the tenants'

Summer 202

 Covid 19 Community Testing - find out more on
 PAGE 26

Read about our Tenant Satisfaction Survey on PAGE 5

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 IBX.

FORRES Forres Library, High Street, Forres, IV36 IBU KEITH Keith Community Hub, Mid Street, Keith, AB55 5AH

EMERGENCY OUT OF HOURS: 03457 565656

Hello

Scotland, it's time to roll up our sleeves



The vaccination programme for coronavirus is underway. Those most at risk are our priority and are being vaccinated first. When you are contacted and offered your vaccination, please get it.

For now though, it's important that we all play our part in not spreading the virus by following the current restrictions.

Visit nhsinform.scot or call 0800 030 8013 **#WeAreScotland**







Dear Readers,

Welcome to the Summer edition of the Tenants' Voice.

Who would have thought at this time last year that we would still be facing restrictions and dealing with a pandemic this Summer? It's been a tough year for all of us and I'm sure you are all sick of hearing about it. That being said, we need to remember that Covid is still here, our hospitals are still struggling and unfortunately, people are still dying. As restrictions ease we still need to be careful. Inside this newsletter you will find an article on Covid community testing and how this is helping to reduce restrictions, and hopefully lead us out of this situation.

As we recover from the pandemic, many people are finding themselves out of work or on less wages, and are now struggling with debt. If you are one of those people and are worried about paying your rent, or have rent arrears, our housing team are here to help. There's an article in this issue on how to go about getting help. Debt can have a serious effect on mental health and wellbeing. It's so easy for debts to mount up to a stage where there seems no way out, and you have a sense of dread at opening mail or leave the letters unopened as you can no longer cope. Please get in touch and let us help you.

I hope you find this newsletter informative and enjoyable. As always, we try to include articles that we hope are of interest to you. We always welcome any feedback, so if there are any topics you would like to see included in future newsletters, get in touch with our tenant participation team on **tenantparticipation@moray.gov.uk** and let them know your ideas. I'd also like to thank everyone that provided feedback on our annual performance report as this helps us when we are producing future reports. It's important that we have your views so we can take them on board.

I hope you all have a good Summer. Let's hope we get some sunshine and as always, let us know if you need any help or advice with anything housing related.

Councillor Louise Nicol Chair of Communities Committee



Annual Return on the Charter

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

We complete an Annual Return on the Charter (ARC) every May for the Scottish Housing Regulator so they can monitor and assess our performance. The Regulator uses the ARC submissions to report on all landlords' performance. You can find out more about our performance on their website:

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

We have submitted our Annual Return on the Charter for 2020/21 and look forward to receiving our landlord report from the Scottish Housing Regulator. The landlord report should be available on their website in late August 2021.

We also produce an annual performance report for our tenants and customers every year. This provides information about our housing performance through the year. Our 2019/20 report is available to view on our website at:

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

The feedback you gave us on our 2019/20 annual performance report was well received and we would like to thank all of you who took the time to let us know your thoughts.

We are now using your feedback to develop our 2020/21 annual performance report in partnership with our tenant

representatives. If you have any thoughts or ideas, or would like to be involved in developing our next annual performance report we would be pleased to hear your views.

Contact us: Phone: **0300 1234 566** Email: **tenantparticipation@moray.gov.uk**

CONGRATULATIONS

To Ms Heather Anderson from Forres, who won the prize draw for providing feedback on our 2019/20 annual performance report. A £25 shopping voucher will be heading your way.





Tenant Survey 202

Every three years we carry out a satisfaction survey to collect feedback from tenants about the housing services we provide.

An independent marketing company, Research Resource, will conduct the 2021 Survey which will begin in August. The survey will ask for your views on customer service, repairs and maintenance, tenant participation and communication, your neighbourhood and if you think our services are value for money. All responses will be entirely confidential.

We feel it is important to ask our tenants what they think about our services and what they would like to see improved and prioritised. The results are included in our Annual Report to the Scottish Housing Regulator. This lets us to compare our performance with other landlords.

After our last survey in 2018, we used your feedback to produce a Tenant Survey Improvement Plan. This plan included the following proposals to improve our service to you:

 implementing improvements to our repairs services to make sure repairs are delivered on time, appointments are kept and tenants are kept informed of progress on repair requests.

- prioritising energy efficiency improvements to our housing stock to help cut heating costs to our tenants and reduce their risk of fuel poverty.
- maintaining our rents at affordable levels to our tenants.
- giving tenants more opportunities to participate in landlord decisions affecting their homes and neighbourhoods.

The 2021 Survey will allow us to measure the plan's progress in improving your satisfaction and will also identify any further areas for improvement. The 2021 survey will be a telephone survey. Research Resource will be contacting between 1,000 and 1,500 of our tenants throughout September and October. We ask that you please take the time to speak with them. We would really appreciate your feedback.

If you wish to take part in the survey, please contact Research Resource on:

Freephone 0800 121 8987 or info@researchresource.co.uk





A day in the life...

Vanessa Mitchell is one of our Tenant Liaison Assistants based at our DLO building services department in Mosstodloch. She was kind enough to make time in her very busy day to answer a few questions for us, and tell us more about her job.

What did you do before you joined the council?

I studied administration at Moray College in Elgin after leaving school in 2010. I was struggling to decide what I wanted to do and I hoped that studying admin would lead to lots of possible job opportunities in the future.

How long have you worked in housing and property services?

I started with the council 9 years ago. My first role was through an agency and it was to input costings from invoices, and labour hours from timesheets, into our job costing system. This was to assist the quantity surveyor that was based at the DLO at the time. I was then given a job as a clerical assistant within the capital programmes team. In this post I answered tenant queries with regards to kitchen and heating contracts and assisted the capital programmes assistants for 5 years. I then took over from one of the capital programmes assistants who left, and provided administrative support for the housing projects officers. This job included ordering asbestos surveys and maintaining the asbestos database. I have now started in my new role as tenant liaison assistant.

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 repairs and maintenance services. I monitor the progress of repairs and make sure there is good communication throughout the process. I need to keep track of repairs to make sure they have been completed within the relevant timescales and I also gather feedback on our services.

I assist our tenants by making sure repairs and any follow up repairs are carried out. I work closely with our area housing teams, building services schedulers and trade supervisors to ensure there is good communication and an improved repairs service is delivered. During the current pandemic I have had to consider the safety of both our staff and our tenants. We ask questions before our tradespeople attend a job to make sure their safety and the safety of tenants. I also make sure, throughout the cycle of the repair, that tenants and other housing customers are kept informed of progress and that all repairs are thoroughly monitored.

What does an average day look like?

I work closely with the repairs schedulers and support them to track all repairs from initial report to work completion. I check for new repairs that have been reported and confirm appointments. I raise any works that are required, book appointments and follow on repairs using our scheduling system, and respond to any tenant, housing staff or elected member queries. Maintaining accurate records of each repair is also very important. I also gather tenant feedback on the repairs service and prepare reports as required on specific areas to identify performance.

What are some of the main challenges you face?

Keeping track of the large number of repairs and queries coming in is a challenge. Prioritising is the key. Contacting tenants to make appointments is also a challenge as sometimes it is hard to get hold of the tenants and arrange a time that suits them. The Covid pandemic has made this particularly difficult.

What is your favourite part of the job?

Getting problems resolved and helping people. I want to make the repairs journey easier and more efficient for our tenants.

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

I would change the Scottish weather and make it sunny and hot all year round!

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

I am also a makeup artist so I'd love to do it full time doing special effects make up for television and films.

What do you enjoy doing when you are not at work? I like to do makeup and go out socialising with my friends.

Describe yourself in 3 words Honest, caring and creative

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

Gemma Collins because she would probably play my drama queen tendencies well!



Vanessa Mitchell Tenant Liaison Assistant



Looking after **your garden**

If you have a garden you must take reasonable care to stop it becoming overgrown, untidy or causing a nuisance. This means cutting the grass regularly, weeding any flowerbeds, trimming hedges and keeping your garden free from litter.

Our staff routinely inspect gardens when out visiting our housing estates. We may contact you or visit tenants whose gardens are not being maintained in line with their tenancy agreement. If you don't maintain your garden we will take appropriate action. This can include arranging to have any work done and recharging you for the cost.



Our grass cutting scheme

If you find it difficult to keep your garden tidy, we offer a grass cutting scheme for a small charge. You can apply for the scheme if you are a tenant and you are:

- aged 65 or over, with no physically able adults aged 18-64 in the household; or
- under 65 and receiving a physical or mental-health related benefit such as Personal Independence Payment (PIP), Disability Living Allowance (DLA), Attendance Allowance, Severe Disablement Allowance, Housing Benefit or Employment and Support Allowance (ESA); or
- registered blind; or

• any age, but due to your vulnerability you would not be able to cut your grass. We may ask for evidence in such cases. If the above applies to you and you get the housing element of universal credit, or full or partial housing benefit, we will provide this service to you free of charge. If you don't get these benefits you will have to pay for the grass cutting service.

As part of the scheme, during the growing season (April to October) you will have your grass cut 15 times. This service is for grass cutting only and does not include grass lifting or any other gardening work. You can apply to join the grass cutting scheme by filling in the form on our website at https://bit.ly/34FfBwF

Garden waste

Please make sure that your garden waste is disposed of appropriately. It can be composted at home or you can take it to a recycling centre. If you have a garden waste permit, it can go in your brown bin. The annual charge for a permit is $\pounds 40$. We will only collect your garden waste if it is placed in the brown bin and the bin displays a valid permit.

More information on our garden waste permit and how to apply can be found on our website: https://bit.ly/3fJ3hSl You can also contact us on 0300 1234 566 or email housing@moray.gov.uk.

How does your garden grow

We appreciate that most of our tenants take pride in their gardens and their green fingered skills produce gardens filled with colour, scent and beauty. If you are a keen gardener and think your garden is a sight to be seen, send us a photo of it. We will publish some of them in our next edition of the newsletter.

Email your garden photos to us by no later than 30 November 2021. Enter 'Tenants' Voice Garden Competition' as your subject header and send your email to **tenantparticipation@moray.gov.uk.** Remember to include your name, address and contact details.

Please note that we can't accept photos sent by post at this point, only by email.



Are you a **responsible** dog owner?

We all know that a dog is a man's best friend, and owning a dog can bring a great deal of happiness and joy into people's lives. The majority of dog owners are responsible, but did you know that anybody in charge of a dog has a legal duty to clean up after their dog? If you don't clean up after any dog you are responsible for, you can be issued with a fixed penalty fine of £80 under the Dog Fouling (Scotland) Act 2003.

This law does not apply to some people, such as those who are registered blind or disabled and have a support dog. People who use dogs for official duties and rescue work are also exempt from this law.

If you do not clean up after your dog there are many consequences. Leaving dog poo around our communities is not only unpleasant and unhygienic, it is also a health hazard. Infected dog mess can lead to a very contagious disease in dogs called Parvo. This can lead to rare cases of a condition called toxocariasis in humans. Young children have a higher chance of being infected by toxocariasis and it can cause serious illness and sometimes blindness.

Dog fouling issues are the subject of many of the complaints we receive, and yet these complaints could be easily resolved if we all take more responsibility for our dogs. We should all be working together to make our streets, neighbourhoods and communities cleaner and safer by cleaning up after our pets.

When you sign your tenancy agreement with us, you agree to certain conditions. These include:

- taking responsibility for the behaviour of any pets living with you.
- taking reasonable steps to keep your pet under control and stop it from causing a mess to your



property, a neighbour's property or any shared areas.

• taking responsibility for cleaning up any mess and putting it in a bin.

Our estate caretakers may contact you if they notice that you have not cleaned up and disposed of dog mess in your garden, especially if it causes a serious health and safety issue. They will either:

- ask you to remove the mess; and/or
- arrange for a professional cleaning contractor to remove it. You will be recharged anything between $\pounds 80 - \pounds 140$, plus VAT, depending on the amount of waste that needs removed.

We can all help keep our neighbourhoods clean and safe. Please be a responsible dog owner.

Pick it up, bag it, bin it.



Antisocial behaviour

Antisocial behaviour has an effect on everyone. It can harm people. Crime and harrasment can destroy neighbourhoods.

Antisocial behaviour includes many forms of aggressive activity that cause harm, or threaten to cause harm, to an individual, to their community, or to the environment. This could be behaviour that leaves people feeling worried, stressed, frightened, or troubled. Antisocial behaviour can also cause concerns for public safety.

Examples of antisocial behaviour can include:

- Loud or inconsiderate neighbours who cause trouble and anxiety.
- Destruction of property, graffiti and fly-posting.
- Street drinking.
- Environmental destruction including littering and dumping of rubbish.
- Begging and homelessness.
- Fireworks abuse.
- Inconsiderate or inappropriate use of vehicles.

Evictions for antisocial behaviour

Persistent antisocial behaviour can result in eviction when all other efforts to address the behaviour is unsuccessful. This is a last option and before evicting someone for antisocial behaviour or criminal activity, there are certain steps we must follow by law. These are:

- Early and regular involvement to try and stop a situation from getting worse. This depends on the level of engagement from the person behaving in an antisocial manner.
- Carrying out activities and using procedures to try and stop the antisocial behaviour. This may involve joint working with the community safety team or the police.
- Using support services to encourage a change in behaviour. This may remove the need for court action.

 Taking legal advice to make sure any eviction action is reasonable. The rights of the person acting in an antisocial manner should be balanced against the rights of the household and the community.

A thorough risk assessment will be carried out for all members of any household where a tenancy may be at risk. This will assess the impact of an eviction and determine whether temporary accommodation will be needed. It will also make sure that appropriate support is offered. We will support external agencies who are trying to resolve antisocial situations, and prevent legal action.

We are committed to protecting our housing stock, our tenants, households and the wider community. We want to provide safe environments to live in, and we take antisocial behaviour very seriously. We will take appropriate action when antisocial behaviour threatens to upset neighbourhoods, and puts the safety and security of others at risk. Eviction is a last resort, but we have previously carried out evictions on the grounds of antisocial behaviour when all other options to address the behaviour have been unsuccessful.

You can report antisocial behaviour online at any time on our website: https://bit.ly/3cK6f7a

During office hours you can call **01343 563134** or **01343 563704**.

If your complaint is more serious you can call the nonemergency Police Scotland number on **101**.





Rent payments

Our rent charges are amongst the lowest for local authorities in Scotland.

We know that it can be difficult to manage finances, but it is important that your rent is paid on time. You should pay your rent as a priority. When you signed your tenancy agreement you agreed to pay your rent, and this is a legal requirement. If you miss a payment or are late paying your rent, you could be putting your home at risk.

The rent you pay allows us to fund housing services such as repairs and improvements to your home, upgrades of our housing stock and to fund new build housing projects. The rent you pay benefits all council tenants and we need your support to keep rent arrears to a minimum.

Your rent is due each Monday for the week ahead. You can pay using one of the following methods:

- by credit or debit card using our online payment system. You will find a link to this on our website at: www.moray.gov.uk/moray_standard/page_135456.html
- by credit or debit card using our 24 hour automated payment line on 0300 123 2678.
- at the Post Office or any PayPoint outlet, using your council house rent barcoded payment card - please keep all receipts.
- by authorising a monthly Direct Debit.
- by authorising a Standing Order which can be paid monthly or weekly.
- by bank transfer / faster payment to Moray Council using the sort code 80-06-66 and bank account number 00111513.
- by housing benefit or the housing element of Universal Credit. If you receive this, it may pay some or all of your rent. You must pay any outstanding rent that is not covered.

If you are having difficulty paying your rent, it is very important that you contact us as soon as possible. Talking to us and maintaining regular contact with us means we can help you to get through a challenging financial period. We may be able to agree an affordable repayment plan with you, or point you in the right direction to get financial support and advice.



Information can change quickly. Please make sure we have your most up to date contact details so we can

provide advice and support. You can also update your contact details by filling in our census form online at: https://bit.ly/3cbM5CN

We want to stop you from getting into rent arrears so please contact us and let us help.

Email: housing@moray.gov.uk Phone: 0300 1234 566



Rent increase consultation

In December 2020 we carried out a rent increase consultation with all 5983 of our tenants. Only 760 tenants responded to the consultation which was both online and postal. This is 8.09% of all our current tenants. Three rent increase options were given and we asked all tenants which option they would prefer and why.

Of the 760 tenants who replied:

469 (62%) agreed with the proposed 3% rent increase;

188 (25%) voted for a 0% increase; and

103 (13%) voted for a 2% rent increase.

As the majority of responses agreed with the proposed 3% rent increase, this increase has now been applied and came into effect in April for the 2021/22 financial year.

It is important to us to get your feedback on housing services and proposals, and we would like to thank all those who took part in the rent consultation. We would encourage all tenants to take part in any future consultations as this gives you a say in your housing service delivery.



Let us **help** you with **rent difficulties**

We know that many of our tenants are struggling financially due to the pandemic. If this is you, we want to support you to remain in your home.

Now that Moray is in Level 0 restrictions, the temporary ban on evictions is no longer in place. Even if you are in arrears or having difficulty paying your rent, your home won't be at risk if you engage with us and take up the support offered.

Your housing officer can offer confidential help and advice and support you to reduce your debt. This includes making a repayment plan that you can afford.

They can help you apply for and access financial help if you've lost income, employment or been put on furlough. Call them on **0300 123 4566**.

Contact numbers for other free and confidential services that can help support you with money worries are on our website: www.moray.gov.uk/moray_standard/page_129056.html

We will only take legal action for rent arrears as a last resort, if a tenant fails to co-operate with us, or where it's urgently needed in cases of serious antisocial behaviour that impacts on neighbours.



Do you need help making a universal credit claim?

The 'Help to Claim' service is available through Moray Citizens Advice Bureau. They have trained advisors that can help walk you through every stage of the process from pre-application checks until you get your first payment. The support they can give you includes:

- Checking to see if you are eligible for universal credit before you apply;
- Answering any quick queries you have about your claim;
- Giving you the use of a computer and internet access to help make and monitor your claim;
- Helping set up an email, if you need one, to make the claim and helping with the actions you need to do in your account to progress your claim;
- Making sure you can provide the right evidence for your claim;
- Support finding any other financial support and help with appointments until you receive the first payment.

Please contact the 'Help to Claim' team at Moray Citizens Advice Bureau on **01343 610640** or **01343 559009** or by using the Freephone number on **0800 023 2581**.

More information, including a link to an online web chat facility and the universal credit self-help website, can be found on the 'Help to Claim' webpage **www.moraycab.org.uk/services/help-claim**

Garage rents

If you have a Moray Council garage or garage site, please pay your rent on time.

Do you know that due to such high demand, we have a waiting list for Moray Council garages and garage sites?

We charge rent for garages quarterly and garage sites annually. If you haven't yet paid the rent due for your garage or garage site please spare a thought for those on our waiting list. They would be happy to be offered a garage lease and pay their rent when it is due.

Universal Credit

If you are struggling to pay your rent please let us know as soon as possible. If you can no longer afford to pay your rent, or if you no longer need your garage or garage site, you may want to think about ending your lease. Please phone us on **0300 123 4566**.

Maintaining and repairing garages and garage sites is costly. The rent that you pay is essential in helping us do this. Please help us to help you and pay your rent on time.

Please see our dedicated information page on council garages and garage sites on our website at the following link:

www.moray.gov.uk/moray_standard/page_51233.html



Struggling with debt?

It is common to feel concerned or worried if you are having financial problems. Redundancy, unemployment and debt can all cause emotional distress. You may be concerned about losing your job or not managing to pay your bills.

It is important not to ignore any debt you may have and to confront your fears. If you think you are going into debt you can seek advice on how to prioritise and manage your bills. Try not to worry if you're having financial difficulties, we can help you in a number of ways:

Our **Money Advice Service** can advise you on how to get your debts under control. This service is free and confidential. If you would like to talk to a money adviser call the team on **0300 123 4561** or email **money.advice@moray.gov.uk**

If you are working age, our **Income Maximisation Team** can offer you free and confidential support. They will meet with you and review your income to make sure that you are receiving any benefits to which you are entitled. They can help you make a budget to give you financial control, and will help you to manage any crisis situations. The team will also support you with any benefit application forms and refer you to other services if they feel you may benefit from additional support. If you want to arrange an appointment with the Income Maximisation Team, call them on **0300 123 4563**.

The **Citizens Advice Bureau** can help if you are of school or pension age. You can contact them on **01343 550088**. When looking for money advice be careful as some companies charge you for their services even though they say there are 'no up-front costs'. Always use free independent services like ours or national agencies like the ones mentioned below:

National Debt Line: Freephone 0808 808 4000

StepChange Debt Charity: Freephone 0800 138 1111

The most important thing is to get help. There is always a way out of debt, all you have to do is take the first step!



Domestic abuse

Domestic abuse is any type of controlling, bullying, threatening or violent behaviour between people in a relationship. It can seriously harm children and young people. Witnessing domestic abuse can be a form of child abuse. It is important to remember domestic abuse can involve both men and women as the abused or the abuser. It can happen:

- inside and outside the home.
- over the phone, on the internet and on social networking sites.
- in any relationship, and can continue even after the relationship has ended.

Domestic abuse can be emotional, physical, sexual, financial or psychological, such as:

- Kicking, hitting, punching or cutting.
- Rape (including in a relationship).
- Controlling someone's finances by withholding money or stopping someone earning money.
- Controlling behaviour, like telling someone where they can go and what they can wear.
- Not letting someone leave the house.
- Reading private emails, text messages or letters.
- · Threatening to kill someone or harm them.
- Threatening behaviour to another family member or pet.

Signs to look out for:

It can be difficult to tell if domestic abuse is happening. Those carrying out the abuse can act very differently when other people are around. Children and young people might also feel frightened and confused, keeping the abuse to themselves. It is important to look for the following which may be a sign that something is wrong:

- Aggression or bullying behaviour.
- Anti-social behaviour, like vandalism.
- Anxiety, depression or suicidal thoughts.
- Attention seeking behaviour.
- Bed-wetting, nightmares or insomnia.
- Drug or alcohol use.
- Eating disorders.
- Problems in school or trouble learning.
- Tantrums and withdrawals.

Living in a home where domestic abuse happens can have a serious impact on a child or young person's mental and physical wellbeing, as well as their behaviour. This can last into adulthood.

What's important is to make sure the abuse stops and that children have a safe and stable environment to grow up in.

If a child talks to you about domestic abuse it's important to:

- Listen carefully to what they're saying.
- Let them know they've done the right thing by telling you.
- Tell them it's not their fault and let them know that you'll take them seriously.
- Don't confront the alleged abuser.
- Explain what you will do next.
- Report what the child has told you as soon as possible.

More information is available on our website at www.moray.gov.uk/moray_standard/page_85149.html





Summer Home Security Tips

Leaving your home empty, even for a short staycation in the summer months, can be a worry. Following the tips below will help make sure that your home and belongings are safe and secure, no matter where you go or for how long your home is empty.

Close and lock doors and windows

During the warmer weather, you're more likely to open windows and doors to let in a breeze. It can be easy to forget about them. If you are going away, popping out or even just sitting out in your garden, please make sure that you check, close and lock doors and windows. This also applies to garage doors. This will help to stop opportunists.

Keep any valuables out of sight

Make sure expensive items such as computers, tablets, phones or jewellery are out of sight and stored in secure locations. Vehicles may also be potential targets. If you've bought new valuable items, don't leave the packaging out with your recycling for an extended period of time, as it can be a clue as to what is inside your home and the value of your possessions.

Don't hide keys

Too many people leave a spare key hidden under a rock, plant pot or in a porch. These can be found easily. Instead leave it with a neighbour or friend you trust.

Security lights

Keeping outdoor lights on are a good way to protect your home. You can also buy ones that have a motion sensor and are set off automatically by movement. They can cost anything between £8 and £100. Take care to direct the lights downwards so they do not disturb your neighbours or passing drivers if you live near a road.

Don't tell everyone you will be away

While going away can be exciting, please don't tell everyone about it, especially on social media. Your followers may include people you don't really know. If your profile is public, anyone may see any travel updates you have posted. This can advertise the fact that your home is going to be empty and you are going to be away, making it an easy target. Did you know that some insurance companies will not pay out for goods stolen from your house if they can prove you advertised that you were away from your home on social media? If you have a trusted family member, neighbour or friend, tell them your plans and ask them to check on your home while you are away.

Make it look like you're home

You can make it look like you're home in a number of ways:

- use timers to turn your lights and television or radio on and off at certain times.
- stop your newspaper delivery services or have someone come by to pick up papers and mail so they don't build up.
- ask someone to put out and take in your rubbish bins on the correct day.



Don't forget about garages and sheds

Please remember to close and lock your garage and shed, including any side entrances. This can easily be overlooked with the rush of trying to get away. Make sure that you double check everything is secure.

Switch off your home devices

Cyber security experts have identified that hackers can find out your location to within a few feet through some of your home devices such as a Google home speaker or Chromecast device. You should consider switching off your devices and your broadband while you're away.

Make sure you are insured

It's always a good idea to have home contents insurance to cover the cost of your belongings if they are stolen. The insurance company will then pay the amount back to you. We have a special insurance policy available to all council tenants in Moray, which can cover your belongings against theft, fire, flood and vandalism. You can find more information on our website at: www.moray.gov.uk/downloads/file I 16420.pdf





Unfortunately a cup of tea isn't the answer to everything.

Sometimes you need Tenants' Contents Insurance.

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.

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

Call: 01343 563899

www.moray.gov.uk/tenantsinsurance Connect: with your local housing officer

*Lower sums insured at lower rates are available for over 60s. Terms and conditions apply.

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 ONH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FPENT.5.LC.MOC





Housing online

Moray Council have recently changed the way you can apply for housing. The previous site, Apply4homes, is no longer in use. This means that applicants will have to complete a separate application form for each individual landlord.

To be considered for housing with Moray Council, applicants will need:

- a current email account. If they do not already have an email address, you can create one with Outlook, Gmail, or Yahoo etc.;
- to register with us and then create a Housing Online account. A link to the new site is available on the Housing Service webpages at: www.moray.gov.uk/moray_standard/page_101375.html
- select the relevant option:
 - o Create a housing application to create a new application.
 - o Incomplete housing application to continue with an application which has only been partially completed.
 - o Completed and accepted to update and amend an application which has been completed and submitted already.

Applicants will also be able to upload documents needed to support their application. For example, confirmation of pregnancy.

Current applicants that are already on our current waiting list and have already registered with Housing Online will need to know their housing application reference number. This was detailed in the letter we sent to all our waiting list applicants. Current applicants should:

- log in to their account as soon as possible;
- choose the **Completed and Accepted Housing Application** button to update their application;
- go to the right of their screen, next to their details and select the action drop down menu;
- choose the **Update Application Answers** option and make sure all the answers are updated and completed up to and including page 14; and
- press the **Submit** button.

Staff are not able to access an applicant's housing application for them. To make changes they will need to logon to their account and make the changes.

If any help is needed to complete the online application, hints and tips are provided on the screen to help applicants answer the questions. However if the applicant needs any additional help, they can phone our contact centre on **0300 123 4566**.





Keep your contact details up to date

Have you updated your contact details?

We are aware that we don't always have up to date contact details for some of our tenants. It is really important that you keep your contact details up to date at all times. This includes your phone number and email address if you have one. This will help us if we need to contact you. For example, if we need to contact you about a repair or an issue to do with your home, or to consult with you on changes to our policies.

If you have a preferred way of us contacting you, then please let us know. In future, we will try and use this way to contact you.

Are your household details up to date?

Sometimes there can be changes to households which we haven't been told about. For example, a household member has moved in or moved away or a baby has been born. It is very important that we have up to date and accurate information about who lives in your home. If you don't keep this up to date, it may affect your rights to make these changes under your tenancy agreement. We need to know about who lives in your household and how long they have lived there to make decisions, in line with housing law, about tenancy rights. For example:

Creating a joint tenancy

- Assigning (passing on) your tenancy
- Subletting your home
- Taking a lodger

Have you told us if you have a next of kin?

Next of kin is the term used to describe your closest living relative, such as your spouse or civil partner. If we know who a tenant's next of kin is, we know who to contact, for example, if they die or become incapacitated.

We also need to know some personal and sensitive information about you, including questions on your disability, religion or belief, ethnicity, marriage and civil partnership, pregnancy and maternity, sex, gender reassignment and sexual orientation. These are all "protected characteristics" and are defined in the Equality Act 2010. These are grounds on which is it unlawful to discriminate. Collecting this equality information, helps us to address your needs, meet our legal duties and comply with regulatory requirements and improve our services. All of the answers you give, will be treated confidentially.

You can keep your contact details up to date, give us up to date information on your household and next of kin, and answer our equalities questions by filling in our online census and equalities form at https://bit.ly/3vkn6UV



Downsizing incentive scheme

If you are in a property that is too large for your needs, perhaps you would like to consider our downsizing incentive scheme. We can offer you a grant of up to £1900 plus £400 for each bedroom you give up, and practical help for you to move to a smaller property.

The downsizing incentive scheme was introduced to support tenants who live in housing that is too large for their needs, to move to a smaller property. The scheme helps by offering practical and financial help. It is a voluntary scheme which means that you do not have to move if you don't want to. Our aim is not just to help people who want to transfer to a smaller home, but also to free up larger properties that are in high demand in preferred areas.

To be eligible for the scheme you must:

- be a council tenant living in a three bedroom or larger property, which is now too big for your needs or,
- be a council tenant or qualifying occupier who lives in an adapted property and you no longer need the adapted or specialist feature of the house, and
- your current home is a council property and is in an area of demand where we can easily relet it, and
- You have a satisfactory tenancy report that shows that:
 - o your home meets our standards
 - o we are not taking antisocial behaviour action against you
 - o you do not have unmanageable housing related debt



the 🐨 tenants'

Jo Pickford started work with us in January 2021 as our new housing options advisor for the downsizing incentive scheme. Jo is inspired by the scheme as it provides tenants with choices when their housing circumstances change, and makes the

most of the different ways we use our housing stock.

Jo feels that the practical support and financial assistance offered by the scheme makes such a positive difference to eligible applicants. It allows them to move property to somewhere much more suitable for their needs. This can enable increased independence as the property will be more suited to them. It can reduce their living costs and provide a home that is easier for them to manage. Downsizing can provide a fresh start for some people. For those tenants who are living in an adapted property, who no longer need the adaptions, moving to an alternative property frees up a very scarce resource. There is a great demand for adapted properties and it really helps if they are allocated to tenants who need the adaptations.

If you are eligible for the scheme but are worried about moving home, Jo can help to make sure your move is as stress free as possible. She will be on hand to provide advice and support throughout the whole process. She will make sure you feel confident with the move and happy with your new property once an offer has been made. Leaving the home you may have raised your family in is a big step, but it can be worth it to move to a home more suited to your needs. This also has the benefit of allowing another family who may be overcrowded in their current home, to grow in a larger home.

If you think that your property is no longer suitable for you and you would like to consider the scheme, then please get in touch with Jo. You can have a chat and she can go through the process with you and answer any questions you may have

Email: housing.downsizing@moray.gov.uk Phone: 0300 123 4566

More information

You can find out more about the scheme, including how to apply:

- On our website at www.moray.gov.uk/downloads/file102117.pdf
- By phoning us on 0300 1234 566
- By emailing us at housing.downsizing@moray.gov.uk

New build programme

Following delays in construction works caused by the Coronavirus pandemic, our new build programme is back on track. Already this year, tenants have moved into 50 new homes in Elgin and 30 in Mosstodloch. A further 48 homes are nearing completion in Mosstodloch and 33 new houses are under construction at Banff Road in Keith with completion scheduled for January 2022. The development at Bilbohall, Elgin was granted planning consent in March 2021.

Our new housing programme aims to meet the needs of a broad range of households, including family sized homes, flats for single people, accessible bungalows for older people as well as specially adapted homes for people with disabilities. All our new build homes are built to a high standard of energy efficiency cutting heating costs to our 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.

We recently secured £1.2m of funding from the Scottish Government's Low Carbon Infrastructure Transition Fund for enhanced building fabric features in our planned 84 house development at Bilbohall. These features will bring the housing up to the "Passivehaus" gold standard for energy efficiency. They will include triple glazing, air source heat pump heating systems with mechanical heat recovery ventilation and enhanced building fabric airtightness. As well as minimising energy costs to tenants and tackling fuel poverty, the new houses at Bilbohall will be built to net-zero carbon standards. This demonstrates the Council's commitment to delivering the aims of its Climate Change Strategy.

Moray Tenants Forum

The Forum is a group of council tenants who get together every few months in normal times. Their gatherings are informal and friendly and they usually invite along a guest speaker to talk to them about housing topics they are interested in. We consult with the Forum when we are considering changes to the housing service or when there are other housing related matters to discuss. Their aim is to improve housing services and conditions for our tenants.

The Coronavirus pandemic has meant that our tenant group have not been able to get together since February 2020. Before the pandemic struck, it was business as usual for the group and they had been inviting guest speakers to talk to them about various topics. We attempted to hold a virtual meeting in December 2020 which unfortunately was not successful due to technical issues. Joining the Forum is a great way to meet people and make new friends, and you can get involved at any level you want. When they manage to get together, the group have a chat, discuss housing matters and work with us to improve housing services for all our tenants. Forum members get invited to housing events and conferences, and take part in all kinds of tenant participation activities.

The Forum are always on the lookout for more members so if you think you would enjoy taking part and would like to come along then please get in touch.

Email: tenantparticipation@moray.gov.uk Phone: 0300 123 4566



Northern Tenants Partnership

Northern Tenants Partnership was set up in September 2020 by landlords and tenants throughout the north of Scotland. Northern Tenants Partnership is a Registered Tenants Organisation (RTO). The main purpose of the organisation is to encourage tenant and resident engagement across the highlands and islands to include the inner and outer Hebrides, Shetland, Orkney and Moray.

Social landlords working in partnership throughout the highlands and islands will promote the benefits of tenant engagement and maximise the involvement of tenants, residents, and service users. They will do this through tenant participation activities and sharing good practice to develop tenant engagement through the group. Meetings are currently held online quarterly due to the Covid pandemic. Going forward, the aims of the group are:

- To publish and exchange information in relation to tenant engagement.
- To encourage tenants and other customers to get involved in all aspects of tenant engagement.
- To organise joint activities for tenants, residents, and staff, involving all participating partners.
- To share good practice and training opportunities.

If you would like to get involved in this group please get in touch with us. If you need help to use Microsoft Teams or Zoom, or are struggling to access the technology, we may be able to help.

Email: tenantparticipation@moray.gov.uk Phone: 0300 123 4566



North East Tenants Residents and Landlords Together

Celebrating its 10th anniversary this year, NETRALT (North East Tenants, Residents and Landlords Together) is a national, award winning group of tenants, residents and landlords at the forefront of best practice in tenant participation in Scotland. It is a community for sharing experiences and resources to encourage participation and engagement for its members as well as the wider community.

At their recent Annual General Meeting, NETRALT appointed Katie Taylor, Participation Lead at Grampian Housing Association and Catherine Coutts, Tenant Participation Officer at Castlehill Housing Association as new co-chairs.

Catherine said "NETRALT's tenant and resident members are its biggest asset. Working with them is a privilege and leads to creative and meaningful engagement in housing across the North East."

Katie paid tribute to outgoing chair Carol Hannaford, who led NETRALT since 2011. "Carol is a tenant participation pioneer whose reputation precedes her. I am thrilled that she endorsed us to follow in her footsteps."

Highlights of NETRALT's success over the last 10 years include:

- wining a Tenant Participation Advisory Service (TPAS) Good Practice Award in the "Involving All – Youth Involvement" category for a collaborative radio show with young teenagers;
- the Tenants Information Service (TIS) "Most Inspiring Scrutiny Group" award for its innovative cross-landlord mystery shopping project; and
- the TPAS "Tenant Participation Champion of the Year (Group)" award.

NETRALT's popular housing cafes, which provide information and advice on social housing and community issues, have been used by many other organisations. They are an opportunity for tenants and landlords alike to engage with each other and ultimately influence decisions relating to their homes and communities.

NETRALT's members include Aberdeen City Council, Aberdeenshire Council, Blackwood, Castlehill Housing Association, Hillcrest Homes, Grampian Housing Association, Langstane Housing Association and Moray Council.

Carol Hannaford (far left), previous NETRALT Chair of 10 years with NETRALT members receiving the Most Inspiring Group at the TIS Awards 2019



Saving money for new tenants



We have changed the energy supplier we use for our empty properties to a company called Tenants Save Money, who work in partnership with EDF energy. Tenants saving money on energy bills is their number one priority. Smart meters are now being installed in most of our houses before they are re-let, ready for new tenants moving

- in. This means all new tenants will benefit from:
- cheaper, fixed packages and tariffs, and flexible payments from day one;
- choosing credit or prepayment options without any hassle;
- easier meter readings and billing; and
- a Tenants Saves Money Welcome Call when they move in to help find the best tariffs for their new home.

Useful EDF Energy contact details

Monday-Friday 8am-8pm and Saturday 8am-2pm

EDF Customer Services	0333 200 5100
24/7 Automated Number	0333 200 5108
Pre-payment meter enquiries	0333 200 5110
Text telephone for hearing difficulties	0800 096 2929
Check your balance, submit a meter reading or make a payment	0800 200 5108

REAP

REAP (Rural Environmental Action Project) is a local sustainable development

charity based in Keith. We work in partnership with REAP to provide free advice to households on energy saving and energy efficiency measures.

You can contact REAP for advice that is appropriate to your property and individual circumstances. REAP supports local communities to identify their own needs and build the capacity to meet them. They promote sustainable development and environmental action.

Current work projects include:

 Local food – a growing, cooking and composting project called 'Grow Elgin'

- Providing energy saving and benefit advice for people in Moray
- Funding for local organisations such as the Hill of Towie Community Benefit Fund and Edintore Wind Farm Community Benefit Fund.

REAP carry out community consultation, facilitation and community research. They also act as a donation drop off point for Moray Food Plus and Moray School Bank.

For further information:

Visit the website: www.reapscotland.org.uk Local office: 177 Mid Street, Keith Open Monday to Thursday 9:30am to 4:30pm Call: 01542 888 070 Email: info@reapscotland.org.uk



Safe as houses

We have invested in a new system to help us make sure your home is as safe as houses when it comes to gas safety. The new cloud based system is called 'Gas Tag' and it is powered by 'X Tag' technology. It makes sure that we, as your landlord, can confidently comply with all our legal gas safety duties.

Gas Tag has a direct link through to the gas safe register. This means we can confirm that all our gas engineers have the valid qualifications, certificates and training they need to safely carry out your annual gas check and any repairs and installation work. Only 'gas safe' registered engineers can carry out the work in your home.

Every council house that has gas is now registered on our new 'Gas Tag' system and will be fitted with a unique gas tag at its meter. All of our 'gas safe' registered engineers will have an app downloaded on their smart phone or hand held device. They will scan the gas tag when they first arrive at your property. The app will lead them through a standard workflow of structured steps, and will only move to the next stage when all the necessary work has been carried out and logged.

The 'Gas Tag' system then provides immediate, real time, time-stamped and photo-verified evidence of all the work that has been carried out at your property and who by. It makes sure we have all the detailed information we need about your heating system in one place, from installation to servicing, repairs, no access events and appliance condition. This helps us identify any issues, sort them quickly, plan for heating upgrades and keep a clear audit trail of the history of your heating system.

Instead of a paper copy of the Landlord gas safety certificate (LGSR), an electronic certificate will be created automatically by the system that we can email to you.

Legally we must check all the gas appliances in your home every year but we can only do this if you give us access to your property. If we cannot get access to your home we may have to force entry. This is something we do not want to do but there is a real risk of danger if gas is left unchecked and unserviced, this includes the risk of carbon monoxide



poisoning. Please help us keep you, your household and your neighbours safe by phoning us on **0300 123 4566** when your gas service is due. We can then arrange a time that is suitable for you to let us in. It is important that you tell us your most recent contact details and phone numbers so we can get in touch with you when we need to.

To help your gas safety check go smoothly you should:

- Make sure there is credit in any prepay gas or electricity meters before we call. We will need gas and electric to do the check. If we cannot service your central heating system because you have no gas or electricity, we will have to turn your gas supply off for your own safety.
- Turn off your gas fire before our visit, if you have one.
- Make sure our gas engineer has easy access to your boiler. If it is located in a cupboard, please remove any belongings from around the boiler to allow the gas engineer to carry out the gas service.
- Keep one metre distance from our staff at all times, even if they are wearing personal protective equipment (PPE).
- Keep yourself, your household and any pets in another room if possible, opening internal doors and keeping all corridors clear.
- Reduce the spread of germs by covering your mouth and nose when you cough and sneeze and wash your hands regularly for at least 20 seconds or use a suitable hand sanitiser.

We need your support to keep you, your family and your neighbourhood safe.



Low carbon heating for you and the planet

What is Net Zero?

Net zero refers to the balance between the amount of greenhouse gas produced (through the burning of fossil fuels) and the amount removed (through 'carbon sinks' such as peatlands) from the atmosphere. We reach net zero when the amount we produce is no more than the amount removed.

Climate change action is at the centre of Moray Council activity, and we were the first council in Scotland to declare a climate emergency back in June 2019. In recognition of this and to reflect the Scottish Government targets to be a net zero country by 2045 we are committed to reducing our carbon footprint over the next 9 years with the aim of becoming a carbon neutral Council by 2030.

One way of reaching net zero is to change where our sources of energy come from. The Scottish Government has accepted that the pathway to net zero for Scotland requires a very rapid large-scale decarbonisation of heat. To achieve this, we will need to reduce the amount of carbon we use to heat our homes. Using renewable technology such as solar panels and batteries and low carbon heat systems like air source heat pumps in our homes can contribute to this. These solutions, when used appropriately, can also reduce energy bills. But what are they and how do they work? We are partnering with Changeworks, Scotland's leading environmental charity delivering solutions for low carbon living, to explain more about some of these technologies, how they function and how they can benefit both households and the planet.

Air Source Heat Pumps

Air source heat pumps are a renewable energy source and can replace boilers as the heat source for a home. Heat pumps require electricity to run but the heat they extract from the air is constantly being renewed naturally. They are a proven technology and excellent for managing heating issues, specifically in areas where there is no gas.

Typically, they use less energy than a traditional heating system such as electric heating. For example, if you buy one unit of electricity this will be turned into one unit of heat energy by a storage heater. With a heat pump, for every unit of electricity it uses we will get approximately 3 units of heat



energy in return, making it three times more efficient than storage heating.

Total savings will depend on a number of factors including how warm you like your home, how much hot water you use, how well insulated your home is, the efficiency of your old heating system and how much you heat your home at present. If you do not use your existing heating then there will not be a saving.

Benefits of air source heat pumps:

- Lower fuel bills, particularly when replacing an electric or oil heating system.
- Lower carbon emissions.
- No fuel deliveries required.
- You can heat your home as well as your water.
- Long life expectancy and high reliability.
- They produce only the energy that your home needs to meet your chosen comfort levels, no heat is wasted.
- Heat pumps provide consistent, energy and cost efficient heating for the whole house, which can reduce



condensation and ensure higher levels of air quality throughout your home.

- Low maintenance.
- Easily controlled with optional wi-fi connectivity for remote control.

Things to consider:

- Do you have somewhere to put it? Air source heat pumps need plenty of space around them to get good air flow. Consider where the outside unit may be located, advice will be given at the initial site survey.
- Is your home well insulated? A well-insulated home will make it easier for a heat pump to be more efficient.

You can view a video about air source heat pumps at the following link: www.youtube.com/watch?v=aJ-W6Vv51XA

Solar PV

Solar panels capture the sun's energy then convert it into electricity, which can be used to run household appliances, heating systems and lighting. They can:

Reduce your electricity bills: sunlight is free, so once the system is installed, your electricity costs should be reduced as you will not be buying all your electricity from the national grid.

Reduce your carbon footprint: solar electricity is green renewable energy and does not release any harmful carbon dioxide or other pollutants. A typical home solar system could save around 0.9 tonnes of carbon per year.



Batteries: a battery stores electricity generated by your solar panels which can be used when you need it, such as when the sun is not shining. The battery does not give you more electricity, but it allows you to use more of the electricity generated from your panels. Without a battery any unused electricity is not used or returned to the national grid. They can help to reduce your electricity bill (if you do not start using more electricity), future proof you against electricity price rises, give you access to flexible tariffs and help the environment by using a cleaner source of electricity reducing carbon emissions.

For people and the planet – decarbonising heat in Moray.

Moray Council and Changeworks are working in partnership to deliver a new and exciting decarbonisation project in Moray. The project will build on existing evidence to demonstrate that the decarbonisation of heat across social housing stock leads to social and environmental benefits including a reduction in carbon and savings on energy bills.

The project will be delivered across Moray Council's local authority area, with a focus on communities that are off the gas grid. 121 properties will be decarbonised with a combination of solar PV, batteries, and air source heat pumps, supporting the Council's commitment to achieving Net Zero by 2030.

The low carbon technology combination will replace a range of inefficient heating systems including solid fuel (coal) back boilers, electric panel heaters and electric storage heaters with the aim of reducing energy bills within communities and improving householder comfort.

To find out more about the project visit Changeworks website at: https://www.changeworks.org.uk/

You can find more information on climate change in Moray and the Scottish Government targets at the following links:

www.moray.gov.uk/moray_standard/page_136444.html https://www.gov.scot/policies/climate-change/



Covid-19 testing

Are you doing your bit to help control coronavirus by getting tested? Around I in 3 people with coronavirus will have none of the classic symptoms and could be spreading the virus without knowing it. By testing we can identify these cases and:

- inform people who need to self-isolate.
- help reduce the spread of the virus and keep our friends, family, colleagues and communities safe.
- move towards reopening our work places and local businesses.
- provide support for people who do test positive.
 Financial support, and access to food and medicine, may be available to those who test positive, depending on eligibility.

The Grampian community testing programme offers free, quick, regular Covid-19 testing for anyone who is over 5 years old and has none of the classic covid symptoms.



How to get tested?

There are three ways you can get lateral flow tests (LFT's):

- You can order kits online to test yourself at home through this link: https://bit.ly/3zuoSGe
- The test will take 30 minutes before you see the result. You must register the test on the NHS website at: **www.nhsinform.scot/campaigns/coronavirus-covid-19-report-your-test-result** and report your negative or positive result. This makes sure you can get the necessary support, and gives the NHS important information on cases in the area.
- You can collect up to two packs of 7 test kits from your local pharmacy or test site to use at home. Find out where these are available on the NHS website at: https://maps.test-and-trace.nhs.uk/

Your test result will take 30 minutes and you will have to register the result online as before.

• You can go to a local testing site. More details of where to find your local testing sites in Moray are available on the council website at: https://bit.ly/2Sk7eUY

No booking is required. You will get your test results from a testing site within about 90 minutes by text, email or telephone call.

For maximum benefit you should get tested regularly, ideally twice a week.

What does the test involve?

The tests involve taking a swab from your mouth and nose. The process takes just a few minutes.

The test is an effective way to identify cases but it is not perfect, and a negative test could mean that you are still developing the infection. It is up to you how often you wish to test. You can test as often as you would like to fit around your activities.

If your test is positive, you will be asked to take an NHS PCR test and self-isolate as a precaution until the result is known. If the NHS PCR test result confirms you are positive for coronavirus, you and your household will have to self-isolate in line with the NHS guidance.

More information is available online where you can find advice about financial support and practical measures, such as food packages for those who need to self-isolate. Check out the following links:

https://bit.ly/3gc0EZG

www.gcah.org.uk/

To stay up to date with how the pandemic is affecting service delivery in Moray, you will find the latest guidance and any new changes on our website at:

www.moray.gov.uk/moray_standard/page_I33282.html



Children's summer colouring competition



The best colouring, as chosen by our judges, will win a ± 10 shopping voucher.

Please send completed pictures to us by no later than 31 October 2021

You can post it to us at **Summer Colouring Competition,** Housing & Property, PO Box 6760, Elgin, IV30 IBX.

Name:	Age:
Address:	

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

Phone number or email address:

CONGRATULATIONS

Congratulations to Brodie Wells, age 8, from Lhanbryde who was the winner of the Winter 2020 colouring competition.





Online video appointments

Our sheltered housing team and area housing teams are trying out a new safe and secure video appointment system called 'Near Me'. This means you can access our housing services from wherever you are without having to travel.

Near Me video appointments can help:

- reduce travel time and costs to attend appointments;
- reduce time away from work, school or home to attend appointments;
- if you have mobility or disability problems or caring responsibilities and need to be at home, or you usually need someone to take you to appointments;
- someone attend your appointment with you for support without you both having to travel to the appointment. They can join the appointment from another location to give the support or input you need;
- protect the environment; and
- reduce the spread of infectious diseases.

All you need for the appointment is:

- a smartphone, tablet or laptop with a webcam and speaker for making video calls;
- Safari, Edge or Chrome web browser on your device; and
- an internet connection, broadband or 3G/4G. A



WiFi connection is best where possible so you don't need to use any of your data.

The system was originally developed for the NHS and is already being used by them. You may already have used it for GP or hospital appointments. Because the system was developed for the NHS, the link that is sent to you for your appointment will include the text NHS in the link and look like this https://nhsattend.vc/moc/housing. Please be assured that this is a valid link from Moray Council Housing Service. Once the system develops we hope to be able to remove the NHS reference. Tenants will be sent a link. All you have to do is click on the link or paste it into your web browser to access the appointment. It really is that simple.

Our housing staff will offer the video appointment where they feel it may be of benefit. You do not need to contact us to request this service. We hope to be able to roll out the use of the video appointments across the housing service throughout 2021 so we can continue to improve our services to you during the ongoing Covid-19 pandemic.



Smart doorbells

Smart doorbells, sometimes called video doorbells, are becoming very popular. They combine a camera, microphone and doorbell in one unit. Normally they are connected to wi-fi and an app on your smartphone. This lets you see what is happening at your front door live, wherever you are. When the doorbell rings you get an alert on your phone so you can hear, see, record and even speak to whoever is at your door. These doorbells can range in cost from £30 to £300.

If you want to install a smart doorbell you will need to fill in our housing permissions request form first. You can find the form online at: https://online.moray.gov.uk/form/auto/permissions_ext

Data protection

If you have a smart doorbell there are some rules that will apply to you and you need to make sure that you comply with them. If you do not comply with these rules you could be breaching data protection laws. They are the same rules that apply to CCTV. The Information Commissioners Office (ICO) explains.

"Data protection laws don't apply if the cameras cover only the user's own private property, including their garden. Therefore, visitors caught on these cameras don't have specific data protection rights in relation to the images captured on those cameras."

You will need to be very careful. If you are recording footage from outside your property boundary, then anyone you record with your camera will have rights under the data protection laws. You can find more information on the ICO website at

www.ico.org.uk/your-data-matters/domestic-cctv-systems-guidance-for-people-being-filmed

Security risks

Smart devices use their internet connection to send packets of data from the device to centers, some of which are on the other side of the world. This is normal, but you would expect this data to be encrypted. This means the data is all scrambled, so anyone managing to hack into it cannot understand it. If it's sending data unencrypted then things like your device password, and even your wi-fi password could be visible to hackers. This can mean that any of your other connected devices that hold your personal data on them, such as laptops, smartphones, TVs and so on are at risk.

Other things to consider:

- You may have to sign up to a monthly subscription.
- All smart doorbells will need to be installed either on your door, or next to it. With a wired doorbell, you should hire a qualified electrician to install it.





PLEASE DO NOT FEED THE SEAGULLS

Please don't throw food to the Seagulls they have their own food sources.

Seagulls can damage buildings, block chimneys and gutters, create noise, leave mess from faeces, and swoop at people to take food or protect their young.

If you are aware of anyone feeding seagulls then please pass on this information. TO REPORT SEAGULL FEEDING 0800 587 7197

Or contact your community warden





S	В	F	Ν	Е	L	С	А	М	Р	Ο	U	Т	Р	А	Κ	L	G
Р	Ι	А	Ρ	К	Н	S	Е	0	Ν	Н	Μ	D	R	А	F	Ρ	Q
D	R	Ν	G	Х	S	U	Μ	Μ	Е	R	U	U	Н	Μ	С	Х	G
\vee	Ι	Ρ	С	Μ	U	Т	Y	S	U	Ν	S	Н	Ι	Ν	Е	А	U
Х	Q	Е	Q	R	В	\mathbb{W}	Q	\mathbb{W}	А	Т	Е	R	Р	А	R	К	Ν
S	Μ	0	R	Е	S	А	Ν	D	С	А	S	Т	L	Е	U	G	Ζ
К	F	Ι	R	Е	\mathbb{W}	0	R	Κ	S	I	А	Ρ	G	D	Ν	Н	Ζ
Ν	G	\mathbb{W}	А	Т	Ρ	J	S	\mathbb{W}	I	Μ	Μ	R	S	Ι	С	F	Е
В	С	А	I	Т	U	Y	U	I	\mathbb{W}	D	Y	Ι	Ζ	А	Т	Ν	С
А	К	Т	В	\vee	Κ	Н	Ν	D	Ι	D	Р	А	Е	Т	R	Н	0
А	К	Е	S	А	L	Q	G	Х	Κ	U	G	В	Q	В	0	Ζ	0
Н	\vee	R	L	С	Μ	Y	L	Ν	D	R	R	J	Y	S	Ρ	Ζ	Κ
Ο	Н	Μ	L	А	Ζ	Y	А	Μ	А	U	L	Т	Е	Ρ	I	Q	0
Ζ	Ι	Е	\mathbb{W}	Т	Ι	Е	S	Т	А	А	R	L	U	S	С	Ζ	U
С	Ν	L	Ο		В	\mathbb{W}	S	К	Ζ	А	С	G	Ρ	U	А	С	Т
S	А	0	G	Ο	U		Е	I	Ρ	Ι	К	0	Q	Ν	L	I	Х
\vee	\mathbb{W}	Ν	U	Ν	Q	F	S	L	S	J	L	Ρ	0	S	Y	R	Κ
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Т	G	Q	Х	U	Q	0	0	S	Ρ	Ρ	D	0	F	R	Ρ	Ν	Ν
L	G	0	S	U	Ρ	Ρ	L	I	Q	Ζ	К	\mathbb{W}	Μ	Е	С	Q	Q
Ν	Κ	0	S	С	R	Ρ	L	U	В	Ζ	Х	\mathbb{W}	Н	Е	D	Ο	С
\mathbb{W}	А	Е	J	S	Н	F	Е	D	Ζ	L	Е	Μ	0	Ν	А	D	Е

BEACH | LEMONADE | SUMMER | TROPICAL | CAMPOUT | POOL PARTY | SUNGLASSES | VACATION COOKOUT | POPSICLES | SUNSCREEN | WATERMELON | FIREWORKS | SANDCASTLE | SUNSHINE WATER PARK | FLIP FLOPS | SMORES | SURF | LAZY | STARGAZING | SWIM

Name:	
Address:	
Postcode:	
Phone number:	
Email address:	



To be entered into our prize draw for a £20 shopping voucher please complete the word search and **send it to us by no later than 31 October 2021.** You can post it to us at: **Summer 2021 Competition,** Housing & Property, PO Box 6760, Elgin, IV30 IBX.

CONGRATULATIONS

The winner of the Winter 2020 word search competition was Mrs Audrey Wade from Lhanbryde. A £20 shopping voucher will be winging its way to Mrs Wade for her to spend.





It's getting hot, hot, hot and warm weather doesn't just affect us humans! High temperatures can cause serious health problems for our pets if we don't keep them cool. Follow these tips to keep pets safe this summer.



Don't leave you pet in the car, even on mild days. Vehicle interiors heat up dangerously quickly when the sun is out.



Provide plenty of water at all times. Pets need to stay hydrated just like we do, and that need for water becomes more critical in the heat



Beware hot pavements on sensitive toes. Check pavement temperature with the palm of your hand before taking your dog for a walk.



Don't shave all their hair off! It may seem like a good idea to give your pet a drastic new 'do but their hair actually helps keep them cool by protecting them from the sun's rays.



Don't over exercise. Physical exertion is more taxing when it's warm. Let your pet take it slow.