SUMMER 2024

SAVE THE DATE!

Bridgewater

We are excited to announce our Gala Day on the 9th August. Join us for a day filled with fun, community spirit and memorable activities. Mark your calendar for what promises to be a fantastic event. We look forward to celebrating with you!

India of Inchinnan Building, Greenock Road, Inchinnan <u> 12noon – 4pm</u>





BRIDGE

HOUSING ASSOCIATION LIMITED

ASSOCIATIC. LIMITED

MASCOT **COMPETITION** Page 2



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e're calling on all creative minds within our community to design a mascot that embodies the spirit, values, and vibrant culture of Bridgewater Housing Association. This is your chance to leave a lasting mark and help us create a symbol that will inspire and unite us all.

The winning mascot will represent Bridgewater Housing Association at events, in publications, and across our social media platforms. We are looking for a design that is not only visually appealing but also captures the essence of our community: warmth, inclusiveness, and innovation.

How to Enter:

• Create Your Design: Let your imagination run wild! Your mascot can be a character, an animal, or any creative representation that reflects our community.

Submit Your Entry: Email your design to admin@bridgewaterha.org.uk_with the subject line "Mascot Competition Entry" or drop off your design at our office located at Bridgewater Housing Association, India of Inchinnan, Greenock Road, Inchinnan, PA4 9LH

Include a Description: Along with your design, please include a brief description explaining the inspiration behind your mascot and how it represents Bridgewater Housing Association.

19

Competition Deadline:

All entries must be received by **Monday 22th July**. Don't miss out on this fantastic opportunity to showcase your talent and contribute to the identity of our association!

Prizes:

The creator of the winning design will receive a £50 gift card and the pride of seeing their mascot become a beloved symbol of Bridgewater Housing Association. Additionally, the top three entries will be featured on our website and social media channels.

Bridgewater Housing Association

Join us in this exciting competition and help us create a mascot that will bring our community together. We can't wait to see your amazing designs and the creativity our community has to offer!

BHA Fully Compliant with Tenant and Resident Safety

he Association has successfully met all regulatory requirements for tenant and reside3nt safety, according to an update engagement plan published by the Scottish Housing Regulator (SHR) on April 26, 2024.



This achievement comes after Bridgewater proactively addressed gas servicing issues identified in May 2023. The Association implemented a comprehensive action plan and self-reported to the SHR, demonstrating our commitment to tenant safety.

Since then, Bridgewater's staff and board have worked diligently to improve safety practices across various areas, including gas, electrical, and fire safety. This ongoing commitment includes regular independent reviews of these areas to ensure continued compliance.

The revised Engagement Plan which can be found on the SHR's website -

https://www.housingregulator.gov.scot/landlord-performance/landlords/bridgewaterhousing-association-ltd/engagement-plan-from-26-april-2024-to-31-march-2025/

Bridgewater has committed to actively implementing a rolling independent review of our tenant safety processes, with the audits covering gas, electrical, fire, legionella, asbestos, and lift safety, alongside mould and damp management to continue into late 2024. These reports will be provided to the regulator as they are concluded.

The SHR commended Bridgewater's "open and constructive" approach in working with them to address the concerns. Bridgewater CEO Andy Thomson credits the hard work and collaboration of staff, board members, and contractors for achieving this milestone.

"This is fantastic news for our tenants," said Andy. "We're confident that the new policies, processes and collaborative efforts will ensure Bridgewater continues to provide a safe and comfortable living environment."

While celebrating this achievement, Bridgewater acknowledges the importance of continuous improvement and remain dedicated to embedding best practices and enhancing services for tenants and residents.

John Paterson, Bridgewater Housing Association chair, echoed this sentiment: "This is great news for Bridgewater after a challenging year. I am incredibly grateful to our staff and board for their dedication to achieving this positive outcome for our tenants."

PERFORMANCE UPDATE Q4 2023-24 – Up to 31/03/2024

Welcome to our performance update.

We'll be sharing our performance figures in each newsletter, so you can see how things are going at Bridgewater throughout the year. We know openness is important, and your feedback is too! If there's any information, you'd find helpful that we're not currently including, let us know. We may be able to add it to our updates.

Indicator	Target	Performance
Number of members	n/a	49
Average Days taken to close a Stage 1 Complaint	5 days	4.83 days
Average Days taken to close a Stage 2 Complaint	20 days	14.13 days
Average Time taken to answer calls	30 seconds	11 seconds (Q4 only)
Customers with a MyBHA Account	826	1482
MyBHA Paper free customers	n/a	187
Average Time to complete non-emergency Repairs	7 days	7.95 days
Average Time to complete emergency Repairs	3 hours	2.07 hours
Average time taken to relet empty homes	45 days	35.82 days
Rent lost on properties relet as percentage of our rental income	1.25%	0.68%
Total Rent Arrears	n/a	£153,518
Arrears as a percentage of our rental income	4.5%	3.47%

Figures cumulative unless noted.

Wednesday

Sept 2024

SAVE THE DATE! OUR AGM

oin us for this year's Annual General Meeting on Wednesday, September 11, 2024, at 5:30 PM. The meeting will be held at India of Inchinnan, Greenock Road, Renfrew, PA4 9LH

Invitations will be sent to our Share Members. If you would like to become a Share Member and attend, please visit our **ABOUT US** page on our website for more information.

Alison Vass, our Housing Support Co-ordinator, has moved on from Bridgewater HA to a promoted position at Partick HA. Since joining us in September 2023, Alison has been a source of fun and support for both staff and tenants. We wish her great success in her new role.

STAFF NEINS

We are pleased to welcome Kirsty Sweenie, who joined Bridgewater HA in June on a temporary contract to replace Alison. With over 20 years of experience and a specialised interest in housing support needs, Kirsty is a valuable addition to our team.

Congratulations to Cathy McAnerney, our Customer Services Assistant, who has been promoted to Assistant Housing Officer after a successful interview. Cathy, who joined us in 2022, has brought excellent customer service skills and housing knowledge to the association.

We also welcome Michelle Dunn, who has been appointed as our new Customer Services Assistant. Michelle brings extensive housing knowledge and has quickly adapted to her new role.

In our last newsletter, we informed you that Brian Thorburn would be joining our organisation. Brian started his role in early April and has been actively getting acquainted with the various property types in Erskine.

We extend our best wishes to all our colleagues in their new positions, both within and outside Bridgewater HA!

BHA Staff triumph in Kilt Walk 2024

n a sunny and pleasant day, Megan McQuade, Alison Vass and Nicola Paterson laced up their walking shoes for the annual Kilt Walk 2024. This year's event, held on June 27, saw perfect weather conditions with clear skies. The warmth of the sun and a gentle breeze provided the ideal backdrop for such an event, even in the moments they were hobbling!

The team from Bridgewater, known for their enthusiasm and community spirit, tackled the 24-mile route with determination and camaraderie. Starting from the bustling heart of Glasgow, they journeyed through picturesque landscapes, historic landmarks, and vibrant neighbourhoods, showcasing Scotland's natural and cultural beauty.



Throughout the walk, they were encouraged by the cheerful atmosphere and the cheers from spectators lining the route. Their participation not only demonstrated their physical endurance but also their commitment to charitable causes. These amazing ladies raised over £1200 for Renfrewshire Women's Aid, reflecting the Bridgewater team's dedication to giving back to the community.

As the team crossed the finish line, there were smiles all around. Their participation in the Kilt Walk 2024 was a testament to their commitment to support such a valuable organisation as Women's Aid. Congratulations to these remarkable women for their outstanding effort and for making a significant impact through their charitable contributions. Here's to more such inspiring activities in the future!



Volunteer Board Members Wanted





- Do you have some free time which could assist the local community?
- Are you interested in delivering high quality services that help improve people's lives?

We are looking to recruit additional members to our Board of Management with relevant expertise/backgrounds.

In addition to having such a background you will require to demonstrate a real desire and interest in helping the Association provide high quality housing and property services to our service users throughout Erskine and Renfrewshire. You will need to be able to commit to attending up to 11 Board meetings per year which are held on a Wednesday usually at 5:30pm. These meetings can be attended in person at our office or accessed remotely. Although this is a voluntary position, travel and other approved expenses are payable.

You will receive support and training including a formal structured induction programme in order to assist you fulfil your responsibilities.

If you are interested and think you have the skills, enthusiasm and commitment to make a contribution to our Association, we would love to hear from you.

For an informal discussion, more information or to register your interest, please contact us on **0141 812 2237** or email **admin@bridgewaterha.org.uk**

Have you a FLAIR for helping your community?

ousing Associations in Renfrewshire and East Renfrewshire have launched a recruitment drive for people willing to help their communities.

The aim is to recruit individuals to serve on the Boards – sometimes known as Management Committees – of housing associations and ultimately make a difference.

A number of housing associations run what's known as the FLAIR Academy – a FREE training initiative designed to provide all you need to know about what serving with a housing association entails.

The reward is that you are involved in the decision-making process on housing and regenerating communities – all part of the inspiring work housing associations undertake.

FLAIR is made up of the following housing providers: Barrhead HA, Bridgewater HA, Ferguslie Park HA, Linstone HA, Paisley HA and Williamsburgh HA.

FLAIR is particularly keen to recruit people who are underrepresented in the housing sector. FLAIR positively encourages applications from individuals regardless of sex, race, disability, sexual orientation, age or religion or beliefs.

If you are looking for a way to have a voice in the housing sector this opportunity might be for you.

FLAIR can offer continuing professional development, real life experience for your CV, volunteering with meaning and purpose, networking with professionals and others committed to social impact and ultimately a way of helping improve communities and lives.

Being part of the FLAIR ACADEMY lasts 9 weeks and there are 2 semesters – April to June and Oct to Dec every year. It requires around 6 hours per month. All training materials, resources and reasonable expenses are covered.

There is 1 session every Tuesday evening from 16th Apr 24 – 11th June 24. 6.30pm – 8.00pm. These training sessions will be held remotely with access via Microsoft Teams or Zoom.

If this is something you are interested or would like to discuss please contact Lesley Carr, Corporate Services Assistant at **lcarr@bridgewaterha.org.uk**.

Community Donations and sponsorship fund

Pridgewater is committed to enhancing community well-being. We want to support local nonprofit organisations, community groups and other entities dedicated to making a positive impact within Erskine by encouraging applications to our donations fund

The Board of the Association recognises that tenants entrust the funds it receives from the revenue of the Association to them, as such a dedicated budget is set aside annually for expenditure on donations and is reported to the Board.

We are looking for applications from groups such as: youth groups, environmental groups and support groups that align with our values, particularly doing what matters most to our customers.

All applications are considered for a one off contribution and are subject to available funds. The maximum amount that can be awarded is £300.

Applying for funding from BHA is a straightforward process designed to encourage community involvement and support. Interested groups should apply by calling our office on **0141 812 2237** for further information or contacting us via the website. Submissions should include details of the project you are seeking donations/sponsorship for and how this aligns with our values.

We will keep you update about any donations we make.

New Maintenance **Contractors**

ridgewater Housing Association has announced the appointment of new Reactive and Void Maintenance contractors. This decision comes as part of a strategic move to enhance the quality and efficiency of maintenance services provided to residents, whilst ensuring best value for money.

The three-year contract, which includes an option for a two-year extension, will see a select group of contractors responsible for various maintenance tasks. The appointed contractors are:

- Shiels & Kennedy,
- Bell,
- H. Clarke & Sons,
- Valley Group,
- MP Group, Magnus,
- Sectorserve,
- Whyte & Christie
- James Frew

Residents should be aware that these contractors may carry out work in their homes as part of the association's ongoing commitment to maintaining and improving housing standards. The association is confident that these contractors will deliver high-quality services and ensure your homes remain safe and well-maintained.

Each contractor carrying out work will carry an I.D. badge, this will be presented on request, and operatives will not cold call at your property.

When calling the Association to report a repair, you will also be notified of the name of the attending contractor. Should you have a contractor show up at your property unannounced, or, are unsure if the contractor is genuinely working on the Association's behalf, please call the Association on 0141 812 2237 to confirm.

Rising Pest Control ssues

e continue to monitor the increase in pest control issues, primarily due to food waste being left in garden and back court areas. This situation has led to a surge in rat infestations, posing a serious risk to residents using these spaces.

The Association's pest control contractor will respond to all reported cases. However, if the issue persists and the number of cases continues to rise, it could impact the Maintenance budget for this year.

Residents are urged to dispose of food waste in the designated bins to help mitigate this problem. If you have concerns or information regarding this issue, please report it in confidence to your Housing Officer.

Cardwell Nurseries Appointed for Barholm Playpark Renovation

e have appointed Cardwell Nurseries to undertake major renovation works at the Barholm playpark. This decision follows a period of closure due to repeated vandalism that rendered the play surface unsafe for public use. Works will commence on Monday 15th July.

The extensive damage has resulted in significant repair costs for the association, expenses that are ultimately covered by tenants' rents. Unfortunately, the acts of vandalism have broader implications, as these additional costs contribute to potential rent increases for residents.

Cardwell Nurseries has been tasked with restoring the playpark to ensure it is safe and enjoyable for the community once again. Bridgewater Housing Association remains committed to providing quality amenities for its residents and hopes the renovated playpark will be respected and preserved for future enjoyment.

We will keep all residents updated through our website and social media on the playparks progress and reopening, you can also call us at the office for an update.

How To Report Condensation and Mould Issues

e would urge residents to report any signs of condensation, dampness, or mould to our Maintenance Team immediately. Prompt reporting allows us to resolve these issues quickly and efficiently.

To help minimise condensation, dampness, or mould in your property, consider the following tips:

- Wash down any mould with hot, soapy water.
- Keep window trickle vents open at all times.
- Open windows for a short period each day.
- Maintain proper heating in the property.
- Open kitchen and bathroom windows while cooking or bathing, and keep doors closed.

If you are unsure or need further advice, please request a property inspection from a member of our Maintenance Team.



The

Importance of Access for Safety Checks lease remember it is critical that residents allow access for annual gas servicing and five-year electrical safety tests. Both are legal requirements and vital for ensuring the safety of your home.

Failure to permit access for these checks is a breach of your Scottish Secure Tenancy agreement and the association will take necessary steps to gain access if required.

We appreciate your cooperation in maintaining a safe living environment for all residents. If you have any questions or need to schedule an appointment, please contact our Maintenance Team.

Full Stock Condition Survey

e are set to undertake a comprehensive stock condition survey across all of our properties. This survey is essential for gathering upto-date information on the condition of the housing stock.

The data collected will enable the association to develop a detailed major repairs programme aimed at improving the quality and longevity of the properties. Accurate stock information is crucial for planning and prioritising repairs and upgrades, ensuring that residents continue to live in safe and well-maintained homes.

Residents are encouraged to cooperate with surveyors during this process to help Bridgewater Housing Association achieve these important objectives. For more information, please contact the association directly.

JS Harvie Nears Completion of Year 3 in Bridgewater's Cyclical Decoration Programme

e are pleased to announce that JS Harvie is nearing the completion of Year 3 of the association's cyclical decoration programme in the Bargarran and North Barr areas. This initiative is part of Bridgewater's ongoing commitment to maintaining and enhancing the appearance of its properties.

Important Changes to Factoring Billing Periods

e recently informed all factored owners about our ongoing efforts to improve services and streamline processes, particularly regarding changes to our billing schedule. Our goal is to bring billing into 'real time.'

Starting in late 2024, invoices will include charges up to and including September 30, 2024. From 2025, house owners will transition to a June billing date, while flat owners will continue to receive six-monthly invoices.

We appreciate the feedback from all owners on our correspondence. We invite any interested owners to join our soon-to-be-established 'Owner Forum.' If you wish to participate, please contact us at factoring@ bridgewaterha.org.uk with your note of interest and property address.

Additionally, following a recent review and Board approval, a 6% increase in management fees was applied from April 1, 2024. This increase will be reflected in your next invoice.

Thank you for your understanding and patience as we work to enhance our services.

Landscape Maintenance Update: Idverde's Summer Prune Program in Full Swing

e are pleased to provide an update on the Landscape Maintenance program. Idverde's 'summer prune' initiative is well underway, with contractor operatives currently focusing on the North Barr management area. Following this, they will progress through Park Mains.

Residents can view the full maintenance schedule in the 'news' section of our website. Additionally, some photos showcasing the pruning work in Kirkton and Newburgh areas are available below.



Communal Cleaning Tenders

CAUTION WET FLOOR

he current communal cleaning contracts with Allander Cleaning Services (ACS) have been in place for some time and are due for retendering. The Association has appointed Alan Shanks, ADA Construction Consultants Ltd in the procurement of communal cleaning services.

Two tenders were advertised on 19th June 2024 through Public Contracts Scotland for the following services:

- Communal Close Cleaning this Contract applies to tenement stairs, common close areas, lifts, windows and external common close doors, common close canopies and bin stores & cycle stores within properties belonging to Bridgewater.
- 2. Communal Cleaning at the two Extra Care Developments this Contract applies to the communal areas at Robertson House and Clayson House (entrance foyer, stairs, corridors, sitting room, dining room, toilets, lifts, windows and external common entrance doors).

Tender submissions will be evaluated and the contracts will be awarded to the company / companies who meet the tender service specifications. Tenants pay a service charge for this service, however, no changes to costs will be made until the service charges are reviewed early 2025.

Tenants who received this service will be notified in advance of the appointed contractor, the service specification and expected start date of the new contract. The service standards will be closely monitored by the Association and we will work closely with tenants to obtain feedback and to ensure if there is dissatisfaction with the service that this is raised with the contractor and speedily rectified to ensure service standards are maintained.

Bridgewater Customer Service Standards

n the Spring Edition of the newsletter we unveiled our new Staff Structure and Customer Engagement Strategy which includes clear customer service standards. Part of the restructure was the creation of a Customer Services Team with three Customer Services Assistants who can be contacted on 0141 812 2237 or by email to admin@bridgewaterha.org.uk. The Customer Services Team will aim to deal with all enquiries promptly and efficiently, Our Customer Service Standards are outlined below and lay out what you can expect from Bridgewater.

Would you like to be more involved? We're seeking tenants to join a short-term working group to provide feedback on our services. This is your chance to make a real difference!

The Customer Services Team will aim to deal with all enquiries promptly and efficiently. Our Customer Service Standards are available in the Complaints and Compliments section on our Website - https://www.bridgewaterha.org.uk/complaints-and-compliments/

Our Customer Service Standards include the following:

- **Telephone calls** We will answer 70% of calls in under 30 seconds. A staff member will answer their phone within 5 rings
- Written Communication We will respond to any written correspondence within 5 working days where possible, unless statute regulation or guidance dictates otherwise
- Email Communication We will respond initially to acknowledge any email received within one working day and provide a response with five working days
- Website enquiries We will respond to website questions/requests within two working days
- Appointments We will see you within 5 minutes of your pre-arranged appointment time

Free Day-time Activity Classes for Bridgewater HA Tenants Over 60



We are delighted to bring to you.... Strength and Balance Crafting Drawing and Painting classes available free of charge to Bridgewater tenants aged 60 and over! These classes are funded by Engage

These classes are funded by Engage Renfrewshire, Community Mental Health and Wellbeing Fund and the Scottish Government

The classes take place at the Bargarran Community Centre, 8 Bargarran Road, Erskine PA8 6BS

Strength and Balance:

A weekly, 45-minute gentle exercise class on Thursdays with our fantastic fitness instructor Christine Oliver.

Drawing and Painting:

A fortnightly, 2-hour drawing and painting class every 2nd Tuesday with Amanda McCall, Community Art Worker. No drawing abilities or equipment required.

Craft and Design:

A weekly, 90-minute crafting class on a Monday with Amanda McCall, Community Art Worker which will get your creative juices flowing! No artistic skills or equipment are required.

If you are interested in coming along, please contact the Customer Services Team on 0141 812 2237 for more information. Places are limited.















Housing Support Service Review

ou may recall we reported in the last newsletter that an independent consultant, Angela Spence, of Ideal Outcomes had been commissioned to undertake a review of our housing support services. This review included sheltered housing, extra care housing and properties that we manage on behalf of specialist support agencies.

The review of the properties we manage for other agencies and our extra care housing is still ongoing, however, the review of our sheltered housing service has been completed.

At a meeting on 29 May 2024 our Board considered the recommendations contained in the review report. The Board approved the start of an extensive consultation process with tenants and other stakeholders on the removal of the warden service provided by the Housing Support staff during Monday to Friday 9am to 5pm. The proposal is to undertake a 12-month pilot of an independent living model, retaining the new dispersed alarm system which was recently installed in all our sheltered properties.

The review highlighted a declining demand for the service in terms of both new and existing tenants, the high cost of the service and that these changes to the service would benefit our tenants in terms of a service which better reflects their support needs and reduces the cost of the service charges.

We will undertake extensive consultation with staff, tenants and other stakeholders in advance of changes being implemented. We have written to all tenants who received the service to advise them of the Board's decision and that we estimate that the new service will begin from April 2025.

In order to consult we will use a variety of contact opportunities, including group and individual meetings, which can be in person, over the phone or virtual. We will be in touch with the tenants affected by this in the coming weeks to provide further information on the timetable of events.

To ensure that our tenants and their families or representatives have their voices heard we have engaged TPAS Scotland who are experts in tenant engagement. TPAS will provide independent advice to tenants, so everyone affected has the opportunity to influence the change process.

Should you like more information, please do not hesitate to contact Kirsty Sweenie, our Housing Support Coordinator on **0141 812 2237**.

BEWARE OF SAME BASS 500 ERST

Protecting Renfrewshire Residents from Scams

n recent months, Renfrewshire has seen a worrying increase in bogus callers attempting to deceive residents and gain unauthorised access to their homes. These impostors often pose as legitimate service providers, charity workers, or public officials to exploit people's trust. It is crucial for everyone in the community to stay vigilant and informed about these deceptive tactics to prevent falling victim to scams.

Protecting Yourself and Your Neighbours

To safeguard against bogus callers, it is essential to adopt a cautious approach when dealing with unexpected visitors. Here are some tips to protect yourself and your community:



Check Identification: Always ask for identification and verify it by calling the company or organisation they claim to represent. Use a phone number from an official source, not one provided by the caller.

Secure Your Home: Keep doors and windows locked, and use a door chain or spyhole to speak with visitors. Do not let anyone into your home unless you are certain of their identity.



Be Wary of Unsolicited Offers: Be sceptical of unexpected offers for repairs or maintenance work, especially if they claim the work is urgent. Reputable companies do not operate this way.



Report Suspicious Activity: If you encounter a bogus caller or see someone acting suspiciously in your neighbourhood, report it to the police immediately. Quick reporting can prevent others from being targeted.

Educate and Support: Inform friends, family, and neighbours, particularly the elderly, about the dangers of bogus callers. Share tips on how to handle unexpected visitors and encourage them to stay vigilant.

Doorstep crime is a problem that continues to plague our communities year on year. These incidents can have a devastating and lasting effect on victims from disruption to their homes, or property and financial loss that impacts heavily on their emotional wellbeing and health.

Don't let scammers into your home. Just say no. For more Information about doorstep crime, how to spot a rogue trader and how to protect yourself visit:

https://www.scotland.police.uk/advice-and-information/scams-and-frauds/ doorstep-crime-and-bogus-callers/

Bogus callers pose a significant threat to the safety and security of Renfrewshire residents. By staying informed, taking precautionary measures, and supporting community initiatives, we can collectively protect ourselves and our neighbours from these deceptive scams. Remember, when it comes to bogus callers, it's better to be safe than sorry.



ith summer upon us, many of us are spending more time in our gardens. We'd like to remind tenants that maintaining your garden to a reasonable standard is your responsibility, as outlined in your Tenancy Agreement.

During the summer, we often receive complaints about untidy gardens, so please ensure your garden is:



Free from litter, rubbish, ond large bulk items Grass and hedges are kept tidy

Weeds are kept under control

We offer a limited grass-cutting service for tenants who are elderly or experiencing ill health and have no one else to assist them. If you would like to discuss this service, please get in touch. Note that we cannot provide this service if your garden is only accessible through the house. The service includes grass cutting but does not cover weed control or trimming shrubs/hedges.



For garden waste removal, Renfrewshire Council provides a special uplift service. More information can be found at **Renfrewshire Council Bulky Waste Collection**.

Additionally, you can take your waste and recycling to the Household Waste Recycling Centre located at Barrhill Road, Erskine PA8 6BU. The centre is open 7 days a week from 8 AM to 6 PM (last entry at 5:45 PM). Please note that hours may vary in the winter.

BEST START GRANTS

When can you apply?	You may be able to get	
As soon as you know you're pregnant, or up until your child turns 3 years old.	Best Start Foods	
You can get Pregnancy and Baby Payment any time after you have reached the end of the 24th week of pregnancy until the day your baby is 6 months old.	Best Start Grant – Pregnancy and Baby Payment	
If your baby is born before 24 weeks, you can apply from this date up to the day your baby is 6 months old.		
If you've taken over looking after a child, for example, if you've adopted, you can apply up to the day before the child's first birthday.		
When your child is aged between 2 years old and 3 years and 6 months old.	Best Start Grant – Early Learning Payment	
When your child is first old enough to start school. When you should apply depends on when your child was born. Please see below for more information	Best Start Grant – Early Learning Payment	

The Best Start Grant – Early Learning Payment provides a one-off payment of £314.45 per child to families when their children are old enough to start primary school. It provides extra money to help with the costs of starting school and can cover things like a new pair of shoes, books and school bags.

Eligible families with children born between 1 March 2019 and 29 February 2020 who don't get the payment automatically must apply before the deadline of 28 February 2025 or they will miss their opportunity to access School Age Payment. This includes families who have deferred their child's entry to school from August 2024 to August 2025, or those home educating.

A small number of people who do not get the payment automatically have been urged to check if they are eligible and apply.

Social Security Scotland will notify people by text message when checking eligibility for Best Start Grant School Age Payment. If someone is eligible, they will write to let them know they will get the payment automatically without the need to apply.

Those who need to apply separately includes some people who get Housing Benefit but are not eligible for Scottish Child Payment and those who have chosen not apply for Scottish Child Payment or opted out of automatic payments. This also includes parents and carers who are under 18, or who are 18 or 19 and dependent on someone else who gets benefits for them.

Parents, carers and guardians can get more information at **mygov.scot/schoolage** or by calling us free on **0800 182 2222**.

CONTENTS INSURANCE FOR SOCIAL HOUSING TENANTS AND RESIDENTS

histle Tenant Risks provide a Home Contents Insurance Scheme which is designed for residents living in social and affordable housing, offering cover for tenants and residents against a range of risks.

As Bridgewater Housing Association is a social housing provider and member of Employers in Voluntary Housing (EVH) we have access to Thistle's Home Contents Insurance Scheme and all our tenants and residents are eligible to apply for cover.

According to the Association of British Insurers^{*}, the individuals most likely to be uninsured are also those least likely to be able to recover financially when the unexpected happens.

Benefits of the Thistle Home Contents Insurance Scheme:

- 1. In the event of a burglary, fire or flood strike, insurance will replace or repair damaged or stolen goods.
- 2. The Thistle Tenant Risk Scheme can cover most of your household goods and contents whilst in your home, such as furniture, TV, clothing, carpets, electrical items and general household goods. It does not cover property used or held for business or professional purposes. Full details of the policy cover and exclusions are available on request before you apply for cover.
- 3. The insurance also covers replacement of external locks if your keys are lost or stolen and the contents of your fridge and freezer (excludes damage caused if the electricity supplier deliberately cuts of the supply to your home).
- 4. There are additional cover options which you can add to the standard policy.

It's a good idea to check the cover in place and consider what a home contents insurance policy would cover you for, to help you make an informed decision on whether you need one.

Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your personal possessions could be broken, damaged or stolen.

How do I find out more?

Call our office for an application pack, or contact Thistle on **0345 450 7286** or visit **www.thistletenants-scotland.co.uk**



NO-CIIUI

Prep: 5 mins Plus freezing

Difficulty: Easy

Serves: 8

SUMA

RECIPE

AER

ondensed milk is a magic ingredient when making no-churn ice cream - the end result will be creamy, smooth and not at all icy.

Ingredients

- 1/2 a 397g can sweetened condensed milk
- 600ml pot double cream
- 1 tsp vanilla extract

Method

Put the condensed milk, cream and vanilla into a large bowl. Beat with an electric whisk until thick and quite stiff, a bit like clotted cream. Scrape into a freezer container or a large loaf tin, cover with cling film and freeze until solid.

Our 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.

Bridgewater Housing Association Ltd, India of Inchinnan, Greenock Road, Inchinnan, PA4 9LH Tel: 0141 812 2237 Email: admin@bridgewaterha.org.uk www.bridgewaterha.org.uk @bridgewaterHA f@BridgewaterHA