



Winter 2023

# Your Cloch

The Official Newsletter of Cloch Housing Association

## Festive wishes from Cloch



The staff team at Cloch send very best wishes to all our customers and hope that you have a good time over the festive period, with some time for rest too.

The team have been busy over the past months and our Newsletter gives you some insight into what we have been

focusing on including an update on our new repair contracts, grant funded activities to support people through the cost of living crisis, information on our new handyman service, some highlights from our recent Tenant Satisfaction Survey, how we comply with regulation and legislation via our Annual Assurance Statement, our rent consultation plans, an update on new members of staff and much more!



### FESTIVE BREAK OFFICE CLOSURE

Cloch's office and services will close for the Christmas holidays from 2pm on Friday 22 December 2023. Our services shall resume from 9am on Thursday 4 January 2024.

If you have an emergency repair then please report this by telephone by contacting 01475 783637 and following the prompts. Please do not report emergency repairs through the portal as these will not be monitored.



# REACTIVE REPAIRS CONTRACT UPDATE

In August 2023 we launched our new reactive repairs contract, moving away from working mainly with one large multi-trade contractor, to now working with a number of smaller, trade specialist contractors, with many of them local to Greenock. We are confident that our new approach will improve services and performance results for November have shown this:

JOB COMPLETIONS	
Emergency repairs completed on time	100%
Average time to make safe an emergency	1 hr 27 mins
Non -emergency repairs completed on time	93%
Average time to complete a non-emergency repair	5 days
Non-emergency repairs completed right first time	89%

Our new approach has also created apprenticeship opportunities with one of our main contractors, (James Frew), offering apprenticeships to 6 young people and they have also set up a local depot to deliver the work demands.

Following a recent tender James Frew, (also known as GasSure), was also successful in winning the Out of Hours Emergency Repairs tender and now they are responsible for ALL repairs including heating and hot water, which makes it easier for our customers to report emergencies when the office is closed.

We know how important having a quality repairs service is to our customers and we are proud to be working with our partners below to deliver this.

## REACTIVE REPAIRS

James Frew (GasSure)	Electrical, Plumbing, Joinery and ALL Out of Hours
George Cook	Plumbing & Joinery
KMS	Plumbing
GD Chalmers	Electrical
Alwurk	Electrical
Whyte & Christie	Joinery

## Void Repairs

We also knew that we needed to improve our approach to refurbishing our empty properties, with the previous contractor struggling to meet demands, which resulted in reletting delays.

Like the reactive repairs contract, we published a tender and we now have a framework of 4 contractors, which allows the work to be spread, ensuring demand can be better managed. This contract was awarded in May 2023, and we are seeing improvement in contractor performance as well as ensuring the quality of works remain to our standards.

## VOID REPAIRS

James Frew
Procast Building Contracts
Totalis Solutions
H. Clarke & Sons



# NEW HANDYPERSON SERVICE

Cloch was successful in a bid for funding (up to March 2026), to set up a new project aimed at helping some of the most vulnerable people within our communities. Staff members Laura Young, Patricia Broom and Karen Pollock have been making appointments for the handy person service to help our tenants get things done around their home in terms of DIY. The service is free to tenants and appointments can be made for a Friday morning.

Please be advised that there will be a waiting list in place for this service. To join the waiting list email office@clochhousing.org.uk or call us on 01475 783637. Below is a list of services covered under this project, as well as information on what's not covered.

## WORKS CARRIED OUT

### GENERAL/JOINERWORK

- Hang pictures, mirrors, clocks, and coat hooks.
- Fit towel rails, toilet roll holders, soap dishes, and toilet seats, etc.
- Hang curtains and fit tiebacks.
- Fit draught excluders.
- Assemble small flat pack units.
- Fit shelves, curtain rails, and blinds.
- Doors & windows – replace handles, locks, letterboxes, and hinges.
- Re-string pulleys.

### PLUMBING (minor jobs)

- Re-seal silicone to baths and showers.
- Replace shower screens.
- Connect washing machines (if plumbed in).
- Bleed radiators.
- Fit new bath/sink plugs.
- Change shower heads and hoses.

### ELECTRICAL

- Change plugs, bulbs, fuses, and batteries, etc.
- Fit wireless doorbells.
- Change lamp/lightshades.
- Reset clocks/timers.

### SAFETY/SECURITY

- Reduce hazards e.g., fix loose carpets at doorways, and trailing wires.
- Fit padlocks, locks, bolts, and catches.
- Fit grabrails.



### OTHER

- Turn mattresses.
- Move small items of furniture.

### WORKS NOT CARRIED OUT

- Anything which is Cloch's responsibility as a landlord.
- Works which we estimate will take longer than 2 hours.
- Gardening.
- Painting or decorating.
- Boiler repairs or servicing.
- Repairs to domestic appliances (other than changing plugs or fuses).
- Re-hanging of doors.
- Re-felting Garden huts.

# HELP WITH THE COST

## HOW WE HAVE BEEN HELPING OUR TENANTS THROUGH THE COST OF LIVING CRISIS

### MAKE WINTER WARMER EVENT

We recently held a Make Winter Warmer event at the Broomhill Community hub on 10 November 2023 and invited all our tenants along. Thanks to funding from the National Lottery's Community fund, we were able to distribute duvets, thermal bedding, blankets, and fleece hoodies to help our tenants keep warm and reduce their energy use during the winter months. Financial Fitness, the Wise Group, Inverclyde Carers Centre, Inverclyde Bothy and the Trust's Community Tracks project also attended the event to provide free advice. The event was well attended, and we were able to support 116 tenants and their families. Our tenants really enjoyed the event,

and we received amazing feedback "Absolutely amazing! Noticed how well turn out is. Fab, Great day. Staff are amazing." We are continuing to investigate other funding sources and hope to hold further events in 2024.



### FINANCIAL FITNESS

We are working with our partners, Financial Fitness to help our tenants access welfare and money advice. Financial Fitness hold weekly surgeries in our office on a Monday afternoon or Friday morning providing face to face appointments for our tenants. We can also book telephone appointments for a time that suits you.

From 1 April 2023 until 30 September 2023 Financial Fitness have secured £56,871.94 worth of unclaimed benefits and other financial gains for Cloch tenants.

Breakdown of Financial Gains:

Attendance Allowance High Rate	£22,181.50
Council Tax Reduction	£1,112.04
Pension Credit	£4,278.40
Pensions	£29,300.00

#### Case Study 1

Mr H, a 74-year-old man, was referred to ourselves in connection with his age and health-related problems. Our Adviser established a potential entitlement to Attendance Allowance (AA) and a form was subsequently completed with him, on his behalf. AA was awarded a few weeks later which also resulted in an entitlement to Pension Credit, which we also supported Mr H to claim. As a result of these two new benefits, Mr H has seen his income increase by £9,263 per annum.

#### Case Study 2

Miss J, a 36-year-old single parent, contacted us to enquire if she was due any additional DWP or Social Security Scotland benefits. A full benefit check was carried out and unfortunately the tenant was not entitled to any further social security benefits however our Adviser discovered that Council Tax Reduction (CTR) was not in place for her. Further enquiries with Inverclyde Council showed that CTR had been suspended since May 2021. Our Adviser completed a new CTR application form and CTR is now in place going forward, with the maximum 6-month's backdating also awarded, resulting in a positive financial outcome of £1,112 per annum for Miss J.



# OF LIVING CRISIS



## ALDI VOUCHERS

We were awarded £10,000 of funding from CVS Inverclyde – Cost of Living fund to help people experiencing food poverty. We have issued 120 Aldi vouchers and helped 303 people/families. If you are experiencing food poverty, we can make referrals to the Inverclyde Foodbank.



## COMMUNITY SUPPORT TEAM

Our Community Support team is here to help. We offer free, independent, and confidential support to assist our tenants to stay in their homes. Support can be short term for emergency situations or for a longer period to help with ongoing issues. If you need specialist support, we can refer you to other local agencies. Our small team is Laura Young, Senior Community Support Officer, Patricia Broom, Community Health and Wellbeing Officer and Karen Pollock, Community Health and Wellbeing

Assistant. You can contact us by calling 01475 783637 or emailing [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk) We also held our first community surgery at the Broomhill Community hub on Thursday 14 December 2023. Our next surgery at the Broomhill hub is Thursday 18 January 2024 between 12 noon and 2pm. Please come along and see us. If you would like us to attend other hubs within the community, please let us know and we'll do our best to accommodate requests.



Pictured is Patricia Broom from our Community Support Team and the residents of Elliot Court at the annual Carol Singing event

# MOULD, DAMPNESS AND CONDENSATION

During the colder winter months, we receive an increase of reported cases of mould, dampness, and condensation in homes. We also recently received feedback from our recent Tenant Satisfaction Survey that approximately 50 tenants confirmed that they

had noticed these signs in their home but had not reported them to Cloch.

We treat all cases seriously and manage these cases as a priority. We would ask that if you have noticed any signs of mould that you cannot easily treat to please ensure you contact Cloch to report this as soon as possible.

## CONDENSATION AND MOULD: PREVENTION AND ADVICE

We sometimes receive reports from our tenants that there is mould and condensation in their home. Generally, this is more noticeable in the colder months and appears as water droplets running down your windows, mould spores on bathroom or kitchen sealant or tiles, as well as ceilings or walls in rooms which are external facing.

We understand that exposure to mould and damp conditions can impact on health and that by identifying the causes we can assist.

There are a variety of causes and easy steps that can be taken to try to prevent mould and condensation in your home.

- **Ensure all rooms in your home are adequately heated during the winter.**

We appreciate that the current cost of using your boiler and heating all rooms can be an issue, however colder rooms are more likely to suffer from mould or condensation. PLEASE AVOID USING PARAFFIN or BOTTLED GAS HEATERS.

- **Avoid drying clothes over a warm radiator. You should also try and keep a window open for ventilation.**

If possible we would recommend you dry clothes on a free-standing dryer, as this will help in avoiding the build-up of moisture.

- **If possible keep the kitchen door closed when cooking, keep lids on pots and pans, and ensure your extractor fan is switched on and running. You can also leave a window open to allow for excess steam and moisture to escape.**

These will decrease the chances of condensation appearing on your window, or tiles which if left could turn into mould.

- **Keep the bathroom door closed when running hot water or using your shower and ensure if you have an extractor fan it is switched on and running. You can also leave a window open.**

By doing this you will minimise the condensation appearing on the window, walls, ceilings, and sealant which if left could turn into mould.

- **Avoid leaving furniture such as settees in living rooms tight to an external wall, and similarly wardrobes or beds in bedrooms.**

We sometimes find traces of mould on walls, on the cold surfaces of settees and furniture as well as occasionally damage to the clothes in wardrobes. This is mainly due to the fact that air is unable to circulate freely around the room, which can also be made worse if the room is not ventilated, and / or poorly heated. In the case of wardrobes if they are also overfilled this can also increase the build-up of mould.

- **It is inevitable that condensation may appear on bedroom windows in the morning, or in bathrooms and kitchens when bathing and cooking. You can help minimise the condensation turning into mould by drying the windows, and seals when you see this appearing. Also, in bedrooms we would recommend opening curtains to allow the movement of air, and either open windows or ensure that vents (where you have them) are open.**

### What to do

There may be occasions when mould might still appear and particularly when you haven't been able to always follow the guidance provided above. In order to prevent the spread of mould, it is important that you take time to treat the affected areas when you can, and as soon as you can.

The mould can usually be easily removed using a variety of advertised mould removal products which can be found in a variety of DIY stores and as advertised on TV.

### Speak with us

We understand that the build up of mould can pose risks to health and that on some occasions there may be other reasons that cause mould to appear, including previously undetected issues with your home.

When you call us we will discuss the issues with you and arrange for an officer to visit you. During this inspection we will confirm how we can help.

# QUICK TIPS TO SAVE ENERGY

Here are some tips and advice for quick and easy ways to save energy, lower your bills and reduce your carbon footprint.

We're all responsible for the energy we use in our homes. Take a look at these quick tips below and see how you could save up to £260 a year\* on your bills.

## 1. Switch off standby.

You can save around £55 a year just by remembering to turn your appliances off standby mode. Almost all electrical appliances can be turned off at the plug without upsetting their programming. You may want to think about getting a standby saver or smart plug which allows you to turn all your appliances off standby in one go.



Check the instructions for any appliances you aren't sure about. Some satellite and digital TV recorders may need to be left plugged in so they can keep track of any programmes you want to record.

## 2. Turn off lights.

Turn your lights off when you're not using them or when you leave a room. This will save you around £20 a year on your annual energy bills. Replacing all the lights in your home with LED bulbs could help you save even more.



## 3. Careful with your washing.

You can save around £27 a year from your energy bill just by using your washing machine more carefully:

- Use your washing machine on a 30-degree cycle instead of higher temperatures.
- Reduce your washing machine use by one run per week for a year.



## 4. Avoid the tumble dryer.

Avoid using a tumble dryer for your clothes: dry clothes on racks inside where possible or outside in warmer weather to save £55 a year.



## 5. Spend less time in the shower.

Keeping your shower time to just 4 minutes could save a typical household £65 a year on their energy bills.



## 6. Swap your bath for a shower.

Some of us might enjoy a long soak in the bath but swapping just one bath a week with a 4-minute shower could save you £14 a year on your energy bills.



## 7. Be savvy in the kitchen.

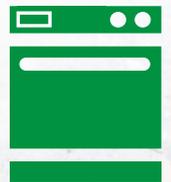
Kettles are one of the most used appliances in the kitchen. But many of us will admit that we at least occasionally boil the kettle with more water than we're going to use.

Avoid overfilling the kettle and save yourself £11 a year on your electricity bill.



## 8. Fill your dishwasher.

Only run your dishwasher when it is full to reduce the amount of water you use. Reducing your dishwasher use by one run per week for a year could save you £13.



\*All figures correct as of October 2023 based on a typical three-bedroom semi-detached house in England, Wales or Scotland on a standard energy tariff and paying by direct debit. Energy costs based on gas and electricity prices set by Ofgem's price cap running from 1 October to the end of December 2023 (an electricity price of 27.4p/kWh and a gas price of 6.9p/kWh).

# CONTENT INSURANCE

We strongly recommend you take out house contents insurance to cover your belongings from damage or loss because of water damage / flooding, fire, or theft. Please remember, you are responsible for replacing your home contents and belongings. Content insurance is there to help protect your possessions and personal belongings and replacement without insurance cover is costly.

Cloch tenants are eligible to apply for the Thistle Home Contents Insurance Scheme. Thistle is a specialist insurer providing low-cost insurance for social housing tenants. For more information, or if you wish to apply, contact Cloch for an application form or apply directly by phone on 0345 450 7286.



# 2023 TENANT SATISFACTION SURVEY RESULTS

Thanks to those who participated in our recent tenant satisfaction survey. We had 870 responses, which is fantastic, and the results give us a real steer of where we need to focus moving forward to improve services.

We were pleased to note:

- **93%** of you were satisfied with our overall housing services, which is an increase from 87% in 2021.
- **99.3%** of you felt Cloch is good at keeping you informed about services and decisions, compared to 94% in 2021.
- **99%** of you are satisfied with the opportunities to participate in Cloch's decision making process compared to 93% in 2021.
- **100%** were happy with our opening hours and 66% of you liked the fact that we have a later opening time on a Thursday to 6pm.
- **95.4%** of you were satisfied with the quality of your home, which is an improvement from 77% in 2021. We also noted your feedback on planned maintenance and your priorities, such as window replacements.
- **94.5%** of you were satisfied with our management of neighbourhoods, which has increased from 91% in 2021.
- **90.9%** of you confirmed you felt the rent was good value for money, which improved from 72% in 2021. You also confirmed that only circa 47% of you find affording rent and heating your home easy to afford. We know the impact the cost-of-living crisis is having on our customers and through our rent consultation you can shape the 2024/25 rent increase decision. We will also continue to seek grant funding to help customers mitigate the impact of the cost-of-living crisis.
- **86.8%** were satisfied with our repairs service, where a repair had been carried out in the past 12 months, which is an improvement from 82% in 2021. This is an area we are continuing to focus on and believe this will improve further with our new approach to this service by working with smaller, local contractors.

*Thank you!*

**Feedback on our Repairs Service:**

*"Excellent service, engineer was a gentleman, good customer service thanks very much and all the best to Cloch staff for 2024"*

**Feedback for our Customer Involvement Team:**

*"Was amazing you guys do a brilliant job - pat on the back from us"*

**Feedback on our letting process:**

*"Love the property and everyone from the Housing Team are so friendly and helpful"*

**YOU SAID**

**WE DID**

We value your feedback and where possible will look to improve our services based on what you tell us. Moving forward as part of each quarterly newsletter we will publish a "You Said, We Did" section to show you how valuable your feedback is and how we've changed the way we do things based on what you've told us.

Read some examples below for how your feedback has changed services in the last quarter.

**You said** - You had concerns over the rising cost of living.

**We did** - We gained funding from the National Lottery to issue warm goods at our make winter warmer event, we also secured funding from CVS to issue ALDI vouchers to help with food costs and we worked closely with the Wise Group to issue energy vouchers to support with the rising costs of utility bills.

**You Said** - You'd be more likely to engage with our newsletters if they were available in digital forms and sent to your mobile.

**We did** - We invested in new survey and customer engagement software to improve the quality of our engagement with you, via surveys and newsletters sent direct to your mobile phone via push messaging.

**You said** - You'd be willing to wait a little longer to get through to us providing there was more of a chance of you being able to speak with the right person who could resolve your query.

**We did** - We changed our telephone system to ensure more calls are being handled by our Customer Connections Team and we've seen an increase in calls handled by the Team at first point of contact from 80% to over 95%.

Photo taken by George Munro from the Greenock Telegraph

# Get Ready for Winter

We recognise the long running impact that the cost-of-living crisis is having on everyone, including the cost of heating your home which takes on even more of a priority during the colder winter months.

Warmer Homes Scotland is a Scottish Government funded programme that helps Scottish households keep warm and provide information on what support may be available as well as providing useful energy saving tips. We recommend



visiting their website, or e-mail or give them a call. The details are as below:

Website: [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

E-mail: [www.adviceteams.homeenergyscotland.org](mailto:www.adviceteams.homeenergyscotland.org)

Telephone: **0808 808 2282**



**CLOCH NEEDS YOU!!!**

Cloch is governed by a volunteer Board of Management, (Committee), if you would be interested in joining our team – please call us on 01475 783 637.

We have 3 vacancies to co-opt to the committee and if you are interested in joining our Board of Management, we are very keen to hear from you!

#### **What's in it for you? What can you expect?**

- Making a difference to Cloch and its customers
- Personal development opportunities and training
- Use your skills where they are really needed
- Meet new people
- Help support Cloch Housing Association by shaping its future
- A mentor or buddy from the Board (if you want)

#### **What's in it for us? / What can we expect?**

- Your skills and enthusiasm
- New ideas for Cloch
- Your attendance at approximately 8 meetings per year (plus up to 4 sub-committee meetings)

On our Board, you will be supported, learn new skills, gain knowledge and mix with a great group of people.

We welcome people from all walks of life and encourage people who can represent currently under-represented groups in the Community. We offer travel expenses and other assistance for carers and other needs, please ask when applying what we can do.



Be part of a successful socially inclusive organisation and give something back to the Community!

Previous board experience is not necessary as support and training will be provided.

Feel you're not ready for the Board but still interested? Come and have a chat about how we can support and develop you until you're ready to join the Board.

If you are interested please ask for a pack by telephone, e-mail or pop into the office. You can also download the pack from the website. If you want to have a chat about what it would involve, please contact our Customer Connections Team on **01475 783 637** or e-mail [office@clothhousing.org.uk](mailto:office@clothhousing.org.uk)

# 2024/25 RENT CONSULTATION

**The rent consultation for the rent increase from 1st April 2024 starts from 20th December 2023 and it is important that you have your say.**

We want to consult with you on rent increase options which our Board are considering on 19th December 2023. Our key driver this year is trying hard to keep our rents as low as possible. We know household finances are tough during the cost-of-living crisis. However, our costs are increasing especially in terms of labour and materials costs for repairs and planned maintenance work.

You may be aware we have been working tirelessly to help our customers who may be struggling. We were successful in applying for external funding to provide tenancy sustainment services to our more vulnerable customers who need more intensive support and in accessing funding for tenants for heating cost help and for winter packs.

You have recently told us that 93% of our tenants are satisfied with the services we provide. This is 6% above the Scottish average and 90.9% of our tenants think the rent is good value for money which is 9% above the Scottish average. However, we do understand that household finances are getting more difficult to balance. We will continue to offer support through maximising household income using our partners, Financial Fitness and also

seeking to access more external funding to give additional supports to our customers who need help.

For Cloch to continue to provide well maintained and improved homes a rent increase is required to cover our increased costs. If we do not increase rents, we would need to make significant savings - cutting back on replacing items such as kitchens and bathrooms, cancelling or delaying planned maintenance and possibly, reducing services.

Our rent consultation launch starts on Thursday 20th December at a Christmas event from 4pm until 6pm in the Broomhill Community hub. Come along and have your say whilst enjoying tea and mince pies. There will be prizes for participating in the rent consultation and a visit from Santa Claus with selection boxes for the kids. All our tenants and their families are welcome.

We will be sending an email and text message to all of our customers before Christmas with a link to complete the rent consultation feedback survey. If you wish to get a paper copy, please let us know by calling **01475 783 637**. Blank copies will be available in the office and at Elliott Court for the residents who live there. In the New Year we will contact everyone who has not responded to the e-questionnaire to ensure that as many tenants as possible have their say on this important annual consultation.



# STAFF NEWS

Best wishes to our Cloch colleagues who have recently joined the team: Katie Kane and Amy Tannock joined our Housing Team. Within Property Services Natascha Miller recently took up the role of Property Services Trainee and Thomas Keating has joined as our new Property Services Officer. Andrew Leith, Jen Fullerton and Michele Mackinnon all joined the Customer Connections Team and Karen Pollock has been supporting our newly formed Community

Support Team. A few of our new team members can be seen in the photo below.



We also want to share how proud we are of our Finance Graduate, Liam McBride & our Modern Apprentice in IT & Telecommunications, Josh Garner who were recently celebrated as part of the Scottish Housing Day.

Josh was also asked to present at the SHARE conference as part of the Investor's in Young People workshop, where Josh told his story of his employment experience at Cloch so far as a young Gen Z person starting out in their career (Gen Z relates to people born between 1996 and 2010). Josh's presentation highlighted what is important to him in the workplace, how Cloch has been supporting his learning and development and the impact this has had on him personally and also for the organisation.

Josh wrote the content, prepared, and delivered a confident presentation to over 60 candidates at the conference workshop. His presentation was well received, and Josh was commended by both attendees and SHARE employees for his mature and assured performance.

We are so proud of Josh for having the confidence



to deliver a public speech, at such a young age (he is only 19), in front of varied audience of experienced housing professionals.

Well done, Josh!!

# Winter Gardening Tips

## Clear Snow and Ice

When the snow and ice arrive make sure to gently brush heavy snow from trees and shrubs but allow ice to melt naturally. Foot traffic on frozen lawns can injure turf grass, so be sure to walk on sidewalks and paths.

Top tip! Using sand, bird seed or sawdust is excellent traction if paths are icy. You need to avoid salt or de-icers as they may injure your plants.

## Polish your Tools

As this won't be a time where you will be using your equipment so much, winter is a good time to spruce up the garden shed and re-organize your gardening tools.

Top tip! After you have cleaned and sharpened them, you can overwinter metal-blade tools by storing them in an old pot filled with a mixture of clean sand and vegetable oil.

## Time for Bulbs

If you didn't manage to get your bulbs in the ground before it froze, you can still plant them in January in individual peat pots. If you have summer bulbs in storage, keep an eye on them to make sure they are not drying out and show no signs of doing so. Make sure to discard any that show signs of rot.

## Pruning

Winter is actually one of the best times of year to prune the plants in your garden because when plants are dormant, they are less likely to transmit disease or attract insects.

Top tip! The best time is to wait for a mild, sunny day making it easier to see what needs to be shaped and trimmed.

## Spring Preparation

When Spring is close, branches of pussy willow, quince, crab-apple, forsythia, pear and flowering cherry can be forced indoors as soon as their buds are set.

Make sure to place cut stems in a vase of water and change the water every 4 days. You'll see blooms indoors, in about 3 weeks.



# ANNUAL ASSURANCE STATEMENT

As a Registered Social Landlord, Cloch focuses on complying with regulation and legislation, including the Standards of Governance and Financial Management. On an annual basis Cloch submits an Annual Assurance Statement to the Scottish Housing Regulator, (SHR) to tell them if we comply and we are also required to make a copy of this available to tenants. For 2023, we submitted this at the end of October 2023, confirming compliance, following representatives from our Board reviewing and assessing information as part our compliance and assurance process.

We have also recently had two internal audits to assess our performance with Corporate Performance Management and Managing Complaints and Customer Involvement and we are proud to have received the highest level of assurance for these areas, (Substantial Assurance).

## Our Assurance Statement Submitted to the SHR is reproduced below:

In reviewing the evidence and assessing compliance, we have taken account of good practice advice using the Scottish Federation of Housing Associations and Scottish Benchmarking Network’s toolkits as a guide.

We have obtained external support to provide us with additional assurance that our approach is effective and robust and conducted external surveys of tenants in both Equalities, (August 2022) and Tenant Satisfaction, (January 2022) and we are currently carrying out a further external Tenant Satisfaction Survey, (October 2023), which also incorporate equalities data collection.

In reviewing compliance, we have adopted an improvement focus and by reviewing appropriate evidence, have also identified a few improvement actions which we will progress during the year. To support effective implementation, these actions form an Improvement Action Plan which is monitored by the Board at agreed intervals to ensure successful achievement.

The Board of Cloch Housing Association, (Cloch) is satisfied that, to the best of our knowledge, Cloch is compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and

Financial Management. We have gained this assurance from a review of a comprehensive bank of evidence and from ongoing oversight and scrutiny of Cloch’s affairs throughout the year, (2022/23).

The evidence which supports this statement includes:

- Reports about performance in key areas including finance, service delivery, asset management, tenant and resident safety, and risk.
- Tenant involvement activity, reports, and outcomes from specific consultation.
- Data analysis about our tenants and customers.
- Benchmarking.
- Reports, advice, and information from the Leadership Team.
- Advice from external and specialist advisers.
- Internal Audit and External Audit reports, with the following audits complete by our contracted Internal Auditor from April 2022 to October 2023:

Procurement	Substantial Assurance
Equality and Diversity	Substantial Assurance
Planned & Cyclical Maintenance	Reasonable Assurance
Budgetary Control	Substantial Assurance
Corporate Performance Management	Substantial Assurance



We are assured that Cloch has the necessary arrangements in place to identify any risks to compliance in the course of the conduct of our business and governance arrangements.

In terms of specific areas of compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data, and we are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

In reviewing our compliance with relevant obligations in relation to tenant and resident safety, we are assured Cloch meets all its duties, and we are working on recommendations from a recent audit referenced as low risk areas for improvement. The evidence which supports this statement includes:

- Membership of EVH Landlord Facilities, Health, Safety and Welfare System, which is a professional, specialist resource that provides guidance, legislation, and policies to assist in meeting health and safety compliance requirements.
- An annual report is provided to the Board detailing updates on Health and Safety, including Board approval of the Annual Safety Statement.
- The membership includes an annual Landlord Safety Audit, most recently undertaken in August 2023.
- The outcome of the recent audit was noted as: "Overall, this audit was good and demonstrated a good level of compliance at Cloch HA. There are a few areas for improvement which have been highlighted in the Management Plan section of this report, though the organisation were already aware of most of them." Improvement actions identified form part of our Improvement Action Plan, which is monitored by the Board.
- An internal "Duty of Care" audit was also carried out in December 2021 which provided "Substantial Assurance" re: ensuring safety compliance on areas including gas, asbestos, fire safety and legionella.
- EICR, (Electrical Installation Condition Report) compliance is 99%, with the variance reported to the SHR as an abeyance.

- A new Damp & Mould Policy was introduced in August 2023, with changes also made to the Property Services Quarterly Performance Report to bring all compliance reporting data into one table for Board to review.
- The 2023-2026 Business Plan has been refreshed with a new objective added relating to tenant and resident safety. In support to this, the staffing structure is also being reviewed and Cloch has appointed a specialist consultant to assess the requirements for a Tenant Safety & Compliance Officer and there is a recommendation for a new post, associated with the review.

The Board can confirm that we have seen and considered appropriate evidence to support the level of assurance we have.



As Chair, I was authorised by the Board at the meeting held on 24th of October 2023 to sign and submit this Assurance Statement and I confirm this Assurance Statement will be published on our website on the same date that it is submitted to the SHR.

Signed:

**Kelly Ferns**

Chair of Cloch Housing Association Board  
25th of October 2023

# Easy roasted sweet potato & carrot soup

**Prep:** 15 mins **Serves:** 4

**Cook:** 35 mins

This silky smooth, super versatile vegetarian soup is perfect for a dinner party starter, everyday dinner, or warming lunch. Plus, it is two of your five-a-day and is freezable.

## Ingredients

- 500g sweet potatoes, peeled and cut into chunks.
- 300g carrots, peeled and cut into chunks.
- 3 tbsp olive oil.
- 2 onions finely chopped.
- 2 garlic cloves, crushed.
- 1 litre vegetable stock.
- 100ml crème fraiche, plus extra to serve.
- Black Pepper for garnish.

## Method

**STEP 1:** Heat oven to 220C/200C fan/ gas 7 and put 500g chunked sweet potatoes and 300g chunked carrots into a large roasting tin, drizzled with 2 tbsp olive oil and plenty of seasoning.

**STEP 2:** Roast the vegetables in the oven for 25-30 mins or until caramelised and tender.

**STEP 3:** Meanwhile, put the remaining 1 tbsp olive oil in a large deep saucepan and fry 2 finely chopped onions over a medium-low heat for about 10 mins until softened.

**STEP 4:** Add 2 crushed garlic cloves and stir for 1 min before adding 1l vegetable stock. Simmer for 5-10 mins until the onions are very soft, then set aside.

**STEP 5:** Once the roasted vegetables are done, leave to cool a little, then transfer to the saucepan and use a hand blender (you can also use a blender or masher) to process until smooth. Stir in 100ml crème fraiche, a little more seasoning and reheat until hot.

**STEP 6:** Serve in bowls topped with a swirl of crème fraiche and a good grinding of black pepper.



# Rudolph cornflake cakes

Rudolph cornflake cakes are the cutest Christmas party table additions ever, and they are SO easy to make. Adults will love to eat them; kids will love to make them.

## Ingredients

- 12 cupcake cases.
- 100g cornflakes.
- 100g dark chocolate.
- 50g butter.
- 50g golden syrup.
- 12 Red Smarties, 4 sea salt pretzels and 24 small marshmallows (for the eyes), to decorate.

## Method

**Step 1:** Gently melt chocolate, butter, and syrup over a low heat until combined.

**Step 2:** Tip over cornflakes and mix well to coat.

**Step 3:** Divide equally between 12 cupcake cases in a muffin tin, and then decorate with Smarties, pretzels (slice each in half, to create antlers), and eyes. Chill to set.



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