



Spring 2024

# Your Cloch

The Official Newsletter of Cloch Housing Association

## CUSTOMER ADVISORY PANEL

Over the next few months we will set up a customer advisory panel which will act independently to assess our services.

At Cloch we are committed to enhancing active engagement with our tenants and customers. In 2024 we aim to continue this by establishing a customer advisory panel. We believe this is a major step towards increasing participation and shows our desire to connect with our customers in a meaningful way.

The aim of the panel is to have an active customer group who - through training and development - will have the knowledge to hold Cloch to account for the decisions they make. The panel will independently review our performance in various areas and will then give feedback with their findings, making recommendations for improvement. These recommendations will lead to positive change by influencing our existing policies and procedures.

Last year we ran a number of consultation activities which helped shape our Customer Engagement strategy. Our aim for the new panel is for it to become a permanent feature for us here at Cloch.

### Why should you get involved in our advisory panel?

- To make a difference.
- To change the way Cloch works and directly influence the services you receive.
- To gain new skills and increase confidence by working with other residents.
- To improve the area and community you live in.
- To hold Cloch to account.
- To ensure value for money for rents and service charges.
- To ensure Cloch's services reflect residents' priorities and needs; and
- To understand how Cloch operates, performs and how business decisions are made, and to effectively influence this.

### Get involved

Do you have an interest in improving the service Cloch offers you? We are now actively looking for tenants and customers to join our panel.

If you would like to find out more about how you can become involved, please contact our office on **01475 783637** or **[office@clochhousing.org.uk](mailto:office@clochhousing.org.uk)**



# MEET THE NEW HOUSING DEPARTMENT



(from left to right)  
Caroline Orr, Nicola Findlay, Anne Jamieson, Michael Monaghan, Lorraine Gray, Katie Kane, Lynne Joyce, Laura Young, and Julie Stewart.

The past few months has seen some personnel changes within our Housing Services department. Firstly, we welcomed Michael Monaghan as the new Director of Customer Services and Communities in late January. Michael joins us from Partick Housing Association, where he held the role of Housing Manager for 10 years.

Laura Young has been promoted from Housing Officer to full time Senior Officer – Housing & Community Support. Laura has worked for the Association for 9 years and brings a wealth of knowledge to the role. Laura joins Nicola Findlay who continues in her Senior Housing Officer role on a part time basis, working the first half of the week.



Lorraine Gray was also promoted, from Assistant Housing Officer to Housing Officer. Lorraine has worked for the Association for over 20 years and has a huge amount of experience of both our Association and our tenant base. Lorraine joins our other Housing Officers, Julie Stewart, Caroline Orr, and Maria Durning (job share partners). In a change to how we work, our Housing Officers will be responsible for income management, tenancy sustainment and all anti-social behaviour cases. They will work in 'patches' (detailed on page 3) and will be managed by Laura.





(from left to right) Julie Stewart, Lorraine Gray, Laura Young, and Caroline Orr



(from left to right) Nicola Findlay, Anne Jamieson, Katie Kane, and Lynne Joyce.

### Julie looks after patch 1:



Adam Street, Auchendaroch Street, Bank Street, 125-139 Bawhirley Road, Bridgend Road, Burnhead Street, 32 & 34 Carwood Street, Cathie Allan Place, Corlic Street, 5-11 Dempster Street, Elliott Court, Gray Street, Grosvenor Road, Hillside Road, Kilmacolm Road, 6-14 Lyle Street (evens), Mearns Street, Mearns Terrace, Millar Street, 25-47 Regent Street, Roxburgh Street, Sinclair Street, and Strone Crescent.

### Caroline & Maria look after patch 2:



Aberfoyle Road, Auchmountain View, Cathcart Street, Clydeview Road, Cross Shore Street, Dempster Street (54-68), Gareloch Close, Gareloch Road, Glenbrae Road, Godman Place, Hay Street, Hope Street, Killearn Road, Kings Glen Place, Lomond Road, 5-15 Lyle Street (odds), Lynedoch Street, Riverside Road, 25 Trafalgar Street, Watt Street, Whinhill Crescent, and Woodhead Road.

### Lorraine looks after patch 3:



Alison Court, Alpine Grove, Ardgowan Street, Bawhirley Road (2-5), Belville Street, Cardross Crescent, Cardross View Parkhill Ave, Carwood Street (15-33), Clynder Road, Crawford Street, Dalnally Street, Duncan Place, East Street, Eriskay Avenue, Glen Crescent, Highholm Street, Irwin Street, Islay Avenue, Jean Street, Kelly Street, Ladyburn Street, Langhouse Road, Lansbury Street, Larkfield Grove, Leitch Street, MacGillivray Avenue, MacGowan Way, MacGregor Road, Nelson Street, Oronsay Avenue, Quarrier Street, 58 Regent Street, 5 Trafalgar Street, and Weir Street.

We are delighted that Lynne Joyce was successful in being promoted from Admin Assistant to Assistant Housing Officer and will be working alongside Anne Jamieson, Ashleigh Kennedy (currently on maternity leave) who make up the team. They are responsible for estate management throughout our developments and oversee all void and allocation work. Lynne is responsible for patch 1, Ashleigh is responsible for patch 2 and Anne is responsible for patch 3. Nicola Findlay line manages this team.

Laura Young also looks after our new Community Support Team. This is made up of Patricia Broom, Community Health and Wellbeing Officer working Wednesday, Thursday, and Friday. Karen Pollock & Michele Queen are our part time Community Health and Wellbeing Assistants.

Our Customer Support Team is managed by Nicola. This team is made up of Jen Fullerton - Customer Support Coordinator – who recently joined the Association on a temporary contract and was delighted to accept the

permanent promoted position of Coordinator. Jen leads the team of four which includes Gillian McKay, Julie Hopkins, and Andrew Leith (maternity cover for Kim McCreadie).



Community Support Team members Patricia Broom, Michele Queen, Karen Pollock and Laura Young



# APRIL '24 What's been happening ...What's coming!

**Here at Cloch Housing Association, we're planning to engage our communities through a range of means with customer participation activities being a big part of this.**

Our tenants at Elliott Court enjoyed their time with some of the team in April. Patricia and Karen from our Community Support team and Richard from IT collected residents from Elliott Court for a trip "doon the watter" to Cardwell Garden Centre in Gourrock, for a lovely lunch and to discuss Cloch's new Customer Advisory Panel (CAP). The residents had lots of laughs and great conversations with the team and complimented us for recognising isolation as being a potential issue for tenants and giving them the opportunity to come together as a group in new surroundings. We're also really pleased that two residents have agreed to participate on the new CAP.

We were also able to book Excite Soft Play for some of our mini tenants during the recent Easter break. Tenants answered a simple text survey which gave them their ticket for the soft play. The children got to enjoy themselves for a couple of hours while parents and guardians could watch on with a cuppa. We were delighted to hand out Easter eggs to all the children in attendance which were kindly donated by our contractor James Frew Ltd. As we had an excess of eggs, we donated these to our local Foodbank. Additionally, from this event, a further four tenants have advised they would be interested in participating on our CAP!

Looking ahead we're excited to be planning further events throughout the year. We're delighted to sponsor the upcoming Cloch Cup Football Tournament which will be held in May. We're working in partnership with Active Schools who are engaging all local primary schools in Inverclyde. Once

we have all details of this event, we'll advertise this on our website. We look forward to watching some young talent at work and here's hoping for a sunny day!!

We also have our Summer Gala Day to look forward to at Lady Octavia Sports Centre on Friday 9 August between 11am and 3pm. This will be a fun filled day for kids and adults alike.

Keep an eye on our social media and website for more information in the coming months, as we work on providing further opportunities for our tenants to engage with us, with a view to improving the services we deliver.

**As per our Donations Policy, we made donations to the following organisations:**

- Mind Mosaic
- The Beatson
- Children in Poverty Inverclyde
- The Inverclyde Foodbank



# Talk To Us!



**Cloch Housing Association aim to support our tenants to sustain their tenancy and offer adequate help when this is required. We provide affordable rented accommodation and high-quality services throughout Inverclyde. We understand that the past few years, more than most, has been a challenging time for all of us. But we want to highlight to all our tenants that we are here to help.**

We understand the importance of keeping in contact with you. We know that by working together, we can achieve successful outcomes for both you and the Association. Equally, we appreciate there are times when things can become a struggle and it might feel like you don't have control. This can be caused by various issues such as financial challenges and depression, feeling unable to communicate and scared of losing your home.

This doesn't have to be the case. We are here to help our tenants sustain their tenancy and will assist in any way that we can to ensure this is the case.

Recently we had a situation with a tenant who found themselves in a difficult position, due to various personal issues. This resulted in them struggling to maintain their property and not wanting to engage with us. But we worked together to build up a positive and mutually respectful relationship – through regular contact and visits – which meant we were able to support our tenant to get back on track and turn what was a failing tenancy, into a comfortable family home.

Our tenant commented:

“I would like to thank the team at Cloch for their support over the last few months. I was struggling to deal with basic tasks, and I allowed my house to get into a state of disrepair. With their support I have been able to get all the outstanding work in my house carried out and now it feels like a home. Many thanks and best wishes.”

Our Community Support Team are at the very heart of this process and would be delighted to hear from you if you feel you need some help. They can be contacted on **01475 783637** or **office@clothousing.org.uk**

Our staff are always here to help, please, if you have any issues or worries.... talk to us!

**YOU SAID**

**WE DID**

After our Winter Newsletter we issued a survey asking for your views on what you thought about the newsletter and what you would like to see from it going forward. The feedback was overwhelmingly positive with some great suggestions coming back on what we could include in the newsletter that you'd like to see more of.

**You Said**

**We did**

You would like to hear more about our planned maintenance programme for the coming years.

Our property team have worked to produce an article in this edition of the newsletter to give you an update on what we've been working on and our plans for the coming year when it comes to our planned maintenance programme.

The most popular method of receiving the newsletter was by text or email.

We've sent our newsletter via our digital platform to all tenants but have stated that if you require a paper copy of the newsletter, we can arrange for this to be sent.

50.9% of tenants who responded to the survey said they like the information we provided on energy saving tips.

We've put together an article in this edition of the newsletter on Warmer Homes Scotland to give you more information, advice and help when it comes to saving on your utility bills.



# THE IMPORTANCE OF HOME CONTENTS INSURANCE AMONGST SOCIAL HOUSING RESIDENTS

Thistle Tenant Risks provide a Home Contents Insurance Scheme which is designed for residents living in social and affordable housing, offering cover for tenants and residents against a range of risks.

As Cloch Housing Association is a social housing provider and member of Employers in Voluntary Housing (EVH) we have access to Thistle's Home Contents Insurance Scheme and all our tenants and residents are eligible to apply for cover.

According to the Association of British Insurers\*, the individuals most likely to be uninsured are also those least likely to be able to recover financially when the unexpected happens.

Through Employers in Voluntary Housing's (EVH) work and understanding of the social housing sector, the EVH and Thistle Tenant Risks is seeking to:

- Ensure that all social housing tenants have access to home contents insurance.
- Increase the number of social housing tenants buying home contents insurance.

## Benefits of offering the Thistle Home Contents Insurance Scheme:

1. In the event of a burglary, fire or flood strike, insurance will replace or repair damaged or stolen goods. If properties are damaged by fire or flood and become uninhabitable, tenants' contents insurance can also cover some cost of temporary accommodation. Although this will be limited by the sum insured by the contents policy, it can remove some of the financial burden from landlords. Limits and exclusions apply.
2. Encouraging tenants to take a responsible attitude to their possessions is likely to help promote a culture of taking good care of the properties they rent.
3. Promoting home contents insurance could prevent tenants and residents turning to lenders to replace stolen or damaged possessions following an unforeseen event.

## How do I find out more?

If you would like to find out more on how the Home Contents Insurance Scheme can support you, please visit [www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk).

Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Lloyd's Broker. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

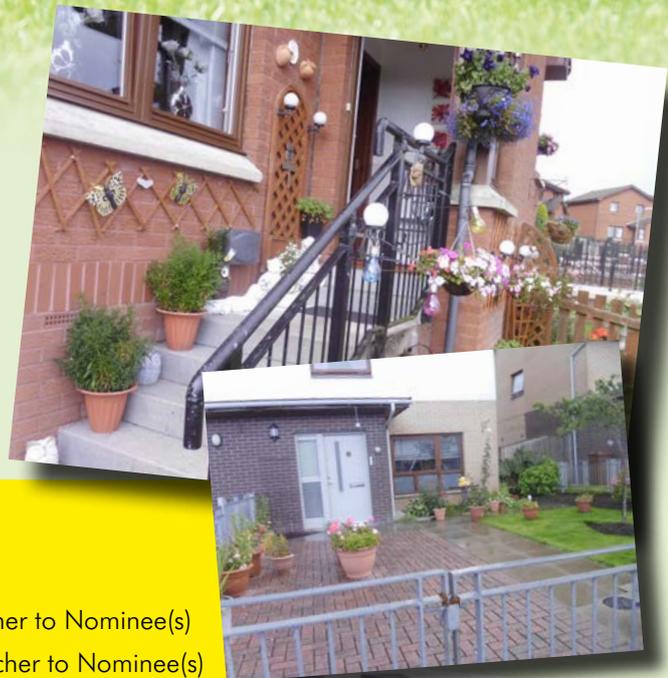
\*Source: *Helping Tenants Protect Their Possessions: A Guide for Social Landlords & Housing Officers* | Association of British Insurers | May 2022 4



# Garden and Close Shared Garden Competition 2024

It's back! We are proud to say that our Garden and Close Shared Garden competition has returned following a few years absence. It's that time of year again when all you green-fingered gardeners get to show off your handy work by entering our annual gardening competition.

Do you have a prize-winning garden? Do you live in a close where the common garden area is a joy to spend time in? Do you know someone else who does? Anyone living in a Cloch property can enter the competition.



## The Prizes are.....

### Best Garden

**1st Prize** £50.00 B&Q Voucher

**2nd Prize** £25.00 B&Q Voucher

**3rd Prize** £15.00 B&Q Voucher

### Best Common Close

**1st Prize** £50.00 B&Q Voucher to Nominee(s)

**2nd Prize** £25.00 B&Q Voucher to Nominee(s)

**3rd Prize** £15.00 B&Q Voucher to Nominee(s)

The success of the Garden/Close Garden Competition has shown that many of the Association's residents take a pride in their surroundings and put a great deal of time and effort into looking after their gardens and common areas. We are expecting the usual high standard throughout the estates the Association covers.

We know that most people tend to their gardens and common areas for personal pleasure and not for reward, but recognition for imagination, skill, time, and effort allows the Association to appreciate our residents endeavours – and talent!

It is in everyone's interest to keep our estates looking attractive and hopefully the good work many people carry out has a knock-on effect on those that are possibly not as community conscious.

If you want to nominate yourself or a neighbour, please contact the Association by phone **01475 783637** or email **office@clochhousing.org.uk**.

The gardens will be judged on their appearance, care, attention, and originality. Our judges will be from Caledonian Maintenance, our current grounds maintenance contractor, who are sponsoring the competition.



The closing date for nominations is Friday 26<sup>th</sup> July, with judging taking place the first two weeks in August. All winners will be included in the Autumn 2024 newsletter.

# ANTI-SOCIAL BEHAVIOUR (ASB)

At Cloch Housing Association we take anti-social behaviour and neighbour nuisance seriously and we are committed to taking quick and effective action.

## What is Anti-Social Behaviour?

Anti-Social Behaviour is defined under the Anti-Social Behaviour etc. (Scotland) Act 2004 as where a person:

*Acts in a manner that causes, or is likely to cause alarm or distress, or pursues a course of conduct that causes, or is likely to cause alarm or distress to at least one person who is not in the same household.*

Cloch categorises Anti-Social Behaviour (ASB) in 3 different ways:

- **Category A cases** are serious in nature such as violence, drugs, domestic abuse, illegal use of property or threats to our staff. These cases will usually involve the Police.
- **Category B cases** are persistent in nature such as frequent disturbances, damage to property, harassment, threatening and abusive behaviour.

- **Category C cases** are breaches of your Tenancy Agreement. They are things which cause a nuisance such as neighbour disputes, behaviour of children or pets, graffiti or vandalism.

We want all our customers to live in a safe environment where they can enjoy their homes and tackling ASB is one of the ways we can achieve this.

## What to expect from us

When you report anti-social behaviour, we'll:

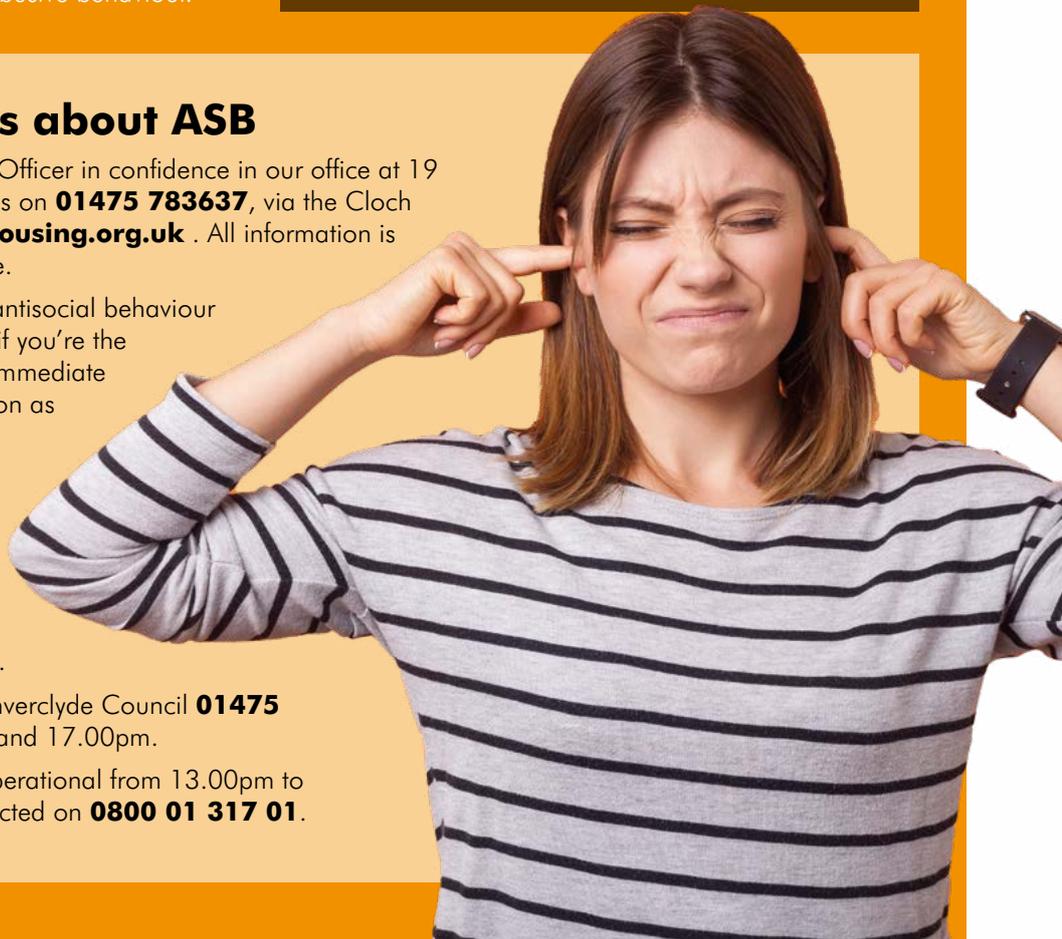
- Listen carefully to your problem and clearly explain what will happen next.
- Treat all information confidentially.
- Keep you up to date on our investigation.
- Work with other organisations, such as Police Scotland, Inverclyde Council's Social Protection team and the Community Wardens.

## How to contact us about ASB

You can speak to your Housing Officer in confidence in our office at 19 Bogle Street. You can also call us on **01475 783637**, via the Cloch portal or email [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk). All information is treated in the strictest confidence.

Police Scotland can act on any antisocial behaviour which is a criminal offence. So, if you're the victim of a crime or if you're in immediate danger, contact the Police as soon as possible.

- Call: **999** to report serious incidents.
- **101** to report non-emergencies.
- Crime Stoppers **0800 555 111** for anonymous reports.
- Social Protection Team @ Inverclyde Council **01475 714204** between 9.00am and 17.00pm.
- Community Wardens are operational from 13.00pm to 23.30pm and can be contacted on **0800 01 317 01**.



# PLANNED MAINTENANCE

As part of Cloch's commitment to maintaining and improving our stock, we have recently carried out a number of renewals in our homes. These include kitchen renewals, bathroom renewals, fitting new combi boilers and minor electrical upgrades.

## Kitchen Renewals and electrical upgrade

11 properties in Nelson Street and Ardgowan Street benefitted from brand new fitted kitchens supplied and fitted by our kitchen contractor, MCN. As you can see from the picture, the results are outstanding and have been well received by our tenants.

At the same time as having their new kitchen fitted, our electrical contractor GD Chalmers, carried out some electrical upgrades with new distribution boards (fuse boxes) and more sockets, including USB ports, in their kitchen. This should reduce the need for extension cords being used whose usage can pose a potential fire hazard.



Throughout the coming year, we will be proceeding with further kitchen renewals in various areas so keep an eye out in this newsletter to find out when your kitchen will be renewed.

## Bathroom Renewals

In addition to the kitchen and electrical upgrades, 8 properties in Lyle Street were recently fitted with full new bathroom suites. Our contractor, MCN installed a number of different bathroom types that were suitable for the tenants needs. These included a mix of baths with over bath thermostatic showers and walk in shower cubicles. Our tenants have complimented the contractor on the high standard of work and the difference their new bathrooms have made to their home.



Cloch are delighted to have our new landscaping contractor, Caledonian Maintenance Services, on site and busy making your area Spring ready! From 1 April, Caledonian have been making sure your estates are looking in tip-top condition and, over the next few weeks, will be attending to larger planted areas

and trimming back overgrown areas that are maybe not looking their best.

They recently attended to common planted areas in MacGillivray Avenue where weeds and unwelcome grass spreads were removed, litter was removed, and the areas covered with landscaping bark. Hopefully within the next few weeks, we'll see the buds flowering and adding a splash of colour to your area.

# PLANNED MAINTENANCE PROGRAMME 2024-25



**We are committed to maintaining our properties to an acceptable standard and at the same time ensuring that they are homes that our tenants are happy to live in. This includes the delivery of our planned replacement programme for components such as windows, heating systems, kitchens, and bathrooms.**

Over the last few years Cloch, like other housing associations, have been affected by the financial climate which has seen dramatic increase in costs in providing replacement works such as windows. As an example, due to market trends, we had to update our budget costs for windows by 40%.

Other factors which have impacted on our strategy for works over this coming year is working within our budget constraints, rent increases and inflation. We took into consideration the requirement to ensure that we continued to meet energy efficiency standards. We also took into account feedback from the recent Tenants Satisfaction Survey where tenants had highlighted that window replacements were an issue for them. This backed up our own strategy as we had included this in our procurement planning for this year.

The financial challenges faced does mean that we have had to manage the delivery of other replacement works such as kitchens and bathrooms more efficiently to meet budgets over the next few years.

In January 2024 our Board approved our procurement strategy for the financial year from April 2024 as detailed below:

<b>Works / Services</b>	<b>Estimated Contract Value (inc VAT) (£)</b>	<b>Procurement Details</b>
Kitchen and Bathroom Renewals	£1,150,860	Term: 2 years
Gas Boiler Renewals	£778,345	Term: 2 years
Passenger Lift Upgrade – 58 Regent Street	£109,300	Single Works Contract Works due to commence June / July 2024
Window Replacements	£882,860	Term: 2 years
Close Door / Door Entry System Upgrades	£30,560	Term 2 years
<b>TOTAL</b>	<b>£2,951,925</b>	

The team will be carrying out the procurement phase for these works during June and July.

We will also be compiling a programme of works identifying which properties are included in the programme which covers two years from April 2024 to March 2026. Please note that the properties identified will not be due to have all works as detailed above. For example, some properties may be scheduled for a bathroom which

has a life cycle of 25 years, but not a boiler which has a life cycle of 15 years.

Once we have established this programme of works and properties, we will send out a letter advising of the next stages and answer any questions relating to the works. We would hope to send out these letters by August.

Our commitment is to install high quality products in our homes by contractors who can deliver an excellent standard of workmanship whilst also ensuring that customer service meet the expectations of Cloch and our tenants. We look forward to delivering these home improvements over the coming two years.

# Homeowner 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 or someone you know is worried about energy bills, call freephone **0808 808 2282**, send us an email **advice@sc.homeenergyscotland.org**, or request a call-back via our website at **www.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>

# CLIMATE CHALLENGE – PREPARING OUR HOMES FOR THE FUTURE

There are constant references in the media relating to the changes in our climate and what needs to be done to tackle this.

The Scottish Government has set climate change ambitions to become a Net Zero nation by 2045.

## What does this mean for Cloch Housing Association?

In 2014 Scottish Government had set targets relating to Energy Efficiency Standards for Social Housing (ESSH) and then from 2019 (ESSH2). For the first standard we had achieved 94% compliance, and for ESSH2 were working towards these new standards which were subsequently placed on hold in 2021 in order that the Scottish Government undertakes a review of these standards to consider an alignment with the proposed Net Zero target.

A consultation period was introduced which closed in March 2024. The outcome is that following this a new standard – Social Housing Net Zero Standard (SHNZS) in Scotland will replace ESSH2. It is expected that this will be published in 2025, and following this the Scottish Housing Regulator will engage with all social landlords on what targets should be set, reported, and monitored.

## What is Net Zero?

Ultimately this means that by specific deadlines to be confirmed by Scottish Government – (we assume by 2045) we will need to consider what alternative types of “clean heat” can be installed in our homes to replace the use of gas boilers which produce the harmful carbon emissions.

## What might the new standards require?

It is expected that in general the energy efficiency of a property will be measured on factors such as:

- How much energy is required to heat the home?
- How well does the property retain the heat generated (insulation)?

- What method of providing heat and hot water is installed? This may be a combination of heat pumps, or perhaps the development of local heat network systems that might be available for connection.

## What is our strategy?

At this time whilst we await final confirmation of what the new standards may require, we are in partnership with a charitable environmental organisation who will assist in developing our future strategy with regards to energy efficiency and the targets that may evolve.

We have recently completed an assessment of our tenemental properties which accounts for 21% of our stock. This involved options on what the new standards may require both from a works perspective and just as importantly costs. In the future we may also consider the same approach for the rest of our stock and perhaps consider some small pilot projects.

Cost and future technical opportunities will be key factors. Grant funding is also an area where we will require assistance. Currently it is not the right time to develop a full-blown integration strategy and plan whilst we are awaiting more information.

We are though continuing to install “energy efficient” measures with the aim of ensuring we improve the ratings and comfort of our homes. These include continuing with the installation of high performing energy efficient gas boilers and double-glazed windows.

We expect that over the coming years we will develop a strategy to manage these standards which will be incorporated into future business plans and budget settings.

Further on-line information can be found below: <https://www.netzeronation.scot/>



# Energy efficiency: Let's do some good together

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 your 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. 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.

# FAQ's



**Q. When is my kitchen and/or bathroom due for renewal?**

**A.** You can find this information by contacting the office and a member of the team will be happy to advise you of when any major component in your house is due for renewal. Although this is only a guideline and can be subject to change.

**Q. Why do I have to provide access for a gas service to be carried out within my home every year?**

**A.** In accordance with the Gas Safe Regulations, Cloch Housing Association are required by law to carry out a gas safety check within your home annually. The service must be carried out within 12 months of the last service to ensure that your gas appliance(s) is safe for continued use.

**Q. Who is responsible for my gas and electricity meters?**

**A.** Your utility provider is responsible for your gas and electricity meters, therefore, should there be any issues with the meters you should contact your supplier to assist with this. The Association is responsible for the electricians within your home.

**Q. My house keys have been lost or stolen. Do I need to pay for a new lock to be fitted and new keys provided?**

**A.** If your keys have been lost, we will change your locks and supply new keys to you, but you will be charged for these works. If your keys have been stolen, call Police Scotland on 101 to report the theft. The police will give you a crime or incident reference number which, if provided to Cloch Housing Association, will mean no charge to you.

Please note that Cloch Housing Association does not keep spare keys for any of our tenanted properties, so if you lose or have your keys stolen, a lock change is the only course of action we can take. We recommend that you leave a spare set with a trusted friend or family member, to save any issues.

**Q. If my house experiences major damage such as a fire or flood, who is responsible for the repairs?**

**A.** Cloch Housing Association will action all reinstating repairs such as renewing ceilings, doors, or any other household fixtures. Responsibility for decoration, furnishings and personal belongings lie with you, the tenant and will not be supplied by Cloch Housing Association.

We recommend that all tenants have their own home contents insurance to provide protection should major damage occur in your home. Although, it may not cover everything that is lost, it can help you to pay for these items needing replaced.

**Q. What happens if I miss an appointment to carry out a repair at my home?**

**A.** Normally our staff or contractor will leave a "No Access" card behind your letterbox, informing you that they visited when you were not home. On receipt of this card, please call Cloch Housing Association to either, cancel the repair if no longer needed or rebook an alternative appointment date/time.

Repeated "No Accesses" may result in you being charged for the staff/contractors' wasted time spent visiting your home when you are not home.

**Q. I own my own home, but it is factored by Cloch Housing Association, and I need to report a common repair?**

**A.** A factored owner reporting a common repair, for example close entrance door not working, should report the repair in the same way that a tenant would by calling Cloch Housing Association. Factored owners will only be charged for the apportion of the overall cost for the works as stipulated in the title deeds. Any more complex works at a higher value may require approval from owners, except where the repair is deemed an emergency, for example a danger to residents or severe water ingress / storm damage etc.



## **Q. What should I do if I am struggling to pay my rent?**

**A.** If you are struggling to pay your rent please contact your Housing Officer as soon as possible for advice and assistance. We are here to help and work with you to minimise and reduce your debt. We can make you an appointment for a benefit check with Financial Fitness at our office. We can also signpost you to independent services who can assist you with free and impartial financial advice. In addition, we can make referrals, for instance, to the Inverclyde Foodbank, or our own Community Support Team, who focus on tenancy sustainment and occasionally have access to funding that can assist our tenants who are struggling with the cost of living.

## **Q. What do I do if a family member dies?**

**A.** Following the death of a family member who was a Cloch tenant, please contact our office on **01475 783637** or **office@clochhousing.org.uk** with the following details:

- Name and address of the deceased.
- Date of death.
- Contact name and telephone number for next of kin/executor.
- Estimated date for returning of keys.
- Copy of death certificate.

You will be advised that legally the tenancy ends on the day the tenant passed away. Cloch Housing will not charge rent

## **Q. My circumstances have changed and I need to move away, what happens to my home?**

**A.** If you need to leave your home there are different options open to you depending on the specifics of the situations.

If you are moving away for good and have no intention of returning to the property, you can end your tenancy by giving us 28 days notice. In this situation we expect all rent to be paid up until the end of the 28 day notice period and the property to be returned to us with all furniture, flooring and personal items removed. The property should also be cleaned before handing your keys back into us. If the property is returned to us with items left or in a poor condition, you may be recharged the cost of bringing the property up to the standard you had received the home in, when first moving in.

If you are moving away but there are other members of your household who are not – a son or daughter for instance – you can consider ‘assigning’ the tenancy to the other person, in simple terms this means signing the property over to them and they become the tenant. To do this there is certain criteria which must be adhered to. Firstly, the person you are assigning the tenancy to must have been a registered member of the household, living in the home for a minimum of 1 year. If the person is not registered on the household details for 1 year prior to your application to assign the home, the request will be refused. Also, we would want to know if the person you are assigning the property to owns or is the tenant of another

## **Q. I am registered with Inverclyde Common Housing Register. How do Cloch Housing Association decide what priority pass a vacant house will be open to?**

**A.** There are 3 priority passes, urgent, overcrowding/under occupancy, and health/medical. Priority will be given to one or more priority pass, however, in most cases, those who have an alternative or no pass will also be permitted to bid. It is essential that a reasonable share of properties is let to each letting group through the priority pass system. Quotas are set for each of the priority passes. Lets will be made to the various quotas on a strict rotational basis in order to fairly distribute house type, area and demand level between the different quotas. Out with lets made through ICHR, we will also make properties available to client groups such as Inverclyde Council HSCP, Homeless Services, Occupational Therapy, Inverclyde Women’s Aid etc.

for a period of fourteen days following a death to allow the next of kin/executor to have access to the property to remove the late tenant’s moveable items and personal belongings. Before handing back the property to the Association, the property should be secured, cleared of all possessions, and left in a clean and tidy condition. If you are unable to clear the property within this time, you should contact us as soon as possible to discuss this with the properties Housing Officer.

A tenancy can be inherited by a qualifying person, this is commonly known as a ‘succession’. A partner, family member or carer can succeed to the home if they were resident in the house for at least 1 year prior to the tenants death and it was their only or principal home at the time. There are three levels of succession which your Housing Officer can discuss further with you.

home, would be a suitable tenant and we are making best use of the home by approving the assignation.

If you plan to move away for a defined period of time but do not want to give up your tenancy, you can consider ‘subletting’ your home. To be eligible to sublet your property, you must have been the tenant of the home for a 1 year period. Any request prior to you having lived in the home for 1 year, will be refused. You must also provide details of who you are subletting the property to and detail any transaction regarding deposit and/or monthly rental payment you intend to charge the sublet tenant. The rental charge must be in line with your monthly rental charge and not be excessive. We would accept the monthly charge being marginally higher than your rent charge, if the property is supplied as fully furnished. It is also important to note, at all times a sublet property will remain in your name and the person subletting the property cannot succeed to the tenancy. You would continue to be legally responsible for ensuring adherence to the conditions of tenancy, including payment of rent, not causing nuisance, etc. If there are any breaches of tenancy we would take legal advice and may take steps to remove the person subletting the property. If you sublet all or part of our property without our permission, you are in breach of your tenancy agreement. Illegally subletting our property is a criminal offence and the Association will take the appropriate legal action and also recover the property. Finally, we would permit you to sublet your home for a maximum of 1 year.

# WHO WE ARE

Cloch Housing Association (CHA) was established in 1968. We are a community-based property owner who manage over 1450 affordable homes within Inverclyde. The Association has played a proud and historic role in making our communities, the vibrant places they are today.

## Our purpose:

We provide quality, affordable homes and services throughout Inverclyde.

## Our vision:

Homes and services which exceed customer expectations delivered by a strong and resilient organisation.

## Our values:

- **Be Positive** in attitude.
- **Be Better** and always look to improve everything you do.
- **Be Kind** to yourself, to others, and in your approach to our services.
- **Be Responsible** for yourself, your customers, and your community.

## Our strategic objectives:

1. To maximise the potential of our assets.
2. To offer our customers the best opportunity to succeed.
3. To involve our customers and wider community.
4. To deliver innovation and collaboration.
5. To sustain a caring, forward-looking culture.
6. To make the best use of resources and strengthen our organisational resilience and capacity; and
7. To ensure safety and compliance at all times.

We are a growing organisation providing quality homes, delivering excellent services, and supporting our local communities, and are committed to continuous improvement. We are growing as a business, providing more affordable homes to meet local housing needs.

We are proud of our local roots and historic achievements, but we are also committed to addressing the opportunities and challenges ahead. These include the changing needs and expectations of our customers, improving our homes and energy efficiency, and addressing a shortage of affordable homes locally. We are excited about the possibilities and potential for the future and are determined to continue making an impact in Inverclyde.



CHA owns and manages over 1450 social rented homes. In addition, we provide management services to around 400 factored homeowners. We have homes in a number of thriving neighbourhoods throughout Inverclyde, close to vibrant commercial areas and local attractions.

We want our neighbourhoods to retain a firm sense of identity and community, so we understand that what we do is about more than bricks and mortar. We retain a clear customer and community focus, as well as a commitment to collaboration and involvement in wider activities beyond our core landlord role. We look to engage within the communities that we serve and deliver positive outcomes by working in partnership with a range of other organisations and of course you, our tenants.

## Fit For The Future

Our business plan sets our strategic objectives for the future and our Board members have recently been reviewing our plan to ensure we are on the right track, as the world around us continues to change. Over the past few years we have all experienced challenges, having to adapt how we do things. Our customers have told us that you want us to charge affordable rents and have knowledgeable staff, with your top priorities including:

- delivering effective repairs, maintenance, and home improvements.
- working in partnership with others to tackle anti-social behaviour.
- working in partnership with others in the community to deliver services or events.
- keeping closes, back courts, and communal areas clean and tidy.
- providing new homes to meet local housing needs; and
- providing more information and services through our website and online.

During 2024, we will continue to review how we do things. We are keen to consult with our tenants and residents so we can understand and meet your changing needs and expectations. We know from customer feedback, that you want us to retain our customer focus and be at the heart of the communities that we serve. Taking account of that, it is our intention to be more visible and accessible, out-and-about, working with others to manage our areas, ensuring your environment is clean, tidy and an enjoyable place to live.

We also know that we all need to do our bit to tackle climate change and reduce carbon emissions. So, we will be working with others to look at how best to invest in improving the energy efficiency and heating systems in our homes.

We are committed to having our office in the heart of the community that we serve, open and accessible to our customers. But we know that some of you are happy to contact us by phone, email or through our website. We are working on ways that we can improve your customer experience and promote digital inclusion.

There are interesting times and many opportunities that lie ahead for CHA. We look forward to working with our customers, staff, and partners so that we adapt and are fit for the future.

# TENANT SAFETY AND COMPLIANCE

At Cloch we are diligent in ensuring that the safety of our tenants is paramount in the delivery of our services. This is also a focus of the Scottish Housing Regulator. The main areas are:

Fire

Electricity

Gas

Water Hygiene

Mould & Damp

Asbestos

Lifts

Play parks

Roof Anchors

CDM 2015

Health and Safety at Work Act 1974

We identified that good practice would be for a dedicated staff member to work within the Property Services team to manage the various processes and ensure that we meet all the regulatory compliance and reporting requirements and to also ensure that where there are changes in the legislation, practices, or procedures that these are implemented.

We recruited for this new post following the outcome of a recent structure review and we are delighted to announce that our Property Services Officer – Pamela Higgins was successful, and she has taken up her new position.



# SATISFACTION SURVEY

Cloch Housing would like to thank everyone who took part in our recent Customer Satisfaction Survey. We're committed to sustaining and, where possible, improving the services that have been recognised as being good and focusing on improvements on the services where the satisfaction levels are lower. We'll consider all the comments returned, prioritise areas for improvement and keep you updated on how and when we'll implement improvements. Where we're unable to change our approach, we'll explain to you why not.

Research Resource carried out the survey between October and December 2023 with 870 households taking part, representing 60% of our tenants. The results show overall satisfaction with Cloch Housing is extremely high with 93% of tenants stating they are very or fairly satisfied, and 91% very or fairly satisfied that their rent represented good value for money.

Cloch Senior Housing Officer Nicola Findlay said: "We're absolutely delighted to be reporting that the significant majority of our tenants are satisfied with the services they're receiving. We're committed to continuous improvement by listening to our customers' views and experiences, and our latest survey is showing increased satisfaction levels across our services.

Over the last few years, we have actively tried to provide opportunities for our customers to shape and inform the services we deliver."

The Customer Satisfaction Survey covered many more areas than the results above and the comments customers made during the course of the survey have given us a good direction as to what's important for Cloch to achieve over the next few years.

We're now getting to work on implementing changes that will make an immediate difference and will publish some of these in both our newsletter and on our website.

The Survey will also form part of our Annual Return on the Charter, which we submit this month (May 2024) to the Scottish Housing Regulator. The Charter sets out the standards and outcomes that customers should expect from their landlord. In August, the Regulator publishes reports about each landlord's performance against the Charter. We'll give you a full update later in the year showing our performance as an organisation, as well as how we've performed against other similar sized landlords.



**93%**  
**OF TENANTS**  
**VERY OR**  
**FAIRLY**  
**SATISFIED**



# Kids Quiz on Scotland



1. Scotland's national flag consists of a white cross on a blue background, and is dedicated to which person, the country's patron saint?

- St Patrick
- St David
- St George
- St Andrew

2. Which one of these mountains is the highest point, not only in Scotland, but in the whole of the United Kingdom?

- Slieve Donald
- Snowdon
- Ben Nevis
- Scafell Pike

3. Scotland has a variety of unique dishes to satisfy your hunger, but which one of the following is NOT from Scotland?

- Haggis
- Arbroath Smokies
- Cullen Skink
- Stargazy Pie

4. Edinburgh, Scotland's capital city, has loads of interesting places to visit, but which of the following attractions would you NOT find there?

- Our Dynamic Earth
- National Museum of Scotland
- RRS Discovery
- Royal Yacht Britannia

5. Only one of these rivers is found in Scotland, but it happens to be the longest one entirely on Scottish soil. Which of the following rivers is it?

- River Tay
- River Trent
- River Thames
- River Tamar

6. Scotland has an abundance of wildlife, but which of these animals would you not see roaming about in the wild here?

- Brown Bear
- Red Deer
- European Wildcat
- European Otter

7. Scotland is a land of many lakes, except that they aren't called lakes. What is the Scottish word for this geographical feature?

- Lough
- Loch
- Lago
- Llyn

8. Which one of Scotland's cities is nicknamed the "Granite City" because so many of its buildings were built with that material?

- Inverness
- Dundee
- Aberdeen
- Glasgow

9. What is the name of the pleated skirt-type garment worn by Scotsmen on special occasions?

- Kimono
- Kilt
- Dirndl
- Serape

10. Scotland has a lot of inhabited islands, most of which can only be reached by boat or aeroplane. Which large island was connected to the mainland in 1995 by a road bridge?

- Skye
- Arran
- Lewis
- Mull



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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).

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