



 *Calway Housing Association Limited*

ANNUAL REPORT 2018





Welcome to Calvay's Annual Report for members of the Association for the year ending March 2018. We hope you will find the information in this report helpful. It is particularly important that you see in an easy format how the

Association manages its finances and the summary on page 4 is helpful in giving members a clear understanding of how we spend our income.

It was once again a very busy year for Calvay's Management Committee in running our business which has an annual turnover of £3m (see page 3 of this report for more details). Members can be assured that Calvay is financially strong but we cannot rest on our laurels and must continue to be prudent and plan for the unexpected. We regularly review our finances to ensure that we are able to continue to invest in our housing stock. In the last year we took the decision to use some of our surplus income to pay off one of our loans which has not only helped to reduce the upward pressure on rents, but will only help in securing further loans for future housing developments that are in our plans for Barlanark. We have been working behind the scenes in the hope of acquiring two sites in 2018, which along with a site already owned by the Association, could lead to around 64 new homes in the Barlanark area in the coming years.

We continue to invest heavily in our stock and in the last year we spent around £800,000 in planned improvements and maintenance and completed over 3200 repairs.

During the year we also implemented a new Rent Policy so that the way we charge rents is not only fair but can be seen to be fair across all our tenancies. Our rents continue however to be among the lowest in the city.

We are more than just a landlord of course and the Calvay Centre continues to be a fantastic resource for local people to access other services and various community activities.

Earlier this year our Director for the last 18 years, Michael Dawson, took the decision to retire. Michael saw the Association through many changes including changing the organisation from a Cooperative to an Association, the extension and modernisation of the Calvay Centre, the transfer of 384 properties from GHA to Calvay, the move to our new, modern offices at 16 Calvay Road and several new build projects. I would like to express my personal thanks to Michael for his commitment to Calvay and wish him a long and happy retirement.

Following Michael's retirement the Association's Management Committee appointed a consultant to prepare an Options Appraisal which had the aim of establishing the best way forward for Calvay as a whole. We are grateful to Thenue Housing Association for allowing their Head of Housing, Brian Gannon to come in as Interim Director to assist Calvay, prior to appointing a permanent replacement for Michael.

Finally, I am due to stand down as Chairperson at the AGM and the Management Committee will elect a new Chair after the AGM. It has been an honour to serve as Chair of Calvay Housing Association for the past 5 years and I would like to take the opportunity to thank my fellow Committee Members and the staff of the Association for assisting me throughout my time as Chair.

Welfare Benefits Service, Job Club & Recycled Furniture Project

Welfare Benefits

Over the past year, Calvay continued to provide a Welfare Benefits Service to our tenants through GEMAP (Greater Easterhouse Money Advice Project). However, we felt this one day service wasn't enough to meet the needs of all our tenants, as it was only people with tenancy sustainment issues who could be referred for an appointment with GEMAP. Calvay therefore had to rely on our own staff to support the majority of tenants with benefits issues and we recognised that staff resources would be severely stretched once the rollout of Universal Credit and the move towards online benefit applications kicks in. We therefore needed a specialist Welfare Rights service that would be open to all of our tenants, to advise and assist with welfare benefits issues, suspensions, appeals & tribunals, help tenants register for online claims, advise on setting up bank accounts, debt management, budgeting and fuel poverty issues. Calvay therefore appointed our own full time Welfare Rights Officer from 1st May 2018.

Job Club

This is a free drop-in service to support local people looking for employment, training and voluntary work and has enabled specialist staff to help Barlanark residents to use a PC, create CV's, set up and use email for job searches and job applications. The Job Club is available at the Calvay Centre from 10am till 2pm on Tuesdays and the Association contributes to the funding of this service for the benefit of our tenants.

Food Vouchers

The Association has continued to work with the Trussell Trust over the year, which is a UK wide registered foodbank set up to provide short term, emergency food to individuals and families in crisis. As a registered referral agency, Calvay holds a supply of vouchers which can be issued directly to an individual or family that we know are in genuine financial crisis with insufficient means to buy food.

Furniture re-cycling

The Association also works with Reconnect which is a furniture recycling project set up by Connect Community Trust to help reduce waste and create local training and employment in the East End of Glasgow. Reconnect pick up unwanted household items left in void or abandoned properties, which they then clean, repair and re-sell at affordable prices. They have a showroom in Camlachie, which is open to the public and a website, and the Association can provide discount vouchers to any tenants wishing to buy any items from them.

GET ONLINE

How would you like to be able to check your rent account and repairs history online? Well, now you can and it's easy to do! Just visit our website at www.calvay.org.uk and click on the Tenant Register/Login button at the top of the screen. From there, click on the link to register for a tenant login. Once you have completed all the relevant details, we will activate your account and you will be able to view your last 6 rent and repairs transactions

Housing Management

Rents

The Association committed to carrying out a major shake-up of our rent setting policy back in April 2016. This involved lots of consultation with tenants, committee and other landlords, through our newsletter, AGM, questionnaires, independent surveys and meetings, to gather all views and make sure we got it right. We completed this exercise in February 2018, when we reset rents for every single property across our stock, so that all rents are based on the same points system and similar rents will be charged for similar properties. We realise it will take a few years for all rents to be fully integrated onto the new structure and that some rents will need to go up more than others to bring them into line, while some rents may need to stay the same until others catch up, to minimise the impact on individual tenants.

Allocating Properties

The Association has continued to participate in a Common Housing Register (CHR) and a Common Allocations Policy with Easthall Park Housing Co-operative, Gardeen Housing Association and Lochfield Park Housing Association, plus Wellhouse Housing Association who will be joining from May 2018. This means you can apply for housing to either or all 5 landlords using one form and your points will be the same for all, which makes it fairer and easier for applicants to understand.

Helping Asylum Seekers and Refugees

We have continued to work with Glasgow City Council's Asylum & Refugee Project, over the past year to help rehouse asylum seekers and refugees within our area and we are grateful to those of our tenants who have helped these families integrate well and settle into the Barlanark community.

Repairs, Maintenance & Services

The Association carried out 3,282 repairs over the year, which equates to almost 4 repairs per property. We carried out a comprehensive review of our reactive maintenance contractors' framework in February/March 2018, to encourage competition and value for money. A number of new contractors were added to our existing framework to ensure we have a full complement of fully qualified and experienced contractors across all trades.

A number of service contracts were also reviewed in February/ March 2018, including stair-cleaning and landscaping. Caledonian Maintenance Services (CMS) were re-appointed as stair-cleaners as they have done such an excellent job over the last few years. Following a tendering exercise, CMS were also appointed as landscape maintenance contractors from April 2018 and we are sure they will do an excellent job here too.

Factoring

The Association provides a factoring service to 122 owners and sharing owners within our area of management. We work hard to provide an excellent factoring service and maintain a good relationship with our owners, so that all properties and common areas within our estate are well maintained. At the beginning of last year, we had 20 remaining of the original 65 sharing owners, i.e. people who initially bought a share of 25%, 50% or 75% of their property and agreed to pay rent for the remaining shares owned by the Association until they were able to buy the property outright. Of the 20 sharing owners, 18 had reached the end of their 20 year agreement, 2 were able to buy their property outright and 3 agreed to sell the property jointly with the Association. The remaining 13 were not in a position to do either, so the Association not only agreed to extend their contract, but also agreed to split the legal costs and arrange for our own solicitors to draw up the new contract and take care of all other legal requirements.

Medical Adaptations

The Association spent around £30,000 on medical adaptations during 2017/2018. We installed:-

- 2 wet floor bathroom adaptations
- 8 level access showers with half-height screens
- 3 specialist adaptations to bathrooms
- 1 adaptation to a kitchen for wheelchair access
- 3 sets of handrails either within or outside tenants' properties
- 1 adaptation to the access path of a property, and
- 1 fully ramped access to a property

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

Major Improvements

During 2017/2018, the Association spent over £650,000 carrying out major improvements to our properties and the extent of works is listed below:-

- 93 new modern and energy efficient boilers fitted
- 5 full replacement heating systems
- 84 new modern and fully fitted kitchens
- 71 new modern bathroom suites and showers
- 2 full close replacement door entry systems with handsets
- 59 houses fitted with new UPVC windows
- 3 replacement front doors
- 2 external refurbishment works to balconies



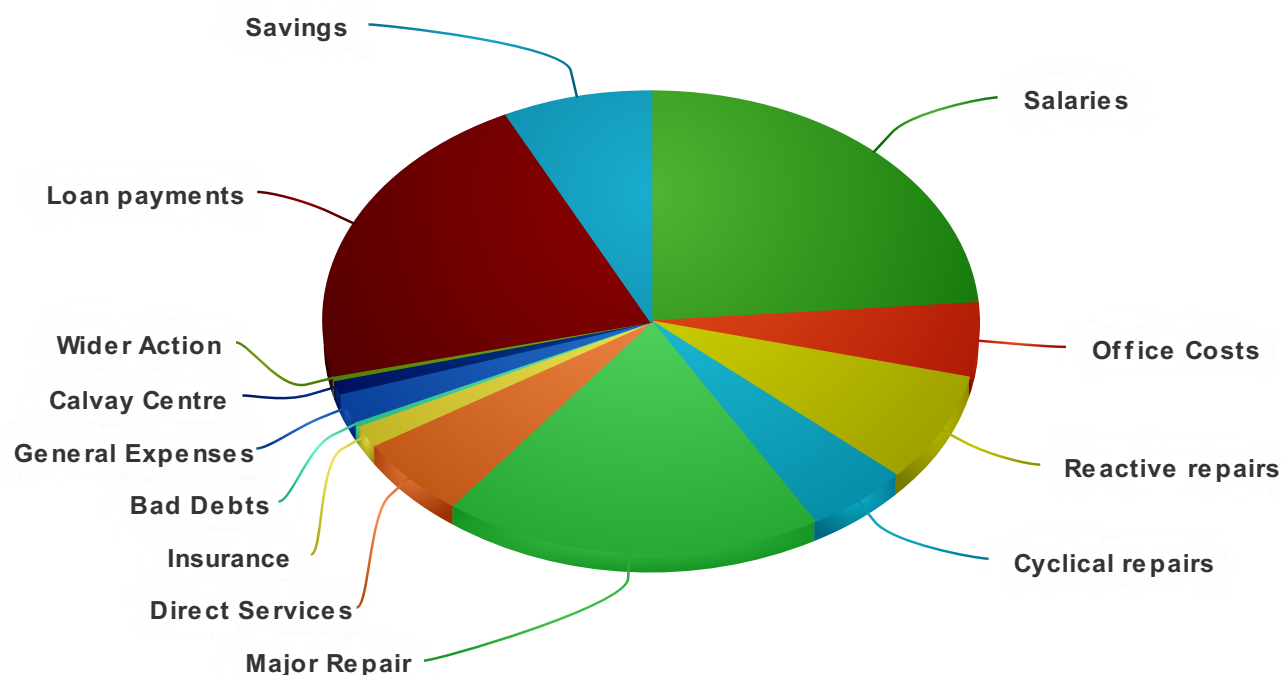
Cyclical Works

The Association also carried out £152,000 work of cyclical works, including annual roof anchor testing and annual gas servicing, including replacement of smoke detectors and carbon monoxide detectors (where necessary). We also continued with our rolling programme of electrical inspection tests and remedial works, including replacement of consumer units and full rewires where necessary.

The Association is committed to regular cyclical and planned maintenance works that will keep tenants' homes safe and to a good standard. A percentage of our stock is regularly surveyed by independent surveyors, to enable us to update our records on the condition of properties and determine what we need to replace and when, e.g. windows, kitchens, boilers, etc. All of the Association's stock meets both the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing (ESSH), except a few properties with electric storage heating, where the tenants have continually refused to upgrade to gas central-heating. However, these numbers are reducing year on year and we will continue to strive to catch them all.

Summary Expenditure

For Year to 31st March 2018



	£	%		£	%
Salaries	746202	24	Bad Debts	10556	0
Office costs	163258	5	General Expenses	65116	2
Reactive repairs	242013	8	Calvay Centre	30058	1
Cyclical repairs	160504	5	Wider Action	9966	0
Major Repairs	586736	19	Loan payments	676179	21
Direct Services	177514	6	Savings	228527	7
Insurance	48863	2			

Total Expenditure 3145492 100

The above has been extracted from Management Accounts for the year to 31st March 2018
A full set of Statutory Accounts are available from the Associations offices on request.

Community Development Review

This year has seen an increase in the number of people using the centre. This has been in part due to the re-opening of the Community Café, in partnership with the local Community Church, Hope Barlanark.

We have worked in partnership with the Early Years Team from East Glasgow Community Health & Care Partnership to develop new pre 5 services across Barlanark. We have tried to ensure that we work across the wider area in order to ensure our tenants living any part of Barlanark benefit from these services. This has resulted in the following new service:

- Stay and Play - The Calvay Centre
- Book Bug - The Calvay Centre
- Baby Massage - Barlanark Community Centre
- The Play Café - Barlanark Community Centre

As a result of consultation with local parents, we are renewing the play park within Calvay Crescent with work beginning early August. The total investment from the Association is almost £40,000. We are sure this will be a welcome change for parents and children.

The Community Garden has been slow to develop but there has been discussion with those involved and plans are being developed to officially launch the garden in June next year. We plan physical improvements over the winter period to include seating and increased planting areas. It is hoped that this will provide a pleasant area for families to meet and perhaps grow flowers or vegetables.

COMMITTEE MEMBERS AS AT 31 MARCH 2018	STAFF MEMBERS AS AT 31 MARCH 2018	
<p>Pauline Barr <i>Chairperson</i></p> <p>Alison A'Hara <i>Vice Chair</i></p> <p>Anna Ellis <i>Secretary</i></p> <p>Janet Martin <i>Treasurer</i></p> <p>Mima Bell <i>Committee Member</i></p> <p>Linda Dick <i>Committee Member</i></p> <p>Peter Howden <i>Committee Member</i></p> <p>Rebecca Howden <i>Committee Member</i></p> <p>Rosemarie Lindsay <i>Committee Member</i></p> <p>Billy McIlroy <i>Committee Member</i></p> <p>Sandra McIlroy <i>Committee Member</i></p> <p>Annie Robertson <i>Committee Member</i></p> <p>Wilma Running <i>Committee Member</i></p> <p>Christopher Warwick <i>Co-opted Member</i></p>	<p>Michael Dawson <i>Director</i></p> <p>Tricia Thomson <i>Property Services Manager</i></p> <p>Gail Borland <i>Senior Property Services Officer</i></p> <p>Geraldine McGuigan <i>Property Services Officer</i></p> <p>Craig Boyle <i>Property Services Officer</i></p> <p>James McGuire <i>Property Services Officer</i></p> <p>Margaret McCaig <i>Property Services Assistant</i></p> <p>Diane Steel <i>Property Services Assistant</i></p> <p>Melissa Craig <i>Property Services Assistant</i></p> <p>Lauren Morell <i>Property Services Assistant (Maintenance)</i></p>	<p>Jane Cassidy <i>Property Services Assistant (Maintenance)</i></p> <p>Lindsey Roan <i>Property Services Assistant (Maintenance)</i></p> <p>Yvonne Smith <i>Community Development Manager</i></p> <p>Carl Girvan <i>Caretaker</i></p> <p>Peter Stanulis <i>Modern Housing Apprentice</i></p> <p>Tracy Boyle <i>Admin. Officer</i></p> <p>Gerry Shepherd <i>Finance Consultant</i></p> <p>Amelia Buckley <i>Finance Officer</i></p> <p>Gill Montgomery <i>Development Consultant</i></p>

A target of 70% was set for attendance at Management Committee meetings. The level achieved to March 2018 was 83%

PETER HOWDEN



Committee and staff of the Association would like to express their heartfelt thanks and gratitude to Peter Howden, as he has decided to retire from our Management Committee after 25 years of service. Peter was our Chairperson for many years and worked tirelessly for the people of Calvay, getting involved in a considerable number of external groups and building up a great network of contacts over the years. He represented the Association all over the country and his many tasks included serving as Chair of the Glasgow and West of Scotland Forum as well as being a director on the Board of SHARE. Peter is passionate about making Calvay a better place and carried out all of his duties on a voluntary basis. We were lucky to have him as an ambassador and wish him well in his retirement. We hope that he will keep in touch and will miss his cheery stories around the place!

Pictured (left) is Peter receiving a long service award from Eamonn Connolly, the Director of Employers in Voluntary Housing (EVH). Peter also received their Committee Member of the Year Award in 2002.