



37



Annual Review

2021/2022



"Making you feel at home"

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Report from the Chair – Alastair Morris

It gives me immense pleasure to welcome you to our Annual Review for 2021 – 2022 which has proven to be just as challenging as last year. The Annual Review also includes the Association's Landlord Report which we are required to provide to tenants on an annual basis. Only when you look back do you realise the tremendous achievements and strides the Association has made during the year and I will highlight a few of these key achievements.



Business Continuity

In March 2020 the world went into lockdown, offices closed, people stayed in, and we could not have expected that it would continue into 2021/2022. As well as the Board and Staff being concerned about the health and wellbeing of their families and friends, our focus was consistently on providing a high level of service to our tenants and other customers. In some ways, because people were home more than normal, the demands on

the service increased with repairs and landscaping issues becoming more prevalent. Obviously, we continued to be impacted by government guidance and we were unable to do some things during the year including going into homes to remedy problems, so we had to find new ways of managing this - there are examples of this throughout this report of how each service area coped amid the demands placed upon us.

Pandemic Implications

The pandemic and the resultant restrictions on the Association's ability to provide services has had a profound impact on all the work that the Association is involved in. Notwithstanding the fact that staff have been able to work from home, there have, nevertheless been specific and challenging issues which the Association has had to deal with.

As a Board, we managed to continue with all our meetings, and in fact, had many more meetings associated with responding to Covid and Business Planning.

Governance

I am pleased to report that the governance of Bridgewater remains strong with our Board of voluntary members who share a wealth of skills, experience, and knowledge, and above all else, a real interest and determination in doing the best for the Association and its customers.

The impact of the pandemic and the consequential stay at home message including restrictions on gatherings continued to have a significant impact on the governance of the Association because Board members were unable to meet physically.

However, this has not meant that the Board has been unable to exercise appropriate control, oversight and governance over the Association's strategy and direction of travel, or for that matter operational performance and audit.

The Board met via video conferencing software throughout the pandemic restrictions and was able to continue to exercise its normal governance through meeting digitally.

The Board further developed and submitted its Annual Assurance Statement to the Scottish Housing Regulator by the due deadline. We submitted a positive Assurance Statement confirming the Association's compliance with regulatory requirements.

The Board also continued their annual Board member reviews to ensure that as a group, and as individual Board members, they meet regulatory and good practice requirements. The Board remains open to new members joining and bringing fresh ideas, skills, and approaches to our work.



Asset Improvement

We remain committed to improving our existing homes and this last year saw a significant modernisation and improvement programme, with a variety of component replacements, landscaping upgrades and energy efficiency improvements although the effect of supply chain disruption and labour shortages within the maintenance sector did cause delays. More information can be found later in this report.

In the financial year to 31 March 2022, maintenance spend totalled £2.1 million.

The Future and Recovery from the Pandemic

Throughout the year we as your Board continually reviewed the impact of Covid19 on our tenants, customers, staff, stock, and the business generally. The Association has robust business continuity plans in place which allowed our business to be managed and impact to be minimised.

The timing of lockdown coincided with Bridgewater's intention to adopt a new Business Plan which was developed before the pandemic. Our business objectives have had to be reprioritised and the Business Plan was published during the financial year. The Business Plan will continue to be adapted until a more predictable 'new normal' is reached. There remain significant challenges in the coming years for the registered social rented sector and Bridgewater specifically; planned maintenance has been hit hard but our investment programme has been changed and reprioritised to ensure that we meet our strategic objectives.

It is clear that asset management will become more expensive for the foreseeable future and a reduction in available contractors is restricting the market which will push costs up for reactive and void maintenance. Even as we enter the recovery phase, concerns remain about how to manage the repairs and property improvement services whilst still delivering value for money.

Despite the pandemic, the Association ended the year on a strong financial footing with cash reserves of £5.9 million. An operating surplus of £1.2 million was generated and reserves were £15.0 million, all surpluses are redirected into the Association's budget for future years so that we can continue to carry out maintenance works whilst keeping rents as low as possible. Throughout the year the Association met all covenants required by lenders and regulatory deadlines for financial submissions.

Ian McLean, Chief Executive indicated that he would retire during the next financial year (2022/2023) therefore a strategic options appraisal was undertaken taking account of senior staff succession planning. The outcome of this process saw the Board and our tenants wishing to remain as an independent organisation retaining Bridgewater's identity as a community-based organisation. The Board has appointed Andy Thomson as our new Chief Executive and we will continue to explore partnership opportunities to maximise benefits for tenants and customers.

I hope you will enjoy reading about all our activities in this Annual Review and I would like to close by thanking Board Members, past and present, and the Bridgewater Staff team for all their efforts throughout another difficult year, and of course, to you our customers for being a Bridgewater customer, its appreciated.

Alastair Morris

Alastair Morris

Housing Management

Housing Support, Tenant Engagement and Funding Applications

SCOTTISH GOVERNMENTS COMMUNITY RECOVERY FUND 1



This funding was utilised to enable the Association to continue to enhance the Welfare Rights Service with a 5 day per week service via our partnership with Recovery Across Mental Health (RAMH), the employment of a Small Repairs worker and van rental for our Care & Repair Team and funds to support Community Action Erskine/ EBI Unites to continue to deliver food parcels, welfare support etc. to tenants and residents. The funding also enabled the Association to issue 230 tenants with dependent children aged 16 years or under a £25 Morrisons voucher to provide a treat for their children.



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£74,425

CO-OP COMMUNITY FUND



The Association received the funding to develop initiatives to reduce loneliness and isolation to support our sheltered housing and extra care tenants. A Tenant Engagement Programme has been developed for 2022/23 to extend activities and include different client groups.



£3,009

SCOTTISH GOVERNMENTS COMMUNITY RECOVERY FUND 2



Another round of community recovery funding was received during quarter 3. The funding application was coordinated by Ferguslie Park HA on behalf of The Federation of Local Housing Associations in Renfrewshire and East Renfrewshire (FLAIR) partners and several other local community organisations. The association was awarded £25k and the various community engagement activities were delivered including:



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- Recruitment of a temporary Customer Service Assistant to support the programme of activities for our tenants in Sheltered housing and extra care
- Supper with Santa Event for children in partnership with EBI Unites
- Festive Gift Boxes were delivered to our elderly/ vulnerable tenants in our sheltered housing and extra care developments
- Music Project – trial online music session with a professional musician was held in Robertson House and arranged through Common Wheel.
- Children's Adventure & Exercise Book were given to 68 children
- 3 activity classes were arranged and provided free of charge to sheltered housing tenants.
- Easter Eggstravaganza event was organised for children in partnership with EBI Unites

£25,000

Pandemic Impact

The Association is still recovering from the substantial increase in the level of rent arrears experienced since the start of Covid although at the end of March 2022 arrears showed a significant improvement at £99,973, a decrease of £44,729 since the end of the previous quarter (December 2021). The decrease reflects the shift to a firmer approach by encouraging tenants to continue

to engage with the Association and come to a repayment arrangement. Also, the Association was successful in obtaining £29,570 from the Tenants Grant Fund to support 30 tenants who had accrued arrears because of covid. The Legal restrictions enforced during Covid preventing court action being taken against tenants in arrears of rent was not withdrawn until March 22.

CYCLING SCOTLAND

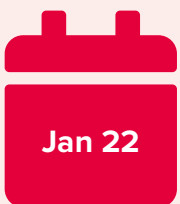


Final Phase of cycle storage sheds at Barholm Drive was delayed due to Covid and completed in March 22.

**Cycling
Scotland**

£17,620

VODAFONE CHARITIES CONNECTED

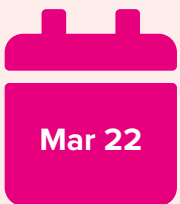


We received 400 SIM cards offering us 20GB of data plus free calls and texts every month for six months, they will work in any SIM-enabled device (a phone, tablet, laptop, MiFi, or dongle) which have been distributed to tenant in financial hardship.



400 SIM CARDS

NATIONAL LOTTERY



The funding is being used to continue our Tenant Engagement Plan and tenants in our Extra Care developments to reduce social isolation and loneliness.



£6,000

TOTAL: £126,054

The Association has been successful in obtaining funding to enable our Housing Support Team to continue to provide support to tenants in our sheltered housing. We have developed an ambitious Tenant Engagement Programme with two free weekly classes per week of Strength and Balance and Art to help alleviate loneliness and isolation amongst our elderly

and vulnerable tenants in our sheltered housing and our two extra care developments at Robertson House and Clayson House. Several successful activities for families with children have also been delivered in conjunction with Community Action Erskine and EBI Unites.

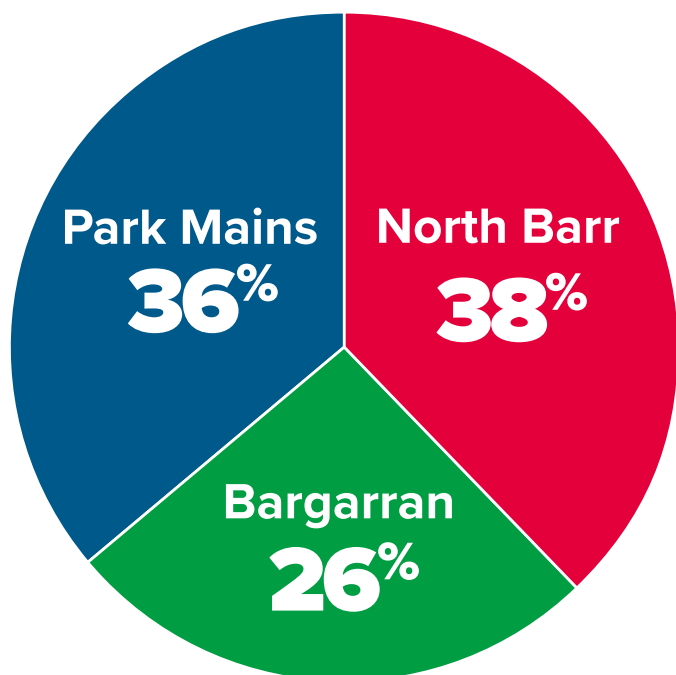
Welfare Rights Service

The Association continued to provide the Welfare Rights Service 3 days per week, the service continues to play an important role in tenancy sustainment and arrears recovery by provided advice and support to tenants and helped individuals and families access benefits which otherwise they wouldn't have received. The Welfare Rights Officer (WRO) is employed 3 days per

week and the service provision was enhanced during the pandemic by 2 RAMH workers providing financial inclusion/ budgeting advice 2 days per week through the Community Recovery funding. The funding ceased at the end of May 2021, but the Association will pursue alternatives to provide advice and assistance to tenants.

Housing Management

Stock Information



| |
|------------------------------------|
| Houses - 485 |
| 4 in a block - 16 |
| Tenement - 333 |
| Other flat/ maisonette - 12 |

| | 0 beds | 1 bed | 2 beds | 3 beds | 4+ beds | Total |
|-----------------------------|----------|------------|------------|------------|-----------|------------|
| House/Bungalow | 0 | 42 | 234 | 116 | 93 | 485 |
| Tenement flats | 0 | 194 | 104 | 35 | 0 | 333 |
| Own door (Cottage/4inblock) | 0 | 0 | 16 | 0 | 0 | 16 |
| Multi-storey flats | 0 | 0 | 0 | 0 | 0 | 0 |
| Other flats/maisonettes | 2 | 6 | 2 | 0 | 2 | 12 |
| Total | 2 | 242 | 356 | 151 | 95 | 846 |



Lets

Over the year 88 properties were relet, breakdown as below:

| |
|---------------------------------|
| Section 5 Referrals – 13 |
| General Needs – 19 |
| Transfer – 6 |
| Sheltered Housing – 16 |
| Extra Care – 27 |
| Mobility – 5 |
| Other - 1 |
| Supported – 1 |

Legal Action

No cases of legal action were initiated by the Association during the financial year, this was mainly due to restrictions on the legal restrictions enforced during Covid.

Estate and Tenancy Management

There were 6 abandoned properties during the year.

Housing List

There were 696 applicants on the housing list at the end of March 2022 (general needs 654, sheltered 16 and extra care 27). 93% of list applicants are on the general needs/mainstream housing list.

There is separate re-let targets for mainstream and supported (sheltered & extra care) housing to reflect the issues associated with letting supported housing, due to accessibility challenges as some sheltered flats are unsuitable because of stairs and a more complex assessment for extra care housing, because of Covid restrictions and backlog of voids, the re-let targets have not been met. This is an area we hope to address in the next financial year.

Due to the age of the Association's stock, additional works are increasingly being required to modernise some of our properties and to ensure that our lettings standard is achieved. This inevitably impacts on turnaround times.

A total of 68 properties were given up in the year and 2.79% of rent lost due to properties being empty (£119,386). The void loss figure does not take account of the compensatory payment totalling £34,000 received from Renfrewshire Council due to access being restricted during Covid at the Extra Care developments.

Garages

There were 32 leases terminated in the year and a void loss of £13,230. Due to Covid restrictions and prioritisation of work on empty houses, no garages were let during the year.

Garage arrears at the end of March 2022 were above target at £2,086 mainly due to the association being unable to initiate repossession action due to Covid restrictions and contractor availability.

Antisocial Behaviour (ASB)

60% of ASB cases which were reported in the year were resolved. There were 4 cases which were not resolved and still pending at the end of March 2022. All cases involved low level neighbour disputes and some incidents where there have been identified support issues. Covid restrictions resulted in Estate Management being limited to Housing Officers inspections while in the area for accompanied viewings, visits will recommence now that restrictions have been lifted.

Property Services

Pandemic implications

The delivery of reactive repairs and maintenance services during 2021/22 was not as adversely affected by Covid restrictions in comparison to the previous year. Reactive repairs performance was generally satisfactory with around 90% of repairs carried out within policy timescales. Access problems arising from tenants shielding from Covid infection continued for a brief time but had a diminishing effect on performance as the year progressed.

Following the end of the initial period of lockdown, all contractors began to work normally or as near normally as they could. Covid-19 related access issues continued to affect the gas maintenance programme. However, the contractor was able to catch up with any services that were overdue between the end of the initial lockdown and later more recent restrictions.

Reactive and Void Repairs

The Association spent £423,991 this year carrying out reactive repairs and maintenance of our properties. This also includes any works carried out to void properties to bring them up to the lettable standard.

Major Improvements/Planned Maintenance

The Association completed a significant planned maintenance and major improvement programme during the year although the effect of supply chain disruption and labour shortages within the maintenance sector did cause disruption and delay. The highlights of the programme include:

| Programmed Works | Completions | Cost |
|---|--|-----------|
| Smoke and Heat Detector Upgrade | 92% of all BHA properties | £403,842 |
| Roof Renewals | 85 new roofs | £755, 822 |
| Kitchen renewals | 53 | £213,952 |
| Bathroom replacements | 5 | £14,862 |
| Medical Adaptations | 26 | £42,031 |
| High efficiency Boilers | 27 | £61,666 |
| Car park and footpath resurfacing | Prioritised surfaces within each Management area | £206,417 |
| Gas Boiler Safety Checks | 100% | £59,055 |
| EICR test and Property Rewires | 6 | £17,214 |
| Cyclical Painterwork to communal closes | 60 | £29,289 |
| Gutter Cleaning | 100% | £40,007 |
| Landscaping Maintenance | As scheduled | £393,710 |

In the financial year to 31 March 2022, maintenance spend totalled £1.59 million of which £985,000 was capitalised.

New Contract Procurements

We have successfully procured contracts to the value of over £2,302,769 (Annual Value).

Reactive Repairs Contract

Consilium Contract Services

Value of Contract **£382,950**



Landscape Maintenance

ID Verde
Value of Contract

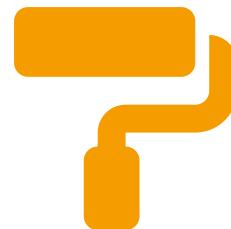
£392,452.92



Cyclical Painterwork

JS Harvie
Value of Contract

£284,289





Energy Efficiency and EESSH compliance

A total of 96.82% of BHA properties meet the EESSH. BHA installed a total of 27 new boilers in 2021-22 and this increased the EESSH compliance by 25 with an additional 43 Energy Performance Certificates complete within the reporting year.

Customer Satisfaction

We have been collecting feedback from you, and can confirm that 97% of customers who responded said that they were very happy with the Reactive repairs service provided.



Factoring

Bridgewater provides a factoring service to 2,686 house and flat owners in Erskine. House owners receive an annual bill for maintenance to common areas such as landscaping, car parks, footpaths and common retaining/boundary walls. Flat owners pay similar fees but also pay additional charges for repairs and maintenance to common parts of blocks, insurances and a higher management fee. All owners pay a management fee to the Association for the factoring services they receive, this fee is reviewed annually and adjusted accordingly.

During the year we issued an updated Written Statement of Services to all customers. Factoring Services has committed to deliver high standards of service to its customers despite the challenges of working from home and the control and management of owner debt has been managed well.

The quality of landscape maintenance throughout 2021-2022 was consistently good. Challenges arising from Covid restrictions were not as pronounced as the previous year which saw a return to the customary high standards of grass cutting, shrub and tree maintenance and the contractor was able to complete some activities ahead of schedule. Factoring services were also able to resume effective quality control and were responsive to customers, including providing feedback from inspections carried out by the association's Landscape Clerk of Works throughout our four management areas.

During the year we received several reports of residents parking on our landscaped areas, the result of which led to damage on some occasions. Factoring Services continually advise customers and residents to avoid parking on our landscaped areas however this may become a bigger issue as many residents continue to work at home and we see increased demand for parking throughout our management areas.

Landlord Report

Every year, we submit an Annual Return on the Charter to the Scottish Housing Regulator. This Report highlights the key indicators of our performance and compares them to Scottish Average and the results of local housing associations in Renfrewshire and East Renfrewshire (FLAIR organisations). Full details can be found on the Scottish Housing Regulator's website.

Areas of Operation:

Erskine: Bargarran, North Barr, Park Mains

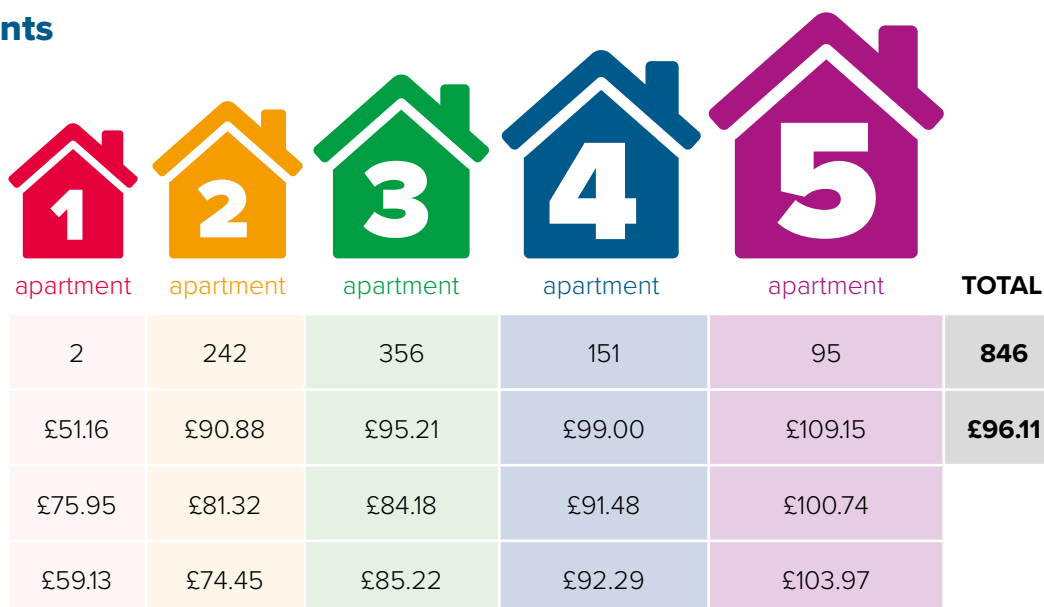
ARC Results

At 31 March 2022,
Bridgewater owned
846 self-contained homes

The total rent and service
charges due for the year was
£4,157,159

Bridgewater increased its
weekly rent on average by
3.0% from the previous year

Average Weekly Rents



Tenant satisfaction

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

Overall service



94.17%

said they were **satisfied with the overall service it provided**, compared to the Scottish average of **87.74%** and the local average of **90.01%**
Previous year: 94.17%

Keeping tenants informed



95.34%

felt that this landlord was **good at keeping them informed about its services and outcomes** compared to the Scottish average of **91.15%** and the local average of **97.6%**
Previous year: 95.34%



Quality and maintenance of homes

Scottish Housing Quality Standard



74.79%

of Bridgewater's homes **met the Scottish Housing Quality Standard** compared to the Scottish average of **74.57%** and the local average of **76.5%**

Previous year: 97.64%

Emergency repairs

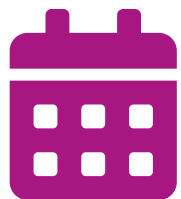


2.68 hours

was the average time Bridgewater took to complete **emergency repairs**, compared to the Scottish average of **4.16 hours** and the local average of **1.7 hours**.

Previous year: 2.51 hours

Non-emergency repairs



8.38 days

was the average time Bridgewater took to complete **non-emergency repairs** compared to the Scottish average of **8.87 days** and the local average of **4.4 days**.

Previous year: 8.50 days

Reactive repairs 'right first time'



85.02%

of reactive repairs were completed **right first time** compared to the Scottish average of **88.27%** and the local average of **89.7%**.

Previous year: 88.06%

Repair or maintenance satisfaction



96.64%

of tenants who had **repairs or maintenance** carried out were satisfied with the service they received, compared to the Scottish average of **88.01%** and the local average of **89.9%**

Previous year: 90.64%

Landlord Report

Neighbourhoods

Percentage of anti-social behaviour cases resolved



of **anti-social behaviour cases** relating to this landlord were resolved, compared to the national average of **94.67%** and the local average of **98.5%**

Previous year: 75%



Value for money

Total rent collected



100.92%

was equal to the amount of money Bridgewater collected for current and past rent of the total rent it was due in the year, compared to the Scottish average of **99.28%** and the local average of **100.1%**.

Previous year: 99.58%

This means we collected more than the rent for the year due – previous years arrears were collected.

Rent not collected: empty homes

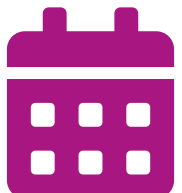


2.79%

of rent due was not collected because homes were empty, compared to the Scottish average of **1.43%** and the local average of **1.4%**. This was impacted by the Association's inability to re-let supported housing during the Covid-19 pandemic.

Previous year: 2.98%

Re-let homes



119.41

days were taken to re-let homes, compared to the Scottish average of **51.57 days** and the local average of **57.9 days**. This was impacted by the Association's inability to re-let supported housing during the Covid-19 pandemic.

Previous year: 82.02 days

Financial Performance

Bridgewater continues to manage its finances with a long term, strategic focus. Despite the impact of the pandemic, in the main, we have continued to deliver our day to day operating activities, e.g. providing housing services, carrying out our reactive and cyclical maintenance programme, however some aspects of our maintenance programme were delayed or paused by the pandemic.

Bridgewater made an annual surplus of £1.15m, which is down from £1.17m in the previous year. The decrease is due mainly due to the reduction in Revenue grants in the year. The £1.15m surplus achieved from our day to day activities was increased further due to the annual valuation of the pension scheme, which decreased the pension liability and resulted in an overall adjustment of £620,000 (non-cash transaction), effectively increasing the comprehensive income for the year to £1.77m however cash balances remain healthy at £5.9m, required to fund the long term planned maintenance programme.

The following table highlights the main sources of annual income and expenditure for Bridgewater Housing Association:

Statement of Comprehensive Income - 2021/22

| | 2022 | 2021 | A Non-Accountants Guide to the Accounts |
|--------------------------------------|------------------|------------------|---|
| REVENUE | 6,007,029 | 6,152,257 | Rental income, grant income & income from other activities |
| Less operating costs | (4,807,380) | (4,948,304) | Cost of management and maintenance of properties |
| OPERATING SURPLUS | 1,199,649 | 1,203,953 | |
| Interest receivable and other income | 3,263 | 8,382 | Interest earned from money invested in bank accounts – lower rates received |
| Interest payable and similar charges | (34,211) | (39,184) | Interest paid on loans, (mortgage payments) |
| Other finance charges | (18,000) | 1,000 | SHAPS Pension interest charges |
| SURPLUS FOR THE YEAR | 1,150,701 | 1,174,151 | Leaving this amount to fund future planned maintenance |

The table below shows our long term financial position, taking account of assets and liabilities:

Statement of Financial Position – As at 31-3-2022

| | 2022 | 2021 | A Non-Accountants Guide to the Accounts |
|---------------------------------------|-------------------|-------------------|---|
| Housing properties, less depreciation | 24,767,139 | 24,781,854 | This is the cost to build our houses and replace items such as kitchens and bathrooms |
| Other fixed assets | 11,983 | 13,235 | This is the value of Care and Repair vans, IT and office equipment |
| | 24,779,122 | 24,795,089 | |
| Assets and Liabilities | | | |
| Receivables | 1,219,668 | 1,213,533 | Money owed to us from others |
| Cash held | 5,922,156 | 6,065,533 | Money in the bank |
| Creditors due in 1 year | (2,285,758) | (2,055,839) | Money we owe to others, e.g. maintenance contracts, etc. |
| Creditors due after 1 year | (5,006,538) | (6,040,138) | Money owed on loans, (secured by specific charges against our properties) |
| Pension Scheme | (61,000) | (936,000) | Value of pension liability |
| Deferred Income | | | |
| Social Housing Grant | (9,557,892) | (9,803,116) | Grant provided by the Government to help fund building new homes |
| Net Assets | 15,009,758 | 13,239,062 | Higher by Mar 2022 due to the £1.15m annual surplus |
| Capital and Reserves | | | |
| Share Capital | 58 | 63 | Represents shares at £1 each |
| Reserves | 15,009,700 | 13,238,999 | Sums built up in previous years and this year's surplus |
| | 15,009,758 | 13,239,062 | |

Financial Performance

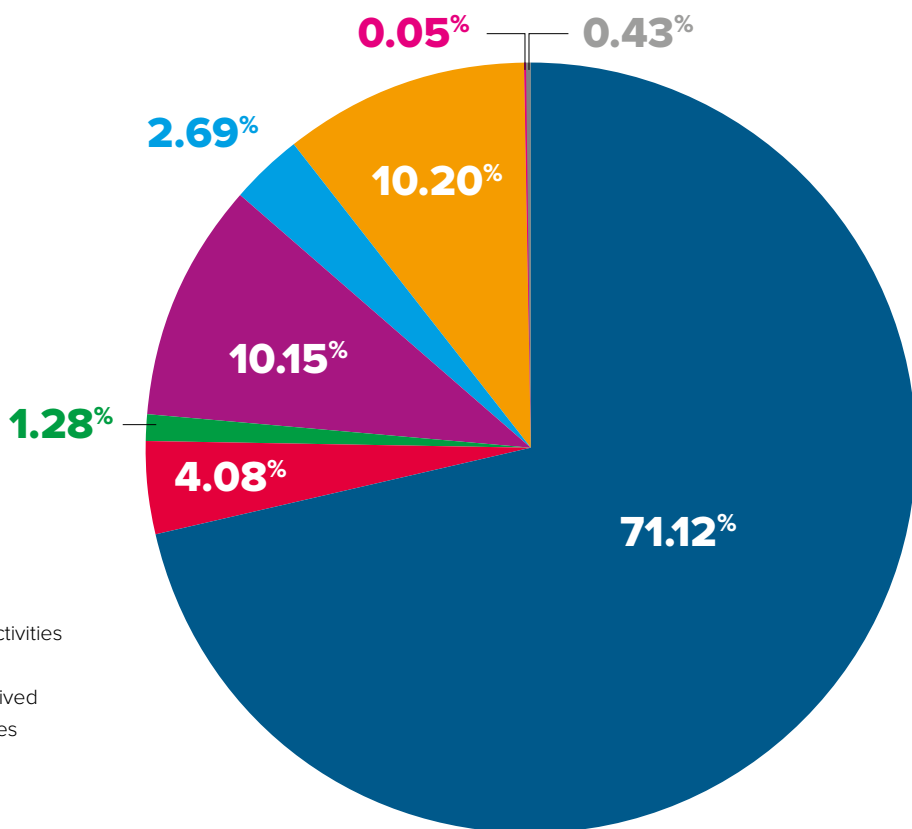
The charts below show the Income and Expenditure broken down into categories:

Income for the year ended 31 March 2022

The Association's total income reduced by £145,228 from the previous year, decreasing to £6,007,029 from £6,152,257 mainly due to the reduction of revenue grants. The Association also had a rent freeze in 2021/22.

Most of our income comes from rent and service charges (£4,274,279); however, further income was received from Care and Repair (£609,948), Factoring (£613,064), Supported Activities (£161,724) and from Managed Properties (£26,061). Grant released from deferred income and Government grants amounted to £321,953 in the year.

- Rent And Service Charges
- Deferred Grant Released
- Revenue Grants
- Care And Repair
- Supported Activities
- Factoring
- Interest Received
- Other Activities

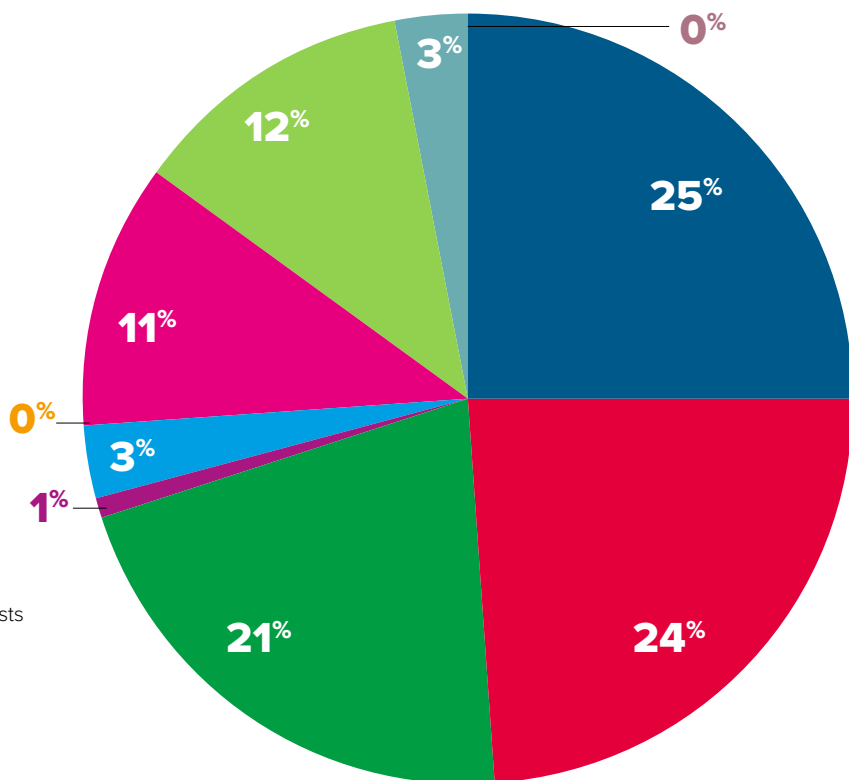


Expenditure for the year ended 31 March 2022

The Association's operating expenditure in 2021/22 was £4,807,380, down from £4,948,304 in the previous year.

The main expenses are running costs are named as management and administration costs (£1,200,358), service costs (£158,981), reactive maintenance (£546,235), planned and cyclical maintenance, (£604,923), housing depreciation (£1,000,155), care and repair costs (£540,801), factoring costs (£602,203), supported activity costs (£149,818) and managed properties costs (£2,962). Housing depreciation is the reduction in value of our houses due to the increase in age and wear and tear.

- Management
- Maintenance
- Depreciation
- Interest Paid
- Service Costs
- Other Finance Costs
- Care And Repair Costs
- Bad Debts
- Factoring
- Supported Activities
- Other Activities

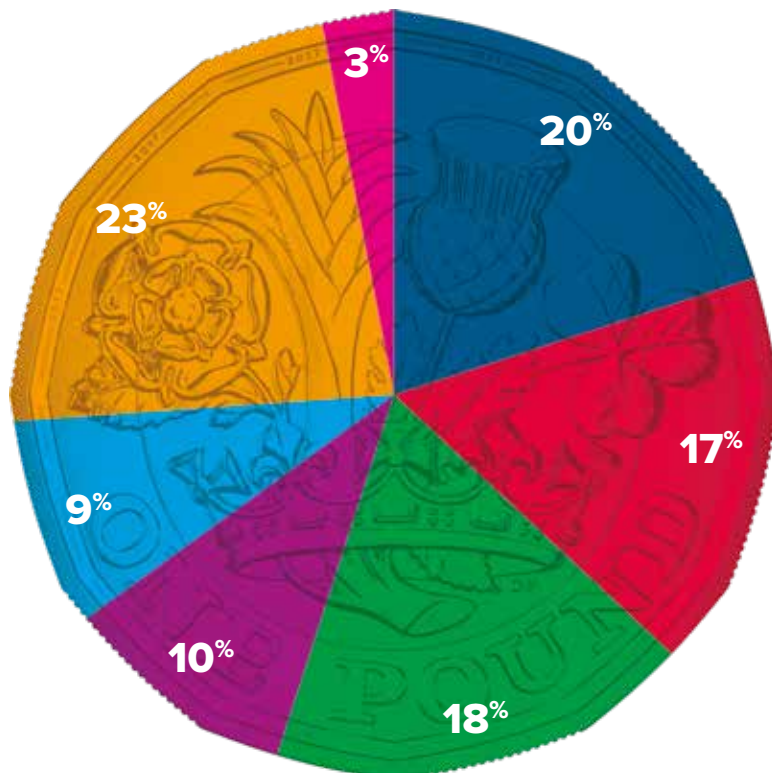


Expenditure per £1 of Cash Received year ended 31 March 2022

The chart below shows where we spent our cash for every £1.00 of cash received in 2021/22. This excludes non-cash items such as depreciation and deferred grant income:

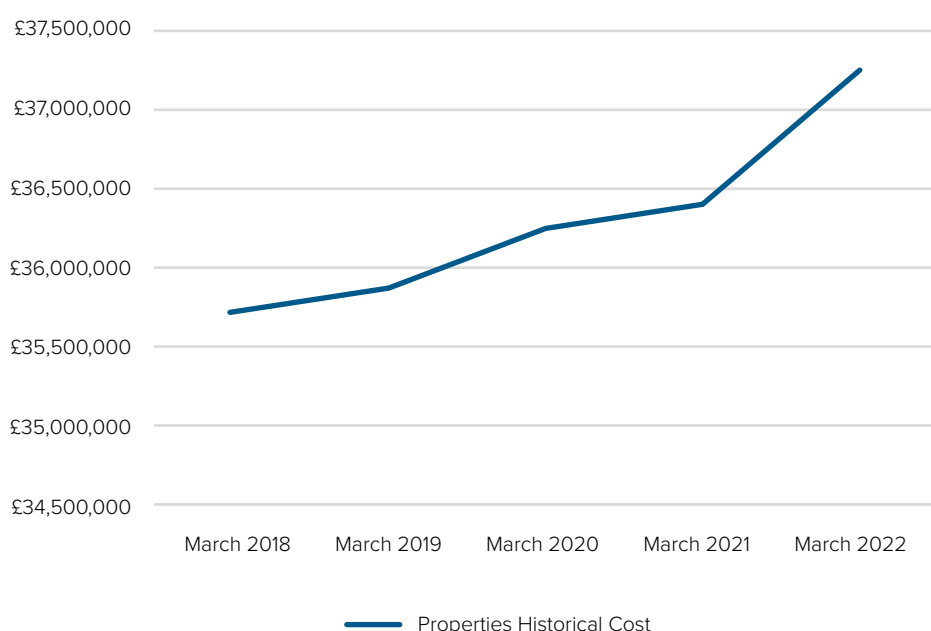
For every £1.00 of cash utilised in the year, we spent:

- **£0.20** on delivering the services, e.g. staff costs, office accommodation, IT, general overheads & maintenance overheads
- **£0.17** on installation of new bathrooms, kitchens, rewiring, and re-roofing
- **£0.18** paying for our loans, (interest and repayments)
- **£0.10** on planned and cyclical maintenance, e.g., replacing smoke detectors, gas servicing, painting, landscaping, lift maintenance, resurfacing etc.
- **£0.09** on day to day repairs
- **£0.23** on other activity costs, e.g. care and repair, housing support, factoring and the management of non-Bridgewater properties. All of these costs are covered by income
- **£0.03** went on service costs, e.g. common electricity, close cleaning.



Properties Historical Cost

The graph below shows the historical cost value of our properties over the past few years, with the value increasing from £35m in March 2018 to £37m by March 2022.



The Association has invested £37,240,734 in properties held as at 31 March 2022.

Depreciation to date against this value for wear and tear amounts to £12,473,595.

Additions in the year included £985,440 of capitalised major repairs, e.g. kitchen, boilers, re-roofing and bathrooms.

At the year-end the Association's housing properties have a net book value of £24,767,139.

Staff And Board Members

Board Members

Alastair Morris - Chair

John Paterson – Vice Chair

Heather Stirling - Secretary

Suzanne Austin

Frank Bradley

Denise Love

Craig McGarry
resigned February 2022

Ken McIntosh

Robert McNally

Aileen Naismith

Steven Webster

Angela Westrop

Staff Members

Andy Thomson - Chief Executive Officer
appointed May 2022

Ian MacLean – Chief Executive officer
left April 2022

Housing Services

Ruth Brogan – Head of Housing & Community Engagement

Myra Buchanan – Housing Officer

Mark Wilson – Housing Officer

Megan McQuade – Housing Officer

Catherine McAnerney – Housing Assistant
appointed July 2022

Helen Goode – Housing Assistant
left May 2022

Kay Walker – Welfare Rights Officer

Lorraine Kay – Housing Support Co-ordinator

Pat Bell – Housing Support Officer

Ruby Robertson – Housing Support Officer

Ann McGeachan – Housing Support Officer

Janette Brown – Housing Support Assistant

Property Services

Steven Ferrie – Head of Property Services
appointed August 2022

Gary Stapleton – Technical Services Manager
left June 2022

Brenda Gibson – Repairs Manager

Steven Smeaton – Property Maintenance Officer

Lyndsey Loudon – Repairs Co-ordinator

Tracy McDonald – Factoring Manager

Sarah Wilson – Property Services Assistant
appointed April 2022

Danielle Finnigan – Property Maintenance Assistant
left March 2022

Finance Services

Angie Kennedy – Head of Finance

Alison Smeaton – Finance Officer

Nicola Paterson – Finance Assistant

Jenna Eastwood – Finance Administrator

Corporate Services and IT

Scott Currie – Head of Corporate Services

Stephen McGinley – ITC Officer

Andy McLean – ITC Support Officer

Lesley Carr – Office Administrator

Care & Repair

Alison McManus – Project Manager

John Sermanni – Project Officer

John Blair – Project Officer

Mark Dunsmore – Project Officer
appointed August 2021

Graham Collins – Project Officer
left June 2021

Robbie Gough – Project Officer
left June 2021

Jim McFarlane – Project Co-ordinator

Ian MacPherson – Small Repairs Worker

Andy Crockard – Small Repairs Worker

John Magee – Small Repairs Worker

Charlene Cameron – Project Assistant

Lynne Blair – Admin Assistant
appointed August 2022

Kimberley Johnston – Admin Assistant
left January 2022

Danielle Cardoso – Admin Assistant
left August 2022

Corporate Services

During lockdown, Corporate Services staff continued to ensure all routine health & safety and maintenance tasks were carried out. A comprehensive Covid risk assessment was prepared and social distancing measures were put in place to ensure the safety of all staff and, latterly the general public, when gradually our doors opened to allow customers to visit.

Now that we have returned to some level of normality, IT measures originally put in place by our team at the start of lockdown have proven to be beneficial to provide flexibility for staff to continue to work efficiently from home, the office or both. However many of our staff whose role involves carrying out home visits, particularly to older and vulnerable people, continue to be issued with PPE to protect our customers.

Our first virtual Annual General Meeting and Special General Meeting were held in August 2021 and were well attended, particularly given the circumstances. Board and Sub-Committee meetings continue to be hybrid which offers ongoing flexibility for our governing body members, not previously available.

Staff training events over the past year actually increased from previous years, again due to the flexibility afforded by virtual attendance and the lack of necessity to travel.





Recovery from covid

During the period of the pandemic, the Association's ICT systems went through a comprehensive rebuild to ensure staff were able to work from home with minimal disruption. Since the ending of lockdown, and the return of staff to the office on a more regular basis, the Association's ICT infrastructure has been further developed to allow staff to easily switch between working within the office to working from home. This has been possible due to the investment in good quality portable devices including laptops, tablets and more modern mobile phones, alongside more focus on cloud-based systems including Microsoft 365.



MyBHA



With a greater emphasis on providing high-quality customer service to tenants and owner occupiers, the Association has commenced the delivery of a customer portal, called "MyBHA". Linking to the Association's existing Housing Management System, MyBHA will allow tenants and owner occupiers to manage their rent and factoring accounts from the comfort of their own devices, 24 hours a day, 365 days a year. Customers will be able to see a statement of their payments and charges, pay rent or bills, report repairs and even make changes to their household information. Furthermore, the Association's staff will benefit from the introduction of this system as they will more easily be able to see the details of customer accounts when they are out of the office on visits etc.

Cyber Security Accreditation

The Association gained the National Cyber Security Centre – Cyber Security Essentials accreditation. This accreditation provides recognition and also reassurance to staff, customers and partners that the security systems and services protecting the Associations IT systems are robust and of an industry approved standard.

Multi-Factor Authentication

To further improve IT systems security the Association introduced multi-factor authentication. This involves having two steps to login to the Associations IT network or hosted online resources and replaces the traditional one-step username and password authentication. In the current climate with remote access to systems now the norm, this security technology is essential.

Care & Repair

During the pandemic Care & Repairs' Small Repairs and Adaptations services were restricted due to the risk of transmission and that most of our clients were shielding.

During this time, we focussed on carrying out external works and assisting our communities by delivering food and medicine.

Our adaptation service was able to open in June 2020 with restrictions, these were withdrawn in October of last year to allow us to resume our normal service. Our Small Repairs Service has also returned to full capacity since then.

In 2021-22 our service completed 324 adaptations, 1149 advice cases and 4172 Small Repairs throughout East Renfrewshire, Inverclyde, and Renfrewshire.

Last year saw a change to the smoke and fire alarm laws in Scotland for all households. Care & Repair was successful in accessing £90,000 of funding from the Scottish Government to assist those who met the criteria with the installation of these systems. During 2021-22 we installed 187 fire alarm systems. This service will continue throughout 2022-23 until the funding is spent.

We introduced new initiatives with partners in each local authority area that we work in that will support the elderly and those in poor health. These initiatives include, installing grabrails, key safes, video doorbells, and safety gates for families with young children.



Chief Executive's Closing Comments

I am delighted to be reporting on the Association's work over the last year in what is my first Annual Review as Chief Executive. I took the reins from Ian McLean in early May 2022, and I must say I have a tough act to follow! I am sure you will agree that it has again been quite a year in terms of dealing with the challenges before us while also making things happen and being involved in so many exciting initiatives.



We kept all emergency and health and safety services running, and our cleaning and gardening contractors ensured that our estates were regularly maintained and cleaned so that residents could enjoy common and outdoor spaces.

At Bridgewater, I see our role as being more than just a housing provider – we have a pivotal role in the community we serve and want to help make people's lives better. Even in the brief time I have been with Bridgewater I can see the positive impact the Association has on its tenants and customers lives.

To help support our tenants with young children and older/vulnerable tenants the Association secured funding to provide events and a programme of activities to reduce loneliness and isolation.

Our Care & Repair team continued to diversify and have taken on new initiatives to compliment local authority funding and expand the range of supportive services to clients. These include securing funding from the Scottish Government to supply and install smoke detection equipment free of charge for qualifying homeowners as well as installing smart doorbells, key safes, grab rails, smoke detection equipment for hard of hearing and stairgates for vulnerable children.

Although I was not in post at the time, I am delighted with what our staff team achieved during the pandemic and for stepping up to the plate and helping where it was needed – they showed resilience and a real commitment to our values.

As the political, social, and economic landscape changes around us, we are determined to embrace change so we can shape the future. We have had to respond to substantial changes, especially in the last two years and we will no doubt have to do this again with an emerging energy, fuel and cost of living crisis. But that has not put us off making decisions for the long-term. Next year and beyond we will lay the foundations for our transformation as a business by developing and publishing a new long-term business plan taking account of all that we have learned during the last two years. We will also be introducing a range of online services for customers, and we hope to be ever more visible in our community ensuring all our customers have equal access to our services.

As we move out of pandemic restrictions, we have ambitious plans to review our customer offer, including reviewing our office premises. We hope to take advantage of being able to meet face to face once more to improve the level of communication within the organisation and more importantly with our tenants and residents.

I am pleased that with the support of our Board, our staff team have shown significant resilience in the last year achieving so much despite so many obstacles. Our concern for our customers and ensuring that services where possible are delivered has kept us focussed during the last year and I would like to thank all Bridgewater Staff and Board Members for their support.

Finally, I would like to thank all our tenants and members for choosing Bridgewater and for supporting our work throughout the year.

Andy Thomson

Andy Thomson, Chief Executive





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