



Report on the Scottish Social Housing Charter 2015/16 & 2016/17 Diary



INVESTORS
IN PEOPLE



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Introduction



Once again I am delighted to introduce Bridgewater Housing Association's annual report on the Scottish Social Housing Charter. (ARC)

As required by Section 31 of the Housing (Scotland)

Act 2010, the Scottish Government have set out the standards and outcomes that all Councils and Housing Associations should aim to achieve when delivering their housing services. Although the Charter came into effect from 1 April 2012, our tenants will know that Bridgewater had already signed up, (along with the other local Housing Associations) to a voluntary Charter which provided information to our customers about what we would do and what we must do. So this kind of reporting is not new to us.

The aim of the Charter is to improve the quality and value of the services that social landlords provide and support the Scottish Government's long term aim of creating a safer and stronger Scotland. The Charter will do this by:

- Stating clearly what tenants and other customers can expect from social landlords and helping them to hold landlords to account.
- Focusing the efforts of social landlords on achieving outcomes that matter to their customers.
- Establishing a basis for the Scottish Housing Regulator to assess and report on how well landlords are performing. This assessment will enable the Regulator, social landlords, tenants and other customers to identify areas of strong performance and areas needing improvement.

This is the third report of this kind that we have published and we have been able

to refine it over the past couple of years, reflecting on reports published by other social landlords, comments by our customers, (one customer went through last year's draft with a fine toothcomb and came in to see the Chief Executive with his comments), and feedback from our Board members. We hope we have the balance between facts and figures right to make this an interesting and informative read.

To allow customers to compare our results against other organisations, we have provided comparison figures, where we can, with the following organisations:

- Renfrewshire Council because this is the local authority in which we operate.
- Williamsburgh, Linstone, Paisley South, Barrhead and Ferguslie Park Housing Associations because they are the local Associations in Renfrewshire and East Renfrewshire
- The average of all Scottish social landlords

We have also included information on last year's performance so that customers can tell how well we performed in comparison, where that information is available and appropriate. Customers should be aware though, that most of the satisfaction information is taken from our last customer satisfaction survey, which reported in 2013 and therefore has not changed. Our most recent satisfaction survey results will be reported on in next year's ARC report.

The Board and Staff of the Association would be delighted to hear any comments you might have on this or indeed any other initiative by the Association and you can use the Association's Web Site to do this.

Hugh Cameron
Chair

VISION, MISSION, VALUES AND OBJECTIVES

VISION

The Association adopted a new vision in 2015/16 as part of our review of our business strategy. i.e. to be

A customer focussed organisation which delivers the best affordable housing and services to people who need them.

MISSION

The Board also agreed a new mission for Bridgewater which is to:

Get it Right for Every Customer

VALUES

Our values also agreed by the Board, underpin everything that we do. These are:

Doing what matters most with and for our customers

Putting customers first

Getting it right first time



OBJECTIVES

During 2015/16 and indeed for the lifetime of our new business plan our corporate objectives are:

- 1. Increase, as well as manage and maintain, high quality affordable homes.**
- 2. Increase tenants' opportunities to influence change.**
- 3. Deliver high quality, cost efficient, services.**
- 4. Protect the environment and the value of our assets.**
- 5. Provide a challenging, supportive and rewarding work environment for staff and Board members.**

Additionally, the Association has adopted 15 operational objectives to provide further context to its activities during the next three years. These are



PROGRESS DURING 15/16

The Association has operated a business planning approach to organising its affairs since the first day of business. Our Internal Management Plan, (IMP) became the Corporate Plan and in 2011/12 the Association adopted a new mission statement. In 2015/16 the Association took the opportunity to review its vision, mission and values and its future direction. There is now a comprehensive “story” in place of where we have come from and where we want to be. This is fundamental in monitoring our progress in relation to our major achievements as well as our major aspirations. Crucially the “story” is accompanied with a costed financial plan that shows how we intend to pay for the services we provide and the improvements we intend to make. Customers can view a copy of our plan on our Web Site.

Scottish Housing Quality Standard

All of the Association’s properties met the Scottish Housing Quality Standard at the start of the year, except a very small number of properties which fell in to the “abeyance and exemption” category. The Association continues to monitor the situation with these properties and will carry out the necessary work in relation to abeyances when this becomes possible.

Performance

The Association regularly measures key performance information in relation to our service delivery, our income and our expenditure. The Board sets itself challenging targets for how well it wants to deliver its services. We continued to report good performance in relation to how quickly and efficiently we carry out repairs, how quickly we allocate our properties once they become empty, and how well we deal with people who owe us money, whether that is tenants or owners. We also report good performance in relation to a myriad of other important performance indicators and some of these are detailed later in this Annual Report on the Charter.

Right to Buy

The Association’s business was always at risk because of the obligation to sell properties to tenants who either had the “preserved” Right to Buy, or the “modernised” Right to Buy. In 2012 the Scottish Government granted the Association a ten-year extension to the implementation of the “modernised” Right to Buy and consequently we have been able to safeguard both a substantial asset and income stream, as well as protect a significant number of properties for future allocation to people in housing need. (At the time of publishing the ARC, the Scottish Government has abolished the Right to Buy.)





Welfare Reform

In recent years the single biggest risk to the Association is the UK Government's social security reform agenda. The Government are seeking to reduce the social security bill significantly and this has meant a raft of measures which started to affect our tenants on housing benefit in 2011/12 and tenants on other benefits from 2012/13. The Association has been proactive in preparing for the Government's Welfare Reforms and the Board has approved a strategy which is designed to mitigate the risks. During 2015/16 we have again been proactive in making sure that those people who are entitled to Discretionary Housing Payments from the local authority to cover the shortfall in rent from the bedroom tax, access this fund. This has meant that our arrears levels have remained unchanged. In addition, we have collaborated with other local housing associations and Renfrewshire Council to extend a range of advice and support services to assist households in low incomes through income maximization, budgeting and debt and fuel advice.

Care and Repair

The Association won the tender to deliver the Care and Repair Service for Renfrewshire and East Renfrewshire Councils in 2012/13. This is a three-year contract with the option of an extension. The Care and Repair team include staff who provide advice and guidance to older and disabled owner occupiers to adapt their homes to suit their needs. The team also includes a Handyperson Service and a Small Repairs Service and includes the Association's first volunteer small repairs officer. The project continues to deliver on the agreed contract outcomes to the satisfaction of both local authorities. This contract will terminate in October 2017 and we are already thinking about what happens next. The service has been exceptionally successful and has helped thousands of people over the years to stay in their own homes with adaptations. We hope to be able to help thousands more in the future.

Risk Management

The Association has a robust risk management policy and process and reviews risks quarterly. However, during the course of the previous plan the Association examined a number of key risks in detail. These were risks which had been identified by the Scottish Housing Regulator as the main areas of risk facing the sector at the time and relate to the financial health of Housing Associations in Scotland.

In its analysis the Regulator concluded that the majority of Housing Associations are continuing to manage to protect their financial health. But there remain significant financial stresses and there are risks that all RSLs should be working diligently to address. There were seven specific risk identified and the Association's Board have considered these in detail and continue to monitor them as part of our risk management strategy. These are:

- Welfare reform
- Cost of financing
- Loan Covenant compliance
- Pension provision
- Staff costs
- Cash generation
- Business planning and governance.

Plans for the Future

The Association has developed a "Delivery Plan" from its Business Plan detailing service, policy and other improvements over the next three years. These are in line with the Association's Mission, Vision and Corporate Objectives. In addition, however the Association has identified some specific opportunities:

- The implementation of a new reactive repairs contract
- Increases in new build subsidy from the Scottish Government, aligned to their new build housebuilding target.
- Positive independent analysis by external consultants of the Association's financial plan
- Potential for Rental Off the Shelf purchases
- An extension of the Care and Repair Contract and possible renewal
- Vacancies within the staff team.
- More up-to-date results from a comprehensive Customer Satisfaction Survey
- Possible office refurbishment/move
- Introducing new technology, such as a Bridgewater App.

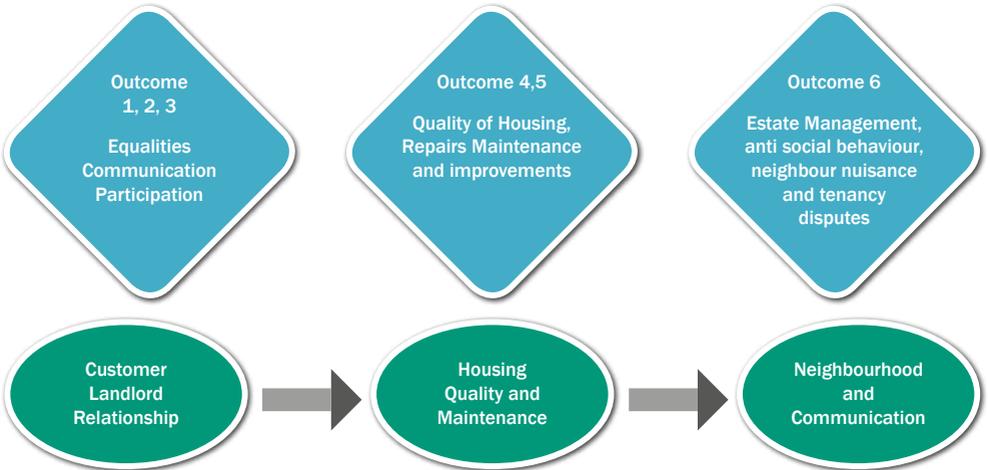
Whatever the challenges and opportunities, the Board and staff of Bridgewater are committed and as determined as ever to provide the best possible housing and services to our customers and to Getting It Right For Every Customer.



The Scottish Social Housing Charter

The Scottish Social Housing Charter was introduced in April 2012 and it requires Registered Social Landlords to demonstrate how they perform against a number of outcomes which have been determined through extensive consultation with tenants and residents across the whole of Scotland.

The Charter contains 16 outcomes, however outcome 12 is only relevant to local authorities and 16 does not apply to Bridgewater.



The Scottish Social Housing Charter



Landlord report

How your landlord told us it performed in 2015/2016 Bridgewater Housing Association Ltd

Our role is to protect the interests of tenants and other people who use the services of social landlords. The Scottish Social Housing Charter sets out the standards and outcomes that landlords should achieve. Each year, we require your landlord to report on its performance against the Charter.

We asked tenants to tell us what matters most when it comes to their landlord's performance. Here is how your landlord performed in those areas in 2015/2016.

Homes and rents

At 31 March 2016 your landlord owned 850 homes. The total rent due to your landlord for the year was £3,913,129. Your landlord increased its weekly rent on average by 1.50% from the previous year.

Average weekly rents

Size of home	Number owned	Your landlord	Scottish average	Difference
1 apartment	2	£46.80	£65.94	29%
2 apartment	242	£85.04	£70.39	20.8%
3 apartment	356	£86.96	£71.55	21.5%
4 apartment	153	£90.92	£77.60	17.2%
5 apartment	97	£104.62	£85.98	21.7%

Tenant satisfaction

Of the tenants who responded to your landlord's most recent tenant satisfaction survey:

- 89.0% said they were satisfied with the overall service it provided, compared to the Scottish average of 89.0%.
- 91.9% felt that your landlord was good at keeping them informed about its services and outcomes compared to the Scottish average of 90.6%.
- 69.8% of tenants were satisfied with the opportunities to participate in your landlord's decision making, compared to the Scottish average of 81.3%.

Quality and maintenance of homes

- 97.4% of your landlord's homes met the Scottish Housing Quality Standard compared to the Scottish average of 92.8%.
- The average time your landlord took to complete emergency repairs was 2.0 hours, compared to the Scottish average of 5.1 hours.
- The average time your landlord took to complete non-emergency repairs was 5.0 days, compared to the Scottish average of 7.5 days.
- Your landlord completed 86.3% of reactive repairs 'right first time' compared to the Scottish average of 91.3%.
- Your landlord does not operate a repairs appointment system.
- 92.0% of tenants who had repairs or maintenance carried out were satisfied with the service they received, compared to the Scottish average of 89.9%

Neighbourhoods

- For every 100 of your landlord's homes, 1.5 cases of anti-social behaviour were reported in the last year.
- 30.8% of these cases were resolved within targets agreed locally, compared to the Scottish figure of 86.6%.

Value for money

- The amount of money your landlord collected for current and past rent was equal to 100.6% of the total rent it was due in the year, compared to the Scottish average of 99.5%.
- It did not collect 0.6% of rent due because homes were empty, compared to the Scottish average of 1.0%.
- It took an average of 27.5 days to re-let homes, compared to the Scottish average of 35.4 days.

Want to know more?

If you want to find out more about your landlord's performance, contact your landlord directly. We expect all landlords to make performance information available to tenants and others who use their services.

Our website has lots of further information about your landlord and our work. You can:

- compare your landlord's performance with other landlords;
- see all of the information your landlord reported on the Charter;
- find out more about some of the terms used in this report; and
- find out more about our role and how we work.

Visit our website at www.scottishhousingregulator.gov.uk

The Customer Landlord Relationship

1. EQUALITIES

Outcome 1, 2, 3
Equalities,
Communication and
Participation

"Every tenant and customer has their individual needs recognised, is treated fairly and with respect and receives fair access to housing and housing services."

The Association is acutely aware of our obligation to make sure that we do not discriminate against anyone who receives or would like to receive our services. The Board have signed up to the Chartered Institute of Housing Equality Charter which helps to provide a road map of activities and outcomes which ensure our compliance with legislation and our customers' needs. Where we can, we monitor equalities issues in relation to staff, Board members, existing and potential customers and through training and policy development we try to ensure that no one receives any less of a service than anyone else from us because of their particular equality characteristics.



In 2013, along with a few other Association's we asked, whether our customers thought that we treated them fairly and this is what people said.

% of tenants who think Bridgewater treats its residents fairly



Renfrewshire Council: **not available** / Williamsburgh HA: **82%** / Paisley South HA: **88%** / Linstone HA: **85%**

% of tenants who thought it was easy to get hold of the right person



Renfrewshire Council: **not available** / Williamsburgh HA: **79%** / Paisley South HA: **97%** / Linstone HA: **91%**

The Customer Landlord Relationship

2. COMMUNICATIONS

“Social landlords manage their business so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.”

We believe that good communication with our customers is essential and we used a range of options from a simple letter and face to face meetings, through to newsletters, questionnaires and surveys to both inform customers and obtain information from them. More recently we have made much more use of our Web Site and provide more information electronically and this is likely to continue and increase.

% of tenants who felt that their landlord was good at keeping them informed about their services and outcomes



Renfrewshire Council: **79%** / Williamsburgh HA: **90%** / Paisley South HA: **94%** / Linstone HA: **91%** / Barrhead HA: **98%** / Ferguslie Park: **98%**



The Customer Landlord Relationship

3. PARTICIPATION

“Tenants and other customers find it easy to participate in and influence their landlord’s decisions at a level they feel comfortable with.”

Although over 90% of our tenants think that we provide them with enough information about what we are doing as their landlord and how successful we are at delivering good services to them, only 70% of tenants felt, when we asked them in 2013 that they were satisfied with the opportunities we provide for them to get involved in decision making. We recognise this is far from a poor result but have made efforts to improve on this since the last survey and are confident that our next survey will show an improved position.

% of tenants satisfied with the overall service



Renfrewshire Council: **82%** / Williamsburgh HA: **86%** / Paisley South HA: **90%** / Linstone HA: **85%** / Barrhead HA: **95%** / Ferguslie Park: **95%**

% of tenants satisfied with the opportunity to participate in the landlord’s decision making.



Renfrewshire Council: **84%** / Williamsburgh HA: **72%** / Paisley South HA: **63%** / Linstone HA: **71%** / Barrhead HA: **70%** / Ferguslie Park: **71%**

Housing Quality And Maintenance

Outcome 4 & 5
Quality of Housing,
Repairs Maintenance &
Improvements

4. QUALITY OF HOUSING

"Tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) by April 2015 and continue to meet it thereafter and when they are allocated, are always clean, tidy and in a good state of repair."

% of homes meeting the Scottish Housing Quality Standard



Renfrewshire Council: **86%** / Williamsburgh HA: **100%** / Paisley South HA: **99%** / Linstone HA: **76%** / Barrhead HA: **98%** / Ferguslie Park: **99%**

% of tenants satisfied with the quality of their home



Renfrewshire Council: **82%** / Williamsburgh HA: **89%** / Paisley South HA: **79%** / Linstone HA: **79%** / Barrhead HA: **91%** / Ferguslie Park: **88%**

The Association's tenants consistently rate the Association highly when it comes to the quality of their home and for that matter their neighbourhood. In relation to the 3% shortfall in SHQS compliance, this is due to properties that we either cannot meet the standard for technical reasons or we can't gain access or agreement to do the necessary work to bring the properties up to the required standard. We would hope to continue to monitor these properties and to carry out the work if and when we can. Nevertheless, we are very proud of reaching the standard by the required deadline.



Housing Quality And Maintenance

5. REPAIRS MAINTENANCE & IMPROVEMENTS

Repairs and maintenance is one of the most important services that customers believe they receive from the Association and so it is crucially for us to get it right. The figures and comparisons are interesting in that for some associations although their response times are good and the length of time taken to carry out repairs is good, nevertheless satisfaction with the service doesn't match. This isn't the case for Bridgewater. During 16 and 17 Bridgewater will be procuring a new repairs and maintenance contract and we will be able to use these results to inform the performance requirements of the new contractor, (even if it remains the current one).

Average number of hours taken to complete emergency repairs

Bridgewater



Scottish Average



2014/15 **1.5 hours**

2014/15 **5.4 hours**

Renfrewshire Council: **5.46** / Williamsburgh HA: **3.5** / Paisley South HA: **1.87** / Linstone HA: **1.37** / Barrhead HA: **2.45** / Ferguslie Park: **1.53**

Average number of days taken to complete non-emergency repairs

Bridgewater



Scottish Average



2014/15 **5.4 days**

2014/15 **7.6 days**

Renfrewshire Council: **8** / Williamsburgh HA: **4** / Paisley South HA: **4** / Linstone HA: **5** / Barrhead HA: **4** / Ferguslie Park: **5**

% of reactive repairs carried out in the last year completed right first time

Bridgewater



86%
2014/15 **85%**

Scottish Average



91%
2014/15 **88%**

Renfrewshire Council: **91%** / Williamsburgh HA: **93%** / Paisley South HA: **96%** / Linstone HA: **96%** / Barrhead HA: **89%** / Ferguslie Park: **85%**

% of tenants who have had repairs or maintenance carried out in the last 12 months who were satisfied with the repairs and maintenance service

Bridgewater



92%
2014/15 **93%**

Scottish Average



90%
2014/15 **84%**

Renfrewshire Council: **96%** / Williamsburgh HA: **94%** / Paisley South HA: **78%** / Linstone HA: **95%** / Barrhead HA: **93%** / Ferguslie Park: **70%**

Neighbourhood And Community

Outcome 6

Estate Management,
Anti Social Behaviour,
Neighbour Nuisance
and Tenancy Disputes

6. ESTATE MANAGEMENT, ANTI SOCIAL BEHAVIOUR, NEIGHBOUR NUISANCE AND TENANCY DISPUTES

“Social landlords, working in partnership with other agencies, help to ensure that tenants and other customers live in well maintained neighbourhoods where they feel safe.”

After repairs and maintenance, this is the issue that our tenants contact us the most about, particularly given the vast amounts of open spaces and amenity areas which are the responsibility of the Association and which we have an obligation to maintain for everyone living in Erskine. We estimate that the amount of green space which we are responsible for is equivalent to around 40 full size football pitches. Additionally, we try to make sure that that everyone feels safe and secure in their home no matter how you pay for it.

% of tenants satisfied with their landlord’s management of the neighbourhood



Renfrewshire Council: **82%** / Williamsburgh HA: **76%** / Paisley South HA: **94%** / Linstone HA: **86%** / Barrhead HA: **93%** / Ferguslie Park: **92%**

Cases of anti-social behaviour per 100 homes reported in the last year



Renfrewshire Council: **5** / Williamsburgh HA: **16** / Paisley South HA: **12** / Linstone HA: **7** / Barrhead HA: **6.5** / Ferguslie Park: **2.5**

Neighbourhood And Community

6. ESTATE MANAGEMENT, ANTI SOCIAL BEHAVIOUR, NEIGHBOUR NUISANCE AND TENANCY DISPUTES

% of anti-social behaviour cases resolved within locally agreed targets in the last year



Renfrewshire Council: **93%** / Williamsburgh HA: **72%** / Paisley South HA: **90%** / Linstone HA: **83%** / Barrhead HA: **95%** / Ferguslie Park: **70%**

At a glance it looks like our performance in dealing with cases of anti social behaviour is poor, however this is not the case. Our locally agreed target for resolving cases of antisocial behaviour is 3 months/13 weeks. During 15/16, we dealt with 13 cases. * of these cases were resolved during the year, and 4 of these were resolved within target.

The Scottish Housing Regulator does not take account of our target time-scale to resolve cases, only the number of cases resolved against the total number of complaints received. This unfortunately means that our performance in dealing with cases resolved beyond 31 March 16, or received in the last 3 months of 15/16 are not taken account of. We have raised this with the Regulator as we do not believe that this indicator in its current form gives a true reflection of our performance.



7. 8. 9. HOUSING OPTIONS

“Social landlords work together to ensure that:

- People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.*
- Tenants and people on housing lists can review their housing options*
- People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed”*

The Association operates a Groups plus Priority system of allocating our properties. We introduced our new policy in 2012 and harmonised it with Renfrewshire Councils policy along with some other local Associations. We did this so that applicants who apply to the landlords operating the policy could have their application assessed in the same way, making their priority the same with each landlord. Each year the Association’s Board decides on the % of allocations that should go to each Group. In 15/16 the Association made 68 lets. A total of 36 of these lets were to mainstream applicants who didn’t need any kind of special housing and 32 went to applicants who either needed a house that was adapted for their needs or came with support services that they needed such as Sheltered or Extra Care Housing. A further 12 households were rehoused through the mutual exchange process.

Lets to Existing Tenants



Lets to people on the waiting list



Number of mutual exchanges



Number of lets from other sources



Number of lets to statutory homeless people



Access To Housing And Support

10. ACCESS TO SOCIAL HOUSING

“Social landlords ensure that people at risk of losing their homes get advice on preventing homelessness”

The Association is proactive in its approach to people who apply to us for housing. We provide detailed advice about an applicant’s prospects of being rehoused by Bridgewater and if this is unlikely we provide additional advice about what else might be available, either in the private sector or with other social landlords. Our application form is simple and easy to read and we require only the absolute necessary back up information to accompany it. We keep in touch with applicants and process changes of circumstances quickly so that there is no delay in making sure that an applicant’s chances of being selected are maximised. Our development programme over the years has also reflected our desire to ensure that there is a range of house types and locations for people to apply to, including Sheltered and Extra Care housing and housing which is specifically adapted for people with particular needs as well as additional mainstream housing.



Access To Housing And Support

11. TENANCY SUSTAINMENT

“Social landlords ensure that Tenants get the information they need on how to obtain support to remain in their home and ensure that suitable support is available including services provided directly by the landlord and by other organisations.”



More and more of our work is centred around trying to ensure that our tenants are able to sustain their tenancy and keep their home. We help tenants by offering them financial and energy advice and point them to other statutory and voluntary services who can provide particular types of support. Our rent arrears management work is designed to help people who are in financial difficulties to obtain financial support and to manage their financial resources better and our Welfare Rights Officer has been engaging with tenants and helping people to access funds which they are entitled to but have found it difficult to access. We are particularly proud of this service and our staff who provide it and the difference that the WRO has made to people's lives.

Getting Good Value From Rents And Service Charges

Outcome
13, 14, 15
Value for money, Rent
and Services

13. VALUE FOR MONEY

“Social landlords manage all aspects of their business so that tenants and owners and other customers receive services that provide continually improving value for the rent and other charges they pay.”

The Association is very aware of the financial hardship which some of our tenants have been experiencing since the global financial downturn some time ago. Indeed our Chief Executive was a Commissioner on Renfrewshire Councils Poverty Commission. We have been mindful that tenants and other customers, as well as getting value for money from us, they also need to see that they get value for money too. We have been trying to get better at showing what tenants and other customers get for their rent and other charges. We know that our rents are higher than other social landlords in the area. However, this is largely due to historical circumstances and not something that we can do a lot about. However, we can make sure that people understand the value of their rent and make sure that they get the best possible service for it. This includes the quality of their home and the repairs and improvements that we carry out but it also includes the environment which makes Erskine unique in terms of management and as a place to live. We know that our 2013 satisfaction survey showed that just over half of our tenants thought that their rent provided value for money. We also know that this figure has dramatically improved in our most recent survey and this will be reported in next year’s ARC.

% of tenants satisfied with the value they get from their rent and service charges



Renfrewshire Council: **77%** / Williamsburgh HA: **77%** / Paisley South HA: **54%** / Linstone HA: **55%** / Barrhead HA: **51%** / Ferguslie Park: **44%**

Value for money also relates to how efficient and effective the Association is at obtaining all the money it is owed and ensuring that it doesn’t lose money through inefficient practices. The Association performs well in this regard.

Getting Good Value From Rents And Service Charges

% of rent due, lost due to properties being empty during the previous year



Renfrewshire Council: 1.9% / Williamsburgh HA: 1% / Paisley South HA: 0.5% /
Linstone HA: 1.4% / Barrhead HA: 51% / Ferguslie Park: 0.3%

Average number of Calendar days taken to re-let homes in the last year



% of total rent due collected in the previous year



Renfrewshire Council: 100% / Williamsburgh HA: 95% / Paisley South HA: 99% /
Linstone HA: 101% / Barrhead HA: 99% / Ferguslie Park: 100%

Getting Good Value From Rents And Service Charges

15. RENT AND SERVICE CHARGES

“Social landlords set rents and service charges in consultation with their tenants and other customers so that:

A balance is struck between the level of services provided, the cost of the services and how far current and prospective tenants and other customers can afford them.

Tenants get clear information on how rent and other money is spent, including details of individual items of expenditure above thresholds agreed between landlords and tenants.”

The Association consults with its tenants each year on the proposed rent increase for the following year. For the 15/16 increase an independent company talked to 200 tenants on a proposed rent increase of 2%. The results of this survey were that:

- 68% of tenants felt that a 2% increase would be reasonable
- 73% said that they considered a 2% increase as to be affordable to their household
- 78% said that they supported the increase

Following the survey, the Board made the decision to increase rents by less than the proposal at 1.5%.

% average weekly rent increase applied



Renfrewshire Council: **2%** / Williamsburgh HA: **0.7%** / Paisley South HA: **2%** /
Linstone HA: **1.5%** / Barrhead HA: **2%** / Ferguslie Park: **0.7%**

Conclusion

This is our third report on the Charter, hopefully we are getting better at it and hopefully we are including most of the information which tenants told the Scottish Housing Regulator that they wanted to know about. Of course this isn't the only document where you can get information about Bridgewater and its performance. There is a lot of information on our Web Site which you can easily access. However, this report also gives you some comparison information so that you can see how we are doing compared with other landlords who operate close by. You can also even compare our results with every landlord in the country by going to the Scottish Housing Regulators Web Site.

www.scottishhousingregulator.gov.uk

We would like to receive your feedback on this report. Did you find it useful? How useful did you find it? If you didn't think it was useful, how could we make it better? Do you like that it comes with a diary? When we carry out our rent consultation this year, we will ask the people we contact what they thought if the report and get some ideas for future reports. In the meantime, if you have any questions about what the report says, please don't hesitate to contact any member of staff at Bridgewater, who will be pleased to help.





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**INVESTORS
IN PEOPLE**

Property Factor Registration Number PF000105, Registered Society No 2525R (Co-operative and Community Benefit Societies Act 2014), Scottish Housing Regulator No HAL 301
Bridgewater Housing Association is a recognised Scottish Charity No SCO 35819