

First new council houses in a generation on Speyside



The Council has secured planning consent to build 23 houses in Dufftown. These will be the first new Council homes in Speyside for a generation.

The homes will be built on a site in Hill Street, Dufftown and will be a mix of 1, 2, 3 and 4 bedroom properties built to the highest standards of energy efficient design. The mix includes 8 two-bedroom bungalows specially designed for older people.

The houses will be built in phases with the first phase starting on site later this year. It is expected that tenants will be able to move into the new homes during early 2016. Applications for the new housing can be made using the 'Apply4Homes' website. Those on the waiting list for housing are advised to check their application to ensure they have included Dufftown as an area choice. Applicants should also check that the information on their application is up-to-date, particularly if they have medical reasons for needing adapted accommodation.

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Your local Moray Council ACCESS POINTS



BUCKIE

Buckie Access Point,
13 Cluny Square, Buckie, AB56 1AJ.

ELGIN

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

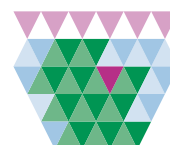
FORRES

Forres Access Point, Auchernack,
High Street, Forres,
IV36 1DX.

KEITH

Keith Resource Centre, Mid Street,
Keith, AB55 5AH

Contact Centre: 0300 1234566



the MORAY council



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Dear tenant, Welcome to the summer edition of Tenants' Voice.

It's been a busy few months for the housing service with the appointment of our new Head of Housing and Property Services, Richard Anderson and our first Annual Return on the Scottish Social Housing Charter. You will find out more information about our return and our proposals for keeping tenants informed of our performance on page 16.

At the beginning of April a new Moray-wide Tenants' Forum was formed. This new forum aims to encourage Moray Council tenants to get involved and have their say in how housing services are delivered. Please see page 10 for more details.

On 07 April 2014 the Council's revised housing allocation policy went live. The policy aims to increase applicant choice and make it fairer for those applying for Council housing. A full article on the revised policy can be found on pages 12 and 13.

Finally, with the onset of summer I would bring your attention to our article on how to keep your house safe and secure during the warm weather.

I hope you enjoy reading your Tenants' Voice newsletter and as always, we would like you to tell us about any news or information you would like to see featured in future editions.

If you have any ideas, please get in touch with the Housing Policy Team on 0600 123 4566 or email housing.policy@moray.gov.uk

Councillor Eric McGillivray

Speyside Councillors and Dufftown residents, Michael McConachie and Fiona Murdoch both welcomed the development. Councillor Murdoch said:

“This is excellent news. The homes will cater for a number of different sized families and age groups, so it has the makings of a positive addition to the Dufftown community.

Councillor McConachie said: “It’s very satisfying that the Moray Council has been able to continue its programme of building council houses and support local jobs. These are much needed affordable homes and will be a welcomed addition to the Council’s housing stock”.

OTHER NEW BUILD UPDATE

Good progress is being made on the current Council house building programme with projects on site at Forres, Buckie and Keith.

At Ferrylea in Forres, all 67 houses are due to be finished by September of this year. Most of the houses have already been handed over with tenants enjoying the comfort of their new homes. At Buckie, 25 out of the 31 houses being built have been handed over. The remaining 5 will be completed in November 2014.

Work is underway on the second phase of house building at Alexandra Road in Keith. This project will deliver 11 houses and is due to be completed early in 2015. The houses will be a mixture of family accommodation, bungalows for older people and specially adapted houses for wheelchair users.

All new homes built by the Council will achieve the ‘Silver’ Building Standards level, which means they are designed to be energy efficient and save tenants money on their fuel bills. The houses are also designed to be accessible to wheelchair users and people who have mobility problems.

Plans and details of these new developments can be found on the Council’s website at http://www.moray.gov.uk/moray_standard/page_84428.html

Other planned projects include:

- 33 houses in Elgin, mainly 2-bedroom amenity bungalows for older people, on a site to the rear of the Glassgreen Centre. This project is due to start on site in August 2014 and will be completed in the autumn of 2015.
- 18 houses at Linkwood East in Elgin are due to start on site in August 2014. The houses will be a mixture of 1-bedroom flats and 3 and 4 bedroom houses. These houses will be ready for occupation in autumn of 2015.

Further details of these developments will be given in the next edition of Tenants’ Voice and also on the Council’s website.

Building enough affordable homes to meet housing need in Moray remains a huge challenge. By delivering affordable homes to communities across Moray, the Council’s house building programme will make an important contribution to meeting this challenge. The programme will not only give people a safe, warm home they can afford but will also provide employment opportunities for local businesses in these difficult economic times.



Farewell Jill!

Jill Stewart, who was the Moray Council's head of housing services for 13 years between October 2000 and December 2013, is due to retire this summer. In December 2013, she moved to the role of Acting Corporate Director (Environmental Services) which continued to include overall responsibility for Housing and Property in addition to other areas of the Department. Jill has been a driving force behind many positive changes during her 13 years in Moray and her desire to ensure that high quality services are delivered has continued since she moved to her new role.

Some of the highlights during Jill's time in charge include:

- increasing the opportunities for tenants to have their say about how services could be improved
- significant improvements to the homelessness service
- an excellent inspection report from the Regulator
- development of the Moray Council's first new build houses for almost twenty years and the establishment of an ongoing programme to build new affordable homes
- development of a real commitment among managers and staff to continually assess and improve services.

Commenting on her forthcoming retirement, Jill said 'It will be strange to retire

after so long – I've enjoyed working in housing and have had a strong team of staff in the Service in Moray. I have every confidence that good performance will continue in the future under Richard's leadership.'

We would like to take this opportunity to pass on our best wishes to Jill from all in the housing service.



MBE CONGRATULATIONS!

It's not only Moray Council that recognises the significant contribution that Jill has made – it was recently announced that Jill has been made an MBE by the Queen for services to council housing in Moray. Congratulations Jill – you deserve it!



INTRODUCING OUR NEW HEAD OF HOUSING AND PROPERTY



Our new Head of Housing and Property is Richard Anderson.

Richard started working with the Council in January 1991 as a Housing Inspector. He moved to the Homelessness Service in 1994 and began managing the Homelessness and Allocations Team in 1996. In that role Richard had overall responsibility for the management and delivery of a varied range of services in Moray which included: Homelessness, Housing Allocations, Provision of Temporary Accommodation, Sheltered Warden Services, Housing Support and the Housing Options Service.

Speaking of his appointment, Richard said "I feel very privileged to have been appointed to the role of Head of Service. Clearly there are some challenges ahead but there are also some excellent opportunities to continue to improve services for our customers. I want to build upon the excellent work of Jill and I am looking forward to working with tenants, staff, elected members and our other customers to deliver the best outcomes possible for the people of Moray.

Revised Allocation Policy

ON 7 APRIL 2014, THE COUNCIL'S REVISED HOUSING ALLOCATION POLICY WENT LIVE.

The former allocation policy had required updating due to changes in law, best practice and national policy. The revised policy was implemented following an extensive review of the former policy which included the setting up of an officer working group, public consultation and finally committee approval.

The revised policy aims to increase applicant choice, make best use of housing stock, improve accountability and transparency and generally make the policy fairer for those applying for Council housing.

The allocation policy continues to be a points based policy and offers will normally be made to the applicants with the highest number of points. The housing register includes the transfer list, waiting list and homeless list.

- The transfer list includes existing Moray Council tenants who would like to move from their current home to another.
- The waiting list includes people who do not currently rent from us but would like a council property in Moray.

- The homeless list contains applicants who have been assessed by the Council as unintentionally homeless and eligible to a permanent offer of housing. No points are awarded to applicants on the homeless list. Priority is usually given to the applicant that has been on the list the longest.

The ratio of allocations made from each list is determined annually by the Communities Committee of the Council. The current ratios are shown below:

List	Target	Variable
Transfer list	20%	(+/-5%)
Waiting list	40%	(+/-5%)
Homeless list	40%	(+/-5%)

Points are awarded for different circumstances based on an assessment of a person's housing needs. The categories and levels of points are summarised below.

SUMMARY OF PRIORITIES AND POINTS LEVEL

Priority category		Points
Homelessness		0
Overcrowding		100
Medical need		0 - 500
Under occupancy	Waiting list	50
	Transfer list	100
Poor housing conditions	Below tolerable standard and lacking facilities	250
	Below tolerable standard with facilities	150
	Lacking facilities but meets standard	100
Sharing amenities		100
Key workers		100
Leaving institutional or supported care		250
Flatted and maisonette accommodation (if you have children under 16 living with you)	Living in a first floor flat or above ground floor access maisonette for 1 year or over	40
	Living in a second floor or over flat or maisonette where the living accommodation is on the second floor or above for 1 year or more	75
Need to reside		50
Tied accommodation		250
Exceptional circumstances		0 - 500

HOW DO I APPLY?

To apply for housing, or a transfer to another Council property, you must complete an online application at www.apply4homes.org.uk. This application gives you the opportunity to apply to a number of different social housing providers in Moray and Aberdeenshire. If you do not have access to the internet, you can visit your local library or any of the other housing provider's offices. If you need help to apply online, please phone us on 0300 123 4566.

The website only collects your information. It does not make any assessment of your housing need. This is done by each housing provider's Allocation Policy, which you can find on the apply4homes website.

You can get a copy of the revised policy, free of charge, from your local access point, or from our website at www.moray.gov.uk.

We are continually trying to improve the services that we offer and welcome any comments or suggestions. Please send them to :

Housing Needs Section (Homelessness Strategy Team)

The Moray Council, PO Box 6760,
Elgin, IV30 9BX

THINK MONEY...

THINK ...



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**SCOTTISH
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Working together for a safer Scotland

Join Scotland's Fight Against Fire

Scottish Fire and Rescue Service's Head of Community Safety and Engagement for Aberdeenshire and Moray, David Meldrum is encouraging the public to help reduce accidental fires in the home.

The latest phase of 'Joining Scotland's Fight Against Fire' campaign focuses on Home Fire Safety Visits and the benefits of working smoke alarms.

The real problem we encounter when trying to raise awareness of fire safety is people believe that the travesty they see and read about in the media happens to other people. From 1 April to 31st March 2014 fire crews in Aberdeenshire and Moray attended 242 accidental dwelling fires and although fire-fighters are making good progress and raising awareness we need the help from the community.

Many of these incidents were small fires involving cooking, however unfortunately a number of serious incidents had devastating consequences with serious damage, injury and loss of life.

Local fire-fighters are appealing to the wider community to consider fire safety in their homes. Cooking, alcohol consumption and careless disposal of smoking materials are all common features in the cause of accidental fires in the home.

SFRS is asking people to consider their families and neighbours, who may be at risk and reminding them that they may be the only person who can help a vulnerable member of the community. Our approach remains to offer free Home Fire Safety Visits and we can provide and install free smoke alarms during the visit. If you or someone you know may benefit from a Home Fire Safety Visit, you can arrange this by visiting our website at www.firescotland.gov.uk or by calling **0800 0731 999** or text "Check" to **61611** from your mobile phone.

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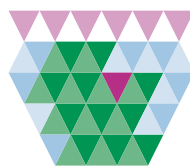
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Look out for your Annual Charter Performance Report

2013 - 2014 ANNUAL CHARTER PERFORMANCE REPORT



the **moray** council

National reporting for housing performance has changed.

A new comprehensive suite of indicators by the Scottish Housing regulator now measures landlords performance in delivering the Scottish Social Housing Charter. The revised statutory performance indicators strive to be more realistic and aim to ensure that benchmarks are measured in the same way across all councils.

Change Para 3 to read Landlords were required to submit an Annual Return on the Charter to the Scottish Housing Regulator by 31 May. The Council submitted its Annual Return on the Charter within timescale outlining performance during 2013/14.

The Regulator will subsequently publish a report for each landlord with key information from its Annual Return on the Charter. This will be made available to tenants and other customers through

the Regulators website in August 2014.

The Regulator requires that all landlords produce an Annual Charter Performance Report to their Tenants and other Customers by 31 October 2014.

Officers and members of the Moray Tenants' Forum have been working together on the preparation of the Annual Charter Performance Report. It is proposed that the first annual report is structured around 8 key themes:

- How the landlord is dealing with anti-social behaviour;
- Performance on collecting rent;
- Rent levels and value for money;
- Housing quality, maintenance and repairs;
- Access to housing, homelessness and support;
- Tenancy sustainment;
- Customer satisfaction; and
- Tenant Participation.



Moray Tenants' Forum

“AS ACTIVE TENANT REPRESENTATIVES, STEVEN CHRISTIE AND MICHAEL PIRIE TELL US WHY THERE’S NEVER BEEN A BETTER TIME TO TAKE PART IN SOCIAL HOUSING...”

Tenant participation first started in Moray during the 1990's, however it was the Housing (Scotland) Act 2001 which gave tenants more rights to work more closely with their landlords towards the delivery of better services.

The Moray Tenants Core Group was established and this became the umbrella group for local tenant forums. At its peak there were nine such forums sitting underneath the Core Group, sadly these dwindled away over the years.

With subsequent changes and the introduction of the Scottish Housing Charter, it was decided that tenant participation in Moray had to change to evolve with the Charter.

On 1st April 2014 the Moray Tenants' Core Group was formally wound up and a new Moray Tenants' Forum was launched. This new forum aims to encourage Moray Council tenants to get involved and have their say in how housing services are delivered.

During April and May 2014, members of the Forum played an integral part in the validation of the Council's Annual Return on the Charter (ARC) and we are currently working alongside officers to develop and design the Council's 1st Annual Charter Performance report to tenants and other customers.

We have met so many tenants who really want to shape the way the Council delivers its services. With the new direction from the Scottish Housing Regulator there has never been a more important time for tenants to get involved.

We are mindful that it's not always possible for people to travel into Elgin to participate in meetings, so we propose to hold satellite meetings in different locations throughout Moray where local tenants can come along and meet us for a chat and discuss the role of the Tenants' Forum. Details of these meetings will be advertised on:

The Council's website at:

www.moray.gov.uk

The Moray Tenants Forum website:

www.moraytenantsforum.co.uk

The Moray Tenants Forum Facebook page



Finally, please get involved. There are various areas to suit you, allowing you to give as much or as little time as you can. It is your home and community, don't leave it to others to decide what's best for you.

So come on, get in contact with us.

Wanted



Tenants to join our new Service Improvement Panel or to become a Tenant Inspector or Mystery Shopper

As part of Moray Council's continuing commitment to tenant involvement, we are looking for enthusiastic tenant representatives to help monitor, improve and influence the services provided by the Housing and Property Service.

SERVICE IMPROVEMENT PANEL (SIP)

We want to work with our tenants to develop new ways in which tenants can conduct hands on and detailed assessments about how the Housing & Property Service looks after its customers.

As a member of the Service Improvement Panel, you will work with officers to ensure agreed standards are met, and work towards implementing service improvements. You will challenge our performance and contribute ideas about how we can improve the way we do things.

MYSTERY SHOPPING

Mystery shoppers can help us to test the quality of our services. Posing as customers, you can test the Contact Centre, and local Access Points by visiting or ringing in with a query, or even by looking for information on the website.

Mystery shoppers will help us to establish which services are performing well and which areas need improving. You can also help us answer basic service delivery questions, such as whether customers can always access a particular service and how well enquiries are dealt with. All council tenants and prospective tenants can take part in mystery shopping.

TENANT INSPECTORS

Tenant Inspectors are tenant representatives who are trained to monitor services, collect data, actively report on how well our service is doing and make recommendations. They are given FREE training (which could be ideal support for a return to work). Any expenses incurred by tenants taking part in the Tenant Inspection process are reimbursed in full.

Amanda Gregory, Senior Housing Policy Officer said: "We are looking for tenants who want to get involved in how council housing is managed. Tenants will be able to find out what is happening in housing throughout the area and influence change to improve services." Anyone who expresses an interest in getting involved in the project can choose the areas they wish to work on ...Be in at the start!

WANT TO KNOW MORE?

If you are interested and would like to know more please contact Amanda Gregory, Senior Housing Policy Officer on **01343 563538** or e-mail: amanda.gregory@moray.gov.uk

“ This is your chance to participate in a brand new project. With your help and commitment we can make it a huge success. ”

the  tenants'
VOICE

Alternatively, please complete the form below and hand it into your local access point or post it to **Amanda Gregory, Senior Housing Policy Officer, Housing and Property, The Moray Council, High Street, Elgin, IV30 1BX.**



HOW WOULD YOU LIKE TO BE INVOLVED?

I WOULD LIKE TO

Join the Moray Tenants Forum ☐

Join the Service Improvement Panel (SIP) ☐

Be a Tenant Inspector ☐

Be a Mystery Shopper ☐

I WOULD LIKE TO BE CONSULTED BY THE FOLLOWING METHOD(S):

(Please ✓ all those which interest you)

Electronic web surveys or by email or text ☐

Telephone or postal surveys ☐

Face to face survey ☐

Focus group ☐

I WOULD LIKE TO JOIN A FOCUS GROUP. I AM PARTICULARLY INTERESTED IN:

(Please ✓ all those which interest you)

Repairs and maintenance ☐

Rent setting and rent arrears management ☐

Void management (how we deal with houses that become empty) ☐

Estate management ☐

Anti-social behaviour (ASB) ☐

Name:

Address:

.....

Telephone:

Email:



For tenants and customers who do not have a lot of time or are unable to attend meetings, there are still many ways of working with us to **make your voice heard.**

List of Interested Tenants

Our list of interested tenants is a database of Council tenants who are happy to give their views but are unable to get involved in meetings or regular activities.

How much time will it take?

From 10 minutes for a doorstep survey to 2 hours in a focus group. We can also get a range of views by doing the following:

- Electronic web surveys or by email or text
- Customer panels
- Open days
- Estate walkabouts
- Doorstep surveys, service satisfaction surveys
- Phone surveys, postal surveys
- Focus groups

If you are interested in finding out more about our 'Interested Tenants' list contact the Housing Policy Team on

0300 123 4566

or email

housing.policy@moray.gov.uk

FIRE SAFETY

Home Fire Risk Assessment

A Home Fire Risk Assessment is where members of your local Fire and Rescue Service will visit your home, at a time convenient to yourself, and carry out an inspection of your home.

The visits focus on three key areas:

- Identify and be aware of the potential fire risks within your home.
- Know what to do in order to reduce or prevent these risks.
- Put together an escape plan in case a fire does break out and ensure you have working smoke alarms.

The inspection of your home is not as intrusive as it sounds. The Fire and Rescue Service will visit your home, sit down and talk to you about fire safety issues in your home covering areas such as electrical safety, smoking safety and the use of electric blankets. They will then, with your permission look at the various rooms within your home paying particular attention to areas such as overloads plug sockets or wires trapped under carpets. They will also ensure that doors shut correctly and advise you of any remedial work that we feel may be in order for you to become safer within your home.

Your local Fire and Rescue Service will regularly advertise Home Fire Risk Assessments through the media, but you can book one direct by contacting your local Fire and Rescue Service.



**SHE WAS ELDERLY,
LIVED ALONE...**

**...WE DID EVERYTHING
WE COULD.**

**IF YOU OR SOMEONE YOU KNOW IS AT RISK FROM FIRE
CONTACT US TODAY TO ARRANGE A FREE HOME FIRE SAFETY VISIT
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JOIN SCOTLAND'S FIGHT AGAINST FIRE

Investment Strategy

2014/15

Following agreement of the Housing Investment Budget for the 2014/15 financial year, the Council will spend over £9.5m on the maintenance, upgrading and modernisation of its housing stock. A number of 2014/15 projects are about to commence on site and the majority of works are being programmed to be carried out throughout out the remainder of 2014 and into the start of 2015.

Expenditure for this year will cover a wide range of works, including:-

- Capital Works - Kitchens; Heating; Replacement Windows; Adaptations
- Planned Maintenance Works – Estates Upgrades; Garage Upgrades, Roof and Fabric Repairs
- Cyclical Maintenance – Gas and Solid Fuel Servicing; Smoke Detectors; External Painterwork

The majority of projects within the Investment Programme continue to be delivered through a Partnership Agreement with the Council's Building Services Direct Labour Organisation (DLO), which has now been extended until April 2019.

The main area of spend under our Capital Programme is again the kitchen replacement programme. In financial year 2014/15, a further 400 kitchens will be replaced or upgraded, at a cost of £1.7m. Within this programme we also upgrade bathrooms where required, and give tenants the opportunity to have showers fitted as part of the work. We envisage around 75 people will take up the option of having a shower installed.

Following responses to our recent Tenant Survey, where tenants highlighted that they were having problems with heating their home in some locations, we have increased our Heating Replacement budget to £1.0m for the 2014/15 financial year. This will allow the Council to improve the energy efficiency of our properties and reduce tenant's fuel bills. This funding will allow us to replace around 200 heating systems, with the majority of properties receiving new gas heating systems. We are also installing a small number of additional energy efficient, renewable heating systems for some of our tenants who live off the gas main network.

Our Capital budget also funds our window replacements programme and a budget of just over £0.6m will allow us to provide new windows in around 200 homes this year. This programme will continue into the future to ensure that windows are replaced when they reach the end of their life.

The heating and window replacement programme will also allow the Council to begin making improvements to ensure that its housing stock can be as energy efficient as possible and will comply with the new Energy Efficiency Standard for Scottish Social Housing (ESSH) that is to be introduced by the Scottish Government in the near future.

As part of the Housing Investment Strategy we also carry out a range of other fabric upgrading works, prioritising areas such as re-roofing and re-rendering of properties, internal refurbishment, and the replacement of rainwater goods. These programmes are carried out in order to allow the Councils' housing stock to meet the Scottish Housing Quality Standard, which it must do by 2015. Work in these areas will total over £1.0m during 2014/15. Other works carried out under the heading of Planned Maintenance include Estates Upgrading, Safety & Security related improvements, and our ongoing shower installation programme, which gives tenants the opportunity to have showers fitted in their homes for a small weekly increase in their rent.

Our Cyclical Maintenance budget, which currently amounts to over £1.2m, is mainly spent on the annual servicing of the Council's gas, coal and oil fired heating installations. The servicing of gas appliances in particular is a legislative requirement and the Council places a high priority on ensuring that all gas heating systems are serviced on an annual basis. The cyclical maintenance budget also funds a regular six-yearly programme of pre-painterwork repairs and external painterwork to ensure that the external fabric of tenants' homes are maintained in good condition.

More details of the current programme can be found on the Council's website or by contacting your local Access Point or the Capital Programmes Team on 0300 123 4566.

LOCAL HOUSING STRATEGY

2013-2018 – Progress Update

The Moray Local Housing Strategy aims to meet housing need in Moray by ensuring there are enough good quality houses at a cost that people can afford. The Strategy also aims to ensure that the houses are of the right size and type and in the right place.

The Strategy is structured around 6 Priorities:-

Priority 1:

To address housing need and improve access to housing

Priority 2:

To meet our legal duties to homeless households

Priority 3:

To assist people with particular housing needs

Priority 4:

To improve the energy efficiency of housing and address fuel poverty and climate change

Priority 5:

To improve the condition of Moray's housing stock

Priority 6:

To promote successful, safe, sustainable communities and social inclusion

A key issue for the Strategy is to tackle the shortage of affordable housing in Moray. Another key issue is to meet the needs the ageing population. The Strategy sets out actions that will address these and other issues. Some of these actions are:

- Building more affordable housing of the right size and type
- Helping homeless households
- Helping households in fuel poverty

During the first year of the strategy, the Council and its partners have made good progress in achieving the planned actions. Highlights of the first year's activities include:

- 40 new affordable houses built during 2013/14, a further 69 on site and 99 ready to start on site during 2014.

- Plans agreed for a future programme of Council house building that will see 500 houses built over the next 10 years.
- Pressured Area Status extended over all of the social rented stock in Moray. This will reduce the number of tenants with the right to buy and protect the available affordable stock.
- The Council's Housing Option Teams continuing its excellent work helping to prevent people becoming homeless. By providing advice and support, the team has been highly successful in reducing the number of people making homelessness applications and also in reducing the number of homeless people requiring temporary accommodation.
- 40% of the affordable houses being built will be specially adapted to meet the needs of older people and those with disabilities.
- The Council secured funding to deliver energy efficiency measures to the homes of almost 800 fuel poor households. At a cost of around £2.9m, these households will receive measures such as new heating systems and insulation.
- A new locally-based energy advice service in Moray introduced to help households tackle fuel poverty.
- 87% of Council tenants satisfied with the management of the neighbourhood they live in.

Whilst some progress has been made in increasing the supply of affordable houses, the money available to the Council and housing associations is not nearly enough to build the number of houses that people in Moray need. It is estimated that 424 new houses are needed each year to meet house need in Moray. Meeting this need is a major challenge but the Council will continue to make the best use of the available resources to deliver as many affordable houses as possible in the places where people most want to live.

The Local Housing Strategy and updates on progress are available on the Council's website at http://intranet.moray.gov.uk/menus/new_index.html. Printed copies are also available by phoning 0300 1234566.



Loan sharks are a big problem in Scotland. Such illegal moneylenders charge extortionate rates of interest and often resort to violence.

Many people are charged such high rates of interest they can never clear the debt. The government has set up a team to help people having problems with illegal moneylenders throughout Scotland.

The team works with other bodies such as the police, voluntary agencies and debt advice agencies to provide support to those who need it. If you are the victim of a loan shark, you can get advice and support. The loan sharks team will also investigate and prosecute loan sharks.

If you or someone you care about can answer yes to any of the questions below then you may have been bitten by a loan shark:

- Have you been offered a cash loan through a 'friend' or acquaintance?
- Have you been threatened for not being able to pay the loan back?
- Has your bank card been taken from you as a security on a loan?
- Does the amount you owe keep growing regardless of how many payments you make?

Telephone: 0300 555 2222 (Scottish Illegal Money Lending Unit). Calls are charged at local rates even from mobile telephones.

Don't lose out on housing benefit: Keep the Benefits Department informed

Many tenants who receive housing benefit are losing out because they are not informing the Council's Benefits Department about changes in their circumstances right away.

This can often happen when tenants have their housing benefit stopped as a result of sanctions to their Job Seekers Allowance (JSA) or Employment Support Allowance (ESA). The number of people getting sanctioned has risen sharply since the introduction of a tougher regime last year. Tenants who are sanctioned and inform their Benefits Department should continue to receive their housing benefit payments.

Housing benefit can also be stopped if the Benefits Department has written to a tenant asking for more information and has not received a response. If tenants do not respond, eventually the Benefits Department has to stop the claim. If housing benefit is stopped it often means tenants have to reapply.

If your circumstances change, contact the Benefits Department as soon as you can. Changes which may mean tenants would be entitled to more housing benefit should be notified within a month, and if there are changes that would reduce their housing benefit then tenants can end up with an overpayment which they have to pay back. You can contact the Benefits Department by phoning 0300 1234 121 or visiting your local Access Point. The member of staff you speak to will record your changes on a form and you must check and sign it (they will post the form out to you if you have phoned us).

WELFARE REFORM UPDATE



The Under-Occupancy Charge

Since April 2013, 641 Council tenants have been affected by a reduction in housing benefit because they have been assessed as having a spare room.

The Moray Council has worked hard to help affected tenants adjust to this change:

- 166 tenants have been able to access financial assistance through Discretionary Housing Payments
- 56 affected tenants have been able to move to alternative accommodation - including 11 who qualified for financial assistance to transfer to a smaller Council property under the Council's 'downsizing scheme', 9 who transferred without financial assistance, and 21 who moved by mutual exchange (a voluntary swap with another social housing tenant).
- the number of affected tenants with arrears has reduced by half since April 2013

In January 2014, it was discovered that a small number of Council tenants were exempt from the charge due to a 'loophole' in the regulations. This loophole applied to tenants who had a tenancy, in the same property, since before the 1st of January 1996 and who had been receiving housing benefit continuously throughout this time. The Council identified 22 of its tenants who fitted into this category and action was taken to ensure that each of them was not adversely affected by the charge during the period the loophole existed. The loophole was corrected by new legislation passed in March.

If you are affected by the under-occupancy charge and would like to find out more about support that is available, please contact your Area Housing Officer on 0300 123 4566.

Universal Credit

In the last edition of the Tenants' Voice we provided details about what Universal Credit is, who it will affect and what you can do to prepare for it:



- it will replace many of the existing income-related benefits for working age claimants (including housing benefit, income support and jobseekers allowance)
- it requires an online application and will be paid monthly into a bank or post office account
- tenants who receive help with housing costs will have to pay rent to their landlord out of their Universal Credit payment, rather than having it paid directly to the landlord by the Department for Works and Pensions.

A trial of Universal Credit is currently under way in one of our neighbouring local authority areas (the Highlands). However, the introduction of Universal Credit in Moray and most other areas of the UK has been delayed and is now expected sometime during 2016.

The Moray Council will do its best to keep you up-to-date about when the change will be introduced in Moray and who will be affected.

Other Changes

- **Job seeker sanctions:** In October 2013, the Department for Work and Pensions introduced increased sanctions for job seekers who do not take the action they agree to in order to find work, without good reason. Claimants risk losing 13 weeks benefit payment – or more if this failure continues.
- **Disability Living Allowance:** Personal Independence Payments are gradually replacing Disability Living Allowance for people aged 16 to 64. Anyone over 16 wishing to make a new claim for Disability Living Allowance must now apply for Personal Independence Payment instead. Adults with an existing DLA claim will be transferred to Personal Independence Payment gradually. Children under the age of 16 will continue to apply for Disability Living Allowance.

Information & Support

The following services can provide you with further information and support relating to these changes:

Benefits Advice:

Moray Citizens Advice Bureau
30 – 32 Batchen Street
Elgin, IV30 1BH
(outreach Services also available)
T: 01343 550088
E: bureau@moraycab.casonline.org.uk

Moray Council Revenues Section
Elgin, Buckie, Forres and Keith access points
T: 01343 563456
E: revenues@moray.gov.uk

Managing your money:

The Money Advice Service
T: 0300 500 5000
E: enquiries@moneyadviceservice.org.uk
www.moneyadviceservice.org.uk/en/categories/managing-your-money

Moray Council Money Advice Team
T: 01343 554623
E: money.advice@moray.gov.uk

TV LICENSING IN BRIEF: A ONE-STOP-SHOP GUIDE

You need to be covered by a valid TV Licence to watch or record television programmes as they are shown on TV. This is the case whether you are watching the programmes on TV or any other device, such as a mobile phone or a PC.

A colour licence currently costs £145.50 and black and white licence costs £49

SAVINGS CARD:

This card is ideal for people who want to save in advance for their licence in a secure way. You can make small, manageable payments of your choosing at any time either online, by text, at any PayPoint outlet or over the phone. Call 0300 790 6078 for further information.

OTHER PAYMENT METHODS: Direct Debit is currently the most popular payment method - used by over 14 million people. Payments are made either annually, quarterly or monthly. An increasing number of people choose to pay via the TV Licensing website www.tvlicensing.co.uk using a credit or debit card, while others simply pay over the phone.

ARE ANY CONCESSIONS AVAILABLE?

YES

OVER 75 LICENCE:

People who are aged 75 or over are entitled to a free TV Licence that will cover their household. Although it is free, people aged 75 or over do still need to apply for the licence by providing TV Licensing with their date of birth and National Insurance number.

BLIND CONCESSION:

People who are registered blind or severely sight impaired are entitled to a 50% reduction in the TV Licence fee. To apply for a concessionary licence contact TV Licensing on 0300 790 6076.



HOW CAN I PAY FOR MY TV LICENCE?

There are several ways that you can pay for your TV Licence

PAYMENT CARD:

Open to everyone, the TV Licensing Payment Card allows you to spread the cost of the TV Licence into weekly, fortnightly or monthly payments. Payments can be made by cash or a debit/credit card at any one of more than 22,000 PayPoint outlets nationwide, or over the phone.

To find your nearest PayPoint, visit www.paypoint.co.uk/ locator or call 0300 790 6137.

FREE, CONFIDENTIAL HELP FOR THOSE WORRIED ABOUT THEIR FINANCIAL SITUATION

WHO ARE WE?

Moray Council provides a free money advice service. In addition to advising those with money worries, we work closely with our Trading Standards colleagues, who have enforcement powers, to ensure that companies who lend money to consumers are acting within the law. We can advise on concerns you may have about the way a credit company has treated you, but we will not divulge information to a third party unless you ask us to do so. The service is free, confidential and non-judgemental.

WHAT DO WE DO?

We can arrange to meet you and go over your whole financial situation:

- Help you examine your day-to-day expenditure, helping you budget to meet essential items such as housing costs, fuel, food etc.
- Take emergency action to deal with a crisis situation.
- Look at your income to make sure you are getting all you are entitled to.
- Give you advice and assistance to negotiate repayments to your creditors, to help you make ends meet.
- Offer one payment for distribution of any spare money to all your creditors.
- Look at ALL available options if repayments are not possible.

HOW DO WE DO THIS?

Our service takes an overall view of your financial situation. We look at everything you spend money on, even small items such as playgroup fees, to ensure that we obtain a full picture of the problems you are facing. The service is totally confidential.

We aim to make sure that you can meet your essential expenditure. This means that payments made to your housing costs, fuel bills weekly shopping etc. are protected – many clients tell us that the amount they spend on housekeeping is what's left after creditors have been paid. Some people even have to shop on credit i.e. using their credit card to pay for food, because they don't have enough left to pay their shopping in any other way. Your money adviser will help you stop this cycle of debt and let you regain control of your finances. If you wish we will also contact those you owe money to and renegotiate what is being paid to them.

IF YOU DO THIS WILL I BE CREDIT 'BLACKLISTED'?

There is no such thing as a blacklist – but if you start missing payments, or receive default notices, the company concerned may pass this information to a credit reference agency i.e. a company which stores credit information to pass on to other creditors. When you next apply for credit, the creditor you apply to accesses this information, and they will make the decision as to whether or not to give you credit, based on the information held by the credit reference agency.

If a money adviser renegotiates payments to your creditors for you, there is a risk that your credit record will show that you have not kept up with your contractual payments and this may adversely affect your ability to get credit in the future.

You will have to make the decision as to whether to take this risk. You can always discuss the situation with us first, and you are under no obligation to take things further if you do not wish to do so.

DO YOU HAVE TO DEAL WITH ALL MY CREDITORS?

Our service always supplies full information about a client's financial circumstances to creditors we contact. If you wish to continue to pay one creditor in preference to others, we will show this on the income/expenditure details we send to the creditors and this may damage your chances of getting an agreement with other people you owe money to. We will however, discuss this fully with you before we take this step.

DON'T DELAY, CALL TODAY

The Moray Council Money Advice Service
HQ Annex, High Street, Elgin
0300 123 4566
www.moray.gov.uk





Gas Safety

The Council as a landlord has a legal requirement, under the Health & Safety at Work Act 1974 and the Gas Safety (Installation and Use) Regulations 1998 to ensure that all gas appliances and flues in your home are checked and certified as being safe every year.

To meet this legal requirement the Council must access all properties with gas appliances to carry out a service and safety check every year.

Our gas engineers need you to give them access to allow this important safety check to be carried out. The majority of tenants provide access and our gas engineers can carry out the annual safety check within the required time. However, each year, a small number of tenants do not arrange or agree access with the engineers.

The Council will force entry and changed the locks to your home if you refuse to allow us access to carry out an annual gas safety check. Even if you let us in when we call we will recharge you £60. If you don't let us in we will recharge you £60 plus the cost of any replacement locks. Please avoid this expense by allowing access to the gas engineer. It is easy and can be made for a day and time that suits you.

You do not have to pay for this - it is free.

AFFORDABLE SECONDHAND BIKES

Kids bikes from £30 Adult bikes from £40

SERVICING AND REPAIRS

Service from £25 Tuning from £5



Save up to £30 per week on bus fares!
GO BY BIKE
Save up to £269 per year on car journeys!

10% off with this voucher

Open 9-5 Mon - Fri 9-12:30 Sat
15 Shore St, Lossiemouth
bike-revolution.co.uk
01343 549 571

Bike
revolution



the tenants'
VOICE

Taking Care of your Garden

Everyone wants to live in a neighbourhood that is safe, clean and attractive

The Moray Council's housing service has an Estate Management Policy and procedure which help us manage your neighbourhood and make sure that it is an attractive and safe place to live.

Who is responsible for looking after my garden?

Your garden is your responsibility. When you signed your tenancy agreement, you agreed to keep your garden neat and tidy and keep it from becoming overgrown or untidy or causing a nuisance.

What happens if I don't maintain my garden?

Where a garden is not maintained to a reasonable standard, we will contact you and see if there are any problems. The estate caretaker will also give you guidance on how to improve the condition of your garden. There are a range of ways we can help you maintain your garden.

What happens if I am unable to maintain my garden?

If you feel that you are not able to maintain your garden due to your age, an illness or a disability, you should contact us on 01343 1234566. We operate a grass cutting scheme for which you may be eligible if you meet the following criteria.

- You are 65 or over with no physically able adults in the household
- You are under 65 and in receipt of certain physical or mental health related benefits
- You are any age and, due to 'vulnerability', would not be capable of cutting grass. Appropriate evidence to be provided in such cases

If you qualify for the service your grass will be cut 15 times during the season i.e. April until October. The service does not include grass lifting or other gardening work.

Are you happy with our Repairs Service?



If we've carried out a repair at your home, we want to know what you thought of the service we provided.

You may have noticed we left a Tenant Satisfaction Survey card when we completed your repair. Please fill out this card telling us how we did as we value your opinion, and return it using the Freepost address provided. If you haven't returned your card you may receive a phone call from us. Your feedback is vital and helps us provide you with the best possible repairs service.

You said... We did!

We listened to your feedback ...and acted on it.

Tenants are in the best position to tell us what is being done well and what needs improving. Below are some examples of how we've responded to your feedback during the last 6 months:

YOU SAID...

Some tenants moving into new build properties felt they weren't given enough notice about when their new tenancy would begin.

WE DID!

Changes have been made to the procedures for handing over completed properties to allow earlier notice to be given.

YOU SAID...

Several tenants reported that repairs were left incomplete.

WE DID!

Repair schedulers now regularly track all repairs to ensure that none are left incomplete unless there is good reason and the tenant has been informed.

YOU SAID...

Correct procedures weren't followed by Council officers when dealing with some tenancy management issues.

WE DID!

The importance of following the correct procedures has been re-inforced with the staff concerned, and more widely within the housing teams.

YOU SAID...

Some tenants believed communication from the Council about issues that affected their tenancy needed improving.

WE DID!

The importance of clear and timely communication with tenants about issues that affect them has been re-inforced at all team meetings within the housing service. In particular, the need to keep tenants informed of progress with tenancy issues has been emphasised.

SUMMER SECURITY TIPS

Securing your home needn't be expensive, or turn it into an unattractive fortress. There are lots of simple things you can do to deter both the opportunist and the determined thief.

Accessible windows and external doors at the rear of houses that are out of sight of neighbours or the general public are especially vulnerable. Ground floor windows and windows accessible from balconies, walkways and adjacent roofs are clearly more at risk than upper level windows that are out of normal reach.

Remember, someone attempting to break into a house endeavours to do so quickly and with the minimum of noise.

Keep your doors and windows locked at all times, even when you are in the house. This will prevent an opportunist thief from sneaking into your home.

Houses that appear empty are more at risk than houses that appear to be occupied. If you are leaving your home unattended for any length of time, use timer switches to switch on internal lights automatically, to make it look as if there is someone at home. Remember to cancel all deliveries and if possible, have a trusted neighbour collect mail daily to prevent it piling up behind the door.

As additional security measures, you may wish to fit intruder alarms or exterior lighting which activates when movement is detected. Prior to fitting these features you should contact your Area Housing Office to obtain permission.

Sheds should be fitted with a good quality hasp and lock and non-returnable screws or coach bolts to the hinges.

Why not consider joining or setting up a Neighbourhood Watch scheme? This is a partnership where people and organisations, including the police, come together to make their communities safer. It aims to help people protect themselves and their properties and to reduce the fear of crime by means of improved home security, greater vigilance, accurate reporting of suspicious incidents to the police and by fostering a community spirit.



Remember, you must NEVER challenge someone behaving suspiciously or put yourself at risk. If you see something that concerns you, contact Police Scotland on 101 or in an emergency, dial 999. Alternatively, the registered charity Crimestoppers can be contacted on 0800 555 111. Crimestoppers are independent of the police and government. Callers don't have to give their name or any personal information and calls cannot be traced.

Aberdeen, Aberdeenshire & Moray Police Divisions

We are once again warning the public to be vigilant against a telephone fraud scam circulating the North-east following a recent incident in Aberdeenshire where a resident lost over £15,000.

A number of people in the area have been targeted by fraudsters who telephone pretending to be from the person's bank, advising that their bank account has been compromised. This type of scam, commonly known as 'Vishing', then encourages the resident to transfer their money to a 'safe account' provided by the fraudster.

The fraudster instructs the resident to hang up and call the number on the back of their bank card to ensure the caller is genuine, however, they then keep the telephone line open and 'answer' the call.



In a recent incident, a customer was called by who they believed to be their bank, advising that over £15,000 had been accidentally transferred into their account and they would have to return it.

The fraudster thereafter talked the customer through the

transfer procedure - the customer later checked her account and realised that the fraudster had first transferred the customer's own money from a current account into the fraudster's account. Constable Kev Marron from Police Scotland Crime Reduction Unit said: "We would advise that if you are telephoned by anyone pertaining to be from your bank to telephone your bank back, especially if it involves transferring money, providing or confirming your bank details.

"Always look up your bank's telephone number and do not use a number the caller provides. Furthermore, if you do decide to ring back and verify the call it is advisable to do so on a different phone line, like another landline or on your mobile.

"If this isn't possible, leave at least 30 minutes between receiving the suspect call and making a new call. Some scammers keep the phone line open and will reconnect as soon as you dial a new number; continuing the scam by pretending to be a different person from the bank."

He added: "Always be suspicious if someone reporting to be from your bank or any organisation requests you to transfer money or asks for your bank or personal details. Above all, if there is the slightest doubt, attend in person at your branch."

If anybody has any concerns regarding telephone fraud they are asked to contact Police Scotland on 101.

Decoration Pack Survey Prize Draw

All tenants who received a decoration pack between August and October 2013 were sent a survey asking for their views about the new scheme. Thank you to all tenants who completed a survey – your feedback helped us decide to continue with the scheme and make improvements where possible.

All returned surveys were

entered into a prize draw to win £25 of High Street shopping vouchers.

Congratulations to Mrs Jennifer Taylor from New Elgin who was our winner – just in time to help with the Christmas shopping.

Mrs Taylor is pictured here receiving her voucher from Councillor Eric McGillivray, chairman of the Council's Communities Committee.



Have Your Say.....

Tenants' Voice is produced for YOU, the tenants and customers of Moray Council, so it is important that you like what you see. If there is something that you think should – or shouldn't – be included in the Tenants' Voice, we would like to hear from you.

If you know of something that is happening in your area or have articles to go in future issues, please tell us.



Details

.....

.....

.....

Name.....

Address

Contact No



Please return your comments to:
The Housing Policy Team
Housing and Property Service
Council Offices
High Street
Elgin IV30 1BX
Email: housing.policy@moray.gov.uk



the  tenants'
VOICE

Summer Brainteaser

Summer is finally starting to show its face so here's a fun word search to get you in the mood for the warmer weather.

SWIMMING

HOLIDAY

SEASIDE

PICNIC

BEACH

SANDCASTLE

BUCKET

SPADE

ICE
CREAM

BBQ

FLIPFLOPS

SUNSHINE

SNORKEL

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

If you would like to be our next £20 winner, please complete the summer word search and return to:

Housing Policy Team, Council Offices, High Street, Elgin IV30 1BX.

Good Luck!

GREAT TYRES GREAT VALUE

- ALLOY WHEELS
- TYRES
- BATTERIES/
EXHAUST/
BRAKES
- COMPUTERISED
WHEEL
ALIGNMENT



GT TYRES

Greshop Industrial Estate | Forres | T: (01309) 674161

OPEN: Mon-Fri: 8.00am - 5.00pm
Sat: 8.30am - 12 noon | Sun: **CLOSED**