



Once again I am delighted to be able to introduce Bridgewater Housing Association's fourth 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 in to effect from 1 April 2012, our tenants will know that Bridgewater had already signed up, along with the other local Housing Association's 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 does 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 fourth report of this kind that we have published and we have been able to refine it over the past few years, using reports published by other social landlords, comments from our customers, and feedback from our Board members. So we hope we have the balance between facts and figures and the "story" right. If we haven't and you would like to comment on the report, we would appreciate hearing from you.

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, 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 are also including information on last year's performance so that customers can tell whether we are performing better or worse, where that information is available and appropriate. Customers should note that the customer satisfaction results are from our most recent Customer Satisfaction survey and this is the first time that we are reporting these results in our 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 do this easily through the Association's Web Site.

Hugh Cameron

Chairperson

VISION, MISSION, VALUES AND OBJECTIVES

VISION

The Association adopted a new vision in 2015-16 as part of the review of our business strategy to be:

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

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

For the life time of our current business plan our strategic **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

Ensure continuous improvement

Maximise the value of the Association's assets

Appropriately invest in the Association's homes

Ensure our homes meet the needs of everyone

Increase our knowledge about our customer base

Implement improvements to service delivery

Provide information

Strengthen tenant representation on the Board

Make it easier for customers to access services

Ensure efficiency in service provision

Limit the cost of services to tenants

Safeguard Services

Improve service provision

Develop and support our Staff

Develop and support our Board

The Scottish Social Housing Charter



WHAT THE SCOTTISH HOUSING REGULATOR HAS REPORTED ABOUT BRIDGEWATER HOUSING ASSOCIATION FOR THE PERIOD 16/17

Landlord report

How your landlord told us it performed in 2016/2017 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 2016/2017.

Homes and rents

At 31 March 2017 your landlord owned 849 homes. The total rent due to your landlord for the year was £3,960,236. Your landlord increased its weekly rent on average by 2.00% from the previous year.

Average weekly rents

Size of home	Number owned	Your landlord	Scottish average	Difference
1 apartment	2	£47.50	£66.55	28.6%
2 apartment	242	£85.91	£71.67	19.9%
3 apartment	356	£88.45	£73.13	20.9%
4 apartment	153	£92.40	£79.42	16.3%
5 apartment	97	£104.94	£88.02	19.2%

Tenant satisfaction

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

- 98.6% said they were satisfied with the overall service it provided, compared to the Scottish average of 89.7%.
- 99.7% felt that your landlord was good at keeping them informed about its services and outcomes compared to the Scottish average of 91.1%.
- 98.3% of tenants were satisfied with the opportunities to participate in your landlord's decision making, compared to the Scottish average of 83.8%.

Quality and maintenance of homes

- 97.4% of your landlord's homes met the Scottish Housing Quality Standard
- compared to the Scottish average of 93.6%.
- The average time your landlord took to complete emergency repairs was 1.7 hours, compared to the Scottish average of 4.7 hours.
- The average time your landlord took to complete non-emergency repairs was 5.1 days, compared to the Scottish average of 7.1 days.
- Your landlord completed 87.9% of reactive repairs 'right first time' compared to the Scottish average of 92.4%.
- Your landlord does not operate a repairs appointment system.
- 96.1% of tenants who had repairs or maintenance carried out were satisfied with the service they received, compared to the Scottish average of 90.6%.

Neighbourhoods

- For every 100 of your landlord's homes, 2.5 cases of anti-social behaviour were reported in the last year.
- 57.1% of these cases were resolved within targets agreed locally, compared to the Scottish figure of 87.2%.

Value for money

- The amount of money your landlord collected for current and past rent was equal to 101.0% of the total rent it was due in the year, compared to the Scottish average of 99.6%.
- It did not collect 0.8% of rent due because homes were empty, compared to the Scottish average of 0.9%.
- It took an average of 30.7 days to re-let homes, compared to the Scottish average of 31.5 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.

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 would like to or who does receive our services. 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.



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 and 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. In our last survey 92% of our tenants felt that we were good at keeping them informed about services and outcomes. This has now increased to almost everyone we asked.

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



Renfrewshire Council: **79%** / Williamsburgh HA: **99%** / Paisley HA: **97%** / Linstone HA: **100%** / Barrhead HA: **99%** / Ferguslie Park: **99%**



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.

In last year's report we were disappointed to report that only 70% of tenants were satisfied with the opportunities which they had to participate in decisions which we take on their behalf. We are however pleased to report that this has increased to 98% of tenants in 2017. We are also able to note that the % of tenants satisfied with their overall service has gone up from 89% to 98%.

% of tenants satisfied with the overall service



Renfrewshire Council: **82%** / Williamsburgh HA: **94%** / Paisley HA: **93%** /
Linstone HA: **94%** / Barrhead HA: **94%** / Ferguslie Park: **91%**

% of tenants satisfied with the opportunity to participate in the landlords decision making



Renfrewshire Council: **84%** / Williamsburgh HA: **99%** / Paisley HA: **91%** /
Linstone HA: **99%** / Barrhead HA: **96%** / Ferguslie Park: **99%**

Housing Quality And Maintenance

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

4. QUALITY OF HOUSING

Tenants' homes, as a minimum, need 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.

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. Similarly, we are very proud of what our tenants say about the quality of their home and yet again the % satisfied with the quality of their home has gone up from 90% last year to almost 100% this year.

% of homes meeting the SHQS



Renfrewshire Council: **91%** / Williamsburgh HA: **100%** / Paisley HA: **99%** /
Linstone HA: **78%** / Barrhead HA: **98%** / Ferguslie Park: **100%**

% of tenants satisfied with the quality of their home



Renfrewshire Council: **82%** / Williamsburgh HA: **93%** / Paisley HA: **95%** /
Linstone HA: **87%** / Barrhead HA: **92%** / Ferguslie Park: **88%**

5. REPAIRS MAINTENANCE AND IMPROVEMENTS

Tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

Repairs and maintenance is one of the most important services that customers believe they receive from the Association and so it is crucially important to 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. During 16/17 Bridgewater procured a new repairs and maintenance contract and we were able to use past performance results to inform the performance requirements of the new contractor. However our current ARC figures are based on the former contractor's performance which compares very favourably with our peers and the national average.

Average number of hours taken to complete emergency repairs

Bridgewater



Scottish Average



2015/16 **2.02 hours** 2015/16 **5.1 hours**

Renfrewshire Council: **6.9** / Williamsburgh HA: **1.7** / Paisley South HA: **1.9** / Linstone HA: **1.4** / Barrhead HA: **2.2** / Ferguslie Park: **1.7**

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: **7.4** / Williamsburgh HA: **3** / Paisley South HA: **3.7** / Linstone HA: **4.8** / Barrhead HA: **4.9** / Ferguslie Park: **5**

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



Renfrewshire Council: **95%** / Williamsburgh HA: **96%** / Paisley HA: **96%** / Linstone HA: **98%** / Barrhead HA: **78%** / Ferguslie Park: **93%**

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



Renfrewshire Council: **91%** / Williamsburgh HA: **95%** / Paisley HA: **94%** / Linstone HA: **93%** / Barrhead HA: **82%** / Ferguslie Park: **86%**

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 everyone feels safe and secure in their home no matter how you pay for it. The management of the environment is something which we have a lot of focus on and we are pleased to see the satisfaction level increase from 90% last year to 95% this year.

% of tenants satisfied with their landlords management of the neighbourhood



Renfrewshire Council: **82%** / Williamsburgh HA: **85%** / Paisley HA: **95%** /
Linstone HA: **94%** / Barrhead HA: **95%** / Ferguslie Park: **94%**



Neighbourhood And Community

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

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



Renfrewshire Council: **6.9** / Williamsburgh HA: **16** / Paisley HA: **10** /
Linstone HA: **6** / Barrhead HA: **6** / Ferguslie Park: **1**

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



Renfrewshire Council: **96%** / Williamsburgh HA: **81%** / Paisley HA: **92%** /
Linstone HA: **94%** / Barrhead HA: **90%** / Ferguslie Park: **100%**

Although we don't have many anti-social cases, and although the figures show a significant improvement from last year, this year figures nonetheless appear to suggest that we still don't deal with them quickly enough. The Association will be reviewing how it collects this information in the future and how it records these incidents as part of a review of its anti social behaviour policy. The Association's locally agreed target for closing cases of antisocial behaviour is 3 months/13weeks. Although we don't have many cases, the way in which we require to report on the ARC means that our performance on closing cases isn't fully reported on. Our reported performance at 57% is disappointing, and we will be reviewing our policy and procedures to improve how we report on these cases.

In the meantime, it is useful to know that when we last asked our tenants about crime, in Erskine almost 80% of them were not worried about crime and of the people who were worried about it, around 24% were worried about anti-social behaviour in whatever form it takes. We believe that Anti-Social Behaviour is in the increase and we will take whatever steps we need to, to engage with our customers to resolve it.

Access To Housing And Support

Outcome
7, 8, 9, 10, 11

Housing Options,
Access to Social
Housing, Homeless
People, Tenancy
Sustainment

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 'Group plus Priority' system of allocating general needs priorities. Our new policy was introduced in 2012, following discussion with Renfrewshire Council and some of the other housing associations in Renfrewshire about having a common allocations policy. This means that our policies are similar and work in more or less the same way. We hope that by doing this, our customers will be able to get a better service and have a better understanding of how our policies work.

Each year the Association's Board approves a % target of lets to each of the Priority Groups, in 16-17 the Association let 69 properties. 43 of these were let to 'general needs' applicants, with general housing needs, and 26 were let to applicants who needed 'supported housing' within our sheltered housing or extra care developments, or in other properties in the community. A further 13 people were re-housed 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



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.

The Association is committed to the prevention of homelessness and ensuring that customers at risk of losing their homes get the advice and support that they need. Our Allocations Policy gives priority for insecurity of tenure, but crucially applicants experiencing these circumstances are referred to Renfrewshire Council Housing Advice and Homelessness Service.

We recognise our statutory role, working in partnership with the local authority, to provide accommodation for homeless people and assist that local authority by making 30% of re-lets to our general needs properties available for homeless households. In addition, we have leased 3 properties to Renfrewshire Council for use as temporary homeless accommodation.



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 Benefits Advice Service has very successfully been engaging with tenants and helping people to secure funds, which they are entitled to, but have found it difficult to access. We are particularly proud of this service and our Staff member who provides it and the difference that she 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 acutely aware of the financial hardship which some of our tenants have been experiencing since the global financial downturn some time ago. We have been mindful that tenants and other customers need not only get value for money for their payments to us but that they 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 Housing Association terms. We know that our 2013 satisfaction survey showed that just over half of our tenants thought that their rent provided value for money. From our 2016 survey we know that this satisfaction level has increased to 92%

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



Renfrewshire Council: **77%** / Williamsburgh HA: **92%** / Paisley HA: **90%** /
Linstone HA: **97%** / Barrhead HA: **94%** / Ferguslie Park: **93%**

Getting Good Value From Rents And Service Charges

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.

% of rent due lost, due to properties being empty



Renfrewshire Council: 1.5% / Williamsburgh HA: 0.6% / Paisley HA: 0.3% / Linstone HA: 1% / Barrhead HA: 0.3% / Ferguslie Park: 0.4%

Average calendar days to re-let properties



The length of time that Bridgewater takes to re-let properties is significantly influenced by the number of properties which are vacated without any notice and the longer times needed to re-let extra care and sheltered properties.

Rent collected as a % of rent due



Renfrewshire Council: 100% / Williamsburgh HA: 99% / Paisley HA: 105.1% / Linstone HA: 106% / Barrhead HA: 100.8% / Ferguslie Park: 99%

Getting Good Value From Rents And Service Charges

14, 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 16/17 increase an independent company talked to a significant number of 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 to be affordable to their household
- 78% said that they supported the increase

% average weekly rent increase to be applied in 16/17



Renfrewshire Council: **0%** / Williamsburgh HA: **1.5%** / Paisley HA: **2.5%** /
Linstone HA: **1.4%** / Barrhead HA: **2%** / Ferguslie Park: **0.9%**

There is no doubt that the Association's rents are higher than other landlords in the area. This however can be traced back to the history of Erskine compared with the stock held by the other landlords, the kind of Association which the Association is, in that it started off life with over £9m in debt, representing the purchase price from Scottish Homes and the extent of the work which required and continues to require to be done in order to maintain both the Erskine environment and the quality of the homes which we offer. Nevertheless, the Association will undertake a further exercise to determine the affordability of its houses during 17/18.

This is our fourth 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 of 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.



BOARD MEMBERS

Hugh Cameron, Chairperson
Willie Robertson
Robert McNally
Angela Westrop, Vice Chairperson
Frank Bradley
Alastair Morris, Secretary
Aileen Naismith
John Paterson
Heather Stirling
Ken McIntosh
Jim Sheridan

TECHNICAL SERVICES DEPARTMENT

Gary Stapleton, Technical Services Manager
0141-814-5155
gstapleton@bridgewaterha.org.uk
Lyndsey Warrington, Maintenance Co-ordinator 0141-814-5159
LWarrington@bridgewaterha.org.uk
Ian Munro, Factoring Officer
0141-814-5171
imunro@bridgewaterha.org.uk
Jonathon Renfrew, Repairs Assistant
0141-814-5157
JRenfrew@bridgewaterha.org.uk

CHIEF EXECUTIVE

Ian McLean
0141-814-5154
imclean@bridgewaterha.org.uk
Lesley Hughes, Office Administrator
0141-814-5158
lhughes@bridgewaterha.org.uk

FINANCE DEPARTMENT

Angie Kennedy, Head of Finance
0141-814-5151
akennedy@bridgewaterha.org.uk
Alison Smeaton, Finance Officer
0141-814-5160
asmeaton@bridgewaterha.org.uk
Nicola Paterson, Finance Assistant
0141-814-5169
npaterson@bridgewaterha.org.uk
Lauren Gallacher,
Temp Clerical Officer, Receptionist
0141-812-2237
lgallacher@bridgewaterha.org.uk
Sheena Johnstone,
Clerical Assistant/Receptionist PT
0141-812-2237
SJohnstone@bridgewaterha.org.uk

HOUSING SERVICES DEPARTMENT

Margaret Grant, Housing Services Manager
0141-814-5156
mgrant@bridgewaterha.org.uk
Myra Buchanan, Housing Officer
0141-814-5162
mbuchanan@bridgewaterha.org.uk
Mark Wilson, Housing Officer
0141-814-5164
mwilson@bridgewaterha.org.uk
Megan McQuade, Housing Officer
0141-814-5163
MMcQuade@bridgewaterha.org.uk
Helen Goode, Housing Assistant
0141-814-5152
HGoode@bridgewaterha.org.uk

HOUSING SUPPORT STAFF (SHELTERED HOUSING)

Caroline Meek, Housing Support
Co-ordinator
0141-814-5168
CMeek@bridgewaterha.org.uk

Mains Drive, Sheltered Complex
0141-812-1708

Cullen, Sheltered Complex
0141-812-3906

Ruby Robertson - Housing Support Officer

Ann McGeachan - Housing Support Officer

Pat Bell - Housing Support Officer

Janette Brown - Housing Support Assistant

BANKERS/FUNDERS

The Royal Bank of Scotland plc
27 Canal Street
Renfrew
PA4 8QG

Nationwide Building Society Limited
Housing Finance
Commercial Division
Nationwide Building Society
Northampton
NN3 6NW

AUDITOR

French Duncan LLP
Chartered accountants & Statutory Auditor
133 Finnieston Street
Glasgow
G3 8HB

CORPORATE SERVICES CARE AND REPAIR SECTION

0141-812-4111

Scott Currie, Corporate Services Manager
scurrie.carerepair@bridgewaterha.org.uk

Graham Collins, Project Officer
gcollins.carerepair@bridgewaterha.org.uk

John Sermanni, Project Officer
jsermanni.carerepair@bridgewaterha.org.uk

Charlene Cameron, Project Assistant
ccameron.carerepair@bridgewaterha.org.uk

Robbie Gough, Project Officer
rgough.carerepair@bridgewaterha.org.uk

John Blair, Project Officer
jblair.carerepair@bridgewaterha.org.uk

Ian MacPherson, Small Repairs Worker
Andrew Crockard, Small Repairs Worker

Danielle Cardoso, Clerical Assistant PT
dcardoso/carerepair@bridgewaterha.org.uk

ITC

Stephen McGinley, ITC Officer
0141-814-5170
SMcGinley@bridgewaterha.org.uk

Andrew McLean, Assistant ITC Officer
AMcLean@bridgewaterha.org.uk
0141-814-5173

REGISTERED OFFICE

1st Floor
Bridgewater Shopping Centre
Erskine
PA8 7AA

SOLICITORS

Harper MacLeod LLP
The Ca'd'oro
45 Gordon Street
Glasgow



Bridgewater Housing Association Ltd
First Floor Bridgewater Shopping Centre,
Erskine PA8 7AA

Tel: 0141 812 2237

Email: admin@bridgewaterha.org.uk

www.bridgewaterha.org.uk



**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

