



Spring 2023

# Your Cloch

The Official Newsletter of Cloch Housing Association

## STAY ENERGY SAFE

Our staff are aware of issues in a few homes where the electric meter has been bypassed. We know there are online offers for unregistered people to come to your home for a fee, to remove your meter from the grid and not incur charges.

Please don't do it, no matter how tempting it may be. This dangerous practice will put you and your household at serious risk and if you live in a block of flats, could endanger even more people.

Unsafe electrical wiring can start fires as well as the risk of electrocution and even death.

Where we become aware of any unlawful works to your electrical supply, we will notify the relevant utility providers who as well as re-instating the supply, they may also take legal action against you. You may also be in breach of your tenancy.

Please come and speak to us if you are having problems with your energy bills or are struggling to pay your debts. It is important that you do not allow your electrical supply to be interfered with.

Still unsure? Please click on this link to see a video by Stay Energy Safe: [https://www.stayenergysafe.co.uk/?gclid=EAIaIQobChMIm5PnopKu\\_QIVf4FQBh0ORwt1EAAAYASAAEgloffD\\_BwE](https://www.stayenergysafe.co.uk/?gclid=EAIaIQobChMIm5PnopKu_QIVf4FQBh0ORwt1EAAAYASAAEgloffD_BwE)

### Electrical Checks

As reported in our last newsletter, we are required to inspect the electrics in your home every 5 years. When your inspection is due we will contact you well in advance to arrange a suitable appointment with you. If the timing is right, we may even be able to arrange it at the same time as your Gas Boiler inspection. We appreciate your co-operation with staff to get this done swiftly.

## OUR DONATIONS FOR THIS YEAR

Cloch has a small donations budget of £1,500 to allow us to donate to small local organisations who we feel benefit the community. Our donations were made this financial year to 4 very deserving and different groups and charities. Firstly, £400 went to support a local lunch and club for vulnerable or homeless people including the lunch a small gift; £500 to our local animal shelter, Underheugh Ark; £330 to Friends4Ever which supports

children and young adults with autism, and £330 to Greenock Otters who are one of our local sports clubs supporting people with disabilities.

If you know of a club or group that might benefit from a small donation up to £500, just get in touch with the office through our office email, [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk) and put in the subject line, "request for donation".

## Happy Easter

Cloch will be closed on **Friday 7<sup>th</sup> April** and will re-open at 9am on **Tuesday 11<sup>th</sup> April 2023**. If you have an emergency repair, phone our emergency repair service on **01475 783637** during this time. Please do not use the Tenant Portal to report an emergency repair.

## ARDGOWAN HOSPICE BENEFITS FROM STAFF GENEROSITY

It has become an annual event for staff to fund raise for Ardgown Hopsice and Christmas 2022 was no different. A generous donation of a Santa and Mrs Claus, and a Nativity Scene, knitted by a staff member's mother, went to raffle, raising £226. Picture shows the winners of the raffle. Well done guys.



## iPad is welcome prize for tenants

We went out to survey tenants in late December and early February and we offered Ipads as prizes. The prizes were generously donated by our contractors, JS McColls, JD Chalmers and George Cooke. See pages 4 and 5 of this newsletter for outcome of the surveys. In the meantime, we were delighted to do the prize draws for those that participated. The winners were Nicola McLachlan, Rachel Kelly and Robert Crumlish.



Robert Crumlish



Nicola McLachlan



Rachel Kelly

## UPDATE ON FLOODED HOMES

At the new year, 6 of our homes on Kilmacolm Road were badly flooded due to the heavy and persistent rain. The households were moved out and the work to the homes has started. We were able to provide other properties to the tenants, after they were moved into local hotels. The flats were furnished ready for them to move. The insurance company approved the works

to be done, and it will take 6 months before the homes are dried out and refitted ready for occupation.

Louise Carlin, Head of Housing Services commented, "we realise the devastating effect that the flood had on our tenants and we worked very closely to rehome them as soon as possible. In the meantime, we are investigating ways of preventing the flooding from happening again."



# EQUALITY SURVEY RESULTS INFORM OUR FUTURE PLANS

In mid-2022, we ask our tenants to take part in an anonymous survey about equality issues. The questions were based round “protected characteristics” which are set out in the Equality Act 2010. Equality, diversity and inclusion are part of our Business Plan, and our ethos and culture, so this survey has helped us understand the current equality issues in our community.

## Highlighted results were

- **32% of tenants took part.**
- **54% of those that took part consider themselves disabled.**
- **The disabilities mentioned were mental health, hearing, physical disabilities and a large category of “other”. The “other” category included Fibromyalgia, COPD and heart/lung conditions.**
- **Small groups identified as Trans or gay.**
- **94% identified as White Scottish and there were small groups of other ethnic minorities.**

When asked what we could do to improve our services, many comments were around their home not being suitable for their disability or a wish to move to a home more appropriate for the health condition of someone in their household.

## Understanding cultural differences

Cloch has an Equality Strategy and part of that strategy is to take the results of the survey and create actions. Over the course of the next year, we will be working to inform and train our staff on some of the issues raised and to develop links with groups that were identified in the survey. This year, staff have already had training on Autism and the association has signed up to become “Dementia Friendly” and are taking on appropriate training. We are engaging with our refugee and asylum seeker communities and this includes improving translation services and understand cultural differences.

We continue to do aids and adaptations to our homes to help our tenants to stay longer in their current home and our staff are here to help you apply for a new home through Inverclyde Common Housing Register, if this is what is needed.

We have a comprehensive procedure on reacting to mould and damp in our homes and are working with Community Tracks Inverclyde to promote healthy travel options including e-bikes.

If you would like to comment or contribute on anything to do with our equality, diversity and inclusion activities, please contact the office and ask for Liz Bowden, Head of Corporate Services.

## MONEY ADVICE APPOINTMENTS IN APRIL

**Cloch Housing Association have again teamed up with Financial Fitness, Inverclyde’s independent welfare benefit and money advice service, to offer free financial advice to tenants who are in employment but are struggling financially at the moment.**

The cost-of-living and energy crisis has affected many people and accessing financial advice can be difficult for people who are working. Financial Fitness will be providing telephone based money advice for those tenants who are employed but can’t usually attend appointments during the Monday to Friday working week.

Across April, Financial Fitness will be providing money, debt and budgeting

advice for those struggling with their finances, to help you take control of your financial position. These telephone based appointments will be available in the evenings, up until 8pm, to ensure people who traditionally work midweek can get free financial advice.

Contact your Housing Officer or the Housing Association for more details and to book a free, independent and confidential money advice appointment.

Dates available on a first come first serve basis:

- 3rd April
- 4th April
- 11th April
- 12th April
- 18th April
- 19th April
- 25th April
- 26th April

### Case studies

*Mrs C approached Financial Fitness for money advice after she received a letter from a credit agency stating she owed £2,703. Our Money Adviser discussed the situation with Mrs C and drafted a letter on her behalf, disputing the debt. The credit agency reviewed the debt in light of the information we provided and six weeks later informed the client that the full debt was being written off.*

*Mrs S contacted Financial Fitness to discuss a Council Tax debt that she had been issued with following the death of her parent. Based on the circumstances, it appeared that Mrs S did not appear liable for the debt which was in excess of £10,000 and our Adviser supported Mrs S to challenge this decision. Ultimately the debt was written off around three weeks later.*



# YOU SAID, WE DID

Learn the outcome of the survey responses from surveys issued in the last 4 months.

## You Said

## We did



You wanted to know more about the plans around a rent increase

We communicated our rent consultation to all tenants by letter, email and online. We held rent consultation events in the community and sent texts to advise these were happening. We published our rent consultation survey to all tenants and encouraged everyone to have their say. See page 5 for the outcome of this and why we increased our rents.

You found it difficult accessing services online

We ran IT sessions in partnership with Inverclyde Libraries to encourage further uptake on the portal and to support our tenants to become more confident in using IT systems.

We should host customer involvement evenings in other areas as well

After hosting our customer involvement evening in the Broomhill Hub, we hosted rent consultation events in Gibshill Community Centre, Auchmountain Resource Centre and the Cloch Office.

You were worried about the rising cost of living

We secured funding for energy vouchers and warm packs for some of our tenants to help with the rising cost of living. We now have Financial Fitness offering welfare benefit appointments from our office to ensure our tenants get benefits they are entitled to.

You wanted to know more about our plans to maintain and upgrade properties

We are currently working on tenders for our kitchen, bathroom, and boiler replacement programme.

Various other repair issues were reported at these events

These were reported to our repairs team who have subsequently actioned them.





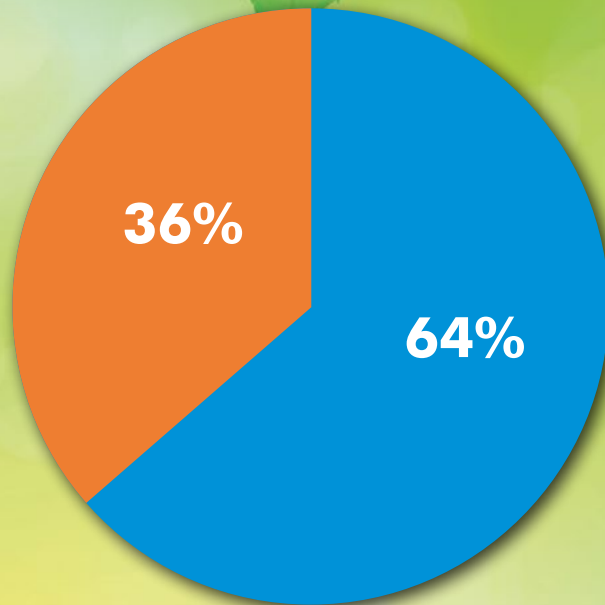
# OUR RESPONSE TO WHY WE INCREASED OUR RENTS BY 6%

We surveyed tenants after Christmas on our proposals to increase our rents using online surveys and tenant events in the local community. 118 tenants took part. The survey results can be summarised as follows:

The pie chart shows that 63.5% of tenants who responded opted for an increase of 6% with 36.5% choosing 7%. From the tenants choosing 6% there were several comments saying that they didn't feel there should be any rent increase due to the cost-of-living. Some comments were from people who are working and feel that 6% is not a fair increase as their wages are not increasing by 6%. The general feedback was that tenants wanted the lowest increase possible.

## What would be your preferred Rent Increase

Six Percent Increase 75      Seven Percent Increase 43



■ Six Percent Increase

■ Seven Percent Increase

### So was it necessary for Cloch to put a 6% increase on our rents?

Any increase below inflation has an impact on the money we have to deliver services – not just in one year but every following year too. If we apply a below inflation rent increase and do not reduce our costs eventually the Association will run out of money.

In our budgets for 2023/2024, we have had to make savings on our Planned Maintenance Programme, which will go ahead, but at a reduced level to what had been anticipated.

We have some long term borrowing against our housing stock. This funding allows us to continue investing in existing properties and to grow the number of properties we can offer through new build at Kings Glen and the purchase of suitable properties in our areas from the open market. Whilst we have fixed the interest rates on some loans others are on a variable rate which allowed us to benefit from the low interest rates in recent years but now means we are directly impacted by the increases in bank base rate which has driven interest costs up. The bank base rate has risen by 4% since January 2022.

Cloch is faced with the same inflation pressures as our tenants. Inflation is at a 40 year high and we are seeing increases to our costs accordingly and in some areas increases have been far higher. For example fuel costs have increased by between 200% and 440% and repairs

costs by nearly 30%. We are working to get the best value in everything we do to minimise the inflationary increases we have to make to our rents.

We always want to provide an excellent service across all our activities and therefore, our income is vital to ensure this continues.

### Did the Rent Restructure Continue this year?

No, it was put on hold. This was an across the board 6% rise. Only a handful of properties did have a small difference, as we continue to re-align rents in a fair and affordable manner.

### Help with money worries

We do understand how difficult the cost of living and cost of energy increases have made it for our tenants to make ends meet. So please remember, Financial Fitness, your local welfare advice organisation can help. They operate two days from Cloch's offices, or you can speak to them on the telephone or in their offices. Phone them on 01475 729239. Or contact our office and ask to be referred.

Also, visit our Energy Advice page on our website to see who to contact for help with energy costs and advice on reducing energy consumption:

<https://www.clochhousing.org.uk/energy/>

# BRINGING INVESTMENT TO INVERCLYDE

The cost-of-living crisis, the energy increases, the demands on services – all these things put pressure on Cloch's ability to service our tenants best when so many are struggling. However, we have been working hard to apply for grant funding for a whole range of services, help and advice. In the last 6 months, Cloch has secured a number of funding pots that have helped us help our customers and expand our services.

## Financial Fitness

We have contributed funding to Inverclyde's local welfare advice agency for many years, and this year, we were able to bring this service in house for two half days a week. This means that as well as a referral and telephone appointment, we can offer you a face to face appointment in the office to speak to an advisor. Contact our office if you think this is something you can use. This includes money advice for those not on benefits.

## Social Housing Fuel Fund (SFHA)

In partnership with the other local housing associations in Inverclyde, Cloch secured funding for energy vouchers to assist our customers to pay their energy bills. £20,000 has been spent on vouchers of £100 per household to allow us to support those most in need. At the same time, we were able to give out 13 Warm Packs which included warm blankets and duvets, hats and scarves and flasks to a total value of £1,330. This work was carried out in conjunction with HEAT, part of the Wise Group and also our local partner and charity, Starter Packs. Thanks to everyone involved for their participation.

## Winter Hardship Fund (SFHA)

We received £16,004, which was another pocket of

funding that went a long way in helping our customers. This money has been used for food vouchers, (assisting those who are struggling to put food on the table) and welfare advice.

## Cost of Living Community Anchor (National Lottery)

Cloch received £23,400 of funding to distribute to local community groups to assist them in their efforts to provide warm spaces, as well as food and fuel vouchers. As part of this package, we have funding to create more warm packs. Cloch staff will put together the packs in time for September this year, ahead of the weather changing. We will report more on this in our summer newsletter.

## Tenancy Sustainment Officers (Scottish Government)

Just as we were going to print with the newsletter, we received fantastic news that we will receive £325,000 from the Scottish Government for a 3-year project, which will help fund community health and wellbeing initiatives, allowing us to employ more staff to help our customers and the wider community in Inverclyde. We are delighted with this news and will update you in the coming months on our plans for this service.

## Exciting new post created at Cloch and fond farewell

For some of our tenants, they will be very familiar with Tracey Blair, our Tenancy Sustainment Officer. Cloch had bought in this service through a variety of charities and currently, Tracey is working for the Simon Community Scotland. The Simon Community Scotland chose not to renew this contract, so Cloch have taken the decision to bring the service in-house and expand on this role. Another familiar face, Mary MacDonald, a member of staff who has worked at Cloch in various roles for over 15 years, has taken up the post of Housing and Community Connector and is going to be building this service in-house to ensure we can provide the best possible support to some of

our most vulnerable tenants. Mary will also be developing our Cloch+ Furnished property project as well as working closely with support providers and tenants at our existing supported accommodation units. Alana Durnin, CEO at Cloch said of the new appointment, "this opportunity to bring our tenancy sustainment service in-house is perfectly timed with the pressures our tenants are under due to the cost of living crisis. We are delighted to have Mary as our new Housing and Community Connector and we wish Tracey all the very best with her new endeavours."



Tracey with colleagues at her leaving event





# EASTER COMPETITIONS

Are you aged 3 to 10 and would like to win an Easter Egg? Can you find the easter eggs dotted around the newsletter? Count the eggs and ask a grown up to send your answer with a name, age and address to [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk). Put in the subject line, "Easter Egg competition". Or drop into the office with your answer. All answers to be with us by noon on 12<sup>th</sup> April 2023. Good luck!



Are you aged 11 to 15 and would like to win £30 vouchers to the cinema? Send us up to 3 photos on the theme, "My town in spring". The best pictures will be chosen by a small panel of staff and the winning entries will be published in our next newsletter and on our website. Send in your photos by email to [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk) no later than noon on 12<sup>th</sup> April 2023. Please include your name, age and address.

The competitions are open to Cloch tenants and owners.

## UPDATE ON OUR PLANNED MAINTENANCE WORK

Cloch are currently preparing to procure for contracts which will include some boilers, kitchens, bathrooms and windows. Due to the time it takes to carry out the procurement stage we expect that works will not commence until later in the year. If your home is included in the 2023/24 programme we will be in contact in due course.

At this time, we don't have a finalised programme for this year and we would appreciate your co-operation and understanding as we aim to deliver a programme which demonstrates value for money during a difficult period where the costs have risen significantly.



# Mini Egg Chocolate Fridge Cake Recipe

This super easy, no bake, mini egg chocolate fridge cake recipe is perfect for Easter baking with kids!

## Ingredients:

- 250g digestive biscuits
- 200g milk chocolate
- 100g dark chocolate
- 100g butter
- 150g golden syrup
- 100g milk chocolate mini eggs
- 100g white chocolate mini eggs



## Method:

1. Line a small rectangular baking tray or cake tin with baking parchment. If you don't have any, tin foil also works.
2. Place the digestive biscuits in a strong freezer bag. Using a rolling pin, bash the biscuits to roughly smash them.
3. Break or chop the milk chocolate and dark chocolate into chunks and place in a large microwave safe bowl. Add the butter and golden syrup.
4. Heat in the microwave for short bursts of around 30 seconds, stirring in between, until the chocolate has almost melted. Be careful not to overheat or burn the chocolate.
5. Once the chocolate is melted, stir with a spoon until all the ingredients are fully combined and the mixture is smooth.
6. Pour the smashed digestive biscuits into the bowl and mix together until the biscuits are completely coated in the chocolate mixture.
7. Add half of the mini eggs to the bowl and mix in with the rest of the ingredients.
8. Tip the fridge cake mixture into your lined tin, spread it around and push it down with the back of the spoon to press it into the tin.
9. Scatter the remaining mini eggs on top, then carefully push them all into the fridge cake, working quickly before it sets.
10. Pop the tray into the fridge and leave to set for around an hour. Once the fridge cake has set hard, take it out and cut into pieces.



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Phone **01475 783637** during office hours.

Online Live Chat Facility at [www.clochhousing.org.uk](http://www.clochhousing.org.uk)

Pay your rent, report a non urgent repair or make a complaint using the Customer Portal at [my.clochhousing.org.uk](http://my.clochhousing.org.uk) (or find the link on the website).

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