

# FINANCE MANAGER

---

## Recruitment Pack

Closing Date: Friday 8<sup>th</sup> August 2025 at Noon.

Shortlisting Monday 11<sup>th</sup> August 2025

Interviews: Wednesday 20<sup>th</sup> August 2025

## Bridgewater Housing Association Limited

India of Inchinnan, Greenock Road  
Inchinnan, Renfrew PA4 9LH

0141 812 2237  
[recruitment@bridgewaterha.org](mailto:recruitment@bridgewaterha.org)



Thank you for expressing your interest in the Finance Manager role at Bridgewater Housing Association. This information pack provides an overview of our organisation, outlines the key skills and experience we are looking for in the successful candidate, and details the application process.

## Pack content

Pg 3	About us
Pg 4	The Role of Finance Manager
Pg 5-12	Job profile
Pg 13	Team Structure
Pg 14-16	Person Specification
Pg 17	Summary of Benefits
Pg 18-21	Privacy Notice
Pg 22	Your application

## About Us

Bridgewater Housing Association is a well-respected organisation within the social housing sector, providing housing and a range of services across Renfrewshire. We were established in 1998 as a result of a stock transfer from Scottish Homes. We continue to demonstrate strong performance as a Community Anchor Organisation providing, high quality, affordable housing and services to our tenants and customers in Erskine and beyond.

Bridgewater is well connected in the sector, through our membership and work with FLAIR, SFHA and the Glasgow and West of Scotland Forum. This helps us to keep up to date with developments in the sector and enables us to ensure that our voice is heard.

Our geographic focus enables us to be part of the conversation in Erskine and Renfrewshire more widely, working closely with our tenants and residents, the wider community, stakeholders, and local business. Renfrewshire is considered one of the most deprived areas in Scotland with one of the highest levels of child poverty, while we mainly serve residents of Erskine, Bridgewater has an important role to play in the wider area.

We manage around 850 social rented properties, together with 500 lock-up garages and provide a factoring service to nearly 2700 owner occupiers, including looking after the equivalent of 50 full size football pitches in common environmental maintenance. We also offer a management service to tenants of other organisations living out with Erskine.

The Association provides a range of accommodation and services for families, single people, older people, and disabled people. We provide, under contract to Renfrewshire, East Renfrewshire and Inverclyde Councils, the Care and Repair Service for all three of these local authorities. Bridgewater has been the managing agent for Care & Repair since 2001 in Renfrewshire and East Renfrewshire with the Inverclyde Care & Repair Service transferring to The Association in 2019. This makes Bridgewater the largest provider of Care and Repair Services in Scotland, now covering a fully integrated service throughout the three Local Authority areas.

## The Role of Finance Manager

We are seeking a driven and visionary Finance Manager to play a pivotal role in shaping our financial future. Working alongside the Head of Finance (HOF), the Finance Manager will contribute to the delivery of outstanding strategic financial planning, robust financial management and control, and value-for-money services that benefit our tenants, stakeholders, and wider community.

This is a senior post that supports leadership principally within the Finance and ICT Team, helping to inspire innovation and embed a culture of digital excellence, compliance, and continuous improvement. As Finance Manager, you will be instrumental in ensuring high standards of governance, performance, and customer service, while actively contributing to the Association's strategic objectives.

We're looking for a confident and collaborative individual with a strong understanding of financial legislation, housing sector operations, and internal audit and regulatory frameworks. This role demands excellent communication, analytical thinking, and leadership skills to support teams, build effective relationships across the organisation, and deliver key financial outputs including management accounts, statutory statements, and regulatory returns.


Your expertise in accountancy, IT systems (especially housing databases and SAGE), and procurement practices will be central to strengthening our financial operations. If you're passionate about delivering meaningful impact, promoting excellence, and contributing to an inclusive and high-performing team, we'd love to hear from you.

Key factors in our recruitment are:

- Relevant Professional Qualification/Accounting Degree and/or professional accounting qualification i.e. CIMA, ACCA, ICAS, CIPFA
- High level of Information Technology skills including the use of accountancy software, spreadsheets and databases.
- Effective supervisory and leadership skills; a demonstrated ability to build productive teams of staff performing varied functions.
- Effective leadership and positive management style; to promote and drive continuous improvement, change management, achieve Association goals, and maintain staff morale

At Bridgewater, we are committed to fostering a culture of diversity, inclusion, and equality. We strive to create a supportive and inclusive environment where everyone can thrive. We welcome applications from individuals of all backgrounds, including individuals with disabilities.



<h1>Job Profile</h1>	
----------------------	--

Job Details			
<b>Job Title</b>	Finance Manager	<b>Service Area</b>	Finance/Leadership Team
<b>Based</b>	Primary office, Inchinnan and other locations as required. Hybrid working in place.	<b>Hours of work</b>	35 hours per week
<b>Report to</b>	Head of Finance	<b>Responsible for</b>	Finance Services Department
<b>Grade</b>	EVH Grade SM8	<b>Date completed</b>	July 2025
<b>Points</b>	PA28-PA31	<b>Salary (2024/25)</b>	£48,597-£52,578

Job Summary
<p>The main purpose of the Finance Manager role is to assist the Head of Finance (HOF) in ensuring that Bridgewater Housing Association delivers excellent strategic and financial planning; effective financial management and control; value for money; internal customer service; and the highest standards of governance, performance management and accessible services.</p> <p>The Finance Manager should assist the HOF to be an inspirational leader and provide strategic direction to the Finance and ICT team focussing on Value for Money, organisational development, continuous performance improvement, and driving innovative solutions to embed and maximise digital services while ensuring compliance with statutory, legal, and regulatory requirements.</p> <p>The service will deliver a culture of ownership and continuous improvement, working with a wide range of service partners and agencies to develop joint planning objectives, ensuring that the association and local authority policies and strategic objectives are met.</p> <p>You will strategically assist in managing the delivery of financial services across the business. You will motivate and inspire teams to deliver outstanding performance, high customer satisfaction and value for money services. You will work as part of the team to deliver high performing services and contribute to the delivery of the association's strategic objectives. You will be responsible for assisting the HOF in working in partnership with external organisations and fostering excellent internal and external working relationships to enhance performance, compliance and services.</p>

The core skills are communication, supervisory management, motivation and having an enthusiasm and ability to support teams through policy, procedural direction and guidance towards success and achievement. It is important to possess a detailed knowledge of accountancy procedures and financial and governance legislation. Good general knowledge of service level agreements, contracts, and procurement methods in respect of housing services is required. A high level of verbal and written skills to assist in the production of the management accounts, financial statements, policies, procedures etc. to the Board, staff, and key stakeholders is required for the role.

The job also involves working across a range of IT systems and software packages, therefore having strong IT skills and being comfortable picking up new software is important. Customer service is at the forefront of all that we do and therefore having professional communication skills (both verbal and written) is key to the role. A knowledge of housing databases and SAGE software will be desirable.

You must have good analytical skills to consider difficulties and find solutions to them, excellent communication and negotiating skills to build effective relationships with key stakeholders, including Board and staff of Bridgewater.

In addition, the Finance Manager must possess the following skills:

- Relevant Professional Qualification/Accounting Degree and/or professional accounting qualification i.e. CIMA, ACCA, ICAS, CIPFA
- High level of Information Technology skills including the use of accountancy software, spreadsheets and databases.
- Effective supervisory and leadership skills; a demonstrated ability to build productive teams of staff performing varied functions.
- Effective leadership and positive management style; to promote and drive continuous improvement, change management, achieve Association goals, and maintain staff morale

The Finance Manager should assist in managing the process for internal and external audits of the Association and in conjunction with the HOF assist in the preparation of the Annual Financial Statements, Budget, Management Accounts and all regulatory returns to SHR, OSCR and the FCA.

All staff of the Association must understand and implement the core values of Bridgewater Housing Association and understand and adhere to the Terms and Conditions of employment and the Association's Code of Conduct. Adherence to Equality practices and relevant GDPR and FOI legislation will be expected.

## Behaviours & Competencies

### Bridgewater's Core "Bridge" Values:

- Be Customer focused - We take ownership and responsibility, are positive and engaging and put residents at the heart of everything we do.
- Respect - We show empathy, consideration, treat everybody with fairness and value our customers and colleagues.
- Integrity - Integrity is the foundation of Bridgewater. We will take responsibility for our actions and will display our moral conduct in every decision we make.
- Doing what matters most, with and for, our customers - We are committed to providing quality - not just in the homes we build and maintain but also the services that we deliver, in partnership with our customers.
- Getting it right first time - We will ensure a consistent approach to service delivery and strive to make sure that our customers experience a fast, reliable, and helpful service that aims to answer their query or sort out their problem, first time - however they choose to make contact.
- Enthusiastic - We go the extra mile, are passionate about achievement and eager to learn.

### Core Competency Areas:

- Putting customers at the heart of everything we do
- Communication with staff, Board, and external agencies
- Making things happen within your department.
- Showing leadership and inspiration at your level in the organisation.
- Achieving excellent performance results and demonstrating sound strategic thinking
- Finding creative solutions for customers and technical problems

### What does this mean for the postholder?

1. You will demonstrate an awareness and understanding of your role and your place in the team and take responsibility for your actions.
2. You will seek advice and support appropriately from colleagues and line manager.
3. You will be self-motivated, positive, and supportive of your colleagues and the Board.
4. You will demonstrate respect, honesty, and professionalism across all areas of your job.
5. You will take responsibility for your development and performance, keeping up to date with new processes and information.
6. You will be able to identify training and learning opportunities.

Role output	Includes the requirement to:
Bridgewater's Financial Strategy and Control measures	<ul style="list-style-type: none"> <li>• Assist the HOF with the preparation of the annual budget.</li> <li>• Prepare the quarterly management accounts and associated notes.</li> <li>• Assist the HOF with Annual Accounts working papers and the preparation of statutory accounts.</li> <li>• In conjunction with the HOF to ensure that BHA maximises its income within statutory and policy constraints.</li> </ul>

	<ul style="list-style-type: none"> <li>• Oversee the procurement of goods and services across BHA, ensuring VfM is delivered across all expenditure and embedded in all that we do.</li> <li>• Together with the HOF ensure the timely submission of all statutory returns relevant to the finance department</li> <li>• Management of cash and assist the HOF with the preparation of cashflow forecasts.</li> <li>• Liaising with external stakeholders such as Banks, HMRC, Scottish Housing Regulator, Auditors and Insurers as required.</li> <li>• Assist with HOF with the management of year-end audits and Tax Calculations</li> <li>• Analysis of procurement activities for the association to ensure value for money is achieved.</li> <li>• Contribute along with the Head of Housing Services to the annual rent and service charge increase consultation in line with annual budget.</li> <li>• Oversee the management of the Association's factoring, rent and service charge roll including payment reconciliation and rent debit.</li> </ul>
Implementing BHA's Treasury and Risk Management strategy	<ul style="list-style-type: none"> <li>• Assist with the production of the Association's Treasury Management strategy and policy to ensure availability of and flexibility of funding to support achievement of strategic objectives and reduce exposure to any particular risk.</li> <li>• Liaise with external Treasury Advisors as required.</li> <li>• Contribute to the risk management registers, audit frameworks, and all other significant areas of risk to BHA.</li> <li>• Assist the HOF to ensure the Association meets its existing and future loan covenants; has sufficient financial resources to meet its long-term business planning requirements; including the effective and timely negotiation of funding agreements, as necessary.</li> </ul>
Quality Assurance, Performance Management & Business Intelligence	<ul style="list-style-type: none"> <li>• To contribute in conjunction with the HOF to the management and development of BHA's performance management, quality assurance and business support systems, ensuring timely production of key performance information, indicators, benchmarking, and research.</li> </ul>



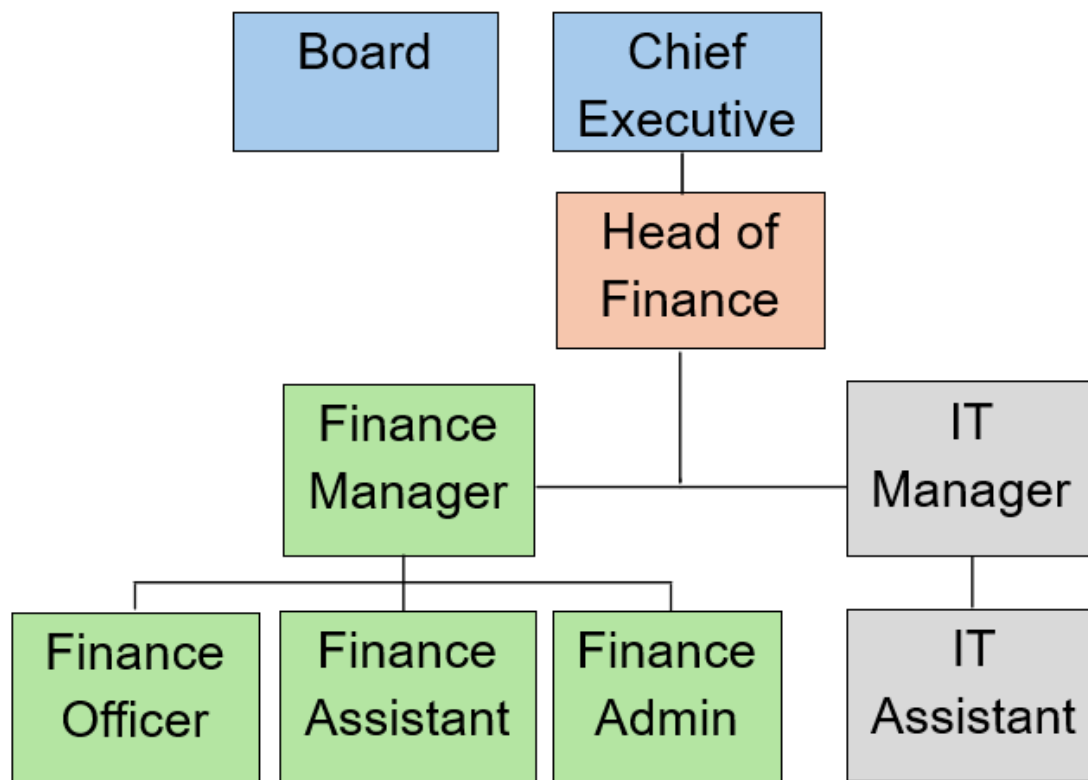
Develop Strategies and Policies in relation to the Finance Section	<ul style="list-style-type: none"> <li>• Update finance procedures timeously and assist with the creation and update of policies.</li> <li>• Provide input into the business plan and ensure that the Service Delivery Plan is developed and achieved.</li> </ul>
Deliver continuous improvement in customer satisfaction and business performance	<ul style="list-style-type: none"> <li>• Manage and improve performance across the range of key performance indicators, with a particular focus on business-critical needs.</li> <li>• Utilise a range of staff communication methods to achieve continuous improvement.</li> <li>• Ensure the application of a robust performance culture with your team with a particular focus on customer excellence.</li> <li>• Assist in ensuring that the Finance team has the skills to source the right solutions and are empowered to take decisions to meet business requirements.</li> </ul>
Ensure that the Association is delivering excellent Governance and Compliance services.	<ul style="list-style-type: none"> <li>• Assist with the delivery and maintenance of excellence governance, including the assurance process, to ensure compliance with the Association's own rules and governance framework, the law, and the requirements of the SHR, OSCR, FCA and other relevant bodies.</li> <li>• In conjunction with the HOF ensure that all financial governance, statutory and legal obligations are met on behalf of BHA.</li> <li>• Assist with the Annual Insurance Renewal process to ensure correct insurances are in place.</li> <li>• Contribute to the Association's Equality &amp; Diversity strategy to ensure our workforce, culture and services are inclusive, tolerant and considers those from all areas of the community.</li> <li>• Assist with the administration of the Finance and Corporate Services Sub Committee.</li> </ul>
Contribute to Financial and Budgetary Control Measures	<ul style="list-style-type: none"> <li>• Review expenditure on performance against budget on all areas of the service.</li> <li>• Liaise with the other departments to set budgets and review variances.</li> <li>• Ensure processes are in place for the approval of applications for payment / invoices as per agreed authorisation limits.</li> </ul>

	<ul style="list-style-type: none"> <li>• Ensure Value for Money strategy aims and objectives are at the forefront of all business decisions.</li> </ul>
Contribute to leadership and strategic direction of the organisation	<ul style="list-style-type: none"> <li>• Be an effective manager and assist the members of the leadership team, working collaboratively with the Chief Executive, Board, and colleagues on all matters of corporate strategy to ensure BHA is a sustainable, ambitious, dynamic, and successful organisation.</li> <li>• Contribute to the growth of the Association's business and its positive image.</li> <li>• Assist in the delivery of the Finance department's business plan.</li> <li>• Working with key stakeholders to ensure the effective co-ordination and delivery of services with other organisations, agencies, and partners.</li> <li>• Assist the HOF in providing the Board and Sub Committees, and CEO, with professional advice and support on any matters which might have financial implications.</li> <li>• Act as an ambassador for Bridgewater by attending and contributing to professional forums, conferences and seminars and disseminate the learning.</li> </ul>
Assist in line management, coaching & leadership to Staff	<ul style="list-style-type: none"> <li>• Ensure the values of the Association are reflected in your work and that all services provided are delivered in line with the Association's Vision and Values</li> <li>• Assist in ensuring regular and effective team meetings are carried out.</li> <li>• Assist when required to carry out 1-2-1's and annual appraisals with relevant staff as directed by the HOF.</li> <li>• Review annual training plans for Finance Staff.</li> <li>• Promote the aims and continuous improvement of the Association through positive leadership styles.</li> <li>• Be an effective role model for team members and able to give guidance.</li> <li>• Ensure staff are supported through learning and development and completion of training plans.</li> <li>• Ensure key behaviours are instilled, encouraged, and developed.</li> </ul>
Business Development	<ul style="list-style-type: none"> <li>• Participate in business improvement, efficiency, and value for money within the service through innovation and new technology.</li> <li>• Participate in new organisational business ventures.</li> </ul>

General Duties	<ul style="list-style-type: none"> <li>• Review and monitor services delivered ensuring they are effective; they meet the requirements of relevant Service Level Agreements and take action to address service failures where necessary.</li> <li>• Demonstrate flexibility and a willingness to respond to the dynamic and changing needs of the organisation.</li> <li>• Oversee the monthly payroll function.</li> <li>• Oversee the preparation and submission of quarterly VAT returns to HMRC</li> <li>• Prepare other statutory returns, e.g. OSCR, FCA, ONS.</li> <li>• Deputise for the HOF when required.</li> <li>• Approach each day with reasonable flexibility to undertake any job functions as necessary and appropriate within the organisation.</li> <li>• Oversee the purchase ledger payment process.</li> <li>• Provide general finance support to internal customers.</li> <li>• Ensure operational procedures are kept up-to-date and contribute to the writing of financial procedures.</li> <li>• Oversee the Component Accounting and Fixed Asset Registers - Maintain the fixed asset property register with all property components identified, depreciated and updated on an on-going basis.</li> <li>• Oversee the “other fixed asset” register to ensure it is maintained, depreciated and kept up to date on an ongoing basis.</li> <li>• Ensure an annual reconciliation of “other fixed assets” is undertaken and any write offs approved by Committee, per the financial regulations.</li> <li>• Assist in the supervision and distribution of tasks within the finance team.</li> <li>• Oversee and maintain core financial records and transaction ledgers, including cash book, nominal ledger, purchase ledger, sales ledger and SDM rent/factoring ledgers.</li> <li>• Ensure all HMRC statutory returns including PAYE &amp; VAT are submitted within the required HMRC deadlines.</li> <li>• Review the Nominal Ledger monthly</li> <li>• Oversee monthly nominal account reconciliations.</li> </ul>
----------------	---

	<ul style="list-style-type: none"> <li>• Oversee the Associations utility contracts procurement to help secure the optimal tariff.</li> <li>• Mortgage to Rent/Rental of the Shelf purchase administration and liaising with internal departments and external agencies when required.</li> <li>• Contribute to the preparation of the annual budget, 5 year and 30-year financial forecasts in conjunction with the HOF.</li> <li>• Attending seminars, training courses and other events as appropriate.</li> <li>• Provide support to and attend to occasional emergencies and customer requests that may be out with normal office hours.</li> <li>• Conduct any other reasonable tasks as directed by the HOF/Chief Executive.</li> </ul>
--	--

Key Relationships	
Who?	Why?
Chair of Board	Strategic Head of Bridgewater.
Board	Governing Members.
Chief Executive	Lead Officer of the Association responsible for the Association's corporate governance.
Head of Finance	Line Manager
Leadership team	Colleagues / Senior Staff responsible for strategic planning.
Finance Team	Team Members.
Property Services Team / Housing Services Team / Care & Repair/Corporate Services	Colleagues who we work in collaboration with to achieve cross department goals and targets.
Contractors / Consultants	Establish a good relationship to achieve expected performances against targets and ensure quality service delivery
Banks/Lenders	Establish and maintain a good working relationship to ensure quality service delivery and understanding of expectations.
Scottish Government/Scottish Housing Regulator	Engage in positive relationships with key contacts at Scottish Government and SHR regarding governance and financial reporting and analysis
External Agencies	Establish good working relationships to ensure quality service delivery and value for money.

**Team Structure:**



## Finance Manager Person Specification

	Requirements	Essential	Desirable	Method of Assessment	
	Education/Qualifications & Professional Membership			Form	Interview / Presentation
1.	Educated to degree or equivalent level in an appropriate professional financial qualification/accounting related discipline. The role also requires a financial accounting qualification (e.g. ICAS, ACCA, CIMA, CIPFA or equivalent).	X		✓	
2.	Membership of a recognised professional accountancy body.	X		✓	
3.	Possession of a business/ leadership / management qualification and/or relevant professional qualification.		X	✓	
	SKILLS & ABILITIES			Form	Interview
4.	Excellent numeracy and analytical skills ensuring financial probity.	X		✓	✓
5.	Ability to lead and work collaboratively.	X		✓	✓
6.	Effective leadership, ability to develop, motivate and mentor staff.		X		✓
7.	Ability to self-manage and organise workload to achieve priorities and objectives.	X			✓
8.	Ability to work under pressure to meet deadlines, using initiative to make decisions.	X			✓
9.	Ability to work non-standard hours where required including at short notice.	X		✓	
10.	Excellent IT skills with a good understanding of ICT systems.	X		✓	✓
11.	Ability to build positive and effective relationships with both internal and external stakeholders.	X		✓	✓
12.	Excellent communication and interpersonal skills, including negotiating, influencing, and presenting skills.	X			✓
13.	Good project management skills and ability to lead on projects, manage these to successful implementation within project constraints and carry out a post project review.		X	✓	
14.	Proven ability to understand, champion and drive change effectively.		X		✓
	EXPERIENCE / KNOWLEDGE				

15.	Experience of working in the Housing Association sector in Scotland and up to date knowledge of the housing association accounting requirements.		X	✓	
16.	Substantial recent relevant experience of working in a busy finance environment.	X		✓	✓
17.	Experience managing and supervising people.	X		✓	
18.	Experience of the preparation of Statutory Accounts ensuring compliance with FRS102 and the Statement of Recommended Practice for Housing Associations.		X	✓	✓
19.	Experience of management accounts preparation, variance analysis and reporting.	X		✓	
20.	Experience of contributing to the development, review, and implementation of financial policies.		X	✓	
21.	Experience of a financial management system for Housing Associations such as SDM Housing Software.		X	✓	
22.	Experience in development and use of ICT to define, measure and review performance outcomes.		X		✓
23.	Experience of preparing/supervising quarterly VAT returns.	X		✓	
24.	Experience of preparing/supervising monthly payroll ensuring compliance with required submissions including year end returns.	X		✓	
25.	Experience of assisting with annual budgeting process and liaising with budget holders.		X	✓	
26.	Experience of day to day treasury management.		X	✓	
27.	Experience of writing reports.		X	✓	
28.	Experience of training and coaching staff members.		X	✓	
29.	Experience of leading on or assisting with public sector procurement.		X	✓	
30.	Experience of assisting and monitoring the financial aspects of development projects.		X	✓	
<b>VALUES/ATTITUDES</b>					
31.	Understands and is committed to equal opportunities.	X		✓	
32.	Professional customer focussed approach.	X		✓	✓
33.	Friendly and supportive approach when working with others.	X		✓	✓
34.	Pro-active and enthusiastic.	X			✓
35.	Accuracy and attention to detail particularly when working to tight deadlines.	X			✓

36.	Always present a positive image both internally and externally.	X			✓
37.	Committed to values of openness, honesty, integrity and respect.	X		✓	✓
38.	Motivated, enthusiastic and self-starter with a commitment and drive for organisational improvement.	X			✓
<b>OTHER REQUIREMENTS</b>					
39.	Familiar with the principles of community involvement and promotion of the Association.		X		✓
40.	Ability to deputise for Leadership Team colleagues if required.		X	✓	
41.	Have proof of right to work in the UK.	X		✓	

## SUMMARY OF BENEFITS

**Bridgewater Housing Association operates the following principal conditions of service:**

<b>Salary</b>	Grade 8 (PA28-PA31) £48,597 - £52,578
<b>Contract Duration</b>	Permanent
<b>Hours</b>	35 hours per week
<b>Place of Work</b>	Hybrid working  Ground Floor West, India of Inchinnan, Greenock Rd, Inchinnan, Renfrew PA4 9LH
<b>Holiday Entitlement</b>	40 days including public/statutory holidays
<b>Sickness Benefit Scheme</b>	Subject to qualifying service
<b>Pension</b>	Scottish Housing Association Pension Scheme (SHAPS) – Defined Contribution
<b>Notice Period</b>	3 months
<b>Salary Payment Date</b>	28 <sup>th</sup> of the month
<b>Travel</b>	Mileage allowance of 45p/mile for the first 10,000 miles per annum

## PRIVACY NOTICE

This notice explains what information we collect, when we collect it and how we use it. During the course of our activities, we will process your personal data (which may be held on paper, electronically, or otherwise) and we recognise the need to treat it in an appropriate and lawful manner. The purpose of this notice is to make you aware of how we will handle your information.

### 1. WHO ARE WE?

**Bridgewater Housing Association Limited**, recognised Scottish Charity No SC0 35819, Scottish Housing Regulator No HAL 301, Co-operative and Community Benefit Societies Act No 2525R(S), Property Factor Registration number PF000105 and having their Registered Office at Ground Floor West, India of Inchinnan, Greenock Road, Inchinnan, Renfrew, PA4 9HL (“**we**” or “**us**”) take the issue of security and data protection very seriously and strictly adhere to guidelines published in the Data Protection Act of 2018 (the 2018 Act) and the General Data Protection Regulation (EU) 2016/679 (GDPR), together with any domestic laws subsequently enacted.

We are registered as a Data Controller with the Office of the Information Commissioner (ICO) under registration number Z7558854X and we are the data controller of any personal data that you provide to us.

Our Data Protection Officer (DPO) is:

RGDP LLP, Level 2, One Edinburgh Key, 133 Fountainbridge, Edinburgh EH3 9QG

Tel: 0131 222 3239

Email: [info@rgdp.co.uk](mailto:info@rgdp.co.uk)

Any questions relating to this notice and our privacy practices should be sent to Scott Currie, Head of Corporate Services & Business Development.

### 2. HOW WE COLLECT INFORMATION FROM YOU AND WHAT INFORMATION WE COLLECT

We collect information about you, and you provide information to us so that we can provide information and services to you:

- when you apply for housing with us, become a tenant, request services/repairs, enter into a factoring agreement with ourselves howsoever arising or otherwise provide us with your personal details
- when you apply to become a member.
- from your use of our online services, whether to report any tenancy or factoring related issues, make a complaint or otherwise.
- from your arrangements to make payment to us (such as bank details, payment card numbers, employment details, benefit entitlement and any other income and expenditure related information).
- from CCTV images captured by our CCTV cameras.
- when you visit our website
- when you apply for a job with us
- when you request or are in receipt of our services.



The information we collect includes the following:

- Name.
- Address.
- Telephone number.
- Email address.
- National Insurance Number.
- Demographic information – ethnicity, race, age, date of birth, nationality.
- Share membership number.
- Payment card reference.
- Next of Kin/emergency contact details.
- Household members.
- Bank Account details.
- Payment Card Numbers.
- Employment details, taxpayer identification numbers, tax reference codes.
- Medical/Health information to process an application/transfer, application/undertake sheltered duties/process medical adaptation requests and to ensure the health and safety of Bridgewater Housing Association staff, contractors and other individuals.
- Membership details.
- Hearing impairments.
- Health & safety information to process insurance claims.
- Disability.
- Benefits information from DWP/Housing Benefit Department.
- Passport or driving license numbers.

We also receive information from third parties including:

- Benefits information, including awards of Housing Benefit/Universal Credit and any overpayments requests.
- Payments made by you to us.
- Complaints or other communications regarding behaviour or other alleged breaches of the terms of your contract with us, including information obtained from Police Scotland, Local Authorities or other housing providers.
- Reports as to the conduct or condition of your tenancy, including references from previous tenancies, and complaints of anti-social behaviour.
- Health related information.

### **3. WHY WE NEED THIS INFORMATION ABOUT YOU AND THE LEGAL BASES FOR PROCESSING**

We need your information and will use your information lawfully to undertake and perform our obligations and duties to you. For example:

- to enable us to enter a contract with you.
- undertake and perform our obligations and duties to you in accordance with the terms of our contract with you.
- to enable us to supply you with the services and information which you have requested.
- to enable us to respond to your repair request, housing application and complaints made.
- to analyse the information, we collect so that we can administer, support and improve and develop our business and the services we offer.

- to contact you in order to send you details of any changes to our services which may affect you.
- for other purposes consistent with the proper performance of our operations and business, including newsletters, website and our annual report; and
- to contact you for your views on our products and services.
- because it is in the public interest to do so or because it is in our legitimate interest to do so.

#### **4. SHARING OF YOUR INFORMATION**

We may disclose your information to other trusted third parties who act for us for the purposes set out in this notice or for purposes approved by you, including the following:

- if we enter into a joint venture with or merge with another business entity, your information may be disclosed to our new business partners or owners.
- if we instruct repair or maintenance works, your information may be disclosed to any contractor.
- if we are investigating a complaint, information may be disclosed to Police Scotland, Local Authority departments, Scottish Fire & Rescue Service and others involved in any complaint, whether investigating the complaint or otherwise.
- if we are updating tenancy details, your information may be disclosed to third parties (such as utility companies and the Local Authority).
- if we are investigating payments made or otherwise, your information may be disclosed to payment processors, Local Authority and the Department for Work & Pensions.
- if we are conducting a survey of our products and/or service, your information may be disclosed to third parties assisting in the compilation and analysis of the survey results.
- to obtain legal advice or take legal action.
- to adhere to our statutory requirements to report to the Scottish Housing Regulator and notify the Local Authority in the event of court proceedings being raised to recover possession of a tenancy.
- if you wish to access our Welfare Rights service.
- to allow you to make payment to us through third party organisations.
- to Sheriff Officers, debt collection agencies and tracing agents in connection with any enforcement action.
- if we are processing any insurance claim made against us, we will forward the claim to our insurers

Unless we have a lawful basis for disclosure, we will not otherwise share, sell or distribute any of the information you provide to us without your consent.

#### **5. TRANSFERS OUTSIDE THE UK AND EUROPE**

We will only store your information within the UK and EEA.

#### **6. SECURITY**

When we collect your personal data, we take steps to make sure that it is kept secure and safe.

The Association has been awarded the Cyber Essentials Certification which provides assurance that a number of key information security controls are in place within the organisation. All employee data which is stored electronically is access controlled or digitally encrypted.

Where a physical copy of any data is stored, it is stored in a locked filing cabinet or drawer.

Further information regarding security and storage of data can be found in our Data Protection Policy

## **7. HOW LONG WE WILL KEEP YOUR INFORMATION**

We review our data retention periods regularly and will only hold your personal data for as long as is necessary for the relevant activity, or as required by law (we may be legally required to hold some types of information), or as set out in any relevant contract we have with you.

## **8. YOUR RIGHTS**

You have rights in relation to your personal data and can ask us for the following:

- To access information about the personal data we are processing and to obtain a copy of it.
- To change incorrect or incomplete data.
- To erase or stop processing your data (in certain circumstances).
- To stop sending you marketing messages; and
- To object to certain processing activities.

If you would like to exercise any of your rights above, please contact us at [admin@bridgewaterha.org.uk](mailto:admin@bridgewaterha.org.uk) in the first instance. You should note that your rights under the GDPR and 2018 Act are not absolute and are subject to qualification.

If you remain unsatisfied after your complaint has been processed by us, you also have the right to complain to the Information Commissioner's Office in relation to our use of your information. The Information Commissioner's contact details are noted below:

Information Commissioner's Office  
 Wycliffe House  
 Water Lane  
 Wilmslow  
 Cheshire  
 SK9 5AF

Website: [www.ico.org.uk](http://www.ico.org.uk)

The accuracy of your information is important to us – please help us keep our records updated by informing us of any changes to your personal and contact details.

# Your application

To apply, please complete the application form which accompanies this recruitment pack. Both are found at <https://www.bridgewaterha.org.uk/recruitment>. All applications need to be received no later than **12 Noon on Friday 8<sup>th</sup> August 2025**. Shortlisting will take place on **Monday 11<sup>th</sup> August 2025** and initial interviews will take place on **Wednesday 20<sup>th</sup> August 2025**. Please return completed applications to [recruitment@bridgewaterha.org.uk](mailto:recruitment@bridgewaterha.org.uk). Queries should also be sent to this email address

Please note that applications can only be considered if all the documentation is complete.

Please contact me if you wish to have an informal discussion about the role and organisation, or if you have any other questions to help you decide whether to apply.

Kind regards

Andy Thomson  
Chief Executive, Bridgewater Housing Association  
[athomson@bridgewaterha.org.uk](mailto:athomson@bridgewaterha.org.uk)  
0141 812 2237