



**Annual
Performance
Report
2023/24**

Welcome from our Chairperson



I am delighted to bring you our 2023/24 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".

In order to strengthen the customer voice in the organisation, we worked with the Tenant Participation Advisory Service (TPAS) Scotland to establish "Your Voice", a panel made up of tenants and other local residents. Your Voice allows tenants to let Calvay know about their priorities, needs and expectations and to scrutinise our work.

As mentioned in last year's report, the Scottish Housing Regulator (SHR) changed our regulatory status to "Working Towards Compliance". In response, we produced and delivered an action plan detailing how we were going to improve so that SHR would return to us to "Compliant" status. I'm delighted to be able to tell you that in September 2024, we were returned to "Compliant" status. Our updated Engagement Plan can be found on the SHR's website in the Landlord Performance section.

We pride ourselves on being more than a landlord - what matters to you, matters to us. Our Wider Role Team secured significant funding of £149,276 that has allowed us to deliver the following:

A Community day/re-launch of the Calvay Centre in August 2023 enhanced community spirit and brought over 500 people to the Calvay Centre. Over 800 tenant households benefited from a £100 fuel support cash payment to heat the home and over 400 of the most vulnerable received an energy efficiency package that consisted of an air fryer, duvet and pack of energy saving light bulbs. Over 2000 participants engaged in activities in and around the Calvay Centre. Over 40 volunteers participated in Wider Role activities with a total of 900 volunteering hours. 43 participants gained accredited qualifications, 39 informal qualifications, 118 received other training, 131 moved on to another positive destination and 4 moved into employment. A Community Events Committee was established to plan and deliver community activities.

Last year, I explained that we were looking to secure grant funding and additional borrowing to deal with the problems with the rendering in Calvay Crescent, Calvay Road and Barlanark Road while at the same time making tenants' homes warmer and cheaper to heat. I'm pleased to be able to tell you that we have secured a significant Scottish Government grant from the Scottish Net Zero Heat Fund and also a new loan to fund an External Wall Insulation programme for 267 properties at a cost of just over £5 million. This work will be completed by July 2025.

I hope you find this report helpful in understanding how we have performed, and we would welcome any comments that you may have.

Jim Gourlay
Chairperson

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Our Performance 23/24

Our Performance Report for 23/24 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 2024 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 2023/2024

Over the past year we have all faced many challenges both related to the aftermath of the Covid-19 pandemic and due to 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 2024 - **£1,119,942**

The highest gains are:

- Universal Credit – **£423,592**
- Housing Benefit – **£56,454**
- Council Tax Reduction – **£45,696**
- PIP or ADP – **£259,763**



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.

- Appeals are now starting back up again and more face-to-face appeals are taking place. This has resulted in more appeals being processed and being successful.
- 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 23 and 31st March 2024 there were 573 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 £30 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.



Rents

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

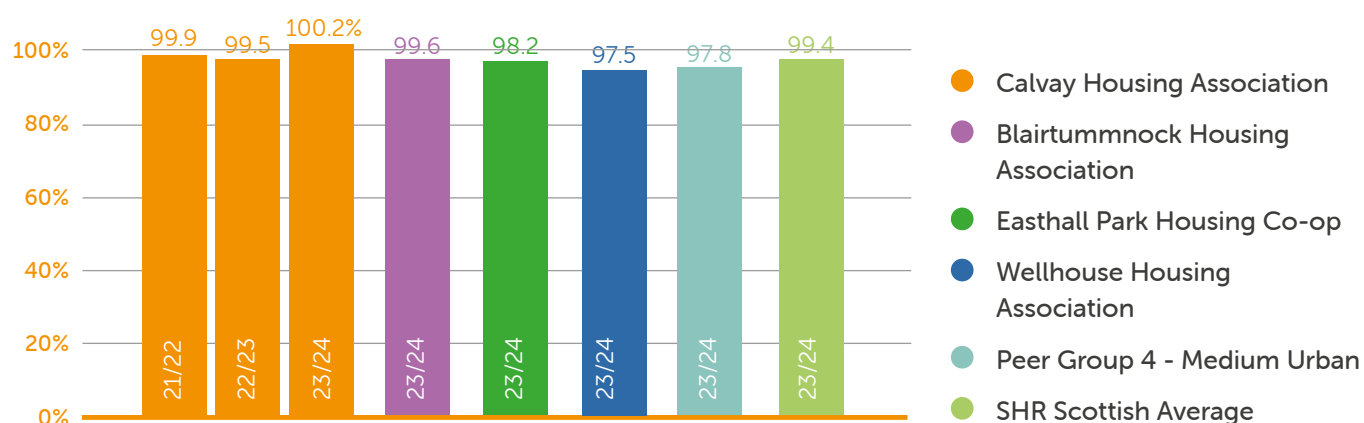
Rent Arrears Performance

	21/22	22/23	23/24
Current Tenant Arrears	£58,225	£85,965	£103,274
Former Tenant Arrears	£43,671	£43,671	£19,796
Gross Arrears	£100,381	£129,636	£120,404

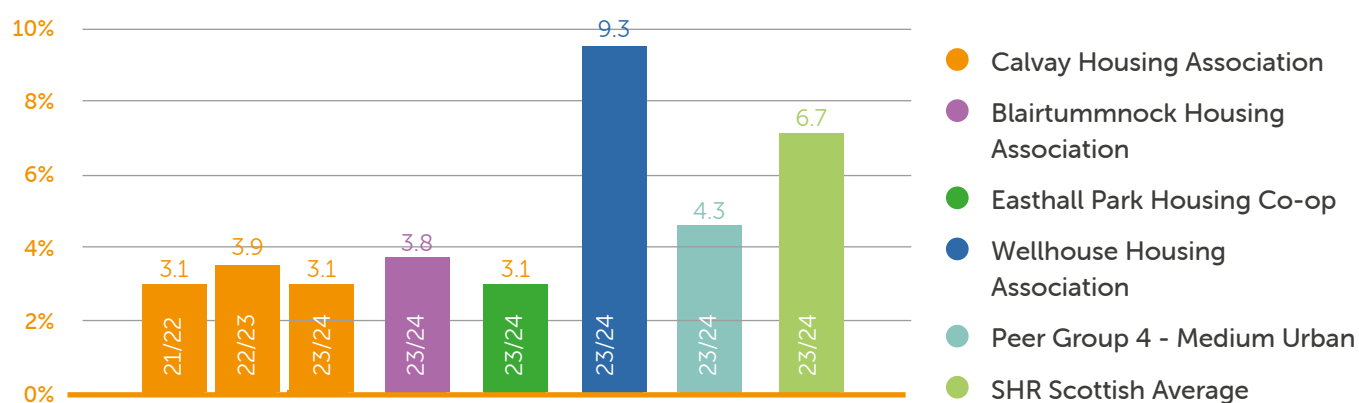
The gross arrears have decreased by 7.1% since last year. Current tenant arrears have increased by 20.1% and 34 new build properties were added to our stock. An increase on the number of units this year together with the Cost of Living factors have contributed to the increase. Arrears represent 3.20% of the total rent due against our target of 3.5%, which is a slight decrease of 0.63% on the previous year.

Our focus remains on preventing debt and providing help and 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.

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

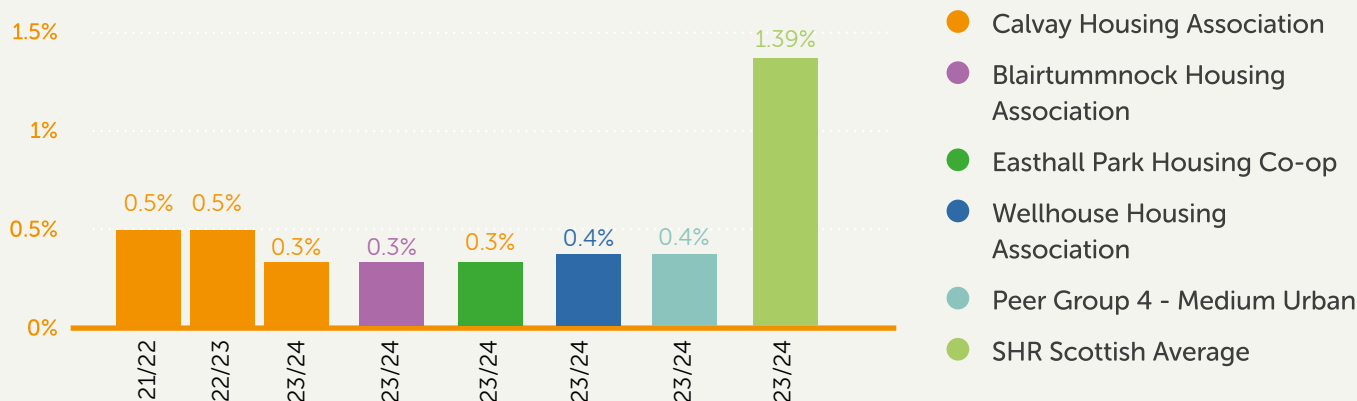
In 2023/24 we re-let a total of 60. This is an increase of 9 properties compared to the previous year. We also had a further 34 new build properties come off site. Properties were let to the following groups of applicants.

	21/22	22/23	23/24
Transfer	5	4	24
Waiting List	53	37	56
Homeless	2	10	13
Other (referral)	2	0	1
Totals	62	51	94

House size	Calvay Stock	Lets 23/24
1apts	42	7
2apts	155	16
3apts	393	24
4 apts	217	11
5 + apts	61	2
Total	868	60

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 decreased to 16.57 days during 2023/24 against our target of 18 days, compared to 29.8 days in 2022/23.

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.

Both are within the targets of 5 working days for Stage 1 complaints and 20 working days for Stage 2 complaints.

The following tables show how we compare:

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

	2022/2023 Annual target 100%		2023/2024 Annual target 100%	
	1st stage	2nd stage	1st stage	2nd stage
No of complaints received	10	12	19	5
Complaints carried forward from previous year	0	0	0	2
The % of all complaints responded to in full	90%	91.67%	100%	100%
The average time in working days for a full response	1.7	10.6	2.4	18

Outcomes:

	2023/2024 Annual target 100%	
	1st stage	2nd stage
Not Upheld	11	3
Upheld	7	0
Partially Upheld	2	3

You Said, We Did

You Said,	We Did
<i>That your enquiry was not responded to in a reasonable timescale</i>	We reviewed our Customer Service Charter.
<i>That previous rent consultation material was unclear and confusing</i>	We produced a new easier to use leaflet and held an open meeting.
<i>That you would like to report repairs online</i>	We are working to introduce on-line repairs reporting over the course of the summer.
<i>Customers asked for more events like the Community Day</i>	We held a Halloween event at the Calvay Centre and a lunch for residents at Burnmouth Court. We are committed to a future Community Day.
<i>You reported that you did not like the wording of letters related to gas servicing</i>	We reviewed the Association's Gas Policy and updated the wording on all the letters.
<i>You told us you wanted more activities at the Calvay Centre</i>	We secured funding and recruited a Centre Manager and Wider Role Manager.
<i>You told us defects were taking too long to be fixed at new build properties</i>	We implemented a new process with Crudens (our building contractors).

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

- A tenant from Calvay Rd to say how pleased they are with the standard of close cleaning.
- A tenant from our new build site at Garvel got in touch to say how pleased they are with their new home.
- Another tenant was in touch about the great job that contractors had done of their back court.
- A compliment was posted on our Social Media to say "This housing is very good to their tenants"
- A tenant of our latest new build development contacted the Association to thank staff and tell us how happy they are with their new home – "Winning the lottery couldn't be any better". We are delighted to get such positive feedback.

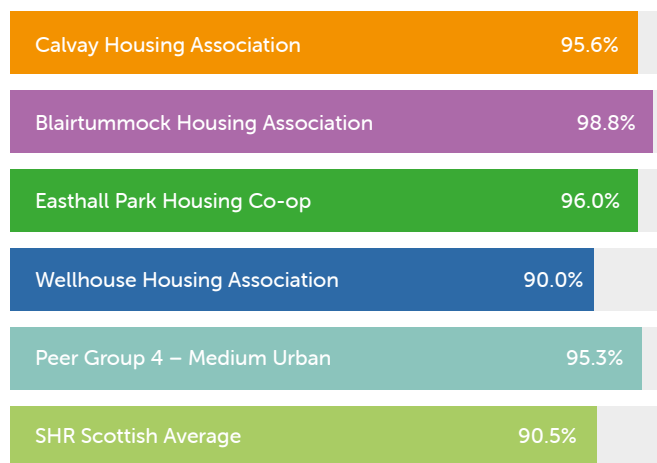
The Customer Landlord Relationship

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 April 2023, we completed a Tenant and Resident Satisfaction Survey, 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 every 3 years. Here are some of the key results from the latest survey.

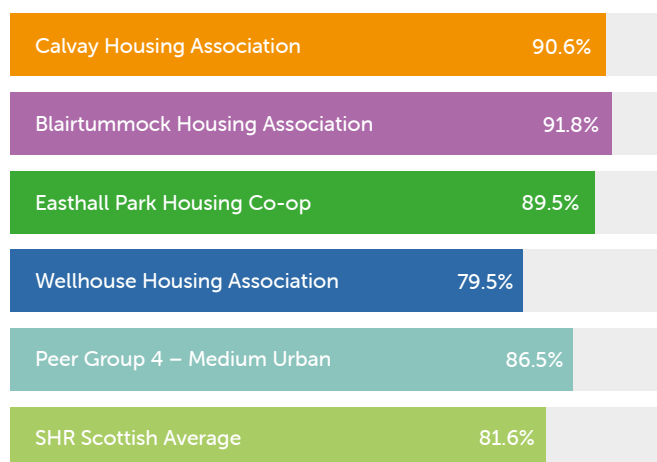


How well do we keep you informed about services and decisions? – Indicator 2



Rent charge as value for money – Indicator 25

We know that getting value for money is important to you and we continue to test how our tenants determine what they feel this means. We aim to keep our rent increase to a minimum whilst continuing to invest in our properties and consult with our tenants through various forums and surveys.



Quality and Maintenance of our Homes

Emergency Repairs – During 23/24 we completed 691 emergency repairs. We took an average of 2.75 hours to complete emergency repairs, an improvement from 3.1 hours during 2022/23.

Non-Emergency Repairs completed during 2023/24 totalled 2083, a decrease on the previous year of 2362. The average time taken to complete non-emergency repairs was 3.4 days compared to 4.0 days in 2022/23.

“Improvements in performance were a result of hard work from both our staff and contractors to meet the needs of our customers”



Average Hours to Complete Emergency Repairs – Indicator 8

	21/22	22/23	23/24
Calvay Housing Association	2.9	3.1	2.8
Blairtummock Housing Association	4.1	4.9	5.6
Easthall Park Housing Co-op	2.7	3.5	4.1
Wellhouse Housing Association	2.2	1.5	1.6
Peer Group 4 – Medium Urban	2.7	2.8	2.7
SHR Scottish Average	4.2	4.2	4.0

Average days to complete Non-Emergency Repairs - Indicator 9

	21/22	22/23	23/24
Calvay Housing Association	3.7	4.0	3.4
Blairtummock Housing Association	3.5	4.2	5.0
Easthall Park Housing Co-op	5.6	7.7	5.1
Wellhouse Housing Association	4.2	2.5	2.5
Peer Group 4 – Medium Urban	5.4	4.7	4.5
SHR Scottish Average	8.9	8.7	9.0

Satisfaction with Repairs Service - Indicator 12

	21/22	22/23	23/24
Calvay Housing Association	94.1%	90.7%	98.6%
Blairtummock Housing Association	94.8%	97.0%	93.9%
Easthall Park Housing Co-op	95.2%	79.5%	79.5%
Wellhouse Housing Association	79.7%	86.6%	82.8%
Peer Group 4 – Medium Urban	91.3%	89.3%	90.0%
SHR Scottish Average	88.0%	88.0%	87.3%

Satisfaction with our repairs' service increased during this year. 98.6% 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 2023/24 decreased from **99%** to **97.1%**. This was due to some poor performance from contractors in the last period of 23/24.

Housing Quality - Indicator 6

83.6% of our housing stock met the Scottish Housing Quality Standard (SHQS) at the end of 23/24 which is slightly under the Scottish Average of **84.4%**. This decrease is due to the way in which certain properties were assessed as well as changes to SHQS reporting in relation to electrical safety. We continue to use data from Energy Performance Certificates, Stock Condition Surveys and environmental monitoring devices in planning our energy efficiency programmes for future years.

Gas Safety Certificate completed within anniversary date - Indicator 11

We failed to complete two gas safety inspection within the 12-month timescale.

We completed a full-service programme and continue to audit this process to ensure 100%

compliance. A recent audit from Health and Safety specialists has given "substantial assurance" to the Association's management of gas safety.

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 23/24, we completed **20** approved adaptations to tenant's homes, an increase of 5 compared to 15 during 22/23. The average time taken to complete adaptations was **40 days**, a reduction of 12 days quicker than the previous year.



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 April 2023 when 88.8% 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

	21/22	22/23	23/24
Calvay Housing Association	95.2%	88.8%	88.8%
Blairtummock Housing Association	93.4%	90.5%	90.5%
Easthall Park Housing Co-op	92.1%	97.2%	97.2%
Wellhouse Housing Association	93.1%	69.9%	75.3%
Peer Group 4 – Medium Urban	90.0%	89.3%	89.3%
SHR Scottish Average	85.1%	84.5%	84.7%

Anti social behaviour – Indicator 15

During the year we received 51 reports of anti-social behaviour. A majority of these complaints related to excessive noise and neighbour complaints

New Tenancies Sustained for more than a year - Indicator 16

	21/22	22/23	23/24
Calvay Housing Association	87.0%	96.8%	91.7%
Blairtummock Housing Association	96.0%	98.1%	91.7%
Easthall Park Housing Co-op	100.0%	92.5%	100%
Wellhouse Housing Association	95.8%	85.4%	88.1%
Peer Group 4 – Medium Urban	93.5%	93.4%	92.9%
SHR Scottish Average	90.7%	91.2%	91.2%

Our Housing Officers and Welfare Rights Officer continue to be proactive to ensure new tenants have the capacity of support required to sustain a settled tenancy with us, we do this by contacting tenants and providing 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 57 properties that became available for let during 23/24 compared to 51 properties during 22/23. This represents 6.7% of the available lettable stock.

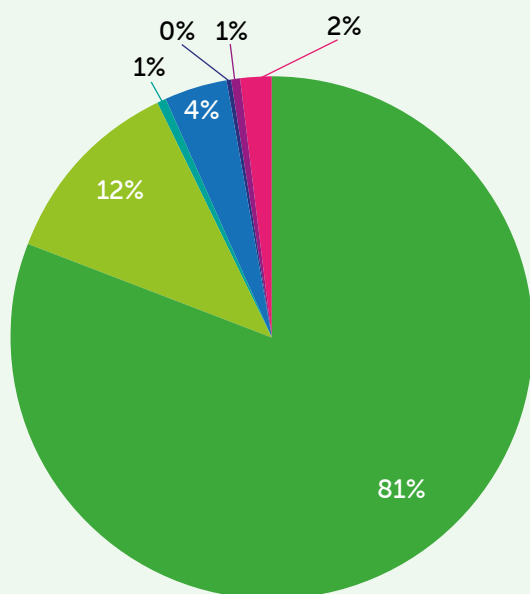
Homes And Rents - Average Weekly Rents 2023/2024

Lettable self-contained units, average weekly rent

		Calvay Housing Association	Blairtummock Housing Association	Easthall Park Housing Co-op	Wellhouse Housing Association	Peer Group 4 – Medium Urban	SHR Scottish Average
2 Apt	21/22	£69.92	£65.36	£69.58	£70.65	£75.35	£81.32
	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	£87.87
3 apt	21/22	£76.36	£72.59	£72.22	£77.98	£83.11	£84.19
	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	£99.30
4 apt	21/22	£83.28	£81.27	£87.73	£87.00	£92.57	£91.49
	22/23	£86.78	£82.57	£92.08	£90.34	£94.78	£93.96
	23/24	£90.81	£86.61	£96.68	£93.05	£90.29	£98.30
5+ apt	21/22	£98.99	£88.55	£95.73	£96.15	£101.10	£100.78
	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

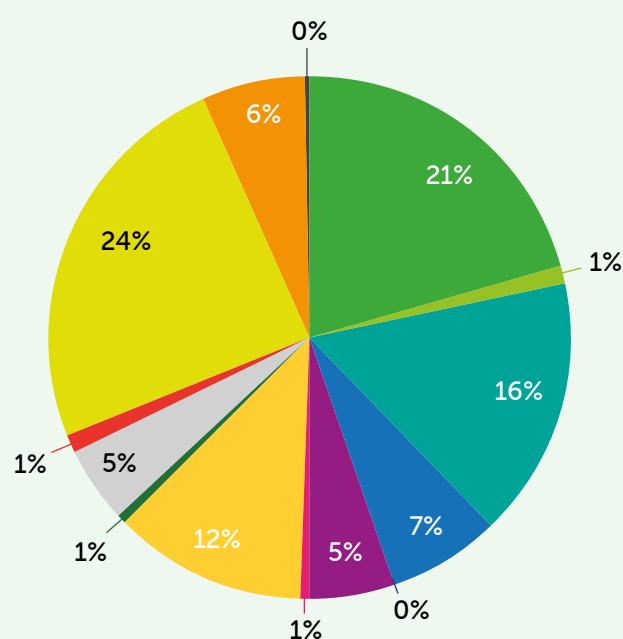


Financial Information



Income

Net Rental Income	3,881,010
Amortisation of Housing Grants	570,251
Medical Adaptations Grants	23,580
Wider Role Grants	191,655
Factoring Income	19,486
Calvay Centre Income	25,807
Interest Received	82,105
Total Income	4,793,894



Expenditure

Staff Costs	905,930
Agency Costs	50,209
Overheads	692,031
Direct Services	307,757
Planned Maintenance	0
Cyclical Maintenance	225,552
Medical Adaptation Costs	28,566
Reactive Maintenance	526,278
Bad Debts	24,555
Wider Role Costs	199,439
Calvay Centre Costs	55,974
Depreciation	1,057,070
Loan interest paid	285,319
Other Finance Charges	4,000
Total Expenditure	4,362,680
SURPLUS (before pension adjs)	431,214

Cashflows

It is often easier to understand how cash has been used, rather than reviewing the different accounting measures used in calculating a surplus. We maintain a healthy balance sheet, which provides us with a solid foundation for the future running of the business and allows us to be ambitious going forward with our investment in your homes.

Cash inflow from operating activities	544,698
Spend on New build	-1,961,799
Loans drawn down for new build	2,100,000
Component replacements	-339,327
Purchase of other fixed assets	-6,268

Interest received	82,105
Interest paid	-285,319
Loan repayments	-285,267
Share Capital	3

Investment in our homes 2023/24

Investment in our Homes

During 2023/24 CHA invested £339,326 in a much-reduced capital improvement programme as well as completion of a new build development of 43 properties. The reduction in spend was due to unexpected expense to 36 blocks of flats affected by failing render which required £70,506 in essential repairs to be spent.

34 Kitchens –

34 kitchens were upgraded as part of investment works at a cost of £167,678

Windows –

Only 1 property received new windows during void works to a cost of £4,500

17 Bathrooms –

17 bathrooms were replaced at a cost of £49,256

42 Boilers –

We spent £92,691 upgrading the heating system in 42 properties

In 2023/24 and 2024/ 25 the Association is focusing on a single programme of major works which is valued at £4.8m. This work will affect 36 blocks of flats in Calvay Road, Calvay Crescent and Barlanark Road. A modern External Wall Insulation system coupled with Cavity Fill Insulation will see failing render removed and upgraded and significantly improve the energy efficiency of these properties meaning reduced heating costs for our customers. This work is anticipated to be completed by July 2025. The Association is also participating in a trial of a new innovative Air Source Heat Pump system which will be part of the first pilot of this type of ASHP in the UK. One property will be fitted with this new system and monitored and evaluated over the next 12 to 18 months.



Corporate Governance 2023/2024

Management Committee



Jim Gourlay



Steven Blomer



Bryce Wilson



Jim Munro



Geri Mogan



Lawrie West



Gordon Laurie



Emma Connelly



Helen Forsyth



Peter Howden



Lauren Austin

Committee Resignations

Alison A'Hara
Christopher Warwick *
Julia Okun

Committee Average Attendance

70%

* Committee and Staff were saddened to learn of the sudden death of Committee Member Chris Warwick in February. Chris joined Calvay's Management Committee in 2018 and had served as Treasurer since September 2023

Staff List

Nick Dangerfield, Director
Derek Baker, Operations Manager
Tracy Boyle, Corporate Services Manager
Gail Dockrell, Senior Housing officer
Craig Boyle, Housing Officer
Geraldine McGuigan, Housing Officer
Melissa Craig, 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
Linda Smith, Corporate Services Assistant

New Staff During the year:

Andy Wilson, Housing Assistant
Greg Rodgers, Maintenance Officer
Calum McLeod, Senior Maintenance Officer

Staff left during the year:

Amelia Buckley, Finance Officer
Billy McCord, Senior Maintenance Officer
Jim McKinlay, Maintenance Officer
Michele Stirling, Maintenance Assistant





Calway Housing Association Ltd
Calway Centre, 16 Calway Road, Glasgow, G33 4RE
Tel. **0141 771 7722**
Email. **enquiries@calway.org.uk**
www.calway.org.uk