



Winter 2021

Your Cloch

The Official Newsletter of Cloch Housing Association



Read about Parklea Branching out on Page 4, to find out how a small donation can make a big difference.

SEE PAGE 4

PLANNED MAINTENANCE PROGRAMME IN FULL SWING

After our planned maintenance came to a halt due to the pandemic, the second half of this year has seen it swing into action with a full programme.

We have recently awarded contracts to the value of £5M for works including new heating systems, re-wires, bathrooms, kitchens and window replacements. Some properties will have a combination of these work, for example a full house re-wire and kitchen installation, or windows and kitchens.

We also require to carry out an asbestos check to some of our properties prior to the works starting. We appreciate that the works can be disruptive, but we are also excited to be carrying out these upgrades to your homes.

When we visit your home we will discuss the works with you. If we are fitting a new kitchen you will have the opportunity to choose from a range of worktops, doors, handles and splashback. We are pleased that all the

components that are being fitted in your home are of a high standard, and fitted by skilled tradespersons.

All completed works will be inspected by us to make sure we are proving you with a quality product and we will also be asking for your feedback to help us identify where we can make improvements.

Paul McColgan, Property Services Manager said, "We are delighted that the works have now started. Our main priority is to continue to provide warm, comfortable homes that are economical to heat and fit for a modern society. When we visit your home to carry out the initial survey we can also look to see what assistance and advice we can provide to minimise any concerns or inconvenience."

This work comes on top of the Scottish Governments new requirements to install smoke alarms that are connected to each other in the event of a fire, and the introduction of new legislation requiring landlords to check the electrics in your home every 5 years.

The value of the work in 2021/2022 alone is £1.2 M.



OFFICE CLOSURE OVER CHRISTMAS

Our offices will be closed from **Thursday 24th December at 2pm** and will re-open in the new year on **Thursday 6th January 2022 at 9am**.

We wish you a Merry Christmas and a Happy New Year!

GOT AN EMERGENCY REPAIR?



We've got you covered! Call our Office on **01475 783637** and choose from the available options.

RENT RESTRUCTURE & RENT AND SERVICE CHARGE REVIEW 2022 / 2023

The Association is preparing the budget and considering proposals for the rent & service charge levels in 2022/2023 (from 1st April 2022). The Association asks tenants about these proposals every year, which we are required to do by law. We ask all tenants to complete our rent increase survey by logging into your account on the Association's customer portal "My Cloch" <https://my.clochhousing.org.uk>

Following careful planning, we are considering a rent increase of up to 2.5% for 2022/2023;

more information is available on our website and the actual rent we propose to charge you from 1st April 2022 is detailed on the letter that will be sent to all our tenants. It's worth pointing out that this proposed increase is significantly below the current level of inflation and against the backdrop of

increasing additional maintenance and management costs.

The Association is always looking to reduce costs and make savings while also improving our service to you and we have done this in the past year and will continue to do so as we look at ways of budgeting to minimise these future costs and increases. We are committed to keeping your rents as low as possible.

Rent Restructure 2021

As you will be aware, we wrote to tenants in October 2019 advising you that following consultation about a fairer rents system, rents would need to be restructured over a period of time to ensure target rents are achieved.

The Board has agreed to continue to implement the Association's new rent structure however, any increase due to the restructure will be limited to £10 per month for those tenants affected. The previously agreed restructure limited the increase to £20 but because of the financial uncertainty surrounding the Covid-19 pandemic and increasing energy costs affecting our tenants it was considered appropriate

to limit this to £10. A number of tenants will continue to see their rent frozen in the new financial year as part of the restructure

These changes are separate from our once-a-year rent increase however, the rent you pay going forward will be affected by the rent restructure. Our new rent setting policy reflects the property type, size, age and some property features – this is known as the 'Target Rent'.

There are three ways that your rent could be affected on 1 April 2022 because of these changes and the once-a-year rent increase:

1. Rent will Be Frozen	2. Rent will increase by up to 2.5%	3. Your Rent will increase by between £0 - £10 per month and by 2.5%
Your rent will not increase on 1 April 2022 as your new rent is still above the target rent. This will be reviewed each year.	Your Rent is at your 'Target Rent' so your rent will increase by 2.5% OR Your current rent is just above the 'Target Rent' but with the 2.5% increase, your rent will need to go up as the target rent has risen also – this will be a below 2.5% increase – and from there on you will be at the target rent.	Your rent is lower than your 'Target Rent' and the increase is being phased in as per the new rent setting policy. And also the 2.5% once a year increase.

Have Your Say

Due to the current Covid restrictions, we are unable to have our usual consultation event. However, if you would like to discuss the rent increase proposals, please contact your Housing Officer. Remember to make your views count – **please complete the survey sent with your consultation letter and return it to the Association by the deadline of Friday 14th January 2022.**

Completed surveys, (returned or completed online) by Friday 14th January 2022, will be entered into a draw for a £50 shopping voucher. The Association's Board will then review the responses to the survey at their meeting in early February where the rent increase will be agreed.

If you have any queries regarding this matter, please contact your Housing Officer.

CLOCH PLUS: OUR FURNITURE PROJECT

Some of you will remember last year, we received Communities Recovery Funding from the Scottish Government to carry out a number of activities. We used just over £10,000 of that funding to help those affected economically by COVID to replace white goods in their home that were no longer working. We also furnished some empty properties, including a few in our new development in Kings Glen, which are let out as furnished tenancies. These were both pilot projects for a new furniture scheme that is taking shape and will be launched in April.

Why are Cloch doing this?

If someone has little or no furniture, moving into a new home causes all sorts of issues. Beds, wardrobes, sofas, washing machine, cookers.....even the most basic item of furniture when you start from scratch is expensive and then add to

that curtains and floor coverings and the costs mount. No furniture means a house doesn't really become a home and often, people get into debt to get funding or leave the house to find a furnished private let where the rents are higher. There are certain things in life that are essential, and furniture is one of them.

What can Cloch do?

In 2021, Cloch commissioned a report to explore supporting tenants who might struggle with furniture replacement or be experiencing furniture poverty. The outcome was clear that providing furniture in general lets for a service charge, was the best way forward. This can be enhanced by finding ways of providing floor coverings and curtains to help people make a house a home and also to look at initiatives of providing white good replacement only. At the same time, we received grant funding for a part-time support worker to develop the project and support new tenants. This project has been named Cloch Plus and in the next few months we will put our plans in place to hopefully launch a full project in April 2022.

TOYS GALORE

Cloch staff are a generous bunch and this Christmas is no exception. In the lead up to Christmas, they collected toys for Children in Poverty Inverclyde as well as £50 cash. This incredible local charity distributes toys to children throughout Inverclyde on top of their main role of supported the most vulnerable children and their families throughout the year. To find out more visit their website, www.childreninpovertyinverclyde.org.uk.



ICHR ALLOCATIONS POLICY CONSULTATION – HAVE YOUR SAY

The Inverclyde Common Housing Register (ICHR) is consulting on proposed changes to the current Allocations Policy. If you are an ICHR housing applicant you will have received an email from Oak Tree Housing Association with a link to complete a short survey. This is your chance to let us know what you think of the proposed changes and to help shape the new policy.

Alongside the new policy the ICHR is moving to a new software provider. We have listened to your feedback about the difficulties you have been experiencing with our online form and bidding system. We are confident that our new software will make your experience of registering and applying for houses easier.

You do not need to do anything at this stage but please keep an eye on your inbox and the ICHR Facebook page for further information.

A copy of the draft policy is available on the ICHR website <https://www.inverclydechr.org.uk/document-downloads/1599>



PARKLEA BRANCHING DONATION MAKES A DIFFERENCE

Every year, Cloch can donate to small community groups and Charities in Inverclyde up to the value of £500. Our first donation of the year of £500 was to Parklea Branching. Here is the lovely message we received from Sharon Gemmel, Manager of Parklea Branching

"Since 1997 Parklea Branching have been empowering vulnerable individuals with additional support needs to fulfil their potential—supporting them to gain the skills and confidence to enable them to integrate into society and maximise their own potential. We use social and

therapeutic horticulture as a vehicle to provide a variety of accessible training, work experience, supported employment, recreational and social facilities to young people and adults with additional support needs in Inverclyde.

The donation from Cloch Housing Association has been received with much appreciation and has supported Parklea Branching Out to reach our funding target through a new match fund raising initiative supported by Four Acre Trust. The charity will use the donation to support new developments - our new community greenhouse, accessible pathways and community growing space, that will help build capacity and infrastructure,

enabling us to expand and provide new programmes and activities for our clients and the wider community.

I'm very grateful for the support received from Cloch Housing Association and to the team there for recognising the work of our local charity. Getting outdoors is more important than ever, and we want to help people achieve optimum independence, dignity and fulfilment through what they learn with us through horticulture and have the best possible opportunities to get the most from life."

If you know of any group that could benefit from a small donation, just contact the office.

AWARDS THAT MAKE A DIFFERENCE

We are delighted to report that in the last couple of months, Cloch has been reaccredited with the Customer Service Excellence Award and Investors in Young People Award. The Board and Staff team are thankful that their efforts on both areas are being recognised, highlighting the quality of the work we are doing for Cloch and our communities.

Customer Service Excellence

This quality award covers every element of customer service from the experience customers have, to the training and development we give our staff on customer service. This year's assessment particularly acknowledged the work we do in monitoring complaints and the way we communicated with tenants. The assessor took a look at our activities during the pandemic in 2020 when we carried out welfare calls to our most vulnerable tenants during lockdown and sought grant funding for a variety of community activities including creating activity packs for children and assisting community groups. The Customer Service Excellence model also informs our future activities as we use their structured approach to develop best practice.

CUSTOMER
SERVICE
EXCELLENCE



Investors in Young People

Known as IYYP, the award examines our work with young people, that is those that are 28 years and younger. We currently have 3 young people on our staff and we ensure that they are supported to be able to develop their careers and build skills and confidence in their current roles. We also have a commitment to employ modern apprentices and in the summer recruited a Graduate Apprentice. Even at the height of lockdown, we engaged with a local school and the company building our new homes at Kings Glen, to provide a webinar on jobs in the construction industry. In 2018, when we were first accredited, we received a standard award, so we were delighted that this year we attained Silver. During 2022, we will be improving our engagement with young people and we are aiming for Gold when we are re-accredited in 2024.



KEEP WARM THIS WINTER

Be it Storm Barra or fuel companies going bust, it has not been easy for everyone trying to keep the heating on this winter. Here is some advice and tips to help ease the strain.

Energy Activators

For our tenants, our Energy Activators are here to help with advice on everything from how to top up a prepayment meter through to what to do if I am in fuel debt. They have the knowledge and the practical support to ensure that you can cope with the issues around heating your home and can give you advice on how to save money on your heating bills. To find out more, visit their webpages on our website at www.clochhousing.org.uk/energy-activator-project or phone the office on **01475 783637** and ask to be put through to an Energy Activator. Alternatively, you can self-refer using the online form on the My Cloch Portal.

Home Energy Scotland

For our owners, Home Energy Scotland is on hand to help with all sorts of advice and support. They are a Scottish Government funded body and are available to speak to on the phone or you can use their extensive website for advice. Contact them on 0808 808 2282 or go to homeenergyscotland.org. For example, they have advice on Thermostats and Controls, Greener heat, Managing Damp and condensation and practical support if you are struggling to pay your bills.



Tips for winter and staying safe in the cold weather

At Home:

- Close all doors, pull the curtains and use draft excluders to keep draughts out at night
- Use the timer on your central heating to ensure the heating is coming on at the right time for the morning (maybe 30 minutes before you get up). Or during particularly cold weather consider leaving your heating on constantly but keep it down low.
- If you can, move your sofa nearer the radiator.
- Know where your stopcock is, just in case there is a burst pipe.
- Keep the office telephone number at hand for those emergency out of hours boiler breakdowns and burst pipes
- Remember, if you are using candles at night please make sure you put them out before you go to bed.



GARDENING

Many garden plants benefit from pruning, but it's important to prune at the right time of year, in the right way. Winter pruning takes place in winter, when plants are dormant.

The aim of winter pruning is to encourage vigour so that fruit trees are productive and shrubs don't outgrow their space. This is the time to prune your **roses**, cut back **clematis** and reshape fruit bushes and **trees**. Once the leaves have fallen it's easy to see a plant's framework. While plants are dormant, it's also a good time to carry out renovation pruning, to revive plants that can become large and unproductive, such as viburnum and mahonia. Pruning in winter can also help control or prevent the spread of disease.

Not all plants are suitable for winter pruning. Some plants should be pruned in **pruned in spring**, while others are best left until **summer** or **autumn**.

Grapevines are woody, deciduous plants, which ooze sap, or 'bleed' when they're pruned. If cut stems bleed it can weaken the plant, so it's important to prune them in mid-winter, when they're deeply dormant. Other plants that bleed when pruned include acers, birches and figs. Prune in December or January, by cutting back to a main 'rod', or arm, that's trained out vertically along support wires.

Clematis flower in mid-late summer. Prune in February by cutting the plant down to 10cm above the ground to remove long, old growth and encourage strong flowering shoots. Cut back *Texensis* and *Viticella* hybrids to ground level before new growth emerges. Most other groups of clematis only need a light tidy up after flowering.

Wisteria should be pruned twice a year, in December and again in summer, to keep it in check and promote flowering. In

winter, prune all side shoots back to three or four buds. Then after summer flowering, cut back all whippy shoots to 30cm.

Fruit bushes, including blueberries and **blackcurrants**, plus **gooseberries** and **redcurrants** should be pruned in winter. As a general rule, remove some old wood each year, creating a goblet shape, leaving healthy young branches that will produce large crops in years to come.

Roses, cut back bush and climbing roses hard in late winter to promote healthy growth, flowering shoots and plenty of blooms in the summer. Many types of rose can be pruned in winter, including floribundas, hybrid teas, **shrub roses** and **climbing roses**. Rambling roses should be pruned in late summer, but can be renovated in winter. As a general rule, cut back thin, weak stems the most, and thick, vigorous stems the least. Aim to leave plants anything from 15cm to 45cm tall, depending on the original size of the plant and your preference.

Ornamental trees. From November to March, remove smaller branches from ornamental trees to create a clean, bare stem at least 90-120cm tall. Remove branches that impede access or block mowing, but cut sensitively, thinning out rather than chopping back the whole canopy.

Deciduous shrubs should be pruned in late winter, particularly those that grow too big for their allocated space. Renovation pruning will revive plants that can become large and unproductive, such as **Cotinus**, **Berberis**, **flowering currants** and **Magnolias**.



Movers & Shakers

In June we said a fond farewell to Lynne Stewart who left the Association after nearly 18 years with us; and then in July we bade farewell, again, to Mark Dunsmore who left the Association to take up a position with Bridgewater Housing Association. Mick McKendrick, Housing Officer, left us in August to take up a new post with Larkfield Housing Association.

We welcomed Jimmy Stevenson in August as a Property Services Officer and Ashleigh Kennedy as temporary Housing Assistant. Jimmy has a wealth of knowledge in the property sector and we are pleased to have him onboard. Ashleigh is supporting our Housing team and has been a great asset to them.

We were delighted when our very own Laura Young secured the post of Housing Officer and Anne Jamieson was seconded into the post of Assistant Housing Officer. Lynne Joyce from our Finance team has been seconded to the Housing section as Housing Assistant.

Graduate Apprenticeship

Cloch is delighted to announce the start of its first ever Graduate Apprenticeship programme. A Graduate Apprenticeship allows a person to work full-time and study for a degree. In our case, we have chosen Accountancy as the degree course. Our recruitment process showed a wealth of skills and talent among the young people looking to kick start their careers and in the end, Liam McBride was successful in the post. Liam, who is local to Inverclyde, has started with Cloch and will start his degree at Glasgow Caledonia University in January 2022.




STRUGGLING WITH MONEY?


You may not be aware that Cloch supports a local independent and impartial money advice service, Financial Fitness. They work in Inverclyde and offer three services, free of charge:

- Welfare Benefit Advice
- Money Advice
- Better off in Work Advice

Their aim is to relieve poverty for the residents of Inverclyde through information, advice and guidance. Sometimes Cloch staff will refer tenants to the service, but you can contact them directly to find out how they can help.

 Visit their website at www.financial-fitness.uk

 Email them at finfitteam@yahoo.co.uk

 Or call **01475 729239**

Would like a safe place to save and get a loan?

Try Tail O' the Bank Credit Union. *Credit unions are financial co-operatives owned and controlled by their members, offering flexible savings and loans as well*



as a range of other financial services. They differ from banks and other financial institutions in a number of significant ways as they operate as not-for-profit cooperatives run by volunteer board members. They are governed by the FSCS.

Contact them by:

- Visiting them at **24 Kilblain Street, Greenock, PA15 1SR** (check the website for opening hours)
- Visit the website at www.creditunioninverclyde.com
- Email office@totbcu.co.uk
- Or call **01475 734 655**

Snowman biscuits

Prep: 1 hr

Cook: 14 mins

Plus chilling and setting

Makes 20

Ingredients

- * 125g butter, softened
- * 125g golden caster sugar
- * 1 egg, beaten
- * 1 tsp vanilla extract
- * 250g plain flour, plus extra for dusting

For the decoration

- * 400g white fondant icing
- * icing sugar, for dusting
- * 100g pack mixed red, yellow, black and blue ready-to-roll icing
- * tube white icing, for sticking
- * tube black icing



Method

- Step 1** Heat the oven to 190C/170C fan/gas 5. Cream the butter and sugar until pale and fluffy, then beat in the egg and vanilla. Stir in the flour and mix to a fairly soft dough. Tip onto a lightly floured surface and knead gently. Put the dough on a plate, cover and chill for at least 2 hrs.
- Step 2** On a lightly floured surface, roll out the dough to a thickness of around 0.5cm. Use a cookie cutter or water glass to stamp out 7cm rounds. Re-roll the trimmings and repeat.
- Step 3** Transfer the biscuits to two lined baking trays and bake for 8-14 mins until the edges turn lightly golden in colour. Leave to cool.
- Step 4** To decorate, roll out the white fondant icing on a surface lightly dusted with icing sugar. Stamp out 7cm circles using the same cookie cutter or glass as before, then use a dab of the white tube of icing to stick a fondant round on each biscuit.

Step 5 Knead together some of the yellow and blue icing to make green icing, then do the same with the red and yellow icing to make orange (alternatively, buy separate packs of each colour). Roll out one colour at a time. Stamp out a 7cm circle of icing, cut in half and stick on for a hat. Cut a strip of another colour and make some markings to make it look like the elasticated band of a hat, then trim to fit and stick on. Repeat with all the biscuits, mixing and matching colours.

Step 6 Decorate the hats with icing spots and stripes, if you like. Roll out balls of coloured icing, poke holes all over with a cocktail stick and stick on as pom-poms. Mould lumpy balls of the orange icing for noses and roll out balls of the black icing for eyes. Press down to flatten, then stick on with white icing. Use the tube of black icing to pipe rows of dots for the smiles. Leave to set.

Will keep for up to five days in an airtight container.



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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).

Find us on Twitter and Facebook **@Clochha**