



Our office will close at **2PM on Tuesday, 24th December**, and will reopen on **Monday, 6th January 2025 at 9 AM**. During this period, our out-of-hours emergency repairs service will remain available. Non-urgent repairs **logged via our customer portal** will be addressed when our staff return.

We would like to take this opportunity to wish all our customers, communities, contractors, and partners a Merry Christmas and a Happy New Year.

Reporting an Emergency Repair

To report an emergency repair, please contact our office on **01475 783 637** and follow the prompts. For utility issues, please refer to the contact information below:

Company	Issues to Report	Contact Number
Scottish Gas Network	Suspected gas leaks	0800 111 999
Scottish Water	Discoloured, or no running water.	0800 0778 778
SP Energy	Power outages.	0800 092 9290

Cloch's Gala Day 2024

Cloch Housing Association hosted our first Gala Day since 2018 on Friday 9 August 2024 at the Lady Octavia Sports Centre. The event was organised by our Community Involvement Team and made possible thanks to sponsorship from our contractors, who helped fund the event.

We welcomed tenants and the local community for a free, fun filled day of activities for everyone to enjoy. The entertainment was provided by Generation Events and there were plenty of activities on offer including face painting, a bouncy castle, bungee run, sticky wall and a petting zoo.

Inverclyde Council's Active Schools team supported the event by delivering a variety of sports taster sessions which gave the kids an opportunity to try new activities. The kids enjoyed all the sessions particularly the outdoor football tournament.

The Gala Day was an opportunity for local community groups to promote their services to our tenants. Cloch's own Community Support team were also available to talk to tenants about our tenancy support service and referral services which we offer through partner organisations.



CHA – Halloween parties

Our Halloween event was a great success!

On 29 October 2024, we held two Halloween parties at the Broomhill Hub, with 119 kids attending across the two sessions. Generation Events helped with the running of the evening, offering a host of party games and activities for the kids in attendance.

The creativity and energy from the amazing costumes, to the 360-degree photo booth, lively music, dancing, party games, delicious refreshments

and sweet goodie bags made this a memorable event for tenants of all ages.

Bringing people together like this is a wonderful way to foster community connections and create happy memories, boosting the sense of community and togetherness we aim to enhance at Cloch. It's also a great opportunity for our staff to get to know our 'mini' tenants!

Here's to many more fun and festive gatherings!



CUSTOMER ADVISORY PANEL

Since our first Customer Advisory Panel (CAP) meeting on 12 July, the CAP have met a further four times with meetings in August, September, October and November.

During these meetings, the panel focused on:

- Reviewing our rent consultation proposal, providing feedback on the plan, timelines, and how well tenants understand the key points.
- Evaluating the current Garden Tidy Scheme, considering access criteria, costs, other similar schemes, and potential issues if we change the scheme.
- Assessing our 'Empty Homes (Void) Policy', reviewing the process of a tenancy becoming void, the steps our Housing and Property Services teams take and the standard of void properties when the Association relet them.
- Learning about Cloch's health and safety compliance responsibilities, including how we achieve compliance and present this information to the Scottish Housing Regulator (SHR) and tenants.

In coming months, the CAP will focus on the financial implications of our annual rent review for both tenants and the Association. By working with the CAP, our staff have helped them understand Registered Social Landlord (RSL) finance, aiding their decision-making process.

Enhancing customer involvement is a priority for Cloch. We aim to maintain the high satisfaction levels achieved in our 2023 survey, where 99% of tenants were satisfied with our communication and participation opportunities. The CAP is central to our approach.



CLOCH WANTS YOU!!!



Join us at Cloch and become a valued member of our community. For just £1, you can become a lifetime member and have a say in the services we provide.

As a member, you will have the opportunity to attend our Annual General Meeting. This is a chance to meet our dedicated staff and Board Members, while enjoying some light refreshments. Plus, as a member, you will be included in our AGM prize draw.

At Cloch, we truly value your opinions and feedback. We encourage you to join us and help shape the future of your community. Your voice matters, and we want to hear from you.

Together, we can make a difference and create a thriving community that we can all be proud of. Join us at Cloch and be a part of something special. Contact us today by emailing office@clothhousing.org.uk to become a member and let your voice be heard.

CX Feedback Host Festive Christmas Dinner for Over 60s

On 11 December we spread holiday cheer by hosting a festive Christmas dinner event for our tenants aged 60 and over. The free celebration took place at Greenock Town Hall, offering tenants the chance to come together and enjoy the spirit of the season.

In partnership with CX Feedback and Oak Tree Housing Association, we planned a memorable day filled with food, entertainment, and festive surprises. Attendees enjoyed a delicious Christmas dinner, with the day's entertainment making the occasion truly special. Highlights included an appearance by Morton FC Manager Dougie Imrie, a walk down memory lane

with the Heritage Network, Bingo and table-top magic.

We are committed to building strong community connections, and this event reflected our dedication to fostering social inclusion and combatting isolation among older tenants.

The event was part of our wider initiative to promote tenant engagement and celebrate with our tenants. CX Feedback, played a pivotal role by funding the day and we are grateful for their support and desire to give back to the communities in Inverclyde.

The event was a huge success. Thank you to everyone who attended.



Charity



We are thrilled to have supported some amazing charities. Our staff raised £180 for the Samaritans and £92.68 by hosting a MacMillan Coffee Morning. They also contributed to the toy appeal for the Broomhill Tenants and Residents Association. We have much more planned for 2025, including participating in the Kilt Walk.



AGAINST HATE CRIME

At Cloch, we firmly believe in supporting causes true to our hearts and our company's values.

Be Positive. Be Better. Be Kind. Be Responsible.

When National Hate Crime Awareness Week was approaching in October, we knew we wanted to push the message forward - Hate Crime is never ok!

We reached out to local charities and elected representatives, and were inspired to see how strongly the broader community felt about this.

Our Director of Customer Services and Communities, Michael Monaghan, stated "As a local community anchor, we have a wider responsibility than solely providing quality homes to our tenants. Indeed, our aim is to support long term positive change and we see challenging hate and inequality as being central to achieving this. Hate crime is always wrong. Cloch are committed to challenging this and are proud to stand side by side with our tenants and partner agencies in creating a better Inverclyde for everyone."

These sentiments were echoed by Inverclyde Council leader who said: "I welcome and support the Association's commitment to equality for all and its zero tolerance of hate crime. Hate crime can never be acceptable under any circumstances."



A spokesperson for local community group Inverclyde Muslim Centre continues "We are proud to support National Hate Crime Awareness Week and would like to thank all those involved with their efforts to eradicate hate crime. Hate crime is a very significant problem in our society, affecting our ability to feel safe and free. We should stand together and speak out against those who seek to divide our diverse community."

Councillor Robert Moran, chair of the Inverclyde Integrated Joint Board, which oversees the work of the area's health and social care partnership (HSCP), said: "Inverclyde is a multi-cultural community with people from

a variety of backgrounds and we are proud to be a welcoming and inclusive place for all. The work of the Health and Social Care Partnership's New to Scotland team alongside partners like Cloch Housing and with the support and kindness of the local community in welcoming families to Inverclyde is a shining example of what a caring and compassionate place this is."

With so many facets of our community standing together, we firmly believe we can all play our part in reducing Hate Crime in our community. We ask all Cloch tenants to stand with us in promoting understanding, respect, and kindness towards all people.

RENT CONSULTATION

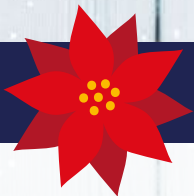
Every year we review your rent charges and how we spend your money. We want to hear your views on how we deliver services and the rents we will charge from 1 April 2025.

We want our rents and service charges to stay affordable and provide value for money. As we are reviewing our financial plans, we are looking at some tough decisions. We are thinking about how we can balance increasing costs, prioritise what we do, invest in homes, and manage how we keep our rents affordable for our tenants.

COST-OF-LIVING CRISIS

We understand that because of the cost-of-living crisis, many tenants might be worried about how to manage their money and pay their bills, including their rent. So, we have started consulting tenants now to hear your views.

As an Association, we too are facing big challenges around increasing costs and how we deliver services to you. We want to find the right balance between keeping our rents affordable, while still delivering key services and investing in our homes.



This year we are consulting tenants in two phases, a process which commenced in early November...



PHASE 1: NOVEMBER–DECEMBER 2024

We contacted every affected tenant in early November and asked them to complete a questionnaire which required tenants to prioritise the services that are most important to them. At the time of going to print, the survey is still running so we do not have the finalised results yet. Once the survey closes, the information gathered will help us understand tenants' needs better, allowing us to adjust our plans and make any necessary savings. The priorities tenants' were asked to review and prioritise included:

- Delivering effective repairs and maintenance
- Delivering planned improvements (such as new bathrooms, kitchens, heating systems, windows, etc.)
- Providing new homes to meet local housing needs
- Keeping closes, back courts, and communal areas clean and tidy
- Working in partnership with others to tackle anti-social behaviour

- Providing more information and services digitally and through our website
- Working in partnership with others in the community to deliver services for tenants and residents
- Other priorities

On 25th November we also invited tenants to a scheduled face-to-face consultation event. At this we took a closer look at the considerations the Association's staff and Cloch Board take into account when reviewing our tenants rent annually. This included looking at our current costs, where rent money is spent, tenant concerns and how we control costs to ensure our tenants always receive value for money. We would like to thank those tenants who took the time to attend on the day. Your input was greatly received.

PHASE 2: MID-JANUARY 2025

As we move into the new year, we will again contact our tenants to consult them on the level of rent increase we propose from April 2025. The Cloch Board will then consider all aspects of tenant feedback we have obtained

within Phase 1 and 2, before finalising our plans and rent levels for the year ahead. In early February 2025 we will write to every affected tenant, confirming updated rents and service charges due from 1 April 2025.

And finally...

If you are a Cloch tenant who gets assistance with your rent, your Housing Benefit or Universal Credit will be updated to include any rent changes. In the meantime, if you have any concerns or queries about paying your rent, please contact your Housing Officer who will be able to discuss your rent

with you or arrange an appointment with Financial Fitness who can provide you with free, independent welfare benefit and/or money advice.

Thank you for taking the time to give us your views.

PAYING YOUR RENT ON TIME...



It's important to pay your rent on time. Every Cloch tenant is due to pay their rent on the 1st day of every month.

We use the money we collect to deliver the services we provide – like our repairs service and making planned improvements to your home. There are different ways to pay your rent which may be easier and more convenient than having to take the time to use your swipe card. These popular methods are listed.

We can help if you are worried about paying. We can also provide rent statements on request and discuss the most suitable option for you to pay your rent. Please contact your Housing Officer to check that you are up to date with your payments and to consider the easiest way for you to make payments.

BACS

By setting up an electronic BACS payment using your own on-line bank and using our bank details which are:

Sort code: 80-91-27

Account No: 10817069

Please remember that you must provide your unique reference number from your rent statement when using this payment method.

CLOCH PORTAL

All tenants should be registered on the above portal. Enter your tenancy reference number, click make a payment and how much you will be paying, enter your payment card details, you will receive an email as confirmation of payment.

Direct Debit

To set up a Direct Debit you can contact our office with your details, or you can contact your bank. All debit card payments can be made to us by calling **01475 783637** during working hours.



ALLOCATION POLICY CONSULTATION

Inverclyde Common Housing Register (ICHR) participating landlords - Cloch Housing Association, Oak Tree Housing Association, Larkfield Housing Association, Link Housing Association and Sanctuary Scotland Housing Association – are embarking on a review of our shared Allocation Policy. Part of this process is obtaining the views of applicants, tenants and other stakeholders on any potential changes being made and what aspects of allocations is important to you. As ever, your feedback plays a vital part in our decision-making process, so if you receive a consultation email regarding our Allocation Policy, we'd be grateful if you took a few moments to respond.

The consultation will be sent to all current ICHR applicants, to any tenant who has recently moved home (within the past year), and to other applicable stakeholders such as local authority homelessness and housing staff.

How do we allocate housing?

Anyone over the age of 16 years can make an application for housing. The demand for housing broadly exceeds the partnership agencies supply. We therefore operate a priority system to allocate our properties, awarding a 'priority pass' based on an applicant's circumstances. Once an applicant receives their pass, they can apply or 'bid' for a property through our Choice Based Letting system. Through our ICHR Allocation Policy, we use a priority pass system to prioritise housing applications. Applicants with gold priority pass/es have the greatest housing need, so when suitable properties become available, applicants can place bids (register interest) for properties where they would like to live.

Policy Review

Part of our consultation process is to review the priority pass system, specifically considering the level of priority within which certain circumstances are prioritised. You can find more information on this on our website: **www.clochhousing.org.uk**

HEALTH & SAFETY

Gas & Electrical Safety

Cloch Housing Association have a legislative requirement to carry out a Gas Safety Check in all properties every year and an Electrical Safety Inspection every five years. It is vital that we gain access to your property to ensure that our qualified contractors can test the gas & electrical installations to ensure they are safe for you to operate. If access is not provided, we may need to force entry to carry out these checks. We appreciate your co-operation in allowing us access to carry out these essential safety checks.



Fire Safety

All our properties are fitted with interlinked smoke alarms to comply with Scottish Government legislation. This consists of a heat detector in the kitchen, one smoke alarm in the living room and a smoke detector in each hallway. All detectors will be linked meaning if one alarm goes off, they all go off.

Although our contractor will test your alarms at the annual gas service, we recommend that you push the test buttons on the alarm at least once per week. If there are any issues with any of your alarms, please contact the office and we will ask our electrician to attend and ensure the system is working properly.

Some steps to reduce the risk of fire in your home are:

- Ensure that all cigarettes are discarded properly.
- Avoid smoking in bed.
- Unplug all appliances when you are not using them.
- Never leave cooking unattended.
- Do not overload sockets.
- Keep candles away from anything which could catch fire and ensure they are put out if you are not in the room.
- Close all doors at night. In the event of a fire this will help to prevent it from spreading.



Water Hygiene

Domestic hot and cold-water systems can provide an environment where Legionella bacteria can grow. This can cause Legionnaires' Disease, which can be a potentially fatal form of pneumonia, caused by inhaling droplets of contaminated water.

It is important that:

- Hot water in the system remains hot.
- Cold water is kept cold.
- The water is kept circulated.

Some practical tips for tenants are:

- » Do not interfere with the settings on your boiler or hot water system. The hot water should be set so the water is heated to 60 degrees.
- » Disinfect shower head(s) at least every 2 months.
- » All little used outlets should be flushed through for at least 2 minutes once per week.
- » If the property has been vacant for a period (I.E. when on holiday), you must ensure that all the outlets, both hot and cold are flushed through for at least 2 minutes.



- » Inform Cloch if any issues arise with the hot water within your home, for example, your hot water is not heating correctly or any debris or discolouration in the water.

Damp & Mould

When we receive a report of mould and damp within a property, one of our Property Services Officers will carry out an inspection to investigate the cause of the issue.

The Scottish Housing Quality Standard requires that our homes:

- Meet the Tolerable Standards;
- Are free from serious disrepair;
- Are energy efficient;
- Are healthy, safe, and secure.

Top tips to prevent mould & damp:

- Do not dry wet clothes on radiators.
- Do not use a tumble dryer with no outside vent – unless it is self-condensing.

- Do not block ventilation by covering air vents, closing window vents, and switching off extractor fans.
- Keep kitchen & bathroom doors closed when in use.
- Avoid clutter and where possible, do not place furniture directly against walls to ensure that air can circulate freely.
- Keep your home heated.

If you have any queries or concerns about your property, please contact us and we can investigate, advise and assist you.



HELP SOMEONE YOU CARE ABOUT STAY WARM THIS WINTER.

As the colder weather sets in, rising energy costs and changes to the Winter Fuel Payment are leaving more people worried about how they'll manage to keep warm. If you're concerned about a friend, family member, or neighbour who may be struggling with their energy bills, Home Energy Scotland can help. Whether individuals are facing health challenges, living on a low income, or simply unsure how to manage their heating, the company specialist advisors offer free, tailored support to make sure they can afford to stay warm this winter. They can provide one-to-one support, both face-to-face, and over the phone to help people:

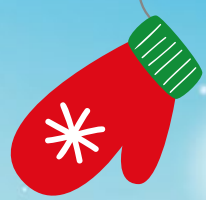
- Find the best energy tariff and deal with fuel billing issues.
- Access funding for energy efficiency improvements and home repairs.
- Use their heating system effectively to stay warm without wasting energy.

- Handle conversations with landlords or suppliers about energy concerns.
- Apply for additional support like Warm Home Discount and other supplier discounts.

Get in touch today and ensure your loved ones have a warm, safe home this winter. Call freephone **0808 808 2282** Monday - Friday from 8am - 8pm and Saturday from 9am - 5pm. Or request a call-back from a friendly advisor



LOOKING AFTER OURSELVES THIS WINTER



In Inverclyde we have had some recent cold spells, and even the odd snowfall or two – it is important during times like this, and through the winter to look after ourselves. There are plenty of simple, practical things we can do to take care across the winter season.

1. Plan ahead with your medication.

In the run up to Christmas closures, ensure you order your repeat prescriptions in plenty of time. Be aware of when your local pharmacy and other health providers are open. Please don't be worried about reaching out to your GP or other health providers. Remember that '111' is available for free 24 hours a day, 365 days a year from a landline or mobile phone.

NHS 111 can help with:

- * Physical or mental health.
- * Urgent medical problems.
- * Getting the right advice or treatment.
- * Booking patients in to be seen by local health and care services.
- * Getting a face-to-face appointment.
- * Getting an arrival time if you need to go to A&E.
- * Getting advice on how to manage your illness at home.

2. Encourage everyone to look after their health by eating well, staying hydrated, keep moving and keep our brains busy....

When the cold weather arrives, many of us can feel a little low. A balanced diet packed with fibre, vitamins and antioxidants can help beneficial gut bacteria thrive and boost production of feel-good hormones.

Tips to Eat Well:

- * Cook in batches and keep extra portions in the freezer.
- * Eat a balanced diet in small portions at regular intervals throughout the day.
- * Reduce your salt intake by using flavourful herbs and spices.
- * Buy frozen or canned fruit and veg which is often equally high in nutrients but can be cheaper.
- * Take a vitamin D supplement or consume vitamin D-rich food such as oily fish, eggs and some types of mushroom.

- * Include a wide variety of nutrient-rich foods such as fruits, vegetables, nuts, seeds, wholegrains, legumes, dairy products, lean protein sources like poultry, and oily fish which is rich in Omega 3 (being mindful of any allergies you may have).

Tips to Stay Hydrated:

- * **Aim for 8-10 drinks a day** – This will replace the fluids you lose naturally.
- * **Do not wait until you're thirsty** – Make a point of having a drink regularly.
- * **Always keep a drink close by** – whether you're out and about or watching TV.
- * **Eat Super Foods** – you can get around 20% of the water you need from the right foods. Soups and stews are good, and fresh fruit and vegetables are up to 80% water.
- * **Check it out** – if your urine is dark, it is often a sign you need to drink a bit more.
- * **Not just water** – tea, coffee, herbal teas, milk drinks, fruit juices and smoothies all help as well!

- 3. **Keep in touch!** Make time for friends, neighbours and relatives. These darker nights and poor weather make it harder for some people to get out and about which can lead you to feeling down. Book in a call with a friend or family member or arrange to meet up with one of your neighbours for a cuppa and a blether. You could also go old school and find a pen pal to connect with – yes, these still exist.....

Check in with those around you, is there a neighbour who maybe can't get out for essentials, and you are able to assist – even with placing an online order for them, it all helps stay connected with those around us.

- 4. **Stay warm** – with us all no doubt staying at home more over the winter period, it is important to ensure that you are warm enough, both indoors and outdoors. Wear several layers of light clothes as they trap warm air better than one bulky layer. Keeping warm can help to prevent colds, flu and more serious problems.
- 5. **Be safe out and about when its icy or wet** – To help prevent falls or slips, keep your driveways and paths clear, putting grit on slopes and steps will help. When out and about – remember to walk like a penguin! Walk slowly, take small steps and point your toes out slightly to be more stable on icy paths. Keep your head up and don't lean forward. Keep your hands out of your pockets to help keep your balance. If you use a cane, you can buy an ice pick for the cane. Please make sure you also wear the correct type of shoes and clothing.

Try this Brainteaser to keep your brain active....

- * *A red house is made from red bricks, A blue house is made from blue bricks, A yellow house is made from yellow bricks. What is a greenhouse made from?*
- * *What can fill an entire room without taking up any space?*
- * *What has cities, but no houses; forests, but no trees; and water, but no fish?*
- * *Johnny's mother had three children. The first was named May, the next was named June. What was the name of the third child?*
- * *What kind of band doesn't play music?*



Cyber Security Top Tips

Staying safe online is becoming more important than ever in today's digital world where threats to personal data are constant and evolving. Protecting your information online requires awareness and proactive measures to prevent breaches, hacks and data theft. Here are some top cybersecurity tips to follow:

🖥️ **Choose secure passwords:** Create unique passwords for every account, this will protect you if a hacker acquires one of your passwords. A rule of thumb for passwords is being longer than 16 characters, have at least 1 capital, 1 number and 1 special character.

🖥️ **Identifying phishing emails:** Phishing emails are when an attacker will send you an email pretending to be a company/organisation. These will usually come with a link to click on which can steal your personal data. A way to spot these emails is to look at the email address, this can be a tell-tale sign as the address will usually have a spelling error or a strange address.

🖥️ **Keep software up to date:** Regularly update your devices, operating system, browsers, apps and antivirus software. This will fix any vulnerabilities that cybercriminals might exploit. An up-to-date machine will significantly increase your chances of staying safe online.

🖥️ **Using Secure and Verified Websites:** Check that websites use HTTPS at the start of the URL as this indicates a secure connection. Avoid shopping or entering sensitive information on websites that don't have this security protocol.

🖥️ **Fraudulent Phone Calls:** Staying safe from fraudulent calls requires vigilance and caution. Never share personal information like bank details etc. If you receive a call claiming to be from a legitimate company, hang up and call them back using their official office contact number. These safety measures will help stop scam callers.

🖥️ **Monitor your accounts and devices:** Regularly check your bank and credit card statements for unauthorised transactions; if you notice anything suspicious contact your bank immediately.

Floods happen. Are you prepared?

SEPA works 24/7 to help you
prepare and be aware.

- Check the Scottish Flood Forecast
- Sign up to Floodline for local flood messages
- Follow SEPA on social media

sepa.scot/flooding



sepa

Scottish Environment
Protection Agency
Buidhannan Dìon
Ainmheachd na h-Alba



YOU SAID

WE DID

We continue to place a real importance on customer involvement and ensuring that you, as customers, have multiple opportunities to engage with us in whatever way suits you best. Below are some examples of how we've used your feedback to design our services and change how you engage with Cloch Housing.

You Said: Community events are important and you would like more events that you can come along, either on your own or with your family, to speak with us.

We Did: We've increased the number of customer involvement events we've hosted. We have had the make winter warmer event, our big bike bash events in partnership with community tracks and the trust, our cinema event, and our annual gala day to name but a few. These events allow you as customers to come along and interact with our staff in a more informal setting which is key to building positive relationships.

You Said: You'd like more say in the services Cloch Housing provides.

We did: We've now established our Customer Advisory Panel who are receiving training from an external agency to allow them to look at aspects of Cloch Housing's services and ensure that these meet the needs of tenants and owners. We've also sent recent policy reviews to customers to ask for your views on the policy and for input on any changes you think might be needed.

You Said: You feel it's important that Cloch Housing communicate in a variety of ways to ensure everyone can engage and participate.

We Did: We send information to tenants in many ways including push message to mobile telephones, email, via the tenant portal, in writing, via social media and over the phone. We are also working on producing different types of media for the website such as articles with accompanying videos which summarise the content of the written article, in the hope that we reduce barriers to accessing our content and information.

Christmas Quiz Answers

1. A) Elves
2. B) Rudolph
3. A) Frosty
4. A) Paris
5. B) Milk and cookies
6. C) Mistletoe
7. A) Max
8. B) Germany
9. B) The Nutcracker
10. B) Turkey



PARTNER AGENCIES

Here are the organisations and charities we're proud to collaborate with. They provide a wide range of support services. Your happiness and well-being are our top priorities and we believe these associates can play a role in ensuring you feel secure and supported in your Cloch home.

Carers

Your Voice – 01475 728628
Inverclyde Day Care – 01475 261100
Inverclyde Carers Centre – 01475 735180
Inverclyde Parkinson's Support Group – 07585 000987
Memory Café with Home Instead – 01475 603860

Community Centres

Broomhill Community Centre – 01475 553570
Craigend Resource Centre – 01475 786739
Auchmountain Resource Centre – 01475 791818
Gibshill Community Centre – 01475 715707
Belville Community Gardens – 01475 726034

Employability

The Trust – 01475 553300
Inverclyde Council Employability Services – 01475 715566
Stepwell – info@stepwell.org.uk

Energy Advice

Home Energy Scotland – 0808 808 2282
The Wise Group – 0141 303 3131

Family Support

HomeStart Inverclyde & Renfrewshire – 01475 603441
Barnardo's Nurture Service Inverclyde – 01475 728493
Moving On Inverclyde – 01475 735200
Inverclyde Woman's Aid – 01475 888505

Financial Advice Support

Financial Fitness – 01475 729239

Inverclyde MacMillan Cancer Financial Support - 01475 715365

HSCP Advice First – 01475 715299

Money Matters – 0141 445 5221

Health & Wellbeing

Your Voice – 01475 728628
Inverclyde Community Link workers – 01475 711733 (after referral from GP)
Inverclyde Alcohol & Drugs Recovery Services (Wellpark) – 01475 715353
Hector McNeil House – 01475 715365

Mental Health

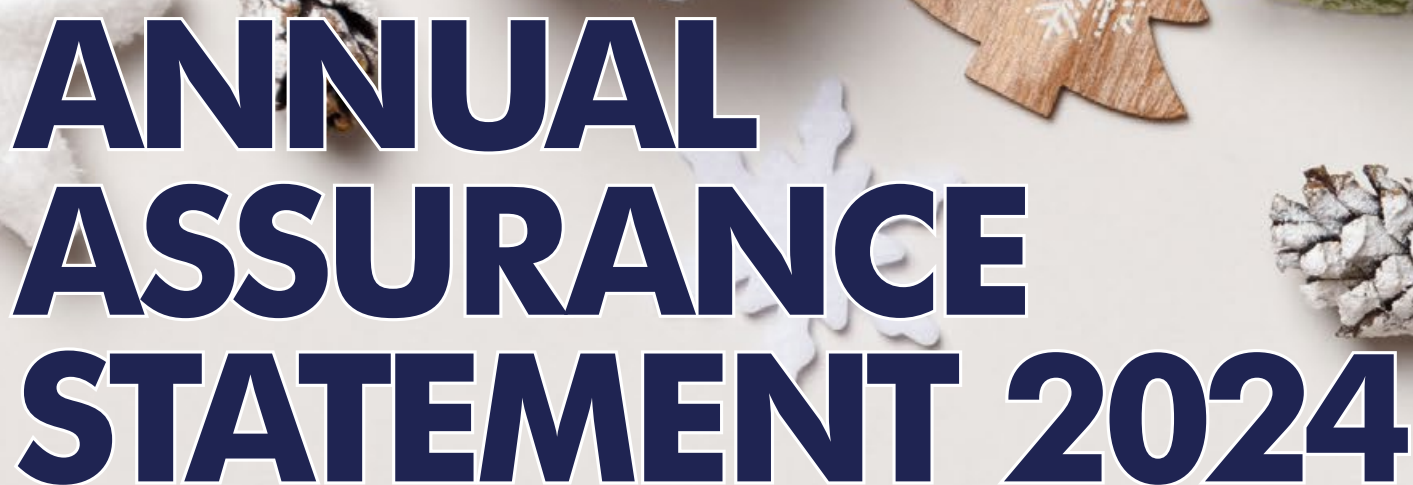
Mind Mosaic – 01475 782208
Man On Inverclyde – 01475 910258
Inverclyde Shed – contact@inverclydeshed.co.uk

Support Organisations

The Pantry, Port Glasgow – 01475 553300
The Pantry, Grieve Road – 01475 553300
Inverclyde Foodbank – 01475 787177
The Salvation Army – 01475 721949
Port Glasgow Church Angels Foodbank – 01475 745369
Inverclyde Community Food Network – 07384 972661

Youth Services

Youth Connections – 01475 795727
Community Learning and Development – 01475 715450
Proud2Care – 01475 715270



ANNUAL ASSURANCE STATEMENT 2024

In reviewing the evidence and assessing compliance, we have taken account of good practice advice using the Scottish Federation of Housing Association and Scottish Housing Network's toolkits as a guide.

We have obtained external support to provide us with additional assurance that our approach is effective and robust, (August 2024) and conducted external surveys of tenants in both Equalities, (August 2022) and Tenant Satisfaction, (October 2023).

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

The Board of Cloch Housing Association, (Cloch) is satisfied that, to the best of our knowledge, Cloch is compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management. We have gained this assurance from a review of a comprehensive bank of evidence and from ongoing oversight and scrutiny of Cloch's affairs throughout the year, (2023/24).

The evidence which supports this statement includes:


- Reports about performance in key areas including finance, service delivery, asset management, tenant and resident safety, and risk.
- Tenant involvement activity, reports, and outcomes from specific consultation.
- Data analysis about our tenants and customers.
- Benchmarking.
- Reports, advice, and information from the Leadership Team & Managers.
- Advice from external and specialist advisers.

• Internal Audit and External Audit reports, with the following audits complete by our contracted Internal Auditors from April 2022 to October 2024:

Area of audit	Date	Outcome
Procurement	August 2022	Substantial Assurance
Equality and Diversity	October 2022	Substantial Assurance
Planned & Cyclical Maintenance	December 2022	Reasonable Assurance
Budgetary Control	February 2023	Substantial Assurance
Corporate Performance Management	October 2023	Substantial Assurance
Customer Engagement and Complaints Management	December 2023	Substantial Assurance
Corporate Governance - Regulatory Standards	February 2024	Substantial Assurance
ARC validation	October / November 2024	Awaiting outcome

Taking account of economic and social environment factors, we are confident that we continue to meet our responsibilities to our tenants, service users, regulators, and funders. We have communicated our service delivery arrangements to our tenants clearly and a key priority is gaining customer insight to continue to improve our services.

We are assured that Cloch has the necessary arrangements in place to identify risks to compliance with regards to the conduct of our business and governance arrangements. In support of this, the Board and Leadership Team established a new risk register at the Board Away Day in April 2024. We have also completed our assessment into the potential presence of RAAC in our stock and confirm that none has been identified.



We are assured that we have established appropriate systems for the collection of equalities data, and 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 are currently working with an equalities and human rights specialist to provide further staff training and development in this area to establish Human Right Champions, review our approach to Equality Impact Assessments, in addition to developing a standalone Human Rights policy to complement our Equality & Diversity Policy.

We are satisfied that we meet all of our compliance and regulatory duties in relation to tenant and resident safety including gas, electrical, water and fire safety, asbestos, damp and mould and lift safety. We are working on recommendations from the August 2023 Landlord Safety Audit, referenced as low risk areas for improvement, supported by our membership of Social Housing Safety Network Scotland. The evidence which supports this statement includes:

- An annual report is provided to the Board detailing updates on Health and Safety, including Board approval of the Annual Safety Statement.
- Membership of EVH Landlord Facilities, Health, Safety and Welfare System, which is a professional, specialist resource that provides guidance, legislation, and policies to assist in meeting health and safety compliance requirements.
- The membership includes a Landlord Safety Audit, which is carried out every 2 years with the most recent undertaken in August 2023 and the next audit scheduled for August 2025.
- The outcome of the 2023 audit was noted as: "Overall, this audit was good and demonstrated a good level of compliance at Cloch HA. There are a few areas for improvement which have been highlighted in the Management Plan section of this report, though the organisation were already aware of most of them." Improvement actions identified form part of our Improvement Action Plan, which is reported to the Board as part of our Landlord Facilities Health, Safety, and

Welfare
Annual
Report, presented at
the Board meeting each May.

- Gas Safety compliance was 100% and EICR, (Electrical Installation Condition Report) compliance was 99%, with the variance reported to the SHR as an abeyance in the recent Annual Return on the Charter, (May 2024).
- A new Damp & Mould Policy was introduced in August 2023, with changes also made to the Property Services Quarterly Performance Report to bring all compliance reporting data into one table for Board to review. The new policy was reviewed again, one year after being introduced, at the October 2024 Board meeting.
- The 2023-2026 Business Plan was refreshed to include a new objective relating to tenant and resident safety. In support to this, the staffing structure was also reviewed with the new role of Tenant Safety & Compliance Officer introduced in April 2024.
- Tailored Board and Manager Health & Safety training was undertaken in August 2024, with all other staff trained in October 2024.

The Board can confirm that we have seen and considered appropriate evidence to support the level of assurance we have.

As Chair, I was authorised by the Board at the meeting held on 29th of October 2024 to sign and submit this Assurance Statement and I confirm this Assurance Statement will be published on our website on the same date that it is submitted to the SHR.

Kelly Ferns

Chair of Cloch Housing Association Board

29 October 2024

As a Registered Social Landlord, Cloch focuses on complying with regulation and legislation, including the Standards of Governance and Financial Management. On an annual basis Cloch submits an Annual Assurance Statement to the Scottish Housing Regulator, (SHR) to tell them if we comply and we are also required to make a copy of this available to tenants. For 2024, we submitted this at the end of October, confirming compliance, following representatives from our Board reviewing and assessing information as part our compliance and assurance process.

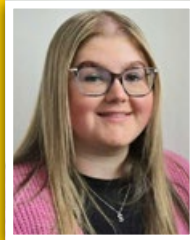
NEW STARTS AT CLOCH

We strive to be the best for our staff and tenants and are committed to being an excellent employer, creating a positive staff culture.

Following a structure refresh and successful recruitment campaigns, the following new members joined our current staff team:



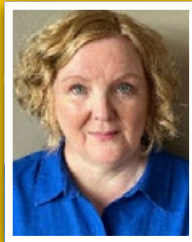
Michael Monaghan
– Director of Customer Service & Communities



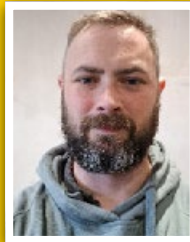
Shelby Bryce
– Graduate in Property Services



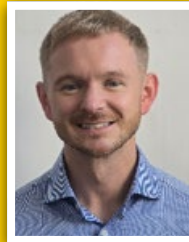
Gerri Farrell
– Finance & Corporate Services Admin Support



Sheena Wain
– Assistant Housing Officer (Job Share)



Christopher Jobson
– Property Services Officer



Richard Fairley
– Head of People and Culture

We are all very much enjoying working with Michael, Sheena, Shelby, Christopher, Gerri, and Richard who are all proving to be invaluable to the Association.

Meet the Customer Support Team

Here at Cloch our dedicated Customer Support team consisting of Jen, Gill, Julie, Andrew and Kim work tirelessly within the Housing & Communities team to ensure that all our tenants receive the support they need. They are the first point of contact for over 95% of queries and are always ready to assist you in any way they can.

Whether you need to log a repair, make a rent payment, find out what homes are available on the Inverclyde Common Housing Register, or discuss how we can support your specific needs as a tenant, our team is here for you. We understand that navigating the world of social housing can sometimes be overwhelming but rest assured that we are here to guide you every step of the way.

Our team is committed to providing you with the best possible service and will always strive to resolve your query at the first point of contact. We believe that open communication and a proactive approach are key to ensuring that you

have a positive experience as a tenant. So, don't hesitate to reach out to us with any questions or concerns you may have. We are here to support you and help make your experience with Cloch as smooth and enjoyable as possible. Your satisfaction is our top priority, and we are here to make sure that you feel valued and supported in your home.



Christmas Quiz

1. What are Santa's helpers who make toys in his workshop called?

- A) Elves
- B) Fairies
- C) Gnomes

2. Which reindeer is known for having a red nose?

- A) Dasher
- B) Rudolph
- C) Blitzen

3. What is the name of the snowman in the famous Christmas song?

- A) Frosty
- B) Icy
- C) Chilly

4. In the movie "Home Alone," where are the McCallisters going on vacation when they leave Kevin behind?

- A) Paris
- B) London
- C) New York

5. What do children leave out for Santa on Christmas Eve?

- A) Cheese and crackers
- B) Milk and cookies
- C) Tea and biscuits

6. Which plant is traditionally kissed under at Christmas?

- A) Holly
- B) Ivy
- C) Mistletoe

7. What is the name of the Grinch's dog in "How the Grinch Stole Christmas"?

- A) Max
- B) Sam
- C) Rex

8. Which country is credited with starting the tradition of the Christmas tree?

- A) Norway
- B) Germany
- C) Sweden

9. What is the name of the ballet traditionally performed around Christmas?

- A) Swan Lake
- B) The Nutcracker
- C) Sleeping Beauty

10. What do Scots traditionally eat on Christmas Day?

- A) Haggis
- B) Turkey
- C) Fish and chips

**Answers
on page 12**

QUICK AND EASY CHRISTMAS RECIPE BEST EVER CHRISTMAS LEFTOVERS SANDWICH

Make the most of Christmas Day leftovers in this celebratory sandwich with pickled cabbage to cut through the richness. It is the ideal lunch for Boxing Day!!

- 2 cold leftover roast potatoes
- 2 tsp sunflower or olive oil
- 50g leftover stuffing
- 2 leftover pigs in blankets halved lengthways.
- 2-4 thick slices leftover roast turkey (about 100g)
- 1 tbsp wholegrain mustard
- 2 tbsp mayonnaise
- 2 slices of bread (we used seeded)
- 2 tbsp cranberry sauce
- 2 tbsp pickled red cabbage or use leftover braised cabbage.
- handful of baby spinach or other salad leaves
- hot gravy for dipping (optional)

Method

Step 1

Put the potatoes on a chopping board and gently squash them with a potato masher – try not to break them up too much, just squash them enough to flatten. Heat the oil in a frying pan over a medium heat and fry the potatoes for 5 mins on each side, or until hot and crispy. Keep warm

while you reheat the stuffing, pigs in blankets and turkey in the microwave or pan.

Step 2

Mix the mustard and mayo together in a bowl and spread over one slice of the bread (you do not need to butter it unless you are using sourdough or granary bread). Spread the cranberry sauce over the other slice. Top the mayo with the pickled red cabbage, crispy roasties, stuffing, turkey, pigs in blankets and a handful of spinach. Finally, press the cranberry-sauce-topped slice of bread on top of the sandwich. You can secure it with a skewer and top with a pig in blanket if you have another one left over. Serve with a bowl of gravy for dipping, if you like.



How to Give Feedback

We're always working to improve what we do. We'd love to hear from you and what articles you enjoyed and what we could do to make our newsletter better. You can give us feedback by contacting us on **01475 783 637**, LinkedIn, or by emailing office@clothhousing.org.uk



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Online Live Chat Facility at www.clothhousing.org.uk

Pay your rent, report a non urgent repair or make a complaint using the Customer Portal at my.clothhousing.org.uk (or find the link on the website).

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