



Spring 2021

Your Cloch

The Official Newsletter of Cloch Housing Association



New Era, New Vision

April 2021 is the start of a new era for Cloch Housing Association. It is the month that we become an independent organisation following the separation process from Oak Tree Housing Association.

As customers of Cloch, you will be aware that we consulted last summer on the possible separation and in the Autumn held a ballot of tenants where we received an overwhelming majority of support for the separation. In December, our new Rules (the document governing the activities of Cloch) were approved by our members and now, the Finance Conduct

Authority (FCA) are set to approve the Rules in the coming days, making the separation final.

It was In 2012, Oak Tree Housing Association stepped in to assist Cloch and help support them through some difficult times. Cloch is a very different Association now to what it was back then and it is a testament to all those involved in the work of the Association that it was able to move back to independence within 9 years. There will always be a strong bond between the two Associations and sharing services such as Finance and IT will continue as both look to offer quality services that demonstrate value for money.

Brian Corrigan, Chair, Cloch Housing

Association, expressed his satisfaction at seeing the separation come about. He said, "The separation is now an opportunity for Cloch to fully develop its plans to protect and grow its housing stock, support tenants across a wide range of issues and continue to improve our factoring service. The Board have a vision for the next 5 years that will strengthen all the services and opportunities in which Cloch is involved." Find Brian's reflections on the last year on Page 2.

Cloch's new Vision and Values are on Page 9 of the newsletter and our imminent Business Plan will be supported by strategies on Assets, People, Value for Money and Technology.

Office Closure



Our Services are closed for the Easter Holidays from Friday 2nd April 2021 to Monday 5th April.

Services restart at 9am on 6th April 2021. Emergency Repairs can be reported by phoning the office number, 01475 783637 and many other services can be accessed through the Cloch portal, my.clochhousing.org.uk

Happy Easter!



Reflection from the Chair

What a year!!

As we get into Spring and lighter nights, brighter days and hopefully an end to some of the restrictions, I wanted to thank you all for sticking with it and being supportive to one another, your communities, and the staff team at Cloch.

Despite lots of emergency planning, a pandemic was not on our list of risks – you can be assured however it certainly is now. Sometimes though only when you're tested and put in a difficult position do you realise that together as a team, and as a community, we can dig deep and still achieve many positive outcomes.

Our use of technology has never been so important and thankfully, Cloch had already invested considerably in this resource prior to the pandemic. Consequently, we were able to adapt quickly and continue to provide services and responses to our customers from home. Having to close the office and not being able to visit tenants has been difficult and the staff are missing that one-to-one engagement at tenant's homes or in the office, rest assured that as soon as restrictions are lifted, we will look forward to being able to provide a more personable service.

Working with others has proved crucial and this has included other landlords, the Council and the Scottish Government as well as more local community groups and organisations such as Belville Community Garden, Starter Packs, Financial Fitness, Wise Group and local schools to mention a few.

It has been difficult for contractors also during this time and really frustrating as there is work to be done but they can't access our homes to do it. Again, as guidance allows, we will start to release certain work and programmes to catch up with repairs and improvements.

The Board at Cloch has never been busier during the last year with work underway to prepare our new Business Plan 2021, navigate the separation route and recruit new Board Members with a couple of previous members leaving. All of this has been done remotely from our living rooms, kitchens, or cupboards under the stairs!!! But we have achieved a lot and on becoming



“...we remain resilient and focussed on our vision to provide services which exceed expectations”

Chair in September, I wanted to make sure that with 2021 being such a big year for Cloch that we remain resilient and focussed on our vision to provide services which exceed expectations. We are making great strides in that direction and hope that as we move through the seasons, we can continue to deliver quality services for our communities.

So, with Spring here, Cloch regaining full independence and an end in sight to the lockdown restrictions I hope, like me, you have great hopes for a much brighter future.

Take Care

Brian

Chairperson

COMPLAINTS IMPROVEMENTS

A new Model Complaints Handling Procedure issued by the Scottish Public Services Ombudsman (SPSO) will be in use from 1st April 2021.

Cloch prides itself in recording and learning from complaints in line with the SPSO's Model Complaints Handling Procedure. We record all mention of dissatisfaction, whether it be by phone, face to face, by letter or email, from a survey or from our social media. And each month, senior staff meet to learn lessons from the complaints and change policy and practice as required.

The new Procedure enhances, rather than changes the procedure. It introduces the intention to ensure that everyone has the ability to complain and that the Association does not put up barriers that prevent a complaint

being made, for example, providing translators. At the same time, the second enhancement accepts that the Association must control persistent or abusive complainers who either make a complaint too complicated to ever be resolved or who are abusive to staff who are trying to resolve the complaint.

Thirdly, it emphasises to staff the need to ensure that they understand the complaint, so that they do not investigate the wrong issue. Finally, we have to improve how we report and this will include a quarterly report on our website. Look out for the first report in early July 2021.

You can view a copy of the procedure on our website or ask us to email or send you a copy.

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

Get involved – opportunities to be more assured

Are you interested in how an association works and what controls the way we work? We are looking for a group of tenants to help us assess our performance as part of our Annual Assurance Statement work. Cloch are required to report to the Scottish Housing Regulator every year through an Assurance Statement and this year is the first for us as an independent organisation. It would be the icing on the cake to have comments and an overview from our tenants. Interested? Please contact the office by email at office@clothhousing.org.uk and put in the subject line "Annual Assurance Statement Review" or phone the office and ask to speak to Liz Bowden, Corporate Services Manager.

Reporting Significant Performance Failures to the Scottish Housing Regulator

As you may be aware, all housing associations are regulated by the Scottish Housing Regulator. As part of their role, they will deal with significant performance failures (SPF) that are reported to them by a tenant or tenant group. An SPF is where the landlord consistently fails to achieve outcomes as set out in the Regulator's Charter or locally agreed outcomes. Also, if it fails to report its annual return to the Regulator to its tenants; if it fails to meet Regulatory Standards or, if it fails to take actions where tenants' interests are at risk and it will significantly affect a large number of tenants.

Examples are:

- Failing to do annual gas safety checks across its stock.
- Not consulting on proposed rent increases or policies that affect tenants.

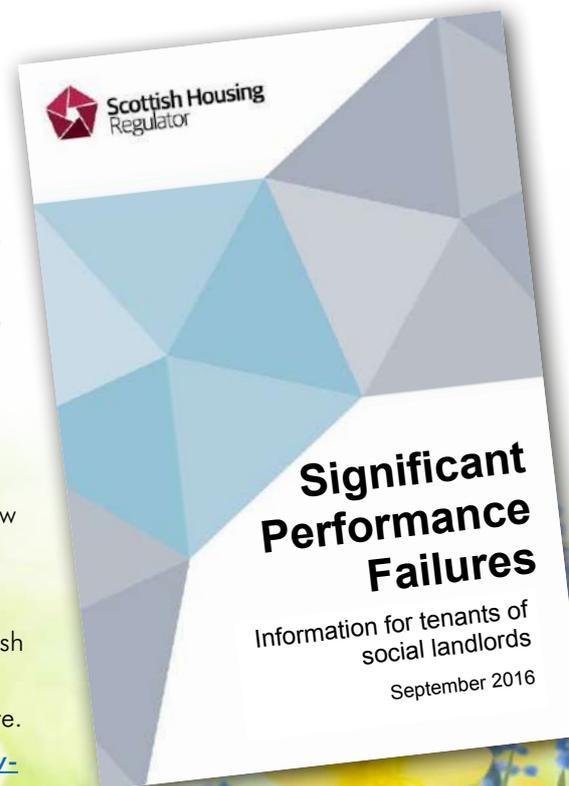
What should you do if you think we have a SPF? You should contact us first, to allow us to answer to your complaint and to respond to any failure. And if we fail to deal with the issue, you can then take your SPF to the Scottish Housing Regulator. The SHR leaflet on how to report and what happens when you report an SPF can be found on our website in our Feedback Page or you can get it directly from the Scottish Housing Regulator.

You can download a factsheet about this and visit our Feedback Page on our website.

<https://www.housingregulator.gov.scot/for-landlords/advisory-guidance/how-we-work/significant-performance-failures-factsheet-for-tenants>

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

The Official Newsletter of Cloch Housing Association



ICHR Spring Update



The [ICHR](#) Team are still working from home and although we did have to reduce our hours of operation due to covid, we are delighted to say that our phone hours are now back to normal. If you call 01475 807011 during office hours you should always have someone from either Oak Tree or Cloch answering your call.

We are now well underway with our new online form and software, this hasn't been without its challenges but we are working hard with our software provider to make this as user friendly as we can. Staff are always available to assist if you are having any issues applying or bidding so please just let us know.

It has been a busy 6 months at the ICHR due to all the new build properties advertised for bidding, Sanctuary Scotland have built 92 new homes in Inverclyde, with the majority of them being advertised through the ICHR. Cloch advertised their new build development at King's Glen where 57 new homes have been built. The next new build properties to be advertised through ICHR will be Oak Tree's Bow Farm development of 69 new homes which will be due off site at

the end of 2021. Please follow our social media pages or check our website for more information on this nearer the time.

Our Housing Allocation's Policy is now due for review, this is a process where we ask you for your opinions on our policy, is there anything you feel we should change or do slightly differently? We have started this process internally with staff so the next stage will be to ask our customers for their input. This will be in a survey format and will only take a few minutes to complete. Please keep an eye on your email inbox for this over the next couple of months, we really hope you get involved in this process.

We have also kicked off our annual housing list review; this is when you get an email asking you to login to your housing application, check all the information is up to date, make any changes and sign the declaration at the end. You must do this if you want to keep your application live on our register. If you don't respond to the review your application will be cancelled, however we will give you notice of this.

If you need any assistance or would like any further information on any of the above please contact us on 01475 807011 or by email info@inverclydechr.org.uk.

Kings Glen

During the next two months, new tenants will start moving into our new properties at Kings Glen. Handovers have been delayed and will now take place on a phased basis between 26th April 2021 until 31st May 2021 although these dates are subject to change.

All shortlisted applicants have now been contacted and are going through the final checks before they sign their tenancy agreements.

These 57 new homes have been developed by CCG who have worked tirelessly despite significant restrictions to deliver these highly energy efficient



homes. The cost of the development is £8.9m however Cloch has been supported with £4.5m Scottish Government funding, and the rest being met through private finance.

We are conscious we share a history on the site with a local beauty spot full of wild flowers and a local

primary school and during 2021 as lockdown eases, we hope to be able to start to build into the site, mementos of those bygone days.

In the meantime, we welcome all our new tenants and wish everyone who moves in health and happiness in their new homes.

New Cloch energy project saving £££££ already – interested?

If energy bills are a worry or you can't navigate Energy Providers complex systems of tariffs and prepayment meters, then help is at hand.

Cloch has engaged two Energy Activators from The Wise Group, to work with Cloch tenants as well as Oak Tree and Larkfield Housing Association tenants. Chris Auld and Jonathan Moore now work full-time for the Associations and are experts on energy advice and dealing with energy debt. If you don't know if they can help or are a bit sceptical about the support they can provide, here are a few case studies to help you understand what it is they do.



Chris Auld



Jonathan Moore

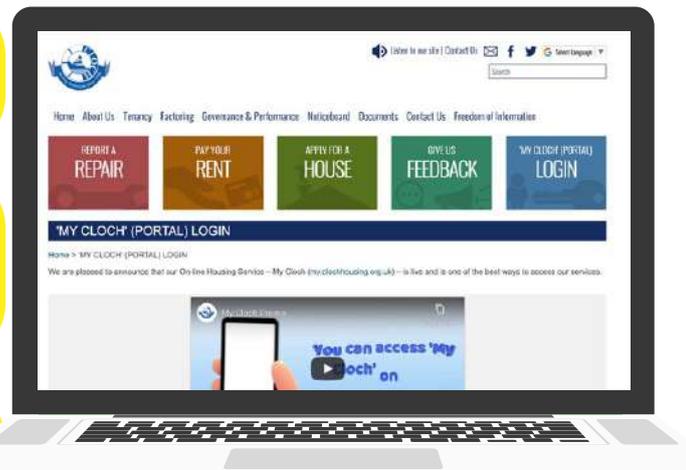
Case Study 1: When a new tenant moved in to a Cloch property, they helped them reset the meter, supply a new key and receive a £25 refund from the energy provider.

Case Study 2: When an energy provider was wanting to claim £800 of debt for a former tenant from the new tenant in the property, the Energy Activators were able to communicate with the energy provider giving up to date readings, freeze the £800 debt and raise a complaint.

Case Study 3: A referral to a top-up scheme for prepayment meters meant a tenant received £147 top up to their meter and the Energy Activators were able to sort a new payment method to enable the tenant to top up their meter remotely using smart meter functions.

Case Study 4: A new tenant did not know how to use a top up voucher she had received and felt silly asking for assistance. The Activator explained exactly how the system works and demonstrated this by showing them out to do it.

Case Study 5: a tenant had an outstanding debt of £1056.81 for electricity. The Energy Activators made an application for support and have received news that the application for funding of £1150 has been accepted.



On top of all this activity, to date 13 tenants have received their Affordable Warmth Grant of £75. You can self-refer for help either by going to the customer portal, MyCloch and filling in the referral form, or simply by phoning the office and asking to speak to the Energy Activators.

The scheme is funded by the Energy Industry Voluntary Redress Scheme – www.energyredress.org.uk managed by the Energy Saving Trust.

A response to the Rent Survey

In December 2020, we asked you to let us know what you thought about our proposed rent increase. An outstanding 329 responses were received and of those that gave us their opinion, just over 50% supported the increase. We read every comment and there were those who were unhappy with the proposal and there were other positive messages about the services delivered and the investment in homes. For those of you unhappy with the increase you may be asking why we went ahead. Hopefully, this article sheds some light on why.

Our sector is fairly unique in asking its customers about increases to charges. There are not many other service providers that would do the same. And it matters to us, that you think you are receiving value for money. Last year

was also unique in the impact it had on all our lives and many of those that responded to our survey made comments not about themselves, but in general about raising the cost of rents while others are on furlough or reduced hours. And we listened. Although we have increased rents by 0.9%, we have delayed the increase until October 2021.

The responses we received came from a range of tenants from different areas, different property sizes and types and on different sources of income – many respondents pay their rent from their earned income, others from benefits, and others from a mixture of both. There is a myth among some that a number of our tenants live rent free and pay for nothing and therefore their opinion should count less than those who pay rent from their earned income. The Benefits system like the economy and most other things in life, has changed a lot in recent years, and every tenant is now in receipt of an income – whether from employment,

pension, student grants or welfare benefits. Tenants and others have choices based on their income – and that includes who their landlord is. Cloch strives to be the best we can and we are always looking to improve and hope that we will remain a No.1 choice for our tenants. Increasing costs are therefore an unfortunate reality of life as a landlord, business and employer, and on the whole the majority of our tenants who responded supported the increase – this included tenants from all income groups.



What do Cloch spend the money on?

All housing associations are different in terms of size and complexity and how they got their housing stock and what they need to do or plan to do in the future. Cloch, for example, have built the majority of housing it owns and to do this the Association need to take out private loans to fund the development, as well as receiving some Government funding. These loans are essentially like mortgages and are paid back in a similar fashion. A significant amount of our annual expenditure goes on loan repayments and interest costs – the Association currently owes in the region of £15.5m. Every year we

also spend upwards of £2m on repairs, maintenance and improvements. Each year we carry out an extensive budget exercise looking at what the current position is, what we need to fulfil our business plan and 30-year maintenance obligations, and how low can we keep the rent increase. This is a direct trade-off between investing in our homes and communities and delivering the best possible services we can, with keeping our level of rents as low as we can to ensure they are as affordable as we can make them.

What you asked

Our Director has gone through all 329 responses to get a real understanding of the comments and views expressed. Where people have submitted details for a response, follow up action has started in terms of responding to those with outstanding repairs, or confirming details of future work programmes planned for their property, or simply contact to offer support or assistance for other elements of their tenancy.

However some of the more general comments made about the Association and the Rent Increase process

are highlighted below; these are only some and we did receive some really positive messages of support as well as other concerns – we have tried to highlight some of the main concerns which allow us to explain our position.

“Inflation goes up every year and you want to increase rent”

One of the reasons that rents increase each year is due to inflation. The Association and its finances are affected by economic changes such as inflation, interest rates, and building costs. If costs are increasing due to inflation for example, that means Cloch has to pay more for goods and services and overheads. As inflation goes up so will costs.

“The increase must create a lot of extra money (profit) for the Association”

Firstly, Cloch is a non-profit making organisation. That means there are no dividends paid or bonuses given, all surplus funds are generated back into the Association for maintenance, management and improvement of the stock and communities. Secondly, the vast majority of our income will either be spent on maintenance, loan costs, management and overheads for the organisation. Any surplus funds will be used for future years where our spend is higher than the income for that year. What should also be considered though is that costs increase, the cost of repairs contracts is increasing above inflation etc. and with both the impact of the pandemic and Brexit still to fully evolve, the Association needs to prepare properly for market fluctuations and increasing costs.

“We seem to have increases every year but no upgrades”

An increase doesn't always mean that you will be supplied with something additional. If our loan costs for example increase, then we need to pay for that - our main source of income is rent. We carry out upgrades every year but with over 1400 properties you will not always benefit from this each year. Wellpark, for example, is currently in the middle of major investment – new windows, door entry systems boilers and radiators, rewiring and our investment plans for the next few years are significant due to the amount of upgrades scheduled in people's homes. This doesn't include the costs of our reactive repairs service, painter work, landscaping, gas maintenance, roof anchor testing etc.

I think the rent is fair considering the work put in by cloch. Getting repairs done quickly and the cleaning and maintenance that's done.

Some closes do receive close cleaning services etc and this is paid for separately via a service charge – again we want to ensure that services which are delivered are of a high quality and responsive.

Our rent has went up so much over the past 6 years and really don't understand the need for it considering nothing extra is being put in place. We keep our house immaculate and in great condition and feel we get punished by rent increases due to others who are in rent arrears or constant messing up their homes and needing work done on a regular basis.

Hopefully this article will help to explain a bit how and why the rent system works. Our rent arrears levels are regularly among the lowest in Scotland and while we do need to spend money on putting right things that have been damaged or need repaired, with 1400 properties this will always happen – it's about working with people to improve things and change behaviours and responsibilities. We are a charitable organisation though so we do help those who need our help.

“Due to the difficult year we've had this should have been put on hold”

It has – there will be no increase until October. Our annual review for April 2022 will start again around that time and while that is very soon after the increase on 1st October – this year has been delayed and shortened to a 6mth increase to help tenants manage.

ABOUT THE RENTS... AN EXPLANATION (CONTINUED)

“my view on rent increase is it’s disgusting in the current climate! You increased it in April at the start of a national lockdown. People struggling to get by! People who pay full rent deserve a break”

It is because of the current climate that the increase is below 1% - in fact due to not applying the increase until October, the amount overall for the year is below 0.5%. We are fully aware of people struggling and continue to work closely to help those who are struggling with the various funding we have brought into Inverclyde in the last year, as well as the ongoing support we are providing to people. Everyone deserves a break, of that there is no doubt, but we are trying to manage the business and your homes as best we can, and that comes at a cost, which will increase due to a number of reasons.

“why does rent never decrease, or at least stay at same amount, it is not as if whenever Cloch makes improvements to homes that top of the range products are used, ie boilers, cupboards, worktops,etc.”

The cost of reducing rent and indeed even freezing rent at this time would effectively mean having to change the assumptions in the business plan – so for example, tenants would get fewer jobs done, less investment in their homes and less frequently, and reduced services across the board. This would take a few years to happen but it is very likely it would happen.

The comment about the quality of the product is a surprising one given the range of products that Cloch have installed in recent years and will continue to do so. The boilers we install are “A” rated energy efficient and among the best on the market for example, which again carries a cost. Our contracts go through a rigorous process when we tender to ensure we achieve both competitive costs but high quality.

I pay full rent and accept that all costs of living increase annually, this is what keeps the world turning. The proposed amount is reasonable

This is true in many respects although it is also true that income does not always increase and sometimes even reduces – whether that is earned income or benefits received. What is not in our control is the level of income people receive and while we try to work with them to maximise that in any way we can, we can only control our own income and expenditure as a business.

“The rent going up every year is ridiculous, the amount you pay for rent you can buy a mortgage”

Unfortunately, a lot of costs do go up each year - food, travel, utilities etc. It is true that in many cases a mortgage would cost less than monthly rent, although there are other costs associated with owning your property which you don't face as a tenant. Included in the rent, the housing association carries out the majority of repairs to the property, maintenance in common areas in closes and back courts and we provide services to our more vulnerable tenants such as tenancy support. It supports tenants through anti-social behaviour cases and works with tenants to ensure they maximise their benefit income. As well as this, the quality of our houses is high including the energy efficiency ratings and improvements, and when there are Health & Safety regulations or changes in the law, Cloch needs to ensure that our properties and tenants are protected and safe – for example, annual gas servicing, heat and smoke detector installations, additional insulation measures.

I’ve just been told my Netflix is being increased too by £2 per month which is more than 10 or 15% so I can live with 0.9% for my house – it’s all about choices.

As mentioned in the report – in many ways, although it doesn't always like that – people do have choices, - whether that is landlord, utilities, banks, shopsor even Netflix. We try to make sure that we remain the No.1 choice as we do take pride in providing a good service even though we don't always get it right.

Shared Services Continue

Whilst the two housing associations have separated, one aspect of the joint working continues. Cloch and Oak Tree developed shared service teams for Finance and IT. This work will now continue in 2021 with the signing of Shared Service Agreements between the two organisations. The teams, managed by Alana Durnin, Finance Director at Oak Tree, have created a way of working between the two organisations which maintains high standards of service for both organisations. Paul McVey, Director at Cloch is delighted that the services can continue. He said, "The signing of Shared Service Agreements keeps going services that give us a high standard of financial management and IT infrastructure and resilience. The teams deserve huge recognition for the ground work they have put in over the last few years."

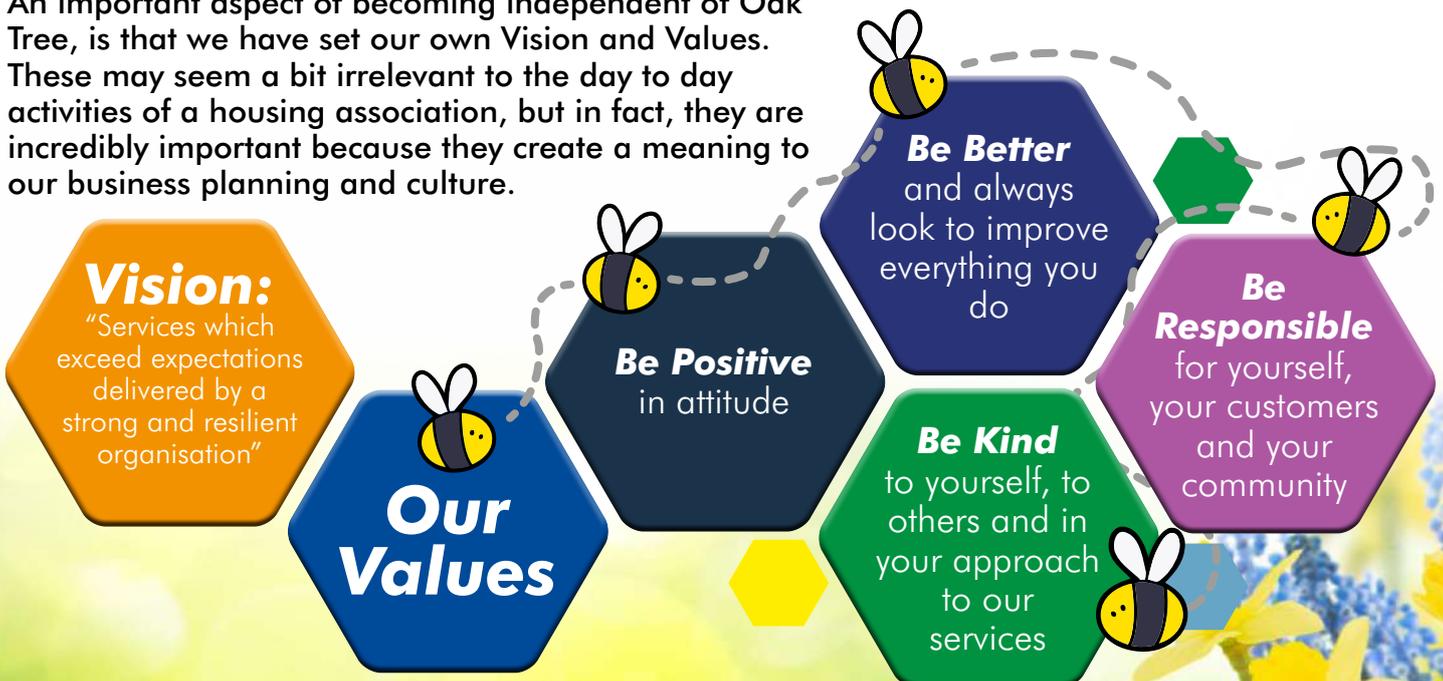
Cloch welcomes back three familiar faces



As part of the shared service agreement and the separation from Oak Tree Housing Association, the 7 strong team of finance staff is being split between the two housing associations. As part of the agreement, Cloch has welcomed back three familiar faces, Cheryl Gault, Lynne Joyce and Gwen Mills, all of whom worked at Cloch up until the partnership with Oak Tree in 2012. They then moved to the Oak Tree Finance Team. Now, they are back at Cloch, at least as employees and they will continue to work between the two housing associations on all things finance.

Vision and Values of Cloch

An important aspect of becoming independent of Oak Tree, is that we have set our own Vision and Values. These may seem a bit irrelevant to the day to day activities of a housing association, but in fact, they are incredibly important because they create a meaning to our business planning and culture.



The Business Plan and other strategies such as our Asset Strategy and People Strategy are being finalised now and will all be available to view on our website by the end of June 2021.

Get ready for spring with our top **energy saving tips**

Most people who contact Home Energy Scotland, the Scottish Government's free impartial energy saving advice service, are keen to make sure they're not overpaying on their bills. And with longer days and (hopefully) better weather just around the corner, spring is a great time to be looking at ways you could save some pennies. Have a look at our top tips to help you prepare for warmer months ahead and see what you could save over a whole year.

1. Reset your thermostats

During the winter, you probably set your temperature at a high level so be sure to reset your thermostats to reflect the warmer weather. Dropping the heat by just 1°C can save you on average £80 per year. And don't forget to reset any thermostat timers – more sunlight means your house will naturally be warmer and lighter, so you'll not need the heating on as much, if at all.

2. Get a better energy deal

Did you know that switching energy supplier could save you hundreds each year? According to OFGEM, switching from a Standard Variable Tariff to the market's cheapest tariff could save you around £305. It's easy to switch, and there are a number of energy comparison websites you can use to find the best deal for you, including the Citizen Advice Bureau's Comparison Tool.

3. Change the way you pay

Contact your supplier directly to find out if there is a better way for you to pay your bill that might save you money. For example, most suppliers offer a discount for paying your bill by direct debit. You may also get discounts for receiving bills online, as this cuts down on paper and reduces costs for the supplier and is good for the environment.

4. Embrace the great outdoors

Take full advantage of the warmer weather by line-drying your clothes instead of using the tumble dryer. This could save on average £35 a year on your electricity bill. Less time spent indoors also means less money spent on your energy bills, so why not head outdoors for a bike ride or take a stroll

around the park if you can? Enter our greener travel quiz to win a Garmin Vivoactive 3 GPS Smartwatch. Full details at www.homeenergyscotland.org/wingreentravel.

5. Switch off

If you're planning any day trips away, remember to switch appliances off at the wall. Turning off appliances rather than leaving them on standby could save you around £30 a year on your bills each year.

For more energy saving tips and free advice to help you reduce your bills and keep warm at home, contact Home Energy Scotland on freephone 0808 808 2282, visit homeenergyscotland.org or follow 'HomeEnergyScotSC' on Facebook and @HomeEnergyScot on Twitter.

A little funding goes a long way

In the last year Cloch has been tapping into as much funding as we can to bring much needed services and support to our communities. This has extended from funding our energy activator project through to helping provide free internet dongles to families with no broadband during the pandemic.

One of our latest funding bids resulted in £40,000 being approved to allow us to offer a limited white goods replacement fund and also assist with setting up a furnished tenancy scheme pilot. The pilot will allow us to furnish 4 of our properties in our new Kings Glen New Build Project which will be paid for in the longer term through service charges – but the funding allows us to provide items not covered in a standard package as well to help reduce the financial cost of setting up a new home.

Our White Goods Replacement Fund,

was open to all of Inverclyde, targeted people whose appliance had broken and was needing replaced but due to the financial impact of the pandemic, was simply not possible at this time. In a matter of weeks, Cloch used the funding to buy over 30 cookers, washing machines and fridge freezers to residents – which really helped lift the anxiety and stress brought about with the additional cost something like that can bring.

Gill who helped run the Cloch initiative commented “The fund was a real bonus and it was great to be able to offer some much needed help during this time. The people who were

successful in applying were really delighted to be getting a brand new appliance delivered and connected in their home and one Cloch tenant even called the new cooker “life changing” having only had a microwave for the last few years. The only drawback was the fund was obviously limited and we could only do so much, however I’m glad that we helped make a difference”.

The Communities Recovery Fund was available from the Scottish Government and administered by the Scottish Federation of Housing Associations.



Chocolate Crackle Eggs

- 140g rice crispies
- 110g icing sugar
- 80g desiccated coconut
- 150g butter, chopped
- 100g white chocolate
- 100g dark chocolate melted (if you want to use it for decorating the top)
- Any edible decoration item you fancy, such as sprinkles or chocolate dots



Step 1: Grease and line a 20cm x 30cm tray bak baking tray allowing the long sides to overhang.

Step 2: Combine the rice crispies, icing sugar and coconut in a big bowl.

Step 3: Place the butter and white chocolate in a small saucepan over medium heat and stir until melted.

Step 4: Pour over the rice crispie mixture and stir well to combine. Press mixture into prepared tray and place in the fridge for 2 hours or until firm.

Step 5: Remove from the baking tray and either cut into squares or using an egg-shaped cutter, cut into egg-shaped pieces.

Step 6: Now decorate with your edible decorations.

Easter Wordsearch

- Basket
- Bonnet
- Bunny
- Sweets
- Carrot
- Chicks
- Chocolate
- Colouring
- Daffodil
- Decorate
- Ducks
- Easter Basket
- Eggs
- Flowers
- Grass
- Green
- Happy
- Hard Boiled
- Hats
- Hidden
- Hippity
- Hoppity
- Jelly Beans
- Marshmallows
- Pastel
- Pink
- Posies
- Purple
- Rabbits
- Spring Break
- Tulips
- White
- Yellow

X H R Z H F W O I I O H G H I A V B K X H Z O S
 O D S C H O P P I T Y I F S A A K D Q S H D X K
 V G G P M D V W E F R P S Y Z R D S S I L X M C
 G X Z N S Q P O L S S P S R S G D Z K H Q K I I
 W W N H M H M L P T L I L S U W Y B O N N E T H
 Q N S E C Y Z L R I V T T S S K E O O T D G Z C
 C P Z P E Y E E U B F Y Y O K A G E O I O G Z G
 B S C E I R R Y P B M T L A Q N R Z T K L S I I
 P N H S P L G I Q A O M E K E L O G G S T E H H
 N A A F Y Z U H Q R N R E U S T R W I I F E D M
 V E P L Q G N T R E B N I M Q F A Q A B U T S B
 J B P O K N P A D G P J H K C L W R B W X W P Y
 R Y Y W L L C D N J E A A Y B F R H O R B C S L
 I L J E O P I I L C O A T Y D R M W C C F H W A
 U L B R T H R E M G C T S B L U P M K W E L O W
 U E J S F P S Y N B M E P T G U C A W L K D L H
 M J X B S M M I H X L K O N E P V K S G V L L I
 I Q F H F J R P G U B S S F Q R Y W S T Y P A T
 W I J O V U F J D P C A I P S V B N T H E O M E
 M N T Y O M S W N Z U B E L M R C A N R Q L H E
 C W G L Z M D J X R Z R S Z V N K Y S U U Q S T
 G T O B D A F F O D I L L B B P I N K K B N R E
 H C O P I B K I A B S P P C J X R N J A E C A B
 C N W P G Y B S C H O C O L A T E G Y C B T M K



CLOCH HOUSING ASSOCIATION LTD
 19 Bogle Street, Greenock, PA15 1ER

Tel: 01475 783637
Email: office@clochhousing.org.uk
Website: www.clochhousing.org.uk
MyCloch: www.my.clochhousing.org.uk



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

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

Find us on Twitter and Facebook @Clochha