back in to Tier 4 from Boxing Day. In Tier 4 we will have to limit our repairs service to urgent / emergency repairs only. Contractors will also be allowed to deliver any work that could impact on tenants' health and safety, such as gas servicing. As usual, during the Christmas break between Christmas and 6th January we only offer an emergency repairs service. We look forward to being able to resume a more normal service, but we can only do this when the Covid situation improves, allowing the government to move Glasgow in to Tier 3 (or lower).

While the Calvay Centre has remained closed to the public and no activities have been taking place, Calvay staff continued to be available on our main office number at all times during working hours.

Looking back on the year ending 31st March 2020, we had another successful year. I was pleased to be elected as Chair of Calvay Housing Association in September 2019, and I would like to thank my fellow Committee Members for the opportunity to serve in this role.

This Annual Report also includes our Annual Return on the Charter (ARC) Report, telling you about how we performed during the year from 1st April 2019 to 31st March 2020. You'll find a great deal of information throughout the report giving details of our performance for the year and comparing it to the previous one.

This year we carried out a Tenant Satisfaction Survey which I'm pleased to say shows that our tenants and factored owners continue to express high levels of satisfaction with the service we deliver.

Calvay continues to work on the development of new homes at Garvel Crescent and Blyth Road. Progress has been slower than we hoped, but we will begin building the new homes in 2021.

I would like to conclude by taking this opportunity to thank both my fellow Committee Members and Calvay staff for their hard work over the year, which has been difficult for everyone. Finally, I would like to ask you to take a minute to complete and return the enclosed feedback form, to let us know if you found this report, and the information it contains, useful and easy to understand.

Anna Ellis,
Chair
December 2020



Housing *Management*

2019/2020 was a busy year as always,
but with lots of legislative changes too:

Tenancy Agreements

The Housing (Scotland) Act 2014 brought significant changes to the rights tenants have under the terms of their Tenancy Agreement, some of which came into force from 1st May 2019 and others from 1st November 2019. Calvay therefore had to completely review our Tenancy Agreement for new tenants and notify all of our existing tenants in advance of these changes, which affect the provisions on joint tenancy, assignation, subletting and succession rights.

Homelessness

A new Homelessness Code of Guidance came into force, placing greater emphasis on the need for permanent, settled accommodation rather than temporary fixes. As Glasgow City Council does not own any housing, they therefore look to housing associations, like Calvay, to assist them with this statutory duty. We were pleased to be able to offer a number of direct lets to homeless households, as well as providing some of our properties to be used as temporary lets to assist the Council in the interim.

Common Housing Register (CHR)

Calvay has been part of a CHR for many years with three other local associations - Gardeen, Easthall Park and Lochfield Park - and we were pleased to have Wellhouse Housing Association join us this year too. This means that someone can apply to any of the five - or all five - organisations by simply completing one common form, which they can submit to any of us, and we will do the rest.

General Data Protection Regulation 2018 (GDPR) and Freedom of Information (Scotland) Act 2002 (FOI)

GDPR has brought significant changes to the way we collect, store, use and dispose of any information relating to our tenants, contractors, customers, etc. In addition, the FOI, which gives everyone the right to ask for any information held by Scottish public authorities, was extended to housing associations. These legal changes have brought new challenges for our staff in the way we carry out our daily routines, as you will no doubt have noticed from the regular updates in our newsletters or if you've reported a repair, applied for a move or just asked a question. Big changes all round.

Welfare Rights



Dawn Kane

Appointments with Tenants

During the 2019/20 reporting year, Calvay's Welfare Rights Officer, Dawn Kane, facilitated **367** office appointments and **15** home visits. Tenants failed to attend **60** appointments, despite a text reminder sent before each one. Many of the missed appointments are repeat 'failed to attend' tenants.

Financial Gains

- Total financial gain from 1st April 2019 to 31st March 2020 was **£680,919**.
- Since the commencement of the service, the total financial gain for the area is **£1,265,606**.
- For the 19/20 financial year, the three highest area of gains are:
 - Personal Independence Payment - **£137,991**.
 - Employment & Support Allowance - **£112,213**.
 - Housing Benefit - **£88,832**.

Key Points

- As Universal Credit (UC) continues to gain momentum, we will see a reduction in Housing Benefit awards as tenants naturally migrate to UC.
- The Welfare Rights position was originally funded until 30th April 2020, however due to the success of the service, Dawn is now a permanent member of staff.
- The Money Advice service has seen a decrease in demand, particularly around debt advice, however money guidance has remained the same. It's worth noting, debt advice has always been the least utilised service.
- Dawn has continued to undergo training, attend stakeholder meetings and promote the service, as well as keeping staff and tenants aware of ongoing welfare rights changes.
- Dawn continues to run local seasonal campaigns to make sure tenants' needs are met, while continuing to work closely with the Housing Team to ensure affordability of rents.

Major Improvements

During 2019/20, Calvay spent over £870,000 carrying out major improvements to our properties. The extent of works is highlighted here:

49

new modern and energy efficient boilers fitted

52

closes, with new front and rear security doors

1

full replacement heating system from electric to gas

24

new door entry systems and handsets

11

tenement closes, with new linotol flooring

74

full replacement kitchens

15

retrofit shower installations

47

replacement bathrooms with showers and wall boarding

402

smoke/interlinked heat alarm upgrades to meet fire safety regulations

Cyclical Works

Calvay also carried out **£172,000** of cyclical works, including:

- external and close painting of **9** full closes and **37** main door properties
- annual roof anchor testing
- annual gas servicing
- electrical inspection tests and remedial works, including replacement consumer units and full rewires where necessary

Repairs, Maintenance & Services

- Calvay carried out **2,891** repairs over the year, which equates to almost **4** repairs per occupied property. Of the **87** tenants who returned a Repairs Satisfaction Sheet, only three reported they were not completely satisfied with the overall service.
- 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.
- We maintained the private gardens for **86** tenants via our assisted garden maintenance service for those who can't manage the garden themselves. A further **21** tenants or factored owners took advantage of our optional scheme to pay for their gardens to be maintained.

Medical Adaptations

Calvay spent **£42,000** on medical adaptations during 2019/20.

We installed:

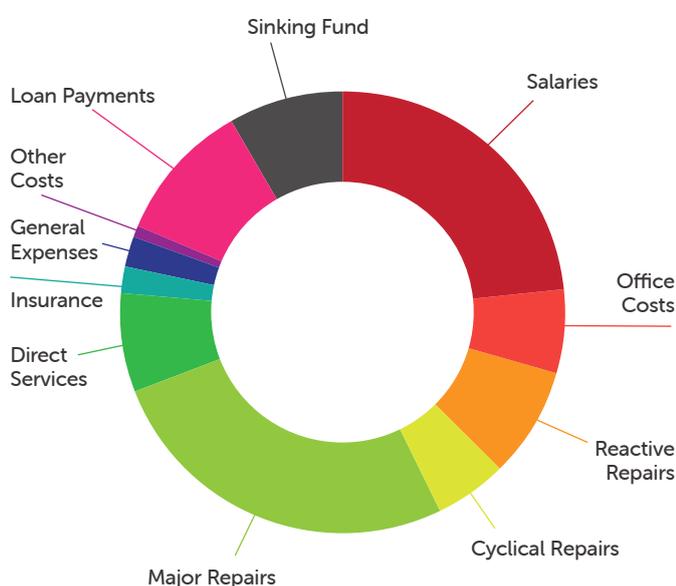
- **3** wet floor bathroom adaptations
- **12** level access showers with half-height screens
- **1** external adaptation for wheelchair access
- **11** sets of handrails, either within or outside tenants' properties
- **5** alterations to kitchens and bathrooms, including lever taps, anti-scald valves and replacement anti-slip flooring

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 2020

| | £ | % |
|------------------|------------------|------------|
| Salaries | 766,455 | 23 |
| Office Costs | 191,477 | 6 |
| Reactive Repairs | 274,102 | 8 |
| Cyclical Repairs | 172,433 | 5 |
| Major Repairs | 870,249 | 26 |
| Direct Services | 220,655 | 7 |
| Insurance | 63,837 | 2 |
| Bad Debts | 12,861 | 0 |
| General Expenses | 74,440 | 2 |
| Other Costs | 45,331 | 1 |
| Loan Payments | 332,942 | 10 |
| Sinking Fund | 270,847 | 8 |
| | 3,295,629 | 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.

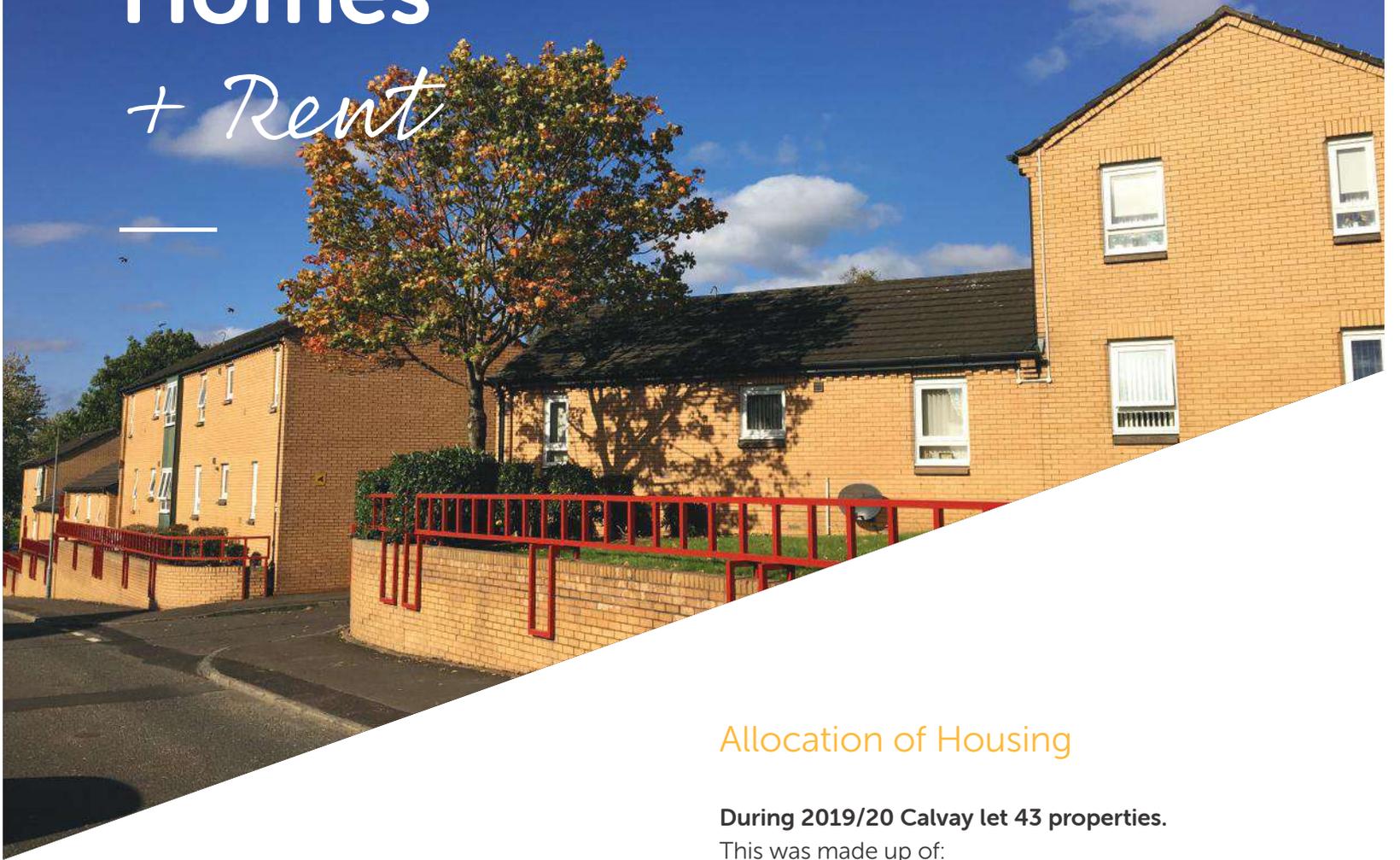
Throughout the year, we collect information and assess our performance against the Charter outcomes and standards. Each year, we complete our Annual Return on the Charter (ARC) for the Scottish Housing Regulator.

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 2020:

825

Number of homes owned by Calway

£3,129,252

Total rent due for year

Allocation of Housing

During 2019/20 Calway let 43 properties.

This was made up of:

6

Existing tenants



33

People on waiting list



4

Homeless people



We lost 0.2% of rent due to **empty homes**, compared to the Scottish average of 1.2%

It took us 13.1 days to **re-let homes**, compared to the Scottish average of 31.8 days

Weekly Rents Charged 2019/2020

| Size of Home | Number Owned | Calvay | Scottish Average |
|--------------|--------------|--------|------------------|
| 1 Apartment | 42 | £52.71 | £73.47 |
| 2 Apartment | 149 | £68.14 | £78.02 |
| 3 Apartment | 372 | £73.44 | £80.10 |
| 4 Apartment | 205 | £80.31 | £87.08 |
| 5 Apartment | 57 | £96.13 | £96.18 |

The average increase in weekly rent was 2.0% from previous year

Rent Arrears

| | Calvay 2019/20 | Calvay 2018/19 |
|---|-------------------|-------------------|
| % Tenants in Non-Technical Arrears (i.e. excluding Housing Benefit due) | 1.62% | 1.47% |
| % Gross Arrears (i.e. for Current and Former Tenants at 31st March) | 3.05% | 2.88% |

This shows the % of rent not collected due to tenants being in arrears. Non-technical arrears are well below our target of 3%, which is a major achievement given the continued reforms to welfare benefits. Staff have worked hard to help tenants apply for DHP (Discretionary Housing Payment) to cover the bedroom tax and to assist those tenants moving onto Universal Credit (UC), while also encouraging others to make affordable payment arrangements to cover any shortfalls in their benefit eligibility or arrears.

Rent Collected

Percentage of rent collected

2019/20

| Calvay | Scottish Average | Reidvale | Ferguslie Park | Wellhouse |
|--------|------------------|----------|----------------|-----------|
| 100.3 | 99.3 | 99.9 | 98.3 | 98.4 |

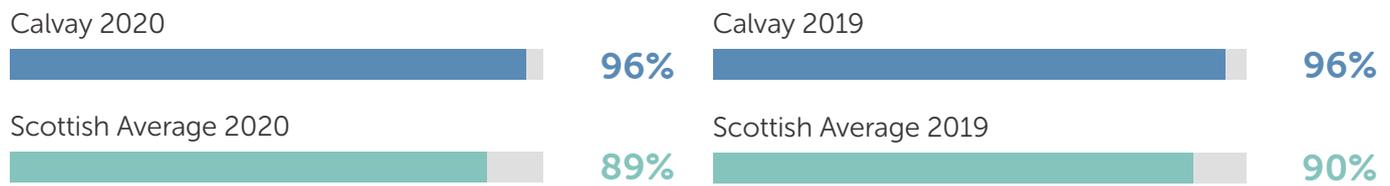
2018/19

| Calvay | Scottish Average |
|--------|------------------|
| 99.8 | 99.1 |

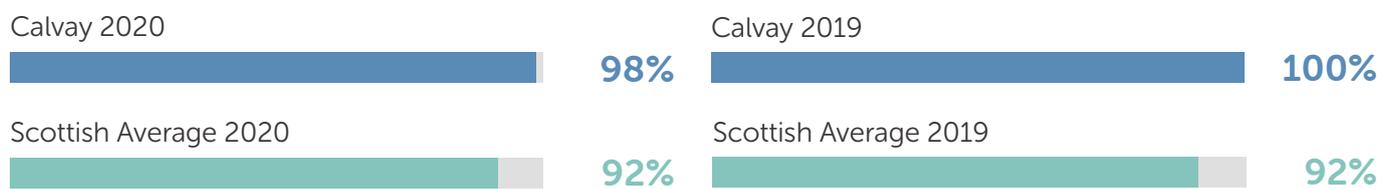


Tenant Satisfaction

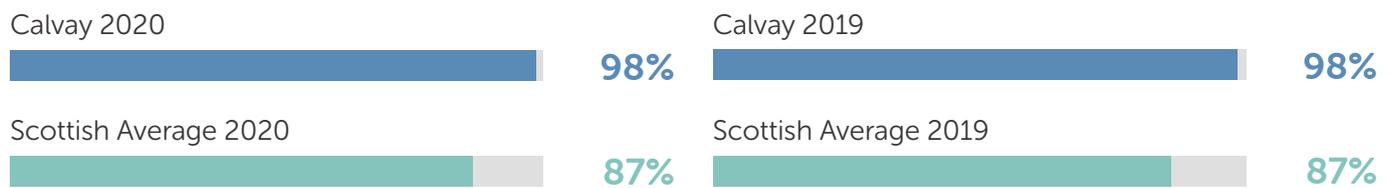
Satisfaction with landlord on overall service



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

2019/20

| Calvay | Scottish Average | Reidvale | Ferguslie Park | Wellhouse |
|--------|------------------|----------|----------------|-----------|
| 2.9 | 3.6 | 1.4 | 1.6 | 2.1 |

2018/19

| Calvay | Scottish Average |
|--------|------------------|
| 2.8 | 3.7 |

Average number of days to complete a non-emergency repair

2019/20

| Calvay | Scottish Average | Reidvale | Ferguslie Park | Wellhouse |
|--------|------------------|----------|----------------|-----------|
| 2.8 | 6.4 | 1.7 | 4.5 | 3.7 |

2018/19

| Calvay | Scottish Average |
|--------|------------------|
| 2.9 | 6.6 |

Percentage of reactive repairs completed 'right first time'

2019/20

| Calvay | Scottish Average | Reidvale | Ferguslie Park | Wellhouse |
|--------|------------------|----------|----------------|-----------|
| 99 | 92 | 96 | 93 | 100 |

2018/19

| Calvay | Scottish Average |
|--------|------------------|
| 99 | 93 |

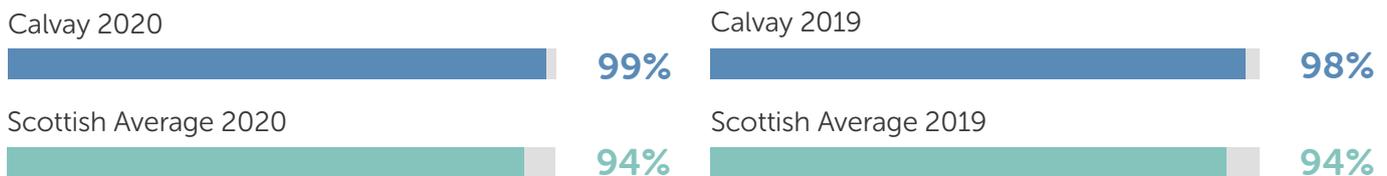


Neighbourhoods

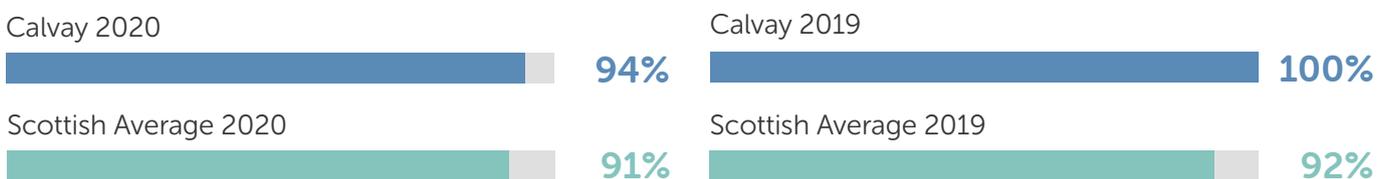
| | Calvay | Scottish Average |
|--|--------|------------------|
| Percentage of anti-social behaviour cases resolved | 99% | 94% |

Quality of housing / *Maintenance service*

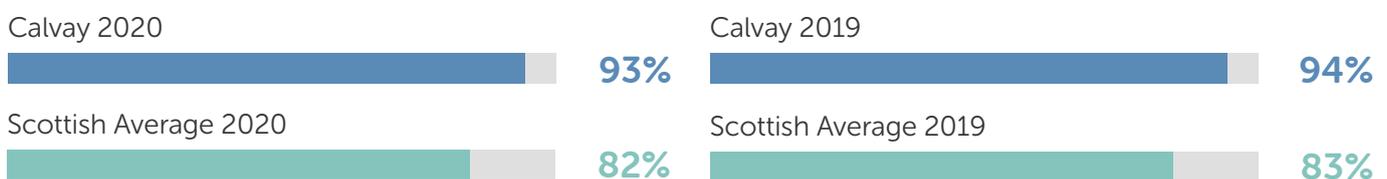
Landlord homes meeting the Scottish Housing Quality Standard



Tenants satisfied with the service they received for repairs or maintenance



Tenants stating rent represents value for money



Committee Report



As at 31st March 2020, 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.

A target of 70% was set for attendance at Management Committee meetings. The level achieved to March 2020 was 89%.

New Members are always welcome to apply to join the Management Committee. Following the Annual General Meeting in September 2020, the Calvay Management Committee is:

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

Committee Members -

Eddie Dunlop
Margaret Lynch
John Lyon
Sandra McIlroy
Julia Okun
Laura Sneider



Staff Team

The staff team on 31st March 2020 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

Gerry Shepherd,
Finance Consultant

Gill Montgomery,
Development Consultant

Long service awards

In January 2020, Senior Property Services Officer Gail Borland and Finance Officer Amelia Buckley both celebrated 30 years of working for Calvay Housing Association. Their hard work and dedication throughout the years was recognised by staff and the Committee.



Gail Borland



Amelia Buckley





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