



Spring 2022

Your Cloch

The Official Newsletter of Cloch Housing Association

Celebrating **50** years as a tenant

Jane Cheshire from Larkfield celebrated her 50th year as a Cloch tenant this month. Jane was presented with flowers by Cloch's longest serving member of staff, Shonaid Musgrove, who started working for Cloch in March 1990. Paul McVey, Director was there to congratulate Jane.

As well as a tenant, Jane spent many years on Cloch's Board of Management as a tenant member. And in 2018, she took part in our social history project and gave us tales of life as a tenant. We wish her many more happy years in her home.



Are you a
Cloch Tenant
and worried
about your
Energy Bills?

Don't struggle alone. You can contact the Energy Activators who are there to help you with:

- Support if you are struggling financially with your energy bills.
- Help to talk to your energy supplier.
- Energy Saving tips.

Phone the office on 01475 783637, email us at office@clothhousing.org.uk, visit the tenant portal to refer yourself or pop into the office.

**MUCH MORE ON SAVING
ENERGY ON PAGES 8 & 9**

Our response to your feedback on the Rent Increase Survey

As you will be aware our Board agreed a 2.5% rent increase from 1 April 2022. This is well below inflation and is likely to be one of the lowest rent increases in Scotland.

In December 2021, we asked you to let us know what you thought about our planned rent increase. A low number (113 out of a possible 1400) of responses was received and of those that gave us their opinion, just under 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 with the increase. Hopefully, this article sheds some light on why.

Our sector is fairly unique in asking its customers about increases to charges – did your mobile phone provider ask you about their increase, or your fuel provider? There are not many other service providers that would do the same. It matters to us, that you think you are receiving value for money. Last year continued to impact 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 other costs were rising. We can understand this.

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 false belief 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 be and we are always looking to improve and hope that we will keep being the No.1 choice for our tenants. Increasing costs are an unfortunate reality of life as a landlord, business and employer, and although the majority of our tenants who responded did not support the increase this was a small proportion of tenants and the increase in rent of 2.5% is the minimum we required to ensure we met the needs of all tenants in the coming years and cope with the rising costs of delivering the business.

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 took out private loans to fund the developments, 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 over £2m on repairs, maintenance and improvements.

Each year we carry out an extensive budget setting 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.

Having looked at all comments there were some themes raised by respondents that we wish to address, these are detailed opposite in our Frequently asked Questions Section:

Voucher Winner!

Ms Glancy is the happy winner of the £50 voucher that was up for grabs in our prize draw for anyone who responded to our Rent Consultation. The voucher was handed over by our newest member of staff, Liam McBride who joins as a Graduate Apprentice in Accountancy. Well done Ms Glancy!



Your Cloch

Frequently Asked Questions:

Q1 Do Cloch make a profit?

A1 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. 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 has increased and will continue to increase well above inflation as a result of both the impact of the pandemic and Brexit, the Association needs to prepare properly for market fluctuations and increasing costs to ensure we can continue to provide services to our tenants.

Q2 Can Cloch not make savings so that we don't have to pay more?

A2 Cloch is one of the leanest run housing associations in Scotland and its overhead costs are well below the average for the sector. Each year we look to make savings when procuring contracts or by sharing costs with other organisations. By stringent management of our budget this has allowed us to implement a rent increase below inflation for the past few years and why our increase for 2022/2023 of 2.5% is well below the current rate of inflation. We will be developing a Value for Money Strategy over the next year where we will be able to demonstrate where savings have been made.

Q3 Why does rent never decrease, or at least stay at same amount?

A3 We need to increase rents to ensure that we meet the costs of providing services to you, our tenants; rent is our only source of income. 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 repair 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 would happen.

Q4 Inflation goes up every year, why must you increase the rent?

A4 That's correct inflation does go up most years and this is one of the reasons that rents have to increase too. 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, and unfortunately so will rents.

Q5 Why is my rent going up and I haven't had an upgrade in my home?

A5 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 don't get any funding from the government for managing your tenancy. 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, meeting new smoke detector legislation, roof anchor testing etc.

Q6 How does the rent increase compare with other costs?

A6 Netflix increased its costs by £2 per month last year which is more than 10% or 15%, energy bills will rise by up to 50% for the average customer and mobile telephone bills are likely to rise by around 10% in April 2022. Our increase has been limited to 2.5%; this is due to making savings and managing our budget to ensure our rent is as value for money as possible.

Q7 When will my property be upgraded?

A7 All properties have a 30-year plan which details when it is likely that the components in the property will be renewed. You can check this via your MyCloch account by visiting my.clochhousing.org.uk

Q8 "Why do you ask us about an increase every year, let's face it no one wants their rent to increase"?

A8 We are obliged by law to consult with our tenants about our rent increase

Q9 What can I do if I think I may struggle to pay the new rent charge?

A9 Speak to us as soon as possible, we can assist you with making claims for housing benefits and make an appointment for you with our colleagues at Financial Fitness who will be able to assist with debt advice and any other benefits you may be entitled to.

Q10 I am in a larger house, could I reduce my rent by downsizing?

A10 Yes you could, if you are in 3 or 4 bedroom house and no longer need that size of property please contact us and we can discuss your housing options with a view to finding you a smaller, cheaper property.

CHECK YOUR METER



Should there be a time where you find you have no central heating or hot water one of the first things you might think is to phone your landlord. This is usually the first port of call for tenants however there are a couple of important steps you should take before you do this.

If you use a pre-payment meter for your gas remember to check that the meter has credit. This is one of the most common reasons that tenants find their heating systems are not operational and sometimes is not the first thing you would think to check.

Is your gas meter turned on? This might seem like a silly question but again this is another very common reason that tenants find they have no heating or hot water.

By carrying out these two simple checks before calling out the gas contractor it could save you the cost of a recharge invoice.

ICHR Joins These Homes



If you are an ICHR applicant you will already know that changes with how the ICHR landlords allocate their homes are well underway.

In December 2021 you were invited to take part in the Allocations Policy review consultation. We surveyed all of our applicants, tenants, stakeholders and website visitors on the proposed changes to the Allocations Policy. We also met with the local elected representatives to discuss the policy and get their views on the proposed changes. The consultation outcome report is available to read on our website www.clochhousing.org.uk/apply-for-a-house/

The new policy sees a change from using a points system to using a priority pass system. This change was introduced following feedback and complaints from our users about our current policy and software that we use for our housing register and bidding system. We hope that our new policy will be easier to understand, fairer and more transparent. We are confident that you will find our new digital lettings platform "These Homes" easier to use.

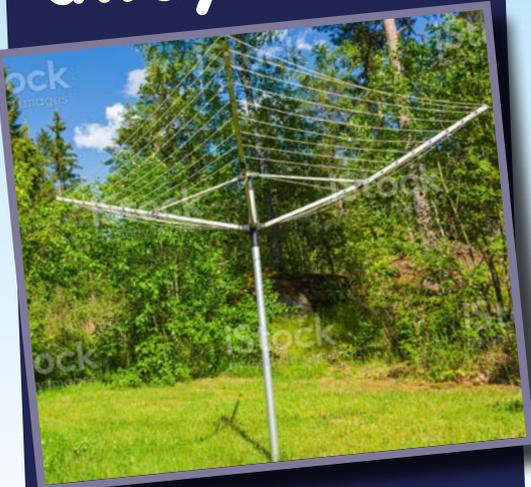
From **22nd March 2022**, the ICHR has a new online housing registration form that can be completed on the These Homes website; you can still

access this website from our usual address www.inverclydechr.org.uk. The ICHR landlords will start to advertise their available properties on These Homes from **8th April 2022** so please make sure you complete the online registration or you will not be able to bid for our available homes. If you are an existing ICHR applicant you will be able to keep your original ICHR application date if you complete the new online registration by **30th April 2022**. Any registrations made after this date will have a new start date.

As you can imagine this is an extremely busy time for the ICHR staff, we understand you might need some help getting registered and understanding the new policy, and we will try to help you as much as we can. However, we may take a bit longer to get back to your emails and our phones will be much busier just now. We would ask for your patience during this busy period.

For more information on our Allocations Policy or These Homes, please check out our website: www.inverclydechr.org.uk.

Don't let the wind blow it away



During the first few months of 2022, there were a number of storms that blew through Inverclyde. The inevitable outcome of this is that the storms damaged a number of items in tenants' back gardens, including rotary dryers.

Remember, you can lift your rotary dryer out of the ground and store it safely either against the house or in a shed. It saves it taking off in to a neighbour's garden to join the trampoline from the other neighbours house! And it is worth remembering that a damaged rotary dryer is your responsibility to replace.



Update on Electrical Inspection

Cloch is required to ensure that each of our homes has a valid Electrical Installation Condition Report (EICR) carried out on all electrical installations, fixtures and fittings within our properties.

This test should be carried out every 5 years and where the property is let as a furnished tenancy, then Portable Appliance Tests (PAT) for all electrical appliances within the tenancy supplied by the landlords also require to be inspected. This includes the electrical wiring, sockets, consumer units (fuse boxes) and other fixed electrical parts.

All our EICRs must be completed by a competent person and we have employed GD Chalmers Electrical Services to carry these out on our behalf.

Any problems with an electrical

installation identified within the EICR, will be identified by the contractor for attention by Cloch.

This can mean where tenants have made their own alterations without Cloch consent and are not installed to the required specifications or are not compliant with electrical regulations then they may need to be removed for the safety of the household.

Items that we regularly come across that need rectified are showers that are wired incorrectly, and spotlights that have been fitted which are not compliant with electrical regulations.

We would therefore ask that if you are contacted by Cloch or our contractor to make an appointment to have the inspection carried out, that you allow access. It will take no longer than 2 hours per visit.



Update on Smoke Detector installs

You will be aware that we are installing new heat and smoke detector systems to our homes to ensure that we comply with the change in legislation which has been advertised in the press and on TV. We are pleased to report that we are nearly complete.

We have been advised by our contractor that due to demand there

is a delay in sourcing some of the equipment and as such we still have some properties to visit to carry out the works.

We would remind everyone that doesn't have the upgrade carried out yet, that they do have working smoke detectors and Carbon Monoxide detectors currently in their home and we would ask you to test these detectors regularly by simply pushing the test button on the alarms. Should it not activate please

call Cloch who will attend to repair or replace the alarm as required. The detectors will also be tested as part of your annual boiler safety inspection.

Once the materials are available we will be in contact with those still to have the upgrade completed to arrange access to have them installed. As Cloch has a legal requirement to install this equipment, we must gain access to your home, and we would appreciate your co-operation in providing this.

Tenant satisfaction

Every three years Cloch surveys a high proportion of our tenants to get an understanding of how satisfied you are with our services and your home, and to allow us to identify areas we can improve upon. At the end of last year, we used an independent consultant, Research Resource, to survey tenants living in our properties – 687 took part. Due to the ongoing restrictions, the survey was carried out over the phone, rather than face-to-face, which is our normal approach. Having reported these results to our Board, we are now working on an action plan to take forward, addressing areas of concern identified.

Local and national trends have identified a general reduction in satisfaction levels throughout the housing sector in the last 2 years particularly, and this is possibly due to some services not being able to be carried out in the same way during this period. It is worth noting that this is in many ways a reflection of the way people are feeling in general, not just with housing, as we emerge from the last 2 years, only to be faced with new emerging difficulties.

The key highlights from the survey are:

Overall satisfaction

- 87% were satisfied with the overall service provided by Cloch
- 78% of respondents were satisfied with the quality of their home.
- 93% were satisfied with opportunities to participate in decisions Cloch make

Repairs

- Over two thirds (82%) of respondents were satisfied with the overall repairs service

Neighbourhood

- Almost 9 in 10 respondents (87%) were satisfied with Cloch's contribution to the management of the neighbourhood

Value for money

- Around three quarters (72%) of respondents were satisfied that their rent provides value for money.

A copy of the full **Tenant Satisfaction Survey Report** is available on the Association's website.

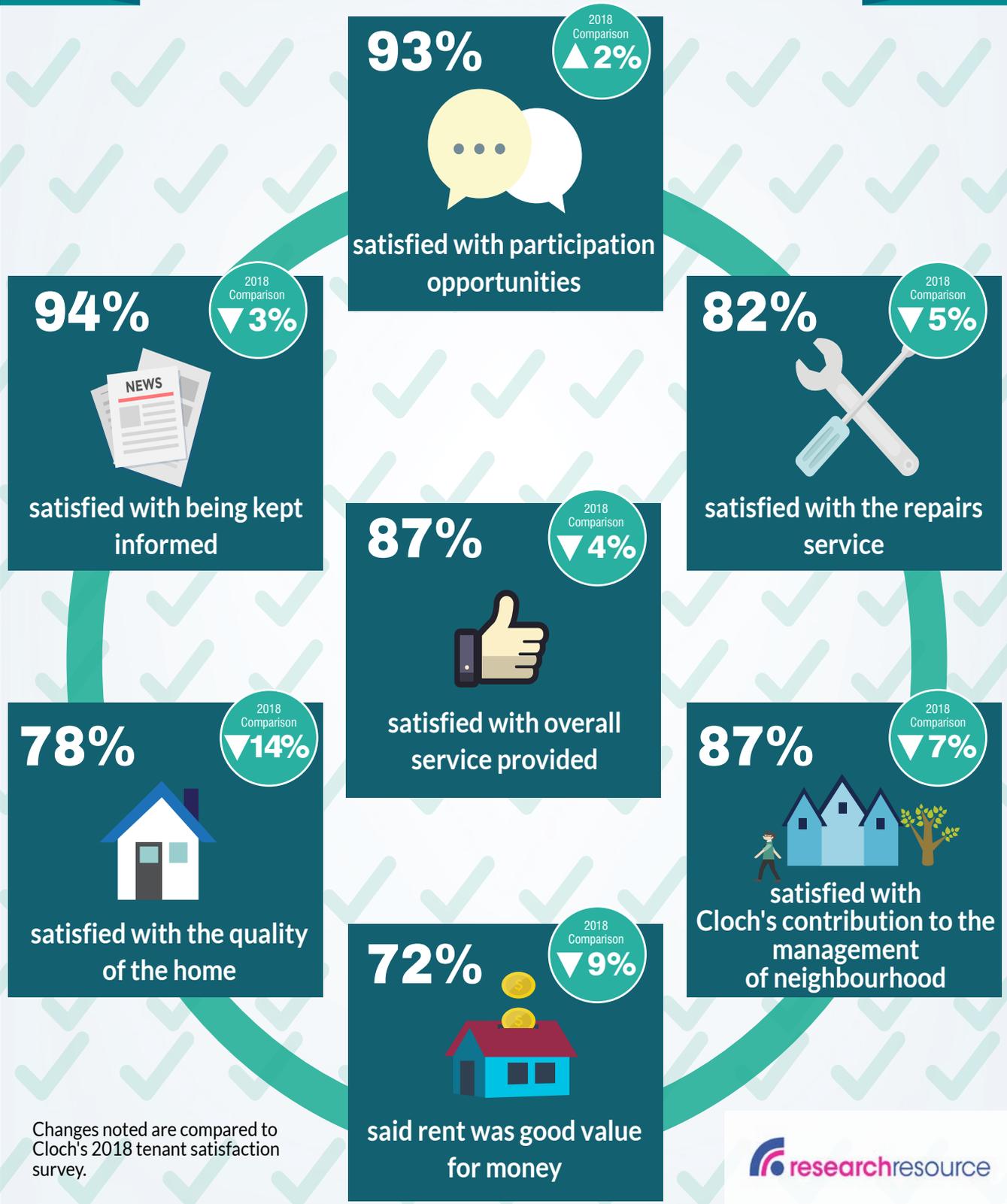
Key areas for improvement are being mapped out and we will be presenting an action plan to Cloch's Board in April. This will be available after approval, on our website. And we will report the action plan in our next newsletter.

Benchmarking with other local housing associations

Indicator	ARC 2020/21 Scottish Average	Oak Tree TSS		Cloch TSS		Larkfield TSS	
		2018	2021	2018	2021	2018	2021
Overall service provided by landlord	88.95%	92%	85%	91%	87%	95%	85%
Keeping tenants informed	91.71%	98%	93%	97%	94%	97%	96%
Participation opportunities	86.57%	99%	93%	91%	93%	100%	99%
Repairs service	90.05%	88%	82%	87%	82%	95%	86%
Quality of the home	87.14%	89%	77%	92%	78%	96%	77%
Contribution to the management of the neighbourhood	86.08%	94%	82%	94%	87%	99%	78%
Value for money of rent	82.77%	80%	78%	81%	72%	85%	77%

survey results 2021

What did you tell us?



Changes noted are compared to Cloch's 2018 tenant satisfaction survey.



ENERGY EFFICIENCY: LET'S DO SOME GOOD

Here are tried and tested methods for saving power, pennies, and the planet.

HELP WITH HEATING

If you've turned up the heat but your home doesn't feel any hotter (and we know you've checked the windows are shut), here are our top tips for seeing how you could warm things up:

A LITTLE SPACE GOES A LONG WAY

We've all done it. Pushed the sofa right up to the radiator to make more space in the room or closed the curtains over the radiator. This stops the radiator from doing its best for you, so by leaving as much space as you can around them, the heat can circulate better. And as tempting as it might be to dry clothes on the radiator, give your radiator space to be ace.

LEAVE YOUR THERMOSTAT ALONE

It can be really tempting when you get home to a cold house to whack the thermostat up to try and heat the place up. But resist. It won't get warmer any quicker and you could be wasting energy. Your thermostat will work best for you if you set it to a comfortable temperature and leave it. Let it do its job. And on that note, if you can bear to turn your thermostat down by just 1 degree, you could reduce your heating costs by up to £80 per year.

WINTER SUN – FOR FREE

Make the most of what you've got. It might be cold outside, but when the glorious sun is shining, open your curtains and blinds to let the heat it generates into your home. Don't forget to close them when the sun goes down, to keep the heat in and the draughts out.

NIGHT LIGHTS

Not everyone feels comfortable in the dark, especially young children, so if you leave a light on at night, choose an energy efficient one to keep the cost down. It soon adds up.

DON'T LIGHT UP THE NIGHT

Outdoor lighting is a great way to welcome you home, but if it's not light sensitive don't forget to change the timer as the seasons change.

LOW ENERGY BULBS LIGHT THE WAY

Next time you need to replace a bulb, opt for an energy efficient one and it'll pay off in the long run. They tend to last longer and are much cheaper to buy than they used to be, so savings stack up sooner.

BOILERS NEED A BREAK TOO

When you're leaving for a well-earned break, give your boiler a break too by switching it off when you go away. Your boiler uses the most energy in your home so be energy-saving savvy and don't leave it on when you don't need to. If you're away during winter, instead of turning it off completely we'd recommend setting it to low or frost protection mode if you have one, to stop your pipes freezing up.

NUDGE IT DOWN A NOTCH

Like the room thermostat for controlling your heating, your hot water cylinder temperature can be changed too. Many are set to 65 degrees by default and you'll find you can turn it down to around 60 degrees and still have enough hot water for your household as well as save some money. In a typical home, water heating makes up a quarter of the energy use, so it's well worth trying.

WHICH WAY TO COOK TODAY?

If you're using the oven, do you have anything else which can be cooked at the same time to make the most of your energy? Do you need to use the oven or hob, or will something else get the job done faster? The toaster or microwave can get the job done quicker in a lot of cases and use much less energy so taking a moment to think about which way works best can help keep your energy costs down.

PUT A LID ON IT

Pop a lid on your pan or casserole dish and it'll help keep the heat in, meaning it cooks quicker. And quicker cooking means less energy, which makes for lower energy bills. You know it makes sense.

FILL IT UP

Make the most of your dish by cooking extra - freeze leftovers and you'll have a ready-made meal for another day, saving time and energy. Just make sure you let your food cool before you pop it in the freezer – another cool energy saving tip.

PLAN AHEAD

Think about what you're going to eat for the week ahead and plan when you need to get those leftovers out to enjoy. Make sure you leave enough time for them to defrost in the fridge instead of using hot water or the microwave – it takes a bit longer but uses much less energy. Check what you have in the fridge, freezer and cupboards before you head to the shops.

TOGETHER

Buy only what you need and you'll save money, waste less and if you cook in bulk you'll save energy too.

LOWER THE TEMPERATURE AND BRING DOWN YOUR BILLS

Washing your dirty laundry at a higher temperature than it needs uses more energy. And that costs money. If your clothes aren't heavily soiled, try washing them at 30C - even 20 degrees, which can use up to 66% less energy than a standard 40 degree wash. Check your detergent to see that it will work at lower temperatures – some will work as low as 15 degrees.

CHOOSE A QUICK WASH

This holds true for both washing machines and dishwashers. Choosing a quick wash rather than the standard one can clean your clothes or make your crockery sparkle for less – and you'll save time too.

HANG OUT YOUR WASHING

There are many laundry products based on that freshly washed fragrance but nothing beats that summer fresh feeling line dried clothes. By hanging them out to dry instead of throwing them in the tumble dryer, you'll save energy and help your clothes last longer.

KEEP YOUR FRIDGE CLEAN

Your fridge is on 24/7 so it's no surprise that the fridge is one of the biggest energy users in your kitchen. If the coils on the back are dirty or dusty, your fridge will be working harder than it needs to. Give them a clean every few months to help keep your fridge running efficiently – the instruction manual will tell you what to do.

LEAVE ROOM FOR THE WATER

It's more cost-effective to make sure the washing machine or dishwasher has a full load, even if it has a half-load option. Just don't be tempted to overfill your appliances as it can make them less effective and mean they don't get cleaned properly.

SWITCHING TO SMART.

Switching to a smart meter gives you the information you need to take the small steps that can have a big impact. So all those tips you see above, you'll be able to monitor the impacts of these changes. All of this is done through that wonderful device: your in-home display.

Any savings shown are given as a guide and will be different for each household

Home owner advice available for energy bills

Worried about your energy bills? Home Energy Scotland can help

Home Energy Scotland is an energy advice service funded by the Scottish Government that helps people in Scotland create warmer homes, reduce their energy bills, and lower their carbon footprint. The service has no affiliation with energy suppliers and the team never cold call. If you're worried about your bills, or if your home is cold and difficult to heat, Home Energy Scotland can help you access funding and support to improve the energy efficiency of your property.

Expert advisors can:

- Provide practical tips and impartial advice for reducing the amount of energy you use at home to keep your bills low
- Advise on financial options including interest free loans to improve the energy efficiency of your home including draft proofing, new heating systems and renewables
- Check if you're eligible for the Scottish Government's Warmer Homes Scotland programme that provides free heating, insulation and more to eligible household's worth around £5,000, that could save you an average of approximately £300 on your bills over a year

Get in touch today

If you are or someone you know is worried about energy bills, call freephone **0808 808 2282**, send us an email adviceteam@sc.homeenergyscotland.org, or request a call-back via our website at homeenergyscotland.org. Lines are open Monday to Friday 8am to 8pm and Saturday from 9am to 5pm.

Facebook

There's lots of news and different messages at the moment about energy bills, suppliers and price hikes. If you're struggling to keep warm at home and keep up with your energy bills, @HomeEnergyScotlandSC advisors are dedicated to helping you by:

Providing practical tips on how to save energy and expert advice on making your home warmer

Advising on financial options including interest free loans to make your home more energy efficient and reduce your carbon footprint

Checking if you're eligible for the Scottish Government's Warmer Homes Scotland programme that provides free heating systems, insulation and more - support worth around £5,000

Find out more and how to get in touch at <https://bit.ly/home-energy-help>

Free Vodafone SIM Cards

Cloch has been fortunate to receive 70 Vodafone Sim Cards from Vodafone to give away to our tenants. We want to encourage as many tenants as possible to join the MyCloch Portal, so to be eligible for the card, you will be asked to sign up to the portal. We can help you do this. And we will recording your name and address as we may want to survey you later on your use. The card gives you 20GB data and unlimited calls and text every month for 6 months. It will be on a first come first serve basis. Phone the office or send us an email on office@clochhousing.org.uk.



From our donations fund for 2021 2022, we were able to donate to Children in Poverty Inverclyde an amount of £500. They were then able to use the money to support Larkfield Early Learning Centre. We received this lovely message of thanks from Claire, their support worker:

"I hope you are well, My name is Claire Brown I am the family support worker at larkfield early learning centre and I run the toddler group Little Larkies. I would just like to say a huge thank you for your donation to Children in poverty. They have been a huge financial support to us trying to set up with new and relevant recourses to provide this service for the little ones of larkfield.

Thank you again on behalf of everyone at Little Larkies."

Are your household details up to date?

It is always best practice for us to know who is living with you and for you and your household, this is important too, particularly when it comes to succession as it shows that dependents have lived in your home for over 12 months. You can check your details on the MyCloch Portal or contact the office.

An eggs-tremely welcome donation

Just before Easter, Cloch donated £500 to the foodbank in the form of a big delivery of easter eggs. Andrew, the Foodbank Manager, was over the moon. Louise Carlin, our Team Leader for Customer Connections delivered the eggs along with Gwen Mills, Finance Officer. Thanks guys for making someone's Easter just that little bit more special.



We are a Keep Safe partner

Keep Safe is a Police Scotland initiative to help those with disabilities stay safe when out and about on their daily routines. By signing up to Keep Safe, it means we welcome anyone who is passing to use our building as a safe place to stay if they feel threatened, have lost your phone or keys or are victims of disability hate crime.



We are committed to having a minimum of two staff available at all time, provide disability access and we have CCTV in the reception area.

The scheme is run with the "I am Me" charity. If you are disabled, you can carry a Keep Safe Card that may assist you if you need help.

Want to find out more, watch this video https://www.youtube.com/watch?v=mIABTk_L28I or visit I Am Me website at <https://iammescotland.co.uk/about-keep-safe>.

Guess the Easter Eggs Competition

If you are fan of chocolate eggs, then take a look at the photo and guess how many eggs are in the jar. We have counted them! All entries to be submitted to office@clothhousing.org.uk with the subject line Easter Egg Count. Put your name, and contact details and your guess (1 guess per household). Have you guesses in by no later than Friday 20th April 2022. Good luck. And if you don't have access to email, drop in to the office and give us your guess. We will record it for you. All correct guesses will be entered in to a draw. And the prize? The jar of easter eggs!!



Cloch+ Furnished Tenancy Scheme & White Good Replacement Service

We are delighted to launch Cloch+, our new furnished tenancy service.

Sadly, poverty comes in many forms – financial, food, fuel etc, and also furniture poverty. This service aims to combat furniture poverty, by helping people to furnish their property, and turning it from an empty building to a home. This should help our tenants feel that they belong quicker and settle into their tenancy.

Providing furniture, white goods and floor coverings helps tenants who, for a number of different reasons, may not have these items, or the means to buy them at the start of a new tenancy. Cloch + will help new tenants settle in to their home quickly and avoids the need to get into debt for furniture. Many people end up having to borrow money from door step lenders, loan sharks etc. or pay ridiculous interest charges. With Cloch + the ongoing

maintenance and cost of replacing expensive items, such as washing machines, is taken care of by Cloch.

Cloch+ tenants essentially rent their home and furnishings from us. There is a monthly service charge for furnishings.

We are also delighted to launch the Cloch+ White Goods Replacement Service to our tenants and Shared Owners. This is an option for those who require replacement white goods but have difficulty affording a replacement or obtaining a second hand item. They can request to join the our White Goods Replacement Service. A service charge will be added to cover the cost, ongoing maintenance and eventual replacement of the item, which will again, be rented from Cloch and not owned by the user

Contact the Housing Services Team if you would like further information.



Make your Easter Party Special

Whether it's a family get together, a kids party or an invite to the neighbours, here are some ideas to get your egg-cited about your Easter party.

THE DECORATIONS

Bunting

Try making your own bunting using coloured card and string. Simply cut out egg shapes and colour them in. Next, punch or cut holes in the card and string through.

THE EVENTS

Easter Egg Hunt

Always popular with the kids or the grown ups, placing small eggs around the house and garden is a laugh. Give everyone a bag or basket to collect their finds and make sure that the eggs are wrapped up in foil or perhaps grouped in small bags (no-one wants soil on their chocolate!).

Egg and Spoon Race

Not just for school races, the egg and spoon can be a lot of fun, particularly if you make the participants run round a few obstacles on the way. Use boiled eggs or chocolate eggs – but definitely not raw eggs if you are holding it in the house.

Feed the bunny

Using one of the large spare cardboard boxes that we all get with our online deliveries, cut out the shape of a giant easter bunny, get the kids to decorate it and cut out a hole for its mouth. Now see how many bean bags, or ping pong balls you can get through the bunny's mouth.

THE FOOD

Rice Crispy Cakes

Mixing melted chocolate with rice crispies or shredded wheat to make chocolate nests, then adding a few small eggs for decoration, is an easy way to get the kids involved in making food. Or try this recipe for a more indulgent version.

Carrot Cake

Keeping to the Easter Bunny theme, try to make your own Carrot Cake. Follow the link to an easy carrot cake recipe that will make sure the Easter bunnies at your party come back for more.



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Email: **office@clochhousing.org.uk**
Website: **www.clochhousing.org.uk**
MyCloch: **www.my.clochhousing.org.uk**



Phone **01475 783637** during office hours.

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

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

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