



Cloch Housing Association – Winter 2025 Newsletter

Welcome to your Winter update from Cloch Housing Association.
Included in this newsletter:

- 📄 **Factoring Invoice**
For the period **1st April 2025 – 30th September 2025**.
- 🎄 **Christmas Closure & Reporting Repairs**
Office closure dates and how to report a repair during this period.
- 🏠 **Thinking of Selling Your Home?**
Guidance and support if you're considering selling your property.
- 🛠️ **Current Works**
Updates on ongoing or scheduled works in your area.
- ⚠️ **Failure to Settle Your Invoice**
Important notice regarding unpaid invoices and next steps.
- 📊 **Financial Fitness**
Advice and resources to help manage your finances effectively.
- 🌱 **Home Energy Advice**
Support from Home Energy Scotland to improve energy efficiency and reduce costs.



Factoring Invoice – Important Update

We would like to apologise for the delay in issuing your factoring invoice for the period 1st April 2025 – 30th September 2025. This delay was due to the implementation of a new system, which required us to carry out a full review of our invoicing processes. Unfortunately, this review took longer than anticipated.

We appreciate your patience and understanding during this transition. Please note we have dated the invoices 31st December 2025 and payment will be due 28 days from this date.

Christmas & New Year Office Closure

Our office will close on **Wednesday 24th December 2025** at **2pm** and re-open on **Tuesday 6th January 2026** at **9am**.

Emergency Repairs:

During this time, EMERGENCY ONLY Common Repairs should be reported by calling **01475 783637** and following the voicemail instructions.

Reporting a Communal Repair / Contacting Cloch

You can report a communal repair using any of the following methods:

- **Telephone:** Call **01475 783637**
 - Emergency repairs should always be reported by phone.
 - For out-of-hours emergencies, call the same number and follow voicemail instructions to connect to our contractor, **James Frew**.
- **Online:** Register or log in at www.myclochhousing.org.uk
- **Email:** Send queries to office@clothhousing.org.uk
 *Please note: Emails are not monitored when the office is closed.*

Stay updated via our website, Twitter, and Facebook pages.



Utility Emergency Contacts

Company	Issue	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

Current Works

Gutter Cleaning:

To prevent water ingress and damp during winter, our contractor Patterson Safety Anchors Ltd began works in late October.

- Duration: 10–12 weeks (weather dependent)
- Includes: Camera survey of roofs for hidden defects.

Roof Anchor / Safety System Testing:

Annual safety inspection by Patterson Safety Anchors Ltd.

- Most anchors are external, but some require internal access.
- If contacted, please assist to avoid delays.
Any questions, please contact Property Services.

Meeting Payment Terms & Direct Debit Discounts

We offer two ways to save on management fees:

Payment Within 28 Days

Receive a £12 credit if full payment is made within 28 days of invoice date.

Direct Debit Discount

Set up a Direct Debit and receive a £10 credit if:

- Balance is settled before your next invoice.
Call **01475 783637** for assistance



Financial Fitness Support

Independent welfare and money advice charity **Financial Fitness** is available at our offices:

- Monday afternoons
- Friday mornings

 Book an appointment:

- Call **01475 783637**
- Email office@clochhousing.org.uk
Or contact Financial Fitness directly: **01475 729239**.

Thinking of Selling Your Home?

We may be able to buy your property through funding from Inverclyde Council and the Scottish Government.

Benefits:

- Market value offer
- Possible option to remain as a Cloch tenant
- Outstanding factoring fees can be settled from sale proceeds

 Interested? Contact 01475 783637 or office@clochhousing.org.uk.

Get Ready for Winter

Heating costs are a priority during colder months.

Warmer Homes Scotland offers support and energy-saving tips:

- Website: www.homeenergyscotland.org
- Telephone: **0808 808 2282**



Feedback & Comments

We value your feedback. If you have concerns about our factoring service:

-  Email: office@clochhousing.org.uk
-  Call: 01475 783637

 **Wishing You a Merry Christmas & Happy New Year**

From all the staff at Cloch Housing Association.

