

the tenants' VOICE

Winter 2020

Look out for your
rent consultation
letter arriving
separately!

- ▶ **Look inside for your new cut out and keep rent card**
- ▶ **Page 19**
Read about our Housing Investment Programme



CONTACT US

Our access points are currently closed due to the Covid-19 pandemic. If you need to contact us or need information, please call our Contact Centre on 0300 123 4566 or visit our website at: www.moray.gov.uk

We will let you know through our website and our Facebook page when our offices re-open.

BUCKIE

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

ELGIN

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

FORRES

Forres Library,
High Street,
Forres, IV36 1BU

KEITH

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

SOCIAL DISTANCING

EMERGENCY OUT OF HOURS: 03457 565656

Waste management arrangements **Christmas/Hogmanay period 2020/2021**



Household collections of residual waste (green bin) and recycling (blue and purple bins) will continue three-weekly over the festive period.

Household collections of garden/food waste (brown bin) will not be carried out from Monday 21st December for 2 weeks. Collections will resume on Monday 4th January 2021, as per your calendar.

The exception are those residual and recycling collections which are due to be undertaken on Friday 25th December, and Friday 1st January. Revised dates are set out below.

ONLY FRIDAY COLLECTIONS ARE AFFECTED

Original Collection Date: **Friday 25th December**

Location	Route Number	Alternative Collection Day
Lossiemouth	Route 20	Tuesday 22nd December
Forres	Route 75	Wednesday 23rd December
Cullen	Route 55	Thursday 24th December

Original Collection Date: **Friday 1st January**

Location	Route Number	Alternative Collection Day
Drummuir	Route 87	Monday 28th December
Buckie	Route 58	Tuesday 29th December
Urquhart/Inchberry	Route 27	Wednesday 30th December
Elgin	Route 10	Thursday 31st December

Collections may be carried out earlier than normal, containers should be presented at their usual collection point for 7.30am.

The special collection and waste hotline will be closed from 3pm on Thursday 24 December until 9am Tuesday 5th January.

Recycling centres will be closed on 25th, 26th, 27th December, and 1st, 2nd and 3rd January – **a booking will still be required.**

Public Conveniences will be closed on 25th, 26th, 27th December, and 1st, 2nd and 3rd January.



**Merry Christmas and Happy New Year
from all at Environmental Services**



Dear Readers,

Welcome to the Winter edition of the Tenants' Voice.



As 2020 finally draws to a close, I'm sure we will all be glad to see the back of it and I hope that 2021 is a better year for us all.

It's been a busy few months for the housing service. We have gradually been restarting services that were put on hold or reduced due to the Coronavirus pandemic. We hope to have all your services back up and running as soon as we can. I understand this has been a difficult time for those of you who have been waiting for repairs or services to be carried out and I would like to thank you for your patience. Our staff have all been trying their best to get things back to normal although many of them are still working from home and this may continue for some time.

I hope you enjoy this issue of the newsletter which includes some useful articles such as how to get involved in tenant participation. We would really like to hear from you about how we can improve services, what things we are getting right and what we still need to get better at. We do our best to consult with all our tenants on any changes that are being made, but some of our surveys seem to have a low response rate. You should have received your rent consultation letter through the post by now so please take some time to read it carefully, consider the options proposed and return your tear off slip. Your opinions really matter to us.

I'd like to take this opportunity to wish you a merry Christmas and a happy new year. I realise that for many of you, Christmas will not be the same this year as you may be separated from family and friends. It may be particularly difficult for those who are vulnerable or live alone, so if you know of a neighbour who is alone this Christmas maybe find some time to have a socially distanced chat at the door, or give them a phone to see how they are. I'm sure they would appreciate the gesture. Let's keep the community spirit alive that has kept us going since March and the start of this pandemic. There is an article in this newsletter about how we can all help this year to make people feel less isolated.

Finally, here's hoping that 2021 brings an end to the pandemic and we all come out the other side stronger, more tolerant and more appreciative and thankful of what we have. In the meantime I hope you all stay safe and well.

Councillor Louise Nicol
Chair of Communities Committee



Season's Greetings

Councillors and staff would like to wish all our tenants a very Merry Christmas and best wishes for a Happy New Year. Let's hope that 2021 is a better year for us all!

The Council will close for the festive period on Thursday 24 December 2020 at 3pm and re-open on Tuesday 5 January 2021 at 8.45am.

If you need to report an emergency repair during this time please contact **03457 565656**.

EMERGENCY CONTACT NUMBERS

Keep these numbers handy during the festive season:

National gas emergency services:
0800 111 999

Electric supply disruption: **105**

Emergency out of hours repairs:
03457 565656

Scottish water: **0800 0778 778**

Police non-emergency: **101**

Police emergency: **999**

National domestic violence helpline:
0808 2000 247

NHS: **111**



Audit scope

The National Fraud Initiative in Scotland



We are committed to tackling fraud and making sure that public money is spent economically, efficiently and effectively.

The National Fraud Initiative (NFI) in Scotland is a counter-fraud exercise that aims to prevent and detect fraud. It runs every two years and uses data matching exercises to compare information that different bodies hold about individuals. We are legally obligated to take part in the data matching exercise which means

we have to provide information on all our tenants to Audit Scotland. They then match it with data from other council departments and organisations.

This helps us to find genuine errors and take action where necessary to put things right. However, if we receive information back from Audit Scotland that indicates fraud has taken place then we will fully investigate the matter.

The personal data that we must give to Audit Scotland on our tenants and applicants includes:

- name
- address
- date of birth
- contact details (phone numbers and email)
- national insurance number
- housing reference numbers such as tenancy reference, housing benefit reference number (if you have one), and/or housing application reference

You do not need to do anything but if you want to know more about this there is further information on our website at: <http://bit.ly/2gb1UkP>



Scottish Social Housing Charter

The Charter was introduced in April 2012 and revised in April 2017. It helps to improve the quality and value of housing services by:

- Setting out what tenants and customers can expect from their landlords
- Making sure that social landlords focus their efforts on outcomes that matter to their customers
- Providing the basis for the Scottish Housing Regulator (SHR) to assess and report on how well landlords are performing. This identifies areas of strong performance and areas that may need improvement.

In May each year, all social landlords must submit their Annual Return on the Charter (ARC) to the Regulator so they can assess their performance. This year, due to the Covid pandemic, the deadline was extended and we submitted our ARC at the end of July. You can read our landlord report on the SHR's website at:

www.housingregulator.gov.scot/landlord-performance/landlords/moray-council

The SHR website allows you to compare our performance with other landlords using their comparison tool which can be found at:

www.housingregulator.gov.scot/comparison-tool?landlord=2549

Every year, we must produce an annual performance report for our tenants and customers. The report provides information about our housing performance through the year. We will publish our 2019/20 report on our website by 31 December 2020 at:

www.moray.gov.uk/downloads/file95927.pdf

If you would like a paper copy of the annual performance report, we can send one out to your address. Contact us at tenantparticipation@moray.gov.uk or by phone on **0300 1234 566** to request a copy. You can also fill in the postcard enclosed with this newsletter and send it back to us.

The SHR also require us to publish an annual assurance statement every year. This reassures our tenants and customers that we comply with our regulatory and statutory obligations. Our assurance statement for this year was approved by Committee in October and has been published on our website. You can find it at the following link:

www.moray.gov.uk/downloads/file128054.pdf

A day in the life...

Fiona Nicoll is one of our area housing officers who covers the Keith area. She was kind enough to find some time in her busy working day to answer some questions for us.

How long have you worked in housing?

I started off as a temporary typist with the housing department back in August 2002. I slowly progressed to clerical assistant and then team secretary. I reached the heady status of area housing officer in April 2008.

What did you do before you joined the council?

When I left school I was a bank officer in the Clydesdale Bank. When I got married back in 1979 and had my children, I was lucky enough to be a stay at home farmers' wife and mum. After the early passing of my husband, I went to college and completed a HND in hospitality management followed by a degree in business administration which stood me in good stead for various administrative roles. During my time at college, as part of my HND, we had the opportunity to work in the Beechtree restaurant and kitchen at Moray College which I really enjoyed.

Can you tell us what your job involves, and how it has had to adapt and change due to the pandemic?

My job involves all aspects of housing management. This includes dealing with rents, empty properties and estate management. The most important role is making sure that rent is being paid, and if not, finding out how I can help tenants get their rent paid. This has been particularly challenging these past 8 months. A lot of people, through no fault of their own, have found themselves in financial hardship. There are various doors open for people in hardship, including the money advice team, income maximisation team and various charitable organisations. I try to direct tenants to where they

can get appropriate help. Another major change is working from home and not being able to visit my tenants as regularly as I would like.

What does an average day look like?

My day usually starts at 8.45am and I go through my rent cases, checking to see if payment has been made. We have a rent escalation procedure that we follow and this generates any arrears letters or actions I have to take. If I have a concern about any rent case I will phone, text or email the tenant to try and make contact. I find out what their situation is and see what I can do to help.

I might get an empty property back that has had all its work completed and is ready to move into. I would make contact with the prospective new tenant and arrange a viewing and possible sign up. This has proved challenging during the Covid pandemic with the additional requirements to wear personal protective equipment and remain at a safe distance. Everything takes that bit longer than it used to but we are coping with it very well. We have very robust procedures in place that keep everyone safe. I often deal with a number of phone calls through the day ranging from neighbour complaints and repairs to general queries about mutual exchanges, sub-letting and joint tenancies.

What are some of the main challenges you face?

It's often difficult to encourage tenants to make contact and admit that they need our help. I always try to be friendly and approachable, because I know what it's like to have been through hard times.

What is your favourite part of the job?

I love meeting folk. I am a very sociable person and have found working from home a bit isolating. It's always nice when you get the chance to talk to someone on the phone or in person, even though it can sometimes be difficult wearing a mask.

If you had a magic wand and money was no object, what would you change?

I would put an end to this pandemic and find a safe vaccine to attack the virus so that we could all start to live our lives freely again. I would also open Singapore for travellers as my daughter and my 2 grandsons are there just now. They moved there last year as part of my son-in laws work and I miss them. We were supposed to be out there in April which was rearranged for this Christmas, however Singapore are very strict and we would have to isolate for 2 weeks on arrival so would not see the family.

What would you like to be doing for a job if you were not doing this?

I love cooking and having dinner parties, so something along those lines, although I'm getting a bit old now for long days cooking in a restaurant.

What do you enjoy doing when you are not at work?

I enjoy family and friends and going away for weekend breaks and holidays. My husband Mike and I particularly like cruising. My son in law has

said that when we get too old, instead of putting us in an old folks' home, he would put us on a continual cruise... I might just hold him to that.....

Describe yourself in 3 words

Helpful, Caring and Funny.

Finally, if there was to be a movie of your life who would play you and why?

Melissa McCarthy as I can be very funny and witty and I say it as it is...no faff or flannel!



Fire safety

Christmas is a time when there is more risk of a fire inside the home. Increased alcohol consumption, festive decorations and cooking can often spell disaster.

Christmas ornaments, lighting for the tree, lit candles and the use of electric blankets in the winter months all contribute towards house fires every festive period.

Don't think it won't happen to you – many families have learned the hard way that it can!

Follow these tips for a safe fire-free festive period:

- Make sure your Christmas lights conform to British Standards and are plugged in properly and tested before use.
- Do not place candles near any flammable materials and don't leave them burning unattended. Make sure they are out of the reach of children and pets who may knock them over.
- Don't overload plug sockets and be aware of fuses that regularly blow or flickering lights – this is often a sign of electrical issues. Report any issues and switch off and unplug any appliances that are causing problems.
- If an electrical fire starts do not try and tackle it with water. Turn off the power if it is safe to do so and call for help.
- Don't prepare food whilst under the influence of alcohol and never leave cooking unattended.
- Check electric blankets regularly for wear and tear and replace them after 10 years.
- Only buy approved chargers for devices as cheaper options may be unsafe. Do not over-charge devices and always disconnect them



before going to bed at night.

- Check on elderly neighbours and relatives and ensure they are safe and well.
- Make sure you have smoke alarms fitted which are frequently tested and working properly.

Plan an escape route:

The route should be kept clear of any Christmas decorations or belongings in case you and your family need to get out of the house quickly.

Make sure that everyone in the home knows the escape route and knows where the keys are kept to get out of the building. When everyone is safely outside the home, close the doors behind you, phone 999 and ask for the Fire Service.

Stay safe this Christmas!





Gas safety

We have a legal duty to make sure all our homes with mains gas have a gas safety inspection each year. This is very important as it makes sure that you and your family and neighbours remain safe.

The Covid 19 pandemic has, understandably, caused some people to be nervous about letting our engineers into their home to carry out the gas service. It is an important and necessary service that we are legally bound to carry out, so we are asking for your co-operation with this. All of our workmen have personal protective equipment to make sure that they keep themselves and you safe. The safety check does not take long and you can wait in another room in the house until it is finished.

If you are contacted to arrange an appointment for your gas safety check, please tell our staff whether you have any symptoms of Covid 19 or are self-isolating. If this is the case, a suitable appointment can be arranged for a future date. If you have a prepayment meter, please make sure there is credit on the meter when the engineer calls. If there is no gas or electricity and the central heating cannot be checked, it will have to be turned off temporarily to make the system safe.

Although we check the safety of your gas appliances every year, if you smell gas, think you have a gas leak, or are concerned that fumes containing carbon monoxide are escaping from a gas appliance, call the free National Gas Emergency line immediately on **0800 111 999**.

Advice for tenants with solid fuel heating systems

If you have a solid fuel heating system such as wood or coal you should stay safe by:

- Sweeping your chimney twice a year to reduce the risk of a chimney fire.
- Not sitting too close to fires or heaters as your clothing or furniture could catch fire.
- Using a fire safeguard with open fires, especially if you have young children, elderly or disabled people in the property.
- Making sure you keep any portable heaters clean and well maintained. If you have stored the heater away over the spring and summer, make sure you thoroughly clean off any dust before use.

Is your stuff worth protecting from just £3.92 a month*



Having home contents insurance can't prevent floods, thefts or fires from happening, but it can help you get back on your feet.

- Pay-as-you-go
- No excess
- Choice of payment methods paying monthly

Insure your belongings

It's our responsibility as your landlord to insure the structure of your home but this doesn't include what's inside, like your furniture and personal possessions.

As a tenant of Moray Council you are eligible for a home contents insurance scheme, created just for Moray Council starting from just £3.92 a month for £9,000* standard cover.

There's no long term commitment, it can be cancelled at any time and there's no excess to pay if you need to make a claim.

Call: 01343 563899

www.moray.gov.uk/tenantsinsurance

Connect: with your local housing officer

*Lower sums insured at lower rates are available for over 60's.

Terms and conditions apply, contact above.

Price includes Insurance Premium Tax (IPT) charged at the appropriate rate.

The policy is underwritten by Aviva Insurance Limited. Aviva Insurance Limited, Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

FR.ENT.2187.RR.MOC



In association with





Winter safety

Severe weather conditions often cause damage within the home. It's important to do all you can to keep your home and belongings safe this winter.

Burst pipes is one of the most common and most damaging incidents that can happen in cold weather. To avoid burst pipes and other winter disasters in your home follow these tips:

- Make sure you know where your stopcock is and check it is working correctly. It is usually under the sink in your kitchen.
- If your pipes burst the first thing to do is turn the water off then call for an emergency repair.
- Keep your home warm whenever possible, even when it is empty.
- Make sure there are no draughts from outside, especially near water pipes.
- Keep windows closed in unheated parts of your home
- Make sure you know where and how to switch off your electricity and heating safely.
- Make sure the batteries in your torch are working

and have some emergency lighting handy in case of a power cut.

- Make sure you have some warm shoes or boots with non-slip soles for going outside in the winter weather.
- Keep a mixture of salt and sand handy to put on steps or paths in icy weather.
- Keep a stock of cold, flu and sore throat remedies in the house. Your chemist can make suggestions and can also advise on how to manage minor illnesses.
- If you are going to be away from home leave a house key with a trusted neighbour, relative or friend and contact us to let us know that you will be away from home.

If you are going to be away from home, we can arrange for your property to be drained down. This is a free service and will help protect your home from the risk of burst pipes while you are away. If you are interested in this service contact us by emailing **housing@moray.gov.uk** or phoning **0300 1234 566**.

Tenant participation

Our tenant participation activities have been affected by the Covid pandemic as we have not been able to hold our regular get-togethers. We have continued to keep in touch with our tenants through our Facebook group which has grown over the past few months, and have been in phone contact with our tenant representatives.

Committee meetings

Three of our tenant representatives usually attend our Communities Committee meetings but these meetings are currently on hold. For the time being, Committee reports are being presented to the Economic Growth, Housing and Environmental Sustainability Committee instead. These meetings are held virtually and our tenant representatives do not attend but they are still consulted so their views can be included. They are issued with an agenda and relevant housing reports before the Committee meeting so they have an opportunity to comment or ask any questions.

Partnership working

We are members of NETRALT (North East Tenants Residents and Landlords Together). This group includes various landlords and tenants who come together to share ideas about best practice, and work together to get tenants involved in improving their housing services. NETRALT are hoping to host a virtual event next year which would deliver content that may be of interest to tenants in the north east. This is still in the planning stages but may include live content from local organisations and provide an opportunity to interact with people in a different way.

The Moray Tenant Partnership was a similar group to NETRALT but included tenants and landlords from the north of Scotland. This group has been renamed and is now called the Northern Tenants

Partnership and includes landlords from the Highland area and Moray who will get together to share information and best practice ideas. The group is still in the early process of being set up but it is hoped this will be another forum to improve tenant participation activities in the north.

Moray Tenants Forum update

The Moray Tenants Forum is a small informal group of tenants who we consult with on all aspects of your housing services and housing publications, and they help us to improve services for everyone. Although we have not been able to meet up physically since March, they have still been able to help us by giving us feedback on our Annual Performance Report before it goes to publication. The Forum can be a lot of fun as well as a valuable way to make sure your voice is heard.

How can I get involved?

We want to get as many of you as possible involved in tenant participation at whatever level you are comfortable with. It may be digitally through our Facebook group, or you may prefer to meet people, attend conferences and information events and join our Forum. You can also get involved from the comfort of your own home by joining our list of interested tenants and taking part in surveys and consultations. You have the opportunity, through tenant participation, to make a real difference and change your housing services for the better. Have a look at our website for all the ways you can get involved: www.moray.gov.uk/tenantparticipation

If you want to find out more about tenant participation contact us at

tenantparticipation@moray.gov.uk

or phone 0300 1234 566.



We need
your voice

We listen to your feedback and act on it



YOU SAID...

You wanted new fencing in the Letterfourie Road area in Buckie



WE DID...

The new fencing has now been completed (photo right)



New fencing in Letterfourie Road area in Buckie



Roof moss cleaning at Mossend in Elgin

YOU SAID...

Your roofs needed cleaned and moss cleared away



WE DID...

We have completed some works in Elgin with roof moss being cleaned (photo left)

We usually carry out estate walkabouts in September each year. These are attended by elected members, area housing officers, housing project officers and any interested tenants. Due to the pandemic, we were unable to carry out the walkabouts this year. The purpose of them is to decide on priorities for individual estates. It's important to us to get your views on what you think would enhance the area where you live. Ideas and priorities are then discussed and agreed upon with a view to programming the works over the coming years in line with budgets. These photos show some examples of works carried out that were identified from previous walkabouts.

New build programme

All our new build homes are built to a high standard and designed around the needs of the likely tenants. Family sized homes have modern kitchens with space for a dining table, an upstairs bathroom with over-bath shower and a downstairs toilet. Our bungalows have small private gardens, modern kitchens and bathrooms with level access showers.

The Coronavirus pandemic affected our new build programme and caused delays in construction with sites being closed down. We are now back on track and our new build properties in Hopeman have been let, with homes in Elgin also near completion.

We spoke to Naomi Hepburn who has recently moved into one of our new build properties in Hopeman and is delighted with her new house. Naomi shared some photos of her new home and told us:

"After we found out I was pregnant with our second baby, we decided to go onto the transfer list and move from a two bedroom to a three bedroom home. Our daughter was 15 at the time and we didn't think it was fair to make her share her room with the baby. I had lived in the house for over 15 years and it needed work done to it and felt cramped even with the three of us.

When I got the call to say we were being offered a 3 bedroom property in Hopeman I was over the moon! When I was told it was a new build, I just



cried! My daughter came into the room to make sure I was ok and also cried when I told her the news. It felt like a weight being lifted from our shoulders and I was so relieved we would have space for us all especially the little one.

Moving during the pandemic has had challenges and taken longer than normal, but since moving in I feel less stressed and more relaxed, as much as I can with a very active toddler on the go! There is plenty of room for him to run about and I don't feel like I am tripping over him and his toys. The house is lovely and freshly painted, although you can't decorate and put your own stamp on it until after the defects period. We enjoyed picking out flooring and deciding where everything is going to go. Moving into a new build also means that everyone on the street is moving in around the same time so you get the chance to get to know your neighbours without anyone feeling like a 'newbie'.

This move has definitely had a positive impact on our family life. We are able to eat together as a family and chat about our day as we have room for a dining table. Even though this house has more space for us all, I feel it has brought us closer together."



Naomi's new build property in Hopeman, with space for parking and a private garden



A kitchen with plenty of space for appliances and a dining table to enjoy family meals together.

If you would like to know more about our new build programme check out our webpage at:
www.moray.gov.uk/moray_standard/page_84428.html

Permission for change



We know that your home is important to you and we understand that everyone wants to make their home as comfortable as they can. You may want to make certain alterations or improvements to your home so that it suits your needs and desires. These alterations may be simple changes such as putting up a TV aerial or a fence, or more detailed changes such as knocking down an interior wall to make a larger space.

As part of your tenancy agreement, you must ask our permission before you carry out any alterations or improvements to your home or garden. Your request should be in writing and you will receive a written response within 28 days.

Some of the changes you may wish to make could include:

- Putting up a garage, shed or greenhouse
- Changing the inside of your home by knocking down walls or putting up partitions

- Building an outside fence or wall
- Installing CCTV cameras or video doorbells
- Installing a new kitchen or bathroom

Permission is also required for other activities such as:

- Subletting, taking in a lodger or swapping homes with another tenant
- Running a business from your home
- Keeping certain animals as pets

We will consider all requests that are received and will not refuse any request unreasonably. We may give you permission with certain conditions attached. If you are refused permission, you can appeal this decision and you will be given instructions on how to do this on your decision letter.

To apply for permission you can contact us by phone on **0300 1234 566** or email us at **housing@moray.gov.uk**

You can also apply online on our website at: https://online.moray.gov.uk/form/auto/permissions_ext



If you are a driver but do not want the expense or trouble of owning and maintaining a car, the Co-wheels car club could be right up your street!

Osprey Housing Moray started this car club initiative in November 2019. The club is managed and run by Co-wheels and allows members to rent electric cars on a 'pay as you go' basis. There are two fully electric Renault Zoe cars and they are based in Osprey's car park just off Pinefield Crescent in Elgin. Car club membership is open to anyone in the community. You must have held a full driving licence for 12 months and have six or fewer points on your licence to join. Drivers aged 21 or under must hold a clean licence. Membership includes an online or app based booking system with a smartcard access to allow you to collect the car. After booking the car, members can simply pick it up and then return it to the charging station after their hire.



You can borrow the cars for half an hour, half a day or longer and pay when you need one. Insurance and fuel is included with prices starting at £5.50 per hour and no mileage charge.

The car club offers a solution for drivers who only need a car occasionally, or when the family car is being used elsewhere. It can help in situations where public transport may not be suitable and is a great opportunity to discover the benefits of electric cars, especially as the Scottish Government hope to phase out petrol and diesel vehicles by 2032.

To find out more and claim a £25 free driving credit visit the Co-wheels car club website at:

www.co-wheels.org.uk/elgin

Join up today and start saving money and helping the environment.



Loneliness this Christmas

There's no doubt that this Christmas is going to be very different thanks to the Coronavirus pandemic. With limits on social gatherings and people being nervous to travel or mix with others, more people than usual may find themselves feeling alone. You may have made the decision to visit family or friends whilst staying within the Government guidelines, or you may have decided it is too risky and you will be staying at home with your immediate household or on your own.

Whatever you have decided to do, Christmas will not be quite the same as usual.

The good news is that there are many safe ways we can connect with each other over the coming weeks. With the advances in technology it's easy to hold a virtual meeting with groups of friends or family from the comfort and safety of your living room. You can do this through many platforms such as Zoom, Microsoft Teams, Skype, Whatsapp or Facetime. They are relatively easy to set up and use. If you are not confident with computers, get in touch the old fashioned way by picking up the phone and having a chat.

Help to ease loneliness for others this year by getting to know your neighbours. If you know that one of your neighbours is going to be alone this Christmas, perhaps you could pop a note through their door letting them know your phone number and that you are available if they fancy a chat. You could have a socially distanced chat in the garden or leave a small treat on their doorstep for them. Simple gestures can go a long way to making someone feel less isolated.

You could spend a day or two volunteering. Many charitable organisations and community groups are arranging Christmas dinner drop offs this year for those who are spending time alone. They may need help with deliveries or someone to assist with the

cooking. Keep an eye on local social media pages as there may be opportunities to help out in different ways. The following groups may appreciate the offer of help:

www.facebook.com/Elgin-Elves-114811453308921

www.facebook.com/MCCMoray

Organise a neighbourhood stroll. Get together with friends or neighbours for a socially distanced walk. This is a great way to be with others safely and provides an opportunity to hear everyone's news and also get some exercise. You may want to go for a walk alone, or a cycle or jog. Getting outside is good for our health and wellbeing. Just remember to wrap up warm!

The most important thing of all this Christmas is to be kind to yourself. Spend time reading a book, lose yourself in music, or do whatever makes you happy, whether that is crafting, baking or simply doing nothing much at all.

If you feel lonely this Christmas and feel you have nobody to turn to please do not suffer in silence. Contact your GP and tell them how you feel or call one of the many helplines that can offer you support and assistance:

SAMH (Scottish Association for Mental Health) –
0344 800 0550 Available 9am to 6pm

Monday to Friday

Scottish Samaritans – **116 123** Available any time day or night

Breathing Space – **0800 838 587** Available 6pm to 2am on weekdays and 24 hours at weekends

NHS 24 – **111** Available Monday to Sunday 6pm to 2am

If you are an older person in need of support or a friendly voice you can call Age Scotland's free friendship line on **0800 1244 222**. This is available Monday to Friday 9am – 5pm.

Shop safely this Christmas

Christmas shopping will be very different this year. Covid 19 has been having a huge impact on all our lives for months now, and it looks like the festive period will be no different. Restrictions mean we may not be able to see our family and friends and the usual festivities will be on hold.

Shopping for Christmas gifts will be much more of a challenge due to social distancing measures in place in town centres, delays in deliveries and people not wanting to leave their home where they feel safe. Many people will be suffering financial hardship this year due to job losses as a result of the pandemic and this adds to the challenges.



Why not do things differently this year? If Covid 19 has taught us anything, it is the value of family and friendships. Expensive gifts are no replacement for not being able to spend time with those we love. This Christmas why not make your gifts more personal by creating something special. Perhaps you are crafty and could knit, sew or crochet a special gift for the people in your life. Bake some cakes or biscuits and have them delivered or even make your own soaps and perfumes. There are many beautiful homemade gift ideas which are less costly than shop bought items and will mean more to the recipient. You can find some great ideas and instructions on the internet such as the ideas below from Cosmopolitan magazine:

www.cosmopolitan.com/uk/worklife/campus/g3864/cool-diy-christmas-gifts/

Shopping online may be a safer option but many people want to shop local this year to support the retail outlets in their communities. Local shops have been hit hard by the Covid pandemic and many retailers are offering 'shop local' vouchers which would make great Christmas gifts. Why not treat a loved one to a voucher for their local hairdressers, bakers or butchers?

Look out on social media sites for unique gift ideas. There are lots of new Facebook pages springing up with people setting up their own small businesses such as unusual perfume and chocolate sales, sweetie trees and health and beauty products.

If you do choose to face the shops you can keep safe by planning your trip in advance. Make a list of the shops you need to visit and the items you want to buy. Wear a mask and give yourself plenty of time in case shops are crowded so you can wait for the crowd to ease before you enter. Follow Government guidelines and respect the measures that individual shops have put in place such as floor stickers to mark out safe distances, using hand sanitiser as you enter and leave the premises and staying a safe distance from staff, other customers and till points which often have protective screens in front of them.

Christmas may be different this year but it can still be a time to share love and joy by letting people know how much they mean to you in different and unusual ways.

Rent payments



Paying your rent over the festive period can sometimes fall off your to do list. With Christmas presents, decorations and cooking to think about, it is no wonder that something else always seems to be more essential.

We know that this year has been particularly difficult for some people and money may be tight, but it is important to continue to pay your rent as normal if you can. If you have been made unemployed or laid off work you may be entitled to the 'furloughed worker' scheme. Check with your employer as they may be able to pay some of your wages, or you may be entitled to Universal Credit which will cover your rent. You can make a Universal Credit claim at www.gov.uk/apply-universal-credit or by phoning 0800 328 5644.

We understand that these are difficult times and changes in your circumstances may mean you are struggling financially. It is important that you stay in

touch with your housing officer so they can help you. They may set up an affordable repayment agreement with you which will allow you to pay your rent over an extended period. The roof over your head must be your priority when it comes to paying bills. You can contact your housing officer on **0300 1234 566**.

Our Money Advice team can help you with managing and repaying debts. They can also help you claim benefits and offer budgeting advice. They can be contacted on **0300 123 4563**.

If you are worried about money, don't suffer in silence! Our services offer free and confidential support and are easy to access:

Scottish Welfare Fund & Benefit Services – **01343 563456**

Money Advice – **0300 123 4563**

Citizens Advice Bureau – **08000 857 145**

Rent consultation

By now you should have received a letter about the rent consultation through the post. This letter sets out how we use your rent to pay for things like investing in upgrading and maintaining your home, and delivering a programme of much needed new build housing.

Your opinion is important to us and we want to get as many responses as we can. Please take time to read the letter and consider the options. You can send us your response by filling in the online survey at www.surveymonkey.co.uk/r/rent2021 or return it to us in the pre-paid envelope.

The consultation ends on 8 January 2021.

Your feedback will help us prepare our Housing Revenue Account budget setting report for 2021/22 which will be presented to Elected Members in February 2021. If a rent increase is approved, we will write and update you on the change and how it will affect you.

Rent-free weeks for council tenants



In an effort to save some money this coming year, we won't be issuing rent record cards to tenants who pay rent by bar coded payment card. The rent record card usually helps tenants to keep track of payments and rent free weeks are highlighted. It is not a receipt card.

If your rent payments are up to date and you have no rent arrears, you may be entitled to two rent free weeks during the festive period. These are the weeks beginning 21 December and 28 December. If you have rent arrears you must continue to pay your rent for these two weeks as normal.

If you would like to make use of the rent record card, we encourage you to cut out and keep the card which can be found on the back cover of this newsletter.

Housing investment and safe working in homes

Despite the challenges caused by the Covid-19 pandemic, the Council has sought to continue to deliver essential repairs and improvements to your homes. This has included emergency repairs and gas servicing. We have also continued with our investment programme to upgrade heating systems and install new smoke detector alarms. These works will make our homes more energy efficient and safer.

Work on our stock condition survey is also continuing. This survey assesses the internal and external condition of 25% of our housing stock and the results of the survey will provide us with costs for our maintenance programme over the next 30 years.

Given the restrictions on visiting homes, inevitably there has been some disruption to our investment programme during 2020 and we have not been able to deliver the number of improvements that we had planned. In particular, the restrictions have affected

our kitchen replacement and window replacement programme.

You told us in the recent Tenants Survey that new kitchens and windows, as well as making your homes more energy efficient, were important to you. We can assure you that we remain committed to delivering these improvements and will be seeking to resume the scale of our investment programme as the restrictions are gradually lifted.

In visiting your homes to carry out works, our Building Services DLO and our external contractors have followed the Scottish Government's Guidance on safe working in homes, including physical distancing and hygiene measures and assessing risks before visits. Our tradespersons will follow these measures for the foreseeable future and will continue to ask for your help to make sure home visits are carried out safely.

Visiting your home

The safety of our customers and staff is important. We politely ask everyone to observe social distancing with our staff both inside and outside of your home, whether they are wearing a mask or not. Where customers are not willing to do this, we reserve the right not to enter the property.



What we need you to do....

- ✓ Tell us if you, or a member of your household, have symptoms, are self isolating or awaiting test results
- ✓ Keep two metres away from our colleagues at all times
- ✓ Stay in another room if possible, open internal doors and keep all corridors clear
- ✓ Reduce the spread of germs by covering your mouth and nose when you cough and sneeze, or use the inside of your elbow
- ✓ Wash your hands regularly for at least 20 seconds or use a suitable hand sanitiser
- ✓ Tell us if the repair gets worse so that we have the materials to complete the job in one visit

What we will do....

- ✓ Make sure that we are only working if we are fit and well to do so
- ✓ Keep at least two metres apart from you and your household
- ✓ Follow good hand and respiratory hygiene
- ✓ Carry and use hand sanitiser
- ✓ Always have the personal protective equipment (PPE) that we need including a face covering
- ✓ Minimise the number of visits we take to complete a job when possible
- ✓ Clean any surfaces we need to touch with wipes or disinfectant spray
- ✓ Politely decline the offer of refreshments



MORAY
council



Heating upgrades

We have been working hard to make your homes more energy efficient and make sure you have a home that is warm, safe, and cheap to heat. Many of you have taken up the offer of a heating upgrade but we still have tenants who refuse this service.

Many of our older properties have Baxi heating systems which are now failing due to old age. It can be difficult to get parts for these older systems and when the gas fire can no longer be used, it cannot be removed without replacing the heating system.

The new systems we are offering are more efficient, more controllable and cleaner. By refusing the offer of a new heating system, you are running the risk of being left with a system that breaks down in the winter when it may not be possible to get the parts required to fix it. If this happens we can provide you with temporary heaters but these are often costly to run.

We want to dispel some of the fears you may have about accepting a new heating upgrade and tell you some of the benefits:

- **Disruption** – there is very little disruption and it usually only takes a day to complete the work. If carpets need to be lifted, they are lifted and re-laid professionally. Our workmen and contractors carry out the work quickly and leave everything as they found it. The old fashioned gas fire will be removed during a heating upgrade which gives you extra room in your living area. The area is left tidy and a plug socket is added to allow you to install an electric heater if you wish. You will receive £100 compensation payment towards decorating and flooring costs.



Old Baxi heating system with gas fire in living room



Same room with old fire removed, plug socket added and decorated by tenant

- **Efficiency** – a new heating system is much cheaper to run than the older systems. The new systems keep your home warmer for less money. As well as being cheaper, gas is one of the cleanest sources of energy and is more eco-friendly than heating your home with electricity. The boilers are quiet and are kept out of sight in a cupboard and are easy to control.
- **Covid safety** – our workmen and contractors are committed to keeping you and themselves safe. They will wear masks and gloves and socially distance whilst they are in your home. They will ask you to stay in a separate room or carry out the work when you are not in the property. They will clean down any surfaces they touch and follow all Government guidance.
- **Gas** – some people have a fear of gas heating systems as they think they are unsafe. Modern gas heating systems are very safe and conform to strict safety standards. We are legally bound to service your gas heating system every year to make sure it is safe and all our engineers are gas safe registered.

We have had great feedback from tenants who have accepted a heating upgrade:

“All the work was carried out on the same day with no disruption. Carpets were carefully lifted by workmen and put back down when they were finished. The new boiler is easy to control and the old fire has been taken away – a very tidy job.”

Lossiemouth tenant

“I was so glad to get rid of the old fashioned fire. Thanks to the compensation payment, I now have a newly decorated, comfortable, warm living room to relax in. I've got shiny new radiators, the house is always warm and the heating bills are less. What more could you want.”

Anonymous

“The job was done by the best workmen I have ever had working in my home. They tidied up behind themselves and I now have a lovely warm home. I don't understand what would stop anyone having a heating upgrade!”

**Patricia Murray
– Buckie tenant**

“I have definitely saved some money on my heating bills and the job was finished in one day. Wish I had got my heating upgraded ages ago.”

Elgin tenant

If you want to know more about our heating upgrades, check out the frequently asked questions (FAQ's) on our website at: www.moray.gov.uk/moray_standard/page_130267.html



REAP (Rural Environmental Action Project) is a local charity based in Keith. Their focus is on providing energy saving advice, local food and growing projects, and environmental protection. They also act as a donation point for Moray Food Plus, Moray School Bank and Moray Supports Refugees.

The Coronavirus pandemic has not stopped REAP staff from continuing to help people as they have been working from home and are available by phone, email or social media. Providing energy advice has been an important aspect of their work during the pandemic.

If you are worried about paying your energy bills, REAP can provide advice and assistance. You should always contact your energy supplier first as energy companies have pledged to support customers during the pandemic. They are obligated to give careful consideration to what you can afford to pay and to direct you to any other sources of help or cheaper tariffs. If you have a pre-payment meter, support is available such as increased emergency credit and posting out pre-loaded meter cards or keys.

Contacting your energy company may take longer than usual due to the volume of calls they are receiving just now. If you are struggling to get through on the phone, try to contact them by email or social media or check their website in case they have a chat option.

The Coronavirus page on REAP's website offers more advice about energy and money worries, and provides a list of useful contacts and top tips to help make things easier. You can get in touch with REAP by phoning **01542 888 070** and leaving a message with your phone number. Someone will call you back when they can. You can also email them at info@reapscotland.org.uk or contact them via their social media at www.facebook.com/ReapScotland

REAP's website can be found at the following link:

www.reapscotland.org.uk/

Further financial advice and information can be found on the Money Saving Expert website which can be found at the following link:

www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/





Christmas Word Search



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

BELLS ★ RUDOLPH ★ ELVES ★ JOY ★ CANDLES ★ SANTA ★ FROSTY ★ MERRY
CANDY CANE ★ SEASON ★ GIFT ★ MISTLETOE ★ CARDS ★ SLEIGH ★ GIVING ★ NOEL
CELEBRATE ★ STOCKING ★ GREETINGS ★ NORTH POLE ★ CHIMNEY ★ TREE
HOLIDAY ★ REINDEER ★ CHRISTMAS ★ WREATH ★ JOLLY

Name:.....

Address:.....

..... Postcode:.....

Phone number:.....

To be entered into our prize draw for a £20 shopping voucher, send us your completed word search by 31 May 2021.

You can post it to us at: Winter 2020 Competition, Housing and Property, PO Box 6760, Elgin, IV30 1BX.

Congratulations Winners

Our Summer 2020 Wordsearch winner was George Dykes from Dufftown who wins a £20 shopping voucher. George was delighted when we spoke to him and will be putting it to good use.

The winner of our New Tenant Survey prize draw is Ms Zofia Rogowska from Forres who wins a shopping voucher worth £50.

Alexis Dark, age 10, from Keith, was thrilled to win a £10 shopping voucher for her beautiful colouring from our Summer 2020 newsletter.

Adele Anderson from Elgin won a £50 shopping voucher in our prize draw after she filled in a New Build Tenant Survey for us.

Finally, here is Sarah Backx from Elgin who was very happy to win a £20 shopping voucher. Sarah won her voucher in our prize draw after she provided feedback on our 2018/19 Annual Performance Report.



Sarah Backx

Winter DRIVING TIPS

- Check your tyres:** Make sure you have adequate tread and check their pressure. Consider snow tires if there is a high amount of snowfall
- Do not get in a car with someone who has never driven in snow before**
- Change your oil:** Fill your engine with an oil of lower viscosity. The number before the W represents viscosity, so 5W-30 has a lower viscosity than 10W-40
- Skidding:** Try to avoid accelerating too hard. Keep it as smooth as possible. This also applies to braking and steering. If your car starts to skid, it is recommended that you gently lift off the accelerator and turn into the direction of the skid.
- Keep your distance** Stay 200 metres away from snow plows
- Remove ice and snow from all windows, mirrors, and lights**
- Avoid cruise control** in wet, icy or snow conditions to maintain control of acceleration and deceleration at all times

Children's Christmas colouring competition



**Send us your colouring by 31 May 2021 and we will pick
our favourite, to win a £10 shopping voucher.**

You can post it to us at: Winter 2020 Competition, Housing and Property, PO Box 6760, Elgin, IV30 1BX.

Name: Age:

Address: Postcode:

Phone number:

Christmas recipe

Gingerbread stained glass biscuits

Preparation time: 40 minutes

Cooking time: 5-6 minutes

Makes 30 and you will need star or snowflake cutters

Bake these pretty gingerbread biscuits with a stained glass centre as treats at Christmas time. They make great gifts for friends and family and are so easy the children can help.

Ingredients:

175g dark soft brown sugar

85g golden syrup

100g unsalted butter

2-3 teaspoons ground ginger

350g plain flour, plus extra to dust

1 teaspoon bicarbonate of soda

1 large egg, lightly beaten

Clear fruit-flavoured boiled sweets (don't use anything with a soft centre)

Method:

Heat the sugar, golden syrup and butter in a pan until melted. Mix the ginger and flour in a large bowl and make a well in the middle. Add the bicarbonate of soda to the melted mixture and stir – it will fizz a little – then pour into the flour mixture with the egg. Stir to combine. The mix will be soft but will firm up as it cools.

Scoop the mixture into a box or fridge bag and chill for at least 1 hour until firm enough to roll out. The dough can be kept in the fridge for up to a week or frozen for three months.

Heat oven to 190C/170C fan/gas 5. Turn the dough out onto a lightly floured surface and cut in half. Briefly knead the first piece, then roll it on a lightly floured surface to 2mm thick. Cut into shapes with snowflake or star



cutters about 12cm across, then transfer to lined baking sheets, leaving a little room for them to spread. Cut a window out of each biscuit using another cutter about 6cm across, then add a sweet to the centre.

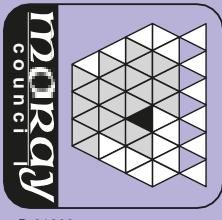
If the sweets are large, chop them up first – you'll have to judge by the size of the hole. (Don't be tempted to add too much or it will spill over the edge.) If you plan to hang the biscuits, make a small hole in the top of each one using the end of a piping nozzle (the hole will close up a little so make sure it's big enough). Repeat with remaining dough.

Bake in batches for 5-6 minutes or until they darken slightly and the sweets have melted. If the holes have closed up, remake them while the biscuits are warm. Leave to cool and harden up completely before moving them. Don't forget to bake the parts you've cut out, too! You can decorate the biscuits further by using white piped icing, if you like.

Payment of Rent Record Card

Cut out and keep

Fold Here



D-01290

PAYMENT OF RENT

Payments must be made in advance.

Please allow enough time for your payment to reach us.

It is Council policy to take recovery action in all cases of rent arrears. In severe or persistent cases this can lead to the house being repossessed.

Rent Payment Record Card 2021/22

TERMINATION OF TENANCY - Four weeks NOTICE of terminating is required to be given; *failure to do so will result in Rent being payable after removal date.

*as per Conditions of Tenancy.

Week Commencing	Week No.	Amount Paid	Week Commencing	Week No.	Amount Paid
05/04/2021	1		04/10/2021	27	
12/04/2021	2		11/10/2021	28	
19/04/2021	3		18/10/2021	29	
26/04/2021	4		25/10/2021	30	
03/05/2021	5		01/11/2021	31	
10/05/2021	6		08/11/2021	32	
17/05/2021	7		15/11/2021	33	
24/05/2021	8		22/11/2021	34	
31/05/2021	9		29/11/2021	35	
07/06/2021	10		06/12/2021	36	
14/06/2021	11		13/12/2021	37	
21/06/2021	12		20/12/2021	38	FREE WEEK
28/06/2021	13		27/12/2021	39	FREE WEEK
05/07/2021	14		03/01/2022	40	
12/07/2021	15		10/01/2022	41	
19/07/2021	16		17/01/2022	42	
26/07/2021	17	FREE WEEK	24/01/2022	43	
02/08/2021	18		31/01/2022	44	
09/08/2021	19		07/02/2022	45	
16/08/2021	20		14/02/2022	46	
23/08/2021	21		21/02/2022	47	
30/08/2021	22		28/02/2022	48	
06/09/2021	23		07/03/2022	49	
13/09/2021	24		14/03/2022	50	
20/09/2021	25		21/03/2022	51	
27/09/2021	26		28/03/2022	52	FREE WEEK

Fold Here

