



Winter 2025

# Your Cloch

The Official Newsletter of Cloch Housing Association

We'd like to take this opportunity to wish all our customers, Board members, contractors, partners, and volunteers a Merry Christmas and all the very best for 2026.

## OFFICE CHRISTMAS CLOSURE + OUT OF HOURS EMERGENCY INFO

Our offices will close for the festive period at **2 PM** on **Wednesday, 24 December 2025** and reopen on **Tuesday, 6 January 2026** at **9 AM**.

While we're closed, our out-of-hours emergency repairs service will still be available. If you need urgent help, call **01475 783 637** and you'll be connected to our contractor, James Frew.

For non-urgent repairs, please log these through our customer portal or email **office@clothhousing.org.uk**. We'll pick these up when we return in the new year.

For burst water mains or discoloured water, please contact Scottish Water on **0800 0778 778**.

For gas leaks, please contact Scottish Gas Network, formally Transco on **0800 111 999**.

For health advice and support, please contact NHS 24 on **111**.

For power cuts in your area, please contact Scottish Power on **0800 0778 778**.

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# RENT CONSULTATION 2026/27

Every year, Cloch reviews its rent and service charges to ensure they remain fair, affordable, and sustainable. This process is essential to balance the rising costs of running the organisation with our commitment to providing high-quality homes and services.

For 2026/27, we are taking a two-phase approach to consultation, and your views will play a vital role in shaping the outcome.

Phase 1 of the consultation has now drawn to a close. Over the past month, we've asked tenants about their priorities for services and investment. This included feedback on our major planned maintenance programme, which will see around £8.5 million invested over this financial year, in new kitchens, bathrooms, heating systems, windows, and doors. These improvements are key to ensuring our homes remain safe, energy-efficient, and compliant with national standards. Your input helps us understand what matters most to you and ensures that future rent decisions reflect both affordability and value for money.

Phase 2 begins in January 2026, when we will consult on a single proposed percentage rent increase for the year ahead. We know that economic pressures such as inflation and rising costs continue to affect everyone. That's why we are committed to keeping rents affordable while protecting the quality of our homes and services. By taking part in this process, you help us make decisions that work for you and your community.

## What happens next?

Phase 2 consultation information will be sent out on 6 January 2026, and responses will be accepted until 20 January. After that, our Board will consider all feedback before making a final decision in February. Any changes will take effect from 1 April 2026, and we will make sure tenants have plenty of notice.

**Your voice matters.  
Please take part  
in the consultation  
and help us shape  
the future of Cloch's  
homes and services**





# Two Years of Support: Building Trust and Transforming Lives



The Community Support Team has now been in place for nearly three years, during which we have received 217 referrals for various types of support.

Often, tenants who are struggling with aspects of their tenancy may find it difficult to reach out to our Housing Team for a variety of reasons. This is where we can step in. We meet tenants

in their own homes to discuss how we can help—always with compassion and without judgment.

The team can assist with:

- Rehousing advice
- Health support
- Repairs (including help to arrange access)
- Utility issues and energy advice
- Benefits and financial advice referrals
- Support during major repairs or installations
- Creating plans to help tenants manage and maintain their homes

## Examples of Our Work

### Tenant X

This tenant had significant rent arrears, known addiction and mental health issues, and a property in poor condition. They were not engaging with Housing staff. Initially, we met outside the tenant's home to build trust. Over time, we worked in partnership with local services to address rent

arrears, utility debt, and create a weekly task list to clear unnecessary items. The tenant engaged twice a week for an extended period, alongside Addiction Services and Homemaker Services. By the end of the process, the tenant was on track to clear arrears and had a comfortable, welcoming home.

### Tenants Y

An elderly couple were due to have a new kitchen installed. One partner was in hospital, and the other was making regular visits without access to transport. They were worried about moving large items before work began and what would happen if the hospitalised tenant returned home during the installation. The Community Support Team visited weekly to build rapport and provided support during the works to minimise anxiety. Strong working relationships were established between the tenants, our team, and the contractors.

### Tenant Z

A property was in such poor condition that a new bathroom could not be installed. Building trust was the first priority, which took time due to addiction issues and high anxiety. Over 15 months, we worked closely with the tenant to gain their confidence, coordinate with other services, and secure funding to clear the home so the bathroom installation could proceed. We continue to provide support as needed.

The Community Support Team can help with everything from small tasks—such as energy advice referrals and signposting to local services—to large, resource-intensive projects that make a huge difference to tenants' lives, enabling them to remain in their homes.

If you would like to discuss any of the above or make a referral, please contact the office and ask for a member of the Community Support Team, or complete an online referral via the Cloch Portal.



# TACKLING ANTI-SOCIAL



At Cloch, we want everyone to feel safe and enjoy their home and community. Anti-social behaviour (ASB) can have a serious impact on lives, and we take it very seriously. Our policy sets out clear steps to prevent and address ASB, while supporting victims and helping sustain tenancies.

ASB includes behaviour that causes alarm, distress or nuisance to others. Examples include persistent noise, harassment, vandalism, drug-related activity, and threatening behaviour. Minor issues like untidy gardens are managed under our Estate Management Policy. We aim to respond quickly to ASB issues, with serious cases acknowledged within one working day, and we keep tenants informed throughout the process.

To make sure we act fairly and consistently, ASB is grouped into four categories. Category A covers the most serious cases, such as drug dealing, assault, and harassment. Category B includes frequent disturbances, damage to property, and threatening behaviour. Category C relates to nuisance issues like infrequent disturbances or vandalism, while Category D covers estate management problems such

as abandoned cars or pet nuisance. Each category has clear timescales for resolution, ranging from 20 working days for minor issues, up to 65 working days for serious cases.

If you're worried about reporting ASB, remember your information will be kept confidential. We understand concerns about retaliation and will work with you to keep you safe. You may be asked to keep a diary of incidents or provide a witness statement, this helps us build evidence and take action. Mediation can also be offered as a way to resolve disputes without going to court.

Together, we can make our neighbourhoods safe, welcoming places to live. If you need to report ASB or want advice, contact us on **01475 783 637**, email [office@clothhousing.org.uk](mailto:office@clothhousing.org.uk), or visit [my.clothhousing.org.uk](http://my.clothhousing.org.uk).



# BEHAVIOUR TOGETHER

## ASB FAQ's:

### **I'd like to report antisocial behaviour, but I'm worried about retaliation. What should I do?**

We completely understand why you might feel anxious about this. Standing up to antisocial behaviour can be daunting, but you're not alone - Cloch is here to support you every step of the way.

Reporting issues to us is simple and confidential. You can:

- Fill in our online form via **My Cloch Portal**
- Call us on **01475 783 637**
- Email us at **office@clothhousing.org.uk**

If you'd prefer, someone you trust can report it on your behalf. Once we receive your report, we'll start an investigation and agree the safest way to keep in touch with you. This could be:

- A meeting at your home or another safe location
- A phone call at a time that suits you

Your privacy matters to us. We will never share your details or tell the person causing the problem who made the complaint. If things escalate - such as threats, violence, or serious intimidation - we'll act within one working day. Where extra support or security measures are needed, we'll help put these in place. Our priority is your safety and wellbeing.

### **My Housing Officer has asked me to sign a witness statement and attend court. Should I do it? What does going to court involve?**

Your safety and comfort are our priority. It's always your choice whether to provide a statement or attend court,

we'll never pressure you to do anything you're not comfortable with. Witness statements are important because they help the court understand what happened and make a fair decision. Without witnesses, it can be harder for us to take action, but we respect your wishes if you decide not to proceed. We know the idea of going to court can feel overwhelming. That's why we'll take time to explain the process step by step: what happens before, during, and after the hearing, so you feel prepared and supported. If you'd like extra reassurance, we can refer you to Victim Support, who provide independent advice and assistance for anyone involved in a court case (criminal or civil). They'll guide you through the process and offer additional support if needed.

### **What evidence do I need to prove that my neighbour's behaviour is antisocial?**

If you're experiencing nuisance, crime, or antisocial behaviour, keeping clear and detailed records is really important. This helps us and, if needed, the police to take action.

Your evidence should include:

- Dates and times of each incident
- What happened and who was involved
- What was said or done
- How long the incident lasted

It's also vital to tell us how this behaviour is affecting you and your household, for example, if it's causing stress, fear, or impacting your health. Details of how you can report incidents are noted above. If you need help keeping records, let us know, we can

provide templates or advice to make it easier.

### **I've been accused of antisocial behaviour—what are my options?**

If someone has made a complaint about you, the first step is to stay calm and talk to us. We have a duty to look into all reports, but our goal is to understand what's happened and work with you to find a solution. If you agree that your behaviour may have caused upset, the best thing you can do is try to reduce or stop it. Putting yourself in your neighbour's shoes can help you see things from their perspective. Whatever the situation, please get in touch with Cloch. We'll explain your options and how we can support you. Our aim is to resolve issues fairly and help everyone feel safe and respected in their home.

### **I've been asked to mediate with my neighbour—what does that mean?**

Mediation is a way to help you and your neighbour talk through issues and find solutions together, with the support of an impartial mediator. It's designed to resolve problems early and avoid things escalating. At Cloch, we work with trusted mediation services to make this process as smooth and safe as possible. Before you agree to anything, our team will explain exactly what will happen and answer any questions you have. You'll never be pressured into taking part if you're not comfortable. We've seen mediation work really well for many people, and we encourage you to give it a try. It can often lead to quicker, more positive outcomes for everyone involved.



# PLANNED MAINTENANCE UPDATE

## Bathrooms

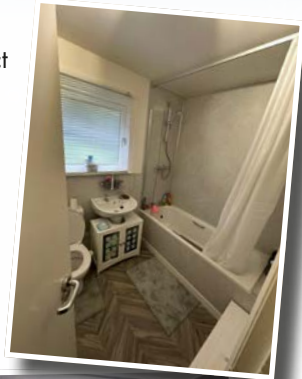
Our bathroom replacement programme for 2025–2026 is well underway, with installations being carried out by Quantum Contract Services. To date, we have completed 59 installations, and the feedback has been very positive, with many tenants delighted with their newly fitted bathrooms. The programme is expected to be completed by the end of February 2026.

## Windows and Doors

Cloch Housing Association is delighted to announce that it has secured £2.5 million in matched funding from the Scottish Government's Social Housing Net Zero Heat Fund. This investment will deliver a £5 million programme to install triple-glazed windows and insulated doors across approximately 600 properties in Inverclyde between November 2025 and May 2026,

enhancing energy efficiency and tenant comfort.

Sidey has been awarded the contract and has been on site since October carrying out surveys. Installations began in mid-November, and we are already receiving positive feedback from tenants.



## PREVENTING MOULD & DAMP IN YOUR HOME THIS WINTER

As temperatures drop and we spend more time indoors, the risk of mould and damp in our homes can increase. Here are some practical tips to help prevent mould and damp:

- Where applicable, use extractor fans in kitchens and bathrooms to remove excess moisture.
- Do not dry wet clothes on radiators.
- Do not use a tumble dryer without an external vent – unless it is self-condensing.
- Keep lids on pans when cooking.
- Do not block ventilation by covering air vents, closing window vents, or switching off extractor fans.
- Keep kitchen and bathroom doors closed when in use.
- Avoid clutter and, where possible, do not place furniture directly against walls to allow air to circulate freely.

- Keep your home heated.
- Report any signs of water ingress to Cloch HA as soon as possible.
- Wipe away condensation from windows and sills daily to prevent mould growth.

If you have any queries or concerns about your property relating to mould or damp, please contact our office as soon as possible, and we will arrange for one of our Property Services Officers to investigate.





# Fire Safety During the Festive Period

The festive season is a time for joy, family gatherings, and beautiful decorations—but it's also a time when fire risks increase significantly. From twinkling lights to candles and cooking, taking extra precautions can help keep everyone safe.

## TOP TIPS FOR FIRE SAFETY THIS FESTIVE SEASON

### Lights

- Always buy from a reputable supplier.
- Check fairy lights are in good working order and replace any blown bulbs.
- Unplug fairy lights and other electrical decorations when you leave the house or go to bed.
- Bulbs can get very hot—don't let them touch materials that can scorch or burn easily, such as paper or fabrics.
- Make sure the fuse in the plug is the correct rating.
- Use a multi-socket adaptor with a fuse and surge protection when plugging multiple appliances into one socket.

### Candles

- Keep candles away from Christmas trees, wrapped presents, decorations, and other flammable objects.
- Never leave a candle unattended.
- Consider using flameless LED candles as a safer alternative.

### Cooking

- Never leave cooking unattended, especially when using stovetops, ovens, or grills.

- Stay focused on your cooking and avoid holiday distractions.
- Keep decorations and other fire risks away from open flames or heat sources.

### Real Christmas Trees

Special fire safety precautions are needed when keeping a real tree indoors. As time passes, fresh trees gradually lose moisture, increasing their flammability. A burning tree can rapidly fill a room with fire and deadly gases.

### Caring for Your Tree

- Heat and lack of water will dry out the tree, making it more easily ignited by heat, flame, or sparks.
- Keep your tree away from heat sources such as fireplaces, heat vents, candles, and cigarettes.
- Avoid putting your tree up too early or leaving it up for longer than two weeks.
- Keep the tree stand filled with water to prevent it from drying out quickly.



# Cloch's Week of Engagement – A Huge Success!

We're thrilled to share the highlights from our Week of Engagement, which ran from Monday 17th to Friday 21st November. This special week gave tenants the chance to meet local organisations offering practical support and advice to make life a little easier.

Here's what happened:

- Inverclyde Energy Advice helped households tackle rising energy costs and improve energy efficiency.
- Clyde Care showcased affordable property maintenance and furniture reuse services, turning houses into homes while creating job opportunities.
- The Trust provided employability and wellbeing support, helping tenants gain confidence and skills for the future.
- Financial Fitness offered expert welfare and money advice, including benefit checks and debt management guidance.
- Community Tracks rounded off the week by promoting cycling and sustainability, repairing bikes and encouraging greener travel.

Tenants enjoyed free energy-efficiency goody bags, tea, coffee and snacks, plus the chance to win amazing prizes like Hive smart thermostatic controllers (including installation) and Ninja air fryers. It was a fantastic opportunity to strengthen community links and discover the support available locally.

Michèle Queen, Community Health & Wellbeing Assistant for Cloch, said:

"Our priority is our tenants and the wider Inverclyde community. This event is about giving people access to services that can make a real difference to their lives—whether that's saving money, improving homes, or finding new opportunities."

A big thank you to everyone who came along and to our partners for making this event such a success. Together, we're building stronger communities and improving lives across Inverclyde.





# CLOCH'S CUSTOMER ADVISORY PANEL – AN INTERESTING YEAR!

Our Customer Advisory Panel provide feedback and guidance on services, policies, and initiatives to help ensure we meet tenants' needs and improve the overall customer experience. This year, we've been out and about meeting different organisations, charities, and members of our community. Every visit has been interesting, informative, and at times challenging – and the discussions during and after have been nothing short of engaging.



## Where We Visited

### FEBRUARY

#### The Practise Pad

In February, we visited a lovely two-bedroom semi-detached property in Greenock with both a front and back garden. This home supports people in a range of circumstances. For example, individuals who have experienced homelessness and have been living in a centre can learn the practicalities of running a household—managing heating, using appliances, budgeting, shopping, cooking, and dealing with bills. It can also support young parents who need a safe, homely environment to maintain normal day-to-day routines with their children, including overnight stays.

### MARCH

#### The Homeless Centre

In March, we attended the Homeless Centre and learned about the process an individual goes through when first arriving. Staff explained what a typical day looks like, the facilities available, and how social gatherings are organised to encourage meaningful interaction. We also saw the food provisions and support structures available to residents.

### MAY

#### Women's Aid (May)

In May, we met with Women's Aid at their High Street premises. We were talked through the process of admitting a woman in need and then introduced to their purpose-built block of temporary flats. These homes have recently been freshly decorated and include garden and play areas for children. Women are offered both individual and group counselling sessions. The overall aim is to help them rebuild their confidence, stability, and financial independence so they can move on to a secure tenancy of their own.

### SEPTEMBER

#### The Trust (September)

In September, we visited The Trust and learned about the many different strands of their work. Individuals can walk into their office and receive immediate, tailored support—whether that's help with CVs, interview skills, qualifications, construction tickets, clothing, temporary childcare, or financial assistance. They also offer advice on energy issues, including payments, meter readings, and supplier problems. In addition, The Trust supports local food pantries and works with Community Tracks, who repair and redistribute bikes to keep them out of landfills and back into the community.

All in all, it's been a fascinating and eye-opening year. We're excited to continue introducing our Panel to new subject areas that will challenge us, inspire fresh ideas, and help us better serve our tenants and the wider community.



# Reindeer, Santa, and Surprises: Cloch's Enchanting Christmas Event



## **We were thrilled with how magical our Christmas event at Greenock Town Hall turned out on 9th December!**

The evening began with a truly enchanting welcome, two beautiful reindeers greeted our tenants, instantly bringing the spirit of Christmas to life. Guests enjoyed giving them a gentle pat and feeding treats, they were an absolute delight!

Inside, the celebrations continued with music, dancing, and a balloon tent, perfect for fun and photo opportunities. Talented face painters and a balloon artist added extra sparkle, while RIG Arts hosted a creative corner where tenants made stunning Christmas baubles and decorations.

Our favourite magician, Billy Reid, wowed everyone with his incredible tricks, and just when we thought the surprises were over, the Grinch made an appearance! His cheeky antics had us all laughing throughout the night.

Of course, the highlight was Santa's Grotto. Seeing the joy on the children's faces when Santa arrived were priceless moments we'll treasure forever.

To keep the energy high, we served burgers, hot dogs, chips, and more, fuelling some impressive dancefloor moves from tenants and staff alike!

A huge thank you to our amazing partners and contractors for their generous donations, which made this magical evening possible. The raffle prizes were fantastic, and we had plenty of happy winners.

Finally, thank you to everyone who joined us for this special celebration. From all of us at Cloch, we wish you a very Merry Christmas and a safe, prosperous New Year.

*With thanks to: Allied Surveyors, Alpha Comm Systems, Alwurk Electrical, Argon Technical, Caledonian Maintenance Services, Clyde Care Ltd, Clyde Tool Hire, Ethos Facilities, Glasgow City All Trades, Inverweld Welding & Fabrication, James Frew, Newark Decorators Ltd, Patten & Prentice, Quantum, Rubixx, Smiths of Greenock, and Whyte & Christie.*







# Festive Bin Collections & Backcourt Care: Keeping Our Communities Clean This Winter

As the festive season approaches, households are busier than ever — and so are your bins! At Cloch Housing Association, we're committed to making our communities cleaner, safer, and better places to live. Here's what you need to know about waste management and backcourt care this winter.

## Changes to Bin Collection Days

During Christmas and New Year, Inverclyde Council often adjusts collection schedules. This may mean:

- Collections take place earlier or later than usual
- Some rounds shift to Saturday collections
- No collection on Christmas Day, Boxing Day, or New Year's Day

Please:

- Check the council's website for the latest timetable: Inverclyde Bin Collections
- Put bins out by 7am on your revised collection day
- Avoid blocking pavements, especially in icy weather

## Managing Extra Festive Waste

Christmas brings extra packaging and food waste. Here's how to keep things tidy and environmentally friendly:

- Flatten cardboard boxes before recycling
- Avoid overfilling bins — side waste may not be collected
- Book bulky waste uplifts via Inverclyde Council before leaving large items out

## Improving Backcourts

Over recent months, Cloch has worked with Inverclyde Council to upgrade bin stores by introducing modern wheeled recycling bins. These replace outdated metal bins that often caused overflowing waste and untidy areas. The new bins have already made a big difference — improving cleanliness and reducing misplaced rubbish.

Laura Young, Housing Manager, says:

"Maintaining high standards in our backcourts is an ongoing challenge for Cloch and our residents. These new bins are a big step forward in achieving those standards."

## Top Tips for Residents

- Use the correct bin for each type of waste
- Do not leave bags beside bins — this attracts pests and creates hazards
- Report any issues with bin stores via our Customer Portal: [my.clochhousing.org.uk](https://my.clochhousing.org.uk)

## Thank You for Your Cooperation

Your efforts to recycle and keep communal areas clear make a big difference. Together, we can keep our backcourts clean and our communities safe and welcoming throughout the winter season.

If you have any questions about bin stores, waste disposal, or festive collections, please contact our Housing Services Team.

## Christmas & New Year Bin collections 2025/26



Regular day of collection	Revised day of collection
Mon 22 Dec	Sun 21 Dec
Tue 23 Dec	Mon 22 Dec
Wed 24 Dec	Tue 23 Dec
Thu 25 Dec	Wed 24 Dec
Fri 26 Dec	Sat 27 Dec
Mon 29 Dec	Sun 28 Dec
Tue 30 Dec	Mon 29 Dec
Wed 31 Dec	Tue 30 Dec
Thu 1 Jan	Wed 31 Dec
Fri 2 Jan	Sat 3 Jan

If bin collections are delayed due to adverse weather conditions, **please put your bins out by 7am every day to allow collection at the earliest opportunity.**

Large cardboard packaging and additional recyclates can be placed beside your blue bin for collection.

**Recycling helpline  
01475 715901**

[inverclyde.gov.uk/recycling](https://inverclyde.gov.uk/recycling) 

Inverclyde  
council

Your Cloch



The nights are fair drawing in and what we need on these cold and dark winter times is something easy, tasty and filling to eat to fill us up and cheer us up!

So here is a lovely simple recipe for a tasty and satisfying spaghetti bolognese and then one for a cheeky wee microwave mug cake for dessert.



# Simple Spaghetti Bolognese

**Serves:** 4

**Prep Time:** Up to 30 minutes

**Cook Time:** 30–60 minutes

**Dietary Info:** Nut & dairy free

## Ingredients

- 2 tbsp olive oil
- 1 onion, diced
- 2 cloves garlic, chopped
- 100g carrot, grated
- 440g minced beef
- 2 × 400g tins chopped tomatoes
- 400ml (14 fl oz) stock (*ideally beef, but any flavour works*)
- 400g (14 oz) dried spaghetti
- Salt & pepper

## Instructions

**Brown the mince:** Heat a large saucepan over medium heat and add 1 tbsp olive oil. Once hot, add the minced beef with a pinch of salt and pepper. Cook until well browned, then transfer to a bowl and set aside.

**Cook the vegetables:** In the same pan, add the remaining 1 tbsp olive oil. Add the diced onion and a pinch of salt. Fry gently for 5–6 minutes until soft and translucent. Add the garlic and cook for 2 minutes, then stir in the grated carrot.

**Combine and simmer:** Return the browned mince (with any juices) to the pan. Add the chopped tomatoes and stir well. Pour in the stock, bring

to a simmer, then reduce the heat slightly so it continues to simmer gently. Cook for about **45 minutes**, stirring occasionally, until the sauce is thick and rich. Taste and adjust seasoning as needed.

**Cook the spaghetti:** While the sauce simmers, cook the spaghetti according to the packet instructions. Drain well, then mix into the sauce.

**Tip:** If the sauce tastes too acidic from the tomatoes, add a splash of milk. This balances the acidity and creates a silkier texture—a trick many Italians swear by!

# Microwave Mug Cake

**Serves:** 1

**Prep Time:** 5 minutes

**Cook Time:** 2 minutes

## Ingredients

- 4 tbsp caster sugar
- 4 tbsp self-raising flour
- 2 tbsp cocoa powder
- 1 medium egg
- 3 tbsp milk
- 3 tbsp vegetable or sunflower oil
- A few drops of vanilla essence (*or try peppermint, orange, etc.*)

Optional extras: chocolate chips, nuts, raisins, sprinkles

## Instructions

**Combine dry ingredients:** In a large microwave-safe mug (choose the biggest you have to prevent overflow), add the flour, sugar, and cocoa powder.

**Add the egg:** Crack in the egg and mix well. It's fine if a little dry mix remains.

**Add liquids:** Pour in the milk, oil, and vanilla essence. Stir until smooth.

**Add extras:** Mix in any extras such as chocolate chips or nuts.

**Microwave:** Place the mug in the center of the microwave. Cook on **high** for about **2 minutes**, or until the cake has risen and feels firm to the touch.

**Finish & enjoy:** Top with sprinkles if desired. Serve warm straight from the mug!





# Community Spotlight: Inverclyde Community Development Trust Initiatives



## ICDT Community Tracks

ICDT Community Tracks is one of the longest-running bicycle recycling projects in Inverclyde. Founded in 2016, the project offers a range of cycling-related services, including bicycle recycling, repair, and maintenance. Its mission is to provide residents with affordable access to cycling through refurbished bicycles, low-cost repairs, and community outreach.

In addition, ICDT Community Tracks is helping to train Inverclyde's youth in bicycle maintenance through a pilot course at St Stephen's High School. Students gain hands-on experience and knowledge of cycling and cycle repair, achieving an SQA Level qualification.

## Wattwise

The Wattwise project, delivered by Inverclyde Community Development Trust, provides impartial energy advice, advocacy, and support for vulnerable residents across Inverclyde.

We offer weekly drop-in sessions at community hubs and partner venues, as well as one-to-one appointments in suitable locations. This service helps households improve energy efficiency, manage energy bills, and build confidence in sustainable energy use.

Our team also negotiates with energy suppliers regarding debts and repayments and can refer homeowners and private tenants directly to Home Energy Scotland for energy efficiency measures. Starting mid-January 2026, we will run a series of Energy Workshops.

## Employability

Our Employability Team has been working closely with local nurseries, supporting staff through training courses and offering parents employability advice during drop-off times.

Recently, we have attended several local high schools to assist school leavers with their transition to the next stage of education or employment. We also participated in West College Scotland's Student Well-being Days alongside local partners and organisations.

Our staff are available to speak to community groups about our services, and we can provide support in community centres as an alternative to Trust premises. Contact us on the details below to find out more!

**theTrust**

01475 553300

**WESTBURN CENTRE**  
175 Dalrymple Street,  
Greenock PA15 1JZ

**PORT GLASGOW  
COMMUNITY  
REGENERATION  
CENTRE**  
7½ John Wood Street,  
Port Glasgow, PA14 5HU

**DEVOL WORKSHOPS**  
48-50 Muirshiel Road,  
Port Glasgow,  
PA14 5XS





From all of us at Cloch, we wish you a  
**Merry Christmas and a safe,  
prosperous New Year.**

Thank you for your continued support throughout the year. We look forward to working together in 2026 and continuing to provide great homes and services for our community. Enjoy the festive season and we'll see you in the new year!

# YOUR BOARD – WORKING FOR YOU THIS WINTER



We'd like to share some news about Cloch Housing Association's Board. **David Brown** and **Jane Cunningham** recently stood down and we extend our sincere thanks to them both. Their hard work and dedication have helped shape Cloch, and we're grateful for everything they've done.

Our Board is here to make sure Cloch continues to provide great homes and services for you. They set the big-picture direction and make important decisions that keep tenants at the heart of what we do.

We now have **10 committed members** on the Board:

- Kelly Ferns – Chair
- Ken Robertson – Vice Chair
- David McIndoe – Chair of Audit, Risk & Assurance Sub Committee
- Eleanor Robertson
- Elizabeth Simpson
- Karen Aitken
- Nicola McLachlan
- Clair Malpas

- Olufemi Okelade
- Erin Kane

The Board isn't just about meetings – they make decisions that affect your home and community. Here are a few ways they help:

- **Approving the purchase of new homes** so we can meet local housing needs.
- **Investing in repairs and improvements** to keep your home safe and comfortable.
- **Overseeing budgets** to make sure your rent is spent wisely.
- **Listening to tenant feedback** and making sure your voice shapes our plans.

Each person brings their own experience and ideas to help us improve services and plan for the future. Together, they make sure Cloch delivers on our promises.

Want to know more about what the Board does or how you can get involved? Visit our website or give us a call – we'd love to hear from you!



# Christmas Quiz for Kids

## Questions

**1** What is the name of the red-nosed reindeer who helps Santa?

- a) Dasher
- b) Rudolph
- c) Comet



**2** In the song 'The Twelve Days of Christmas', what gift is given on the fifth day?

- a) Five gold rings
- b) Five silver bells
- c) Five candy canes



**3** What is the name of the ballet that is often performed at Christmas?

- a) The Nutcracker
- b) Swan Lake
- c) Sleeping Beauty



**4** Which country is credited with starting the tradition of the Christmas tree?

- a) Germany
- b) France
- c) England



**5** What is the name of the snowman who comes to life when a magic hat is placed on his head?

- a) Frosty
- b) Olaf
- c) Jack Frost



**6** What Christmas decoration is made from a plant with red berries and green leaves?

- a) Holly
- b) Ivy
- c) Mistletoe



**7** In the story of 'A Christmas Carol', who visits Scrooge first?

- a) The Ghost of Christmas Past
- b) The Ghost of Christmas Present
- c) Jacob Marley



**8** What sweet treat is shaped like a shepherd's crook and often has red and white stripes?

- a) Candy cane
- b) Lollipop
- c) Peppermint stick



**9** What is traditionally hidden inside a Christmas pudding?

- a) A silver coin
- b) A gold star
- c) A tiny bell



**10** What is the name of the place where Santa lives?

- a) North Pole
- b) South Pole
- c) Lapland



## Answers & Fun Facts

**Answer: 1. Rudolph** Fun Fact: Rudolph first appeared in a story written in 1939 for a department store booklet!  
**Answer: 2. Five gold rings** Fun Fact: The song actually lists 364 gifts in total—almost one for every day of the year!  
**Answer: 3. The Nutcracker** Fun Fact: The Nutcracker was first performed in Russia in 1892 and is now a Christmas tradition worldwide.  
**Answer: 4. Germany** Fun Fact: Germans began decorating trees in the 16th century, and the tradition spread across Europe.  
**Answer: 5. Frosty** Fun Fact: Frosty the Snowman became famous in a song recorded in 1950.  
**Answer: 6. Holly** Fun Fact: Holly has been used in winter celebrations for thousands of years—even before Christmas!

**Answer: 7. Jacob Marley** Fun Fact: Marley was Scrooge's old business partner and warns him to change his ways.  
**Answer: 8. Candy cane** Fun Fact: Candy canes were invented in Germany over 350 years ago.  
**Answer: 9. A silver coin** Fun Fact: Finding the coin is said to bring good luck for the year ahead!  
**Answer: 10. North Pole** Fun Fact: Santa's workshop is said to be at the North Pole, but in Finland, people believe he lives in Lapland.



# We'd love your feedback

We really value your thoughts and appreciate you taking the time to catch up on everything happening at Cloch. If you can spare a moment, we'd love to hear what you think about this newsletter.

Whether you enjoyed the read or feel there's room for improvement, let us know! Your feedback helps us develop and improve what we do for you.

You can share your views by:

- Scanning the QR code shown in the newsletter
- Completing a short 3-question survey online [link to survey]
- Or simply email us at [office@clothhousing.org.uk](mailto:office@clothhousing.org.uk)

Thank you for helping us make our communications even better!



## SUPPORTING YOU

The festive season is often a time of joy, but it can also bring added pressures and challenges. If you're feeling stressed, anxious, or simply need someone to talk to, please remember that Cloch is here to help. Our team can offer advice, support, or signpost you to other professional services. Our office will close at 2pm on Christmas Eve and reopen at 9am on Tuesday, 6 January 2026, but if you need urgent support during this time, there are organisations available 24/7 to help:

### Where to Find Help

- **NHS Mental Health Crisis Service**  
Call **111** and select option 2 for 24/7 mental health support.  
[nhs.uk/mental-health](https://nhs.uk/mental-health)
- **Papyrus (for under 35s)**  
Call **0800 068 4141**, Text **88247**, or Email [pat@papyrus-uk.org](mailto:pat@papyrus-uk.org)  
[papyrus-uk.org](https://papyrus-uk.org)
- **Samaritans**  
Call **116 123** or Email [jo@samaritans.org](mailto:jo@samaritans.org) for a reply within 24 hours.  
[samaritans.org](https://samaritans.org)
- **Mind**  
Mental Health Helpline: **0300 102 1234**, Mon–Fri, 9am–6pm  
[mind.org.uk](https://mind.org.uk)
- **Shout**  
Text **SHOUT** to **85258** for crisis text support.  
[giveusashout.org](https://giveusashout.org)
- **CALM (Campaign Against Living Miserably)**  
Mental health forum & chat for men: WhatsApp **0800 585858**  
[thecalzone.net](https://thecalzone.net)



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Phone **01475 783637** during office hours.

Online Live Chat Facility at [www.clothhousing.org.uk](http://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](http://my.clothhousing.org.uk) (or find the link on the website).

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