



Annual Review

2023/2024



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Report from the Chair

It is my pleasure to introduce Bridgewater Housing Association's annual review for the year 2023-2024. I am proud to serve as Chair of the Board and look forward to sharing our achievements with you. The past year has presented Bridgewater Housing Association with a complex landscape of challenges and opportunities. Despite the economic problems faced by us all, including the cost-of-living crisis and industry-wide pressures, we have remained dedicated in our commitment to providing quality homes and services to our tenants.



Central to our work has been a focus on affordability and financial resilience. We have carefully balanced rent and service charge increases with the needs of our tenants, while also making tough decisions about our maintenance program to protect essential services. Our new Business Plan, launched in early 2023, provides a clear roadmap for the future, ensuring we are well-prepared to meet the evolving needs of our tenants and other customers.

Building a strong foundation for the future has been a priority. We have invested in our staff team, with a new structure designed to deliver exceptional service and the creation of Modern Apprentice positions to nurture future talent.

Following an extensive multi-year search and tenant consultation, the Association successfully secured a 10-year lease for suitable premises in India of Inchinnan. This location now houses most of our operational services. While we were unable to find a suitable property within Erskine's boundaries, we are confident in continuing to provide exceptional first-class service to our tenants and service users. This is thanks to our dedicated staff who serve the area daily and the ongoing improvements to our online services.

While the unexpected administration of our development partner, Stewart Milne Homes, has temporarily halted our plans for new homes at Florish Road, we remain committed to expanding our property portfolio and exploring new opportunities.

The Association is proud to manage the largest Care and Repair service of its kind in Scotland. This fully integrated service covers three local authorities: Renfrewshire, East Renfrewshire, and Inverclyde. We are pleased to report that the Association successfully re-tendered and secured all three contracts during the year. Care & Repair continues to develop partnerships with other agencies, such as Victim Support, Police Scotland, and Trading Standards, to provide essential services to those in most need.

Maintaining the quality of our existing homes is paramount. We are relaunching our reactive and planned maintenance program with a focus on local contractors, supported by a comprehensive stock condition survey. Collaborating with other housing providers through FLAIR will enhance our service delivery and achieve better value for money.

Continues overleaf...



Report from the Chair (Continued)

Supporting our tenants through the cost-of-living crisis has been a key focus. We have provided financial assistance, energy advice, and tenancy support. Our efforts have resulted in a reduction in rent arrears, despite challenging circumstances. Furthermore, we have improved our operational efficiency, reduced void periods and enhanced our factoring service.

Good governance is essential to our success. We have maintained strong financial performance and complied with all applicable regulatory standards. We are committed to transparency and accountability, and we value the input of our tenants and members.

Bridgewater proactively identified and addressed an issue with its gas servicing procedures, resulting in 36 late gas safety inspections. All inspections were completed by July 2023. Following this self-referral,

the Scottish Housing Regulator revised our engagement status and provided an updated engagement plan. Since then, Bridgewater's staff and Board have implemented a comprehensive action plan to strengthen safety practices across gas, electrical, and fire safety areas. This ongoing commitment includes regular independent reviews to ensure continuous compliance with all safety requirements.

We are proud of our achievements this year, but we recognise that there are challenges ahead. We are committed to working closely with our tenants, other customers and partners to build a stronger, more resilient Bridgewater. Thank you for your continued support.

John Paterson

Chairperson



Housing Services

Last year, we worked hard to help customers needing support in our communities. We gave money to people who were struggling with high energy bills. We also offered tenancy support services and advice on saving energy. Our team found and shared information about ways to get help with bills, including special funds for people in social housing and those with mental health needs. Our staff proactively identified and shared information about various funding opportunities, including the Social Housing Fuel Support Fund and the Engage Renfrewshire Community Mental Health and Wellbeing Fund, designed to alleviate the financial and energy burdens on our tenants we have been successful in delivering over £80k of support. We also commenced a review of our supported housing services with one of the aims to provide a cost-effective supported housing service for tenants in the longer term.



Team Restructure

In July 2023 Mark Wilson was promoted to the position of Housing Services Manager and in September 2023 we 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. In November 2023 we welcomed Hazel Aitken, as job share Head of Housing Services with Ruth Brogan. January 2024 saw further changes with the Housing Officer Patches reducing from 3 to 2 which coupled with the other changes in the team will allow us to provide a more responsive service to our tenants.

Sheltered Housing Replacement of the warden call system

We've updated the alert call system in our sheltered housing properties. The old system was replaced with a new, modern one that's been installed in all three of our sheltered developments. This change was made to keep up with the latest digital technology.

Housing Support Service Review

To ensure that Bridgewater provides services that meet the needs of our tenants and are both cost-effective and offer value for money, the Association commissioned an independent consultant in July 2023 to review our Supported Housing Services. This review includes the properties we manage on behalf of Turning Point Scotland and RAMH, as well as our Sheltered Housing and Extra Care services. Tenants will be consulted on any proposed changes to these services.



Landlord report

Each year, we submit an Annual Return on the Charter (ARC) to the Scottish Housing Regulator. This report showcases our key performance indicators, comparing them to the Scottish average. For full details, please visit the Scottish Housing Regulator's website.

Areas of Operation:

Erskine: Bargarran, North Barr, Park Mains, Rashilee

ARC Results

As at 31 March 2024
Bridgewater owned
850 self-contained homes.

The total rent and service charges due for the year was **£4,640,102**

Bridgewater increased its weekly rent on average by **6%** (Scottish Average 6%)

Stock by age and dwelling type

	House	High Rise	Tenement	4 in a block	Other Flat/ Maisonette	Total
SC Owned Pre 1919	0	0	0	0	0	0
SC Owned 1919-1944	0	0	0	0	0	0
SC Owned 1945-1964	0	0	0	0	0	0
SC Owned 1965-1982	475	0	226	0	2	703
SC Owned Post 1982	12	0	113	0	22	147
SC Owned Total	487	0	339	0	24	850

Average weekly rent per property size

Size/Type	Total	Average Weekly Rent 2022/23	Average Weekly rent 2023/24	Scottish Average weekly rent 2023/24
1 apartment	2	£51.93	£56.41	£82.24
2 apartment	242	£92.44	£100.63	£87.87
3 apartment	357	£96.54	£104.94	£90.29
4 apartment	153	£100.44	£109.26	£98.30
5 apartment+	93	£110.68	£123.73	£108.29
Total	847	£97.55	£106.44	£93.40



Allocations

62
properties
allocated in
2023/24
(2022/23: 71)

35.8
days taken to
allocate a property
(2022/23: 63.5 days)
(Scottish Average
56.7)

Customer/landlord relationship

92.7%
of tenants
satisfied with
overall service
(2022/23: 92.7%)
(Scottish Average
86.5%)

97.1%
of tenants satisfied
with BHA keeping
them informed
(2022/23: 97.1%)
(Scottish Average
90.5%)

Quality and maintenance of homes

97.3%
of our stock meets
SHQS standards
(2022/23: 97.3%)
(Scottish Average
84.4%)

91.3% of
reactive repairs
were "right first
time"
(2022/23: 96.3%)
(Scottish Average 88.4%)

2.1
hours to carry out
emergency repairs
(2022/23: 2.7 hours)
(Scottish Average
4 hours)

8 days to
carry out
non-emergency
repairs
(2022/23: 8.2 days)
(Scottish Average
9 days)

83%
of tenants are satisfied with the
repairs and maintenance service
(2022/23: 92.1%)
(Scottish Average 87.3%)

Neighbourhoods

93.55%
of anti-social behaviour
complaints were resolved
(100% last year)
(Scottish Average 99.4%)

Value for Money

100.1%
of rent for current and past
tenancies was collected
(2022/23: 100.5%)
(Scottish Average 99.4%)

0.7%
of rent due was not collected
because homes were empty
(2022/23: 1.35%)
(Scottish Average 1.4%)

Property Services Department Update

In the 2023/24 financial year, the Property Services department underwent a significant restructure. Josephine Gibson joined Bridgewater Housing Association as Property Services Manager, bringing additional support to the Head of Property Services in delivering an effective Maintenance and Factoring service to our customers. Additionally, Barry Thomson was recruited as Property Management Officer, replacing the previous Factoring Officer role and focusing on modernising and enhancing our customer-focused Factoring service.

While the Association remains committed to expanding our housing stock, the planned development at Flourish Road has been temporarily put on hold due to the administration of our development partners, Stewart Milne Homes. Despite this setback, we are actively exploring alternative options for the site and remain keen on proceeding with the project.

This year, we acquired one property through the Scottish Government and Renfrewshire Council's "Rental Off The Shelf" programme, adding another high-quality home to our portfolio.

The Association also continued its use of local contractors for Reactive and Void maintenance, following the termination of a previous contractor due to poor performance in 2022/23. Thanks to the collaborative efforts of these contractors and the Property Services team, we have seen significant improvements in performance, workmanship, and customer satisfaction. To ensure continued value for money, the Association will enter a competitive tender process for Reactive and Void maintenance in the 2024/25 financial year.

Given sector challenges such as price inflation and an unpredictable contractor market, the Association has taken a cautious approach to major repairs and planned maintenance programmes. However, we have continued to prioritise maintaining our stock by carrying out any required major repairs on an ad-hoc basis. Looking ahead, we plan to conduct a 100% stock condition survey, which will enable the Association to build a comprehensive plan for future major repairs and planned maintenance.



Bridgewater continued to provide a comprehensive factoring service to 2,686 homeowners across houses and flats in Erskine, managing extensive landscaping, car parks, footpaths, and boundary walls. This year, we made significant investments in improving our factoring service, including the launch of the MyBHA customer portal and digital billing. While the introduction of this new system has presented some initial challenges, we are confident that these enhancements will lead to greater efficiency and convenience for homeowners in the coming year.

Care & Repair

Scott Currie, our Head of Corporate Services, retired on December 31, 2023. Alison McManus, who previously served as the Care & Repair Project Manager, has taken over his role while continuing to hold strategic responsibility for Care & Repair. John Blair has succeeded Alison as the Care & Repair Project Manager, and Martin McGuigan joined as a new Project Officer in March 2024.

In 2023-24, Care & Repair achieved several key successes, significantly enhancing the quality of life for residents in the areas we service

Across all 3 local authority areas we completed 325 disabled adaptations accessing council grants of just short of £2,000,000, that allowed elderly and disabled residents to continue living independently in their homes. Through our small repairs service 3,770 jobs were completed, our staff also provided advice to 575 clients.

Overall, Care & Repair's efforts have made a significant impact in promoting safe and comfortable living environments for those who have accessed the service.

325 disabled adaptations completed 

Accessed council grants of just short of **£2m**

3,770 small repairs completed 

provided advice to **575** clients 



Financial Performance

Despite the economic challenges faced, Bridgewater continues to demonstrate a robust financial position. During 2023/24 the Association achieved a surplus for the year of £1.1m, reflecting strong financial management and operational efficiency.

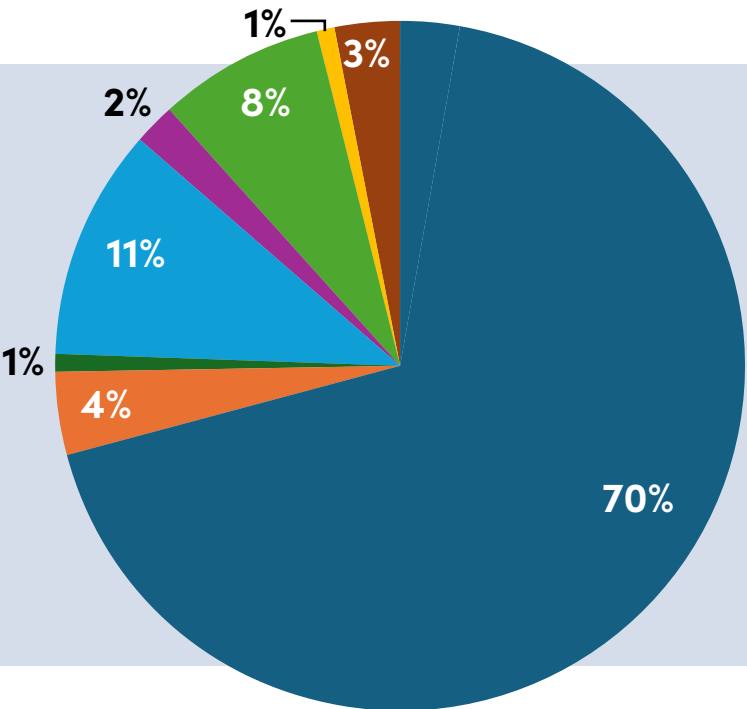
Over the past year, we have maintained a healthy balance sheet, with cash balances of £6.3m. Rental income has remained steady, supported by effective rent collection resulting in a reduction in arrears. Total income including interest received was £6.8m and

total expenditure for the year including interest payable was £5.7m.

The Association sets aside all its surplus earned for future investment.

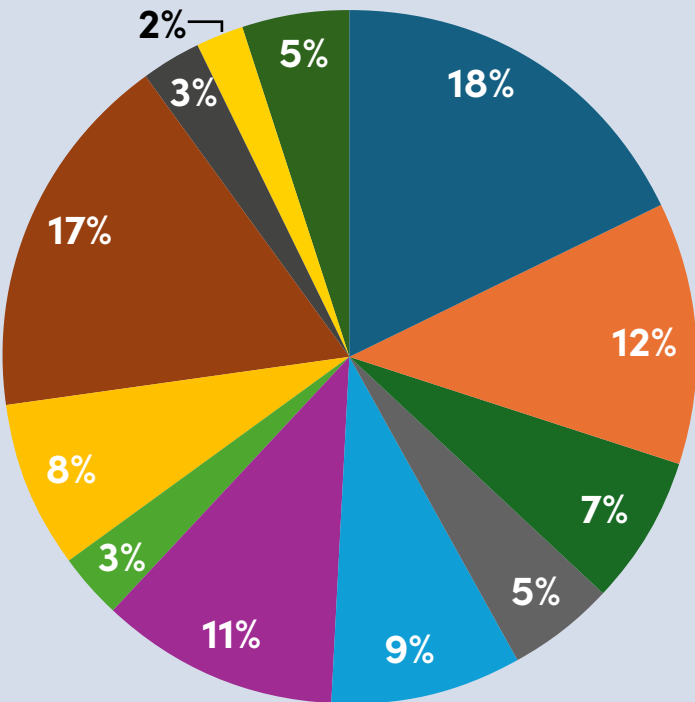
2023/24 Income

- Rent & Service Charges £4,760k
- Grants Released £253k
- Revenue Grants £108k
- Factoring £743k
- Support Activities £169k
- Care & Repair £554k
- Other Activities £43k
- Interest Received £181k



How our income was spent during 2023/24

- Salaries/Staffing costs
- Reactive Repairs
- Planned & Cyclical Maintenance
- Service Costs
- Management & Maintenance admin.
- Factoring
- Support Activities
- Care & Repair
- Loan costs (interest & repayments)
- Installations (kitchens, bathrooms etc)
- Investment in other assets
- Money set aside for the future



Corporate services

The Corporate Services team ensures that the staff and Board at Bridgewater have all the resources needed to do their job, from sound Human Resources guidance and stringent health and safety policies through to focus on work/life balance and building a culture of inclusiveness, resilience and positivity. The team also services the Board, manages governance for the Association and organises publicity requirements.

In 2023/24 we introduced new recruitment practices meaning the process is focussed on transferrable skills, attitude, personal growth and development; a readiness to adopt Bridgewater Values and willingness to develop and grow in the job, as much as having the required knowledge of housing and property. The outcomes of recruitment meant that we were able to employ staff who we know will quickly adopt our values and settle in to the teams swiftly. At the same time, in consultation with staff, we reworked all the job descriptions and developed sections on competencies and focused on outcomes rather than a to do list of tasks.

The Association is committed to building a robust structure to manage growing service demands. As part of this strategy, we implemented the first stage of a Staff Team restructure. This ensures we have the necessary capacity and expertise to deliver exceptional service for years to come. In line with this commitment to fostering a skilled workforce, the Board pledged to create two permanent Modern Apprentice positions within the Association.

In December 2023 our board approved the introduction of our People Strategy. The People Strategy offers the association a framework that promotes staff in the organisation, linking them to the business plan and outlines learning and development opportunities. It provides consistency across all aspects of the recruiting, managing, training, promoting and leadership of the Association and ensures that staff feel engaged with the work of the Association and empowered in their jobs. This should lead to higher levels of job satisfaction and clear avenues to improvement and change management.

The Association is regulated by the Scottish Housing Regulator and managed by a dedicated Board of Management. The Board is supported by both internal and external auditors, who assist in overseeing the management of the Association and monitoring its financial and non-financial performance.



Bridgewater benefits from an excellent mix of Board Members, including recent recruits who bring diverse skills, experience, and knowledge. There is a strong commitment to working with the Association on a voluntary basis, ensuring the best possible governance.

Each year, Board Members undergo independent reviews to identify training needs and ensure that both the Board Member and Bridgewater are maximizing their potential.

Our Board emphasises challenge, openness, and respect. We are committed to questioning ourselves to understand risk and decision-making, conducting our discussions in an open and respectful manner.

Chief Executive's Closing Comments

I am delighted to be reporting on the Association's work over the last year in what was my second year as Chief Executive, doesn't time fly! Over the past year, Bridgewater Housing Association has undergone significant transformation. We have invested in our people, our services, and our infrastructure to better serve our tenants and the wider community.



Our focus on improving the customer experience, coupled with our commitment to tenant safety, has been paramount. The launch of our new business plan provides a clear roadmap for the future, ensuring Bridgewater remains at the forefront of housing provision in the communities we serve.

We recognise that our role extends beyond simply providing homes. We are committed to being a positive force in our community. Our upcoming People Strategy and volunteering policies will allow us to make an even greater impact.

Safeguarding the Association's financial health is crucial in these challenging economic times. We are determined to build a strong foundation for the future, enabling us to continue delivering high-quality services to our tenants.

As we look ahead, we are excited about the opportunities to increase our portfolio and enhance our existing housing stock, expand our support services, and strengthen our community ties. Our first Tenant Gala Day is just the beginning of this journey.

With your continued support, we are confident in Bridgewater's ability to thrive. Thank you.

Andy Thomson

Chief Executive



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