



Cloch Housing Association – Summer 2026 Newsletter

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

What's Included

- 📄 Your factoring invoice for the period **1st October 2025 to 31st March 2026**
- 💻 New Housing Management System – Rubixx
- 🛠️ How to report a repair / Contact Cloch Housing
- 🏠 Are You Considering Selling Your Home?
- 📋 Factoring Review
- 💬 Feedback & Comments

New Housing Management System – Rubixx

From **1st June 2026**, we will move to our new housing management system, **Rubixx**.

Rubixx is a modern, cloud-based platform designed to:

- Improve efficiency
- Streamline processes
- Enhance customer experience

Customer Portal Update

- Previous portal closed: **Thursday 28 May at 6pm**
- New portal expected: **Wednesday 1 July 2026**

The new portal will allow you to:

- Book Financial Fitness appointments
- Make payments and view account statements
- Update your contact details
- Upload and view documents
- Access news, events and updates
- Receive alerts
- Register as a Cloch member
- View frequently asked questions

We will confirm when the new portal is live and how to register via email and text.

✦ If you have not received previous updates, please scan the QR code below to update your contact details:



Invoices

Due to moving to Rubixx, factoring invoices have been generated slightly earlier than usual. This means the balance shown at the bottom of your invoice or statement may not include any payments received after 21 May 2025. If you have made a payment after this date, please take this into account when paying your balance.

Please also note that invoices are dated 31 May 2025, and payment is due within 28 days of this date.

If you would like to confirm your balance and have not yet registered for the portal or are having issues with using the portal, please feel free to contact our office as below in the feedback and comments section

Just a reminder that you will be able to access 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 as on the details in the section on feedback and comments

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

Reporting a Repair for Factored Owners

We know from time to time there might be a repair required to a common area (where this is part of the factored service) or you might want to advise us of something related to recent landscaping works. There are a few ways to contact us:

You can report a communal repair using the following methods:

Online

- Register or log in at: www.myclochhousing.org.uk

Email: office@clochhousing.org.uk (not monitored out of hours)

- **Emergency repairs should always be reported by phone, just ring the number and you will be connected to our contractor, James Frew.**

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

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.

Factoring Review

We are committed to improving our services and will be carrying out a Factoring Service Review this financial year.

We would welcome your views on how you would like to engage with this process.

Would you want to come to a workshop, complete an online survey or have other ideas?

 Please complete our survey:



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@clothhousing.org.uk
-  Call Property Services on 01475 783637