

the tenants' VOICE

SUMMER 2016

Moray Tenants Forum



We would like to introduce the new Chair of the Moray Tenants Forum – Katy Holmes. Katy replaces Steven Christie as Chair who stepped down and took up a new role as treasurer. We wish them both all the best in their new roles.

Katy has been a tenant for many years and joined the Forum a few years ago to meet other tenants and to become more involved. Katy also attends the Moray Tenants Partnership and the Communities Committee. She has represented Moray tenants at housing events and more recently she has been part of the stepping up to scrutiny training program and is now working with us to introduce tenant scrutiny in Moray.



Katy Holmes.

Steven has been involved with tenant participation since 1999 and was the Chair of the Forum for the last 8 years. During this time he helped set up other groups such as the Moray Tenants Partnership, an organisation bringing a group of social housing tenants and their landlords together. He goes to countless meetings to help improve your housing services.

Tenant participation strategy review

We are about to review our tenant participation strategy which sets out how we will encourage and support tenants to help make and influence decisions about housing services.

We value your feedback and participation as it helps us to identify improvements in the way we work and improve the quality of the services we deliver. If you would like to be involved read on.

We will be issuing new payment cards later in the year due to a change in our service provider.

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CONTACT US

If you need to contact us or need information please call our **Contact Centre on 0300 1234566** or visit our website **www.moray.gov.uk** Alternatively you can visit one of our access points.

BUCKIE

Buckie Access Point,
13 Cluny Square, Buckie, AB56 1AJ.

ELGIN

Elgin Access Point,
Council Office, High Street, Elgin,
IV30 1BX.

FORRES

Forres Access Point, Auchernack,
High Street, Forres,
IV36 1DX.

KEITH

Keith Community Hub, Mid Street,
Keith, AB55 5AH



the **moray** council

EMERGENCY OUT OF HOURS: 03457 565656

Do you support a loved one who has an illness or a disability?

You're looking after your mum/husband/aunt/brother/neighbour, and before you know it, all your energies are focused on keeping them well and safe. Sound familiar?

There are almost 8000 people in Moray just like you: carers, spending time looking after someone who depends upon them because of illness, disability, frailty or substance use. Who will do the things you do if you can't? Looking after yourself is just as important, but often gets pushed to the back of your mind.

Here at Quarriers, we know how important it is for carers to look after themselves, as well as the person they care for. We're here to make sure **YOU** come first occasionally, and can offer a range of supports to help you manage your role as a carer alongside other aspects of your life.

Whether it be work, education, family, finances, respite, condition-specific information, new skills, old interests; if we don't have the information or contacts you need, we'll find them for you, and we'll support you to learn what you need to manage your caring role and look out for yourself too.

Meeting other carers

The best people to understand what your life is like are those whose lives are similar. We run a monthly Carers Café for adult carers, and a range of activities for young carers.

Skills development

How often do you wonder if there's a better way to help the person you care for get up from their chair, or slide across the bed? Frustrated by having to repeat the same conversation three times in 10 minutes? We can help you develop the skills for your particular caring role in a way that suits you.

Information

- **Are you getting the right benefits?**
- **How do you get a blue badge?**
- **When can you ask for help from the council?**
- **Who is the person to speak to about the future?**

When you're caring for someone else, there are ALWAYS questions. We're here to help you find the answers, and put you in touch with the experts, to make sure you get what you need, when you need it.

Young Carers

Many young people in Moray are spending time caring for a member of their family, and missing out on the opportunities that other young people their age take for granted. Our young carers team can support young carers to be children and young people first, offering one-to-one and group support, access to training and information sessions, leisure activities and a route to targeted support to ensure the most appropriate services are involved and active to help the whole family.

Contact us today to find out more about these, or other supports we can offer. We're here to help you look after you, and we're looking forward to speaking to you soon.



Call us today for a confidential chat on 01343 556031.

Quarriers Carer Support Service (Moray), 44 High Street, Elgin, IV30 1BU.

Email: carersmoray@quarriers.org.uk **www:** www.quarrierscarersservice.org.uk

Dear tenant,



Welcome to the summer edition of the Tenants' Voice.

I would like to congratulate Katy Holmes in becoming the Chair of the Moray Tenants Forum. To find out more about the Forum please read the articles on tenant participation.

Tenant feedback has an important role in the design and delivery of our services. You may remember receiving a survey in late 2015. This newsletter summarises the findings of that survey and the changes that we will be making, based on your feedback. We have also used the survey to inform our investment programme and decide what improvements will be carried out over 2016/17.

The changeover to Universal Credit continues to be rolled out. We have some information about understanding letters that you receive from the Department for Work and Pensions.

We hope you enjoy reading this newsletter and find the information useful. We would like you to tell us about any news or information you would like to see featured in future editions. If you have any ideas, please get in touch with us on 0300 123 4566 or email housing@moray.gov.uk.

Finally have a safe and wonderful summer.

George G. Alexander

Councillor George Alexander

Tenant Participation

Get involved and have your say

We would like more tenants to get involved.

Tenant participation is about tenants, councillors and housing staff working together to improve the housing service. It involves sharing information and ideas, influencing our policies and decisions and sometimes representing tenants at events.

GET INVOLVED!

There are many ways that you can become involved in our decision making process.



Consultations: You can be added to our list of interested tenants. We realise some tenants don't have the time to commit to meetings so we can contact you when there are consultations or reviews that are relevant to you. For example, we used this list to ask tenants to test changes made to our website and asked them to fill in a short survey.

Estate walkabouts: We carry out regular estate audits to identify any issues with the area and try to find ways to solve the problem. Why not come along? You can ask your housing officer for details of the next walkabout or follow our Facebook page at www.facebook.com/themoraycouncil to see if one is coming up in your area.



Moray Tenants Forum: This is a tenant-led group which aims to improve housing services and conditions. We consult the Forum on changes to our service or other housing matters. They also help develop articles to include in this newsletter. The Forum is informal and friendly. We recommend that tenants come along and see what happens. You can be as involved as much or as little as you want and we hope that you will find it informative and enjoyable. There is help available to cover travel costs and other out of pocket expenses. You could also join their Facebook page at www.facebook.com/moraytenantsforum.





Satisfaction surveys: We conduct regular surveys of our service, and a larger review every three years. It is important you fill these in and return them so we know what we have done well and where we can make improvements.

Tenant Scrutiny Panel



Tenant scrutiny:

The Service Improvement Panel (SIP) is a group of tenants who assess our services and make recommendations on how we can improve. Tenant scrutiny gives tenants more power to hold us to account

for our performance and decisions. The Panel have a number of ways to gather information for example by mystery shopping, interviewing staff or visiting our offices or empty properties. Help is available to cover travel costs and other out of pocket expenses. There may even be the opportunity to gain a qualification for those that are interested.

You can contact us to find out more on **0300 123 4566** or email us at **housing@moray.gov.uk**



CALLING ALL YOUNG TENANTS BETWEEN 16 AND 25 SPEAK OUT!

An exciting opportunity to get involved in our Social Housing and Young People Radio Show.

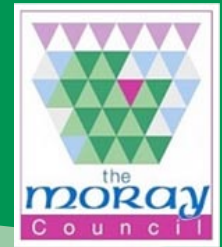
Castlehill Housing Association, Grampian Housing Association and the Moray Council are looking for young people to get involved in a series of Radio Shows to talk about your experiences of social housing. Topics raised will include what it is like to be a young tenant, the reality of presenting as Homeless, demand for social housing, financial difficulty and what help is out there. You'll also hear about how to get more involved, volunteering opportunities and how you can influence your landlord's decisions.

If you have a story to share, or questions to ask, this is your chance to get involved in a discussion with housing professionals and other young tenants. This is a great way to meet new people, build on your confidence and star in a radio show.

If you are interested in taking part please contact Katie Taylor on 01224 202947 or Catherine Coutts on catherine.coutts@netralt.org.uk.



Tenants Survey 2015



In 2015 we surveyed all of our tenants to gather their views on the housing service and how we can improve.

A total of 1,738 responded which is around 30% of tenants.

We are already using the survey results to change how we do things. This newsletter gives you feedback on the result, and where we'll be focusing our work to keep improving

A big "thank you!" to our tenants for taking part and helping us improve our services!



80% of tenants are satisfied with our overall service. Although satisfaction has fallen a little since 2012, many of your comments were about other departments (such as the condition of roads, paths, play areas and so on). The result also compares well with the national average.



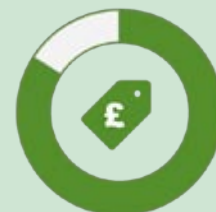
90%
Satisfied with the manner of Housing staff



79%
satisfied with repairs in the last year



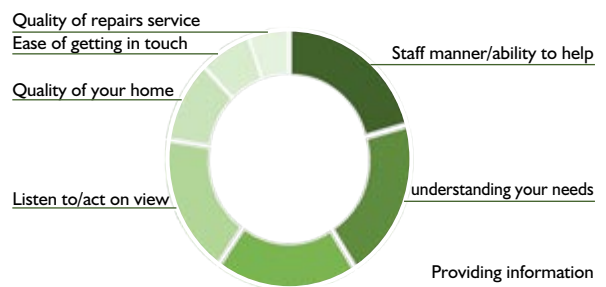
86%
satisfied with the quality of their home



84%
feel their rent is good value for money

What makes for a satisfied tenant?

We want to make sure that all parts of our services meet tenants' needs. Survey results show that some of what we do is particularly important to how you feel about us as your landlord. We'll use these to help us focus on the things that really matter to our tenants.



USING SURVEY RESULTS

One of the main reasons for the survey was to make sure our work to improve services focuses on the right things. Survey results tell us that the areas shown here should be a particular focus for our service improvement work.

These results are already helping us to change how we provide services. We will continue to use them to make decisions on how to improve services further.

IMPROVEMENT PRIORITIES

- Listening to/acting on your views
- Understanding your needs
- Keeping you informed, providing the information you need
- Improving the repairs service
- Dealing with antisocial behaviour

Improvements from the tenant survey

The customer/landlord relationship

Many of your comments highlighted environmental concerns such as the condition of roads, paths and play areas. We have been working closely with other Council departments to see how these can be addressed but it will be challenging when budgets are being cut.

Your opinions of our contact centre are positive however there are some areas where we can improve. We are going to work with our customer service team to look at scripts and assess training needs. We will also see if there is a better way to deal with more complex enquiries, such as repairs.



We were disappointed that some tenants don't feel that we keep them informed about decisions, with only 78% of tenants saying they were satisfied. We keep you up to date on our decisions through this six-monthly newsletter, through leaflets, our website and through social media. Each year, we also send you a report which shows how well we performed against our historical results and against other Scottish social landlords. We will review whether there are any other ways we can keep you up to date, or whether we can make better use of our existing communication tools such as social media.

There was also disappointing results for the opportunities given to tenants to be involved in our decision making processes, with just 60% of tenants saying they were satisfied. Most social landlords send their survey to a sample of tenants but this time we felt it was important to give all tenants the opportunity to fill in the survey. This year we will review our tenant participation strategy and identify any ways that we can expand on our options for you to get involved in our decision making processes.

Housing quality and maintenance

We recognise that we need to improve our repairs service. We hope that the changes made to the structure of the DLO that we told you about in the last newsletter, will improve the overall service. We have also set up working groups to look at improving repairs appointments, repairs completed first time, communication and tenant feedback.

Our budgets have been amended to reflect your main priorities which were:

- Heating and insulation
- New bathrooms or showers
- Window replacements

More information on the investments for 2016/17 can be found on page 14.

Neighbourhood and community

A housing liaison officer joined the Community Safety Team in October 2015 to improve how we respond to antisocial behaviour. A review of the antisocial behaviour policy will also take place to make sure that the timescales are suitable for the multi-agency approach that we take.

Access to housing and support

The Housing Need and Demand Assessment will use the survey results to look at if there is a demand for more disabled adaptations within our properties. If there is a demand for more adaptations then our next Local Housing Strategy will be updated to take this in to account.

We listen to your feedback and act on it



You said...

You wanted better online systems.

We looked at the housing section of our website and made changes so that information is easier to find and forms can be filled in online. You can access your rent account at any time and set up payments.

You can also check your position on the housing list at any time.

You said...

You wanted us to make it easier to accept and offer a property.

We can send out offers of housing by email. You can accept or reject the offer by clicking on a link.

You said...

You wanted us to improve our repairs service (DLO)

We restructured our DLO to allow them to manage their workloads better, increase consistency and productivity. It will take time for you to see the full benefits of this change.

You said...

That improvements to heating and insulation of your home is a priority.

We have reshaped our housing investment strategy to focus on the main improvements you would like to see prioritised in your home.

Housing Service – Grass Cutting Scheme

We have a scheme for those of you who are unable to cut the grass. If you are unable to maintain your garden due to your age, illness or disability contact us or speak to your estate caretaker for more information.

You can apply if you are:

- Aged 65 or over, with no physically able adults aged 18-64 in the household
- Under 65 and in receipt of any physical or mental health-related benefit such as Disability Living Allowance, Attendance Allowance, Severe Disablement Allowance
- Registered blind
- Any age, but due to your 'vulnerability', would not be capable of cutting grass. We will ask for evidence in these cases.

If you qualify and you are receiving housing benefit, we will offer this service free-of-charge.

If you are not receiving housing benefit you will have to pay for this service. The cost is £47.87 for the 2016 growing season (April to October). Your grass will be cut up to 15 times during this period.

The service does not include grass lifting or any other gardening work.

To apply for the grass cutting scheme you can go online and fill in a form or contact us.

Website: www.moray.gov.uk/moray_standard/page_41526.html

Phone: 0300 123 4566



Housing options



Moray is a very popular place to live and we are one of several social landlords in the Moray area. We work with our partners to meet housing need however the demand for affordable housing in Moray is high. Although we have 6,061 council properties throughout Moray we still have 3,457 people on our housing list waiting for a property. Our housing list is split into three lists:

- Waiting list – 40% of our available properties go to people who have made a general housing application
- Homeless list – 40% of our available properties go to people who have been assessed as homeless
- Transfer list – 20 % of our properties go to existing tenants who want to exchange their house for one of a different size, location, house type.

During the year 2015/16 we were only able to house a total of 480 applicants from our lists.

To increase the supply of affordable housing we are continuing with our new build program. On average we have built 68 new homes each year.

People looking for accommodation need to consider other housing options that are available in Moray.

It may be that family members are about to leave home or there has been a change in the family circumstances that means different accommodation is needed. There are a range of other housing options that should be considered.

These include:

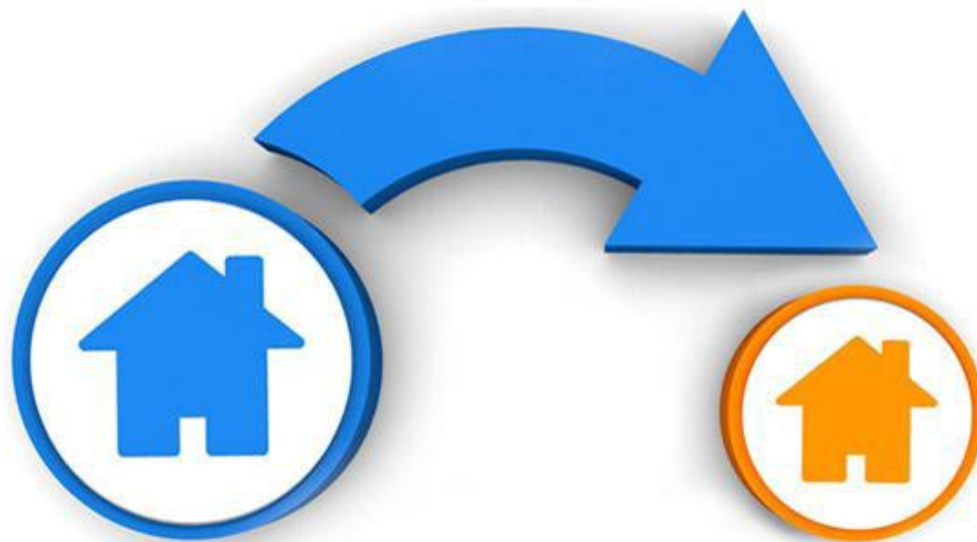
- Renting a private property;
- Renting a room or sharing a property with friends or relatives to reduce costs;
- Low cost or Help to Buy schemes;
- Shared ownership;
- Having adaptations made to your current home to suit disabilities or medical needs.

Our Housing Options Team are trained to discuss all available options while considering your personal circumstances. Contact housing.options@moray.gov.uk or phone **0300 123 4566**.

We can also provide support for people who think they are struggling with their tenancy or think they may be about to lose their home due to financial difficulties.

We may be able to stop this happening but you need to contact us as soon as possible.

Contact housing.support@moray.gov.uk or phone **0300 123 4566**.



Downsizing Incentive Scheme

- Does your home have 3 or more bedrooms? ✓
- Do you have a spare bedroom? ✓
- Would you like help to move? ✓
- Would you like to cut your household bills? ✓
- Is your garden too big to manage? ✓

The Downsizing Incentive Scheme is for tenants who live in homes that are too big for their needs and would like help to move to a smaller property. **This scheme is voluntary** and offers practical and financial help.

The aim of the scheme is to help people wanting to move to a smaller home but also to release properties in the highest demand and in the areas of greatest need.

A smaller home may be cheaper and easier to maintain and helps families waiting for a larger house.

If there is funding available, you could get a basic grant of £1500. In addition, we will give you £400 for each bedroom that you give up. We will deduct any costs for recharges and arrears from the grant awarded.

For example:

If you move from a 4 bedroom house to a 2 bedroom house you could receive:

Grant	Amount:
Basic grant	£1500
£400 per bedroom given up	£800
Total grant awarded	£2300

If you think you qualify or if you would like more information on the downsizing incentive scheme, please contact your housing officer or contact us:

Phone: **0300 123 4566**
 Email: **housing@moray.gov.uk**
 Website: **www.moray.gov.uk**

This year we will be reviewing the downsizing scheme to consider options to widen the scheme.



The Scottish
Government
Riaghaltas na h-Alba



Home Ownership

Buying a Home

Many people want to own a home of their own but find the cost of buying just out of their reach. Buying a home can be expensive and not everyone will be able to buy a property without some form of help or support. There are a number of schemes that make home ownership available to those with low to moderate incomes.

Shared Ownership

Shared ownership is a form of low cost home ownership that combines 'renting' with buying. The aim of this is to help people who cannot afford to buy a suitable home outright, to purchase a share in a property. The owner can buy shares of 25%, 50% and 75% of the property depending on how much income you have. Several housing associations have this type of property available and may have restrictions on who qualifies:

- **Grampian Housing Association**
- **Langstane Housing Association**
- **Castlehill Housing Association**

Open Market Shared Equity

The Open Market Shared Equity scheme allows people on low to moderate incomes to buy homes that are for sale on the open market. The scheme is open to applicants who include social renters, disabled people, members of the armed forces, veterans who have left the armed forces within the past year, widows, widowers and other partners of service personnel.

The minimum equity stake that buyers must take in a property is 60% and the maximum equity stake is 90%. **Grampian Housing Association** administers the scheme locally for the Scottish Government and further information can be found on their website at www.grampianhousing.co.uk

Mid Market Rent (also known as intermediate rent) is a form of affordable housing with the private sector. Typically tenants would pay rent at lower than the normal market rent levels within their local area but rents would normally be higher than what a council or housing association tenant would expect to pay. Mid Market Rent properties are aimed at people who are employed, but have low priority for housing by the Council or Housing Associations.

Anyone can register an interest in any of these intermediate tenures through Apply4Homes. Find out how to register at www.moray.gov.uk/moray_standard/page_101654.html

Council New Build Update

We are continuing with our programme to build 500 new council houses over the next 10 years. Since the programme started in 2011/12 we have completed over 400 new build homes for rent.

During 2015/16 we completed:

- 32 bungalows at Thornhill Drive, Elgin;
- 18 houses and flats at Bain Avenue, Linkwood, Elgin;
- 8 flats at Corries Way, Forres,
- 6 houses in Keith; and
- 19 houses and flats in Dufftown.

We are about to complete a 29 unit development at Alba Road, Buckie in August.

Our future build programme is at an early stage but will probably look like this:

House type	No of properties	
	Buckie	Forres
1 bed, 2 person flat	8	36
2 bed, 3 person bungalow	0	8
2 bed, 4 person wheelchair accessible bungalow	1	2
3 bed, 6 person semi-detached house	2	0
3 bed, 5 person bungalow	2	0
4 bed, 7 person semi-detached house	2	2
Total	15	48

Construction is likely to start late 2016, with a completion expected late 2017 or early 2018

All our new homes have been built to the highest standard of energy efficiency to save tenants money on fuel costs. The houses are bright and spacious with dining kitchens and their own car parking spaces. All our bungalows and most of our ground floor flats have level access showers and are designed to be accessible for older people or people with disabilities.

We use a New Build Lettings Plan to allocate the first tenant in a new build home. Applications for Council housing can be made via the Apply4Homes website at www.apply4homes.org.uk or phone us on 0300 123 4566.

Up to date details of our new build developments are available on our website at www.moray.gov.uk/moray_standard/page_84428.html

Disabled adaptations to your home

Are you having difficulty getting in and out of the bath?

Are you having difficulty managing steps?

Did you know that we will pay for works to help you to live well in your own home? The type of works required are usually fitting handrails or grab rails, but can involve removal of a bath and fitting a level access shower, or fitting a ramp.

If you would like an assessment of your needs please contact the Access Care Team, based at the Moray Council HQ Annexe, High Street, Elgin; phone 01343 563999 or email accesscareteam@moray.gov.uk. If it is easier, you can get a friend or relative to contact us on your behalf.

There is more information about the help offered by the Access Care Team on our website at www.moray.gov.uk/moray_standard/page_79225.html



We are responsible for a wide range of housing services which affect the quality of life of the people in Moray. As a social landlord we must fill in an annual return to the Scottish Housing Regulator to make sure that we are providing landlord services that meet the standards set out in the Scottish Government's Social Housing Charter.

The Charter sets out the standards and outcomes that:

Tenants can expect in terms of

Quality and value for money

The standard of their homes

Opportunities for communication and participation in the decisions that affect them

Homeless people can expect in terms of

Access to help and advice

The quality of temporary accommodation

Continuing support to help access and keep a home

We have now finished our third annual return and look forward to receiving our landlord report from the Regulator. The landlord report will be available on their website, normally in late August 2016.

Our last annual performance report was well received and we would like to thank all of you who took the time to give us feedback. We are now using your feedback to develop our 2015/16 performance report in partnership with our tenant representatives. You should receive your copy of the report by the end of October.

If you have any thoughts or ideas or would like to be involved in developing our next performance report to tenants please contact us on **0300 123 4566** or email housing@moray.gov.uk



Housing Investment Strategy for 2016/17

In 2016/17 we expect to collect around £18m in rent. This year we will spend around £11m on maintaining, upgrading and modernising our housing stock. Some projects have already started with others due to be carried out throughout 2016 and in to 2017.

Spending for the year will cover a wide range of improvement works, including:-

- Capital Works – Kitchens; Heating; Replacement Windows; Medical Adaptations
- Planned Maintenance Works – Estates Upgrades; Garage Upgrades, Roof and Fabric Repairs
- Annual Maintenance – Gas and Solid Fuel Servicing; Smoke Detectors; External Paintwork

The majority of projects within the Investment Programme continue to be delivered through a Partnership Agreement with our Building Services Direct Labour Organisation (DLO), which is in place until April 2019.

Tenant Survey:

Our most recent Tenant Survey suggested that around 30% of you considered improvements to the heating and insulations of your homes as a priority. In order to deal with this and go towards meeting the Energy Efficiency Standard for Social Housing (ESSH) in 2020, we are spending £1.3m on heating replacements and £1.0m on roof and fabric repairs and insulation work.



Kitchens and bathrooms £1.65m

Around 300 kitchens will be fully replaced or partly upgraded during 2016/17. Within the programme we also upgrade bathrooms where it is

needed and give you the opportunity to have showers fitted as part of the work for a small weekly increase in your rent. We expect 75 people to take up this choice annually.



Windows £0.75m

Our Capital Budget also funds the window replacements programme and a budget of £0.75m will allow us to fit new windows to around 250 homes in 2016/17. This programme will continue into future years to make sure that windows are replaced when they reach the end of their life.



Other upgrades

As part of the Housing Investment Strategy we also carry out other upgrading works for example the re-rendering of properties, internal refurbishment and the replacement of drain pipes and gutters. These programmes have been targeted to allow our housing stock to continue to meet the Scottish Housing Quality Standard.

Planned Maintenance £1.3m

Other work carried out under the heading of Planned Maintenance includes Estate Upgrades, Safety & Security related improvements.

The yearly maintenance budget, which amounts to £1.3m for 2016/17, is mainly spent on the annual servicing of gas, coal and oil fired heating systems. The servicing of gas appliances is an important safety and legal requirement and we put a high priority on making sure that all gas heating systems are serviced on an annual basis. The annual budget also funds a regular six-yearly programme of pre-paintwork repairs and external painting to make sure that the external fabric of your homes are maintained in good condition.

More details of the programme can be found on our website or contact us for more information.

Phone: 0300 123 4566

Email: housing@moray.gov.uk

Website: www.moray.gov.uk



Universal Credit is the new benefit that is being phased in to replace benefits for working aged people. In Moray, it is now available to single jobseekers making new claims.

Universal Credit helps you to meet your daily living costs and housing costs. By now some of you may be receiving Universal Credit or have made a new claim and are waiting to hear the outcome. It is important that you keep us updated on your application.

Here are a few pointers to help you check that you are receiving the right amount.

Your letter will look something like this:



<Title> <Initial> <Surname>
<Address1>
<Address1>
<Address1>
<Address1>
Postcode

Building/Office location
Office Type
Street
Town
County
Postcode

www.gov.uk/universalcredit

Telephone: 0845 6000 723

Textphone: 0845 6000 743

If you contact us, use this reference:
<NINO>
<NSG date>

Dear <Title> <Surname>

Your Universal Credit monthly payment is £<xxx.xx>

This will be paid on <next payment date>. You'll receive this amount each month unless your circumstances change.

The amount may have changed since the last payment calculation we sent you. This can happen if:

- we've received new information about your circumstances or earnings
- sanctions or other deductions have been applied

The table below explains how we worked out your payment. If you need more information, contact us using the phone number or address at the top of this letter.

To keep receiving Universal Credit you must do all the things set out in your Claimant Commitment.

If your circumstances change, you must tell us straight away by phoning 0845 6000 723. If any changes affect your Universal Credit, we'll write and let you know.

Because you receive Universal Credit you may be eligible for other benefits. For more information about this, please go to www.gov.uk/universalcredit

Yours sincerely

Office Manager



The front page of your award letter tells you how much Universal Credit you are entitled to each month.

Remember this could include payments towards:

- Your basic living costs for you and your partner
- Your rent
- Your children
- Extra help if you are a carer; or
- Extra help if you have a limited capacity for work

The second page tells you how your claim has been calculated:

How your Universal Credit payments are worked out

This is based on your circumstances between <start date of assessment period> and <end date of assessment period>

1. First, we bring together the basic parts of Universal Credit that apply to you.	
Standard allowance for you	£ xxx.xx
Housing element	£ xxx.xx
Child element <This is based on x children>	£ xxx.xx
Disabled child element	£ xxx.xx
Childcare element	£ xxx.xx
Carer element	£ xxx.xx
Limited Capability for Work element	£ xxx.xx
Amount	£ xxx.xx
2. Next, we take account of any non-work income and other benefits you receive, as well as your savings and capital.	
<type of income> £ xxx.xx	£ xxx.xx
Income from £ xxx.xx savings and capital. We take £1.00 into account for every £250 you have over £6000	£ xxx.xx
The total we take off for these items is:	£ xxx.xx
3. We then take account of your take-home pay	
Take-home pay is what's left after tax, National Insurance and any pension contributions have been deducted. Your take-home pay for this period is £ xxx.xx The first £XX.XX of your take-home pay doesn't affect your Universal Credit monthly amount. Every £1.00 you earn in take-home pay over this £XX.XX reduces your Universal Credit by 65 pence.	£ xxx.xx
The total we take off for take-home pay is:	£ xxx.xx
4. Lastly, we take account of any loans, advances, sanctions, penalties, deductions, overpayments or third party payments you have.	
<reason for deduction>	£ xxx.xx
The total we take off for these items is:	£ xxx.xx
Total adjustments	£ xxx.xx
Your Universal Credit monthly payment for this period	£ xxx.xx



Universal Credit is operated by the Department for Work and Pensions.

How your Universal Credit payments are worked out.

Part I – The basic parts of Universal Credit that apply to you.

Most of the elements are standard amounts depending on your age, circumstances and how many children you have.

The housing element is to help with your housing costs. It is worked out using the amount of rent you are charged each week and how many people live in your home.

If you rent your home and there is no housing element on the letter you must phone the Universal Credit helpline as soon as possible on 0345 600 0723 to tell them that you pay rent.

The amount of housing element you have been awarded may be a little confusing. You must remember, if you rent your home from the Council (except for those living in temporary accommodation) that your rent is charged over 48 weeks and not 52 weeks. This means that you will continue to receive help towards your rent from Universal Credit during the 'rent free weeks' and you must continue to pay your rent during these times.

Working out how much help you are getting towards your rent

Here are a few of examples:

Example 1

Mr and Mrs Smith and their 12 year old daughter live in a two bedroomed house.

The rent is £58.46 per week.

$£58.46 \times 48 \text{ weeks} = £2806.08$ annual charge. This amount is then divided over 12 months.

Their housing element of Universal Credit per month would be £233.84.

£233.84 is the amount Mr & Mrs Smith need to pay towards their rent every month.

Example 2

Mr and Mrs Brown live in a three bedroom house. The rent is £60.36 per week.

$£60.36 \times 48 \text{ weeks} = £2897.28$ annual charge. This amount is then divided over 12 months.

Because Mr and Mrs Brown only need one bedroom their monthly housing element is cut by 25% from £241.44 to £181.08.

Their housing element of Universal Credit per month would be £181.08.

Mr and Mrs Brown must pay £241.44 per month towards their rent.

Mr and Mrs Brown may be able to claim a Discretionary Housing Payment from the Council to help them with the shortfall. See additional help.

Part 2 and 3

This is about your income, other benefits and your capital or savings. Please make sure that these details are right.

Remember that Universal Credit is based on your circumstances from the last month not your current circumstances.

Part 4

The total amount of Universal Credit you receive each month may be cut for a number of reasons. These could include loans, advances, sanctions, penalties, deductions, overpayments or third party payments.

If you are unsure why your Universal Credit has been cut or you do not understand the amount you have been awarded get advice at once.

You can ask the Department for Work and Pensions for an explanation or review their decision. If you need advice, you can contact our Money Advice Team on 0300 123 4561, or your local Citizen's Advice Bureau.

Additional help

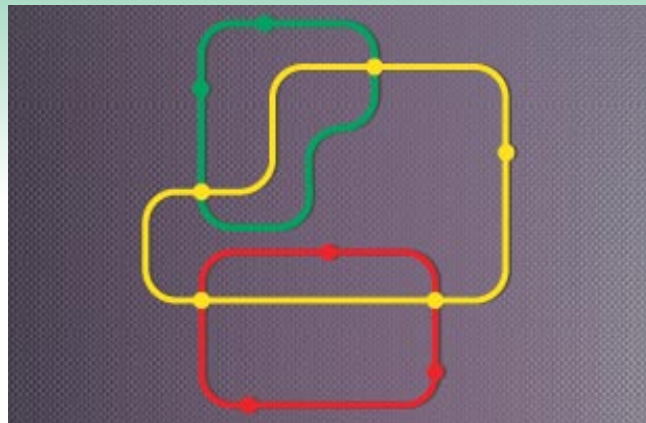
Keep us informed on the progress of your application especially if there are any delays in you receiving payment. Keep checking your rent balance and make payments using our online rent balance tool. The tool shows your payment history, if you don't owe us money (CR) or if you owe us money (DB).

If you need more information, advice on managing debt or to apply for a Discretionary Housing Payment please contact us:

Phone: [0300 123 4561](tel:03001234561)

Website: www.moray.gov.uk

Are you affected by changes to Welfare or Benefits?



The changes to the benefits system make benefits and tax credits fairer and easier.

We have created one central area that can help with debt advice, finding work, help with managing your money and help with your online skills. It is a quick and easy way to find local organisations that can help.

The changes will affect those claiming income-based jobseeker's allowance, income-related employment and support allowance, income support, child tax credits, working tax credits and housing benefit.

The changes are about who qualifies for benefits, how much they might receive and the way people claim. This means people will have to be able to access the internet. If you don't have internet access at home there are places like the library where you can get access.

The 'Welfare MAP' is an online guide to help you find advice on all these issues.

<http://welfaremap.moray.gov.uk>



Free Energy Advice in Your Home

Many householders will find it difficult to keep their energy costs low.

We work in partnership with REAP (Rural Environmental Action Project) to provide free advice to households on energy saving and energy efficiency measures. You can contact REAP for advice suitable to your property and circumstances.

Home energy advice visits are available to all households. They may be particularly valuable to those who are older or are facing other challenges by providing hands-on, personal support to deal with all energy-related issues.

For further information:

Visit our website: www.reapscotland.org.uk

Visit our local office: **177 Mid Street, Keith**

Open Monday to Thursday 9:30am to 4:30pm

Call us on: **01542 888070**

Email: info@reapscotland.org.uk

Waste disposal



We all create waste and we have a regular service to remove waste, whether it is recycled or general waste.

There are times that we have items that are too big to fit in to our bins or we have been doing some DIY and have rubbish that can't go into the regular bins.

Our waste team have recycling centres that are open 7 days a week where waste can be taken for disposal. Not everyone uses these centres and in the last 12 months the waste team have collected 100's of items that have been dumped throughout your neighbourhoods. Fly tipping costs thousands of pounds every year that could be spent on improvements to your neighbourhood.

Fly tipping is illegal, can cause a danger to health and makes the area unattractive. So if you are planning home improvements, getting new furniture or you

know you will be creating a large amount of waste, plan on how you will get rid of it. In some cases the retailer will offer recycling for electrical items, so it is worth checking. You can dispose at your nearest recycling centre. We offer a free service for the disposal of cookers, washing machines, tumble dryers, fridges and freezers.

If you have other large items like free standing furniture, mattresses or carpets for example, the waste team can collect these for you but there is a charge for this service.

To book an uplift or for more information contact our Environmental Team:

Phone: **0300 123 4565**

Email: bulkyuplift@moray.gov.uk; or

Go online at www.moray.gov.uk



Green Dog Walkers

Tougher penalties for irresponsible dog walkers

Dog fouling is a subject that causes annoyance within communities and creates a poor impression of our beautiful towns, beaches and it was one of the main areas of dissatisfaction highlighted in the 2015 tenants survey. Considering that dog waste bags are given free of charge in many places across Moray there is no excuse for irresponsible dog walkers.

The law is straightforward. It is an offence to allow a dog to foul in any public open space, regardless of whether the grounds are private or communal.

On 1 April this year, the fine for dog fouling doubled to £80, rising to £100 if not paid quickly. Only one willing witness is needed to give a Fixed Penalty Notice (the fine!). Each year the Community Wardens deal with about 150 complaints a year, but few result in a fine being given. If you know who is responsible, please consider standing up and being a witness. Community Wardens have to give a ticket within 7 days of the offence, so please don't wait phone: 0800 587 7197.

As part of your tenancy agreement you have to keep your garden clear of dog mess. If you do not clear your garden regularly then we will arrange for a contractor to do this and the cost will be recharged to you.

If you are a dog owner, you can join the Green Dog Walker Scheme where you can interact with fellow dog walkers you see whilst out and about, offer some advice and have a handy supply of spare dog waste bags on hand to share. Green Dog Walkers are identifiable by wearing their arm band or bandana (for you or your dog!). For more information on Green Dog Walkers visit their website at www.greendogwalkers.org.uk. The Community Safety Team will give a pack with all necessary equipment to those who sign up.

It's our Moray so let's keep it beautiful.



RIGHT TO ASK

Disclosure Scheme for
Domestic Abuse (Scotland)

There is a scheme run by Police Scotland that aims to prevent domestic abuse by giving both men and women the **right to ask for information** on someone's background where there is a concern that they may be abusive. This may be their partner, potential partner or someone who is in a relationship with someone they know.

It aims to allow potential victims to make an informed choice on whether to continue the relationship, and gives further help and support to assist the potential victim when making that informed choice.

What is the Disclosure Scheme for Domestic Abuse Scotland?

The aim of this scheme is to give you a formal way to make inquiries about your partner if you are worried they have been abusive in the past.

If the police checks show your partner has a record of violent behaviour, or there is other information to suggest that you may be at risk from your partner, the police will consider sharing this information with you.

The scheme aims to help you to make a more informed decision on whether to continue a relationship, and gives further help and support to assist you when making that choice.

Who is this for?

This scheme is for anyone who is concerned either for themselves or someone close to them.

How do I apply?

To apply go to Police Scotland's website and fill in the online form – www.scotland.police.uk/secureforms/disclosure

Once you fill in and send the form you will have formally applied to the Disclosure scheme for Domestic Abuse Scotland. Police Scotland will process the application which includes conducting checks and meeting with you.

At the end of the process a decision will be made as to whether the information will be disclosed to you. If Police Scotland decides to disclose information, they will decide who should receive the information and set up a safety plan tailored to your needs to provide you with help and support that you may need.

If the police believe that you are at risk and in need of protection from harm, they will take immediate action.

You should be aware that police checks or any disclosures made are not a guarantee of safety. The police can give you information and advice on how to protect yourself and how to recognise the warning signs of domestic abuse.

For more information or to apply please visit:

www.scotland.police.uk/contact-us/disclosure-scheme-for-domestic-abuse-scotland

Or for support contact:

- Police Scotland: 101 (in an emergency always ring 999)
- Scottish Domestic Abuse Helpline: 0800 027 1234
- Rape Crisis Scotland: 08088 01 03 02
- Men's Advice Line: 0808 801 0327
- Moray Women's Aid: 01343 548549

You can also ask the police for information on specialist services and organisations in your area.

Summer Safety

As the days get longer and the nights get warmer, we want you to have an enjoyable and safer summer.

Whether you're staying at home, off into the countryside, barbecuing with friends or enjoying a picnic with the family, you can take some simple steps to protect yourself.

At home

Make sure that you keep your home in good order. Make sure that rubbish is put in bins outside and that you keep any doors free from obstructions.

If you're leaving your home for an extended period of time this summer for a holiday, remember to 'switch off before you set off'.

In case there is a fire, reduce it spreading by closing all internal doors and check that smoke alarms are working so that neighbours will be alerted. If you feel comfortable let your neighbour know you're going to be away.

Deliberate fires

During the summer as the schools break-up, we often see a rise in the number of deliberate fires. These include refuse and wheelie bin fires, fires in stairwells or derelict buildings, as well as grass and countryside fires.

You can help cut the number of deliberately set fires by talking about fire safety with children and young people you know.

We also have seen a rise in garden bonfires to dispose of garden and household rubbish. This is strongly discouraged as the risk of spreading to foliage, fences and even your home is high. Fires can also be a nuisance to neighbouring properties through smoke, which may even be harmful, and may result in legal action being taken against you.

Great outdoors

Warmer weather and the increased numbers of people visiting the countryside create a greater risk of fire.

When you're out and about:

- Make sure you extinguish and dispose of any smoking materials properly. Never throw a lit cigar or cigarette away in a rural environment as they have the potential to cause serious fires, or even wildfires
- Dispose of glass or bottles in a bin and not out in the open
- Before lighting any outdoor fires, check for any restrictions and if necessary get permission from the landowner and make sure fires are made in a fire safe pit or container and that they are properly put out before you leave.

If a fire occurs in the countryside, no matter how small, call the Fire Service straight away. Even small fires have the potential to turn into a wildfire very quickly.

Many outdoor fires are started deliberately or are due to careless, reckless or irresponsible behaviour.

A fire in a caravan or mobile home spreads much more quickly than it would in a house or flat and should be fitted with a fire alarm. Tents can be 'gone in 60 seconds' and are particularly susceptible to fire – don't light fires near them, cook well away from them, and make sure any campfires are out before you go to sleep.

If you suspect someone of acting irresponsibly, contact Police Scotland on 101 or Crimestoppers on 0800 555 111. In an emergency phone 999.



HOME FIRE SAFETY VISIT



Get your free home fire safety visit now!

As part of the commitment to building a safer Scotland, the Scottish Fire and Rescue are offering everyone in Scotland a **free** home safety visit. They want to make sure that you and your family are as safe as possible when you are at home.

They can offer practical advice on staying safe within your home.

Every hour of every day there's a house fire somewhere in Scotland. Get in touch and reduce the chances of this happening.

It's so easy to arrange:

- Call 0800 073 1999;
- Text "FIRE" to 80800 from your mobile phone;
- Fill in the online form at www.firescotland.gov.uk; or
- Call your local fire station

GAS SAFETY

By law, we must make sure that all gas appliances and flues in your home are checked and certified as being "safe" every year.

We need your help to keep your home safe! There is a real risk of a gas explosion or carbon monoxide poisoning if gas is left unchecked and un-serviced.

Our gas engineers need you to give them access to allow this important safety check to be carried out.

Each year a small numbers of tenants do not allow our engineers access to undertake the checks. If you do not allow us entry we will break in. If we do break in, we will change the locks and this cost will be charged to you. The charge is £60 plus the cost of any replacement locks.



We ask for your co-operation in allowing access for our gas engineers. To make this easier we can arrange and appointment for a day that suits you.



Pests have the potential to contaminate homes, spread disease, damage belongings, food and property. No one wants pests in their homes and there are few ways to cut the risk of attracting pests.

- Keep your home clutter free
- Keep your home and garden clear of rubbish, especially food waste
- Keep food in airtight containers where possible
- Keep doors on sheds closed in spring and summer to avoid wasps nesting

If you think your home has a problem with pests, please try to take action before it becomes serious. Poisons or insecticides can be used on small problems like ants, woodlice and earwigs. For more serious pests like rats, mice and wasps, for example, you should contact us straight away.

There are some species, such as bats and some birds, which are protected and should not be disturbed.

If you have any questions phone us on 0300 123 4565 or visit our website at www.moray.gov.uk

Shopping locally

There is no denying that the internet and large retailers makes it far easier to get your shopping in one place. Independent businesses and small shops are the bedrock of our communities, and when they thrive they create jobs and stronger economies.

There are plenty of reasons why it is worth going local for your shopping:

- Your spending will boost the local economy;
- You will be supporting local independent retailers and entrepreneurs;
- You will be helping to build a better community;
- You may get a better deal and good advice; and
- You will be encouraging other small businesses into the area.

If you are interested in setting up a new business there is free help and advice. The Business Gateway is a service that gives free business support services. They offer online support, workshops and event, advice to suit your business needs and business information specifically on started and growing your business.

If you are interested in starting a business or need advice on growing your business help is available online at www.bgateway.com or phone 0300 031 4753.



Summer Competition

H	A	J	X	S	N	S	U	I	B	I	U	G	N	I	P	M	A	C	C
G	L	B	O	R	A	U	G	A	R	D	E	N	I	N	G	K	B	T	S
Z	V	W	P	X	X	N	H	B	R	S	F	I	S	O	R	V	O	Q	H
P	T	B	F	P	E	F	D	S	F	X	R	T	L	L	Y	Q	C	U	O
Q	Q	E	K	I	Y	L	A	C	O	W	U	A	A	E	Z	H	E	Q	W
V	K	R	Z	C	F	O	I	O	A	L	A	O	D	M	F	O	A	Y	E
S	H	R	Q	N	G	W	Q	R	X	S	S	B	N	R	N	L	N	R	R
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G	C	E	N	C	G	R	M	G	W	X	W	L	S	T	W	D	P	W	U
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J	H	J	M	N	I	N	N	R	J	B	N	F	Q	L	X	U	C	M	N
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Congratulations

to Mr Ian Hird who was the winner of the £20 gift card for successfully completing the Tenants' Voice winter word search competition.

TENANTS' VOICE SUMMER COMPETITION ENTRY FORM

Name:
 Address:
 Telephone number:
 Email address:

Please return to Housing and Property, PO Box 6760, Elgin, IV30 9BX or drop into any access point.

MORAY WASTE BUSTERS

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MORAY WASTE BUSTERS

c/o Waterford Recycling Centre, Waterford Road,
Forres, Moray IV36 3TN

T: 01309 676056

Email: moraywastebusters@btconnect.com

W: www.moraywastebusters.org

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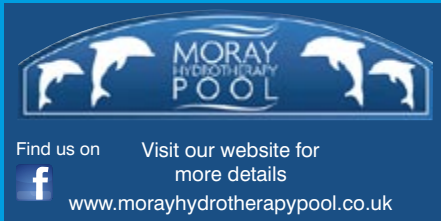
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- Payroll Partner Loan – up to £1,000 repayable in 12 months – quick access to cash

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www.moray.uhi.ac.uk



Moray College UHI is committed to supporting care leavers in continuing their educational development. For information on the support and provision offered please contact Heather Henderson, Student Advice Manager, email heather.henderson.moray@uhi.ac.uk or telephone 01343 576269

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