



# Bridgewater Bulletin



## Hello Spring



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HUGH CAMERON  
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# Bridgewater Saddened to learn of the death of former Chair Hugh Cameron

**W**e are deeply saddened to announce the sudden passing of former Chairperson and Board Member Hugh Cameron just before Christmas.

Hugh was a well-known and highly respected figure in the voluntary housing movement in Scotland, he was first elected to our Board of Management in 2012 and was a regular attendee at conferences and seminars representing the association with assurance.

Paying tribute to Hugh, Chief Executive Andy Thomson said "Although I did not work with Hugh personally, I understand from our staff and Board members that Hugh was one of our most loyal, passionate, faithful, and constant supporters. Providing constant assistance and leadership to Board members and staff and he leaves a considerable legacy with the Association".

"Our thoughts are with his family, who will after grief, no doubt understand the huge contribution Hugh has made to the community of Erskine".

Hugh served as Vice-Chair of the Association from 2013 before becoming the Association's Chair for a further four years in 2014. A tenant of the Association, his involvement began in 2012 as a board member who quickly became the eyes and ears of the Association. Hugh was a formidable character, who was happy to hold staff to account on behalf of our tenants, but he was always willing to listen, reason, and when persuaded, happy to concede a point. Key achievements during Hugh's time included delivering newbuild family housing at Rashielee, providing two extra care supported housing developments, and maintaining our existing high tenant satisfaction levels.

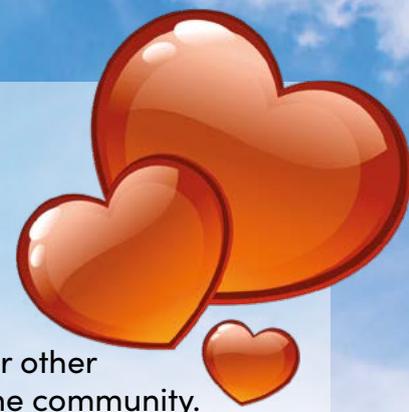
He retired from the Board in 2018 when he started a new adventure in Inverary, he was a much-missed presence at Board meetings.

Our current Chair Alastair Morris extended his sympathies and condolences to Hugh's family describing him as someone who is "genuinely irreplaceable and who touched all our hearts during his time at Bridgewater. He was a positive influence on the Association and was a considerable help to me when I acted as his Vice-Chair. Everyone at Bridgewater is saddened and shocked to hear of his death".

The Association sends our condolences to Hugh's family and many friends.



# Charitable donations – funding available



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 £300 per application.

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 our admin email address and it will be considered by the Board at their next scheduled meeting.



## PUBLIC HOLIDAYS

The office is closed on the following dates:-

**Easter** – Friday 7th and Monday 10th April

**May Day** – Monday 1st May

**King Charles III Coronation** – Monday 8th May

**Spring Holiday** – Friday 26 and Monday 29th May

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](mailto:help@scottishwater.co.uk)

# Rent and Service Charge Increase 2023/2024

**T**enants received a newsletter from us in December 2022 explaining that we would be consulting on a 7% and 6% increase in rents for 2023/24. The Board is acutely aware of the difficulties that many of our tenants are facing since Covid and now during the cost of living crisis. We have been doing our best to secure external funding to support our tenants, working with our partners in the community to mitigate some of that hardship.

Thank you to the tenants who took part in the recent consultation, your feedback is important and was considered by the Board at the meeting held on 1 March 2023. 200 tenants were contacted (at random) by Research Resource Ltd to find out their views on our proposal of a 7% or 6% increase in rents for 2023/24.

The Board took a number of factors into account in coming to a decision about what the actual rent increase should be. Inflation was another key factor (11.5% in October 2022(CPI), 10.7% in November and 10.5% (CPI) December 2022) which means that prices are currently more than 10% higher than they were 12 months ago. The cost of living is increasing faster than at any time for the past 40 years driven largely by the rising cost of food and fuel.

The Board were committed to a lower than inflation increase and agreed to limit the rent increase at 6%. This means an average rent increase of £5.60 per week, dependant on house size. The Board has done what it can to limit the increase which has to be balanced against continuing to protect our properties, the local environment and the services you receive.

The Board approved service charge increase of 6%, however, there are elements of the service charges such as utility costs and communal cleaning charges which will increase in line with inflation and actual costs.

The detailed results of the survey can be found on our website at [www.bridgewaterha.org.uk](http://www.bridgewaterha.org.uk)



# Bridgewater Housing Association Rent Consultation 2023 Survey Results



## 200

INTERVIEWS

JAN

JAN

8



12

## Background to the survey

Research Resource were commissioned by Bridgewater to undertake a survey with their tenants to gain feedback on the proposed rent increase for 2023/24. This newsletter presents an overview of the key findings to emerge from the survey.

## Rent consultation

# 81%



recalled receiving the Association's letter which included information on the rent review.

# 62%



gave the level of consultation and information they received on the rent review a score of 8 or more out of 10.

## Views on proposed rent increase

The Association has a legal obligation to consult tenants on rent. They considered what they need to keep rents affordable, the cost of services and delivering tenants priorities. With this in mind, they proposed two options, an increased rent of 6% or 7%.

**The majority of tenants preferred the 6% rent increase option.**

**6% increase**  
average rents would go up by £5.60 per week



**7% increase**  
average rents would go up by £6.54 per week



I'd prefer another option



## Rents and affordability

# 47%



find their rent payments very or fairly easy to afford.

# 70%



said their monthly income covers their monthly expenditure

# 18%



would like a referral to the Association's Welfare Rights Service

## Priorities for Bridgewater services

# 1



Upgrades to properties

# 2



Repairs service improvements

# 3



Affordable rents

# 4



Services for elderly/disabled

# 5



Improve customer care/communication



# Policy Reviews

**T**he Association reviews our policies every three years or so in order to reflect relevant changes such as legislation or service. The following policies are due for review over the next few months, you will be notified when the consultation period opens and the policies will be available on the website. This is an opportunity for you to participate and contribute to the decisions that are made about the services you receive.

## Policy / Document

1. Business Plan 2023 – 2028 – currently out for consultation
2. Void Management
3. Designated Disabled Parking Bays
4. Leasing of Garages Policy
5. Estate Management
6. Pets
7. Tenant Participation Strategy and Policy

# Tenant Satisfaction Survey 2022 Follow up Action

**F**eedback from our 2022 Tenant Satisfaction Survey identified that we have maintained high levels of overall satisfaction with 93% of tenants that responded stating they were very satisfied or fairly satisfied with the service provided by the Association. We strive for continuous improvement and identified an area we could work on with our tenants to achieve reduced costs and efficiencies.

97% of tenants who responded stated Bridgewater was very good or fairly good at keeping them informed about services or decisions. Also 79% of tenants who responded stated they had internet access, however, in relation to their preferred method of being kept up to date by the Associations, 79% stated newsletter and 67% stated letter.

In 2022 the Association spent approximately £20,000 on printing and publications including newsletters. This is an area where we can reduce costs by providing these publications electronically, therefore we would encourage tenants to use MyBHA portal, our website and social media to be kept informed.

## Opportunities to Participate

33% of tenants who responded were not aware of the ways in which they can get involved in Bridgewater housing Association’s decision making processes. Listed below are some of the ways tenants can participate:

Become a member of the Association and attend the AGM
Become a member of the Board
Participate in our independent Tenant Satisfaction Survey
Participate in telephone or online surveys
Read and comment on our newsletter & other publications i.e. the report on the Scottish Social Housing Charter
Respond to the annual rent setting survey
Social Media and our Web Site
Being part of a Focus Group
Consultation on reviews of our Policies
Review of Complaints

If any of the above methods are of interest to you please let us know.

# Join us on MyBHA - the ultimate tenant and owner portal!

- ✓ Manage your tenancy or factoring account online from anywhere
- ✓ View statements, account balance and make online payments
- ✓ Request repairs and maintenance with just a few clicks
- ✓ Access and download important letters and documents related to your account

Sign up for **MyBHA** today and take control of your account!

**MyBHA** is a hassle-free and convenient way to manage your tenancy or factoring account. No more waiting on hold or visiting the office - everything you need is right at your fingertips. With features like online payments, repair requests, and document access, managing your account has never been easier.

**So what are you waiting for?** Sign up for MyBHA today and start enjoying the benefits of hassle-free account management!

**Register for MyBHA before March 31st 2023 for the chance to WIN £50 worth of Morrisons vouchers.**



# Activities Programme 2023

ENGAGE  
RENFREW SHIRE

RENFREW SHIRE  
COMMUNITY  
MENTAL HEALTH &  
WELLBEING FUND

evh

supporting  
social  
employers

Following the success of our 2022 programme, the Association is delighted to announce that thanks to successful funding awards from Employers in Voluntary Housing (EVH) Cost of Living Fund £2,500 & Engage Renfrewshire's Community Mental Health & Wellbeing Fund £6,500., we will be able to continue to deliver to our tenants in sheltered and extra care housing our free activities in 2023 to help alleviate loneliness and isolation.

We are keen to open up the classes to other tenants who feel they would benefit from these activities. Why not come along and have fun with your neighbours, meet new friends and learn new skills!

***If you are over the age of 55 years and would like to join or find out more information about our free activities contact Lorraine Kay, Housing Support Coordinator on 0141 812 2237 or email [lkay@bridgewaterha.org.uk](mailto:lkay@bridgewaterha.org.uk)***

Free activities continue at Bargarron Community Centre, as follows:

## Arts Crafting Class, Monday 1.30 – 3pm (Weekly)

- Have fun experimenting with a variety of arts & crafting materials
- Ideal for beginners
- Develop new skills

## Strength & Balance, Thursday 10.45 – 11.30 am, (weekly)

- Improve Strength, Balance & overall fitness
- Help with daily activities
- Build confidence and maintain independence
- All abilities welcome which include seated options

## Advanced Art Class, Tuesday 1.30 – 3pm (every fortnight)

- Aimed at the advanced artist
- Solid knowledge of basic techniques
- Desire to grow skills even more!

## Extra Care Robertson House and Clayson House

- Strength & Balance Class

# Bridgewater's 1st Creative Art Exhibition



**T**he Association was successful in obtaining funding from the Co-op Community Fund and the National Lottery which enabled us to organise since the start of February 2022 a programme of free activities for our tenants in sheltered and extra care housing to help alleviate loneliness and isolation.

Our tenants in sheltered housing, their family and friends were invited to Bridgewater's first art exhibition on Monday 5th December 2022. The event showcased the fabulous artwork produced by tenants at Creative Art classes organised by our excellent housing support team and delivered by Liz Shepherd, Community Artist. Tenants outstanding achievements were displayed until Friday 9th December in Bargarran Community Centre where the 'free' classes are held each week.



"Delighted, never thought I could have done art. Great company, getting to know each other, new people".  
**Jackie Scanlon**

"Really enjoy coming to classes. Meeting new people and Friends. Learning things I haven't done before".  
**Barbara McMahon**

"Great, Nice people. Getting to do things I have never done before like using charcoal".  
**Chris Murray**

"Absolutely loving classes. Never drawn before. Teachers are doing so well with me".  
**Gwen Ross**



# 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.

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

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.

# Property Services and Factoring Update



## Reactive Repairs Contract

**T**he Association has been granted a 12-month extension to continue the use of local contractors to carry out our Reactive and Void repairs service. The decision to extend was based on evidence showing:

- Increase in performance and achieving Association KPI's
- Positive customer feedback and compliments for contractors, such as contractor customer service and standard of work
- Providing good value for money at competitive costs

The contractors that the Association has appointed and may carry out work within your property include:

- Sheils and Kennedy
- Brican
- Alwurk
- MCS Safety Systems
- Rogers Electrical
- James Frew (Reactive and Emergency Out of Hours Contractor)



Each contractor carrying out work will carry a Bridgewater Housing Association I.D. badge and will present it on request and **will not cold call** 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.

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

# Condensation And Mould Strategy

**B**ridgewater is currently reviewing our approach to condensation and mould reporting and how the issue is dealt with.

The Association is creating a new Condensation Strategy that will take a pro-active approach to dealing with condensation and mould issues as early as possible. The strategy will involve what both customers and the Association can do to provide quality, modern homes.



The strategy will be published over the coming months.

If you are currently experiencing any Condensation, Dampness or Mould Issues, please do the following:

- Wash down any mould with hot, soapy water
- Ensure window trickle vents at the top of the window are open at all times
- Ensure windows are open for a short period each day
- Ensure the property is heated
- Ensure kitchen/bathroom windows are open when cooking or bathing and doors are closed
- If you are ever unsure or would like further advice, please request a property inspection by a member of the Association's Maintenance Team

## Gas Servicing



City Technical continue to maintain their 100% KPI for Gas Servicing.

**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

## Interlinked Smoke/Heat Detectors

**T**he Association still has a number of properties outstanding the new interlinked smoke/heat detector systems. We will be in touch with these properties 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.

### New Interlinked Smoke & Heat Alarms- Do You Have Yours?

It is now a LEGAL REQUIREMENT to have the new interlinked system installed.

Call 0141 812 2237 or email [repairs@bridgewaterha.org.uk](mailto:repairs@bridgewaterha.org.uk) now to book your installation- It could save your life!



## Cyclical Decoration Contractor Update

JS Harvie are concluding year 1 of the 4 year cyclical decoration contract. This years programme has seen internal works to common blocks within the Bargarran and North Barr areas, whilst finishing in Park Mains.

JS Harvie will be carrying out the following decoration works:

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

## Apprenticeship Opportunity



JS Harvie will also be looking to create another local Painting and Decorating modern apprentice opportunity. Keep an eye on Bridgewater's website and social media over the coming weeks for further information!

## Landscaping

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

## Gutter Cleaning

**Congratulations Patterson Safety Anchors Ltd!**

Bridgewater would like to congratulate Patterson Safety Anchors Ltd on winning the Association's 4 year gutter cleaning contract. Patterson's won a competitive tender and will start the Association's new contract on Monday 3rd April 2023.



### Planned Maintenance

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

- Kitchen replacements: 34
- Bathroom replacements: 5
- Boiler upgrades: 2
- Roof renewals: 1

Car Park and Footpath resurfacing: All foot paths are now complete, with a number of car parks having been repaired.



# Right To Repair

**A**s a tenant of Bridgewater Housing Association, you have a right, under the Scottish Secure Tenants (Right to Repair) Regulations 2002, to have certain small repairs that you report to us carried out within fixed time limits. These repairs are known as 'Qualifying Repairs' and are listed in the table on our website. The value of the repair must also be estimated to be less than £350.



You have the right to instruct an alternative contractor to carry out the work if it is not completed within these fixed time limits stated in the table on the website. You may also have a right to financial compensation if we don't get your repair done on time. If your repair is a 'Qualifying Repair', it will say so on the receipt that we send you when we instructed our contractor to carry out your repair.

Although we do our best to ensure that all repairs are carried out within specified timescales, some jobs are not completed on time.

For further information on Right To Repair, please go to:

[www.bridgewaterha.org.uk/repairs-and-maintenance](http://www.bridgewaterha.org.uk/repairs-and-maintenance) and choose "Right To Repair" or alternatively, ask a member of staff.

# Allpay Direct Debits - New Quicker Implementation Period.

**B**ridgewater is now set up to be able to amend and set up Direct Debits faster than ever before.



Amendments to current Direct Debits will now be processed within 5 working days + 2 processing days, previously this was 10 working days + 2 processing days. Any new Direct Debits being set up will automatically now be processed within the 5+2 day process.

Benefits to paying by Direct Debit – It's a quick and simple set-up process. It's convenient, flexible, accurate, safe and secure.

Tenants can now phone the office and set up a Direct Debit without the need to complete forms, (providing the person setting up the Direct Debit has the authority to authorise and request payment). The Direct Debit set up can be completed in a matter of minutes. Written confirmation of the Direct Debit instruction will be sent within three working days after set up or no less than ten working days before the first collection is taken. The Direct Debit Guarantee will always apply.

Tenants paying by Direct Debit will have their rent automatically updated each year, for ease of convenience.

If you have any questions or wish to set up a Direct Debit please contact us at [admin@bridgewaterha.org.uk](mailto:admin@bridgewaterha.org.uk) or telephone number 01418122237.

**RAMH**   
recovery across mental health

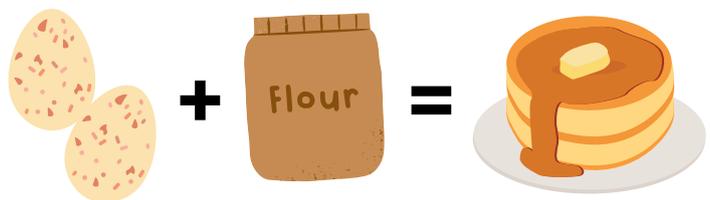
**Hope Inclusivity Respect Empowerment**

 [ramh.org](http://ramh.org)  
 [ramh.org](https://www.facebook.com/ramh.org)  
 [ramh\\_scotland](https://twitter.com/ramh_scotland)

## Nutrition with Numbers

Improve your number skills and learn in the company of like-minded people with our new five week **Nutrition with Numbers** course.

Nutrition with Numbers aims to improve numeracy skills while learning the wellbeing benefits of a healthy and balanced diet.



 **Paisley town centre**

Courses starting soon and open to all over 19's in Renfrewshire. For more information and to book a place call **0141 404 7788** or email [enquiries@ramh.org](mailto:enquiries@ramh.org)

Friday mornings  
**From 24th Feb @ 10.15-12.45**  
Tuesday afternoons  
**From 28th Feb @ 12.30-3.00**

RAMH is a Charity registered in Scotland No. SCO 10430



# Unacceptable Behaviour

**O**ur staff understand that the last few years have been an incredibly difficult, stressful time for our customers. However, there has been an increase in the need for the Association to use our Unacceptable Behaviour Policy. This is usually due to the manner our staff are being spoken to or due to unreasonable continuous contact.

What is unacceptable behaviour?

- unreasonable demands – requesting large volumes of information and asking for responses within a short space of time.
- unreasonable persistence – refusing to accept the answer that has been provided and continuously adding to or changing the subject matter of a complaint.
- verbal abuse, aggression, violence – this is not just limited to actual physical or verbal abuse but can include derogatory remarks, rudeness, inflammatory allegations, and threats of violence.
- overload of letters, calls, emails or contact via social media

If, after initial warnings, the behaviour continues, we may choose to limit access to our services or in more serious situations, we may ask customers not to contact our staff but instead use a third party.

We believe that all customers have the right to be heard, understood, and respected. However, we also consider that our staff have similar rights. Unacceptable behaviour towards our staff, in any form, will not be tolerated.



# Social Housing Fuel Support Funding

# We are here to help!

**B**ridgewater is committed to helping our tenants with the cost of living crisis and we are pleased to advise that our bid for £50,000 to the Scottish Government's Social Housing Fuel Support Fund (administered by SFHA) was successful.

We are delighted to announce that the funding has enabled the Association to work in partnership with the Wise Groups Home Energy Advice Team (HEAT). Tenants who give consent for Bridgewater to make a referral to HEAT and by doing so share their contact details will be contacted by a Mentor who will work with Bridgewater tenants 2.5 days per week. This service will be available 1 April until the end of May 2023.

The funding will also enable the Association to purchase a limited number of energy efficient products such as airfryers, slow cookers, energy efficient light bulbs and high tog quilt covers to help tenants in need. Fuel top ups can also be made for those in fuel poverty.

There has been a high response to our online survey, thank you to the tenants who completed the survey. We are reviewing the responses and demand and will be in touch with those who responded. The survey closed on 8th March 2023, however, enquiries should be made to [admin@bridgewaterha.org.uk](mailto:admin@bridgewaterha.org.uk) or contact your Housing Officer on 01418122237

## About HEAT

The Wise Group's Home Energy Advice Team (HEAT) provides mentoring support and advocacy to vulnerable households to ensure no one has to struggle between choosing to heat or eat.

HEAT help fuel poor households experiencing energy crises through the provision of independent, tailored advice to ensure emergencies are dealt with quickly and efficiently. By working with households to optimise their relationship with fuel consumption and efficiency over time, they reduce fuel poverty and help more people live comfortably in a warm home.

HEAT mentor will provide advice on energy billing, including assistance to access eligible support to maximise household income. They will support households to engage with DWP to check they are receiving all benefit entitlements, including claiming any missed benefits. Our local knowledge and experience also help us to easily identify what crisis/hardship funding and local initiatives may be available to a household to support with their bills.



Scottish Government  
Riaghaltas na h-Alba  
gov.scot



**BRIDGEWATER CONNECT pilot is an online life-skills learning platform offering you transferable skills to progress and succeed in everyday life.**

We are looking for 15 volunteers to trial Bridgewater Connect, the project will run for 4 weeks. Interested? Discover more about Bridgewater Connect Pilot below:

## BRIDGEWATER CONNECT offers:

### Life skills learning

Sessions delivered by friendly facilitators in an informal way. We run sessions six days a week in the morning, afternoon, and evening. Each session lasts two hours, You can pick from topics such as:

- Emotions, thoughts and behaviours
- Building positive social networks
- Employability skills (CV writing, job searching and interview skills)
- Benefits and budgeting
- Low mood and depression
- Understanding the cost of living crisis
- Home energy advice and support

All sessions are delivered live and online so you can access it anywhere with an internet connection.

### Sessions 'on-demand'

All the life skills sessions, available anytime, anywhere via a dedicated and secure platform so if you can't attend a live session, you can still take part.

### Digital Skills Support

One-to-One help from a Connect Mentor to help you access each live and online session.

### Ready to get started?

If you would like to express and interest or have any questions please contact  
[admin@bridgewaterha.org.uk](mailto:admin@bridgewaterha.org.uk)  
or call 0141 812 2237

**A quick and easy way for you to learn something new from home**

### Why you should sign up:

- It's easy to access, with help available at every stage from our Connect Mentors.
- You will have access to nineteen+ learning opportunities to develop key life-skills
- It provides routine and reduces social isolation
- No travel is required – you can access it from home!
- We offer evening/weekend sessions when many other services are unavailable and the option to access the programme 'on-demand'.
- It is totally anonymous and confidential – cameras are off and it's first names only in every session.
- We can even sort you out with temporary access to a tablet if required.

“

### What others say

“Once I got into the sessions, it was nice and warm welcoming atmosphere. My facilitator made sure everyone was comfortable and ready to go with the session. I wasn't just sitting around for 2 hours listening to him talk. It as mandatory to be involved but never felt that pressure of it”.

“In the Emotions, Thoughts and Behaviours session it taught me about triggers and how to recognise my triggers. I suffer from road rage quite badly and after that session I slowly realised that I could apply this to my road rage and it seems to working so far. My boss has also noticed a difference in me at work saying that I don't get as heated as I used to. I have a calmer manner about me. Which can only be a good thing”.

“It's a no-brainer. I can do the sessions at home. I learnt how our diet affects our mental health.”  
(Client)

Find out more:  
[thewisegroup.co.uk/connect](https://thewisegroup.co.uk/connect)

Contact:  
[WG\\_Connect@thewisegroup.co.uk](mailto:WG_Connect@thewisegroup.co.uk)

# Help and Advice

## Scottish Child Payment

From 14 November, all children currently in receipt of Scottish Child Payment will have it automatically increased to £25 per week. Applications for Scottish Child Payment will also be open to all eligible under-16s from that date – with all payments backdated to the date of application. Eligible families and carers can find out more and apply at [mygov.scot/beststart](https://mygov.scot/beststart) or by calling Social Security Scotland free on 0800 182 2222.

## Extra cash for low-income families

The Scottish Government doubled the Bridging Payment from £130 to £260 in December. Bridging Payments were introduced in 2021 ahead of the extension of the Scottish Child Payment to 6–15-year-olds. The final quarterly Bridging Payment which was due in December, was doubled to £260. The payment would have been paid automatically if you were eligible.

## Cost of Living support

A new website providing information on the wide range of advice and financial support available to people in Scotland has been launched. Developed by the Scottish Government as a 'one stop shop' to help those struggling with the cost-of-living crisis, the website includes information on help available for households to meet rising energy, housing and other costs. It also provides details on accessing Scottish and UK social security payments, including online benefit calculators, as well as wider health and wellbeing information.

You can visit the website

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

## Watch out of energy scams!

You don't need to apply for the Energy Bills Support Scheme. Scammers may try to trick you by pretending to be your energy provider. They may ask you to sign up for the energy discount and ask for personal information or bank details. This is a scam. You'll receive the discount automatically from your energy provider.



## Warm Home Discount scheme

You may be eligible for a £150 rebate from your energy supplier through the warm home discount scheme. The money won't be paid to you directly. If you're a credit customer it'll be added to your electricity account. And if you're on Pay As You Go, you'll be sent a voucher that you can use to top-up your meter. The warm home discount scheme has changed for 2022/2023, schemes will open later than usual and payments may be made later than usual. Eligibility criteria is expected to change. Contact your supplier for more information on your eligibility.

### ***What can I do if I run out of electricity or gas and don't have any money to top up?***

1. Contact your energy supplier, they may be able to provide you with credit until you can top up. The credit normally has to be paid back.
2. Contact our office on 0141 781 1884 we may be able to assist you to apply for crisis support and refer you to local support agencies, including local foodbanks.
3. Contact the Glasgow City Council Scottish Welfare Fund. If you find yourself in financial crisis and need to access a crisis grant for essential items such as food, electricity or gas, contact the Scottish Welfare fund on 0141 276 1177. Opening times are Monday to Friday 10am to 4pm. Applications can be made online 24 hours a day by visiting: <https://www.glasgow.gov.uk/index.aspx?articleid=17160>
4. Contact the Scottish Citizens Advice Helpline on 0800 028 1456. The helpline is available Monday to Thursday 9am to 3pm and Friday 9am to 12pm.

### ***Have you run out of electricity or gas?***

You were eligible for the first Cost of Living Payment of £326 if you were entitled to a payment (or later found to be entitled to a payment) of Universal Credit for an assessment period that ended in the period 26 April 2022 to 25 May 2022. This payment has already been made. You will be eligible for the second Cost of Living Payment of £324 if you were entitled to a payment (or later found to be entitled to a payment) of Universal Credit for an assessment period that ended in the period 26 August 2022 to 25 September 2022. The payment will be made separately from your benefit.



## Universal Credit 'nil awards'

You will not be eligible for the Cost-of-Living Payment if your earnings reduced your Universal Credit to £0 for the qualifying assessment period. This is sometimes called a 'nil award'. If money has also been taken off for other reasons (such as payments of rent to your landlord or for money that you owe), you might still be eligible.

### ***When you'll be paid***

The first cost of living payment of £326 has already been made and the second payment of £324 will be paid Between 8 and 23 November 2022 for most people

## Universal Credit

### **Income-based JSA, income-based ESA, Income Support and Pension Credit**

You were eligible for the first Cost of Living Payment of £326 if you were entitled to a payment (or later found to be entitled to a payment) of income-based JSA, income related ESA, Income Support or Pension Credit for any day in the period 26 April 2022 to 25 May 2022. You will be eligible for the second Cost of Living Payment of £324 if you were entitled to a payment (or later found to be entitled to a payment) of income based JSA, income-related ESA, Income Support or Pension Credit for any day in the period 26 August 2022 to 25 September 2022. The payment will be made separately from your benefit.

# Adult Disability Payment is replacing Personal Independence Payment in Scotland

## What is happening?

From 2022 around 300,000 people in Scotland who get Personal Independence Payment (PIP) will have their benefit moved to Social Security Scotland and start getting a new benefit called Adult Disability Payment. They will no longer be with the Department for Work and Pensions (DWP).

## Why is this happening?

This is because Social Security Scotland is taking over some benefits from the Department for Work and Pensions for people in Scotland.

## What will happen to benefit payments?

Payments will be the same amount as they are with the Department for Work and Pensions and there will be no gap in payments.

## What will happen during the move?

Social Security Scotland and the Department for Work and Pensions are working together to make sure there are no gaps or delays to payments. You will have already had a letter from DWP to let you know your benefit is being moved to Social Security Scotland. This letter from Social Security Scotland is to tell you the move of your benefit has started. Social Security Scotland may need to confirm some of your personal details. They will call or send a letter.

When Social Security Scotland starts managing your benefit we will write to you to let you know it has moved. If you already have a Motability vehicle, your lease will be moved to Social Security Scotland at the same time as your benefit. If you get benefits or services from other organisations, you will need to let them know your benefit has moved to Social Security Scotland.

## If you get other benefits

Your eligibility for other benefits will not change because of the move. When your benefit starts

moving to Social Security Scotland, you'll need to tell:

- your local council
- the Department for Work and Pensions (DWP)
- HM Revenue and Customs (HMRC).

Find out more go to [mygov.scot/related-benefits](https://mygov.scot/related-benefits) or call us free on 0800 182 2222.

## Accessible vehicles with Motability

If you already have a Motability vehicle, your lease will be moved to Social Security Scotland at the same time as your benefit. When you have your review, if you get the enhanced rate mobility component, you can lease a vehicle through the Scottish Government's Accessible Vehicles and Equipment Scheme.

## You and your data

The Department for Work and Pensions will move your personal data to Social Security Scotland. We will become responsible for keeping it safe and up to date.

Go to [mygov.scot/social-security-data](https://mygov.scot/social-security-data) or contact us to find out more about:

- how we protect personal data
- the right to access personal data
- how to correct any inaccurate personal data we hold.

## Keeping the Department for Work and Pensions up to date

We will make your Adult Disability Payment award using information we get from the Department for Work and Pensions about

your current Personal Independence Payment award.

If you think this information is not up to date or incorrect, you must contact the Department for

Work and Pensions. You may be committing an offence if you do not tell the Department for Work and Pensions that you want to make a change to the information they hold about you and as a result, we base your Adult Disability Payment award on inaccurate information.

The Department of Work and Pensions will tell us you have told them about a change. We will contact you about this change once your Adult Disability Payment starts.

### Who to contact during the move

You must contact the Department for Work and Pensions as soon as possible on **0800 121 4600** if:

- you believe they hold information that is incorrect
- there has been a change that you have not yet reported
- anything changes before your Adult Disability Payment review.

If you have any questions about the move and why it is happening go to [mygov.scot/contactsocial-security-scotland](https://mygov.scot/contactsocial-security-scotland) to find out how to contact us, including web chat.

### If there is a change after your Adult Disability Payment starts

You must tell us about any changes so we can make sure our records are accurate. As with the Department for Work and Pensions, the law says that you have to keep us up to date with any changes. [www.gov.uk/help-with-the-costs-of-living-with-a-disability-or-long-term-health-condition](https://www.gov.uk/help-with-the-costs-of-living-with-a-disability-or-long-term-health-condition) to help with the costs of living with a disability or long-term health condition.

### What is Adult Disability Payment?

Adult Disability Payment is extra money to help you if you have a longterm illness or disability that affects your everyday life. You

could get between £24.45 and £156.90 a week. The amount you get depends on how your condition affects you.

### Who can apply?

You can apply for Adult Disability Payment if you:

- have a mental or physical disability
- are terminally ill
- have not yet reached State Pension age

It does not matter if you're working or not working, your income and savings are not considered.

### How are the payment rates calculated?

Adult Disability Payment is made up of two parts:

- daily living
- mobility

You might qualify for one or both parts.

### Daily Living component

This has 2 different payment rates:

- standard – a weekly rate of £61.85
- enhanced – a weekly rate of £92.40

Your daily living and mobility needs are not only about your physical ability. You may also have emotional, intellectual, mental, developmental or learning difficulties that mean you need help to do some things.

### Mobility component

There are 2 payment rates for the mobility component:

- standard – weekly rate of £24.45
- enhanced – weekly rate of £64.50

### What information will I need to apply?

There are 2 parts to the Adult Disability Payment application:

Part one will ask you for:

- your personal details such as date of birth and your main address

# Adult Disability Payment is replacing Personal Independence Payment in Scotland (continued)

Part two will ask you for:

- details about your condition and how it affects your ability to look after yourself, understand information and communicate with other people
- what help and support you need and why
- your ability to move around outdoors and make journeys
- details of any medication, treatment or equipment you need. The questions will give you the chance to tell Social Security Scotland as much as you can about how your condition affects your daily life. Social Security Scotland need this information to help them decide if you can get Adult Disability Payment. If your application is successful, you will be paid from the date you submit part one. You can still apply for Adult Disability Payment if you do not have a bank, building society or credit union account. You will need to tell Social Security Scotland how you want to be paid if your application is successful.

## When will the payment be made?

Your first payment will be calculated from the date the first part of your online application was submitted. Or, from the date you phoned Social Security Scotland to start the application process, if you applied by phone and paper form. Adult Disability Payment is paid every 4 weeks in arrears. It will be paid into the account you give as part of your application.

If you are terminally ill, Adult Disability Payment is paid weekly in advance.

## How to contact us?

Call us free on: 0800 182 2222

Text Relay Service: 18001 +0300 244 4000  
(for the hard of hearing)

British Sign Language users:  
**contactscotland-bsl.org**

Webchat: **chat.socialsecurity.gov.scot**

## What if you already get Personal Independence Payment (PIP) or Disability Living Allowance from the DWP?

You do not need to apply for Adult Disability Payment. We will write to you when we are ready to transfer your award from Disability Living Allowance to Adult Disability Payment. This will happen automatically – you will not need to do anything and you will continue to get the same amount of money.

## How do I find out more and apply?

You can find out more and apply online at [mygov.scot/benefits](http://mygov.scot/benefits). You can apply over the phone or ask for a paper application form by post by calling Social Security Scotland free on **0800 182 2222**.

You may also be eligible for other benefits. Make sure you're not missing out by speaking to the **Citizens Advice Scotland Money Talk Team on 0800 085 7145**.

## Do you need support from an advocate?

VoiceAbility independent advocacy service supports disabled people when applying for Social Security Scotland benefits.

Contact VoiceAbility for free on **0300 303 1660** or by visiting **www.voiceability.org**.

Follow Social Security Scotland

**Call 0800 182 2222**

# Cost of Living Help and Advice

**A**s the price of energy is set to remain high, we are highlighting ways that people can stay warm for less. Below, we are outlining low-cost actions and easy changes around the home that people can take now to reduce energy and therefore money wasted through heat lost from their homes. At the same time, we are urging everyone that can to take advantage of the current support available to help improve home energy efficiency.

On 1 October, the UK Government's Energy Price Guarantee came into place, which fixed the price per kWh for gas and electricity for UK households for the next two years. This will protect bill payers from further price increases as the wholesale cost of gas continues to rise. However, it will still mean that the average home's annual bill will be approximately £2,500

We know that many people will have already made changes and adapted to cut back on using energy around the home. Simple, quick energy saving actions may be small but they do all add up to reduce energy use and in turn, your bills. To manage and maximise the efficiency of heating systems and stay warm for less, our tips include turning down the thermostat, installing heating controls and ensuring there is space around radiators.



## Botswana

**O**ur Welfare Rights Officer Kay Walker and husband and daughter recently undertook a trip to Botswana and also visited the Dukwi Refugee camp as part of their trip. They have a long association with the camp after sponsorship of a young man to complete his university education.

Kay asked family and friends to contribute stationery to fill suitcases to be delivered to the primary school in the camp. The donations from Bridgewater, staff, management and family and friends resulted in 2 suitcases full of aid weighing 50kg being sent.

The aid was successfully delivered after a long drive and a police escort when the road was jammed with holiday makers and resulted in some very happy school children on return from their Christmas break.

The staff at the camp would like to thank all who contributed and make this possible, the stationery was gratefully received and will be used well. As well as the smallest children pictured aid was also given to the older children and some staff.

# We are a Keep Safe partner



**K**eepp Safe is a Police Scotland initiative to help those with disabilities stay safe when out and about on their daily routines. By signing up to Keep Safe, it means we welcome anyone who is passing to use our building as a safe place to stay if they feel threatened, have lost your phone or keys or are victims of disability hate crime. We are committed to having a minimum of two staff available at all time, provide disability access and we have CCTV in the reception area. The scheme is run with the "I am

Me" charity. If you are disabled, you can carry a Keep Safe Card that may assist you if you need help.

Want to find out more, watch this video [https://www.youtube.com/watch?v=mIABTk\\_L28I](https://www.youtube.com/watch?v=mIABTk_L28I) or visit I Am Me website at <https://iammescotland.co.uk/about-keep-safe>

## STAFFING CHANGES

**A**nn McGeachan retired at the end of December 2022. Ann was a Housing Support Officer and worked for the Association since 2006. Janette Brown, the Housing Support Assistant is now covering the post. All the staff and Board members wish Ann a long and happy retirement.

John Magee also retired at the end of December. John was a Small Repairs Worker (Inverclyde) and moved from Cloch HA to Bridgewater in 2019 when the Association won the tender to provide the Inverclyde Care & Repair service. He previously carried out this role at Cloch since 2007. John did not receive a bouquet of flowers but was clearly delighted to be retiring! We wish John all the best.

Our Factoring Officer since 2019, Tracy McDonald left at the end of December. She has moved on to a similar role at another Association. We would like to thank Tracy for her hard work and wish her well in her new post.

The recruitment process to replace her has commenced and in the meantime Sarah Wilson (former temporary Property Maintenance Assistant) has returned until end of March as Factoring Assistant to help out in the Property Services Department.



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