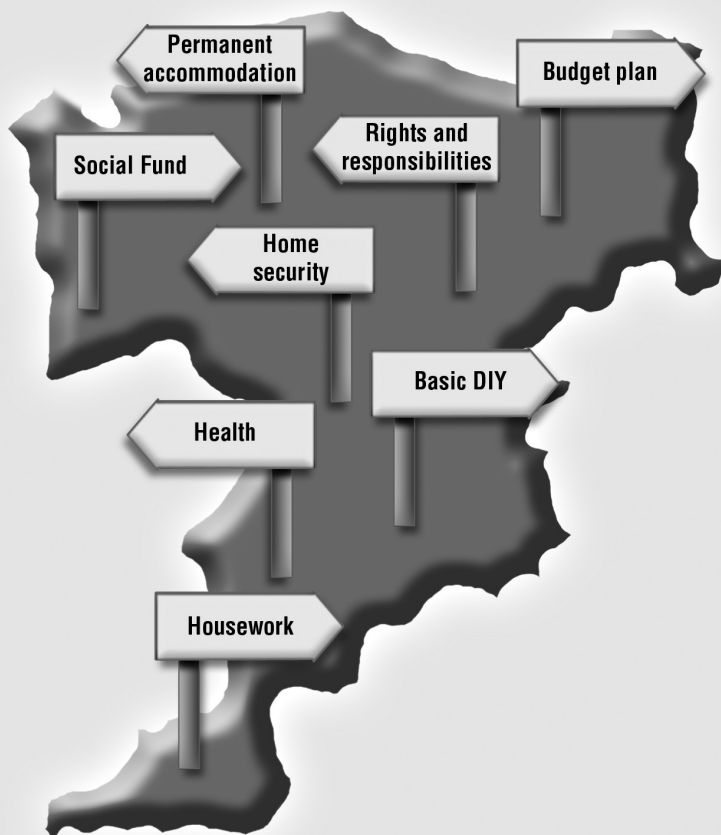


Moving into your new home



the **MORAY** council

September 2015

We try to review our leaflets regularly to make sure you have the most up-to-date information, however the contents of this leaflet is only correct at the time the leaflet is published.

For more information or advice contact us on 0300 1234566 or visit our website at www.moray.gov.uk.

Moving into your new home

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Congratulations on your new home! Although this is obviously great news, you will be very busy organising the move.

If you don't know where to turn or what to do first, this leaflet should help answer some of your questions.

Money and budgeting

Before you move into your new home, you should work out how much your basic weekly expenses are likely to be. To have enough money to cover all these expenses, you need to know how much money you have coming in and how much money is going out. You should make a list of the things you will have to spend your money on, such as:

- rent (this should be on your tenancy agreement/lease) or mortgage payments;
- service charges;
- utilities such as gas and electricity;
- Council Tax and water charges (if you are our tenant, we will tell you this in the offer letter. Otherwise you should contact our Revenues Section to find out how much you will be paying);
- phone calls;
- housekeeping – food, cleaning materials, toiletries and so on;
- building and/or contents insurance (we and some housing associations have our own insurance schemes);

- clothing;
- TV licence;
- decoration and furniture costs; and
- moving costs such as hiring a van, removal company or storage.

Once you have added up all your expenses, work out how much income you will have, including any benefits you are entitled to and deduct the total expenses from this.

Scottish Welfare Fund

In April 2013, a new service known as the Scottish Welfare Fund was introduced to replace the Social Fund. There are now two types of grants available:

- crisis grants may be awarded in crisis to help in an emergency or disaster; and
- community care grants may be awarded to help support independent living.

Grants will only cover certain things and sometimes household goods may be awarded instead of a financial grant.

To be considered for a grant, you have to be entitled to or getting certain benefits.

You can get information on the Scottish Welfare Fund on our website

http://www.moray.gov.uk/moray_standard/page_84329.html
or phone on 01343 563456.

Your rights and responsibilities as a tenant

Your landlord should explain your rights and responsibilities when you sign your tenancy agreement and give you a copy of your tenancy agreement/lease.

If you are our tenant, you should read through your Tenants' Handbook (when you move in) to make you aware of the procedures for dealing with issues such as paying your rent, reporting a repair and so on. Your area housing officer will arrange to visit you four to six weeks after you have moved into your home to see how you have settled in and talk about any problems. Housing associations may have different arrangements and you should ask them about this.

In an emergency

A stopcock is a valve used to restrict or cut off the flow of water in a pipe. Make sure you know where the stopcock is (it is usually under the kitchen sink) in case you have to turn the water off in an emergency.

You should also make sure you know where to find the trip switches, and gas mains valves as you may need to turn them off in an emergency.

Keep a torch in a handy place in case there is a power cut.

If you are moving to a flood risk area, you may want to register with Floodline (see page 15 for contact details) for a free warning message. You can find more information on their website at www.floodlinescotland.org.uk.

You can find a list of emergency phone numbers on page 15. If you are renting, you should also make sure you know how to contact your landlord in an emergency.

Gas and electricity supply

As soon as you move in, you should find out where all the meters are in your home and make a note of the location of each one. You should have:

- a gas meter (if the property has gas); and
- an electricity meter.

Find out how to get into the meter boxes and make a note of the serial number and reading of each.

If you don't know who your gas and electricity suppliers are, contact the following organisations and give them the serial number of the meter. They should be able to help you.

- **Gas** – phone the national enquiry line on 0870 608 1524.
- **Electricity** – phone Scottish and South Energy on 0845 026 2554.

Once you know who your supplier is, contact them and give your name, address, serial number and meter reading so they can work out your first bill.

You can find a list of energy suppliers in the Yellow Pages. You may want to contact suppliers for quotes or use a price comparison website to make sure that you are on the best tariff.

There may also be other help available. For example grants for insulation, to make sure your home wastes less energy and also reduce your bills. For more information contact the Energy Saving Trust (see page 14).

Get insurance

Insurance can be expensive, but it may be worth it for peace of mind. Don't forget that there may be a flood or a fire in which you lose everything. Not having insurance can prove to be very expensive if you have to replace your belongings.

If you are renting, you should check with your landlord if they have insurance. The landlords insurance will not usually cover loss or damage to your property, so you will have to take out your own insurance to cover the contents.

If you are buying a property you will need to arrange for buildings and contents insurance as a condition of your mortgage.

You can find a list of insurance companies in the Yellow Pages. Phone around or use a price comparison website to get a few quotes. We and some housing associations offer discount contents insurance to tenants. Contact your housing provider for more information.

Council Tax

Council Tax is used to help pay for services used by the community such as education, housing, roads, social

work, police and fire services. You need to tell our Revenues Section if you are moving home.

The amount you pay depends on the band of property you will be moving into and your personal circumstances. There are some people who may not have to pay Council Tax for example, full-time students or those under 18 years old. Others may qualify for a discount, for example if they are living alone. Contact our Revenues Section for more information (see page 14).

Furniture and appliances

If you rent your home and your landlord supplied furniture and appliances, you should be satisfied that they are safe to use. Make sure that electrical appliances which are not new have had a safety check (this is known as PAT testing) and have a green sticker showing the date they were last checked. If you are concerned that any appliance is not safe, you should contact your landlord.

If you need to supply your own appliances, then it is better not to buy second-hand electrical goods as they can be faulty and dangerous, unless you know that they have come from a good source and have been safety checked.

If you need to buy furniture but are on a low income there are services that can help. There are websites such as www.freecycle.org where you can find useful household items for free. If you don't have access to the

internet you could visit your local library. You might also be able to buy second hand furniture at a reduced rate from local charities in the area such as The Green Home (Buckie) or Moray Waste Busters (Forres).

Any furniture should be fire-resistant. All new and second-hand furniture sold after 1 September 1990 should meet the fire-safety regulations and should carry a label saying so. The regulations also apply to landlords who include furniture in the rental property. The following is an example of a label from an item of upholstered furniture.

Carelessness causes fire	← The caution
A N OTHER Ltd AB1 2XY	← Name and postcode of the first supplier in the UK
AB1234	← Batch number or identification number
1 March 1990	← Date manufactured or imported
This article contains CM Foam which passes the specified test.	← Description of filling materials
All upholstery is cigarette resistant.	
All cover fabric is cotton and is match resistant.	← Description of covering materials
This article does not include a Schedule 3 interliner	← Whether or not the article includes a fire-resistant liner.

Repairs and improvements

Your housing provider is legally responsible for repairing your heating, gas, water and electricity supplies, and sanitation (washing facilities and services for taking away waste water). However, if the damage is deliberate, you will be charged for the cost of the repair.

If you rent and want to make an alteration to the property, always get your landlord's permission first.

Never allow anyone to work on or install gas appliances in your home unless you are sure they are Gas Safe registered. You can check if an engineer is registered online at www.gassaferegister.co.uk or phone 0800 408 5500.

The following information is for general guidance on some basic DIY.

Mending a fuse at the fuse box

Always switch off the electricity (the on and off switch) at the fuse box before repairing fuses. Three types of fuses are used in a fuse box, depending on which type of fuse box you have.

Fuse box type	Description
Standard	This contains a length of wire attached to the screw terminals. If the wire has broken or burnt out, replace it with wire of the same 'rating' (the number of amps). Most fuses say which amp fuse

	wire you should use. If you are not sure which one to use, take the old fuse with you to your local hardware or DIY shop. These fuses are not very common any more.
Cartridge fuse	You just buy a new cartridge with the right fuse rating.
Modern fuse	These are switches on a trip-switch fuse box. Each switch operates an electrical circuit. The switch will turn itself off if a circuit becomes overloaded. All you need to do is turn off any appliances you don't need to be using and then turn the switch on again. If you are renting and a fuse keeps turning itself off, you should tell your landlord who should arrange to check the fault.

Home security

Make sure your home is secure. You don't want to come home and find that someone has broken in, stolen all your belongings and damaged your home.

When you move in, put up curtains as soon as possible as it makes your home look as if it is lived in, and people are less likely to break in.

If you are going out or away on holiday, make sure all the doors and windows are properly locked. Write your postcode on items with an ultraviolet pen, and engrave your postcode on bikes and scooters. Take photographs of valuables and write any serial numbers on the back of photographs. Make sure you cannot see expensive items such as a TV, stereo or computer from the street.

If you rent your home and are going to be away for a long time, tell your landlord. If you are going to be away over the winter months you should tell your landlord before you leave so that arrangements can be made to drain the water system in the property to avoid burst pipes. Your housing provider will not keep a spare set of keys so ask someone you really trust to keep a spare set in case of an emergency or if you are locked out.

Only let people into your home who you know and trust. If anyone visits from the gas, electricity, water or phone companies, the police or the Council, it is your responsibility to ask them for proof of identification before letting them in.

Health

It is always a good idea to register with a local GP or health centre – don't wait until you become ill. NHS doctors and clinics are free and are extremely useful for finding and using other services in the area, such as

dental practices. Most clinics also provide other healthcare such as 'well women clinics', and can also refer you to hospital and specialist services. Contact Health Point (see page 14) to find your nearest health centre or health services.

Housework

Most people hate housework as it can be boring. You can decide how often you do it. Some people will do some every day, others once every week or every two weeks or so. But try to do it regularly as not doing it can affect your health and your tenancy.

Telling everyone you have moved

Remember to tell everyone who needs to know that you have moved for example, your friends, family, employer and school. Don't forget to tell any agencies if you are claiming benefits.

There is a website, www.iammoving.com, which can help you tell many organisations of your change of address. It may also be worthwhile asking your local post office to forward mail to you but you will be charged for this service.

Contacts

Housing and Property

PO Box 6760

Elgin

IV30 9BX

Phone: 0300 1234566

Email: housing@moray.gov.uk

Website: www.moray.gov.uk

Advice/information

Citizens Advice 01343 550088

Electricity 0845 026 2554

(find out your electricity supplier's details)

Energy Saving Trust 0800 512 012

Gas national enquiry line 0870 608 1524

(find out your gas supplier's details)

Gas Safe Register 0800 408 5500

Grampian Police (non-emergencies) 08456 005700

Green Home 01542 839600

Health Point 0500 202030

Revenues Section 01343 563456

(for housing and Council Tax
benefit advice)

Jobcentre Plus 0800 055 6688

NHS 24 08454 242424

Moray Women's Aid 01343 548549

Moray Waste Busters	01309 676056
Shelter	0808 800 4444
Traveline Scotland (public transport bus/train)	0871 200 22 33
Water company	0845 601 8855
Emergency numbers	
Electrical emergency	0845 272 7999
Emergency services (police/fire/ambulance)	999
Floodline	0845 988 1188
Gas emergency	0800 111 999
Moray Council out of hours emergency service (Monday to Friday 5pm to 8.45am and weekends)	03457 565656
Water company	0845 600 8855
Registered Social Landlords (RSLs)	
Ark Housing Association	0131 447 9027
Albyn Housing Society	01349 852978
Castlehill Housing Association	01224 625822
Cairn Housing Association	01463 220666
Grampian Housing Association	01343 552779
Hanover (Scotland) Housing Association	01343 548585
Langstane Housing Association	01224 423000
Margaret Blackwood Housing Association	01224 326964
Moray Housing Partnership	01343 543210

NOTES

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If you need information from the Moray Council in a different format, such as Braille, audio tape or large print, please contact:

如果閣下需要摩里議會用你認識的語言向你提供議會資訊的話，請要求一位會說英語的朋友或親人與議會聯繫

Jeżeli chcieliby Państwo otrzymać informacje od samorządu rejonu Moray w swoim języku ojczystym, Państwa przyjaciel lub znajomy, który mówi dobrze po angielsku, może do nas

Se necessita de informação, do Concelho de Moray, traduzida para a sua língua, peça o favor a um amigo ou parente que fale Inglês para contactar através do:

Jeigu Jums reikalinga informacija iš Moray regiono Savivaldybės [*Moray Council*], kurią norėtumėte gauti savo gimtąja kalba, paprašykite angliškai kalbančių draugų arba giminaičių susisiekti su mumis

Чтобы получить информацию из Совета Морэй на Вашем языке, попросите, пожалуйста, Вашего друга или родственника, говорящих по английски, запросить ее

Si necesitas recibir información del Ayuntamiento de Moray en tu idioma. Por favor pide a un amigo o familiar que hable inglés que:



Project Officer
Chief Executive's Office
High Street
Elgin, IV30 1BX



Phone: 01343 563319



Email: equalopportunities@moray.gov.uk



Textphone (Wednesday or Thursday only):
18002 01343 563319