

the tenants' VOICE

Winter 2023

Merry Christmas

► Rent Setting Policy
review update on
Page 12

► Permissions including
CCTV and Smart
Doorbells on
Page 22-23



CONTACT US

Our Elgin access point is open Monday to Friday 8.45 am to 5 pm. Our other access points remain closed.

The InfoHub service has now launched in all libraries across Moray. Residents can visit their local library to find out more about Council Services and access a wide range of resources to support their enquiries.

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

ELGIN

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

EMERGENCY OUT OF HOURS: 03457 565656



**If you got burgled,
could you afford to
replace what you lose?**

From £1.74 a month you could!

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

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

Insure your belongings

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

As a tenant of Moray Council you are eligible for a home contents insurance scheme, created just for Moray Council starting from just £1.74 a month for £4,000 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

Terms and conditions apply, contact above.

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

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

FP.ENT.96.LC.MOC





Dear Readers,

As Chair of the Housing and Community Safety Committee I am delighted to welcome you to the Winter 2023 edition of Tenant's Voice.

The main thing I would like to draw your attention to is the rent setting review update on page 12. This review allows us to ensure our rent levels are fair for all. I'm grateful to the housing team for their efforts on this significant piece of work and the input of our tenants has been much appreciated.

As well as answering our consultations, another way of getting involved in tenant participation is by coming along to our Moray Tenant's Forum. I enjoy attending to hear feedback from our tenant representatives and we are always looking for more people to get involved. There is an article on page 4 if you would like more information.

With the weather getting colder it is vital that we do all we can to keep safe. I would encourage you read the article on page 9 on avoiding unwanted surprises this winter, which has some great advice on avoiding burst pipes.

If there are any issues you need to raise about your home, please get in touch with us and as always we will do what we can to assist. Email housing@moray.gov.uk or phone **0300 123 4566**

All the best,

A handwritten signature in black ink that reads "Amber".

Amber Dunbar
Councillor for Elgin City North
Chair of Housing and Community Safety
amber.dunbar@moray.gov.uk

Getting Involved!

Tenant participation is all about tenants and landlords working together to improve housing services. 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's important to you. This, in turn, improves our performance. There are lots of different ways you can get involved including...

- Fill out a survey or feedback form
- Come along to a meeting of Moray Tenants Forum
- Join an online meeting
- Join a scrutiny or working group to review services
- Join our Facebook group Moray Council Tenants
- Join our list of interested tenants
- Share your views at a consultation event
- Take part in an estate walkabout

If you'd like more information about how you can get involved contact us:
 Phone: **0300 123 4566**
 Email: tenantparticipation@moray.gov.uk
 Moray Council Tenants Facebook group
www.facebook.com/groups/MorayCouncilTenants or scan the QR code



Tenant Participation Strategy Review Survey Results

<p>124 survey responses</p> <p>What we did We asked you to share your views to help develop our next tenant participation strategy. By law, all social landlords must have a strategy which sets out how they will involve tenants in their decision making processes.</p>	<p>83%</p> <p>What you told us Overall aim if the strategy should be: "to work in partnership with our tenants to design and deliver good quality housing services".</p>																						
<p>Strategy Outcomes</p> <p>Outcome 1 A strong representation of tenants' views and a wide range of engagement opportunities. 85%</p> <p>Outcome 2 Our tenants are fully engaged in the process of policy formulation, service review, scrutiny and decision making. 68%</p> <p>Outcome 3 Our tenants, Council staff and elected members have the capacity to work together effectively. 84%</p>	<p>Priorities for tenant participation in Moray</p> <table border="1"> <tr><td>Sharing good practice and resources</td><td>59%</td></tr> <tr><td>Expanding participation opportunities</td><td>54%</td></tr> <tr><td>Increasing the number of tenants involved</td><td>50%</td></tr> <tr><td>Involving harder to reach/ excluded groups</td><td>44%</td></tr> <tr><td>Other</td><td>1%</td></tr> </table> <p>How should tenants be involved</p> <table border="1"> <tr><td>Reviewing services (scrutiny)</td><td>61%</td></tr> <tr><td>Estate walkabouts or audits</td><td>60%</td></tr> <tr><td>Feedback via surveys and consultations</td><td>56%</td></tr> <tr><td>Policy reviews</td><td>48%</td></tr> <tr><td>Attending Moray Tenants Forum</td><td>43%</td></tr> <tr><td>Attending council meetings</td><td>42%</td></tr> </table>	Sharing good practice and resources	59%	Expanding participation opportunities	54%	Increasing the number of tenants involved	50%	Involving harder to reach/ excluded groups	44%	Other	1%	Reviewing services (scrutiny)	61%	Estate walkabouts or audits	60%	Feedback via surveys and consultations	56%	Policy reviews	48%	Attending Moray Tenants Forum	43%	Attending council meetings	42%
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<p>Next steps We have revised our Tenant Participation Strategy based on your feedback. You can tell us what you think of the revised strategy by filling in our online survey at www.surveymonkey.co.uk/r/tpstrategy2024-29 or scan the QR Code. or ask for a paper copy, email: tenantparticipation@moray.gov.uk phone: 0300 123 4566</p>	<p>How can we better support tenant participation</p> <table border="1"> <tr><td>Wide variety of opportunities</td><td>61%</td></tr> <tr><td>Promotion of tenant participation</td><td>56%</td></tr> <tr><td>Training for tenants</td><td>53%</td></tr> <tr><td>Resources and support</td><td>51%</td></tr> <tr><td>Access to digital resources</td><td>43%</td></tr> </table>	Wide variety of opportunities	61%	Promotion of tenant participation	56%	Training for tenants	53%	Resources and support	51%	Access to digital resources	43%												
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Moray Tenants Forum



ABOUT THE FORUM

The Forum is a group of council tenants who get together every few months with the aim of improving housing services and conditions for all our tenants. Their gatherings are informal and friendly with guest speakers invited along to talk about housing topics of interest to the group. In September Senior Housing Officer Gillian Henly came along to talk about the work of the Housing Policy service. The group found out about how policies are reviewed and what policies are being reviewed over the next year. In November Steph Gravell from REAP (Rural Environmental Action Project) came to speak to the group. REAP is a charity based in Keith which aims to see a future where everyone can afford to heat their homes, eat well and protect the environment.

Steph gave the group some useful energy saving tips for around the home and talked about the Priority Services Register (PSR). The PSR is a free UK wide service which provides extra advice and support to people in vulnerable situations. This includes when there's interruption to your electricity, gas or mains water supply. You can find out more and check if you're eligible at www.psrscotland.com

We regularly consult with the Forum on changes to our service, housing publications and other housing

issues. Most recently consulting with them on the review of the Tenant Participation Strategy (page 4) and our Annual Performance Report to tenants (page 16). We support them through grant funding and members can get help with expenses such as travel or childcare costs. In October, one of our tenant representatives attended the annual presentation of our 2022/23 performance results given by Tim Pogson from Scotland's Housing Network (SHN). This was an opportunity for tenant representatives to find out more about our performance and how we compare with other landlords in detail.

DATE FOR YOUR DIARY

The Forum next meet on **Tuesday 6 February** at The Inkwell, Elgin Youth Café at 2 pm. We will be joined by a guest speaker from the Moray Libraries Infohub service to find out more about Council services and resources that can be accessed from your local library. The Forum is open to all our tenants and new members are always welcome. It's a great way to meet people and make new friends, gain experience and learn new skills. If you'd like to find out more or come along to a meeting then please get in touch.

Email: tenantparticipation@moray.gov.uk

Phone: **0300 123 4566**



Northern Tenants Partnership



North East Tenants Residents and Landlords Together

Virtual Event Shows Partnership Working in Action

North East Tenants, Residents and Landlords Together (NETRALT) and Northern Tenants Partnership (NTP), joined forces to host their first interactive virtual event. The event centred on the theme of partnership working and was open to tenants, residents, community groups and staff from across the region. Bringing together a diverse range of voices and experiences.

The virtual gathering showcased good practice and insights on tenant and community involvement through a series of engaging presentations, videos, and discussions. The spirit of partnership emphasised throughout the event, with tenants and staff both contributing to its success. Colin Stewart, a Castlehill tenant and NETRALT member, acted as the event's host and provided the technical know-how to provide a digital platform for the event to take place.

The event commenced with a keynote speech by George Walker, Chairperson of the Board of the

Scottish Housing Regulator, setting the tone for the day. A selection of topics were covered during the session, including youth involvement, scrutiny, community growing initiatives, participatory budgeting and Regional Networks. Presentations from the event can be viewed at ntp.netralt.org.uk/sessions

With NETRALT 's membership covering Aberdeen, Aberdeenshire, and Moray, and NTP spanning the Highlands & Islands, Orkney, Shetland, and the Hebrides, the collaboration provided attendees with insights from a wide range of tenants, community groups, and landlords.

The event concluded with an interactive online quiz, with a tenant delegate from Aberdeen City Council winning the star prize of £100 in high street shopping vouchers.

The success of this collaborative event highlights the commitment of tenant participation groups to foster meaningful partnerships, share knowledge and enhance the tenant experience across Scotland.

To find out more about both groups, visit ntp.netralt.org.uk



GURNESS CIRCLE SHELTERED HOUSING

We have a quiz and bingo night on the last Tuesday of the month which is well attended. We recently held a Halloween party and as the photos show, our tenants had lots of fun really entering into the spirit of the occasion! Something we don't do at Gurness is let life pass us by.



In the last issue of Tenants' Voice we mentioned that we were fundraising to buy an emergency defibrillator. We have achieved this challenge with hard work and fun and it is now installed outside the building. On Thursday 2 November we had an informative defibrillator training afternoon with Sandra from the charity Kierans Legacy. We would like to thank Sandra and are grateful to her for giving her time to come and teach us.



Gurness Circle Coffee Club

REAP's Services

REAP (Rural Environmental Action Project) offers free and impartial energy advice to households across Moray. Anyone who lives in Moray is eligible for advice and can speak to REAP directly. We support people who are spending a large part of their income on heating their home and those who are worried about paying their bills or fuel debt. We can provide advice by phone, by appointment at our office in Keith or at drop-in sessions and events across Moray. If necessary, we may arrange a visit to your home.

Top tips for saving money on energy bills

We provide up-to-date energy saving tips and resources, along with average annual savings to help you to reduce your household energy costs. These are mainly sourced from the Energy Saving Trust.

This includes tips on:

- Energy use around the home, how to best use appliances.
- Keeping the cold out and the heat in, by draught proofing measures and insulation guides.
- Using heating systems to get the best control over home heat and water and how to set programmers to achieve cost effective control.

Reading and understanding your fuel bills and switching suppliers

We can help you to understand what your fuel bills mean, explaining all the bits that can seem more complicated such as:

- Standing charges: what are they and why do we get them.
- KWH: understanding how units of gas are converted to become what we pay.
- Credits and Debits: how payments and charges are shown within a bill.

- Exit fees: if you'll be charged if you change supplier.
- Tariffs: whether they are fixed or variable and what's best right now.
- Understanding annual consumption and projection of costs.
- If you are with the best supplier for your needs.

Help to speak to suppliers on a range of issues

We can act as a third party between yourself and suppliers, whether you find it confusing, time consuming, or if it's all just become a bit too much.

We can help with

- Billing queries, estimated bills, unexplained debt.
- Supply issues, changes to your supply agreement.
- Meter issues, submitting readings and having meter changes such as credit to prepayment or helping to have smart meters installed.
- Debt queries, such as having debt collection demands paused whilst going through a funding process or helping to agree repayment plans.

Help to pay off energy debt

We have access to different funding options that can help us to clear energy debt on your behalf. You must be able to supply proof of your energy account and debt.

We can help to set up repayment plans and support you to continue paying regular amounts towards your usage to stop the debt reoccurring.

Contact us on **01542 888070**, email info@reapscotland.org.uk, or visit www.reapscotland.org.uk

REAP's Energy Advice Projects are funded by the Energy Saving Trust, Adam Family Foundation, Scottish Gas Network, Home Energy Efficiency Program Scotland and Moray Local Action Fund.



A day in the life...

Shiree McKerron is one of our Area Housing Officers in the Housing & Property Services department. Her job keeps her very busy but she kindly managed to find some time to answer our questions:

Can you tell us what your job involves and how it fits into the housing service?

My job involves delivering front-line housing services including tenancy management, property visits, rent collection and improving neighbourhoods whilst maintaining good standards of customer care. This all involves working closely and face to face with tenants.

What does an average day look like for you?

I start by checking my emails and planning my day around scheduled tasks and any issues that might have arisen overnight or late the previous day. Typical daily tasks include reviewing rents and arranging payment plans, signups for new tenancies, property viewings, helping tenants with external agency referrals and ensuring they are managing their tenancy, property visits, attending meetings with different agencies/professionals such as the police, social services, mental health teams and other landlords and general admin involved with keeping records updated.

During the day, I get a huge variety of queries from tenants; anything from complaints about communal doors being left open to noise nuisance and worries about anti-social behaviour, rent issues, housing advice, terminations and general housing repairs. So a large part of my day is spent responding to these and working with tenants to try and resolve the issue.

I'm not responsible for estate inspections (we have estate caretakers who do these) but when I'm out and about on my visits I will take note of things that require attention which could be bins issues or external repairs that need attention. I love the variety of my job, in the office some days and then out and about meeting new people - working my patch is important to me. I also really enjoy working with my colleagues, not only can they be a fountain of knowledge if I need help or advice with a particular issue but there can be some very interesting discussions in the office!

What are some of the main challenges you face in your job?

Rent arrears, anti-social behaviour and satisfying housing demand in the area. Not everyone's desires can be met, but I try my best to assist.

What is your favourite part of the job?

Memorable parts of my job are where people are really happy to be receiving a home to live in, satisfied tenants are always a bonus! I love meeting people and helping tenants with any tenancy management issue. I tend to always go that extra mile - knowing that I am making a difference to some tenants' lives is worth it.

If you had a magic wand, what would you change?

Negativity – I am a positive person, and although times are hard there is always someone worse off, although if I can't help everyone I do take it to heart. Making everyone happy would be a great thing!!

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

I would probably be doing a similar job, dealing with people or a primary school teacher as I love children. Alternatively something that keeps me socially active like having my own blog or social media channel perhaps! When I was younger I always dreamed of being a famous DJ!!

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

Eat, listen to music and laugh! I also like to get away for a wee gig or two. My children and family are the main focus in my life and I love spending quality time with them all. Right now I am planning my wedding next year so I'm busy making that dream happen!

How would you describe yourself in three words?

Caring, conscientious and dedicated.

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

I love to laugh and make people laugh so probably someone as bubbly and full of life as me, maybe Melissa McCarthy. Her gift for physical comedy and one-liners is definitely what I am about.





Gas Safety

As a landlord, Moray Council, are legally responsible for the safety of our tenants. By signing your tenancy agreement you agreed to give us access to your home. We must make sure maintenance and annual safety checks on gas appliances are carried out by our Gas Safe registered engineers to ensure our tenants and wider communities stay safe.

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

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.

We will contact you when you are due to have your annual gas safety check to arrange an appointment. If we are unable to contact you after three attempts, we will go ahead and schedule an appointment for you and advise you by letter of the time and date. If the appointment time is unsuitable it is important that you let us know so that we can rearrange a mutually convenient time.

You can find out more information about gas safety on our website at: www.moray.gov.uk/gas-safety

PLEASE DON'T PUT YOUR FAMILY, YOUR HOME OR YOUR NEIGHBOURS AT RISK BY PUTTING OFF YOUR GAS SAFETY SERVICE.

Protect Your Home from **UNWANTED SURPRISES** **THIS WINTER**

Winter brings its own set of challenges, and burst pipes are a common concern for both homeowners and tenants. In this article, we'll explore practical steps you can take to prevent burst pipes and what to do if they occur.

Preventing Burst Pipes: Winter Wisdom

- **Find your stopcock now** rather than look for it when there's water pouring everywhere! It's probably in the kitchen near the sink. Check that it is working properly, and if not report it.
- **Arrange a free drain down of your property's water if you're away.** This helps safeguard your home from potential damage caused by freezing temperatures and can be arranged by emailing housing@moray.gov.uk or phoning **0300 1234 566**
- **Keep your home warm wherever possible, even when it's empty.** Keep your heating on overnight at a low temperature if you can and make sure all windows are tightly closed to prevent cold drafts.
- **If you have no heating, turn your water off at night if possible.** This should minimise damage in case of an overnight thaw.
- **Guard against draughts near your water pipes.** Sealing these gaps can make a significant difference in protecting your pipes from freezing.

Responding to Burst Pipes: Rapid Action is Key

- **Turn off the water at the stopcock.** It's usually located under the sink in your kitchen.
- **Address electrical safety** by turning off the electricity at the main meter if water is near lights or electrical sockets.



- **Open all your taps to drain the water system.** Keep some cold water for drinking purposes.
- **Make your neighbours aware** of the situation so they can take any necessary precautions.

If your pipes have frozen but not burst, turn your water off at the stopcock and turn all your taps on to drain the water system. If you know which pipe is frozen, you can gently warm it with a hot water bottle or hairdryer. Start from the end nearest the tap. Contact us to let us know if you have frozen pipes and we can send a plumber to check your home.

Contact Us:

Reach out to us promptly to report burst pipes. During working hours, call **0300 1234 566** and for out of hours emergencies (5pm to 8.45am Monday – Friday and weekends), call **03457 565656**.

While burst pipes can be a headache, you can minimise the risks and avoid them by following these tips. Remember, a little preparation now can save you a lot of trouble later. Stay warm and stay safe.

Condensation, damp and mould



As winter weather sets in, it is important that you know how to stop condensation, damp and mould from becoming a danger to you, your family and your home.

CONDENSATION

There is always moisture in the air, even when you can't see it. When this air gets cold, the surfaces in your home can't hold all the moisture that is produced. It appears as small drops of water, usually on the windows of your home and on mirrors and cold surfaces. Condensation can turn into damp if it is left too long.

Condensation can be caused by:	How to stop this happening:
Too much moisture being produced in your home	Dry your windows, windowsills and kitchen and bathroom surfaces every morning. Wring out your cloth and do not dry it on a radiator.
Not enough air and ventilation in your home	Make sure air can circulate round your home by opening windows when you can, or using an extractor fan. Leave internal doors open.
Cold surfaces	Make your home warmer by improving insulation if you can.
The temperature of your home	Keep your heating on at a low level. Remember to check this is not costing you too much money.

MOULD

Mould can cause allergic reactions and breathing problems for you and your household. If condensation is not dealt with, it can turn into a mould problem. Mould and damp can mean that something in your home is either broken or leaking. This could be:

Mould can be caused by:	How to deal with this:
Leaking roofs, windows, pipes or guttering.	If you have noticed any mould issues in your home or garden, report it to us as soon as possible. Give as much detail as you can and we will arrange an inspection of your home at a time that suits you. Report repair issues by: Phoning: 0300 123 4566 Emailing: housing@moray.gov.uk
Damaged or blocked drains	
Garden features or decking that has been poorly installed.	
Rising damp in basements or ground floors	
Ground water that has not dried out in a new build property	

You can find out more about condensation, damp and mould by visiting our website at: www.moray.gov.uk/condensationdampmould

Read our list of tips for dealing with condensation at www.moray.gov.uk/condensationtips

Find out how to clean mould effectively at: www.moray.gov.uk/mouldcleaning

Our guide for tenants will give you further information.

It can be found on our website at: www.moray.gov.uk/dampandmouldleaflet

LARGE PRINT

Did you know we can provide you with large print copies of the Tenants' Voice? You just need to let us know by contacting us on the details below:



Housing and Property

Moray Council

PO Box 6760

Elgin IV30 1BX



Phone: **0300 123 4566**



Email: **housing@moray.gov.uk**

Are you or anyone you know **struggling?**

MORAY
wellbeing
HUB

The Moray Wellbeing Hub is an amazing local resource for anyone who may be struggling with mental health. moraywellbeinghub.org.uk

They run many casual drop in sessions, a wide variety of courses, creative sessions, peer support and even training to help improve the mental health of residents across Moray.

moraywellbeinghub.org.uk/wellness-college

The mental health charity Mind reported that 8 in 10 of us living in the UK have been affected by the cost-of-living crisis. 78% surveyed said that the cost of living crisis has had an impact on their mental health. 94% already had existing mental health problems that have been made worse with the current cost of living rises.

Moray Wellbeing Hub have a variety of fantastic resources available in different formats and to suit different needs. They pride themselves in offering:

- a vast online resource to help you find the best support for you;
- a safe place made up of people who have lived experiences of mental health;
- a community and virtual spaces that welcome

everyone who wants to live a more balanced life in relation to their own mental health;

- a social movement made up of mental health 'Champions' who use their own life experiences to help understand and self-manage their own wellbeing and even support others. moraywellbeinghub.org.uk/champion-sign-up-for-moray-wellbeing-hub-cic/

Discover Pathways to Wellbeing Moray is a simple, easy to use online tool that lets you explore many options for support and choose which type of support would suit you best. It includes support, signposting, advice, therapists and services for all of the following:

- Mental health
- Mental health for children, young people and families
- Connected families
- Harmful to helpful behaviours
- Neurodiversity
- Independent living

discoverpathwaysmoray.org.uk

Please reach out. You are not alone.

Rent Setting Policy Review Update

We asked you to share your views about the way our rents and service charges are set during July and August 2023. The aim of the review was to make our system for setting rent fairer so that the same rules apply to all tenants. We asked for feedback on what would make a fair and consistent set of rules and which property characteristics we should consider when calculating rents. We had 497 survey responses and 16 tenants took part in a consultation workshop. Here's a summary of what you told us...

Thank you to everyone who completed a survey and/ or attended a tenant consultation event. We value all of your feedback.

One lucky tenant from Elgin was delighted to win the £75 shopping voucher in our prize draw for completing our Rent and Service Charge Review survey.



Property Size/ Type

You support using property size and type to calculate rents. You ranked these property characteristics highest.



Gardens

Mixed opinions

- 59% of survey responses support rents varying as a result of having access to a garden.
- Workshop participants placed it at the bottom of the criteria for calculating rents.



Energy Heating Costs

Workshop participants felt there should be a deduction for this factor in line with meeting energy standards.



Location

Mixed opinions

- 62% of survey responses support using location to calculate rents.
- Workshop participants were not in favour and felt it could be subjective.



Service Charges

You support including service charges where possible in the rent. Workshop participants supported including showers in rent charge.



Amenity – General, Sheltered & Supported Housing

Mixed opinions

- 51% of survey responses were in favour of using amenity to calculate rent.
- 40% of workshop participants support this also, but placed it low in relation to other criteria.



Implementation Approach

You agreed a cap should be set to restrict any increase and decreases in rent that result from a new rent structure.

Rent Consultation Next Steps

In the next stage of our consultation on our rents we would like to know your views on:

- the revised Rent Setting Policy; and
- our rent levels for 2024-25.

Each year, in partnership with our tenants, we review the rent levels for the housing services we provide. This annual review makes sure that we continue to meet our landlord duties, maintain high levels of service delivery and respond to tenant priorities.

You will receive an email or letter inviting you to take part in the rent consultation and give your feedback via a survey. Each person who takes part in this consultation has the option to enter a prize draw to win one of two £75 shopping vouchers. The consultation will end on Friday 5 January 2024.

What happens when the consultation ends?

We will prepare a revised Rent Setting Policy which will be presented to the Council's Housing and Community Safety Committee in February 2024. Elected Members will make a final decision on the changes proposed. Following Committee approval, we hope to implement the revised Rent Setting Policy in April 2024.

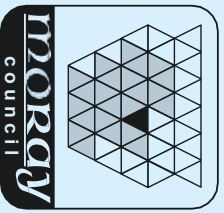
Feedback from tenants on the rent level for 2024-2025 will be presented to Elected Members who will make a final decision at the meeting of Moray Council in March 2024.

When a final decision has been made, we will write to tenants and give at least four weeks' notice before we make any changes to the amount of rent they pay.

Payment of Rent Record card

— Cut out and keep

Fold Here



Rent Payment Record Card 2024/25

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
01/04/2024	1	
08/04/2024	2	
15/04/2024	3	
22/04/2024	4	
29/04/2024	5	
06/05/2024	6	
13/05/2024	7	
20/05/2024	8	
27/05/2024	9	
03/06/2024	10	
10/06/2024	11	
17/06/2024	12	
24/06/2024	13	
01/07/2024	14	
08/07/2024	15	
15/07/2024	16	
22/07/2024	17	
29/07/2024	18	FREE WEEK
05/08/2024	19	
12/08/2024	20	
19/08/2024	21	
26/08/2024	22	
02/09/2024	23	
09/09/2024	24	
16/09/2024	25	
23/09/2024	26	

Week Commencing	Week No.	Amount Paid
30/09/2024	27	
07/10/2024	28	
14/10/2024	29	
21/10/2024	30	
28/10/2024	31	
04/11/2024	32	
11/11/2024	33	
18/11/2024	34	
25/11/2024	35	
02/12/2024	36	
09/12/2024	37	
16/12/2024	38	
23/12/2024	39	FREE WEEK
30/12/2024	40	FREE WEEK
06/01/2025	41	
13/01/2025	42	
20/01/2025	43	
27/01/2025	44	
03/02/2025	45	
10/02/2025	46	
17/02/2025	47	
24/02/2025	48	
03/03/2025	49	
10/03/2025	50	
17/03/2025	51	
24/03/2025	52	
31/03/2025	53	FREE WEEK

Fold Here

Temporary Accommodation Charging Policy

Where we provide temporary accommodation, housing law states that tenants should pay a reasonable charge, which is decided by the local authority. Following a review and a consultation, the Housing and Community Safety Committee approved the revised Temporary Accommodation Charging Policy in September. This policy sets out the process we use to charge homeless households for temporary housing.

The main changes are:

- the service will operate on a full cost recovery basis in order to minimise any financial risk to the temporary accommodation budget. This means that the amount of income generated must equal the cost of delivering the service;
- rent levels are no longer set using the Local Housing Allowance rate and a management fee;
- the introduction of the temporary accommodation charge. This is set using a baseline rent, equivalent to the average council house rent for the size of property, plus a homeless service charge. The homeless service charge is equal to the cost of providing accommodation. For example, management costs, maintenance and repairs costs, and void periods and so on; and
- how we decide what a reasonable sum to recover from tenants with affordability issues has been revised.

When setting the charge for temporary accommodation, we will charge every household the same level, regardless of income. However, we will always make sure that temporary accommodation is an affordable option to all. To do this we will only recover the cost from a household that we think they can reasonably pay. For example, if a tenant is working or is not eligible for the full amount of Housing Benefit, we will seek to recover a reasonable amount. This is the average Council house rent, plus 25% towards the homeless service charge.

It is the tenant's responsibility to pay the full amount that we seek to recover.

We will make sure that tenants living in temporary accommodation get up to date information about benefit entitlement and where relevant, help to fill in housing benefit application forms.

You can also find more information on our website at www.moray.gov.uk/housing, or scan the QR code.



Allocations Policy Review 2023

Our Allocations Policy sets out the framework that we use for the letting of council housing whilst taking into account the needs, demands and aspirations of applicants. It gives clear and transparent guidance on how we match people who apply for our homes, with the homes that become available.

Why we are reviewing our Allocations Policy

In line with guidance and good practice, we review our Allocations Policy every three years. We have identified areas of our current Allocations Policy which, if changed, would improve our allocations process and address some of the pressures identified in the Moray Housing Need and Demand Assessment (HNDA).

Consultation

In line with housing law, before we make any changes, we must consult on the proposed changes. The proposed changes include:

- Awarding points to applicants who are transferring as part of the tenant downsizing incentive scheme
- Awarding of points to applicants who experience domestic abuse
- Increasing the points for applicants who are key workers
- Removing the award of need to reside points
- Awarding points for care and support
- Amending the criteria for the award of functional assessment points
- Prioritising under occupation of social housing points to transfer applicants
- Extending the timeframe for the award of points for the loss of tied accommodation (includes Armed Forces personnel)

In September, we contacted applicants on our Housing List, our tenants, our Tenant's Forum, along with other key stakeholders and asked for their feedback. We also publicised the consultation on our website and across social media.

Consultees had the opportunity to read the full draft Allocations Policy or if preferred, they could read an easy to read version of the policy. The online survey gave an overview of the current policy, explained what the proposed changes are and set out what the potential impact of the change might be. We asked for feedback on the specific changes set out above and also about the Allocations Policy in general.

The consultation ended on Friday 27 October 2023. We have received over 275 responses. Thank you to all who have taken part. We are now in the process of reviewing and considering your feedback.

What happens next?

We will prepare a revised draft Allocations Policy, taking into account the feedback received. This will be presented to the Council's Housing and Community Safety Committee in February 2024. Elected Members will make a final decision on the changes proposed. Following Committee approval, we hope to implement the revised Allocations Policy in April 2024. We will keep you updated on any changes. We will contact people who are directly affected, before the changes are implemented. We will make sure that any changes to the Allocations Policy are widely publicised. Please look out for updates on our website and across social media.

Annual Performance Report

The Scottish Housing Regulator (SHR) has a duty to protect the interests of tenants, homeless people and others who use our services. They inform us of our duties to our tenants and make sure that we meet the aims and standards within the Scottish Social Housing Charter.

Every year, we must produce a performance report for our tenants and customers. The report provides information about our housing performance and compares it with other social landlords. Our report for 2022/23 can be found on our website at:

www.moray.gov.uk/housingperformance

If you would prefer a paper copy of the annual performance report, we can post one to you.

To ask for a paper copy email tenantparticipation@moray.gov.uk or call us on **0300 1234 566**

Thank you to everyone involved in helping to produce this year's report. Please tell us what you think about it by filling in the short survey at the end of the report (there is an option to do this online) and **we will enter you into a prize draw for a chance to win a £100 shopping voucher!**

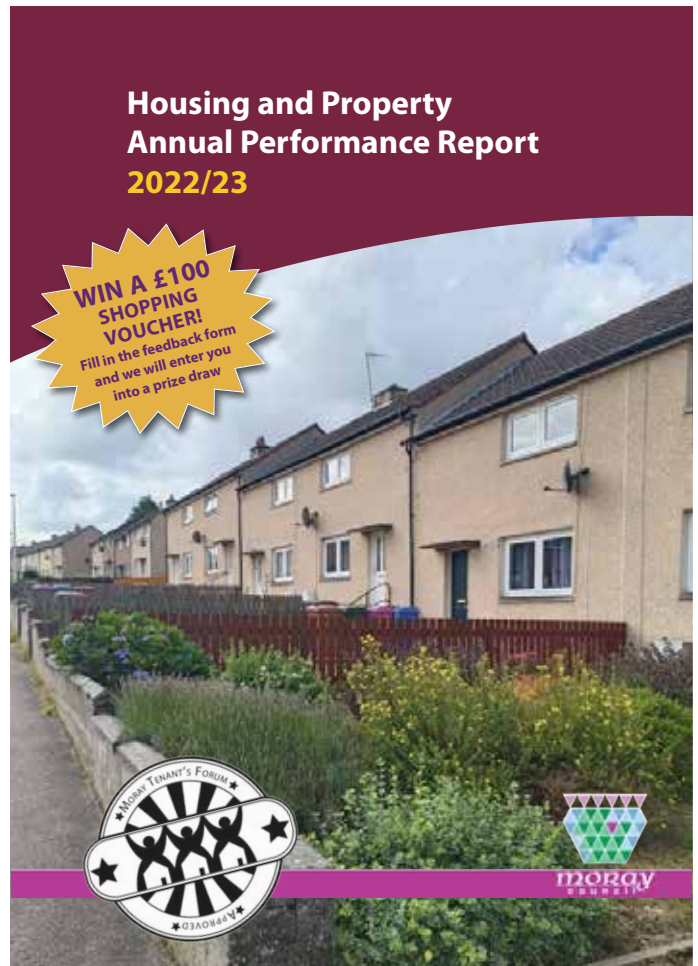


Councillors Amber Dunbar and Donald Gatt sign the Assurance Statement on behalf of the Housing and Community Safety Committee

Housing and Property Annual Performance Report 2022/23

**WIN A £100
SHOPPING
VOUCHER!**

Fill in the feedback form
and we will enter you
into a prize draw



Assurance Statement

We must also publish an annual statement every year to assure ourselves, our tenants and customers and the SHR that we comply with our regulatory and statutory obligations. Our assurance statement has been published online at:

www.moray.gov.uk/downloads/file150881.pdf

Void Care Utilities Service for Moray Council Tenants



The recently introduced British Gas/ VoidCare service has set up every new Moray Council tenant on a standard gas and/or electric tariff. Once your new tenancy has been confirmed, British Gas will send you a welcome letter advising that you can either:

- call them to discuss your options/tariffs; or
- you can go online to see which tariffs are available and might suit you best.

The introduction of the Void care scheme has realised a number of benefits to both the Council and our tenants, which include:-

- Debt removed by British Gas from meters and new meters installed within 7 days when required at no cost to the Council.
- All void utility costs are now covered by Void care during the void period (between tenancies), which has realised significant savings to the Council.
- All new tenancies are now provided with a default supply from British Gas (on the most cost efficient tariff available). Tenants can change this to any other utility provider, which can be done normally

within 30 days.

- Provision of a Payzone terminal at our Mosstodloch Depot which enables our staff to top up meters, clear debt and assist tenants where required (e.g. support to vulnerable tenants to assist gas servicing and tenants without heating)

We are aware that British Gas use PayZone rather than PayPoint, so access to topping up facilities for pre-payment meters is restricted in some locations in Moray. As a result of this, we are now installing smart meters to all void properties which will allow tenants to top up either online or via the app without the need for using a Paypoint or Payzone terminal in local shops/post offices.

Any new tenants without smart meters that are experiencing difficulties topping up their meters, should contact Scottish Gas, **0345 058 0002**, who will arrange for the installation of a smart meter.

Further information of the British Gas Void Care Service, can be found below;-

www.moray.gov.uk/downloads/file148052.pdf

www.moray.gov.uk/tenantinformation



Our annual estate walkabouts are planned for January 2024. This is a chance for all tenants and residents to join elected members and housing staff for walks in their areas. These walks provide an opportunity to discuss any projects that have already been identified for each area, or highlight any other possible projects that may be needed.

Identified projects are then prioritised to form a list of works to be costed. Once the costs are known, decisions will then be made on which works will be funded from the 2024/25 budget for estate improvements.

The proposed diary for the estate walkabouts is as follows:

Ward 1	Speyside/Glenlivet	11 January 2024	10 am	Seafield Square, Rothes
Ward 2	Keith/Cullen	10 January 2024	9.30 am	Fife Street, (near Mar Place junction)
Ward 3	Buckie	12 January 2024	10 am	Milton Drive Scotmid car park
Ward 4	Fochabers/Lhanbryde	9 January 2024	11.30 am	Lhanbryde Community Centre
Ward 5	Heldon & Laich	16 January 2024	12 pm	Rinnes Drive car park
Ward 6	Elgin North	26 January 2024	11.30 am	Alba Road car park
Ward 7	Elgin South	31 January 2024	11.30 am	Manbeen Place car park
Ward 8	Forres	22 January 2024	2 pm	Fleurs Crescent car park

If you would like to take part in the estate walkabout for your area please contact us by phoning **0300 1234 566** or by email at tenantparticipation@moray.gov.uk. This will allow us to contact you if a walkabout is cancelled in the event of poor weather.

ELECTRICAL INSTALLATION CONDITION REPORTS (EICR's)



As your landlord, we are legally obliged to complete an EICR report on all of our properties every 5 years to comply with new statutory legislation for social landlords. This means we may require access to your home to inspect the condition of your electrical system.

Should your home require an EICR, our contractor will write to you in advance and then call you to arrange an appointment at a date and time convenient to you.

We will also require access to your electrical distribution board/s and all other electrical points where practicable. This process will take approximately 2-4 hours dependant on your house size and the condition of your electrical installation (any immediately dangerous/or at risk items will be rectified during the visit).

By signing your tenancy agreement, you agreed to give us access to your property to carry out essential work. Should you not allow us access to carry out this work after three reasonable access attempts, we may have to force entry to carry out the work. You may be re-charged for this but we want to avoid this happening.

We want to keep our tenants and staff safe at all times. If you or anyone in your household has coronavirus, please phone us as soon as possible and let us know and we will re-arrange a suitable appointment for you.

What do I need to do for the EICR appointment?

- If you have prepaid gas or electric meters, please make sure they are in credit. We will need electric to do the check. If we cannot carry out the work as you have no electricity, we will have to return again which could lead to a recharge for the initial abortive visit.

If you don't have credit because you can't afford it or you are having problems topping up your

meter please contact your energy supplier. They should be able to help you add temporary credit to your meter automatically. You can check your supplier's website to find out how to get temporary credit. For more information please visit Moray Citizens Advice webpage:

www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/you-cant-afford-to-top-up-your-prepayment-meter/

- Ensure all areas/cupboards with electrical equipment are clear and easily accessible;
- Be polite and courteous to our contractor's staff at all times; and
- Ensure any pets are secure and not in the vicinity of our staff.

We will:

- Cause minimal disruption to you and your family during the visit;
- Tidy up once the work is complete;
- Provide you with a copy of the EICR report within 28 days of the inspection;
- Immediately rectify/repair any electrical defect that may be present that is unsafe or does not comply with current electrical safety legislation; and
- Highlight any other defects present that can be scheduled and completed at another time.

Where tenants do not follow the above guidelines, we reserve the right not to enter the property to carry out the necessary work.

If you are struggling due to the current cost of living crisis please visit our webpage which offers a lot of useful advice including available grants, money and energy saving advice.

www.moray.gov.uk/costoflivingadvice.

Asset Team Appointment Slots

Moray Council is committed to continuous improvement and adopting smarter ways of working to benefit our tenants. With that in mind, the Housing Asset Management Team have recently implemented a new way of booking complex repair inspections.

The team have implemented electronic diaries, which manage Housing Project Officer availability within their designated area. Designated areas (patches) have also been created and your Housing Project Officer is assigned in the below list. Inspection slots have been created for the team to inspect complex repair requests.

When you telephone our Contact Centre and a

technical property inspection is required, our Tenant Liaison Assistant will contact you to schedule an appointment for an inspection. The inspection slot is entered into a scheduling system which is called DRS. This will allow the inspection to be booked quicker and attendance to be at a date and time suitable to you.

Our Housing Project Officers will receive electronic alerts via a handheld device to attend each inspection. It is anticipated that this way of working will improve attendance time, make best use of officer availability and improve customer communications.

Sandie Stewart, Housing Project Officer (East)
Email: sandie.stewart@moray.gov.uk
Phone: (01343) 563368

Patch	Areas
HP9	Speyside/Rural Speyside (Split with HPO West - Alves, Dallas, Miltonduff, Rafford)
HP10	Roths/Coastal/Forres East (Split with HPO West – Coastal, Forres East)
HP11	Buckie Central
HP12	Mosstodloch, Fochabers, Portgordon
HP13	Buckpool, Portessie
HP14	Lhanbryde
HP15	Fife Keith, Cullen, Portknockie, Findochty
HP16	Keith Central

Thomas Hampson, Housing Project Officer (West)
Email: thomas.hampson@moray.gov.uk
Phone: (01343) 567991

Patch	Areas
HP1	Glassgreen, South Glassgreen, New Elgin (Primary School area)
HP2	Elgin Central, Bilbohall
HP3	Linkwood, Lhanbryde, Lochills, Garmouth, Urquhart
HP4	Bishopmill
HP5	Kingsmills, South Lesmurdie, Roths, Birnie, Clackmarras
HP6	Forres Central
HP7	Forres South (Forres South, Brodie, Dyke, Half Davoch, Dunphail)
HP8	Lossiemouth
HP9	Speyside/Rural (Split with HPO East – Speyside)
HP10	Roths/Coastal/Forres East (Split with HPO East - Roths)

Decoration vouchers and compensation payments

We want you to enjoy your home. For this to happen, we will make sure that all our properties meet our letting standards. This includes the standard of internal decoration.

We have teamed up with Johnstone's Trade Decorating Centre to provide new tenants with a range of high quality paints and products to help them decorate their home.

If you have recently moved into your new home, you may be entitled to a decoration voucher if the décor is not up to our letting standard. If your new home is in good decorative order, you will not receive a voucher.

If you are entitled, you will receive a letter and a voucher letting you know what products you can order. You will also receive a booklet with further information on the decorating scheme and handy decorating tips. The booklet has a wide range of paint colours for you to choose from and includes details of how to order and receive your decoration pack.

Johnstone's, who are based in Inverness, will deliver your pack to your home free of charge on either a Tuesday or a Thursday, depending on when you place your order. There is an option to collect your order from the Johnstone's store but it is important that you contact Johnstone's before you visit. It can take them some time to mix the paint and have your order ready. Phoning ahead will help you avoid any long waiting times and give them the chance to arrange a suitable time for collection.

Your decoration voucher will expire 6 months after it is issued. You must redeem your voucher within this time. If you redeem your voucher and do not use the products, we may ask for them to be returned or you may be re-charged for them. The paint and products are for use in your new tenancy only and should not be passed on to anyone else or sold.

If you would like to buy extra paint or products over and above the amount of your voucher, you will receive a discount from Johnstone's. All you need to do is take your voucher to the store, with some identification such as your tenancy agreement or a utility bill.

If you are unable to carry out the decoration work

yourself because of any particular need such as age, mobility or other vulnerabilities, we may be able to offer you our decoration service. If you feel you need this service, you can ask your housing officer about it when you are viewing or signing up for your tenancy and they will let you know if you are eligible.

This service will be provided instead of a decoration voucher. It will only be offered for rooms which have been identified as needing decorated. The service includes painting walls from a limited choice of colours, and applying white gloss paint to skirtings, fascias and doors.

Following planned maintenance or improvement works in your home we may offer a decoration service or compensation payments, where it is considered necessary, to allow for re-decoration to take place. This is also the case when repairs carried out by us has resulted in damage to the decoration of your home.

After a kitchen or bathroom upgrade, we will re-decorate the room from a limited range of colours and use white gloss for skirtings, fascias and doors. In the case of a kitchen upgrade, a flooring allowance of £100 will be paid. When a new heating system has been installed, a compensation payment of £200 will be paid to allow for re-decoration, and professional carpet fitters will re-lay carpets when required. After a windows upgrade, an allowance of £100 will be paid for new window coverings.

We want to help you to keep your home in good decorative order and our decoration voucher scheme and compensation payments aim to help with this.

You can find out more about Johnstone's Trade Decorating Centre at www.johnstonestrade.com





We are recruiting



the **MORAY** council



We are recruiting...

Opportunities are now available to join our Building Services team that directly employ over 150 multi trade and specialist support staff. Services provided include building maintenance and improvement services to our 6,300 houses, as well as reactive and planned maintenance to our other buildings including schools, offices and libraries.

To maintain our high level of service we now require highly motivated joiners, painter, mason, slaters, carpet fitter, air source heating engineer and plumbers to join our Building Services trades team to repair and refurbish our housing properties.

If you are seeking challenging, diverse and rewarding work, and meet the following criteria, Moray Council may be for you:

- You should be an experienced team member capable of working on your own initiative with minimal support and guidance.
- You should be able to work to tight deadlines with a high level of accuracy, attention to detail and a desire to provide good customer service.
- You should be able to demonstrate excellent organisational and communication skills.
- You will be expected to carry out a range of work in domestic and commercial properties; and
- You must be a time served tradesperson and hold a full current driving licence.

Your working hours will be 37 hours a week and other key employee benefits include:

- 28 days annual leave, rising to 33 days after 5 years' service, plus 7 days public holidays.
- Flexible working (that includes alternative shift patterns that facilitate compressed hours and a 4 day working week).
- An opportunity to work overtime and participate in the out of hours stand by rota.
- Vehicles, tools and equipment supplied together with appropriate clothing, PPE and training in trade/ industry specific requirements.
- All other Local Authority benefits that include the Local Government Pension Scheme.

For details of all of our current vacancies, please visit our website at the link below;-
www.myjobscotland.gov.uk/councils/moray-council/jobs



Domestic CCTV and Smart Doorbells – **Pro's and Con's**

Affordable home security products are becoming increasingly common. They are changing the way we live and protect our homes. Domestic CCTV systems or smart doorbells can offer:

- a constant connection with your home by sending live, real time information to an app on your phone, tablet or laptop while you are away from home;
- instant alerts when someone is on your property or allow you to speak to someone at your door;
- increased home security by acting as a deterrent for any antisocial behaviour, potential crime;
- peace of mind and convenience for you and your family;

These devices are without doubt a valuable resource when used responsibly. There are certain things you should consider before installing any recording device in your home. Most of the products available record images and also have a microphone which will also record audio, including conversations.

Where these devices are not used properly they can:

- cause neighbour tensions and disputes;
- have the potential to strain relationships with neighbours who may have concerns over their own privacy;
- amount to harassment, nuisance and a breach of data protection law which can potentially lead to court action.

Please take the time to consider if a recording device is the right option for you, research products and ask yourself:

- Is it really necessary and proportionate?
- Do I really need a camera to address my security concerns?
- Would extra lighting or sensor lighting be as effective?
- Are there any alternatives to a camera? Who could advise about those alternatives?
- Which products have the most reliable security? Some products on the market have security issues and have a higher risk of potential hacking.

Do I need your permission as my landlord to install CCTV or a smart doorbell?

Yes. You must apply for permission before installing any device. You can do this by using our online Permissions Application form at

online.moray.gov.uk/form/auto/permissions_ext

We want to make sure you are fully aware of all the legal requirements you need to follow before you install any device. If you install any recording device without our permission you may be in breach of your tenancy and may be asked to remove it. If the device is not positioned correctly you may also be in breach of data protection laws.

If you live in a flat or communal block – we will not grant permission because most devices will capture images and audio of communal areas. We must consider and respect the privacy rights of our other tenants as well as the general public.

If you live in a house – we may give permission if we can confirm that the camera won't capture any recordings outside the boundary of your home. We will need to be satisfied the set up meets with data protection rules.

Know your legal responsibilities before installing or setting up device

If you do decide to use a recording device for any of the benefits they offer, you should make sure that it is set up in such a way that it won't intrude on your neighbours' property and/or privacy. It's really important to be aware of the potential security risks associated with such recording devices.

Will data protection laws apply to me if I install a recording device at my home?

If you only record within your property boundary – data protection law will not apply to you.

If you record anything outside your property boundary including any audio/conversations – You will need to meet all legal requirements of the Data Protection Act 2018 and the General Data Protection Regulations (GDPR). This will apply even if your device only records parts of an area outside your property boundary, such as neighbouring gardens, public streets, any communal areas or shared gardens and paths.

Data Protection Act 2018 gives everyone the right to see information you have recorded about them and sets strict rules for you to follow if you record images out with your property boundary. These include keeping detailed records of what you record, storage of the recordings, using signs to show you are recording and the responsibility to give any recordings to people who ask you to see it.

General Data Protection Regulations (GDPR)

is the legal guidelines for collecting and processing personal information fairly and transparently.

Human Rights Act 1998 covers an individual's right to privacy. It is legal for recording devices to be installed inside and outside homes for security purposes but if any recording is taken outside the property boundaries you may face legal consequences. This can amount to harassment and a breach of basic human rights.

Before setting up any device please make sure you are familiar with the guidance on the use of domestic CCTV, including smart doorbells, from the Information Commissioner's Office (ICO) ico.org.uk/for-the-public/domestic-cctv-systems.

The ICO says that if you are recording any images beyond your property boundary, you should have a clear and justifiable reason for doing so. In particular, you will need to think why you need these images.

Please be sure you set up your device in a way that:

- ✓ respects other people's privacy;
- ✓ only records anything within the boundary of your property and garden;
- ✓ avoids recording any neighbouring properties or public spaces;
- ✓ uses restriction zones on the camera to block out anything you should not be recording;
- ✓ avoids recording conversations or audio.

If images can be captured of any public areas or any area outside the boundary of the property, then you must demonstrate that data protection law will be complied with and the guidance from the ICO will be met in full.

By setting up your domestic CCTV or smart doorbell with respect for your neighbours' privacy, you will be helping create considerate, friendly and safe neighbourhoods while still enjoying the benefits of better home security.

Downsizing Incentive Scheme

WHAT IS THE SCHEME?

The downsizing incentive scheme is a voluntary scheme that offers practical support and/or financial assistance to help eligible applicants of larger properties (3 or more bedrooms) to move to a smaller, more manageable home. The scheme is also open to tenants living in an adapted property of any size where nobody in the household needs the specialist features.

A TENANT'S EXPERIENCE

This is what one tenant told us about their recent downsizing experience.

"I was living in a 3 bedroomed house with a bedroom spare for family. After checking with my Housing Officer I decided to downsize. I submitted my housing application and was contacted by the Housing Options Advisor from Moray Council. She was really nice and helpful and talked through the downsizing process with me. I was really fortunate that I was offered a tenancy of a 2 bedroomed

house quite quickly. I had to wait a few weeks for the keys but when I got them I was able to move in within 2 days.

It's the best thing I've ever done. We love the house and have made it our own. My bills are cheaper, the

neighbours are nice and it's nice and quiet where we're at now. The downsizing payment helped with new flooring, blinds and bits and pieces that I needed for the new house too.



The people at the Council couldn't have been more helpful and nice if they tried, especially the Housing Options Advisor and my Housing Officer.

To anyone thinking about downsizing I would highly recommend it. The whole process was well explained and not as stressful as I had imagined it to be."

MORE INFORMATION

To find out more about the scheme including how to apply:

- Visit our website at: www.moray.gov.uk/downsizing
- Email: housing@moray.gov.uk
- Phone: **0300 1234 566**



RAF Benevolent Fund Increases Welfare Support Capacity in Scotland

The RAF Benevolent Fund, the RAF's leading welfare charity, has established a network of Welfare Support Executives (WSE) across the UK to boost its overall case working capacity and accommodate more complex cases.

Two of the new posts are in Scotland and they are Emma Gration (North & East Scotland) and Caroline Belch (South & West Scotland) and they will provide specialist case work support to members of the RAF Family who call the helpline on **0300 102 1919** asking for support.

Together, they come with considerable experience of the support required by the RAF Family and understand the statutory and Service charity sectors in some depth. They will visit applicants at home, or assess their individual circumstances online or on the phone. They could help applicants to complete an application form and create and agree a tailored support plan. They could also support an applicant to navigate statutory support services to which they are entitled, or support from the NHS, local authorities or other charities.

The WSEs are part of the wider RAF Benevolent Fund Welfare Team and are supported by an enlarged team of Welfare Navigators who ensure an applicant's journey from enquiry to receiving support is swift and smooth.

If you, a member of your family, community or network who has served in the RAF or is a spouse, dependant or partner needs the Fund's support please contact the Welfare Navigator's Helpline – **0300 102 1919** – and they will get Emma or Caroline to provide you with the support you need.

Here are the WSEs and their contact details:



Emma Gration
(North & East Scotland)
emma.gration@rafbf.org.uk
07513 825154



Caroline Belch
(West & South Scotland)
caroline.belch@rafbf.org.uk
07513 825150

You can find out more on the Fund's website – rafbf.org/help



Did you know you're more likely to suffer an accident at home than anywhere else?

While minor accidents cause discomfort and inconvenience for a short time, more serious accidents lead to hundreds of thousands of hospital admissions every year. Falls are responsible for four out of five accident-related hospital admissions among people who are aged over 65.

It's not surprising that people in later life have said that slips, trips and falls at home are the accidents that they're most worried about, and that they'd like more support and advice to prevent them.

Slips, trips and falls at home can happen for all sorts of reasons, but the good news is they're not inevitable. Maintaining an active lifestyle and especially keeping good levels of strength and balance can help to prevent falls. Simple changes to the home environment can also reduce your risk of falling.

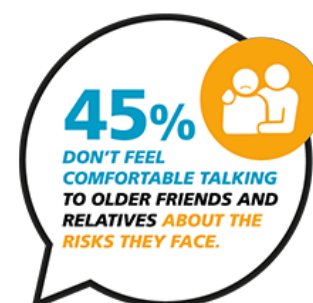
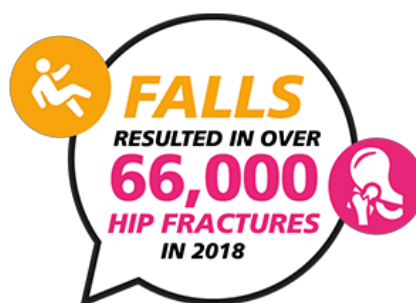
How can falls be prevented?

Visit www.rospa.com/falls or scan the QR code for more information.



Make a real difference – become a RoSPA Fall Fighter

Falls are the single biggest cause of accidental injuries in the home, and sadly the largest cause of accidental death among over-65s in the UK. Falls have a huge impact on people's lives – from physical injuries and death, long-term health effects and disabilities to trauma and poor mental health, loss of mobility, loneliness, social isolation and loss of independence. Falls also impact hugely on society, costing the NHS and wider healthcare systems over £4billion every year.



But the good news is... this doesn't have to be the case. By empowering people of all ages with the understanding of why falls happen, who they affect, and what they can do to prevent them, we can all help prevent falls from happening. How do I take part? Visit www.rospa.com/fall-fighter or scan the QR code for more information.





WINTER Word Search



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

BLANKET | BOOTS | CHRISTMAS | CRACKERS | DARK | DECORATIONS | GLOVES | GRITTER
HEATING | HOGMANNY | HOLIDAYS | MISTLETOE | PANTOMIME | PRESENTS | PROSECCO
REINDEER | SANTA | SNOWMAN | TREE | TURKEY

To be entered into our prize draw for a £25 shopping voucher please send your completed wordsearch to us before the closing date of 31 March 2024.

You can take a photo of your entry and email it to tenantparticipation@moray.gov.uk or post it to us at **Winter 2023 Competition**, Housing & Property, PO Box 6760, Elgin, IV30 1BX.

Name:.....

Address:.....

..... Postcode:

Phone number:.....

Email address:.....

CONGRATULATIONS

The winner of the summer 2023 word search competition was Daisy MacGillivray from Elgin. Daisy was delighted to hear that she had won the £25 high street shopping voucher.

Moray Shared Lives



Could you be a Shared Lives Carer?

We are looking for individuals to provide a special kind of support. You would help adults with a variety of needs, to develop their potential, and get the most out of life.

What kind of support might be needed?

- Giving the opportunity to learn new skills or rediscover old ones
- Assisting people to get out and about in their local community
- Support to participate in and enjoy social activities
- Help with personal care, if required for example washing, dressing.

Requirements

You don't need qualifications to be a Shared Lives Carer, just a friendly, caring nature, a flexible approach and a willingness to spend time with people in your own home.

In return you will receive training and ongoing support from the Shared Lives Team. Working for yourself, from your own home, you will invoice the Moray Council for the care you provide.

General Shared Lives info can also be found: sharedlivesplus.org.uk/start-your-shared-life.

To apply please visit carers.sharedlivesplus.org.uk/register or scan the QR code:



CONTACT US

Email: sharedlives@moray.gov.uk

Tel: 01343 563450



Scan QR for website

