

The Tenants' Voice

WINTER 2025



!!WARNING!!

SCAM

TEXT



SCAM

ALERT

Beware of Winter Heating Payment Scams

INSIDE THIS ISSUE



New build
programme



Estate
Walkabouts



Celebrating our
Tenant Legends



Moray Council Tenants' Newsletter
produced in partnership with the Tenant Editorial Panel

Large print



Did you know we can provide you with a large print copy 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**

Printed or Digital - it's your choice

Would you prefer to read a printed version of Tenants' Voice newsletter? If you haven't already done so, please let us know by 31 October so that we can update our records for the winter issue by phoning **0300 123 4566** or emailing **tenantparticipation@moray.gov.uk**



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Join our list of interested tenants



These are people we contact when we're consulting on housing issues and to promote tenant participation activities and events. If you'd like to be added to this list, please let us know by emailing **tenantparticipation@moray.gov.uk** or call **0300 123 4566**.

**Scan our QR code to
find us on Facebook –
Moray Council Tenants
and Housing Facebook
page**



Tenant Welcome

Hello everyone, and welcome to the winter edition of Tenant's Voice!

I'm Gillian Pirie, a Moray Council tenant and member of the Tenants Forum and someone who's passionate about community. I also work in health and social care supporting volunteers who give their time to help others. It's a role I love, and it's shown me how small actions can make a big difference.

I recently joined the Tenant's Voice editorial panel because I believe in the power of sharing our voices. When we talk about what matters, such as our homes, our communities, and the everyday things that affect us, we start important conversations. These help build stronger, more connected places to live. For me, this felt like a great way to shine a light on the positive things happening around us and to share useful information that supports people in their day-to-day lives.

A lot has happened since our last newsletter, including the launch of our new digital engagement platform Moray Engage, which makes it easier than ever to get involved and have your say.

In this issue, you'll find updates from the recent estate walkabouts, news from the Tenants Forum, and a special feature on our Tenant Legends - celebrating the amazing contributions tenants make in their communities.

So, grab a cuppa, get comfy, and enjoy this edition. And if you've got a story, an idea, or even just a suggestion—why not get involved! Being part of the Tenants Forum has shown me that it doesn't take much to make a difference. You'll be welcomed, listened to, and you might even make a few new friends along the way.

Wishing you a joyful festive season, however you choose to spend it. And as we say here in Moray, lang may yer lum reek!

Best Wishes,

Gillian





Your Voice Matters: Join the Conversation on Moray Engage

We've launched a new online platform called **Moray Engage**, designed to make it easier for you to stay informed, share your views, and help shape the future of Moray.

Whether you're using a phone, tablet, or computer, you can now take part in surveys, give feedback, and find out what's happening. All in one place and at a time that suits you.

Moray Engage is a safe and welcoming space for you to share your ideas about local issues, projects and activities.

Featured Projects

Tenant Participation Tenant participation means working together to shape the housing services you use. Whether you... View Project		Improving Rothes High Street You've told us that the slabbed area at the Craigellachie end of Rothes High Street could bene... View Project	
Housing Consultations If we're reviewing our services or making any major changes to our policies, you can give your... View Project		Housing Service Satisfaction Surveys We run regular surveys on a range of topics to gather your feedback as well as a larger indepe... View Project	
Design a new logo for Moray Tenants Forum Moray Tenants Forum has launched a competition to find a new logo to represent their group des... View Project		Tenants' Voice Our Tenants' Voice newsletter is published twice a year, in summer and winter, and we'd love f... View Project	

Explore the Housing Hub

The Housing Hub on Moray Engage is a dedicated space for tenants and housing service users. Here's what you'll find:

- Tenant Participation Projects: Get involved in shaping the services you use.
- Housing Consultations: Share your views when policies or services are being reviewed.
- Satisfaction Surveys: Let us know how we're doing and where we can improve.
- Community Participation Projects: Help improve housing managed areas

- Members only spaces: For tenant groups like the Tenant Editorial Panel
- Creative Opportunities: Like designing a new logo for the Moray Tenants Forum!

The Housing Hub is all about working together to improve housing services and making sure your feedback helps guide decisions.

Visit the Housing Hub at:

<https://engage.moray.gov.uk/hub-page/housing>

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Why Register?

To get the most out of Moray Engage, we encourage you to register. It only takes a minute, and it means you'll be able to:

- Take part in consultations that require registration
- Save your preferences and follow topics that matter to you
- Get updates and notifications straight to your inbox
- Join discussions and share your ideas

Some surveys and consultations are only open to registered users. This helps keep the platform safe for everyone. Signing up makes sure you don't miss out on having your say.

How to Get Started

1. Go to <https://engage.moray.gov.uk>
2. Click "Register" and enter your email address
3. Check your inbox for a verification email and click the link to confirm your account.
4. Log in and start exploring and sharing your thoughts!

Need help getting started? Just get in touch we're happy to support you.

Moray Tenants Forum: Out and About

In June Moray Tenants Forum members Liz and Alison attended the annual TPAS Scotland (Tenant Participation Advisory Service) conference in Clydebank.

June



Liz receiving Tenant of the Year award

July

Members Liz, Bert and David promoted the Forum at Hopeman Gala



45 years of TPAS



Liz and Alison's train journey to conference

September

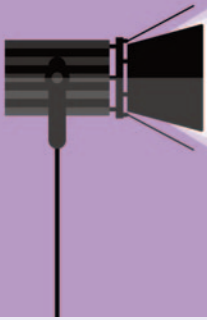
Members, Alex and Pat promoted the Forum at Buckie Community Lunch



October

Members Liz, and David attended Scotland's Housing Network's annual performance presentation





Under the spotlight: Damp and mould

Written by the Tenant Editorial Panel

Damp and mould are issues that come up time and again at our Tenant Forum meetings. It's something many tenants are worried about, so we put your questions directly to the Council's Asset and Building Services teams. Building Services Manager, Mike Rollo and Asset Manager Tracey McKie joined the Forum at their October meeting to talk about the Council's approach to tackling damp and mould in our homes.

You can read a full response to our questions at the website address below or by scanning the QR code:

<https://engage.moray.gov.uk/tenants-voice-newsletter>

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So, what did we find out?

Between January 2024 and March 2025, 371 cases of damp and mould were reported. Since April 2025, there have already been 96 more. Every case is inspected, and where needed, repairs are carried out. The most common issue is black mould, known as **Aspergillus Niger**, which is usually caused by condensation, and it's not just older homes affected.



The Council says the cost-of-living crisis is making things worse. Tenants struggling to heat their homes may avoid using extractor fans or opening windows to save on bills, which can lead to condensation and mould.

To help, the Council is offering advice leaflets, online guidance, and is upgrading homes to improve energy efficiency.

Inspections are usually carried out within five working days, or three if there's a vulnerable household member or health and safety risk. Follow-up checks happen after six months to make sure the problem hasn't returned.

New technology is also being trialled, like humidity sensors and data loggers, to monitor conditions and prevent issues before they start. And as part of the Energy Efficiency Standard for Social Housing (EESH), insulation and ventilation upgrades are being rolled out across Moray. As homes become more airtight there is a risk of condensation or mould issues, so we've included some information and practical advice below.



How to Reduce Damp and Mould

Keep a window slightly open when cooking or showering

Even just 10 minutes of ventilation can make a big difference.

Keep extractor fans on and trickle vents open – they're there to help

They remove moisture before it turns into mould.

Dry clothes outside if you can – or use a dehumidifier

Drying indoors adds lots of moisture to the air.

Leave a gap between furniture and external walls

This helps air circulate and stops damp building up.

Heat your home evenly – even low heat helps.

Cold rooms are more likely to get damp and mouldy.

Wipe away condensation from windows and sills each morning.

It's a simple habit that helps prevent mould.

Struggling with Heating Costs?

There's advice available to help you keep your home warm and reduce condensation:

- For practical tips visit www.moray.gov.uk/condensationdampmould for practical tips
- For advice including possible benefits, grants, crisis loans, energy efficiency and other money advice visit www.moray.gov.uk/costoflivingadvice

Damp & Mould: Myth vs Fact

Myth: "Bleach kills mould."

Fact: Bleach might remove the stain, but it doesn't kill mould at the root — it often grows back. Use a mould-specific cleaner or ask the Council for advice.

Myth: "Opening windows makes my home colder and causes damp."

Fact: Ventilation helps remove moisture from the air. Even a few minutes of fresh air each day can reduce condensation and prevent mould.

Myth: "The new extractor fans Moray Council have installed will cost too much to run."

Fact: The new fans are low-energy and run automatically when humidity is detected. They're designed to prevent condensation before it starts and on average, running one fan costs just £4.40 per year. That's far cheaper than dealing with mould damage later.

Myth: "There's nothing I can do about damp."

Fact: Small steps can make a big difference. Disposable dehumidifiers are cheap and great for cupboards and wardrobes. Electric dehumidifiers can be surprisingly affordable to run - some cost just a few pence per hour. Check the energy rating before you buy, and you might be shocked at how much water they can collect in a short time!

Need Help with Damp or Mould?

If you're experiencing damp or mould in your home, don't wait report it to the Council:

Phone: 0300 123 4566

Email: housing@moray.gov.uk



Hello from the PeriodPlus project!



I'm Tracy Robbie, and I coordinate PeriodPlus, Moray Council's Period Dignity service. Our goal is to make sure everyone in Moray who needs period products can get them for free in public places around their community.

You may have already seen free period products in places like libraries, community centres, swimming pools and village halls.

Please get in touch by emailing PeriodPlus@moray.gov.uk

How to find free period products

There's a free app called PickupMyPeriod that shows you exactly where you can find them across Moray (and even all of Scotland!). Just scan the QR code below or search for the app on your phone.

Got a suggestion for a location?

Here's where you come in! If you know of an accessible local spot that doesn't yet offer free period products but could, please let me know. You know your community best, and your ideas can help make sure PeriodPlus reaches everyone who might benefit.



Scan here



Need Help with Money or Benefits?

Money Advice Moray Is Here for You

Worried about money or unsure if you're getting all the benefits you're entitled to?

Money Advice Moray offers free, confidential, and non-judgemental support to anyone living in Moray.

Our friendly team of Money Advisers, Welfare Benefits Officers, and Income Maximisation Officers work together to help you feel more in control of your finances.

Income Maximisation Support

Not sure if you're receiving the right benefits? Our Income Maximisation Officers can carry out a free benefit check to make sure you're getting everything you're entitled to. They can also help with budgeting, offer advice to pensioners about Pension Credit and help with heating costs, and refer you to other services if needed.

Struggling with Debt?

Whether it's a missed payment or multiple debts, our Money Advisers are here to help. They can offer advice with things like rent arrears, Council Tax arrears, loans, credit/store cards, and gas/electricity arrears. They'll go through your income and spending with you, explain your options, and make sure you have all the information you need to make the right decision.

Get in Touch

If you'd like to speak to someone or make an appointment, call 0300 123 4563.

Money worries can affect anyone.

Reaching out is the first step, and the team at Money Advice Moray is ready to help.





Beware of Winter Heating Payment Scams

As we head into December and the colder months, scammers are sending fake messages about winter heating payments. These scams are designed to look official and trick you into giving away personal or bank details.

What's the scam?

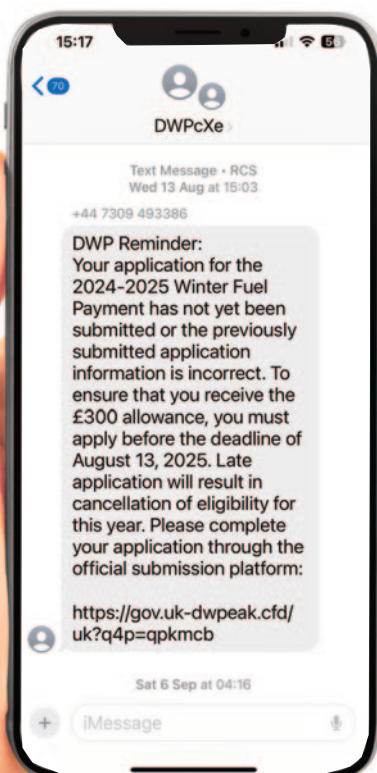
You might get a text or email pretending to be from the Department for Work and Pensions (DWP). It says you've been "included in the list of eligible applicants" for a £200–£300 winter heating allowance and asks you to click a link to apply.

The link takes you to a website that looks like a UK Government page, but it's fake. It asks for your personal and credit card details.

Important: You do not need to apply for winter heating payments.

If you're eligible, you'll be paid automatically in the same way you usually receive benefits or tax credits.

Scam text



In Scotland – What You Need to Know

The Pension Age Winter Heating Payment has replaced the old Winter Fuel Payment.

In 2025, this payment will come from Social Security Scotland, not DWP.

Here's how to spot a genuine message from Social Security Scotland:

- It will come from 'Scot Gov'
- It will only tell you about your application status or ask for more information
- It will never ask you to reply to a text or email or click suspicious links
- It will only link to <https://www.mygov.scot/>
- It will only give one phone number in a text message or email: 0800 182 2222

How to Stay Safe

- Be cautious of any message asking you to apply for an energy payment or rebate.
- DWP and Social Security Scotland will never ask for your personal details by text, email, or cold call.
- Don't click on links or give out any information.

Report suspicious messages:

- Forward suspicious scam texts to 7726 (free)
- Send suspicious scam emails to report@phishing.gov.uk

Stay safe this winter and don't let scammers take advantage. If you're ever unsure, contact Moray Council or Social Security Scotland directly using trusted contact details.

Worried a message might be a scam?

If you get a text, email, letter or message that seems suspicious, you can check if it's genuine using the Get Safe Online website. They've got a handy new tool called **Ask Silver** that helps spot scams. Just upload a screenshot or photo of the message, and it'll scan it for any red flags that could mean it's a scam.

You can try it out at:
www.getsafeonline.org/asksilver



Avoid burst or frozen pipes this winter

Winter can be tough on your home, especially if you're worried about heating costs. Burst or frozen pipes can cause a lot of stress and damage, but a few simple steps can help keep your home safe.

If you're going away, remember Moray Council offers a free drain down service to safely empty your water system.

To arrange a drain down
call 0300 123 4566 or
email housing@moray.gov.uk

TOP

TIPS

to protect
your pipes

- Know where your stopcock is (usually under the kitchen sink) and check it works so you can turn water off quickly if needed.
- Keep your home warm whenever possible, even if you're away.
- Leave your heating on low overnight if you can.
- If you have no heating, turn your water off at night if possible.
- Block draughts from outside especially near water pipes and keep windows closed in unheated areas.

More info:
www.moray.gov.uk/avoidburstpipes

Estate Walkabouts

We carried out our annual estate walkabouts during August and September, with housing staff, elected members, and tenants including Forum members all taking part. These walkabouts are a chance to visit neighbourhoods together, hear directly from residents, and look at what's working well and what could be improved.

We've already started making progress on some of the smaller, quick-fix improvements. For the bigger or more complex suggestions, we're working out what's needed. Whether that's further research, costing, or passing it on to the right team.

Not everything raised falls under our housing team's responsibilities. When that's the case, we make sure it's passed to the right department. For example, in Aberlour, we've asked the flood alleviation team to look into clearing a storm drain. Another suggestion to change a road to a one-way system has been shared with the roads department. Concerns raised about abandoned caravans on a section of the Speyside Way between Portgordon and Buckie have been passed to the Community Warden and Environmental Health team for follow-up.

In **Aberlour**, we've carried out a few practical improvements following the walkabout. This includes repairing a slabbed area, clearing a blocked gully, and painting a handrail on the steps at Chapel Terrace. At Broomfield Square, grab rails were removed from the front of a property. These small changes help keep things safe and tidy for tenants.



Aberlour path damaged - before



Aberlour path repair - after



Aberlour step hand rail painted - before



Aberlour step hand rail painted - after

At Den Crescent in **Keith**, an open space area has fallen into disrepair, and local councillors have suggested removing the hard landscaping and replacing it with grass, some trees, and possibly a couple of benches. Before any decisions are made, we want to hear what residents think. We'll be reaching out soon to get your views on how best to improve the area.

During the walkabouts in **Forres** and **Hopeman**, no major issues were raised at the time. That said, we know there's always room for improvement, and we'll continue to listen to residents and follow up on any concerns that come up in future. Similarly in **Buckie**, estate walkabouts identified issues with untaxed vehicles and general untidiness around Brodie Avenue, which are being monitored. Moss cleaning in Wallace Avenue was well received, and roof and gutter maintenance is being reviewed for properties in Milton Drive and Douglas Crescent.



Following feedback from the walkabout in **Elgin South**, we're looking into repairs to the harling at Tomail Place, which has been coming away for some time. We're also arranging quotes to address paths that have been damaged by tree roots and quotes to get a tree surgeon to assess some trees that were highlighted as a concern.

In **Elgin North**, fewer issues were raised during the walkabout, but one item identified was the condition of the car park at Cooper Street. We're now in the process of obtaining quotes for resurfacing. We'll continue to monitor the area and respond to any further concerns raised by tenants.



In **Fochabers, Mosstodloch** and **Portgordon**, moss removal is planned for Castlehill footpaths and dilapidated planters in Mosstodloch are being taken away. We're also reviewing disabled parking bays at Craiganroan Corner to better reflect residents' needs. Other actions include checking moss on roofs across our homes, arranging gutter repairs, looking into overgrown trees and ivy on boundary walls and reviewing concerns about long-term empty properties.

For more detailed information about the actions being taken following walkabouts visit

<https://engage.moray.gov.uk/estate-walkabouts>

Celebrating 20 Years of BALL: A Community Success Story



On Friday 25 July, the coastal village of Hopeman was buzzing with energy as nearly 300 people came together to celebrate the 20th anniversary of Moray's Be Active Life Long (BALL) groups.



Since 2005, BALL has helped people aged 50+ stay active, connected, and engaged. What began with just 10 participants has grown into 18 groups across Moray, with over 1,000 people taking part each week. Through movement, creativity, and social connection, BALL supports physical and mental wellbeing in later life.

The anniversary event was a joyful showcase of what BALL is all about. Attendees enjoyed workshops including watercolour painting, drumming with Parkinson's Beats, and an engaging session exploring the Moray coastline. In the afternoon, there was dancing to music, delicious food, and ice cream – all adding to the celebratory atmosphere.



These activities reflect the spirit of BALL groups, which offer a wide range of weekly sessions – from gentle strength and balance exercises to social outings, creative workshops, and guest speakers. It's not just about exercise – it's about friendship, fun, and living well as we age.



What makes BALL special is that it's run by local people, for local people, with support from the Health & Social Care Moray Community Wellbeing and Development Team. The event was a true example of partnership working, with volunteers from across the Health and Social Care Partnership helping to make the day a success.

Guests included Sean Coady, Deputy Chief Officer and Head of Service for Health, who praised BALL as "a fantastic example of communities leading the way in helping people stay healthy and independent." The Lord Lieutenant of Moray, Air Commodore Alistair Monkman CBE, also congratulated everyone involved for their contribution to community wellbeing.

Want to find out more about BALL groups in your area?

Email:
CWDevelopmentTeam@moray.gov.uk
Phone 01343 563510

Design a New Logo for Moray Tenants Forum - Competition Update

In the summer issue, we launched a competition inviting young people from Moray Council tenant households to design a new logo for Moray Tenants Forum. The winning design would become the Forum's official logo, and the winner would receive a £25 shopping voucher.



Unfortunately, we haven't received any entries yet.

Moray Tenants Forum



We need a new logo to replace this one

If you have a creative idea for a logo that could represent the Forum, they'd love to see it! You can submit a digital or hand drawn design.

Now open to any age

To give more tenants the chance to take part, Moray Tenants Forum has decided to extend the competition to tenants of any age and to extend the closing date.



Your design could become the face of Moray Tenants Forum, why not give it a go?

SCAN



**New closing date:
Friday 30 January 2026**

For more information and details of how to enter visit:

<https://engage.moray.gov.uk/moray-tenants-forum-logo-comp>

Prize

The winning logo designer will receive a **£25 high street shopping voucher**. Good luck we can't wait to see your logo designs!

Our Performance

Every year, we share a report with you that shows how we're doing as your landlord. It's something we're required to do by the Scottish Housing Regulator (SHR).

The SHR looks out for the interests of tenants, people who are homeless, and anyone else who uses housing services. They make sure we're meeting the standards set out in the Scottish Social Housing Charter.

How did we do in 2024/25?

Our latest performance report is now available! It shows how we've performed over the past year and how we compare with other social landlords across Scotland. A big thank you to everyone who helped put this year's report together!

Read the report online:

www.moray.gov.uk/housingperformance

Prefer a paper copy? No problem! Just email us and we'll pop one in the post for you.

Email tenantparticipation@moray.gov.uk or give us a call on 0300 1234 566.

We'd love to hear your thoughts on the report. It only takes a few minutes to fill out our short survey.



Take the survey at:

<https://engage.moray.gov.uk/housing-performance>

Tell us what you think – win a £100 voucher!

SCAN



Our assurance to you

We've also published our Annual Assurance Statement, confirming we're meeting all our legal and regulatory responsibilities.

Read it online at:

www.moray.gov.uk/housingperformance



Previous Winner!

You could be a winner like Mrs Vee Grant from Elgin who won a £100 shopping voucher after providing feedback on our 2023/34 report.

Apprentices Shine at UHI Moray Construction Awards



We're delighted to share that five of our apprentices were honoured for their outstanding achievements at UHI Moray's Construction Prize Giving Ceremony in September!

These awards highlight the dedication and talent of our young tradespeople. Huge congratulations go to:

Shaun Wilcox – winner of Best Advanced Craft Plumber, Best Overall Plumbing Apprentice, and Best Plumbing Achievement.

Kayla Stuart – awarded Best Practical Joiner – 1st Year.

Ryan Stephen – recognised for All Round Progress in Brickwork – 1st Year.

Sweyn MacAskill – winner of Best Lead Development – 1st Year.

Frazer Graham – awarded Best Lead Development – 2nd Year.

Interested in becoming an apprentice?

Our Building Services team offers craft apprenticeships for local school leavers and adult trainees. It's a great way to earn while you learn, gaining hands-on experience in trades like joinery, plumbing, electrical work, and masonry.

Apprenticeships combine practical training with college study, leading to nationally recognised qualifications. Many of our apprentices go on to secure full-time roles with us or other local employers.

How to get started

- Visit apprenticeships.scot to learn more about how apprenticeships work.
- Check our jobs portal: myjobscotland.gov.uk/councils/moray-council/jobs



Sweyn



Kayla



Shaun



Ryan



Frazer

"To have five of our apprentices win awards is a true testament to the success of our apprenticeship programme. Their hard work and commitment must be commended, along with the support from our tradespeople, supervisors, managers, training providers, and families. Developing our young workforce into the tradespeople of the future is our key priority."

Mike Rollo, Building Services Manager

We'll be recruiting our next apprentice intake in January 2026, with opportunities in Joinery, Electrical, and Plumbing.

For more details, contact gordon.mark@moray.gov.uk.

New Communal Bins Rolled Out to Help Us Recycle Better



You might have noticed some new communal bins in your area recently - they've now been rolled out across Moray to help everyone recycle more easily and cut down on contamination.

These new bins have special letterbox style lids that only let in the right type of recycling. That means it's harder to accidentally put the wrong stuff in, which helps keep our recycling clean and usable. Sometimes, bins have been so badly contaminated that our collection teams have had to treat them like general waste. That's a real shame, because it means recyclable materials go to landfill instead.

Thanks to a £130,000 grant from the Scottish Government's Recycling Improvement Fund (managed by Zero Waste Scotland), we're able to replace 300 old bins in areas where contamination has been a big issue. That includes:

100
new blue
bins for paper
and card

200
new purple
bins for mixed
cans and plastic

Those getting a new bin will also have received a leaflet explaining how to use it properly.

And don't worry, the old bins won't go to waste. They'll be recycled and reused elsewhere.



"We're really pleased to support Moray Council with this project. It's going to help improve recycling rates and the quality of materials collected. Moray is one of several councils benefiting from the Recycling Improvement Fund, which is helping to upgrade recycling services across Scotland. These changes are a big step towards protecting our environment for future generations."

**Stuart Murray from
Zero Waste Scotland**

FESTIVE BIN COLLECTIONS – STAY IN THE KNOW

Bin collection days often change over Christmas and New Year, so it's good to be prepared.

We'll share updated festive bin dates in early December. You can check your collection info at:
www.moray.gov.uk/waste

No internet?

- Call us on 0300 123 4565
- Ask a neighbour or family member to check for you
- Information hubs are available in all Moray libraries. Contact your local library for their opening hours.

If you fill up your bins before collection day, you can take excess waste to our recycling centres and points across Moray. Find these and check out Christmas opening hours on our website at www.moray.gov.uk/waste

www.moray.gov.uk/waste



RTS Meter Switch-Off: What You Need to Know

In our last issue we told you about the switch-off of the Radio Teleswitch Service (RTS), which controls older electricity meters. Ofgem has now confirmed that the switch-off will be phased gradually across the UK.

If you still have an RTS meter, your electricity supplier should have contacted you to arrange a free upgrade. If they haven't, it's important that you act now to avoid disruption to your heating or hot water.

What should you do?

- Check your meter and look for a box labelled 'Radio Teleswitch'.
- Contact your supplier and ask if you need a replacement.
- Don't pay anyone claiming you need to buy a new meter. This could be a scam.
- If you can't get a smart meter, your supplier must offer a suitable alternative.

For more information, visit:

www.ofgem.gov.uk/information-consumers/energy-advice-households

Our Asset Team can be contacted on **0300 123 4566** if you need any further information.

New build programme



We build new homes to meet the needs of lots of different households including families, single people, older tenants and disabled people.

Our new build homes are built to high energy efficiency standards, which helps keep heating costs down.

Our family homes have modern kitchens with space for a dining table, an upstairs bathroom with over-bath shower and a downstairs toilet. Bungalows have small private gardens, modern kitchens and bathrooms with level access showers.

We also use tenant feedback to influence the design of our homes.

Speyview, Aberlour (Phase 1)

The first phase of our Speyview development in Aberlour is progressing well, with 39 new affordable homes nearing completion.

We're looking forward to welcoming tenants in the coming months. We'll receive them in two stages - 30 homes initially, with the remaining 9 homes following a few months later.

39
new
affordable
homes

Speyview, Aberlour (Phase 2)

We're pleased to share that we're moving straight onto the second phase which will bring 31 more affordable homes to the area.

These new homes include a mix of:

- one bedroom cottage flats;
- two bedroom bungalows; and
- larger family homes with three to five bedrooms.

We expect these homes to be ready to let in winter 2026/27. We'll keep you updated as work progresses.



More information about the new build programme

You can find more details about our new build programme, including site plans and types of homes, on our website at

www.moray.gov.uk/newbuild

The website also explains:

- 🏠 How to apply for housing online
- 🏠 How we decide who gets offered a new build home through our lettings plan

If you need support to make an application, please get in touch.

Stay Steady This Winter: Simple Ways to Prevent Slips, Trips and Falls



As the weather turns colder, it's easy to overlook the small things that can lead to slips, trips or falls. A few simple steps can help keep you, and your home, safe this winter.

Here's some practical advice, inspired by RoSPA's Fall Fighters campaign and Age UK's expert tips:

1. Take Your Time Outdoors

Icy paths, wet leaves and darker evenings can make walking tricky. Wear shoes with good grip and take your time, especially on steps, driveways or shared walkways. If you spot a hazard in a communal or shared area (like a path, entrance or stairwell), please let your housing officer know. We'll do our best to get it sorted quickly.

If the hazard is outwith our housing managed area, such as public paths or roads, please contact our roads maintenance team by emailing: road.maint@moray.gov.uk

2. Keep Entrances Dry and Clear

Wet floors from boots or pets can be slippery. Use a doormat and wipe your feet. If you live in a flat, keeping shared entrances tidy and dry helps everyone stay safe.

3. Light the Way

Good lighting is key especially near steps, paths and entrances. If a bulb's gone out in a communal area, report it. Indoors, consider using night lights or motion-sensor lamps to help you move around safely at night.

4. Stay Active and Balanced

Regular movement helps maintain strength and balance. You don't need to do anything intense. Simple stretches, walking, or even chair-based exercises can help you stay steady on your feet.

5. Eat Well and Stay Hydrated

Feeling faint or dizzy can increase your risk of falling. Eat regularly and drink plenty of fluids, even tea or squash counts. Keeping your energy up helps you stay alert and balanced.

6. Check Your Vision and Hearing

Your eyes and ears play a big role in keeping you balanced. Regular eye tests and hearing checks can help spot issues early and reduce your risk of falls.

7. Tidy Up Trip Hazards

Loose rugs, trailing cables, or cluttered hallways can easily cause a fall. Keep walkways clear and consider non-slip mats in bathrooms or kitchens.

8. Think About Footwear

Wear shoes with good grip and support. Avoid walking around in socks or bare feet indoors, especially on smooth floors.

9. Ask for Help if You Need It

If you're feeling unsteady or worried about falling, talk to your GP or housing officer about what support might be available.

Let's look out for each other this winter. Whether it's reporting a broken light, clearing a path, or checking in on a neighbour, small actions can make a big difference.

**For more information visit:
www.agescotland.org.uk
www.rospace.com/home-safety/falls-prevention**

Tenant Legends:

Celebrating Kindness in Our Communities



Back in September, we celebrated Scottish Housing Day. This year's theme of *good neighbours and strong communities* shone a light on the people and places that make housing more than just a roof over our heads. Here in Moray, we know just how important those everyday acts of kindness can be.

To mark the occasion, we asked people to nominate their very own Tenant Legend - someone who goes the extra mile to help others, brightens up the neighbourhood, or is simply there when it matters most.

We were blown away by the lovely nominations that came in. From friendly faces who always check in on neighbours, to quiet heroes who keep shared spaces looking great, these stories really show the heart of our communities.

One nomination shared how a neighbour "drove me to hospital every day and sat outside waiting" while their husband was unwell, an incredible act of support. Someone else wrote about a neighbour who "looked after my cat whilst I was in hospital for four

“she always makes time for her community”

weeks,” adding, “I feel safe and secure to have him as a neighbour.” Others were praised for helping with shopping, checking in

on vulnerable neighbours, and keeping communal areas clean and welcoming. These stories remind us that community is built on care, and that small acts of kindness can make a big difference.

Everyone who was nominated was entered into a prize draw to win a £50 high street voucher, and we're delighted to announce that Byala Doykova from Buckie is our lucky winner!

“They looked after my cat whilst I was in hospital “

Byala was nominated by Councillor Sonya Warren, who described her as a true asset to her community and an inspiration to those around her. Despite being a busy working mum, Byala is a constant source of help and kindness. She looks out for neighbours with additional needs, helps keep the area clean and tidy, and even puts out wheelie bins for others.

Councillor Warren highlighted that Byala always makes time for her community and has the health and wellbeing of others at the heart of everything she does. Councillor Warren is pictured presenting Byala with her prize.

A huge thank you to everyone who took part, and to all our Tenant Legends out there: you make Moray a better place to live, and we're proud to celebrate you.





Christmas Office Closures

**Wishing all our tenants
a very Merry Christmas and
best wishes for a happy and
healthy New Year.**

**Our offices will close on
Wednesday 24 December at
3pm and will re-open on
Monday 5 January 2025
at 8.45am**

**If you need to report
an emergency repair during
office hours, please contact
0300 123 4566.**

**For out of hours emergencies
please call 03457 565656**

**For full details of our Christmas
and New Year service
arrangements 2025/26 will be
published in early December at
newsroom.moray.gov.uk**

Children's Colouring Competition



**Congratulations to
Nella Sheed, aged 9
from Craigellachie
winner of our summer
2025 colouring
competition.**

Competition terms and conditions available at www.moray.gov.uk/tenantsvoice

To Enter

Email – take a photo of your entry form and send it to tenantparticipation@moray.gov.uk

Post – use the freepost label on the back page to post it to us.

To be entered into our prize draw for a £25 shopping voucher please send your completed picture to us before the closing date of 31 March 2026. A winner will be chosen at random.

Name of child Age

Address

..... Postcode

Name of parent/carer

Phone number and email address

Make your own Christmas tree decoration



It's beginning to look a lot like Christmas... so why not get crafty and make your very own tree decoration? This fun activity is perfect for children (and grown-ups too!) and uses simple materials you might already have at home or can find outside. Don't forget to show off your masterpiece when it's done!



What you'll need

- Wooden craft stick (like a lolly stick)
- Small twigs or sticks (different lengths)
- Paints and a brush (poster paint is ideal, but watercolour will do)
- PVA glue
- Scissors (ask an adult to help)
- Twine, string or wool
- Star stickers or decorations
- Newspaper to protect your table

Step-by-step instructions

Step 1: Get ready

Lay out all your materials on a table. Put down newspaper to keep things tidy.

Step 2: Make the tree base

Take one wooden craft stick. This will be the trunk of your Christmas tree.

Step 3: Prepare the twigs

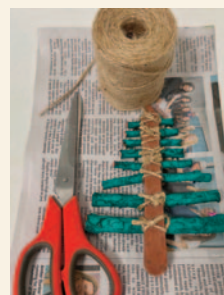
Arrange your twigs into size order to form a tree shape. You'll need short twigs at the top and longer ones at the bottom. Ask an adult to help you break or cut the twigs into different lengths.

Step 4: Paint the Twigs

Paint your twigs green. Let them dry before moving on.



Step 2 - 3



Step 4 - 5

Step 6: Decorate

Stick on stars or other decorations to make your tree look festive!

Step 7: Make a Hanger

Cut a piece of twine and make a loop. Glue or tie it to the top of your tree so you can hang it up.

Step 8: Show It Off!

Your Christmas tree decoration is ready! Hang it on your tree and enjoy your festive creation.



Tip: We tied our twigs on with some twine once the glue had dried for a bit of extra security!

Christmas Word Search

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

BAUBLES CAROLERS CHESTNUTS CINNAMON CRACKER ELVES
FESTIVE GARLAND ICICLE JUMPER MINCE PIE NOEL NUTCRACKER PUDDING
SLEIGHBELL SNOW GLOBE STAR TINSEL WRAPPING WREATH

To be entered into our prize draw for a £25 shopping voucher please send your completed word search to us before the closing date of 31 March 2026.

A winner will be chosen at random.

Email – take a photo of your entry form and send it to tenantparticipation@moray.gov.uk

Post – use the freepost label on the back page to post it to us.

Name:

Address:

Postcode:

Email: Phone:

Congratulations to

**Mr James Gordon, of Keith winner of our
summer 2025 word search competition.**



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 £1.74 a month for £4,000 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

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 and arranged by Aon UK Ltd, both of which are authorised and regulated by the Financial Conduct Authority. Aviva Insurance Limited, Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Prudential Regulation Authority.

FP.ENT.2474.GS.MOC



Useful Contacts

Moray Council

Housing enquiries (office hours)

0300 123 4566

Out of hours emergency repairs/
emergency homeless

03457 565656

Moray Money Advice

0300 123 4563

Environmental health

0300 123 4561

Trading standards

0300 123 4561

Waste

0300 123 4565

Our Council Service Status Portal

Service status information and disruption
details. www.moray.gov.uk/servicestatus

Community

Police, Fire, Ambulance

Emergency: 999

**Non-emergency
(police): 101**

Crimestoppers

0800 555 111

Dr Grays Hospital

0345 456 6000

NHS 24

111

National Domestic Abuse 24 Hour Helpline

0808 2000 247

Be prepared in an emergency

SSEN

(Scottish & Southern Electricity Networks)

Information about planned and unplanned
power cuts

Call 105 to report a power cut or visit:

powertrack.ssen.co.uk/powertrack

National Gas Emergency Service

0345 456 6000

Join the Priority Services Register (PSR)

01343 563999

Met Office

01343 554370

SEPA

Flood information and updates

www.sepa.org.uk

Traffic Scotland

Up to date information on Scotland's
motorway and trunk road network.

www.traffic.gov.scot

Business Reply Plus
Licence Number
RTHK-XUZZ-KCXU



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Housing and Property
P.O. Box 6760
The Moray Council
Council Office
High Street
ELGIN
IV30 1BX

