HOUSING ASSOCIATION LIMITED

Scottish Housing Regulator
Buchanan House
58 Port Dundas Road
GLASGOW
G4 0HF

Date: 31/10/2026

Dear Colleague,

ANNUAL ASSURANCE STATEMENT 2026 ON BEHALF OF THE BOARD OF BRIDGEWATER HOUSING ASSOCIATION LTD

The Board of Bridgewater Housing Association approved a self-assessment process which was implemented to support this Statement. By integrating the self-assurance toolkit from SFHA with the governance self-assessment tool from Scotland's Housing Network, a comprehensive resource was created to support the review of compliance with regulatory requirements and to identify areas for improvement. In reviewing the evidence and assessing compliance, we have taken account of good practice advice, using the SFHA & SHN toolkits as a guide. In preparing this Statement, the Board also considered feedback from tenants and the Service Improvement Group on the draft statement.

Based on this process, and ongoing oversight and scrutiny of Bridgewater's activities throughout the year 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. Specifically, the Board has received assurance regarding compliance with gas safety, electrical safety, fire safety, water safety, asbestos management, lift safety and damp and mould management obligations.

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 confirm that we have comprehensive, robust, up to date information about the construction, components and condition of our homes. We use this information to ensure the safety of our tenants' and residents' homes and to inform our asset management and financial planning.

We have completed a comprehensive assessment of our housing stock and can confirm the presence of Reinforced Autoclaved Aerated Concrete (RAAC) in 264 properties (151 BHA-owned, 113 owner-occupied), primarily in communal roof spaces. We have obtained specialist engineering advice to verify this and are currently in the process of developing a phased remediation plan in close consultation with affected residents.

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 using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery

We recognise that we are required to notify the SHR of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place to enable us to do so.

As Chair, I was authorised by the Board at the meeting held on 21st October 2026 to sign and submit this Assurance Statement to the Scottish Housing Regulator. I confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the SHR.

Yours faithfully

John Paterson
Chair of Bridgewater Housing Association