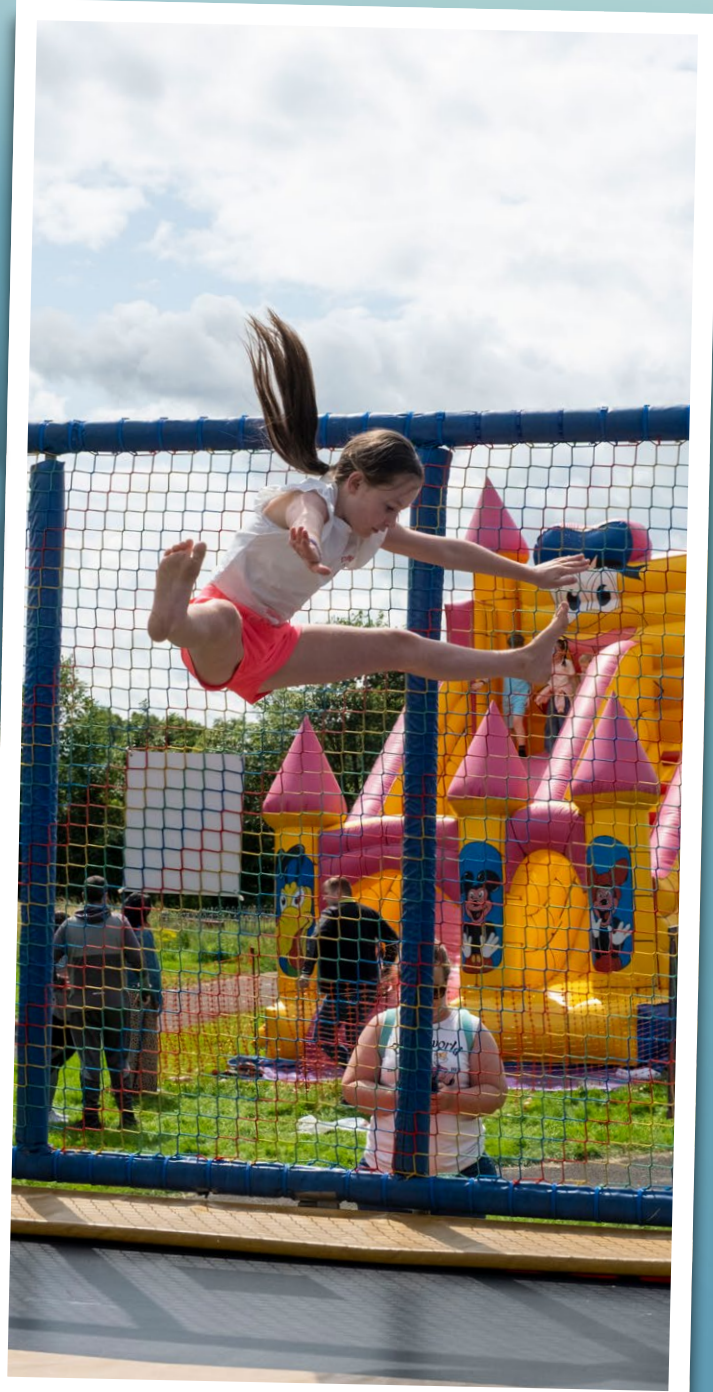




Calway Housing Association Annual Performance Report 2024/25

Welcome from our Chairperson



I have just completed my first year as Chair of Calvay HA, after being first elected by the Committee following the Annual General Meeting held on 12th September 2024 and I am delighted to bring you our 2024/25 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 began upgrading properties in Calvay Crescent, Calvay Road and Barlanark Road. By the end of September 2025, all of the work to the buildings had been completed. The project included the installation of Calvay’s first air source heat pump (ASHP). We will be monitoring the ASHP’s performance so we can learn what works in our properties. The project cost around £5M with just under half being funded by a grant from the Scottish Net Zero Heat Fund (SNZHF) and the rest borrowed from CAF Bank.

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 2024 we held a Fun Day that for the second year running attracted well over 700 people. More information about our Wider Role activities can be found on page 5 of this report.

We submitted an Assurance Statement in October 2024 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

Contents

Chair’s Report	2	Quality and Maintenance of our homes	11-12
Our Performance 24/25	3	Neighbourhoods and Communities	13
Welfare Rights	4	Homes and Rents 24/25	14
Wider Role	5	Financial Information	15
Rents	6	Investment in our homes	16
Voids and Relets	7	Staff List	17
Satisfaction and Relationships	8	Corporate Governance	18
The Customer Landlord Relationship	10		

Our Performance 24/25

Our Performance Report for 24/25 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 2023/24 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 31 March 2025 making some comparisons with 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 Calway 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. 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 2024/2025.

Over the past year we have all faced many challenges, mainly due to the managed migration to Universal Credit and the cost-of-living crisis.

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

Financial Gains

- Total financial gains to April 2025 - **£1,102,898**

The highest gains are:

- Universal Credit – **£683,288**
- Housing Benefit – **£122,918**
- Council Tax Reduction – **£21,168**
- PIP or ADP – **£158,370**

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

- Universal Credit managed migration has started in this area, and this will result in more people being moved over to Universal Credit and many will need support with the move.
- Between 1st April 24 and 31st March 2025 there were 707 Welfare Rights appointments including home visits to vulnerable tenants. We expect this to increase as the move over to Universal Credit continues.

Campaigns

Ongoing support from the Fuel Bank Foundation to offer energy help of £33 in summer and £89 in winter for tenants with pre-payment meters struggling with fuel bills.

Food vouchers available to tenants in the greatest need.

Every new Tenant to Calvay Housing Association has been offered a Welfare Rights appointment at sign up.



Wider Role Overview

In May 2023, CHA was awarded £290,000 from The Scottish Government's Investing in Communities Fund to pay for the cost of a Wider Role Manager and Centre Manager to re-launch, develop and manage the Calvay Centre for the needs of the local community. Funding is over a three-year period from April 2023 – March 2026. The Calvay Centre is a holistic space, accessible to all of the community and aims to enhance social and economic development, improve health and wellbeing and support people to feel they belong. New partnerships have been formed, as well as a new programme of activities that fits with the needs of the local community. Delivery of activities break down barriers to participation, help people to connect with others, provides opportunities to learn new skills and volunteer, whilst offering progression routes for personal growth through college courses, training and advice on new career paths.

Income:

Income	2023 - 2024	2024 - 2025	Total
CHA Contribution	£10,000	£10,000	£20,000
Donations	£850	£6,501	£7,351
Hall Hire/Community Day	£5,238	£8,247	£13,485
Funding/Grants	£149,276	£125,349	£274,625
Total	£165,364	£150,097	£315,461

Highlights 2024 – 2025

- £125,349 in successful Wider Role funding from The Scottish Government, GCC Area Partnership and The Energy Trust supported: IT for Me digital inclusion project, provision of a mobile creche, main hall projector, screen and centre monitors, and employment of a Home Energy Advisor
- Over 700 people attended CHA's annual fun community day
- Over 2300 free hot meals and snacks supported primary school age children through the holiday food programme
- In partnership with The Halliday Foundation, over 400 monthly Come Dine with Us three course meals provided, 45 families benefited from 135 free back to school free uniforms, over 70 baby and toddler sessions, supporting 8 families
- 55 participants in partnership with Glasgow Kelvin College, Glasgow Life and Pure Potential Scotland achieved accredited certificates in PC Passport, Mental Health First Aid, ASSIT (Suicide Prevention), First Aid & Elementary Food Hygiene
- In partnership with Glasgow Kelvin College, 101 participants achieved informal certificates in Employability, Cookery, Digital Photography, Yoga & Wellbeing, Nail & Art Gel, DJ & Karaoke Course, Beauty and Safeguarding courses
- Supported by Wider Role staff, The Calvay Community Events Committee were successful in obtaining funding grants for 2024 – 25, these totalled £23,730 and supported Come Dine with Us, International Women's day event, 50+ Pie and Peas, family monthly movies and munchies and kids school holiday programme.
- New Service Level Agreement adopted with Burnmouth Court Residents Association
- In partnership with Fuse, the IT for Me pilot project supported 113 members of the community to make the most of their devices and keep safe online
- 39 families attended a Christmas party and 125 Children (55 families) and 50 seniors attended two pantos
- 5 Make a Difference Day (MADD) litter picks were carried out
- Breaking barriers to participation: A creche enabled parents to take part in ESOL class (English as a second language) and Beauty, Elementary Food Hygiene and Yoga & Wellbeing Courses.
- Jobs and Business supported two people into employment
- 70 volunteers (10 regular) contributed over 1600 volunteering hours

Rents

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

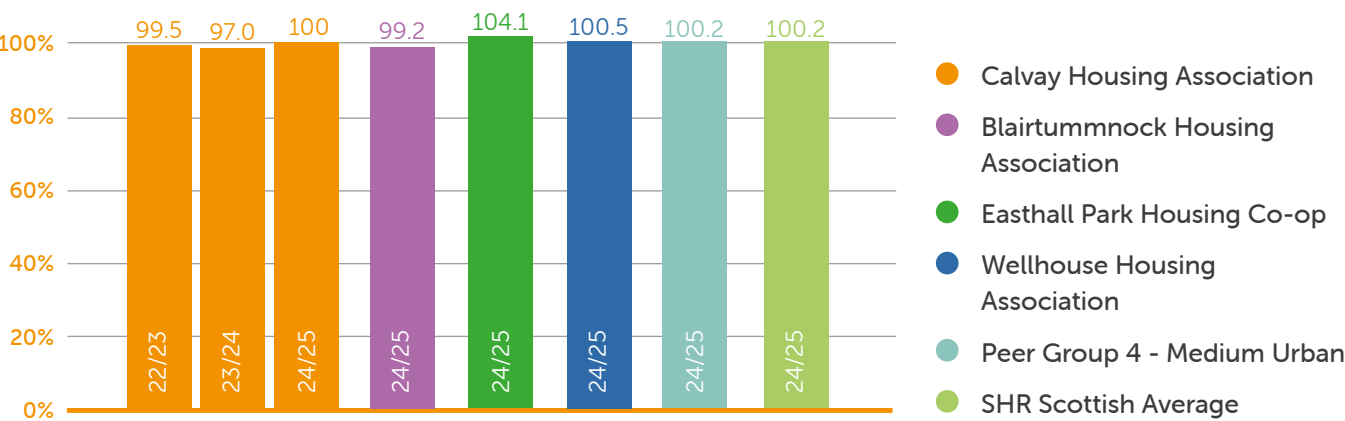
Rent Arrears Performance

	22/23	23/24	24/25
Current Tenant Arrears	£85,965	£103,274	£85,889
Former Tenant Arrears	£43,671	£38,889	£23,138
Gross Arrears	£129,636	£142,163	£109,027

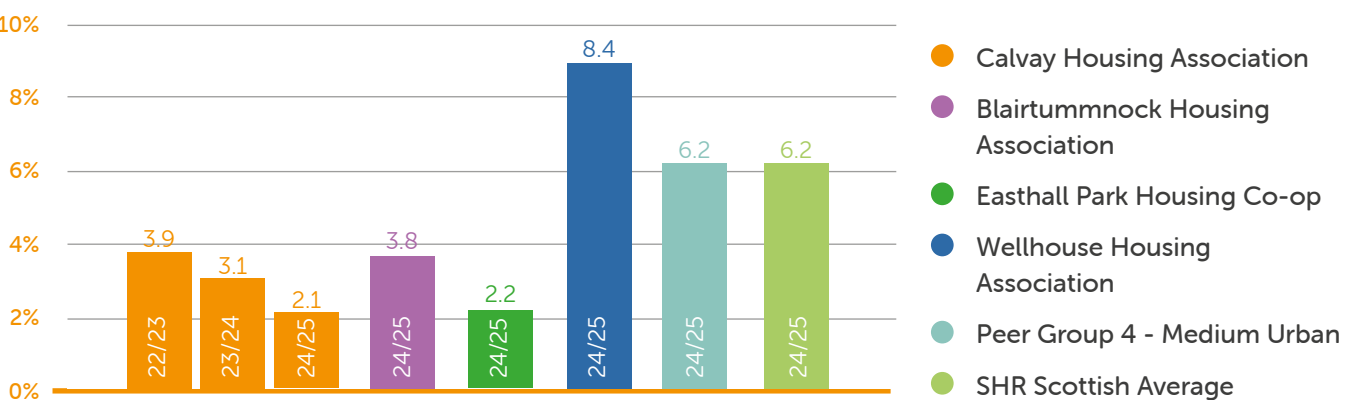
The gross arrears have decreased by 25% since last year. Current tenant arrears have decreased by 16.86%. Arrears represent 2.25% of the total rent due against our target of 3.25%, which is a decrease of 0.95% on the previous year.

Our focus remains on preventing debt as customers migrate to Universal Credit as well as providing support to our tenants to allow them to take responsibility for paying their rent. We recognise that this will be an ongoing challenge due to the cost-of- living crisis especially over the winter months and have recently appointed a Home Energy Advisor to support our customers.

Rent Collected as a % of total rent due in the reporting year – Indicator 26



Gross Rent arrears as a % of total rent due in the reporting year – Indicator 27



Voids and Relets

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

Allocations and Voids – Indicator C2

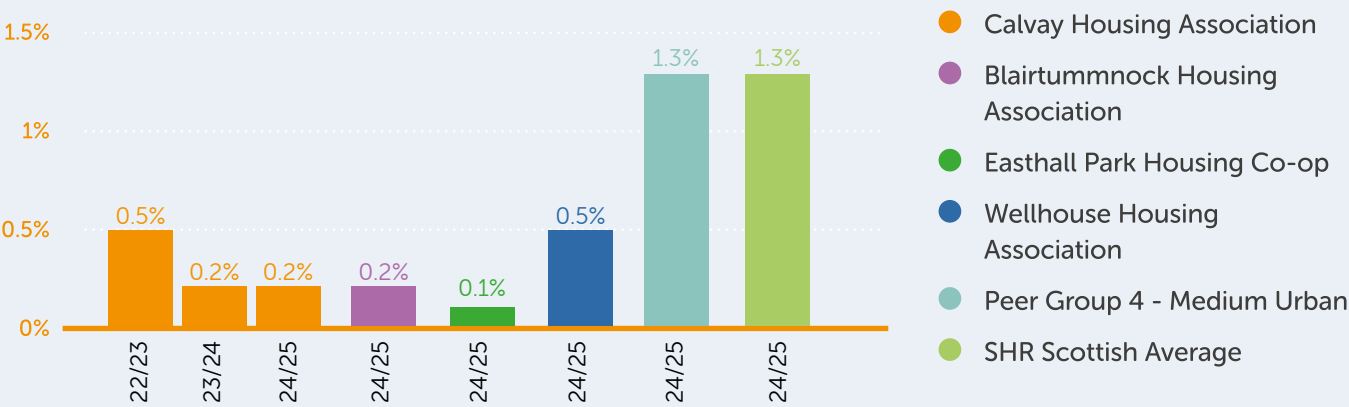
Properties were let to the following groups of applicants.

	22/23	23/24	24/25
Transfer	4	24	5
Waiting List	37	51	27
Homeless	10	17	17
Other (referral)		2	0
Totals	51	94	49

House size	Calvay Stock	Lets 24/25
1apts	42	5
2apts	155	13
3apts	393	22
4 apts	217	9
5 + apts	61	0
Total	868	49

Rent Lost From Empty Properties – indicator 18

Our performance on the amount of rent loss from empty properties reduced slightly, with a decrease to 0.33% against our target of 0.4%



Time To Relet – Indicator 30

Our average time taken to re-let empty properties increased to 20.75 days during 24/25, compared to 16.57 days in 23/24. Our target is 15 days.

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:

Indicators 3 & 4

1st and 2nd stage complaints responded to in full, and average time in working days for a full response.

SPSO timescales are 1st stage: 5 days and 2nd stage: 20 days

	2023/2024 Annual target 100%		2024/2025 Annual target 100%	
	1st stage	2nd stage	1st stage	2nd stage
No of complaints received	19	5	64	4
Complaints carried forward from previous year	0	2	0	0
The % of all complaints responded to in full	100%	100%	95.3%	100%
The average time in working days for a full response	2.4	18	3.6	13

Outcome of complaints at each stage

Not Upheld	11	3	25	1
Upheld	7	0	26	1
Partially Upheld	2	3	10	2

You Said, We Did

You Said,	We Did
<i>You provided feedback on our new Allocations Policy</i>	We made changes to the policy to reflect the view of the community and our applicants
<i>That when you called to report repairs you would often have to be transferred to another person</i>	We reviewed our phone options and made changes to make sure you speak to the right person first time.
<i>You wanted more courses to be run at the centre</i>	In 2025 we ran ESOL class, digital photography, food hygiene, yoga and wellbeing, beauty course and yoga, introduction to computing.
<i>Residents at Burnmouth Court wanted to be able to make use of the common room</i>	We have worked with residents to reopen this facility from March 2025. Residents have started the Burnmouth Court Residents Association.
<i>You want easier access to forms and information</i>	We have reviewed how we share this information with our customers. We are now working on updating our Tenant's Handbook
<i>You wanted other ways to be consulted</i>	We have purchased new software to help us reach and consult with customers.
<i>You wanted more opportunities to be involved with the community</i>	We are supporting the Calvay Events Committee to recruit volunteers

We love to hear from our customers and we really appreciate the following compliments:

- Tenant called the office to thank staff for getting her repair done so quickly – very pleased with service.
- Tenant mentioned at her sign up that Calvay staff were amazing and helpful.

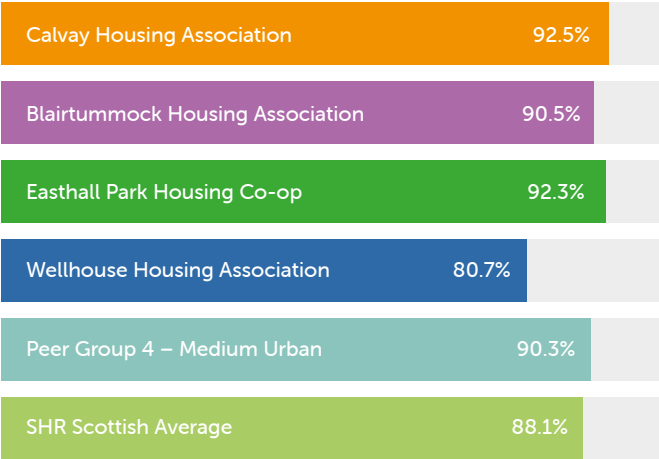
The Customer Landlord Relationship

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.

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.

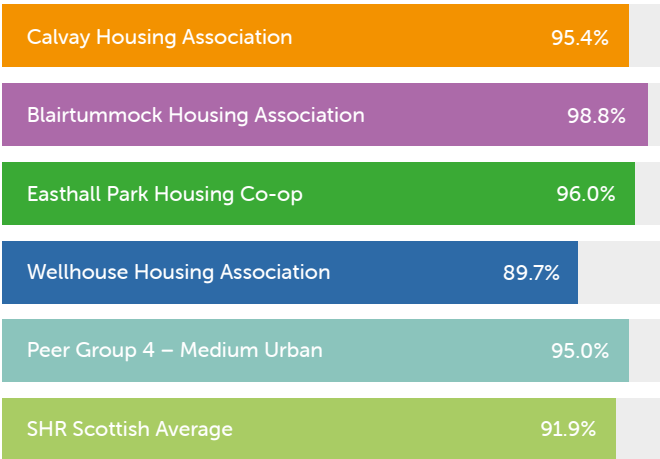


Percentage satisfied with overall service



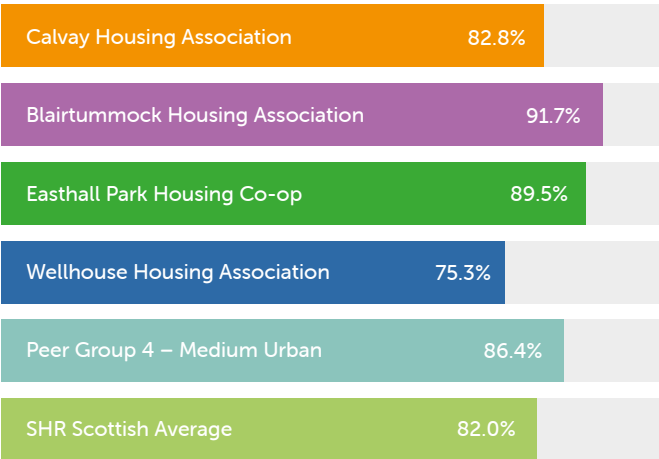
* Calvay’s figure from August 2025 TSS (previous survey 90.9%)

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 24/25 we completed 839 emergency repairs, 148 more than in 23/24. We took an average of 2.9 hours to complete emergency repairs. This was slightly poorer than the 23/24 performance of 2.7 hours.

Non-Emergency Repairs completed during 2024/25 totalled 2130, an increase on the previous year (2083). The average time taken to complete non-emergency repairs was 3.8 days compared to 3.4 days in 2023/24.

"Calvary continues to have a strong repairs performance compared to the Scottish average"



Average Hours to Complete Emergency Repairs – Indicator 8

	22/23	23/24	24/25
Calvary Housing Association	3.1	2.7	2.9
Blairtummock Housing Association	4.9	5.6	3.6
Easthall Park Housing Co-op	3.5	4.1	2.2
Wellhouse Housing Association	1.5	1.6	1.7
Peer Group 4 – Medium Urban	2.8	2.7	2.5
SHR Scottish Average	4.2	4.0	3.9

Average days to complete Non-Emergency Repairs - Indicator 9

	22/23	23/24	24/25
Calvary Housing Association	4.0	3.4	3.9
Blairtummock Housing Association	4.2	5.0	3.8
Easthall Park Housing Co-op	7.7	5.1	4.4
Wellhouse Housing Association	2.5	2.5	6.1
Peer Group 4 – Medium Urban	4.7	4.5	4.3
SHR Scottish Average	8.7	9.0	9.1

Satisfaction with Repairs Service - Indicator 12

	22/23	23/24	24/25
Calvay Housing Association	90.7%	98.6%	98.2%
Blairtummock Housing Association	97.0%	93.9%	96.0%
Easthall Park Housing Co-op	79.5%	79.5%	79.5%
Wellhouse Housing Association	86.6%	82.8%	85.6%
Peer Group 4 – Medium Urban	89.3%	90.0%	90.2%
SHR Scottish Average	88.0%	87.3%	86.8%

Satisfaction with our repairs’ service remains high despite a slight decrease during this year. 98.2% 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 2024/25 decreased from **97.1%** to **92.4%**. This was due to a combination of some very complex repairs as well as some poorer performance during Q4 of the reporting year. Performance is still above the Scottish average of **86.8%**.

Housing Quality - Indicator 6

The number of our housing stocking which met the Scottish Housing Quality Standard (SHQS) at the end of 24/25 increased to **88.6%** from **83.6%** at the end of 23/24. This performance is stronger than the Scottish average of **87.2%**. Calvay continues to manage and invest our stock with the goal of improving this performance year on year.

Gas Safety Certificate completed within anniversary date - Indicator 11

We failed to complete eight gas safety inspection within the 12-month timescale. This was due to a historical administrative error which has now been addressed, and the Association can report that all properties currently have valid certification.

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 24/25, we completed **22** approved adaptations to tenant’s homes, an increase of 7 compared to the 15 completed during 23/24. This increase was due to the Association being able to access more funding than previously. The average time taken to complete was **155.7 days**, a significant increase from the previous year which was a result of a combination of factors; poor funding levels in 23/24 and a delay by the Government in announcing funding for 24/25.



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

	22/23	23/24	24/25
Calvay Housing Association*	88.8%	88.8%	88.2%
Blairtummock Housing Association	90.5%	90.5%	90.5%
Easthall Park Housing Co-op	97.2%	97.2%	97.2%
Wellhouse Housing Association	69.9%	75.3%	75.3%
Peer Group 4 – Medium Urban	89.3%	89.2%	89.9%
SHR Scottish Average	84.3%	84.7%	84.2%

* Calvay's figure from August 2025 TSS

Anti social behaviour – Indicator 15

During the year we received 67 reports of anti-social behaviour with 97% resolved within approved timescales. A majority of these complaints related to excessive noise and neighbour complaints.

New Tenancies Sustained for more than a year - Indicator 16

	22/23	23/24	24/25
Calvay Housing Association	96.8%	91.7%	93.5%
Blairtummock Housing Association	98.1%	91.7%	95.1%
Easthall Park Housing Co-op	92.5%	100%	100%
Wellhouse Housing Association	85.4%	88.1%	93.5%
Peer Group 4 – Medium Urban	93.4%	92.9%	93.3%
SHR Scottish Average	91.2%	91.2%	91.6%

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 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 17

We had a total of 49 properties that became available for let during 24/25 compared to 57 properties during 23/24. This represents 5.8% of the available lettable stock.

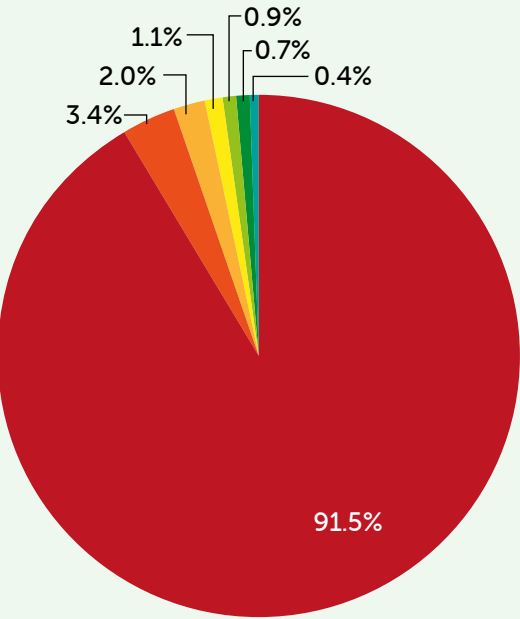
Homes And Rents - Average Weekly Rents 2024/2025

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	22/23	£56.86	£59.97	£45.63	N/A	£57.77	£78.26
	23/24	£60.26	£59.97	£47.91	N/A	£61.57	£82.24
	24/25	£63.63	£62.97	£50.31	N/A	£63.36	£87.12
2 Apt	22/23	£72.86	£66.93	£73.02	£73.34	£77.21	£83.46
	23/24	£81.13	£70.28	£76.67	£75.54	£81.26	£87.85
	24/25	£81.43	£73.79	£80.50	£79.84	£86.37	£93.27
3 apt	22/23	£79.57	£72.59	£75.81	£80.93	£85.01	£86.28
	23/24	£86.24	£78.18	£79.60	£83.36	£89.55	£90.29
	24/25	£90.21	£82.09	£83.58	£88.11	£94.61	£96.00
4 apt	22/23	£86.78	£82.57	£92.08	£90.34	£94.78	£93.96
	23/24	£90.81	£86.61	£96.68	£93.05	£99.30	£98.30
	24/25	£97.70	£90.94	£101.51	£98.35	£105.05	£104.51
5+ apt	22/23	£103.15	£89.09	£100.47	£99.80	£104.45	£103.72
	23/24	£97.47	£93.10	£105.50	£106.60	£108.80	£108.27
	24/25	£115.10	£97.75	£110.77	£108.66	£115.08	£115.58

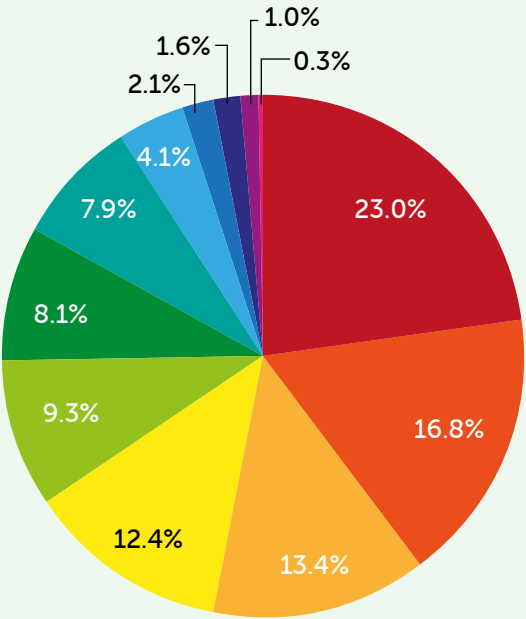


Financial Information



Income

Net Rental Income	£4,138,448
Wider Role Grants	£153,146
Interest Received	£88,812
Calway Centre Income	£49,588
Medical Adaptations Grants	£42,971
Other Income	£32,901
Factoring Income	£19,129
Total Income	£4,524,995



Expenditure

Staff Costs	£941,156
Overheads	£687,257
Planned Maintenance	£548,730
Reactive Maintenance	£507,899
Loan interest paid	£378,965
Cyclical Maintenance	£333,088
Direct Services	£321,308
Wider Role Costs	£168,600
Agency Costs	£86,429
Calway Centre Costs	£64,355
Medical Adaptation Costs	£39,275
Other Finance Charges	£11,000
Total Expenditure	£4,088,062

Investment in our homes 2024/25

Investment in our Homes

During 2024/25 CHA invested £2,508,058 in its properties. This expenditure was largely focused on the installation of External Wall and Cavity Fill Insulation across stock on Calvay Road, Calvay Crescent and Barlanark Road with £2,357,058 spent on this project.

Other expenditure delivered:

9 Kitchens –

9 kitchens were upgraded as part of investment works at a cost of £50,350

6 Bathrooms –

6 bathrooms were replaced at a cost of £25,144

30 Boilers –

We spent £72,753 upgrading the heating system in 30 properties

In 2025/26 the Association is focusing on completion of the insulation work on Calvay Road, Calvay Crescent and Barlanark Road. This work which is anticipated to be completed in September 2025 and will result in the improvement of 36 blocks of flats. Early feedback from residents has been positive with many noting that the quality of their home has been improved and that their homes are noticeably warmer since insulation has been installed.

The Association also intends to undertake work to upgrade and replace boilers, windows, kitchens, bathrooms and secure entry systems.



Staff List

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 (on maternity leave)
Andy Wilson, Housing Officer
Angela Martin, Welfare Rights Officer
Margaret McCaig, Factoring Assistant
Diane Steel, Housing Assistant
Jane Cassidy, Maintenance Assistant
Lindsay Roan, Maintenance Assistant
Carl Girvan, Caretaker
Eileen Stevenson, Finance Officer
Ali Smith, Wider Role Manager
Eddie Cusick, Centre Manager

New Staff During the year:

Katy McGregor, Maintenance Officer
Gary Miller, Maintenance Assistant
Ronnie Munro, Home Energy Advisor
Liz Campbell, Corporate Services Assistant
Michelle Islam, Temporary Housing Officer (covering mat leave)

Staff left during the year:

Greg Rodgers, Maintenance Officer
Linda Smith, Corporate Services Assistant
Craig Boyle, Housing Officer



Corporate Governance

Management Committee



Steven Blomer



Bryce Wilson



Alison A'Hara



Lauren Austin



Peter Howden



James Irvine



Gordon Laurie



Michelle McGill



Janice Mitchell



Jim Munro



Sunday Okewole



Margaret Scott



Lawrie West



Neville Wood

Committee Resignations

Emma Connelly
Helen Forsyth
Geri Mogan

Committee Average Attendance

81%



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