

the tenants' VOICE

Winter 2021

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

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Tenant Satisfaction
Survey**

► Page 7

**Meet your new
Head of Housing
and Property
Services**

EMERGENCY OUT OF HOURS: 03457 565656



Season's Greetings

Councillors and staff would like to wish all our tenants Merry Christmas and best wishes for a Happy New Year. Let's hope that 2022 is a better year for us all!

The Council will close for the festive period on Friday 24 December 2021 at 3pm and re-open on Wednesday 5 January 2022 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**





Dear Readers, Welcome to the Winter edition of the Tenants' Voice.

Once again, I am writing this welcome message whilst the Coronavirus pandemic continues. There is some light at the end of the tunnel as the vaccine roll-out continues, but we still need to remember that infection rates are high and our hospitals are still struggling. Our housing services are still under pressure and we still have some service restrictions in place. You can read more about this in our article updating you on our Covid service delivery.

As we recover from the pandemic and get back to re-starting services, we need your help to allow us access for important work in your home. It is vital that we have access to carry out gas safety checks and to progress our smoke alarm installation programme. We have a legal duty to carry out this work and to make sure that you, your household and your neighbours are kept safe. Read our articles for more information on these important services.

Along with the challenges our housing service has faced throughout the pandemic, we have also welcomed a new Head of Housing and Property Services. Edward Thomas joined us earlier this year and we are delighted to have him at Moray Council. You can find out more about Edward in this newsletter as well as reading about his secretary, Louise McKay, who features in our 'Day in the life' article.

There is also an article on tenant participation which tells you the many different ways you can get involved and have your voice heard on housing related matters. Our tenant participation team are always looking for more tenants to get involved and have their say. If you think you would be interested in tenant participation please get in touch with the team – you can really make a difference. You can contact the team at tenantparticipation@moray.gov.uk.

I hope you all enjoy this edition of the newsletter and I'd like to wish you all a Happy Christmas. Here's hoping next year will see us getting back to more normality. I hope you all stay safe and warm this winter and as always, if you need any help or advice with housing related issues, just let us know.

Councillor Louise Nicol
Chair of Housing and Community Safety Committee

How are we performing as a landlord?

Every year we have to send our housing performance information to the Scottish Housing Regulator. We submitted our seventh Annual Return on the Charter (ARC) in May this year. The ARC measures how well we perform against the 16 outcomes that are set out in the Scottish Social Housing Charter. The Charter aims to improve the quality and value of housing services in Scotland.

We also have to produce and publish an Annual Performance Report on our housing performance for the Scottish Housing Regulator and all of our tenants. Our Annual Performance Report for 2020/21 is now available on our website at:

www.moray.gov.uk/downloads/file138911.pdf

We consulted with our tenant representatives from the Moray Tenants Forum when we were preparing the report and we thank them for their feedback and suggestions which helped finalise the report. We also thank those of you who took time to return the feedback form from last year's report. Your feedback has been invaluable in developing this year's report.

We hope you enjoy reading the report and that you will give us your feedback by using the link to our survey on

the last page of the report. Your feedback is very important to us. It helps us to review and refine our documents and give you information you find useful, in a format you like.

If you fill in our feedback survey no later than **31 March 2022** and give your name and contact details, you will be entered into our prize draw to **win £100** of shopping vouchers. This is our biggest prize draw yet so please give us your feedback.

If you would like a paper copy of the Annual Performance Report please let us know and we can send one to your home address. You can either:

- Email us at tenantparticipation@moray.gov.uk and request a paper copy, or
- Fill in the postcard that came with this copy of the Tenants' Voice and send it back to us.

Please allow time for delivery to be arranged.



Covid-19 service delivery update

The Council's access points and offices are still closed to the public to keep our staff and customers safe. Many of our staff are continuing to work from home but we can offer face-to-face contact for our most vulnerable customers.

All our staff and contractors are continuing to follow Covid-19 safe working guidance while delivering as normal a service as possible. For example, our repairs service, gas safety checks and house moves continue. Some of our services are still affected. This means that some services may be delivered by phone, using the Near Me online appointment system or other digital technology.

We are working hard to deliver you the best service we can in the current circumstances. We appreciate your co-operation, help and understanding.

Help us to help you

We also need your help to keep your household and our workforce safe. If you or a member of your

household has coronavirus symptoms or is self-isolating, it is important that you let us know when you call. If you are calling about a routine repair and the issue is not a risk to your safety or your home, please wait and report the repair once your symptoms or period of self-isolation are over.

You can contact us during office hours (Monday - Friday between 8.45am and 5pm) by phoning **0300 123 4566**. If you need to contact us outwith office hours (between 5pm and 8.45am and at weekends), including homeless presentations, please phone **03457 565656**.

Staying up to date

For the most up to date information, check our website at <https://bit.ly/3CaSyYN>

We also issue updates on:

- <http://www.facebook.com/moraycouncil>
- <https://twitter.com/MorayCouncil>
- <https://www.instagram.com/moraycouncil/>

Housing appointments from the comfort of your own home



Do you find it difficult, costly or time consuming to travel to your housing appointments? You can now carry out certain housing appointments from wherever you choose, depending on what you need the appointment for.

We are continually working to improve our services to you during the ongoing Covid-19 pandemic. Our staff can carry out both phone appointments and online video appointments.

Our video appointment system, Near Me, has now been rolled out and is being used by most of our housing teams. 100% of our tenants who used the system during October said it was very easy or easy to use, with no technical problems and they would use it again. They also said that not having to attend a face to face appointment saved them both work and travel time as well as money. Feedback included that the appointments took less time overall, was convenient, easier all round and had the added benefit of keeping everyone involved safe.

Staff will offer you a video appointment where they feel it may be of benefit. You will be sent a link by text or email. 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.

What do I need?

- 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.

What are the benefits of a phone or video appointment?

- no travel time or costs to attend appointments for you or anyone else who would normally take you to an appointment or support you during your appointment. Those supporting you can join from wherever they are;
- no need to take time away from work, school or home to attend appointments;
- easier if you have any mobility or disability problems or caring responsibilities which means it is easier for you to be at home if you need to be at home.
- keeping yourself and others safe by reducing the potential spread of infectious diseases;
- you are also helping us to tackle climate change and protect the environment by reducing unnecessary travel and reducing carbon emissions. All our small changes can make a big difference.



Please note that the link that is sent to you for your appointment looks like this - <https://nhsattend.vc/moc/housing>. This is because the system was developed for the NHS originally. Please be assured that this is a valid link from Moray Council's Housing Service. The system development team are working to remove the NHS text.

A day in the life...

Louise McKay is the secretary and personal assistant to our Head of Housing and Property Services, Edward Thomas. She is currently working between home and the office and has a very busy schedule, dealing with all manner of tasks. We convinced her to take some time out to answer some questions for us:

What did you do before joining the Council?

After leaving school, I started my working career providing administrative support for an oil company in Aberdeen. It was interesting work, but I'm a bit of a home bird and the call of Moray brought me back home again eventually. I worked in a local accountants' office before having my family, and I've been working for the Council in some capacity ever since. I worked for many years in reception at Buckie High School, which was an ideal job at the time as I always had the same holidays as my family when they were growing up!

How long have you worked within the Housing Service?

Just over four years, which I must admit has flown by!

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

Being Secretary to the Head of Housing and Property Services involves a wide variety of tasks, the main one being to provide any administrative support needed. This can vary from minute taking, checking reports, compiling letters and emails, to dealing with queries from the public, colleagues or councillors.

I record incoming complaints, MP/MSP enquiries and freedom of information requests for our service, and make sure they are responded to within policy deadlines. I also deal with HR issues for housing staff in tandem with our HR department.

The pandemic has meant that I now have to work from home more often. It hasn't caused me too many issues as I'm still able to keep in contact with everyone as required. I do miss having face to face contact with colleagues. Before, I would have had a

quick chat with a colleague about an issue and now that has to happen by arranging virtual meetings or by sending emails.

What does an average day look like for you?

Every day is different within the service. You never know what you are going to face during your day. I always start by dealing with any urgent issues first and then work my way through any other outstanding tasks. I always try to deal with all emails I have received that day but, due to work pressures, that's not always possible.

What are some of the main challenges you face?

Housing and Property provide a large-scale service to the public so I have to make sure I have a good overview and appropriate knowledge. Working to deadlines is probably the most demanding part of my job. Since most of my tasks have set deadlines, I have to prioritise my workload carefully. If I have several tasks to do that have the same deadline date, this can be a challenge, but it has always been possible ... so far!

What is your favourite part of the job?

I'm dealing with all sorts of questions / queries / problems on a daily basis from members of the public or from colleagues. I try to help in any way I can to solve those issues. As long as I am successful in that, it is a really satisfying part of the job.

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

With unlimited money, my wish would be that no-one would ever have to live in poverty or in fear again – that's a very big ask though isn't it? I'd need a very powerful wand for that wish!

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

I've always loved watching all kinds of movies. I wouldn't be very good at acting, but I think it would be quite exciting to be a director and see your vision being played out before your eyes.

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

I think laughter is such an important part of life and I've made it my mission to see as many live comedy shows/comedians as I possibly can. Before the pandemic put a stop to things, I had seen over 20 shows but I'm hopeful it won't be long before I can start adding to my list again. My favourite so far? Peter Kay wins hands down – I cried with laughter the whole way through his show!

Describe yourself in 3 words

Very good listener!!



Louise McKay

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

Tilda Swinton maybe? I've heard she lives not that far from Moray so she might be the only actor who could attempt to get my Buckie accent spot on!



A personal message to tenants

Our new Head of Housing and Property Services, Edward Thomas, shares this message with you all.

"I joined Moray Council in July, having previously worked at West Dunbartonshire Council. Over the past 18 years I have worked in a range of local authority roles related to housing and homelessness.

My background includes studying housing at university and I will apply this knowledge and experience to make sure every aspect of Moray Council's housing service meets the highest standards, in both stock condition and customer service.

It is my belief that the role of public sector housing is critical to enabling communities and individuals to thrive, and particularly at a time of concern about energy costs, to be warm and affordable places to live. It is ironic that the greatest consequence of global warming in Scotland will be the cost of keeping our houses warm, and this will be the biggest challenge facing us in the decade ahead.



Over the next few months I am keen to get out and visit

properties and meet tenants as part of an approach which makes sure your priorities are our priorities. Given the challenging period our communities have faced since the start of the pandemic, I am grateful for your patience and resilience as our teams have adapted to support you despite various restrictions.

In the short time I have been in Moray, I have been encouraged by the welcome of the community for me and my family and I am committed to working to improve the local area."

Edward Thomas

Head of Housing & Property Services



Every three years we carry out a major satisfaction survey to gather feedback from tenants about our housing services. Our latest survey was carried out between August and October this year by an independent research organisation called Research Resource.

Research Resource contacted around 1500 tenants by phone and asked for their views on areas such as customer service, repairs and maintenance, tenant participation and communication, your neighbourhood and value for money.

Your feedback from our previous survey in 2018 led to a number of improvements to the housing service:

- We improved our repairs service to make sure repairs were delivered on time, and tenants were kept informed of progress on their repairs.
- We made energy efficiency a priority and carried out improvements to our housing stock to help tenants cut their heating costs.
- Our rents remain affordable and one of the lowest in Scotland
- We now provide a wider range of ways in which you can get involved in tenant participation and have your say on housing matters affecting your home and neighbourhood.

Feedback from the 2021 survey will allow us to measure our progress in improving your satisfaction levels. It will also identify any other areas for improvement so we can build on giving you the best housing service we can.

We will examine the feedback we receive from the 2021 survey and will share the results with you in next year's newsletter. We would like to thank everyone who took part in the survey for their time, and for providing their valuable feedback. Your opinions matter to us so we can continue to make improvements where they are needed.

What is antisocial behaviour?

This is a very good question. Antisocial behaviour can be very hard to explain or define. We can all behave in different ways and react differently in situations. We have different tolerance levels and expectations due to the way we choose to live, our age, our culture. This can make it hard to understand why people behave in different ways at times.

Legally antisocial behaviour means behaviour that causes, or is likely to cause, alarm or distress to one or more persons not from the same household. This can include:

- Neighbour disputes;
- Excessive noise, shouting, swearing, loud music and using DIY tools, especially late in the evening;
- Vandalising or damaging property, or any part of the shared areas or neighbourhood;
- Household members, pets or visitors being very noisy and disruptive;
- Dog fouling;
- Threatening or abusive behaviour or harassment in your home or in the streets near your home. This includes verbal abuse, racist, sexist, homophobic remarks, threats of violence or actual assault;
- Dumping rubbish, sometimes known as fly-tipping.

The first thing we would advise if you are experiencing any antisocial behaviour is to assess whether you think you can speak to your neighbour. They may not be aware of the issue or that it is causing a problem and affecting anyone. They may be happy to help sort the problem. If this does not help you can:

- report the antisocial behaviour using our online reporting form at <https://bit.ly/3D34c9w> or you can phone us during office hours on **0300 123 4566**.
- If your complaint is of a criminal nature, you should report it to the Police by phoning **101**.

For more information please see our **Neighbour Nuisance and Antisocial Behaviour Policy**. It sets out how we deal with antisocial behaviour complaints. It also includes our target timescales for dealing with these complaints. The full policy along with an easy read version can be found on our website at: <https://bit.ly/3c3HbHK>

This webpage also explains how we prioritise complaints according to their category.

Domestic abuse

There are many ways in which you may experience domestic abuse. It can be controlling, intimidating and threatening behaviour. It can also include emotional abuse, physical and sexual violence, stalking or financial control.

There has been a significant rise in domestic abuse cases during the pandemic. This is partly due to the stay at home restrictions during lockdown and an increase in social isolation. It has been more difficult for people suffering from violence and abuse to find support and places of safety.

Abuse is not always obvious but this doesn't mean it is not happening. Please don't suffer in silence if you think you are experiencing abuse of any kind. The following advice can help to keep you safe:

- Speak in confidence to a trusted neighbour, family member, colleague or friend. Arrange a safe word and/or an emoji that can be texted to them quickly in an emergency so they know to contact 999 and get help.
- Make sure your mobile phone is charged, accessible and has credit at all times.
- You can download a personal safety phone app like Hollie Guard <https://holliegaurd.com>. It will

silently contact an emergency contact of yours if you shake or tap your phone. It can also work if no movement is detected.

- If you are in a situation where you do not feel safe and think there might be violence, try to move away from the areas like a kitchen where there are sharp or heavy objects and stay close to the exits. Try and get to a lockable room where you can barricade yourself in while you get help.
- Ask trusted family members, colleagues or friends to regularly check up on you online or over the phone. This will help with the pressure that self-isolation can have on your mental health.
- If you think you are in immediate danger, call 999.

The ongoing pandemic and government restrictions will cause so much extra stress and challenges for anyone experiencing abuse. It is important to know that you are not alone. Many support organisations and groups are adjusting their services to offer helplines and remote support for those who need it. Some are also offering face to face support as restrictions ease. Please reach out.

Domestic abuse and forced marriage helpline

Open 24/7

Website: <https://sdaafmh.org.uk/>

Email: helpline@sdaafmh.org.uk

Phone: 0800 027 1234

An organisation who are there to support anyone with experience of domestic abuse or forced marriage, as well as their family members, friends, colleagues and those who support them.

Moray Women's Aid

Website: <https://mwaelgin.co.uk/>

Email: admin@mwaelgin.co.uk

Phone: 01343 548549

Moray Women's Aid is a safe and friendly organisation. They provide support and refuge to women and children who are suffering domestic abuse.

The Samaritans

Website: <https://bit.ly/3C7whLq>

Email: jo@samaritans.org

Phone: 116 123

A nationwide charity which provides 24-hour confidential, emotional support for anyone in crisis.

National LGBT+ domestic abuse helpline

Open Monday to Friday 10am – 5pm

(Wednesday and Thursday 10am – 8pm)

Website: <https://galop.org.uk/>

Email: help@galop.org.uk

Phone: 0800 999 5428

Supporting people who are victims of domestic abuse, sexual violence, hate crime, so-called conversion therapies, honour-based abuse, forced marriage, and other forms of abuse.

Respect – Men's advice line

Website: www.mensadvice.org.uk

Email: info@mensadvice.org.uk

Phone: 0808 801 0327

Men's advice line is a confidential helpline for men experiencing domestic abuse from a partner or ex-partner (or from other family members).

Get a **LIFT** onto the property ladder in Moray



Would you like to buy a home on the open market but don't think you can afford the full price? The **LIFT** (Low-cost initiative for first time buyers) scheme could help.

The LIFT Open Market Shared Equity (OMSE) scheme has helped over 13,000 people get up to 40% funding towards the price of a home on the open market since 2005. The Scottish Government can contribute between 10% and 40% towards the property price and they will get the same percentage back when the property is sold. Buyers also have the option to increase their share in the future if they want to.

You can buy any size of property as long as you meet the financial criteria and the property would not cause overcrowding. Properties must be advertised for sale publicly and fall within the maximum price threshold for the area. In Moray the maximum price threshold for a two bedroom property is £115,000 and it is £135,000 for a three bedroom property.

The LIFT scheme is open to certain priority groups which includes:

- social housing tenants;
- people with a disability who can show they have a housing need;
- members of the armed forces and veterans who have left service within the last two years;
- widows, widowers and other partners of those who

have lost their life while serving in the armed forces within the last two years; and

- people aged over 60 who can show they have a housing need. They are not required to take out a mortgage.

We recommend that you speak with an independent financial advisor or mortgage advisor before applying to the LIFT scheme. You will need to provide a mortgage promise or agreement in principle, along with your application, unless you are over 60 and buying without a mortgage.

Lenders offering mortgages for the scheme include Bank of Scotland, Barclays, Halifax, Lloyds Bank, Nationwide, Royal Bank of Scotland, TSB and Scottish Building Society. If your application is eligible, you will be issued with a passport letter, which is valid for 12 weeks to give you time to find a suitable property.

The scheme is administered by Link Housing on behalf of the Scottish Government throughout Scotland. For more information about the LIFT Open Market Shared Equity scheme, visit Link Housing's website at <https://bit.ly/3hdPWSI>

You can also email Link at lift@linkhalted.co.uk or phone **0330 303 0125**. They also have an information leaflet about the scheme which can be found at <https://bit.ly/3yTofo2>

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 76 in Mosstodloch. A further 33 new houses are under construction at Banff Road in Keith with completion scheduled for January 2022. Good progress has also been made on our major planned development at Bilbohall in Elgin.

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, with zero carbon heating systems, 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 "Passivhaus" 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. The development at Bilbohall has obtained planning consent and site start is planned for 2022 with a two year construction programme.

The energy crisis

As you may have seen on the news, the energy market is in crisis. The increase in wholesale gas prices means that gas and electricity costs have increased by a huge amount. Many smaller energy firms have collapsed with more certain to follow. There are very few tariffs available for new customers.

You may be worried about what all this means for you. You may have concerns about how this could impact on your bills or energy supply over the winter. We want to answer some of the questions you may have and let you know where to get help if you are struggling with energy costs.

Will this impact on my energy bills?

This depends on your energy supplier and your current tariff. You can check both of these using a recent bill. If you are on a fixed price tariff, the price you pay per unit of energy won't change until the end of your fixed rate period (usually 12 or 24 months). If you are on a standard variable tariff or prepayment meter, you will be subject to an energy price cap. This puts an upper limit on the price your supplier can charge per unit of energy. If you are on a standard variable tariff or prepayment meter, you are likely to see an increase in your bills.



Is there any financial support available?

If you are struggling to pay your bills, contact your energy supplier as soon as possible. Most suppliers have support available if you are on a low income and struggling with your bills. This includes the Warm Home Discount, Winter Fuel Payments and Cold Weather Payments, which will all help to make sure that eligible tenants can heat their homes over the colder months.

Talk to your energy supplier to find out if you are eligible to apply for this support as this will depend on

your circumstances. Smaller energy suppliers may not be able to offer this support. The emergency measures that were agreed between the Scottish Government and energy suppliers to support those in need during Covid-19 will also remain in place this winter.

What happens if my supplier goes out of business?

If this happens your power will not be cut off so do not worry. There are no problems with gas supply and there are a range of gas supply sources to make sure demand is met. If your supplier goes out of business, Ofgem, the energy regulator, will appoint a 'supplier of last resort' and you will be switched to the new supplier. Your energy supply will continue as normal as you switch over.

If you would prefer to look for a new supplier yourself, you should take a note of your meter readings, then wait until you have been contacted and moved to the new appointed supplier before you switch again. This should only take a few weeks.

Other sources of advice and support

REAP Scotland offer free and impartial energy advice through their Energy Advice Moray project. They can help you get the best deal on energy bills, offer advice on switching tariffs or suppliers and saving energy in the home. They also offer information on energy grants and schemes. You can find out more on their website at <http://reapscotland.org.uk/>.

Contact REAP by emailing info@reapscotland.org.uk or by phoning **01542 888070**.

Home Energy Scotland give free and impartial advice and support for everyone in Scotland. They can help with energy saving tips so you can reduce your bills, give you information about financial support available, including grants and loans. They have information about greener energy and travel options. You can find out more on their website at www.homeenergyscotland.org

Contact Home Energy Scotland by filling in the contact form on their website or by phoning free on **0808 808 2282**

Utility Bills



Have you had your **smoke, heat and carbon monoxide** alarms upgraded?

As your landlord our first priority is to keep you and your family safe in your home but we cannot do this without your help.

Fire regulations in Scotland have changed. There are new minimum legal safety standards for fire safety in social housing which must be met by February 2022. To make sure your home meets this standard, we have to upgrade the smoke, heat and carbon monoxide alarms. We are using approved electricians from a company called Belac to carry out the upgrade. This should take no more than two hours and they will follow Covid safe working practices.

We have already upgraded the alarms in around 74% of all of our council houses in Moray. This means we have about 26% (1,635 houses across Moray) still to be upgraded. Belac are in the process of contacting all our tenants who:

- have not yet had the upgrade; and
- live in a property that is two floors or less.

Are you one of them?

- If you are - Please look out for a letter, email or phone call about the upgrade. Or you can phone Belac direct on **0141 459 0010** to arrange an appointment that is convenient for you.
- If you are not and you live in a property that is taller than two floors, please do not contact Belac. These properties will be done by another approved contractor and we will contact you to arrange your upgrade.

All the electricians will carry photographic ID – please ask to see it. You can also phone our Moray Council Contact Centre on **01343 543451** to confirm their identity.

What happens if I don't give access?

It is a legal requirement of your tenancy agreement to give us access to your property to carry out essential safety work. By signing your tenancy agreement you agreed to give us access. If you do not allow Belac access to your property, Belac will refer your case back to us.



If we do not hear from you, or there is no real reason that would stop the work going ahead, we will have no option but to follow our escalation process, up to and including forced entry. The Scottish Government and the Scottish Housing Regulator have set the legal deadline of February 2022 for this work to be carried out. There is no flexibility with this deadline. If we have to force entry to your property, you will be re-charged for the costs which can be between £89 - £169 depending on the work and materials needed. We want to do everything we can to work with you and avoid this happening.

Please help us to help you get your alarms upgraded, meet legal requirements and keep you safe.

Top Gas Safety Tip - **Don't delay your annual gas safety service**

Gas safety plays an important part in keeping you, your family and your neighbours safe.

Carbon monoxide is a poisonous gas that has no smell or taste. It is caused by gas appliances not burning the gas properly. Un-serviced or poorly maintained gas appliances are the most common cause of accidental exposure to carbon monoxide. Know the signs of carbon monoxide poisoning. Symptoms of mild poisoning are not always obvious, like a tension headache. Other symptoms can include dizziness, feeling sick, tiredness, confusion, stomach pain, shortness of breath or even difficulty breathing. The longer you are exposed to the carbon monoxide the worse the symptoms can get. This is why we install carbon monoxide alarms in all our properties.

Please don't put your family, your home or your neighbours at risk by putting off your gas safety service.

Our Gas Safe registered engineers will service your gas appliances every year to make sure that your home is safe for you and your family but we need your help to do this. We will contact you six weeks before your annual gas safety check is due to arrange an appointment.

What you can do to help:

- Please keep your contact details up to date with us so we can contact you to arrange a suitable appointment for your gas service;



- Please make sure there is credit on your gas and electric meter or we won't be able to carry out the gas safety 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;
- Please make sure you open internal doors and there is clear access to the boiler or we may not be able to carry out the service;
- Please make sure you, your household and any pets stay in another room if possible;
- Please comply with Covid safe good practice;
- Most importantly, please make sure someone is at home for the agreed appointment to give us access.

2,509 gas servicing appointments have been missed during the three years from 2018/19 – 2020/21.

This does not include missed appointments for other types of work and is only based on first appointments. It doesn't include second and third appointments. Not only does this increase the risk of something happening to our tenants but it means that tens of thousands of pounds of council money has been spent on missed gas appointments alone.

It is a legal requirement of your tenancy agreement to give us access to your property to carry out essential gas safety work. By signing your tenancy agreement you agreed to give us access.

We will make three attempts to contact you by phone, email and/or letter. If the date and time of the appointment is not suitable, please contact us as soon as possible so we can arrange a more suitable time for you.

If you do not get in touch with us and we cannot agree a suitable appointment time we will have no option but to follow our escalation process. This will include forcing entry to your property and re-charging you for the costs.

Please help us to keep you safe and use our money and resources in better ways.

Fire safety

Christmas dinner, wrapping presents, decorating your home – there's lots to think about this Christmas. One thing that we are asking our tenants to do is to put fire safety at the top of their Christmas list this year.

Although fire safety is important all year round, the extra distractions of Christmas make it especially important. We want you to take extra care over the festive season to make sure that your families and loved ones are protected from fire. Follow these simple tips for a safe festive period:

- Don't leave cooking unattended. The majority of fires start in the kitchen so this is a high risk area. Many of us enjoy an alcoholic drink over the festive season and it can be easy to get distracted.
- Turn off your kitchen appliances once you have finished cooking.
- Make sure cigarettes are stubbed out properly and take extra care when under the influence of alcohol or when you feel tired. It's very easy to fall asleep while your cigarette is still burning and set furniture on fire.
- Don't use heaters to dry clothes. Heaters can start fires when they are too close to materials. Keep them well away from curtains, clothing and furniture.
- Keep candles with naked flames up higher away from flammable items such as clothing, decorations, wrapping paper.

- Don't overload plug sockets. Make sure you only have one plug in each socket. Turn off plugs when they are not in use, except those that need to be left on, like freezers.
- It is our responsibility as your landlord to install the correct smoke and heat alarms in the correct places in your home. We will carry out safety checks on these every year or two years depending on the type of heating system you have. Working alarms can give you the vital time needed to escape in a fire. Be aware how your alarms work, don't remove the batteries and learn how you can test them yourself so you can do this regularly.
- If you are comfortable and you know how to test the alarms, you could help elderly neighbours or friends by testing their smoke alarms to make sure their home is safe or advise them to call for a home fire safety visit (details below). Elderly adults are at a greater risk from fire.
- Make sure that everyone in your home knows what to do in the event of a fire and have an escape plan. You should get out, stay out and phone **999**.

The Scottish Fire and Rescue Service are not currently carrying out routine home fire safety visits due to the ongoing pandemic. However, they will where someone is identified as being at high risk. If you, or someone you know, is over 50 years old, smokes and either lives alone, has mobility issues or uses medical oxygen, the Scottish Fire and Rescue Service would like to hear from you. Please phone **0800 073 1 999** or text the word '**FIRE**' to **80800** from your mobile phone. You can find out more about how to keep safe on their website at

www.firescotland.gov.uk/your-safety

Right to repair

Did you know that we have a legal duty to make sure that certain small, urgent repairs you need carried out are completed. This is called the **Right to Repair Scheme**. Repairs under the scheme, up to a value of £350 are called qualifying repairs. Qualifying repairs include:

- Blocked flue to an open fire or boiler
- Blocked sink, bath or drain
- Loss of all electric power
- An outside window, door or lock which is not secure
- Unsafe path or step
- Significant leak or flooding from water or heating pipes, tanks or cisterns
- Loss or partial loss of gas supply
- Toilet not flushing if it is the only one in the home
- Unsafe power or lighting socket or electrical fitting
- Loss of water supply
- Loss or partial loss of heating or hot water if there is no other form of heating

We have a duty to carry out these repairs within one working day from the date you report it to us, or we become aware of it.

Some other qualifying repairs give us a bit longer to carry out the repair such as:

- Partial loss of electricity or water supply
- Loose or broken banister or hand rail
- Flooring or stair treads which are unsafe

We have a duty to carry out these repairs within three working days from the date you report it to us or we become aware of it. If you have a broken mechanical extractor fan in the kitchen or bathroom, we have seven days to carry out these repairs.

If, for any reason, we are unable to carry out the work within the set timescale, you are eligible for £15 compensation. You may also arrange to have the work carried out by another contractor as long as they are on our list of approved contractors. This list can be found on our website at:

www.moray.gov.uk/downloads/file101456.pdf

Winter safety



Cold nights are drawing in as winter continues all around us. This is a time for staying warm and keeping safe. Follow these tips for a stress and accident free winter:

- Keep Christmas decorations and cards away from heat sources, especially those with an open flame such as fireplaces and candles. Turn off battery operated or electronic decorations when you leave your home and when you go to bed.
- Make sure that Christmas lights are checked and throw away any that are damaged or worn out. They should meet the British Standard (BS EN 60598) and be in good working order before you use them.
- Keep batteries stored safely in their packaging and out of reach from small children and pets.
- Leave a torch somewhere close by with working batteries and have some emergency lighting handy in case of a power cut.
- When you go outside, dress warmly in dry loose-fitting layers that will cover exposed skin like your face and hands. Wear sturdy shoes or boots to stop slips on ice and snow.
- Use a sturdy shovel to clear snow from paths. Take breaks often and take care not to slip. If you are elderly or vulnerable, ask a family member or neighbour if they would help you or do it for you.

You can also keep a mixture of salt and sand to put on steps or paths in icy weather. This will stop you from slipping.

- It can be a good idea to make sure your home is stocked with some essentials. This means you won't need to risk going outside in bad weather and can stay comfortable at home. Basics could include water and candles in case of a power cut, cans of soup and sauces and a well-stocked first aid kit including cold, flu and sore throat remedies.
- Keep your home warm even when it is empty. Leave your heating on the frost free setting if you are away. This will stop your pipes from freezing and bursting. Keep windows closed in unheated parts of your home.
- Make sure you have suitable home contents insurance in case of any accidents in your home. There is a special insurance policy available to our tenants which can cover your belongings against theft, fire, flood and vandalism. Find out more by reading our leaflet at www.moray.gov.uk/downloads/file116420.pdf.
- 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 you will be away.
- Check on family, friends and elderly neighbours to make sure they have what they need and are safe.

Planned Improvements to our Council Houses

When it comes to keeping your home warm without costing you too much money, having an effective, energy efficient heating system is really important. We have made this a priority in our planned maintenance programme for the coming year.

This includes:

- Our Low Carbon Infrastructure Transformation Programme (LCITP) - We will install air source heat pumps, solar panels and batteries to 121 Council properties by the end of March 2022.
- Our Warm Homes Round 4 programme – We will focus on replacing old electric storage heating systems that are very ineffective with new central heating systems to 120 properties and a further 70 air source heat pumps to our properties by March 2022.

- Gas Heating Replacements – we are on target to replace over 500 non-condensing boilers (e.g. Baxi 401) with modern high efficiency combination boilers (e.g. Vaillant 832) by March 2022. By replacing boilers with ones more energy efficient, we will reduce our carbon footprint, meet our energy performance targets, and most importantly reduce tenant's fuel bills.



Emergency repairs outwith normal hours



We know how difficult it is when things go wrong at home. That is why our repairs service is always open. You don't have to wait until normal office hours to report an emergency repair. If your repair is an emergency and can't wait (see below for details), please phone our **emergency out of hours number on 03457 565656**. Our emergency repairs service runs between 5pm and 8.45am Monday to Friday and 24 hours at weekends.

We will make sure emergency repairs are carried out within four hours of being reported. This can mean work is done to make the problem safe where there is a safety risk to the household or the public. In some cases, this may only be a temporary repair and a "follow-on" visit will be carried out during normal working hours to finish the repair.

In cases of extreme emergencies, such as a gas leak or severe water leak, our tradesmen will aim to be there within two hours.

Typical emergency repairs include:

Electrical

- Total loss of electrical power (but not when a supply company has shut off the supply)
- Unsafe power or light socket or electrical fitting
- Total loss of communal lighting to a block
- Smoke alarm fault or alarm sounding

Plumbing

- Total loss of water (but not when a supply company has shut off the supply)
- Burst pipes or hot water cylinders causing internal flooding
- Major leaks or flooding from water or heating pipes, tanks or cisterns

- Any leak that is a serious danger to the structure of the building
- Blocked toilet or toilet not flushing where there is no other toilet in the house
- Uncontrollable leak in the toilet pan, soil pipe or waste stack
- Blocked or leaking foul drains
- Blocked sink, bath or drain
- Hot tap that won't turn off

Heating/hot water/gas safety

- Total failure of central heating systems
- Uncontrollable leak from heating system
- Blocked flue to open fire or boiler
- Loss or partial loss of gas supply (but not when supply company has shut off or capped the supply)
- Loss or partial loss of central or water heating where no other heating is available
- Carbon monoxide detector fault or alarm sounding

Brickwork

- Structural faults to roofs or walls
- Dangerous or missing brickwork, concrete or rendering which can cause injury or damage to property
- Damaged or missing grates or covers

Carpentry

- Insecure external window, door or lock, where security of your home is at risk. Any vandalism to your home should also be reported to the Police as we will need a crime reference number.
- Broken window panel, pane or fastener, where the security of home is at risk

Roof or Structure

- Works to make your home secure or prevent more damage, (such as broken window glass, burst pipes, loss of water, gas or electric supply)
- Falling gutters, slates or tiles when dangerous (dependent on weather conditions)
- Unsafe access path or step

Other (rechargeable)

- Lost keys. You will need to show proof of your tenancy and make an agreement to pay recharges in advance.

It is important that our out of hours emergency phone number is only used to report real emergencies. Our staff are trained to only approve qualifying emergency repairs. A high number of non-emergency repairs are reported outwith normal hours. This is not best use of staff time and can cause a delay in dealing with more serious repairs.

Typical non-emergency repairs, which should only be reported during normal working hours include:

- Partial loss of electric power (including external lights)
- Partial loss of water supply
- No hot water (where heating available)
- Central heating timer fault (heating working)
- Power or heating loss as a result of no credit in your card meter for gas or electric
- Leaking radiator (minor leak that can be contained without causing serious damage)
- Mechanical extractor fan in internal kitchen or bathroom not working
- Loose or detached banister or hand rail
- Bathroom or hall light not working
- Power loss to circuit as a result of tenant's faulty electrical appliance

Burst or frozen pipes

When temperatures drop pipes can freeze and burst. This can cause flooding, damage and leave you without any running water. If you live in a flat, this may also affect the water supply to your neighbour's properties.

Follow our tips below to avoid this happening to your home this winter:

- Know where your stop cock is and check it is working correctly. It is usually under your kitchen sink.
- Know how and where to switch off your electricity and heating safely.
- It can be a good idea to fix any dripping taps or toilet cisterns before temperatures drop. Even a trickle can result in a frozen tap.
- Keep your windows closed in unheated parts of your home and make sure there are no draughts from outside, especially near water pipes.
- Keep your heating on overnight at a low temperature if you can. Keeping your home warm will reduce the chance of your pipes freezing. If you have no heating, turn your water off at night if you can. This will reduce damage from an overnight thaw.



- If you are going away, leave your heating on at a low, frost free setting. Ask a neighbour or trusted friend to keep an eye on your property. You can also ask us to drain down your water system for free if you are going away for a while. You can arrange this by emailing housing@moray.gov.uk or phoning **0300 1234 566**.

If the worst happens and your pipes burst make sure you:

- Turn the water off at the stopcock.
- Turn on all your taps to drain the water already in the pipes and system.
- Tell your neighbours in case they are affected by any damage.
- Contact us on **0300 123 4566** or on our emergency out of hours phone number **03457 565656** (5pm to 8:45am Monday – Friday and weekends). We will send a plumber out to help you as soon as possible.



Unfortunately Santa might not be the only unseen visitor you have this Christmas.

Make sure your possessions are covered with home contents insurance.

- 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.

Special exclusions/limits 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 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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RENT PAYMENTS

the cost of Christmas?



Christmas can be an expensive time of year. The ongoing Coronavirus pandemic has had a big impact on jobs and income. This can cause extra financial pressure. Everything becomes more of a struggle.

Paying rent at this time of year can easily slip our minds when we are all focusing on getting organised for Christmas, buying items for Christmas dinner, toys and gifts. The cost of Christmas can soon add up. Planning and budgeting can help, as well as thinking about different ways we can do Christmas. The best gift you can give yourself and your family is somewhere secure to live together.

If you prioritise paying your rent you can then consider how to make Christmas special in ways that don't have to cost a lot of money, or any money.

- It can be helpful to work out what you can afford first. Try to avoid buying and then working out how you are going to pay for it.
- Speak to family and friends to agree a 'no gift' policy for this year or keep the cost down by doing a secret Santa instead. Everyone pulls a name from the hat, you only have to buy a gift for that person at a small set budget.
- Buy in sales or on discount days.

- Give a 'voucher' to do something nice for someone, spend time with someone instead of a gift.
- If you have to buy, shop around for cheaper options. Most things, food included, have cheaper options these days.
- Look in second hand shops for bargains or why not create something home-made and personal. Find some great home-made gift ideas on this website: <https://bit.ly/3F5RZBp>

There are two rent-free weeks over the festive period which we hope helps. These are the weeks beginning 20 and 27 December 2021. If your rent account is in arrears you will not qualify for these free weeks and must continue to pay your rent as normal.

Please don't ignore your rent payments. It could make finances harder in the New Year.

If you are struggling to pay your rent you should get in touch with us as soon as possible. Your housing officer can help give you advice and tell you where you may be able to get other help.

Email: housing@moray.gov.uk

Phone: **0300 1234 566**

Whatever you do this Christmas, we hope you enjoy a relaxed festive period knowing your home is safe.

Money worries?

Please remember that you don't have to face the worry of debt alone. Please don't let debt and money problems pile up. There are many organisations that can help you to get your money situation back on track.

If you are struggling to manage your money and pay your bills, our **Income Maximisation** team may be able to help you. They give free and confidential advice if you are of working age and facing money or debt problems. The team can meet with you and assess your circumstances to see what they can do to help. They can help in many ways such as:

- Help you deal with a financial crisis situation
- Examine your income with you to make sure you are getting any benefits you may be entitled to
- Help you to fill in any benefit application forms that may be needed
- Help you to create a personal budget which will give you more control over your money

- Make sure you are aware of other services which may be able to give you more advice and support.

To make an appointment with the **Income Maximisation** team phone **0300 1234 563**.

If you are of school age or pension age, you can get help and advice from the Moray Citizens Advice Bureau. You can contact them by phoning **01343 550088**.

Other sources of free advice include:

- **National Debtline** – Freephone on **0808 808 4000** or visit their website at: www.nationaldebtline.org
- **Stepchange Debt Charity** – Freephone on **0800 138 1111** or visit their website at: www.stepchange.org

For more useful links check out our website at:

<https://bit.ly/3Dk30i6>

The most important step is asking for help. Please don't let the debt take over!

Changes to Universal Credit

In April 2020, at the start of the COVID-19 pandemic, a UC payment uplift of £20 per week was brought in by the Government. This was a temporary measure to give extra support for claimants during the peak of the COVID-19 pandemic.



Removal of the Universal Credit Uplift

If you get Universal Credit (UC), you will have been told through your UC journal that the uplift payment stopped in October 2021. This means there is a reduction in your Standard Allowance of £20 per week (£86.67 per month). Depending on individual circumstances, your UC award will change as follows:

Your circumstances	Monthly allowance from April 2020	Monthly allowance from October 2021
Single person under 25	£344	£257.33
Single person 25 or over	£411.51	£324.84
Couple both under 25	£490.60 (per couple)	£403.93 (per couple)
Couple 25 or over	£596.58 (per couple)	£509.91 (per couple)

The exact date of the reduction will vary depending on the day you usually get your UC. There will be a note added to the payment section of your UC journal, explaining when the reduction affects you.

Some people who receive UC may not realise that the uplift was temporary. If you have only claimed UC for the first time since April 2020, you may not even know that the money you get included the temporary increase. Please check your Universal Credit payment statements.

Budget benefit changes

Are you a low income family with adults who are in work? If you are you might benefit from the Government changes to the work allowance and taper rate in the 2021 Budget.

When you start work, the amount of UC you get will gradually reduce as you earn more. The taper rate is how your maximum UC award is reduced when you start earning again. This is directly related to how much you earn.

Once you earn more than your work allowance, your UC payments will be reduced at a steady rate and your earnings assessed monthly. A change to the taper rate will be introduced from 1 December 2021, allowing claimants to keep more of their earnings.

Until now, the UC earnings taper rate was at 63 percent. This meant that for every £1 you earn over your work allowance your UC will be reduced by 63p. This is automatically deducted from your UC payment. From December this will be cut from 63p to 55p which means you should get more in your UC payment.

The Government has also increased the “work allowance” which is the amount that households with children or a person with “limited capability” for work can earn before their UC benefit starts to be reduced. These are currently set at £293 a month if the household gets housing support or £515 if they do not. These are both being increased by £500 per year.

What does this mean for me?

You will need to start planning your budget based on your new income. Please tell us straight away if you will have a problem paying your rent. We can discuss your options.

If you're worried by these changes, would like more information, or would like to discuss financial support, get in touch with us at housing@moray.gov.uk or phone **0300 123 4566** and ask to speak to your area housing officer.

Tenant participation

YOUR
VOICE
MATTERS!

It's important to us that our tenants have a say in how we deliver their housing service. Tenant participation is about getting involved so you can have a say and influence decisions on housing strategies, policies and practices. It is a two-way process which involves sharing information. The aim is to help improve the standard of housing conditions and service for all tenants. As a social landlord, we have a legal duty to develop and support tenant participation. Successful participation allows us to deliver better services that focus on what is important to you. This, in turn, improves our performance. There are many ways to get involved in tenant participation:

Moray Tenants Forum

This is a Moray-wide registered tenant organisation (RTO) which started in 2014. We regularly consult with forum members on changes to our service, housing publications and other housing issues. We support them through grant funding and members can get help with expenses such as travel or childcare costs.

Forum meetings are informal and friendly. Guest speakers are often invited to talk about topics of interest. The forum usually meet every few months although meetings have currently been suspended due to the Coronavirus pandemic. We have been keeping in touch with forum members by phone. They helped us with our recent Tenants Survey by giving feedback on the design and content of the questionnaire.

Joining the forum is a great way to meet new people and gives you the chance to have a real say in your housing service. Forum members often get the opportunity to attend housing conferences and events as well as finding out how other social landlords run. It can also help with future job prospects as we can support you to study for a qualification and the experience looks good on a CV. We are always looking for new members so if joining the forum sounds interesting to you or if you would like to know more about it, please contact our tenant participation team.

The forum are very sad to say goodbye to May McGarrie who has been a member for many years. May is moving from her council flat to another housing provider and will be greatly missed by us all. She has enjoyed attending housing conferences, being part of our Service Improvement Panel and sitting on our Housing and

Community Safety Committee, as well as being a valuable member of the forum. May said of her experience on the panel **"I would encourage anyone to join the forum, it's a great place to meet people and help the council with lots of different things"**



May McGarrie

Housing and Community Safety Committee

We have three tenant representatives who attend our Housing and Community Safety Committee, along with elected members and officers, to consider and discuss housing issues. As Committee members, our tenant representatives used to have the right to vote but this was only on the very rare occasion when there was an issue that needed resolved. A recent, wider review of the council's committees has removed this right to vote for non-elected representatives.

We still see great value in our tenant representatives' contributions. We will continue to encourage them to take part in Committees as they usually would. They will still be able to give their input and views on the reports and issues discussed at the meetings.

Although face-to-face Committee meetings have been temporarily suspended due to the pandemic, our tenant representatives are still being consulted through a temporary Committee structure.

Other ways to get involved

As well as the **Moray Tenants Forum**, we have a **Service Improvement Panel (SIP)**. This small group review housing processes and procedures to find out if there is a better way of doing things. This can include mystery shopping, interviewing housing staff or visiting void properties. The SIP has not been able to meet due to the pandemic. We hope to restart their housing reviews once it is safe to do so.

We are members of the **Northern Tenants Partnership (NTP)** and **NETRALT** (North East Tenants Residents and Landlords Together). These groups are for housing staff and tenants to share ideas, good practice and resources. If you don't want to join a group, you can still get involved from the comfort of your home by joining our **List of Interested Tenants**. By joining this list, we can let you know about any consultations or reviews taking place which may be of interest to you.

You can get involved digitally by joining our Facebook group, **Moray Council Tenants** at <https://bit.ly/3FgDIIM>. We use this group to update tenants on any housing issues, upcoming consultations or other useful information and updates.

You can read our Tenant Participation Strategy or our tenant participation leaflet on our website at: www.moray.gov.uk/tenantparticipation.

To join a group or find out more about how to get involved contact our tenant participation team.

Email: tenantparticipation@moray.gov.uk

Phone: **0300 1234 566**

Children's Christmas colouring competition



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

Please send finished pictures to us no later than 31 March 2022.

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

Name:..... Age:

Address:.....

..... Postcode:

Phone number and email address:

CONGRATULATIONS

Congratulations to Summer Smith, age 10, from Elgin who
was the winner of our summer 2021 colouring competition.



Christmas Word Search



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

SNOWBALL ★ STAR ★ HYMNS ★ DECORATIONS ★ BELLS ★ SNOWMAN ★ EXCITEMENT,
ANGEL ★ PRESENTS ★ CHRISTMAS ★ STOCKING ★ NATIVITY ★ BAUBLE ★ FESTIVE
TURKEY ★ CRANBERRIES ★ TINSEL ★ BETHLEHEM

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 March 2022.

You can post it to us at: Winter 2021 Competition, Housing & Property Services,
PO Box 6760, Elgin, IV30 1BX.

Name:

Address:

..... Postcode:

Phone number:

Email address:

CONGRATULATIONS

The winner of the Summer 2021 word search competition was Mr George Dykes from Dufftown. A £20 shopping voucher will be winging its way to Mr Dykes for him to spend.

Sheltered housing news

Warden service survey

In August we surveyed our sheltered housing tenants, asking for their views and experiences on the impact the Coronavirus restrictions had on their sheltered housing warden service. We would like to thank everyone who answered our survey. We received 68 responses and are now considering the feedback. We hope to have an update soon which we will publish in our next newsletter.

Communal lounges

During the Coronavirus lockdown period, in line with guidance, we closed all our communal lounges for the safety of tenants and staff. After changes in national guidance that lets us move towards re-starting full services, we carried out a consultation with our tenants to ask them how they felt about the lounges opening up.

Following the consultation with our tenants, we are now carrying out a trial and are opening the communal lounges in three of our sheltered housing schemes. The lounges are open for a set period of time each day and access is restricted to tenants only. We will regularly monitor the situation. If the trial is successful, we will consider opening more of our lounges and will review how long they are open for and who can access them.

We will take all appropriate action to make sure the communal lounges are used in a safe way so we can continue to protect our tenants and staff. We realise how important it is for our tenants to meet with each other and enjoy some social interaction. It is great to see tenants meeting up for a coffee and a chat at last.

Snowman biscuits

Ingredients:

200g/7oz self-raising flour
100g/3½oz caster sugar
100g/3½oz butter, plus extra for greasing
1 large free-range egg, lightly beaten
1 tsp vanilla extract

For the decoration:

white and blue fondant icing
white and black writing icing
sprinkles
48 small chocolate balls



Method:

- Pre heat the oven to 180C/350F/Gas 4.
- Mix the flour and sugar together in a bowl, then rub in the butter with your fingertips until the mixture resembles fine breadcrumbs.
- Add the egg and vanilla essence and mix to form a soft dough.
- Roll out onto a well-floured work surface and cut into rounds.
- Place on greased baking sheets and bake for 10-12 minutes, or until golden brown.

- Cool on a wire rack. When completely cool, decorate the biscuits.
- Roll out the white fondant icing and cut out circles the same size as the biscuits, brush the backs of the circles with a little cooled boiled water and stick them to the biscuits, smoothing down the icing as you stick it on.
- Roll out the blue icing and cut out more circles. Cut these in half and using a little more water, stick on top of the white icing for the hats.
- Brush the hats with water in places where you want the sprinkles to stick and then sprinkle!
- Pipe decorations on the hat with the white writing icing, then pipe a small blob for the hat bobble and another for the nose – stick on the chocolate balls. Pipe black eyes and mouth then leave to set.
- Grab a cuppa or a hot chocolate, add a snowman biscuit and enjoy!



Are you leaving your tenancy?



Please leave your home as you would want to find it.

We want to make you aware that it is your responsibility to make sure that any rubbish or large unwanted items are disposed of properly when you leave your home.

We have thousands of people on our waiting list which means we need to re-let your house to someone who needs it as soon as we can. Leaving large items and extra rubbish can cause a lot of extra work and means we cannot always allocate the house as soon as we would like.

Please make sure you:

- put rubbish in the correct recycling containers or bins;
- dispose of large unwanted items responsibly;
- leave your full bins and recycling containers out for collection, as close to your normal collection day as possible;
- do not leave additional rubbish by your bins as this will not be picked up by our waste teams; and
- not leave large unwanted items in your garden or property. You may be re-charged if you leave extra items or rubbish behind or leave contaminated bins that need emptied.

We offer a bulky uplift service for items that are too large for your bins. This costs £26.27 for each uplift of up to five large items and a maximum of two black bags. To book a bulky uplift phone our waste team on **0300 1234 565**. When your bulky uplift has been arranged, you should put items at your normal collection point from 7.30am on the arranged day.

There are also local projects where you can donate unwanted items that can be refurbished or reused.

These include:

- **Reboot, Forres** – Refurbishes computer systems and will accept donations of various computer parts, including some printers and ink cartridges. Visit their website at www.reboot-forres.co.uk or phone **01309 671681**.
- **Moray Waste Busters, Forres** – Recycles household and garden items. They also offer house clearance services for a reasonable cost. Visit their website at www.moraywastebusters.org or phone **01309 676056**.
- **Moray Wood Recycling Workshop, Elgin** – Donate and buy reclaimed wood and also sell new and reclaimed building materials. Visit their Facebook page or phone **01343 546100**.
- **Moray Freecycle** - Part of the Freecycle Network and open to anyone who wants to recycle an item rather than throw it away. As the name suggests everything posted on the site must be free. Visit the site at www.freecycle.org where you can sign up, select your area of choice and post items for re-use.

Removing all your rubbish and unwanted items before you move helps to protect the environment and makes sure the new tenant has a positive moving in experience.

CONGRATULATIONS

Congratulations go to Steven Mellis from Elgin who has won a £50 shopping voucher in our New Tenant Survey prize draw. Steven is delighted with his win!

Waste management arrangements

Christmas/Hogmanay period 2021/2022



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 27th December for 2 weeks. Collections will resume on Monday 10th January 2022, as per your calendar.

The exception are those residual and recycling collections which are due to be undertaken on Monday 27th December, and Monday 3rd January. Revised dates are set out below.

ONLY MONDAY COLLECTIONS ARE AFFECTED

Original Collection Date: **Monday 27th December**

Location	Route Number	Alternative Collection Day
Kinloss/Findhorn	Route 61	Tuesday 28th December
Elgin	Route 1	Wednesday 29th December
Lhanbryde	Route 11	Thursday 30th December
Dufftown	Route 81	Friday 31st December

Original Collection Date: **Monday 3rd January**

Location	Route Number	Alternative Collection Day
Clochan Area	Route 56	Tuesday 4th January
Lossiemouth	Route 16	Wednesday 5th January
Forres	Route 71	Friday 7th January

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 Friday 24 December until 9am Wednesday 5th January.

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

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

For further information please contact the Waste Hotline on 0300 1234565 or waste@moray.gov.uk



Merry Christmas and Happy New Year
from all at Environmental Services



Payment of Rent Record card

– Cut out and keep

Fold Here



Rent Payment Record Card 2022/23

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.

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
04/04/2022	1	
11/04/2022	2	
18/04/2022	3	
25/04/2022	4	
02/05/2022	5	
09/05/2022	6	
16/05/2022	7	
23/05/2022	8	
30/05/2022	9	
06/06/2022	10	
13/06/2022	11	
20/06/2022	12	
27/06/2022	13	
04/07/2022	14	
11/07/2022	15	
18/07/2022	16	
25/07/2022	17	FREE WEEK
01/08/2022	18	
08/08/2022	19	
15/08/2022	20	
22/08/2022	21	
29/08/2022	22	
05/09/2022	23	
12/09/2022	24	
19/09/2022	25	
26/09/2022	26	

Week Commencing	Week No.	Amount Paid
03/10/2022	27	
10/10/2022	28	
17/10/2022	29	
24/10/2022	30	
31/10/2022	31	
07/11/2022	32	
14/11/2022	33	
21/11/2022	34	
28/11/2022	35	
05/12/2022	36	
12/12/2022	37	
19/12/2022	38	FREE WEEK
26/12/2022	39	FREE WEEK
02/01/2023	40	
09/01/2023	41	
16/01/2023	42	
23/01/2023	43	
30/01/2023	44	
06/02/2023	45	
13/02/2023	46	
20/02/2023	47	
27/02/2023	48	
06/03/2023	49	
13/03/2023	50	
20/03/2023	51	
27/03/2023	52	FREE WEEK

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