

the tenants' VOICE

Winter 2024

- Find out about our move to a digital newsletter in 2025

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- Read the results of our 2024 Tenant Survey on

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- Find out about our rent consultation 2025-2028 on

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CONTACT US

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

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



Merry Christmas

EMERGENCY OUT OF HOURS: 03457 565656

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**



Wishing all our tenants a very Merry Christmas and best wishes for a happy and healthy New Year.

Our offices will close on Tuesday 24 December at 3pm and will re-open on Friday 3 January 2025 at 8.45am.

If you need to report an emergency repair during office hours, please contact **0300 123 4566**.

For out of hours emergencies please call **03457 565656**.

EMERGENCY CONTACT NUMBERS

Keep these numbers handy during the festive season:

Gas Leaks: National Gas Emergency Services:
0800 111 999

Emergency Repairs: **03457 565656**

Scottish Water: **0800 0778 778**

Police: **101** for Non-Emergency or **999** for Emergency

National Domestic Violence Helpline:
0808 2000 247

Electric Supply Disruption: **105**

NHS: **111**



Tenants Welcome



Hi folks, and a very warm welcome to Tenants' Voice.

Let me introduce myself, I'm Liz Mcknockiter, a Moray council tenant from Burghead and I was voted in as Chair of the Moray Tenants Forum at the Annual General Meeting which was held on 5 November 2024. Alison Angus, Vice-Chair and Peter Cruickshank, Treasurer join me as office bearers.

The newsletter in front of you today will change in the next issue. In the past, it was felt to be too corporate and did not represent tenants. With that in mind, future issues of Tenants Voice will be edited and produced by a panel made up of tenants to better reflect our hopes and aspirations. So, I hope you get this far and haven't binned your copy. I know that I was tempted in the past! We would love your feedback and ideas for articles. These articles can be humorous or serious. This is another chance for your voice to be heard. Please consider joining the editorial panel, you can find out more on page 5.

Members of the Tenants Forum would love to welcome new members. You can join our meetings either in-person or online. The tenant participation team can also help if you need some support to take part online. Collectively we will strive to make a difference and influence the decisions made on behalf of all Council tenants in Moray. This may seem to be way out of reach for many, but I firmly believe that being proactive in a constructive way will get results. It will take time but with your support, we will make a difference.

My grateful thanks must go to the tenant participation team for their unwavering help and support in helping us get to this stage in the work of your Forum.

Yours aye

Liz

the tenants'
VOICE

What you think about Tenants' Voice

Thanks to the tenants who shared their ideas for improving the design and content of Tenants' Voice at a recent newsletter review session.

Comments about the current format of the newsletter included:

Not tenant friendly, very corporate.

Front covers are good. They're bright, fun and good colour.

Different colours needed. Too boring, every page the same. Makes articles boring.

Councillor welcome is old fashioned and corporate.

I like the competitions.

I like the articles about safety.

Photos are too small.

Articles are too long.

Not enough articles on tenants/tenant reps and not enough importance given to them.

I'm happy with the name Tenants' Voice. But the content needs to better reflect it.

Suggestions for improving Tenants' Voice:

- Making the newsletter more tenant-led and tenant focused
- Forming a tenant editorial group to help produce the newsletter
- More community interest articles, what's going on in different communities
- Producing a shorter newsletter and shorter articles
- More photos to make the newsletter more eye catching and visually appealing
- Using a variety of colours throughout, not just green for a summer issue and purple for a winter issue
- Replace the councillor welcome with a tenant welcome
- Make article titles more interesting
- Mix the order of the articles up to make it more interesting for the reader. So that articles of the same theme aren't all grouped together.

We'll be incorporating these suggestions into the next issue of Tenants' Voice.

CONGRATULATIONS

Congratulations to James Buchan from Mosstodloch, lucky winner of our newsletter review prize draw.



Going digital

Due to the current economic climate and budget constraints, many social landlords are reviewing how they send out their tenant newsletters and are moving to digital newsletters, with printed copies available on request.

We discussed in our review session whether tenants felt the newsletter provides value for money. Those taking part supported a move to a digital newsletter to save money as long as tenants could choose to access a printed copy of the newsletter if they preferred, and copies were available in community venues such as libraries. Tenants' Voice is also available to read on our website at www.moray.gov.uk/tenantsvoice.



We'll let you know when the next issue of Tenants' Voice is available on our Moray Council Tenants and Housing Facebook page. Scan the QR code to view the page.

Moving to a digital newsletter helps reduce our environmental impact. Savings made from the move will be reinvested back into the housing service.



We'll send you a link to the summer 2025 issue of Tenants' Voice by email if we hold one for you. **It's important you let us know if your email has changed.** We will continue to send a printed copy to you if we do not hold your email or you've told us you want to continue receiving a printed copy.

Please contact us before the 31 March 2025 if you'd like to continue receiving a printed copy of Tenants' Voice. You can tell us by either:

- filling in the enclosed freepost postcard;
- emailing tenantparticipation@moray.gov.uk; or
- calling **0300 123 4566**.

Calling all budding journalists!

At our recent newsletter review session, you told us you wanted to hear more tenants' voices and have more of a say in the articles that go into Tenants' Voice.

One suggestion was to form a Tenant Editorial Panel to work with us to pull articles together that share information about your communities and our housing and wider council services. To make sure we cover the stories that you want to hear about.

If you have an interest in writing and/or researching articles and would like to join a tenant panel to help put together our summer 2025 issue, please get in touch with us. We'd love to hear your ideas!

You could take part in the editorial panel either in-person or online via Teams from the comfort of



your home. Please get in touch if you're interested in getting involved or would like to find out more.

You can email tenantparticipation@moray.gov.uk or call **0300 123 4566**.



Your feedback whether through surveys, annual estate walkabouts, interactions with our housing staff, or issues raised by Moray Tenants Forum helps us to make improvements and deliver the best service we can. We listen to your feedback and act on it as far as possible.

YOU SAID...

One of our new build tenants told us there was an issue with the position of their door entry system.

WE DID...

We used their feedback to change the position of the door entry system in designs for future new build homes.

YOU SAID...

Estate walkabouts should visit more locations. You wanted estate walkabouts in additional areas to those scheduled for each ward.

WE DID...

We gave you the option to request a walkabout in your area.
We held an additional walkabout in Burghead at the request of tenants.

YOU SAID...

You're not always sure about who your area housing officer is.

WE DID...

We created a simple online form for you to look up your housing officer and get in touch with them if you need to.

You can look up your housing officer online by entering your address details at:
online.moray.gov.uk/site/wss/forms/housing_officer_query

What Moray Tenants Forum's been up to



It was great to welcome new and existing members of Moray Tenants Forum to The Inkwel on 5 November for their Annual General Meeting. The Forum approved a revised constitution and elected office bearers at the meeting. You can read the constitution at www.moray.gov.uk/moraytenantsforum

Liz McKnockiter (centre) was elected Chair, alongside Alison Angus (left) as Vice-Chair, and Peter Cruickshank (right) as Treasurer. The role of secretary remains vacant and will be carried out by staff.

The Forum meets next on **Thursday 6 February** at The Inkwel, Elgin, from 11am to 1pm. Option available to join the meeting online via Teams.



For more information about the Forum and a full list of meeting dates for 2025 go to www.moray.gov.uk/moraytenantsforum or scan the QR code

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



New members are always welcome

Our Performance

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 are required by the Regulator to 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 2023/24 can be found on our website at: www.moray.gov.uk/housingperformance

If you'd prefer a paper copy of the report, we can post one to you.

To ask for a paper copy email tenantparticipation@moray.gov.uk or call us on 0300 123 4566



Thanks to everyone involved in helping to produce this year's report. Please tell us what you think about it for a chance to win a £100 shopping voucher! Fill in our short survey at the end of the report or online at: www.surveymonkey.com/r/housingapr2024

Assurance Statement

We must also publish an annual assurance statement every year to assure the SHR, our tenants, and other service users that we comply with our regulatory and statutory obligations. Our assurance statement has been published online at: www.moray.gov.uk/housingperformance

Tenant Participation Update

Our Customer Engagement Officer has been busy attending community events over the past few months to highlight ways you can get involved with tenant participation.



At Buckie Community Lunch in August with members of North East Tenants Residents and Landlords Together (NETRALT).



Independent tenant participation expert, Lesley Baird, recently delivered tenant participation training for our housing staff. The training had a clear message that every staff member has a responsibility for tenant participation.



We had a tenant participation information stall at Families Fest in September. An event to promote the organisations and services that support children, young people and families across Moray.



Rebecca with Laura from our Community Support Unit at Pride in Moray at Forres.

We also held an information event with Lesley for tenants (pictured above), exploring how tenants can make a big difference and have their voices heard.

Attendees described the session as...

informative

helpful

inspirational

Keeping you in **the loop**

We've been trying out different ways of communicating with you about upcoming tenant participation related activities and events. We want to make you aware in case you've been unsure about opening an email or clicking on a link. If you are on our list of interested tenants, you may have received

an email asking you to click on a Microsoft Sway link like the one pictured. Sway allows us to create and send you updates that are more interactive and visually appealing.



Join our list of **interested tenants**

These are people we contact when we're consulting on housing issues and to promote tenant participation activities and events. If you'd like to be added to this list, please let us know by emailing tenantparticipation@moray.gov.uk or call **0300 123 4566**.



UK Government

Are you over State Pension age, or know someone who is?

Pension Credit tops up pension income and can help with day-to-day living costs.

If you are over State Pension age, you may be eligible to claim **Pension Credit**, even if you own your home or have savings. People who claim **Pension Credit** may also be able to get:

- The **Winter Fuel Payment*** and other help with heating costs
- Help with rent and Council Tax
- A free TV Licence for those aged 75 or over
- Help with the cost of NHS services, such as NHS dental treatment, glasses and transport costs for hospital appointments

You could be eligible for **Pension Credit** if your weekly income is below £218.15 or, if you have a partner who lives with you, £332.95. Qualifying income level may be higher in some circumstances.

Don't miss out.



SCAN TO FIND
OUT MORE



Check your eligibility at gov.uk/pension-credit
or by calling **0800 99 1234**

Eligibility criteria apply

*or the equivalent in Scotland.

TENANTS CLAIMING HOUSING COSTS FROM UNIVERSAL CREDIT

Universal Credit is paid monthly in arrears direct into your bank account. When you first claim you will have to wait a month and 7 days (5 weeks) for your first Universal Credit payment.

When you first make a claim for Universal Credit, you may be entitled to apply for an advance payment. This payment may be available to provide you with money until your first Universal Credit is paid to you. As part of the advance payment, you can also apply for your first month's housing costs (rent payment) to which you should then pay into your rent account.

Tenants can request that their monthly housing costs payment is paid direct to Moray Council. Likewise, we can also request this. This is called an Alternative Payment Arrangement (APA). If an APA is approved, your housing costs will be paid monthly in arrears into your rent account.

It's your responsibility to make sure that your rent is paid in advance and in full. This is a requirement of



your tenancy agreement. We want to avoid action being taken against you for rent arrears, so please tell us as soon as you've made a claim for Universal Credit. If your rent account falls into arrears between your monthly Universal Credit housing costs payments being received, your Area Housing Officer will contact you to advise of the balance outstanding and arrange for payment/s to be made. This could be through a repayment agreement which will be set up after taking your financial situation into account. Depending on the level of arrears on your rent account, we may request arrears payments are received directly from your Universal Credit award.

Our Local Housing Strategy

We are carrying out a review of our Local Housing Strategy (LHS). This is a plan that sets out how we'll meet housing need in Moray over the next five years. We aim to have a draft LHS for consultation ready by Spring 2025.

The LHS identifies priorities and sets out how we address them. It will cover things like improving access to quality, affordable housing that's safe, energy-efficient, and suitable for different needs. This is based on input from our tenants, the wider community, housing staff and our partners.

More information about the LHS can be found on our website at www.moray.gov.uk/housingstrategy



NEW BUILD PROGRAMME

Our new housing programme aims to meet the needs of a wide variety 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. Tenant feedback has also influenced the design of our homes.

Forthcoming developments:



Banff Road, Keith

We are delighted to tell you that phase 2 of our Banff Road development in Keith is nearing completion. This includes 26 homes which are estimated to be ready for tenants to move in during Spring 2025



Speyview, Aberlour

A few months ago, we welcomed Scottish Government Minister for Housing, Paul McLennan MSP, to visit our Speyview development.

The development includes 39 homes and is partly funded by the Moray Growth Deal and the Scottish Government.

These homes are expected to be available to let in Winter 2025/26.

MORE INFORMATION ABOUT THE NEW BUILD PROGRAMME

For details on our new build programme, including site plans and the types of homes, visit our website at www.moray.gov.uk/newbuild

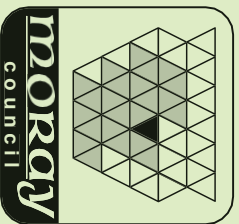
Our website also includes information on our online housing application process, as well as our lettings plan, which helps us decide who should be allocated one of our new build homes.

If you need support to make an application, please contact us.

Payment of Rent Record card

– Cut out and keep

Fold Here



Rent Payment Record Card 2025/26

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
07/04/2025	1	
14/04/2025	2	
21/04/2025	3	
28/04/2025	4	
05/05/2025	5	
12/05/2025	6	
19/05/2025	7	
26/05/2025	8	
02/06/2025	9	
09/06/2025	10	
16/06/2025	11	
23/06/2025	12	
30/06/2025	13	
07/07/2025	14	
14/07/2025	15	
21/07/2025	16	
28/07/2025	17	FREE WEEK
04/08/2025	18	
11/08/2025	19	
18/08/2025	20	
25/08/2025	21	
01/09/2025	22	
08/09/2025	23	
15/09/2025	24	
22/09/2025	25	
29/09/2025	26	

Week Commencing	Week No.	Amount Paid
06/10/2025	27	
13/10/2025	28	
20/10/2025	29	
27/10/2025	30	
03/11/2025	31	
10/11/2025	32	
17/11/2025	33	
24/11/2025	34	
01/12/2025	35	
08/12/2025	36	
15/12/2025	37	FREE WEEK
22/12/2025	38	
29/12/2025	39	FREE WEEK
05/01/2026	40	
12/01/2026	41	
19/01/2026	42	
26/01/2026	43	
02/02/2026	44	
09/02/2026	45	
16/02/2026	46	
23/02/2026	47	
02/03/2026	48	
09/03/2026	49	
16/03/2026	50	
23/03/2026	51	
30/03/2026	52	FREE WEEK

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Rent Increase 2025 – 2028

Our rent consultation is now underway. You should get a letter or email telling you about the consultation.

This year, we are consulting with tenants on a rent increase, every year, for the next three years. This longer-term approach will give you certainty about how much rent you'll pay each year and help us to better plan our spending to improve your homes and services.

Increasing rents is not a decision taken lightly. The consultation information explains why this increase is needed to maintain the high level of service delivery and spend on your homes.

We listen to, value and act on the views of our tenants. We encourage you to take part in the consultation and tell us which of the two proposed rent increases you would prefer. **Please fill in our survey by Friday 3 January 2025.**

All completed surveys will be entered into a prize draw for a chance to win a £75 shopping voucher.

We will use your feedback to prepare a report to Elected Members who will decide the level of rent increase for Council tenants for 2025 – 2028. Once a decision has been made, we will write and tell you each year what your new rent will be at least four weeks before any change is applied to your rent.

You can find more information on our website at www.moray.gov.uk/rentconsultation



Celebrating apprenticeship success!

Our apprentices were the stars of the show at Elgin Town Hall on 29 October. The DLO Apprentice Day brought together a community of talented young professionals to celebrate their hard work and impressive achievements. Shining a spotlight on the invaluable contributions apprentices make to the council.



Moray Council apprentices

A highlight of the day was the presentation of the inaugural DLO Apprentice of the Year award, with apprentice plumber Shaun Wilcox taking home the prize. Shaun has had an exceptional year. Already claiming the title of Scottish Plumbing Apprentice of the Year for the second year in a row. Now also nominated for the APSE (Association for Public Service Excellence) UK Apprentice of the Year.



Shaun Wilcox receiving his award from Council Leader Kathleen Robertson

“Moray Council has given me the opportunity to better myself, so I feel a sense of loyalty towards my employers. The trade I have chosen is so vast, and working with numerous trades and meeting new people is one of the many benefits I enjoy most.”

— **Shaun Wilcox, DLO Apprentice of the Year**

A huge congratulations to all of our apprentices for their dedication and hard work—each one of you is an essential part of the team. We can’t wait to see what the future holds for all of our talented apprentices.

For details of our Building Services vacancies, please check our jobs portal at myjobscotland.gov.uk/councils/moray-council/jobs, where all Moray Council vacancies are advertised.





Tenant Satisfaction Survey 2024

We gather a random sample of feedback on our housing service from tenants as part of a major satisfaction survey every three years. This summer 1,500 tenants gave their views. Your feedback is important in telling us about your priorities, how we are performing as a landlord and where we need to make improvements.

HOW DID WE DO?

The findings are summarised below and were presented to the Housing and Safety Committee on 19 November 2024. We're now working on an improvement action plan.

The webcast of the committee meeting is available to view at www.moray.gov.uk/webcasting

Read the full report at www.moray.gov.uk/tenantsatisfaction2024

A huge 'thank you' to all who took part in the survey.

Tenant Feedback Session

Hear about the results of the survey at our tenant feedback session. You can join the session either in-person or online. Please get in touch with us if you'd like to attend by emailing tenantparticipation@moray.gov.uk or call 0300 123 4566

Date: **Thursday 6 February 2025**

Time: **11am**

Venue: **The Inkwell, Francis Place, Elgin, IV30 1 LQ**
or online via Teams

MORAY COUNCIL

TENANT SATISFACTION SURVEY 2024

During August and September 2024, the Council invited Knowledge Partnership, an independent market research company, to carry out a tenant satisfaction survey to establish how tenants feel about our housing services and where we might be able to do better. A total of 1,500 tenants from all housing areas were interviewed by telephone, and as the survey analysis is now complete, Knowledge Partnership has prepared the following results summary.

OVERALL SATISFACTION

82%



REPAIRS

78%



HOUSING

81%



NEIGHBOURHOOD

74%



VALUE FOR MONEY

78%



INFORMATION

84%



TENANT PARTICIPATION

75%



NEXT STEPS

The Council's Housing Management Team is currently reviewing our survey report. They will use the information it contains to assess their performance overall including identifying areas for improvement across key services such as repairs, and housing quality.

Estate Walkabouts

Our annual Estate Walkabouts took place in October. Tenants joined elected members and housing staff on walks to identify areas for improvement in their local area.

“It was informative, and I met my councillors. Everyone needs to do this...as it really opened my eyes to what actually goes on”.

Tenant Forum member, attending the Elgin South walkabout

We're now preparing an estate improvement plan from the walkabout findings. The plan will go to the Housing and Community Safety Committee for approval on 11 February 2025.

We'll update you on the agreed improvement works in the summer 2025 issue of Tenants' Voice.

You can find out more about estate management on our website at

www.moray.gov.uk/estatemangement



Elected members and housing staff on a walkabout in Dufftown.

National Fraud Initiative

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

The National Fraud Initiative (NFI) in Scotland is a counter-fraud exercise that aims to prevent and detect fraud. It runs every two years and uses data matching exercises to compare information that different public bodies hold about individuals. We're legally obligated to take part in the data matching exercise which means we must provide information on all our tenants to Audit Scotland. They then match it with data from other Council departments and organisations.

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

The personal data that we must give to Audit

Scotland on our tenants and applicants includes:

- name
- address
- date of birth
- contact details (phone numbers and email)
- national insurance number
- housing

reference numbers such as tenancy reference, housing benefit reference number (if you have one), and/or housing application reference

You don't need to do anything but if you want to know more further information is available on our website at

www.moray.gov.uk/nationalfraudinitiative

The National Fraud Initiative in Scotland 2024



AUDIT SCOTLAND

Prepared by Audit Scotland
August 2024

Christmas – What a Waste!

No, we're not talking about the celebrations – but the waste that comes with them! From leftover food (whether it's turkey curry on Boxing Day or turkey risotto the day after) to vegetable peelings, plate scrapings, and even reindeer-chewed carrots, it all adds up. The good news? It's all recyclable – and it's easier than you think!

But it's not just food waste we're hoping you'll recycle more of this festive season. Here's a quick guide to what can go in each bin, so you can make sure your festive waste is being put to good use.



- Drinks cans and food tins
- Plastic bottles and trays marked PET 1, HDPE 2 & PP5 – give them a quick rinse first!
- Shampoo and shower gel bottles, shaving foam tins, and aerosols. (We know you'll be getting glammed up, so any empties can be recycled!)



- Wrapping paper (not the foil type!). If it's glitter-free, scrunches into a ball and doesn't spring back, it can be recycled! Remember to remove any sticky tape as it can't be recycled.
- Christmas cards and gift tags – tear off any ribbon, glitter, or bows, as these can't go in.
- Cardboard boxes – flatten them to make more room.
- Card and paper gift bags – no glitter, please!
- Newspapers and magazines
- Packaging from kids' toys – remember to remove any plastic first!



- Food, glorious food! Leftovers, plate scrapings, turkey bones, coffee grounds, and out-of-date food.
 - Your real Christmas tree (if it fits). If it's too big, leave it out beside your brown bin on collection day, and we'll do the rest.
- If you have a garden waste permit...
 - Greenery from your Christmas wreath (as long as it's not covered with glitter!)



- Glass bottles (there'll be many a festive tipples across Moray!)
- Glass jars
- No broken glass, please!



- Everything else that can't be recycled! Get rid of broken baubles and any tinsel that's finally lost its sparkle!

Don't forget to check your plastic bags and film wrapping to see if they can also be recycled. Although they can't go in your home recycling, things like crisp packets, cereal box liners and frozen food bags can be recycled at the front of most large supermarkets. You can find out where to recycle them locally at

www.recyclenow.com/recycling-locator

If you fill up your bins before collection day, you can take excess waste to our recycling centres and points across Moray. Find these and check out Christmas opening hours on our website at www.moray.gov.uk/waste

For more festive recycling tips visit: www.recyclenow.com/how-to-recycle/eco-friendly-christmas

Spread the warmth to avoid burst pipes

Spreading the heat round your home can save you the misery of burst pipes.

What to do if your pipes freeze

- Find your stopcock (usually under the sink in your kitchen), turn water off
- Open cold water taps to drain your system
- Turn water heater off
- Leave heating off (to prevent damage to your heating system)

What to do if your pipes burst

- Open all sink and bath taps (keep some water for emergency use)
- Switch off electricity if water gets near plugs, switches or wiring
- Let your neighbours know who could experience damage also
- Phone us on **0300 123 4566** (office hours) or **03457 565 656** (after hours)



If you're going away over the Christmas period, you can ask for a free drain down of your home.

Contact us before the 16 December to arrange.

Phone **0300 123 4566** or email housing@moray.gov.uk

Stay Gas Safe!

We have a legal duty to make sure all our homes with mains gas have a gas safety inspection each year. This is very important as it makes sure that you, your family, and neighbours remain safe. Faulty systems can lead to gas leaks, fires, explosions or carbon monoxide poisoning.

We'll contact you when your annual gas safety check is due to arrange an appointment. If we're unable to contact you after three attempts, we'll schedule a final appointment and write to confirm the time and date. It's important that you let us know as soon as possible if the date or time doesn't suit you so we can rearrange. If you do not give us access and we need to force entry to your home we'll recharge you for the costs. **Please allow us access and don't put your family, your home or your neighbours at risk!**

Although we check the safety of your gas appliances every year, if you smell gas, think you have a gas

leak, or are concerned that fumes containing carbon monoxide are escaping from a gas appliance, **call the free National Gas Emergency line immediately on 0800 111 999.**

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





Tips for preventing condensation, damp and mould in your home

Condensation, damp, and mould are common issues in many homes, particularly during the colder months. These problems are often caused by too much moisture in the air resulting from everyday activities like cooking, washing, drying clothes and even breathing! Here are some practical tips to help reduce moisture and keep your home healthy.

- **Wipe down surfaces**

Wipe away any condensation on windows and internal surfaces with a dry sponge or cloth daily.

- **Air your home**

Let moist air out and dry air in. Open a small window slightly for 10 to 30 minutes each day, on opposite sides of your home to allow fresh air to circulate.

- **Use extractor fans**

Always use extractor fans/hoods when cooking, showering, or bathing to remove excess moisture from the air.

- **Cook smart**

Keep lids on pans and turn the heat down when cooking to reduce the amount of steam released into the air.

- **Don't block vents**

Make sure air vents and trickle vents on windows are open and not blocked in any way. They are essential for proper airflow.

- **Avoid drying clothes indoors**

Whenever possible dry clothes outside. If you do have to dry clothes inside, close the door of the room where they're drying and open a window. A dehumidifier can also be a cost-effective way to reduce moisture.

- **Ventilate your tumble dryer**

Make sure your tumble dryer is properly vented to release steam outside your home, not into your home.

- **Allow air to circulate**

Leave a small gap between your furniture and walls and leave internal doors open to let air move through your home.

- **Maintain a consistent temperature**

If possible, try to keep your heating on a low and constant heat (ideally between 15-21 °C). Condensation will form in cold rooms.

You can find more information on our website at www.moray.gov.uk/condensationdampmould

If you're concerned about damp and mould in your home please contact us as soon as possible providing details of the issue and we can arrange an inspection.

Phone: **0300 123 4566**

Email: housing@moray.gov.uk

Could downsizing be the right move for you?

The downsizing incentive scheme is a voluntary scheme that offers practical support and 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. The scheme helps to free up properties that are in great demand.

Find out more about the scheme including how to apply at

- www.moray.gov.uk/downsizing
- Email housing@moray.gov.uk
- Phone **0300 123 4566**



Susanne's Experience

Hi, my name is Susanne and I'd like to share my experience of downsizing from a 2 bedroom adapted property to a 1 bedroom property with anyone who is considering this but is unsure and anxious about it. Let's face it, it's a huge decision to make, and I was given all the time I needed.

When I first thought about it and applied I felt a mix of emotions. Feeling positive then negative and filled with apprehension, I actually withdrew from the process. A year later I applied again. The same feelings resurfaced but this time the positive feelings were a lot stronger. When I was notified that there might be a property available to suit my needs, I got really excited.

It was still an anxious time waiting for a viewing with thoughts of will I like the property? What if I don't? However, it was reassuring to know that if I felt the property was not right for me, I could turn it down and not be penalised. I did like the property, and I'm now happily settled in my new home.

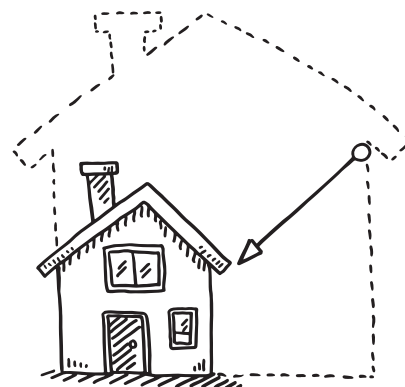
The Housing Downsizing Officer was extremely helpful and kept me informed every step of the way. The Housing Officer for the property I was offered, was also extremely helpful. The whole team was kind, understanding and supportive.

I can honestly say to anyone that is thinking about downsizing try it and you will be pleasantly surprised by the information you receive, and the support from the team. You are in control there is no pressure only advice and support. Of course, there is the financial incentive which goes a long way to help with the cost of moving.

I can honestly recommend the downsizing scheme to anyone thinking about it.

All the best

Susanne



Festive Safety

The festive season is a time for celebration, but it's also a time when deaths and injuries from home fires increase. Stay safe this Christmas with the Scottish Fire and Rescue Service's festive safety tips

COOKING SAFETY

More fires start in the kitchen than any other room in the house, especially during the busy holiday period.

- Don't leave cooking unattended, especially stoves, ovens or grills.
- Avoid cooking if you're tired or are under the influence of drugs or alcohol.

CHRISTMAS TREES

Real Christmas trees gradually lose their moisture which makes them easier to catch on fire.

- Choose a fresh tree with green needles that don't easily fall off, and ensure the trunk is sticky to the touch.
- Keep your tree away from heat sources.
- Make sure the tree stand stays filled with water.
- Dispose of your tree promptly once it starts to dry out, and never burn it in your fireplace.

CANDLES

Candles and tealights can give a home a festive feel, but they pose a fire risk.

- Keep candles away from trees, presents, and decorations.
- Never leave them unattended.
- Consider using flameless LED candles instead.



FAIRY LIGHTS

Fairy lights can also cause fires if not used correctly.

- Always buy from a reputable supplier
- Check for any faulty bulbs and replace any that have blown.
- Unplug lights and any other electrical decorations when not in use.
- Keep them away from flammable materials like paper or fabric.
- Use a multi-socket adaptor with fuse and surge protection when plugging in multiple decorations.

GENERAL DECORATION SAFETY

Avoid placing lightweight decorations like tissue paper near heat sources or open flames, and never hang decorations above or around a fireplace as they burn easily.

By following these simple tips, you can enjoy a safe and festive holiday season.

Stay one step ahead of scams this winter

Losing money to a scam can have a huge impact on your mental health, particularly at this time of year. Some scams are easier to spot than others, but be careful if anyone:

- asks you to share a one-time-passcode
- asks for your PIN or password in full
- asks for payment before sending a prize or lost delivery
- asks for a direct transfer of cash or cryptocurrency
- asks you to move away from an official payment site to make a direct payment
- asks for money before you've met in person
- asks you to click on suspicious links

Big Scottish Scam Survey 2024

Top 10 Scams in Scotland

1. Delivery scams
2. Amazon scams
3. Energy scams
4. HMRC scams
5. Bank Scams
6. Prize draw scams
7. WhatsApp scams
8. Broadband scams
9. Remote access scams
10. Online shopping scams

For more information about scams visit Trading Standards Scotland's website www.tsscot.co.uk

SPOT AND STOP FRAUDSTERS



Fraudsters target you in many ways:

- X Cold-calling, scam mail/post, emails and texts
- X Through pushy sales techniques e.g. demanding money up-front
- X Over promising i.e. if it sounds too good to be true, it probably is

You can protect yourself and help stop them by:

- ✓ Taking your time and saying no to offers if unsure
- ✓ Never sending money to claim a prize
- ✓ Protecting your personal information

REPORTING SCAMS

Report suspicious behaviour in your community to Police Scotland on **101** or **999** in an emergency.

Report all scams to Advice Direct Scotland on **0808 164 6000** or via scamwatch.scot



Christmas tree biscuits recipe

Preparation time: 15 minutes

Cooking time:

12 minutes, reduce time if using air fryer.

Makes

12 biscuits depending on the size of your cutter!

You'll need a tree shaped cutter or another Christmassy cutter of your choice!

You can create your own cardboard template if you don't have one.

Ingredients:

- 150g plain flour
- 1 teaspoon ground cinnamon
- ½ teaspoon ground nutmeg
- ½ teaspoon ground ginger
- 70g unsalted butter, diced
- 3 tablespoons honey

To decorate:

- 100g icing sugar
- edible gold and silver balls
- thin ribbon cut into 10 cm lengths for hanging on the tree

Method:

1. Preheat the oven to 180C/350F/gas mark 4 and line 2 baking sheets/trays with non-stick baking paper.
2. Sift the flour and spices into a bowl and rub in the

butter until the mixture looks like breadcrumbs.

3. Add the honey and mix to form a soft dough. Wrap the dough in clingfilm and chill in the fridge for 30 minutes.
4. Roll out the dough to the thickness of two £1 coins. Cut out tree shapes using your cutter and place on the baking sheets/ trays.
5. Using the tip of a skewer or a cocktail stick, make a small hole near the top of each biscuit big enough to thread the ribbon through. Chill in the fridge for 15 minutes.
6. Bake for 10-12 minutes until lightly golden. Remove from oven and leave to cool for 5 minutes before transferring to a wire rack to finish cooling.
7. Mix the icing sugar with a few drops of cold water to make a thick, but still runny icing.
8. Decorate your cooled biscuits with the icing and edible balls and thread with a ribbon when dry.



Christmas Word Search



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

REINDEER | RUDOLPH | BLITZEN | COMET | CUPID | DANCER | DASHER | DONNER | VIXEN
ELVES | PRANCER | SAINT NICHOLAS | SANTA CLAUS

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 2025.

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

Name:.....

Address:.....

..... Postcode:

Phone number:.....

Email address:.....

CONGRATULATIONS

The winner of the Summer 2024 word search competition was Lorna Main from Buckie.
Lorna was delighted to win the £25 high street shopping voucher.

Contents insurance all wrapped up



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 and arranged by Aon UK Ltd, both of which are authorised and regulated by the Financial Conduct Authority. Aviva Insurance Limited, Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Prudential Regulation Authority.

FP.ENT.96.LC.MOC



Children's Colouring Competition



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

Please send your entry to us by **31 March 2025**. A winner will be chosen at random.

Please remember that entrants must be aged under 16 years and 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:

Address:

..... Postcode:

Phone number and email address:

CONGRATULATIONS

Congratulations to Naomi Maver, age 9, from Elgin, winner of our Summer 2024 colouring competition.