



BRIDGEWATER HOUSING ASSOCIATION

RENT CONSULTATION 2020/21

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Bridgewater Housing Association

Rent Consultation 2020/21

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EXECUTIVE SUMMARY

INTRODUCTION

This report summarises the key findings to emerge from a consultation on Bridgewater Housing Association's proposed rent increase.

A total of **244 tenants** were interviewed by Research Resource's trained and experienced telephone interviewers between 17th January to 7th February 2020 to find out their views on Bridgewater's performance relating to rents and the proposed rent increase for 2020/21.

KEY FINDINGS

VIEWS ON THE PROPOSED RENT INCREASE

- **87%** of tenants surveyed said they felt that a 2.5% increase would be reasonable to allow Bridgewater Housing Association to carry out improvements and services.
- **84%** of respondents said that they considered the proposed increase in rental charge to be affordable to their household.

BRIDGEWATER'S PERFORMANCE ON RENT SERVICES

- Respondents were asked on a scale of 1 to 10 where 1 was completely dissatisfied and 10 was completely satisfied how satisfied they were with a range of rent services. An average rating has been calculated to allow these to be analysed.
- Respondents were satisfied that 'Help is offered to tenants who are struggling to pay their rent' (**8.9**). They were marginally less satisfied that 'Full details of rent charges are made available' (**9.0**) and that 'Bridgewater provide a wide choice of payment methods' (**9.1**). Overall satisfaction with these rent services was **8.5**.
- Just over half of respondents (57%) said that they were aware that, on average, that private rents in Erskine range from 8% to 67% higher than Bridgewater's rents.
- In terms of respondent perception of value for money for rent, just over 8 in 10 respondents (81%) stated that they believe that their rent represents very good or good value for money, when taking into account the accommodation and services Bridgewater provides

BRIDGEWATER'S SERVICES

- When asked which services that Bridgewater currently provides were most important, tenants clearly identified the following services:
 - Repairs service (63%)
 - Maintenance of properties (18%)
 - Good customer service (15%)
 - Good quality housing (11%).

- In terms of identifying any new services they would like to see Bridgewater providing, the majority (62%) stated that there were **no new services** they would like to see provided. Suggestions made included:
 - Services for elderly and disabled e.g. garden maintenance (8%)
 - Improved communication/ interaction between the Association and its tenants (7%)
 - Improved car parking (6%).

- 44% respondents stated that they would consider using the BHA app, which would allow them to make secure payments towards their rent.

1. BACKGROUND AND METHODOLOGY

1.1 Introduction

This report represents and discusses the findings to emerge from a consultation on Bridgewater Housing Association's proposed rent increase, carried out by Research Resource.

1.2 Background and Objectives

Bridgewater Housing Association has a statutory requirement to consult with their tenants on their proposed rent increase on an annual basis. As such, all tenants received a letter and information on the rent increase articulating the Association's approach to the rent increase consultation and also the background and rationale to the proposed rent increase. This information is available in Appendix 1 of this report.

The objective of the survey is to gain tenants feedback on the proposed rent increase and understand their wider views on Bridgewater rents and the services provided by the Association

1.3 Research Method

The survey was undertaken utilising a telephone methodology with Bridgewater tenants. An interviewer led methodology, such as telephone, allows the interviewer to build up a rapport with the respondent, ensuring that the questionnaire is answered in full and allowing explanation of the necessity for the questions asked, providing high quality output and a positive interviewing experience. Moreover, it allows responses to be targeted from particular groups of tenants ensuring that the desired sample profile is achieved within the survey.

After consultation with Bridgewater Housing Association, a survey questionnaire was agreed which fully met the information needs and requirements of the rent consultation. A copy of this is available in Appendix 1 of this report.

1.4 Sample Size

A total of 244 interviews were undertaken with Bridgewater tenants representing a response rate of 30% of Bridgewater's 815 tenants.

Quotas were set for achievement based upon whether or not the tenant was in receipt of housing benefit.

Fieldwork commenced on 17th January and was concluded on 7th February 2020.

The profile of interviews achieved, relative to the tenant profile was as follows:

Benefit Receipt	No of tenants	% of tenants	No of interviews	% of interviews
Full Housing Benefit	234	29%	63	26%
Partial Housing Benefit	147	18%	46	19%
No Benefit	334	41%	101	41%
Universal Credit	100	12%	34	14%
Grand Total	815	100%	244	100%

A total of 244 interviews provides data accurate to +/-5% (based upon a 50% estimate at the 95% level of confidence) at the overall Bridgewater level.

1.5 Interviewing and Quality Control

All interviewing was undertaken by Research Resource's highly trained and experienced telephone researchers, all of whom are highly experienced in undertaking customer satisfaction surveys for Housing Associations and Local Authorities. 6 interviewers worked on the survey and **10% of each interviewer's work was validated by remote listening to ensure that interviews have been completed accurately and in line with ISO 20252 standards.**

1.6 Survey Analysis and Reporting

Survey data will be analysed and reported on in the basis of the tenant group noted above throughout the report. Where any particular trends or issues are found for any one key group, this is detailed in the survey report.

1.7 Report Structure

This document details the key findings to emerge from the survey for Bridgewater Housing Association.

- Chapter 2 Bridgewater's performance
- Chapter 3 Bridgewater's services
- Chapter 4 Rent consultation
- Chapter 5 Value for money
- Chapter 6 Financial management, health and wellbeing

- Appendix 1 - Survey questionnaire
- Appendix 2 – Technical report summary

2. BRIDGEWATER'S PERFORMANCE

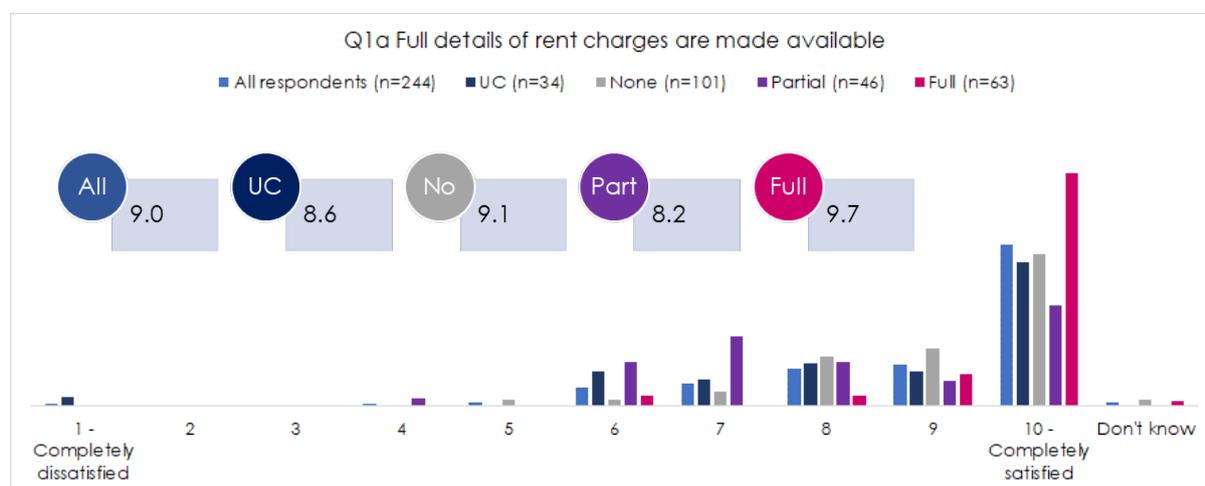
2.1 Satisfaction with rent services (Q1/2)

The survey opened by asking respondents, on a scale of 1 to 10 where 1 was completely dissatisfied and 10 was completely satisfied, how satisfied they were with Bridgewater's performance with regard to rent services.

The overall range of responses received to each question is shown below, analysed by whether or not the respondent was in receipt of housing benefit. Summarised within the chart is also the average score given for each question, by receipt of housing benefit. This mean rating has been calculated excluding don't know responses.

Full details of rent charges are made available

Firstly, in terms of tenants satisfaction that 'full details of rent charges are made available', the mean satisfaction level overall is 9.0. As shown, respondents in receipt of partial housing benefit were most likely to be satisfied in this respect with a mean satisfaction rating of 9.7. Those who receive partial housing benefit were least likely to be satisfied, with an average rating of 8.2.



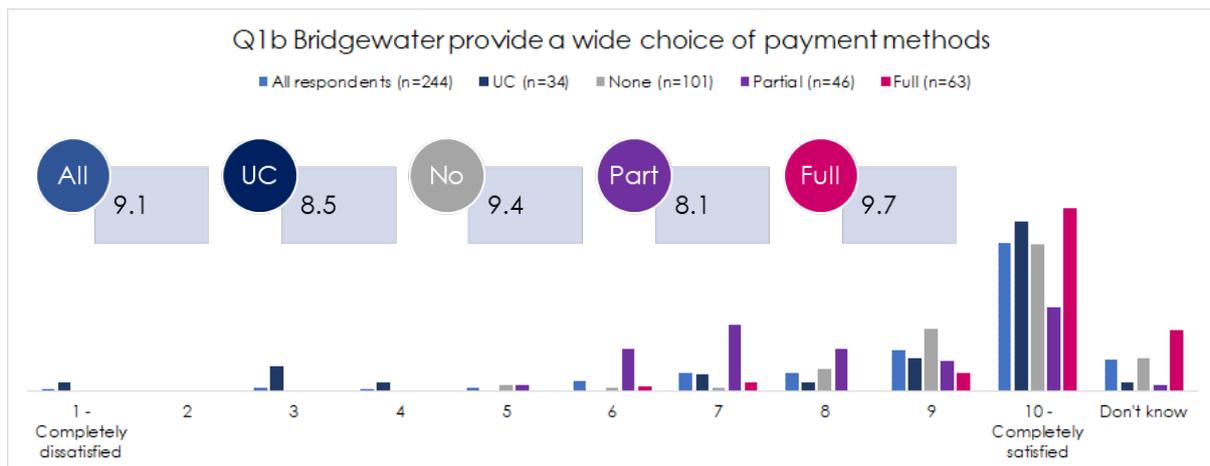
Analysis of dissatisfaction (defined as giving a rating of 5 and below) shows that overall just 4 respondents were dissatisfied in this respect. The reasons given for dissatisfaction are listed below:

- *Would like more information on what I'm paying for.*
- *No changes to my property yet every 6 months there is an increase.*
- *Never received a letter so ended up in arrears.*
- *Don't get enough information.*

Bridgewater provide a wide choice of payment methods

Respondents were then asked how satisfied they were that 'Bridgewater provide a wide choice of payment methods'. As shown, the majority of respondents stated that they were satisfied, with a mean rating of 9.1.

Again, those in receipt of full housing benefit were most likely to be satisfied, with a mean rating of 9.7. Respondents who received partial housing benefit were less satisfied, with a mean rating of 8.1.



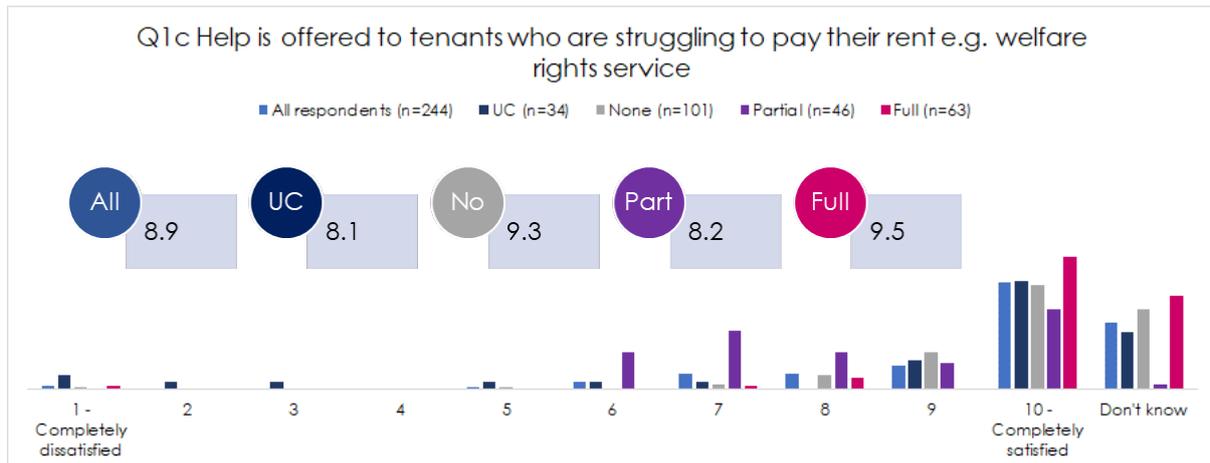
Just 7 respondents stated that they were dissatisfied, giving a score of 5 or below. Their comments are listed below:

- *I prefer cash and the office don't take it. I don't use computers and the likes so it's difficult for me to pay rent.*
- *I prefer to deal with cash but they won't accept this at the office. I don't like using technology for payments.*
- *I had rent to pay last winter. Their office was closed for 2 and a half weeks. I had no reference number and no way of getting it. As a result when they did open again, I was in arrears due to late payment.*
- *All changed now can't pay by phone, it has to be in person or a computer.*
- *Only payment with card.*
- *I prefer to pay in cash.*
- *Not enough choices for payments.*

Help is offered to tenants who are struggling to pay their rent

Finally with regard to their satisfaction with Bridgewater’s performance on rent services, respondents were asked if they were satisfied that help is offered to tenants who are struggling to pay their rent.

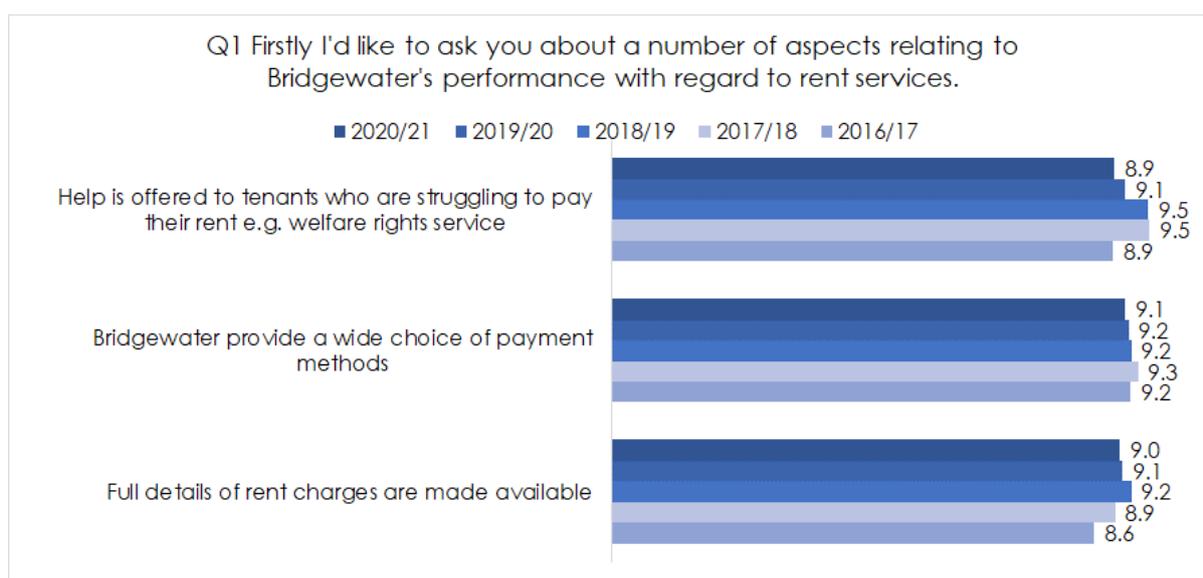
Overall, the mean satisfaction rating for this was 8.9. Respondents in receipt of full housing benefit were most likely to be positive giving a mean rating of 9.5.



Just 5 respondents gave a dissatisfied response to this question with their reasons listed below:

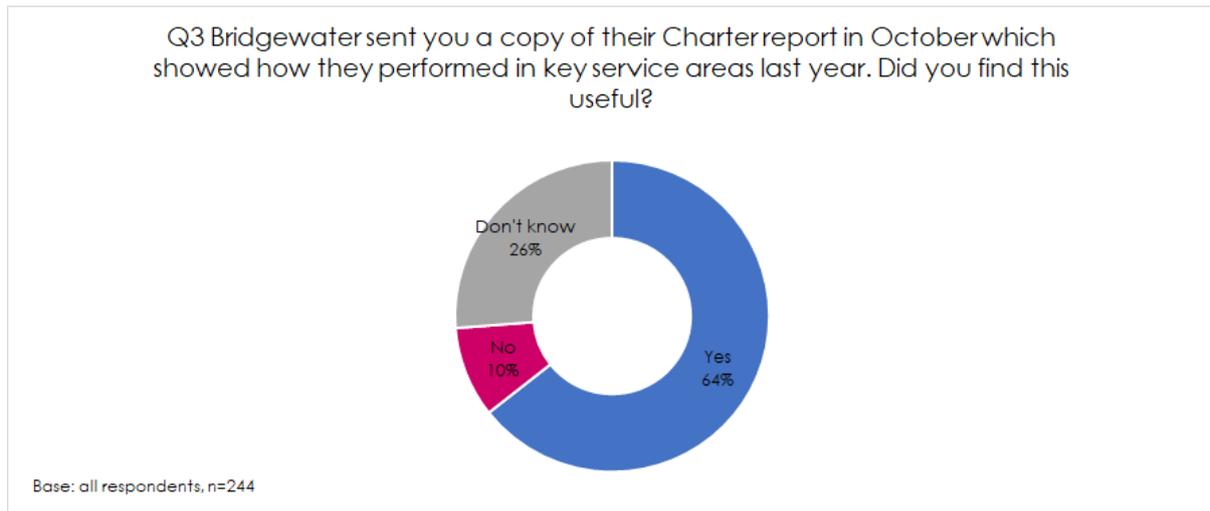
- *I lost my job and was struggling financially and with mental health. I was put under a lot of pressure from Association about rent arrears. I felt hassled by them which added to my mental health issues.*
- *I didn't know there was help available through the Association when I expressed financial worries, and I felt dismissed.*
- *I came from woman's refuge very confused and upset. I needed more help from Bridgewater.*
- *Not enough options.*
- *I struggle to pay the rent due to coming from homeless accomodation and my Universal Credit hasn't been set up yet.*

Comparison to the rent consultations undertaken in 2016/17, 2017/18, 2018/19 and 2019/20 revealed that satisfaction with respect to all aspects of the Brodgewaters rent performance have dropped martinally, falling on by 0.1 or 0.2 compared to 2019/20.



2.2 Bridgewater Charter Report (Q3)

All tenants were asked about the Charter report sent by Bridgewater to all tenants in October. Almost two thirds of respondents (64%) said they found this useful, 26% stated don't know and 10% stated no, they did not find it useful.



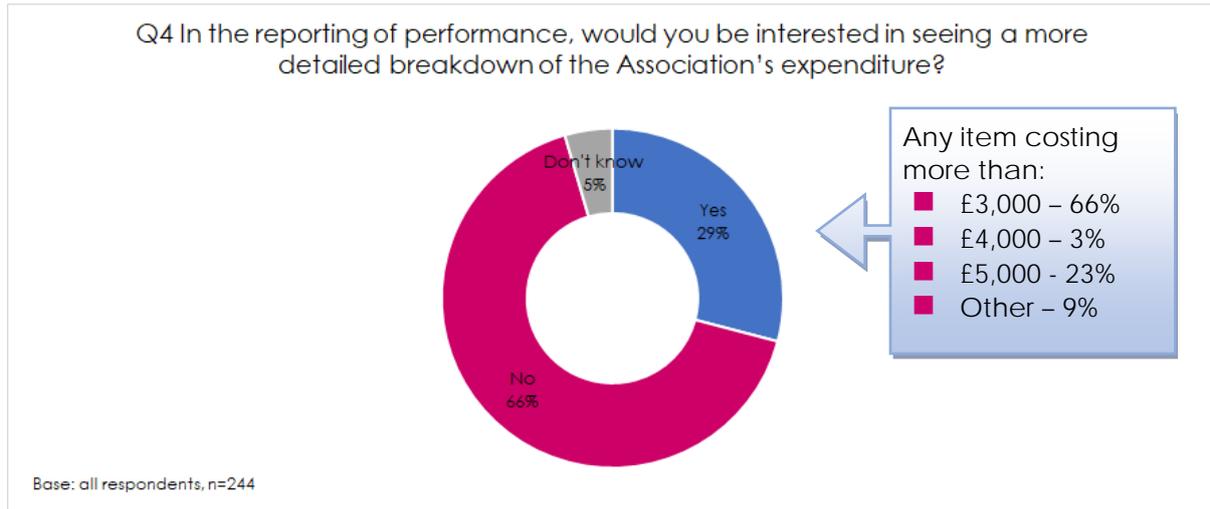
Where they did not find it useful (n=23), respondents were asked if they could explain why. The reasons or comments given for this were:

- No comment (n=7)
- Not interested/ didn't pay attention (n=5)
- It should be made available on request or on website. The average person is not that interested. This would also save money for other things.
- I didn't feel it was relevant to my area.
- Instead of praising themselves they should highlight what has still to be done and what they didn't manage to do. Also, glossy booklets are coming out of my rent.
- I feel they go ahead and do what they want anyway, regardless of what a tenant says or votes for.
- All sheltered housing needs improved i.e. warden and other services. The services are rubbish now. We're paying for services we don't receive.
- It doesn't really affect me now.
- Waste of paper. Do it by email.
- More communication and more information on social care and welfare support for staff and tenants.
- No explanation as to why we get missed out on improvements in the area.
- I don't understand it.

- *I'm blind, so I couldn't read it. It would have been good to get the option of large print.*

2.3 Information on expenditure (Q4-Q5)

Tenants were then asked if they would be interested in seeing a more detailed breakdown of expenditure of the Association. As shown below, just under one quarter of respondents stated 'yes' to this.



The greatest proportion of tenants were interested in seeing a breakdown of any item costing more than £3,000 (66%).

A total of 6 respondents stated something else. These were:

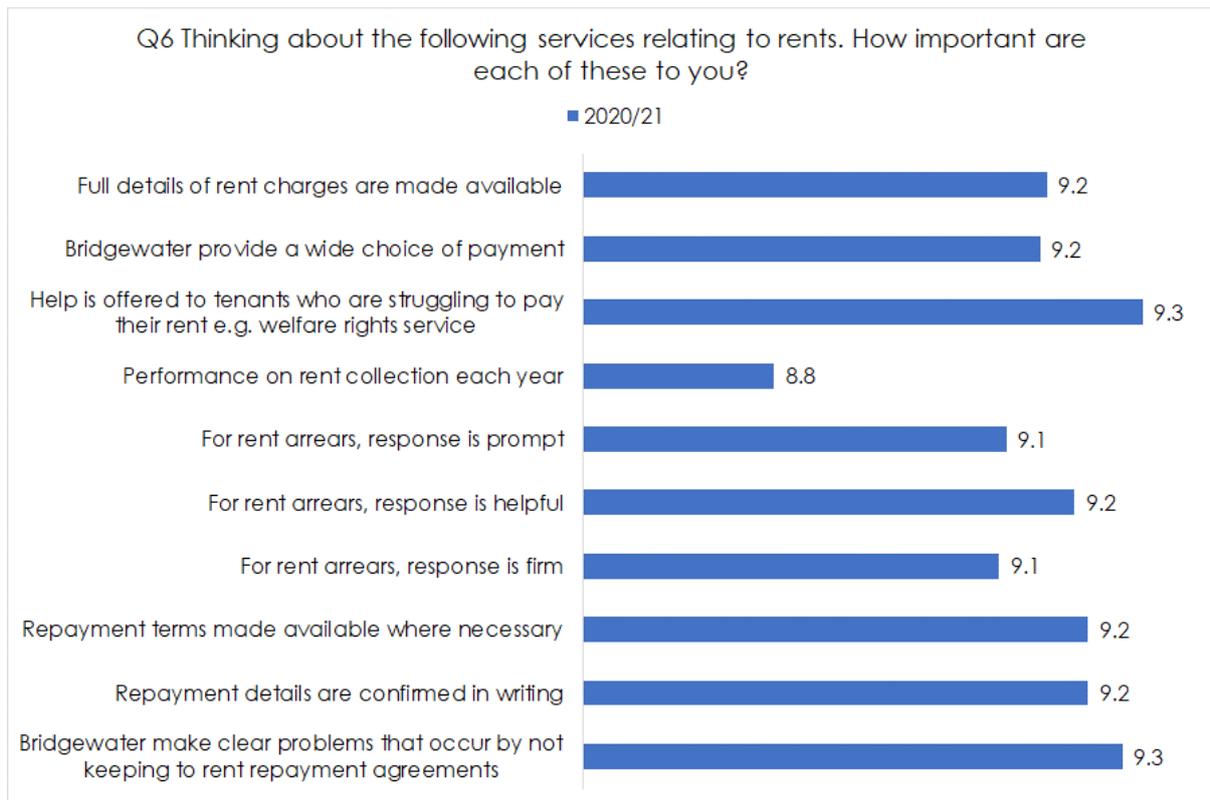
- Breakdown of all the expenditure (n=2)
- £1,000 (n=2)
- None (n=2)

2.4 Importance of rent services (Q6)

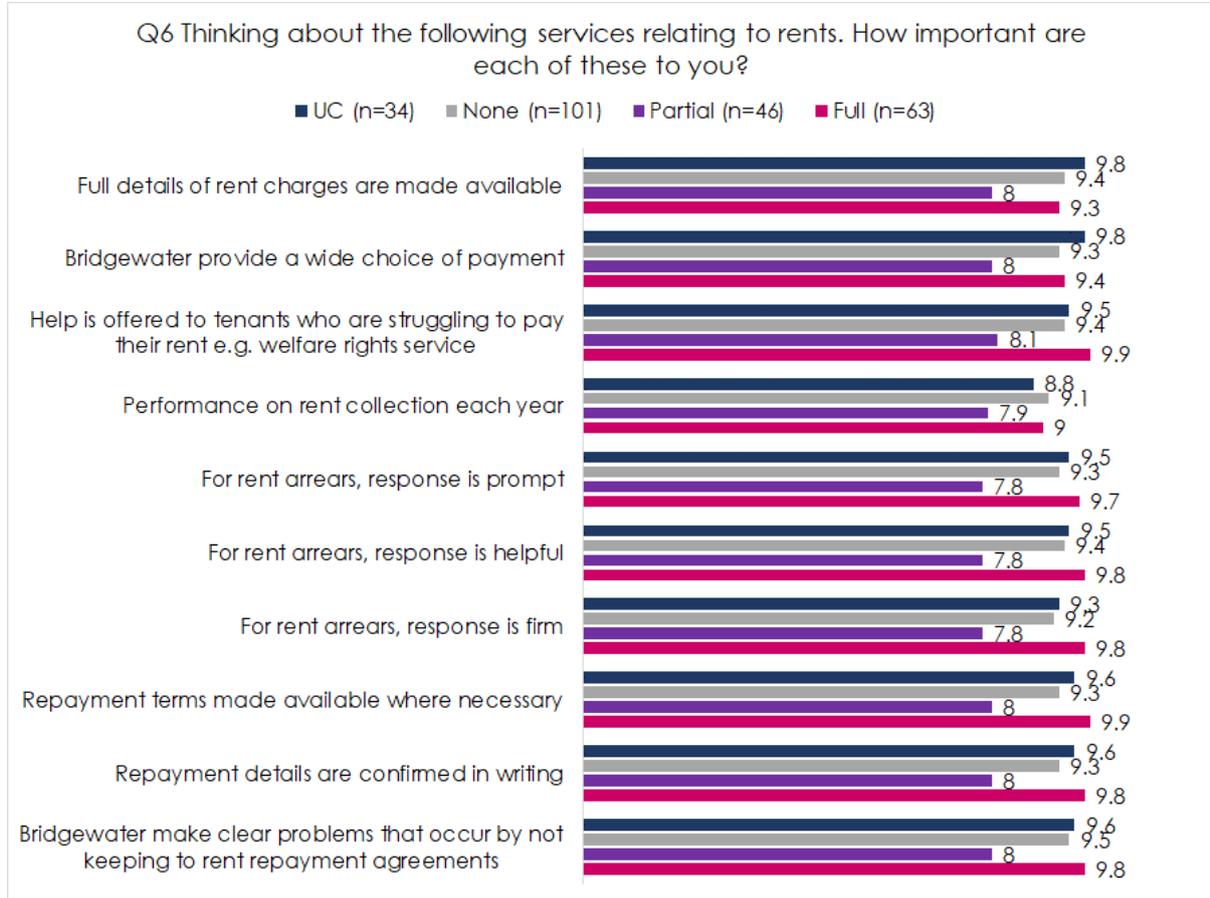
Respondents were then asked how important a variety of rent services were to them. Of greatest importance were:

- Bridgewater make clear problems that occur by not keeping to rent repayment agreements (9.3)
- Help is offered to tenants who are struggling to pay their rent (9.3)

Least important was: performance on rent collection each year (8.8).

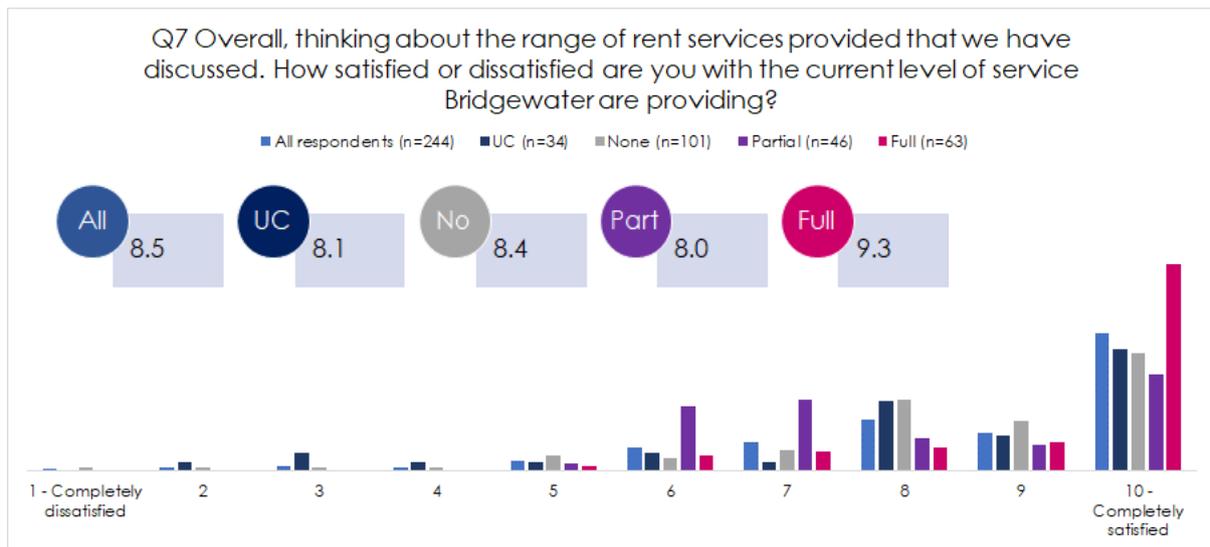


Analysis by housing benefit receipt shows that tenants in receipt of partial housing benefit were less likely to feel that most of the rent services were important than other tenants. Those in receipt of Universal Credit placed more importance on most of these rent services.



2.5 Overall satisfaction with rent services (Q7)

Overall satisfaction with rent services was generally positive with a mean rating of 8.5. This is greatest for those in receipt of full housing benefit (9.3) and lowest for those who receive partial housing benefit (8.0) and Universal Credit (8.1).

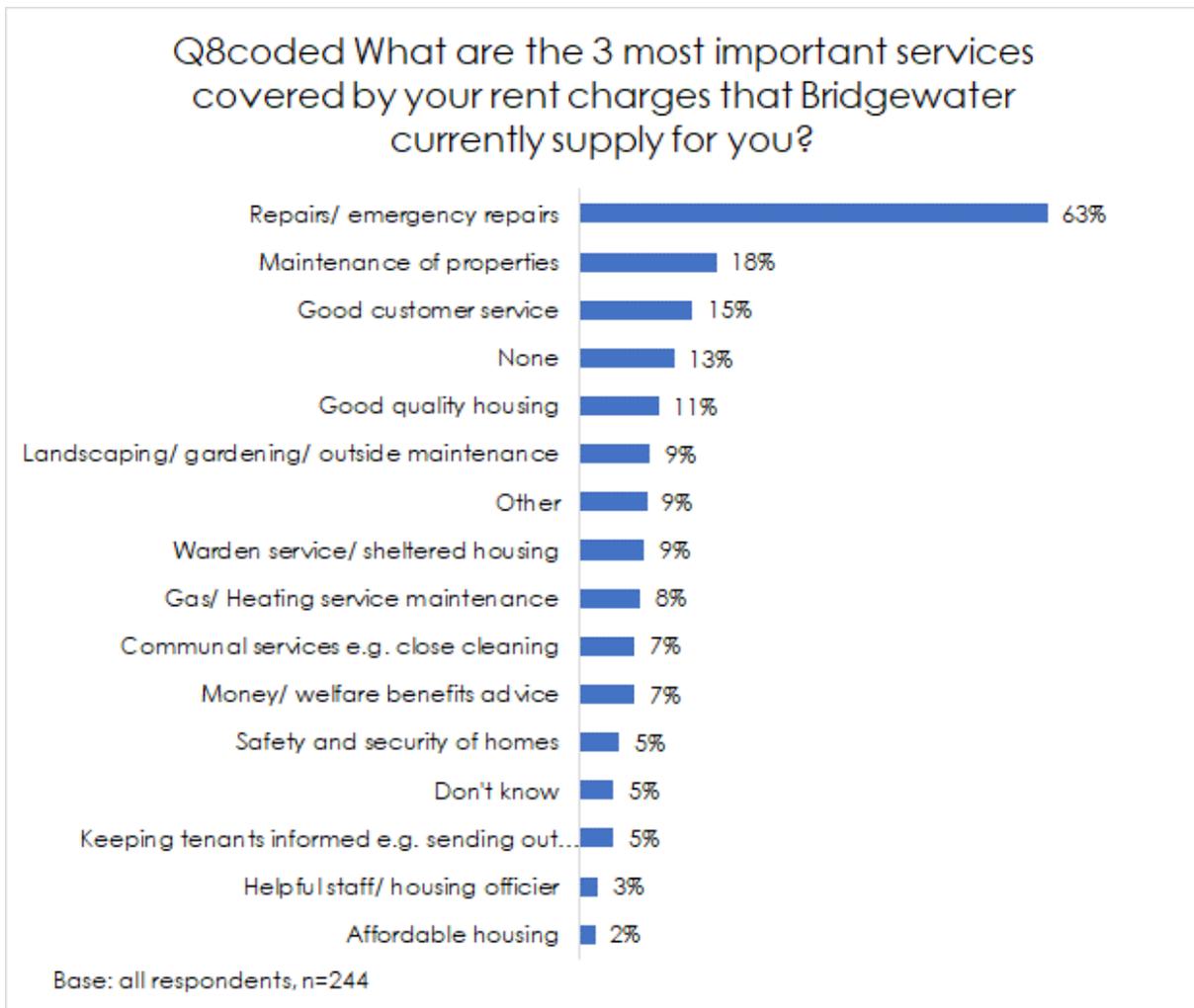


3. BRIDGEWATER'S SERVICES

3.1 Most important services (Q8)

Respondents were then asked an open question to identify up to 3 services that they consider most important. These have been coded and are illustrated below. As shown, overall the services that tenants believe to be most important are:

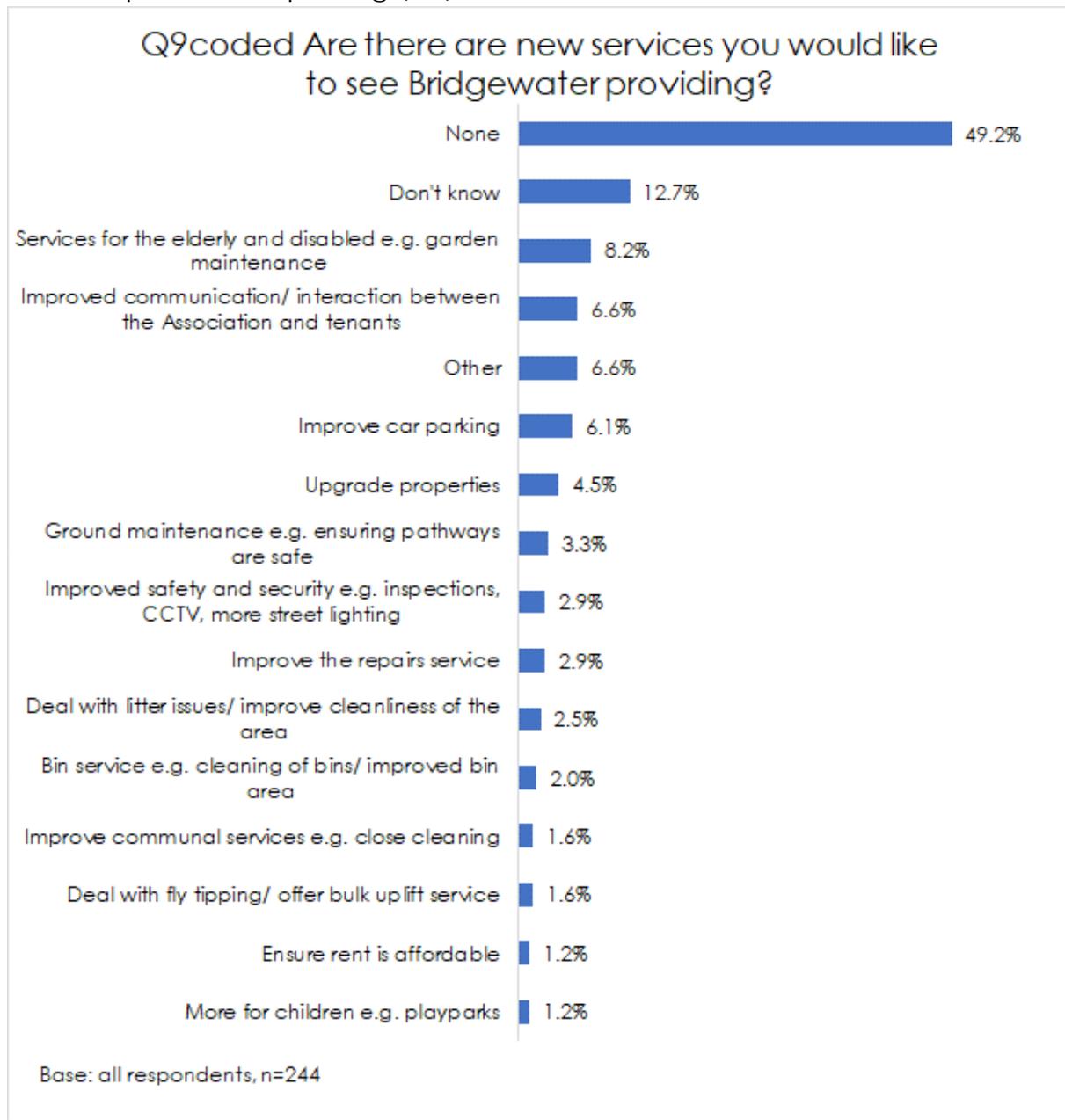
- Repairs service (63%)
- Maintenance of properties (18%)
- Good customer service (15%)
- Good quality housing (11%).



3.2 New services (Q9)

In terms of new services, all respondents were asked if there were any new services they would like to see Bridgewater providing. As shown, the majority (62%) stated that there were no new services that they would like to see Bridgewater providing or didn't know what they would like to see provided. Services that were most commonly suggested were:

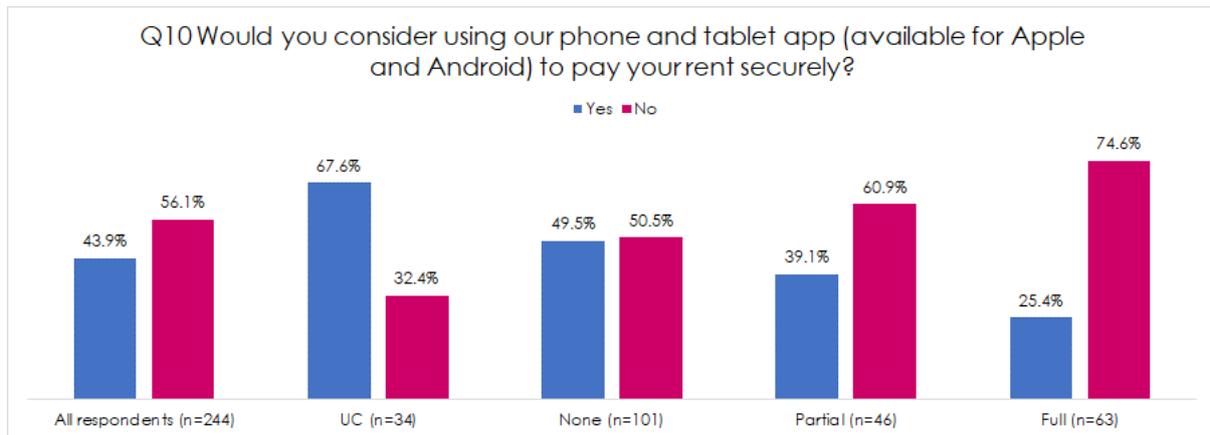
- Services for the elderly and disabled e.g. garden maintenance (8%)
- Improved communication/ interaction between Association and tenants (7%)
- Improved car parking (6%).



3.3 Rent payments online (Q10)

Just over under half of respondents (44%) said that they would consider using Bridgewater’s phone and tablet App to pay their rent securely. This has increased from 35% in 2019/20.

Analysis by rent group shows that those who receive Universal Credit stated that they would pay online (68%) whereas those that receive full housing benefit were less likely to say they would use this (25%).

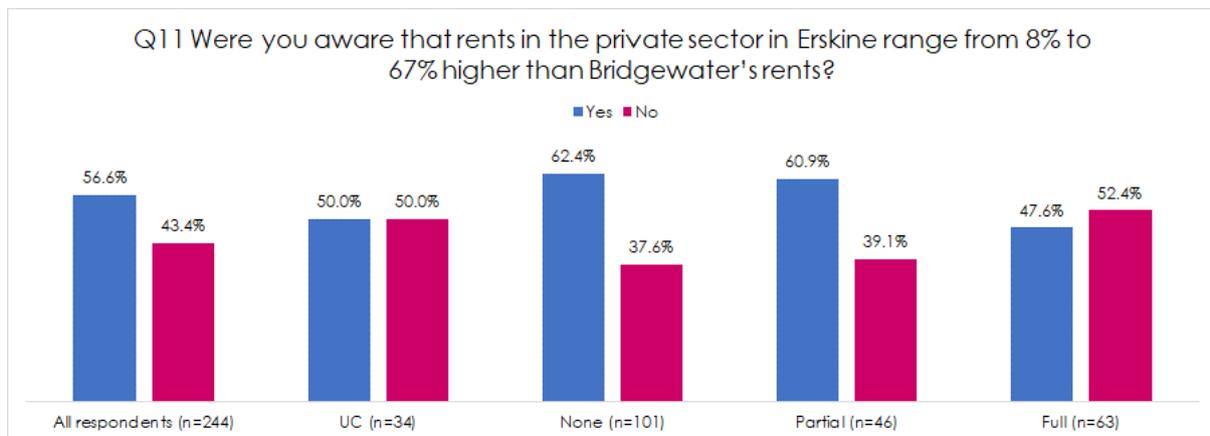


4. RENT CONSULTATION

4.1 Awareness of Bridgewater rents compared to private sector rents (Q11)

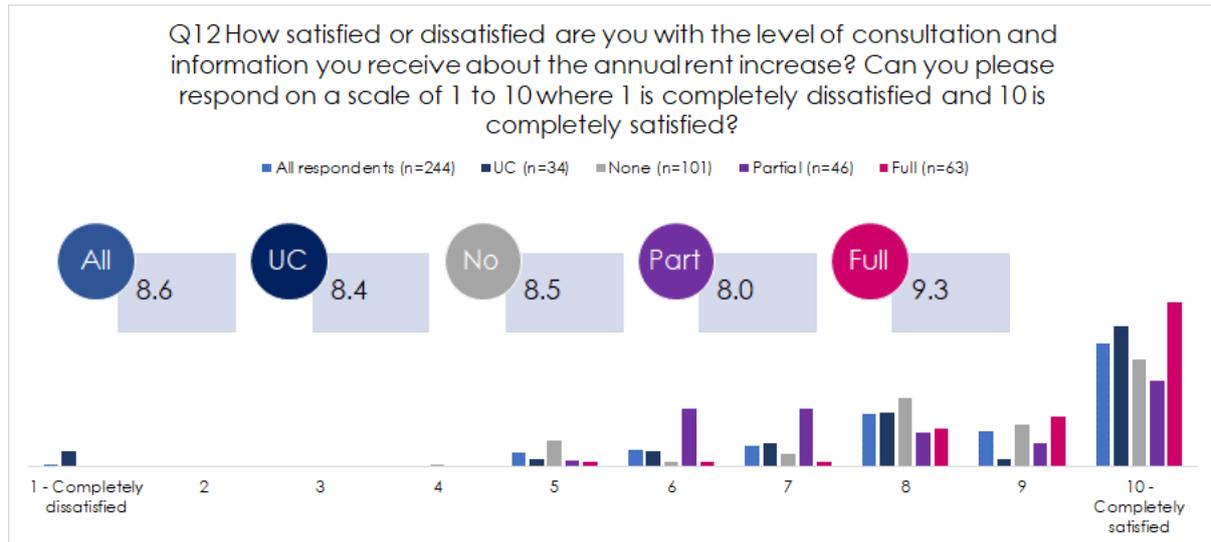
Over half of respondents (57%) said that they were aware that, on average, that private rents in Erskine range from 8% to 67% higher than Bridgewater's rents.

Respondents who received no housing benefit (62%) or partial housing benefit (61%) were most likely to be aware of this. Those who were in receipt of full housing benefit were least likely to be aware (48%).



4.2 Satisfaction with consultation and information on annual rent increase (Q12)

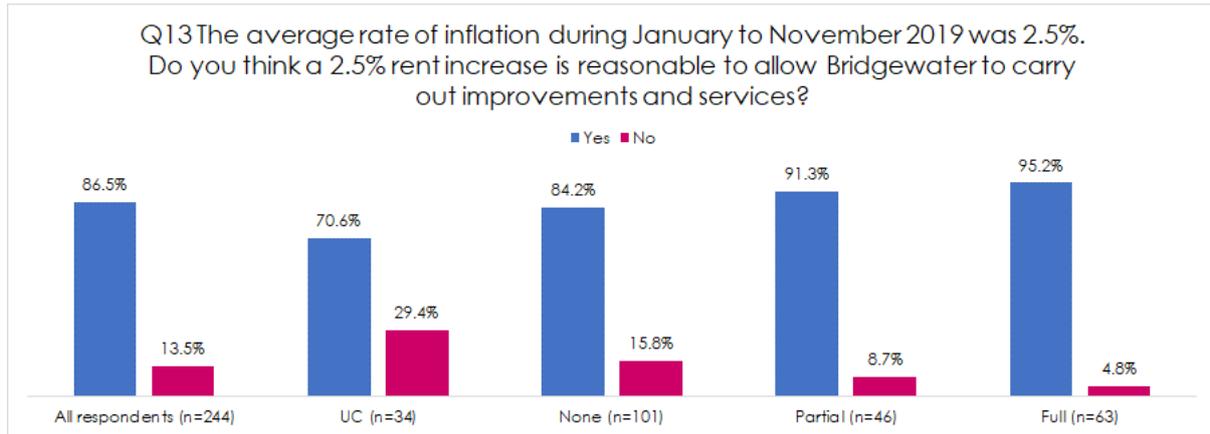
In terms of satisfaction with the consultation and information on annual rent increase, an average rating of 8.6 was received. This is slightly higher than the mean rating of 8.4 in 2019/20. Those in receipt of full housing benefit were most satisfied (9.3) and those who received partial housing benefit were least satisfied (8.0).



4.3 Views on proposed rent increase (Q13)

Just under nine in ten respondents (87%) said that they felt that a 2.5% rent increase would be reasonable to allow Bridgewater to carry out improvements and services.

This was most likely to be believed to be reasonable by respondents in receipt of full housing benefit (95%) and less likely to be acceptable to those in receipt of Universal Credit (71%).



Where respondents stated that they did not believe the increase to be reasonable, they were asked what percentage they viewed as reasonable. 33 respondents said they did not think the increase was reasonable. The responses received were as follows:

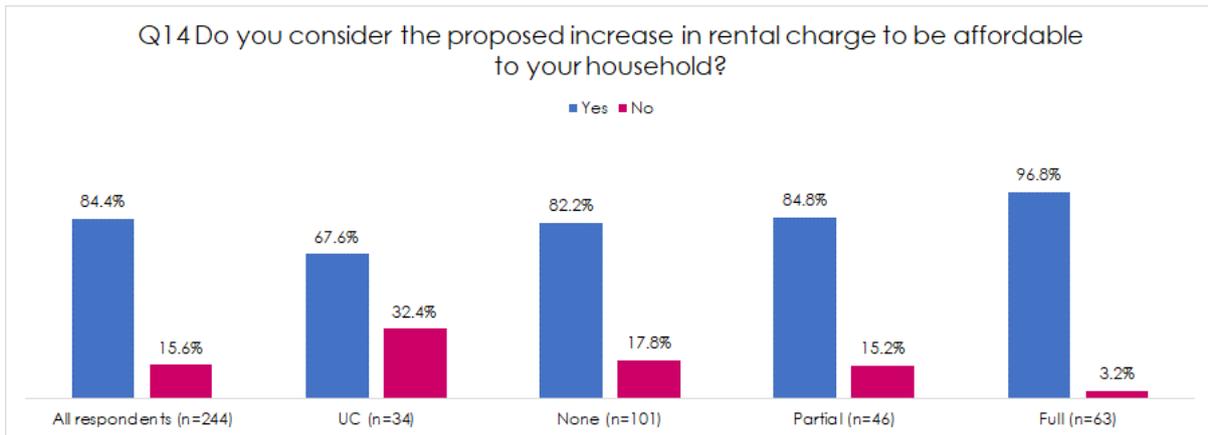
- No increase/ 0% (n=16)
- No specific % response given/ don't know (n=4)
- 1% (n=3)
- 1.5% (n=2)
- 2% (n=2)

Some other comments were also made. These are noted below:

- *Don't see many improvements so I don't agree unless more improvements are carried out especially with the car park, pavements and lighting outside.*
- *Only yes if it was used to improve the houses and amenities in Erskine as we are forgotten about.*
- *My income not risen to this increase so this not to be considered. They also have money in the bank so why increase the rents.*
- *All improvements seem to stop before they get to our properties.*
- *I struggle to pay my rent as it is, I don't have any extra money coming on to make up the extra.*
- *I don't understand percentages so I can't answer this.*

4.4 Affordability of proposed rent increase (Q14)

Just over 8 in 10 respondents (84%) said that they considered the proposed increase in rental charge to be affordable to their household with those in receipt of full housing benefit most likely to state this (97%) and those in receipt of Universal Credit less likely to do so (68%). This is slightly higher than the 77% who stated that they believed the proposed rent increase to be affordable in 2019/20.



Where they do not consider the increase affordable, respondents were asked why they do not consider it to be affordable. The main reasons given by the 38 respondents who stated it was not affordable were:

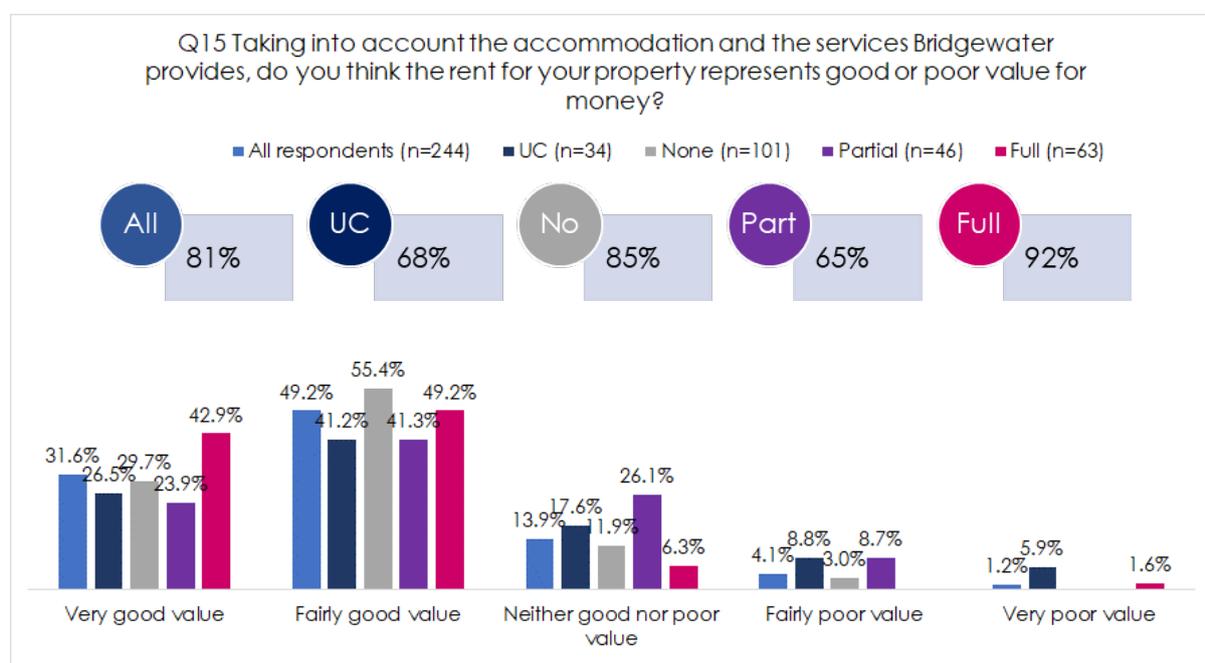
- Struggling as it is/ can't afford the increase (n=14)
- No comment made (n=7)
- Single parent family with low income (n=4)
- Wages are not increasing by same amount/ at all (n=4)
- Pensions are not increasing by same amount (n=4)
- Rents are too high (n=3)
- On Universal Credit (n=2).

5. VALUE FOR MONEY

5.1 Value for money (Q15)

In terms of respondent perception of value for money for rent, just over 8 in 10 respondents (81%) stated that they believe that their rent represents very good or good value for money, when taking into account the accommodation and services Bridgewater provides.

The proportion of respondents of the opinion that their rent represents very or fairly good value for money has fallen slightly compared to the 2019/20 survey where 85% rated their rent either very good or fairly good value for money.



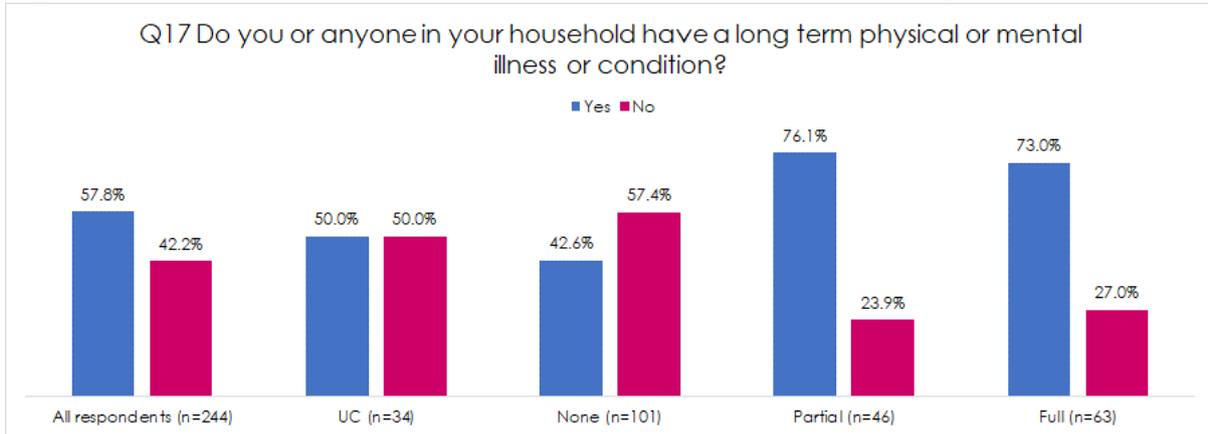
Perception of value for money was greatest for those who receive full housing benefit (92%) and was lowest for those in receipt of partial housing benefit (65%) and those in receipt of Universal Credit (68%).

Respondents were asked if they had any comments they wanted to make with regard to either the rent increase or value for money. A total of 77 respondents made comment. Due to the diverse nature of the comments made, these have not been coded thematically. The full list of comments is available in appendix 3 of this report.

6. HEALTH

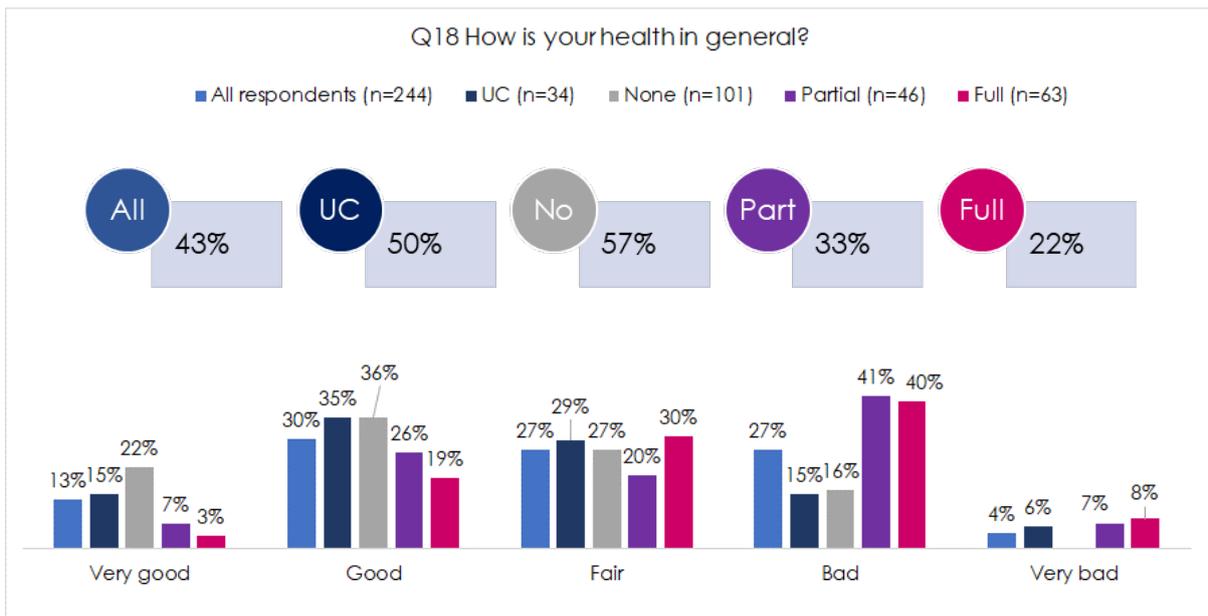
6.1 Health (Q17 to Q18)

Over half of respondents (58%) stated that they or someone in their household has a long term physical or mental illness. This was significantly higher for those in receipt of partial (76%) or full (73%) housing benefit.



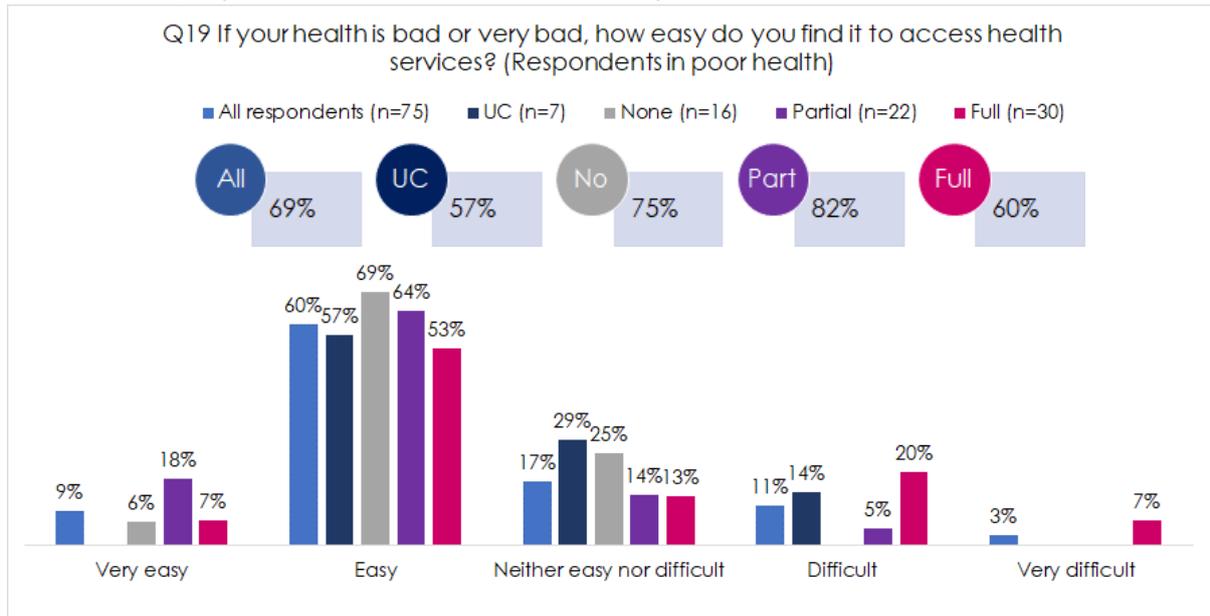
In terms of their health overall, just under half of respondents (43%) rated their health as very good or good, 27% as fair and 31% as either bad or very bad.

Analysis by benefit receipt shows that those in receipt of full housing benefit were least likely to rate their health as good with just 22% of respondents in this group stating their health is good compared to 48% stating that it is poor.



6.2 Access to health services (Q19 to Q21)

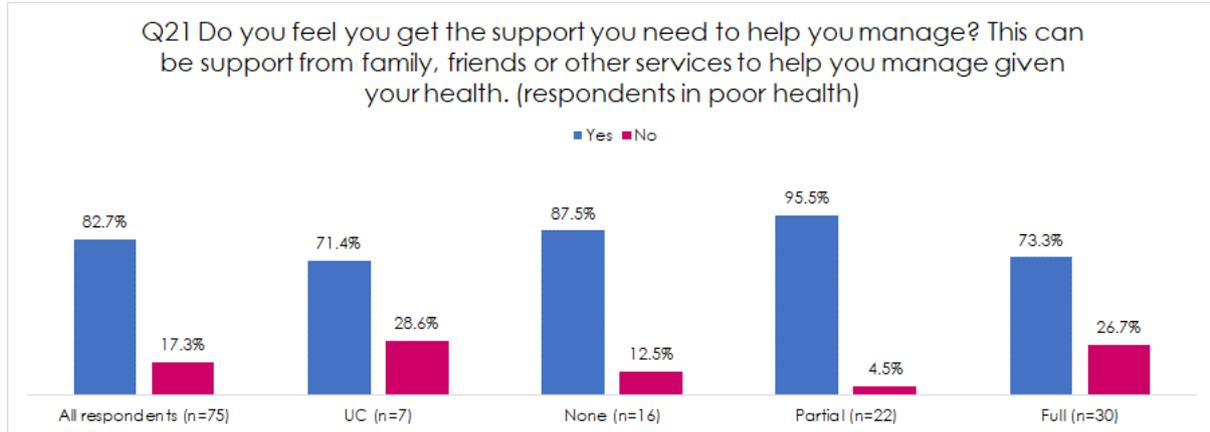
Those who stated that their health was bad or very bad (75 respondents) were asked how easy they find it to access health services. As shown below, 69% stated they find this very easy or easy compared to 14% who find this difficult or very difficult. Respondents who receive full housing benefit (27%) were the most likely to say they find it difficult to access health services, while those who pay full rent were the least likely (0%).



Where respondents find it difficult to access services, they were asked to explain why. The reasons given are listed below:

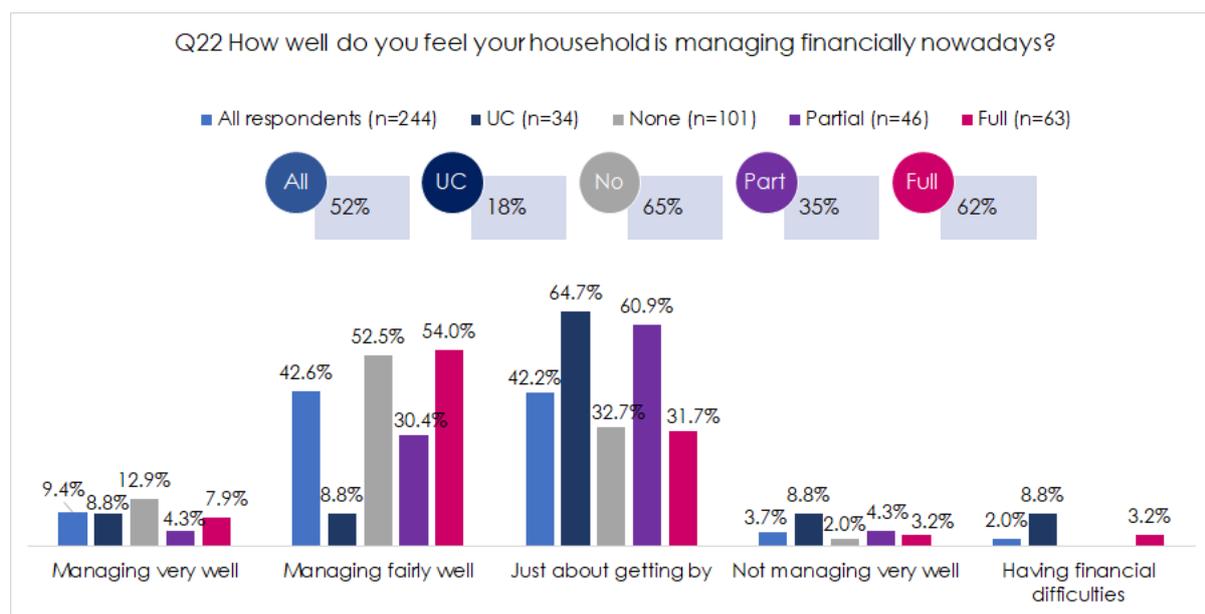
- *It takes 3-4 weeks to get a doctor's appointment.*
- *Getting an appointment.*
- *Can't afford health monitor.*
- *Feel that local doctor's surgery has lot of 'wains'. I would feel more comfortable with doctor who is aware of my history.*
- *Getting to medical appointments and getting a medical appointment is difficult.*
- *I have mental health issues and sometimes I can't leave the house due to anxiety and I feel they don't do enough to support their tenants.*
- *I used to attend the one hospital but now I feel I'm being farmed out to so many different hospitals and I'm finding it difficult to get to them.*
- *All locums in the local surgery. It's not ideal. I can't attend surgery so have to get home visits.*
- *There is a complete lack of support available for mental ill health.*
- *Mental health services in Renfrewshire are difficult to access. They don't spend enough time with people or take the time to get to know them. Other health services are easy to access.*

83% of these respondents stated they feel they get the support they need to manage, either from family, friends or other services. Respondents who receive Universal Credit (71%) and full housing benefit (73%) were the least likely to answer yes to this question.



6.3 Financial management (Q22)

In terms of financial management, just over half of respondents (52%) said they were managing very or fairly well, compared to 42% who said they were just getting by and 6% who said they were not managing very well or were having financial difficulties. Respondents who receive Universal Credit (18%) or partial housing benefit (35%) were significantly less likely to state they were managing very or fairly well than those who receive full housing benefit (62%) or pay full rent (65%).

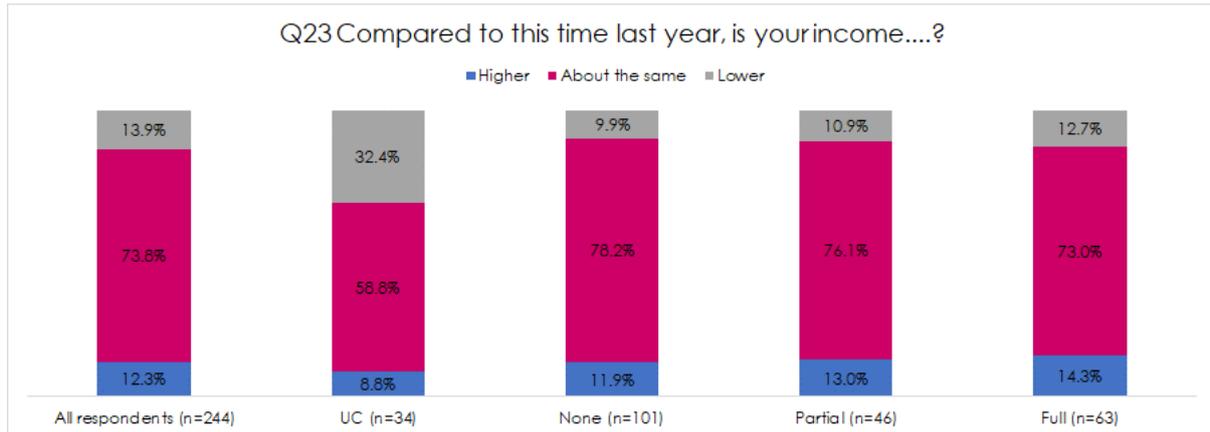


Since the previous 2019/20 survey, the proportion of respondents who stated they were managing very or fairly well have increased from 47% to 52%.

Analysis by housing benefit reveals the proportion of respondents managing very or fairly well has decreased for those who receive Universal Credit (from 25% to 18%) and partial housing benefit (from 60% to 35%). In contrast, the proportion of respondents managing very or fairly well has increased for those who receive full housing benefit (from 37% to 62%) and who pay full rent (from 46% to 65%).

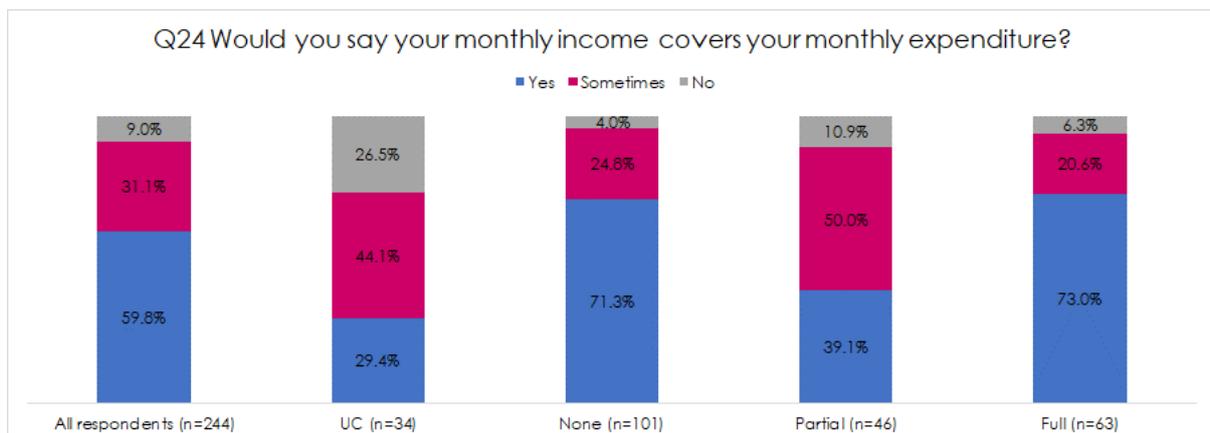
6.4 Income compared to last year (Q23)

The majority of respondents said their income was about the same as this time last year (74%), 12% said their income was higher and 14% said their income was lower. Whilst the number of respondents reporting their income as lower is small, it is notable that 32% of those in receipt of Universal Credit stated that their income is lower than last year.



6.5 Monthly expenditure (Q24)

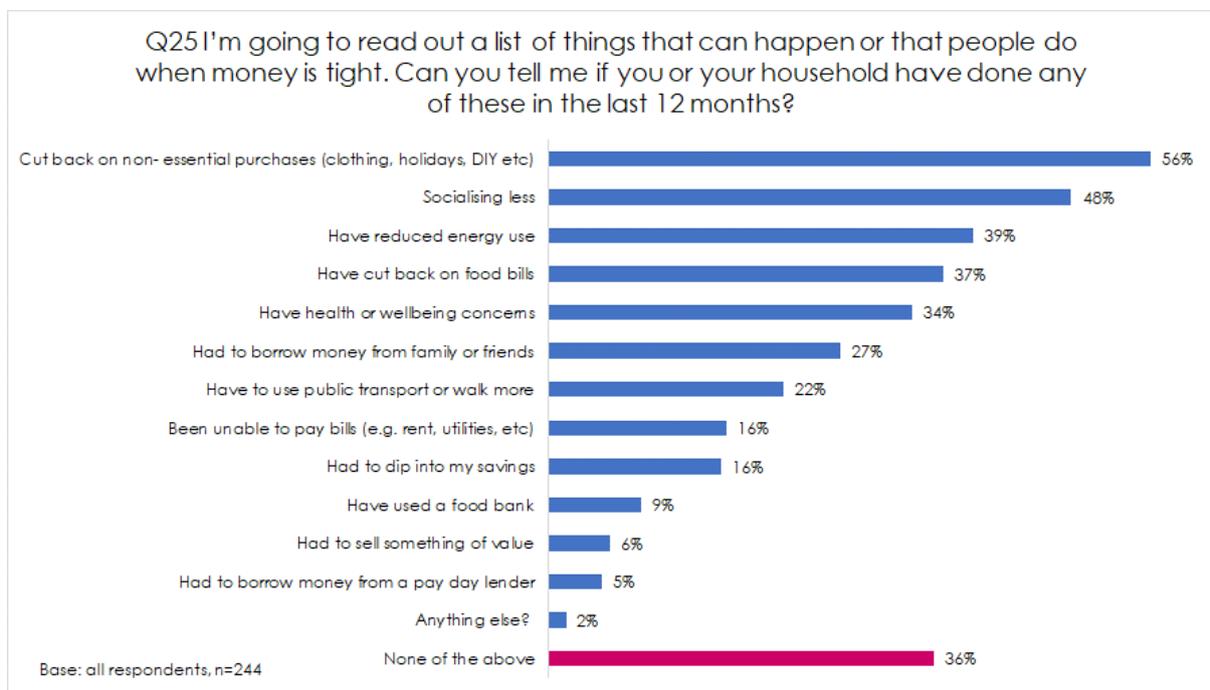
Six in ten respondents (60%) said their monthly income covers their monthly expenditure, compared to 31% who said sometimes and 9% who said no. Respondents in receipt of full housing benefit (73%) were most likely to answer yes to this question, while those in receipt of Universal Credit (27%) were most likely to answer no to this question.



6.6 Steps taken to manage financially (Q25)

When asked about the steps taken to manage financially, 67% of respondents stated that they have had to cut back on non essential purchases in the last 12 months and 48% are socialising less. 36% have not had to take any steps to help manage financially.

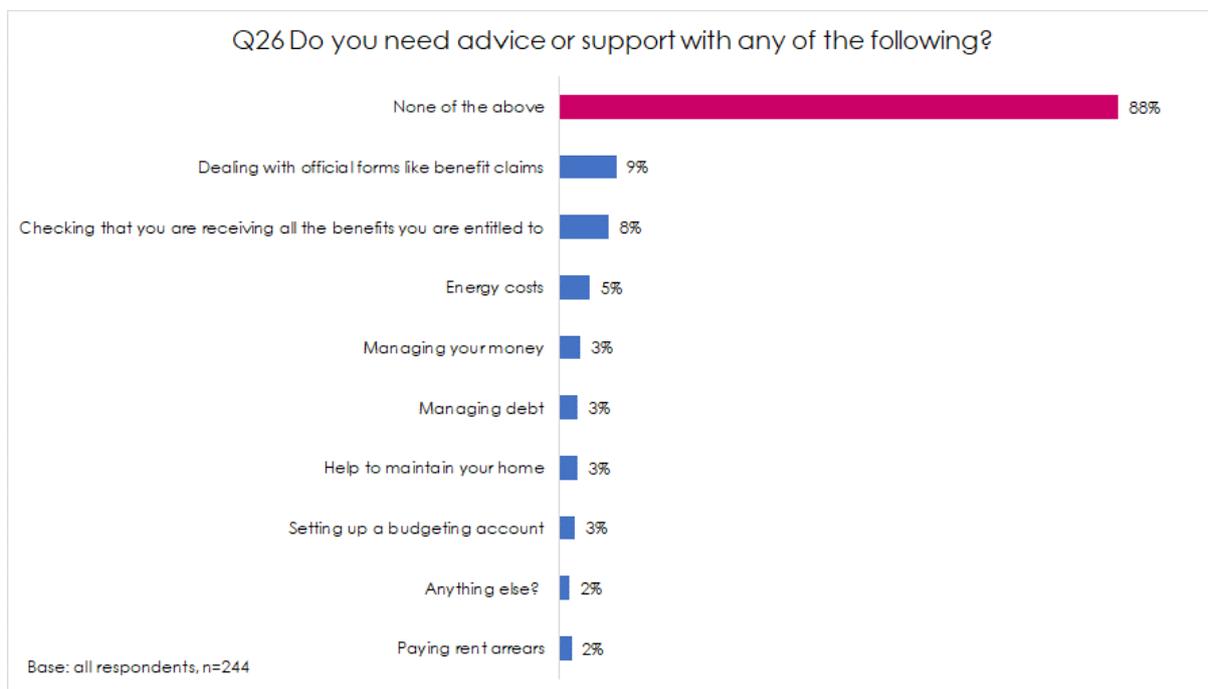
Analysis by benefit receipt shows that 91% of those in receipt of Universal Credit have had to take steps to help them manage financially, compared to 65% of those in receipt of partial housing benefit, 61% of those not in receipt of any benefits and 54% of those who receive full housing benefit.



6.7 Advice and support (Q26)

When asked if they needed advice or support with any of a range of aspects, the majority (88%) stated that they did not. Dealing with official forms like benefit claims (9%) and checking that you are receiving all the benefits you are entitled to (8%) were the two forms of advice and support tenants were most likely to say they required.

Respondents in receipt of Universal Credit were most likely to state they need some form of advice or support (21%), while those in receipt of partial housing benefit were least likely (4%).



2% (4 respondents) said that they would like to receive help and support with something else. These are listed below.

- *Would like card removed on power.*
- *Having problems with house as it's too big.*
- *Support with mental health issues.*
- *Help to get me a disabled home.*

Appendix 1

Survey Questionnaire

1. Firstly I'd like to ask you about a number of aspects relating to Bridgewater's performance with regard to rent services. For each aspect can you tell me, on a scale of 1 to 10 how satisfied you are? 1 means completely dissatisfied and 10 means completely satisfied. If you don't know please just say that and I will record that answer.

	Completely dissatisfied										Completely satisfied
	1	2	3	4	5	6	7	8	9	10	DK
Full details of rent charges are made available	1	2	3	4	5	6	7	8	9	10	11
Bridgewater provide a wide choice of payment methods	1	2	3	4	5	6	7	8	9	10	11
Help is offered to tenants who are struggling to pay their rent e.g. welfare rights service	1	2	3	4	5	6	7	8	9	10	11

2. [IF GIVEN SCORE OF 5 OR LESS] Can you explain why you have given a dissatisfied score with **[INSERT ITEM NOT SATISFIED WITH]**? PROBE FOR DETAILS/ EXAMPLES

Full details of rent charges are made available	
Bridgewater provide a wide choice of payment methods	
Help is offered to tenants who are struggling to pay their rent e.g. welfare rights service	

3. Bridgewater sent you a copy of their Charter report in October which showed how they performed in key service areas last year. Did you find this useful?

Yes	1	Go to Q4
No (please can you explain how this could be improved?)	2	
Don't know	3	

4. In the reporting of performance, would you be interested in seeing a more detailed breakdown of the Association's expenditure?

Yes	1	Go to Q5
No	2	Go to Q6
Don't know	3	

5. What would you be interested in seeing the expenditure detailed at?

Any item costing more than £5,000	1	Go to Q6
Any item costing more than £4,000	2	
Any item costing more than £3,000	3	
Other (please specify)	4	

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6. Thinking about the following services relating to rents. How important are each of these to you? For each aspect can you tell me, on a scale of 1 to 10 how important each is? 1 means not at all important and 10 means extremely important.

	Not at all important							Extremely important		
	1	2	3	4	5	6	7	8	9	10
Full details of rent charges are made available	1	2	3	4	5	6	7	8	9	10
Bridgewater provide a wide choice of payment methods	1	2	3	4	5	6	7	8	9	10
Help is offered to tenants who are struggling to pay their rent e.g. welfare rights service	1	2	3	4	5	6	7	8	9	10
Performance on rent collection each year	1	2	3	4	5	6	7	8	9	10
For rent arrears, response is prompt	1	2	3	4	5	6	7	8	9	10
For rent arrears, response is helpful	1	2	3	4	5	6	7	8	9	10
For rent arrears, response is firm	1	2	3	4	5	6	7	8	9	10
Repayment terms made available where necessary	1	2	3	4	5	6	7	8	9	10
Repayment details are confirmed in writing	1	2	3	4	5	6	7	8	9	10
Bridgewater make clear problems that occur by not keeping to rent repayment agreements	1	2	3	4	5	6	7	8	9	10

7. Overall, thinking about the range of rent services provided that we have discussed how satisfied or dissatisfied are you with the current level of service Bridgewater are providing? Again, can you please respond on a scale of 1 to 10 where 1 is completely dissatisfied and 10 is completely satisfied.

	Completely dissatisfied							Completely satisfied		
	1	2	3	4	5	6	7	8	9	10
Current level of service	1	2	3	4	5	6	7	8	9	10

8. What are the 3 most important services covered by your rent charges that Bridgewater currently supply for you?

1.
2.
3.

9. Are there any new services you would like to see Bridgewater providing?

1.
2.
3.

10. Would you consider using our phone and tablet app (available for Apple and Android) to pay your rent securely?

Yes	1	Go to Q11
No	2	

11. Were you aware that rents in the private sector in Erskine range from 8% to 67% higher than Bridgewater's rents?

Yes	1	Go to Q12
No	2	

I'd now like you to think about the Association's annual rent consultation.

12. How satisfied or dissatisfied are you with the level of consultation and information you receive about the annual rent increase? Can you please respond on a scale of 1 to 10 where 1 is completely dissatisfied and 10 is completely satisfied?

	Completely dissatisfied							Completely satisfied		
	1	2	3	4	5	6	7	8	9	10
Consultation and information on rent increase										

13. The average rate of inflation during January to November 2019 was 2.5%. Do you think a 2.5% rent increase is reasonable to allow Bridgewater to carry out improvements and services?

Yes	1	Go to Q14
No (what percentage increase do you view as reasonable?)	2	

14. Do you consider the proposed increase in rental charge to be affordable to your household?

Yes	1	Go to Q15
No (why not?)	2	

15. Taking into account the accommodation and the services Bridgewater provides, do you think the rent for your property represents good or poor value for money?

Very good value	1	Go to Q16
Fairly good value	2	
Neither good nor poor value	3	
Fairly poor value	4	
Very poor value	5	

16. Do you have any other comments about the rent consultation or value for money?

[INTERVIEWER: READ OUT] The final few questions are about how your household is managing both in terms of health and financially to help Bridgewater think about the support that they may give their tenants. Please remember that everything you say is completely confidential and will only be used to give Bridgewater an overall picture of how their tenants are managing and not your own individual circumstances.

17. Do you or anyone in your household have a long term physical or mental illness or condition?

Yes	1	Go to Q18
No	2	

18. How is your health in general?

Very good	1	Go to Q22
Good	2	
Fair	3	
Bad	4	Go to Q19
Very Bad	5	

19. If your health is bad or very bad, how easy do you find it to access health services?

Very easy	1	Go to Q21
Easy	2	
Neither easy nor difficult	3	
Difficult	4	Go to Q20
Very difficult	5	

20. You said you find it difficult to access health services, can you please explain why?

21. Do you feel you get the support you need to help you manage? This can be support from family, friends or other services to help you manage given your health.

Yes	1	Go to Q22
No	2	

22. How well do you feel your household is managing financially nowadays?

Managing very well	1	Go to Q23
Managing fairly well	2	
Just about getting by	3	
Not managing very well	4	
Having financial difficulties	5	

23. Compared to this time last year, is your income....?

Higher	1	Go to Q24
About the same	2	
Lower	3	

24. Would you say your monthly income covers your monthly expenditure?

Yes	1	Go to Q25
Sometimes	2	
No	3	

25. I'm going to read out a list of things that can happen or that people do when money is tight. Can you tell me if you or your household have done any of these in the last 12 months? INTERVIEWER: READ WHOLE LIST AND CODE ALL THAT APPLY

Cut back on non- essential purchases (clothing, holidays, DIY etc)	1	Go to Q26
Socialising less	2	
Have health or wellbeing concerns	3	
Had to borrow money from family or friends	4	
Had to borrow money from a pay day lender	5	
Had to dip into my savings	6	
Been unable to pay bills (e.g. rent, utilities, etc)	7	
Had to sell something of value	8	
Have to use public transport or walk more	9	
Have cut back on food bills	10	
Have used a food bank	11	
Have reduced energy use	12	
Anything else? (Please specify)	13	
None of the above	14	

26. Do you need advice or support with any of the following? [ALL THAT APPLY]

Paying rent arrears	1	Go to Q27
Managing debt	2	
Managing your money	3	
Dealing with official forms like benefit claims	4	
Checking that you are receiving all the benefits you are entitled to	5	
Energy costs	6	
Setting up a budgeting account	7	
Help to maintain your home	8	
Anything else? (Please specify)	9	
None of the above	10	

27. At the start of the interview I said the survey was confidential. That is still the case, but in some instances, if Bridgewater feel issues have been raised that they would like to discuss with a tenant or require further action, it would be useful for them to know who has raised these issues. Would you be willing for your name to be attributed to the responses you have given so that Bridgewater may follow up on issues you have raised if required? You may, of course, remain anonymous if you wish.

Yes, you can use my name	1
No, please keep my responses anonymous	2

THANK YOU AND CLOSE

Appendix 2

Technical Report Summary



TECHNICAL REPORT SHEET – QUANTITATIVE RESEARCH

Project name	Bridgewater Housing Association Rent Consultation
Project number	P1078
Objectives of the research	To carry out a rent consultation with tenants in order to gain a robust response on tenant views on your proposed rent increase and also the options surrounding this for the future.
Target group	Bridgewater Housing Association Tenants
Target sample size	244
Achieved sample size	244
Date of fieldwork	17 th January to 7 th February 2020
Sampling method	A quota based approach to sampling was used with targets set by group where were defined as: <ul style="list-style-type: none"> - Tenants who do not receive any housing benefit - Tenants on partial housing benefit - Tenants on full housing benefit - Tenants in receipt of housing benefit
Data collection method	Telephone interview
Response rate and definition and method of how calculated	244 interviews achieved from 815 tenants – 30% response rate
Any incentives?	None
Number of interviewers	6
Interview validation methods	Remote listening of telephone interviews
Showcards or any other materials used?	Not applicable
Weighting procedures (if applicable)	Not applicable
Estimating and imputation procedures (if applicable)	Not applicable
Reliability of findings	+/- 5% (based upon a 50% estimate at the 95% level of confidence).

Appendix 3

**Q16 – Additional comment on rent increase or value for
money listing**

- *I'm very happy with my home and the quality of insulation etc. It's very good value for money.*
- *Stop paper waste. If people are interested enough they will contact the office or look at the website. This is money wasted that could be spent elsewhere.*
- *My home is very small for a family house. My wife and I did without a bedroom to give our kids. The house needs upgrading. Money is not being spent where it is needed.*
- *I don't think they should be increasing rent and asking for more money when they don't maintain existing services.*
- *I don't see why they do consultations. It makes no difference. At the end of the day you only get a letter that says rent is going up. Some mortgages for same size properties are cheaper than Bridgewater rents.*
- *I think it's a bit expensive as it is and there shouldn't be any more increases.*
- *It's gone downhill in the sheltered housing. A lot of services have been stripped but we are still paying for them. For example, I was ill all last year and not once did I see the warden that is attached to our building.*
- *This property is brilliant and suits all my needs.*
- *We receive good services, especially the warden service.*
- *It's a very good property. They provide extra support like meals and other forms of support for daily needs.*
- *Handwash basin is too small and should be upgraded. Windows and doors also need upgraded too.*
- *Service and support has been fantastic since moving in last year.*
- *Due to the warden and other assisted support the service is very good but it is quite expensive when Council tax and cost of living is added on.*
- *The security and feeling of safety is very important.*
- *I just have to accept it and pay it.*
- *It's the rent and I have to pay it so I just get on with it.*
- *At this older age the care services are very important to me now.*
- *Good service overall. We have a team worker that helps with any forms etc. The service is excellent. It's only the lack of security outside the building that is a problem. The front door was kicked in so if there is any chance of CCTV being installed at the front of the property this would be good for the Cullen residents.*
- *My rent has gone from £200 per month to £400 per month. I don't see enough maintenance being done like gutter cleaning or to communal areas outside like the car parking, pavements and lighting.*
- *It's getting dearer and dearer. I could get a mortgage now with what I pay. Years ago it was cheaper to rent but not now.*
- *I feel Erskine is being left behind. We watch all the other areas getting new builds and amenities built yet we get nothing.*
- *I'm paying the same rent as a front and back door. I have to walk through a filthy*

close every time I go to and from my flat. I don't think the rent charges reflect the accommodation.

- *I feel the properties need to be well insulated. Also, my wage has not gone up so Bridgewater need to consider this when increasing rents.*
- *Good value for money for the property but not for the maintenance and repairs service.*
- *I feel the rent we are paying is just right for what we have right now. If it goes up again I'd be better off with a mortgage.*
- *As result of information from Bridgewater on rent consultation, we have discovered my mother is paying about £40 (13%) more than average for her property. We don't want an increase and we would like someone from Bridgewater to explain why this is.*
- *When sending rent details I would rather receive details on exactly how much more I will be paying rather than percentages.*
- *Social housing is supposed to be affordable housing but rent costs are creeping up and up. It's no longer affordable.*
- *Rents are expensive for size and quality of my home. The home is old and falling apart.*
- *I feel we don't have a choice in rent increases. They come up with a figure and we just have to pay it.*
- *Very happy with Bridgewater Housing Association.*
- *For Erskine it's good value.*
- *I feel the security cord is a bit expensive but it's a service I need to have.*
- *The warden service is excellent, good communication from them. They are the best Housing Association I've been with.*
- *If it wasn't for my PIP I don't think I would be able to manage my bills.*
- *The doors in my property are over 50 years old. We've not had the cladding done so do not feel it's value for money yet.*
- *I could probably get a mortgage cheaper than what my rent is.*
- *Contractors, repairs and maintenance is very poor and slow.*
- *They make a promise to do things to the property and don't do it. So keep their promises.*
- *Better than other Associations. I feel I get more for my money from Bridgewater.*
- *Going with what other rents are it's good value as long as they don't keep going up and out-price the tenants who have to pay full rent.*
- *It's all getting more expensive every year but incomes are not increasing the same.*
- *My husband is self-employed. The rent goes up every year and we do find it a struggle at times due to the increase of rent every year.*
- *It's going up quite a bit every year but my income is not.*
- *They are good properties but some fixtures inside and outside are old and will need replaced in the near future.*
- *Good repairs service and good property.*
- *Stop comparing Bridgewater rents to the private landlords as it's not a fair*

comparison.

- *The rent is going up every year but my income is not.*
- *My rent is very good value for money considering the size of my flat. If there's an increase in rent then I'd expect to see something for it.*
- *I think they're brilliant. I love my house and the services are good.*
- *The rent increase is okay so long as they keep their promises and let us know where money is being spent.*
- *I would like to know why they use RPI rather than CPI for rent increase calculations/comparison. I think it should be made clearer how they make the increase calculations. Any increases should always be below inflation. If they keep between them and the private sector.*
- *Feel the rents are always going up and nothing is being done.*
- *Too expensive for the services you get.*
- *If I got all the improvements they are promising then it would be okay but not everyone is getting the improvements.*
- *The rent is expensive as it is.*
- *I do think it's fair but I know they have grants for improvements but not everyone is benefitting, only some houses are getting the improvements.*
- *Still waiting on damp problem being fixed.*
- *Still waiting on repairs.*
- *So long as rent is spent on improvements I'm okay with increases.*
- *Rent goes up and up and is more like a mortgage than rent.*
- *When you get a home with Bridgewater they don't do any improvements before you move in. The work they do is shoddy. Need better workmanship.*
- *Talk to tenants more about rent increases. I'd like to know more about the disability money spent.*
- *I think it's quite expensive and I'd like to see it capped.*
- *I would like more information on services which are currently being provided.*
- *I'm very happy with Bridgewater.*
- *Would be happy to do paper consultation by post or face-to-face rather than by phone.*
- *It is value for money in this day and age.*
- *I think if they could sort out the parking problems and mark out parking this would be a great help.*
- *It is going up every year and the services don't really change.*
- *More up-to-date information and availability on exchange to another property. More information on upgrades planned for the old existing stock.*
- *Staff are always helpful, pleasant, reliable and quick to respond. There are no complaints. I'm delighted with the service. I don't know how to set the clock/timer on the boiler and that's the only thing I'd like support with.*
- *It's good value for money as I'm happy with the services.*
- *No I'm happy with the service.*
- *I think the rent is good for the size of my house.*

- *I think the gap between Bridgewater and private sector rents is getting smaller. Homes would be better value for money if more upgrades were done. I would also like to know how they decide which properties do and do not get upgrades e.g. some houses in my street got cladding and some didn't.*
- *Very good value for money. I'm very comfortable in my house.*