

the tenants' VOICE

Summer 2022

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CONTACT US

Our access points are currently closed due to the Covid-19 pandemic. If you need to contact us or need information, please call our Contact Centre on 0300 123 4566 or visit our website at:

www.moray.gov.uk

We will let you know through our website and our Facebook page when our offices re-open.

BUCKIE

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

ELGIN

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

FORRES

Forres Library,
High Street,
Forres, IV36 1BU

KEITH

Keith Community Hub,
Mid Street, Keith,
AB55 5AH

HELLO Summer

EMERGENCY OUT OF HOURS: **03457 565656**

YOUR LOCAL CREDIT UNION NEEDS YOUR HELP



CAN YOU HELP ONCE A WEEK IN MORAY REACH OUT?

WEDNESDAYS 11AM TILL 1PM

**CALL MAGGIE OR JACKIE ON
01309 676735 OR EMAIL
INFO@MORAYFIRTHCREDITUNION.CO.UK**



**MORAY FIRTH
CREDIT UNION**

PLEASE DO NOT FEED THE SEAGULLS

Please don't throw food to the Seagulls they have their own food sources.

Seagulls can damage buildings, block chimneys and gutters, create noise, leave mess from faeces, and swoop at people to take food or protect their young.

If you are aware of anyone feeding seagulls then please pass on this information.

TO REPORT SEAGULL FEEDING
0800 587 7197

Or contact your community warden



It happens!

Don't get that sinking feeling...

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

Connect: with your local housing officer

Terms and conditions apply, contact above.

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

FP.ENT.97.LC.MOC





Dear Readers,

Welcome to the Summer edition of the Tenants' Voice.

It is a pleasure to introduce myself as the new Chair of the Housing and Community Safety Committee. I am 26 years old, and was born and raised in Elgin. My family owned local hospitality businesses The Lido Café and Enrico's Restaurant.

I'd love to see improvements to housing across the board, in particular to make them more efficient. The increasing cost of living is a real worry for us all and more efficient homes means that in the long term, bills can hopefully be a bit less of a worry.

Now that we have finally reached the end of Covid restrictions, I hope you can enjoy summer properly as it has been difficult to do so over the past two years. If you are a dog owner and plan to be out and about in the nice weather, please make sure to read the article on responsible dog ownership. There are a number of other important articles in this newsletter including gas safety, scam alerts and elder abuse awareness. Also an article on garden maintenance and details of our grass cutting scheme.

I am really looking forward to my new role as Councillor and as Committee Chair and would like you to be assured that you can contact me should you wish to do so. I can be reached by phone via the Council's Members Support team at **01343 563114** or by email at **amber.dunbar@moray.gov.uk**.

Councillor Amber Dunbar (Elgin City North)
Chair of Housing and Community Safety Committee

Breathing Space...

“no one needs to hide behind **fine**”



Have you ever found yourself crying and feeling down, wondering why life is so hard to deal with? You're definitely not alone. It's not easy to pick up the phone and talk about problems and emotions. Many of us find it hard to open up and end up bottling things up - that's why there's Breathing Space.

Breathing Space is a free and confidential phone service available to anyone across Scotland. If you are feeling low, stressed or anxious, Breathing Space Advisors can listen, offer advice and signpost callers onto help in their local area. Callers contact Breathing Space for a wide range of reasons, including relationship issues, stress, anxiety and suicidal thoughts. During the pandemic the service has seen an increase in issues such as bereavement, work and money worries, and loneliness.

Breathing Space advisors are available 6pm to 2am on weekdays (Monday – Thursday) and 24 Hours at weekends (6pm Friday – 6am Monday), and urge anyone who is experiencing low mood, anxiety or distress in their lives to get in touch with them via:

- the freephone helpline on **0800 83 85 87** (this phone number won't show up in telephone bills); or
- through NHS24 on 111; or
- by looking at the range of helpful advice on the Breathing Space website (<https://breathingspace.scot/>).

Annual Return on the Charter

We are responsible for a wide range of housing services which affect the quality of life for our tenants here in Moray. As a social landlord we must fill in an annual return to the Scottish Housing Regulator to make sure that our services meet the standards set out in the Scottish Government's Social Housing Charter.

We must submit an Annual Return on the Charter (ARC) every May to the Scottish Housing Regulator so they can monitor and assess our performance. The Regulator protects the interests of those who use social landlord's services including tenants and homeless people.

We have submitted our Annual Return on the Charter for 2021/22 and look forward to receiving our landlord report from the Scottish Housing Regulator in late August. The Regulator uses the ARC submissions to report on all landlords' performance.

The Scottish Housing Regulator has a section for tenants on their website at www.housingregulator.gov.scot/for-tenants. This includes information about how we are performing. They also have videos and recently updated their factsheet for tenants about reporting significant performance failures.

Annual performance report

We must produce an annual performance report for our tenants and customers every year.

Our 2020/21 report is on our website at: www.moray.gov.uk/downloads/file138911.pdf

Our 2020/21 annual performance report was well received and we would like to thank everyone who took the time to tell us what you thought about it.

We are now using your feedback to develop our 2021/22 annual performance report in partnership with our tenant representatives. If you would like to be involved in developing our next annual performance report we would love to hear from you.

If you would like a paper copy of 2021/22 annual performance report then please let us know. You can either:

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

Contact us:

Phone: **0300 1234 566**

Email: tenantparticipation@moray.gov.uk



Tenant survey 2021

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

We gather feedback on the housing service from tenants as part of a major satisfaction survey every three years. Last year 1,504 tenants were invited to give their views on housing services. Your feedback is important in telling us about your priorities, how we are performing as a landlord and where we need to make improvements.

How did we do?

The findings are summarised here but you can also view a short video of the results at www.bit.ly/3HC0Ugt

The findings were presented to Housing and Safety Committee in February 2022 and were generally positive, showing improvement against both the 2018 survey and the Scottish average across a number of key indicators. We are now working on an improvement action plan.

THE MORAY COUNCIL HOUSING SERVICE

2021 Tenant Satisfaction Survey Results

1,504 INTERVIEWS

SEPT 01 → NOV 03

What did we do?

We spoke to 1,504 Moray Council tenants to find out how satisfied they were with their landlord and the services provided. This is done to report back to the Scottish Housing Regulator and allows the Moray Council Housing Service to improve their services for customers.

What did you tell us?

96% ▲ 27%



satisfied with participation opportunities

91% ▲ 15%



satisfied with being kept informed

84% ▲ 5%



satisfied with the repairs service

83% ▲ 3%



satisfied with overall service provided

83% ▲ 9%



satisfied with the quality of the home

90% ▲ 9%



satisfied with the Moray Council's Housing Service's contribution to the management of neighbourhood

86% ▲ 3%



said rent was good value for money

Changes noted are compared to the Moray Council Housing Service's 2018 tenant satisfaction survey.

researchresource

the tenants' VOICE

Opening the Door to Participatory Budgeting

The term Participatory Budgeting (PB) sounds technical but it is creating some exciting opportunities all across Scotland.

Participatory Budgeting (PB) is a method of giving local people the opportunity to decide where public money is spent in their communities. PB operates at many different scales, from very small budgets within villages or streets, to multi-million pound citywide processes.

The last 5 years have seen PB take off in Scotland, with all 32 Scottish local authorities committing to spend a minimum of 1% of their budgets through PB. That equates to approx. £100m per year across Scotland and means that Moray Council is aiming to allocate around £1.8million.

PB is a great way to involve tenants in decision making processes. Aberdeen City Council has already run a PB Process with tenants where as part of its 'U Decide' PB programme, residents of three Aberdeen multi-storeys voted on 100k spend from refurbishment budgets. Occupiers of Promenade, Regent and Linksfield Court were asked to vote on their top 3 priorities for improving their buildings and surrounding area. These priorities had been previously identified at a series of 'open day' engagement events. 50% of households took part, either through attendance at bespoke 'voting events' or through a postal vote.

Options with the highest vote and allocated funding were:

- Floor replacement of buildings' common areas
- Deep clean of each block
- Painting of indoor common areas.

Other options that attracted support included providing fob access to the rear doors of the blocks and installation of planters and benches outside the buildings would form part of refurbishment plans in the future.

Jenny Laing of Aberdeen City Council said of the process: 'The (PB) funding has allowed our tenants and residents to address the issues most important to them.'

Moray Council is currently in the process of identifying a pilot area for PB involving tenants and we hope to announce the details soon. If you think this is something you would like to be involved in or hear more about please get in touch via csu@moray.gov.uk



A day in the life...

Lesley Thomson is one of our part time Sheltered Housing Wardens, based at Larch Court in Elgin. She was kind enough to make time in her very busy day to answer a few questions for us, and tell us more about her job.

What did you do before you joined the council?

Before joining the council I worked as a part time security guard in the shopping centre while attending college to gain a BA in social sciences.

How long have you worked in Housing and Property Services?

I have worked for the council for nearly 4 years.

Can you tell us what your job involves and how it has had to adapt and change due to the pandemic?

My job involves all aspects of allowing tenants to continue living in their own home while having the added security that a warden is on hand to assist with reporting repairs, phoning doctors, family or advising where to get other help.

What does an average day look like?

There is no average day. One day may start quiet with visits going well and nothing to report then it can change to the tenant feeling ill and requiring a doctor or to a tenant falling and needing an ambulance. I am also faced regularly with washing machines breaking down, fire alarms being set off due to burnt toast, leaks in cupboards and lights blowing needing repaired. Each day brings its own challenges.

What are some of the main challenges you face?

The main challenges within the job is keeping tenants happy and safe without intruding into their life. Making sure tenants are well and coping with whatever is going on in their lives.

What is your favourite part of the job?

My favourite part of the job is visiting tenants who appreciate a visit and a chat, for some this will be the only human contact they receive that day.

If you had a magic wand and money was no object, what would you change?

If I had a magic wand I would take away all the illness.

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

If I wasn't doing this job I would be continuing studies to become a counsellor for adults.

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

I have a busy life with 4 German shepherds, a grass cutting business and my elderly mum who lives 3 hours away.

Describe yourself in 3 words

3 words to describe me! Boring, predictable and empathetic.

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

If a movie was to be made about my life I think Miranda Hart would be the ideal choice to play me because of her childish sense of humour and she would make my life look interesting and funny.



Jenny Macnicol (resident) with Lesley Thomson (Sheltered Housing warden).

Read more about Jenny on the next page

Sheltered housing news

Sheltered housing helps people to continue to live independently in their own home but with the support of a warden service. In this edition of the Tenants Voice we hear from Jenny Macnicol, a resident in Larch Court in Elgin (pictured left with Lesley). We'd like to thank Jenny for sharing her experience.

JENNY'S STORY

Jenny is 83 years old and has been a resident for nearly six years after moving from Helmsdale to stay with her daughter and family due to ill health. She applied for housing and was offered a property in Larch Court which she was absolutely delighted with. During her time there Jenny has formed firm friendships with other tenants.

In Jenny's words the wardens are wonderful, always willing to help and advise and she looks forward to a visit every day for a chat. Lockdown was very difficult but she appreciated the effort wardens went to by phoning her every day and making sure she had their phone numbers to contact them should she need assistance or just a chat. She would highly recommend sheltered housing for independence but also assurance that a warden is always on hand.

COMMUNITY CHAMPION OF THE YEAR

Dot Bremner, a tenant at Gurness Circle has been awarded Community Champion of the year.

"It came as a tremendous surprise one day in December last year when I answered the phone to be told that I'd not only been nominated as a Moray & Banffshire Hero but I'd also been shortlisted in the category Community Champion 2022.

The awards ceremony was held in March in the Mansefield Hotel. It really was a glittering event, complete with red carpet and piper!

There were 12 different categories ranging from the 'Brave Child of the Year' to 'Best Carer of the Year'.

Nicky Marr was the compere and she did a wonderful job making every nominee feel very special as she announced the candidates. The Community Champion winner was announced after our lovely meal complete with wine. There were four short



listed candidates and as Nicky Marr announced 'The winner is – Dot Bremner' I was totally blown away. The three other candidates were excellent and much younger whereas I am 83 years old and I just dance!

I do Dancercise with Dot throughout Moray round the Moray BALL Groups (Be Active Life Long) and SET Groups (Sing, Exercise & Tea) where we have great fun doing routines such as the couch potato highland fling and the football hooligans dance etc.

I have danced all my life, starting as a child with the usual tap and ballet then on to country dancing at school. As a teenager, ballroom dancing and Latin American dance took over. As my daughter grew up she persuaded me to go to Disco dance classes with her and after this it was on to line dancing - I even tried pole dancing (wasn't much good here!). I started a group in Keith called 'The Hip Bumpers' in 2006, visiting groups throughout Moray trying to encourage folk to be more active.

Around 8 years ago when I was 75 I was asked to go around some sheltered housing groups and care homes. I hesitated as I did not feel qualified to teach frail, elderly people so I signed up for a course in Edinburgh and qualified as a fitness instructor – the other students were very kind to Granny Dot but I still had to reach the standard. The following year I took an 'Extend' course to qualify as a seated exercise instructor, since then I've had a BALL.

During lockdown two years ago when the groups were unable to meet I signed on to Facebook my first foray into social media. Through this medium - with Ann Hay who oversees Moray BALL Groups and my lovely neighbour Phyllis Campbell on camera, we featured many routines from my tiny back garden in an attempt to keep folk active and Ann posted them on 'Dancercise with Dot' Facebook page.

I was interviewed by Michelle McManus in April for the 'Our Lives' programme what an experience and all because I love to dance! Thank you to everyone who voted for me. I hope to be able to dance for a few years yet. Keeeeeeeep Dancing"

Well done Granny Dot, you're an inspiration to us all!

CONTACT US:

For more information on sheltered housing, including information on how to apply, you can:

- Visit our website at <https://bit.ly/3u5kLPT>
- Phone us on 0300 123 4566

Enjoy your garden

Summer is the perfect time to enjoy and look after your garden. To keep to your tenancy agreement you should make sure that hedges, bushes and grass are neat and well maintained and that your garden is kept clear of rubbish, scrap and household items.

We routinely inspect gardens when out visiting our housing developments. We may contact or visit tenants whose gardens are not being maintained in line with their tenancy agreement. If you don't maintain your garden then we will take appropriate action. This can include arranging to have any work done and recharging you for the cost.



GRASS CUTTING SCHEME

If you find it difficult to keep your garden tidy, we offer a grass cutting scheme for a small charge. You can apply for the scheme if you are a tenant and you are:

- aged 65 or over, with no physically able adults aged 18-64 in the household; or
- under 65 and in receipt of any physical or mental health-related benefit such as Personal Independence Payment (PIP), Disability Living Allowance (DLA), Adult Disability Payment (ADP), Attendance Allowance, Employment, Housing Benefit and Support Allowance (ESA); or
- registered blind; or
- any age, but due to your vulnerability would not be able to cut your grass. We may ask for evidence in such cases.

If any of the above applies and you get the housing element of Universal Credit, or full or partial housing benefit, we will provide this service free of charge.

As part of the scheme, during the growing season (April to October) you will have your grass cut 15 times. This service is for grass cutting only and does not include grass lifting or any other gardening work. You can apply to join our grass cutting scheme by filling in the form on our website at www.bit.ly/34FfBwF.

You can also contact us on **0300 1234 566** or email housing@moray.gov.uk.



GARDEN WASTE

Please make sure that your garden waste is disposed of appropriately. It can be composted at home or you can take it to a recycling centre. If you have a garden waste permit, it can go in your brown bin. We will only collect your garden waste if it is placed in the brown bin and the bin displays a valid permit. The cost of an annual garden waste permit is £40.

More information on our garden waste permit and how to apply can be found on our website at www.bit.ly/3fj3hSI. You can also contact us on **0300 1234 565** or email waste@moray.gov.uk.

Are you a **responsible dog owner/walker?**

We all know that a dog is a man's best friend, and owning a dog can bring a great deal of happiness and joy into people's lives. The majority of dog owners are responsible, but did you know that anybody in charge of a dog has a legal duty to clean up after it? If you don't clean up after a dog you are responsible for then you can be issued with a fixed penalty fine of £80 under the Dog Fouling (Scotland) Act 2003.

This law does not apply to some people, such as those who are registered blind or disabled and have a support dog. People who use dogs for official duties and rescue work are also exempt from this law.

If you do not clean up after your dog there are many consequences. Leaving dog poo around our communities is not only unpleasant and unhygienic, it is also a health hazard. Infected dog mess can lead to a very contagious disease in dogs called Parvo. This can lead to rare cases of a condition called toxocariasis in humans. Young children have a higher chance of being infected by toxocariasis and it can cause serious illness and sometimes blindness.

Dog fouling issues are the subject of many of the complaints we receive, and yet these complaints could be easily resolved if we all take more responsibility for our dogs. We should all be working together to make our streets, neighbourhoods and communities cleaner and safer by cleaning up after our pets.

When you sign your tenancy agreement with us, you agree to certain conditions. These include:

- taking responsibility for the behaviour of any pets living with you.
- taking reasonable steps to keep your pet under control and stop it from causing a mess to your property, a neighbour's property or any shared areas.
- taking responsibility for cleaning up any mess and putting it in a bin.

Our estate caretakers may contact you if they notice that you have not cleaned up and disposed of dog mess in your garden, especially if it causes a serious health and safety issue. They will:

- either ask you to remove the mess; and/or
- arrange for a professional cleaning contractor to remove it. You could be recharged and depending on the amount of waste that needs removed this could exceed £100.

We can all help keep our neighbourhoods clean and safe.

Please be a responsible dog owner/walker.

PICK IT UP, BAG IT, BIN IT!



Rent increase for 2022/23

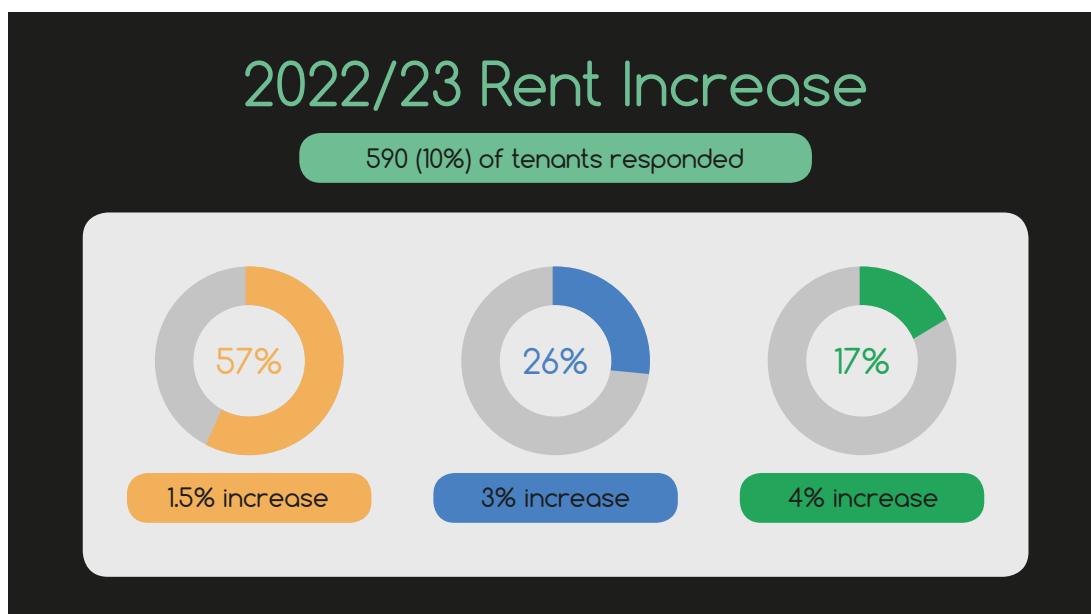
You told us, we listened!

We issued surveys by email or letter to all 6,088 tenants. Tenants were asked to consider three options for 2022/23.

- Option 1 – 1.5% increase. This is below the rate of inflation and would limit funding available to improve homes.
- Option 2 – 3% increase. This is around the rate of inflation which maintain current funding at current levels but would be below business plan projections.
- Option 3 – 4.5% increase. This is above business plan projections but would accelerate energy efficiency and improvement programmes and set aside a budget of £50,000 to assist tenants struggling most with utility costs.

Of the 590 tenants that responded (10% response rate):

- 335 (57%) chose Option 1 – 1.5% increase
- 156 (26%) chose Option 2 – 3% increase
- 99 (17%) chose Option 3 – 4.5% increase



Based on your responses, rents were raised by 1.5% for 2022/23. However, tenants were advised that this is below the rate of inflation and our business plan assumption and a higher increase will be needed in future years. Thank you to all who responded - we really value your input.

Rent payments

Even with the recent increase, our average rent remains amongst the lowest for local authorities in Scotland.

We understand that it can be difficult to manage finances, but it is important that your rent is paid on time. You should pay your rent as a priority. When you signed your tenancy agreement you agreed to pay your rent, and this is a legal requirement. If you miss a payment or are late paying your rent, you could be putting your home at risk.

The rent you pay allows us to fund housing services such as repairs and improvements to your home, upgrades of our housing stock and to fund new build housing projects. It benefits all tenants and we need your support to keep rent arrears to a minimum.

Your rent is due each Monday for the week ahead. You can pay using one of the following methods:

- by credit or debit card using our online payment system at www.moray.gov.uk/moray_standard/page_135456.html
- by credit or debit card using our 24 hour automated payment line on **0300 123 2678**.
- at the Post Office or any PayPoint outlet, using your council house rent barcoded payment card - please keep all receipts.
- by setting up a monthly Direct Debit.
- by setting up a Standing Order which can be paid monthly or weekly.
- by bank transfer / faster payment using the sort code 80-06-66 and bank account number 00111513. Remember to include a payment reference.
- by housing benefit or the housing element of Universal Credit. If you receive this, it may pay some or all of your rent. You must pay any outstanding rent that is not covered.

If you are having difficulty paying your rent, it is very important that you tell us as soon as possible. Talking to us and maintaining regular contact with us means we can help you to get through a challenging financial period. We may be able to agree an affordable repayment plan with you, or point you in the right direction for financial support and advice.

Please make sure that we have up to date contact details so we can get in touch with you to offer support and advice as information changes frequently. When you contact us, please tell us if your contact details have changed. You can also update your contact details by filling in our census form online at:

<https://bit.ly/3cbM5CN>

Email: housing@moray.gov.uk

Phone: **0300 1234 566**



Pay the
Rent!

Rent restructure and rent setting policy review

Our business plan assesses the affordability of housing services over a 30 year period. A review of our business plan in 2022 found that additional investment is needed to meet the stock condition and energy efficiency standards set by the Scottish Government and to maintain our new build programme. We want our rents to be affordable and make sure that any changes to rent levels are fair and transparent. We have therefore asked an independent advisor to review our rent setting policy and consult tenants on their views. We will keep you updated on the outcome of the review in future newsletters. You can view the rent setting policy online at www.moray.gov.uk/downloads/file44600.pdf.

Council garages and garage sites

Currently due to such high demand, we have a waiting list for our garages and garage sites. If you no longer need your garage or garage site, you may want to think about ending your lease.

We charge rent quarterly for garages and annually for garage sites. If you haven't yet paid the rent due for your garage or garage site please try to attend to this as soon as possible, especially if you are struggling financially and can no longer afford to pay your rent. You can phone us on 0300 123 4566.

Maintaining and repairing garages and garage sites is costly and the rent that you pay is essential in helping us do this. Please help us to help you, by paying your rent on time.

More information can be found on our website at www.bit.ly/3OopNyu.





Illegal money lenders, often known as loan sharks, are those who lend money to people without the valid credit authorisation from the Financial Conduct Authority

(FCA). Loan sharks usually advertise by word of mouth and appear friendly and accommodating at the start. However, they prey on the most vulnerable people in society and cause immense misery.

How can I spot a loan shark?

If you are worried that someone you have borrowed money from or are planning to borrow money from is a loan shark, consider the following. If you can answer yes to one or more of these questions it is possible you are borrowing from an illegal money lender:

- Did they offer you a cash loan?
- Did they not give you any paperwork?
- Have they added huge amounts of interest or APR to

your loan?

- Did they change the terms of the loan without warning?
- Have they threatened you?
- Have they taken your bank or post office card, passport, watch or any other valuables from you?

If you have answered yes to any of these questions, you can contact the Scottish Illegal Money Lending Unit 24 hours a day, 7 days a week in complete confidence in the following ways:

- Phone their confidential helpline on **0800 074 0878**
- Text 'loan shark' and the details to **07741 701 325**
- Email **stopillegallending@cosla.gov.uk**
- Report them online at **www.stopillegallending.co.uk/report-a-loan-shark**

Checking a lender is authorised

You can find out whether a money lender is authorised by checking the register online at **www.fca.org.uk**. If you borrowed money from someone who isn't FCA authorised, you haven't broken the law, they have!



Many people are facing issues as a result of the coronavirus pandemic and rising energy costs - from employment and debt, to housing and health, meaning more people are in vulnerable situations. Scammers are taking advantage of this, therefore protecting people against scams is more important than ever. Unfortunately we have recently been made aware of some new scams circulating:

- Covid scams such as Omicron variant tests
- Eon scam emails
- Healthcare scams
- Census scams.

There are a couple of previously reported scams still ongoing that you should also be aware of:

- Doorstep scams – smoke alarms
- Cyber Scotland week.

For more information on scams you can sign up to

Trading Standards Scotland's scam share bulletin at **www.tsscot.co.uk/news/scam-share**.

How to spot a scam

If you answer yes to any of the following questions then there's a good chance it's a scam.

1. Have you been contacted out of the blue?
2. Have you been asked to share personal details?
3. Are you being asked to keep it secret?
4. Is the offer too good to be true?
5. Are you being pressured to make a decision?
6. Are there spelling and grammar mistakes?



Where to report a scam

You can also report a scam to Advice Direct Scotland by phoning 0808 164 6000 (Mon to Fri, 9am-5pm) or online at **scamwatch.consumeradvice.scot**. If you have been the victim of fraud, report it to Police Scotland on 101 or 999 in an emergency.

Stay scam aware!

Elder abuse

- Has someone you thought you could trust made you feel, scared, unsafe or worried?
- Are you concerned about an older relative?
- Do you need help to access support or enforce your rights?
- Being harmed, exploited or abused is never ok. This might include physical, financial, psychological, sexual or neglect.

Each year, hundreds of thousands of adults over the age of 60 are abused, neglected, or financially exploited. This is called elder abuse. Likely targets are older adults who have no family or friends nearby and people with disabilities, memory problems or dementia. People who are frail may appear to be easy victims.

There are many types of abuse:

Physical abuse happens when someone causes bodily harm by hitting, pushing or slapping. Also, restraint, such as locking person in a room or tying to furniture.

Emotional abuse sometimes called psychological abuse, can include a caregiver saying hurtful words, yelling, threatening, or repeatedly ignoring the older adult. Keeping that person from seeing close friends and relatives is emotional abuse.

Neglect occurs when the caregiver does not try to respond to the older adult's needs. This may include physical, emotional, and social needs, or withholding food, medications, or access to health care.

Abandonment is leaving an older adult who needs help alone without planning for his or her care.

Sexual abuse involves a caregiver forcing an older adult to watch or be part of sexual acts.

Financial abuse happens when money or belongings are stolen from an older adult. It can include forging checks, taking someone else's retirement or Social Security benefits, or using a person's credit cards and bank accounts without their permission. It also includes changing names on a will, bank account, life insurance policy, or title to a house without permission.

Financial neglect occurs when an older adult's financial responsibilities such as paying rent or mortgage, medical expenses or insurance, utility bills, or property taxes, are ignored, and the person's bills are not paid.

HOURLASS CAN HELP

Hourglass' Community Hub is a one-stop shop for anyone who is concerned about the abuse of older people or needs advice about safer ageing. Their focus is to provide an immediate and localised response to the abuse of older people.

Building on their own expertise, as well as working with a range of partner agencies in local communities across Scotland, the Hub offers specialist advice and support for older people who have experienced or are at risk of, harm, abuse or exploitation. Their experienced team can provide support in a range of areas, from prevention and early

intervention, right through to direct support and recovery from abuse.



WHAT SUPPORT IS AVAILABLE?

Hourglass' experienced team can provide support in a range of areas, from prevention and early intervention, right through to direct support and recovery from abuse. This support includes:

- Reducing loneliness and isolation
- Improving home security
- Staying safe from scams
- Accessing local services, such as food delivery, transport, and befriending
- Providing casework, to help you make informed choices, access support, or challenge a decision
- Advocating on your behalf
- Calling regularly to provide ongoing support
- Supplying a range of information materials online at knowledgebank.wearehourglass.org – the UK's first ever specialist knowledge bank specifically relating to the abuse of older people and safer ageing.

They also aim to stop abuse by raising awareness of the issue of abuse older people, recognizing if someone is being abused, and promoting steps to prevent abuse from happening. They deliver training, talks, and seminars as part of our awareness, and host pop-up clinics and community events throughout Scotland.

TO CONTACT HOURLASS

Phone: **0808 808 8141** – available 24 hours a day

Text: **07860 052906** - Available 9am to 5pm, Mon to Fri

Email: helpline@wearehourglass.org

Write: Hourglass Scotland, PO Box 29244, Dunfermline, KY12 2EG

SUPPORT AND ADVICE IS ALSO AVAILABLE FROM:

- The Council's social work department on **01343 563999** or accesscareteam@moray.gov.uk.
- Your GP or other NHS health providers.
- For concerns about registered care services, the Care Inspectorate at **03456 600 9527** or enquiries@careinspectorate.gov.uk.
- Domestic Abuse helpline **0808 2000 247**.
- The Police - You can call the local police on the **101** non-emergency number or call **999** immediately in an emergency.
- Pharmacies – you can ask for **'ANI'** (action needed immediately) in participating pharmacies and staff can provide immediate access to help.
- For more information call the Age UK Advice Line on **0800 678 1602**. They are open 8am to 7pm, every day of the year.

Local Lettings Plan 2022 – 2027 consultation

In autumn last year, we consulted you on our updated Local Lettings Plan.

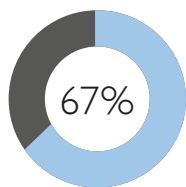
New build developments are unusual because of the number of properties that are let within a short period of time and in one area. We try to make sure that we are creating sustainable communities, making the best use of our housing stock (including specialist housing) and meet housing need. We use a local lettings plan to allocate our new build housing. It sets out the additional rules to our Allocations Policy that we follow when we let new build properties. Importantly, we only use the local lettings plan for the first allocation of new build properties. After this any future lets are in line with our Allocations Policy which is available online at www.moray.gov.uk/downloads/file/125428/pdf.

Normally when we let houses, we apply quotas to each of our lists which make up our Housing List. Our Housing and Community Safety Committee review and agree these quotas each year. Under the local lettings plan we don't apply quotas and will let properties in a way that achieves the Plan's objectives. For example, instead of focussing on the number of points they have been awarded under the Allocations Policy, we will consider if the applicant has included the lettings area as being in their top three areas of choice to live.

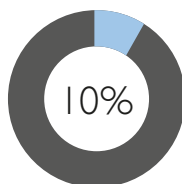
A Lettings Plan Panel review a shortlist of potential applicants from the Housing List. They will consider information such as tenancy history and support needs and will decide who offers of housing will be made to. They might exclude applicants who they think might pose any risk to the plans aims and objectives, for example applicants with a history of convictions for criminal behaviour or who have been evicted for antisocial behaviour within the last three years.

The consultation was available to everyone via the Council website and was publicised on our social media. We used an online survey to get feedback and gave hard copies of the consultation to those who asked for it. To prompt responses, we also asked for feedback from a random sample of applicants on our waiting list and those on Register of Interested Tenants, along with representatives of the Moray Tenants' Forum and Community Councils.

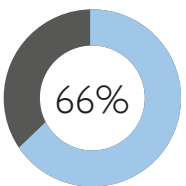
A summary of what you told us



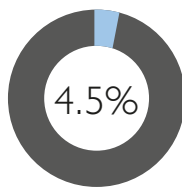
Were in support of the local lettings plan, very few were not (just over 8%)



Thought something had been missed from the plan but their comments related to legislative duties or issues already covered in other housing strategies and policies



Found the plan easy to read and understand (12% didn't and the rest were unsure or did not answer)



Thought that it should be reworked, but these either related to personal circumstances which cannot form part of the review or are detailed in other strategies and policies



Three respondents thought that something should be removed but their comments were out of the remit of the plan

You can read the agreed Local Lettings Plan 2022–2027 by the Housing and Community Safety Committee on our website at www.moray.gov.uk/moray_standard/page_84428.html.

Thank you to everyone who took part in the consultation.

If you would like to know more about how to get involved with housing consultations, please email TenantParticipation@moray.gov.uk or phone **0300 123 4566**.

Housing First

In Scotland, Housing First is a national priority so that each of us can build and live our lives in an ordinary home and as part of a community. All 32 councils in Scotland have either set up or are setting up Housing First as part of their Rapid Rehousing Transition Plans. You can read our Plan on our website at

www.moray.gov.uk/downloads/file122834.pdf.

Previously, people with complex support needs would have to show that they were “housing ready” before they were rehoused, for example by demonstrating sobriety or completing a treatment. A disadvantage of this approach is that this vulnerable client group would often be slower to progress through the system. It can be distressing and discouraging and often people lose hope that they will ever be housed. This can result in them refusing to engage with support or treatment services altogether.

What is Housing First?

Housing First aims to reduce and avoid repeated and long-term homelessness. It gives secure and settled housing as the first response to people who have experienced homelessness and have multiple and complex needs. Although housing is an essential element, it is the starting point and must be combined with the offer of tailored, flexible and open-ended support.

Housing First separates the provision of housing and support, offers choice and control to tenants and works to the principles of harm reduction.

Are there any conditions to Housing First?

Housing First is free from conditions apart from the willingness to sustain a tenancy. Individuals do not need to be “housing ready”. They do not have to engage in treatment programmes, such as psychiatric or drug and alcohol treatment, before housing is provided.

Principles of Housing First

- ✓ People have a right to a home.
- ✓ Flexible support is provided for as long as is needed.
- ✓ Housing and support are separated.
- ✓ Individuals have choice and control.
- ✓ An active engagement approach is used.



- ✓ The service is based on people’s strengths, goals and aspirations.
- ✓ A harm reduction approach is used.

What are the benefits of the Housing First approach?

Benefits of Housing First approach include:

- removing/reducing unnecessary time spent in temporary accommodation;
- reducing the length of homelessness;
- providing a better housing solution for a vulnerable group;
- providing flexibility to respond to multiple and complex needs;
- delivering a service that meets legal and statutory responsibilities;
- reducing inequalities in terms of service provision and affordability between differing types of accommodation; and
- offering best value to the Council and to customers.

Housing First is used across the world and evidence shows that by housing a person as quickly as possible, and then giving them appropriate support, has a high success rate. Since its roll out in Scotland, tenancy sustainment rates continue to be high with very few evictions. The approach successfully empowers people to live in their own home, as part of a community and focuses on improving their health, well-being and social support networks.

Housing First in Moray

Our Rapid Rehousing Transition Plan sets out our commitment to implement a Housing First model in Moray. This has been delayed due to the impact of the coronavirus pandemic. We hope to start using Housing First very soon which will help with our efforts to reduce and prevent homelessness.

You could save a life!

Globally, around 150,000 people die due to drug overdose each year – over 1000 in Scotland alone. Together, we can prevent drug deaths.

Step 1: You can recognise the signs of an overdose

Unresponsive

When someone is experiencing an overdose, they are unconscious and therefore completely unresponsive. When you try to wake them by shaking their shoulders or shouting to them, an unresponsive person will not respond by speaking to you, opening their eyes or moving in any way. This is different from being heavily under the influence of drugs where the person may be extremely drowsy, slurring their speech and unsteady in their movements.



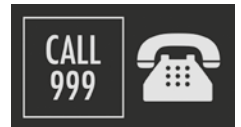
Pinpoint pupils

Pinpoint pupils usually indicate that the person has had an opiate overdose because these drugs make the pupils appear very

small. Other drugs may dilate your pupils, making them bigger. So, the size of the pupils is not always a guide to what drugs the person may have overdosed on.

Step 2: You call 999

If you find someone who is unresponsive and has any signs of an overdose you should:



- Call 999 and follow the instructions of the call handler
- Stay with the person until an ambulance arrives

Step 3: You can administer Naloxone

Naloxone is a medication that can reverse the effects of an opioid-related overdose. Opioids are drugs like codeine, morphine, tramadol, fentanyl, heroin and methadone.

A person may have multiple drugs in their body but reversing the effects of opioids with Naloxone can be the difference between life and death. We should always suspect that opioids are involved since they are implicated in so many deaths (89% in Scotland). Naloxone buys a person time until an ambulance arrives, or they can be seen by a medical professional.

Anyone in Scotland who is likely to find someone experiencing an overdose in their family, their community, their workplace or in a public place can request a Naloxone kit and be trained in its use on the Scottish Drugs Forum website at www.sdf.org.uk.



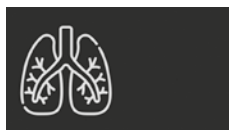
Snoring

Snoring, or rasping breathing, is sometimes mistaken for a person being asleep. However, it can

be a sign that the person is becoming more deeply unconscious, and their airway is being blocked or restricted.

Blue lips

When someone is experiencing an overdose their lips, or fingertips, may turn blue due to the lack of oxygen in the blood.



Shallow breathing

When someone is experiencing an overdose, they can die

because they cannot breathe due to drugs like opiates switching off vital signals to the lungs. Shallow breathing means their breaths can be reduced to 3-4 per minute instead of the usual 12-20 breaths. A person who has an overdose may stop breathing completely. The lack of oxygen in the body can lead to brain injury if not treated quickly.

Pale skin

During an overdose the person's skin may be pale or ashen and the person may also feel cold or sweaty to touch.





What is the **downsizing incentive scheme?**

It is a voluntary scheme that offers practical support and/or financial assistance to help eligible households to move. The scheme is open to tenants living in a three or more bedroom property which has at least one bedroom spare. The scheme is also open to anyone who lives in an adapted property of any size where nobody in the household needs the specialist features.

If you qualify for the scheme and there is funding left, you will get a basic payment of £1500. In addition, we will give you a disruption payment of £400 and £400 for each bedroom that you give up.

Should I consider the scheme?

Unsure if the scheme is for you? This is what one tenant told us about her recent downsizing experience.

“I was living in a 3 bed roomed house with a bedroom spare for family. After checking with my Housing Officer I decided to downsize. I submitted my housing application and was contacted by the Housing Options Advisor from Moray Council. Jo was really nice and helpful and talked through the downsizing process with me. I was really fortunate that I was offered a tenancy of a 2 bed roomed house quite

quickly. I had to wait a few weeks for the keys but when I got them I was able to move in within 2 days.

It's the best thing I've ever done. We love the house and have made it our own. My bills are cheaper, the neighbours are nice and it's nice and quiet where we're at now. The downsizing payment helped with new flooring, blinds and bits and pieces that I needed for the new house too.

The people at the Council couldn't have been more helpful and nice if they tried, especially Jo and my Housing Officer.

To anyone thinking about downsizing I would highly recommend it. The whole process was well explained and not as stressful as I had imagined it to be.”

More information

More information on the scheme including how to apply is online at www.bit.ly/3xDhfgo.

If you don't have access to the Internet, you can contact us on the details below.

Phone: **0300 1234 566**

Email: housing@moray.gov.uk



REAP (Rural Environmental Action Project) is a local charity based in Keith. Their focus is on providing energy saving advice, local food and growing projects, and environmental protection. They also act as a donation point for Moray Food Plus, Moray School Bank and Moray Supports Refugees.

The Coronavirus pandemic has not stopped REAP staff from continuing to help people as they have been working from home and are available by phone, email or social media. Providing energy advice has been an important aspect of their work during the pandemic.

If you are worried about paying your energy bills, REAP can provide advice and assistance. You should always contact your energy supplier first - they are obligated to give careful consideration to what you can afford to pay and to direct you to any other sources of help or cheaper tariffs. If you have a pre-payment meter, support is available such as increased emergency credit and posting out pre-loaded meter cards or keys.

During this cost-of-living crisis there are a few things we can all do to try and minimise energy usage including:

- Taking regular meter readings (at least once a month)
- Switch all electronics off of stand by where possible. If not, consider getting smart plugs or extension cables with switches
- Draft proofing windows and doors
- Set your thermostat no higher than 18°C -21°C
- Using TRVs (radiator controls) and setting each room appropriately
- Using washing machines at 30°C
- Avoid using tumble dryers
- Spending less time in the shower
- Avoid overfilling the kettle, just enough water for what you need
- Fill the dishwasher and use on eco mode
- Avoid using plug-in heaters
- Heating the person, not the home (heat the room you spend the most time in and/or using electric heat pads or blankets where possible)
- Speaking to your energy provider to see if there is a better tariff option for you
- Reaching out for help, contact REAP for further energy advice and support

Contacting your energy company may take longer than usual due to the volume of calls they are receiving just now. If you are struggling to get through on the phone, try to contact them by email or social media or check their website in case they have a chat option.

You can get in touch with REAP by phoning **01542 888 070** and leaving a message with your phone number. Someone will call you back when they can. You can also email them at info@reapscotland.org.uk or contact them via their social media at www.facebook.com/ReapScotland

REAP's website can be found at the following link: www.reapscotland.org.uk

Further financial advice and information can be found on the Money Saving Expert website which can be found at the following link:

www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights



Gas safety

As a landlord, we have a legal duty to make sure that a gas safety check is carried out in your home each year. We have a duty under the Gas Safety (Installation and Use) Regulations 1998 to make sure that all gas installations in our properties are safe to use, and checked on an annual basis. To do this we need access to your property. If a serious fault occurs in the gas heating system in your home, your safety and that of your neighbours could be at risk.

Our Building Services (DLO) service your gas installations, as well as providing a repairs service for all gas heating problems. Access is normally arranged by phone three weeks in advance of the service date to agree an appointment. Appointments can be either morning (between 8am and 12.30pm) or afternoon (between 12.30pm and 4.30pm). You can have a choice of date but this must be before the existing gas safety certificate is due to expire.

To find out more about gas safety and see a breakdown of the repair costs, visit our website at www.bit.ly/2zNgkwM.

You must allow us to access your home to carry out this important safety check. It is a legal requirement of your tenancy agreement. If we cannot access your home then we may have to force entry and you will be charged for repairs.

Please help us to keep you safe!

Have you had your **smoke, heat** and **carbon monoxide alarms** upgraded?

Our priority is to keep you and your family safe at home but we cannot do this without your help. We have upgraded the alarms in around 90% of our council houses across Moray. This means 10% of our housing stock still needs to be upgraded. Are you one of them?

What do I need to do?

Please look out for a letter, email or phone call about the upgrade or you can phone your Area Housing Officer on **0300 123 4566**. If you live in a property that is more than two floors, a different approved contractor will contact you soon to arrange your upgrade.

Why do I need this work done? - There are new minimum legal fire safety standards for social housing in Scotland. This work is now overdue because we have not been able to get access to your property. Not having this upgrade done could put you and your family at risk.

Who will carry out the work? - We are using approved electricians from a company called Belac. All the electricians will carry photographic ID – please ask to see it. You can also phone our Contact Centre on **01343 543451** to confirm their identity.

How long will the work take? – 1-2 hours. Covid safe working practices will be followed. For your own safety, please follow any information or instruction provided by Belac.

What will happen at the appointment?

- Belac will use dust sheets and temporary barriers before they start any work;
- You do not need to move any furniture but Belac will need clear, safe access to the hall cupboard, where your electrical board is;
- The smoke detectors in your living room and hallway will be upgraded and/or installed as well as a heat detector in your kitchen.
- Any cable to the detectors will be hidden where possible. Some cases may need to micro trunking. This will be neatly installed along door facings and



ceilings;

- Existing smoke/ heat detectors will be removed and holes filled (but not decorated);
- Any need to cut holes will be kept to a minimum.

What do I need to know about the new detectors?

- Detectors will be connected to the main electric supply and also have a battery back-up. This makes sure they still work during power cuts or loss of power;
- Batteries have a ten-year life and will not need to be repeatedly replaced;
- Belac will provide you with information about how your new alarms work.

What happens if I don't give access?

Belac will refer your case back to us. If we do not hear from you, or there is no real reason that would stop the work going ahead, we will have no option but to follow our escalation process, up to and including forced entry. **If we have to force entry to your property, you will be re-charged for the costs which will be between approximately £37-75. This does not include VAT which will be added.** It is a legal requirement of your tenancy agreement to give us access to your property to carry out essential safety work.

We want to do everything we can to work with you and avoid this happening. Please help us to help you get your alarms upgraded, meet legal requirements and keep you safe. Phone to book your appointment as soon as possible.

Summer Safety Tips

Summer is here at last! Many of us will be enjoying staycations or maybe even jetting off abroad now that Covid restrictions have been lifted for the most part. Make sure that the excitement of getting out and about again to enjoy the weather does not mean you forget basic summer safety. Have plenty of fun without any of the dangers that this time of year can bring.

1. Sun protection. Make sure you apply sun creams and lotions carefully to cover all exposed skin and stick to a spray-based sunscreen which is easier to apply than an oily lotion. Application is more important than sun protection factor numbers. Sun creams should be applied even when the sky is cloudy as the sun can still reach your skin.

2. Water safety. If you are enjoying pool activities or water sports, always make sure children are supervised and have proper floatation devices. Even adults should go in pairs to take part in water sports and all water sports equipment should be in good condition.

3. Keep hydrated. Make sure you drink plenty of water in warm weather. If it is particularly hot, make sure you spend time in the shade and drink regularly to prevent dehydration which can make you seriously ill.

4. Food safety. Keep food sealed and covered up

until it is ready to eat. If you are out for a picnic, try and keep your food out of the sun, perhaps leaving it in the shade or the boot of the car until you are ready for it. When having a barbecue, make sure any meat is properly refrigerated before use and then cooked all the way through. Always wash your hands before you prepare or eat food to prevent contamination.

5. First aid. Make sure you have a 'ready to go' first aid kit. This should include basic items such as plasters, antibacterial gel or foam, antibiotic ointment, sterile gauze, clean washcloths, cold pack, thermometer and antihistamine tablets. These basics mean you will be able to deal with minor accidents and ailments.

6. Dress appropriately. Babies and children should be dressed to protect them from the hot weather and avoid sunburn. A sunhat with a wide brim or a flap at the back will protect their head and neck and a parasol should be attached to pushchairs to keep them out of direct sunlight. Make sure older children wear t-shirts when out in the sun or in the water for long periods to prevent sunburn.

7. Mosquito protection. As well as being annoying, mosquitos carry disease and should be avoided whenever possible. Use a good quality repellent all over your arms and legs, especially if you are near open water.



Local housing strategy

Moray Council is preparing a new Local Housing Strategy which will set out how the Council and partners will deliver housing and housing services over the next 5 years.

To ensure the Local Housing Strategy is based on up to date information on the operation of housing sector in Moray, the Council is carrying out a Housing Need and Demand Assessment study. The study will help the Council and partners to estimate the number of new homes needed across Moray over the next 5-10 years. It will also assess how to connect homes to jobs and local amenities; and inform plans to create great places and neighbourhoods. The results will help the Council plan for new housing and housing services, making sure the needs of all residents and communities are met.

As part of this study, a widespread survey of local households has been launched to gather information on the housing circumstances and needs of local households so that a good range of housing options can be delivered in the future. The survey will gather information on the type, condition and costs of accommodation, as well as the suitability of homes to meet housing need and the future aspirations of local households.

The survey is being carried out by an independent research organisation, Research Resource. The survey is available online and will take no more than 10 minutes to complete.

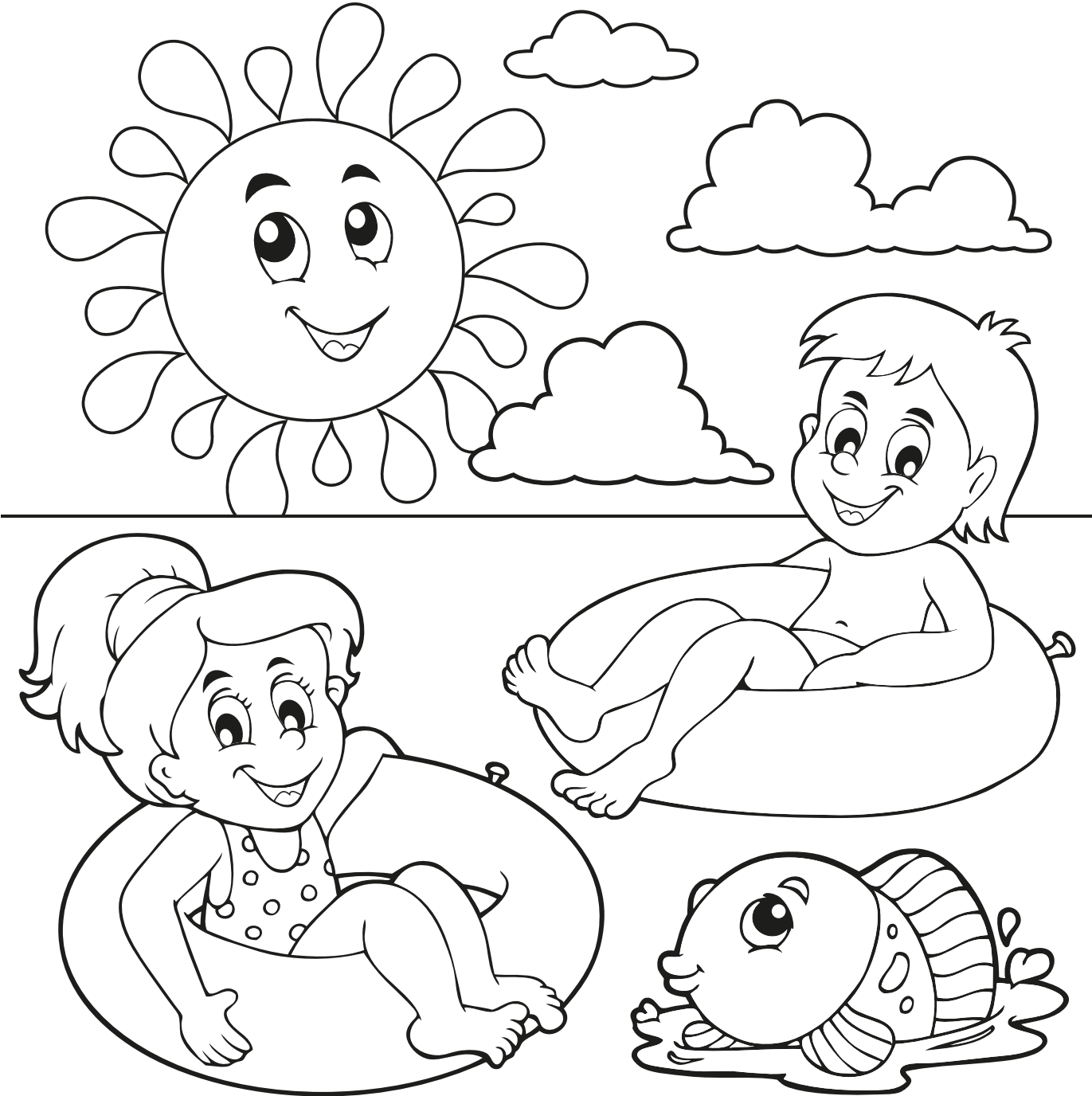
All Moray Council tenants are urged to participate in this important research survey. All survey responses will be for research purposes only and it will not be possible to identify individual tenants from the responses. Research Resource are registered under the Data Protection Act and all responses will be completely confidential. The survey is now live and will be open for a period of 6 weeks.

If you have any questions regarding this research, please contact Research Resource on **0141 641 6410** or Fiona Geddes at **Fiona.Geddes@moray.gov.uk** for further information.

Tenants can access the online survey via the following link <http://www.researchresource.co.uk/moray.html>



Children's summer **colouring competition**



The best colouring, as chosen by our judges, will win a £10 shopping voucher.
Please send your entry to us by no later than 31 October 2022.

You can post it to us at **Summer Colouring Competition,**
Housing & Property, PO Box 6760, Elgin, IV30 1BX.

Name:.....Age:.....
Address:.....
.....Postcode:.....
Phone number:.....
Email address:.....



SUMMER

WORD SEARCH



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

AEROPLANE | BAKING | BEACH | BICYCLE | BUCKET | CAMPFIRE | CAMPING | FRIENDS | FUNFAIR
HOLIDAYS | ICECREAM | JELLYFISH | SANDCASTLE | SLEEPOVERS | SUNBURN | SWIMMING
SWIMSUIT | TELEVISION | TRUNKS

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 31 October 2022.**

You can post it to us at **Summer 2022 Competition**, Housing & Property,
PO Box 6760, Elgin, IV30 1BX.

Name:

Address:

..... Postcode:

Phone number:

Email address:

CONGRATULATIONS TO OUR WINNERS

Annual performance report 2020/21 feedback survey - £100 high street shopping voucher.

Ms Paterson from Forres was very happy to win the £100 shopping voucher in our prize draw after she provided feedback on our 2021/22 Annual Performance Report.

New build tenant survey - £50 high street shopping voucher.

Mr & Mrs Thompson from Elgin were delighted to hear they had won. They plan to spend their voucher on some soft furnishings for their new home.



New tenant survey prize draw - £50 high street shopping voucher.

Robbie Smith from Forres was happy to hear he had won the prize after returning his new tenant survey for inclusion in the draw.



Please do continue to return your surveys - you've got to be in it to win it!

Congratulations to Nico Marchi, age 7, from Rathven, Buckie, winner of the Winter 2021 Christmas Colouring Competition. When Nico was told he had won he said "Thank you for my voucher.

I want to use it to help homeless people. I saw lots of homeless people in Edinburgh and I know lots of people in Ukraine don't have homes now which makes me sad".



The winner of the Winter 2021 word search competition was Margaret Ettles from Elgin.

Margaret was delighted to hear she had won the £20 high street shopping voucher.

