

# the tenants' VOICE

CONTACT US

If you need to contact us or need information please call our **Contact Centre on 0300 123 4566** or visit our website [www.moray.gov.uk](http://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 Community Hub, Mid Street,  
Keith, AB55 5AH

Summer 2018

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UNIVERSAL CREDIT  
UPDATE



• *Enjoy* •

EMERGENCY OUT OF HOURS: 03457 565656

# Horizon

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Dear Readers,

## Welcome to the Summer edition of the Tenants' Voice

I am delighted to welcome you to your Summer newsletter as the new Chair of Communities Committee. I am a mother of four as well as a local Councillor and I live in Speyside where I grew up. I feel very lucky to live in such a beautiful rural area with a great community spirit. I love the outdoors and the gorgeous summer weather we are having. I expect there will be many days spent outside in the sunshine with the barbecue on the go and the paddling pool out. Please read the article on 'Summer Safety' to make sure there are no Summer disasters.

I am excited about becoming involved in tenant participation activities and have already met with the Moray Tenants' Forum who are a friendly bunch of people interested in having a say on their housing service. It is so important to get the views of our tenants on how their housing service is run. That is why I would urge you to respond to your tenant survey later in the year. This is a major satisfaction survey which gathers the opinions of **all** our tenants. This is your chance to get involved and have your say.

I have an interest and empathy for carers, whether home carers or family carers. I have always felt that this group of people are under appreciated and I am pleased that new rights came into force in April which better support unpaid carers. You can read more about this in the article 'New rights for carers'.

Another important feature in this newsletter is the 'Electrical safety' article. I don't think people realise the importance of registering new appliances in case of faults. This means the company can get in touch with you to recall them. It is important we all do what we can to keep safe and healthy.

I hope you enjoy your newsletter and the Summer ahead. If you wish to raise any points with me during my time as Chair, I look forward to hearing from you. I can be contacted through the Members Support Office on 01343 563550 or by email at [louise.laing@moray.gov.uk](mailto:louise.laing@moray.gov.uk)

A handwritten signature in black ink that reads "Louise Laing".

Councillor Louise Laing  
Chair of Communities Committee

# The Scottish Social Housing Charter

The Charter sets out the minimum standards and outcomes that social landlords must meet. Each year we must produce performance information for the Scottish Housing Regulator through a submission known as the Annual Return on the Charter.

## Ask for your copy of our Annual Performance Report

We must also produce a report for tenants and other customers that summarises our performance by 31 October each year.

Some tenants have told us that they would prefer to read this online. This year we are changing how we produce the report and we will only be sending out paper copies on request.

To ask for a paper copy, please fill in and return the pre-paid card included in this newsletter.

If you would prefer to read it online then email [housing@moray.gov.uk](mailto:housing@moray.gov.uk) and ask us to email you with a link to the report when it is ready.



## Our next tenant survey

Every three years we carry out a major satisfaction survey to gather feedback from tenants about housing services.

Around September, you will be asked to take part in a survey by a market research organisation called Research Resource. The survey will ask for your views on areas such as customer service, repairs and maintenance, tenant participation and communication, your neighbourhood and value for money. Responses are completely confidential.

Most landlords survey a sample of their tenants but we feel it is important to ask all of our tenants for their views. This means that everyone will get the opportunity to tell us what they think.

Tenant feedback from our 2015 survey was used to prioritise and make improvements to the services you receive and brought about actions such as:

- A review of our estate upgrading budget to place a greater emphasis on community based projects. We expanded the range of works which could be carried out to address your concerns about the condition of play areas, paths, fencing, landscaping and communal areas. A budget of £100,000 is available specifically for the works identified on estate walkabouts.
- Updating our Housing Investment Plan to include your three main priorities for improvement; heating and insulation, new bathrooms/showers and window replacements.
- Reviewing contact centre scripts to improve how we handle complex enquiries such as repairs and setting up a number of working groups to look at improving appointments, communication and tenant feedback.
- The development of a revised tenant participation strategy which increased the options for you to participate in our decision making processes.

Your opinions are very important to us so please make sure that you return your survey. We will use your results to help us focus on the things that really matter to you and to improve our services further.

**Look out for the survey which will be either emailed or posted to all tenants and help us to help you!**



**In 2015 we received  
1750 tenant responses  
to the survey**



**The overall  
satisfaction rate  
in the 2015 survey  
was 80%**

# Upcoming consultations

We always ask for your opinions when developing strategies, policies and making major changes to services. Your views are important in helping us to make decisions.

We will soon be asking for your feedback on:

- A review of our allocations policy which helps us to decide how we allocate homes.
- A review of our local housing strategy (LHS) which aims to make sure there is enough housing, of the right size and type, of good quality and in the right places, to meet the needs of local people.

Consultations are always publicised on our website at [www.moray.gov.uk/moray\\_standard/page\\_80310.html](http://www.moray.gov.uk/moray_standard/page_80310.html) and on social media through our Facebook Group “Moray Council Tenants”.

Tenants and their household members can ask to join at [www.facebook.com/groups/MorayCouncilTenants](https://www.facebook.com/groups/MorayCouncilTenants)

You can also ask to join our list of interested tenants. We contact people on this list, usually by post or email, to tell them when consultations are taking place and ask for feedback.

You can contact us on **0300 123 4566** or email [housing@moray.gov.uk](mailto:housing@moray.gov.uk)



Find us on 

## Energy Efficiency Standard for Social Housing Post 2020 (EESH2)

The Energy Efficiency Standard for Social Housing (EESH) aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases. Landlords have until 2020 to meet this standard.

The Scottish Government are seeking your views on the development of the next standard. They would like to hear your views on proposals to maximise the number of social rented homes meeting an EPC band B by 2032.

We attended a consultation event in Inverness with tenant representatives. Luke Macauley from the Scottish Government spoke to us about the future vision for all buildings in Scotland. The event was informative and explained more about the Government’s longer term aims heading towards 2040 and more energy efficient homes.

“In 2018/19 we will spend around £11 million to carry out repairs, improvements and modernisation to tenants’ homes. We will also spend an additional £2.7 million over and above our normal lifecycle replacement programme to carry out additional works to meet the EESH”

**John MacDonald**  
Asset Manager



# Moray Tenants' Forum

The Forum is a group of tenants who aim to improve housing services and protect tenant interests. We consult them when we need tenant feedback or make changes to services.

In February, the Forum invited Graeme Davidson (Housing Strategy and Development Manager) to talk to them about the Strategic Housing Investment Programme (SHIP). Graeme oversees the new build housing programme and talked to the Forum about the increasing demand for affordable housing, how our properties are designed and our future plans to meet housing need.

In April, the Forum welcomed Stirling Tenants Assembly to Moray. The group shared ideas and discussed the opportunities available to them to participate in their landlords decision making processes.

In June, Carol Chambers (Operations Manager for Housing Needs) came to talk to the group about the housing support team and explained their role in helping to sustain tenancies at risk and supporting homeless households.

Any of our tenants can join the Forum. They next get together at 2pm on 18 September in Elgin. Guest speakers from our Housing Policy and Housing Allocations teams will be coming along to talk to the group about a review of the Allocations Policy.

The Forum have access to grant funding to help them carry out their activities, this is used to help them cover things like travel expenses. If you would like to come along phone us on 0300 123 4566 or email [housing@moray.gov.uk](mailto:housing@moray.gov.uk)



Stirling Tenants Assembly Visit

## What the Forum means to some of the members:

I think I was so lucky to get my house (which is lovely) and I wanted to give something back

I have found out a lot of information over the years and enjoy the conferences.

Apart from the social side, it's good to hear from different departments on how the Council works

The Forum is a valuable link between tenants and the Council.

# Moray Tenants' Partnership

Two of our tenant representatives, Anna and Jane, attended an event hosted in Inverness to find out more about tenant scrutiny.

Tenants from Aberdeen City Council talked about their journey from setting up a panel of tenants to review housing services to giving recommendations for improvement which are considered by senior managers.

Some of our tenants have decided they would like to set up something similar in Moray. Tenants could use tools such as mystery shopping, staff or tenant interviews, visits to access points or empty properties, performance information and policies to help with their assessment. To find out more phone us on 0300 123 4566 or email [housing@moray.gov.uk](mailto:housing@moray.gov.uk).

No experience is necessary as we can offer training and support if required.



Our Communities Committee tenant representatives May McGarrie, Jane Bartecki and Anna Bamforth (left to right)

## Communities Committee

Communities Committee deal with housing issues such as regeneration, homelessness, social inclusion, community safety, antisocial behaviour and tenant participation.

The Committee meet every 2-3 months and three tenant representatives sit alongside Councillors and Officers and are able to participate and put forward their views. These tenant representatives also have voting rights which means they can influence policy and decision making.

Webcasting technology is used which means that anyone with access to the internet can log on to view meetings at a time and location to suit them. Webcasts are broadcast live and are then available to watch for 12 months after on our website at:

[www.moray.gov.uk/moray\\_standard/page\\_43661.html](http://www.moray.gov.uk/moray_standard/page_43661.html)

# Buckpool new build tenant group update

In the Winter Tenants' Voice we told you that a new group had formed in Buckie. The group are considering a community garden project for their estate so REAP, a local environmental charity, came to talk to them about setting one up. REAP also offer free courses so tenants can develop the skills needed to look after a community garden.

The group want to work with nearby primary schools to promote outdoor learning. They also hope that tenants and their families will help with planting, learning about the plants and best of all - eating the produce!

The group is made up of Moray Council and Langstane Housing Association tenants. They get together every three months to talk about estate based issues and try to come up with solutions to address them. Anyone is welcome to come along and share their views. Contact us on **0300 123 4566** or email [housing@moray.gov.uk](mailto:housing@moray.gov.uk) for more information.



“Getting involved in the tenants group is a chance for every adult to improve their immediate environment. If you feel something needs to change for the better then you need to step forward and be prepared to fight for it. It’s not a demanding group, not even 2 hours a month, and we’ve already made changes. With your help we can do so much more.”

Jacqui Lawtie, tenant



## Bucks4Buckie success!

Congratulations to the Buckpool new build tenant group who were awarded £1,917.72 at the Bucks4Buckie event in March.

Jacque Lawtie, along with some of the children from the estate, gave a short presentation to local residents about the benefits of the Seafeld Community Garden project. Local residents who came along on the day voted for who they wanted to receive a share of a £20,000 pot of funding. The group plan to use the money to buy some benches, one of which will be suitable for wheelchair users.

## Planting on our estates

We have heard that some of our tenants, particularly on new build estates, may not be planting flowers because they think this is not allowed. This is not the case, as long as you meet the conditions in your tenancy agreement and keep your garden tidy. In fact, we would love to see your gardening skills!





# New build programme

We have a healthy new build programme with developments currently under way in Forres and Elgin. Once complete, these developments will provide 68 new homes which will include flats, bungalows and larger family homes.

We give our family homes modern kitchens with space for dining and they usually have an upstairs bathroom with an over-bath shower and a downstairs toilet. Our bungalows have small gardens and level access showers as standard. We build bungalows on level plots close to bus stops and away from play areas.

Lyndsey and Michael Cruickshank moved into one of our new four bedroom properties in Elgin with their children Tiegan (10), Katie (9) and Mikey (2). They needed a bigger home for medical reasons and Lyndsey said they were already benefitting.

**“In our old house there was no room for a dining table, so sitting round the table and talking is great. We’re all sleeping better because the kids have their own room, and we’ve got a private secure garden for our dogs. I couldn’t ask for more”**

Lyndsey and the children are pictured above at their new home with Cllr Lorna Creswell and Cllr George Alexander who said it was important to maintain the momentum.

**“Numbers of households in Moray are projected to increase by 7.8% by 2033, so we must ensure that we’re continuing to provide as many high-quality, modern and energy efficient homes for our residents as we can afford.”**

# Tenant survey winners

Michelle Clark from Dufftown received her prize for completing a new build tenant survey.

All tenants who move into a new build are asked to answer questions relating to the moving in process, heating system, storage, parking and security. All entrants are put into an annual prize draw for a £50 high street voucher.

Michelle, who moved into her new build property in 2016, said she's delighted with the house.

**"I couldn't believe the quality and space. It's also really energy efficient and my energy bills have gone down."**

Michelle was presented with her prize by Chair of our Communities Committee, Cllr Louise Laing, who said the feedback from tenants is invaluable.



**"We're investing significant sums of money in hundreds of new build Council properties in Moray, so it's important that what we're providing is meeting the needs of tenants like Michelle and her family."**

New tenants who move into our other properties also have the chance to give their feedback in our 'new tenant survey'. This survey provides feedback on the moving in process, the condition of the property and value for money.

All entrants are put into a prize draw for a £50 high street voucher and our winner this time was Angela Mann from Fochabers who was delighted with her win.

# We listen to **your feedback** and **act on it**



## **YOU SAID...**

We should review whether to post the Annual Performance Report to everyone as it is available online

## **WE DID...**

This year's Report will be at access points, homeless hostels and online. It will only be posted to tenants who ask for a hard copy

## **YOU SAID...**

You wanted fences to be put up at the children's play area in Seafield, Buckie

## **WE DID...**

The play area is now safe and secure (see photo below)



## **YOU SAID...**

You had concerns about the full roll out of Universal Credit in Moray and found the changes difficult to understand

## **WE DID...**

We produced a new leaflet on Universal Credit which gives information and advice on the changes

# Leaflets and guides

Did you know that we have a wide range of leaflets and guides available to view on our website at [bit.ly/2Ln3DQb](https://bit.ly/2Ln3DQb)

You can also find our leaflets at our access points or you can ask to be sent a copy by emailing [housing@moray.gov.uk](mailto:housing@moray.gov.uk)

These leaflets get updated regularly with any relevant changes. We also add new leaflets when there is new information to share with you.

Recent additions include:

## **A guide to tenant participation**

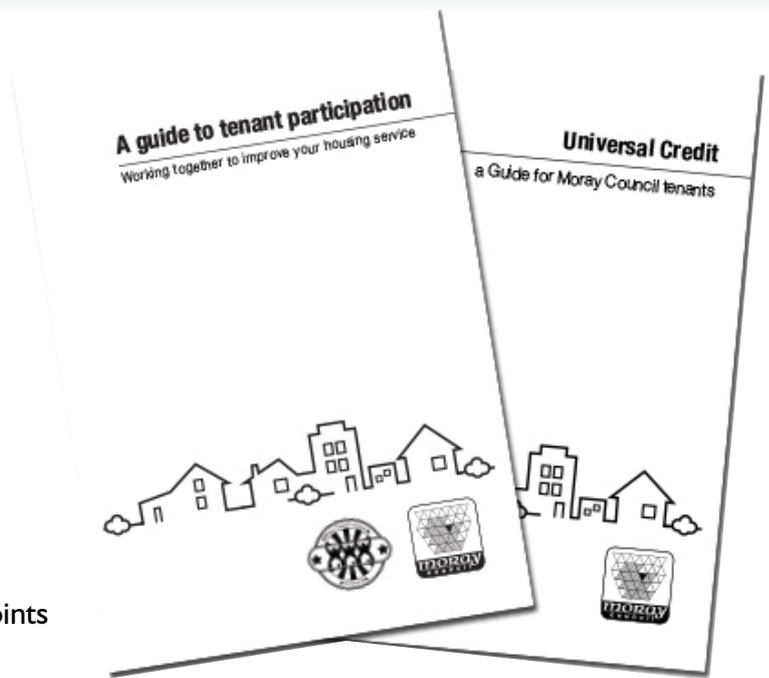
This leaflet tells you what tenant participation is and the various ways you can get involved. You can get involved at whatever level you are comfortable with, and do not have to give up a lot of your time if you don't want to. Our tenant group the Moray Tenants' Forum helped us with the content of this leaflet and their tenant approved stamp shows on the front cover.

This leaflet can be found on our website at: [www.moray.gov.uk/downloads/file118351.pdf](http://www.moray.gov.uk/downloads/file118351.pdf)

## **Universal Credit: A guide for Moray Council tenants**

This leaflet guides you through Universal Credit and will help answer any questions you may have. It explains what Universal Credit is, how to make a claim and how it is paid. It also gives advice on how to get help with budgeting, how to avoid sanctions and what to do if your circumstances change.

This leaflet can be found on our website at: [www.moray.gov.uk/downloads/file120371.pdf](http://www.moray.gov.uk/downloads/file120371.pdf)



# Universal Credit

Universal Credit is a replacement for some benefits and tax credits. These include housing benefit, child tax credit, income support, working tax credit, income based jobseeker's allowance and income related employment and support allowance.

Full rollout of Universal Credit for Moray started in June of this year. This brought with it new choices for claimants who can now choose to be paid monthly or have the payment split in half and be paid twice a month.

You will also be offered a choice between having the housing costs of your Universal Credit paid to your bank account or direct to us as your landlord. We would recommend that you have your housing costs paid direct to us as this lessens your chances of accruing rent arrears. You will only be offered these choices after you have received your first payment of Universal Credit. You can make your choice through your online account and you will have 60 days to decide what you want to do before the offer will no longer appear. If you later change your mind you can still use your online journal to request changes.

If you are already on an Alternative Payment Arrangement (APA) and your rent is already being paid direct to us, you will not be able to change this until your APA ends.

If you choose to have your housing costs paid into your bank account, it is important that you make sure you pay your rent each week to prevent falling into arrears and putting your

home at risk. If the housing cost element of your Universal Credit is less than the rent you are due to pay, you must continue to pay the difference to us yourself.

Universal Credit is paid in arrears and there may be a 6 week waiting period before you receive your first payment. If you think you will struggle financially for this time, you can ask the DWP for an advance in payment. This will have to be paid back within the first few months of your Universal Credit payments.

The Scottish Government have published a 6 page question and answer leaflet for those claiming Universal Credit in Scotland. The full leaflet called '**Universal Credit: New Choices for people living in Scotland**' is available on their website: [bit.ly/2FDk0Sd](http://bit.ly/2FDk0Sd)

Your local Jobcentre can help with any Universal Credit issues. For all Moray Jobcentres phone **0345 604 3719** or text phone **0345 608 8551**

You can also get help with getting online and completing your Universal Credit form at your local council office or library.



## This is a reminder of our new bank account

If you use Standing Orders or are a Faster Payment customer you will have received a letter informing you that our bank account has changed.

On 25 October 2017, our old bank account was closed. If you are still using our old bank account then your payments may have been rejected. Contact your bank immediately and update to the new details.



### OUR NEW BANK ACCOUNT DETAILS

Sort code: 80 - 06 - 66

Account number: 00111513

## New housing payment cards

You will have now received the new style payment card, which has a brightly coloured purple band across the top. Please make sure that you are using your new card and destroy the old one. This will make sure your payments are processed.



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

By law, we must take part in the National Fraud Initiative (NFI) data matching exercise. This means that, every 2 years, we have to provide information on all our tenants to Audit Scotland who matches it with data from other Council departments and organisations.

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

The personal data that we must give to Audit Scotland on our tenants and applicants includes:

- name;
- address;
- date of birth;
- contact details (phone numbers and email);

# National **FRAUD** initiative

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

You do not need to do anything, there is more information on our website:  
<http://bit.ly/2gbiUkP>

## New rights for carers

Are you an unpaid carer? New rights came into force on 1 April 2018 which could affect you.

The intention of the Carers (Scotland) Act 2016 is to make sure unpaid carers are better supported so they can continue to care, if they wish, whilst maintaining their wellbeing and to have a life alongside caring.

A 'carer' is someone who provides or intends to provide care for another person. There is no requirement for a carer to provide a substantial amount of care, on a regular basis.

The Act gives:

- adult carers a right to an 'adult carer support plan'
- young carers a right to a 'young carer statement'
- carers a right to support that helps meet any 'eligible needs'
- carers a right to be involved in services
- carers a right to be involved in the hospital discharge process of the cared-for person



Local authorities must give carers access to information and advice services covering a range of mandatory areas. These include emergency planning (for example, through Quarriers Carer Support Services). In addition, the Scottish Government are preparing a Carers' Charter setting out the rights of carers in the Act.

For more information on carers' rights visit 'vocal' at:

[www.vocal.org.uk/carer-support/info-for-carers/practical-support/carers-rights](http://www.vocal.org.uk/carer-support/info-for-carers/practical-support/carers-rights)

# SUMMER SAFETY TIPS

Whether you are staying at home this summer or jetting off to foreign lands, we want you to have a safe and enjoyable time.

Do not mention that you are away from home on social media sites as this can alert people to the fact that your home will be empty.

**Other ways to stay safe are:**

## In the home

- If you are going away leave a spare key with a trusted friend or neighbour so they can check on your property while you are away.
- Check the batteries on all smoke alarms and carbon monoxide detectors to make sure they are in working order.
- Keep all medicines and cleaning products away from children and pets.

## Out and about

- Get rid of any glass or bottles by putting them in a bin and not leaving them out in the open.

- Never throw a lit cigar or cigarette away in a rural area as this may cause serious fires, or even wildfires.
- If a fire does occur in the countryside, no matter how small, call the Fire Service straight away by dialing 999. Even small fires can turn into a wildfire very quickly.

## Holidays abroad

- Always use a sunscreen with an SPF of 30+ and re-apply regularly to avoid painful sunburn.
- Drink plenty of water and try not to have too many sugary, caffeinated and alcoholic drinks.
- Never leave children unattended around a swimming pool.
- Always read the safety advice for the country you are visiting. Your travel documents will usually have safety information within the small print.



# Gas safety

By law, we must make sure that all gas appliances and flues in your home are checked and certified as being “safe” every year.

To meet this legal requirement we must access all properties with gas appliances to carry out a service and safety check every year. It is a breach of your tenancy agreement with us not to allow access to your home for gas servicing.

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

Unfortunately, each year there are a small numbers of tenants who do not allow our engineers access. In these cases our only option is to arrange a forced entry. If a forced entry is carried out we will change the locks and this cost will be charged to you.



Please avoid the safety risk and unnecessary expense and allow the gas engineer into your home. If you are not going to be at home when the engineer is scheduled to call please let us know and we can rearrange the appointment. You can phone us on **0300 1234 566** to make alternative arrangements for access. It is important that you tell us your most recent contact details and phone numbers so we can get in touch with you if we need to.

**Don't put your family, your home or your neighbours at risk!**

## Locking Valves

Vulnerable customers, such as people with Alzheimer's or autism, need extra safeguarding. Statistics show that the elderly and people in vulnerable situations are at a much greater risk from gas leaks and fires in their homes.

SGN can provide a locking cooker valve that helps vulnerable people maintain their independence at home and provides reassurance to family, friends and carers.

The simple safety device is fitted to existing gas cooker pipework. When the valve is locked, the gas supply to the cooker is stopped. This stops the risk of the cooker being unintentionally turned on or left on, and gives peace of mind to the carer or relative that the cooker can't be used when they leave the house or the room. The carer or relative can easily turn the valve on using the key when the cooker is required so the vulnerable person can continue to use their gas cooker safely.

Since the pilot project began in 2015, SGN engineers have fitted locking cooker valves in homes across Scotland and the south of England.

You don't need to change energy supplier or inform your supplier of the device.

Find out more on their website at [www.sgn.co.uk/Safety/Locking-Cooker-Valve](http://www.sgn.co.uk/Safety/Locking-Cooker-Valve)

Or phone **0800 9751818**.



**SGN**  
Your gas. Our network.



# Electrical safety

Would you let someone into your home if there was a chance that they could injure or even kill you?

If the answer is no, then why are 76% of people in the UK bringing electrical appliances into their homes without registering them?

Registering your product makes it possible for the manufacturer to get in touch with you if it turns out the item you have bought was somehow faulty or dangerous.

If you are worried that you may have a faulty appliance in your home, you can check by visiting:

[www.electricalsafetyfirst.org.uk/product-recalls](http://www.electricalsafetyfirst.org.uk/product-recalls)

## Right to repair

By law, as our tenant, you have the right to have certain urgent repairs carried out by us within certain timescales. This is called the 'Right to Repair' scheme.

You can find more information in our leaflet 'Your Right to Repair':

[www.moray.gov.uk/downloads/file103769.pdf](http://www.moray.gov.uk/downloads/file103769.pdf)

This leaflet explains the scheme in detail and lists the types of repairs that qualify and the timescales involved.

If we do not carry out the work within the timescales you may be eligible for £15 compensation for the inconvenience. You can also ask another contractor to carry out the work and we will pay for it as long as they are on our list of approved contractors.

You can find this list on our website:

[www.moray.gov.uk/moray\\_standard/page\\_54660.html](http://www.moray.gov.uk/moray_standard/page_54660.html)

Or contact us on **0300 1234 566**



connecting folk, work and place



# SCOTLAND

**REAP** (Rural Environmental Action Project) is a local sustainable development charity based in Keith. REAP works to raise environmental awareness, tackle economic inequality and engage in social enterprise through various projects and services.

**Current work includes:**

- Local food and growing projects – ‘Grow Elgin’ is a project working with community groups, schools and individuals. Its aim is to increase the number of people growing and eating local fruit and veg and composting their own food waste. Workshops are also run to teach new skills such as sowing, planting, harvesting, preserving and composting.

- Energy saving projects – ‘Energy Benefits Moray’ is a project offering free and impartial energy saving advice and support to people of all ages in Moray.
- Wind farm community funds – REAP administer two local community benefit funds for local wind farms at Hill of Towie and Edintore.

They can also carry out community consultation and evaluation work.

For further information and to see what they can do: Visit their website: [www.reapscotland.org.uk](http://www.reapscotland.org.uk)

**Visit their local office: 177 Mid Street, Keith**

**Call them on: 01542 888070**

**Email: [info@reapscotland.org.uk](mailto:info@reapscotland.org.uk)**

## Are you **flush** enough to have no cover?

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

Find out more about protecting your furniture and personal possessions.

**Call: 01343 563899**

[www.moray.gov.uk/tenantsinsurance](http://www.moray.gov.uk/tenantsinsurance)

**Connect: with your local housing officer**



Terms and conditions apply, contact above.

Price includes Insurance Premium Tax (IPT) charged at the appropriate rate. Lower sums insured at lower rates are available for over 60's.

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

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In association with



# New ways to buy a home if you're over 60

Housing Minister, Kevin Stewart, meets with Link Residents at the launch of the over 60's scheme

Many people over the age of 60 own homes which are not suited to their needs and want to buy a new one rather than move into sheltered or other rented housing. Link and the Scottish Government can provide funding to support the purchase of a home for over 60's who need to move for support, health or family reasons. Ann Crombie, a LIFT scheme customer, recently downsized to a more manageable property that, without the help of the scheme, would have been unaffordable.

She said "I've been telling all my friends about the scheme, how easy it was and all the good help I received from Link when I needed help". There are different schemes for houses for sale on the open market and for new builds. Eligibility criteria apply. To find out more:

contact Danielle Lynch on **0330 303 0125**  
email [lift@linkhaltd.co.uk](mailto:lift@linkhaltd.co.uk)  
visit [www.linkhousing.org.uk/LIFT](http://www.linkhousing.org.uk/LIFT)



## Housing adaptations

Housing adaptations are important to help older and disabled people live safely, comfortably and independently at home. The most common types of adaptation include level access showers and a ramp to the front door. On 1 April 2016, the Moray Integration Joint Board became responsible for the planning and installation of all adaptations.

The Integration Joint Board aims to improve health and social care outcomes by integrating services given by the Council and NHS Grampian. Health and Social Care Moray is responsible for the delivery of integrated services, including occupational therapy services to older and disabled people.

Health and Social Care Moray has recently introduced a new policy for adaptations which sets

out the eligibility and range of adaptations that are available. The occupational therapy service will apply the policy when assessing the adaptation needs of Council tenants. Although the responsibility for adaptations has moved, the Housing Service will continue to work in partnership with Health and Social Care Moray to make sure that the needs of our tenants are met.

If you have any enquiries about adaptations to your home or want information on the new policy, please contact:

Access Care Team  
**01343 563999**  
[accesscareteam@moray.gov.uk](mailto:accesscareteam@moray.gov.uk)



# Help stop crime



The organisation 'Crimestoppers' have launched a campaign to raise awareness of a criminal enterprise known as County Lines. This sees criminals from major cities such as Liverpool and London expanding their drug networks to Scotland and especially to rural areas.

These drug gangs often set up base in a rural area for a short time, taking over the home of a vulnerable person and using their home to store drugs, as well as using them to act as drug runners. These gangs also use children as young as 12 to traffic drugs using dedicated mobile phones or 'lines'.

This has a huge impact on communities as, together with the misery that drug abuse can cause, it also brings serious criminal behaviour such as violence, exploitation and abuse.

Crimestoppers are working with the Police to identify these drug dealers who target the vulnerable members of our communities. They are asking for your help to spot the signs of exploitation or the signs that a property is being used for drug dealing:

- Do they suddenly have lots of money/new clothes/mobile phones?
- Are they travelling alone to places far from home?
- Are they carrying drugs or weapons?
- Are they hanging out with people who are older and seem controlling?
- Are they going missing from school or home?
- Are there lots of different people visiting the property at odd times of the day or night?
- Is there an increase in cars pulling up for short periods of time?
- Are curtains and blinds closed all the time?

If you have suspicions or information and you think this is happening in your neighbourhood, please call Crimestoppers. They will not ask your name and will not judge. They will listen to what you know and pass it on for you.

Call Crimestoppers anonymously on 0800 555 111 or report your information on their online form: [bit.ly/2IDcoVI](https://bit.ly/2IDcoVI)

**Everyone has the right to feel safe wherever they live!**



**CRIMESTOPPERS**

**0800 555 111**

Call anonymously with information about crime

# Keep Moray beautiful

Not only is litter unsightly but it can also impact on our environment and our health. It can kill wildlife, cause fires and discarded food such as apple cores and banana skins attracts vermin.

The Scottish Government recognise that the effects of litter and fly-tipping are a risk to public health and the environment. Tackling these problems costs at least £53 million each year. Public money that could be better spent on delivering front line services.

It would perhaps shock you to know that about 475 pieces of litter are dropped every minute in Scotland which is nearly 50 pieces of litter for every person.

We all need to take responsibility for getting rid of our litter correctly, and as there are over 1,300 litter bins in Moray there is no excuse. If there is no litter bin near you at the time, it should be taken home and placed in your refuse or recycling bin.

If you are caught dropping litter, you will be liable to pay an on the spot fine of £80 which can increase if the case goes to court. Litter includes cigarette ends and also biodegradable items such as fruit skins and breadcrumbs. You can also be prosecuted if your children drop litter as they are

your responsibility. It is to our own benefit to address the litter problems in our area. Litter can have an impact on the popularity of local tourist areas, there are links between litter



Keep Scotland Beautiful

#RoadsideLitter  
www.keepsotlandbeautiful.org

“As residents of Moray, we’re lucky to live in one of the cleanest counties in Scotland – it’s incumbent on us to ensure it stays that way. Be part of the solution, not the pollution”

Mike Neary  
(Acting Waste Disposal Officer)

and increased crime rates, and broken glass and rusty cans can cost people and pets their health.

If you want to clean up your area by organising a ‘litter pick’ our recycling team will be happy to provide litter pickers, gloves, hi-viz vests and bags for you to use. We will also arrange to have the rubbish uplifted following your litter pick and can publicise your event on our events calendar to encourage other volunteers to help out. Further information on this can be found on our website:

[www.moray.gov.uk/moray\\_standard/page\\_57726.html](http://www.moray.gov.uk/moray_standard/page_57726.html)

You can also report a litter problem by contacting [waste@moray.gov.uk](mailto:waste@moray.gov.uk)

## Moray Council apprentices

It was Scottish Apprenticeship week in March so we thought it was a good time to give praise to some of the apprentices that have joined us.

Apprentices support many areas of business within the Council and an apprenticeship gives them vital experience of the workplace.

Our Building Services section has one apprentice for every nine tradespersons. They are vital in producing the craftsmen and women of the future.

Davie Kerr, Co-ordinator, has recently taken up the role of mentoring new starts. For some apprentices, their job with us is their first since leaving school and making the leap can be challenging. Having a mentor can make the transition easier.

Accolades have gone to Apprentice Electrician, Daniel Begg, who was runner-up at the SECTT’s National Electrical Apprentice of the Year competition, with his excellent practical ability praised. Meanwhile Graeme Ralph received ‘Best Student’ within the HNC Construction Management course at Moray College last year. Graeme has wasted no time putting his talents to good use, securing a Contracts Supervisor post with us, based in Mosstodloch.



Left to right – Conor Copland (Joiner), Kal Allen (Joiner), Blair Short (Electrician), Davie Kerr (Mentor), Chris Hay (Joiner), Katie Thornley (Admin), Leon Ralph (Joiner), Daniel Begg (Electrician), Forrest Watson (Electrician)

“Investing now in the skills we will need is an important part of our business planning – it also matches the Council’s priority of cultivating ambitious, confident children and young people in our community.

We’ve a strong tradition of producing highly-skilled tradespeople, thanks to the quality of training available locally from providers like Moray College, which has seen a number of apprentices achieve local and national recognition.”

Mike Rollo, Building Services Manager

# Moray Fresh Start

Moray Fresh Start is a charity which aims to relieve the pressure on people who have been housed after being homeless. They can provide clients with a starter pack of household items to make their move into permanent accommodation a bit easier for them. They can also assist people who are returning home from hospital and need some household items to help them return home.

Starter packs can only be issued to clients referred by an official body such as our housing support service, women's aid or social work. Applications cannot be accepted directly from individuals but if you, or someone you know, is in need you can contact Moray Fresh Start for advice on how to qualify. The packs usually include cutlery, crockery, pots and pans, bedding, cleaning materials and some electrical goods.

We spoke to the Chair, Mary Nelson, who told us how much the charity depends on its volunteer workers and the generous donations they receive. Mary explained that the charity would like to recruit some volunteers who have a professional background to become trustees. They would also welcome more volunteers to help in their store which is open from Monday to Friday 8.45am – 11.00am. Work in the store involves receiving donations of goods, checking them for condition and arranging the packs. The store is based at Elgin Business Centre on Maisondieu Road.

Mary told us that 161 packs were given out last year and this year is on target for being twice that amount. She stressed how grateful the charity is for donations and how much they rely on the Moray community for support. At present supplies are low for the following items:

- Hand and bath towels
- Bath and pedestal mats
- Glasses
- Small casserole dishes
- Saucepans and frying pans
- Egg cups
- Crockery
- Cutlery

- Single and double bedding (sheets and duvets)
- Curtains of all sizes

**You can help this valuable charity and make a real difference to people in a number of different ways:**

- Helping in the store
- Fundraising
- Donations of new or gently used items
- Donations of cleaning materials like washing up liquid and laundry detergent
- Cash donations of any value (£30 buys a set of basic electrical items, £150 funds a full pack)

**If you are interested you can contact Moray Fresh Start directly:**

Phone: **07824 815096** or **01343 550566**

Email: [contact@morayfreshstart.org.uk](mailto:contact@morayfreshstart.org.uk)

Website:

[www.morayfreshstart.org.uk/how-to-help.php](http://www.morayfreshstart.org.uk/how-to-help.php)

Facebook: [www.facebook.com/morayfreshstart](http://www.facebook.com/morayfreshstart)



Very impressed. I had nothing to move into my flat with so am delighted with what I received

This is a great pack. I could never have afforded all this.

I was really happy and pleased with the items I got from Moray Fresh Start.  
**Fred**

It gave me a great start and means I have enough money for a cooker!

# A day in the life...

**Louise McKnight is the housing liaison officer with the Community Safety Team and has been in this role since October 2015. Prior to this Louise had worked in the housing admin team and as a housing assistant.**

**We caught up with Louise on a busy Friday morning to ask her a few questions and find out more about her job before she headed out on her visits to tenants.**

## **Can you tell us what your role involves and how it fits into the Community Safety Team?**

My role is to deal with antisocial behaviour in Council tenancies. Antisocial behaviour covers a range of issues from dog barking and dog fouling to drug dealing. Being a part of the Community Safety Team allows for a joint working approach with the Police, NHS Scotland, Community Wardens, Social Work and other agencies. This allows for increased knowledge through information sharing and ultimately results in complaints being dealt with quicker and in a more efficient manner.

## **What does an average day look like for you?**

There is no such thing as an 'average' day really. Every day can bring new challenges and different issues to resolve. I tend to start my day in the office. This gives me a chance to see what has happened overnight – there may be phone calls and emails that have come in and need to be responded to. I will then plan my day by looking at what is a priority and making the best use of my time.

The majority of my day is spent on visits to complainants and to the tenants who are the subject of complaints. I spend time with them discussing their issues and advise them of what action can be taken and the timescales involved. I usually end my day back in the office where I complete any paperwork and update the I.T. systems. As I cover the whole of Moray, one day could see me starting in Elgin and travelling as far as Forres, Buckie and Dufftown.

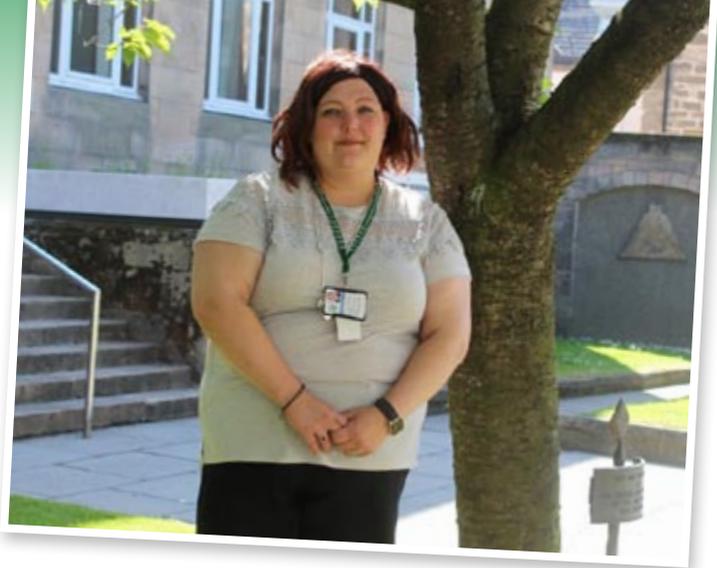
## **What are some of the main challenges you face?**

The main challenge for me is that there is often a lack of understanding about how much action I can take. Although we have certain powers and there is a great deal we can do to help, we cannot always meet people's expectations or their desired result.

Dealing with people who are angry or upset can also sometimes result in verbal abuse and I can be shouted at and sworn at. Although these situations are challenging, I find that by staying calm and professional the situation usually settles down. I am there to help people during a difficult time and once I explain this and they accept it, we are able to have a meaningful discussion and hopefully resolve the issues.

## **What is your favourite part of the job?**

I really love my job and enjoy coming to work each day. Although there are difficult challenges and some really hard days, it is a great feeling to be able to help people. I have an excellent supportive team around me, I get to know people from all walks of life and I can usually provide a resolution to their problems which helps to improve their lives – what more could you ask for from a job!



## **If you had a magic wand, what would you change about your job?**

The honest answer to that is 'nothing' – it works how it is.

## **What would you be doing for a job if you were not doing this?**

I would be an 'International Woman of Mystery'! No, seriously – I always wanted to be an estate agent when I was younger so I guess I have always wanted to work in a housing environment.

## **What do you like to do when you are not at work?**

I play darts. I am the Captain of the darts team for the Station Hotel in Hopeman. I have a passion for Harris Tweed and I enjoy going to music gigs and having a wee gin.

## **How would you describe yourself in 3 words?**

Loud, Opinionated and Caring – I'm not loud and opinionated in work though, only caring!

## **What is the most important thing you have learned in the last 5 years?**

Patience

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

That would be Melissa McCarthy. She is funny, sassy and loud just like me.



To report antisocial behaviour during office hours call **01343 563134/563074**.

If your complaint is more serious call the non-emergency Police Scotland number 101. You can also report antisocial behaviour on our website at **bit.ly/2MOoMzX**

# Summer Quiz

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

SPRING | FLOWERS | SUMMER | HOLIDAYS | CAMPING | ICECREAM | SUNSHINE | DAFFODILS  
 DAISY | CHICKS GARDENING | BUDS | MIDGES | SHOWER | OUTDOORS | SUNNY | TROPICAL  
 HUMID | GROWING | FRAGRANT | WARM | LIGHT | HOT | CLOUDLESS | FRESH

Name:.....

Address:.....

..... Postcode: .....

Phone number:.....

Email address:.....

**To be entered into our prize draw for a £20 shopping voucher please complete the word search and send it to us by no later than 30 November 2018.**

You can post it to us at: **Summer 2018 Competition**, Housing & Property, PO Box 6760, Elgin, IV30 1BX, or hand it in to your local area office.

## CONGRATULATIONS

To Patricia Clark from Buckie who was the winner of the £20 gift card for successfully completing the Tenants' Voice Winter Wordsearch competition.

Lends equipment such as electric/manual wheelchairs, scooters, walkers etc.

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akcleaningelgin@yahoo.com

# Richard Thompson & Sons

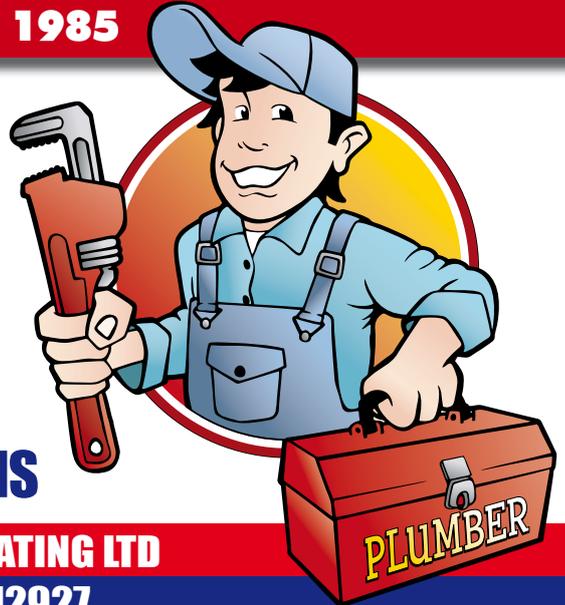
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[www.quarrierscarersservice.org.uk](http://www.quarrierscarersservice.org.uk)

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