



2025 Annual Report





Hello, I'm Vicki Webb, Executive Director of Calico Homes.

As we share our Annual Report for 2024/25, I've been reflecting on what a transformative year it's been—not just for Calico Homes, but for the social housing sector as a whole.

With new Consumer Standards introduced by the Regulator of Social Housing in April 2024, we were proud to be one of the first organisations to go through the inspection process. We were found to be compliant, which is a great starting point—but we know that being compliant isn't enough.

That's why we're shifting how we work. We're not just delivering services for you—we want to design them with you. Whether it's through surveys, phone calls, or community conversations, your feedback is shaping real change. From speeding up repairs to making neighbourhoods safer and cleaner, your voice is helping us do better.

We've made progress, but we're also honest about where we need to improve—like how we handle complaints and communicate with you.

That's why we've refreshed our complaints process and launched new ways for you to get involved, like the Customer Experience Network and Service Scrutiny Board. These aren't just tick-box exercises—they're about sharing power and making sure your lived experience drives the decisions we make.

We're committed to learning, improving, and being transparent every step of the way. If you've got ideas, questions, or want to help shape the future of Calico Homes, I'd love to hear from you.

If you have any questions or comments, feel free to get in touch with me on:
vwebb@calico.org.uk



A little bit about Calico Homes



We manage over 5,000 homes across Burnley and East Lancashire.



We provide homes for families, individuals and older people, plus supported housing and services for homeless people.



As part of the Calico Group, we offer a wide range of support to help people when they need it most, and together, we aim to make a real difference to people's lives.





Welcome



Hello everyone, I'm David Gooda, and it's an enormous privilege to have been chosen as the new Chair of the Calico Homes Board.

Annual reports are a helpful way of finding out how an organisation has performed in the previous year. The many highlights detailed in these pages are the legacy of my predecessor as Chair, Bill Lacey. I would like to pay tribute to Bill's wise, expert and customer-focused leadership of the board over the past four years and thank my colleagues for choosing me to follow him.

One major highlight of 2024/25 was the completion of Dovestone Gardens, our new development on the site of Burnley General Hospital. We have been delighted to welcome customers to their new apartments after a long and complex process of planning, building and fitting out.

Dovestone Gardens is an integrated, thoughtful and accessible building that provides not only warm, comfortable homes but also an important neighbourhood asset. Our Calico Group partners – Ring Stones (construction) and Syncora (care) – have both performed exceptionally well, and we are very proud to see the whole place buzzing with activity. We intend to continue developing more homes in the coming year.

We have also made progress in responding to the housing regulator's advice on how we can improve our consumer standards and our governance. Customers are already telling us they can see a difference in the way we manage repairs and improvements to their homes, how we listen to the customer voice, and many other important areas of the consumer standards.

We will continue to do our best, focusing on improvement, and if things go wrong, we will put them right quickly and fairly. We are determined to be recognised as a high-performer not only by the regulator but also by you, our customers, and I am confident that we are well on the way to achieving that.

David Gooda

Chair of the Calico Homes Board



Our results from our 2025 TSM survey

To find out how we are doing, we compare our scores to those from Acuity, which is a research company that gathers 'tenancy satisfaction measures' from housing providers across the UK. By comparing our results to theirs, we can see exactly where we are doing well and where we need to improve most.

	Calico Homes	Acuity Average
Overall satisfaction	73%	73%
Well maintained home	71%	73%
Safe home	78%	79%
Repairs - Last 12 months	75%	73%
Time taken - Last repair	69%	69%
Communal areas clean & well maintained	74%	67%
Positive contribution to neighbourhood	67%	65%
Responds to anti-social behaviour	67%	61%
Listens & acts	63%	63%
Keeps you informed	72%	73%
Treats fairly & with respect	80%	79%
Complaints handling	37%	37%



Customer Experience Team

What our team does

Our Customer Experience Team are on hand to answer your questions, support with complaints and offer advice. Whether it's over the phone, by email or face-to-face in our reception, we're always here to listen and strive to support you in the best way possible.

What our team achieved this year

Customer Service Impact Training

This year, we introduced the IMPACT Customer Service Training as part of our continuous effort to enhance customer service. The IMPACT training was developed based on valuable customer feedback received during last year's TSM (Tenancy Satisfaction Measures) survey. It has been specially designed to address key areas for improvement and ensure we provide the best possible service to our customers. Our goal was for 90% of our colleagues to complete the training, and we're well on our way to achieving that.

Updated complaints process

We updated our complaints process to align with the Housing Ombudsman's complaint handling code. Although this led to an increase in complaints, this was positive, as it ensured we resolved customer dissatisfaction and took learning to improve services.

Got a question for us?

Danielle Edwards-Cooke

Head of Customer Experience

Email: dedwards-cooke@calico.org.uk



Getting you involved in what we do

Customer voice framework

We launched our new Customer Voice Framework 25-28. Our focus is to ensure the customer voice is used throughout our organisation to deliver changes led by you. We'll also set ourselves goals to keep track of the changes we're making. We are also going to get together a new customer committee, which will be a mix of customers and board members. Their focus will be on making sure we are improving and listening to customers.

Service Scrutiny Board

We launched our Service Scrutiny Board, a panel made up of customers who will scrutinise and review our services, making recommendations for improvements that customers want to see.



Our goals moving forward

There will be two big priorities this year. The first is to improve the quality of service you get at the first point of contact. We want our customer service advisors to have a more trauma-informed, empathetic approach so that you feel supported and heard when you call us. The team will be undertaking training through the year, and we will be introducing an improved quality monitoring process so that we can give feedback in real time.

The other priority is to make it easier for customers to get answers or request services. We know that sometimes it can take a long time to get through to us on the phone. To help with this, we are looking at our staffing levels, especially between 12pm and 2pm. We are also going to look at how we can share FAQs with you so that you can get answers to your questions more easily.

Making homes better

Repairs & Investment

What our team does

Our team works to make your homes better – whether that's fixing something when it goes wrong with a responsive repair or upgrading your home through investment works to prevent future problems.

What our team achieved this year

As we move forward with our £25m investment plan, we've continued to improve homes and make them more energy efficient by replacing windows and doors and carrying out roofing works where needed.

We also continued our 5-year investment works plan on properties we've identified that need new bathrooms, kitchens and boilers. We'll continue this work into next year.

Big wins this year

This year, we cleared our backlog of repairs by working alongside Ring Stones to get more done. We introduced the Calico Connect app, which enables customers to pick a time that suits them, so fewer appointments were missed, and we also reviewed our No Access Policy.

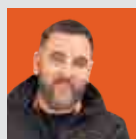


1630
property MOTs completed

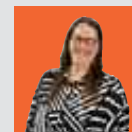


Got a question for us?

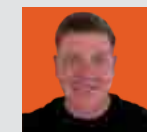
Richard Johnson
Director of Maintenance & Compliance
Email: rjohnson@calico.org.uk



Kelly Jackson
Group Head of Repairs
Email: KJackson@calico.org.uk



Tony McVeigh
Director of Assets
Email: TMcVeigh@calico.org.uk



Creating safer communities for everyone

Community Safety Team

What our team does

Our Community Safety team are here to create safe and friendly neighbourhoods where everyone can live peacefully. Our Community Safety team offer support and advice to victims of anti-social behaviour and hate crime. They work closely with partners such as the council and the police to investigate reports.

What have we achieved this year?

Over the last 12 months, we have had several successful legal cases, including injunctions and possessions of properties where serious and persistent anti-social behaviour was affecting the neighbours and communities. Through this we have shown we will take appropriate action when needed, building confidence in customers to report ASB.

We have been working in a multi-agency approach with Lancashire Police and Lancashire Fire Service to help tackle anti-social behaviour and crime in the community – including stopping youths setting fires on Hargher Park.

What is our focus moving forward?

Our Community Safety team will continue to listen to customers and partner agencies to effectively tackle and prevent more anti-social behaviour in communities. We want customers to know that we don't just take enforcement action, as we also take preventative measures to stop incidents before they occur.

Got a question for us?

Lyndsey Blades
Community Safety Co-ordinator
Email: lblades@calico.org.uk



COMMUNITY SAFETY

calico
homes

WE'RE TAKING IT SERIOUSLY



We're a hate crime reporting centre

The Neighbourhood Management and Community Safety Teams at Calico Homes have received specialist training from Lancashire Constabulary on how to deal with people who are suffering from hate crime and witnesses of hate crime.

As a third-party reporting centre, Calico Homes can make a report to the police on behalf of anyone who is facing a hate crime, and these reports can be made anonymously – so people don't have to go directly to the police. The aim of a third-party reporting centre is to help break down any barriers that people may face when reporting hate crime.



We're always out and about

Community Engagement Team

What have we been up to?

Our Community Investment Team are always out and about in your neighbourhoods. This year, they've been busy thinking of new ways to get you involved, including:

- Joining the Padiham Litter Pickers on one of their community clean-ups
- Introducing new groups to the Valley Street rota, including the weekly Knit Happens knitting group on Saturdays
- Joined forces with the Green Team at Holy Trinity CofE Primary School on their Handy Helpers Day

What is our focus moving forward?

Our team wants to continue building brighter communities across our neighbourhoods. We'll continue our groups, award more funding, attend more events and ensure our community centres remain a place for people to engage and enjoy. We are also going to be exploring a community champion approach to help you be more involved.

Customers satisfied with...

Listening to views and acting upon them

2024/25	Change	2023/24
63%	+6%	57%

Over the past 12 months, Calico Community Choice has operated as a grassroots participatory budgeting pilot, empowering customers to make direct investment decisions for local community projects. A total of £15,000 was distributed across 10 funded projects from 16 bids.

The projects are...

- **5 Ways Boxing Academy CIC** - Inclusive fitness sessions for over-50s
- **Basically Cheer CIC** - SEN and youth leadership at a community hub
- **Fun Church at St Matthew's** - Weekly family support with food aid
- **Community Safety Education** - Financial literacy workshops
- **Casual Minds Matter CIC** - 120 individuals helped through 1-1 counselling for men's mental health
- **Community Grocery Burnley** - Weekly warm space supporting 45-65 people
- **Burnley Wood Dance Workshops** - 12-week dance club for children
- **Hugs for Free/Padiham Hub** - Creative arts for emotional wellbeing
- **Friends by the Water** - Outdoor wellbeing activities
- **Fennyfold Community Garden** - A community-led gardening opportunity



Out in neighbourhoods

Neighbourhood Management Team

What we do

Our Neighbourhood Management team focuses on maintaining and improving our communities. They work hard to support tenants and make our communities nice places for everyone to thrive.

What have we achieved this year?

- **New Homes:** All our new homes on Kinross Street were handed over on time, and happy customers are settling in nicely.
- **Calico in Your Neighbourhood:** The Belvedere area was cleaned up by our Clean & Green team, colleagues from the Calico Group, and some of our customers. This helped improve the neighbourhood, making the community's green areas more enjoyable for everyone.
- **Communal Fire Safety Visits:** Thanks to the efforts of our Clean & Green team, shared spaces are now safer and more welcoming – they've worked hard to remove items that could have posed fire risks.
- **Property Improvements:** 56 residents on Warwick Avenue will soon see upgrades to their windows as part of planned investment works.
- **Bodycams in Action:** This year, bodycams have helped us manage tenancy issues and tackle anti-social behaviour, while also keeping our team safer.
- **Staying Connected:** We've improved how we work by recording notes electronically when visiting customers, so we're always up to date and ready to help.
- We've been working closely with our contact centre to **respond to enquiries quicker**, making your experience smoother.
- Our **'Pathway to Housing'** scheme continues to help some of our most vulnerable residents secure and maintain successful tenancies.
- **Community Safety:** Together with our Community Safety Team, we launched a new 'No Access' procedure which is reducing missed appointments and helping us provide better support to our tenants.



Keeping your community tidy

The Clean & Green Team

What our team does

To keep your neighbourhoods looking neat and tidy, our Clean & Green team are always out and about making sure all communal lawns and green spaces are mowed. Over the past year, our service has made strides in supporting a cleaner, more connected community. Our efforts were met with high customer satisfaction levels and customer involvement, showing our commitment to service excellence.

Community feedback

The Clean and Green Team made significant improvements last year, with only two complaints received across all their work. While this reflects the team's commitment to high standards, they continue to welcome feedback to help shape and improve the service for everyone.

Cleaning up Stoops

Every year, a community clean-up crew from Calico and Burnley Council heads out to tackle the growing amounts of rubbish being dumped in residential estates up near Valley Street community centre. The team target the Griffin and Barclay Hills estates up near Accrington Road annually, bringing heavy machinery and over 30 colleagues to tackle the problem. The team from Calico work closely with Burnley Borough Council because 'there's that much' rubbish to remove – including furniture, mattresses, household waste, shopping trolleys and children's toys.

Planting more wildflowers



Neighbourhoods across Burnley are now in full bloom, thanks to a vibrant new wildflower project headed up by the Clean & Green Team. So far, wildflowers have been planted in 12 neighbourhood sites across Burnley and Padiham, including Brunshaw, Turf Moor, Stoops Estate, Woodbine Gardens and Hargher Clough. By reducing frequency of mowing and allowing wildflowers to grow, we can increase biodiversity, reduce CO2 emissions, create more interesting landscapes and even save money.



Helping your money go further

Tenancy Sustainment & Income Management

What our team does

Our Tenancy Sustainment & Income Management Team are here to support you to find the best solutions based on your needs. We give advice on a range of services, including budgeting, benefits checking and making your income go further.

What is our focus moving forward?

- Continue to work with partners to support migration to Universal Credit.
- Work more efficiently using digital means to improve income and arrears collection.
- We want to achieve DAHA (Domestic Abuse Housing Alliance) accreditation and build confidence in supporting domestic abuse cases.

What is Mobysoft?

The introduction of our new Mobysoft programme has given our income officers more capacity to provide extra support to those who need it most. It can spot customers who need help to avoid going into debt and prevent financial difficulties from spiralling.

What our team achieved this year

We are able to do more to support customers thanks to the introduction of our new technology – Mobysoft RentSense.

Our caseloads reduced from an average of 1200 per officer to 900. The team have reached 100% caseload completion on a few occasions and maximised the use of assisted automation with more than 180 campaigns run from June 2024 to date. With every campaign, our customer data accuracy is improving as we update any failed contacts in the housing management system.

We have been moving **closer to our customers**. Three full team visit campaigns have taken place across Burnley and the wider areas to offer help and support to our customers with rent arrears.

Our **Connect and Collab Breakfast event** hosted more than 50 local partners and organisations to share what we offer collectively and how we can best support customers in the Burnley locality. The event resulted in joint home visits arranged with Lancashire Fire Service to engage with customers where access has been a challenge.

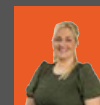
With our new technology we have had a real focus on a digital shift to work smarter and more efficiently; our year-end Universal Credit rent verifications have taken 12 working days vs 21 working days the previous year, saving us time and moving us back to business as usual during our peak customer demand much sooner.



Got a question for us?

Hayley Crook, Income Services Manager

Email: hcrook@calico.org.uk



Support for independence

Independent Living Team

What our team does

Our team of Independent Living Officers aims **to enable customers over 55 to live independently for as long as possible** within their own homes.

Our help includes:

- Providing support around money advice/maximising income.
- Managing medication, monitoring wellbeing and securing help from agencies such as carers and helping with hospital appointments and admissions. We also identify and acquire aids and adaptations.

We help keep people social by accessing and keeping in touch with groups, agencies, family and friends in order to reduce isolation. We also support establishing activities which create a sense of community, including religious beliefs and volunteering.

Got a question for us?

Joanne Chadwick
Independent Living Manager
Email: jchadwick@calico.org.uk



What our team achieved this year

We helped customers with financial gains (benefits, warm home, grants, etc.).

We focused on delivering high-quality support plans which meet current legislation that affects our new and existing customers.

We've worked with the police and our community safety team to tackle ongoing problems around some communal schemes.

What is our focus moving forward?

We're looking forward to getting you involved in our 24/25 service review. This will help us to deliver a service that you all want and need.

We want to reduce social loneliness by creating a range of opportunities to get together for activities.



Did you know?

Our Independent Living Service is unique. Most local and national housing associations removed the traditional 'warden' support in 2015.

Calico made the decision to continue with tenancy-related support to our existing 1100 customers in sheltered accommodation. It was the right thing to do for our customers. Our service model focuses on the individual, and we are driven by them.



Burnley's first extra care facility

Introducing Dovestone Gardens

*Dovestone
Gardens*



"Dovestone Gardens is a major milestone in our journey and a great example of what we can do when we bring together all the different work we do locally, in homes, construction, care and employment, for the benefit of the community."

Anthony Duerden, Chief Executive of The Calico Group

Developed by Calico Homes with funding from Homes England, Dovestone Gardens is a recognisable new addition to the Burnley skyline and brings together housing and health in much-needed accommodation for the town's ageing population.

Located next door to Burnley General Hospital, the modern 93-apartment complex offers a range of modern one- and two-bedroom flats, a community hub with a bistro, communal meeting spaces and community gardens. The first building of its kind for Burnley, it has been designed to support over-55s with care needs to continue living independently.

Designed for social impact

The £20 million development has completely transformed the derelict land at the hospital site and is set to transform the lives of the people who live, meet and work there. For Calico, this kind of investment in the wellbeing of the community has been driven by what the community needs.

At the heart of the community hub is an on-site bistro, Dempsey's. Open to both residents and the public, the eatery offers a healthy menu and a stylish sitting space, specialising in family-inspired dishes.



Ethically built

The project has been developed by social value construction company Ring Stones, also part of The Calico Group. Ring Stones is continuing to have an impact in the community by reinvesting its surpluses into Calico's charitable work, prioritising local supply chains, working towards sustainable practices, and developing its Burnley-based workforce.

To find out more about Dovestone Gardens, please visit calicohomes.org.uk/dovestone-gardens.



Building a community for over 55s

Introducing Dovestone Gardens

Development praise

As construction continued, there was plenty of interest from the community, who were curious about what was happening with our flagship project.

So we could keep everyone in the loop, we began giving tours of the site to show what was happening with the development and how it would benefit Burnley once it was completed.

Following the tour, here's what a local councillor had to say about the site.

Cllr Jack Launer, Burnley Council Executive Member for Housing, Health & Culture, said: "Dovestone Gardens represents a major step forward in how we are integrating housing and health in Burnley. It is about improving quality of life, reducing isolation and promoting wellbeing. This is exactly the kind of investment that strengthens our communities and improves lives."

"It's a big development for this part of town – and it's important to Burnley because we have a big extra care need in our community.

"Dovestone Gardens is going to provide much-needed beds and support for people who need that extra care."

Oliver Ryan, MP

93

**new apartments
for varying care
needs**



First residents move in



It was a moment that was over three years in the making. After all the hard work, it was great to see the happy faces of the first customers.

The 93 apartments will provide homes for people with varying care needs in a modern, vibrant setting, and we were pleased to hear they were 'over the moon' with their lovely new homes.



Got a question for us?

Wendy Malone

Group Director for Development
Email: wmalone@calico.org.uk



Building more homes

Development Team

What our team does

We identify opportunities and submit plans for new developments to provide much-needed homes in Burnley. We work closely with our investment team to ensure we provide the best possible outcomes for our customers and develop communities you can be proud to call home.

What the team is working on going forward

Now our biggest project to date is completed, we're moving on to several new projects over the coming 12 months. This includes beginning the construction of new homes in Burnley on Nicholas Street and Barclay Hills.

£20m Dovestone Gardens project has been our biggest yet



More investment to create affordable homes

As part of the government's "Plan for Change", a further £2 billion investment was announced to support the development of social and affordable homes.



Supporting vulnerable customers

Supported Housing Team

What our team does

Our Supported Housing Team provides and manages a wide range of supported accommodation for some of the most vulnerable people in our communities.

By using the unique Calico Group offer alongside external partnerships (including local authorities, health bodies, service commissioners and support providers), we can provide a flexible, tailored service that goes much further than providing accommodation alone.

Our long-term properties with care range from shared housing to small schemes and block schemes, allowing us to cater for the unique needs of everyone.

We provide supported housing to:

- Homeless people and families
- Rough sleepers
- Survivors of domestic abuse
- Individuals in recovery from substance misuse
- Individuals with learning disabilities and autism
- Individuals with complex needs
- Individuals with mental health needs
- Individuals with physical disabilities
- Armed forces veterans experiencing
- Complex needs and homelessness
- Teenage parents and families
- Individuals from the LGBTQ+
- Community with complex needs

Getting closer to customers

The Supported Housing Team enjoyed connecting with residents at two different events this year, including a full Halloween-themed event and 'striking up conversation' by going bowling.

During both events, we enjoyed meaningful conversations about how we can continue creating happy homes for everyone in supported housing.

Overarching feedback was they wanted to see a more person-centred approach to repairs and investment which accommodates their individual needs.

The feedback we're receiving is invaluable in helping us shape and improve our services. Together, we're building thriving communities, one strike at a time!

Our goals going forward

We have developed a service plan with a range of clear themes and objectives. This will be our platform for continuous improvement of services, enhancing our approach to customers, delivering improvements in performance and developing ourselves.



Got a question for us?

Ish Ali
Head of Supported Housing
Email: iali@calico.org.uk



How we're meeting the standards this year

Last year, the Regulator of Social Housing (RSH) inspected Calico Homes and said we meet their new consumer standards. These standards set out the way we should provide our services to you. We also meet their governance standards, which look at how we are governed and how we make our decisions.

The information about this was shared in our annual report and on our website. The regulator also pointed out some areas to improve. From this, we've made an action plan which we are working on with our Calico Homes Board and the customers from our Service Scrutiny Group.



THE RIGHT INFORMATION

Making sure we have the right personal information about the people who live in your home. This helps us to understand what you need and to treat you fairly and with respect.



We will introduce a new policy to make sure your personal information is accurate and safe on our systems.



We will introduce a plan about how we use this information so that service access is fair.



We will keep this information up to date.

PROPERTY IMPROVEMENTS

Making sure we have the right information about each home so that we can make improvements.



We will survey all our homes by the end of June 2025 and update our systems with accurate property information.



We will make sure our teams have the right skills and experience. This will include providing more training.

TAKING YOUR VIEWS INTO ACCOUNT

Making sure we listen to and act upon your feedback, and you have opportunities to tell us how we can improve.



We will update our Customer Voice Framework – which sets out how you can be involved in improving our services and making decisions.



We will introduce new measures to make sure we do everything we can to involve you in decision-making.



REPAIRS DONE ON TIME

Taking steps to increase the number of repairs completed on time.



We will recruit more people to bring late repair jobs back on time.



We will improve our process for when appointments are missed and train our teams on this.



We will improve our inspection process to make sure repairs are properly spotted and logged.



We will improve the way we manage planned works and the contractors who deliver these.



We will review and improve the way we support you with damp, mould or condensation in your homes.



We will continue to roll out our Calico Connect app, giving more choice over repair appointments.



We will introduce new reporting to spot issues more quickly and train our teams on how to use it.

BOARD DECISION-MAKING

Showing that the Calico Homes Board makes the right decisions in the best interests of you and our business.



We will carry out an external review of the way the Board works and make sure we have the right resources in place to support the Board.



We will review the structure of the Calico Group.



We will review our approach to how we manage financial and other important risks.



We will review our business arrangements with other parts of the Calico Group every two years so you always get the best value for money and service.



Here’s how we’ve done this year

Tenancy Sustainment & Income Management

Our Tenancy Sustainment & Income Management team are always working hard to help customers to maintain their tenancies. They provide advice and support on paying bills and making money go further.

As a team, our performance remains positive, and we’re on target for where we want to be.



	March 2025	March 2024	Target
% Of overall rent available that was collected	100.2%	99.5%	 99.3%
Of social housing rent lost through dwellings being vacant	1.3%	1.2%	 1.3%

Key

 Performance on target or better than target  Performance below target	 Performance just off target N/A Target not set, information only	BENCHMARK & PEER GROUP This is how we compare our performance against other social landlords. We have benchmarked ourselves against social housing providers based in the North West with 10,000 to 20,000 properties using data from 2022/23.	MEDIAN This is the middle point in the list of our peers.
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Here's how we did this year

Repairs & Investment

We know we don't always get things right when it comes to repairs and investment, but we're making steps to improve our service. This year, we've seen a big improvement in our overall repairs service, but we know there's still a way to go in making sure all of our homes are safe and well maintained.

Customers satisfied with...	2024/25	Change	2023/24
Overall repairs service	75%	0%	75%
Time taken to complete your repair	69%	+1%	68%
That Calico provides a home that is well maintained	71%	+6%	65%
That Calico provides a home that is safe	78%	+6%	72%

Repairs/property	March 2025	March 2024	Target
% Of homes not meeting decent homes standard	0.3%	0.5%	 0%
% Of overall emergency responsive repairs completed on time	99.2%	98.7%	 90%
% Of non-emergency responsive repairs completed in target timescale	81.4%	85.61%	 96%

Keeping homes safe

Repairs & Investment

We want you to feel safe in your home; that’s why we aim to make sure our scheduled checks are completed on time. However, we still have room to improve.

This year, following the introduction of Calico Connect, it’s now easier to book appointments. This means we’ve been able to carry out more checks on time, making sure your home is safe and you can get an appointment that is convenient for you.



	March 2025	March 2024	Target	
% Of gas checks completed on schedule	100%	100%		100%
% Of fire risk assessment checks completed on schedule	99.9%	100%		100%
% Of asbestos checks completed on schedule	100%	100%		100%
% Of electric checks completed within 10 year guidelines	100%	100%		100%

Working with you to keep communities safe

Community Safety Team

Customer case study

Earlier this year, our Community Safety Team took back possession of a house in Burnley. The person who had caused serious antisocial behaviour, violent threats and intimidation to the community had several interventions and opportunities to change their behaviour, but the incidents continued. This left us no other option than to take legal proceedings against them, which ultimately saw them lose their home. The residents worked with us to provide evidence which helped us take the action needed.



“We want to work with our local communities to make sure everyone feels safe and welcome where they live.”

Lyndsey Blades, Community Safety Co-ordinator

Customers satisfied with...

	2024/25	Change	2023/24
That Calico keeps these communal areas clean well maintained	70%	+9%	61%
That Calico makes a positive contribution to your neighbourhood	67%	+11%	56%
Calico's approach to handling anti-social behaviour	67%	+10%	57%

	March 2025	March 2024
Number of hate related crime ASB cases received per 1,000	2.0	0.6

Got a question for us?

Gemma McGiffen
 Head of Neighbourhoods
 Email: gmcgiffen@calico.org.uk



Supporting communities through Burnley Together

What our team does

It's our role to support the community, providing everything from employment support to financial advice and food parcels. We also work closely with other organisations within Burnley and Padiham to ensure we can help as many people as possible. Through Down Town, our community hub in Charter Walk, we offer a community space where you can feel safe and listened to. Inside, we've got a community grocery, space for activities and an on-site café.

This year in numbers

- Over 10,000 contacts via the phone/emails or Facebook Messenger
- Over 2,200 face-to-face contacts made to provide information, advice and signposting
- Over 1,000 new households registered with us
- 38 different services/partners have delivered a service from Down Town seeing 3,637 customers.
- 4,231 food parcels requested, which fed 5,853 adults and 4,211 children

What our team achieved this year

325 participants have attended 12 theatre productions – these include adult storytelling, children's interactive theatre, international music and children's storytelling through drama, as well as stand-up comedy.

We created a mural on the wall of the cafe in Down Town, which was inspired and co-created by local people around the theme of 'our Burnley' and the places that are important to our communities.

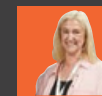
Our Christmas appeal saw around 1,000 children wake up to Christmas presents, receiving about five gifts each. 50 individual volunteers from Accent Housing, Daisy, Skipton Building Society, Veka, Exertis, Calico, RingStones, Burnley Express, Mann + Hummel, Fuel Card Services, Life Church and Futaba helped.

We held many family fun events in partnership with the Children Family and Wellbeing teams, averaging over 120 participants at every event.



Got a question for us?

Nicola Larnach
Burnley Together Co-ordinator
Email: nlarnach@calico.org.uk





Building a real sense of community

**Community
Engagement Team**

What our team does

Our team works to create a feeling of community in your neighbourhoods. By holding activities and engagement events, we want to reduce loneliness and build communities that thrive.

Our community centres, including Valley Street and Burnley Wood, are places for activity and connection. These centres are places where you can make friendships, learn new skills and attend classes for all ages.

Highlight of the year: Valley Street mural project

Starting off the summer holidays, a group of young people were given the chance to create a colourful mural at Valley Street in a fun three-hour 'legal graffiti' workshop.

Organised by Calico Homes and The Butterfly Collective, the workshop was an example of bringing the community together to create something special.

The themes that the children wanted to express and share with the community through the mural were peace, hope, community and inclusivity.



Here’s how we did this year

Customer Experience Team

Customers satisfied with...

As a team, we want to help you the best we can – that’s why many of us will be going through extra training over the next 12 months to ensure we can provide the best possible service.

	2024/25	Change	2023/24
That Calico keeps you informed about things that matter to you	72%	0%	65%
That “Calico treats me fairly and with respect”	80%	+8%	72%
Calico’s approach to complaints handling	37%	-1%	38%

Customer Experience

	March 2025	March 2024	Target
% Of customer contacts that are not repeat contacts	1.4%	3.4%	 3%
Number of stage 1 complaints received per 1,000 properties	44.7	24.1	
Number of stage 2 complaints received per 1,000 properties	3.9	2.6	



Helping customers to get online

During our makeover of our reception area, we also added two interactive screens to ensure all of our customers have the ability to get online and be able to access our service when needed.

Why is this important?

In 2025, it's estimated that approximately 2.8 million people in the UK do not have internet access. This represents about 5% of the UK population.

Creating a service tailored to everyone's needs

This year, we were thrilled to announce that we updated our reception space to make it more welcoming, comfortable and accessible for you.

Our new features include cosy sofas, children's play toys, sensory toys, a charging station for your devices, and clear signage to help you navigate our services easily. We also have a private meeting booth, a water cooler, and public access PCs for you to use essential online services such as Universal Credit, B With Us, Home Swapper, Burnley Borough Council, and many more.

Improving the way we work

Customer Transformation Team

What our team does

Our team works with customers and colleagues to improve our ways of working. A key focus is developing services where you can interact with us digitally to ensure your requests are as seamless as possible. This includes a wide range of activity, such as updating our website, introducing new apps and updating processes.

Talking about the app, Helen Thompson, Deputy Chief Executive at The Calico Group, said:

“This is such a positive start for us to see so many customers are already on board. As the app continues to develop, we’re well on the way to our customers being able to access our services 24 hours a day. Whilst we know an app isn’t for everyone, for those customers who choose to contact us online, it’s able to provide a better customer experience. They can be reassured that we’re getting the basics right.

“Most importantly, it will free up our teams to improve our service offer for those customers whose issues may be more complex or who will benefit from us spending more time with them face-to-face.”

We launched Calico Connect!

The Calico Connect app, from OptusApp, is designed to improve communication and create a better customer experience.

Features include:

- **Reporting Repairs:** Customers can easily log and track repair requests, as well as book repair appointments for plumbing, joinery, gas, and electric works.
- **2-Way Messaging:** Easy communication between customers and Calico Homes.
- **Rent Account Management and Payments:** Customers can view their rent balances and make payments directly through the app, making it easier to manage their rent account.
- Reporting anti-social behaviour (ASB).
- Making a complaint.

More features will be added, including:

- Booking appointments for more types of repairs.
- Completing online surveys.
- Group messaging.
- Reporting damp, mould, condensation (DMC).

Recognising the diverse backgrounds of Calico’s customers, the app also includes support for six languages: English, Urdu, Polish, Kurdish, Farsi, and Arabic.



	March 2024	March 2025	Target
% of Customer digital transactions via app and web	17.99%	15.98%	 15%

Creating a greener future for everyone



We've committed to becoming a **net zero carbon organisation by 2050**, and we're already making positive steps to reduce our environmental impact. From lowering our carbon emissions to championing diversity and supporting our communities, we aim to work together towards a greener future for everyone.

What is net zero?

Net zero refers to the balance between the amount of greenhouse gas that's produced and the amount that's removed from the atmosphere.

Our pledge

Whilst empowering our values, we pledge to minimise our carbon footprint and commit to striving towards Net Zero. We recognise that climate change doesn't discriminate and emphasise the shared responsibility we all have within our community to ensure future generations have a clean and sustainable world to live in.

What can you do?

Addressing climate change requires action from everyone. Everything from turning your thermostat down to switching off the lights, using less water and walking more instead of driving can contribute towards **a greener future for all**.



What we've done this year

Planting more trees

We've been working alongside Burnley Borough Council to add more trees to the Burnley landscape. So far, we've worked together to plant over 2000 trees in Towneley Park.

Cleaning the community

We host regular community clean-up events for colleagues to play their part in helping the environment. This year, we've held several events, including a big clean-up in Stoops and litter picking around Thompson Park.

Investing in our homes

As mentioned earlier, we're investing £25m into improving our properties over the next five years. This includes replacing doors and windows and upgrading insulation to improve EPC ratings.

Planting wildflowers in neighbourhoods

Working with Burnley Borough Council, we're planting wildflowers in our neighbourhoods. This not only contributes to wildlife, but it also reduces CO₂ emissions and brightens up the landscape with meadows where birds and insects can thrive.

Building a greener future

Ring Stones Maintenance and Construction are continuing to lay the foundations towards a greener future by improving recycling efficiency, sourcing local materials, promoting a local workforce, reducing electricity usage and reducing miles travelled.



Where our money comes from

Our main income comes from the rent you pay – without it, we wouldn’t be able to provide our services. We also get funding from the government schemes to help us continue with some of our big projects, including building more new homes and investing in our existing homes.

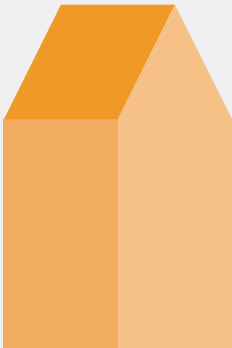
	2024/25	2023/24
Total income excluding house sales	£35,198,000	£31,815,000
Income from rent	£30,553,000	£28,052,000
Income from any additional benefits/grants/funding	£1,023,000	£967,000
Other income	£3,622,000	£3,446,000
Income from house sales	£652,000	£708,000
Total maintenance & investment spend	£7,599,000	£6,557,000
Average investment spend per unit	£1,413	£1,229

Your rent

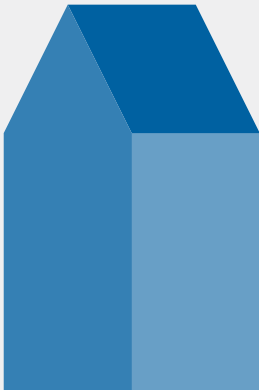
Due to inflation and rising costs over the last 12 months, we had to raise the cost of your rent. However, when compared to private landlords in Burnley, we are still providing affordable housing options for our community.

This rise ensures we can continue operating and paying the rising costs of our outgoings, which you can see to the right.

Average Monthly
Calico Rent
£563.74



Average
Private Rent
£594



Rent arrears

The amount we are owed in rent arrears decreased since 2023/24.

Our team are continuing to work with customers in arrears to support them whilst recovering what’s owed.

	2024/25	2023/24
Value of current customer arrears	£716,626	£788,157
Value of former customer arrears	£521,987	£620,599

Where is your money spent?

We're committed to making your money work harder for you. To do this, we carefully manage the balance between how much we spend, the quality service this will deliver and the difference this will make to you.

Management costs

29p per £ spent

Day-to-day repairs

17p per £ spent

Loss in asset value

17p per £ spent

Service charges

5p per £ spent

Planned works

13p per £ spent

Community and non-social housing activities

19p per £ spent



A little more about meeting standards

Last year, the Regulator of Social Housing (RSH) inspected Calico Homes and said we meet their new Consumer Standards. These standards set out the way we should provide our services to you.

We also meet their governance standards, which look at how we are governed and how we make our decisions.

Here are our results:

- V2 compliant for Financial viability.
- G2 compliant for Governance.
- C2 compliant for Consumer Standards.

What the scores mean:

- The G rating is for governance and is ranked from G1 (the best) to G4.
- The V rating is for viability. Like the governance rating, it is scored from 1 to 4, with V1 being the best rating.
- The C rating is for compliance, and this score has only been introduced in 2024; it also ranked from C1 (the best) to C4.

You can read the full inspection report [here...](#)

gov.uk/government/publications/regulatory-judgement-calico-homes-limited

Our plan moving forward

The regulator also pointed out some areas to improve. From this, we've made an action plan which we are working on with our Calico Homes Board and the customers from our Service Scrutiny Group.

We are now taking all the regulator's comments onboard and making steps to continue improving our service for you and investing in our properties.

If you'd like to know how we're planning to improve, take a look [here](https://calicohomes.org.uk/meeting-the-standards/):





Want to join the CEN?

We're always looking for ways to get you involved in making our services better. That's why we've created customer groups for you to share your thoughts and ideas with us.



Join our Customer Experience Network

As a CEN member, you can tell us about the services and improvements that matter to you most. Our aim is to help our customers live their best possible lives, and by working closely with you, we believe we can learn more about what our customers want and need.

How does it work?

As a CEN member, you will get a quarterly newsletter. This will include all upcoming events and how you can get involved. We will also from time to time contact you on your email for events you can be part of.

Examples of how you'll get involved include:

- Providing input and feedback through a digital survey
- Coming along to a focus group
- Becoming part of formal groups



Of course, we do have focus groups, and as a member of the CEN, you will be the first to hear about these. You'll always be warmly welcomed, and you will be listened to. Your feedback is key for us to continue making decisions and changes with the customers' voice in mind.

Here's what the CEN have been up to this year



Reviewed our repairs policy and the lettings policy



Helped form new scrutiny groups made up of other customers



Chose the name for our new ground maintenance team



If you have any questions or would like to join, please email:
cen@calico.org.uk

Meet the team



Vicki Webb
Managing Director



Dawn Cardwell
Head of Business
Performance and Assurance



Kelly Jackson
Group Head of Repairs



Wendy Malone
Group Director for
Development



Richard Johnson
Director of Maintenance
& Compliance



Gemma McGiffen
Head of Neighbourhoods



Ish Ali
Head of Supported Housing



Hayley Crook
Income Services Manager



Danielle Edwards-Cooke
Head of Customer Experience



Tony McVeigh
Director of Assets

Meet our new additions

Hello, I'm Gemma McGiffen.

I'm a passionate social housing professional with over 17 years' experience delivering and leading frontline services and strategic housing projects.

I joined Calico in May 2025 to oversee Neighbourhood Services, and in these early days, my focus has been on building relationships with the teams I work alongside and getting to know the communities we serve. I bring a strong commitment to collaboration and performance, and I'm dedicated to helping create thriving neighbourhoods.

Whether managing budgets, driving improvements, or strengthening partnerships, I'm guided by a genuine desire to enhance our customers' experience of Calico's services.



Gemma McGiffen

Head of Neighbourhoods



Richard Johnson

Director of Maintenance and Compliance

Hi, I'm Rick Johnson.

My career in housing began as a joiner at a large housing organisation in Yorkshire, delivering frontline repairs in customers' homes. Since then, I've steadily progressed into senior positions, gaining valuable experience that has shaped my understanding of both customer expectations and the day-to-day realities faced by our teams.

Since joining Calico six months ago, I've seen some key improvements, particularly in tackling the repairs backlog and strengthening our overall performance. Overall, I'm committed to delivering the highest possible standard for both our customers and colleagues at Calico Homes.

Key moments to mention

This year, our teams have worked hard to make things better for our customers. Here are some of the highlights:

- We've helped the community by successfully resolving some difficult legal cases involving serious antisocial behaviour.
- New homes at Kinross Street and Dovestone Gardens have been completed and handed over.
- We collected 100% of rent, helping us reinvest in services and homes.
- Fewer complaints were received about our grounds maintenance service, showing improvements in how outdoor spaces are cared for.
- Many of our colleagues are gaining new skills and qualifications to help us deliver even better services.
- Some of our services were independently reviewed to make sure they're safe, well-managed, and focused on customer needs.
- We've created more ways for customers to share feedback and help shape the services they receive.
- We were one of the first organisations to take part in the new inspection process by the Regulator of Social Housing.
- We've worked hard to clear the backlog of repairs, making sure homes are safe and comfortable.



Dawn Cardwell

Head of Business
Performance & Assurance









Calico Homes,
Centenary Court,
Croft Street,
Burnley BB11 2ED

