

the tenants' VOICE

Winter 2022

CONTACT US

Our Elgin access point is now open. Our other access points remain closed. Our libraries have expanded in new information hubs – find out more on page 4. 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

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

▶ Read about
the info on
**Cost of Living
crisis on
Page 14**

▶ **Rent
Consultation**
- find out
more on
Page 12

WE WISH YOU A VERY
*Merry
Christmas*
AND A HAPPY NEW YEAR

EMERGENCY OUT OF HOURS: 03457 565656

Season's Greetings

Councillors and staff would like to wish all our tenants Merry Christmas and best wishes for a Happy New Year.

The Council will close for the festive period on Friday 23 December 2022 at 3pm and re open on Wednesday 4 January 2023 at 8.45am.

If you need to report an emergency repair during this time please contact **03457 565656**.

EMERGENCY CONTACT NUMBERS

Keep these numbers handy during the festive season:

National gas emergency services:
0800 111 999

Electric supply disruption: **105**

Emergency out of hours repairs:
03457 565656

Scottish Water: **0800 0778 778**

Police non-emergency: **101**

Police emergency: **999**

National domestic violence helpline:
0808 2000 247

NHS: **111**





Dear Readers,

Welcome to the winter edition of the Tenants' Voice.

I hope you have all enjoyed the mild weather we had in October and managed to get outdoors for some walks to appreciate the stunning Moray countryside - aren't the colours of the trees spectacular in Autumn!

As we head in to winter, increasing inflation continues affecting us all. If you are struggling during this difficult period please do make sure to have a look on the Council website at our newly launched Cost of Living Hub. It contains lots of information about possible sources of help and assistance.

There is also an article in this issue giving advice on how to Stay Warm and Save Heating Costs and one with some Energy Saving Tips to help you keep living costs to a minimum. I would bring your attention to our article on how to effectively heat your home and avoid burst pipes this winter.

Recently the Scottish Government introduced emergency legislation which means there is currently a moratorium on evictions (with certain exceptions) and a rent freeze. These measures are due to end on 31 March 2023 and they must decide 14 January 2023 whether or not these will be extended. We will continue to monitor the situation. Landlords can still consult with tenants on potential future rent increases, which they must do by law. The Scottish Housing Regulator has asked that landlords continue with rent consultations for 2023/24. You can read more in the Rent Increase Consultation article.

Should you wish to raise any points with me during my term as Chair you can contact me by phone via the Council's Members Support team at **01343 563114** or by email at **amber.dunbar@moray.gov.uk**.

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

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

Accessing Council services

The pandemic led to a major change in the way our services were delivered and we had to adapt to an unprecedented and fast changing situation. Our office based staff had to be issued with equipment suitable to work from home. Many were re-deployed to assist the most vulnerable in our communities. Our Access Points also closed to the public and our contact centre were responding to all enquiries by phone or email. We also worked on expanding our online services.

We thank you all for your patience and understanding during that incredibly challenging time.

We continue to build on the changes Moray residents have adopted over the past few years. We encourage you to use phone, email and online methods wherever possible to access our services as these are easier, less expensive and offer better value to residents. Our online services are also available out of working hours which may be better suited to your circumstances. However, we understand that in some situations you may prefer to access our services in person once again.

With that in mind, we are pleased to tell you that our Elgin Access Point has recently re-opened to the public. Here you can drop off forms with any supporting evidence that has been requested and attend any pre-booked appointments. Our other access points remain closed but our services at our libraries have expanded in new information hubs.

Our New Information Hubs

Information Hubs are now open within our Buckie, Elgin, Forres and Keith libraries. With some libraries open until 8pm and on a Saturday, this will provide increased access and flexibility for residents. You can drop off forms, receive support to fill in forms online and staff will help direct and support you to access Council services. There is free access to computers and you can use their phones to call our contact centre during working hours.

We are considering whether we can expand Information Hubs to our smaller libraries. We expect to have some more news and details on this in the New Year. Please keep a look out on our social media channels or through our news page at <https://newsroom.moray.gov.uk/news> and of course we'll let you know in this newsletter too.



Scottish Social Housing Charter

The Scottish
Social Housing
Charter

The Charter was introduced in April 2012 and was reviewed during 2016 and 2021. The resulting revised Charter was approved by resolution of the Scottish Parliament on 5 October, has effect from 1 November 2022. It helps to improve the quality and value of housing services by:

- Setting out what tenants and customers can expect from their landlords
- Making sure that social landlords focus their efforts on outcomes that matter to their customers
- Providing the basis for the Scottish Housing Regulator (SHR) to assess and report on how well landlords are performing. This identifies areas of good performance and areas that need improvement.

Annual Return on the Charter

In May each year, all social landlords must submit their Annual Return on the Charter (ARC) to the Regulator so they can assess their performance. You can read our landlord report on the SHR's website at: www.housingregulator.gov.scot/landlord-performance/landlords/moray-council

The SHR website also allows you to compare our performance with other landlords using their comparison tool. In September 2022, we restated our Scottish Housing Quality Standard compliance to the SHR after they invited landlords to review their result following some changes to the guidance on electrical testing. We are addressing this and ask for your co-operation in allowing access to carry out these tests.

Annual performance report

Each year, we must produce a performance report for our tenants and customers. The report provides information about our housing performance and compares it with other social landlords. Our 2021/22 report can be found online at: www.moray.gov.uk/downloads/file138911.pdf

If you would prefer a paper copy of the report, we can send one to you.

To ask for a copy email tenantparticipation@moray.gov.uk or call us on **0300 1234 566**.

Thank you to everyone involved in helping to produce this year's report. Please tell us what you think about it by filling in the short survey at the end (there is an option to do this online) and we will enter you into a prize draw for a chance to win a £100 shopping voucher!

Assurance statement

We must also publish an annual statement every year to assure ourselves, our tenants and customers and the SHR that we comply with our regulatory and statutory obligations.

Our assurance statement has been published online at: www.moray.gov.uk/downloads/file128054.pdf



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 what the residents at Leys Road have been up to.

The Leys Road residents have been enjoying the return of their social group and monthly coffee mornings. The group meet every Tuesday morning at 10.30am and have been enjoying activities such as musical bingo, quizzes as well as entertaining talks and music from local lads Douglas Cowie and Murray Speirs.



The group love to make use of the local Dial M for Moray bus service and this year enjoyed a summer lunch trip to Threaplunds Garden Centre (photo above). They are now busy planning a Christmas Shopping/ Coffee trip to Mackenzie and Cruickshanks as well as their Christmas Lunch trip to Nairn.

It's been a difficult past two years for all and the group members acknowledged that they were not as mobile as they used to be and were keen to try some suitable exercise that would benefit them all. A morning session of seated Tai Chi and Qi Gong was organised in conjunction with Scotland Versus Arthritis.

Caroline van der Heiden led the group through a series of short demonstrations of how Tai Chi can benefit everyone, no matter your age, and adapted the exercises to suit the limited space within the Common Room. Everyone thoroughly enjoyed the session and can't wait to see what new activities and adventures 2023 brings.



Contact us:

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

Visit our website at www.moray.gov.uk/moray_standard/page_101087.html

Phone us on **0300 123 4566**

Stay safe this Christmas

We would like to wish you and your friends and family a safe and happy festive period. Here are a few tips to help you achieve that:

CHRISTMAS SHOPPING

- Keep your bag secure and wear it in front of you to prevent pickpockets.
- Be wary of people loitering around cash machines, always shield the keypad when entering your pin number.
- Don't leave shopping on view in your car, it's an invitation to thieves.



- Shop more securely - using a credit card to buy goods online is safer than using a debit card.

FIRE SAFETY

- Keep candles at least 12 inches away from anything that burns.



- Position your tree away from heat sources like fireplace, heaters, candles and radiators and make sure it isn't blocking any entrances
- Don't overload electrical sockets or cables.
- Check your Christmas lights for damaged cable or wiring. Replace them if they are damaged and always turn them off before going to bed.

DRINKING

- Eat before drinking, food helps the absorption of alcohol, stopping it going to your head too quickly. Slow your drinking, the quicker you drink the harder it is to stay in control.
- Have water or a soft drink at least every third drink.
- Never leave your drink unattended to minimise the chance of being spiked.
- Don't drink and drive – leave the car at home and remember you could still be 'over the limit' the next morning.



A day in the life...

Gregor Heron is our Unauthorised Encampments Officer and also performs the duties of an Estate Caretaker for our Housing Team. He can often be seen out and about on our housing estates in Elgin and Lhanbryde. His job keeps him very busy but he managed to find some time to answer our questions:

Can you tell us what your job involves and how it fits into the housing service?

I have only been in this job for a year but have worked within the housing service at Moray Council



Greg inspecting gardens in the housing estates

for over 14 years. I am really enjoying this job because every day is different so it is never boring. I work within the Area Housing Team reporting to the Area Housing Manager of the West Team.

There are two aspects to my job, maintaining our housing

estates and working with tenants to make them nice places to live. This means making sure gardens and communal areas are kept in good order, rubbish is not left lying around and repairs are reported quickly and efficiently. The other part of my job is to be the initial point of contact for any travellers as they move through the region. Moray does not have any authorised sites for travellers so when an encampment is reported, I carry out visits to meet the travellers and discuss their length of stay, and our code of conduct. I'm also the liaison between landowners, other agencies and travellers. I will help where I can by arranging bins or toilets or signposting the travellers to any further resources they may need.

What does an average day look like for you?

There is no such thing as an 'average day' in this job, each day can bring something new. I start my day at my desk at home, checking and replying to emails and organising any paperwork I may need for the day ahead. The pandemic has meant that we all mostly work from home now, but because my

job involves being outside, the majority of my day is spent driving and walking round housing estates – it's also an attempt to keep fit as I grow older!

If there have been any reports of an encampment in the area, visiting them to introduce myself and see if I can be of any help will be a priority. I then walk around the housing estates I am responsible for in central Elgin and Lhanbryde. During my walks I am checking gardens are tidy and being maintained, checking properties with communal areas and dealing with fly tipping, dog fouling and any other estate management issues that might arise. This is also a great opportunity to meet and chat to tenants who may be out in their gardens.

What are some of the main challenges you face in your job?

My aim, along with the rest of the caretaking team, is to keep our communities and estates tidy and enjoyable places to live in. This means making sure issues such as dog fouling, fly tipping and untidy gardens are dealt with quickly and efficiently. Tenants can help with this by cleaning up after their pets and keeping their gardens in good condition. The challenge is making sure we are all doing what we can to improve our housing estates.

Challenges come in all shapes and sizes, a tenant complaint, an emergency repair to sort out or arranging for a dangerous tree to be removed for example but the trick is to take them as they come and deal with them individually.

What is your favourite part of the job?

My favourite part of this job is the unpredictability of it, you never know what the day is going to bring and that makes me look forward to it, no two days are ever the same. I also really enjoy working outside, even in the snow. After two years of lockdowns it's good to get out and about on the estates and meet tenants for a chat and see how I can help them.

If you had a magic wand, what would you change?

I would cast a spell so that animals could go to the toilet like humans rather than fouling streets, paths and gardens! Dog fouling is the most frustrating aspect of my job and it causes the most work.

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

In my dream life I would be a successful Formula 1 driver spending my days driving fast cars in exotic

places and winning medals and cups to fill with champagne.

In the real world, despite my answer to the previous question, I do like dogs and always fancied being a Police Dog Handler. I think it would be a great job as the dogs are so intelligent and the whole aspect of it would fascinate me.

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

Playing darts. I have always played darts and I love both playing and being the captain of our local team. I also love holidays, relaxing by a pool in the sun, spending time with family and friends and generally having a laugh.

How would you describe yourself in three words?

Easy-going, approachable and funny (or at least I like to think so).

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

It would be a pretty boring movie but it would have to be one of my heroes Billy Connolly. He is Scottish, has his own sense of style and always sees the humour in any given situation, much like myself.



Keeping you safe is our priority!

Faulty gas appliances and gas pipework, poor gas fittings and blocked chimneys or flues can be life threatening.

That is why it is so important that we carry out an annual gas safety check at your home.

During the checks we will service and repair all of our gas appliances, and point out any faults on any of your appliances so that you can arrange any necessary repairs. It is your responsibility to arrange any necessary repairs to your own gas appliances such as cookers.

We will contact you when you are due to have your annual gas safety check to arrange an appointment. If we are unable to contact you after three attempts, we will go ahead and schedule an appointment for you and advise you by letter of the time and date. If the appointment time is unsuitable it is important that you let us know so that we can rearrange a mutually convenient time. Please allow us access and don't put your family, your home or your neighbours at risk!

If you do not get in touch with us and we cannot agree a suitable appointment time we may force entry to your property and charge you for any repairs. You must allow us to access your home to carry out this important safety check. It is a legal requirement and a condition of your tenancy agreement.



We will need gas and electricity to check your heating system. If you have pre-payment meters it is important that you make sure there is credit in the meter when we call to carry out the inspection. If there is no gas or electricity and we cannot check the heating system, we will have to turn the gas supply off temporarily for your own safety.

If you smell gas at any time it is important that you know what to do:

- Turn off your gas supply immediately.
- When the gas has been turned off, open your windows and doors to let in the fresh air.
- Do not use any electrical switches.
- Do not use any lighters or matches.
- Do not smoke.
- Contact the National Gas Emergency Service straight away on **0800 111 999**. They will come to your home quickly and make it safe.
- Visit our access point or phone us on **0300 123 4566** if any repairs are needed.

You can find out more information about gas safety on our website at: <http://bit.ly/3tNM4xC>

We are recruiting

Our direct labour organisation (DLO) employs over 150 multi trade and specialist support staff to provide building maintenance and improvement services to our 6,300 houses. They also provide reactive and planned maintenance to other Council buildings such as schools, offices and libraries. We often have opportunities for apprenticeships as well as vacancies for qualified Plumbers, Painters, Joiners, Electricians and Air Source Heating Engineers.

If you are seeking challenging, diverse and rewarding work, where your experience, commitment and talent can make a real difference, then our vacancies may be for you

Other key employee benefits include:

- 28 days annual leave, rising to 33 days after 5 years' service, plus 7 days public holidays;
- Flexible working (that includes alternative shift patterns that facilitate compressed hours and a 4 day working week);
- An opportunity to work overtime and participate in the out of hours stand by rota;

- Vehicles, tools and equipment supplied together with appropriate clothing, PPE and training in trade/ industry specific requirements; and
- All other Local Authority benefits including the Local Government Pension Scheme.

To see currently advertised posts and find out how to apply visit our website at: <http://bit.ly/3TUbaFw>

All Council vacancies are advertised on myjobscotland at: <http://bit.ly/3At2nDF>



LARGE PRINT

Did you know we can provide you with large print copies of the Tenants' Voice? You just need to let us know by contacting us on the details below:



Housing and Property

Moray Council

PO Box 6760

Elgin IV30 1BX



Phone: **0300 123 4566**



Email: housing@moray.gov.uk

Everyone loves television at Christmas...



But would you be covered if somebody took a liking to yours?

- Pay-as-you-go
- No excess
- Choice of payment methods paying monthly

Insure your belongings

It's our responsibility as your landlord to insure the structure of your home but this doesn't include what's inside, like your furniture and personal possessions.

As a tenant of Moray Council you are eligible for a home contents insurance scheme, created just for Moray Council starting from just £3.92 a month for £9,000* standard cover. There's no long-term commitment, it can be cancelled at any time and there's no excess to pay if you need to make a claim.

Call: 01343 563899

www.moray.gov.uk/tenantsinsurance

Connect: with your local housing officer

*Lower sums insured at lower rates are available for over 60's.

Terms and conditions apply, contact above.

Special exclusions/limits apply

Price includes Insurance Premium Tax (IPT) charged at the appropriate rate.

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.

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Rent payments

We understand that the festive period can be a costly time especially with the rise in cost of living but that should not be a reason to stop paying your rent. Missing rent payments during December and January means you will start the New Year with rent arrears which could put your home at risk.



We are always here to help. Please contact your housing officer if you are having difficulty making your payments. You can contact them on **0300 12334 566**.

DO:	DON'T:
✓ Prioritise your rent and pay the full amount due on time.	✗ Prioritise buying presents or paying other bill over your rent payments
✓ Pay during the 'rent free' weeks if you are in rent arrears. 'Rent free' weeks can only be taken by tenants who are up to date with payments	✗ Have no money in your bank when your rent direct debit is due as your payment will fail
✓ Check the balance on your rent account so you know how much money you need during the coming weeks to cover your rent	✗ Ignore any contact from us about your rent payments
✓ Review your budget and decide how much you can afford to spend on Christmas	✗ Be afraid to ask if you are struggling financially as we can help

RENT FREE WEEKS

There are two 'rent free' weeks which are the weeks beginning 18 and 25 December. Many people think that they don't have to pay their rent during these weeks but that is incorrect. If you have any rent arrears you must continue to pay during the 'rent free' weeks.

COMING SOON..... Council housing rent consultation 2023 – 2024

**YOUR
VIEWS
MATTER**

As a tenant, it is very important that you have your say on the rent we charge you, even if you get help to pay your rent. We want to know what you think about the proposed rent consultation increase 2023 – 2024.

As in previous years, we will send you information and a survey by email or post (post may take longer to reach you due to ongoing strike action by Royal Mail).

The information you get will help you to make an informed decision between the two rent setting options. It is important that you read the information carefully, taking into consideration what each option would mean for you, your family and your neighbourhood.

Normally, proposed rent increases are the rate of inflation or more, which would mean an increase of 11.1% (an average weekly increase of £7.22). We understand that this is too much during the current cost of living crisis. Instead, we are proposing that the rent increase is below half of the current level of

inflation.

The rent setting options for 2023 – 2024 are:

- Option one – increase rents by 3.5% (an average weekly increase of £2.28)
- Option two – increase rents by 5% (an average weekly increase of £3.25)

You can give us your feedback by filling in our online survey or, if you get a paper survey, you can fill it in and return it to us.

Once a decision has been made, we will write and tell you what your new rent will be at least four weeks before any change is applied on Monday 3 April 2023.

We will use your feedback to prepare a report to Elected Members who will decide the level of rent increase for Council tenants in 2023 – 2024.

Please fill in the survey and let us know what you think – your views matter to us!

Payment of Rent Record card

— Cut out and keep

Fold Here



Rent Payment Record Card 2023/24

PAYMENT OF RENT

Payments must be made in advance. Please allow enough time for your payment to reach us.

It is Council policy to take recovery action in all cases of rent arrears. In severe or persistent cases this can lead to the house being repossessed.

TERMINATION OF TENANCY - Four weeks **NOTICE** of terminating is required to be given; *failure to do so will result in Rent being payable after removal date. *as per Conditions of Tenancy.

Week Commencing	Week No.	Amount Paid
03/04/2023	1	
10/04/2023	2	
17/04/2023	3	
24/04/2023	4	
01/05/2023	5	
08/05/2023	6	
15/05/2023	7	
22/05/2023	8	
29/05/2023	9	
05/06/2023	10	
12/06/2023	11	
19/06/2023	12	
26/06/2023	13	
03/07/2023	14	
10/07/2023	15	
17/07/2023	16	
24/07/2023	17	FREE WEEK
31/07/2023	18	
07/08/2023	19	
14/08/2023	20	
21/08/2023	21	
28/08/2023	22	
04/09/2023	23	
11/09/2023	24	
18/09/2023	25	
25/09/2023	26	

Week Commencing	Week No.	Amount Paid
02/10/2023	27	
09/10/2023	28	
16/10/2023	29	
23/10/2023	30	
30/10/2023	31	
06/11/2023	32	
13/11/2023	33	
20/11/2023	34	
27/11/2023	35	
04/12/2023	36	
11/12/2023	37	
18/12/2023	38	FREE WEEK
25/12/2023	39	FREE WEEK
01/01/2024	40	
08/01/2024	41	
15/01/2024	42	
22/01/2024	43	
29/01/2024	44	
05/02/2024	45	
12/02/2024	46	
19/02/2024	47	
26/02/2024	48	
04/03/2024	49	
11/03/2024	50	
18/03/2024	51	
25/03/2024	52	FREE WEEK

Fold Here



Feeling the squeeze of the cost of living crisis?

We've all seen the cost of fuel, food and other essentials go up this year. It might be making us anxious for the future or we may already be struggling with bills.

Recently a new Cost of Living Hub was launched. This hub helps find the support that's right for you and your family in Moray.

A warm welcome awaits in our facilities - find out more on <http://bit.ly/3XfBe0R>

It contains lots of information about possible sources of help and assistance. Be sure to read our other articles which will help you with the increasing cost of living including energy saving tips to help you stay warm and save on your heating costs as well as money advice.

Help for Households campaign



Department
for Work &
Pensions

In response to increasing prices and the pressures around the cost of living, the Government has been running the Help for Households campaign to raise awareness of the support available among those that need it most.

The campaign gives clear information about the exceptional payments, energy support and existing support schemes available, so the public know what is available and where they can find help.

The help for households webpage at www.helpforhouseholds.campaign.gov.uk brings together over 40 support schemes that the public may be able to access depending on eligibility. Additionally, a range of online tools will help citizens quickly and efficiently check the support they might be eligible for and how to access it.

This is a really scary time for people. Energy bills are soaring, prices in the shops are rising and interest rates have gone up.

That's why the Citizens Advice network is running an "Our Advice Adds Up" campaign to encourage people to seek advice if they are worried about the cost of living.



the **moray** council

They get real results for people. In fact, Moray CAB helped 2005 people last year, unlocking £1,554,666 through things like social security payments and employment entitlements. The Citizens Advice network provides advice that could make a real difference to your finances.

- www.cas.org.uk/our-advice-adds-up is the campaign page
- www.moneymap.scot is an online tool that rounds up options for cutting costs or boosting incomes
- www.checkmycounciltax.scot helps someone check if they are entitled to a Council Tax Reduction
- The Citizens Advice public advice site, includes information on budgeting, what to do if you're struggling to pay your bills and on dealing with debt: <http://bit.ly/3EQQCJV>
- And of course, Moray Citizens Advice Bureau (CAB) provides free, confidential and impartial advice at 6 Moss Street, Elgin, IV30 1LU in person and by phone on **01343 550088**. Visit their website at www.moraycab.org.uk

Across all of Scotland last year the Citizens Advice network helped 171,000 people, with a further 2.5 million checking our advice online. They can deliver life-changing results, and want to help more and more people.

How to get help

Feeling lost about money? The Money Map tool at www.moneymap.scot directs you to online help to make the most of your money, decrease your bills and help meet the costs of daily living. If you are thinking about claiming Universal Credit for the first time, we can help. The advisers are available by web chat or telephone (**0800 023 2581**, Monday to Friday, 8am-6pm) and can guide you through the process, whether you are looking for answers to quick questions or step-by-step support to make your claim or you can visit www.cas.org.uk/helpclaim for more information.

Get in touch with your local Citizens Advice Bureau (CAB)

Contact your local CAB to get free, confidential and impartial advice. An adviser will be able to talk through your situation and work out the next steps. They won't judge, they will just try to help.



**citizens
advice
bureau**

Struggling with the cost of living?



Our Advice Adds Up

Our advice is free,
confidential and impartial.

Moray Citizens Advice Bureau
6 Moss Street, Elgin IV30 1LU
01343 550088
www.moraycab.org.uk

Scottish Charity No. SC018026 and Company Limited by Guarantee No. 119038

Stay warm and save on your heating costs

Winter can be a very cold time of the year as temperatures drop and frosty weather sets in. It is important that you keep as warm as you can, but we realise that keeping your heating on can increase your heating costs. Follow our tips to stay warm and save some money on heating costs:

1. Avoid using the on/off switch

This uses more energy as it has to restart itself all the time. Using the on/off switch can also affect the system.

2. Use your timer or programmer

A programmable thermostat will allow you to adjust the temperature for different times



of the day so that your home is cosy and warm whenever you need it, and cooler when you are not at home or in bed.

3. Radiator controls

Every radiator has a control to manage the temperature in individual rooms. Do not block off any radiator valves as they let the heating system function well. Keep radiators on their lowest setting even in rooms which are not used.

4. Use thick curtains

Using thicker curtains acts as a shrug for the home. Buy thermal lined curtains if you can, or you can line your current curtains. If the sun does shine, let it in, as this is free heat. Remember to keep your curtains and blinds open during the day. Shut them at sunset to keep the heat in and the cold out.

5. Warm outfits

Before you set the thermostat, snuggle up in a cosy sweater and wear some warm socks & slippers.

6. Flooring

Rugs and carpets may look slightly less stylish than laminate floors but they have efficient energy saving action as they are insulators. Uncovered floors can lose as much as 10% heat. A pair of warm shoes or slippers will be comfortable too!

Electricity consumption around the home

It's always useful to understand how much our appliances cost to run, particularly with the sudden increase in energy prices. It's worth knowing where you might be able to make savings.

The table shows the typical power consumption of appliances in watts. We've calculated the running costs using an electricity unit rate of 34p/kWh. This is the estimated average unit rate for Direct Debit customers at the end of 2022 on the standard variable or default tariff.

How much do my appliances cost to run?

The amount it costs to run appliances depends on three things - The rating (watts), the price you are charged per unit of energy (your energy tariff) and how long the appliance is running for.

We've created the following table to give rough costs for appliances using an hour time frame, so the costs are comparable. Remember some appliances may only be on for a few minutes and some several hours so the actual costs will vary. A high rating doesn't always mean an appliance will be more expensive; it may take less time to do the job - ultimately working more efficiently - like a microwave.

Calculating the running costs of my appliances

The electricity used by domestic appliances varies between makes and models. If you know the power rating of the appliance and the electricity unit rate of your supplier, it's possible to use the following equation to calculate the running costs of your appliance:

$$\text{Appliance running cost (p/hr)} = \text{Power rating (W)} \times \text{Electricity unit rate (p/kWh)} \div 1000$$

Appliance	Rating (watts)*	Cost (pence/hour)
Electric shower	7,000 – 10,500	238 - 357
Immersion heater (single rate tariff)	3,000	102
Fan heater	1,000 – 3,000	34 - 102
Kettle	2,500 – 3,000	85 - 102
Grill/oven	2,000 – 2,400	68 – 81.5
Hob (per ring)	1,000 – 2,000	34 - 68
Iron	1,000 – 3,000	34 - 102
Microwave	700 – 1,400	24 - 48
Vacuum cleaner	600 – 900	20.5 – 30.5
Slow cooker	150 - 300	5 – 10
Fridge freezer	100 - 300	3.5 – 10
Games console	100 – 200	3.5 – 7
LCD TV	25 - 175	0.85 – 6
Incandescent bulb	40 - 100	1.5 – 3.5
LED bulb	6 - 10	0.20 – 0.34
Broadband router	5 - 15	0.17 – 0.5
Extractor fan	5 - 10	0.17 – 0.34
Phone/tablet (charging)	2 - 15	0.07 – 0.5

The power consumption of some appliances like washing machines and tumble dryers varies over the time they're used so the table below shows the average cost per cycle with a full load.

Appliance	Rating (watts)*	Cost (pence/hour)
Washing machine	1,000 – 2,400	17 - 41
Tumble dryer	1,500 – 2,500	153 - 255

* Will differ by appliance, range based on average energy ratings for appliances.

TOP ENERGY SAVING TIPS

There may be ways you can make small changes to the way you use your energy, helping to bring down your costs:

- Make sure to turn lights off when you leave a room. Leaving one standard 60W light bulb on all day (12 hours) could cost you 20p per day* that's £73 per year – for just one light bulb.
- Switch to a low energy LED bulb. These can use up to 90%** less electricity than a standard incandescent bulb while providing the same level of lighting (and they don't need replacing as often).
- When replacing appliances, consider energy efficient models, which may be A-rated.
- Use a cooler wash setting to do your laundry, washing at 30 degrees can save as much as 40% compared to washing at higher temperatures** If you're just freshening up clothes, then a cold wash would save you even more.
- The latest heat pump tumble dryers use considerably less electricity than older vented models or even better dry clothes outside or on an airer for free!
- Electric showers are one of the biggest energy guzzlers – set a timer to 3 minutes.
- Towel dry hair to reduce how long you use a hairdryer.
- Cooking in a microwave is cheaper than an oven as it uses less power and takes less time to cook.
- A slow cooker is also energy efficient, running on low power, but may take several hours to cook – try batch cooking to make the most of the energy you're using.
- Unplug or switch off devices at the wall around the home, and only charge phones for as long as is necessary - items plugged in (even on standby) still draw electricity, which could rack up if you have a lot of items plugged in.
- Immersion heaters should only be switched on at the times when you need hot water and switched off when no longer in use - leaving one on is like leaving the kettle boiling constantly.
- Understanding your heating controls can help you use your system more efficiently.
- Put draught excluders around draughty doors and windows, or for a fraction of the cost you can use dry rice in a pair of tights to cover any gaps at the bottom of doors.

* Based on average unit rates under April price cap

** Information sourced from Energy Saving Trust 2022

www.energysavingtrust.org.uk/energy-at-home

Downsizing Incentive Scheme



The downsizing incentive scheme is a voluntary scheme that offers practical support and financial assistance to help eligible applicants of larger properties (3 or more bedrooms) to move to a smaller, more manageable home. The scheme is also open to tenants living in an adapted property of any size where nobody in the household needs the specialist features.

A tenant's experience

I first heard about the Downsizing Scheme when I received a letter about it a few years ago but I didn't think about it at the time. As my children grew up and moved out I no longer needed a 3 bedroom house. Due to the increase in cost of living I realized downsizing could help me save on costs such as rent, council tax, heating and energy.

While searching for house swaps, I found out about the Downsizing Scheme on the Council website and decided to apply. I filled in my application, selecting my preferred area and heating type and so on from a list of choices as this would match any offers made. My application was accepted and the next step in the process was a house inspection by the Council. This inspection revealed a few things that needed to be changed or repaired to prevent possible recharges being deducted from the final downsizing payment when we moved. I was not concerned about this as I understood the reasons for it.

While I waited to hear about possible properties I cleared the loft etc in preparation for my move - after 30 years living in the house it took a reasonable time to clear! At the time I applied I had been first on the list but on enquiring I found out that a move was

delayed due to Covid restrictions and the lack of 2 bedroom houses available in my preferred area which was disappointing – I just had to wait. In readiness for moving I went ahead and packed up half of my house and moved the bedroom down to the

living room so I was 'good to go' once I was told a house had become available.

I first applied in January but had to wait until September to receive an offer as there were no 2 bedroom properties available. Because of the Covid restrictions at the time I chose to accept the house unseen and signed the tenancy online. I was delighted to be moving and to finally have a smaller house to call my own in my preferred area. I finally got to collect the keys for the house at the end of November. Unfortunately I was very impatient and was not prepared to wait too long for the remedial work to be completed in the house but in hindsight I think this was a mistake. As I had lived in the house for the majority of my life I was quite sentimental about moving out of it, I knew that I had made the right decision though and left the house happily.

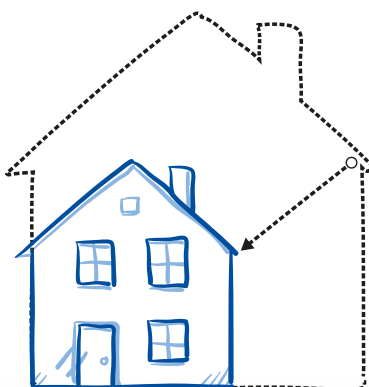
The communications I had with the housing department was always pleasing and polite but I would have liked some more information and contact with updates to explain why it took so long in my case (Covid and property availability). That said, I would highly recommend using the Downsizing Scheme to anyone but accept that you might have to wait longer than you would like. Also, when an offer is made be prepared to wait for any required work to be completed.

The Council quickly completed some work that I had requested and the downsizing scheme payment helped with the purchase of carpets and other furnishings. We were also given a painting allowance and received paint and decorating equipment. It will take time to complete the decor and other aspects of the house to our standards and style but this is to be expected. All in all, I am very pleased with my new home and would encourage anyone thinking of moving to a smaller property to apply to the Downsizing Scheme.

Anonymous tenant October 2022

To find out more about the scheme:

- Visit our website at <http://bit.ly/3EPV5wf>
- Email: housing@moray.gov.uk
- Phone: 0300 1234 566



Winter safety tips for your home

Keep your house warm:

- This will help to avoid burst pipes and damage to your home and your neighbours
- Remember that the pipes in a flat may supply water to your neighbours
- In very cold weather, keep the heating on overnight at a low temperature if you can



Protect your home:

- Report any cracks or leaks at taps or valves as soon as you notice them
- Install draught excluders to your doors and windows
- Make sure you have contents insurance

- Keep an eye out for your neighbours, especially the ones in poor health or who are elderly or vulnerable

If your pipes burst:

- Turn the water off at the main water stop valve. Ask us if you are not sure where your water stop valve is located
- Switch off the electricity at the mains and any water heater
- Turn off the central heating system
- Open all taps to drain your system
- Notify the neighbours who could experience the damage
- Report it to us as soon as possible



Start the New Year with **sustainable habits**

We are all looking for ways to save money and cut the cost of living, but did you know reducing the amount of food and drink waste could save you up to £440 per year?

Scottish households throw away around 600,000 tonnes of food waste every year, that's the weight of about 2,000 Kelpies statues! This is taken to landfill where it rots and produces destructive greenhouse gases, like methane. But when food waste is recycled it can be converted into valuable fertilisers and green energy that helps power Scotland's homes.

Save food, save money and save the Earth!

The best thing we can do is not waste food at all but sometimes it's unavoidable. Planning and shopping smarter can help you reduce the amount of food you waste and instead of throwing it in the bin it's better to recycle it to help tackle climate change. There are lots of quick and simple things you can do to reduce and recycle your food waste. For tips to save food, save money, save the earth, go to www.netzeronation.scot

- Avoidable food and drink waste costs Scottish households £1.1 billion in unnecessary purchases each year.
- By reducing food waste, each Scottish household could save up to £440 per year.

Avoiding food waste would benefit the environment as much as taking a quarter of cars from the road.

- When food waste isn't recycled, it ends up in landfill. Here, it decomposes and produces methane - a

greenhouse gas that is 28 times more harmful than carbon dioxide.

- Over 56% of people in Scotland now say that they are recycling their food waste, but 80% of households have access to food recycling facilities.
- If everyone in Edinburgh recycled one banana peel it would generate enough energy to power Princes Street for nearly four days.
- Recycling six tea bags generates enough energy to boil a kettle to make another cuppa.
- Food waste can be recycled into electricity, heat or fuel and also fertiliser or compost which can help to grow more food. One banana peel could charge your mobile twice and your weekly food waste could power two cycles of washing.
- If you don't have access to food waste recycling collections, you can still recycle your food waste by turning it into compost. For more info how to set up home composting, visit www.netzeronation.scot

Check out Net Zero Scotland's latest on www.bit.ly/3WLe6aI to tackle food waste and have a look at 22 Food Saving Wins on bit.ly/3UGd9Op for information, tips and advice.

To find out more about how to get a food waste caddy and for details of food waste collections in your area, email our waste team at waste@moray.gov.uk or phone **0300 1234 565**.



Audit scope

The National Fraud Initiative in Scotland

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

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

This helps us to find genuine errors and take action where necessary to put things right. However, if we receive information back from Audit Scotland that indicates fraud

has taken place then we will fully investigate the matter.

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

- name
- address
- date of birth
- contact details (phone numbers and email)
- national insurance number
- housing reference numbers such as tenancy reference, housing benefit reference number (if you have one), and/or housing application reference

You do not need to do anything but if you want to know more about this there is further information on our website at: www.bit.ly/2gbiUkP

Energy Theft – Safety Message

Scottish Gas Network is supporting Crimestoppers' national campaign stayenergysafe to highlight the dangers of energy theft and how to spot it.

www.sgn.co.uk/help-and-advice/energy-theft

Tampering with or bypassing the gas meter is extremely dangerous. As well as being dangerous, the cost of energy theft affects us all as it adds an extra £20 to the cost of our energy bills each year.

It can be hard to spot the signs of energy theft, but here are some things to look out for:

- A meter that's been turned around the wrong way so you can't see the normal dials.
- A smell of gas near the meter box.
- Bits of rubber tubing instead of pipes.
- No visible dial or counter on the meter anymore.
- The meter shows credit has run out but gas is still available.
- Dials on the meter aren't going around even when gas is being used.

If you see something suspicious, report signs of energy theft to keep you and those around you safe.

To anonymously report energy theft, call the Stay Energy Safe service powered by Crimestoppers on **0800 023 2777** or report it online at www.stayenergysafe.co.uk/report-energy-crime/



Mutual exchange

A mutual exchange is where two or more tenants swap homes to better meet their housing needs. You can exchange with another Moray Council tenant, a tenant of a housing association, or a tenant of another council. House Exchange (www.houseexchange.org.uk) is an online tool that can help you find someone to swap homes with.

Once you have found your exchange partner(s) and have agreed a mutual exchange in principle, you must seek our written permission to exchange by filling in a Mutual Exchange application form. We may refuse but we will write to you with our reasons why.

Before you move house, you will need to make sure you owe no rent to us, you have had a gas and safety check within the last 12 months. When you exchange and move into your new property, you will need to sign a new tenancy agreement. If you need more information or support please contact your area housing officer by email on housing@moray.gov.uk or phone **0300 1234 566**.

A tenant's experience

I decided to look into a mutual exchange as I wanted to downsize from a 3 bedroomed house to a 2 bedroom one. As my poor health was getting worse it was important that I found the right place to live. The application process was very simple and I felt well informed throughout. The paperwork side of everything was so easy all the way through and I was able to move reasonably quickly.

I joined the House Exchange website and used all the features it offers. I was able to enter the type and size of property I was looking for and which area. The matches helped me see who were looking for a property like the one I was living in and vice versa. An excellent part of the website was being able to message people directly and receive messages back from them. Based on these conversations I ended up viewing several properties before agreeing to the exchange I made.

There was a lot of communication between myself and



House Exchange

the tenant I was exchanging with to agree the date of the move and so on. The actual exchange day wasn't great, despite all the conversations it was still chaos. Even though I thought we had made solid agreements these were not actually adhered to. Both sides honouring the agreements and sticking to the plans that were made would have made this easier.

Mutually moving in and out on the same day is much more complicated than moving into an empty property but any move is stressful, how smoothly it goes will depend on the other person you are exchanging with and whether or not they understand it is about both households getting everything done. I knew I was going to either exchange or downsize so I had already packed most of the house up in advance.

Even though I went through things I hadn't anticipated and am having to sort out a lot more things than I bargained for I would still say it was very worthwhile. I'm very happy I moved to where I am now, it's a lovely neighbourhood and is closer to family and friends which is much easier for me with my ongoing health problems.

If others are thinking of moving I would definitely recommend looking into a mutual exchange. There are some things to take in to consideration, for example, there were other houses I really loved but the rent was too high for me - some 2 bedroomed properties I viewed were over 100 pounds more per month than the 3 bedroomed I was in. My advice would be view a few different suitable options and go several times and don't assume the other party will stick to agreements made. Also be sure that there will always be more to do than you think there is! If you've chosen a house you know you will love in an area you really like, go for it, any problems and hassles are well worth it in the end and once you are in what you make of your new home is up to you.

Anonymous tenant July 2022

To find out more about House Exchange:

- Visit www.houseexchange.org.uk
- Email housing@moray.gov.uk
- Phone **0300 1234 566**



Are you moving?

Demand for housing is very high. With 2,778 people on our housing list waiting for one of our homes, it is really important that we are able to re-let properties to another household as soon as possible if you end your tenancy.

Your tenancy agreement sets out what your legal responsibilities are during your notice period and what you will need to do before you leave your home. Once we have received your notice, we will visit you and help you identify what work needs to be done before you hand the property back to us.

These include:

Property condition

- leaving your house in a good decorative order, clean and tidy;
- removing any fixtures and fittings you have installed while you have lived there and mend any damage caused by them;
- carry out any repairs which are your responsibility;
- clearing your garden of any rubbish and making sure the grass is cut and tidy;
- remove all of your belongings from the property by also checking all your cupboards, loft, shed and any outhouses;
- leave all bins and recycling boxes.

Rent and utilities

- Pay all outstanding money/rent that you owe;
- Tell your utilities company (for example, gas/electric, phone, internet supplier) that you are moving. Take meter readings and submit them to your utility company to avoid any over payments or charges;
- Make sure any gas and/or electric meters have no debt left on them; and
- If the meters are key/card meters, please leave the key/card at the property when you leave.

When we receive your notice that you are leaving, we will send you a checklist of these responsibilities to help you.

Unfortunately if a property is returned to us and the above work has not been done, we will need to carry out the work to re-let the property. This means you will be re-charged for any associated costs. Please help us to avoid this happening.



Tenant participation update

You have a legal right to be involved in our decision making processes and influencing decisions about housing policies, conditions and related services. Tenant feedback is important in helping us to make improvements to your homes and the services you receive.

Moray Tenants' Forum

The Moray Tenants' Forum aim to improve housing services and conditions for our tenants. We regularly consult them on changes to our service or other housing related matters.

During the pandemic tenant gatherings were suspended but last month our Moray Tenants Forum members got together in person once again. It was great to catch up and talk face-to-face once again about the issues facing our tenants and communities. We shared updates from other tenant networks and discussed service priorities and developments.

The Forum is friendly and informal and we love to

welcome new members. We plan to get together again

on Tuesday 31 January 2023 so please get in touch if you would like to come along. We can help with expenses such as travel or childcare costs so that you can attend.

Other ways you can get involved

We have a wide range of other options for you to get involved.

For example you could join our list of interested tenants and we will send you information when consultations are taking place. You could also take part digitally from the comfort of your own home and we can help with the technology if you would like our support to do this.

Don't forget to join our Moray Council Tenants Facebook group at:

www.facebook.com/groups/MorayCouncilTenants

To find out more about the options to get involved email housing@moray.gov.uk or phone **0300 1234 566**.



Councillors and Staff with the Tenant Representatives at the forum meeting'

National Panel of Tenants and Service Users



The National Panel of Tenants and Service Users is a panel of more than 400 tenants and service users. The Scottish Housing Regulator (SHR) established the Panel in 2013 as one way for them to engage effectively and directly with tenants and other service users. The Panel helps them hear about views, experiences and service priorities.

Topics covered by the Panel so far include:

- Rent affordability
- Service quality
- Value for money
- Performance reporting
- Experiences of using homelessness services
- Antisocial behaviour
- Tenant safety
- Empowering tenants
- Gypsy/Traveller site standards
- Impact of the pandemic on:
 - o Landlord services
 - o Family and financial circumstances
 - o Experience of heating their home
 - o Digital access to services
- Experience of owners using social landlord factoring services
- Receipt of information on landlord Annual Assurance Statements

The SHR will shortly be launching a programme to refresh Panel membership. It has been a very successful initiative over the last nine years, giving rich feedback about tenants' and service users' views and has informed the focus of SHR's work. The Panel is open to tenants of social landlords including Councils and housing associations and those that use housing or homelessness services provided by Councils. If you sign up, you may be sent occasional short surveys asking for your views and perhaps asked for your feedback in other ways too. More information can be found on the SHR website at www.bit.ly/3EkOzNH

If you'd like to join the Panel contact:

Engage Scotland

Tel: **0800 433 7212**

Email: nat.pan@engagescotland.co.uk



Christmas Cookies Recipe

Ingredients:

- 1 cup butter
- 1 cup icing sugar
- 1 egg
- 1 teaspoon vanilla essence
- 2 ¼ cup flour
- 1 cup chopped nuts
- 2 cups candied cherries quartered (red, green or a combination of the two)

Method:

1. Preheat oven to 180 degrees.
2. Cream butter and icing sugar together.
3. Add egg and vanilla essence and slowly incorporate flour to mixture and mix well.
4. Fold into the dough the quartered cherries and nuts.
5. Continue folding the cherries in the dough so that the cherries are distributed evenly throughout.
6. Place a piece of parchment paper or waxed paper on the counter and place approximately 1/3 of the dough on the paper.
7. Using your hands roll the dough into a log shape about 2 inches round.
8. Once you have shaped it, roll the log in the paper and secure the ends of the parchment or waxed paper and place in the refrigerator.
9. Continue 2 more times until all of the dough has been rolled and placed in the refrigerator.
10. Allow the dough to stay in the refrigerator for at least 3 hours.
11. Take out of the refrigerator and unroll the dough from the paper.
12. Cut the dough with a knife into ¼ inch slices and place on a cookie sheet lined with parchment paper.
13. Bake for approximately 13 - 15 minutes or until the cookie is light golden in colour. This recipe will yield approximately 4 dozen cookies.



Money Advice



Our Money Advice service can help anyone in Moray who is struggling with debt – this can range from a missed payment to large arrears. It can be for a single debt or multiple debts. Our advisers will offer free, confidential and non-judgmental advice.

How can we help?

We will go through your income and expenditure with you by completing a financial statement and then we will advise on all the options available. It will be up to you as to which option you decide on but we will make sure you have all the information you need to be able to make the right decision for you. Below are some examples of debts we can deal with:

- Rent or mortgage arrears
- Gas/electricity arrears
- Mobile phone/broadband
- Store/credit cards/catalogues
- Council Tax arrears
- Loans – pay day loans/personal loans

Recently we had a client who was receiving retirement pension and Personal Independence Payment contact us for an application for the Flexible Food Fund. Our Welfare Benefit Adviser completed a benefit check and found out they could also apply for Pension Credit and Severe Disability Premium. The pension credit was backdated for 3 months. This meant the client received a lump sum of £871 and an ongoing £69.40 per week. Although she was receiving help with her rent already this didn't affect that and it meant she had more money in her pocket for additional household costs.

Another client contacted our Money Advice team as they had been struggling to pay their debts with the increase in all their other household costs. They had also fallen behind with their rent payments. The Money Adviser arranged for them to set up a formal repayment plan (Debt Arrangement Scheme) so they could repay the debts at a manageable amount and a separate amount towards the rent arrears.

Debt options

This can include:

- Asking your creditors for a break in payments for a set amount of time to enable you time to get back on your feet
- In some circumstances requesting debts be 'written off'
- Setting up an informal payment plan with your creditors based on what you can afford to pay

- Setting up a formal payment plan based on what you can afford to pay - Debt Arrangement Scheme (DAS) - <http://bit.ly/3hXSAyZ>
- Bankruptcy (called Sequestration in Scotland) - www.aib.gov.uk/bankruptcy
- Trust Deed - <http://bit.ly/3U2X98I>

Further help

If you need help with budgeting, completing a benefit application form, a check to make sure you're getting all the benefits you're entitled to or would like help to challenge a benefit decision you can find out more on Moray Council web pages at:

- Money Advice – <http://bit.ly/3gtqHl0>
- Welfare Benefits – <http://bit.ly/3u9hbE1>
- Income Maximisation – <http://bit.ly/3tQXgt6>

Fee operating money advice services

Please be aware there are companies who will charge for Money and Debt advice and many will claim 'no up-front charges'. However, care is needed and although the choice is yours we would always advise using free, independent services such as ourselves or the national agencies listed here:

- National Debtline - www.nationaldebtline.org
Phone: **0808 808 4000**
- Step Change - www.stepchange.org
Phone: **0800 138 1111**

How to contact us

If you would like to discuss your situation with a Money Adviser or make an appointment please call **0300 123 4563** and ask for Money Advice.



European Union



gov.scot

EUROPE & SCOTLAND

European Social Fund

Investing in a Smart, Sustainable and Inclusive Future

Money Advice is jointly funded by Moray Council and the European Social Fund.

the tenants'
VOICE



Christmas Word Search



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

CAROLS | CHIMNEY | CRANBERRY | DUMPLING | FAMILY | GLITTER | GRAVY | GREENLAND
 HOLIDAYS | HOLLY | MISTLETOE | PRESENTS | REINDEER | SANTA | SPROUTS | STOCKING
 STUFFING | TREE | TRIFLE | TURKEY

To be entered into our prize draw for a £25 shopping voucher please send your completed wordsearch to us before the closing date of 31 March 2023.

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

Name:.....

Address:.....

..... Postcode:

Phone number:.....

Email address:.....

CONGRATULATIONS

The winner of the Summer 2022 word search competition was Mr George Paton from Elgin. Mr Paton was delighted to hear that he had won the £20 high street shopping voucher.

Get a **LIFT** onto the property ladder.

With the Scottish Government's LIFT Open Market Shared Equity scheme, you can get funding of up to 40% of the price of a home*.

The scheme is open to:

- First-time buyers
- Social rented tenants
- Disabled people with a housing need
- Armed Forces personnel and recent veterans
- People aged 60+ with a housing need

*Eligibility criteria applies. Always seek independent financial advice.

www.linkhousing.org.uk/LIFT
Text 'LIFT' to 66777

Children's Christmas colouring competition



**For the chance to win our Christmas colouring competition,
please send your finished picture to us before the closing date of 31 March 2023.**

The best colouring, as chosen by our judges, will **win a £25 shopping voucher**. You can post your picture to us at: Winter Colouring Competition, Housing & Property, PO Box 6760, Elgin, IV30 1BX.

Name:..... Age:

Address:.....

..... Postcode:

Phone number and email address:

CONGRATULATIONS

Congratulations to Summer Smith, age 11, from Elgin,
winner of our Summer 2022 colouring competition.



Waste management arrangements Christmas/Hogmanay period 2022/2023



Household collections of residual waste (**green bin**) and recycling (**blue and purple bins and glass container**) will continue three-weekly over the festive period.

Household collections of garden/ food waste (**brown bin**) will not be carried out from Monday 26th December for 2 weeks. Collections will resume on Monday 9th January 2023.

The exception are those residual and recycling collections which are due to be undertaken on Monday 26th December, and Monday 2nd January. Revised collection dates are set out below:

ONLY MONDAY COLLECTIONS ARE AFFECTED

Original Collection Date: **Monday 26th December**

Location	Route Number	Alternative Collection Day
Clochachan area	Route 56	Tuesday 27th December
Fife Keith	Route 83/91 (recycling only)	Tuesday 27th December
Lossiemouth	Route 16	Wednesday 28th December
Forres	Route 71	Friday 30th December

Original Collection Date: **Monday 2nd January**

Location	Route Number	Alternative Collection Day
Portknockie/Buckie	Route 51	Tuesday 3rd January
Tomintoul area	Route 86	Wednesday 4th January
Alves/Roseisle area	Route 21	Thursday 5th January
Elgin	Route 6	Friday 6th January

Collections may be carried out earlier than normal, containers should be presented at their usual collection point for 7.30am.

The **special collection** and **waste hotline** will be closed from 3pm Friday 23rd December until 9am Wednesday 4th January.

Recycling centres will be closed on Saturday 24th and Saturday 31st December

– all recycling centres will close at noon

Closed on 25th and 26th December, and 1st and 2nd January

Bookings are still required for Chanonry Recycling Centre, Elgin.

Public Conveniences will be closed on 25th and 26th December, and 1st and 2nd January

For further information please contact the Waste Hotline
on 0300 1234565 or waste@moray.gov.uk



Merry Christmas and Happy New Year
from all at Environmental Services

