Merry Christmas
to All Our Readers

Rent free weeks
The rent-free weeks over the festive period are the weeks beginning 21 and 28 December 2015. Please remember that if you have rent arrears you must continue to make payments over this period. If you have any concerns about your rent payments then please contact your housing officer.

You can check your rent balance and make a rent payment at any time using the rent balance tool. All you need is the last 9 numbers from your barcode number.

The rent balance tool can be found at: rentbalance.moray.gov.uk

You can also pay your rent:
- By credit or debit card using our online service www.moray.gov.uk
- At the Post Office or any Paypoint outlet
- By standing order
- By direct debit

If you have any questions about paying your rent then get in touch with your housing officer or get in touch with our money advice team. It is completely free and confidential, don’t worry about debt this Christmas, get in touch with us on 0300 123 4566.

Office closure during the Christmas and New Year period
Our offices will be closed from 3pm on 24 December 2015 and will re-open on Tuesday 5 January 2016 at 8:45am.

If you have an emergency during this period please call our out of hours service on 03457 565656.

EMERGENCY OUT OF HOURS: 03457 565656

If you need to contact us or need information please call our Contact Centre on 0300 1234566 or visit our website www.moray.gov.uk. Alternatively you can visit one of our 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
DISTANCE IS NO OBJECT
RONNIES CABS
Wheelchair access vehicles
8 seater minibus available
07899 012296

The Buffer Stop
WE ARE OPEN 6 DAYS A WEEK
WE ARE OPEN FROM MARCH - OCTOBER
Tuesday to Sunday from 9.00am to 5.00pm
we serve:
Traditional Home Fayre, Teas, Coffees,
Cold Drinks, All Day Breakfasts,
Lunches, Home Bakes and Takeaways.
These catering facilities will also be open on any
Monday when the railway is operational.
Contact us on: 07854655572
Please note: The Buffer Stop is not currently licenced to sell alcohol.
Dear readers,

Welcome to the winter edition of the Tenants’ Voice.

We have made some of the biggest changes in recent years to the housing service, in order to improve the services that we provide for you. I hope the article on the next page demonstrates the commitment we have to continue improving our service.

To allow us to continue the new build programme and encourage economic development here in Moray, it is necessary to make some increase to rent levels. Please read the full article as we would appreciate your views on this.

The changeover to Universal Credit is now underway. We do appreciate that this change will cause anxiety to some of our tenants. Don’t worry over the festive period about debt unnecessarily. We have some more information about Universal Credit and debt advice if you need it.

Some of our Moray Tenant Forum members attended a conference on tenant participation where they took part in workshops and gained valuable information and knowledge. Don’t forget we always want to see more of our tenants getting involved and helping improve our services. Please read on to find out more about what you can do and how to get involved.

Finally I would like to wish you, your family and friends a Merry Christmas and a Happy New Year.

George G. Alexander

Councillor George G. Alexander
Restructure to the teams within Housing Services

We have made some changes to the way that we deliver your housing services. These are some of the biggest changes that have been made in recent years and reflect our aim to continually improve the services that we give to you. The changes have been heavily influenced by feedback that we have received from you during 2014/15 and are mainly concentrated on four specific service areas.

Area Housing Teams:

We collect around £17m each year from the rent that tenants pay. In 2015/16, it is expected that about 39% of this income will be spent on repairing and upgrading Council properties. Over the next 5 years we plan to improve energy efficiency across the housing stock and around 765 houses per year will be programmed for some form of energy improvement measure (for example new heating systems, windows, insulation and so on). To allow the Housing Service to meet its on-going level of investment, it is essential that we keep rent arrears to a minimum.

We have decided to reduce the size of area that each housing officer was previously responsible for and have changed their role to one where they will give support to tenants who may be struggling to pay their rent. This role is seen as essential given the introduction of Universal Credit in Moray from 16 November 2015.

The Housing Service is now divided into 13 individual patch areas and details of your new housing officer(s) are provided below:

<table>
<thead>
<tr>
<th>No</th>
<th>Area</th>
<th>Housing Officer</th>
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<tbody>
<tr>
<td>P1</td>
<td>New Elgin</td>
<td>Aime Byiers</td>
</tr>
<tr>
<td>P2</td>
<td>Elgin Central &amp; Bilbohall</td>
<td>Daniel Murray and Shiree McKerron</td>
</tr>
<tr>
<td>P3</td>
<td>Linkwood &amp; Lhanbryde</td>
<td>Tracey McKie</td>
</tr>
<tr>
<td>P4</td>
<td>Bishopmill</td>
<td>Janis Donaldson</td>
</tr>
<tr>
<td>P5</td>
<td>Kingsmills &amp; South L. &amp; R.</td>
<td>Pam McKerron</td>
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<tr>
<td>P6</td>
<td>Forres East &amp; Rural</td>
<td>Chris White</td>
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<tr>
<td>P7</td>
<td>Forres West &amp; Rural</td>
<td>Liz Thomson</td>
</tr>
<tr>
<td>P8</td>
<td>Lossiemouth</td>
<td>Julie Barrowman</td>
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<td>P9</td>
<td>Fife Keith &amp; Speyside</td>
<td>Donnie Riggs</td>
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<tr>
<td>P10</td>
<td>Keith Rural</td>
<td>Fiona Shand</td>
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<tr>
<td>P11</td>
<td>Buckie Central</td>
<td>Shirley Anderson and Daniel Murray</td>
</tr>
<tr>
<td>P12</td>
<td>Cullen &amp; Fochabers</td>
<td>Teresa Innes and Laura Fielding</td>
</tr>
<tr>
<td>P13</td>
<td>Buckie West &amp; Rural</td>
<td>Avril Cooper</td>
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The Housing Service is now divided into 13 individual patch areas and details of your new housing officer(s) are provided below:

We have decided to reduce the size of area that each housing officer was previously responsible for and change their role to one where they will give support to tenants who may be struggling to pay their rent. This role is seen as essential given the introduction of Universal Credit in Moray from 5 October 2015, all complaints will now be dealt with by the Council’s Community Safety Team. This team has direct access to the community wardens, Police (Scotland), Social Work and a mediation service. A Housing Liaison Officer is now based within this team and will focus on complaints involving Council tenants but will be supported by the range of services as outlined above. The Council’s Housing Liaison Officer is Louise McKnight.

If you are unfortunate enough to suffer from neighbourhood disputes or antisocial behaviour please don’t hesitate to contact the Community Safety Team.

Antisocial behaviour can be reported in several ways:
- On our 24 hour Antisocial Reporting Line: 0800 587 7197
- On our website: www.moray.gov.uk
- By email: antisocialbehaviour@moray.gov.uk

Capital Programmes Team: The Capital Programmes Team are responsible for property maintenance and arranging repairs. The new changes will enhance the role of this team and seek to bring consistency into how we manage the technical issues relating to housing. The team will now carry out all visits to check the condition of properties prior to termination. They will determine recharges where appropriate, prevent housing transfers if it is found that a property is not being properly cared for and they will deal with all permission requests where they affect the fabric of the property. Please refer to the article further on which explains about rechargeable repairs.

Building Services (DLO): The DLO carries out the majority of repairs to Council houses. In 2014/15, we have experienced a higher level of repairs and these have mainly related to poor communication and in some cases a poor standard of work. To address this issue, the DLO is currently in the process of being structured into 4 key business areas. These changes are designed to improve co-ordination of our repairs service and make services more efficient and accountable.

The 4 business areas are:
- **Contracts Team** – will be responsible for upgrading Council housing. Their primary role will be to make sure that contracts are delivered on time, to the agreed specification and on budget.
- **Repairs and Voids Team** – will be responsible for responding to every day repairs and for bringing up the standard of properties prior to re-let.
- **Heating and Electrical** – will support contract works, response repairs and repairs to voids as well as servicing gas and electric systems.
- **Business Support Team** – will support front-line service delivery and control all areas of income and expenditure. It will be responsible for improving workforce scheduling and improving customer service within the DLO.

If you have any questions about any of the changes please contact us:
- Phone: 0300 123 4566
- Email: housing@moray.gov.uk
- Or call in to your local access point.
Rent Increase Consultation

The money we collect in house rent is used to manage and maintain our housing stock. Investment in repairs and maintenance and improvements to our properties are budgeted at £10.351m for the current financial year.

Along with grants from the Scottish Government, the Housing Revenue Account also funds the building of new Council houses. We are continuing with our ambitious new build programme of 50 homes per year. This year we built homes in Elgin, Buckie and Keith and further properties in Dufftown are expected to be allocated by the end of the year. Our new build programme has increased our housing stock by approximately 350 properties since 2011.

Our rent levels are among the lowest in Scotland. However, in order for us to continue to provide a value for money service and for us to succeed in encouraging economic development in Moray, we need to increase your rent by the anticipated 5% in 2016/17.

The current average weekly rent of our properties is £52.12 (based on 52 weeks). Applying the 5% increase in April next year would on average mean an increase of £2.61 per week (based on 52 weeks).

We are keen to hear your views on the proposed rent increase. To comment on the proposal, please use the slip below or email the Head of Housing and Property by 15 January 2016. We will consider your comments and the level of rent increase in February 2016.

To: Head of Housing and Property
PO Box 6760, ELGIN, IV30 9BX
Or email: headofhousingandproperty@moray.gov.uk

I have the following comments on the proposed rent increase:

Signed .....................................................................................     Date .........................
Address ...................................................................................
Cold homes have a significant impact on our health. One of the best ways of keeping yourself healthy during winter is to stay warm.

If you have reduced mobility, are 65 or over, have a health condition such as heart or lung disease, you should take more care:

- Get in touch with us immediately on 0300 123 4566 if you are having problems with your heating or hot water
- Heat your home to at least 18°C (it’s a good idea to keep your bedroom at this temperature all night)
- Make sure you wear enough clothes to stay warm
- Use a hot water bottle if you have one, to keep you warm while in bed or use a heated blanket
- Wrap up warm, whether you are inside and out – layer your clothing to stay warm and wear shoes with a good grip if you need to go outside
- If possible, stay inside during a cold period if you have heart or respiratory problems
- Keep in touch with your friends and family

When you're preparing for your Christmas celebrations this year and getting into the festive spirit with your friends and family, spare a thought for your neighbours. Keep an eye out for your neighbours, particularly if they live alone are elderly or disabled. This can mean a lot to people during the dark winter days when they may be feeling more isolated or vulnerable to the cold.

Make sure that they are alright by looking out for the following signs:

- When was the last time you saw your neighbour?
- Do they answer the phone?
- Do they answer the door?
- Do the curtains get drawn?
- Do the lights come on at night?
- Do they put their bins out?

If you are worried about a relative or an elderly neighbour please call us on: 0300 123 4566
Or on our emergency out of hours number: 03457 565656
Carbon monoxide is a colourless, odourless, tasteless poisonous gas. It is called the silent killer as around 30 people die each year from carbon monoxide poisoning and many more are seriously injured.

Carbon monoxide can be produced by appliances that burn wood, coal, gas or oil. The gas is produced when these fuels are burned without enough air or ventilation and haven’t been installed or maintained correctly.

All our properties which have gas or solid fuel systems are fitted with carbon monoxide detectors. Make sure that everyone in your household knows what sound your carbon monoxide makes, what they need to do if anyone hears the sound and test it regularly.

**What does my carbon monoxide detector do?**

Your carbon monoxide detector is designed to only detect a build-up of carbon monoxide in your home. When it senses a build-up of carbon monoxide, it sounds an alarm. It can give time for you and members of your family to get out of your home before the gas can have any lasting effects on you or your family.

### Household Refuse & Recycling Collections

Household collections of residual waste (green bin) and garden/food waste (brown bin) will continue to alternate weekly and recycling containers will continue to be serviced fortnightly over the festive period. Collections may be carried out earlier than usual, please present your containers for 7.30am.

<table>
<thead>
<tr>
<th>NORMAL COLLECTION DAY</th>
<th>ALTERNATIVE COLLECTION DAY</th>
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<tbody>
<tr>
<td>Friday 25th December 2015</td>
<td>Sunday 27th December 2015</td>
</tr>
<tr>
<td>Friday 1st January 2016</td>
<td>Sunday 3rd January 2016</td>
</tr>
</tbody>
</table>

**25TH, 26TH DECEMBER 2015 AND 1ST, 2ND JANUARY 2016 – ALL SERVICES CLOSED**

**RECYCLING CENTRES:** Closed 25th, 26th December 2015 and 1st, 2nd January 2016 - Open as normal at all other times

**PUBLIC CONVENIENCES:** Closed 25th, 26th December 2015 and 1st, 2nd January 2016 - Open as normal at all other times

**SPECIAL COLLECTIONS AND WASTE HOTLINE**

The Special Collection and Waste Hotline will be closed from:

3pm Thursday 24th December 2015 re-opening at 9am Tuesday 5th January 2016

**EXCESS WASTE, RECYCLING AND OLD CHRISTMAS TREES CAN BE TAKEN TO THE FOLLOWING RECYCLING CENTRES:**

Gollachy, Buckie; Waterford, Forres; Chanonry, Elgin; Balloch Road, Keith

For further information please contact the Waste Hotline on 0300 123 4565 or waste@moray.gov.uk

**MERRY CHRISTMAS AND HAPPY NEW YEAR FROM ALL AT ENVIRONMENTAL SERVICES**
Reduce the risk of carbon monoxide poisoning in your home

Carbon monoxide is a colourless, odourless, tasteless poisonous gas. It is called the silent killer as around 30 people die each year from carbon monoxide poisoning and many more are seriously injured.

Carbon monoxide can be produced by appliances that burn wood, coal, gas or oil. The gas is produced when these fuels are burned without enough air or ventilation and haven’t been installed or maintained correctly.

All our properties which have gas or solid fuel systems are fitted with carbon monoxide detectors.

Make sure that everyone in your household knows what sound your carbon monoxide makes, what they need to do if anyone hears the sound and test it regularly.

What does my carbon monoxide detector do?

Your carbon monoxide detector is designed to only detect a build-up of carbon monoxide in your home. When it senses a build-up of carbon monoxide, it sounds an alarm. It can give time for you and members of your family to get out of your home before the gas can have any lasting effects on you or your family.

How do I know if the carbon monoxide detector is working properly?

To keep your carbon monoxide detector in good working order, you should:

- Make sure you test your detector weekly. Do this by pushing, holding and releasing the test or reset button that can be found on the unit. The detector will beep and a red light will flash.
- Vacuum the air vents at the front of the detector occasionally to keep them free of dust.

We will repair or replace your detector if it is found to be faulty. If you think your carbon monoxide detector is not working properly contact us on 0300 123 4566 during office hours or 03457 565656 out of office hours.

What should I do if my alarm goes off?

If harmful levels of carbon monoxide are detected your detector will sound a continuous alarm. Stay calm.

- Turn off all fuel burning appliances, if you have solid fuel do not add any further fuel to the fire
- Open all windows and doors and stay outside in the fresh air
- If you are feeling unwell seek medical advice
- Call us on 0300 123 4566 during office hours or 03457 565656 out of office hours
- Do not turn the appliances back on until they have been checked by a qualified registered installer or engineer.
Free Energy Advice in Your Home

With rising energy prices, many householders will find it difficult to heat their home at a cost they can afford.

The Council is working in partnership with REAP (Rural Environmental Action Project) to provide free advice to households on energy saving and energy efficiency measures. Council tenants can contact REAP for advice suitable to their property and circumstances.

Home energy advice visits are available to all households. They may be particularly valuable to those who are older or are facing other challenges by providing hands-on, personal support to deal with all energy-related issues

For further information call and see what we do:

Visit our website: www.reapscotland.org.uk
Visit our local office: 177 Mid Street, Keith
Open:   Monday to Thursday 9:30am to 4:30pm
Call us on:  01542 888 070
Email:   info@reapscotland.org.uk

Christmas Fire Safety Tips

Each year the fire department responds to fires caused by Christmas trees.
We want everyone to enjoy their Christmas so take a few simple steps and cut the risk of a fire in your home.

Picking your tree

• If you want an artificial tree, make sure that it is labelled, certified, or identified by the manufacturer as fire retardant
• If you are choosing a real tree, make sure that it is fresh, the needles are green and they don’t fall off when touched

Placing the tree

• Make sure that your tree is at least 3 feet away from any heat source, for example a fire, radiator, candles or lights
• Make sure the tree is not blocking an exit
• If you have a real tree make sure that you keep it well watered to stop it from drying out

Lighting the tree

• Never use candles to decorate a tree

After Christmas

• A dried out tree is a fire risk and should not be left on the house of garage or put outside the home against a wall. Check the waste notice for which recycling centres will take your old Christmas tree
• Bring in your outside lights once the festive period has finished, this will prevent hazards and also make them last longer
Universal Credit should simplify the benefits system by paying a range of working-age benefits together as one single payment. It will be paid monthly, in arrears, to one person in the household. It is intended to help people to become more independent. Further information is available on our website: www.moray.gov.uk/universalcredit

Universal Credit will replace:
• Jobseeker’s allowance
• Employment and support allowance
• Income support
• child tax credits
• working tax credits
• housing benefit

Universal Credit started in Moray on 16th November 2015. We are introducing it in stages and at first it will only be processing new claims for certain groups of single people without children.

Those receiving benefits that Universal Credit will eventually replace, will be contacted by the Department for Work and Pensions (DWP) and moved to the new benefit.

Here are some key things you should know about the changes taking place:
• Claims should be made online at www.gov.uk/apply-universal-credit. Your local council office or library may also be able to help you get online, however there are some exceptions for those without internet access. Call the Universal Credit helpline on 0845 600 0723 (you can ask to be called back to avoid the cost of the call) or arrange to visit a Jobcentre in Elgin, Forres or Buckie by calling 0345 604 3719.
• Universal Credit is paid monthly at the end of each qualifying month – your first payment is received 5-6 weeks after sending in your application
• Any payment you receive will include housing costs – you will be responsible for making sure your rent is paid on time as the payment no longer goes directly to us
• It will be paid directly into an account, so you must have a bank, post office or credit union account that can receive the payment

INFORMATION AND SUPPORT

While many of you may welcome the changes and be confident about managing your income and paying your rent, for some of you these changes may cause concern. Along with local support organisations, we are committed to providing support to help you through this change. This includes help with making a claim online, help accessing a bank or other account, budgeting support, information about paying your rent, and help to overcome any debts that you may be struggling with.

IF YOU DO NOT PAY YOUR RENT YOU MAY RISK LOSING YOUR HOME

The following services can give you with further information and support about to these changes and help that is available:

Benefits advice:
Moray Citizens Advice Bureau
6 Moss Street, Elgin, IV30 1LU
(outreach Services also available)
Phone: 01343 550088
Email: bureau@moraycab.casonline.org.uk

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

Managing your money:
The Money Advice Service
Phone: 0300 500 5000
Email: enquiries@moneyadviseservice.org.uk
Website: www.moneyadviseservice.org.uk

Debt advice and assistance:
Moray Council Money Advice Team
Phone: 0300 123 4561
Email: money.advice@moray.gov.uk

The welfare MAP
The Welfare MAP points you to help and information with changes to the welfare benefits system, including how to claim, budgeting, housing, getting online and how to find a job. Find out more at http://welfaremap.moray.gov.uk

If you are concerned about how these changes might affect you, please contact one of these organisations now!
Council help for people in debt

We welcome Scottish Government changes that help people with debt problems. The changes are being promoted using a website www.helpoutofthehole.org which points people in debt to approved money advisers including our own Money Advice Service.

The Debt Arrangement Scheme could help you repay what you owe at a rate you can afford. Our Money Advice Service can help you put together a Debt Payment Programme which tells your lender how quickly you can repay your debts without paying more than you can afford each month.

What it can do for you

• Lower your monthly payments towards debts
• Stop all contact from your creditors
• Freeze interest and charges

The government-backed repayment plan is not the best solution for everyone, but there are a range of other solutions to improve debt situations so people don’t need to struggle on with a seemingly impossible situation. Please get in touch with us to see how we could help you.

There are many companies who charge for money or debt advice. Many of these companies claim ‘no upfront charges’ but care is needed. The choice is yours, but we recommend using a free, independent service.

For free and confidential advice:

• Contact our Money Advice Service to make an appointment:
  • Phone: 0300 123 4561
  • Email: money.advice@moray.gov.uk
  • Visit: Our offices in High Street, Elgin
• Find out about national agencies that can help on our money debt advice webpage at www.moray.gov.uk/moray_standard/page_1571.html
• Contact the Moray Citizens Advice Bureau, 6 Moss Street, Elgin, IV30 1LU
  • Phone: 01343 550088

Do you have Home Contents Insurance?
Isn’t it better to be safe than sorry?
Are you aware that The Moray Council is not responsible for insuring the contents of your home? To help you protect yourself financially against the risk of damage to your possessions, The Moray Council offers a home contents insurance scheme that is payable by monthly instalments.

The policy is provided by Aviva and insures your possessions against fire, flood, theft, storm and other perils. There is no excess to pay in the event of a claim, no minimum security requirements* and the application process is simple.

With affordable premiums payable by monthly instalments, can you really afford not to be insured?

For an application pack or for more information call us on 01343 563899.

*This means that you do not have to have a specified security alarm system or insurance industry approved locks to qualify for the policy.
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We need your help

We want to work together with you, our tenants, in a real partnership to improve the services we offer.

The Moray Tenants Forum represents the interests of tenants like you and by getting involved you can be part of the decision making process. If you would like to come to the meetings they are usually held monthly in Elgin. You don’t have to worry about travel costs as we can help with that.

We are committed to supporting our Forum to make real changes that will benefit our tenants. For example, some tenant representatives attend our Committee meetings and have voting rights. We also involve our Forum members when we make decisions on improvements in our service and estates.

However it doesn’t have to be all about attending meetings as there are lots of ways you can get involved. For example you could ask to be added to our list of interested tenants and we will contact you when we need your feedback.

It’s your estate – tell us what you think…

Do you want to have a say about the issues that matter to you on your estate? Why not come along to one of our scheduled estate inspections?

It’s an easy and informal way to get involved. We encourage tenants to take part in estate inspections. Inspections are an ideal way for housing officers to meet tenants and gather feedback and suggestions for potential estate improvements.

The inspections also check the standards of services including general cleanliness, how much litter there is, whether graffiti is an problem, vandalism, untidy gardens, illegal parking, abandoned vehicles and the standards of how the grounds are maintained.

It also looks at repairs, potentially abandoned properties and health and safety issues including compliance with the fire management plan for communal areas in flats, nuisance caused by animals and antisocial behaviour.

Get in touch with your area housing officer and they will be able to let you know when the next inspection/walkabout will happen.

Getting to grips with scrutiny

As part of our commitment to tenant participation we are looking for tenants who would be interested in having a say in the way we manage our homes and to make sure we’re providing the best and most cost effective services. Could that be you?

Would you like to work with a group of local people to check how well we are performing in key areas such as repairs? If so, you may be interested in joining our new Tenant Scrutiny Panel. No experience is required and we will be arranging training if you need it.

Mystery shopping

Mystery shoppers can help us to test the quality of our services. Posing as customers, they can test us by visiting or ringing in with a query, or even by looking for information on the website.

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

Want to know more?

If you are interested and want to know more please contact us on 0300 123 4566 or email housingpolicy@moray.gov.uk

We're providing the best and most cost effective services. Could that be you?

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We need your help

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TPAS Conference 2015

On Friday 5 November 2015 members of the Moray Tenants Forum travelled to St Andrews for the annual Tenant Participation Advisory Services (TPAS) conference. This event attracts hundreds of delegates, from across the UK and Europe and this year nearly 400 were in attendance.

The conference opened on Friday afternoon with a production from Naomi Breeze to mark the 35th anniversary of TPAS being in existence. In the evening there was an awards ceremony which recognises those groups and individuals who have made outstanding contributions to housing and tenant participation, the awards were presented by ITV weatherman Sean Batty.

We were pleased to see that a housing officer from one of our partnership groups the Moray Housing Partnership (MHP) was the category winner for officer of the year and our congratulations go to Irene Madden on her win.

Saturday was full of different workshop sessions for delegates to attend ranging from The Social Housing Provisions of the Housing (Scotland) Act 2014 to Keep Scotland Beautiful. We were able to choose our preferred sessions in advance which meant we were able to cover a wide range of the topics available. Saturday ended with a James Bond themed dinner dance which all enjoyed.

Following further workshop sessions on Sunday morning it was time to head home full of knowledge and with plenty to discuss at our next meeting.

Any Moray Council tenants who wish to join the forum will be made most welcome. We can be contacted via our facebook page at www.facebook.com/moraytenantsforum or contact the Housing Policy Team who will pass on your details to us by:

Telephone: 0300 123 4566
Email: housingpolicy@moray.gov.uk

The right to buy is ending

While the right to buy gave many tenants the opportunity to become homeowners, it contributed to a shortage of social housing. Since the introduction of the right to buy back in 1980, we have sold around 58% of our housing stock.

The housing (Scotland) Act 2014 ends the right to buy for all social rented tenants.

Not all tenants will have a right to buy. The rules are complicated and although there are some exceptions, your tenancy start date usually determines whether you have a right to buy.

Tenants with the preserved right to buy have until 31 July 2016 to apply to buy their home. In most cases, this will mean that your tenancy started before 30 September 2002. If you are thinking of buying your home, you should consider all the costs involved such as mortgage payments, insurance and repairs and maintenance. If you find yourself in financial difficulty then you could be at risk of losing your home.

As a result of previous reforms to the right to buy rules and suspensions in pressured areas throughout Moray, most tenants that moved in on or after 30 September 2002 will not be eligible to buy their homes.

Get more information:

• Speak to your Area Housing Officer
• phone: 0300 123 4566
• visit our website at www.moray.gov.uk;
• email: housingpolicy@moray.gov.uk;
Changes to the planning laws

The planning system is used to make decisions about the future development and use of land in our towns, cities and countryside. It considers where developments should happen, where it should not and how developments may affect its surroundings. The system balances different interests to make sure that land is used and developed in a way that creates high quality, sustainable places for everyone to enjoy.

Since 2012, there have been changes to the law which decides what alterations and extensions can be made to a house without planning permission and for the first time the legislation also allows for limited alterations to flats. Restrictions have also been placed on the erection of structures within amenity and community grounds. This means that anyone wanting to erect for example a shed or decking must first seek advice and a letter of approval from the planning department as a planning application may be required.

Further information can be found on our website, where an informal enquiry can be made to find out if planning is required. www.moray.gov.uk/moray_standard/page_41734.html

You can submit an application online or you can download the application forms and send them to us. The site will guide you through the application process and can be found at: www.eplaning.scotland.gov.uk

If you seek any further information a duty planning officer is available each weekday afternoon for consultation at the Access Point, Council Office, High Street, Elgin between 2pm and 4pm or phone us on 0300 123 4561 and ask for the duty officer. No appointment is necessary.

Rechargeable repairs

What repairs do I have to pay for?

If your home has been damaged, neglected or misused by you, people living with you or visitors to you home, you will be expected to pay for any repairs needed.

Examples include:
- Changing locks and providing new keys where they have been lost
- Deliberate damage, neglect or inappropriate use of fixtures and fittings
- Deliberate damage to the inside or outside of the building and its walls or fences (for example, damaged inside doors, kitchen units, glass and sanitary fixtures and so on)
- Replacing missing fixtures and fittings (for example missing doors, kitchen units, walls and fences)
- Repairs as a result of unauthorised or unsafe “DIY” improvements that you have made. You must ask for permission before you carry out any DIY or improvement work in your home or garden
- Removing sheds or outhouses erected by you without our permission.
Changes to the planning laws
Rechargeable repairs from the planning department as a planning application may be required. Further information can be found on our website, where an informal enquiry can be made to find out if planning is required. www.moray.gov.uk/moray_standard/page_41734.html You can submit an application online or you can download the application forms and send them to us. The site will guide you through the application process and can be found at: www.eplanning.scotland.gov.uk If you seek any further information a duty planning officer is available each weekday afternoon for consultation at the Access Point, Council Office, High Street, Elgin between 2pm and 4pm or phone us on 0300 123 4561 and ask for the duty officer. No appointment is necessary.

Rent Increase Consultation
The money we collect in house rent is used to manage and maintain our housing stock. Investment in repairs and maintenance and improvements to our properties are budgeted at £10.351m for the current financial year. Along with grants from the Scottish Government, the Housing Revenue Account also funds the building of new Council houses. We are continuing with our ambitious new build programme of 50 homes per year. This year we built homes in Elgin, Buckie and Keith and further properties in Dufftown are expected to be allocated by the end of the year. Our new build programme has increased our housing stock by approximately 350 properties since 2011.

To: Head of Housing and Property
PO Box 6760, ELGIN, IV30 9BX
Or email: headofhousingandproperty@moray.gov.uk
I have the following comments on the proposed rent increase:
Signed .....................................................................................     Date .........................
Address ...................................................................................

Be prepared for winter – Protect your pipes
Be prepared this winter and avoid the risk of burst pipes. Make sure that you know where the stop valve is in your home just in case the worse happens.

If you are leaving your home, leave your heating on a low setting and let someone know who can check regularly for problems. Let your neighbours know a contact number in case of an emergency. If you don’t want to leave the heating on while you are away then drain down your water system. We offer a free drain down service, phone us on 0300 123 4566 for an appointment.

If the worst happens and you suffer a burst pipe
• Find the stop valve and turn the water off straight away.
• If there is any chance of the water coming into contact with any electrics turn off the electrics at the mains at once.
• Turn on your taps to drain away any excess water to minimise potential damage.
• Turn off your electric boiler or immersion heater and let fuel fires die down.
• Call us immediately and let your neighbours know if it is likely to affect them.

If you find a frozen pipe
• Find the stop valve and turn the water off straight away.
• Turn on your taps to drain away any excess water to minimise potential for the pipe to burst and cause damage.
• Turn off your electric boiler or immersion heater and let fuel fires die down.
• Get in touch with us.

Thawing out a frozen pipe
Never try to thaw out your pipes by turning on your central heating or immersion heater. Wrap a hot cloth around the frozen pipe and wait to see if any drips of water appear. If drips of water appear this may suggest that the joints are leaking or the pipe has burst. Get in touch before the pipes leak further and causes damage to your home.

Call us on 0300 123 4566 during office hours or on our emergency out of hours number 03457 565656 (if out of office hours) or call into your local access point.

Be prepared for winter – Protect your pipes

There is a floodline service that you can sign up to receive free advance flood warning messages direct to your landline or mobile phone if there is a risk of flooding in your local area. You will need to put in your postcode when registering.

SEPA can give two different types of warning messages depending on your location. When you enter your postcode, the system will check and confirm which warning service is available for your area.

• If your property is within an area covered by a SEPA flood monitoring system, you will be able to sign up to receive a targeted flood warning message for your local area;
• If your property is not within a warning target area, you can sign up to receive a more general flood alert message for the wider geographical area, usually representing local authority boundaries.

If you would like to register more than one property address, or you need help to register, please call Floodline on 0345 988 1188 for more information or register online at http://floodline.sepa.org.uk/floodingsignup

Scottish Environment Protection Agency – www.sepa.org.uk 0345 988 1188

There is a floodline service that you can sign up to receive free advance flood warning messages direct to your landline or mobile phone if there is a risk of flooding in your local area. You will need to put in your postcode when registering.

SEPA can give two different types of warning messages depending on your location. When you enter your postcode, the system will check and confirm which warning service is available for your area.

• If your property is within an area covered by a SEPA flood monitoring system, you will be able to sign up to receive a targeted flood warning message for your local area;
• If your property is not within a warning target area, you can sign up to receive a more general flood alert message for the wider geographical area, usually representing local authority boundaries.

If you would like to register more than one property address, or you need help to register, please call Floodline on 0345 988 1188 for more information or register online at http://floodline.sepa.org.uk/floodingsignup
Managing your housing needs with Moray Connected

The housing section of our website has had a makeover recently, and it’s all for your benefit! Our ICT teams have been working together with specialist housing and communications staff to improve the website and make it easier for you to find information on housing-related subjects.

We’ve also developed our online tools, so you can manage your housing needs at any time of the day or night. This is good news for all of our housing users, but especially if you can’t normally contact us during the normal working day, because of work or other commitments.

Here we have produced a walk through of our most common questions from users of our contact centre and access points, and can show you how easy it is to do things like check and pay your rent, report a repair or find our application and permission forms, which you can fill out and submit online. It’s simple, speedy and safe!

Check your rent balance and make a payment

1. Visit www.moray.gov.uk/rentbalance*
2. In the first sentence, you will see the words ‘rent balance tool’ highlighted in blue. Click on these words.
3. On the next screen, (pictured right) enter the last nine numbers of your barcode number (from any letters from us about your rent).
4. Your balance and payment history is now displayed.
5. Click ‘pay now’ to make an advanced payment, or set up a instalment plan if you are in arrears.

Report a repair to your property
(not suitable for emergency repairs)

1. Visit www.moray.gov.uk/repairs*
2. The first sentence will read: ‘You can report a repair to your property using our online form.’ The last two words of the sentence are highlighted in blue - click on these.
3. On the next screen, you will be asked if your repair is an emergency. If yes, you should follow the instructions on screen. If not, select ‘click here to report a repair’ and you will then be taken through the repairs process online (pictured left).

* TOP TIP

Why not save or ‘bookmark’ these web addresses on your smartphone, tablet or computer, so you don’t have to retype them every time you want to check your rent or report a repair?
Apply for a council garage

1. From our homepage, click on ‘Housing and Homelessness’ then on ‘Our Forms’ (a link under the Leaflets, Guides and Forms section - pictured right).
2. Select ‘Apply for a Garage’ form and you can fill out this information online and submit it at anytime.
3. You can find out more information by reading the page about council garages under the ‘Council Tenants Information’ section.

Make a change to your property

Permission is required for changes including: keeping a caravan in your garden, putting up tv aerials, putting up a fence or a wall, making alterations or improvements to your home - and more.

1. From our website homepage, click on ‘Housing and Homelessness’, then on ‘Council Tenants Information’.
2. Scroll down until you see ‘Permissions’ on the left menu and select it.
3. You can read about permissions (pictured left) and fill out and submit a form online. If we need more information, we will contact you.

There is much more information about housing-related issues on our new-look website. We’ve made the content more user friendly and we want your feedback!

If you have any comments, email connected@moray.gov.uk - and if you want to be added to our list of ‘interested tenants’, who we are in regular conversation with around developing tenant services, let us know by including it in your email.

DON’T MISS

We’ve produced a survey which will take no more than five minutes to fill out and will let us know if we are on the right track with the changes we have made to the housing site. You can fill out the survey online by visiting: www.surveymonkey.com/r/housingonlineservices

*TOPTIP
Why not save or ‘bookmark’ these web addresses on your smartphone, tablet or computer, so you don’t have to retypewheneveryou want to check your rent or report a repair?

Your council services - available anytime.
Simple, speedy and safe.
Concerned about your own or someone else’s alcohol or drug use?

Call 01343 610500
Text 07812 228547
Email arrows@quarriers.org.uk

Supporting adults with problematic substance use to:
- build and maintain motivation
- cope with urges
- manage thoughts, feelings and behaviours
- live a balanced life

Arrows
23 High Street, Elgin
Moray IV30 1EE
www.quarriers.org.uk/arrows

Quarriers is a registered Scottish charity no.SC001960

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Arrows
A Quarriers Service

Concerned about your own or someone else’s alcohol or drug use?

Call 01343 550145

6 HARROW INN CLOSE, ELGIN, SCOTLAND IV30 1BP

E-mail: highlandmobiles@hotmail.co.uk

MOBILE PHONES
UNLOCKING • iPADS
iPODS • TABLETS
REPAIRS AND ACCESSORIES
PC & LAPTOP REPAIRS
Tel: 01343 550145
6 HARROW INN CLOSE, ELGIN, SCOTLAND IV30 1BP
E-mail: highlandmobiles@hotmail.co.uk

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Moray Tyre Services
Specialist in agricultural, truck and car tyres

24hr mobile fitting & repair for agri, truck and car

SUPPLY AND REPAIR
ANY TIME, ANY SIZE ANYWHERE

WINTER TYRES
NOW AVAILABLE

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p44tty@btinternet.com

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Specialist in agricultural, truck and car tyres

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ANY TIME, ANY SIZE ANYWHERE

WINTER TYRES
NOW AVAILABLE

07878 222976
p44tty@btinternet.com
DO YOU WANT TO LIVE IN A NEIGHBOURHOOD THAT LOOKS LIKE THIS?

Do you think anybody else would? In the last 12 months we have collected 100’s of fly tipped items from our neighbourhoods throughout Moray. Fly tipping costs thousands of pounds each year.

We would rather be spending money improving your neighbourhood rather than picking up other people’s rubbish.

- Fly tipping is illegal
- Fly tipping takes away the pride you may feel in the place where you live and where your children play
- Fly tipping makes your neighbourhood unattractive
- Fly tipping costs you money

If you are planning on getting a new sofa, TV, washing machine or a bed then please plan ahead, don’t dump it in the street or in your garden.

You can dispose of all these items free of charge if you take them to your nearest Recycling Centre. The Moray Council offers a free uplift service for the removal and disposal of white goods; for example cookers, washing machines, fridges and freezers. Other items can also be removed using our Bulky Uplift Service however this has a charge for this service. To book an uplift or for more information contact our Environmental Team:

- Phone: 0300 123 4565
- Email: bulkyuplift@moray.gov.uk; or
- Go online at www.moray.gov.uk.

Integrating Health and Social Care services in Moray

The Public Bodies (Joint Working) (Scotland) Act 2014, will mean that all Health & Social Care Partnerships including Moray Adult Community Care Services and NHS Grampian will require to have a plan in place for the delivery of adult health and social care services within the Moray local authority area by 1 April 2016.

A document outlining the future governance arrangements for the Moray Partnership has already been developed and consulted on by the public and the joint workforce. The document outlines the formation of the Moray Integrated Joint Board, which will oversee the delivery of adult health and social care services within this area. The document also outlines the vision, principles and values for the Partnership.

The Moray Strategic Plan will be reviewed annually but will be for a 3 year period. The document will outline the key priorities for the Moray area from 1 April 2016 and the draft document will be made available to all for comment from December.

For more information on integration and ways to have your say on the development of the Strategic Plan, visit www.moray.gov.uk/integration.
What do we do?

• Assessment and support for adults experiencing substance misuse
• Recovery support

Who is the service for?

Arrows is a service for anyone worried about alcohol and drug use, whether it is their own or a loved one’s. Support is available to anyone with concerns, no matter how small.

At times it’s the friends, family or other people around an individual who may recognise their drug or alcohol issue first. Arrows can support friends and family to understand and talk about problematic substance use with their loved ones.

What support is available?

Arrows offers a listening ear and gives advice and information for people facing addiction issues. We can support you to recognise the impact that substance use is having on your life and help you build a plan for the future.

How do I access support?

You can drop into our Elgin office during opening hours. We are located near the end of the High Street, with both a High Street entrance and side door entrance on Kilmolymock Close. Alternatively, you can call, text or email and we can arrange to meet with you at a convenient time and location to discuss support options.

For more information get in touch with us by:
Visit: 23 High Street, Elgin, Moray, IV30 1EE
Phone: 01343 610 500
Text: 07812 228 547
Email: arrows@quarriers.org.uk
Website: https://quarriers.org.uk/services/arrows-drug-and-alcohol-support/
You said….We did!

We listen to your feedback and act 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….**

- You said we should improve our repairs service (DLO)

**WE DID…**

- We restructured the teams within the DLO to enable them to manage their workloads easier and increase consistency

**YOU SAID….**

- You suggested that we should include national averages and tweak the design of our annual performance report

**WE DID…**

- We used comments from your feedback forms and consulted with the Tenants Forum to amend the format of our annual performance report

**YOU SAID…**

- You said you were having issues with condensation and/or damp

**WE DID…**

- We introduced a pilot scheme to compare the effectiveness of products for the reduction and elimination of condensation and dampness.

**YOU SAID…**

- You said our website could be easier to navigate and have access to online systems.

**WE DID…**

- The housing section of our website was reviewed to make it easier to find information, made online forms and uploaded pre-completed forms such as the standing order form for paying your rent.
Have your say...

The Tenants’ Voice is put together for YOU so it is important that it contains the information you want to know about.

If you have any ideas or comments on what you would like to see in the newsletter, please tell us. We have introduced this section to give you the opportunity to have your say.

I would like the Tenants’ Voice to include more about:

- Repairs and maintenance
- Tackling antisocial behaviour
- Community projects
- Housing issues
- Issues affecting young people
- Housing and other benefits
- Applying for a house or transfer
- Issues affecting disabled tenants

Any other ideas or comments:

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Name...........................................................................................................Contact No........................................................
Address........................................................................................................................................

Please fill in this form and return it to your local access point or send them to Housing and Property,
The Moray Council,
PO Box 6760, Elgin, IV30 9BX.
**Christmas Quiz**

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

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**SANTA REINDEER SNOWFLAKE CAROLS CHESTNUTS ELF RUDOLPH PRESENTS FIRE SNOWMAN JINGLEBELLS SLEIGH TREE STAR CAKE TINSEL WINTER GROTTO**

**ENTRY FORM**
Name:
Address:
Telephone Number:
Email Address:
Please return to: Housing Policy Team, PO Box 6760, Elgin, IV30 9BX or drop into any access point.

---

**Congratulations**

To Miss Isabel Tulloch who was the winner of the £20 gift card for successfully completing the Tenants’ Voice summer word search competition.

To Miss Iona Sutcliffe who was the winner of the £50 gift card for filling in and sending back the New Tenants Survey.
Easymove Removals
• House Clearance Service
• Full Houses to Single Items
• Removal & Storage Service
• Reasonable Rates

Give us a call – No task too small
FREE Estimates
01343 559594 07912 424512
www.easymove-elgin.co.uk
Email: easymoveremovals@live.co.uk

Lends equipment such as electric/manual wheelchairs, scooters, walkers etc.
SHOPMOBILITY MORAY
Helping people who have limited mobility, long or short
term, or visual/hearing impairments access to shops and
other facilities in Elgin City centre and further afield.
Certain equipment can be taken away for longer use.
Opening Hours are:- Tuesday – Saturday 10am – 4pm
59 High St, Elgin IV30 1EE - 01343 552528

When You Want It Done Right…’
Anderson’s Removals
(Buckie) Ltd
01542 839151
www.andersons-removals.com
• Professional • Reliable • Full Assistance Given •
• Packaging and Packing Service • Flat-Pack Assembly •
• Disconnection & Reconnection Of Electrical Appliances •
• Full/Part Domestic & Commercial Relocations • Van & Driver Hire •
• Experienced Carrier & Handling of Antiques & Fine Furnishings •
• Free no Obligation Quotes • Advice •

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CAR AND BIKE STORAGE
INCLUSIVE INSURANCE
• LARGE SECURE STORAGE WAREHOUSE •
• POLICE & FIRE ALARM & 24HR CCTV •

C & S
AMES TAPERS
AND DECORATORS
INTERNAL + EXTERNAL

CONTACT
STEVE
01309 676348
07718996014

PLASTERING - COVING

SAmaritans Let Me Say It My Way
Talk to us any time you like, in your own way and
off the record – about whatever’s getting to you.

116 123
This number is FREE to call
01463 713456*
(Local rate)
07725 90 90 90
Standard text rates apply

jo@samaritans.org
samaritans.org

Visit us
67a Tomnahurich Street,
Inverness IV3 5DT

We also provide storage
Wooden 250c/f containers
Car and bike storage
Inclusive insurance

Contact
Steve
01309 676348
07718996014

Painting - Ames Taping

Samaritans
*Local call charges apply. A registered charity
Well established dental practice in Moray, providing NHS and private treatments, along with private dental plans.

Now Registering New NHS Patients.

Mon – Fri 9am - 5pm
NHS Dial Emergency Cover Outwith Opening Hours

Help! How can I avoid Payday Lenders?

Live in Moray or Nairn? contact Forres Area Credit Union

and take control of your own money!

- Join the Credit Union.
- Save safely and regularly, whatever you can afford, from only £1 a week.
- When you need extra cash, either withdraw some of your savings pot or apply for an affordable loan.

01309 676735

facu@phonecoop.coop

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Join Scotland’s Fight Against Fire

Scottish Fire and Rescue Service’s Local Senior Officer for Aberdeenshire and Moray, David Rout, is encouraging the public to help reduce accidental fires in the home.

The latest phase of ‘Join 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 31 September 2015 fire crews in Aberdeenshire and Moray attended 118 accidental house 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.

As the colder weather settles into the North East there will be an increase of people using open fires and a variety of portable heaters to keep their homes warm. Please take care, use fire guards and take simple precautions to ensure there is no risk of furniture or clothing being too close.

During the Christmas period we historically see a rise in the number of fires in the home. All too often batteries are removed from smoke alarms as a means of powering the new children’s toys. Please don’t take that risk, the safety of your family and the early warning of fire is much more important for you and your family.

SFRS is asking people to consider their families and neighbours, who may be at risk and reminding them that they 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 “FIRE” to 80800 from your mobile phone.”
ARE YOU?

RECEIVING EMA?
RECEIVING BENEFITS?
AGED 15½ - 24
EXPERIENCED SUPPORT FROM THROUGH CARE/ AFTER CARE
HAD EXPERIENCE OF THE CRIMINAL JUSTICE SYSTEM
LOOKING FOR SUPPORT TO DEVELOP MY EMPLOYABILITY SKILLS

IF SO THEN FACE 2 FACE MAY BE ABLE TO HELP.
email lornaf@springboarduk.org.uk or Call 01463 232100
charity.springboard.uk.net/programmes-activities/

Springboard’s Face2Face project is working in partnership with Barnardo’s
Barnardo’s Works
engage • train • qualify • employ
LOTTERY FUNDED