

# Calvary News

[www.calvary.org.uk](http://www.calvary.org.uk)

Autumn 2020



## Help is at hand

### As the COVID-19 crisis continues, remember you are not alone

During these difficult and unprecedented times, it can sometimes feel like you have no one to turn to and you may be feeling very lonely. However, there is a lot of help out there across a range of issues, so please don't suffer in silence, you can get through this.

We've put together a few topics, along with contact details to help you. If you need help with something that's not covered, please call us on **0141 771 7722** or email us at [enquiries@calvary.org.uk](mailto:enquiries@calvary.org.uk) and we can point you in the right direction.

### Mental Health

These are worrying and uncertain times for everyone. The Coronavirus (COVID-19) outbreak has affected daily life for everyone and impacted on how many of us are feeling. It's ok to not feel yourself right now but it's important you get help.

- If you're experiencing a mental health crisis and you already get help from your GP, phone your GP or care team first. If you can't talk to them, call 111 to speak to NHS 24.
- If you feel like you just need someone to talk to rather than medical help, the organisations below can provide support:

See  
page 3 for  
other sources  
of help



**Samaritans**  
on 116 123

Open 24 hours a day, 365 days a year



**Breathing Space**  
on 0800 83 85 87

Open weekdays Mon - Thurs 6pm to 2am;  
weekends from Fri 6pm - Mon 6am

# Hello there,

## Welcome to the Autumn 2020 edition of Calvay News.

I can hardly believe we're now in November, and the closing months of what has been a very difficult year for everyone. As Christmas fast approaches and we find ourselves living under tight restrictions once again, I would urge you all to please follow the government guidance on how to stop the spread of COVID-19, and by doing so preventing the virus from continuing to dominate our lives.

The virus has affected every single one of us and brought additional stress and worries. However, it's important you don't feel you're alone in this. Please read our article on the cover and page 3 to find out the help that's available to get you through this crisis.

We understand the pandemic has brought extra financial worries for many people. With this in mind, we're asking for your feedback on the best way forward for our annual rent increase. Have a read at the article on pages 6-7 and complete the enclosed questionnaire to help us make the right decision - you could even win a £25 Asda voucher!

There's good news on the back cover for families with children under six, on a new payment they may be entitled to. You'll also find an article here on help with home energy costs.

I'll be back in touch next month with our Christmas edition of Calvay News.

Until then, stay safe and well.

**Anna Ellis**  
Chair



# OFFICE OPENING

**We closed the Calvay Centre in March when the Coronavirus lockdown began. Since then Calvay staff have been available every working day to take your phone calls and deal with emails.**

Although there are some Calvay and Quarriers staff working from the Calvay Centre, Calvay's offices are still closed to callers. All activities such as dance classes and bingo are also still suspended.

If you need to contact us, we'll be pleased to hear from you on our usual number **0141 771 7722** – we'll then put you through to the best member of staff to help you. You can also email us **enquiries@calvay.org.uk**

Remember - we also have a lot of information on our website **www.calvay.org.uk** and you can follow us on **Facebook** (Calvay Housing Association Ltd).



## Tell us about it!

This is YOUR publication, so we want YOU in it! Please tell us your news, achievements and special celebrations so we can share it in the community - and if you can send us a photo, even better! We'll write the story, we just need you to give us the details.

Please contact **Tracy Boyle** or **Eileen Stevenson** at the Calvay office or email **tracy@calvay.org.uk** or **eileen@calvay.org.uk**



# Helping you through the COVID-19 crisis

## Food Bank

Many people are facing more and more financial pressure for them and their families. If you're struggling and would like some food bank assistance, contact us on **0141 771 7722** and a member of our housing management staff will make a food bank referral for you. Remember, we're here to help, so if you're in this situation please do not hesitate to contact us.

## Self-isolating

If you're self-isolating (ie you need to stay at home to stop the spread of the virus) and need assistance with food and other shopping, please call the National Assistance Helpline on **0800 111 4000** or contact them via textphone on **0800 111 4114**. This phoneline is open Monday to Friday, from 9am to 5pm. This helpline is dedicated to helping those who cannot leave their home and who cannot get the help they need otherwise.

Remember, you should self-isolate if:

- You or someone in your household develops symptoms of COVID-19 (a new, continuous cough; fever or loss of, or change in, sense of smell or taste)
- You or someone in your household has tested positive for COVID-19
- You have been in close contact with someone who has tested positive for COVID-19

## Domestic Violence

If you're suffering from domestic abuse, please seek help as soon as you can. The following services are available in Glasgow during the current COVID-19 outbreak:

- **Glasgow Women's Aid**  
Open Monday to Friday, 10am to 4pm  
Call their Helpline **0141 553 2022**
- **National LGBT & Domestic Abuse Helpline**  
Open Monday, Tuesday, Friday 10am - 5pm;  
Wednesday and Thursday 10am - 8pm  
Call: **0800 999 5428**

## Utility Help

If you're struggling with your gas/electricity payments then we would advise you to contact your utility company as most have hardship funds and support already in place. Alternatively, you can contact GHEAT on **0800 092 9002**.

## Elderly Support

### • A listening ear

If you're elderly and need some support, or would like someone to talk to if you're feeling isolated or lonely, or even just fancy a chat, you can call Age Scotland on **0800 12 44 222**. The Good Morning Service also offers a befriending service to the elderly offering "a good friend on the phone" - you can call them on **0141 336 7766**.

### • Food Shopping

Food Train is a registered charity, voluntary organisation and social enterprise. They make daily life easier for older people, providing vital services to those who are no longer able to manage independently, through age, ill health, frailty or disability. Food Train makes hundreds of grocery deliveries every week, ensuring those most in need have access to fresh groceries. Teams of dedicated, local volunteers across Glasgow also go that extra mile by helping with household jobs, delivering books through their library service, and providing much needed friendly, social contact and meals through Meal Makers and befriending services. They can be contacted on **0141 423 1722**.





# New Homes - Designs Unveiled

As you know, Calvay has been working on building new homes at Garvel Crescent and Blyth Road. We're now at an advanced stage of the design process, but haven't yet got planning permission. This means we're not sure when we can start building works on site.

However, we're pleased to share some of the architect's drawings with you so you can see what the Blyth Road properties - and some of the Garvel Crescent ones - will look like.

Garvel Crescent



Blyth Road



# RATS... WITH BOOTS ON, IN OUR AREA!

**With the lockdown earlier in the year, we had less people on pavements and cars on roads, and so rats were able to venture out further than they normally would have. We saw them out in broad daylight, and they seemed to be taking over our streets.**

Glasgow City Council suspended their Pest Control Service so Calway stepped in and carried out eradication treatments at various locations across our area. The Council's service has now been resumed, but for the treatment of rats only.

A huge part of the problem with rats is around bins. You'll know the small, tin bins are too small and tenants can't dispose of all their household refuse in them, resulting in black bags being left on the ground in and around the bin stores. This provides a food source to rats and other pests - they tear the bags open, leaving the bin stores and backcourt areas covered in waste, which has unfortunately become too common and a huge additional expense for Calway.

We've started demolishing old bin stores and rebuilding new ones which will help, but ongoing works are also disturbing rats. So ALL RESIDENTS please be on your guard, dispose of rubbish correctly, don't leave bags lying around and call GCC Pest Control to get rid of these rats.

What to do if you see rats:

- Call Glasgow City Council Pest Control Service on **0141 287 9700** or **0141 287 1059**
- Report it online at [www.glasgow.gov.uk/pestcontrol](http://www.glasgow.gov.uk/pestcontrol)
- Report it via the **MyGlasgow** App which you can download onto your smartphone
- If you find a dead rat, please dispose of it in a bag and put it in the green bin. As treatments continue this could occur more regularly than usual.

## On the bright-side

When the new bin stores and green wheelie bins are all on site, tenants will have a better and safer way to dispose of household refuse. This will stop household refuse bags being left on the ground - which will stop the extra food source for pests. We should all be able to keep our new bin stores clear of all waste debris, allowing for a cleaner environment that rats cannot thrive in. Tenants will also be able to make better use of the recycling bins, allowing Calway to be a part of reducing Glasgow's carbon footprint when it comes to our City's waste disposal.





# RENT INCREASE AP

*help us*

## Rent consultation time

Each year we look at how much rent is needed to continue to provide great services to you and improve your homes. We want to keep your rent affordable, so it's important that we hear your views to help us get the balance right between the rents charged and the services and improvements we provide. We know this has been a difficult year for everyone with the COVID-19 pandemic affecting all aspects of our lives. Some people have lost their jobs and many are struggling financially. So although we have to cover our overheads, we want to keep the rent increase for 2021/2022 as low as possible.

Since the initial lockdown, our staff have continued to deliver essential services, including checking on the welfare of tenants, and providing lots of information and assistance, either directly or indirectly, via joint-working with other support agencies. The safety and welfare of our tenants was, and continues to be, a key focus during this difficult time. We continued to provide all health and safety services and emergency repairs throughout the initial stages of the pandemic, together with open space and garden maintenance, close-cleaning, bin-store cleaning and bulk pull through. We've also provided additional services such as removing bulk rubbish whilst Glasgow City Council's service has been suspended. We resumed our full repairs service, re-letting of houses and improvement works as soon as restrictions allowed. Although some of our investment programmes were delayed due to the pandemic, all major works are now progressing and will be completed, even if it takes a little bit longer.

## Our commitment for 2020/2021 - total maintenance budget of £1.7m

Calvey has committed to a huge range of works this year, including kitchen and bathroom replacements, upgrading of bin-stores to accommodate GCC's Bin Replacement Programme, replacement windows

in some of our ex-GHA properties, and upgraded smoke alarms and interlinked heat alarms to all properties to meet government legislation. We've also replaced central-heating boilers and full systems, carried out electrical safety inspections, cyclical painting and roof anchor testing, in addition to the services mentioned above.

## Our plans and expenditure for 2021/2022

We would generally plan to spend a similar amount on reactive maintenance, and major, cyclical works and services, with all works - other than the bin-store upgrades - continuing into next year. Additional works may include replacement close-doors and entry systems, as well as flat doors and boilers or full heating systems.

An additional factor and likely expense that we need to consider for 2021/2022, is the proposed withdrawal of GCC's free bulk uplift service and their plans to introduce a chargeable service in early 2021. While Calvey has been providing a bulk uplift and removal service for tenement properties only during the suspension of the GCC service, this is a huge cost that we would need to budget for during 2021/2022, whether provided directly by us or as a chargeable service via GCC. We've also committed to building new homes during 2021/2022 at Garvel Crescent and Blyth Road.

We have to ensure we bring in enough rental income to cover our overheads for the office and Calvey Centre, staff salaries, council tax, insurance and energy bills, as well as paying for bank charges and existing or new loans to build and improve our properties.

## Comparability and affordability

We compare our rents with other landlords, both locally and across Scotland, to make sure they are



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## make the right decision!

similar to ours and affordable for our tenants. We also consider what rent increase other landlords are proposing, to make sure ours is similar and rents remain affordable. The SHR's (Scottish Housing Regulator's) report on Calvay's performance showed that our rent levels were lower than the Scottish average for 1, 2, 3 and 4 apartment properties and only slightly higher for 5 apartments. This is mainly due to the rents for the ex-GHA properties that we inherited as part of the stock transfer in 2011, and one of the areas that we've been seeking to rectify as part of our rent restructure. We previously carried out a major review of rent charges and introduced a new points system so we could make sure similar rents are charged for similar properties. We agreed it would take a few years to do this and that some rents would need to go up a bit more than others, while some rents would need to be frozen until all are on the new pointing system.

### So what are our proposals for the 2021/2022 rent increase?

Our starting point is to look at the rate of inflation, as this is used when changes are made to benefits and pensions. In September 2020, inflation, i.e. CPI (Consumer Price Index) was 0.5%, which is much lower than last year (1.7%) and the year before (2.4%). Forecasts expect inflation to average 0.9% in 2020, up 0.1% from last month's forecast, and 1.5% in 2021.

Calvay's business plan is based on an assumed annual rent increase of 2% to deliver on our investments, cover our overheads and ensure the Association remains viable. This would equate to September's CPI of 0.5%, plus 1.5%. The rent restructure also assumed that the annual increase would enable some rents to be frozen and others to rise by a maximum increase of 5% until they caught up with the rents for similar properties.

So, when setting our rents for 2021/2022 we have three options:

- **Option 1:** would be to increase rents by inflation only, i.e. 0.5%. However, this would only cover the standard cost of living rise, allowing Calvay to 'stand still' – it would not bring any additional income to enable any further investment or services. It would also delay the rent harmonisation process by a number of years.
- **Option 2:** would be based on the rent and business plan assumptions, with an overall increase of 2%. This would mean approximately 60 rents would be frozen at 0% and 52 rents increased by 5%.
- **Option 3:** would seek to compromise as we recognise that this is a particularly challenging year for people. We want 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. This option would therefore be based on an overall increase of 1.5%, leaving approximately 60 rents frozen at 0% and 73 rents increased by a maximum of 2.5% (instead of 5%). This would still delay the rent harmonisation process, but only by a year.

### And now over to you!

We want to know what you think we should do about the rent increase. So please take a few minutes to complete the short questionnaire included with this Newsletter and return it to us by 8th January at the latest. If you need any more information, just call us on 0141 771 7722 or email [enquiries@calvay.org.uk](mailto:enquiries@calvay.org.uk)

*Thank you!*

Complete the questionnaire and you could win a £25 Asda voucher!

# PAYING YOUR RENT

While this is a particularly difficult time for many people, we have to remind you that you are still required to pay rent if you're in receipt of benefits, receiving housing costs or are receiving income from your employer.

## Changes in circumstances

We understand that many of you may be experiencing a change in your finances that could affect your ability to pay your rent.

If you're not in receipt of any income, please call us urgently on **0141 771 7722** or email **enquiries@calvay.org.uk** to discuss your circumstances with Dawn, our Welfare Rights Officer.

If you have lost your job or are working reduced hours, you may be able to claim the following benefits:

- Universal Credit
- New Style Jobseeker's Allowance (New Style JSA)
- New Style Employment and Support Allowance (New Style ESA)
- Employment and Support Allowance (ESA)

Dawn can advise you on what benefits you may be entitled to, and can also help you to apply.





## How to pay your rent

Rent is due by the 28th of each month, and we will accept payments made right up to the last day of the month by prior arrangement. Please note, we no longer accept cash at our office. Cash can be paid at the Post Office or at PayPoint outlets.

The following payment methods are available to all of our tenants and are designed to be easy and convenient – some can be done without you even having to leave the comfort of your home:

- **Direct Debit** - If you wish to pay by Direct Debit, your Housing Officer will be happy to explain the procedure. All Direct Debits are set up online and this can be done over the phone. You can set your Direct Debit up for either weekly, fortnightly, four weekly or monthly payments from your bank account. By agreeing to allow Calvay to collect your rent from your bank account on a frequency set by you, you don't need to remember to make payments. We can even apply any annual rent changes for you.
- **www.allpayments.net** - To make a payment using this service you need to register online before making your first payment. When you come to make your payment, have your rent payment card to hand with your debit card. This service is available 24/7. To pay using the allpay.net Online Payments Service, simply log onto [www.allpayments.net](http://www.allpayments.net) and follow the online instructions.
- **allpay Payment App** - Debit card payments can be made at your convenience 24/7 through the allpay Payment App, available to download for free. To do this you'll need an Apple or Android smartphone. Visit [www.allpayment.net/app](http://www.allpayment.net/app) for more information.
- **allpay Phone** - Dial **0844 557 8321**. You'll be asked to enter your 19-digit allpay.net account number, which is the long number shown on the front of your payment card. You then enter your own debit card details and the amount you wish to pay, and you'll be given a reference number as proof of payment.
- **PayPoint** - Payment can be made using your rent payment card at any Post Office or any outlet where you see the PayPoint sign.

**Remember: We want to do everything we can to make it easy for you to pay your rent. We can agree payments arrangements with you, help you to apply for benefits and give you general advice. Although our office is currently closed due to COVID-19, our staff are working from home, operating a service during our normal opening hours: Monday to Friday 9am - 5pm. Please call us on 0141 771 7722 or email [enquiries@calvay.org.uk](mailto:enquiries@calvay.org.uk) Please remember it is your responsibility to make sure your rent is paid!**

## If tenants fail to pay rent

Despite many attempts to contact tenants about rent arrears, there are still a number of people who have continually failed to engage with our staff. If you have problems paying your rent and you don't contact us – we can't help you.

Court action is always a last resort for us. However, unfortunately we now have no alternative but to look at raising court proceedings in some cases.

Some of you may be aware that at the start of lockdown the Scottish Government extended the notice periods for raising court action as a result of the COVID-19 outbreak – this changed from one month to six months. This does not prevent court action or eviction – it simply increases the length of time between formally letting you know that court action is being raised and the case being heard in court.

If you receive a notice from us, you should seek advice as soon as you can. If your case has previously been to court and "sisted" this means you're already in the court system. It's therefore important to continue reducing your arrears and engaging with us to avoid your case being recalled to court.

This is a course of action that we would like to avoid so please keep in touch – if you're having difficulties, speak to our staff and let us help you.



# BIG CHANGES TO YOUR BINS

Glasgow City Council is changing your bin collection and recycling service. At Calvay we have no say in how this is run. But for the sake of our community, we urge you to read below to see how this affects you and find out what you need to do.

If you live in a main door house, the information on **blue**, **brown**, **purple** and **green** bins is relevant to you.

If you live in a flat, you will have a **green** and **blue** bin, as well as your **grey** food bin. (The grey bin service is currently suspended due to COVID-19, so for now, please put your food waste in the green bin.)

## What's changing?

If you live in a main door house (not flat):

- Your green bin collection is changing from every 2 weeks to every 3 weeks.
- Your purple bin is collected every 8 weeks.
- Your blue and brown bin will continue to be collected every 2 weeks.

Remember to place your bin at the kerbside for 7am on your collection day.

## Why is it changing?

- In response to the Climate Emergency, the Council is committed to playing a key role in the development of a more sustainable city. The new bin collection frequencies will help to encourage increased recycling in the city and also help to reduce Glasgow's carbon footprint – this will help meet the Scottish Government's recycling targets of 70% by 2025.
- Reducing waste can also save you money – figures show that an average family in Scotland could save £460 a year by throwing away less food.

## Could you recycle more?

A recent survey found that we're still putting too much recyclable waste in our green bin. An analysis was undertaken on the Council's bins, which showed around 60% of waste in the green bin is recyclable and can be placed in the blue, brown or purple bin, as illustrated here:



## For: General/non-recyclable waste

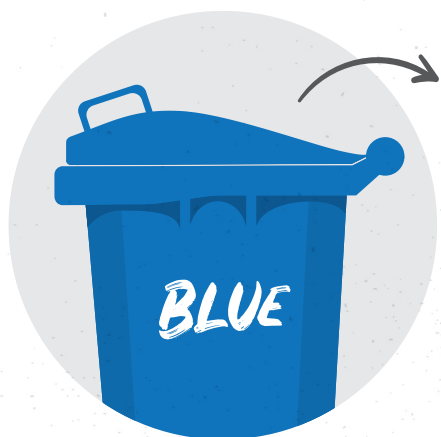
**Remember** – The lid of your bin must be closed. Don't leave any bags on top or beside your green bin as they will not be collected.



## For: Glass Bottles and Jars

**Top tips for using your purple bin**  
Give your bottles and jars a quick rinse before placing them in your purple bin.





## For: Dry Mixed Recycling

Paper, Cardboard, Tins, Cans, Plastic Bottles

### Top tips for using your blue bin –

1. Rinse your cans, tins and plastic bottles.
2. Flatten your cardboard and plastic bottles. This will free up space in your bin.

**Remember** – a blue recycling bag for life can be provided to assist with storing loose recycling items in your house and will help you to transfer them to your blue bin. Visit [www.glasgow.gov.uk/recycling](http://www.glasgow.gov.uk/recycling) or **MyGlasgow** app



## For: Food and Garden Waste

**Remember** – Your food caddy can be used to store food waste in your house and help you transport food waste to your brown bin. Only use compostable liners which can be purchased from local shops and supermarkets. If you need a food caddy visit [www.glasgow.gov.uk/recycling](http://www.glasgow.gov.uk/recycling) or **MyGlasgow** app.

### Top tips for using your brown bin –

#### Food

1. Put a compostable liner into your caddy and transfer any cooked and uncooked food waste into the caddy. (Food waste can also be placed loosely in your brown bin)
2. When the liner is almost full, tie and remove it and place the liner into the brown bin along with any garden waste.

#### Garden

1. Cut twigs and branches to lengths that fit into your brown bin.
2. Place your garden waste into your brown bin along with any food waste.

### If you live in a flat

- If you still have small, tin bins, these will be replaced by the new wheelie bins.
- Your new bin uplift frequency will move to every 8 days for general waste and every 16 days for recycling. Your refuse and recycling bins will continue to be collected from and returned to the backcourt or bin area by the refuse collection crews.

### Public recycling points

There are currently over 650 public recycling sites across the city where materials can be placed for recycling. For a list of the public recycling site locations, please visit: [www.glasgow.gov.uk/recyclingpoints](http://www.glasgow.gov.uk/recyclingpoints)

## Too good to waste

If you have items at home that you no longer need and are still in good condition, please contact your local charity shops who may be able to take or collect your items for free. Items can also be taken to any of the household waste recycling centres listed below:

### Household Waste Recycling Centres

Glasgow City Council's recycling centres can be found at the following locations:

Dawsholm	75 Dalsholm Road	Glasgow, G20 0TB
Easter Queenslie	90 Easter Queenslie Road	Glasgow, G33 4UL
Polmadie	425 Polmadie Road	Glasgow, G42 0JP
Shieldhall	375 Renfrew Road	Glasgow, G51 4SP

For a list of what you can dispose of and recycle at any of the recycling centres, please visit: [www.glasgow.gov.uk/hwrc](http://www.glasgow.gov.uk/hwrc)

For additional information on the Bin Replacement Programme, and all council recycling services, visit [www.glasgow.gov.uk/hwrc](http://www.glasgow.gov.uk/hwrc)

# BEAT THE CHILL THIS WINTER WITH SUPPORT FROM...



**If you're worried about your bills, or finding it difficult to keep warm at home, Home Energy Scotland can help you access support to improve things.**

Home Energy Scotland is an energy advice service funded by the Scottish Government that provides free, impartial advice to help people stay in control of energy use and save money on their bills. The service has no affiliation with energy suppliers and the team never cold call.

**Home Energy Scotland can help in a range of ways including:**

- Help with making sure you're getting the best energy deal

- Support for households with prepayment meters who are worried about topping up
- Advisors can check eligibility for discounts from energy suppliers such as the Warm Home Discount Scheme under which you could get £140 off your electricity bill for winter 2020 to 2021.

## **How to get in touch**

If you are, or someone you know is worried about energy bills, call **0808 808 2282** or email **advice team@sc.homeenergyscotland.org** and a friendly advisor will be in touch. Calls are free and lines are open Monday to Friday 8am to 8pm and Saturday from 9am to 5pm.

## **Win £500 towards your energy bills with Home Energy Scotland!**

How good is your energy saving knowledge? Take Home Energy Scotland's quiz to find out. You'll pick up tips to help you save energy and money at home – and if you leave your details, you'll be in with the chance of winning £500 towards your energy bills!

To take the quiz visit **www.homeenergyscotland.org** or use the link **http://bit.ly/energy-bills-quiz**



## **New Scottish Child Payment: now OPEN!**

The Scottish Child Payment opened on 9th November 2020. It's for families on certain benefits or tax credits to help towards the costs of looking after a child under six. It pays £40 every four weeks for each child, beginning 15th February 2021.

### **Who can get Scottish Child Payment?**

Whether you work or not, you can apply for this payment if you receive: Child Tax Credit, Income Support, Pension Credit, Working Tax Credit, Universal Credit, Income-based Jobseeker's Allowance or Income Related Employment & Support Allowance.

### **How many children per household can qualify for Scottish Child Payment?**

Every child under six in a qualifying family will receive a payment.

### **How do people apply?**

Applications can be made via a freephone helpline on **0800 182 2222**, by post or online at **mygov.scot/scottish-child-payment**.

### **Why should people apply now when payment won't be made until 15th February 2021?**

There's expected to be a huge demand for this new payment. Encouraging people to apply now means checks - on the information and evidence required to make payments - can be done before the benefit starts on 15th February 2021.

### **What if the child turns six before Monday 15th February 2021?**

Children who will be six years old or older on Monday 15th February will not be eligible at the moment. However, by 2022, the Scottish Child Payment will be extended to all children under the age of 16.