WINTER 2022



Bridgewater

Public holidays/
office closureOur office will close at 12nonOur office will close at 12nonOn Friday 23rd DecemberIn Finday 23rd DecemberIn ThursdaySth January 2023.

WIN £50 of shopping vouchers!

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COST OF LIVING CRISIS **Page 13**

Bridgewater Launch New 24/7 Online Self-Service Web Portal 'MyBHA'

Register now for your chance to win £50 of shopping vouchers!

e are pleased to announce that our new On-line Housing Service – **MyBHA - http:// mybha.org.uk**/ – is now live and is one of the best ways to access our services.

We have been developing the new online service for a few months with our IT partners and we hope that you like the look and feel of the website and you find the services that you can access are useful.

All our main services such as rent payment, repairs reporting and applying for housing are available online 24 hours a day, 365 days a year. If you have not already registered, you can register your details at MyBHA – http://mybha.org.uk/

Registration is simple and free. Once registered, you can log in and:

- Pay your rent or look at the payments you have made recently;
- View and print out your rent account statement;
- Make changes to your contact and household details;
- Report a repair and monitor it's progress
- View all the repairs that you have reported over the last 12 months;
- Join our Paper Free Service to receive documents by e-mail or view documents online
- Request to pay your rent by Direct Debit;
- Make changes to your tenancy;
- Contact us and send us documents
- Participate in online surveys and consultations, amongst other things...

MyBHA – http://mybha.org.uk/ is updated every day and we are always working on new ways to make our service even better, so make sure you log on regularly. We aim to offer all our other services online too, so if you find you can't do something on our web portal that you would like to – let us know!

The new portal can be accessed from the green "MyBHA" Customer Login button on our main website or by visiting http://mybha.org.uk/ and completing a few details.

You will need your tenant account number which you can find on letters from the Association or call us and we will provide this for you.

You will also need an email address.

Register by 31st March 2023 for your chance to win £50 shopping voucher – the winner will be chosen at random from all registered users by this date.

Our Staff are available to help guide you through the process so give them a call or pop into the office for assistance if required.

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Lag in August	Report
New could allow a the second se	ine to local
Trapers on partner?	Harmonia Harmonia Harmonia Harmonia Harmonia Harmonia

Christmas and New Year closure and emergency contacts

Christmas and New Year Holidays – Our office will close at 12noon on Friday 23rd December and will re-open at 9.00am on Thursday 5th January 2023.

If you have an emergency repair when the office is closed, you should contact one of the emergency phone numbers:

JAMES FREW: 01294 468 113 (For all emergency repairs including Joinery, Plumbing & Electrical)

CITY TECHNICAL: 0333 202 0708 (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, members, and partners a Merry Christmas and a Happy New Year!



Annual Assurance Statement

Our 2022 Annual Assurance Statement (AAS) has been submitted to the Scottish Housing Regulator and is available from our website for tenants to download.

Social landlords must submit to the Scottish Housing Regulator an Annual Assurance Statement providing assurance that their organisation complies with the relevant requirements of chapter 3 of the Regulatory Framework. This includes regulatory requirements that apply to all social landlords and the Standards of Governance and Financial Management that apply to Registered Social Landlords (RSLs).

The Statement should be made and submitted by the RSL's governing body, or the relevant local authority committee which has been delegated authority to complete the Statement by the local authority.

Visit our website to download Bridgewater HA's Assurance Statement or call the office and we can have a copy sent to you.

Annual Rent and Service Charge Review

he Association usually engages with you in early January each year to find out your views about proposed rent and service charge increases for the coming financial year.

The Board is acutely aware of the hardship that many of our tenants have faced during and after Covid. At the same time the Board must ensure that we generate enough income to run our business and meet all of our financial commitments during the year.

We have been doing our best, seeking funding opportunities and working with others in the community to mitigate some of that hardship. We had a voluntary rent freeze in 2021/22, however, we were unable to sustain another rent freeze for this financial year (2022/23) and an **3.0% increase** was applied. We are currently working out our proposals for next financial year, however, as you will be aware emergency legislation was introduced in October 2022 by the Scottish Government between now and the end of March 2023, all rents – for social housing tenants and for private tenants – have been frozen by the Scottish Government as a result of the cost of living crisis.

The Scottish Government will decide whether housing associations will be allowed to raise rents, if necessary, in 2023/24. We are required to consult with you and you will receive a letter from us in Mid December 2022 explaining what our proposed increase will be. We will commission Research Resource Ltd to conduct a survey to find out tenants views on our proposal for 2023/24. The survey will be carried out mid December 2022 until early mid January 2023 and we would encourage you to provide your feedback.

As the current rent freeze applies until 31st March 2023 your rent will not increase on 29th March 2023; any increase approved by the Board following the consultation will apply from 29th April 2023.

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Bridgewater Housing Association

Property Services and Factoring Update

Repairs and Maintenance Contractor Update

As of 1st November 2022, Bridgewater appointed James Frew as the Association's new

James Frew

emergency and out of hours reactive repairs contractor. James Frew has extensive experience within the housing sector and with Bridgewater's stock, having previously been the Association's gas contractor.

For any Out of Hours Repairs (Joinery, Plumbing & Electrical) Emergencies, please call James Frew on: **01294 468 113.**

Bridgewater has also appointed a number of smaller independent contractors to carry out non-emergency repairs in order to maintain high repairs standards, value for money and customer satisfaction. The independent contractors that have been appointed and may carry out work within your property include:

- Sheils and Kennedy
- Brican
- Alwurk
- MCS Safety Systems

Each contractor carrying out work will carry a Bridgewater Housing Association I.D. badge and will present it on request and <u>will not cold call</u> at your property. When calling the Association to report a repair, you will also be notified of the name of the attending contractor. Should you have a contractor show up at your property unannounced or are unsure if the contractor is genuinely working on the Association's behalf, please call the Association on 0141 812 2237 to confirm.

Gas Servicing

Congratulations City Technical Services!



Bridgewater are delighted to have appointed City Technical Services as the Association's gas servicing and maintenance contractor.

City Technical won a competitive contract tender process and have been awarded a 2-year contract.

For any gas heating or hot water Out of Hours Emergencies, please call City Technical Services on: **0333 202 0708.**

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

Cyclical Repairs and Maintenance

Interlinked Smoke/Heat Detectors

The Association still has a number of properties where the new interlinked smoke/heat detector systems has not yet been installed. We will be in touch with these tenants over the coming weeks to make an appointment to install the system, along with carrying out an EICR electrical test.

It is now a legal requirement to have these systems installed and access must be granted to our contractor Alwurk. Should access not be granted, the Association will enforce Section 5 of your Scottish Secure Tenancy and begin the Association's force access process.

Decoration Contractor Update



Congratulations JS Harvie On New Contract and Modern Apprenticeship Appointments!

JS Harvie have recently been awarded a 4-year contract to carry out the Association's cyclical decoration programme. You will see JS Harvie in your area carrying out the following decoration works:

- Common close decoration (walls, ceilings and doors)
- Timber cladding
- Boundary fencing
- Timber door screens and windows

Bridgewater would also like to congratulate JS Harvie on employing two Painting and Decorator Apprentices. Both apprentices are from Erskine and the local surrounding area and show JS Harvie's commitment to providing benefits and opportunities to the Bridgewater area.

Landscaping

Bridgewater's landscaping contractor Idverde are now carrying out the planned winter schedule. Idverde are on target with this programme and you will continue to see their presence within the area.

Gutter Cleaning

The Association is currently finalising awarding a new gutter cleaning contractor. The successful contractor will be awarded with a 4-year contract, that will start early in 2023.

Planned Maintenance

What Investment work have we carried out so far this year?:

- Kitchen replacements: 30
- Bathroom replacements: 3
- Boiler upgrades: 2
- Roof renewals: 1
- Car Park and Footpath resurfacing: Bargarran is complete, North Barr, Park Mains 1+2 are on going



Volunteer Board Members Wanted





- Do you have some free time which could assist the local community?
- Are you interested in delivering high quality services that help improve people's lives?

We are looking to recruit additional members to our Board of Management with relevant expertise/backgrounds.

In addition to having such a background you will require to demonstrate a real desire and interest in helping the Association provide high quality housing and property services to our service users throughout Erskine and Renfrewshire. You will need to be able to commit to attending up to 11 Board meetings per year which are held on a Wednesday usually at 5:30pm. These meetings can be attended in person at our office or accessed remotely. Although this is a voluntary position, travel and other approved expenses are payable.

You will receive support and training including a formal structured induction programme in order to assist you fulfil your responsibilities.

If you are interested and think you have the skills, enthusiasm and commitment to make a contribution to our Association, we would love to hear from you.

For an informal discussion, more information or to register your interest, please contact us on **0141 812 2237** or email **admin@bridgewaterha.org.uk**

Charitable donations

ithin the objectives of the Association's rules, Bridgewater will from time to time consider applications, for financial or other assistance from voluntary organisations/ groups, who work to benefit the community.

The Associations Board will consider any applications received providing:

- the Association has enough funds to meet the request
- the activity falls within one or more of the Association's objectives
- the activity is consistent with the Association's Equality and Diversity Policy
- the Organisation has not received any financial aid from the Association within the previous 12 months
- the granting of financial assistance does not breach the Association's Rules or any other legislation
- the award does not exceed £1000

If you are a member of a voluntary organisation or know of a group who could benefit, requests can be made in writing to the office or by emailing **admin@bridgewaterha.org.uk** and it will be considered by the Board at their next scheduled meeting.

SHR - National Panel of Tenants and Service Users

he National Panel was established in 2013 by the Scottish Housing Regulator (SHR) as a way to engage with tenants and other users of social landlord services. The Panel is used to gauge service user priorities and experiences and finding help to shape SHR's focus in its role.

if you are interested in getting involved visit the Scottish Housing Regulators website for more information – **https://www.housingregulator.gov.scot/for-tenants/ how-we-involve-tenants-and-service-users/national-panel-of-tenants-and-service-users**

Every three years Bridgewater surveys a large proportion of our tenants to get an understanding of how satisfied you are with our services and your home, and to allow us to identify areas we can improve upon. During autumn, we used an independent consultant, Research Resource, to survey tenants living in our properties –343 took part. The survey was carried out face-to-face, by professional researchers. The table opposite/below/above details the main results from the survey.

Having reported these results to our Board, we are now working on an action plan to take forward, addressing any areas of concern identified.

We would like to thank everyone who took the time to participate in the survey; we do really value your feedback and will use the information to improve our services in the future.

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2022 Tenant Satisfaction Survey Results



Background to the survey

Research Resource spoke to 343 Bridgewater Housing Association tenants to find out how satisfied they were with their landlord and the services provided. This is done to report back to the Scottish Housing Regulator and allows Bridgewater Housing Association to improve their services for customers.

Overall service

Information and participation

93% were satisfied with the overall service provided by Bridgewater Housing Association.

97%

said the Co-op was good at keeping tenants informed about services and decisions.

92% were satisfied with the opportunities to participate in Bridgewater's decision making process.

Customer communications

Tenant priorities

79%



prefer newsletters to keep them informed

preferred email to keep them informed

Tenants were asked priorities for future

funding, if it was available

- Youth focused
- 2 Elderly focused
- T Energy advice

The repairs service

Quality of the home

93%

were very or fairly

of their home.

satisfied with the **quality**



92% were satisfied with the repairs service.

were satisfied with the speed of completion of

93%

their repair.

Value for money

87% said the rent for their

home offered good value for money.



The neighbourhood



were satisfied with

Bridgewater's contribution to the management of the neighbourhood

COMPLAINTS AND SIGNIFICANT PERFORMANCE FAILURE

- significant performance failure (SPF) is a serious concern about a landlord which significantly affects a number of tenants. Examples include:
- Consistently not doing repairs when it should
- Putting tenant's safety at risk, for example because it is not doing gas safety checks when it should
- Not reporting it's performance in achieving outcomes and standards in the Scottish Social Housing Charter to it tenants

If you think there is an SPF you firstly need to raise the issue directly with us. You should give us a chance to respond to your complaint within our published timescales and a reasonable time to address any issues raised. If we do not do this, then you can report the issue to the Scottish Housing Regulator.

The Regulator has published three factsheets for tenants about complaints and significant performance failures which can be accessed from here:

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https://www.housingregulator.gov.scot/about-us/news/ housing-regulator-publishes-factsheets-on-complaints-andsignificant-performance-failures

Activities Programme Grows / Continues to deliver

Since the start of February 2022, the Association has delivered a series of activities for our tenants in sheltered and extra care housing to help alleviate loneliness and isolation. This is thanks to funding received from the Co-op Community Fund and the National Lottery.





Tenants continue to enjoy two free classes each week of Art and Strength and Balance held in Bargarron Community Centre. Sheltered housing tenants also enjoyed a summer outing to Stirling and Loch Lomond on 11 August 22 when the weather on the day was fabulous.

Members of the weekly Art Class attended a unique experience at Michelangelo's Sistine Chapel Exhibition on 12 August 22 and there were some spooky goings-on at the Bargarron Community Centre on 21 October 22 to celebrate

Halloween with an afternoon tea and activities.

To Absent friends is a festival of storytelling and remembrance in Scotland – an opportunity for us all, to celebrate and reminisce about people

we Love and who are no longer with us. In November 22 the Association invited tenants to a crafting event as a remembrance, and those who attended made a craft lily and memory tree tag creating a sense of fulfillment.

> The month of December will see an exhibition of tenants Art, a spellbinding Pantomine and a Christmas Party.

> > We will continue to apply for funding and hope to continue our activities throughout 2023.

Cost of Living Crisis

The current situation means most people are having an increase in outgoings each week and may not necessarily have the resources to meet this.

If you are struggling and unsure if you are claiming all the help you can get please ask for a referral to Welfare Rights Service. Our Welfare Rights Officer Kay Walker is available Tuesday , Wednesday and Thursday each Week. Tel: **0141 812 2237**

What help is available?

A new website has been developed by the Scottish Government which gives useful tips and advice of ways to help due to Cost of Living Crisis

https://costofliving.campaign.gov.scot/

Rising Energy Bills

Many households will already be receiving assistance with rising energy prices this is usually £400 off energy bills for period October 2022 to March 2023.

Depending on the method you pay for your energy this money will be distributed to you as follows.

Direct Debit: this will be done automatically and your bill reduced accordingly. Any credit in your account as a result of the payments can be paid back to you.

Payment card customers: the money will show on your account as a credit in the same way as you making a payment

Smart Meter Prepayment Meters: Money will be credited directly to your account. This should take place in first week of the month.

Top up card meters: you should receive a code which you can then take with your key to top up at post office/paypoint retailers.

Be aware of scam texts asking for personal details this is not required to obtain credit for energy

Should you require any assistance in relation to fuel we can refer you to an energy advisor. Bridgewater Housing can also apply for a fuel voucher (Maximum 3 per household) if you are using a traditional top up meter. This will be sent to you in the form of a text .Fuel Vouchers are usually issued on a Thursday but in an emergency can be done on another day.

If you experience Fuel Poverty then your supplier may be able to help you. It is also possible to apply for a crisis loan from Renfrewshire Council, Scottish Welfare Team **0300 300 0204** option 2.

Crisis loans are usually granted to those on means tested benefits or very low income.

Warm Home Discount

Many receive a payment each year currently £150 paid directly towards the cost of energy this is usually paid towards electricity as not all homes have gas supplied.

If you are a pay as you go (top up energy supply) customer you will be supplied with a voucher to credit your account

If you think you should have received this check with your supplier as there are different dates the scheme closes depending on supplier

Generally if you are on pension credit guarantee credit you do not need to apply as payment is generated by provider.

If you think you may qualify for pension credit a benefits check can be carried out on your behalf to check possible entitlement.

What other helps are there for my household?

If you have children under 16 still in education and you receive child benefit for them you may be entitled to **Scottish Child Payments as of 14**th **November this is now increased to** £25 per child

The criteria has now been widened so many more households are entitled to help You can apply at mygov.scot/beststart or alternatively call **0800 182 2222**.

Scottish Welfare Fund Payments

If you are experiencing financial difficulties and on a means tested benefit you can apply for a **crisis grant** for essential items i.e food, gas electricity payments

You may also apply to Scottish welfare fund for household goods for example if you have a new tenancy or have a broken appliances this is based on your financial need. It can also be considered if your family has experienced domestic abuse or fleeing violence if you wish to check criteria and apply you can contact Renfrewshire council on **0300 300 0204** option 3 and an application is also available on Renfrewshire Councils website.

Grants/charity funding

There are many charities and grant providers who will assist households who are struggling so don't struggle alone ask for a welfare rights appointment and we will check if there is a fund that may help you.

You can also look at turn2us grant checker online.



STAFFING CHANGES

We have been delighted to welcome a few new faces to Bridgewater over the past few months:



Catherine McAnerney joined us in July as Housing Assistant.



Lynne Blair joined our Care & Repair Team as Admin Assistant in August.



Sharon Holmes is our new Customer Services Assistant and started in September.

Jenna Eastwood, our Finance Administrator since 2018 has now moved to our Property Services Department in her new role as Property



Maintenance Assistant. One department's loss is another's gain!

And last but not least Fiona Craig is our latest addition to the gang as she replaced Jenna as Finance Administrator in November.



New Annual Return on the Charter

Find out how Bridgewater Housing Association is doing, check out the latest ARC report on our website, or visit the housing regulator website at: www.housingregulator.gov. scot/landlord-performance/landlords/bridgewater-housingassociation-ltd

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Bridgewater Housing Association

Annual General Meeting – 2022

This year's AGM took place on 30th August in Bargarran Community Centre.

We were happy to be able to hold our AGM face to face this year and would like to thank those Share Members who came along.

The agenda included the following:

- Minute of the previous AGM as held in August 2021
- Receipt of the Chairperson's report on the Association's activities during the year2021/2022
- Receipt of the Accounts of the Association for the financial year 2021/2022
- Election of the Board
- Appointment of the Auditors for the following year

Board Members considered the Executive Committee for the year 2022-23 and agreed that:

- Alastair Morris continue in his position as Chair,
- John Paterson remain as the Vicechair and •
- Heather Stirling maintain her position as Secretary.

Other Elected Members of the Board are

Frank Bradley, Aileen Naismith, Rab McNally, Ken McIntosh, Denise Love and Suzanne Austin

If you are interested in what the Association does and would like to attend our next AGM, which will take place in 2023 (date to be confirmed), you can apply for a share membership at the cost of £1, this will entitle you to receive an invitation.

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Social Media update

We're now on Twitter! Keep up to date with the latest news about the association and your local area by joining us on Twitter or Facebook! Follow us today and keep informed about the goings on and changes that affect you. All news is posted first on our social media accounts:

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- 🖵 www.bridgewaterha.org.uk
- 🖵 MyBHA.org.uk

Office opening hours

Monday 9am – 4pm Tuesday 9am – 4pm Wednesday 9am – 4pm Thursday 9am – 4pm Friday 9am – 4pm Saturday **CLOSED** Sunday **CLOSED**

The office is closed for lunch between 12noon and 1pm

Bridgewater Housing Association Ltd, First Floor Bridgewater Shopping Centre, Erskine PA8 7AA Tel: 0141 812 2237 Email: admin@bridgewaterha.org.uk www.bridgewaterha.org.uk