

Newsletter

INSIDE:

- Page 2 – Allocation of Empty Properties
- Page 3 – Supporting our communities
- Page 4 – Connecting Scotland
- Page 5 – The co-op Local Community Fund
- Page 6 – Purple Alert
- Page 7 – Staffing update

Bridgewater Housing Association Newsletter for Tenants

Winter 2020 www.bridgewaterha.org.uk

Covid-19 Impact on Services

Welcome to our December 2020 Newsletter

Dear neighbour,

When I wrote the foreword to the Christmas message in last year's Christmas Newsletter, it never crossed my mind that in a few short months all of lives would have changed so much and I would be writing this year's in circumstances where our daily lives are so restricted and we have to wait for weekly government announcements to see what we can and cannot do. We are doing our bit to reduce the spread of the virus and I know that you are too.

We know therefore that it is a very worrying and stressful time for our Customers, Board and Staff, however, I am grateful that the staff have adapted to home working and are working as hard as ever to continue to deliver services including Allocations and responding to Emergency Repairs. Things are not normal for us and are unlikely to be for some time and so we ask our customers to

be patient with us and to bear with us.

Our Chief Executive, Ian McLean, along with the staff team are constantly reviewing our arrangements and monitoring what the government are saying in guidance and as soon as the restrictions on office work are reduced we will be able to put our plan in place to have staff return to the office. In the meantime however we will continue to work from home and support and help you in whatever way we can remotely. I am delighted our application to the Scottish Governments Supporting Communities Fund was successful with an award of £45,000 to help the emergency response to Covid-19. We continue our partnership working with RAMH which enabled us to use some of the funding to provide a temporary increase our Welfare Rights /Benefits advice service. We have also been fortunate to have established a partnership with Community Action Erskine (CAE) now Erskine, Bishopton and Inchinan (EBI) Unites which received the majority

of the funding to provide food parcels and other support to our customers and owner occupiers.

It is anticipated that restrictions will be reduced for a limited period over Christmas and hopefully we will be able to spend time with our nearest and dearest. I think it is clear that we continue to face tightening of restrictions into 2021 and beyond, however, I am optimistic at news in medical science of the development of several vaccines.

The Newsletter provides useful and up to date information about service delivery and if you want to keep more up-to-date please check out our Web Site and or our Face book page.

On behalf of the Board and Staff, Best Wishes for the Festive period to you and your family.

Please stay safe and well.

Alastair Morris
Chairperson

Christmas and New Year Holidays

Our office will close at **12noon on Thursday 24th December** and will re-open at **9.00am on Wednesday 6th January 2021.**

Emergency Repairs

If you have an emergency repair during the Christmas and New Year Holidays, please contact:

Turner - 0333 320 2322 (For all emergency repairs except heating or hot water systems)

GasSure: 01294 468 113 (For all gas heating or hot water repairs.)

If you smell gas or think you may have a gas leak:

- Phone SGN immediately on: 0800 111 999

- Don't smoke
- Don't use naked flames
- Don't turn electric switches on or off
- Open windows and doors to get rid of the gas

If you have a loss of power:

- Phone Scottish Power on: 0800 092 9290 or 105

If you have a loss of water:

- Phone Scottish Water on: 0800 0778 778 or by email to: help@scottishwater.co.uk

The Board and Staff of Bridgewater Housing Association would like to wish all our customers a Merry Christmas and a Happy and Healthy New Year

Christmas Closure for Sheltered Housing Tenants

As the Christmas festivities are approaching, you will be contacted by your Housing Support Officer to establish if you will be away from home over the holiday period.

We have to notify the alarm call service BR24 if you will be away for any period of time over 24 hours. This could be for a weekend break/holiday, a period whilst in hospital or staying with family.

If there is no activity detected in your home for 24 hours, an alarm is triggered via the alarm call service. This is called an inactivity alert and is for safe guarding purposes in the event of anything happening to your wellbeing whilst in your home.

If we were notified of when you will be away, then there is no need for us to be concerned. If, however we are unaware of you being away from home, and an inactivity is detected, then we will follow this up to ensure you are safe and well. This may involve:

- calling your next of kin on the details you have provided us

- visiting your home, by accessing key in the development
- or calling the Police to carry out a wellbeing check

In order to prevent this action being taken, please advise your Housing Support Officer if and when you will be away from home for over 24 hours or more during the festive period. Please also provide us with any changes affecting your named next of kin including updated contact telephone numbers including email so we can keep in communication and ensure you are safe and well.

We thank you for your assistance during the festive holidays.



Supporting Our Community — We are here to Help !

- Are you experiencing financial hardship as a result of Covid-19?
- Are you struggling to pay for your rent, food, fuel etc?
- Do you have debts?
- Would you and your household/ children benefit from having 12 months free wifi access with a digital device such as an ipad or a chromebook provided?

Welfare Rights Service

If the answer to any of the above is **YES** then we may be able to help you.

Our Welfare Rights Service is provided by Kay Walker, Welfare Rights Officer 3 days per week (Tuesday, Wednesday and Thursday). However, due to the demand for the service and to reduce the waiting time for an appointment with Kay, the Association has continued its' long established partnership with RAMH. We were successful in obtaining Scottish Government funding support which has enabled us to increase the service on a temporary basis to 5 days per week. RAMH

staff are experienced in providing financial and budgeting advice and support. They can also offer a full benefit check to make sure that you are not missing out any benefits you could be entitled to and they can also help with:

- Completion of complicated claim forms and letters;
- Pursue benefit backdates;
- Represent you at appeals hearings

You can speak to Kay or be referred to a RAMH worker, subject to you providing consent for us to pass your name and contact details to them. Please note the service is confidential and is provided to assist tenants maximise their income. If you would like to make an appointment to see Kay or the RAMH team please contact Tel 0141 812 2237 or email admin@bridgewaterha.org.uk and leave your name, address, telephone number and/or email address and we will get in touch with you.

Due to Covid-19 restrictions we are unable to offer a home visit, however, a meeting can be arranged via Whatsapp or Zoom.

Allocation of Empty Properties

We are pleased to advise that we are following the Scottish Governments guidance on allocations and over the past few months and over the past few months we have been allocating properties. We are also assessing new housing applications and our focus is on getting empty properties ready to allocate. We are still working from home and restrictions are still in place which means we are reviewing all of our processes to ensure the safety of our customers and staff.

Mutual Exchanges

Mutual exchanges are something we normally promote at Bridgewater. A mutual exchange is where tenants apply to swap homes with each other to find something that meets one another's needs.

The restrictions that are currently in place due to the pandemic prevent us from being able to carry out our processes, therefore, we are unable to deal with mutual exchange applications at this time.

We will update our website and facebook page when we are in a position to consider mutual exchange applications again.

In the meantime, tenants can still register with homeswapper, a national homeswapping website but should be aware that we are not accepting applications for mutual exchanges at the moment.

<https://www.homeswapper.co.uk/>

Thanks to all our customers for their patience at this time.

SELF ISOLATION GRANT

There is a new grant of £500 available from 12th October 2020 administered by Scottish Welfare fund. The grant is available for those on low income who are forced to self isolate. If you are on universal credit or a means tested income based benefit you can apply.

Details can be found on the Scottish Government Website at the link below.

<https://www.gov.scot/news/new-grant-for-those-self-isolating/>



SUPPORTING OUR COMMUNITY



As the Community Anchor Organisation, BHA's application for Scottish Government Supporting Communities Funding was successful with an award of £27,000 to support the community emergency response to the Covid-19 pandemic. We have been working in partnership with Community Action Erskine (CAE) which has managed the distribution of food parcels and co-ordinated local activities with successful recruitment of a pool of over 60 local volunteers.

In addition to CAE's own funds, BHA made an initial £1,000 cash donation and £750 value of Love to Shop vouchers to CAE which enabled early food parcel distribution which started at the brink of the Covid-19 restrictions on 23rd March 2020. Soup and pudding deliveries to elderly/vulnerable started on Friday 27th March 2020 has been delivered twice per week.



BHA's immediate Covid19 response strategy was:

- Liaison with local community groups & agree co-ordination of efforts
- Communication – support local groups with leaflet drop to all Erskine residents detailing the support available
- Establish a referral process with CAE
- Identify & contact, in the first instance, tenants who would need assistance:
- Contact Elderly/Vulnerable – Housing Support/Sheltered Housing & Extra Care tenants
- Over 60 year old
- Contact Families with children
- All others
- Apply for SC Funding
- Expand the Welfare Rights Service in partnership with RAMH (13,000)
- Agree a payment and reporting schedule with CAE

CAE initially supported our tenants through referrals from our Housing Officers and also those who made direct contact to CAE seeking support. Owner occupiers and individuals and families in private

rented accommodation have also been supported. A large number of people had initially requested support from CAE due to financial hardship or no family support in the area. Our Care & Repair staff volunteered to assist CAE and utilised their work vans to deliver food supplies (14,000) to the storage area. The funding enabled CAE to provide the following essential support to residents in the local community:

- Support the provision of Care packages including food and other essential items to families and elderly/vulnerable residents
- Deliver food to those in need, 3 days per week
- Provide and deliver soup to Elderly/Vulnerable residents 2 days per week
- Provide Welfare calls to elderly/vulnerable residents
- Provide emergency mobile phone and power card top ups
- Reimburse volunteers petrol costs for delivering throughout Erskine

The number of people who required support was underestimated and there were unplanned costs, therefore a top-up funding application was submitted and

an award of £18,000 enabled the project to continue to support the increase in number of families/individuals needing support. The initiative was averaging 398 per month (excluding those receiving soup and pudding). There has also been an increase in the need for financial and emotional support/welfare calls.

The project name was recently changed to Erskine, Bishopton, Inchinnan Unites (EBI) in recognition of the wider geographical areas being supported. The leaflet details the range of organisations involved in ensuring essential support has been



Scottish Government
Riaghaltas na h-Alba
gov.scot

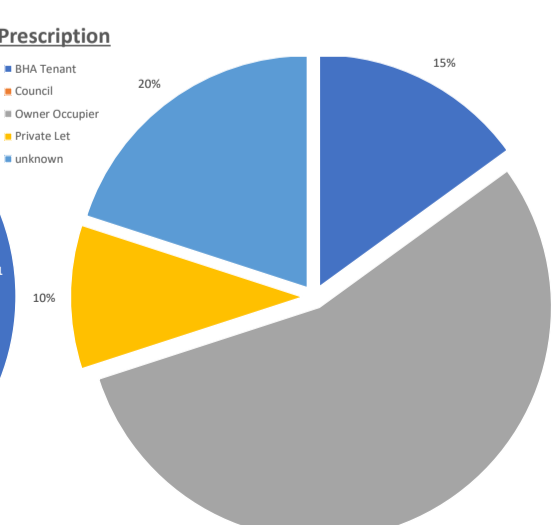
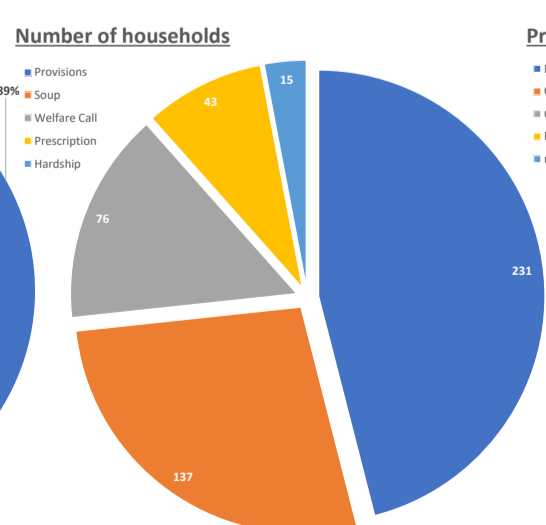
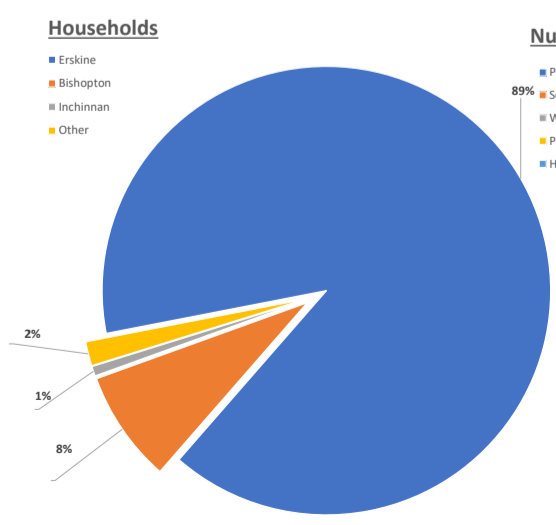
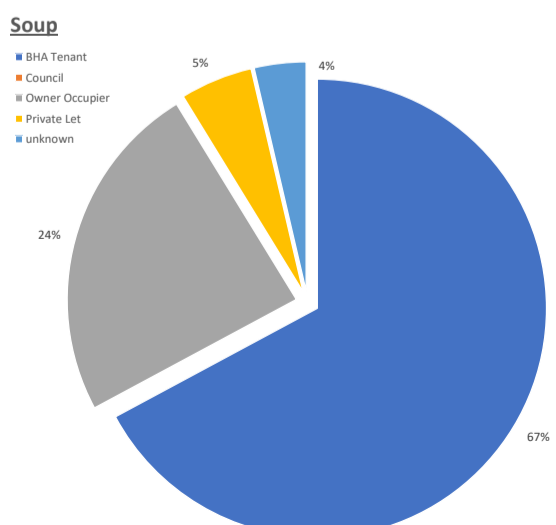
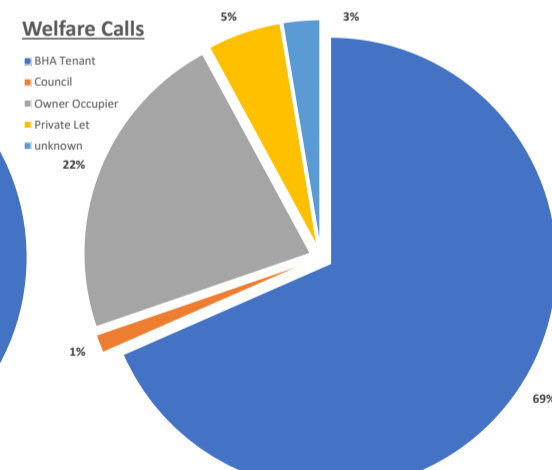
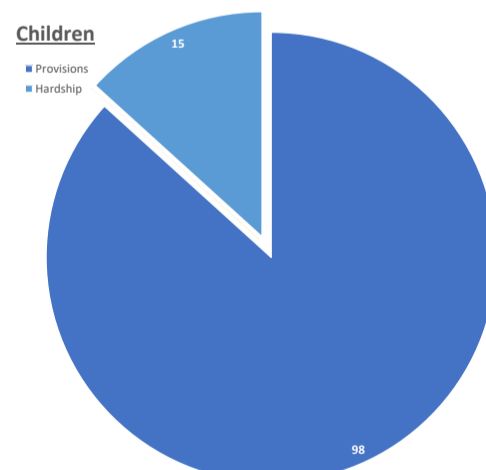
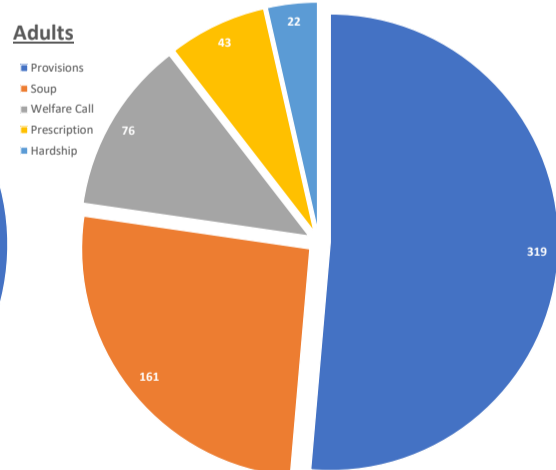
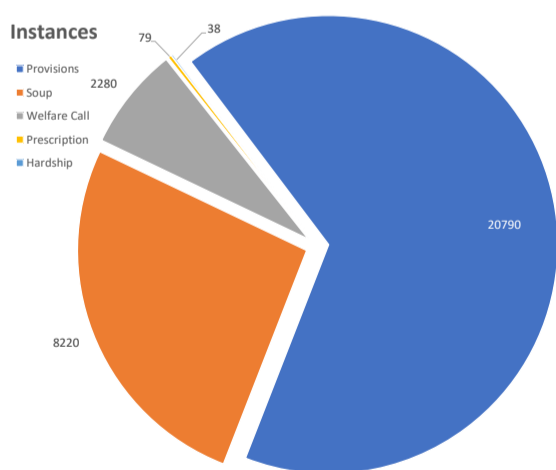
provided within these communities. Although a newly formed group, created in response to the COVID-19 crisis, the individuals who make up the founding members have a proven track record in community development and resilience building. The amazing work done is illustrated in the charts which show the number of individuals/ families/ adults and children the project has supported during Covid-19.

Over 20,000 food parcels have been delivered and over 8,000 portions of soup and pudding

EBI Unites is a group of charities and volunteer organisations local to Erskine, Bishopton and Inchinnan who care about improving the lives of those who live and work in our part of Renfrewshire. Founding partners of the group:

- Bishopton Community Development Trust
- Bridge Christian Fellowship
- Bridgewater Housing Association
- Community Action for Erskine
- Erskine and District Rotary Club
- Erskine Catholic Churches Together
- Erskine Church of the Nazarene
- Erskine Community Council
- Erskine Community Garden
- Erskine Parish Church
- Old Bishopton Parish Church.

The outputs and support delivered within our communities is testament to what can be achieved by working in partnership to ensure effective use of public funding and targeting of resources to those most in need.



CONNECTING SCOTLAND Phase 2



Scottish Government
Riaghaltas na h-Alba
gov.scot



Do you have children and are struggling to afford the technology to help with homework, on line shopping etc? We are delighted that the Association's application for Phase 2 of the Connecting Scotland initiative has been successful. We will be allocated digital devices which we can then distribute to families with children who meet the eligibility criteria.

Connecting Scotland is a Scottish Government funded programme set up in response to coronavirus by helping people access online services and support they need, whilst keeping family and friends in contact.

Each local authority is allocated devices and Bridgewater submitted an application to Renfrewshire Council. Our application in June 20 for Phase

1 which covered elderly/ vulnerable tenants was successful and we were awarded 15 iPads, 5 Chromebooks and 20 free Wi-Fi access and have been able to provide these to elderly/ vulnerable tenants who met the criteria.

We are delighted to report that our application for Phase 2 of the project which covers families was successful and we were awarded a number of digital devices to be distributed to our tenants who meet the eligibility criteria.

The initiative enables us to provide an appropriate internet enabled device such as iPads or Chromebooks plus access to a mobile hotspot and 12 months free data with support to develop digital skills for people who meet the eligibility criteria:

- digitally excluded – do not have an appropriate device and/or are not connected to the internet at home
- on low incomes so cannot afford to buy a device or pay for internet access

- And ARE EITHER:
- a. Households with children or where a child is normally resident (this includes pregnant women with no child in the household: OR
- b. Care leavers up to the age of twenty-six (in line with eligibility for aftercare support

Number of devices are limited, therefore, if you feel you meet the criteria and are interested in applying for a device, Please contact your Housing Officer who will complete a referral form or email admin@bridgewaterha.org.uk.



Marie Wilson, 38 Blantyre Court "Still finding my way around using it but getting there with the help of my friend looking forward to being able to see my family in Yorkshire over the Christmas period on it. That would be just marvelous"

PAYING YOUR RENT

Details of the various ways you can pay are detailed below and on our web site. If you are experiencing financial difficulties due to Covid19 it is essential that you contact your Housing Officer who will provide advice and assistance to support you during this challenging time. We have our Welfare Benefits Advice service which you can access by telephoning our normal office number. The Association relies on

rental income to deliver our services to you and to continue to invest in our properties. The level of rent arrears has increased significantly during Covid19 and it must be stressed that where tenants do not engage with us by failing to respond to repeated attempts to discuss matters then we will have no alternative than to pursue further action.



HOW TO PAY YOUR RENT

Download our Bridgewater Housing Association app, or you can pay using Allpay's app*, both available for iOS and Android.

If you have access to online banking you can pay using our bank account number 00139327 and sort code 83-26-22. Remember to use your customer account number as the payment reference.

Phone the allpay 24-hour automated telephone line on 0844 557 8320.

Pay Online using our Website: www.bridgewaterha.org.uk or scan the QR code.

Pay with Cash or Debit/Credit card by presenting your allpay Card at any Post Office or PayPoint Outlet.

TENANTS can set up a regular Direct Debit with us or set up a Standing Order with their bank.

The Co-op Local Community Fund



We are delighted to announce that Bridgewater Housing Association has been selected to take part in the Co-op Local Community Fund which supports projects across the UK that their members care about.

Every time members buy selected Co-op branded products and services, they will give local causes a helping hand.

Supporting Our Sheltered and Extra Care Tenants

An application to the Co-op to fund a project to support our Sheltered and Extra Care Tenants to reduce Social Isolation and Loneliness

How the Fund Works

Bridgewater Housing Association are one of three causes in the Erskine

community which Co-op Members can select to support between now and 23 October 2021. The more members who select us and shop with the Co-op, the more funds we will receive. So for all you existing Co-op Members.....get selecting!

We also encourage those who are not Co-op Members to become Members so you can support our cause. Join online at coop.co.uk/membership or by downloading the Co-op app.

Our Cause Profile Page

Our cause has its very own dedicated page on the Co-op membership website, so please view our profile and details of the project we are raising funds for by clicking on the following link: <https://membership.coop.co.uk/causes/53134>

We really hope you will support our cause by taking part in the Co-op Local Community Fund. Thank you!!



Social Security Scotland
Tearainteachd Shòisealta Alba

Scottish Child Payment

£40 every four weeks to help with the costs of having a child.



We're taking applications now!

If you have a child who will be under six on 15 February 2021 and you get certain benefits or tax credits, you could be due £40 every four weeks per child once Scottish Child Payment starts.

To help us deal with demand, we are taking applications now. This way we can make sure we have all the information and evidence we need. This will help us to quickly make our decision on your application once the benefit starts. We will then start making payments from the end of February 2021.

When you apply for Scottish Child Payment, you can also apply for Best Start Grant and Best Start Foods at the same time and on the same form.

Check if you are eligible and apply now at mygov.scot/benefits or by calling 0800 182 2222.

COMMS/SCP Flyer/V1/Oct 2020

mygov.scot

0800 182 2222



This information can be provided in alternative languages or formats by calling 0800 182 2222.

Tenant Hardship Loan Fund – Information for social landlords



Scottish Government
Riaghaltas na h-Alba
gov.scot

A new £10 million fund will be part of a package to support people struggling to pay their rent due to financial difficulty associated with the COVID-19 pandemic.

The Discretionary Housing Payment (DHP) fund which helps tenants in receipt of benefits will increase by £3 million, bringing the total to £19 million. This is in addition to the £60 million DHP budget already being used to fully mitigate the bedroom tax.

The Loan fund will offer loans to tenants (both private rented and social sectors) who are struggling with rent because of changes to their finances and / or employment during the pandemic. Loans will be interest free and repayments will be deferred, with the loan being repayable over a number of years. The loan will be available from early December and will be administered by Energy Savings Trust on behalf of Scottish Government.

Overview of the loan terms

The interest free loan is available for private and social sector tenants who:

- Have the right to reside within in the UK

- Were not in rent arrears prior to 01 January 2020
- Tenants can only apply for a loan on 1 occasion and will not be permitted to make multiple applications.

The loan scheme funding may be used to:

- clear rent arrears that have arisen since 01 January 2020 and/or;
- pay a maximum of 3 months future rent payments.

Tenants can apply for a loan to cover rent payments as per their tenancy agreement for a period of up to 9 months in total. However, tenants cannot apply for more than 3 months of future rent payments.

To confirm the level of any arrears, the loan administrator will contact the landlords of the applicants for verification of the current circumstances. This will include the amount of monthly rent due, the level of outstanding rent arrears and confirmation that these arrears where accumulated after January 2020. To avoid delays in offering the loan to eligible

tenants, landlords are asked to provide the requested information as soon as possible.

Loan repayments will be deferred for 6 months following payment of the loan, with the loan being repaid in 60 monthly instalments. The loan can be fully repaid at any point. Applicants will need to pass an affordability check and a credit check before being offered a loan.

Further information

Tenants should contact Kay Walker, Welfare Rights Officer or your Housing Officer for advice on Tel No 0141 812 2237 or email to admin@bridgewaterha.org.uk or Shelter Scotland, Citizens Advice Scotland, Money Talks teams, local authority advisors etc. The Association will not be able to advise on the loan itself or the appropriateness of a loan for individual tenants. We will, however, be able to help inform applicants of any other support that might be available.

To be kept updated on the Tenant Hardship Loan Fund please contact PRSTenantHardshipFundCovid-19@gov.scot

Purple Alert

Purple Alert is an app developed by Alzheimer Scotland that helps communities support people living with dementia in their area. If a person with dementia goes missing, the Purple Alert App community get a notification and they can help be eyes and ears on the ground looking out for the person.

There are 2 profiles in Purple Alert - one for members of the community and one for a person with dementia that the carer would input and manage on their behalf which includes an alert activation button should the person they care for go missing.

If someone does go missing the family carer raises an alert and the community can respond using a comments feature in the app to ask relevant questions e.g. "have you checked M&S? I'm in there now and can look around".

If you have a person with dementia in your family, you can have your profile and theirs on the app. Everyone else would just have their own profile. All

kept anonymous unless an alert goes out and you respond.

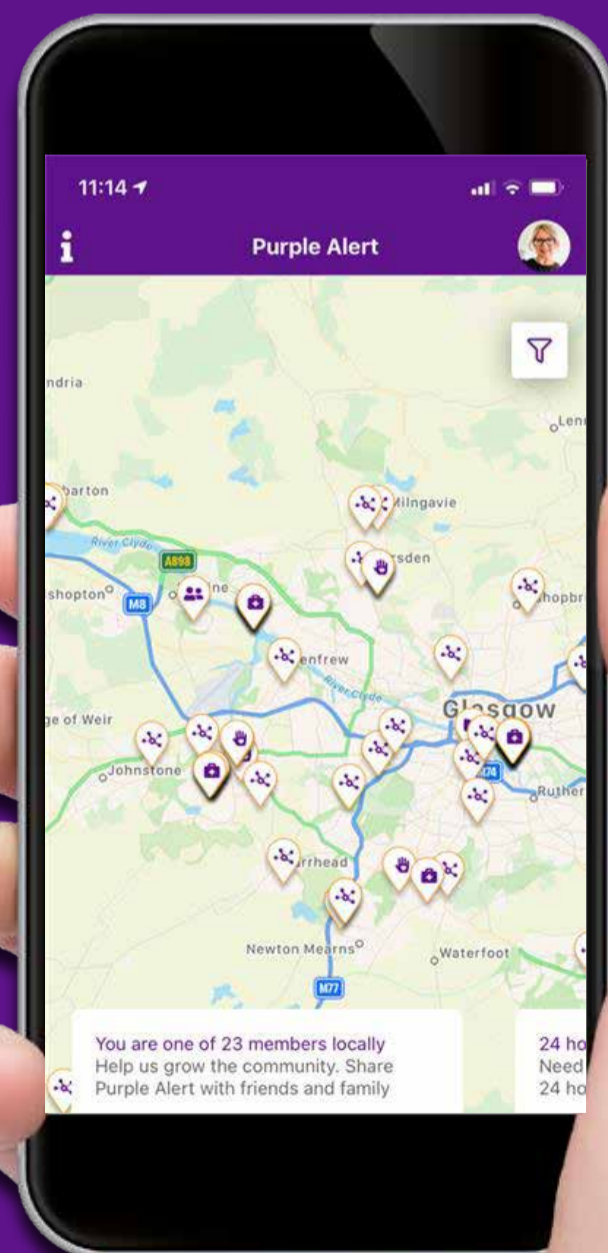
The App is free and it has recently undergone a full redesign, with more useful features added in to help people connect into what's going on in their community.

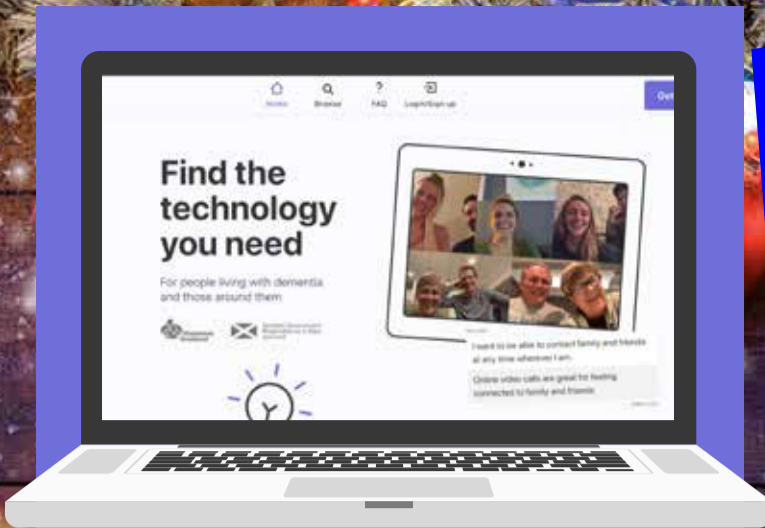
To join the Purple Alert community all you need to do is download the App.

The new App is called Purple Alert Scotland and it can be downloaded on the Apple Store or Google Play – please make sure you download Purple Alert Scotland.

IMPORTANT!! The previous version of the app is no longer supported by Alzheimer Scotland, so if you downloaded Purple Alert before the 21st September 2020, then you are likely to have the old version. Delete it now and download Purple Alert Scotland to stay connected to the community.

For more information go to www.alzscot.org/purplealert





Adam

Have you ever wondered if there's technology that could help make things a bit easier and more enjoyable day-to-day?

Most people aren't sure where or what to start looking for. Alzheimer Scotland's recently launched a new website to help you do just that and it's called Adam, which stands for About Digital and Me. Adam finds the technology you need and all the products have been tried and tested by people living with experience of dementia. You don't need to have a diagnosis of dementia to find the website useful. The products listed would be helpful for many people who want to make their everyday lives easier, or who want to plan ahead for the future. Alzheimer Scotland don't sell anything through this site, but all the products are available from online retailers or on the high street.

Adam is a free service and you can try it here www.meetadam.co.uk

Staffing

Goodbye

We were sorry to say goodbye to Lisa Crossan our Property Maintenance Assistant.

Lisa has taken up a new role at Barrhead HA and we wish Lisa good luck in her new role.

Welcome

We welcome Danielle Finnigan to the Technical Team. We are sure Danielle will fit in well and will enjoy working with the Association.

The Stork visited Bridgewater

We are happy to announce that Kimberley and Charlene, who both work in the Care and Repair Team have recently welcomed new additions to their families. We wish then all the joy and happiness that new babies will bring.



WHEELIE BINS

Following a recent incident where a wheelie bin was set on fire, we would like to remind you to be mindful of where you store your wheelie bins. The wheelie bin was situated next to a gas meter at the front of a property, and damage was caused to the

covering of the gas meter.

Strathclyde Fire & Rescue have advised us that this could have been a very serious matter, and while we appreciate you may have no option but to put your bins at the front of your property, we would like to remind you to make sure they are a distance from any external gas meter you may have.



JUST FOR FUN

Can you find the 12 differences?



Your landlord does not cover your home contents and personal belongings.

So it's a good idea to consider what a home contents insurance policy would cover you for.

When you move into your property, you should think about protecting your personal possessions and home contents.

These include your furniture, carpets, curtains, clothes, bedding, and electrical items. And don't forget your jewellery, pictures and ornaments.

All tenants and residents are eligible to apply for the Thistle Home Contents Insurance Scheme, which can cover your home contents and belongings against, fire, theft, water damage and flood.

Reasons to choose the Thistle Insurance Scheme:

- ✔ Apply over the telephone or complete an application form
- ✔ Covers theft, water damage, fire and many more household risks
- ✔ Covers tenants improvements (up to £2,000 or 20% of the sum insured)
- ✔ Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000)
- ✔ Covers damage to external glazing for which you are responsible for
- ✔ Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen
- ✔ You don't need to have special door or window locks (just a lockable front door)
- ✔ Flexible regular Pay-As-You-Go payment options (fortnightly & monthly premiums include a transaction charge)

Limits and exclusions apply, a full policy wording is available on request.

Would you like a member of the Thistle Insurance team to call you back at a convenient time, to discuss cover, optional covers available, and premiums?

Visit www.thistletenants-scotland.co.uk and request a call back today!

Protect your belongings against fire, theft, flood and much more.



For further information or to apply for cover call Thistle Tenant Risks on **0345 450 7286**

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group. Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>

WE'RE HERE TO HELP



We're **Home Energy Scotland**, the Scottish Government's free energy advice service. We provide impartial advice and support to help people stay warm, make the best use of energy and save money on their bills.

Lots of people have seen their energy costs rise since the start of the coronavirus pandemic. If you're worried about this, we can offer support.

We can help with:

- Clear advice on ways to save energy and reduce fuel costs while staying warm at home
- Advice about grant and interest-free loan funding for heating, insulation and more
- Practical help if you find yourself without heating or hot water
- The latest information about extra help from energy suppliers

GET IN TOUCH

Phone **0808 808 2282** to chat to a friendly advisor – calls are FREE.

Email partnerships@se.homeenergyscotland.org

Visit homeenergyscotland.org

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

BLE05-03-1020SE



HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



WIN £500 TOWARDS YOUR ENERGY BILLS!

How good is your energy saving knowledge? Take Home Energy Scotland's quiz to find out. You'll pick up tips to help you save energy and money at home – and if you leave your details, you'll be in with the chance of winning **£500** towards your energy bills!

Scan the QR code to go directly to the quiz or visit homeenergyscotland.org/win

