



Summer 2023

# Your Cloch

The Official Newsletter of Cloch Housing Association

## CHANGES TO REPAIR CONTRACTORS AT CLOCH

Some of our repair contractors have changed. How you report a repair won't change and the timescales we take to carry out a repair or make safe an emergency repair won't either. Below is an overview of who will be carrying out repairs work for you and when they are due to start with Cloch.

### During office Hours

We now have a combination of contractors who will carry out your reactive day to day repairs for joinery, electrical and plumbing works which started on Monday 14<sup>th</sup> August 2023:

- James Frew: Electrical, Plumbing & Joinery
- George Cooke: Plumbing & Joinery
- GD Chalmers: Electrical
- Allwurk: Electrical
- Kilbarchan Maintenance: Plumbing
- Whyte & Christie: Joinery

Repairs will be instructed on a weekly rota basis and when you call to report your repair you will be advised who will be attending your home. Each contractor will carry proof of identification. Your gas heating contractor remains unchanged – James Frew (Gas Sure).

Repairs which require specialist trades such as drain clearing, roofing repairs, door entry faults etc. they will be allocated by the call handler when you report your repair.

### Out of Hours Emergency Repairs

James Frew (Gas Sure) have been appointed for ALL trade emergency repairs which also includes callouts for your gas heating and hot water which makes it easier for you to report any Out of Hours Emergency Repairs.

This service started at 5pm on Monday 14<sup>th</sup> August. In order to report an emergency when the office is closed, please call **01475 783637** and listen to the voice message to connect your call.

Tenants are reminded that this service must only be used for emergency repairs. General repairs should be reported to Cloch on the next working day or via the tenant portal.

Please note emergency repairs must not be reported on the portal as they cannot be actioned from the portal.

\*Factored owners who receive common building repairs should also follow these procedures\*

## Upcoming Cinema Event

We are hosting a September Weekend Movie Morning at the Waterfront Cinema on Friday 22<sup>nd</sup> of September where we will be showing a film for our tenants.

Spaces are limited, so to book your place for the event scan the QR code below and you'll be taken to a short survey about how we can improve the way we communicate and involve our tenants. You can also vote on which film we show on the day.

You can find out more on what our Customer Involvement Team have been up to on pages 8 and 9.





# PLANNED MAINTENANCE UPDATE

Since 2020 our ability to continue with our pre-planned programme for carrying out works such as kitchen, bathroom, boilers, electrical upgrades and window renewals has been majorly disrupted due to a variety of external circumstances beyond our control.

These included the pandemic, contractors entering administration and laterally the economic crisis which caused the cost of these replacements to increase by an average of 30%, (20% higher than the level of inflation).

All these factors have combined to form a perfect storm. We have also been committed to keeping rent increases as low as possible as we understand that our tenants are also facing challenges due to the cost-of-living crisis, (the 2023/24 rent increase was 4% below inflation).

The net effect of these circumstances is that the original plan for the renewal work is unaffordable and doesn't offer value for money given that the costs are paid from rental income. We are also focused on ensuring that we continued to provide essential maintenance services including a reactive repairs service, preparing void properties for re-let as well as legislative gas and electrical safety inspections.

This year we identified a small number of properties (approximately 70) which were due to have upgrade works carried out in 2021, which unfortunately were not done due to the contractor entering administration. We are pleased to have recently been able to re-procure for works to these properties. All those tenants affected have been contacted and works are due to take place between now and October / November.

We are currently working on preparing realistic work programmes for the next 5 years taking into account affordable budgets, linking to the rental income stream, as well as ensuring that our properties are maintained to an acceptable standard. Once this has been developed our next step is to go back out to the market and re-procure these works with the intention that we can re-start our planned maintenance programme which not only delivers a programme of works, but also ensures that we install high quality products in your homes to the standards we have continually met over the years.

## Next stages:

- We expect to be able to start the various procurement exercises between September and October 2023.
- Contract award and mobilisation by December 2023.
- Property Surveys and installations will be staged throughout 2024.

We recognise that this still won't be the full programme that we would like to be able to provide. All properties included within the programmes of works will be notified in due course, which will likely be in December 2023 or early 2024.

We hope that you understand the reasons why some difficult decisions had to be made and we appreciate your understanding and co-operation during this time.



# Abandonment of Property



We are disappointed to confirm that the Association has seen an increase of properties being abandoned within the past year. We are keen to encourage anyone who is struggling with their tenancy to contact us on 01475 783637.

We understand that the cost of living can affect all aspects of your tenancy. We can help by providing appointments with Financial Fitness who can offer debt advice and advice on benefit entitlement. Cloch also have a dedicated Tenancy Sustainment Team who are here to support you with all aspects of sustaining your tenancy. So please don't struggle alone and get in touch if we can help.

If you have any concerns that a property has been abandoned, then please contact the office on **01475 783637** to speak with a member of the team.

# Meter Tampering/ Bypassing

There are very serious risks involved in the by-passing of electricity and gas meters. Devices used to fraudulently reduce or eliminate energy unit costs, commonly known as "tampering" or "bypassing" meters are very dangerous and can cause electric shock, fire, or gas explosion.

These devices are illegal and the fitting of them not only places occupants at risk, but places people in neighbouring properties at risk too.

Energy by-passing is a very serious offence and offenders can be prosecutable by law and can carry a custodial sentence and eviction from your home due to the breach of your tenancy agreement.

We would encourage any tenant struggling with the cost of energy or facing fuel poverty to contact our office for support and advice.





# Cloch Housing Association and Community Tracks Bike Give Away - took place on Saturday 22nd July 2023 from 10am to 2pm



Cloch Housing Association and Community Tracks, which is a charity that promotes active travel, were working together to give away refurbished bikes to adults and young people. The event was held at our premises, and we were delighted that 42 bikes were given a new home. It was a fantastic day, and it was great to see the smile on people's faces as they got to choose their bike. Many of the people went to the Wellpark to trial their new bike and for some it had been sometime since they had been on a bike, with one customer saying this was the first time in 40 years.

Ross, the Project Co-Ordinator for Community Tracks said: "We discovered that the love for cycling is very much alive in Inverclyde following our most successful event to date. With the help of Cloch Housing we have introduced 42 new cyclists of all ages and skill to Inverclyde with our most recent Big Bike Bash - with hundreds more preceding them over the years we have been in operation. Community Tracks would like to thank our partners Cloch Housing for their assistance in contacting their residents and making them aware of our services and we'd like to remind all of Inverclyde that we are here for their cycling needs. We currently offer a range of cycling services, from servicing to repairs, and operate a very successful Bike Donation program in which we take old, unused, or outgrown bikes; service or repair them and pass them on to our community through events like the Big Bike Bash."

Community Tracks still have a number of bikes available and for anyone who is interested their premises are on 6 Regent Street (rear of Cloch Housing Offices). Community tracks also offer a wide range of services, including bike repair.



# FINANCIAL FITNESS IS OFF TO AN AMAZING START

## Financial Fitness provided us with their Quarterly Monitoring Report on the services that they give to our tenants.

From April to June, they supported 64 new tenants, and continued to support 36 existing customers. Financial Fitness helped with benefit checks, form completion and appeals etc.

Over the reporting period, £33,291 worth of unclaimed benefits and other financial gains were secured for tenants. As of 30<sup>th</sup> June 2023, there was approximately £250,000 worth of submitted benefit claims that were still outstanding/awaiting processing by Department of Work & Pensions and other benefit agencies.

Everyone who receives welfare benefits and money advice through this project, also receive a free social/well-being check to see if they need any additional, external support such as stress management, household aids and adaptations or a referral to the Foodbank. This has resulted in a number of referrals to partner organisations for various types of specialist support.

Over the reporting period, 26 advice surgeries were provided within Cloch's office premises, for Housing Officers and other staff to refer tenants into for quick, initial welfare benefits advice. Tenants requiring further advice, form filling and/or money advice are given a future appointment with Financial Fitness out with the weekly surgeries.

Tenants are able to access future appointments either on a face-to-face basis or via a telephone appointment, dependent on their preference. If you feel that Financial Fitness could help you, please contact Cloch and we will arrange an appointment.



## Case Study 1

Mrs D contacted Financial Fitness via her daughter, who was keen to establish if her mother was due any additional benefits. A full benefit check was carried out and their Adviser suggested that Mrs D may be entitled to Attendance Allowance due to her age and health problems. Financial Fitness supported Mrs D to claim Attendance Allowance which was subsequently awarded at the highest rate (£101.75 per week) resulting in an annual financial increase of £5,291.

## Case Study 2

Mr J contacted Financial Fitness for advice regarding a private pension which he was having difficulty accessing. Their Money Adviser arranged a series of appointments to look through the paperwork and assisted Mr J to access his preferred pension option, worth £28,000.

## ALDI VOUCHERS

Cloch Housing were delighted to be awarded funding for support with food insecurity which meant we were able to provide some tenants with gift vouchers for Aldi to help towards the cost of food bills as the cost-of-living crisis continues to impact families throughout the country.

So far, we have been able to issue over £14,000 worth of vouchers and one of our tenants was kind enough

to provide the feedback below on how this benefitted them...

**"It helped me out of a really bad situation and allowed me to pay bills for the month, as I didn't have money for both, it was a God send, thank you".**

We hope to be able to support more tenants through similar funding

streams in the future. If you feel you could benefit from additional support, we have weekly surgeries available with financial fitness who can provide advice on money management and carry out benefit checks.

To book in for a place on these surgeries please contact us by email on [office@clothhousing.org.uk](mailto:office@clothhousing.org.uk) or by telephone on 01475 783637.





# My Cloch Plus



My Cloch Plus is our new tenancy support service which offers free, independent, and confidential support to help people stay in their homes. We will work with you to establish what you need to sustain your tenancy. Support can be for a short period to get your new tenancy off to a great start or to deal with a temporary difficulty or for an extended period to help with ongoing concerns. We can also help individuals with longer term support needs with referrals to other specialist support services.

What type of help?

- Support to set up your new tenancy.
- Budgeting, debt and money advice.
- Support with benefits including Universal Credit.
- Fuel advice and help with utilities.
- Assistance to deal with official letters and to communicate with organisations including your landlord.

- Help to engage within the community, develop support networks, interests and reduce social isolation.
- Referrals to specialist agencies for help with mental health, addictions, employment opportunities including volunteering within the community and advocacy.

## The Team

We're a small, new team and we're here to help.

- **Laura Young** – Senior Tenancy Support Officer
- **Patricia Broom** – Community Health and Wellbeing Officer
- **Mary MacDonald** – Community Health and Wellbeing Officer

If you feel you require help from our service, please contact us on **01475 783637** or [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk)

## CUSTOMER INVOLVEMENT

Cloch's Customer Involvement Team are looking for different ways to work with our customers to ensure their voice is heard to help shape our future plans and service provision. Over the coming months we will be running regular surveys to get your views on services that matter to you.

Keep an eye on our web page and social media for information on events we will be hosting and please don't hesitate to contact us if you'd be interested in getting involved and having your say on developing our services.

Below is some feedback from our recent event held at XCite Soft Play, where a number of families joined us for a morning of fun during the school holidays.

What a wonderful morning I had with my two Granddaughters at Cloch's fun morning. Also, very nice staff and to put the icing on the cake I received a £50 voucher, which was very thoughtful and kind. So, a big thanks from a happy Granny!

My kids and I really enjoyed the play event. It was fun, and I would like to say a big thank you to Cloch Housing Association for their support all the time. Thank you!

The kids and I have really enjoyed this free event at the soft play and would attend any future events. Thank you to Cloch Housing!

The XCite event was fantastic. My 4-year-old really enjoyed it. Keep up the good work. Trampoline place would be great next.

XCite was a great place for the kids to play and socialise. Very thankful for this day out and receiving an Aldi Voucher too for shopping. Big thanks to the team for this and for having a friendly kind approach.

We really appreciate the hard work and effort that goes in to arranging these events by our Customer Involvement Team and it is great to hear this positive feedback.

## QUADS/ DIRT BIKES / MOPEDS / MINI MOTORBIKES - OFF ROAD VEHICLES

# CRIME PREVENTION

### WHAT YOU NEED TO KNOW ABOUT OWNING...

#### Quads/ Dirt Bikes/ Mopeds/ Mini Motorbikes

Unlawful or improper use could result in seizure of vehicle, fines being imposed and disqualify you from holding a driving licence.

For advice or to report a crime, Contact Police on 101 or 999 in an emergency or online at [scotland.police.uk/contact-us/](https://scotland.police.uk/contact-us/)  
You can report anonymously via Crimestoppers on 0800 555111 or at [crimestoppers-uk.org](https://crimestoppers-uk.org)



#### OFF ROAD USE – Including Public Parks and Spaces

- MUST have permission from the land owner to use their land
- DAMAGE to land/property could be a criminal offence
- SHOULD wear suitable protective clothing
- SHOULD know your own skills and capabilities

#### ON ROAD USE

- LEGALLY YOU MUST HAVE:
  - Licence
  - Insurance
  - A Road Approved vehicle
  - Tax
  - Registration Plates
  - To name a few!
- SHOULD wear protective clothing including a helmet
- MUST follow the Highway Code

#### GENERAL

- Riding a Quad /Off-Road Bike can be dangerous - you risk serious injury or worse to you or your passengers
- Your bike can be seized (on or off road) and you're unlikely to get it back
- Most quad / off-road bikes are illegal to ride on a road or other public place
- Most Quad / Off-Road bikes are unsafe for use on a road
- Offences can affect your driving licence and insurance premiums

#### PARENT/GUARDIAN/RESPONSIBLE ADULT

- You risk prosecution if you place a child in danger
- Allowing or permitting the improper use of off-road vehicles could result in you being prosecuted and disqualify you from driving



## E-BIKES & E-SCOOTER AWARENESS

The majority of fires related to e-bikes and e-scooter have happened in homes. These fires are often caused when charging batteries.

Please pay special attention to bike conversion kits. Do not attempt to modify or tamper with the battery. Always follow the manufacturer's instructions.

#### Reduce the risk of overheating.

- Batteries can get warm during their use. Allow them to cool down before attempting to re-charge.
- Batteries should always be charged on hard flat surfaces where heat can dissipate.
- Batteries can also pose a risk if they have been damaged, so try to ensure they are not getting knocked around while in use or while being carried.
- Batteries should also never be exposed to extremes of temperature.

#### Follow the instructions.

- Always follow manufacturers' instructions when charging.
- Never leave it charging unattended or charge it while you are asleep.
- You should always make sure you unplug your charger once it's finished charging.
- Always use the correct charger for your batteries and buy any replacements from a reputable seller.

#### Where to charge your batteries

- Never block your escape route at home with e-bikes or e-scooters.
- Store and charge them somewhere away from a main walkway/exit.
- Make sure you and your family have an escape plan in place in the event of a fire. Always call 999, never try to fight the fire yourself.





# Anti-Social Behaviour and Neighbour Disputes

Every tenant is responsible for the behaviour of all the members of their household, including visitors and pets. Under the terms of your Tenancy Agreement, excessive and persistent noise, disturbance or abusive or threatening behaviour towards neighbours or our staff are all breaches of the Tenancy Agreement.



Anti-social behaviour is any behaviour which harms the quality of life of residents in an area, causing distress or alarm. It includes threats, drug dealing, theft and vandalism. Nuisance includes persistent noise, disturbance or abusive behaviour which causes distress to theirs. If you are having a problem with a neighbour we would advise you, wherever possible, to speak to them first and try to resolve the problem. If you can't sort it out or you think that it is too serious for you to deal with on your own, you should contact your Housing Officer.

If your neighbour is a tenant of ours, there are several ways our Housing Services Team can deal with the problem, such as:

- Visit both parties to discuss the problem and hopefully sort it out.

- Arrange mediation if you and your neighbour are agreeable.
- Speak to other organisations which might be able to help you, for example the Police or Social Work.
- Seek an Anti-Social Behaviour Order.
- As a last resort, take legal action against the tenant if they are in breach of their tenancy agreement to evict them.

We also work in partnership with Inverclyde Council's Anti-Social Behaviour Team, the Police, and other local agencies to prevent and tackle antisocial behaviour. If you are being affected by anti-social behaviour you can contact the Anti-Social Behaviour Helpline, which is run by Inverclyde Council on **0800 01 317 01** or by e-mail at [ASBINT@inverclyde.gov.uk](mailto:ASBINT@inverclyde.gov.uk)



# Hoarding

Hoarding is having so many things that you can't manage the clutter where you live and find it difficult or impossible to throw things away. You might hoard because you feel a strong need to keep things, but your connection to these things can cause you distress and the impact of hoarding can affect your day-to-day life.

Hoarding could affect you in lots of different ways. For example, you might:

- Struggle to find things you need. This can sometimes lead to money problems, for example if you can't keep on top of bills and letters.
- Find it hard to keep yourself clean. For example, if you can't access your bathroom or washing machine.
- Find it hard to cook and eat food. This might be because you can't access your kitchen or there is no room inside your fridge.
- Be unable to use parts of your living space. For example, being unable to sleep in your bed or walk along hallways because they are very cluttered.



- Be unable to quickly and safely leave in an emergency. For example, because your things are blocking doorways or escape routes.
- Distance yourself from others or have issues with people close to you. This might be because you don't want them to know about your situation, or because they say or do things that do not feel helpful to you.
- Avoid letting people into your space or have difficulty answering the door. This could mean you don't have visitors or get repairs done, which could lead to housing problems. Allowing your home to get into a state of disrepair could lead to unnecessary and avoidable damage.

If you are affected by any of the issues above, we can help you, and also put you in touch with organisations equipped to deal with these issues. Please contact us on **01475 783637** or at [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk) if you would like help.

## TAX CREDITS ARE ENDING, ARE YOU READY?



### Update for Tax Credit Claimants

If you currently receive tax credits, you may get a migration notice letter from Department for Work and Pensions (DWP) inviting you to claim Universal Credit (UC) within three months from the date noted on the letter.

You won't automatically be moved onto Universal Credit and will need to apply within the 3-month window stated to continue receiving benefits. Even if you have recently renewed your tax credit claim, you will need to make a Universal Credit claim.

Most people will receive a similar amount or more. If the amount

you're entitled to is less on Universal Credit, a top up called "transitional protection" is available.

More information around the migration notice, transitional protection and Universal Credit can be found by [visiting GOV.UK's guidance article](#).

### Support Available

If you feel you may need support to complete your application, please contact our Customer Connections team who can help with booking an appointment or making a referral to Financial Fitness, a FREE and impartial money and welfare benefits advice service. Call us on **01475 783 637**.

## WITHDRAWAL OF HOUSE EXCHANGE SERVICES



**The ICHR is no longer using House Exchange to provide a Mutual Exchange Service.**

Unfortunately, there has been little interest in the use of the House Exchange platform, however, Housing Association/Local Authority applicants will still be able to swap with other Housing Association/Local Authority applicants. See our site for full details of the changes at [www.inverclydechr.org.uk](http://www.inverclydechr.org.uk)

To apply for a mutual exchange within the partners of the ICHR, or River Clyde Homes – both parties should complete a Mutual Exchange Application with each landlord for consideration.

# Gill raises funds for British Heart Foundation



Cloch Staff member, Gill, together with family and friends recently took part in a sponsored walk/cycle around Great Cumbrae to raise funds for the British Heart Foundation, (BHF), which so far has reached just over £4,000. Their group has been fundraising for BHF Scotland since 2011 and they have taken on more than a few challenges like Ben Nevis, Ben Lawers, a 14 mile kayak down Loch Lomond, triathlons and several others. To date they have raised an incredible £177,000 which all goes towards life-saving research into heart disease.



## INVERCLYDE LIBRARIES CHATTER & NATTER AREA IS READY

Inverclyde Libraries recently posted about their new space at their Greenock Library next to the town hall. Come along for a friendly chat to brighten up your day. This space is open every Friday from 10 AM to 12 noon. For more Chatty Café events visit [www.inverclyde.gov.uk](http://www.inverclyde.gov.uk) and search for "Chatty Café".



Did you enjoy this newsletter?

Thanks for taking the time out to read our latest edition of the Cloch Housing Association Newsletter. We appreciate it and if you can we would love to hear your feedback on it. You can give us feedback by emailing [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk) or by calling our Customer Connections team on 01475 783 637.



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

**Tel:** 01475 783637  
**Email:** [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk)  
**Website:** [www.clochhousing.org.uk](http://www.clochhousing.org.uk)  
**MyCloch:** [www.my.clochhousing.org.uk](http://www.my.clochhousing.org.uk)



Phone **01475 783637** during office hours.

Online Live Chat Facility at [www.clochhousing.org.uk](http://www.clochhousing.org.uk)

Pay your rent, report a non urgent repair or make a complaint using the Customer Portal at [my.clochhousing.org.uk](http://my.clochhousing.org.uk) (or find the link on the website).

Find us on Twitter and Facebook [@Clochha](https://www.facebook.com/Clochha)