



Winter 2022

# Your Cloch

The Official Newsletter of Cloch Housing Association

## Never too old!



Cloch's silver surfers were given a helping hand with all their IT and mobile phone problems at our monthly community meetings at Elliot Court.

On hand to help was Richard Browning our IT Assistant and one of our newest recruits, Josh, who started with us in September as a Modern Apprentice in IT and Telecommunications. Over a cup of tea and cake residents were able to iron out all those niggly issues that we all have with our IT kit. Great job team.

## Exciting Times ahead for Cloch

With the departure of our Director in September, Cloch is delighted to announce that our new CEO, Alana Durnin joined us in November. Alana is a familiar face around Cloch as she worked with us from 2015 for over 6 years when Cloch were still partnered with Oak Tree Housing Association and Alana was the Finance Director, heading up the shared Finance and IT services.

In her new role, she has already made an impact, introducing a Customer Involvement Team and tackling some of the biggest issues to face housing associations in a decade, with having to balance increasing housing maintenance and loan funding costs with tenant affordability and the potential rent cap in 2023. Alana has also recruited a new and experienced Finance Director, Valerie Wilson. Along with other recruitment this year, Cloch has a full compliment of staff ready to embrace a new era.

Alana said, "I couldn't be more pleased to be re-joining the staff team at Cloch and I feel privileged to be working with such a dedicated and valued team to deliver our services to tenants and I am really looking forward to focussing on the challenges and direction of Cloch, with our excellent Board of Management".



## Christmas Holidays

Cloch wishes you and your family the very best Christmas and a Happy New Year.

We close at 2pm on Friday 23rd December 2022 and re-open at 9am on Thursday 5th January 2023.

If you have an emergency repair please call 01475 783637 and listen carefully to the automated message before making your selection.

Remember, you can also use the MyCloch Portal to pay your rent, check your details and report non-urgent repairs.

Please do not use the portal for emergency repairs during the Festive period.



# AVOIDING FROZEN PIPES

As cold weather is on the way, it's worth taking some simple steps to prevent your pipes from freezing:

- **If you live on a top floor flat consider leaving your loft hatch slightly open to let warm air circulate in to the roof space**
- **Leave your heating on**  
If you are going to be away from home for a prolonged period of time leave your heating on at a constant low temperature, or set the timer for the heating to come on at intervals
- **Open cabinet doors and loft hatches**  
Allow warm air to circulate around pipes under sinks or in the attic.

- **Run your taps**  
During periods of extreme cold weather you could leave your cold taps dripping to prevent still water forming in the pipes which could then freeze.
- **Drain your water system**  
If you know you'll be away in colder weather, please let your housing officer know as we may decide to drain down your water and heating systems to prevent burst pipes.



## COMMUNITY TRACKS MOVE IN

In the autumn, Inverclyde Trust's Community Tracks project moved into the vacant part of our building. Ian, Davy and their team of volunteers have set up home with the ability to upgrade second hand bikes, run bike maintenance classes, offer tour rides and so much more. We were able to offer this grant funded community group, a rent free lease and in return Cloch tenants will benefit from active travel activities and access to upcycled bikes.

Liz Bowden, Head of Corporate Services commented, "We are delighted to continue our close working relationship with Community Tracks, after our successful E-bike project in 2019. Our new neighbours offer a number of opportunities to our tenants."

Ian Crighton, manager of Community Tracks said, "Community Tracks are truly excited to be continuing our working relationship with the Cloch Housing Association, especially now that we have a larger workshop space to serve both tenants and clients, we have lots of activities and sessions planned throughout the coming year as well as the usual provision of bicycles advice and supporting active travel and healthier lifestyle choices... watch this space!"

Activities will be advertised through our social media, website and newsletter throughout 2023.



## FINANCIAL FITNESS

Financial Fitness are Inverclyde's independent welfare benefit and money advice organisation and they are here to help Cloch tenants who may need financial advice during these difficult times.



Their Advisers can help with identifying any unclaimed benefits you may be missing out on as well as supporting you with managing your money. They can also provide assistance with completing benefit forms, dealing with any benefit problems, challenging benefit decisions and supporting you with any debt you may have.

Last year they advised almost 150 Cloch tenants with a range of financial problems and generated over £250,000 worth of unclaimed benefits for these tenants. On average, each client who receives advice from Financial Fitness sees their financial situation improve by around £1,500 every year.

The welfare system is very complex and many people often miss out because they are unaware of the rules regarding certain benefits. For example, non means-tested benefits such as Attendance Allowance, Adult Disability Payment and Child Disability Payment are payable regardless of your income and savings.

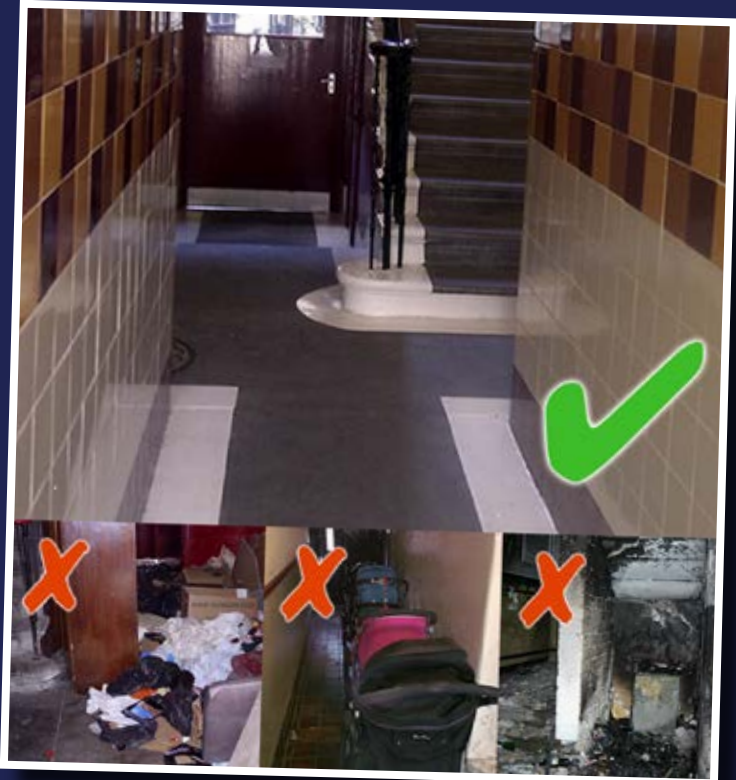
You can also get a review of your financial outgoings to try and identify any ways in which you can save some money going forward.

Your Housing Officer can refer you to Financial Fitness or you can contact Financial Fitness directly to make an appointment by calling **(01475) 729239** or emailing **finfiteam@yahoo.co.uk**

# ESTATE MANAGEMENT: CHANGE IS COMING...

At Cloch we are always looking to improve how we do things. The housing services team are currently reviewing how we carry out estate management visits. This has involved looking at the letters and cards that we send out to see if we can simplify the process. This means in the new year you might start to see a difference in what comes through your door.

In addition, we are working closely with our colleagues in Scottish Fire and Rescue to address items left in the close. In the past we have allowed some smaller decorative items to be left, however we will now be looking for all items to be removed. We understand this is a change to what has previously been allowed, however this is being done to address health and safety concerns. There have been some fires recently in Inverclyde and items in the close can be flammable or block an exit in a smoke filled common close. We will give opportunities for these to be removed before we will remove them, which may result in recharges to tenants.



## DO YOU KNOW ABOUT TENANCY SUCCESSION?

**An important part of being a tenant, is knowing what will happen to your tenancy should you pass away. For some it is not an issue, but for others, knowing that your tenancy will go to the people who live with you and perhaps care for you could be important.**

If you want someone to succeed your tenancy you need to tell us who lives in your home and tell us if this changes. You also need to let Inverclyde Council know to make sure they are registered for Council Tax and Housing Benefit (if you claim this) and any other agencies who need to know, (for example DWP if you claim Universal Credit). In order to meet the criteria for a succession

the qualifying person needs to be resident for 12 months prior to the tenant's death and have recent proof of this, (utility bills dated within the last month). If this isn't done, then there will be no right to succeed the tenancy and the unsuccessful applicant will be asked to leave. Applications for succession are dealt with in 3 levels:

- Level 1 Spouse, civil partner or co-habitee or joint tenant
- Level 2 Family Member
- Level 3 Carer

You must be at least 16 years old to succeed a Scottish Secure Tenancy. If more than one person qualifies for the tenancy under Level One, they must decide among themselves who should



get the tenancy. If they cannot agree, we will decide. If no-one qualifies at level one then applications can be made by level 2, then level 3. You should note that if succession has already happened twice, then the law does not allow for a third succession.

If you are worried about this please speak to a member of our team in confidence, alternatively you can visit the "Tenancy" page of our website and read page 12 of the Tenant Handbook.

# Help with Energy Bills

Cloch have teamed up with the other local housing associations in Inverclyde and accessed grant funding to allow us to help those most in need. If you are struggling to pay your energy bills, you may be able to be referred for a £100 heating voucher as well as advice from the experts at HEAT. Contact the housing team at the office to ask for a referral.

Phone the office on **01475 783637** and speak to the housing team. There are limited funds, so contact us now for more information!

## New Partnership will benefit Tenants

**Are you over 60 and need some help using mobile devices like smart phones or tablets gifted by loved ones at Christmas?**

**We can help!**

We will be running sessions in partnership with Inverclyde Council's libraries team on using smart phones and tablets to help our tenants become more confident in using these types of devices and realising the benefits that can be had from carrying out certain tasks online. "Make IT Real" is all about assisting people to get digitally connected and reap the benefits from being online. We'll look at everything from how to turn the device on and how to charge the device to online shopping or comparing energy prices to get the best deal for you. We'll also look at answering any queries you may have around security in relation to carrying out these types of tasks online to ensure you are confident and comfortable accessing online services.

To register your interest drop us an email if you're able to do so at [office@clothousing.org.uk](mailto:office@clothousing.org.uk) or call us on **01475 783637**.

The picture shows our IT team, Richard Browning and Ewan Barr with Craig Miller of Inverclyde Council Libraries (pictured centre).



# Box of delights for Barnardo's

Every Christmas, Cloch staff collect childrens' toys and vouchers to give away to a charity working with children and this year is no exception. Our generous staff donated a fantastic box of goodies to be distributed by Barnardo's before

Christmas. The photo pictures staff member, Carolyne Swinney on the left with Barnardo's staff Yvonne and Karen. To find out more about the work of Barnardo's, visit their website at <https://www.barnardos.org.uk>



## 10 reasons to choose Crystal Insurance Scheme this winter

- \* Flexible regular Pay-As-You-Go payment options (fortnightly and monthly premiums include a transaction charge).
- \* Apply over the phone or by completing an application form.
- \* You don't need to have special door or window locks (just a lockable front door).
- \* Covers theft, water damage, fire.
- \* Covers tenants improvements (up to £2,000 or 20% of the sum insured whichever is greater).
- \* Accidental damage to TV's and aerials and home computers is covered as standard (excludes items designed to be portable including mobile phones, ipods etc). A £50 excess may apply, full details are available on request.
- \* Covers damage to external glazing for which you are responsible.
- \* Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- \* The sum insured will be increased by £1,500 or 15% (whichever is the greater) for one month before and after Christmas to cover presents bought or received (excludes theft which does not involve forcible or violent entry into your home).
- \* Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000).
- \* Optional extras are available for an additional premium.

Exclusions & limits apply. A copy of the policy wording is available on request.

**Ask your landlord for an application pack or to apply for cover today, call Thistle Tenant Risks on:**

**0345 450 7286**

email: [tenantscontents@thistleinsurance.co.uk](mailto:tenantscontents@thistleinsurance.co.uk) or visit [www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk)

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# CONDENSATION AND MOULD: PREVENTION AND ADVICE

We regularly receive reports from our tenants that there is mould and condensation in their home. Generally, this is more noticeable in the colder months and appears as water droplets running down your windows, mould spores on bathroom or kitchen sealant or tiles, as well as ceilings or walls in rooms which are external facing.

We understand that exposure to mould and damp conditions can impact on health and that by identifying the causes we can assist.

There are a variety of causes and easy steps that can be taken to try to prevent mould and condensation in your home.

- **Ensure all rooms in your home are adequately heated during the winter**

We appreciate that the current cost of using your boiler and heating all rooms can be an issue, however colder rooms are more likely to suffer from mould or condensation. PLEASE AVOID USING PARAFFIN or BOTTLED GAS HEATERS.

- **Avoid drying clothes over a warm radiator. You should also try and keep a window open for ventilation**

If possible we would recommend you dry clothes on a free-standing dryer, as this will help in avoiding the build-up of moisture.

- **If possible keep the kitchen door closed when cooking, keep lids on pots and pans, and ensure your extractor fan is switched on and running. You can also leave a window open to allow for excess steam and moisture to escape**

These will decrease the chances of condensation appearing on your window, or tiles which if left could turn into mould.

- **Keep the bathroom door closed when running hot water or using your shower and ensure if you have an extractor fan it is switched on and running. You can also leave a window open**

By doing this you will minimise the condensation appearing on the window, walls, ceilings, and sealant which if left could turn into mould.

- **Avoid leaving furniture such as settees in living rooms tight to an external wall, and similarly wardrobes or beds in bedrooms.**

We regularly find traces of mould on walls, on the cold surfaces of settees and furniture as well as occasionally damage to the clothes in wardrobes. This is mainly due to the fact that air is unable to circulate freely around the room, which can also be made worse if the room is not ventilated, and / or poorly heated. In the case of wardrobes if they are also overfilled this can also increase the build-up of mould.

- **It is inevitable that condensation may appear on bedroom windows in the morning, or in bathrooms and kitchens when bathing and cooking. You can help minimise the condensation turning into mould by drying the windows, and seals when you see this appearing. Also, in bedrooms we would recommend opening curtains to allow the movement of air, and either open windows or ensure that vents (where you have them) are open.**

## What to do

There may be occasions when mould might still appear and particularly when you haven't been able to always follow the guidance provided above. In order to prevent the spread of mould, it is important that you take time to treat the affected areas when you can, and as soon as you can.

The mould can usually be easily removed using a variety of advertised mould removal products which can be found in a variety of DIY stores and as advertised on TV.

## Speak with us

We understand that the build up of mould can pose risks to health and that on some occasions there may be other reasons that cause mould to appear, including previously undetected issues with your home.

When you call us we will discuss the issues with you and arrange for an officer to visit you. During this inspection we will confirm how we can help.

# RENT CONSULTATION UPDATE

**Under normal circumstances, Cloch Housing Association would be writing out to tenants at this time of year, asking for their views on our proposed rent increase from 1st April 2023. However, this year we are taking a different approach and we will be delaying this activity until mid-January 2023. This is why:**

You will probably know by now that the Scottish Government introduced a rent freeze in September 2022. This meant that any private landlord or housing association could not increase rents until 31st March 2023. This didn't affect Cloch or our tenants as we do not increase our rents until 1st April each year, however this has had an impact on how we will carry out our rent consultation.

The Scottish Government still may decide to extend the rent freeze past 1st April 2023, they might decide to introduce a rent cap, Or they might just say we can go ahead and set our own rent increase in consultation with our tenants. In England the Government has confirmed

that landlords cannot increase rents by more than 7%.

We won't know what the Scottish Government's decision on rents will be until the 14th January 2023, at the latest. This is the reason why we are choosing to hold off on asking tenants for their views on any rent increase, just until we know what the Scottish Government's plans are.

We always strive to keep our rents as low as possible whilst still providing tenants with a well-maintained and improved home. We know that the cost of living is affecting all of us, with rising fuel and food bills and we want to do everything we possibly can to help tenants through this crisis.

At Cloch we are feeling the effects of the crisis too, with loan interest rates increasing by 25% impacting our mortgage payments. Building material prices have shot up by 33% and, the supply of materials has been hugely affected by Brexit and the war in Ukraine. We pride ourselves on keeping tenants' homes in good, improved condition but with costs rising and a potential rent cap we may have to pull back on some of our planned maintenance programmes.

These are the kind of things we want to speak to tenants about and we plan to hold some events in January 2023 where they can come along and speak to our Customer Involvement Team about what is important to them as a Cloch tenant.

Meantime we have issued a short survey for tenants which is available to complete on our tenant portal. This survey asks a couple of questions about rents from 1st April 2023, and we are keen to get tenant views on this to help us plan the rent discussions. Completing this survey also puts tenants into our prize draw, 1st prize is an Apple iPad and 2nd prize is a Samsung Galaxy tablet, which have kindly been donated by some of our suppliers. The closing date was initially 19th December 2022, however, given the postal issues, this has been extended to 22nd December 2022, so don't miss out. Fill in the survey today!

If you are a tenant and wish to chat to us about any of the above information, please do not hesitate to pick up the phone or drop us an email. Our contact details can be found on the last page of the newsletter.

## ACCESSING YOUR HOME FOR GAS AND ELECTRICAL INSPECTIONS

**As most of our tenants are aware, Cloch as your Landlord by law must ensure that all gas boilers are inspected NO LATER than 12 months from the previous inspection. We start this process around 2 months from the anniversary date of the last inspection. This inspection is to ensure that the boiler is operating safely and effectively. For this to be done it is important that our tenants co-operate and provide access as well as ensuring that if you have pre-pay meters that they are in credit when the inspection takes place.**

As your landlord, we have also been carrying out a check to the electrical installation in your home. This includes the wiring, lighting, sockets, switches and the consumer unit to ensure they are working correctly and are safe to use. Your home is required to have the EICR (Electrical

Installation Certification Regulation) carried out NO LATER than 5 years from the previous test. Similar to the gas safety inspections we will contact you approximately 2 months from the anniversary date and would appreciate your co-operation, including ensuring any pre-pay electric meters are in credit at the time of the visit. We understand that access to your home may cause you some inconvenience, however as your landlord we do not have a choice and are required to ensure that these inspections are carried out. Working together and with our contractors to allow the tradesmen access, means that we can keep you and your household safe.

Thank you in advance for your help and support in this matter.



# Free Activities in Greenock

## Tuesday Miniatures Build & Paint Club at Geek Retreat held in 16 Kilblain Street, Greenock

Join their team every Tuesday from 6pm-9pm for our weekly Miniatures Build and Paint Club!

Free Entry. Open to all ages and abilities.

Meet new friends, build some cool miniatures and get them looking great! Learn some new tips and tricks from other hobbyists. New builders are very welcome to come and join in, their staff will be on hand to help out.

Bring your own projects along or pick up a new kit in store.

In store café with a great selection of hot drinks and good food to keep you fed while you're here. £5 unlimited hot drinks offer available.

Any questions, message the Geek Retreat Greenock Facebook Page or call us on **01475 272780**.

Join the Geek Retreat Miniatures Facebook Group to keep up to date on future events and cool new products – <https://www.facebook.com/groups/warhammergeekretreatgreenock>

## Breakfast and a Blether

The Greenock Morton Community Trust is delighted to offer a new programme on a Wednesday morning, "Breakfast and a Blether".

Anyone aged eighteen plus is welcome to join the team at the Trust for a breakfast roll, a cuppa and some good company from 9.30am on a Wednesday at Cappielow Park. The group will go for a walk around the pitch to enjoy some Greenock morning sunshine, too.

If you'd like some more information or to put in your roll order, contact [jroy@mortoncommunity.net](mailto:jroy@mortoncommunity.net).

## CHRISTMAS TREE COMPETITION

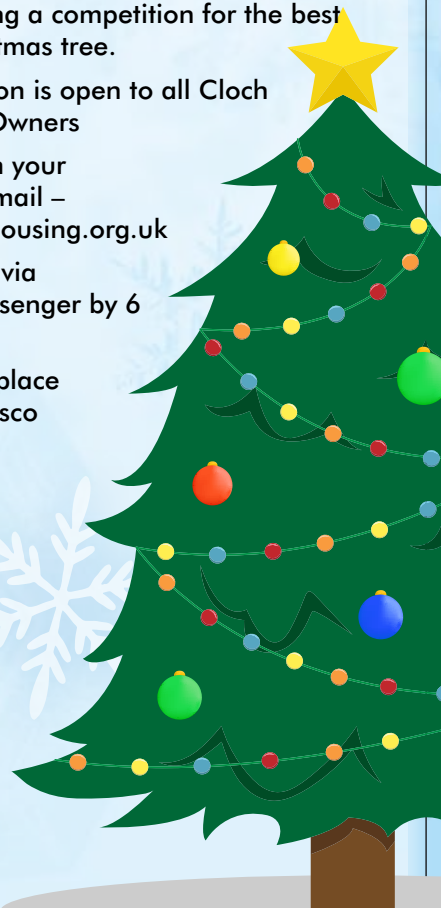
We are running a competition for the best dressed Christmas tree.

The competition is open to all Cloch Tenants and Owners

Please send in your pictures via email – [office@clothhousing.org.uk](mailto:office@clothhousing.org.uk)

Or contact us via facebook messenger by 6 January 2023

1st, 2nd, 3rd place will receive Tesco Vouchers.



## KIDS CHRISTMAS COMPETITION

DRAW YOUR VERY OWN SANTA CLAUSE.

WE ARE RUNNING A COMPETITION FOR 9 YEAR OLDS AND UNDER.

SEND IN YOUR COMPLETED SANTA WITH YOUR NAME, ADDRESS AND AGE BY 10TH JANUARY 2023 TO [OFFICE@CLOCHHOUSING.ORG.UK](mailto:OFFICE@CLOCHHOUSING.ORG.UK).

THE ENTRIES WILL BE JUDGED AND THERE WILL BE A 1ST PLACE, 2ND PLACE AND 3RD PLACE. A SMALL PRIZE WILL BE AWARDED, DEPENDENT ON AGE.

(ENTRIES ARE WELCOME FROM TENANTS' AND OWNER OCCUPIERS', CHILDREN AND GRANDCHILDREN)

# Make your own Christmas Cookies



These festive vanilla cookies make a beautiful edible Christmas tree decoration. Or you could pack them into boxes to give as end-of-term gifts for teachers and friends.

## Ingredients

- 140g icing sugar, sieved
- 1 tsp vanilla extract
- 1 egg yolk
- 250g butter, cut into small cubes
- 375g plain flour, sieved

## To decorate

- 200g icing sugar, sieved
- edible food colouring, optional
- edible gold and silver balls
- approx 2m thin ribbon cut into 10cm lengths

## Method

1. Tip the icing sugar, vanilla extract, egg yolk and butter into a mixing bowl, then stir together with a wooden spoon (or pulse in a food processor until well combined). Add the flour and mix to a firm dough. Shape the dough into two flat discs and wrap them. Chill for 20-30 mins. Heat oven to 190C/fan 170C/gas 5 and line two baking sheets with non-stick baking paper.
2. Roll out the dough on a lightly floured surface to about the thickness of two £1 coins. Cut out Christmassy shapes (use a cutter if you like) and place on the baking sheets. Using the tip of a skewer, cut a small hole in the top of each cookie. Bake for 10-12 mins until lightly golden.
3. Lift the biscuits onto a wire rack to cool. Meanwhile, mix the icing sugar with a few drops of cold water to make a thick, but still runny icing. Colour with edible food colouring, if you like. Spread it over the cooled biscuits, decorate with edible balls and thread with ribbon when dry.

(full recipe BBC Good Food)

# QUICK CHRISTMAS PUDDING

This quick microwave Christmas pud, which uses shop-bought mincemeat, takes just 35 mins - simply combine the ingredients and cook on the day for a last-minute dessert



## Method

### STEP 1

Butter and line the base of a 1.5-litre pudding basin with greaseproof paper. In a large bowl, stir the ingredients together, adding them one at a time in the order they are listed, until everything is completely mixed.

### STEP 2

Tip the pudding mix into the basin and cover with a circle of greaseproof paper. Place the pudding on a plate and microwave on Medium for 20-25 mins until cooked and an inserted skewer comes out clean. Leave to stand for 5 mins, then turn out and serve with brandy butter and cream.

(full recipe BBC Good Food)

## Ingredients

- 300g good-quality mincemeat
- 140g fine shred orange marmalade
- 200g molasses cane sugar
- 4 tbsp treacle
- 3 eggs, beaten
- 4 tbsp whisky
- 100g butter, frozen and coarsely grated
- 200g self-raising flour



## CLOCH HOUSING ASSOCIATION LTD

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MyCloch: [www.my.clochhousing.org.uk](http://www.my.clochhousing.org.uk)



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).

Find us on Twitter and Facebook @Clochha