





Wednesday

10th
Sept 2025

AGM Page 2



STAFF UPDATES
Pages 6-7



TPAS FINALISTS
Pages 20-21



RASHIE'S FUN ZONE **Page 26**

Corporate Services

SAVE THE DATE! OUR AGM

oin us for this year's Annual General Meeting on Wednesday 10th September 2025, at 5:30 PM. The meeting will be held in the Atrium within The India of Inchinnan Building, Greenock Road, Inchinnan, 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.



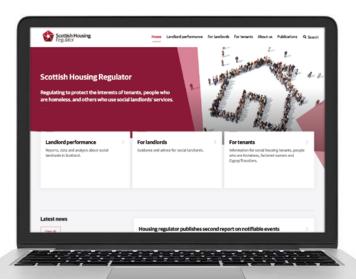
Reporting a significant performance failure to the Scottish Housing Regulator

he Scottish Housing Regulator (SHR) can consider issues raised with them about a 'significant performance failure'. A significant performance failure is defined by the SHR as something that a landlord does or fails to do that puts the interests of its tenants at risk, and which the landlord has not resolved. This is something that is a systemic problem that does, or could affect all of a landlord's tenants. If you are affected by a problem like this, you should first report it to us. If you have told us about it but we have not resolved it, you can report it directly to the SHR.

A complaint between an individual tenant and a landlord is not, therefore, dealt with through this complaints handling procedure. You can ask us for more information about significant performance failures. The SHR also has more information on their website:

www.scottishhousingregulator.gov.uk/





Corporate Services

Celebrating 50 Years of Community Based Housing Associations in Scotland:

The Impact on Erskine and Bridgewater HA

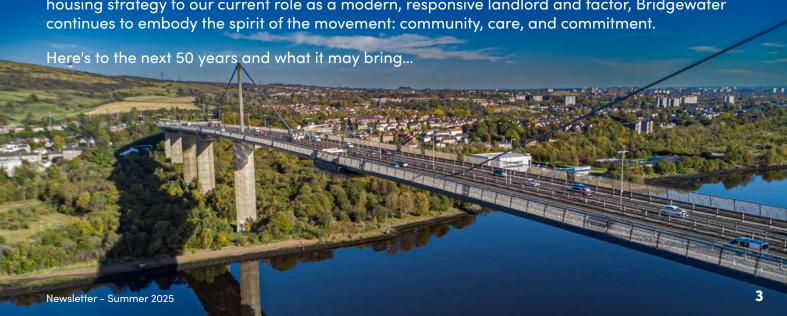
his year marks a significant milestone—50 years since the birth of the housing association movement in Scotland, a movement that has transformed communities and empowered residents across the nation. Among the many success stories, Bridgewater is a shining example of community-led housing. This anniversary is not just a celebration of the past, but a commitment to continue building a better future for our tenants and communities.

Erskine, once a small village on the banks of the River Clyde, was designated in the 1970s as a new town to accommodate Glasgow's "overspill" population. The Scottish Special Housing Association (SSHA) began building homes in Bargarran in the 1970s, with the goal of creating a vibrant, self-sufficient community. By the early 1980s, over 3,000 homes had been built, laying the foundation for what would become a thriving commuter town.

In 1998, a pivotal moment arrived when residents, driven by a desire for greater control and better services, came together to form Bridgewater Housing Association. This community-led initiative took over the housing stock from Scottish Homes, marking the beginning of a new chapter in Erskine's housing story.

Over the past 25 years, Bridgewater has grown into a Community Anchor Organisation, providing high-quality, affordable homes and essential services to over 850 tenants and 2,600 owners. The association has not only maintained our housing stock but has also embraced innovation, investing in energy efficiency, digital services, and tenant engagement to meet the evolving needs of our communities.

As we celebrate five decades of housing associations in Scotland, Bridgewater's journey is a testament to the power of local people shaping their own future. From our roots in a national housing strategy to our current role as a modern, responsive landlord and factor, Bridgewater continues to embody the spirit of the movement: community, care, and commitment.



















Are you from an ethnicand live in social housi

f so, we want to hear from you to help shape an important, national research study that aims to pave the way for a more inclusive future for tenant participation and engagement practices in Scotland.



About the research study

The Tenants Information Service (TIS), commissioned by The Scottish Government, is leading a national research study which aims to gain a better understanding of the baseline of tenant participation and engagement amongst tenants from ethnic minority backgrounds within the Scottish social housing sector.

Findings from the research study will inform a national report focused on identifying the barriers which affect participation between tenants and social housing providers and tenants from ethnic minority backgrounds. The findings will look to break down and overcome these barriers to foster fresh approaches to tenant participation – which enable all tenants to have their say in the housing decisions that affect them, their families, and communities.



Why this matters

The introduction of the Housing (Scotland) Act 2001 made it a legal requirement for social landlords in Scotland to actively develop and support tenant participation. This means all Councils (Local Authorities) and Registered Social Landlords (RSLs), such as housing associations and housing co-operatives, must work with tenants and involve them when making decisions about their homes and communities. The law also says every social landlord must have a Tenant Participation Strategy in place.













minority backgrounding in Scotland?

To be truly effective, tenant participation works best when tenants from all backgrounds and walks of life are represented and have opportunities to take an active role in shaping housing services that reflect their needs and priorities.

What is tenant participation?

Tenant participation is about giving people a say in decisions about your home and community. It helps improve services, strengthen communities, and ensures your social landlord is listening to the views of tenants – working with you to improve the housing services that you receive. To find out more, read our "Fact Sheet for Social Housing Tenants on the Essentials of Tenant Participation".

Get involved

If you are a social housing tenant in Scotland and are from an ethnic minority background, then we want to hear from you. Your insights will help shape the final report and ensure it reflects real voices, lived realities, and practical insights from those at the heart of Scotland's communities.

If you would like to find out more about this research study or get involved, please contact TIS at info@tis.org.uk or by calling 0141 248 1242.

Important information

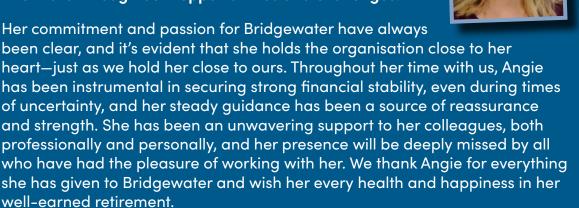


Staff Updates

ince our Spring update, there have been a few changes to the team here at Bridgewater Housing Association.

Hanging up the hat!

fter 26 years of dedicated service, Angie Kennedy, our Finance Manager, will be retiring at the start of August. As a valued member of the leadership team at Bridgewater Housing Association, Angie has played a vital role in shaping the organisation's success and driving it forward through both opportunities and challenges.



In June, we also said a fond farewell to Ian McPherson, our Small Repairs Worker for Care & Repair, who retired after an amazing 23 years of dedicated service. Ian has been a valued colleague and will be greatly missed. We wish him all the very best for his retirement.



Joining the team

We're thrilled to welcome Laura–Jane Richards as our new Head of Housing! Laura–Jane is passionate about connecting with our communities and making Erskine an even better place to live. She's already been out on estate visits, meeting residents and listening to what really matters to them. With her energy and commitment, we're excited about the positive impact she'll bring as she works closely with our tenants and local communities.



Stepping into the role of Small Repairs Worker, we're delighted to welcome John Lambert, who will be replacing lan. John will mainly be working across the Renfrewshire area, helping to deliver this important service. We are already receiving updates from clients about John's assistance and would encourage our customers who qualify to use the Small Repairs Service to get in touch if you have any small jobs around the house that need completed. John is happy to help with any small jobs you may have.



We're also pleased to welcome Kenny Lockhart to the team as our new Project Surveyor within Property Services. Kenny will be working closely with our existing team to support the delivery of our planned and cyclical maintenance programs in the years ahead. His role focuses on ensuring that your homes remain safe, well-maintained, and comfortable, with all planned works completed to a high standard. You'll see Kenny out and about in our estates, checking on properties and making sure everything is in good condition for our tenants.



We extend a warm welcome to all our new team members—and our very best wishes to lan and Angie as they begin their well-earned retirement!

Annual Assurance Statement Consultation

very year, all Registered Social Landlords in Scotland must submit an Annual

Assurance Statement to the Scottish Housing Regulator. This statement is a

formal declaration from our Governing Board to say whether:

- We are meeting all the regulatory requirements set out by the Regulator.
- We are complying with the law (like health and safety, tenant engagement, financial management).
- We have the right systems in place to govern our organisation and deliver good services.

The Scottish Housing Regulator uses this statement to make sure landlords are well-run and are providing safe, high-quality services.

Although there is no legal requirement for us to carry out a consultation on the content of our statement, we think it is good practice to do so, and we want your thoughts. Below is a section of our draft Annual Assurance Statement.

Bridgewater Housing Association confirms that it is compliant with the following:

- the Regulatory Standards of Governance and Financial Management.
- the relevant standards and outcomes of the Scottish Social Housing Charter.
- the regulatory requirements set out in Chapter Three of the Regulatory Framework.
- relevant legislative duties.
- duties in relation to tenant and resident safety, housing, equalities and human rights.

This is based on robust, timely, and regular reporting, ongoing oversight, review of standards by a working group of senior staff and board members, internal audit, and thorough scrutiny using reliable information and risk assessment. There are no areas of material or significant non-compliance that require to be disclosed in this statement.

In reviewing compliance, we have adopted an improvement focus and have also identified several improvement actions which we will progress during the year. To support effective implementation, these actions form an Improvement Action Plan which will be monitored by the Board at agreed intervals to ensure successful achievement.

We are satisfied that we meet all our duties in relation to tenant and resident safety. We have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have robust internal policies and procedures in place which are regularly reviewed to provide assurance on our compliance, and we have previously sought specialist advice to monitor our compliance in these areas and to support our assurance.

We have assessed our stock for the presence of RAAC and have identified that 264 Properties, (142 tenants and 122 owners) require further investigation and may be affected. We have obtained specialist advice to confirm the presence of RAAC, and we are in the process of developing a risk management and mitigation plan for works required to our stock and communal areas.

In reviewing our compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We would like to get your feedback. You can complete these questions online via the QR code. If you do not have internet access and you would like to give your views, you can call our Customer Service Team on **0141 812 2237** who will record your response.



We would like to know:

After reading the draft annual assurance
statement, do you find the information easy to understand and does i
explain clearly how Bridgewater is performing?

Yes	No		Not sure
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(If no or not sure, please tell us why:)

Is there anything in the statement that you think should be explained more clearly or in plain language?

clearly or in plain lan	guage?		
Yes	No		

(If yes, please tell us which part and how we could improve it:)

Recycle Textiles for Erskine -**Powered by Lintel Trust**

We're proud to be working with Lintel Trust to reward recycling with real impact for our community!

You can support this initiative by using the textile recycling bank located at the Mains Drive Shops car park. Every item recycled there helps raise funds that are ringfenced for local community projects.

Once the total reaches £500, that money becomes available to be reinvested directly into the Erskine community - supporting events, improvements, and other local initiatives.

Recycle more. Support local. Make a difference.

Together, we can create a cleaner environment and a stronger community.







iving with a long term condition in Renfrewshire? This can be conditions such as COPD, heart conditions, Diabetes, Multiple Sclerosis, Arthritis, Fibromyalgia etc.

We are here to help and support you

Long term conditions don't just affect your physical wellbeing, it can impact on every aspect of your life and the lives of those around you. But knowing where to turn for support isn't always easy.

Get in touch with us or find out more about how we can help.

Contact Us

If you would like to refer for the service:



- call us on 0300 300 1380
- complete our <u>online referral form</u> (via Renfrewshire Council's My Account)
- email us at adultservicesreferral.sw@renfrewshire.gov.uk





The Big Bridgewater Cook-Off – And the Winner is....!

t Bridgewater, we are always looking for ways to bring our staff together and promote wellbeing – and what better way to do that than with some good hearty food?

So, we launched The Big Bridgewater Cook-off. The challenge was for staff to cook and share a filling, nutritious meal that supports health and wellbeing. We asked everyone to bring in their best dishes for a friendly competition – and wow did they deliver. From warming soups or hearty stews and everything in between, the staff room was transformed into a buffet of feel-good food.

Everyone took part in the voting, and we are thrilled to announce our Cook-off Champion was.....

Alison McManus

We had a fantastic day sharing recipes, trying new flavours, and spending quality time together. It reminded us how food can really bring people together – and now we want to share this with you.

If you want to give Alison's dish a go, her winning recipe is included. It's simple, tasty, and perfect for sharing with family or friends. If you do try it, let us know.

Here's to more food, fun, and wellbeing in our community.









Alison's Creamy Chicken Curry Serves 4



Ingredients

- 100g Butter
- 50g Plain flour
- 1 dessert spoon Tomato purée
- 2 cloves Garlic, finely chopped (add more or less to taste)
- 4 dessert spoons Curry powder (choose strength to taste)
- 1 teaspoon Turmeric
- 1 teaspoon Chinese five spice
- 1 teaspoon Mixed spice
- ½ teaspoon Chilli powder
- 500ml Chicken stock (add slowly to desired consistency)
- 1 dessert spoon Condensed milk (add more or less to taste – this adds a sweetness to the curry)
- 50 ml Double cream
- 1 Onion, finely sliced
- Protein of choice (e.g. chicken, tofu, chickpeas, etc.)

Method

Make the Roux: In a saucepan, melt the butter over medium heat. Stir in the flour and cook for about 2 minutes, stirring constantly, until it forms a roux and loses its raw flour taste.

Add Flavour: Mix in the tomato purée, chopped garlic, and all the spices: curry powder, turmeric, Chinese five spice, mixed spice, and chilli powder. Cook for another 2–3 minutes, allowing the spices to bloom.

Build the Sauce: Gradually whisk in the chicken stock, stirring constantly until the sauce reaches your desired consistency.

Add the Extras: Stir in the sliced onions — they'll cook down in the warm sauce. Add condensed milk to taste for sweetness and richness, and finish with a splash of cream.

Add the Protein:

Stir in your cooked protein of choice and simmer gently until ready to eat.

PERFORMANCE UPDATE

Q4 - 31st March 2025

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	38
Average Days taken to close a Stage 1 Complaint	5 days	3.28 days
Average Days taken to close a Stage 2 Complaint	20 days	20.92 days
Average Time taken to answer calls	30 seconds	10 seconds
Customers with a MyBHA Account	826	1665
MyBHA Paper free customers	n/a	244
Average Time to complete non-emergency Repairs	7 days	8.79 days
Average Time to complete emergency Repairs	3 hours	1.58 hours
Number of households registered for housing	n/a	1027
Average time taken to relet empty homes	45 days	41.37 days
Rent lost on properties relet as percentage of our rental income	1.25%	1.23%
Total Rent Arrears	n/a	£149,511
Arrears as a percentage of our rental income	4.5%	2.98%

Figures cumulative unless noted.

Our staff and our customers have the right to be heard, understood and respected

hen our people come to work, we ask them to place our customers' needs at the heart of all that we do, this means:

- Our staff will actively listen to better understand your needs, we ask you to explain
 your needs in a calm and respectful manner
- Our staff will respond to those needs with empathy and compassion, we ask you to remember that our staff are people too
- Our staff will always try to work quickly to put things right, we ask you to be patient while we do so

We understand that dealing with issues that affect you and your home can be frustrating and worrying.

Please remember the way you express yourself has a real impact on our staff's wellbeing.

We have a zero tolerance for abuse towards our staff and have empowered them to take action where they feel customer behaviour is unacceptable.

This applies to all areas of our work and to all methods of contact including telephone, face-to-face, letters, e-mails, social media and other digital channels.

Unacceptable behaviour includes:

- using bad language or swearing at our staff
- any physical violence or threats of physical violence
- language that is designed to insult or degrade, e.g. racist, sexist or homophobic
- verbally abusing our staff on telephone calls
- sexual harassment in any form
- abusing staff on our social media channels



Depending on the severity of the issue this may result in staff terminating your call and/or limiting customer communication methods. In more serious cases, we may need to contact Police Scotland.

Up Coming Consultations - Have Your Say!

he Scottish Housing Regulator expects all Registered Social Landlords (like Bridgewater Housing Association) to involve tenants when reporting on our performance.

It is all about the Scottish Social Housing Charter.

The Charter sets out what tenants should expect from their landlord. These include matters such as providing good quality homes, timely repairs, how quicky we relet our properties and how satisfied you, our customers, are with our service.

Each year, we submit our performance results to the Scottish Housing Regulator and create an annual report for you to inform you of how we have delivered on the requirements set out in the Charter.

But here is the key part:

The Charter clearly explains that landlords are required to involve our tenants and customers in the preparation and scrutiny of our performance information. So, it is not just about ticking boxes. It is about giving you a chance to voice your feedback on our performance but also to shape how you wish to receive and access this information.

We will therefore be providing you with a number of opportunities to provide your thoughts. Look out for:

- Consultation pop up stands at our community events.
- Online consultation which will be available on our website.
- Join our Service Improvement Group contact our office on 0141 812 2237 or admin@bridgewaterha.org.uk for more information.



Domestic Abuse Policy

n 2021 in order to demonstrate our commitment to supporting victims-survivors of domestic abuse the Association signed up to the Chartered Institute of Housing and Women's Aid Make A Stand Campaign and developed Domestic Abuse policies for tenants and staff. The Association has recommitted to Make a Stand and the pledges below:

- Put in place and embed a policy to support residents who are affected by domestic abuse. This Policy was developed in September 2021 and was reviewed in September 2024 and is available on our website at www.bridgewaterha.org.uk
- Make information about national and local domestic abuse support services available on your website and in other appropriate places so that they are easily accessible for residents and staff.
- 3. Put in place a HR policy, or amend an existing policy, to support members of staff who may be experiencing domestic abuse.
- 4. Appoint a champion at a senior level in your organisation to own the activity you are doing to support people experiencing domestic abuse.

We are delighted that our champion for both tenants and staff is Kirsty Sweenie, Housing Support Coordinator. Kirsty brings a wealth of experience having worked for Women's Aid.

At Women's Aid Kirsty was responsible for developing and delivering training in relation to Domestic Abuse for multi-agency groups and delivering sessions within schools to help kids better understand healthy and unhealthy relationships.

Additionally, Kirsty's role, while based in refuge, involved providing vital follow-on support and person-centered counselling to victim-survivors as they prepared to move into their own tenancies. As a result of this experience, she understands the complex dynamics involved for the victim-survivor while living with Domestic Abuse and in starting afresh.

If you are experiencing domestic abuse and would like to talk to Kirsty please contact her, in strict confidence, on 0141 812 2237. By adopting this policy, we aim to:

- Increase awareness and understanding of domestic abuse to help victim-survivors who are tenants/household members
- Encourage the reporting of domestic abuse
- Ensure our tenants who are experiencing domestic abuse feel they can approach the Association in confidence knowing that staff will be equipped to signpost to the appropriate support services.
- Treat all reports of domestic violence seriously and as a matter of high priority
- Empower victim-survivors by providing information on options available to them.



We've signed the Make a Stand pledge to support people experiencing domestic abuse, have you?

#makeastand cih.org/makeastand







CONTENTS INSURANCE AMONGST SOCIAL HOUSING 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



Introducing Amenity Plus

Safe, Supportive Living with a Sense of Community

We are delighted to launch Amenity Plus, Bridgewater's dedicated housing service for older people (60+) and others with support needs.

Whether you are looking for independence, security, or social connection, Amenity Plus helps you feel confident and comfortable at home.

What's Included?

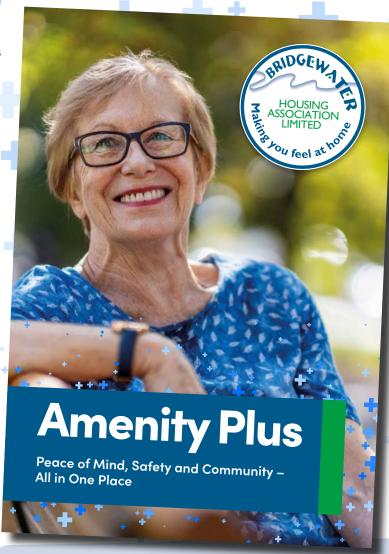
- 24/7 Emergency Alarm System Instant help when you need it most.
- Smoke Alarms Linked to the System
 Peace of mind day and night.
- Close Cleaning
 Clean, safe, and pleasant
 shared areas.

Where Can I Live?

Amenity Plus homes are available in:

- Cullen Flats and wheelchair-friendly bungalows with private gardens
- Blantyre Court Ground and first floor flats
- Mains Hill/Drive, Erskine –
 Flats and bungalows with
 private gardens

Service charges apply but are eligible for Housing Benefit and Universal Credit.



More Than Housing — It's a Community

When funding allows, we offer activities to keep you connected and active:

- Coffee & Catch-Up
- Strength & Balance Classes

If you want to apply for Amenity Plus Housing you can download a form from our website, contact us either by telephone on **0141 812 2237** or email via admin@bridgewaterha.org.uk and a form will be sent out to you.

We're Finalists. TPAS Best Practice Awards 2025



e're delighted to share some exciting news— Bridgewater Housing Association was shortlisted as a finalist in the 2025 TPAS Best Practice Awards in the category of Good Practice in Communicating with Tenants and Residents!

Our nomination—'The Journey from Sheltered Accommodation to Independent Living – Amenity Plus Model'—celebrates the work we've done to support tenants through a significant change, by putting communication, compassion and the voices of our tenants at the heart of the process.

The prestigious event was held on 20th June 2025 at the Golden Jubilee Hotel and celebrated the outstanding achievements in tenant participation and engagement from across the country.

When we began the transition from Sheltered Housing to our new Amenity Plus model, we knew how important it was to get things right. This was not just in terms of service delivery, but in how our tenants were impacted by the changes, informed and involved every step of the way. From the start, we made a commitment to a person-centred and inclusive approach, ensuring everyone felt heard, supported and respected.



Here's how we did it:

- Face-to-face group meetings and home visits to offer personal support.
- Clear, jargon-free letters, phone calls, and information leaflets tailored to your needs.
- Partnership with TPAS
 Scotland (Tenant
 Participation Advisory
 Service) as an independent advisor, giving you an extra layer of support.
- 'Meet the Team' events to build trust and allow for open conversation.
- A strong focus on active listening and adapting based on your feedback.

We're incredibly proud that this work has been recognised on a national level. Most importantly, we're proud that tenants told us they felt:

- Well-informed about the changes
- · Listened to and respected
- Comfortable with the process
- Supported throughout

Although we didn't win, being shortlisted is a testament to the dedication of our team and the strength of our tenant relationships.. We are thrilled to celebrate this achievement with you and we're already applying what we've learned to make future communication even better.



Last month our own Kirsty Sweenie attended the Community Carers Champion Workshop! We would like to thank Kirsty and the other representatives for taking part and helping raise Carer awareness in our community. Well done!

Here's what some of you had to say:

"Couldn't fault it, quite happy."

"BHA couldn't have done anything better to keep us informed."

"Always well informed re the changes."

Thank you to everyone who took part and helped shape this journey.
Your voices made the difference.

Terminating your tenancy

Ithough we don't want to see you leave, we appreciate that there are many reasons why our tenants' circumstances may change, and they wish to end their tenancy. If this is the case, the terms of your tenancy agreement states that you are required to provide Bridgewater Housing Association with 28 days' written notice to end the tenancy. This can be done in a few ways:

- Contact the office either in person, telephone (0141 812 2237) or email (admin@ bridgewaterha.org.uk) and a member of the customer service team will be happy to help and provide you with an end-of-tenancy form to complete.
- Or more simply complete the online end of tenancy form which can be found on the MyBHA portal: www.mybha.org.uk

On receipt of the form, you will be contacted by a member of the Bridgewater team to arrange a suitable time for your Housing Officer and Property Maintenance Officer to call out to your property to carry out a pre-termination inspection. Please note during this inspection we will require access to your energy supplier meter, please ensure this will be possible and there are no obstructions which would prevent us from doing this. You will be advised at that time if you are required to carry out repairs to the property prior to leaving it. You will also be provided with an end of tenancy rent statement at this meeting. On receipt of your termination, we will provide you with a letter advising what is expected of you when vacating the property:

- You must remove all your own furniture, personal possessions and household rubbish from your home and any common areas; and leave the property in a good state of repair, decoration and clean and tidy. This includes removing all furniture, cookers, flooring, blinds and electrical appliances (this will be discussed in more detail at the pretermination inspection).
- Your rent account should also be up to date with no outstanding balance at the date of termination.

at Bridgewater Housing Association Indian of Inchinnan, Greenock Road, Inchinnan, Renfrew PA4 9LH by 12 noon on the termination date. Please note any delay in returning the keys will lead to extra rent being charged. Please contact a member of the customer services team to keep us updated.

Please note that in the event of a death of one of our tenants, a family member or payt of kin should contact.

All keys including controlled entry and fobs should be returned to our office

death of one of our tenants, a family member or next of kin should contact the office to discuss what is required and allow us to support you through these circumstances in relation to tenancy matters.

Have Your Say Tenant Satisfaction Survey

t Bridgewater Housing Association, we're committed to listening to your views and continually improving the services we provide. That's why, every three years, we carry out a wide scale Tenant Satisfaction Survey—and it's that time again!

This year, the survey will be carried out on our behalf by **Research Resource**, an independent research company. They will be contacting a selection of our tenants throughout July 2025 and August 2025 to gather feedback on your experience with our services and what matters most to you.

This survey is an important part of our commitment to the Scottish Social Housing Charter, which sets the standards you should expect from us. The results help us report back to the Scottish Housing Regulator regarding our performance and, more importantly, they help *us* understand what we're doing well and where we can do better.

Your voice matters!

While taking part is completely voluntary, we strongly encourage everyone who is contacted to participate. The benefits to you of completing our survey include:

🥙 Have Your Voice Heard

This is your chance to tell us what you really think—what's working well, and what could be better. Your feedback helps shape the decisions we make.

Help Improve Services

We use the results to make real changes to the way we deliver our services. Whether it's repairs, housing services, communication, or community involvement—your input directly influences what we do next.

Make Sure We Stay Accountable

The survey results are part of what we report to the Scottish Housing Regulator, helping ensure Bridgewater remains transparent and committed to meeting your needs.

Support Your Community

By sharing your views, you help improve services not just for yourself, but for your neighbours and the wider Bridgewater community.

It's Quick and Confidential

The survey only takes a few minutes and is completely confidential. Research Resource will handle all responses securely and anonymously unless you specify that you want to share a particular view with us.

Help Us Celebrate Success

If something is going well, we want to know about it! Positive feedback helps us recognise what we're doing right and celebrate the efforts of our team.

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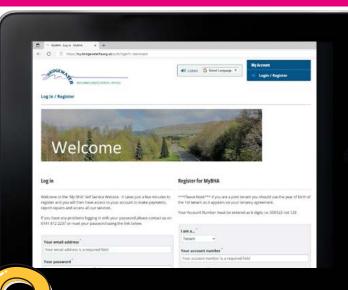
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So if you get a knock at the door or a phone call from **Research Resource**, please take a few minutes to share your views—it really makes a difference!

Thank you for helping us build better services together.

MyBHA

Join the over 1500 tenants and owners who have signed up to MyBHA, making managing your payments, reporting issues and managing your account much easier!



What is MyBHA?

MyBHA is a portal for tenants and owners to manage every aspect of their account. Make payments, Reports repairs, view correspondences and documents and so much more!

Get started by signing up, and manage your account from the comfort of your home!

How do I sign up?

Simply visit mybha.org. uk, then provide the details required. You will need an email, your date of birth, account number and postcode.



Can I manage multiple accounts?

Yes you can! You can set up multiple accounts using the friends and family function. Provide the details including account number and mybha can bind these accounts together. If you have trouble doing this, you can always make a request by calling or emailing us for support. We may ask for you to provide details on both accounts to verify it's you.

Can I manage someone else's account?

You can do this by using the friends and family function! We may ask you to provide Power of Attorney or permission from the account holder in order to do this.



Paper-Free ON



Go Paper Free!

You can now go paper free! Have all letters emailed directly to your supplied email and be able to access your files 24/7 on MyBHA, just by clicking the option "Paper Free"!

Wider Role Update

Welcome to our latest Wider Action updates

e are excited to share activities and upcoming events designed to bring the community together, promote wellbeing, and create enjoyable experiences for all ages. From weekly social sessions to seasonal celebrations, there is something for everyone to look forward to.

• Coffee & Catchup at Bargarran – A Warm Welcome, Mondays from 11th August 2025 (except 15th and 29th September)

Looking for a friendly way to spend your Monday afternoons? Join us at the Bargarran Community Centre from 1:30–3:00 PM for our *Coffee & Catchup Chat Sessions*. Whether you come for the great company, the lively conversations, or the creative and interactive sessions, there is always something to enjoy.

From musical afternoons and nostalgic storytelling to hands-on crafts and seasonal fun, our relaxed weekly gatherings are the perfect pick-me-up to start your week. No matter your interests, you will find plenty of smiles, surprises, and good vibes waiting for you. Pop along and grab a cuppa, we would love to see you there.

• Strength & Balance for Older Adults Thursdays – 10:45–11:30am Bargarran Community Centre

Stay active, steady, and confident with this fun, low-impact class. Improve muscle strength, balance, and mobility while reducing your risk of falls. Boost your independence, wellbeing and share a laugh with others.

Upcoming Events

We have got some exciting events in the pipeline, stay tuned for further updates.

Fish Supper Social –A relaxed evening of good food and great company for our Amenity Plus tenants

Kids' Halloween Party, 16th October 2025 - 2pm to 4pm Erskine Arts – Get ready for spooky fun!

Christmas Film Screening, 14th December 2025 – Join us at Erskine Arts for a festive film on the big screen! Help us pick this year's Christmas film by voting for your favourite from these classics: The Grinch (with

Jim Carrey), The Muppets Christmas Carol, Home Alone, Elf, or The Polar Express.

Scan the QR code below or visit www.bridgewaterha.org.uk/help-us-pick-the-christmas-film to cast your vote.

We can't wait to celebrate the season with you.



Wider Role Update

Rashie's Fun Zone is Officially Open C

Bringing Rights, Fun & Sunshine to Barholm

e're excited to announce that Rashie's Fun Zone our newly revamped play park at Barholm officially reopened on 5th June with a fantastic community celebration!

The ribbon was cut by Danielle Meiklejohn, Depute Head Teacher at Rashielea Primary, alongside the school's Children's Rights Representatives. Before the opening, the children set the tone by singing "We All Have Rights", highlighting their learning around the UN Convention on the Rights of the Child, followed by a heartwarming rendition of "Here Comes the Sun" which may have chased the rain away.

The day was made extra special thanks to Heather from the Community Garden, Elspeth from Morrisons, The Community Police and Amanda McCall, who led a fun creative arts session for the Children's Rights Reps.

All children received a toy and snack, plus the chance to win raffle prizes. Congratulations to the lucky winners of Smyths Toy Stores and Morrisons vouchers.

We also held two creative competitions:

- Olivia Ross designed the official park logo above bright, bold and beautiful! Olivia received a £40 Amazon voucher for her winning design.
- Marc Paterson came up with the name "Rashie's Fun Zone", perfectly capturing the spirit of the park. Marc also took home a £40 Amazon voucher – great job.

Special shoutout to Lucia McVicar, who won a £20 Amazon voucher for completing our play park survey – your feedback matters.

Some lovely quotes from the children summed up the day:

"We can hang about with our friends and play."

"It's our right to play!"

"I like the chute and swings."

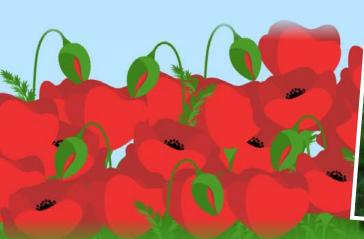
A huge thank you to everyone who helped make this event such a success and to our contractors JS Harvie and Cardwell Garden Centre for carrying out works on the park. Rashie's Fun Zone is now officially open. Let the playing begin.



Erskine Community Garden's Event – VE Day 80th Anniversary

the Community Event with a total of £200 being raised for both the Erskine Veterans' Cottage residents and Hero Paws. A fantastic achievement for two great causes.

The Association was proud to support the event by donating supermarket and cinema youchers for the raffle.







Migration to Universal Credit

he UK government is transitioning people on certain legacy benefits to Universal Credit (UC) through a process called "managed migration". If you receive a "migration notice" letter, you must claim UC by the deadline



in the letter to avoid losing your benefits. In Scotland, as in the rest of the UK, you'll need to make a claim for UC if you receive a migration notice, and transitional protection may be available if you claim by the deadline.

Please ensure you claim housing costs (which is for your rent) when you make your claim as UC replaces housing benefit and your housing benefit will stop.

If you are unsure of what your current rent charge is, please contact a member of the team at Bridgewater Housing Association on **0141 812 2237** who will be happy to provide you with this information.

If you need help making a claim Citizens advice have a helpline and can support you through this change if you need help you can call them on **0800 023 2581**.

Stock Condition & SHQS Survey and EPC's



e're pleased to welcome Kenny Lockhart to Bridgewater Housing Association as our new in-house Property Surveyor. Kenny brings with him a strong background in housing, joinery, and architectural design, and is already proving to be a valuable addition to the Property Services team.

Kenny's main responsibility is to carry out **Stock Condition Surveys** and ensure our homes continue to meet the **Scottish Housing Quality Standard (SHQS)**. Stock Condition Surveys involve a detailed inspection of each property to assess the condition of key building elements – such as roofs, kitchens, bathrooms, heating systems and windows – and help us plan future investment and repair works.

As part of these inspections, Kenny is also carrying out **Energy Performance Certificates (EPCs)**. An EPC measures the energy efficiency of a property and helps us plan improvements to reduce carbon emissions, improve heating efficiency and lower energy bills for tenants.

By delivering these services in-house, Bridgewater is reducing the need to outsource to external contractors, saving money and ensuring that more of your rent is reinvested directly into our homes and services.

So if you see Kenny out and about with his survey kit – say hello! He's here to help us make smarter, more efficient improvements to your home.

Fire Risk Assessments in Common Blocks

Bridgewater Housing Association is committed to **tenant safety**. As part of our proactive approach, we will be carrying out **Fire Risk Assessments (FRAs)** in **all our common blocks**.

While FRAs are not **currently a legal requirement** for all blocks under 6 stories, we believe that **good practice goes beyond minimum standards.**

What does this mean for you?

- You may see our team or external assessors carrying out inspections in stairwells, closes, and shared areas.
- These checks help us identify any fire safety improvements, such as signage, lighting, or storage guidance.
- You don't need to do anything unless contacted but we appreciate your cooperation if we request access to communal areas.

Safety is everyone's responsibility. If you see anything in your block that could pose a fire risk — such as bulk items or blocked exits — please report it to us immediately.



Our £2 Million Investment in Homes – Major Repairs & Improvements Underway



Pridgewater Housing Association is committed to keeping our homes safe, modern, and energy-efficient. That's why we're investing around £2 million this financial year in major repairs and improvement works across our stock.

This significant investment means that many tenants will see important upgrades to their homes. Our 2025/26 Investment Programme, led by our Property Surveyor, includes:

Kitchen & Bathroom Renewals – modern, functional, and accessible spaces Windows & Doors Replacements – improved security, insulation, and appearance Boiler
Replacements –
energy-efficient
heating systems to
help reduce bills

Gutters, Soffits &
Downpipes Repairs
– essential for
protecting homes
from water damage

These works are carefully planned based on the age, condition and location of our properties, and prioritised according to need. The programme will be carried out in various areas of our stock, with individual letters sent out to tenants in advance to let them know if and when their home will be included.

As always, our focus is on delivering value for money, quality workmanship, and minimum disruption to your household. If you have any questions about upcoming works in your area, our Property Services team will be happy to help.

What You Are Responsible For:

As a tenant, your cooperation is essential in keeping your home safe. Here's how you can help:

- Allow Access: You must provide access for essential safety checks, including gas servicing and electrical inspections.
- Report Repairs Promptly: If you notice anything unsafe such as faulty wiring, a broken fire alarm, or water leaks — please contact us right away.
- Test Your Alarms: Regularly test smoke and heat alarms and let us know if any are not working.
- **Maintain Your Home**: Keep your home clean and clutter-free, especially escape routes and common areas.
- Act Responsibly: Use gas and electrical appliances correctly and avoid tampering with fixtures or safety devices.

Tenant Safety – What It Means and Why It Matters

eeping our tenants safe is our number one priority at Bridgewater Housing Association. The Scottish Housing Regulator expects all social landlords in Scotland to meet stringent standards for tenant and resident safety — and we take that responsibility seriously.

So, what does tenant safety actually involve, and who is responsible for what?



What Bridgewater Must Do:

As your landlord, Bridgewater is legally required to ensure your home is **safe**, **secure**, **and compliant** with all health and safety regulations. This includes:

- Gas Safety: Annual servicing of gas boilers and heating systems
- **Electrical Safety**: Five-yearly electrical installation condition reports (EICRs)
- **Fire Safety**: Ensuring smoke and heat alarms are in place and up to current standards
- Water Safety (Legionella): Risk assessments and preventative measures in place
- Asbestos Management: Identifying and managing asbestos where present
- **Lift and Equipment Safety**: Regular servicing and inspection of communal equipment
- Structural Safety: Carrying out structural assessments, such as those recently undertaken for RAAC

We maintain a **comprehensive compliance programme** and report regularly to our Housing, land and Property Services sub-committee and the Regulator to ensure standards are met — and exceeded where possible.

Working Together for Safety

We are committed to open communication and working with tenants to resolve any safety concerns. We also carry out regular audits and consult with tenants on how to improve safety procedures.

If you have any questions or concerns about safety in your home, please don't hesitate to contact the Property Services team.

Tenant safety is everyone's responsibility — and by working together, we can make sure your home remains a safe place to live.

Please Don't Disturb Textured Surfaces

ridgewater Housing Association would like to remind tenants about the importance of asbestos safety, especially following recent incidents where textured ceiling or wall surfaces (such as Artex) were disturbed without prior advice.

What you need to know:

- Many homes built before 2000 may contain asbestos-containing materials in textured coatings (artex), pipe lagging, floor tiles, or insulation.
- **Undisturbed asbestos is not dangerous.** However, if disturbed (e.g. through drilling, sanding, or scraping), it can release harmful fibres into the air, which pose serious health risks.
- If you plan to decorate, install fittings, or carry out any DIY, you must contact Bridgewater
 first for guidance, should you have any of the previously noted potential asbestos containing
 materials.

Do not carry out any work on textured surfaces without speaking to us first. We'll check our records and, if necessary, arrange a safe survey of your home.

Let's work together to protect everyone's health and safety.

Report Damp & Mould Early – Don't Delay

amp and mould can have serious impacts on both your home and your health. At Bridgewater, we want to tackle any issues quickly and effectively — but we need your help.

What should you do?

- If you notice **condensation, black spots of mould**, damp smells, or cold patches especially around windows, ceilings or external walls contact us as soon as possible.
- Don't wait for the problem to get worse. Early reporting helps us to respond quicker and stop further damage.

In many cases, small ventilation or lifestyle changes can help, but sometimes repairs are needed. That's why we need to inspect as soon as concerns arise.

To report damp or mould: Call: 0141 812 2237 or Email: admin@bridgewaterha.org.uk

Together, we can keep your home warm, dry and healthy.

Thinking About Making Home Improvements?

Pridgewater understands that tenants may want to personalise their homes or carry out small improvements. However, before making any alterations or improvements, you must contact the Association for written approval.

To apply, simply get in touch with us and we'll guide you through the approval process.
Unauthorised works may have to be removed and could affect your tenancy.

This includes works such as:

- Installing a new kitchen or bathroom
- Fitting laminate or wooden flooring
- Adding a satellite dish
- Building a shed or decking
- Changing internal layouts or doors

Bridgewater has an **Alterations and Improvements Policy** in place to make sure that all changes are:

- Safe
- In line with legal requirements
- Appropriate for the property and its future use

Call **0141 812 2237** or Email **admin@bridgewaterha.org.uk** for more information or a copy of the policy.

We're here to help you improve your home — the right way!

Fresh Look for Clayson House

e're excited to share that Clayson House has recently had a makeover! The common areas have been refreshed with new flooring, fresh paint, and stylish furniture – including new tables and chairs for the lounge, hallways, and dining areas. The result is a clean, bright, and welcoming space for everyone to enjoy.

What makes this even more special is that our tenants played a big part in the transformation. They helped choose the colours for the flooring, paint, and chair fabrics, ensuring the final look reflects their tastes and preferences.

We've already received some lovely feedback. One staff member said, "The entrance looks more homely and welcoming," and we couldn't agree more!

Thank you to everyone involved in making Clayson House an even more comfortable and inviting place to live.

We're busy doing similar work at Robertson House–keep an eye out for updates and pictures soon.



June Factoring Bills Issued – Don't Fall Behind

Pridgewater's June 2025 factoring bills have now been issued, with a 30-day payment period for all accounts.

We would like to remind owners that, after this 30-day period, any unpaid accounts will be subject to our Debt Recovery Policy. This may involve follow-up contact, including reminder letters, phone calls or further recovery action, as appropriate.

If you are unable to pay your bill in full, please don't ignore it — we are here to help. Contact the factoring team as soon as possible and we can discuss a manageable payment plan to help you stay on top of your account and avoid further action.

Your co-operation helps us continue delivering services across your block and wider community.

Understanding Your

Factoring Bill

What You Need to Know

Factoring bills can sometimes seem complicated — so here's a quick guide to help you understand how your charges are calculated and what they cover.

Management Fee

This covers the cost of Bridgewater managing the property on your behalf — this includes arranging maintenance, handling insurance, managing repairs, and carrying out inspections, admin work and billing.

Title Deeds & Your Responsibility

Your title deeds specify the areas of the property you are legally responsible for — this includes shared elements like paths, bin stores, roofs, or car parks. This is referred to as your feuing area. Any works carried out in that area are split between all owners with responsibility, based on the shares outlined in your title deed.

Check Before You Buy

If you're thinking of buying a home within a factored block, you should always check with your solicitor if the property is subject to factoring fees. This ensures you're fully informed of your responsibilities from the start.

We're always here to help if you have questions about your account or what your fees cover.





Know Your Rights: The

t Bridgewater Housing Association, we are committed to delivering high-quality, responsive repair services to our tenants. As part of your tenancy agreement, you are protected under the Scottish Government's Right to Repair Scheme.

This scheme gives you the right to have **certain small, urgent repairs carried out within specific legal timescales**, ensuring your home remains safe and secure — and that you are not left waiting unnecessarily for essential work.

What Repairs Qualify?

The Right to Repair Scheme covers a list of **qualifying repairs**, up to a value of £350, which could affect your health, safety, or security if not dealt with promptly. These include:

- Unsafe power sockets or electrical fittings
- Blocked flues or chimneys
- Loss or partial loss of water supply
- Toilet not flushing (where there is only one toilet)
- Leaks from pipes, tanks or cisterns
- Insecure external doors or windows
- Blocked sink, bath or drain

- No heating or hot water (especially in winter)
- Loss of lighting or power
- Unsafe path or steps

A full list is available from Bridgewater upon request.



What Are the Timescales?

Each repair has a **maximum timescale** (typically **1, 3, or 7 working days**) within which it must be completed. These timescales depend on the nature and urgency of the repair.

For example:

- 1 Working Day: No heating or hot water in cold weather, complete power failure
- 3 Working Days: Partial loss of water, blocked sink, insecure external door
 - **7 Working Days**: Dripping taps, loose bannisters, broken extractor fan

Right to Repair Scheme

What Happens if the Repair Isn't Done on Time?

If we don't complete a qualifying repair within the legal timescale, you have the right to contact a second contractor approved by Bridgewater to complete the work. You may also be entitled to compensation of £15, plus an additional £3 per day for every day the repair is late — up to a maximum of £100.

This process ensures that urgent repairs are not delayed and that your rights as a tenant are protected.

What Are Your Responsibilities?

To help us carry out the repair on time, you must:

- Report the issue promptly
- Allow access to your home for the contractor to carry out the work
- Keep appointments or let us know if you can't attend
- Avoid tampering with or causing damage to fixtures or installations

If you don't allow access or delay the repair for any reason, the right to claim compensation may not apply.

How to Report a Qualifying Repair

You can report repairs via:

- Phone: 0141 812 2237
- Email: admin@bridgewaterha.org.uk
- Website: www.bridgewaterha.org.uk

Our team will tell you if the repair qualifies under the Right to Repair scheme and give you the target completion time.

At Bridgewater, we want to ensure you live in a home that is safe, warm and well-maintained. The Right to Repair Scheme is just one of the ways we uphold that commitment — giving you peace of mind and the service you deserve.





Making a Common Buildings Insurance Claim – What You Need to Know

ridgewater customers are covered under a Common Buildings Insurance policy. This policy provides reassurance that your home — and the common parts of your block — are adequately insured in the event of damage.

There are two types of claims you may come across:

1. Common Claims

These relate to shared parts of the building — such as roofs, gutters, stairwells, or common pipes. If a shared element fails and causes damage (for example, a roof leak), Bridgewater will arrange for the repair and submit a common insurance claim on behalf of all owners.

Please note: all successful common claims are subject to an insurance **excess**, which is shared between all liable owners in accordance with the title deeds.

2. Private Claims

These relate to damage within your own home that has not been caused by a common part. All private claims are the owner's responsibility to claim. The claim proceeds directly between you and the insurer. The excess on private claims is your responsibility alone and is not shared with neighbours.

If you need to report damage or start an insurance claim, contact the factoring team and we'll guide you through the next steps.



Landscape Maintenance Update

Summer Landscape Maintenance – We're Out and About!

ur summer grounds maintenance programme is well underway, and you'll continue to see our contractor idverde working across Bridgewater's communities throughout the summer months.

The summer programme includes shrub bed maintenance, pruning, trimming and ongoing weed control. This year's Summer Prune programme will begin in North Barr from the week commencing 2nd June.

Here's the full area-by-area schedule:

Area	Start Date	Estimated Duration
North Barr	2nd June	10 weeks
Park Mains 1	23rd June	9 weeks
Park Mains 2	11th August	4 weeks
Bargarran	2nd June	4 weeks

Dedicated teams will be working in each area to deliver high-quality maintenance work. Please be aware these pruning and trimming works are in addition to our regular grass cutting service, which takes place every ten days between April and October.

If you have questions about your area's programme or want to report an issue, please contact the Bridgewater team — we're always happy to help.

Tree Pruning, Trimming and Crowning – When and Why We Wait

e've received a few enquiries about tree trimming in recent weeks, so we wanted to provide some information on how and when we carry out tree maintenance.

While we understand overgrown trees can be frustrating, it is important to follow good horticultural practice when managing tree growth. The best time for tree pruning, crowning or reductions is during the dormant period — typically between late autumn and early spring, when trees have lost their leaves. Carrying out works during dormancy reduces the risk of disease and promotes healthy regrowth. It also protects local wildlife, particularly nesting birds during the summer months.

That said, **emergency works** — for example, where a tree poses an immediate safety risk — may be carried out at any time of the year, including summer.

We appreciate your patience and understanding as we continue to maintain safe, healthy and attractive green spaces throughout our communities.









Can you spot 10 differences?





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.

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