

Newsletter

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Bridgewater Housing Association Newsletter for Tenants

Spring 2014 www.bridgewaterha.org.uk

YOUR CHEQUE'S NOT IN THE POST!

Rather than post a sponsorship cheque to Erskine Boys Club, Girls Football Team, representatives from Bridgewater Housing Association in Erskine attended a training night on Wednesday 26 March to hand over a cheque in person for £500 to the Girls Team to help purchase strips and equipment.

Present were: Hugh Cameron, Chair of the Association, Angela Westrop, Vice Chair and Alistair Morris Secretary, Ian McLean Director

Bridgewater Housing Association was established in 1998 to take over the ownership and management of the former Scottish Homes housing in Erskine. The Association is a Registered Social landlord and a Scottish Charity and provides housing and housing services to tenants and owners living in Erskine. During the past 15 years the Association has enjoyed some success in preventing homelessness by building new homes, participating in the Scottish Governments Rent to Mortgage Scheme and by purchasing properties on the open market for social rent. It's particularly proud of its record in helping older vulnerable people continue to live in Erskine as they get older by providing housing support services and by building Extra Care Housing.

Hugh Cameron, the Chair of the Association said, "When we were asked by Erskine Football Club if we could help with purchasing strips and equipment for the club, the Board of



the Association was only too eager to help out. Particularly since the equipment is for the girl's team. We wish the team all the best for the future and we will be watching their progress with interest.

Ian McLean, Director of Bridgewater Housing Association echoed the chairs comments and explained that, " the Association is not just about providing and managing housing in the town, the Board see the Association very much as a community asset and want to engage more with community organisations. We have started that process by providing around 10 employment and training opportunities for young people over the past few years and this is another way for us to engage with young people and other community groups in the town".

New Website



We are pleased to announce that our new website is now online at www.bridgewaterha.org.uk

Using the latest technology and features, we now have a modern looking website which offers an easier way to access information and get in touch with us at Bridgewater Housing Association.

It will now be possible to report repairs and make payments online, with many more features to be added down the line.

Christmas Jumper Day

All staff paid to wear a Christmas Jumper and we also raffled two hampers which were made up from donations from the staff.

A total of £200 was raised on the day with donations being made to Save the Children and the Clutha Helicopter disaster fund.



The Scottish Welfare Fund

Need help to set up or stay in your own home? Have you or your family been hit by a crisis?

If you're on benefits or a low income, help could be available from the Scottish Welfare Fund.

Under the Scottish Welfare Fund, two types of grant are now being made by local councils. They can help people who are on benefits or a low income

and are having difficulty because of an exceptional situation or in meeting one-off expenses.

- Crisis Grants can provide people with a safety net in the event of a disaster or emergency such as a fire or flood, or being robbed.
- Community Care Grants can help people leaving care to live on their own, or to stay in their own home. These grants can also help families facing exceptional pressures,

and who are in need of essential household items such as a cooker or a washing machine.

To find out if you are eligible for a Crisis Grant or Community Care Grant or to make an application please call Renfrewshire Council on 0300 300 0204 (Monday to Thursday 8.45am to 4.45pm, Friday 8.45am to 3.45pm). More information is available on the Renfrewshire Council website www.renfrewshire.gov.uk/swf

ANNUAL GENERAL MEETING

This year's annual general meeting will take place on **Monday 25th August 2013** at 6.00pm in Bargarran Community Centre and we encourage all members to come along.

HOW WE PERFORMED IN QUARTER 4, 2013/14

We are committed to making sure that our customers know how well we are performing. The following tables show how we have performed in Quarter 4, (January to March 2014) against targets set by our Board.

KEY	
	Excellent Performance with no improvement needed and meeting target
	Very good performance with some improvement needed and just short of target
	Poor performance with significant improvement needed and very short of target

REPAIRS

At the end of the financial year, all of our properties with a gas central heating system have a Safety Certificate. Our Repair Outcome targets are very challenging at just short of 100%. During the last quarter we have not been able to achieve our target but there is no cause for concern since we have just missed the target by a few % points. For the new financial year, we have to consider whether our targets are too stringent and unachievable given the cost and relative benefit of attempting to achieve them.

Repairs	January	February	March	Our target	
% of properties with a valid gas safety certificate	98%	99%	100%	100%	
% of repairs completed within target	94%	97%	94%	98%	

ARREARS

Our efforts in relation to supporting tenants to pay their full rent have intensified over this quarter as has our efforts to ensure that tenants, who are eligible, receive Discretionary Housing Benefit. We were aware that our target for the year was challenging, nevertheless we have been able to achieve a better than target result and to some extent have "bucked the trend" in terms of how the sector is dealing with arrears.

Rents	October	November	December	Our Target	
Arrears as % of net debit	2.9	2.8%	3.0%	3.0%	
Total actual arrears in £	£48,000	£46,000	£49,000	£52,000	

LOST RENT DUE TO PROPERTIES BEING EMPTY

Following poor performance during last financial year, we have made efforts to improve our turnaround time and therefore minimise the amount of rent lost due to properties lying empty. However we continue to find it difficult to meet our target of 13 days, though this has not resulted in us not being able to meet our lost rent target.

Lost Rental Income	October	November	December	Our Target	
Average total turnaround time	16 days	15 days	18 days	13 Days	
Actual void Loss per month	£534	£829	£2,044	£2,724	

GOVERNANCE

Our Board comprises volunteers, who have busy lives outwith the work they do with Bridgewater, however the figures show that attendance at Board meetings is improving.

Governance	January	February	March	Our Target	
% attendance at Board Meetings	N/A	73%	83%	80%	
% attendance at Audit and Scrutiny Sub Committee Meeting	73%	N/A	N/A	80%	
% attendance at Housing Support Services Sub Committee Meeting	N/A	N/A	N/A	80%	
% attendance at Land and Property Management Sub Committee.	N/A	N/A	57%	80%	

COMPLAINTS HANDLING

The Association has adopted the model complaints handling process introduced by the Scottish Public Services Ombudsman, including timescales for handling complaints; the figures show the Association having difficulty in being able to achieve our target for responses. We also want to learn from complaints and included here are examples of what we have learned from some of the complaints we received.

Complaints Handling	January	February	March	Our Target	
No of stage 1 complaints responded to within target	60%	88%	69%	100%	
No of stage 2 complaints responded to within target	100%	0%	0%	100%	

You said	We did
The landscape maintenance contractor had not picked up the weeds and rubbish before cutting the grass in a particular area.	We looked at the site, spoke with the contractor who apologised, acknowledged that the site had been missed and promised to get it sorted out straight away. The site was tidied within the hours. We raised the issue with the Contractor at the progress meeting and reiterated the importance of making sure all areas are cleared prior to grass cutting.
We received a complaint that when a tenant passes away, although we give the next of kin as much time as they need to clear the home, we charge rent after one week.	The Board reviewed its policy and agreed that one week was too little and increased it in future to two weeks.

CONCLUSION

More yellow and orange than red is a good thing and this shows that the Association is managing to maintain the high standards it sets itself in relation to a range of key performance indicators. However there remain areas where we fall short of our targets and these are the areas which require additional focus during 14/15.

Damage to Landscaping

You may have noticed over the winter more extensive than normal damage to landscaping throughout your area from vehicles either parking on the landscaping or from vehicles cutting corners. It has been a significantly wetter winter than we normally experience and as a result the grassed areas are a lot softer and more prone to damage.

As you know the majority of landscaped areas throughout the four estates belong to the Association and all owners and tenants of the Association share the cost of maintaining them. Maintenance of these landscaped areas, which cover very large areas, benefits the entire community and we try to limit the cost of doing this wherever possible.

We know that residents get fed up when this type of damage occurs. It makes areas look untidy and can add to the cost of maintaining these areas. If you see a vehicle causing the type of damage shown in the photograph we want to hear from you. If you can provide us with the registration number of the vehicle we can pursue the owner for the reinstatement costs. If



it's a commercial van or lorry then the name of the company or business can be a big help. Just phone the office on 01418122237 or email me at IMunro@bridgewaterha.org.uk. Any information you can give to us will help us reduce costs and keep the estates looking their best.

ASBESTOS IN THE HOME

Asbestos is a material that's in the news a lot these days. It's a naturally occurring fibrous mineral used extensively in construction and industries such as shipbuilding during the 1950's through to the 1980's before it was banned because it is a danger to health. Asbestos was often mixed with other material to make boards and sheets and was sometimes used as an ingredient of artex before being applied to ceilings and walls. Although it's safe when left alone, it can be dangerous if its fibres are released into the air and people can breathe it in.

Asbestos comes in three main types – blue, brown and white asbestos. By 1999 the government had completely banned its use, although it can still be found in many products used in buildings that were built before 1999. In fact we know that there is asbestos in one form or another in Bridgewater's older properties, for example in roofing felts, cement sheets and in sometimes in the artex that coats ceilings. None of these materials poses a direct hazard to health as long as they are in good condition and are not disturbed.

If you are thinking about doing any work to your house that may disturb the artex on a wall or ceiling, please contact the Association's Technical Department for advice before you start. The Health and Safety Executive advise that low exposure to asbestos is not harmful and we can discuss what you may need to do to minimise any risks before you do work to your home. Please remember that your tenancy agreement requires you to contact us before carrying any work. If you have any queries or concerns about asbestos, please contact the Association for further information. Please remember that we don't want to stop you from carrying out alterations or other work in your home but we do want to help protect you and your household from any harm.

The Health and Safety Executive provides extensive information and advice on the use and removal of asbestos. You can contact the Health and Safety Executive infoline on 0845 345 0055 for general advice on asbestos.

If you have access to the internet you can get further information and advice about asbestos in the home from Directgov - the official government website for citizens available at: http://www.direct.gov.uk/en/HomeAndCommunity/Planning/DoingWorkYourself/DG_10022562

Financial Advice Project — Welfare Rights Officer

Many of our customers have benefitted from using our Welfare Rights Service, so please give some thought to how the service might benefit you.

Our Welfare Rights Officer, Kay Walker, can help you with the following:

- Carrying out a full benefit check to ensure you are not missing out on any benefits you might be entitled to
- Providing assistance with complicated claim forms and correspondence
- Providing general benefit advice and help to pursue back dates of benefits
- Representing you at appeals

The service is free and independent of all Benefit authorities.



Kay works at Bridgewater 3 days per week, on Mondays, Wednesdays and Fridays. It's easy to arrange an appointment with her - simply phone our Welfare Rights Service on 01505 384100 or email welfarerights@linstone.co.uk

Appointments are generally held in our office, however, home visits can be arranged for tenants who can't manage into the office.

If you feel that an interview with Kay would be helpful, then please don't delay and get in touch.

Outcome of the Consultation on the Review of our Extra Care Allocations Policy

In the last edition of Bridgewater News we consulted you on the new priorities for assessing applications for our extra care housing. We asked your views on whether you agreed with the proposed priorities.

We also consulted applicants on our extra care housing list, Renfrewshire Council, a local housing association with extra care housing and the Community Council.

Only 26 tenants responded,

representing just 3% of our tenants. Many thanks to those who took the time to complete and return their consultation forms.

Out of the 26 tenants, 22 agreed with the new priorities, 1 disagreed, and 3 didn't confirm if they agreed or disagreed.

6 extra care housing applicants responded – 5 agreed, and 1 disagreed.

The Association's Board considered the outcome of

the consultation exercise at their meeting on 26 March. While the response to the consultation exercise was low, the majority of respondents were in favour of the proposed amendments, and the Board approved the new priorities. This means that new applications for extra care housing will be assessed under the new priorities, and applications assessed under the 'old' priorities will be reassessed, and notified if their priority has changed.

Outcome of the Consultation on the Review of our Allocation of Garage/Lock-ups Policy

We also consulted you about this policy in the winter issue, and asked 5 questions on proposed changes to the policy. The consultation exercise included a cross section of garage tenants, who are owner occupiers (45 people) and 20 owner applicants on the garage waiting list, plus the Community Council.

19 tenants responded, representing just 2% of our total tenants.

16 owners responded, representing 25% of those consulted.

Responses varied across the different questions asked with views split on:

Proposal 1: Customers Living Outwith the Association's Management Areas

We proposed that in areas of low or no demand, garages may be let to customers living out with these areas, so long as they can demonstrate a legitimate need for the garage.

Proposal 4: Mutual Exchanges

We proposed that the Association will permit garage tenants to exchange garages where it can be proven that such an exchange will benefit both parties. In the event that either party ends his/her tenancy without good reason within 6 months of the exchange, the other party will be required to resume use of the previous garage and a new Garage Tenancy Agreement will require to be signed.

Proposal 5: Moves Outwith the Area

We proposed that where a garage tenant moves out with the Association's boundary within Erskine, he or she may be required to end the Garage Tenancy at the date of the termination of tenancy or house sale.

However, the garage tenancy may be permitted to continue where there is low or no demand for the area/street and the former tenant has a demonstrable need to retain the garage.

There was strong support for:

Proposal 2: Death of a Garage Tenant

We proposed that in the event of the death of a garage tenant, the garage may continue to be used by the former tenant's partner, so long as he/she still has ownership of the car/requires the property for storage.

Where the car falls into the ownership of another family member, who resides at the same address on a permanent basis, the Association may consider allowing continued use of the garage. This decision will be based on demand for the area/street where the garage is situated. The applicant will require to request consent from the Association in writing.

Proposal 3: Transfer Applicants

Where an existing garage tenant wishes to apply for a transfer to another garage, the application date will be the date that the transfer request is actually made.

Transfer applicants with more than one garage, will not, however, have priority over first time applicants.

The Association's Board considered the outcome of the consultation exercise at their meeting on 26 March. They approved all of the proposed amendments to the policy, with the following conditions:

Proposals 1 – we will run a 6 month pilot project in areas of low demand, and report back on the outcomes.

Proposal 5 - we will run a 6 month pilot project and report back on the outcomes.

Many thanks to everyone who responded to the consultation exercise.



Are you looking for a move?

Are you overcrowded?

Are you under occupying your home and/or affected by the bedroom tax?

If so, you can register your details with HomeSwapper

HomeSwapper is a national home swap website which helps tenants with a secure tenancy find potential matches for a mutual exchange. Bridgewater has partnered with HomeSwapper to allow a free of charge mutual exchange service for our tenants.

To find out more, simply register online at www.HomeSwapper.co.uk

The service searches for all possible matches everyday and then sends you an email or text message with details of any matches. You can then use that information to find your new home.

There are conditions that have to be met before Bridgewater would allow an exchange, and these include:

- You must have our permission in writing before any exchange can take place
- We will only consider exchanges if the applicants have maintained a clear rent account for at least 6 months
- We will generally only consider applications from applicants that have occupied their current home for at least 12 months
- We will not permit exchanges that result in overcrowding
- Exchanges that cause under occupancy will only be considered in exceptional circumstances.

Please note that our Allocations Policy states that children of the opposite sex can share a bedroom until the age of 10 and children of the same sex can share until the age of 16. We will assess applications for a mutual exchange against this size criteria.

If you have any queries about finding a move, please contact Megan McQuade, our Housing Assistant, on 0141 814 5163 or email mmcquade@bridgewaterha.org.uk

The 'Right to Repair' Scheme

As 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 at the end of this article. 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 timescales.

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 clearly say this on the receipt that we send you when we instruct 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. If this is the case, you may want to ask these questions: -

When can I instruct an alternative contractor?

An alternative contractor can only be used if the repair you requested is a Qualifying Repair - this will be shown on your repair receipt. If our contractor does not complete your Qualifying Repair by midnight on the 'Completion By' date shown on your receipt, you have the right to use an alternative contractor.

How do I use the alternative contractor?

If you feel you have the right to appoint an alternative contractor, please telephone our Technical Department and tell a member of staff that you wish to appoint an alternative contractor, quoting the job number that is shown on your repair receipt. We will first check that the job is a Qualifying Repair, and then find out whether the original contractor can carry out the work immediately. If they can't, we will give you the name and telephone number of an alternative contractor whom you can contact and instruct to carry out the qualifying repair. We will help you through this process and do everything we can to sort the matter out promptly.

Am I entitled to compensation?

If there has been an unacceptable delay completing your qualifying repair, you may be eligible to receive compensation for the inconvenience you suffered. Please note that some delays, like bad weather or if you don't provide access to do a repair, are beyond our control and may mean you may not be entitled to compensation. If we simply haven't completed the repair by midnight on the 'Completion By' date you are entitled to a flat compensation payment of £15.00. You are also entitled to a further £3.00 for each working day beyond the 'Completion By' date until the repair is completed. The maximum compensation under the scheme is £100.00 per repair.

Please note if you have any rent or other arrears with us, any compensation due to you will be used to reduce these arrears. The remainder would then be sent to you. The alternative contractor is given the same amount of time to carry out the work as the original contractor was given. You may be entitled to additional compensation if our alternative contractor fails to complete the repair by the new completion date.

List of Qualifying Repairs

	Timescale	Timescale	
Blocked flue to open fire or boiler	1 day	Loss or partial loss of gas supply	1 day
Blocked foul drain or soil stack	1 day	Loss or partial loss of space or water heating where no alternative heating is available	1 day
Blocked toilet pan if there is no other working toilet in the house	1 day	Toilet not flushing where there is no other toilet in the house.	1 day
Leaking foul drain, soil stack or toilet pan.	1 day	Unsafe power or lighting socket or electrical fitting	1 day
Blocked sink, bath or drain	1 day	Loss of water supply	1 day
Total loss of electric power	1 day	Partial loss of water supply	3 days
Partial loss of electric power	3 days	Loose or detached banister or handrail	3 days
External windows, doors or locks which are not secure	1 day	Unsafe timber flooring or stair treads	3 days
Unsafe access path or step	1 day	Mechanical extractor fan in kitchen or bathroom not working	7 days
Leaks or flooding from water or heating pipes, tanks, or cisterns	1 day		

What if I have a complaint or query regarding the Right to Repair scheme?

If you have complaint or a query way we are operating the Right to Repair scheme, or any other aspect of the Association's repairs service, then please contact our Technical Department on 0141 812 2237 or email us on admin@bridgewaterha.org.uk.

Connect4Renfrewshire

Who are we?

Connect4Renfrewshire is a new big lottery funded project which links a range of local money, energy and advice services to assist Bridgewater tenants, and tenants of some of the Paisley based housing associations.

What do we do?

SUPPORT

We can support tenants through meeting your needs for energy advice and tackling energy debt; helping with budgeting and money management; and providing advice on benefits and welfare rights.

CONNECT

Your Housing Officer can connect you with Welfare Rights Services, Energy Advocacy, RAMH, Credit Union Services and a Furniture Recycling Service through a simple referral.

SUSTAIN

We can help you to cope and live comfortably in your home, if you are:

- Worried about making ends meet
- Looking for benefits advice or support with your energy costs
- Looking for help with budgeting your money, or low-cost loans and savings

For further information, please contact your Housing Officer

Myra Buchanan – if you live in Bargarran or North Barr

Telephone: 0141 814 5162

email: mbuchanan@bridgewaterha.org.uk

Mark Wilson – if you live in Park Mains or Barholm Drive or Crescent

Telephone: 0141 814 5164

email: mwilson@bridgewaterha.org.uk

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