

the tenants' VOICE

Summer 2024

▶ Estate Walkabouts —
register your interest

PAGE 6

▶ Tenant Satisfaction Survey
2024 — find out more

PAGE 10

HELLO
Summer



Our Elgin reception is open Monday to Friday 8.45am to 5pm.

Information Hubs are available within all Moray libraries, contact your local library for opening hours. You can find out more about Council services, access online services, free phone the contact centre, get help filling in Council forms, and drop off forms or paperwork.

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 Reception,
Council Office, High
Street, Elgin, IV30 1BX.

EMERGENCY OUT OF HOURS: **03457 565656**

LARGE PRINT

Did you know we can provide you with a large print copy 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 YOUR CONTACT DETAILS UP TO DATE?

**New
email
address?**

**New
mobile
phone?**



Please let us know!
Call **0300 123 4566**
email **housing@moray.gov.uk**



Dear Readers,

As Chair of the Housing and
Community Safety Committee

I'm delighted to welcome you to the
summer 2024 edition of the Tenants' Voice.

This summer, independent market researchers, Knowledge Partnership will be carrying out our three yearly Tenant Satisfaction Survey on our behalf. It's essential we get your views to help us make decisions about housing services and prioritise improvements. I'd urge you to take part in the survey if you're contacted. This is your chance to get involved and have your say. Further details can be found on page 10.

You can read more about our Housing Investment Programme and the improvements that we'll be carrying out over the next two years to improve our housing stock on page 13. This vital work will help us meet energy efficiency standards.

Cost of living increases continue to be a worry for us all. There are sources of advice and support for those who may be anxious about the future or struggling with bills on page 14.

With the rise in phone-based and online scams, financial fraud is an increasing concern. The article on page 25 provides advice on how we can protect ourselves.

With the warmer weather it's important to keep safe around water. Water Safety Scotland provide useful advice on page 15 on how we can look after ourselves and others around water.

We always welcome feedback, so if there are any topics you would like to see included in future newsletters, email your ideas to tenantparticipation@moray.gov.uk

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

All the best,

Amber

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

New Tenant Participation Strategy Approved

The Housing (Scotland) Act 2001 created a legal duty for landlords to actively develop and support tenant participation.

Social landlords must publish a tenant participation strategy which outlines how they will enable tenants to participate in their work.

Our new Tenant Participation Strategy 2024-2029 was approved by the Housing and Community Safety Committee on 7 May 2024. The strategy sets out how we'll involve tenants to influence and review our housing services.

We'd like to thank tenants who helped to develop the strategy and shared their views as part of the consultation process.

The new strategy will continue to develop the participation opportunities available to suit the needs of different tenants, with a focus on increasing the involvement of under-represented groups. It also provides an opportunity to modernise and enhance our approach through digital engagement opportunities. We will of course continue to provide traditional and non-digital ways to get involved and influence our decisions.

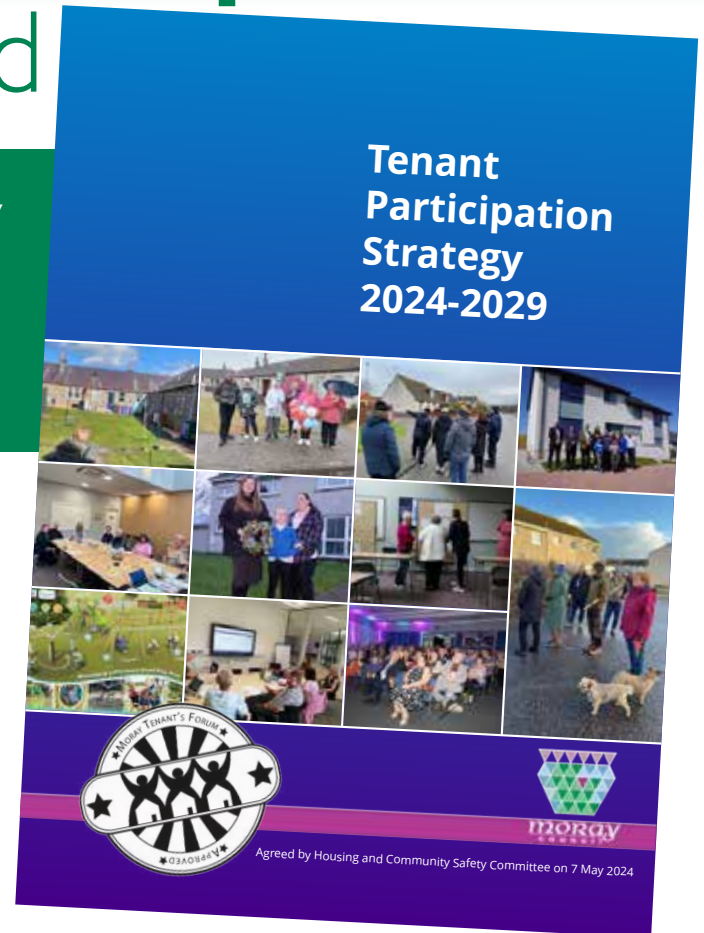


HELP US REVIEW OUR PROGRESS ON THE STRATEGY

We're looking for tenant volunteers to join our Strategy monitoring group. The group will review progress toward our action plan outcomes.

Meetings will take place online 3 to 4 times a year.

Please get in touch if you'd like to find out more.



You can read the full or an easy read version of the strategy at:

www.moray.gov.uk/tenantparticipationstrategy

If you'd like to get involved or want to find out more about any aspect of tenant participation, please get in touch. We're a friendly team!

Email: tenantparticipation@moray.gov.uk

Call: 0300 123 4566

Congratulations to Janice Gordon from Craigellachie the lucky winner of our Tenant Participation Strategy consultation prize draw.



Moray Tenants Forum news

Guest speakers

Recent guest speakers have included Information Hubs at Moray Libraries in February and m.connect demand responsive transport service in April. In June we were joined by Knowledge Partnership an independent market research company who are carrying out the Tenant Satisfaction Survey 2024 on our behalf. The Forum gave their feedback on the design of the survey to make sure it wasn't too long and the questions were easy to understand.

DATES FOR YOUR DIARY

Forum meetings are open to all tenants and new members are always welcome.

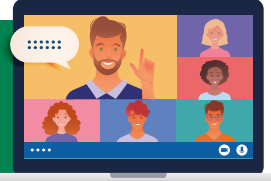
August meeting

Tuesday 27 August

11am to 1pm, followed by lunch
Activities Room, Elgin Library,
Cooper Park, IV30 1HS

WE'VE GONE HYBRID!

If you can't get to a meeting in person, you can now join online from the comfort of your own home using a phone, tablet, or computer. To request a Teams meeting link email: tenantparticipation@moray.gov.uk



November meeting

Tuesday 5 November,

11am to 1pm, followed by lunch
The Inkwell, Elgin Youth Café,
Francis Place, IV30 1LQ

Please let us know if you'd like to come along either in person or online. This means we can update you if there are changes to meeting venues or times and helps us minimise food waste.

Email tenantparticipation@moray.gov.uk

Phone: **0300 123 4566**

TPAS Conference

In June Forum members Liz and Bev attended the TPAS conference in Clydebank themed around empowering tenants and building stronger communities. The packed programme discussed collaborative solutions around housing crisis and poverty, lifestyle, young people, and sharing good practice.

Liz and Bev's favourite session was with inspirational speaker Mike Stevenson who spoke passionately about the power of creativity and communication for driving positive change. Liz said, "We need to

go out and ask tenants what they want rather than forcing ideas on them."

You can read more about the conference on TPAS Scotland's Facebook page at

www.facebook.com/TpasScotlandOrg and website at tpasscotland.org.uk

"As a new Forum member, I was delighted to attend and got a good insight into how other councils and housing associations work. It was an ideal opportunity for networking and getting to know other organisations working for tenants' interests."

Bev, Moray Tenants Forum member

"It was a wonderful opportunity to network, attend workshops and discover areas of best practice which I am keen to replicate in Moray."

Liz, Moray Tenants Forum member



Meet your Tenant Representatives

Up to three tenant representatives from Moray Tenants Forum can take part in Housing and Community Safety Committee meetings where they sit alongside elected members. The Committee scrutinises performance information for the housing service and makes sure it delivers maximum value for money and best value in service delivery.

You can watch committee meetings online from the comfort of your home through our webcasting facility. This means that meetings are broadcast live and are then available to view for 12 months after the meeting at www.moray.gov.uk/webcasting



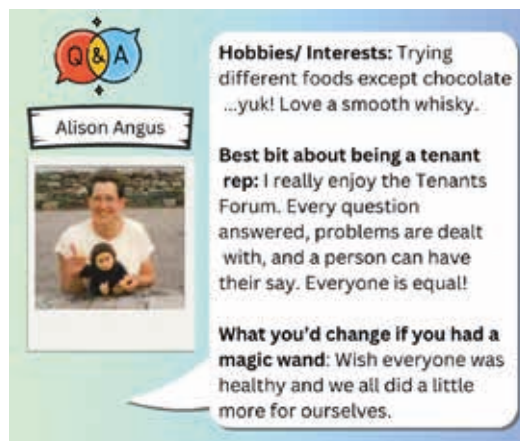
Q&A
Liz McKnockiter




Hobbies/ Interests: Social history, gardening, walking my Sprocker Kobe in the woods around Burghead.

Best bit about being a tenant rep: Being able to bring tenant problems and worries straight to the people making the decisions.

What you'd change if you had a magic wand: I'd eradicate poverty across all areas.



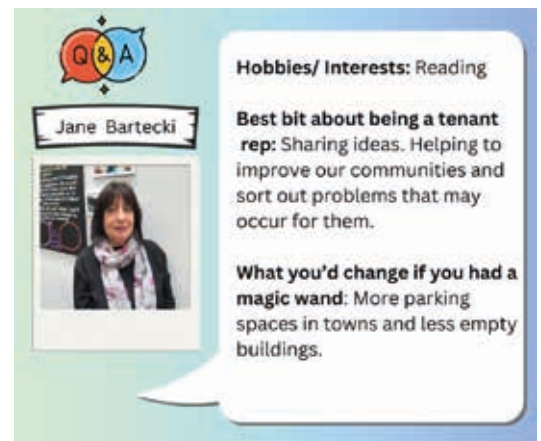
Q&A
Alison Angus




Hobbies/ Interests: Trying different foods except chocolate ...yuk! Love a smooth whisky.

Best bit about being a tenant rep: I really enjoy the Tenants Forum. Every question answered, problems are dealt with, and a person can have their say. Everyone is equal!

What you'd change if you had a magic wand: Wish everyone was healthy and we all did a little more for ourselves.



Q&A
Jane Bartecki



Hobbies/ Interests: Reading

Best bit about being a tenant rep: Sharing ideas. Helping to improve our communities and sort out problems that may occur for them.

What you'd change if you had a magic wand: More parking spaces in towns and less empty buildings.

Estate Walkabouts

Our annual estate walkabouts will take place in the autumn. This is a chance for all tenants and residents to join elected members and housing staff for walks in their area.

These walks provide an opportunity to identify areas for improvement and discuss any projects that may be needed in your local area. Identified projects are prioritised to form a list of works which are then costed. Once the costs are known, a decision's made on which works will be funded from the 2025/26 budget for estate improvements. A budget of £230k is available each year for estate



improvements (this figure may be subject to change). Examples of improvement works include fencing replacement/ heightening, communal path repairs, landscaping, additional grit bins, play park upgrades, and lighting to communal paths. However, it does not include additional car parking spaces. This is not an exhaustive list and other suggestions to improve the communal area of an estate will be considered.

REGISTER YOUR INTEREST

A final walkabout schedule is still to be confirmed but you can register your interest in taking part now.

We'll get back in touch with those interested in taking part once timings are confirmed.

To register your interest:

Call: **0300 123 4566**

Email: tenantparticipation@moray.gov.uk



Get involved!

Tenants' Voice Newsletter Review Group

We're setting up a tenant group to review Tenants' Voice to make sure that it stays useful, interesting, and appealing to you.

We'd like your feedback on its design and content as well as how we can better work together to produce the newsletter with you. All ideas are welcome.

If you'd like to take part in reviewing Tenants' Voice, please get in touch indicating whether you'd like to take part in an in-person or online session. Email tenantparticipation@moray.gov.uk or call **0300 123 4566**.



INTERESTED IN PODCASTS?

Would you like to help create a podcast by tenants for tenants?

- ✓ Learn about podcast production
- ✓ Discuss the issues that matter to tenants
- ✓ Try something new
- ✓ Meet other tenants

Please get in touch, if this is something you could be interested in.

CONTACT US

0300 123 4566
tenantparticipation@moray.gov.uk

CALLING ALL VOICES!

Help create a tenant podcast

Podcasts are a series of audio (and sometimes video) episodes on a range of topics from news and politics to entertainment and education. They can be downloaded from the internet and listed to on various digital devices. They can provide a platform to inform and raise awareness about important issues. We'd like to support interested tenants to work together to create a podcast by and for tenants. Please get in touch to express your interest.

Email tenantparticipation@moray.gov.uk or call **0300 123 4566**.

Playpark Improvements

Letterfourie Play Park

In June work began at Letterfourie Play Park to remove the old play park and install new play park equipment.



Two designs were developed using feedback from local children and residents and were put to a community vote in January this year.

At time of writing, work is still ongoing. We hope the community will enjoy using their new Play Park when work is complete later this month. We look forward to sharing photos of the finished play park in our winter issue.



Tomnavoulin Playpark

Alt Na Coire Playpark at Tomnavoulin was identified for new equipment through an independent condition-scoring exercise which was carried out across all play parks in Moray. It was planned in consultation with local residents and the Tomintoul Toddlers group.



Both play park projects were funded by the Scottish Government's Local Authority Play Park Renewal Programme. Buckie Common Good Fund contributed to the Letterfourie equipment.

Partnership Updates



North East Tenants Residents
and Landlords Together



Tenants Together
Scotland



northern
tenants
partnership

Northern Tenants Partnership (NTP) and North East Tenants Residents and Landlords Together (NETRALT)

We are members of NTP and NETRALT. Both groups are a space for tenants and housing staff to share ideas, good practice, and resources. Meetings take place online so you can get involved from the comfort of your home.

For more information about NETRALT: netralt.org.uk

For more information about NTP: northern-tenants-partnership.mn.co

Conversation Cafés

We've teamed up with NETRALT to hold a series of Conversation Cafés with other social landlords in Moray. We kicked off our first event at Elgin Youth Café in April and held our second in June at The Beach Hut Café Lossiemouth.

These free events are friendly and informal and offer a chance to find out more about tenant participation and the work of NETRALT over a cuppa and tasty treat. Why not say hello and pop along to a future Conversation Café? We'll be at Buckie's Community Lunch on Monday 26 August at Fishermen's Hall from 12pm to 1.15pm.



Tenants Together

Tenants Together (formerly Regional Networks) are a national network of tenants

committed to empowering tenants. Making sure their voices are heard and influence decisions within the Scottish social housing sector, to protect tenants' rights and make a difference.

They work in partnership with the Scottish Government and key decision makers, tenants, service users, Registered Social Landlords (RSL's) and local authorities to improve the lives and wellbeing of tenants.

Membership is open to all tenants and service users of either a local authority or an RSL in Scotland.

To find out more about becoming a member email info@tenantstogether.scot or sign up to the newsletter at www.tenantstogether.scot/subscribe



Date for your diary

Forthcoming online event with NETRALT and NTP. For more information visit ntp.netralt.org.uk/virtual-event-2024

the tenants'
VOICE

A day in the life...

Rebecca Irons is our Customer Engagement Officer in the Housing & Property Services department. It's a relatively new role and Rebecca has been in post for just over a year. Her job keeps her busy, but she kindly managed to find some time to answer our questions:

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

I coordinate tenant participation activities working closely with tenants, tenant groups, council staff, and elected members. My job involves supporting and promoting tenant and customer involvement in the design and delivery of our housing services. It's about tenants having a real say and stake in the decisions that affect their homes and communities. Making sure that tenants know about the different ways they can get involved, have their say and influence decisions about housing policies, conditions and services.

What does an average day look like for you?

There isn't really an average day as the job is so varied. I usually start by checking my emails and following up on any queries from tenant meetings. This usually involves liaising with other housing or council staff to find the answers.

I provide support and advice to the Tenant Forum. This involves helping to arrange meetings and events, minute taking, sending out invites and meeting papers, designing promotional material. Helping to develop their ideas and take projects forward. Arranging for tenant reps to attend events such as the annual TPAS conference. Moving tables around and trying to figure out which cables go where to make hybrid Forum meetings go smoothly!

There's usually some kind of survey or consultation on the go. I'm usually working with other members of the information team to gather tenant feedback on a housing policy or strategy that is under review. This involves designing survey materials, promotion, reviewing feedback and sharing the results with tenants, for example through the Tenants' Voice.

I update tenant participation information on our website and dedicated Facebook group, Moray Council Tenants. There's always something happening at local, regional or national level to promote. There's also lots of written information such as leaflets and guides to keep up to date. Recent tasks have included updating our Tenant

Participation Strategy and developing an easy read version of the strategy, but there's lots more to do. I also put the articles together for Tenants Voice which often involves a lot of chasing people!

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

Tenants can sometimes be sceptical about the benefits of tenant participation and the difference it can make. They might be reluctant to attend a Tenant Forum meeting and might think there's no point or, that they won't be listened to. But the more tenants that have their say whether they feedback through the Forum, on a walkabout or in a survey the stronger the tenant voice will be. Your voice can have an impact.

What is your favourite part of the job?

I enjoy the variety of the job, but the best bit is enabling tenant voices to be heard.

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

I hate midges!

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

If I was guaranteed not to get wet and cold, I'd probably be an archaeologist as I've always been interested in archaeology and history. A female version of Indiana Jones maybe!

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

Long walks with my German Shepherd Shadow. I've recently started going to a local art class and am trying my hand at painting. I also enjoy a nice glass of wine and a bit of kitchen disco!

How would you describe yourself in three words?

Caring, conscientious, and approachable

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

Vickie McClure, I think she's a great actress and I'm a big Line of Duty fan. She'd need to work on her Kent accent though!



Tenant Survey 2024

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

We've appointed an independent marketing firm, Knowledge Partnership, to conduct the 2024 Survey which will begin in July. The survey will ask for your views on customer service, repairs and maintenance, tenant participation and communication, your neighbourhood and if you think our services are value for money. All responses will be anonymous and confidential. We won't be able to identify individual responses. You can read more in our privacy notice at:

www.moray.gov.uk/tenantsatisfactionsurveyprivacynotice

We feel it is important to ask our tenants to tell us what they think about our services and what they would like to see improved and prioritised. The results are included in our Annual Report to the Scottish Housing Regulator and enable us to compare our performance with other landlords. Tenants' feedback in the 2021 survey led to improvements in the housing service including prioritising upgrades in tenants' homes through our Housing Investment Programme with a focus on improving energy efficiency and reducing energy costs.

The 2024 survey will allow us to measure our progress in improving your satisfaction and will also identify any further areas for improvement.

The survey will be carried out by phone with a representative sample of around 1500 tenants. Participants will be selected at random to match the spread of our housing stock and tenant demographics across our housing areas. Knowledge Partnership will call tenants between 8 July and 9 September 2024. Please take the time to take part if you are called. It'll take around 15 minutes and will give you the opportunity to share your views, helping us improve our housing services for our customers.

If you don't want to be surveyed by an interviewer, please let Knowledge Partnership know by calling 0131 356 0385 or email surveys@kpartners.co.uk. Or you can fill out an online form to tell us you do not want to take part at: www.moray.gov.uk/housingperformance



Annual Return on the Charter

We are responsible for a wide range of housing services which affect the quality of life for our tenants here in Moray. As a social landlord we must fill in an annual return to the Scottish Housing Regulator to make sure that our services meet the standards set out in the Scottish Government's Social Housing Charter. We must submit an Annual Return on the Charter (ARC) every May to the Scottish Housing Regulator so they can monitor and assess our performance. The Regulator protects the interests of those who use social landlord's services including tenants and homeless people.

We have submitted our Annual Return on the Charter for 2023/24 and look forward to receiving our landlord report from the Scottish Housing Regulator in late August. The Regulator uses the ARC submissions to report on all landlords' performance.

The Scottish Housing Regulator has a section for tenants on their website at:

www.housingregulator.gov.scot/for-tenants. This includes information about how we are performing.

They also have videos and recently updated their factsheet for tenants about reporting serious concerns.

You can read more about serious concerns at www.moray.gov.uk/seriousconcerns

ANNUAL PERFORMANCE REPORT

We must produce an annual performance report for our tenants and customers every year. Our 2022/23 report is on our website at:

www.moray.gov.uk/downloads/housingperformance.

The report was well received, and we'd like to thank everyone who took the time to tell us what you thought about it.

We're now using your feedback to develop our 2023/24 annual performance report in partnership with our tenant representatives. If you would like to be involved in developing our next report we'd love to hear from you.

If you'd like a paper copy of our 2023/24 annual performance report, then please let us know. You can either:

- email us at tenantparticipation@moray.gov.uk to ask for a copy, or;
- fill in the pre-paid card that came with this newsletter and send it back to us.

Contact us:

Phone: 0300 1234 566

Email: tenantparticipation@moray.gov.uk



WINNER!

Congratulations to Dave Macdonald from Forres. Dave won a £100 shopping voucher in our prize draw after providing feedback on our 2022/23 Annual Performance Report.

Our **new build** programme

Our new housing programme aims to meet the needs of a broad range of households. This includes 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, which helps tenants with their heating costs. 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.

Our local lettings plan helps us decide who should be allocated one of our new build homes. This plan also helps us make sure our new developments create sustainable communities and make best use of our housing stock.

Forthcoming developments

- **Banff Road, Keith** – construction of phase 2 of our Banff Road development in Keith is well underway, with 26 properties estimated to be ready to let in Spring 2025.
- **Speyview, Aberlour** – 39 units are in the early stages of construction with an estimated date for completion of Winter 2025/26.

Information about our new build programme, including the site plan and types of homes that will feature in these developments can be found on our website at www.moray.gov.uk/newbuild. It also includes information on our lettings plan and how to apply for housing.



Construction work underway at phase 2, Banff Road in Keith

WINNER!

Congratulations to Ian Campbell from Forres. Ian won a £100 shopping voucher in our prize draw after completing a survey reviewing his new build home.

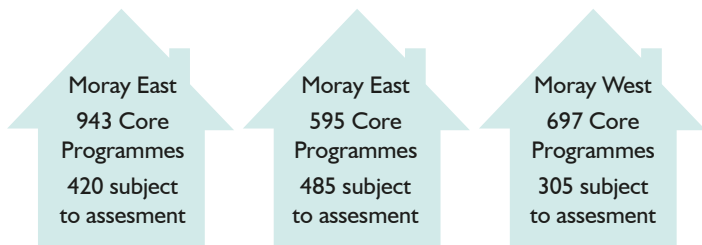
Housing Investment Programme 2024/25

The Housing Investment Plan for 2023/24 reflects the investment priorities which you identified in our most recent tenant survey. In addition to regulatory requirements to achieve the Scottish Housing Quality Standard (SHQS) and Energy Efficiency Standard for Social Housing (EESH).

The programme will deliver around £30M of investment in our housing stock over the next 2 years. To achieve this, there's a programme in place in each of the housing management areas below:

- **Moray East (Buckie, Fochabers & Lhanbryde and Keith & Cullen)**
- **Moray Central (Elgin North & Elgin South)**
- **Moray West (Speyside Glenlivet, Heldon & Laich and Forres)**

A total of 2,235 (core) properties and a further 1,210 were identified for improvements (to be assessed).



Will this affect me?

If your home has been identified as one that may need upgraded, we'll write to you to confirm this, and arrange a survey of your home. The survey will assess your home's current energy efficiency rating, which includes insulation levels, the condition of your current heating system and its efficiency. Based on the outcome of the survey, we'll advise you if your home needs any upgrade work which are scheduled to start during 2024/25.

What type of work may be needed?

This may include the installation of:

- Insulation - either wall or loft insulation.
- A replacement heating system - depending on the age, type, and condition of your current one.
- A new kitchen/bathroom - depending on their current age/condition.
- Any other identified measures that will improve your property's energy efficiency to help reduce your energy bills. For example low energy light bulbs, and radiator control valves.

Why are we doing this work?

All homes have an Energy Performance Certificate (EPC) rating. Band A is the most efficient and band G is the least efficient. Homes below a band C are below the

recommended standards. The improvement work will help us meet energy efficiency standards and bring all our properties up to a minimum of a band C.

Will my home be more energy efficient?

Any energy efficiency works carried out to your home should make it warmer. Your heating system will not need to work so hard to heat your home with improved levels of insulation so your home should retain the warmth for longer.

Will this affect my rent?

You may currently receive a discount on your rent because your property is below band C, as detailed below.

EPC Band	Rent reduction/week- 2024/2025
A	+ £5
B	0
C	0
D	- £10
E	- £20
F	- £25
G	- £30

This discount will continue until improvement works are carried out. The EPC band will then be reassessed and any change to your rent will take effect from after 1 April 2025.

If you refuse the improvement work, the rent discount will be removed. This means your rent will increase but you will not have the energy efficient benefits.

What if I do not consent to the upgrade work?

You have a legal responsibility under your tenancy agreement to give us access to carry out essential work. If there's a genuine reason why you can't give access for the work please tell us. We'll work with you to find the best solution to carry out the works. Where no reasonable access is given, we may have no choice but to force entry to your home. You may be recharged for this but we want to avoid this happening.

What happens next?

If your home is identified for improvement works, we'll be in touch to arrange an initial survey to confirm what work is needed.

You can find our privacy notice for data sharing with approved contractors on our website at www.moray.gov.uk/privacynotice-repairsandimprovementworks

More information about our improvement upgrades is available at:

www.moray.gov.uk/housingmaintenance

Worrying About Money?

Follow these steps to find available financial advice and support in Moray

View full information online



Step 1: What's the Problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 2**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

Step 2: What are some options?

1 Scottish Welfare Fund

People on low incomes may be able to get a **Crisis Grant** from the Council. This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. **Community Care Grant** can also help you to establish or maintain a settled home by helping with the cost of essential household items. Do not have to be paid back (not a loan).

Find out more:

www.moray.gov.uk/scottishwelfarefund

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check is not just for people already receiving benefits. It can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help make sure you're not missing out on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new Universal Credit benefit claim and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Moray Council: Money Advice Moray

Help if you're facing money and debt problems
0300 123 4563 | benefitadvice@moray.gov.uk
www.moray.gov.uk/moneyadvicemoray

Help with options: **2 3 4 5 6**

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency
01343 563 456
www.moray.gov.uk/scottishwelfarefund

Help with option: **1**

Moray Citizens Advice Bureau

Help with benefits, housing, employment, debt advice and more

01343 550 088 | www.moraycab.org.uk
bureau@moraycab.casonline.org.uk

Help with options: **2 3 4 5 6**

Children 1st Financial Wellbeing

Help with family money worries including advice on income, debt and benefits

01343 564 170 | moray@children1st.org.uk
www.children1st.org.uk/help-for-families/financial-wellbeing

Help with options: **2 3 4 5**

Moray Food Plus

Free, confidential, independent support on benefits, income maximisation, budgeting and more

01343 208 293 | admin@morayfoodplus.org.uk
www.morayfoodplus.org.uk

Help with options: **2 3**

Other Support

Social Security Scotland
General support
0800 182 2222
mygov.scot/benefits

Moray Community Foundation
Grants to help cope with financial emergencies
support@moraycfc.org
www.moraycfc.org

SSAFA Grampian
For people who have served in the British Army and more
01414 888 552
www.ssafa.org.uk

Moray Fifth Credit Union
Safe and accessible loans
01309 676 735
www.morayfifthcreditunion.co.uk

REAP Scotland
Energy advice
01542 888 070
www.reapscotland.org.uk

SCARF
Home energy advice
0808 129 0888
www.scarf.org.uk

Turn2Us
Information on benefits and grants
0808 802 2000
www.turn2us.org.uk



WATER SAFETY CODE



Stop and Think, Spot the Dangers

If you are thinking of being near or entering the water, have you considered the following?



Be aware of cold water shock



Keep off all frozen waters



Check for safety signage



Avoid alcohol and drugs



The **depth** of the water may hide **underwater ledges, hidden currents and unseen items**



Be aware of other water activities



If it is **safe to enter the water**, ensure you have a safe way out



At the coast, consider rip currents, wind and the tide



Stay Together, Stay Close

It is better to go near the water with a friend or family member



If you are in trouble in the water, float until you feel calm

Lean back, extend your arms and legs

Float until you can control your breathing. Then call for help or swim to safety



In an Emergency, Call 999



If you see someone in trouble **DO NOT** enter the water



Look for a throw line or life ring to help whilst you wait on the emergency services



Call 999 or 112

TOP TIP: Thinking of taking part in a planned activity?

To enjoy your activity to the full, check that your provider is fully insured, with skilled staff and the relevant accreditation.

Building Services Vacancies

There are often opportunities to join our Building Services team who 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.

If you are seeking challenging, diverse, and rewarding work, where your experience, commitment and talent can make a real difference, Moray Council is for you.

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.

We currently have the following vacancies for Mason, Slater, Plumber, Labourer and Apprentice Plumber available at the links below:

myjobscotland.gov.uk/councils/moray-council/jobs/mason-382320

myjobscotland.gov.uk/councils/moray-council/jobs/apprentice-plumber-382170

myjobscotland.gov.uk/councils/moray-council/jobs/slatter-382171

myjobscotland.gov.uk/councils/moray-council/jobs/plumber-382173

myjobscotland.gov.uk/councils/moray-council/jobs/labourer-382175

We'll also shortly be advertising for Electricians, Air Source Engineers and an Administration Apprenticeship.

For further details and to apply, please check our jobs portal at myjobscotland.gov.uk/councils/moray-council/jobs, where all our vacancies are advertised.



Should you wish to find out more information, please contact Mike Rollo, Building Services Manager on **01343 829000** or email mike.rollo@moray.gov.uk



Michael Munro

– 40 years' Service in Housing, Building Services

Mike joined Moray Council in 1984, a year (for those old enough to remember) that saw Torvil and Dean win gold in the Sarajevo Winter Olympics and Daley Thompson and Seb Coe claim gold at the Los Angeles Olympics.

The biggest winner in 1984 however, was Building Services with the recruitment on 4 January 1984 of 23-year-old Mike Munro. Sporting an eighties moustache that has stayed with him throughout his career.

Initially employed at Blackfriars depot, Elgin as an Electrician, Mike's work involved refurbishing kitchen and bathrooms, with the occasional house rewire. Many tradesmen still report evidence of Mike's work when visiting properties. With remnants of his trademark empty pack of cigarettes still evident to this day under a lot of floors.

Mike has also been an excellent mentor for tradesmen and apprentices over the years. Ian McBean, his first apprentice an Electrical lecturer at Moray College, accredits his skills to working under Mike. This means Mike's legacy is being passed on to both our current apprentices as well as future generations.

Away from work, his other love is drumming, not in a rock band, but as drum major of the Forres Pipe Band. Mike has recently been made an Honorary Citizen of his hometown of Forres and given the freedom of the town, in honour of his long service to the Pipe Band.

Mike has always been innovative and willing to widen his skills, moving across to lead the Gas Maintenance team in 2003, contributing to the team's current position as a leading industry accredited gas installer and performer.

Mike's general disposition and positive outlook has served him well in every role throughout his career. None more than now using his all-round skills and knowledge to lead on renewables such as air source heating, in his new role as our first ever directly employed Air Source Engineer.

Mike is a valued member of the Building Services team, and 40 years' service is testament to his commitment to the Council.



Electrical Installation Condition Reports (EICRs)

We're legally obliged to carry out an EICR report on your home every 5 years to make sure it meets minimum legal safety standards. This means we may require access to your home to inspect the condition of your electrical system. We aim to complete our programme of inspections by December 2024.

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.

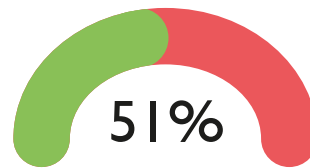
We'll also require access to your electrical distribution board/s and all other electrical points where practicable. This process will take approximately 2-4 hours dependant on your house size and the condition of your electrical installation (any immediately dangerous/or at-risk items will be rectified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

By signing your tenancy agreement, you agreed to give us access to your property to carry out essential work. If you don't 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. **We want to do everything we can to avoid this happening.**

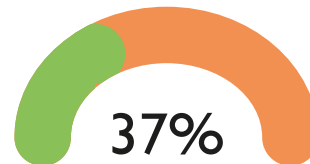
What do I need to do for the EICR appointment?

- Please make sure all areas/ cupboards with electrical equipment are clear and easily accessible.
- 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 because you have no electricity, we will have to return again which could lead to a recharge for the appointment that could not go ahead.**

Electrical Installation Condition Reports



Carried out in **51%** (3252) of our homes by 31 May 2024.



Of those carried out **37%** met the standard.

Follow on works in progress for those not meeting the standard (not immediately dangerous).

- 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 Citizens Advice's webpage:

www.citizensadvice.org.uk/consumer/energy/energy-supply

- Please make sure any pets are secure and not in the vicinity of our staff.
- For your own safety, follow any information or instructions provided by the approved contractor.

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 useful advice including available grants, money and energy saving advice.

www.moray.gov.uk/costoflivingadvice





SMART METERS

Smart meters are an easy way to feel a bit more in control of your energy use, and you don't have to be a tech wizard to use one.

More than half of homes in Great Britain already have a smart meter. They can make life easier in lots of ways, including by sending your gas and electricity readings straight to your energy supplier. That means no more checking the meter in difficult to reach places.

You'll also get more accurate bills based on the energy you've **actually used**, not an estimate.

THE FACTS ABOUT SMART METERS:

- **They're easy to use**

Smart meters are designed to be simple and clear. The person installing your meter will show you how to use the smart meter display and leave you with a guide.

- **You don't need internet access**

Smart meters use a secure smart meter network, so you won't need an internet connection in your home.

- **You can still have a smart meter if you rent your home**

If your gas and electricity bills are addressed to you and you pay them, you can choose to have a smart meter installed.

- **Your information will be safe and secure**

Only your supplier can see how much energy you are using and when.

- **You can have a smart meter if you are a prepay customer**

If you're on a prepay meter you can still get a smart meter. Your smart meter display will show when you need to top up your credit. You can top up in different ways, such as using your mobile phone, in a shop or online.

- **Can everyone get a smart meter?**

Some homes can't get a smart meter yet but will be able to get one soon. Your energy supplier will be able to tell you if you can have a smart meter.

For support regarding smart meters, or anything else energy-related please contact REAP Scotland on **01542 888070** or email **info@reapscotland.org.uk**

For more information visit **www.reapscotland.org.uk**

Housing Management Update

Last summer, our 2 area housing teams (East and West) were reorganised into 3 teams (Central, West and East) with the aim of increasing performance. Reduced patch sizes allow housing officers to have more face-to-face contact with the tenants in their communities. This enhances customer services.

Each team is made up of an Area Housing Manager, Area Housing Officers, Estate Caretakers and Clerical Assistants. The teams are split by Council wards.

East Team	Central Team	West Team
Ward 2 Keith and Cullen	Ward 6 Elgin North	Ward 1 Speyside Glenlivet
Ward 3 Buckie	Ward 7 Elgin South	Ward 5 Heldon and Laich
Ward 4 Fochabers Lhanbryde		Ward 8 Forres

Details of housing officer patches can be found below.

East Team

Area	Area Housing Officer
Buckie Central	Vanessa Mitchell
Mosstodloch, Fochabers, Portgordon, Enzie, Arrdaoul, Drybridge, Connage, Rathven	Denise McBain
Buckpool, Portessie	Andrea Bacovska
Lhanbryde, Garmouth, Urquhart, Lochhills	Laura Sinclair
Fife Keith, Newmill, Grange, Rothiemay, Deskford, Lintmill, Cullen, Portknockie, Findochty	Cheryl Anderson
Keith Central	Fiona Nicoll

West Team

Area	Area Housing Officer
Forres Central Albert Street, Batchen Street, Braid Crescent, Brig Wynd, Burdshaugh, Califer Road, Caroline Street, Castlehill Road, Cicely Place, Castle Street, Cumming Street, Claremont Place, Culbin Road, Drumine Road, Fulton Road, Hainings North, Hainings Road, Hainings South, Hainings West, High Street, Hill Lane, Iowa Place, Kingsway, Leys Road, Logie Terrace, Nicholson Place North Road, North Street, Pilmuir Road, Moray Street	Jennifer Fulton Karen Riddell
Forres South Anderson Crescent, Bynack Place, Cautley Close, Corries Way, Corrou Court, Darwin Drive, Falconer Avenue, Fleurs Avenue, Fleurs Crescent, Fleurs Drive, Fleurs Place, Fleurs Road, Glenelg Road, Glenmore Place, Grantown Road, Grant Road, Grant Drive, Hugh Road, Kintail Grove, Morlich Square, Macrae Court, MacDonald Drive, Mannachie Terrace, Ryvoan Place, Sheildaig Road, Siwalik Road, Torridon Park, Dunphail, Half Davoch, Dyke, Brodie	Stephen Calder
Lossiemouth Lossiemouth	Julie Barrowman
Speyside / Rural Dufftown, Aberlour, Craigellachie, Tomintoul, Tomnavoulin, Archiestown, Knockando, Glenlivet, Marypark, Drummuir, Mulben, Dallas, Rafford, Alves	Jo Pickford
Rothies / Coastal / Forres East Rothies, Duffus, Hopeman, Burghead, Kinloss, Findhorn Forres East – Bogton Road, St Ronans Road, Seaforth Place, Graham's Cottages, Russell Place, Tailwell, Tulloch Park	Ashleigh Kane

Central Team

Area	Area Housing Officer
<p>New Elgin Teindland Court, Teindland Place, Teindland Wynd, Anderson Drive, Bezack Street, Birkenhill Place, Burnside Place, Castlehill Street, Croft Road, Main Street, Meadow Crescent, Millar Street, Murray Street, New Elgin Road, Rashcrook Walk, Robertson Drive, School Walk, Springburn Place, Thornhill Road, Wellbrae Court, Auchindoun Way, Cawdor Avenue, Duart Way, Dunnicaer Way, Dunvegan Crescent, Findlater Lane, Fyvie Green, Scone Road, Slains Drive</p>	Nicola Routledge
<p>Forres South Bardon Place, Ben Aigen Walk, Ben Rinnes Walk, Brinuth Place, Cockmuir Place, Coleburn Court, Edgar Road, Gedloch Place, Glenlossie Drive, Glenmoray Drive, Gordon Street, Heldon Place, High School View, Land Street, Longwood Walk, Manbeen Place, Mannoch Court, Marchfield Place, Mossend Place, Muirfield Court, Murfield Crescent, Muirfield Road, Nicol Street, North Street, Sandy Road, Springfield Drive, Springfield Road, Tomail Place, Wardend Place,</p> <p>Elgin Central Batchen Lane, Bibby Place, Blackfriars Road, Braco Place, Bruceland Road, Chapel Court, Haugh Road, Ladyhill Wynd, Moray Street, Murdochs Wynd, Pluscarden Road, South Street</p>	Avril Cooper
<p>Elgin Central East Road, Maisondieu Place, Maisondieu Road, Pinefield Road, Pinegrove, Priory Place, Victoria Crescent, Victoria Road</p> <p>Linkwood Bain Avenue, Bain Road, Coxton Crescent, Cumming Circle, Hossack Drive, McMillan Avenue, Ross Lane</p> <p>New Elgin Ashburton Court, Clarendon Court, Gisborne Court, Gurness Circle, Manitoba Avenue, Ontario Court, Quebec Place, Beechfield Road, West Cemetery Lodge, Cooperage Close, The Maltings, Stillmans Wynd</p>	Shiree McKerron
<p>Bishopmill Alba Place, Anderson Crescent, Balmoral Terrace, Blane Place, Blantyre Place, Blantyre Street, Braemorrison Road, Brodie Drive, Brodie Place, Cameron Road, Caroline Place, Caroline Street, Christie Place, Christie Road, Cockburn Place, Cooper Street, Covesea Road, Deanshaugh Road, Deanshaugh Terrace, Duff Place, Duncan Drive, East Back Street, East High Street, Ferrier Terrace, Fulmar Road, Fraser Avenue, Harrison Terrace, Hermes Road, Larch Court, Lesmurdie Road, Linksfield Place, Longmoor Crescent, Lossiemouth Road, McKenzie Place, Mitchell Crescent, Morrison Road, Munro Place, Newfield Drive, Pringle Road, Reid Street, Spynie Street, West Back Street, West High Street</p>	Manjinder Dhesi-Dhami
<p>Kingsmills Kingsmills, Newmill Road</p> <p>South Lessmurdie Avon Walk, Beech Walk, Blackburn Court, Calcots Court, Fiddich Walk, Findhorn Court, Hazel Court, Inchbroom Walk, Kirkhill Court, Leuchars Drive, Lossie Cottages, Maple Walk, Pitairlie Walk, Pitgaveney Court, Riverside Drive, Rowan Court, Spey Court, Three Rivers Walk, Willow Place, Woodside Terrace</p> <p>Elgin Central Cathedral Road, Chanonry Road, Collie Street, Institution Road, King Street, Masonic Close, North College Street, Northport, Pansport Place, Pansport Road, South College House, South College Street, Weaver Place</p>	Donnie Riggs

Changes to our Allocations Policy

The Allocations Policy sets out the process we use to let our homes to people on our Housing List whilst considering the needs, demands and aspirations of applicants. We regularly review our Allocations Policy, which helps to make sure that:

- we assess housing need and make sure that our vacant properties are allocated to those with the greatest need for housing;
- we comply with current legislation, guidance and best practice; and
- we continue to have balanced and sustainable communities.

In Autumn last year, we consulted with you on the proposed changes to the Allocations Policy. We received 268 responses. You can read the consultation outcome report on our website at

www.moray.gov.uk/AllocationsPolicyUpdateReport. Your views matter to us and helped us to create the Allocations Policy. Thank you to all of you who took the time to take part in the consultation.

Following this consultation and approval by the Housing and Community Safety Committee earlier this year, we implemented our new Allocations Policy in April.

Here is a summary of the main changes that have been introduced:

Policy area	Detail of the change
Tenant Downsizing Incentive Scheme points	Tenants who are admitted to the Tenant Downsizing Incentive Scheme will be awarded 500 points. They will not be penalised if they refuse an offer of housing.
Domestic abuse points	Applicants with an urgent need for housing because of domestic abuse will be awarded 500 points.
Key worker points	<p>Key worker points have been increased to 400 points. The criteria for key workers has changed to:</p> <ul style="list-style-type: none"> ➤ professional staff needed to fill a role in the public sector, such as NHS health care professionals (e.g. consultants, GPs, physiotherapists, speech and language therapists, nurses) or teachers or technical employees*; and ➤ they have skills which cannot be sourced locally; and ➤ recruitment shortages can be evidenced by the prospective employer. <p>In addition:</p> <ul style="list-style-type: none"> ➤ They must live outwith Moray when they apply for housing; and ➤ They must be willing to accept a short Scottish secure tenancy (SSST). <p>* This list is not exhaustive and we will decide if a role is a key worker and if providing housing will address a recruitment shortage.</p> <p>Key workers will be offered a short Scottish secure tenancy (SSST) for a minimum of six months and a maximum of 12 months. After this, their tenancy will end.</p>
Need to reside points	This category has been removed from the Allocations Policy.



Policy area	Detail of the change
Care and support points	<p>A new category has been introduced which will award 150 points to applicants who need to move to either:</p> <ul style="list-style-type: none"> • give essential care and support to a vulnerable person which will allow them to continue to live independently at home and reduce demand on statutory care services; or • receive essential care and support which will allow them to live independently at home, reduce demand on statutory service and/or remove the need to move into a care home. For example, if you are vulnerable and you need to live closer to your carer; and • it is not reasonable to give or receive the level of care and support needed, unless they live closer to the person getting / giving the care and support. <p>Applicants will need to show evidence of this before the points will be awarded.</p>
Functional assessment points	<p>The wording for awarding functional assessment points has been changed to be clearer. This is based on recommendations from our Housing Occupational Therapist.</p>
Under occupancy points	<p>The category has changed to award 250 points to applicants who are under occupying social housing to transfer tenants only. All other applicants on the housing list who are under occupying housing will receive 50 points.</p>
Tied accommodation points	<p>This has changed so that tied accommodation points are awarded up to six months before a tenancy ends. If an applicant is made an offer of housing during this period and they cannot accept because of the timeframe for ending their tenancy, they will not be penalised.</p>
Management transfers	<p>These will be used in cases where we need to urgently rehouse one or some of our current tenants and the options available in the Allocations Policy would not deliver a resolution quickly enough.</p> <p>Management transfers will only be approved where there is a serious risk to the tenant if they stay in the current tenancy or there are urgent and exceptional reasons.</p>

More information:

- You can read the Allocations Policy at www.moray.gov.uk/AllocationsPolicy.
- We also have an easy to read version of the policy which you can read at www.moray.gov.uk/EasytoReadAllocationsPolicy.
- You can read more in our leaflet at www.moray.gov.uk/AllocationsPolicyLeaflet.

If you need any more information, please contact us housing.needs@moray.gov.uk

Housing (Scotland) Bill 2024

The Scottish Government has published the Housing (Scotland) Bill 2024 which is now being debated by the Scottish Parliament. Once passed, the Bill will make changes in the law in relation to housing which aims to balance tenant rights, landlord responsibilities and homeless prevention in Scotland.

KEY ISSUES INCLUDE:

- Extending support for people threatened with homelessness from the current two months to up to six months in advance. This additional time will allow timely support to stabilise their housing situation.
- Introduction of an “ask and act” duty which will require social landlords and other public sector bodies to share responsibility for ending homelessness by asking about a person’s housing situation and take proactive measures to keep them in their homes and avoid crisis. This uses the ‘no wrong door’ approach to make sure people can access the help they need irrespective of where the risk of homelessness is first identified.
- Providing support to renters who are experiencing or at risk of domestic abuse, acknowledging the particular difficulties faced by domestic abuse victims. The Bill also changes the definition of domestic abuse and places requirements on social landlords to have a domestic abuse housing policy.
- Changing the process for evictions, including duties to consider delaying evictions in certain circumstances and the amount of damages awarded to tenants for unlawful evictions.
- Introducing long-term rent controls for private tenancies to guarantee fair prices.

The reforms aim to strengthen tenant rights while also protecting the housing market.

The Bill is not expected to be implemented in full until 2028 at the earliest and some part will need secondary legislation and additional guidance. We’ll closely follow the Bill’s progress and keep you updated.



Five things to look out for on a scam phone call

1. The caller doesn't give you time to think, tries to stop you speaking to a family member or friend or is insistent and makes you feel uncomfortable.
2. The caller asks you to transfer money to a new account.
3. The caller asks for your 4-digit card PIN, passcodes, One Time Passwords (OTP's), or your online banking password. Even if they ask you to give it to them by tapping into the telephone keypad rather than saying the numbers out loud, this is a scam.
4. The caller asks you to withdraw money to hand over to them for safe-keeping.
5. The caller says that you are a victim of fraud and offer to send a courier to your home to collect your cash, PIN, payment card or cheque book.

BE ON YOUR GUARD AGAINST FRAUD



Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment. **Stop and think.** It could protect you and your money.

STOP

Take a moment to stop and think before parting with your money or information. It could keep you safe from criminals.

CHALLENGE

Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

PROTECT

Contact your bank immediately if you think you've been scammed and report it to Police Scotland directly by calling **101** or Advice Direct Scotland on **0808 164 6000**.



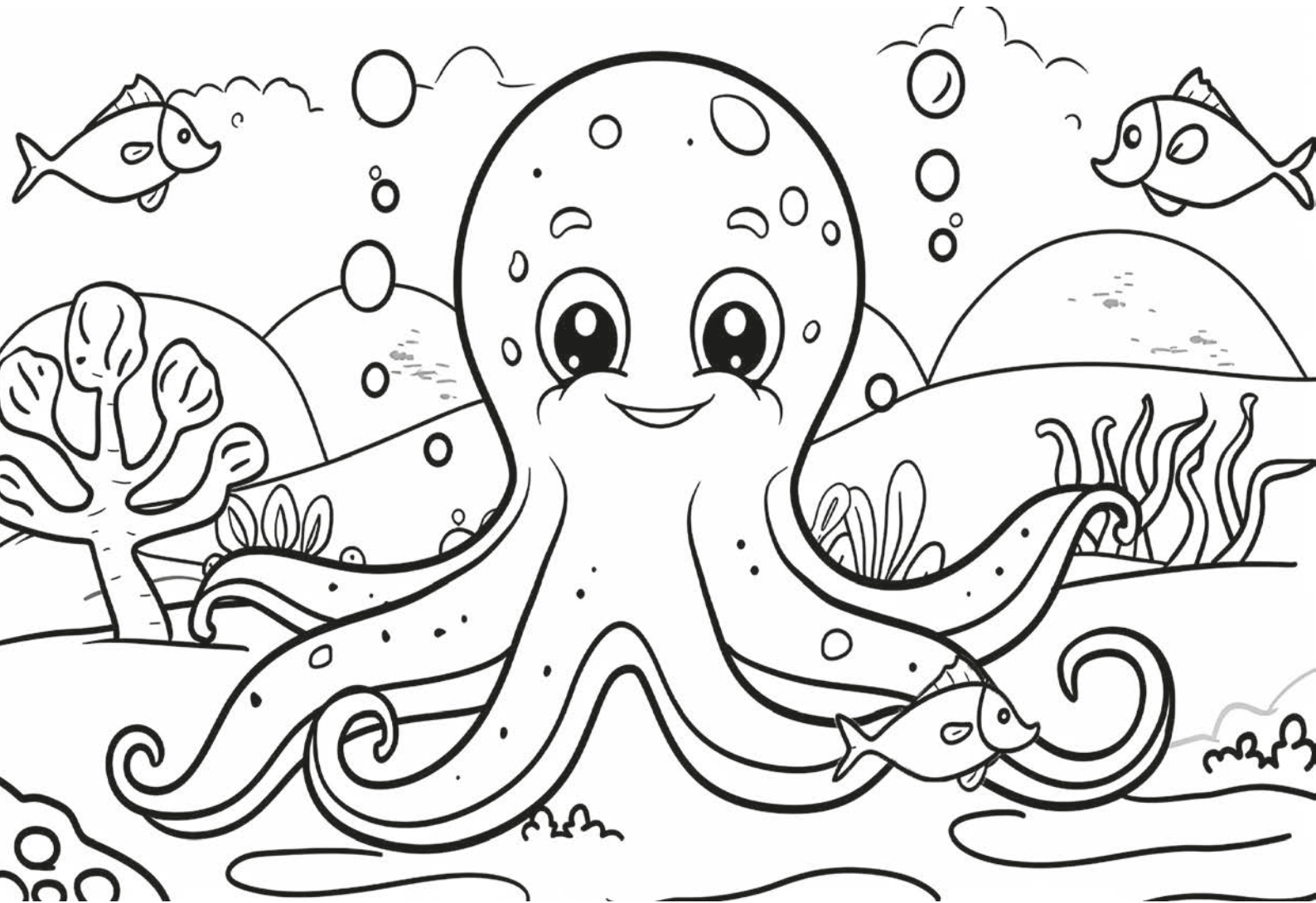
For more advice visit
[takefive-stopfraud.org.uk](https://www.takefive-stopfraud.org.uk)

UK
FINANCE

For more information visit www.takefive-stopfraud.org.uk

Children's summer **colouring competition**

Win a £25 shopping voucher!



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

Please send your entry to us by **31 October 2024**. A winner will be chosen at random.

Please remember that entrants **must be aged under 16 years** and **must be a member of the tenant's household**. Entries will not be accepted unless the name of the parent/carer is provided.

Name of child: Age:

Name of Parent/Carer:

Address:

..... Postcode:

Phone:

Email:

DON'T MISS OUT ON A CHANCE TO WIN!

Unfortunately, there were no qualifying entrants to our Winter 2023 children's colouring competition. So, no winner to announce this time.



SUMMER

WORD SEARCH

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

ADVENTURE | BARBECUE | BEACH | BIKINI | CAMPING | EXPLORE | FESTIVAL | FUN | GARDEN
 HAYFEVER | HOLIDAY | LOLLY | MEMORIES | PICNIC | POOL | RELAX | SUN | TENT | TRAVEL

To be entered into our prize draw for a £25 shopping voucher, please send your completed word search to us before the closing date of 31 October 2024

You can take a photo of your entry and email it to tenantparticipation@moray.gov.uk or post it to us at **Summer 2024 Competition, Housing & Property, PO Box 6760, Elgin, IV30 1BX.**

Name:.....

Address:.....

..... Postcode:

Phone number:.....

Email address:.....

CONGRATULATIONS
 The winner of our Winter 2023 word search competition was
 Mrs Mary Williamson from Forres.



**If you had a flood
could you keep your
head above water?**

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

