

Calvay News

COMMUNITY DEFIBRILLATOR DONATED BY RYAN O'KEEFE

In July 2025, The Calvay Centre was approached by Liz O'Keefe and her ten year old son Ryan to ask if Calvay Housing Association would allow them to install a community defibrillator at the Calvay Centre. They were aware that there was no defibrillator in the area that was accessible 24/7.

Calvay Housing Association Limited

Liz explained that Ryan had raised £5000 by doing sponsored walks to purchase 2 defibrillators in memory of his Gran, Maryanna Smith (Granny MAS), who sadly passed away on the 25 February 2025. Her death may have been prevented if a defibrillator was accessible when she fell ill.

It was agreed that the defibrillator would be installed at the Calvay

Centre free of charge by one of our contractors T.R. Aitchison Electricians who were very empathetic to the cause and need for such emergency equipment.

As of early September, Barlanark has 2 functioning defibrillators that are linked to the Scottish Ambulance Service network. The second defibrillator is installed at Gardeen Housing at the other side of Barlanark.

To thank Ryan for all his hard work and his very generous gesture, Calvay Housing recently presented him with Star Wars memorabilia as we know Ryan is a keen fan.









Our office will be closed from 12.30pm pm on Wednesday 24th December 2025 and will reopen at 9am on Tuesday 6th January 2026. Emergency contact numbers to use during this time are on the back page of the newsletter.



Welcome from our Chair

Welcome to the Winter 2025 edition of Calvay News!

As Chair of Calvay Housing Association, I am delighted to introduce our final newsletter of the year and to reflect on what has been a busy and very positive period for the Association and the wider community.

In September we held our Annual General Meeting at the Calvay Centre, which was well attended. At the AGM, new Committee Members were elected, and I'm pleased to say we continue to have a strong and diverse Committee working to support our tenants and community. The Management Committee also reviewed and signed off the Annual Assurance Statement which has been sent to the Scottish Housing Regulator, confirming our continued compliance with regulatory requirements and tenant safety standards. Details about the committee can be found on page 3.

You will also notice staff changes in this edition. We say farewell to Craig Boyle after 21 dedicated years of service and wish him all the best in his promoted post, while we celebrate the arrival of new colleagues Michelle Islam and Alan Nicholson and also send warm congratulations to Melissa Craig on the birth of her baby boy.

As always, there is a lot happening at the Calvay Centre. From community learning programmes, to a packed calendar of Christmas events for seniors, families and children, there really is something for everyone this festive season. The Events Committee continues to do fantastic work organising activities year-round, including the highly successful Come Dine with Us evenings. See pages 6 to 8 for information about events happening at the Calvay Centre

Please also take time to read the useful articles in this edition, including information on heating payments, water safety and smoke, heat and carbon monoxide alarms, as well as details on how to report repairs online. Keep the back page handy which lists emergency contact numbers over the festive closure

Finally, as the year draws to a close, I want to thank our tenants, staff, Committee Members, volunteers and partners for your continued support. Calvay exists for the community, and everything we do is strengthened by the energy, kindness and participation of the people of Barlanark.

On behalf of everyone at Calvay Housing Association, I wish you a very Merry Christmas and a healthy, peaceful and happy New Year.

Congratulations go to Craig Boyle, Housing Officer, who has secured a promoted post with another housing association. Craig was with Calvay for 21 years and we are sad to see him go but wish him all the best in his new post.

Melissa Craig has started her maternity leave and will be back with us late next year. We wish her lots

of luck, and not too many sleepless nights with her new baby boy.



Craig Boyle





course.

Michelle Islam



Alan Nicholson

Calvay AGM



We held a successful Annual General meeting in the Calvay Centre on 11th September. At the meeting the Annual Accounts were presented and new Committee Members were elected. Your Management Committee for 2025/2026 is as follows:



Steven Blomer



Bryce Wilson



Peter Howden



James Irvine



Gordon Laurie



Michelle McGill



Janice Mitchell



Jim Munro



Sunday Okewole



Lawrie West



Neville Wood



Alison A'Hara



Lauren Austin

ANNUAL ASSURANCE STATEMENT

The Association must submit an Annual Assurance Statement to the Scottish Housing Regulator by the 31st October each year. The Management Committee have reported that they are satisfied, to the best of their knowledge, that Calvay is compliant with the Regulatory Framework and the Regulatory Standards. This assurance comes from reviewing a comprehensive bank of evidence and from ongoing scrutiny of the Association's business throughout the year 2024/2025.

The evidence bank combines reports, policies, advice and information which the Management Committee monitors and oversees on an ongoing basis throughout the year to provide continuous assurance that Calvay is compliant.

The Management Committee are satisfied that

the Association meets all its duties in relation to tenant and resident safety. These include compliance with gas, electrical, fire and water safety and their obligations relating to asbestos, damp and mould.

The Association took steps to strengthen the information it provides to the Audit and Risk Sub Committee to ensure that Members receive reports at each meeting on compliance. This includes full reports of independent expert advisors, thus ensuring detailed scrutiny of Calvay's effort to maintain full compliance with health and safety obligations to its residents.

The Chairperson was authorised by the Board meeting held on 16th October 2025 to sign and submit the Annual Assurance Statement to the Scottish Housing Regulator.

allpay NEW SERVICES FROM 1ST SEPTEMBER 2025

Branded Gateway

Our website now has an Allpay's Branded Gateway.
This is a customised online payment system which allows customers to make rent payments or a one off payment. By selecting the "Make a Payment" button at the top of the page on our website, you can

now make payments more easily and securely. You will no longer require a rent payment card where you are required to enter in a 19 digit number, although this option is still available. The system now accepts tenancy reference numbers. Your tenancy reference is unique to you so if you are unsure of your reference number then please contact the office and we will happily provide you with this.

Pay by Link

Allpay's Pay-by-Link feature allows customers to make secure online payments via a unique, personalized URL (link) sent via text or email. The link will be personalised to your account and have your reference. This link can be used at any time to make payments or a one off payment.

Moving forward, we will send a payment link by email or text for all new tenants or if you have lost your rent payment card instead of issuing a replacement Allpay card. However, an Allpay card will be available on request by contacting your Housing Officer should you still wish to use a card.

How Pay-by-Link Works:

Receiving the Link:

You will receive a unique Pay-by-Link via text or email from Calvay.

Accessing the Payment Page:

Clicking the link directs you to a secure, branded payment gateway.

Making the Payment:

Enter your payment information (credit or debit card details) and a validation code (if applicable).

Confirmation:

You will receive a confirmation of the successful payment.

Receipts can be emailed to you but you must have a valid email address. Please contact the office to ensure your email address is up to date.

Callpay

If you are not comfortable to pay online or through our payment link, you can call the office, and we can take your payment securely.

You will be asked to enter your bank card number into your telephone keypad instead of reading this out, this is to ensure your bank details are kept secure at all times during the payment.



WAYS TO PAY YOUR RENT...



Direct debit, through your bank account:

Simply contact the office on **0141 771 7722** or complete a Direct Debit Mandate, and we will take care of the rest. Any annual rent increases will be updated automatically.



By payment link:

You can make payments anytime from your phone. Just click your payment link, enter the amount, and submit. If you don't have a link, call **0141 771 7722** to request one.



Through our website:

Click the "Make a Payment" tab at the top right of the homepage. You will need your tenancy reference number. Please contact your Housing Officer to obtain this if you do not know your number.



Online banking or standing order:

Please contact your Housing Officer, who will provide the full bank details to start online banking payments or set up a standing order.



Rent card:

Take your rent card to a local Post Office or any shop displaying a PayPoint sign.



Pay by debit card:

Call 0141 771 7722 or visit our office at 16 Calvay Road, Barlanark, G33 4RE, Mon- Tues 9.00am – 4.00 pm, Wed – 9.00am – 1.00pm, Thur – Frid – 9.00am – 4.00pm



Housing Benefit:

If you receive Housing Benefit, no action is required. We will notify Glasgow City Council of your rent and any service charge increases on your behalf. Please inform them of any other changes to your circumstances.



Universal Credit:

Update your UC journal to confirm housing costs immediately when instructed on your portal and to request direct payments to your landlord. For rent increases complete the "Confirm your housing costs" to-do from 1 April 2026, including your new rent and any applicable service charges. Do not use "Change of Circumstances."

The Calvay Centre News

Calvay Centre

Issue 9 - December 2025

CCTV Upgrade

As you may have seen the Calvay Centre has had a few additional cameras installed to the building. At Calvay Housing we take the security of our centre and the safety of our tenants and staff very seriously. With this in mind we secured part of the funding that was required from East Centre (Ward 18) Area Partnership to have our CCTV system enhanced and upgraded. As the dark nights come in and more and more activities and services take place in and around the centre, we want to ensure that the Calvay Centre is a safe environment for all our centre users and the surrounding neighbourhood.

The new state of the art CCTV system covers the internal and external perimeter and

the property line of the Calvay Centre, to retain the confidence of the general public and centre organisations.

The public should be reassured that by installing and upgrading our system, this does not mean that crime is on the increase, as according to police statistics there is very little reported crime in this local area, and over the years there has been next to no damage/vandalism targeted at the centre, and for this we must thank the local community.



Calvay Centre Community Based Learning

Since our Autumn Newsletter we have run several different courses that have enabled participants to develop by building new skills and experiences. The courses are delivered in partnership with Glasgow Kelvin College, Glasgow Life, and private learning providers, these courses have included: Beauty Courses, ESOL Classes, Elementary Food Hygiene Courses, First Aid Courses, and Mental Health First Aid Course. These courses enabled participants to gain 12 informal college certificates, 35 recognised qualifications, and 10 sector specific certificates.

These all support participants to sustain employment, secure promoted posts, increase their

knowledge and skills and secure employment, and volunteering opportunities.

If you would like to find out about



future courses that will be taking place in the Calvay Centre, please contact **ecusick@calvay.org.uk** or call **07498843491.**

Senior's Christmas Lunch, Wednesday 17th December 2025, 1pm to 3pm

The Calvay Community Events Committee in partnership with The Calvay Centre, will be hosting a special Christmas Lunch for our local Seniors (Anyone aged 55 years plus).

If you are aged 55 years or older come along to the Calvay Centre for a great afternoon of Games, Food, and Music. This event is FREE to all senior members of our community.

There will be a FREE meal, refreshments, and music.

To reserve your place, contact a member of the Calvay Community Events Committee or call, text, email Eddie on **07498843491** or **ecusick@calvay. org.uk**

You must reserve your place!



Calvay Community Events Committee

As usual, the Calvay Community Events
Committee have been organising and
delivering many activities and events for all
the community. There was a very successful
Summer Programme, then there was the
October Week Programme, then there was
the Halloween Movies & Munchies and then
the Halloween Children & Families Party
where over 80 children had a great time
dancing, playing games, all dressed up as their
characters of choice!

Then they moved onto planning their Christmas activities, which started with a Christmas Fayre on the 29th November, Seniors Bus Run – 8th December, Senior's Christmas Lunch – 17th December , Senior's Panto – 17th December Children & Families' Panto, then to finalise the Christmas events; Children & Families' Christmas party – 21st December 2025.

The fundraising 'Old School Disco & Music Session' event on the 28th November raised monies so that they could have funds to put on more activities and events for the local community. This was a great night had by all with DJ Jonny providing music from over the decades.

The Events Committee has also delivered monthly Come Dine with Us events each month, and throughout the year has delivered over 500 free 3 course meals to families and individuals. They have done this in partnership with The Halliday Foundation, with the final meal for 2025 being held on **Thursday 11**th **December at 7pm** in the Calvay



The Calvay Centre

The Centre hosts many activities and events throughout the year, these can be Community Courses, Yoga, Parties, Dancing, Meetings, etc. If you have any ideas of what you would like to see in the Calvay Centre, please contact Eddie on **07498843491** or email: **ecusick@calvay.org.uk**

Children & Families Christmas Panto

(All children must be aged 0 – 14 years, and be accompanied by a responsible adult). Friday 19th December 2025 6pm. Pick up at The Calvay Centre.

Spaces are limited and are on a first come first served basis Tickets are non-refundable and non-transferable.

£1 per ticket (Includes Goody Bag & Transport to and from the Platform Theatre)

Show starts at 7pm. Spaces are limited and are on a first come first served basis!

To purchase your tickets, come along to The Calvay Centre and speak with members of the Calvay Community Events Committee or Eddie (Centre Manager) 07498843491.

Senior's Christmas Panto (55 yrs plus) F5 per ticket (Includes Transport) Wednesday 17th December 2025 5.30pm Pick up at The Calvay Centre FREE Transport provided to and from the Pavilion Theatre. Show starts at 7pm. Spaces are limited and are on a first come first served basis! Tickets are non-refundable and non-transferable! Last day to buy tickets is Thursday 27th November 2025 To book your place come along to The Calvay Centre with your £5.00 and speak with members of the Calvay Community Events Committee or Eddie (Centre Manager) 07498843491

Children & Families Christmas party Sunday 21st December 2025 3pm - 5pm

The Calvay Community Events Committee in partnership with The Calvay Centre, will be hosting a Children & Families Christmas Party on Sunday 21st December 2025.

There will be games, food, refreshments, entertainment, and maybe a special visitor!

There will also be a small gift for every child attending. You can collect a booking form from The Calvay Centre, these must be returned no later than Monday 8th December 2025, so book early to avoid disappointment.

All Children must be accompanied by a parent, guardian, or responsible adult.



Annual Report

Each year we publish our Annual Report for our tenants and residents. This report provides information on Calvay's performance throughout the year. There are comparisons between how we did last year compared to previous years. We also include information about how we compare to other housing associations and to the Scottish average.

It is available to download directly from our website www.calvay.org.uk

If you would like a printed copy, we are happy to provide you with one – just call the office on 0141 771 7722 or email enquiries@calvay.org.uk and we'll get one sent out.

We are also keen to know what you think about the Annual Report:

- Does the report contain the information you want to see?
- Is the report easy to understand?

If you want to answer these questions or

make any other comment about the Annual Report, please either email us at enquiries@calvay.org.uk with "Annual Report Feedback" in the subject line, or write to us at: Calvay Housing Association, Annual Report Feedback, The Calvay Centre, 16 Calvay Road, Barlanark, Glasgow G33 4RE.



Calvay Housing Association Annual Performance Report 2024/25





Due to rising postage costs, we have made the decision to stop sending out copies of the Calvay Newsletter. Printing and posting the Newsletter costs the Association approximately £12,000 a year and we believe that the savings made would be better spent directed elsewhere, for example on maintenance and upkeep of our properties.

However, the Newsletter will still be available to view or download at www.calvay.org.uk/newsletters.

If you have any difficulty in accessing the Newsletter via our website, please let us know and we will arrange to print and post a copy to you.

PENSION AGE WINTER HEATING PAYMENT (PAWHP)

From this winter, PAWHP will provide support to people of state pension age with an income of £35.000 or below.

> Pensioners who were born on, or before, 21 September 1959 and were living



in Scotland during the qualifying week - Monday 15 September to Sunday 21 September 2025 will receive the payment.

Most eligible people will be paid automatically.

Payment Amount

- Generally, a payment of £203.40 per pensioner household including no individual aged 80 or over, or £305.10 per pensioner households including an individual aged 80 or over.
- Individual payments of between £101.70 and £305.10, depending on age and household composition.

Payment Timings

- These payments will be made from November 2025 by Social Security Scotland.
- For pensioners with a taxable income of over £35,000, the payment will be taken back through the tax system.
- Please be advised that you will only be contacted by letter, if anyone tries to call or send you a text then this will be a scam.



Children and young people in Scotland can get the assistance if they're under 19 years old and get one of the following 'qualifying benefits':

- the highest rate of the care component of Child Disability Payment
- the highest rate of the care component of Disability Living Allowance for children
- the enhanced daily living component of Personal Independence Payment
- the enhanced rate of the daily living component of Adult Disability Payment

They must be getting this on at least one day in the third full week of September.

In 2025 this will be Monday 15 September to Sunday 21 September.

Payment is usually automatic

Eligible children and young people living in Scotland do not need to apply. They'll get their payment automatically. Child Winter Heating Payment will usually be paid into the same bank account as their:

- Child Disability Payment
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment

You'll get a letter from Social Security Scotland before they make the payment.

Winter Heating Payment

Some people in Scotland get a single payment during winter called Winter Heating Payment.

Winter Heating Payment will be paid from December 2025 and will be £59.75.

How you get Winter Heating Payment

You will get Winter Heating Payment automatically if you get one of the benefits that make you eligible.

Getting Winter Heating Payment does not affect any other benefits you may get.

When you get it

You'll automatically get the single payment between December and February. This does not depend on how cold it is.

You'll get a letter or an email from Social Security Scotland telling you it's coming. It appears as 'WHP' on your bank statement, WHP stands for Winter Heating Payment.



COLLECTION OF EQUALITIES INFORMATION



Calvay Housing Association is committed to making sure we treat everybody fairly.

We must also meet the regulatory requirements of the Scottish Housing Regulator. In early 2026 we will be gathering information on equalities from tenants, applicants, staff and Committee Members. The main reason behind collecting this information is to ensure that we can tailor our services, where appropriate, to meet the demands of a diverse tenant population and to ensure that we continue to act as a fair and good employer.

Calvay Housing Association will

shortly send all tenants (including joint tenants) a questionnaire on equalities information and will ask you to provide information on each of the protected characteristics under the Equality Act 2010. These are:

- age
- disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race
- religion or belief
- sex
- sexual orientation

Calvay has decided to send the questionnaire out on an anonymised basis, and the information provided will **not** be linked to any individual. We hope that by doing this, we will receive a good response and gather enough information to inform our service delivery and meet our obligations under the Scottish Social Housing Charter, in particular to ensure that "every tenant and other customer have their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services." Please look out for the questionnaire coming through your letterbox early next year.



WE NEED YOU!...

The Association continues to receive reports on fly tipping, dog mess, rats in the area, missed bin collections etc. Unfortunately these areas are the responsibility of Glasgow City Council not Calvay Housing Association.

We need YOU to take responsibility and work in partnership with the Association. We need YOU to be our eyes and ears. We need YOU to report these issues directly to the council.

Several people might report something to Calvay but when we pass it on to Glasgow City Council

they will count this as only one complaint received, despite the fact that that a number of residents have

reported it to the Calvay office. YOU must therefore report directly to Glasgow City Council as the more reports they receive from different people, the quicker and higher their response will be.

It takes less than two minutes with the My Glasgow app. MyGlasgowCC - Glasgow City Council

Water Safety

There are several water-borne bacteria/diseases, but the most well-known is **Legionnaire's Disease** (legionella) which is a potentially fatal form of pneumonia, caused by infected water droplets/mist. This disease can affect anybody, but mainly affects those who are more vulnerable because of age, illness, immunosuppression, smoking etc. Breathing in small droplets of contaminated water is how the legionella bacteria infect your lungs.

What Calvay Housing Association is Doing to keep You Safe:

- Carrying out cyclical water inspections to communal water tanks where required. This may require access to your property to access the communal tank. Any resulting work found during these checks will be undertaken promptly. Where applicable communal water tanks not required will be removed.
- During the empty homes process we will carry out a water pipework system flush and replace a shower hose, shower head and curtain(if fitted) prior to a property being allocated.
- Ensuring any Calvay Housing Association operative or contractor undertaking works in Calvay Housing Association homes is properly trained for the works they are undertaking.
- Ensuring that your boiler is set at the correct temperature to prevent risk of legionella.

 Most of our properties have combi boilers, therefore have no water storage so any chance of legionella is kept to a minimum.

What You Can Do To keep Yourself Safe:

- Grant prompt access where required to a communal water tank so the inspection and any works can be carried out.
- Do not allow water to stagnate e.g. when water outlets are not in regular use.
- If you are away from your home for more than 48hrs, upon your return run all taps and water outlets for a couple of minutes.
- When you get back from longer holiday/breaks, you should run water through all your taps and shower heads for a longer period, 5 minutes and immerse your shower head in disinfectant for 10 minutes.
- Do not alter the settings on your boiler for water temperature as this will have been set to a level to ensure your safety.

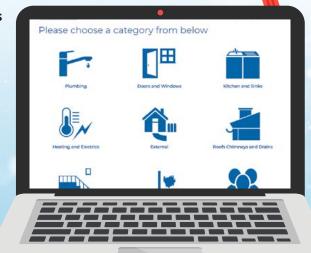
REPORT YOUR REPAIRS ONLINE

Did you know that you can now report repairs online day or night, 365 days a year? Calvay now has an online repairs picker, which tenants can use to report repairs at their convenience. This means no waiting in telephone queues or having to come out in the cold winter weather to our offices.

To report a repair please go to **www.calvay.org.uk** and click on "Report on a Repair"

This function should only be used for non-Emergency repairs. If you have an emergency repair then please call one of the following numbers:

- During office hours 0141 771 7722
- Gas City Technical Services at all times 0333 202 0708
- For Out of Hours other than gas City Building 0800 595 595





Under the Housing (Scotland) Act 2001, Scottish Secure Tenants and Short Scottish Secured Tenants have the right to have small urgent repairs caried out by their landlord within a given timescale.

When you report a repair we will advise you if your repair qualifies and the maximum timescale that we

have to complete your repair. We may need to inspect your property first to see if your repair qualifies.

A list of repairs and timescales and more information is provided in the **Right to Repair Leaflet** produced by the Scottish Executive. If these repairs are not started within the timescales provided in the scheme, you have the right to contact us to ask for an alternative contractor.

Right to Compensation for Improvements

If you wish to change any of the fittings or fixtures in your property you must seek written permission from us. This could range from fitting laminate flooring to changing internal doors.

The Association will reply to any request within 28 days and will not withhold permission unreasonably. If a request is refused, the reason will be given in writing and you may appeal as per the Association's complaints procedure.

Once we have received your application our Maintenance Officer will carry out inspections before and after the works. You are also required to have a fully qualified tradesperson carry out the work.

We have to ensure that your home is not damaged or made unsafe by your work. In some cases you will have to obtain Planning Permission or Building regulations Approval from the local authority prior to carrying out any works.

Examples of the most common alterations are:

Renewing/removing fitted units or internal doors

- Renewing a kitchen or bathroom
- Additional fencing
- Satellite dishes
- Fitting different light switches or sockets
- Adding or removing electrical points

YOU MUST NOT START ANY WORKS UNTIL YOU HAVE RECEIVED OUR WRITTEN PERMISSION

If you wish to apply for permission to carry out an improvement or alteration please complete the **Alterations/Improvements Application Form** or collect a form from our office.

If you have carried out an improvement to your home on or after 30 September 2002 you may be entitled to compensation when you know your tenancy is coming to an end.

More information is provided in the <u>Right to</u> <u>Compensation for Improvements</u> leaflet.

Smoke, Heat and Carbon Monoxide (CO) Alarms

All smoke, heat and CO alarms installed in our properties are tested at the time of the annual gas service. If any of the alarms are faulty, we will replace them. However it is important that these are regularly tested by you.

To Test: press the button until the alarm sounds. If there is no alarm then you may need to replace the battery. If your smoke alarm beeps on a regular basis then this may be a signal to replace your battery. Please contact the office immediately if this happens.

Never disconnect or take the batteries out of your alarm

Calvay Housing Association will close at 12.30pm on Wednesday 24th

USEFUL NUMBERS - WHO TO CALL WHEN

December and reopen at 9am on Tuesday 6th January 2026.

Issue	Contact	Phone	
Calvay Housing Association	During Office Hours	0141 771 7722	
Reporting emergency repairs (after office hours, not including gas)	City Building	0800 595 595	
Heating/hot water/ boiler repairs	City Technical Service	0333 202 0708	
Gas leaks/gas smell	National Grid	0800 111 999	
Electric supply fault/power cut	Scottish Power Energy Network	105 or 0800 092 9290	
Mains water or drainagefaults	Scottish Water	0800 077 8778	
Fire emergency	Fire Brigade	999	
Crime emergency	Police	999	
NHS Health Emergency	NHS	999	
NHS Health Non-emergency	NHS	111	
Crime Non – emergency	Police	101	
Roads and lighting faults	Glasgow City Council	0800 37 36 35	
Abandoned cars	Glasgow City Council	My Glasgow App	
Montal Health Cuppert	Breathing Space	0800 83 85 87	
Mental Health Support	Samaritans	116 123	

[&]quot;All of our Contractors and Consultants are required to observe our Equal Opportunities Policy"



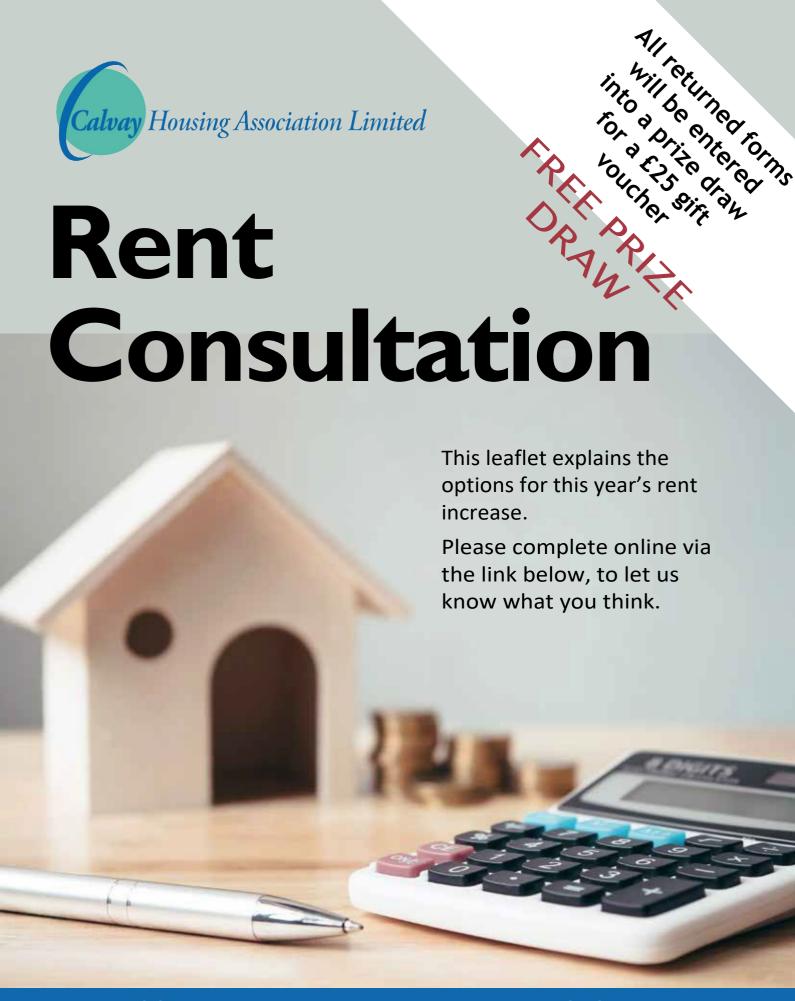












https://www.surveymonkey.com/r/WSRR8GH
Please complete by 19th December

Rent Increase April 2026

Calvay HA does not make a profit which is distributed to shareholders. We are a registered charity and any surplus we make is used for the benefit of Calvay's tenants. We are an independent organisation, and this means we must make sure we have enough income to pay for our expenditure. Almost all our income is from the rent you pay us.

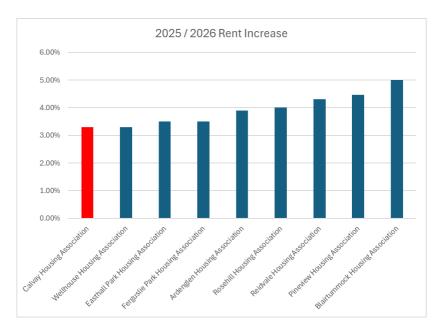
Each year on the 1st April, all housing associations, including Calvay HA, increase their rent. Before we decide how much to increase the rent by, we consult with all tenants. We will be making the decision about the rent increase early in the New Year, so we want to consult with you before then.

What happened last year

Last year, we worked hard to keep the rent increase as low as possible, considering what the business required to operate. In January 2025, when we made our decision about the rent increase, Inflation (CPI) was 3% which means in real terms our income increased by only 0.3%. This however, only partially offset a real terms income reduction of around 5% in 2023 when inflation was very high.

Our rent increase was in line with other housing associations. The graph below shows how we compare to other

Rent Increases in April 2025 for Housing Associations Similar to Calvay HA



Proposal for April 2026 rent increase

In October 2025, CPI rose to 3.6%. Our financial plans had originally assumed an increase of CPI plus 1% for the next few years. However, we need to consider a larger increase this year as many of our costs have increased a great deal more than inflation, for example, the cost of delivering replacement kitchens, bathroom and windows.

We have also spent almost £5m on properties in Calvay Crescent, Calvay Road and Barlanark Road. We were awarded grant funding to pay for £2.26m for the cost and have had to borrow the rest. Borrowing money means we can spread the cost over several years, but this also means we have extra expenses to pay off the loan.

Could we reduce our costs by stopping delivering some services?

Some of the services we deliver, such as our bulk collection service, our welfare rights/financial support, go above and beyond traditional "landlord services".

The Association however, feels these services are now deemed essential by our customers, therefore we do not intend to reduce these services

In the coming year we will be working to explore options to generate additional revenue from non rental income as well as reviewing certain services to see if greater value or savings can be made.

Are Our Rents Affordable?

We understand that many people are struggling financially, so every year we check to make sure rent levels for Calvay HA homes are affordable to those on moderate incomes.

We try to keep the annual increase as low as possible and to charge rents that are similar to those of other local social housing providers.

Our rents are generally less than the levels considered affordable for families, single parent families and couples, although the rent levels of some of our one bed flats are only just affordable for single people on moderate incomes.

Obviously, the higher the rent increase the more likely it is that our rents will become unaffordable.

Rent Choice

We want to offer a choice about how much the rent goes up. An extra 1% on the rent means our income goes up by about £41,000. If we increase our rent by 7.9% we would have about £41,000 more to spend next year than if we put the rent up by 6.9%. this money would be used to update and refresh the play area in Calvay Crescent.

A higher rent increase next year will also improve Calvay's finances in the years to come.

What does this mean in pounds and pence?

Calvay HA		Option 1 6.9% Increase		Option 2 7.9% Increase	
Size of Home	Current Average Weekly Rent 2025/2026	Increase in weekly rent	New Average Weekly Rent 2026/2027	Increase in weekly rent	New Weekly Rent 2026/2027
1 Apt	£65.71	£4.53	£70.24	£5.19	£70.90
2 Apt	£84.08	£5.80	£89.88	£6.64	£90.72
3 Apt	£93.21	£6.43	£99.64	£7.36	£100.57
4 Apt	£101.19	£6.98	£108.17	£7.99	£109.18
5 Apt+	£119.32	£8.23	£127.55	£9.43	£128.75

Note: The rents in the table above are average rents for the property size. Your rent may be more or less than the average rent shown.

What happens next?

Please complete the survey about the proposed rent increase. This year to help keep costs down and engage with many tenants as possible the survey will be conducted online.

An open meeting drop-in will also be held on Wednesday 10th December 2025 between 5:00PM and at 7.00pm Please do drop in anytime between 5:00PM and 7:00PM if you want to discuss the rent increase with us.

All feedback will be reported to the Association's Management Committee.

Help we can offer

If you are struggling to make ends meet or to pay your rent, our Welfare Rights Officer can help. There are benefits and grants available that you may not be aware of, and our team can support you to access these services.

Call us on **0141 771 7722** for an appointment.

We also have information available on our website www.calvay.org.uk