



Cloch Housing Association – Summer 2025 Newsletter

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

- 📄 Your factoring invoice for the period 1st October 2024 to 31st March 2025
- 🛠️ How to report a repair / Contact Cloch Housing
- 🪵 Timber Fencing Update
- 💰 Financial Fitness Support
- 🏠 Are You Considering Selling Your Home?
- 💬 Feedback & Comments

Reporting a Communal Repair / Contacting Cloch

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

- By Telephone: Call 01475 783637
 - Emergency Repairs should always be reported by phone.
 - For out-of-hours emergencies, call the same number and follow the voicemail instructions to be connected to our reactive repair's contractor, James Frew.
- Online:
 - Register or log in at www.myclochhousing.org.uk
- Email:
 - Send your query 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.

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

Update on Fencing Repairs – Storm Eowyn (January 2025)

Following storm Eowyn in January 2025, it has taken some time to fully assess the extent of the damage and determine the complete scope of works required. This process was essential to ensure that all necessary repairs are identified and addressed. Once the full details were gathered, we proceeded to put the works out to procurement.

We are pleased to inform you that we have now received all the necessary quotations and are in the process of appointing a contractor. We expect works to commence in July 2025.

We thank you for your continued patience and cooperation during this time.

If you have any questions or concerns, please don't hesitate to get in touch.

Meeting Payment Terms & Direct Debit Discounts

We're pleased to offer two great discounts to help you save on your management fees:

Payment Within 28 Days

If full payment is received within 28 days of the invoice date, a £12.00 credit will be applied to your factoring account.

Direct Debit Discount

If you have a Direct Debit in place—or would like to set one up—please contact our office on **01475 783637** for assistance.

If your Direct Debit payments:

- Clear your balance within 6 months, and
- Are settled before your next invoice is issued,


You will receive a £10.00 credit on your factoring account.

Financial Fitness Support

Need help managing your finances or seeking debt advice?

Financial Fitness, an independent welfare and money advice charity, is available at our offices:

- Monday afternoons
- Friday mornings

 To book an appointment:

- Call our Customer Support Team at 01475 783637
- Or email office@clochhousing.org.uk

You can also contact Financial Fitness directly at 01475 729239.

Are You Considering Selling Your Home?

Whether you're:

- Downsizing,
- Selling a second or inherited property,
- Or selling for any other reason —

Cloch Housing Association would like to hear from you.

In partnership with Inverclyde Council and the Scottish Government, we have funding available to purchase homes on the open market. This helps us increase the supply of social housing, especially in areas where building new homes isn't possible.

We're interested in all types of properties—from tenement flats to houses with front and back doors.

Why sell to Cloch?

- We offer market value (but cannot exceed it).
- We are not part of a chain, so we can act quickly.
- In some cases, you may be able to remain in your home as a Cloch tenant.
- Any outstanding factoring fees can be settled from the sale proceeds.



 Interested?

Contact us today at 01475 783637 or office@clochhousing.org.uk to discuss this opportunity.

Feedback & Comments

We understand there may be times when our service doesn't meet your expectations. We welcome your feedback and complaints so we can identify areas for improvement.

If you would like to discuss any issues related to the factoring service, please:

-  Email us at office@clochhousing.org.uk
-  Call Property Services on 01475 783637