

Spring 2025

Your Cloch

The Official Newsletter of Cloch Housing Association



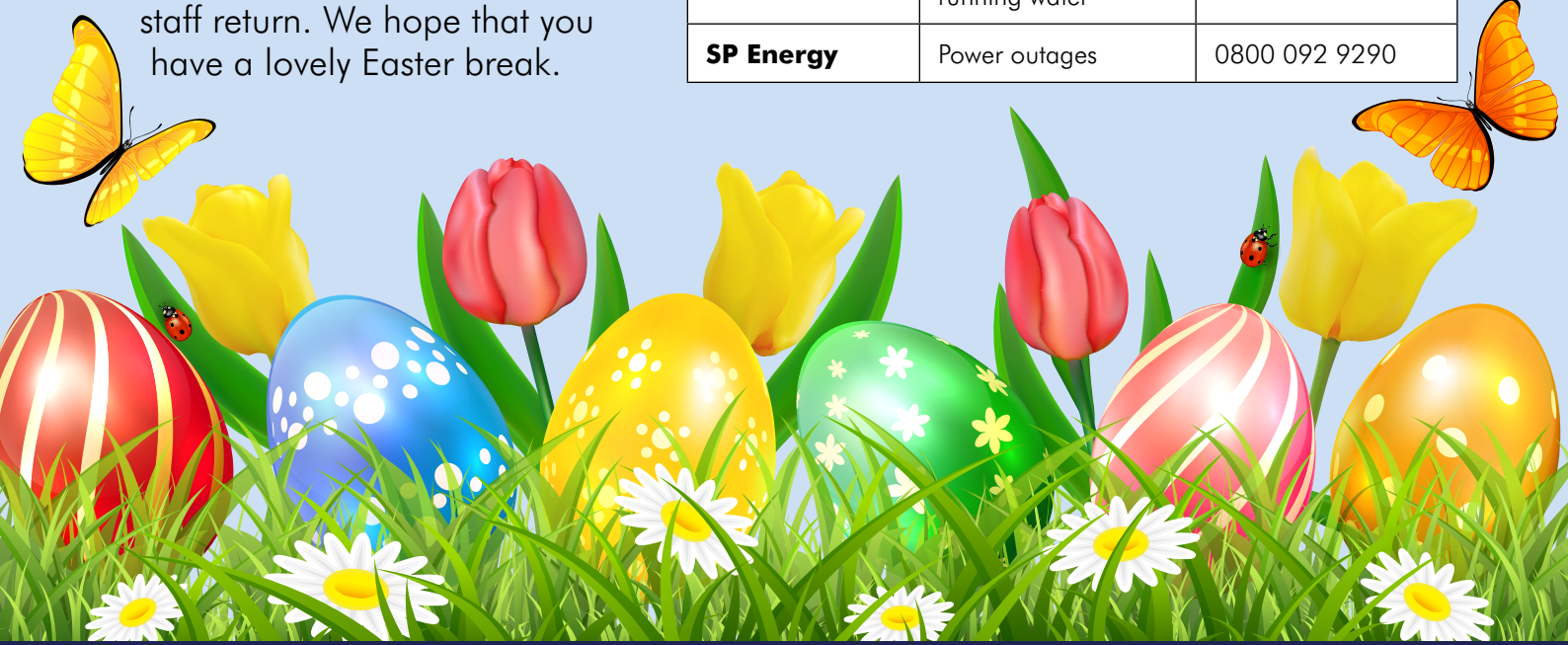
OFFICE CLOSURE OVER EASTER BREAK

Our office will close from **6PM Thursday, 17 April**, and will reopen at **9AM on Tuesday, 22 April**. Whilst the office is closed our out-of-hours emergency repairs service will continue to be available. Non-urgent repairs can be logged via our customer portal which will be actioned when our staff return. We hope that you have a lovely Easter break.

Reporting an Emergency Repair

To report an emergency repair, please contact our office on **01475 783 637** and follow the prompts. For utility issues, please refer to the contact information below:

Company	Issues to Report	Contact Number
Scottish Gas Network	Suspected gas leaks	0800 111 999
Scottish Water	Discoloured, or no running water	0800 0778 778
SP Energy	Power outages	0800 092 9290



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CLOCH HOUSING ASSOCIATION LAUNCHES ENERGY ADVICE SERVICE

Cloch, in partnership with River Clyde Homes, Oak Tree and Larkfield Housing Associations, is excited to announce the launch of our new Energy Advice Service funded by the National Lottery Community Fund. This initiative aims to support 250 Inverclyde households over the next 12-months, providing crucial support and assistance to people struggling with utility issues.

The project will be staffed and managed by Community Links, a not-for-profit community regeneration

company. They will provide an Energy Advisor who will take referrals from each of the Associations and engage with tenants in their own homes, within five working days of referrals being made. They will also host drop-in sessions at community hubs and within the different Housing Association offices. Before a referral is made, a member of the Association's staff will speak to the tenant about making one, so no one will be referred without knowing this. Referrals will be distributed across the four Associations based on their overall stock, ensuring fair representation.

Community Links brings extensive experience having undertaken similar projects most recently in West

Dunbartonshire. They are also familiar with Inverclyde having worked and established relationships with many local organisations such as Financial Fitness, The Trust, The Anchor, Youth Connections, and Morton in the Community. They plan to utilise these partnerships to help maximise a full financial inclusion and well-being service for households.

Cloch is committed to providing energy advice and support to households in need, helping them navigate the challenges of the cost-of-living crisis. We believe this service provides an excellent opportunity to our tenants and the wider Inverclyde community to get the most out of their utilities and get on top of challenging utility issues.

Let's Get Gardening

Now that the weather is getting better, we start to turn our attention to how the estates and gardens are looking.

Our Assistant Housing Officers carry out visits every four months with the purpose of evaluating the condition of the gardens and estates. If you have a garden, we ask that you now start to look at what needs to be done to keep this looking good as this affects the overall appeal of your home and the surrounding neighbourhood.

Here are some hints and tips to keep your garden looking good:

- Cut your grass every two weeks to keep it looking green and trim.
- Pick up any small items of rubbish that are lying around.
- Cut back your summer flowering shrubs now for growth in the summer.
- If you want to cut back hedges and trees, check that there are no nesting birds in them first. You shouldn't cut back if a bird is nesting.

- Think about planting some seeds. They are cheap and many are easy to grow; just follow the instructions on the packet.
- If you don't have a large area, try planting in pots and tubs of different heights to give interest and colour to your garden.
- And remember that the Brown Bin Scheme for recycling your garden waste is back. Don't have one and want to recycle? Contact Inverclyde Council.
- Remove any large items, remember Inverclyde Council's bulk uplift service is available for a small fee.

There are lots of videos online which guide you through the basics such as the Royal Horticultural Society website that has a vast library of information <https://www.rhs.org.uk/>

If you are struggling to maintain your garden please contact the office in confidence by calling **01475 783637** to discuss your comments.

CONSULTATION SHAPES ICHR'S ALLOCATION POLICY

The Inverclyde Common Housing Register (ICHR) Allocation Policy plays a vital role in managing social housing allocations across Inverclyde. Established in 2012, the ICHR is a partnership between Cloch, Oak Tree, Larkfield, Link and Sanctuary Scotland Housing Associations.

Scottish Housing Associations are required to consult on their Allocation Policies due to the Housing (Scotland) Act 2014. This legislation dictates that social landlords must involve tenants, applicants and other stakeholders when developing or reviewing their Allocation Policy.

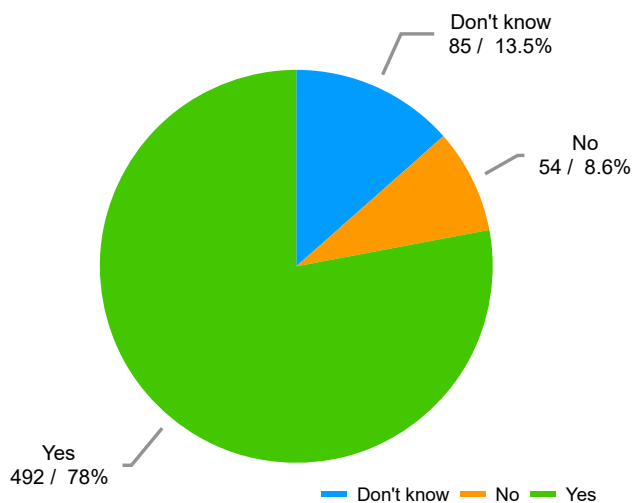
Recently, the ICHR partners initiated a consultation event as part of the Allocation Policy review. The consultation process ensures that the Policy and the allocation process itself is fair and transparent meeting the needs of the local community. It also helps the partners comply with equality and human rights requirements.

The review took place between December 2024 and January 2025. We consulted with a wide range of stakeholders, including current applicants, tenants who have moved in the past year, local authority homelessness staff and Board members.

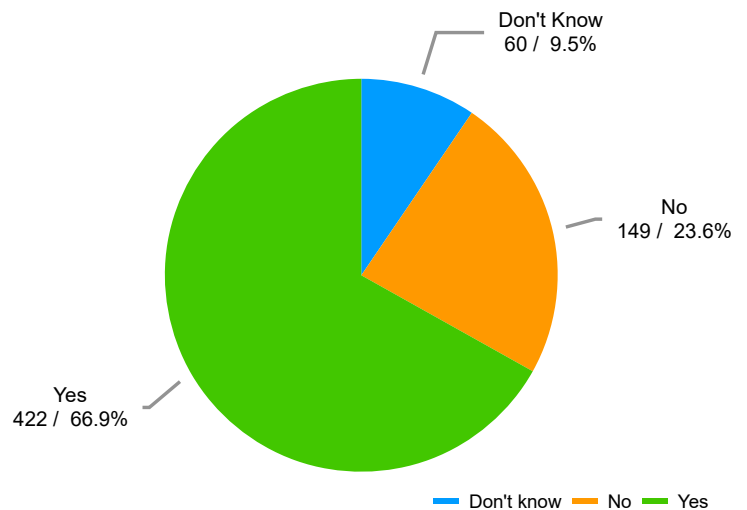
The focus of the consultation was on three areas, the ICHR priority system, homelessness priority and the number of property refusals an applicant can have. The results from the consultation are shown below.

Feedback from the consultation has been crucial in shaping the changes we've made to the ICHR Allocation Policy, which has now been approved by the Cloch Board and the Boards of our partners. By involving relevant stakeholders in this event, we believe we have ensured our Policy is responsive and equitable and continues to serve the best interests of Inverclyde's residents.

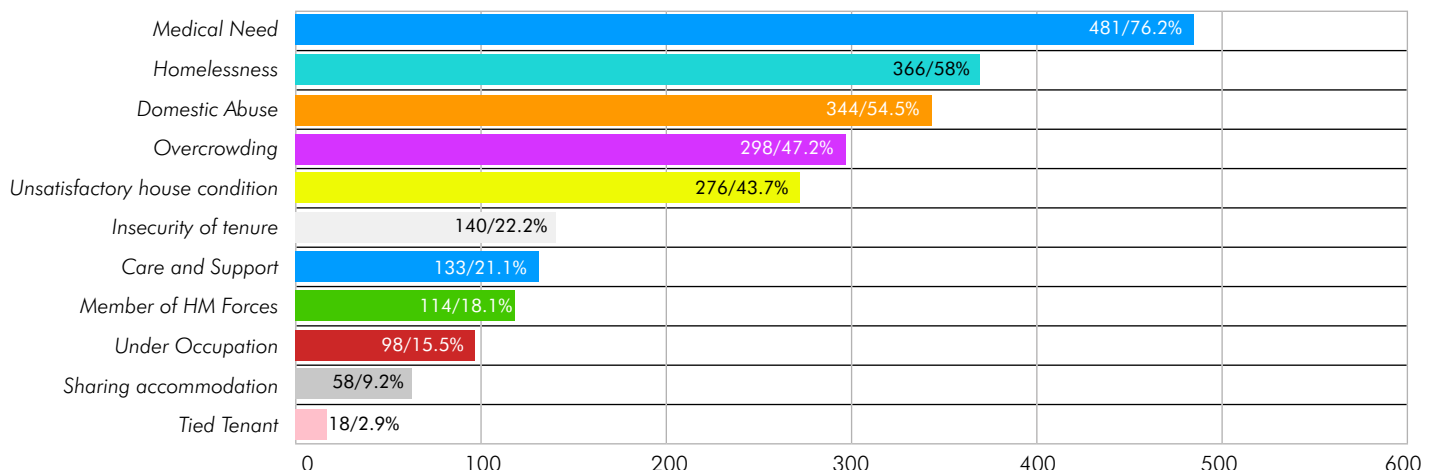
Homelessness - Should a persons situation be considered?



Do you feel two refusals is reasonable?



Priorities



COZY CONNECTIONS SESSIONS

In collaboration with Inverclyde Council's Warm Hand of Friendship fund, Cloch hosted our Cozy Connections Sessions on Wednesday 12 March 2025, at the Broomhill Community Hub. The event offered our tenants an inviting space to socialise, enjoy warm food and drinks and discover exciting opportunities within their community.

The sessions shone a spotlight on local organisations, showcasing their work and encouraging tenants to get involved. We were delighted to be joined by Financial Fitness, Inverclyde Shed, RIG Arts, Yoga with Leanne McKillop, The Scottish Pantry Network, and The Wise Group. Each organisation delivered engaging presentations before hosting demonstrations and interactive workshops. A particular highlight for our tenants was the craft sessions led by RIG Arts, which were met with great enthusiasm.

A special moment during the event was the launch of the Scottish Pantry Network's innovative Prepmate service. This meal kit initiative simplifies cooking by providing pre-portioned ingredients and easy-to-follow recipes, making



healthy home-cooked meals accessible and affordable for everyone.

Thanks to the Investing in Communities Fund, every attending household received a free energy efficiency goodie bag. These bags included useful items such as plug-in electric blankets, hand warmers and thermal cups all designed to help tenants stay warm while conserving energy.

To top it all off, we hosted an exciting prize draw with top prizes, including two £100 fuel vouchers, two Ninja Air Fryers, two DUUX ceramic heaters and six Stanley Cups.

The Cozy Connections Sessions were a fantastic opportunity for tenants to relax in a warm and welcoming environment, enjoy complimentary food and drinks and explore a range of activities designed to foster community connections and well-being.

CREATING DIGITAL CONNECTIONS AT ELLIOT COURT

In 2023 Cloch partnered with Inverclyde Libraries to deliver their "Make IT Real" course to tenants at our sheltered housing complex, Elliot Court. Following the success of this 5-week programme, members of Cloch's IT and Communications Team, Josh Garner and Richard Browning, have delivered a further four sessions aimed at building on this success by introducing in-depth cyber security, online shopping and streaming services.

Session one focused on a refresher of device functionality, giving tenants the opportunity to browse the internet, download apps and play games. Session two covered online shopping (both in-app and online) and provided guidance on online safety and being



scam-aware. Sessions three and four introduced tenants to the online video streaming service, YouTube, and included a cyber security quiz to help them better identify phishing and scams when using their devices.

These sessions were positively received and provided time for conversation and shared experiences around digital services and devices.

CUSTOMER ADVISORY PANEL

At Cloch we are committed to preventing homelessness. Our Customer Advisory Panel (CAP) has been actively investigating the challenges surrounding homelessness and the ongoing issues it presents. Working in partnership with Inverclyde Council, we rehouse individuals and families experiencing homelessness, provide transitional accommodation for young people leaving care and offer vital support through our Housing and Community Support team. This assistance is designed to help individuals maintain their tenancies and achieve long-term housing stability.

On 25 February 2025, the panel embarked on their first trip out of the office to visit the Practice Pad. This innovative project equips young people leaving care with the tools they need to live independently. The initiative addresses a need by helping these young people prepare for their aspirations of independent living. It provides a supportive environment where they can enhance essential skills such as budgeting, cooking and cleaning, with guidance from Health & Social Care Partnership (HSCP) staff who already have established relationships with them.

Young people gradually progress to staying overnight and gaining hands-on experience in managing a tenancy. The project aims to build their confidence and equip them with the practical skills needed to successfully transition into living on their own. Aileen Wilson, Team Lead

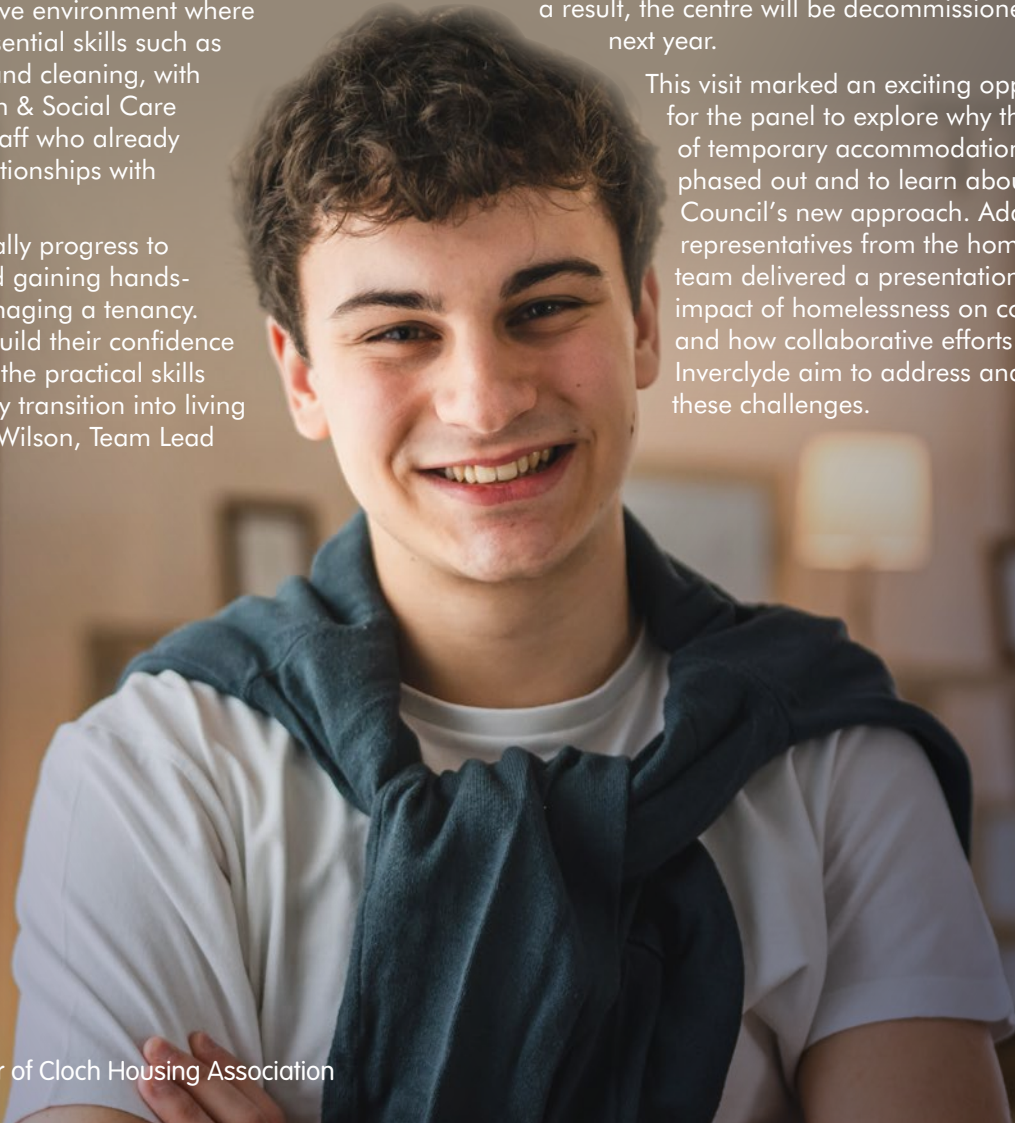
for Children Residential Services, delivered an inspiring talk to the panel, sharing how the Practice Pad has already transformed the lives of many care-experienced young people, supporting them on their journey toward independent housing.

The house itself, beautifully furnished with second-hand donations, showcased the aesthetics that can be achieved on a modest budget. Our panel was impressed, feeling the visit highlighted the incredible outcomes possible when individuals receive the right support.

The panel's next visit was scheduled for Wednesday 26 March 2025 at the Inverclyde Centre, hosted by Inverclyde Council's homelessness team. During the visit, the panel received a tour of the Inverclyde Centre - a hostel managed by the homelessness team. The centre provides temporary accommodation for individuals who present as homeless and have no alternative housing options during the assessment process.

After careful consultation, Inverclyde Council has concluded that the hostel model is no longer suitable for addressing the needs of those facing homelessness. As a result, the centre will be decommissioned over the next year.

This visit marked an exciting opportunity for the panel to explore why this type of temporary accommodation is being phased out and to learn about the Council's new approach. Additionally, representatives from the homelessness team delivered a presentation on the impact of homelessness on communities and how collaborative efforts across Inverclyde aim to address and resolve these challenges.



Inverclyde Girls Football Tournament

Cloch were proud to support the Inverclyde Girls' Football Tournament organised by Active Schools. 12 local schools signed up for the event at Parklea on 28th March with each establishment sending a team of 10 girls to compete making it an exciting and memorable event!

Active Schools had to book Parklea with its 6 pitches to accommodate the number of schools and pupils interested which is a fantastic turnout! Cloch donated a jogger water bottle for each of the children, as well as a participation medal

to mark this wonderful occasion. Active Schools added "It's great to continue our partnership with Cloch Housing Association for another football event. The partnership offers great value to the events and is greatly appreciated by schools."

We got the usual West Coast of Scotland weather – one minute the sun was splitting the skies, the next the clouds darkened, and the rain came thundering down. Undeterred, they carried on playing and absolutely blew us away with their football skills while the rest of us took shelter in the stand. Keep up the good work girls!



JOIN THE FUN:

UPCOMING CLOCH EVENTS YOU WON'T WANT TO MISS!

At Cloch, we relish working with our tenants and being able to go 'above and beyond' for them, as shown by our Halloween party, over 55 Christmas meal Cozy Connections event.

We are also aware of our responsibilities to the wider community and take them just as seriously as our commitments to our customers.

As such, we are looking forward to our second year in a row working alongside Active Schools in support of the Cloch Cup. Last year we provided the transport, so no school missed the opportunity to attend, and every child was awarded a participation medal. It was a fantastic success with 17 schools

involved and an intense final between St Ninian's and St Joseph's with St Joseph's being triumphant and taking home the Cloch Cup! This year the date is set for 6th June, and we can't wait. Let's hope for the same weather we had in '24! May the best team win!



Some of you may remember the wonderful Gala we put on for our tenants last year – and we are doing it again this year! We'll have the same fabulous inflatables, the petting corner with some cuddly... some not so cuddly creatures! Free food such as hot dogs, pizza, and candy floss! Active Schools will be setting up outside again with football and other sporting activities. Plus, we have Billy Reid, Scottish

Champion of Magic with a stall this time! He was such a fantastic success at our CX event in December, we just had to have him at our Gala. So, be sure to keep 1st August free and we are counting down the days to see you all again at Lady Octavia Sports Centre! More details to follow ...



DIGITAL SAFETY FOR YOUNG PEOPLE



In today's digital age, it's important to keep our young people safe online. A recent survey revealed that around half of 8–17-year-olds have reported being scammed. This highlights the need for everyone, especially parents and caregivers, to stay informed and take action to protect our young residents.

The internet can be a wonderful place for entertainment and learning, but it's essential to be aware of the potential risks. Scammers often target young people because they may be less experienced in recognising threats. Here are some tips to help keep our children safe online:

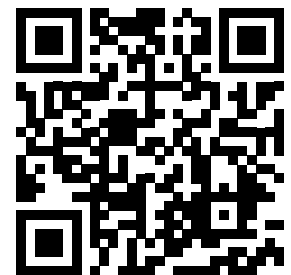
- **Talk About It:** Open communication is key. Encourage your children to talk about their online experiences and listen to their concerns. Make sure they know it's okay to come to you if something doesn't seem right.
- **Set Rules:** Establish clear guidelines for internet use. This might include setting time limits, defining which websites are safe and monitoring social media activity.
- **Teach Critical Thinking:** Help young people understand that not everything they see online is true. Encourage them to question and verify information before accepting it as fact.
- **Use Technology:** There are many tools available to help keep kids safe online. Parental controls, safe search settings and internet filters can be effective in blocking harmful content.



- **Stay Informed:** As technology evolves, so do the methods used by scammers. Keep yourself updated on the latest trends and threats to better protect your children.

The UK Safer Internet Centre is an excellent resource for advice and guidance on keeping young people safe online. They offer a variety of materials for both parents and children to help navigate the digital world securely.

(qr code: <https://saferinternet.org.uk/>)



LEGIONELLA ADVICE

What is Legionnaires' disease?

Legionnaires' disease is a form of pneumonia caused by Legionella bacteria. The bacteria may be found in domestic properties and in particular hot and cold-water systems, including shower heads. Bacteria won't multiply in temperatures below 20°C and can't survive above 60°C. Stagnant water stored between 20°C and 45°C provides the best breeding conditions.

How can it be prevented?

Here's how you can help to prevent the growth of bacteria:

- If you have been away for some time, run your taps and shower(s) for a couple of minutes to flush through any stagnant water.

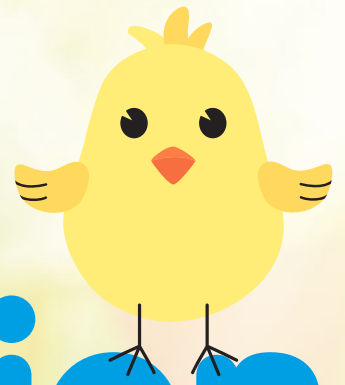
- It's important to clean and disinfect your shower head(s) at least every 2 months.
- Ensure taps that are not used often are flushed regularly, including outside garden taps.
- Report any concerns regarding the hot water within your home for example, your hot water not heating correctly or any debris or discolouration in the water.



If you have any questions or concerns please contact a member of the Property Services Team on **01475 783637**.



Easter Competition



Cloch Housing Association recently invited all infant classes across Inverclyde to participate in an exciting Easter Classroom Door Design competition, aimed at encouraging local children to express their creativity. The response was overwhelming, with 14 classes showcasing their imaginative interpretations of Easter. The designs were nothing short of spectacular, transforming whole corridors into vibrant display of colours and decorations, filled with the buzz of excited children.





The only requirement was that the door design must have an Easter theme and could extend slightly beyond the door frame if needed. Beyond that, the children were free to let their imaginations run wild—and they certainly did not disappoint!

Choosing a winner was incredibly challenging due to the volume of wonderful ideas. With the winning class receiving transport to and from the Waterfront Cinema, along with a film screening, snacks, and drinks the stakes were high. After much deliberation, P1A from All Saints Primary was declared the winner. Their class teacher, Jennifer Sinclair, shared the moment when she announced the victory to her 19 creative tiny tots, whose cheers echoed throughout the school.

Miss Sinclair commented, “The children had so much fun and really enjoyed the creative aspect of this competition. PSA teacher, Miss Nicolas, was inspirational in guiding them through the project, although the ideas and input came from the children themselves. They absolutely loved painting the eggs and chicks and sticking the feathers on—all the messy stuff! The handwritten words were by Vanessa from the class—a very impressive P1 student! When the children were told they had won the competition, the whole school could hear the cheers! Since then, every pupil has popped along to see their winning Easter Door Design. The class is so excited and looking forward to the Cinema Trip prize!”



We were thrilled with the wonderful pieces of imaginative work our local children created. To celebrate all the children’s efforts, we donned our bunny ears and delivered Easter Eggs to all classes. We hope they enjoyed their well-deserved treats!

NICE AND SIMPLE FOR SPRING RECIPE

ROAST CHICKEN LEGS WITH SWEET POTATOES

Ingredients

- 4 garlic cloves, grated
- 3 tbsp vegetable oil
- pinch dried mixed herbs
- 2–3 large sweet potatoes, cut into chips
- 2 red onions, cut into wedges
- 4 chicken legs

To serve

- 150g/5½oz natural yoghurt
- 1 tsp hot sauce (optional)

Method

Preheat the oven to 200C/180C Fan/Gas 6. Mix the garlic, oil and mixed herbs in a large bowl. Set aside a little of the herby oil for the chicken. Combine the sweet potatoes and onions in the large bowl with the herby oil, toss to coat then tip into a large roasting tray.

Slather “(cover)” the chicken in the remaining herby oil and place on top of sweet potatoes and onions. Roast in the oven for 40 minutes or until cooked through. Give the tray a shake half way through to make sure



the sweet potato doesn't stick to the roasting tray. The chicken is cooked if the juices run clear when a skewer is inserted into the thickest part of the thigh.

Remove the tray from the oven. Leave it to rest for 10 minutes for the chicken to become tender.

Meanwhile, mix together the yoghurt and hot sauce. Serve the chicken and vegetables with the yoghurt on top.

EASTER FUN FOR CHILDREN RICE POP DOUGHNUTS

Preparation time: 5 minutes

Cooking time: 5 minutes (plus chilling)

Have fun making the yummiest doughnuts for Easter! Remember to send us a picture of the finished outcome!

Ingredients

- 200g of dark, milk or white chocolate – chopped
- 25g of butter (plus extra for the moulds)
- 2 tbsp of golden syrup
- 2 tbsp of milk
- 80g rice pops cereal
- 100g of white chocolate for decoration
- Sprinkles for decorating

Method

Step 1:

Line an A4-sized baking tray with cling film or butter a tray of doughnut moulds. Very gently melt the chocolate, butter, golden syrup and milk together in a bowl set over a pan of simmering water, or in a microwave by heating it in short blasts and stirring between each blast.

Step 2:

Take the chocolate off the heat and mix into the rice pops, making sure they are all covered in the mixture.

Step 3:

Spoon the rice pops onto the lined baking tray and press the mixture down firmly so it fills any gaps or divide the mixture between the moulds. Set the mixture aside somewhere cool to set hard.



Step 4:

Once set, if you used a tray, cut six doughnut shapes using a 9cm round cutter and a 2cm round cutter for the hole in the middle. Melt the white chocolate in the microwave and drizzle over the doughnuts, then top with sprinkles to decorate.

Recipe hint – you can use doughnut moulds for the shape or pat the mix out on a flat surface/tray and cut out your own shapes with round cutters.

Enjoy!!

HOW WE'RE PERFORMING



The Annual Return on the Charter (ARC) is a critical document for Cloch along with all Scottish Housing Associations, serving as a comprehensive report on our performance against the standards and outcomes set by the Scottish Social Housing Charter. The charter, established by the Scottish Government, outlines the expectations for landlords like ourselves, in terms of service quality, value for money, and tenant satisfaction.

Through our ARC completion we are able to properly evaluate our performance, identify areas for continuous improvement and enhance the service quality we provide to you. Additionally, submitting the ARC is a legal requirement for us, and non-compliance can lead to regulatory scrutiny and sanctions, impacting our standing with the Scottish Housing Regulator.

In September 2024, with a follow-up review in December 2024, Cloch employed consultant, Christine Dougan, to validate our 2023/24 ARC return. This included collaborating with staff to address any issues identified during the audit, ensuring the data aligned with the Regulator's technical guidance and that we were able to fully evidence our findings. Over the 5-day audit we reviewed our processes which involved assessing and reviewing system-generated and manual reports, to ensure accuracy and compliance. The outcome being there was a small number of applicable amendments necessary (detailed below) which we will update on the Scottish Housing Regulator's website.

The ARC is a vital tool for both the Scottish Housing Regulator and tenants. It ensures that Housing Associations are held accountable and are continuously striving to improve their services. Accurate recording in the ARC not only supports regulatory compliance but also improves the services and standards we provide to other customers.

	Cloch Housing Association	ARC Submission 31/5/2024	ARC Amendment 31/3/2025	Variance
No.	CHARTER INDICATORS	2023/24	2023/24	
3	The percentage of all complaints responded to in full at Stage 1 and the percentage of all complaints responded to in full at Stage 2			
	Number of Stage 1 complaints received in the reporting year	327	326	-1
	Number of Stage 1 complaints responded to in full by the landlord in the reporting year	328	327	-1
	Number of Stage 2 complaints received in the reporting year	30	32	2
	Number of Stage 2 complaints responded to in full by the landlord in the reporting year	31	32	1
	Percentage Stage 2 responded to	96.88%	94.12%	-2.76%
9	Average length of time taken to complete non-emergency repairs			
	The total number of non-emergency repairs completed in the last year	6152	5663	-489
	The total number of working days taken to complete non-emergency repairs	33527	30823	-2704
	Average time, (days)	5.45	5.44	-0.01

10	Percentage of reactive repairs carried out in the last year completed right first time			
	Number of reactive repairs completed right first time during the reporting year	5155	5080	-75
	Total number of reactive repairs completed during the reporting year	6152	5663	-489
	Percentage	83.79%	89.71%	5.92%
14	Percentage of tenancy offers refused during the year			
	Number of tenancy offers made during the reporting year	163	159	-4
	The number of tenancy offers that were refused	33	36	3
	Percentage	20.25%	22.64%	2.39%
15	Percentage of anti-social behaviour cases reported in the last year which were resolved			
	Number of cases resolved in the last year	215	212	-3
	Percentage	100.00%	99.1%	0.9%
16	Percentage of new tenancies sustained for more than a year, by source of let			
	State both the original number and the number sustaining			
	Existing tenants	12/12	13/13	1/1
	Applicants from your housing list	67/74	66/73	-1/-1
19	Number of households currently waiting for adaptations to their home			
	The total number of approved applications on the list for medical adaptations as at the start of the reporting year plus any new approved applications during the reporting year	82	63	-19
	The number of approved applications completed between start and end of the reporting year	80	60	-20
20	Total cost of adaptations completed in the year by source of funding (£)			
	The total cost (£) of all adaptations undertaken in the reporting year & cost grant funded	£109,307.00	£121,264.72	£11,957.72
21	The average time to complete adaptations			
	The total number of days taken to complete all individual adaptations	1899	2309	410
	The total number of individual adaptations made during the reporting year	86	82	-4
	Average time taken	22.08	28	6.08

23

Homelessness – the percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let

The total number of individual homeless households referrals received under other referral routes	18	17	-1
The total number of individual homeless households referrals received under section 5 and other referral routes	61	60	-1
The total number of individual homeless households referrals received under section 5 that result in an offer of a permanent home	21	28	7
The total number of individual homeless households referrals received under other referral routes that result in an offer of a permanent home	18	17	-1
The total number of individual homeless households referrals received under section 5 and other referral routes that result in an offer of a permanent home	39	45	6
The total number of accepted offers	36	42	6

C2

The number of lets during the reporting year by source of let

For ALL landlords:			
The number of lets to existing tenants;	11	9	-2
The number of lets to housing list applicants;	59	61	2
The number of lets from other sources.	1	2	1
The number of applicants who have been assessed as statutorily homeless by the local authority; broken down by:			
• section 5 referrals (RSLs)	26	25	-1
• nominations from the local authority	17	13	-4
• other	0	4	4



STAFFING UPDATE

2025 has already seen new members of staff joining the Cloch Team and internal moves in the Association.

In January we welcomed **Robert Pollock**, our new Director of Assets. Robert brings a wealth of knowledge to Cloch, and the Leadership Team are very much welcoming his innovative ideas and ways of working.



Robert Pollock

In February, **Jen Gillan** moved into her new role as Assistant Housing Officer in Housing Services. Jen brings a good deal of experience, and this move is part of a chain of recent changes in the team which has seen **Anne Jamieson** stepping into the vacant Housing Officer role. Anne also brings a wealth of experience to her new role.



Jen Gillan



Anne Jamieson

In March **Pamela Higgins** was successful in applying internally for the Asset Manager role and will be taking up the position at the end of the month. Pamela will make a positive impact as she transitions into this position.



Pamela Higgins

We have also recruited a new part time Finance Director. **Megan Hughes** is settling in well, just in time for budget reviews, Annual Accounts and all the other year-end figures which need to be finalised.



Megan Hughes



How to Give Feedback

We're always working to improve what we do. We'd love to hear from you and what articles you enjoyed and what we could do to make our newsletter better. You can give us feedback by contacting us on **01475 783 637**, or by emailing office@clochhousing.org.uk.



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Phone **01475 783637** during office hours.

Online Live Chat Facility at 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 (or find the link on the website).

Find us on @Clochha

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