



# Bridgewater Bulletin

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!*



Christmas and New Year Holidays – Our office will close at 12noon on Friday 22nd December and will re-open at 9.00am on Thursday 4th January 2024.

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



Annual Rent and Service Charge Increase  
**Page 2**



Bridgewater Opens New Office  
**Pages 4-5**



Updated engagement plan  
**Pages 6-7**



Winter Precautions  
**Pages 26-27**

# Annual Rent and Service Charge Review 2024/25

**The 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 are facing during this cost of living crisis with increased food and energy bills. 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 lower than inflation rent increases for the past two years with an increase of 3% in 2022/23 and 5.5% for 2023/24. We are currently working out our proposed rent increase for next financial year.

We are required to consult with you and you will receive a letter from us in mid December 2023 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 2024/25. The survey will be carried out from 8<sup>th</sup> January until 19<sup>th</sup> January 2024 and we would encourage you to provide your feedback.

## Annual Assurance Statement

**Our 2023 Annual Assurance Statement (AAS) has been submitted to the Scottish Housing Regulator and is available from our website for tenants to download. Our voluntary Board receives further reports throughout the year about our compliance with the Regulator's Governance Standards and would report any material change to the Regulator if required.**

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.

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



# Annual General Meeting – 2023

**Bridgewater Housing Association welcomes new Chairperson and four members to the voluntary Board.**

Following Bridgewater's recent successful Annual General Meeting there has been changes to the Association's Board of Management.

John Paterson will chair the Board at Bridgewater, which recently completed a formal Governance Review and is celebrating a successful recruitment campaign which resulted in the addition of four new members who bring extensive skills to the board.

John is delighted to welcome Ken Caldwell, Jim O'Neill, Gavin Dayer, and Liz Bowden as the newest members of the team. With their extensive expertise in risk management, strategy development, governance, digitisation, human resources, legal services, and local issues, the board is poised to enhance Bridgewater's operations and drive progress.

John said: "This is an exciting time to be part of Bridgewater, with significant improvements being implemented internally whilst we aim to deliver the objectives of our new five-year business plan."

"We are extremely grateful to Alastair Morris for the contribution he has made to Bridgewater as our previous chairperson, and we are delighted that he will remain on the Board as joint Vice-Chairperson with Suzanne Austin. We are also thankful for the service of former Secretary Heather Stirling and Frank Bradley who have stepped down as board members."

"We have everything in place to meet the challenges and opportunities that lie ahead, and our four new colleagues will make a fabulous contribution to our work throughout 2023 and beyond."

Andy Thomson, Bridgewater's CEO added: "Bridgewater's Board is in great shape with four new members and John will lead the Association with a passion for promoting the interests of tenants and other customers".



# Bridgewater Housing Association Opens New Office

**B**ridgewater Housing Association (BHA) celebrated the grand opening of its new office at India of Inchinnan on 24<sup>th</sup> November 2023. The event was attended by staff, board members, tenants, and invited guests. The office was officially opened by Gavin Newlands MP and the Association's Chairperson, John Paterson.

The new office is located in the iconic art deco India of Inchinnan building on Greenock Road, Inchinnan and is a modern facility that will provide BHA with the space it needs to continue to provide high-quality services to its tenants and other customers.

The new office features a number of amenities, including meeting areas, kitchen facilities and a larger board and training room. As well as providing staff with a modern and comfortable working environment, the new facility offers visitors and tenants a much-improved experience with new interview space, a bigger and more open reception area, as well as guest Wi-Fi.

In his speech, Gavin Newlands MP spoke about how the new office demonstrated BHA's long term commitment to the local community and commented on the Association's pledge to continuously improve the services that it offers. After cutting the ribbon, guests were free to walk about the new office and see the facilities that staff now enjoy.





"We are very excited to be in our new office," said Andy Thomson, Chief Executive Officer of BHA. "Our new office was created so our staff can deliver the highest standards of customer service close to the communities we serve. We are also delighted to play our part in supporting the redevelopment of such an iconic building for the local area and would like to thank Inchinnan Capital Investments for enabling us to move to the new office."



"We are proud of our new office, and we are confident that it will be a valuable asset to our organisation," said Chairperson, John Paterson.



# UPDATED ENGAGEMENT PLAN - BRIDGEWATER HA WORKING “OPENLY AND CONSTRUCTIVELY” WITH THE SCOTTISH HOUSING REGULATOR

**B**ridgewater Housing Association is “working openly and constructively” with the Scottish Housing Regulator in order to achieve full “compliance” following the identification of tenant safety issues that were recognised by the Association.

That was the message from the Regulator as they published an updated “Engagement Plan” for the association as it continues to engage with us over our tenant and resident safety and governance.

The Scottish Housing Regulator’s role is to protect tenants’ interests and ensure the good governance of social housing landlords like Bridgewater.

There is a requirement for all housing providers to be “compliant” – in other words meeting the regulatory standards set out by the Scottish Housing Regulator.

The Engagement Plan which can be found on the Scottish Housing Regulator’s website [www.housingregulator.gov.scot](http://www.housingregulator.gov.scot) states:

“In May 2023, Bridgewater informed us of a number of gas safety fails in its Annual Return on the Charter (ARC). Bridgewater was unaware of the issue until the end of March 2023 following a change of contractor in November 2022 and it did not submit a Notifiable Event to us about this. We subsequently engaged with Bridgewater on this matter and its compliance with our regulatory guidance on notifiable events. Through our engagement, we later identified an error in the information provided to us and had to seek additional assurance on the completion of any remaining gas safety checks. Bridgewater has informed us that all remaining gas safety checks have now been completed.”

“In July 2023, Bridgewater shared with us an internal report on a broader review of its compliance with tenant and resident safety duties, including gas, electrical, fire, legionella, asbestos management, lift safety and its approach to mould and damp. It identified a number of weaknesses relating to its policies and procedures. It has also identified the need to obtain an independent review of its tenant and resident safety compliance.”

“Bridgewater has taken immediate steps to address the issues in its approach to gas safety by implementing changes to its policies and procedures. It is also progressing a number of actions to make improvements across its other tenant and resident safety duties.”

“Bridgewater is seeking to make improvements in its overall approach to governance and to its self-assurance processes. It also commissioned an independent review of its governance that was reported to the Board and shared with us in September 2023.”

“We are continuing to seek assurance from Bridgewater regarding its compliance with our Regulatory Standards of Governance



and Financial Management and its tenant and resident safety duties. We are also seeking assurance in respect of its governance arrangements relating to its policies, systems and processes, and self-assurance. Bridgewater is engaging with us openly and constructively.”

The Engagement Plan notes that we have developed an action plan to address the issues, including the revision of tenant and resident safety policies and the appointment of an independent tenant and resident audit to ensure compliance and to address the findings of the independent audit.

We are also in the process of working through this action plan to ensure that these issues cannot be repeated in the future.

Bridgewater Chief Executive Andy Thomson said:

“Following the identification of issues with our Gas Servicing programme that were caused by a technical issue when data was transferred to our new contractor, we identified 36 properties where the service was not complete on time. We therefore self-referred to the Scottish Housing Regulator acknowledging the issues and identifying weaknesses in our Gas Servicing and other tenant safety policies and procedures. We are committed to ensuring that tenant and resident safety is the top priority for the Association, and this was why we brought these issues to the SHR’s attention and put an improvement plan in place to ensure that this issue is not repeated.”

“Although all gas service visits are now complete, we acknowledge the issues raised by the Regulator and are making significant efforts to ensure we remain fully compliant.”

“Bridgewater acknowledges the input from the Scottish Housing Regulator and for recognising that we are working openly and constructively with them through our committed Board and hard-working and professional staff.”

# Bridgewater Housing Association launches new five-year Business Plan

**Bridgewater Housing Association are excited to launch our new and ambitious Business Strategy for the next five years.**

This new Business Plan reaffirms Bridgewater's commitment to its vision to be a customer focussed organisation that delivers the best affordable housing and services to people who need them most.

Our five-year plan includes our new BRIDGE values which emphasise our commitment to supporting our people to be the best they can be to deliver affordable, modern, high-quality housing and services to our tenants and other customers. We will continue to develop innovative models of customer service and housing support, while meeting the challenges of achieving sustainability and value for money.

The Business Plan outlines Bridgewater's key strategic objectives for the next five years as well as the route map to achieving these goals and how these will be resourced.

Bridgewater's CEO Andy Thomson said: "Our Business Plan is a crucial document as it sets out our proposals for the coming years and that informs our relationships with our customers, lenders and our regulators. The document has been shaped by our Board, customers and team with whom we consulted widely to develop our thinking and set out our priorities."

Our vision is a very simple one. To work collectively to make Bridgewater one of the leading housing providers in the country and to continue to make Erskine a desirable area to live and work.

To support delivery of our objectives we have refreshed our values to ensure they match the Association's ambitions and keep us focused on what matters most to our customers."

Alastair Morris, Chair of Bridgewater's Board said: "Our new Business Plan is all about how we will deliver great quality homes and enhance the services that our tenants, and other customers receive. Our 5 year strategy sets out our objective to be a provider of high quality, affordable, safe homes and the high standards we set for ourselves in achieving that goal."

The Business Plan is now available to view along with a summary version containing the key points, from our website [www.bridgewaterha.org.uk](http://www.bridgewaterha.org.uk)



# Bridgewater HA Landlord Report 2022/2023

Each year the Scottish Housing Regulator (SHR) publish a range of information to allow tenants, homeless people and other service users, to understand and compare landlords' performances in achieving the Charter outcomes and standards. This helps tenants to hold their landlord to account and service users and other groups to understand the performance of social landlords. The SHR has now published Bridgewater's Landlord Report for 2022/2023, this can be found on the SHR's website:

<https://www.housingregulator.gov.scot/landlord-performance/landlords/bridgewater-housing-association-ltd>



Our annual review of 2022/23 is now available online on our website! Check it out by visiting <https://www.bridgewaterha.org.uk/ar/>

Bridgewater Housing Association  
Business Plan 2023 - 2028



Bridgewater Housing Association  
Business Plan 2023-2028  
Summary



Bridgewater Housing Association  
Business Delivery Plan



# Struggling to pay Fuel Bills? We are here to help!

## Social Housing Fuel Support Funding

**T**he Association has been able to help our tenants with the cost of living crisis by providing £50 credit towards fuel costs and energy efficient products thanks to the Scottish Government's Social Housing Fuel Support Fund (administered by SFHA).



Scottish Government  
Riaghaltas na h-Alba  
gov.scot

We are pleased to advise that we have been successful once again in applying for funding. We have been awarded £50,702 from Round four, Phase 1 and an additional £26,875 from Round four Phase 3 of the funding.



The funding is vital and has enabled the Association to continue to work in partnership with the Wise Groups Home Energy Advice Team (HEAT). HEAT provides mentoring support and advocacy to vulnerable households to ensure no one has to struggle between choosing to heat or eat.

The funding will also enable us to provide **£100 of fuel vouchers/credit** to tenants in fuel debt or fuel poverty. If this is you, then please don't hesitate to get in touch with your Housing Officer or our **Customer Services Team on 0141 812 2237** and we can make a referral to the HEAT team.



# Housing Services Team Update

**O**ver the last few months we have undergone an organisational restructure which has resulted in some changes within the team. Mark Wilson has been promoted to the position of Housing Services Manager and we have created a new Customer Services Team (CST). The CST are responsible for front line customer service, they will be the first point of contact for tenants and other service users and will deal with enquiries promptly and efficiently.



Customer Service Team members are:

Cathy McAnerny, Customer Services Assistant

Skye Quinn, Customer Services Assistant

Andy McLean, Customer Engagement Assistant

It is essential that Bridgewater ensures the services we provide meet the needs of our tenants, are value for money and cost effective. Therefore, the Association has commissioned an independent consultant, Angela Spence of Ideal Outcome to undertake a review of our Supported Housing Services.

This includes properties we manage on behalf of Turning Point Scotland and RAMH, Sheltered Housing and Extra Care services. The outcome of the review will be reported to the Board with recommendations for consideration during 2024. Tenants will be consulted should there be any proposed changes to services.

## SMALL GRANTS FUND EXTRA CARE



# Get Ready for Winter 2023-2024 with the Warm Home Discount Scheme!

**I**t's that time of year again when we start thinking about keeping warm during the colder months.

**The Warm Home Discount Scheme for winter 2023-2024 opened on 16 October 2023.**

To qualify for the Warm Home Discount, you must meet one of the following criteria:

- Receive the Guarantee Credit element of Pension Credit
- Be on a low income and meet your energy supplier's criteria for the scheme, which includes:
  - Your energy supplier is part of the scheme.
  - You (or your partner) receive certain means-tested benefits or tax credits.
  - Your name (or your partner's) is on the bill.
  - Your electricity supplier may have extra eligibility criteria, so be sure to check with them.

To get the discount, you need to contact your electricity supplier directly. They are responsible for determining who qualifies.

Some suppliers have already begun accepting applications, including EDF, OCTOPUS, BRITISH GAS, SO ENERGY, and OVO. Others were expected to open their applications on or around 16th October. Be prepared to get in touch with them soon!

If you require advice on energy, we can make a referral to our partners at the Wise Group. They can provide valuable guidance to help you navigate the application process and ensure you get the support you need.

The number of discounts suppliers can provide is limited, so reach out to your supplier as early as possible. Even if you received a discount last year, it's important to check with them again this year.

If you're eligible, your electricity supplier will apply the discount to your bill by 31 March 2024. Make sure to stay with your supplier until you receive the discount.



# FLAIR for Life

## SMALL GRANT SCHEME 2022/23



Scottish Government  
Riaghaltas na h-Alba  
gov.scot

RENFREWSHIRE



COMMUNITY  
MENTAL HEALTH &  
WELLBEING FUND



**F**LAIR – the Federation of Local Associations in Renfrewshire and East Renfrewshire, which includes Bridgewater Housing Association, Barrhead Housing Association, Ferguslie Park Housing Association, Linstone Housing Association, Paisley Housing Association and Williamsburgh Housing Association launched FLAIR for LIFE in 2022.

FLAIR for LIFE is a small grant programme for individuals, residents associations and community groups who can apply for funding for projects which promote good mental health and wellbeing within communities in Renfrewshire. FLAIR for LIFE is supported by the Scottish Government’s Community Mental Health and Wellbeing Fund.

The Association is pleased to advise we have received a total of £4,000 funding for 2023/24 which was allocated to the projects below:

Name of Group	Description of Project	Amount
Lamont Farm Project	Lamont farm relies on charitable donations to keep it running and the funding will help sustain the farm which is open 7 days per week and welcomes everyone from the local community including pensioner groups, mental health groups and people with physical disabilities.	£1,590
Friends of Robertson House	To help alleviate loneliness, isolation and wellbeing a programme of different activities has been organised for our older tenants in the Extra Care development at Robertson House: <ul style="list-style-type: none"> <li>* Strength &amp; balance classes</li> <li>* Sing along with Bingo fun afternoons including prizes and catering</li> <li>* Christmas afternoon Tea</li> <li>* Absent Friends event</li> <li>* Festive Pantomime with visiting theatre group</li> </ul>	£1,205
Friends of Clayson House	To help alleviate loneliness, isolation and wellbeing a programme of different activities has been organised for our older tenants in the Extra Care development at Clayson House: <ul style="list-style-type: none"> <li>* Sing along with bingo fun afternoons including prizes and catering</li> <li>* Christmas afternoon Tea</li> <li>* Absent Friends event</li> <li>* Festive Pantomime with visiting theatre group</li> </ul>	£1,205
<b>Total</b>		<b>£4,000</b>

# Activity Classes at B Community Centre

**T**he Staff at Bridgewater HA have been running a popular programme of activities for our Sheltered Housing tenants to help alleviate loneliness and isolation. These classes are supported by the Scottish Government and Engage Renfrewshire's Community Mental Health and Wellbeing Fund.

We encourage sheltered housing tenants to come along to the classes. Here's a brief outline of what we have on offer for you.



## Strength and Balance

A 45-minute gentle exercise class with our fantastic fitness Instructor Christine Oliver.

**Thursdays 10.45am at Bargarran Community Centre**



## Craft and Design

A 90-minute crafting class with Amanda McCall, Community Art Worker which will get your creative juices flowing! No artistic skills or equipment are required.

**Mondays 1.30pm at Bargarran Community Centre**



## Drawing and Painting

A fortnightly, 2-hour drawing and painting class with Amanda McCall, Community Art Worker. No drawing abilities or equipment required.

**Every 2nd Tuesday from 1.30pm at Bargarran Community Centre**

**Come along!**

Beat those January blues, meet new people and have some fun. We have submitted a new funding bid which will need to be successful to keep the classes going throughout 2024/25.

Some quotes from a few of our regulars...

*"This class has helped my arthritic foot"*

*"I have learned how to draw. I would be devastated if the class was to come to an end"*

*"I really enjoy coming along to the class, meeting neighbours that I might not have otherwise met. We help each other with our work"*

*"The class helped my mobility after my hip replacement. The hospital said that I had made a very good recovery"*

*Love the class and have made new friends"*

## Charitable donations

**W**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 maximum single donation will not exceed £300.

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 will be considered by the Board at their next scheduled meeting.

# Property Services and Factoring Update

## Reactive Repairs Update

**T**he Association continues to operate with an approved list of local contractors to carry out reactive repairs. We continue to receive positive feedback from customers with the standard and attitude of the contractors.

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

- Shiels 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, 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.**

We would like to hear your feedback if you have recently had a repair carried out in your property. Please call the Association on **0141 812 2237** or email [repairs@bridgewaterha.org.uk](mailto:repairs@bridgewaterha.org.uk) with positive feedback, or are unsatisfied with a recent repair to raise a complaint, which we would be happy to resolve.

## Medical Adaptations

**T**he Association continues to assist tenants needs by carrying out a range of adaptations to properties, enabling tenants to continue to live within their current property for years to come and not move to an adapted property elsewhere. Should you feel you need an adaptation to your property, please contact your local Occupational Therapist or call the Association for further advice.

Here is a recent example of bathroom being adapted into a wet shower room, including wet wall and non-slip flooring carried out by our contractor Shiels and Kennedy.





## Planned Maintenance and Major Improvement Works

What Investment work have we carried out in 2022/23:



The Association's car park and footpath resurfacing programme is now complete. However, we still carry out repairs where required. Should you find any potholes, trip hazards or other repairs, please report them to the Association.



### 103-105 Mains Drive Close Door Upgrades

The Association has carried out front and back close door and door entry upgrades to 103-105 Mains Drive. New steel doors and frames has replaced the original timber ones and a new door entry system have been installed, providing greater security to the close which is more aesthetically pleasing than previously. The Association will be upgrading more of these components over the next year. Here are some before and after pictures.....



## Condensation and Mould

**B**ridgewater encourages customers to report any condensation, dampness or mould within your property to our Maintenance Team. The faster the issue is reported, the faster we can have it resolved.

Here are some handy tips to minimise condensation, dampness or mould in your property:

- 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



# Property Services and Factoring Update

## 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



## Cyclical and Compliance:

### Gutter Cleaning

Patterson Safety Anchors Ltd completed Year 1 of the Association's 4 year gutter cleaning contract. Pattersons will start year 2 of the programme in Spring 2024 . If you would like to find out information on the gutter cleaning of your property, please email [repairs@bridgewaterha.org.uk](mailto:repairs@bridgewaterha.org.uk).



### Landscaping

**T**he Association has recognised that the expected standard of the areas landscaping has not been met over the Summer and Autumn of 2023.

Members of the Property Services team have been addressing these issues with Idverde and customers. The team have been working hard to ensure the area has been brought to a reasonable standard for the Winter. This will enable Idverde to get off to a fresh start for the Spring growing season.

We remain confident that the issues experienced this year will not repeat next year and we will continue to work closely with Idverde to ensure this.



# Property Services and Factoring Update

## 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.



## Factoring

**O**wners bills for the period of 1/4/2022 – 31/3/2023 are currently being finalised. You will be receiving your bill shortly, or you may have already received it by the time this is published.

The Association acknowledges that there has been a delay in bills being sent out for this period. This is because the Association has changed how the bills are produced and has encountered an issue with the new system. This issue has now been resolved and we apologise for the delay and inconvenience that has been caused.

Should you have any queries or questions about your bill once received, please email our Property Management team at [factoring@bridgewaterha.org.uk](mailto:factoring@bridgewaterha.org.uk) including your account number, name, address, contact number and a short description of the issue. If you feel your issue is urgent, then please call the office on **0141 812 2277**.



# Sign up for MyBHA Today!

## What is MyBHA?

MyBHA is a secure customer portal that allows tenants and owners to access all the information about their bridgewater account. From there you can:



- Report Repairs and check on the status of repairs
- Make Payments, view your balance, and see previous payments made
- Update your contact details, choose your preferred method of contact and go paper free
- View documents and letters online, anything we send to you can be viewed here
- Issue complaints and check the status of complaints made
- Contact us and send us documents
- Participate in surveys and consultations easily
- Access everything to do with your account from anywhere, on any device

To sign up, visit the portal at [mybha.org.uk](http://mybha.org.uk) and fill in the form.

## STAFFING CHANGES

**O**ur Housing Support Co-ordinator since July 2019 Lorraine Kay has left us for sunnier climes and new experiences. Lorraine was a well-liked and respected staff member and will be missed. We would like to thank her for her hard work and wish her all the best for the future.

We welcomed Alison Vass, our new temporary Housing Support Co-ordinator in September. Alison is the Care Inspectorate's Registered Manager for our Sheltered Housing Service. Alison has 30 years' experience in working in Housing both in Housing Associations and Local Authorities.

Josephine Gibson joined us in July as Property Services Manager. Josephine brings over 20 years of Housing and Factoring experience working within Social Housing and will be a great resource to the Association.

Barry Thomson also joined us in July as Property Management Officer (previously the Factoring Officer post). Barry brings over 10 years of Factoring experience, from both Social Housing and private companies and is a welcome addition to the Association.

We welcomed Skye Quinn to our newly established Customer Services Team in September. Skye brings experience in customer service from both the private and public sectors.

Following a rigorous recruitment process, Hazel Aitken was appointed in November as temporary Head of Housing Services. Hazel will work 2 days per week on a job sharing basis with Ruth Brogan, the current Head of Housing Services who will reduce her working week to 3 days per week. Hazel brings a wealth of experience having worked in senior roles within the sector for over 30 years



Hacked for the Holidays 2023

# Don't gift wrap your data



## The ultimate guide to safe online shopping

In the era of digital convenience, online shopping has become a staple of modern life. However, with the convenience comes the responsibility of safeguarding your personal and financial information. In this month's newsletter, we explore the essential steps to ensure your online shopping experiences are secure and enjoyable.

### Too good to be true

Online ads and tempting deals can be enticing, but they can also be traps. Beware of offers that seem too good to be true. If it sounds too good to be true, it probably is. Stick to well-known, reputable websites and sellers. Hackers place advertisements all over, even on social media, and those links could lead you right into a data harvesting site.

### Don't know it? Don't trust it!

When shopping online, stick to trusted sources and known retailers. Avoid visiting random or suspicious websites. Choose established e-commerce platforms and stores with a track record of reliability. This will save you from running into any issues with your purchase. Additionally, when you need to check on shipping and delivery updates, you can go back to the trusted site to review those and dismiss any phony alerts you may receive.

## Secure your payments

When it is time to make a payment, consider using secure payment methods such as PayPal or Google Pay when dealing with third-party sites. Avoid providing your credit card information directly to websites that might not have a proven track record of security. Even many large, well-known retailers have been hacked, so sticking with the payment processors ensures a more secure shopping experience.

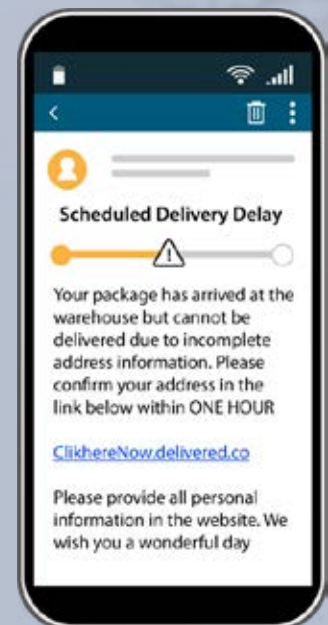
### Only accepts gift cards? No way!

Be cautious when websites or vendors insist on payment through gift cards. Scammers often prefer this method as it's difficult to trace and recover funds. Legitimate sellers should accept conventional payment methods. If you are only given the option of using a gift card, stop the payment process and find a different website to shop from.

Online shopping can be a fantastic and efficient way to shop from the convenience of anywhere! However, it's essential to stay vigilant and follow these guidelines to protect your information. Your security and peace of mind are important in the digital age. Happy shopping!

## Spam and smishing attacks

Messages like these are very common nowadays, and they are also very dangerous. Fake payment confirmations, counterfeit shipping notifications, and bogus delivery notifications are common tactics used by scammers. Always double-check the legitimacy of these messages.



## E-commerce Fraud

Forbes estimates that online retailers will lose \$48 billion dollars to e-commerce fraud in 2023. That is \$48 billion dollars in stolen or fake credit card purchases, impacting millions of people. With the rise of online shopping, it is critical to take all necessary protection measures so you don't become one of the millions whose money and data are stolen.



*be cyber safe*



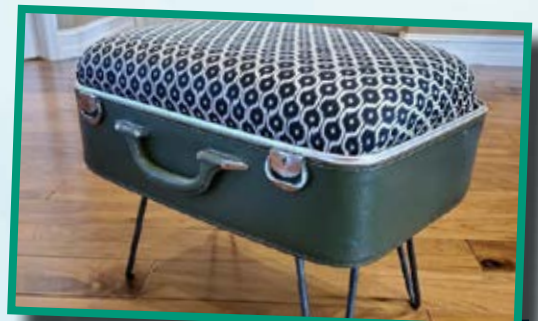
Reduce, ReUse and  
Raise Funds Pilot Project

# HELPING OUR COMMUNITIES HELP THE PLANET

**Imagine if you could contribute to meeting Scotland's environmental target of zero waste and encourage our communities to save money by upcycling and reusing more.....**

Times are tough just now and funding is hard to come by. The cost-of-living crisis is not likely to end any time soon and we want to offer our community the chance to learn new skills in fixing, mending and upcycling, play their part in working towards Net Zero whilst earning money to be spent in their communities.

Inteltrust are currently running a pilot with 10 Glasgow based housing associations with plans to roll out the project across Scotland. Bridgewater HA will be the first housing association in Renfrewshire to take part!



# ReUse and Upcycling

Together with the Lintel Trust, we want to encourage communities to upcycle, re-use and fix things wherever possible. The use of swap shops, crafting, fixing, and mending has already been embraced by some housing associations with positive results seen as communities engage, learn new skills, and save money.



Associations taking part in the pilot project will receive up to three complimentary workshops delivered during 2024 by [Rags to Riches](#), an award-winning social enterprise based in Glasgow.

Rags to Riches specialise in providing skills, tools for the job, materials, and expertise in upcycling. They have a team of volunteers' keen to encourage skills sharing and ways for communities to celebrate their creations. Some communities might choose to hold a swap shop or a fashion show of creations – it is entirely led by our community/ groups.



## Benefits to people taking part:

- learn new skills
- take part in a social activity
- make a difference
- create something new from something old
- make new friends
- find new interests
- raise some money for the community
- take part in decision making

# Textile Recycling

Textiles are the UK's fastest growing household waste stream. By reusing and recycling textiles we can reduce the amount we send to landfill and give unwanted items a new lease of life. Taking part in sustainable initiatives can help reduce our organisation's carbon footprint whilst supporting local community projects through raising funds.

[Lintel Trust](#), Scotland's housing association charity has partnered with Clyde Recycling to pilot a project encouraging our communities to embrace recycling and to reduce clothing waste.

## Did you know:

- Textiles and shoes account for more than 12% of all waste in landfill sites?
- In a single year, the amount of clothes thrown away in the UK could fill Wembley Stadium to the brim?
- Nearly 1 million tonnes of recyclable textiles are put into landfills every year.
- If everyone in the UK bought just one reclaimed woollen jumper each year, we would save roughly 400 million gallons of water.



Continues on next page...

Reduce, ReUse and  
Raise Funds Pilot Project

# HELPING OUR COMMUNITIES HELP THE PLANET

Continued...

This project seeks to encourage housing communities to reap the benefits of reducing the amount of waste going to landfill. The benefit in this case, is not only helping to save money and the environment, but also bringing people together and raising funds for their local area.

Lintel Trust have partnered with [Clyde Recycling](#) for this initiative. Clyde Recycling have over 30 years of industry leading experience in the recycling and distribution of donated clothes and work with some of the UK's leading charities. For every tonne of textiles, Clyde Recycling will donate £200 to Lintel Trust. Clyde Recycling will provide a recycling bank which will be located within the local community.

## What Happens to the Donations?

Donated clothing is taken to Clyde Recycling's modern sorting facility where it is sorted, labelled, and exported.

Good quality clothing is distributed to well established partners in Europe, Africa, and South America for resale. Clothing and textiles that are not fit for resale are washed and repurposed as cleaning clothes and mop heads.

The textiles are measured per tonne and Lintel Trust will receive £200/tonne for clothes donated via the recycling banks.



## What Happens to the Money Raised?

Funds raised by the recycling bank(s) in our communities will be restricted to projects serving our geographical area. When there is £500 ringfenced for your area, the Association will be able to decide how it should be spent and access the money.

All the donations will be ringfenced for our geographical area with the option to:

1. Access funding via a small grant to a community activity agreed with other community members on a participatory basis
2. Nominate an existing group of our choice to receive funds raised

Our community will be eligible to apply for the funds raised for local improvements or we can refer community groups to the Lintel Trust. The application process will be a very simple online form, available on the Lintel Trust website and awards will be made on a quarterly basis.

If you would like to find out more, please contact our Customer Services Team at [admin@bridgewaterha.org.uk](mailto:admin@bridgewaterha.org.uk) and we will note your interest.



# COMPLAINTS AND SIGNIFICANT PERFORMANCE FAILURE

**A 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 within our published timescales and a reasonable time to address the issue. 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:

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



# Winter Precautions

**Cold weather affects all of us, including our relatives, friends and neighbours, and particularly older and vulnerable people in our community.**

Try to keep your home reasonably warm day and night. Wearing several layers of thin clothing made with wool, cotton, or fleecy synthetic materials is better than wearing one thick layer of clothes.

If you're an older or vulnerable person and it does turn really cold, try and eat at least one hot meal a day and sip hot drinks throughout the day. It's important for you to be as active as possible if you can be. Spreading household chores throughout the day is a good way to stay mobile. Remember to stock up on food and other essentials in case it's too cold to go to the shops for a few days.

Get a flu jab if your doctor recommends it.

Let us know if you think your heating is not warming up your house enough or if you're feeling any cold draughts. It's better to sort these things out now rather than when it gets really cold. Someone in our Technical department will be happy to assist you.

## Looking after your home

Burst and frozen pipes can be avoided if some essential precautions are taken. Help to protect your home and your belongings with these simple steps.

## If You Are Going On Holiday

If you're planning to go away for more than a day or two, turn off the stop valve and drain off both hot and cold water systems. Contact our Technical Staff at the office if you are unsure of where this is or what to do. If you leave the house empty for a period, to go on holiday for example, it is a good idea to leave the keys with a relative or neighbour and to inform the Police. You should also tell your Housing Officer at the office when you will be away.

If you live in a block of flats, check with your neighbours before turning off the water in case it affects the water supply to the block.

## Heating the Roof Space

In the event of very low temperatures it is a good idea to open the hatch to the roof space, (if you have one). Although this will add slightly to your heating bill it will give additional protection to your water tank and pipes in the roof space.

## If You Get A Burst Pipe

- Turn off the water at the stop valve
- Switch off the electricity at the mains
- Switch off any water heaters
- Switch off central heating systems
- Open all taps to sinks and bath to let the water drain away
- If possible, collect water in the bath for flushing the toilet and for washing
- Call our office during working hours on **0141 812 2237** or the emergency call out number from when the office is closed are available via our website.
- Warn neighbours who might be affected by leaks.



## Before Your House Freezes Up

- Find out where your stop valve is located. This is the stop cock fitted to the pipe that brings water into your home. It's often located under the kitchen sink, but not always.
- If you have any pipework that you feel should be insulated, let the Association's Technical Department know and we will check this for you.
- If you have an external tap, turn off the water supply to it (it should be fitted with its own stop cock) and open the tap so that any water can drain away.

## If You Get Frozen Up

- Turn off the water at the stop valve
- Open all taps to sinks and bath
- If possible, collect water in the bath for flushing the toilet and for washing
- Raise the temperature in the house gradually using your central heating system



## Central Heating

It is a good idea to leave your heating system on, even when you are out or away on holiday. Leave the boiler on at a very low setting, and turn the radiator valves to the 'frost' setting. Again, if you are unsure about this contact our Technical Department.



## Are You Insured?

The next fire, flood or accident could happen to you. Have you insured your furniture and household contents? Check with your own insurer that you are covered for this type of eventuality. Tenants with no household insurance could be facing real financial disaster so please make sure that you have adequate insurance.



## Remember

Whether you are in the house or away in holiday, you are responsible for it and may have to pay for damage done by frost if it could have been avoided.



# Easy mince pies

## PREPARATION TIME:

30 mins to 1 hour

## COOKING TIME:

10 to 30 mins

## SERVES:

Makes 18

## INGREDIENTS:

- 140g/5oz cold butter, diced, plus extra for greasing
- 225g/8oz plain flour
- 50g/2oz ground almonds
- 50g/2oz golden caster sugar
- 1 orange, zest only
- pinch of salt
- 1 egg yolk
- 1-2 tsp cold water
- 280g/10oz good quality mincemeat
- 1 egg, beaten
- icing sugar, for dusting

## METHOD:

1. Preheat the oven to 200°C/190°C Fan/Gas 6.
2. Rub the butter into the flour until the mixture is a bit crumbly. Stir in the almonds, caster sugar, orange rind and salt .
3. Mix in the egg yolk and 1-2 teaspoons of water until it forms soft dough. Wrap in cling film or put it into a plastic bag and chill for 20-30 minutes.
4. Roll out the pastry to a thickness of 2-3mm and cut out about 18 rounds measuring 7.5cm/3in with a pastry cutter.
5. Place in lightly greased bun tins and spoon the mincemeat evenly into the pies.
6. Re-roll the leftover pastry and cut out round lids, stars or other festive shapes to fit on top of the mincemeat.
7. Lightly brush the pastry tops with the beaten egg and bake in the oven for 12-15 minutes until golden.
8. Remove from oven and leave for a few minutes before removing from tins and cooling on a wire rack. Dust with icing sugar to serve.

## RECIPE TIPS:

The uncooked mince pies can be frozen for up one month in the tins. Defrost thoroughly before following the recipe from step 7.

Bridgewater Housing Association, India of Inchinnan, Greenock Road, Inchinnan, Renfrew PA4 9LH

Tel: 0141 812 2237 Email: [admin@bridgewaterha.org.uk](mailto:admin@bridgewaterha.org.uk) [www.bridgewaterha.org.uk](http://www.bridgewaterha.org.uk)

 @bridgewaterHA  @BridgewaterHA»