



Tenants' Handbook



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Our aim is:

To make sure that good quality, affordable housing is available to meet the needs of people who live, or need housing, in Moray.

This handbook is a quick reference guide for you, as a tenant, to use during your tenancy. It contains four main sections:

-  Starting your tenancy
-  During your tenancy
-  Ending your tenancy
-  Helpful information

It gives the information you will need to enjoy your home and make full use of the services we provide for you.

It aims to answer many of the common questions you may have about your new home and your responsibilities, as well as our responsibilities in providing a service to you as your landlord.

It will also tell you where you can get more information where relevant.

Please keep it in a safe place for easy reference

We also have a range of housing leaflets and guides that can help you with various aspects of your tenancy. The full list with links to the leaflets can be found on our website at: www.moray.gov.uk/moray_standard/page_101366.html

If you want anything in the handbook or in our leaflets explained, or need more information on anything to do with your tenancy, please ask your Area Housing Officer or call our Contact Centre. They will be happy to help.

All housing queries should be directed to our Contact Centre which is open Monday to Friday from 8.45am – 5.00pm. Our helpful advisors will be able to direct you to the department you need.



0300 123 4566



housing@moray.gov.uk



**Housing and Property
Moray Council
PO Box 6760
Elgin
IV30 1BX**

For emergency situations during the weekend, or out-of-hours between 5pm and 8.45am, please phone:

03457 565656

Contact us

Elgin Reception

Our former Elgin access point on Elgin High Street is now a reception building. Residents can visit the Elgin reception to drop off forms or paperwork, or attend an arranged appointment with council staff such as housing or benefits officers.

Opening hours are Monday to Friday 8.45am – 5pm

Information hubs

We have Council information hubs available at Elgin Library and Forres Library. Their opening hours are:

Elgin Library

Monday to Friday 10am – 8pm

Saturday 10am – 4pm

Forres Library

Monday 10am – 5pm

Tuesday 10am – 8pm

Wednesday 10am – 5pm

Thursday 10am – 8pm

Friday – Closed

Saturday 10am – 12pm

Our information hubs can be used in various ways. Residents can call in to make general enquiries, access online services, phone the contact centre for free, or get help filling in forms and dropping off forms and paperwork.

You can find more information on how to contact us on our webpage at:

www.moray.gov.uk/moray_standard/page_100047.html

Rights and responsibilities

Tenancy agreement

The tenancy agreement you signed at the start of your tenancy is a legally binding agreement between you and us.

It states:

-  The conditions of your tenancy.
-  Your rights and responsibilities as a tenant.
-  Our rights and responsibilities as your landlord.

Your responsibilities to us:

-  You must pay your rent on time, as well as any other tenancy related charges.
-  You need to live at the property as your main home.
-  You need to look after your property.
-  You should report any repairs to us.
-  You, or visitors to your home, should have respect for others at all times, including when dealing with our staff.
-  You need to get our permission before you make any changes to your home or tenancy.
-  You must let us know as soon as possible if you intend to end your tenancy with us.

Our responsibilities to you are to:

-  Give you a home that meets the Scottish Housing Quality Standard (SHQS) and is wind and watertight.
-  Keep the structure and exterior of your home along with any of its installations, (water, sanitation, heating) in good repair and proper working order.
-  Make sure repairs are carried out within the timescales stated in our policy.
-  Consult all of our tenants before we set new rental charges or make any major changes to any part of our service.



Starting your tenancy



Moving in

When you first move into your new home there will be lots to arrange, and you will need to let certain people and organisations know what your new address is. One of the first things you must do is make sure that we know about everybody who is moving into the property with you. You should keep us updated of anybody moving in or out of your home throughout the duration of your tenancy. It is very important that you tell us about any changes to your household so we can keep our tenancy records updated. This protects your rights if you ever want to make any changes under your tenancy agreement.

You can let us know about any changes to your household by telling your area housing officer or phoning us on **0300 1234 566**. You can also fill in our Tenant Personal Details Form on our website at:

https://online.moray.gov.uk/site/wss/request/ss_census_and_equalities.

Use this checklist to make sure you have told relevant agencies your new address details:

Change of address (if applicable)	Tick when complete
Council Tax	
Housing Benefit	
Universal Credit	
School/Nursery	
Electoral Register	
Telephone Company (Landline & Mobile)	
Internet Provider	
Post Office for redirected mail	
Supermarket Clubcards	
Vehicle Registration (DVLA)	
Vehicle Insurance	
Home Contents Insurance	
Doctor	
Dentist	
Optician	
Bank or Building Society	
Credit Cards	
HM Revenues and Customs (Tax Credit and Child Benefit)	
Rental & Hire Purchase Companies	
Catalogues/Store Cards	
Employer	

You, your neighbourhood and others

Everyone has the right to the peaceful enjoyment of their home.

You have the right to expect your neighbours to behave reasonably, and they have the right to expect the same from you.

You are responsible for making sure that all members of your household, and any visitors to your home, behave with respect. This means they must not act antisocially or cause nuisance or annoyance to any neighbour, resident, council employee or contractor within the area of your home.

Neighbour disputes

Whenever possible, we will try and help you and your neighbours to resolve any disputes informally in the first instance.

It is important to note that not all behaviour, although it may be annoying to neighbours, is unreasonable. Before you make a complaint against someone, ask yourself if your complaint is justified. Many people are not aware that they are causing a problem. Talking to them in a calm manner, and explaining your point of view, might help to solve the issue.

If you feel your complaint is justified you should take the following steps:

-  Try talking to your neighbour calmly in a suitable location and at a suitable time. Let them know you want to try and sort things out and resolve any problems.
-  Try to reach a compromise or an understanding that you both agree to. Stay calm and try not to accuse or blame anyone. Do not raise your voice or shout, and allow everyone to have their say.
-  Listen to what they have to say. There may be a reasonable explanation for their behaviour or actions.

-  If you are not able to resolve the issue yourself, you can report the problem to us by phoning our contact centre on **0300 1234 566**, or by emailing our community safety team at antisocialbehaviour@moray.gov.uk. Antisocial behaviour can be reported online, at any time, on our website at: www.moray.gov.uk/moray_standard/page_45649.html

-  Complaints can remain anonymous. We will record and investigate them within our set timescales which vary depending on the type of complaint made.
-  If the complaint is of a criminal nature, you should also report it to the Police by phoning **101**.

Antisocial behaviour

Antisocial behaviour includes causing, or being likely to cause, alarm, distress, nuisance or annoyance to people. It also includes causing damage to property. Antisocial behaviour covers a wide range of behaviours from unacceptable noise levels, litter problems and dog fouling, to more serious issues such as actual threats or violence, theft and wilful damage.

Some examples of antisocial behaviour include:

-  Excessive noise from televisions, music, vehicles and DIY tools, especially late in the evening.
-  Allowing visitors or household members, including children, to be noisy and disruptive, causing distress to neighbours.
-  Vandalising or damaging your property, any communal areas, or the wider neighbourhood.
-  Harassing or assaulting any person in your home, or the vicinity of your home, physically or verbally for any reason.
-  Parking vehicles such as commercial vehicles, caravans or trailers, in an unauthorised area of council property. If this happens on property that does not belong to the council, it is a matter for the Police as may be a traffic offence.

If you have a complaint against a private owner or a tenant from another landlord, you can report it at www.moray.gov.uk/moray_standard/page_45649.html at any time of the day, quickly and easily. You can also phone our Community Safety Team on **0300 1234561** during office hours. Please note that these are reporting lines only. The community warden may not be able to respond straight away.

Antisocial behaviour can also be reported by phoning our Contact Centre on: **0300 1234 566**

Community Wardens work alongside communities to address issues such as:

-  Fly tipping, littering and dog fouling. Community wardens can issue fixed penalty notices. This allows us to deal directly with this type of antisocial behaviour.
-  Removal of graffiti and illegal dumping. Our community wardens have powers of entry and seizure, the power to issue fixed penalties and a prohibition on selling spray paint to under 16s.

If you participate, or allow others to participate in antisocial behaviour, you could be subject to legal action. This can include changing your tenancy to a Short Scottish secure tenancy or, in extreme cases, you may be evicted.

For more information please read our 'Neighbour Nuisance and Antisocial Behaviour Policy'. There is an 'easy read' version available on our website at: www.moray.gov.uk/downloads/file125423.pdf

Estate management

We aim to maintain our neighbourhoods to a high standard. We want to provide areas that are attractive, safe and pleasant places for you to live. We do this through our estate management services which include caretaking, common areas and grounds maintenance, litter removal, management of garages and lock ups, removal of abandoned vehicles and furniture, and estate inspections. Anything that impacts on your quiet enjoyment of your home and the area in which you live, can be described as an estate management issue.

Estate caretakers

We have a team of estate caretakers who visit our estates on a regular basis and deal with any issues before they become a problem.

-  Our estate caretakers work with other members of the housing service and other departments and agencies, such as environmental health, police and elected members.
-  They try to make sure our estates are clean and tidy and carry out minor repairs
-  They regularly visit our housing estates to make sure standards are maintained.
-  They work with residents to address issues such as dog fouling, garden maintenance and littering.
-  Our estate caretakers are often the first point of contact for tenants to report any problems or antisocial issues in their neighbourhood. They will work closely with tenants to resolve any disputes and try to stop the problem escalating.

Estate walkabouts

Estate walkabouts are carried out every year, usually around September. These walks around our various housing estates are led by housing staff. Area housing officers, elected members, and estate caretakers also join the walks along with any tenants who are interested. These walks offer an opportunity to discuss any projects that have already been identified for each area, or highlight other possible projects that may be needed. Identified projects are then prioritised to form a list of works to be costed. Once the costs are known, decisions will be made on which works will be funded from the budget for estate improvements.

Areas looked at include:

-  Communal areas and grounds maintenance.
-  Household refuse disposal, littering and fly tipping.
-  Appearance of estates including graffiti, which we will remove within seven days
-  Dog fouling and control of domestic pets
-  Abandoned vehicles, parking, and the condition of garages.

If you are interested in taking part in the annual estate walkabout for your area, please phone **0300 1234 566**, or email our tenant participation team on tenantparticipation@moray.gov.uk and they will give you more information.

How you can help to look after your estate

We need your help to keep your housing estates safe and attractive places to live. You can do this by taking small steps such as keeping communal areas clean and tidy, maintaining your garden, making sure you clean up after your pets and placing all your litter in the correct bins,.

Communal areas

 Drying areas, staircases, landings, entrances, lifts, and bin areas, should be kept clear of anything that may cause danger or become a safety concern. Don't block access to doors or landings or cause any trip hazards.

 Property belonging to you, or anyone visiting you, such as bikes, motorcycles or prams, should only be stored in shared areas if they are specifically designed for this. You and your visitors must take care not to do anything that causes a problem or danger to anyone else using the area.

 Organise a rota with your neighbours to keep communal areas clean and tidy. If you can't agree on arrangements for this, or fail to keep communal areas up to standard, we may decide what needs to be done. We will consult with you before we do this, and may arrange to get the work done and recharge you.

 You must take reasonable care to avoid damage to your property or your neighbours' homes. If you are going to be away from home in the winter, leave the heating on continuously on a low level. This will stop pipes from freezing and causing damage.

You can contact us to arrange a free property drain down until you return.

Garden maintenance

 It is your responsibility to keep your garden in reasonable order. This means not allowing it to become overgrown, untidy or cause a nuisance to others.

 Grass should be cut regularly. Flowerbeds should be weeded and hedges trimmed.

 Keep your garden free from litter and have bulky waste removed or take it to our recycling centres.

 Remove any pet mess from your garden and dispose of it responsibly. You should always be a responsible pet owner and dispose of pet mess wherever you are. Failure to do so can result in a fixed penalty fine.

 You must not remove or destroy any bushes, hedges or trees without our permission unless you planted them yourself.

Grass cutting scheme

If you think you will struggle to maintain your garden yourself because of age, illness or disability, you may be able to access our grass cutting scheme. The scheme is free if you meet certain criteria which are:

-  You are aged 65 or over, and have no physically able adults aged 18 - 64 in the household who could help you.
-  You are under 65 years of age and are receiving a physical or mental health related benefit such as Adult Disability Payment (ADP) or Personal Independence Payment (PIP).
-  You are any age, but due to your 'vulnerability' you would not be capable of maintaining your garden. We may ask for evidence in these cases.
-  You are registered blind and are not capable of maintaining your garden.

If you meet any of these criteria and get the housing element of Universal Credit or any Housing Benefit, the service will be free of charge. If you do not get these benefits, you can still access the service but will have to pay. The grass cutting service includes 15 cuts during the growing season of April to October. It does not include lifting the grass or any other gardening work.

You can apply to join the grass cutting scheme on our website at: www.moray.gov.uk/downloads/file106304.pdf or by phoning us on **0300 1234 566**.



Waste and recycling

We provide recycling containers for every household, along with green and brown wheelie bins. You must place all your household waste in these bins and containers. Your green bin for household waste is collected every three weeks and your brown bin is collected every two weeks. Recycling containers are collected every three weeks. Please check your bin collection calendar for regular updates. You can view or download the bin collection calendar on our website at:

<http://bindayfinder.moray.gov.uk/>

Our guide below shows which bins or containers to use for specific materials. You can download a printable version of this guide on our website at:

www.moray.gov.uk/moray_standard/page_77339.html

What goes where?

The infographic displays five recycling bins with callouts for materials that go into each:

- Orange bin:** glass bottles, glass jars (please rinse)
- Brown bin:** grass cuttings, leaves, small branches, plants, weeds, hedge trimmings, ALL food waste
- Purple bin:** drinks cans, plastic drink bottles + lids, food tins, foil food trays, clean tin foil, aerosols, metal bottle tops, metal jar lids, plastic bottles, plastic containers, tablet / medicine bottles, yoghurt / margarine tubs (please rinse)
- Blue bin:** newspapers, magazines, phone books, cardboard boxes, cardboard packaging, beverage cartons, envelopes, letters, unwanted mail, scrap paper, shredded paper
- Green bin:** non-recyclable waste ONLY, cling film, plastic carrier bags, crisp packets, coffee pods, plastic toys

Please rinse / clean your glass and plastic before recycling

want to know more?
www.moray.gov.uk/waste

Bins



Bins should be on the kerbside by 7.30am on your scheduled collection day. You should not put bins out earlier than the evening before they are due to be collected.



Make sure you bring your bin back to your property as soon as possible after they have been emptied. They can cause a nuisance if left on the kerbside and can be a hazard for people trying to get past.



If you have a disability or find it difficult to place your bins and containers at the kerbside, you may be eligible for an 'assisted collection'. You can contact us by email at: waste@moray.gov.uk to ask for a form in order to apply.

Bulky Uplift

We offer a Bulky Uplift service for items which are too large for your wheelie bin. This service has a small cost. We will collect up to five large items plus a maximum of two black bags. When you have booked your Bulky Uplift you should place items at your normal collection point from 7.30am on the arranged day.

We will collect items such as:



Fridges and freezers



Any item of standing furniture



Domestic electrical appliances



Carpets, rugs, vinyl, mattresses, beds and bedding



General waste that is non-recyclable

Some items are not suitable for this service such as:



Liquid in containers, for example paint pots.



Materials from home improvements such as bathroom suites, doors, radiators, kitchen units, gas cylinders, large planks of wood, plasterboard, skirting boards, windows and window frames.



Garden materials such as earth or turf, sheds, greenhouses, hedging and trees.



Car parts, pianos or mirrors.

To check availability or book this service please phone 0300 1234 565

Garden waste permit

We will only collect your garden waste if it is placed in your brown bin, and your bin displays a valid permit. If you are only using your brown bin for food waste, collection will be free.

The charge for a garden waste permit is £40 per year for each bin. You can have as many brown bins as you need but if they are being used for garden waste, each bin must display a permit. You can apply and pay for your permit online on our website and you will receive it by post. When you get it, you should write your address on it with a permanent marker and attach it to the back of your brown bin, under the handle. Apply and pay on our website at:

<https://online.moray.gov.uk/site/wss/request/BrownBinPermit>

Make sure you don't fill your bin with materials that are too heavy. The lifters on the collection vehicles can only lift bins that weigh less than 100kg. If your bin is too heavy when it goes down for kerbside collection, it will not be emptied and some of the waste will need to be removed before the next collection day. Additional garden waste can be composted at home or taken to a recycling centre free of charge.

Recycling centres

We want to help you recycle as much as possible and help look after our environment. There are a number of recycling centres and points in Moray. Recycling centres allow for a wide range of materials to be taken for disposal. The recycling points are smaller and can accept a limited number of materials. These are often found in car parks and are available 24 hours a day.

There are five main recycling centres and their opening times are:

Monday to Saturday: 9.00am – 4.00pm (last admittance 3.50pm)

Closed for lunch: 11.50am – 12.30pm

Sunday: 10.00am – 3.00pm (last admittance 2.50pm)

Closed for lunch: 11.50am – 12.30pm



Chanonry Recycling Centre, Elgin – There is a booking system in place at this recycling centre. You can book online on our website at:

www.moray.gov.uk/moray_standard/page_41056.html:



Gollachy Recycling Centre, Buckie



Waterford Recycling Centre, Forres



Balloch Road Recycling Centre, Keith



Spey Bay Recycling Centre, Dallachy – This recycling centre is closed on a Sunday.

There are many items that can be taken to recycling centres:

-  All kinds of household batteries
-  Building and construction waste from households only, not contractors.
-  Materials should be separated to make sure it can be put in the appropriate recycling container.
-  Earth and soil, grass cuttings, pruning and branches. Earth and soil should be free from any rubble or concrete etc. Clean rubble can be recycled separately.
-  Engine oil and filters.
-  Paint tins and tubs.
-  Plastic and textiles. Only plastic marked 'PETE 1', 'HDPE 2' and 'PP 5' can be accepted for recycling.
-  Small electrical goods and white goods. This includes items such as kettles and toasters, fluorescent lamps and televisions, and kitchen appliances like washing machines, fridges and freezers.
-  Wood and metal.

Items that should not be taken to recycling centres include:

-  Commercial vegetable cooking oil
-  Commercial waste
-  Vehicle tyres

For more information on recycling and waste, or if you have any questions, you can contact our waste team:



0300 1234 566



waste@moray.gov.uk



During your tenancy



Rent payments

Paying your rent on time is very important. All the money we collect from rent pays for the cost of repairs and improvement works to your home. It also pays for other essential housing services. Your tenancy agreement will tell you how much you have to pay. We review our rent charges every year and if there is going to be an annual rent increase, you will be consulted on any proposed changes. You will get at least four weeks' notice before any increased rent charges are applied.

Rent should be paid every Monday for the coming week. You may be able to pay in advance for a specific period, for example a month ahead. If you keep your rent payments up to date, you may be entitled to a number of rent-free weeks during the year. The Rent Payment Record Card shows the dates of the rent-free weeks. This can be viewed on our website at: www.moray.gov.uk/downloads/file140874.pdf

There are a number of different ways you can pay your rent:

-  By credit or debit card using our safe online payment system. You will find a link to this on our website at:
www.moray.gov.uk/moray_standard/page_135456.html.
You will need your payment reference ready to quote when you pay. This is the number with the dashes e.g. 01-123-45-67.
-  By credit or debit card using our 24 hour automated payment line on **0300 123 2678**. Calls are charged a local rates plus your call provider's access charge
-  At the Post Office or by PayPoint. You will need to have your rent barcoded payment card with you. If you lose your payment card, contact us to arrange for a replacement card. Please keep any receipts.
-  By monthly direct debit or standing order. You will need to fill in a form and send it to us to set up a direct debit. For a standing order, a form will have to be filled in and sent to your bank or building society. You can access these forms by contacting us, or downloading them from our website at:
www.moray.gov.uk/moray_standard/page_135456.html
-  By bank transfer to Moray Council. You will need to use the sort code **80-06-66**, and the bank account number **00111513**. You will need to quote your payment reference when you make a payment.
-  You can check your rent balance and make a payment online using our rent balance tool on our website. To do this, you will need to sign up for **myaccount** and match it to your housing account. You can find out more about this on our website at: <https://bit.ly/3uga7Vc>.

You can request a statement of your rent at any time by phoning **0300 123 4566**.

Please note we do not accept cash payments at our access points or by post.

If you get benefits or are on a low income, you may be eligible for help to pay your rent.

Housing Benefit

Housing Benefit was replaced by Universal Credit in Moray in 2018. If you need help to pay your rent, you will now have to claim Universal Credit instead of Housing Benefit. You may still get Housing Benefit if you were in receipt of it before June 2018. If you are placed in temporary accommodation due to homelessness, or are over the state pension age, you may still receive Housing Benefit.

Housing Benefit may cover part, or all, of your rent payments. It is paid directly to your rent account. To be entitled to Housing Benefit you must live in the UK and occupy your property as your main home. You must be the person who is liable for the rent payments and you must pay for any portion of the rent that Housing Benefit does not cover.

You will not be eligible to receive Housing Benefit if you have capital of £16,000 or more, own your home, are in a residential care home or are a full time student in higher education (unless you are in an exempt category).

Universal Credit

When you make a claim for Universal Credit, any help towards your rent will be paid as part of your Universal Credit payment. It is your responsibility to make sure your rent is paid on time, so please tell us as soon as you have made a claim for Universal Credit.

We have produced a leaflet called 'Claiming Universal Credit for the first time to help you pay your rent'. This leaflet can be found on our website at:
www.moray.gov.uk/downloads/file133394.pdf

It will help you to understand how Universal Credit works and answer any questions you may have. If your circumstances change, it is important that you let the Department for Work and Pensions (DWP) know immediately, either by using your Universal Credit online account or by phoning the Universal Credit helpline on **0800 328 5644**. You should also tell us about any changes to your household by filling in the Tenant Personal Details Form on our website at:
https://online.moray.gov.uk/site/wss/request/ss_census_and_equalities

Rent arrears

If you don't, or can't, pay your rent, you will end up with rent arrears. It is important that you contact your area housing officer if you are falling behind with your rent payments. We can help you address any problems you are having and give you practical advice. If your rent is two weeks late and you have not contacted us, we will contact you so we can help you sort out the problem. We can work out a repayment agreement with you to help you pay off your arrears a little at a time. If you do not reach an agreement with us, or if you break the agreement, we will take further action.

Before we take legal action, we will send you a 'Notice of Proceedings' for repossessing your home. We will also inform any other qualifying occupiers of the property. A qualifying occupier is anyone else who lives in the home such as family members older than 16, a lodger, or someone who is subletting the home. The Notice of Proceedings is a final warning which allows us to apply to the court (within six months) for permission to start legal action against you. If the situation does not improve, and you do not work with us to address your arrears, we may apply for permission from the Sheriff Court to end your tenancy which means losing your home.

Taking legal action is a last resort. We want to work with you and help you to pay off your arrears and keep your tenancy. It is never too late to contact us and see if we can help. If you are struggling with your rent payments contact us on **0300 1234 566** and ask to speak to your area housing officer.

Council tax

If you are struggling to pay your rent, you may also be struggling to keep up with your council tax payments. You may be able to get a discount or help with paying your council tax. If you are in arrears contact our Revenues section who can offer you advice and may be able to help you arrange a repayment plan. You can email them at revenues@moray.gov.uk.

Cost of living crisis

If you need help due to the current cost of living crisis, the following websites have a lot of information that can help you:

Citizens Advice Bureau – <https://moneymap.scot/>

Scottish Government – <http://gov.scot/costofliving/>

Council News Room - <https://www.worryingaboutmoney.co.uk/>

Managing your money

Everyone has to manage their money, but sometimes it is difficult to make sure there is enough money to pay all the bills. If you are struggling financially, the most important thing you can do is talk to someone and get some help. Never ignore the problem of debt as it will not go away and could even get worse.

Helpful hints:

- ① Work out your total income and total outgoings per month and make a note of them.
- ① Gather all the letters and bills you have received about your debts, and make a list of all the people you owe money to and how much you owe them.
- ① Put your debts in order of priority with the most important at the top of the list.
- ① Contact the lenders or suppliers you owe money to as soon as possible, and tell them about your financial situation. Most companies will help you to set up an agreement to pay the money over time.
- ① Do not take out any further credit for anything.
- ① Have a clear out and sell some things you no longer need to make some extra money.
- ① Look at how you can spend less money by finding cheaper deals, special offers and shopping sensibly.

A priority debt is one where serious action can be taken against you, for example:

- Fines – you could go to prison if you do not keep up payments on any fines.
- Rent arrears – you could lose your home if you do not address your arrears.
- Court orders – if you do not make the agreed payments, Sherriff Officers can become involved.
- Council tax arrears – money can be taken straight from your bank account or your wages. Your bank account can also be frozen and you would have no access to your funds.
- Electricity, gas and phone bills – your services may get cut off.
- TV licence – you can get fined if you do not have a TV licence and you have a television in your home.
- Hire-purchase payments – If you buy any items under a hire-purchase agreement, you could have them taken away if you do not keep up the payments.

Agree repayments on all your priority debts and then divide any money you have left between all your other debts. Paying even the smallest amount agreed can help your situation.

Money advice

Our Money Advice Team offer free, non-judgemental and confidential advice on all types of single and multiple debt situations. They can help with a range of solutions, including statutory debt solutions such as bankruptcy and a debt payment programme called Debt Arrangement Scheme (DAS). If you enter into a DAS all debts are included and legally the creditors must freeze all interest and charges.

The Income Maximisation Team provide support and advice to people of working age who are on benefits. They will:

- Check to make sure you are receiving any benefits you are eligible for
- Help you to fill in benefit application forms
- Help you to budget by looking at how much money you have coming in and how much you are paying out

If you have been turned down for any benefits you have applied for, our Welfare Benefits Team can help. They can give you advice and assistance on how to appeal benefit decisions.

You can contact both teams on **0300 1234 563** to arrange an appointment.

You can find other sources of money advice on our website, including advice if you have been sanctioned in our housing leaflet 'Universal Credit – a guide for Moray Council tenants'. You will find this on our website at:

www.moray.gov.uk/downloads/file120371.pdf

For more practical advice on how to save money and pay off debt, as well as offers and forums check out Money Saving Expert at: www.moneysavingexpert.com/

Other sources of debt advice:

Moray Citizens Advice Bureau

6 Moss Street, Elgin, IV30 1LU

Phone – advice line: **01343 550088**

Phone – admin line for appointments: **01343 559004**

Website: www.moraycab.org.uk

Opening hours: Monday to Friday 9.30am – 12.30pm

Stepchange charity for Scotland debt

Phone: **0800 138 1111**

Website: www.stepchange.org (online debt advice tool)

Opening hours: Monday to Friday 8.00am – 8.00pm

Saturday 8.00am – 4.00pm

need help with money?



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Housing support

Our housing support service helps anyone aged 16 or over to live independently. They can help people who are at risk of becoming homeless or who are currently living in temporary accommodation. They can also help people who are in settled accommodation but may need extra support to keep their home.

There is a wide range of people who may need housing support for a short time or longer term. These include:

-  Homeless people or those at risk of homelessness
-  People experiencing domestic violence or abuse
-  People with a chronic illness, disability, or physical or mental impairment
-  Ex-offenders and those leaving the prison service
-  Young people leaving care services or the family home
-  Ex-armed services personnel with specific vulnerabilities
-  People with addiction related problems

Housing support services can be accessed by a referral to the team from your area housing officer or homelessness officer. Referrals can also be accepted from other agencies and you can refer yourself if you feel you need support.

The service is regulated by the Care Inspectorate which makes sure it complies with legislation and good practice. You can find out more about the Care Inspectorate on their website at: www.careinspectorate.com/. The housing support service is tailored to the individual needs of service users and housing support staff provide a high quality, confidential service with no discrimination.

All staff are registered with the Scottish Social Services Council (SSSC). The SSSC regulate social service workers in Scotland which makes sure they work within the SSSC Codes of Practice. These codes set out the standards of professional conduct and practice that are expected of staff. There is more information about the Codes of Practice on the SSSC website at:

www.sssc.uk.com/the-scottish-social-services-council/.

Where information needs to be shared with other agencies, it will be done following agreed guidelines, legislation, and information sharing protocols.

Housing support can be as simple as asking for some advice and guidance, or it can be a more detailed level of support covering many aspects of your life and tenancy.

The housing support team can help in many different ways:

-  Setting up and maintaining a tenancy
-  Financial support and help with benefits
-  Practical skills
-  Education, training and employment
-  Emotional support
-  Health issues
-  Social issues including isolation and loneliness
-  Helping with access to other specialist support services

To find out more about the housing support service, read the leaflet on our website at: www.moray.gov.uk/downloads/file83285.pdf.

Our 'Housing Support Services' policy is also available on our website at:

www.moray.gov.uk/downloads/file75234.pdf

You can email the housing support team at housingssupportteam@moray.gov.uk or phone **0300 1234 566** if you have any questions.

Energy efficiency

The way we live and work is changing, with more people now working from home. As electrical appliances are now more affordable, an average home with four occupants could mean a total of eight laptops and televisions all using up energy. Although gadgets are becoming more energy efficient there are still ways we can save money, reduce harmful CO₂ emissions and help protect the environment.

As energy prices rise, it is now more important than ever to find ways to create a warmer home and save money at the same time. Simple energy saving measures can help save money on heating and electrical costs.

Electrical appliances

-  Don't leave electrical items such as televisions on standby, as they are still using energy. Switching appliances off fully can save up to £30 per year. Try to buy energy efficient household items and appliances
-  Switch off plugs when electrical appliances are not in use
-  Always try and use your washing machine on a full load and in the evening when it may be cheaper. Use a 30°C washing cycle and hang your clothes out to dry if you can, instead of using a tumble drier
-  Defrost fridges and freezers regularly. Buy a fridge thermometer to check your fridge is operating at the correct temperature
-  Make sure there is enough ventilation space behind and above your appliances
-  Taking a shower instead of a bath can save up to $\frac{3}{5}$ of your water usage. Only use as much water as you need in your kettle
-  Turn off lights when you leave a room and install energy saving lightbulbs. Replacing traditional light bulbs with energy saving ones could save you £35 per year

Heating and hot water

-  Make sure you know how to get the most from your heating system. Turning your thermostat down by only 1°C can save up to £50 per year on your fuel bills.
-  Check your hot water tank is properly lagged if you have one, and that your loft is insulated so you do not lose any heat.
-  Keep draughts away by using good quality thick curtains and draught excluders if you can.

 If your radiators have valves, turn the heating lower in rooms which you do not use often

 Wear jumpers in winter rather than a t-shirt.

Fuel bills

If you fall behind with fuel payments, contact your supplier and explain that you are struggling financially. They will expect you to pay your current bill and make regular payments to reduce your arrears. There are different ways to pay for fuel which your supplier will explain to you, including installing a card meter.

You can get free impartial energy advice by contacting REAP (Rural Environmental Action Project). Their Energy Advice Moray project provides advice over the phone, by arranging an appointment at their office in Keith or by attending one of their drop in sessions. They can sometimes arrange a home visit.

REAP give advice on how to get the best energy deals, how to switch tariffs or suppliers and how to save energy in the home. They also offer information on energy grants and schemes.

REAP Address: 177 Mid Street, Keith, AB55 5BL

Phone: **01542 888 070**

Email: info@reapscotland.org.uk

Website: www.reapscotland.org.uk

You can find more information and advice about how to reduce your fuel bills and keep your home warm on the Home Energy Scotland website at:
www.homeenergyscotland.org.

Home Energy Scotland can find out if you are eligible for special offers or discounts from energy suppliers. You can fill in an online Home Energy Check on their website and they will call you back, or you can phone their advice line on **0808 808 2282**.

The climate emergency

We have all heard about the global climate emergency. Urgent action is needed to reduce the harmful effects of climate change and the environmental damage that can result from it such as wildfires, droughts, storms and loss of species. We are already feeling the consequences of climate change in Moray.

We can all help by reducing our carbon footprint. Our carbon footprint is a measure of the amount of greenhouse gasses released into the atmosphere as a result of our lifestyle and actions. These greenhouse gasses impact on climate change.

Small changes we can make include:



Fly less - flying accounts for a huge amount of a person's carbon footprint



Eat less meat and dairy – they are two of the biggest contributors to greenhouse gas emissions accounting for around 14.5% globally. You could cut your carbon footprint by around 20% by switching to a vegan diet.



Make your home more energy efficient by following the advice and tips above



Drive less – this may be difficult in rural areas but town and city residents could take a bus or walk or cycle.



Buy less – any new purchase comes with a carbon price tag especially items we only use occasionally such as power drills and lawnmowers



Improve your recycling efforts – try and avoid single use plastic, reuse products as much as you can, buy items that can be recycled and maximise space by breaking down material such as cardboard boxes.



Consider using waste-free shops to purchase food. These shops allow you to take in your own containers and fill them up with dry ingredients such as pasta, rice and flour. The advantages of this are that you can buy as little or as much of a product as you want and greatly reduce waste.

You can find out what your carbon footprint is at: <https://footprint.wwf.org.uk/#/>

You can read Moray Council's Climate Change Strategy on our website at: www.moray.gov.uk/downloads/file136442.pdf

For more information on climate change in Moray, contact our Climate Change Team at climatechange@moray.gov.uk

ENERGY SAVING TIPS



30 DEGREE WASH

Setting your machine to a cooler wash saves a significant amount of energy, so it pays to do this where possible!



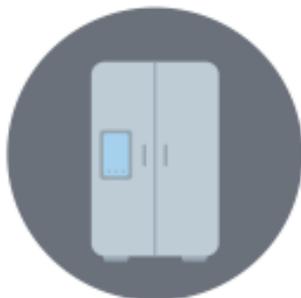
CHECK YOUR THERMOSTAT

Turn down your thermostat by one or two degrees and put on an extra layer of clothing, which can save between £5 and £10 per month on your energy bill.



DON'T OVER-FILL

Boiling a kettle half full instead of full four times a day can save enough energy to run a TV for four hours, so just boil what you need instead of filling up the whole kettle.



DEFROST FREEZERS

Keeping your fridge and freezer free of frost will boost their efficiency and use less energy. Keeping your fridge at least three quarters full will also boost its efficiency.



SWITCH OFF STANDBY

Leaving electrical devices on standby such as TV's and microwaves amounts to around 8% of the average electricity bill. This could save you £30 per person per year.



SWITCH TO LED

LED bulbs are more energy efficient than regular lightbulbs. This small change can be implemented gradually when your current bulbs reach end of life.

Home improvements

We understand that when you move into a new home, you want to make it your own. You may want to re-decorate in a style that suits you or make some home improvements. We are happy for you to carry out certain improvements to your home.

Permission

If you want to re-decorate you do not need our permission, but if you want to carry out any improvements or alterations, you must ask permission for this in writing. This could be for work such as installing a new bathroom, putting up a shed or changing the lay-out of your home using partition walls. It is important that you give us as much detail as possible, including any sketches or plans if they are available. You will be responsible for the repair and the maintenance of any alterations you make. You should not start the work before you have received our permission or advice.

You must also ask our permission before you carry out certain other activities from your home:

-  Subletting, taking in a lodger, swapping homes with another tenant (mutual exchange), assigning your tenancy to someone else, or becoming a joint tenant.
-  Running a business from your home.
-  Putting up television aerials.
-  Putting up a garage, shed, greenhouse or cold frame.
-  Putting up a fence or wall.
-  Keeping a caravan, vehicle or trailer within your garden area.

You can apply for permission by filling in the form on our website at:
https://online.moray.gov.uk/form/auto/permissions_ext

You can also phone our contact centre on **0300 1234 566** and ask for a form to be posted to you.

We will reply within 28 days of receipt of the application. Our response will tell you if we agree to the request and if so, whether we attach any conditions to it. We will not refuse any reasonable requests unless there is a good reason to do so. If we don't reply within 28 days, it is taken that we have granted permission. If you are refused permission we will let you know the reason why. You can appeal this decision. We will tell you how to do this in our decision letter.

Compensation for improvements

If you are ending your tenancy, you may be able to get compensation for certain improvements you have made to your home. Compensation can only be paid if permission was granted for the improvements and your tenancy is now ending. You will not receive compensation if you are being evicted or are moving home as part of the mutual exchange or downsizing schemes.

To make a claim, you must apply in writing within 28 days of your tenancy ending, and no later than 21 days after your termination date. You will need to provide receipts for materials and labour work which is not your own.

You may be compensated for certain specific improvements that make a difference to the use of the property or its structure. This includes:

-  Installing cavity wall insulation
-  Draught-proofing outside doors and windows
-  Installing double glazing or window replacements
-  Adding storage cupboards to bathrooms or kitchens
-  Replacing work surfaces for preparing food
-  Installing a new bath, shower, toilet or sink
-  Loft insulation or insulation of pipes, water tanks or cylinders
-  Rewiring and provision of power and lighting
-  Security measures other than burglar alarms
-  Space or water heating and radiator valves

How much compensation can I get?

You may receive up to £4000 for any one improvement, but you will not receive any compensation for an improvement if the amount payable would be below £100. You must make sure not to claim for more than the amount you paid out. False or inaccurate claims can lead to court action against you.

Repairs and maintenance to your home

Our responsibilities

We are responsible for repairing and maintaining the structure of the property you live in.

We will:

-  Make sure your home stays wind and watertight.
-  Repair and maintain the structure and outside of your home.
-  Make sure systems we have installed in your home are kept in proper working order and a good state of repair. This includes your gas and/or electricity supply, sanitation, hot water and heating and fireplaces, flues and chimneys.
-  Inspect all gas installations on an annual basis and give you a copy of the inspection report.

Your responsibilities

Your responsibilities are to:

-  Take care of your property by carrying out minor repairs and keeping it in a good state of decoration.
-  Report any repairs that our tradesmen need to carry out. Report repairs as soon as possible.
-  Tell us if the time or date of the appointment for your repair is not suitable. We can arrange a time that is more convenient for you.
-  Make sure you are home for the arranged appointment. If we cannot get access to carry out the repair, we may have to charge you for missed appointments.
-  Report any vandalism to your home to us and to the Police. Make sure you get a crime reference number as this may be required for any repairs.

How to report your repair



0300 1234 566 (Monday to Friday between 8:45am and 5pm)
03457 565656 (Monday to Friday between 5pm and 8:45am and at weekends). This number is for emergency repairs only.



housing@moray.gov.uk

What we will need to know:



Your name, address, and a phone number we can contact you on.



What day, and when you would prefer the repair appointment.



As much detail and information as possible. It helps to know where in the home the repair is needed, and exactly what the issue is.



Whether you have reported the repair before.

How long will your repair take?

There are different categories of repair, and each category has a different response time. How long you will have to wait for your repair to be carried out will depend on which repair category it falls into as below:

Repair category	Response time	Description of work
Emergency repair	Within four hours of reporting the repair	Repairs where there is a risk to tenants or the public. We will make the problem safe but more follow on work may be needed at a later date.
Urgent repair	Within the next working day of reporting the repair	Repairs that are not classed as an emergency, but would cause major problems if they are not dealt with by the next working day
Priority repair	Within five working days of reporting the repair	These repairs do not fit into the two categories above. They are repairs which are needed to allow fixtures, fittings or services to be properly used
Ordinary repair	Within twenty working days of reporting the repair	These repairs are classed as cosmetic or nuisance repairs. This would include repairs such as squeaky doors and floorboards.

Appointments:

We will offer you a choice of appointment times for your repair to be carried out. You can choose from:



Morning appointment - 8am to 12:30pm



Afternoon appointment - 12pm to 4:30pm



All day appointment - 8am to 4:30pm

We will let you know when we will be calling at your home. If you are out when we call, a card will be left at your home. This card will give details of who to contact to arrange another appointment. It is really important that you are at home and let us in to carry out the repair.

Right to repair

We operate a 'Right to Repair' scheme. This means that you have the right to have certain small, urgent repairs carried out within a certain timeframe. Repairs covered by this scheme are called qualifying repairs. You can find a list of qualifying repairs on our website at: www.moray.gov.uk/moray_standard/page_54660.html

If we do not carry out your repair within the set timeframe, you may be entitled to £15 compensation, plus another £3 each day, for every day the repair is not completed. The maximum compensation you could get is £100. The scheme allows you to ask another contractor to carry out the work. We will pay for all qualifying repairs, but the contractor must be on our list of approved contractors. You can find the list of approved contractors on our website at: www.moray.gov.uk/downloads/file101456.pdf

The Right to Repair will not apply if:

- The date for the repair was extended, because you asked for a different appointment date.
- The repair had an estimated value of £350 or more.
- You did not let our tradesmen into your home to inspect the work needed or to carry out the repair.

You can find out more about the Right to Repair scheme on the Scottish Government website at: www.gov.scot/publications/right-repair/

Rechargeable repairs

We are not responsible for repairing any damage deliberately caused by you, a member of your household or a visitor to your home. If we have to carry out any repairs for these reasons, you must pay us for the cost of the repair. We will tell you when you book the repair whether you will be charged, and give you an estimate of

the cost. You will have the choice to carry out the work by yourself or employ somebody else to do it on your behalf.

This does not apply to damage caused by fair wear and tear or by vandalism. If repairs are needed as a result of vandalism, you must report the damage to the Police when you discover it and ask for an incident number.

You can find out which repairs are your responsibility, and which are ours, by checking the list included in this handbook (Repair responsibility).



Repair responsibility

	Us	You
<u>Bathroom</u>		
Bath	✓	
Shower Unit if installed by us	✓	
Shower Unit if installed by you		✓
WC Pan	✓	
WC Seat		✓
Wash hand basin	✓	

<u>Central heating</u>		
Chimney and flue (the structure)	✓	
Coal bunker	✓	
All electric central heating systems if fitted by us	✓	
All gas fired central heating, if fitted by us	✓	
Solid fuel central heating systems and open fires including one yearly chimney sweep, if fitted by us	✓	
Fireplace tiles		✓
Heating systems fitted by tenant if problem occurs during the first 12 months from the date of installation		✓
Heating systems fitted by tenant if problem occurs after 12 months from the date of installation	✓	
Fire fronts, fire grates, ash pans (not part of heating system)	✓	

	Us	You
<u>Doors</u>		
External doors, including handles, locks, glass, if not damaged by you	✓	
Internal doors, including handles, locks, glass, if not damaged by you	✓	
Keys (lost)		✓
Door bells and security chains if not fitted by us		✓
Draught excluders and draught strips to external doors only	✓	

<u>Electrical</u>		
Communal TV- aerial system	✓	
Immersion heater	✓	
Light fittings installed by us	✓	
Extractor fans	✓	
Smoke detectors	✓	
Carbon Monoxide detectors	✓	
Power sockets	✓	
Light switches	✓	
Light pendants	✓	
Communal hall and stair lighting	✓	
Wiring and circuits, including consumer unit, but, not meter	✓	
Individual TV aerial and aerial outlets		✓
Electric fires if fitted by you		✓
Plugs and fuses		✓
Fluorescent light tubes		✓
Outside lights to front and rear if fitted by us	✓	

Us	You
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<u>Kitchens</u>		
Cooker		✓
Cooker socket	✓	
Kitchen units	✓	
Sink bowl and drainer	✓	

<u>Plumbing</u>		
Blocked drains, outside	✓	
Blocked drains, inside	✓	
Domestic cold water supply and storage tank	✓	
Rainwater pipes and gutters	✓	
Hot water supply and storage tank	✓	
Sink plug and chains		✓
Blocked sink, if caused by you		✓
Blocked toilet, if caused by you		✓

<u>Structure</u>		
Ceilings and walls	✓	
Damp proof course	✓	
Floors (not carpets, vinyl or other floor coverings)	✓	
External woodwork	✓	
Roughcast to external walls	✓	
Internal staircases	✓	
Entrance steps	✓	

	Us	You
Roof structure and covering	✓	

<u>Windows</u>		
Catches on windows, including double-glazing units, if not damaged by you	✓	
Window Sills	✓	
Window ironmongery (locks, handles, hinges etc)	✓	
Window frames (timber and PVC)	✓	
Glass in windows, including double glazed unit damaged by you, unless proved to be caused by vandalism		✓

<u>Miscellaneous</u>		
Clothes poles and rotary dryers	✓	
External decoration	✓	
Fencing, any type if erected by us	✓	
Pest infestation (not isolated occurrences)	✓	
Paths if installed by us	✓	
Garages if provided by us	✓	
Clothes lines, cords		✓
Minor pest infestation		✓
Tenants own sheds, garages and fences		✓
Any alteration or improvement carried out by you		✓

Damp and condensation

There will always be some moisture in the air in your home, even if you can't see it. When moist air makes contact with cold surfaces, some of the moisture will appear as tiny droplets of water. You will notice this on your windows on a cold morning. This is called condensation. You will also see it on mirrors when you have a bath or shower, and on cold surfaces such as tiles or cold walls.

Excessive condensation can lead to mould growing on walls and furniture and mildew on clothes and other fabrics. It can also rot wooden window frames.

There are ways you can reduce condensation in your home:

-  Keep your home warm by keeping your heating on at a low level if you can afford to.
-  Cover pans when you are cooking and turn down the heat when boiling water. This will produce less moisture.
-  Do not use paraffin or bottled gas heaters.
-  Keep your window vents open so your home is well ventilated. Allow air to circulate behind large items of furniture.
-  Keep doors to kitchens and bathrooms closed when you are cooking or having a bath or shower. Open air vents to ventilate the rooms.
-  Hang your washing outside to dry if you can. Don't put it on radiators or in front of a heater. If you can't dry it outside, hang it in the bathroom with the door closed and the window open or extractor fan on.
-  If you are using a tumble dryer, make sure it is fitted with a vent to the outside or place a hose through an open window.

If you notice mould growing on your walls, clean them with a suitable cleaning agent such as diluted bleach. If the dampness keeps coming back it is important that you let us know. Report persistent damp issues by phoning our contact centre who will arrange for an inspection to be carried out. You can phone on **0300 1234 566**.

Find out more about condensation, damp and mould on our website at www.moray.gov.uk/condensationdampmould. You can also read our damp and mould leaflet at www.moray.gov.uk/dampandmouldleaflet.

Burst pipes

Nobody wants to have burst pipes in the colder months. This is a common event that can cause a great deal of damage to your home. If you live in a flat it is important to note that the water pipes may supply water to your neighbours as well as your own flat.

Burst pipes can be avoided by following some basic tips:

-  If you are going to be away during winter months, ask for a free drain down of the water in your property. This can be arranged by calling our contact centre.
-  Keep your home warm even when it is empty. Keep heating on overnight at a low temperature if you can. Keep windows closed.
-  If you have no heating, turn your water off at night. This will minimise any damage if there is a thaw overnight.
-  Make sure there are no draughts from outside near your water pipes.

If your pipes burst:

-  Turn off the water at the stopcock. Make sure you know beforehand where your stopcock is and that it is working properly. This is the tap that turns off the main water supply and it is usually in the kitchen under your sink.
-  If there is water near lights or sockets, turn the electricity off at the meter.
-  Turn on all your taps to drain your water system. Save some cold water for drinking.
-  Inform your neighbours in case they are affected by the damage.
-  Contact us and let us know your pipes have burst. Call us on **0300 1234 566** during working hours, and on **03457 565656** outwith working hours.

If your pipes have frozen but not burst, turn your water off at the stopcock and turn all your taps on to drain the water system. If you know which pipe is frozen, you can gently warm it with a hot water bottle or hairdryer. Start from the end nearest the tap. Contact us to let us know if you have frozen pipes and we can send a plumber to check your home.

Home safety

We are committed to your safety and take our responsibilities very seriously. As your landlord, we carry out a range of safety checks to make sure your home is as safe as possible.

Gas safety

All our properties with mains gas have a gas safety check before a new tenant moves in. A gas safety certificate will be given to every new tenant within 28 days of the gas check. This may be sent by email.

We have a legal duty to make sure all our homes with mains gas have a gas safety check every year. This is a very important check as it makes sure the gas appliances in your home are in safe working order. These checks are carried out by a 'gas safe registered' engineer who will also carry out any installation or maintenance required.

If you have prepayment meters, please make sure there is credit on them when the gas safety check is carried out. We will not be able to carry out the gas safety check if there is no gas or electricity. This means we will have to turn the gas supply off temporarily for your safety.

It is your responsibility to give us access to your home so we can carry out this important check. It is a legal requirement that you agreed to when you signed your tenancy agreement and if you don't give us access to your home you will be in breach of this agreement.

This check is carried out for the safety of you, your family and your neighbours. Please help us to keep you safe by following our process.

-  We will phone you about three weeks before your gas safety check is due. We will agree an appointment date and time that suits you.
-  If we do not manage to make contact with you after three attempts, we will schedule an appointment for you and write to you confirming the date and time.
-  If the appointment does not suit you, please let us know as soon as possible so we can rearrange it.
-  If you are out when we visit, we will leave a letter to let you know we have been. It is important that you contact us to arrange another appointment.

If you don't answer our letters or calls, and you fail to keep two appointments, we will need to force entry to your home to carry out the gas safety check. You will be charged for the forced entry even if you are in on the day we call. The amount you will be charged depends on if we have to fit a gas appliance servicing monitor, and if we need to change your locks. These costs range from **£89.00** to **£170.00**.

If you smell gas or suspect a gas leak, it is important that you act fast:

-  Turn off your gas supply immediately. Switch off the gas at the emergency control
-  Open windows and doors to let in plenty of fresh air.
-  Do not use any electrical switches.
-  Do not smoke or light any matches or lighters.
-  Call the National Gas Emergency Service immediately on **0800 111 999**. Go outside your home to make the call. They will come to your home quickly and make it safe.
-  Let us know if your home needs any repairs once the problem has been fixed.

Read more about gas safety in our leaflet:
www.moray.gov.uk/downloads/file50574.pdf

Oil fired central heating

We will service your boiler annually to make sure it is in safe working order. If you can't keep the appointment date and time we give you, please let us know and we will change it to a time that suits you better.

You are responsible for making sure that you have a supply of oil in the tank before the service is carried out. If you allow the tank to run dry the system will need to be bled. This will result in work you may be charged for.

Solid fuel (coal fire) heating

We will maintain your solid fuel heating system and arrange for your chimney to be swept every year. You are responsible for making sure that you use the correct type of fuel for your fire. If you are not sure about which fuel you can use, contact us on **0300 1234 566** and ask for advice.

Carbon monoxide

Faulty gas appliances such as a gas fire or central heating boiler can cause carbon monoxide poisoning. Carbon monoxide is a poisonous gas which has no colour, taste or smell. Exposure to this gas can cause serious damage or even death.

Symptoms of carbon monoxide poisoning are similar to those of flu and virus infections. They include drowsiness, weakness, headaches, nausea, chest pains, and shortness of breath with difficulty breathing. If anyone in your home has any of these symptoms while a gas appliance is being used, stop using the appliance until it has been checked and consult a doctor.

We fit carbon monoxide alarms in all our properties that require them. The alarms are hard wired with a battery back-up. If carbon monoxide is present, your alarm will sound as a warning. You should phone the National Gas Emergency Service number immediately on **0800 111 999** and follow their advice.

If the alarm sounds to let you know the battery is low, do not try to remove or disconnect the alarm. Phone us on **0300 1234 566** and report this, and we will arrange to get the alarm changed for you. If the alarm for a low battery sounds outwith working hours, phone our out of hours service on **08457 565656**.

Fire safety

Smoke alarms are the first line of defence against fire in the home. We are committed to keeping our tenants safe in their homes and making sure all our properties have working smoke alarms. Fire regulations in Scotland changed in February 2022 and there are now minimum legal safety standards for fire safety in social housing. To meet these legal requirements, we have used approved electricians to upgrade the smoke, heat and carbon monoxide alarms in our homes.

In the event of a fire in the home, the lives of you and your family may depend on the vital warning a smoke alarm gives.

You can reduce the risk of a fire in the home by following some basic safety guidelines:

-  Test your smoke alarms regularly to make sure they are in working order. If the alarm does not sound, report it to us by phoning **0300 1234 566**.
-  Make sure you have a fire exit plan and know the quickest safest way out of your home in the event of a fire.
-  Keep matches away from children.
-  Don't leave lit candles unattended and keep them out of the way of children and pets.
-  Don't use or store any explosive or flammable substances in your home.
-  Use fire guards around open fires.
-  Take care when cooking. Don't leave pans unattended and don't cook whilst under the influence of alcohol.
-  Don't smoke in bed and always make sure cigarettes are put out properly and safely.
-  Don't dry clothes over heaters and radiators.
-  Don't remove fire doors or door closers in your home.

 If you live in a flat, don't leave rubbish bags or other items in the communal area. They may be flammable and may prevent a quick and easy escape if there is a fire. If you notice any fire risks within your building, report them to us by phoning **0300 1234 566**.

If the worst happens, and a fire starts in your home:

-  Close the door of the room where the fire is.
-  Make sure everyone in the house leaves as quickly as possible using the safest route. Do not stop to take anything with you.
-  Phone the Fire Service from a mobile phone or a neighbour's house. Do not stay in your home to use the landline phone, and never return to the property.
-  Warn neighbours and wait for the Fire Service to arrive.

It is very important that you do not go back into the property until the Fire Officer tells you it is safe to do so.

Home fire safety visits

The Scottish Fire and Rescue Service (SFRS) can sometimes provide free home fire safety visits. If you, or someone you know, is over 50 years old and smokes, and either lives alone, has mobility issues or uses medical oxygen, they will be able to receive a free home fire safety visit. Ask them to get in touch with the SFRS or they can be referred by a carer or family member. The SFRS will visit them to give them advice on how to stay safe at home. Advice is also available for anyone by calling **0800 0731 999** or visiting the SFRS website at: www.firescotland.gov.uk/your-safety/at-home/home-fire-safety-visit/

If you have a fire emergency, get everyone out of the home and call 999 for assistance.

Home security

Feeling safe in your home is a top priority. When you move into your home, we will make sure that it is wind and watertight and has doors and windows that are secure. It is your responsibility to keep your home protected and your belongings safe.

-  You are responsible for the safety of your house keys. If you lose your keys, you will have to pay for replacement keys, and locks if required.
-  If we have to force entry to your home, for any reason, you may be responsible for the cost of repairing any damage unless the circumstances are exceptional.
-  You should check that all windows and door locks are in good working order. If they are not, report this to our contact centre by phoning **0300 1234 566**.

By following some basic advice, you can keep your home and your belongings safe:

-  Locking your doors seems like basic advice but not everyone does it. Keep your doors locked, even when you are in the home. Don't leave spare keys under plant pots or anywhere they may be found.
-  If your windows have locks, make sure they are closed and locked before you leave the home.
-  Keep garages, sheds and outbuildings locked if you have any. Buildings outside the home are an easy target for thieves.
-  Don't leave valuables lying around where they may be seen through windows. Keep cash, laptops, phones and jewellery out of sight.
-  Note down serial numbers of electronic devices and equipment such as televisions. This will help identify them if they are stolen.
-  Consider marking equipment with your postcode and house number. You can do this by using an invisible marker which the Police will be able to detect using an ultraviolet light.
-  Take photographs of smaller valuables such as jewellery so they can be identified in the event of theft.
-  Consider buying security lights. Some have motion sensors that are set off automatically by movement. They can cost anything from £8 to £100. Make sure you direct them downwards so they do not disturb neighbours.

You should consider the security of your home at all times, especially when you are going to be away from home. It is a good idea to let us know that your home will be unoccupied if you are going to be away for a long period of time. It means that if anything happens while you are away, such as frozen or burst pipes, we can access your property in your absence to resolve the issue or change locks if required.

There are simple steps you can take to make sure your home is safe while you are away.

-  Cancel any deliveries that would normally take place while you are away from home.
-  Leave a key with a good friend or trusted neighbour. Ask them to open and close your curtains each day, put out your rubbish bins, and remove the mail from the front door so it looks like someone is home.
-  Set timers to turn lights on and off at certain times while you are away.
-  Consider switching off your broadband and home devices such as Google speaker or Alexa. Cyber security experts have shown that hackers can find out your location through your home devices.
-  Don't tell everyone that you will be away from home, especially on social media. This advertises the fact that your home will be empty which makes it an easy target for theft. It can also affect any insurance claim you may make.

Doors and windows

-  You can check to see who is at the door by using a door viewer if you have one, or by looking out of your front windows. Only answer the door when you feel it is safe to do so.
-  Make sure you have a security chain fitted to your door and use it when you answer. Only answer the door when you are ready.
-  Check the identity of all unknown callers to your home. Council staff and contractors will always carry photographic identification which you should ask to see. Genuine callers will not mind showing you're their identification.
-  If you have a doorbell fitted it is your responsibility to maintain it and carry out any repairs. If you are allocated one of our new build properties which have doorbells already fitted, we will be responsible for their maintenance and repair.

Smart doorbells

Smart doorbells, or video doorbells, combine a camera, microphone and doorbell in one unit. This lets you see what is happening at your front door wherever you are. If you want to install one, you should fill in our permission request form at: https://online.moray.gov.uk/form/auto/permissions_ext

Make sure you are aware of the security risks of installing a smart doorbell and follow the data protection rules that apply to them. Find out more about smart doorbells at: www.ico.org.uk/your-data-matters/domestic-cctv-systems-guidance-for-people-being-filmed

Door entry systems

If you live in a flat, your block will probably be fitted with a door entry system. These systems make sure the block is secure and they provide peace of mind for all the residents who live there. Many common entrances are fitted with self-closing doors that are designed to make sure the door is always shut. Although these doors help with the security of the building, you should keep children and pets away from them in case the door closes on them.

It is important that the door entry systems are used correctly:

-  If your building has a door entry system, please make sure the entrance door is kept shut and never wedged open.
-  If your building has an entry phone system, don't let anyone in the building unless you know who they are and that they have a genuine reason for being there.
-  Be aware that burglars may make up a convincing story when challenged. If someone says they need access to visit one of your neighbours or leave a package, don't let them in unless you recognise them as a familiar visitor.
-  If you notice that the door or phone entry system is not working as it should, phone our contact centre on **0300 1234 566** and report any issues.

Window safety

Windows that are above ground level can present a danger, especially to young children. If children are upstairs in your home, make sure the windows are closed and locked if possible. Safety catches can also stop windows from opening too far. These can be fitted to your windows and should be checked regularly to make sure they are in good working order.

Make sure there is no furniture close to windows that young children could use to climb up onto window sills.

You can find more tips and advice on how to protect your home, including a home safety video, on the Police Scotland website at:
www.scotland.police.uk/advice-and-information/your-home/your-house/

Neighbourhood watch

Getting involved with neighbourhood watch is a great way to keep your home and your community safe. If you want to know if there is a neighbourhood watch scheme in your area or if you want to set one up, find out how at:
www.neighbourhoodwatchscotland.co.uk. You can also contact your local community policing team by phoning **101**.



Household contents insurance

We only insure the structure of your home. You are responsible for insuring all the contents within your home. We strongly advise you to insure your contents such as furnishings, belongings, bikes and garden tools. This will protect you if you are a victim of theft or vandalism, or if damage or loss is caused by storms, floods, fire or burst pipes.

We run a low-cost insurance scheme which provides you with affordable insurance cover for your household contents. There are many benefits to the scheme:

-  Low-cost insurance payments.
-  Payments can be made each month.
-  There are no minimum security requirements so anyone can apply for the scheme.
-  The policy insures your contents on a 'new for old' basis. This means that if your household contents are destroyed or lost by an unexpected event, you can replace them easily.
-  The scheme covers damage or loss from theft, vandalism, fire, water damage, theft of keys or locks and accidental damage.

How to apply:

We administer the scheme on behalf of Aon UK Ltd and the underwriter is currently Aviva PLC. You can pick up an application form at your local access point, or phone our contact centre on **0300 1234 566** and ask them to send you a form. When you have filled in the form it can be returned to any access point or posted to:

Rents Admin Team
Housing and Property Services
Moray Council
PO BOX 6760
Elgin
IV30 1BX

When we get your form, we will pass it to Aviva PLC for their approval. If you have any rent arrears or have made any insurance claims in the past, it may affect you being accepted onto the scheme.

If your application to the scheme is successful, we will send you a policy schedule and a policy book. A payment card for paying at a Post Office or Paypoint Outlet will be ordered for you and posted to you separately. You will also receive a standing order form should you wish to pay your premiums through your bank. The completed instruction should be sent directly to your bank, or payments set up via online banking. **For further information read the booklet on our website at:** www.moray.gov.uk/downloads/file116420.pdf

Changes to your home

There may come a time when your home is no longer suitable for you or your needs. It may be because the layout of your home has become difficult to manage due to illness, age or disability, or because your children have now left home and your property is bigger than you need.

If you want to make changes to your home or move to a more suitable home, there are things you can do.

Adaptations to your home

Our access care team can support you to find solutions to minor functional difficulties you may have. This could be help with simply putting on your socks or giving you walking aids. They can offer advice or carry out a care assessment of your needs. Anyone can make a referral to the team on your behalf or you can refer yourself. They can provide equipment or organise minor adaptations to be carried out in your home to help you and make life easier. This could be work such as installing handrails or a second banister rail. They can also advise on social and leisure activities and how you can access them. If you need a major adaptation such as a walk in shower, there will need to be a more detailed care assessment.

You can contact the access care team by emailing accesscareteam@moray.gov.uk or by phoning **01343 563999**. They are the single point of contact for all enquiries about care and support. If phone lines are busy please leave a message on the answer phone and the team will call you back when they can. If it is easier you can ask a friend or relative to phone on your behalf.

Moray lifeline and telecare

If you are elderly or feel vulnerable, and live on your own, you may be eligible for a community alarm. Moray Lifeline is the name of the community alarm and telecare service we use in Moray. Telecare is a technology that gives help and support which lets people continue to live independently in their own homes. There is a range of different equipment that can monitor different features of your home and its occupants.

Some examples are:

-  Extreme heat or cold detectors to show when there is a change in temperature
-  Fall detectors
-  Bed wetting or bed leaving sensors
-  Epilepsy sensors
-  Flood detectors
-  Property exit sensors to help tenants who sometimes 'wander'.

The equipment is linked to a community alarm which automatically makes a call to an alarm monitoring centre that provides an emergency response 24 hours a day, 7 days a week. The equipment can also be programmed as 'stand-alone'. This means a partner or carer living in the same home can monitor the alerts without the alarm monitoring centre being involved.

The community alarm is often connected to a home telephone line so you will need to have a landline in your property with an electric power socket close by. There is a small cost for this service. You will also need to nominate two people to be your alarm responders. These should be trusted friends, family members or neighbours who the alarm monitoring centre will be able to contact if needed. If you do not have anyone you could nominate, we may be able to help find a volunteer alarm responder in your local area.

If you are interested in telecare, an assessment of your needs will be carried out to see if you are eligible. If you are caring for someone else, you can ask for their care needs to be assessed. If you have a health or social care worker, they can also make a referral for you.

You can get more information or ask for an assessment by emailing the Adult Community Care Access Team at accesscareteam@moray.gov.uk or by phoning **01343 563999**.

Moving to a more suitable home

You may want to consider moving home to a smaller or ground floor property, or to sheltered accommodation where you will get support from a warden service. If this is the case, we will carry out a housing functional assessment. It does not look at the severity of any clinical condition or disability. It considers if a different home would help stabilise your condition or disability and allow you to live more independently. It looks at your ability to carry out day to day tasks within the home.

To apply, you must have a current housing application with us and fill in the functional assessment form.

Our housing occupational therapist will review your functional assessment form and make an assessment based on your physical and mental wellbeing and how able you are to carry out tasks within the home. You will receive a response in writing within 28 days.

You can find more information and get a copy of the functional assessment form on our website at: www.moray.gov.uk/moray_standard/page_42973.html. You can also contact us with any questions at housing@moray.gov.uk or by phoning **0300 1234 566**.

Sheltered housing

Sheltered housing is a good option if you want to continue to live independently in your own home but have the support of a warden service. The warden is available during the day seven days a week, to check on your welfare. Wardens can also be called on in the case of an emergency.

There are sheltered housing complexes in Elgin, Forres, Buckie, Portgordon and Lossiemouth. They consist of one or two bedroomed properties which are designed to best suit your needs. All properties are fitted with an alarm system and some of our sheltered housing complexes have a common room for tenants to meet up and socialise.

To apply you must have a current housing application with us and will need to fill in a functional assessment form. You may have to pay a service charge on top of your rent for the warden service. The amount you pay depends on your income. We can carry out a financial assessment for you before you make the decision to move to sheltered housing. This will let you see how much of the service charge you would have to pay. The service charge is currently around £30 - £40.

Sheltered housing services are regulated by the Care Inspectorate which makes sure they comply with legislation and good practice. All support services that are registered with the Care Inspectorate must commit to openness and learning for the safe, effective provision of health and social care. This is called a 'Duty of Candour'. We must legally publish a Duty of Candour report every year for each of our support services. The report for sheltered accommodation can be found on our website at: www.moray.gov.uk/downloads/file131224.pdf.

You can find out more about the Care Inspectorate on their website at: www.careinspectorate.com/

You can find out more about sheltered housing on our website at: www.moray.gov.uk/moray_standard/page_101087.html

You can also contact us with any questions at housing@moray.gov.uk or by phoning **0300 1234 566**.

Transfers

You may want to transfer to a different property for various reasons. It may be that your property no longer suits you because it is overcrowded, the property is too large for your needs, or you want to move to a different area to be closer to family or work.

You can apply for a transfer of housing by filling out an online housing application. This is available on our website at: online.moray.gov.uk/ords/houlive_selfserv/f?p=13000:101.

You will be placed on the housing list based on the number of points you are eligible for when your application has been assessed. We will inspect your current home before we offer you another property. It should be clean and in good decorative order. You may be responsible for the cost of any repairs that are needed to bring the property up to our lettings standard.

If you accept a property that we offer you, you will need to sign a new tenancy agreement. If you refuse two reasonable offers within a period of one year, we will not make you any other offers for at least six months from the date of your last offer.

Mutual exchange

A mutual exchange is when you carry out a property swap with someone else so that you can have a home that better meets your housing needs, or is in an area you would prefer to live. Swaps can be made between two or more tenants and can be three way or even four way swaps. You can swap homes with another Moray council tenant or a tenant from another council or housing association. You must ask us for our permission.

Before you can swap your home, you will have to register it on the House Exchange website at: www.houseexchange.org.uk/. This website helps you to find someone to swap homes with.

When you have found someone to swap with, and both of you have agreed to the mutual exchange, you will then need to apply to us for written permission. You can apply for a mutual exchange by filling in the application on our website at: www.moray.gov.uk/downloads/file44625.pdf.

If we refuse permission we will write to you with our reasons why. We will not refuse permission unless there is a good reason to do so, for example if we get a poor tenancy check about the person you want to swap with. A property inspection will be carried out before we allow the mutual exchange to go ahead. Any identified repairs must be done by you before the exchange can go ahead.

If the mutual exchange goes ahead, it is important to make sure that you have paid any rent due to us before you move home. Your property should also have had a gas safety check within the past year. When you move into your new property you will need to sign a new tenancy agreement.

Downsizing scheme

If your family have left home and you feel your property is now too big for your needs, you may want to move to a smaller, more manageable home. Our downsizing incentive scheme is voluntary and offers practical and financial support to help you move. There are many advantages in downsizing such as saving money on heating bills and perhaps being more able to manage a smaller home and garden as you get older. Helping tenants move to smaller homes that suit their needs, frees up larger homes for families who need them.

To use the scheme you must be:

-  A council tenant who lives in a home that is too big for your needs. It must have three bedrooms or more with at least one bedroom not in use; or
-  A tenant or qualifying occupier who lives in a property that has been adapted, and you no longer need the adapted features of the home.

To be considered for the scheme:

-  You must have a satisfactory tenancy report.
-  Your home must meet our standards.
-  You must not have any antisocial behaviour action being taken against you.
-  You must not have any unmanageable housing debt.
-  Your current home must be in an area of demand and we can easily relet it.

If you qualify for the scheme and there is funding available, you will get a basic payment of £1500. We will also give you a disruption payment of £400 and another £400 for each bedroom that you are giving up. For example, if you move from a four bedroom house to a two bedroom house you would be entitled to:

Basic grant	£1500
Disruption allowance	£400
Plus (£400 per spare bedroom you give up)	£800
Total award	£2700

We have a dedicated housing options advisor who can offer practical help throughout the process such as:

-  Giving information, advice and guidance about the scheme.
-  Helping you with forms and paperwork.
-  Providing details of furniture removal companies, and advice on how to dispose of any furniture you no longer need.
-  Providing links for your change of address such as your doctor, bank etc.
-  Arranging the disconnection and reconnection of electric freestanding cookers and washing machines.
-  Giving information about Housing Benefit, Universal Credit or money advice to help you make the most of your income.

You can find out more about the downsizing incentive scheme by reading our leaflet at: www.moray.gov.uk/downloads/file102117.pdf

You can contact our housing options advisor by emailing housing.downsizing@moray.gov.uk or phoning **0300 1234 566**.



Changes to your tenancy

We understand that your circumstances can change over time. You may get married and have children, or get divorced and have family members leave the home as they get older. It is important that you tell us about any changes to your household so we can keep our tenancy records updated. This protects your rights to make any more changes under your tenancy agreement.

You can let us know about any changes to your household by telling your area housing officer or phoning our contact centre on **0300 1234 566**. You can also fill in our Tenant Personal Details Form which is on our website:

https://online.moray.gov.uk/site/wss/request/ss_census_and_equalities.

Joint tenancies

You may want to add one or more joint tenants to your tenancy agreement. This could be because you want to share the responsibility of the tenancy with a partner, family member or friend. By law you must apply to us for permission.

Joint tenants must be 16 years or older and have lived at the property as their only or main home for the 12 months before you apply. The 12 month period will only start from when you have told us that they are living in the property.

You can apply for a joint tenancy by phoning our contact centre or filling in an application on our website at: www.moray.gov.uk/download/file41576.pdf. We will tell you our decision within 28 days. If we refuse permission, we will tell you why and you will have the right to appeal against our decision. We will not refuse permission without a good reason such as a history of antisocial behaviour, outstanding rent arrears or if your home is unsuitable for the joint tenant.

If the relationship with your joint tenant breaks down, you will both have shared rights to the tenancy. If this happens get in touch with your area housing officer or phone our contact centre for more advice.

For more information on joint tenancies, read our leaflet at:
www.moray.gov.uk/downloads/file128907.pdf

Taking in a lodger

A lodger is someone who is not a member of your household, but rents a room in your home. They may share the bathroom, kitchen and living area with your household. If you have a lodger, you will still live in your home with them.

You can only charge your lodger a reasonable deposit or rental amount. You may be able to charge a bit more to cover furniture or food. You should be aware that taking in a lodger can affect your income if you are claiming certain benefits. It is important to tell the relevant benefits department as soon as your lodger starts to pay you rent.

You can only take in a lodger if you rent your whole property from us and you have a spare room for them to stay in. If you want to take in a lodger you must have our written permission.

You can apply to take in a lodger by filling in an application, which you can get by phoning our contact centre on **0300 1234 566**, or from our website at: www.moray.gov.uk/downloads/file50201.pdf.

We will give you a written decision within 28 days of getting your application. If we refuse permission, we will tell you why and you will have the right to appeal against our decision. We will not refuse permission without a good reason such as we are taking action to evict you, the rent you are going to charge your lodger is not reasonable, or the proposed lodger has a history of antisocial behaviour.

If we give our permission, it is important to note that you will continue to be responsible for all the conditions of your tenancy including paying your rent. You will also be liable for any damage to the property caused by your lodger.

If you decide that you want your lodger to leave the property, this is your responsibility and not ours. If your tenancy ends and your lodger does not leave, we will take legal action to evict them and may charge you for the costs involved.

For more information on taking in a lodger, read our leaflet at: www.moray.gov.uk/downloads/file128911.pdf.

Subletting your home

If you are going to be away from your home for an extended period of time, you may want to consider subletting. Subletting is when you want to let all or part of your home to someone else for a temporary period of time. This could be because of long-term travel arrangements, working away, or family reasons.

If you want to sublet you must apply to us for written permission. You must have lived in the property for at least 12 months before you apply. The 12 month period starts from the date we were told that you were the tenant or household member.

You can sublet for an initial period of 6 months. Your application may then be extended for a further 6 months and then the sublet will end. The maximum time period you can sublet your home is 12 months.

You can apply for subletting by filling in an application, which you can get by phoning our contact centre on **0300 1234 566**, or from our website at: www.moray.gov.uk/downloads/file50444.pdf.

We will give you a written decision within 28 days of getting your application. If we refuse permission, we will tell you why and you will have the right to appeal against our decision. We will not refuse permission without a good reason such as we are taking action to evict you, the rent you are going to charge is not reasonable, there are major works to be carried out on the property, or the proposed subtenant has a history of antisocial behaviour.

If we give our permission, you will still be our tenant and will be responsible for meeting the conditions of the tenancy agreement. You must make sure your subtenant also meets these conditions and pays the rent.

If you decide you do not want to continue to sublet your home, you must ask the subtenant to leave and return to the home yourself or end your tenancy. If your tenancy ends and the subtenant does not leave, we will take legal action to evict them and may charge you for the costs involved.

For more information on subletting, read our leaflet at:
www.moray.gov.uk/downloads/file128909.pdf.

Assignment

There may be circumstances where you want to pass on your tenancy to someone else. This could be because you are going to work abroad, or you feel you no longer want to be responsible for the tenancy. Assignment is the legal term used when you assign (pass on) your tenancy to someone else. They are known as the 'assignee' and become the tenant, taking over all the responsibilities of the tenancy, including paying rent and any outstanding housing debt.

If you want to pass on your tenancy to someone else you must apply to us for written permission. You must have lived in the property for at least 12 months before you apply. The person you want to pass your tenancy on to must also have lived in the property for the 12 months before you apply and be aged 16 or older. The 12 month period starts from the date we were told this person was living in the property as their only or main home. The person you want to pass your tenancy to must also have a current housing application with us that shows they have a housing need.

You can apply to assign your tenancy by filling in an application, which you can get by phoning our contact centre on **0300 1234 566**, or from our website at:
www.moray.gov.uk/downloads/file77672.pdf.

We will give you a written decision within 28 days of receiving your application. If we refuse permission, we will tell you why and you will have the right to appeal against our decision. We will not refuse permission without a good reason such as we are taking action to evict you for antisocial behaviour, the property has been specially adapted and the assignee does not need the adaptations, or the proposed assignee has a history of antisocial behaviour.

Once the assignee has taken over the tenancy, they will have the same legal rights and responsibilities as all council tenants. It is important to note that if there are any rent arrears when the property is being handed over, they will become the responsibility of the new tenant.

For more information on assignments, read our leaflet at:
www.moray.gov.uk/downloads/file128908.pdf.

Succession

Succession is when a tenancy is transferred to someone else when the tenant dies. You will only have the right to pass on your tenancy through succession if you keep your household details up to date. It is important that we know who lives in your property and when they moved in, including anyone who may be caring for you.

Only people over the age of 16 can apply to succeed a tenancy. The property must have been their only or main home for a period of 12 months before the tenant's death, and we must have been told when they moved in. There are three categories of priority for who can apply for succession of a tenancy when a tenant dies:

1. **First priority** – a joint tenant, husband, wife or civil partner of the tenant who dies. A joint tenancy does not end when one joint tenant dies, it transfers to the other joint tenant, who will become the main tenant and continue with the rent payments.
2. **Second priority** – a member of the tenant's family such as a child, parent, grandparent, grandchild, niece, nephew, brother, sister or foster child. Stepchildren are also included in this category.
3. **Third priority** – a carer providing care for the tenant or a member of their family, and who has given up their main home to do so.

You can apply to succeed a tenancy by filling in an application, which you can get by phoning our contact centre on **0300 1234 566**, or from our website at: www.moray.gov.uk/downloads/file77673.pdf.

It is important to note that a tenancy can only be transferred twice by succession. If the property has been specially adapted, it can only be succeeded by someone who can prove they need the specific adaptations. If they do not, they may have the right to be offered another suitable home.

If there is more than one person who qualifies to take over the tenancy, they must decide between themselves who will take it over. They have four weeks to make this decision and if they can't reach an agreeable decision, we will decide who succeeds the tenancy. If a person qualifies to take over the tenancy but chooses not to, they must give four weeks written notice of ending the tenancy and leave the home within three months.

For more information on succession, read our leaflet at: www.moray.gov.uk/downloads/file128910.pdf.

Tenant participation

Tenant participation is a two-way process which involves you working in partnership with us to improve housing services for all tenants. As a tenant, you have the power to influence decisions about housing policies, services and conditions.

As your landlord, we have a duty to make sure that we provide a range of ways for you to get involved, at a level that suits you.

There are many ways to get involved in tenant participation and make sure your opinions are heard:



Up to three tenant representatives can sit on our Housing and Community Safety Committee. They will sit alongside councillors and staff at committee meetings and have the opportunity to ask questions.



We can add you to our list of interested tenants. This means that when there are consultations or reviews taking place that are relevant to housing, we will contact you and ask for your feedback.



Every year, we hold estate walkabouts with councillors and housing staff. You can attend the walkabout and help to identify any issues. There is an annual budget of £100,000 to find solutions to address any problem areas.



We conduct regular surveys of our housing services and hold a large full-scale satisfaction survey every three years. We encourage all our tenants to get involved with these surveys so we can improve services where needed.



Join our Facebook group. Moray Council Tenants is a closed group for tenants and household members, used to share information, consultations and feedback: www.facebook.com/groups/MorayCouncilTenants



We are members of the Northern Tenants Partnership (NTP) and North East Tenants Residents and Landlords Together (NETRALT). Partnership working with other groups lets us share ideas and good practice.



Our registered tenant organisation, the Moray Tenants Forum is a friendly group who get together regularly to discuss housing issues. We consult them on housing topics and they help us to produce information for tenants.



Our Service Improvement Panel (SIP) carry out housing reviews. They may interview staff, conduct surveys, visit empty properties or do mystery shopping. They will make suggestions on how we can improve our services.

If you would like to join one of our groups, you will be made very welcome. They are always looking for new members. We can offer training and support and help you develop your skills. You may even be able to work towards a qualification if this is something that interests you. We may also be able to help you with travel or childcare costs so you can attend meetings, or support you to engage digitally by

loaning equipment with Internet access. There may also be the chance to attend conferences and events to learn more about housing issues and meet tenant representatives from other social landlords.

You will find more information about our tenant participation activities on our website at: www.moray.gov.uk/tenantparticipation. This page includes links to our tenant participation leaflet and our tenant participation strategy. Our strategy sets out how we will meet our duties to communicate, consult and involve our tenants and residents in housing related services.

If you are interested in any of the ways you can become involved or want to find out more, email our tenant participation team on: tenantparticipation@moray.gov.uk or phone **0300 1234 566**.

**GET
INVOLVED**





Ending your tenancy



Ways to end your tenancy

If you are ending your tenancy, you should give us at least 28 days' notice in writing, or 7 days if you are transferring to another Council tenancy. If we do not get this notice, we may charge you rent for the full notice period. All household members must sign the tenancy termination form to confirm they know that the tenancy is ending.

You can get a tenancy termination form by phoning our contact centre or from our website at:

www.moray.gov.uk/downloads/file1302.pdf (for 28 days' notice)

www.moray.gov.uk/downloads/file49723.pdf (for transfers)

We will inspect your property as part of the termination process. If there are any damages, or you have made alterations that are not up to our standard, we will ask you to make good the work before you leave. If we find any repairs that are your responsibility, or have to remove any property you have left in the home, you will be charged for this. You must hand the keys in to us by the agreed time or we will change the locks and you will be recharged the costs for this.

You must make sure your rent is paid up till the end of your tenancy. Any unpaid rent may affect any future housing applications. Any housing benefit paid to you will stop on the day your tenancy ends.

There are many reasons for ending a tenancy. The tenant may be moving to a new address or leaving the area. A tenancy may also be ended because the tenant dies or moves into residential care.

Tenant death

When a tenant dies and there is nobody to succeed to the tenancy, or there has already been two rounds of succession, it will be ended. Relatives will usually be given a rent-free period of seven days to empty the property from the date of the tenants death. After this period, the keys for the property should be returned. If relatives need longer than a week to clear the property they should get in touch with us so an agreement can be reached.

Abandonment

If you leave your property and do not let us know, we will consider it to be abandoned. We can recover properties that have been abandoned without the need to go to court. The tenant has six months to object to us recovering the property.

There are abandonment procedures that we must follow. If we think the tenant has left the property and does not intend to return we will send them a written notice of abandonment. They have 28 days to reply and tell us if they intend to return to the property. If they do not respond, we will serve a notice stating the tenancy has been ended. If there is a joint tenant on the tenancy agreement, we will allow eight weeks

before we end the tenancy. This doesn't end the tenancy of any remaining joint tenants.

If needed, we will use force to enter the property, change the locks and make it secure. If the tenant leaves belongings in an abandoned property, we will keep a record of the belongings in an 'Abandoned Goods Inventory'. We may also record the condition of the property and take photos. We will usually store abandoned belongings for a minimum of six months. If the belongings have a higher value than the storage costs, we will charge the tenant for the storage costs or sell the belongings to pay for storage costs or any rent arrears. If the storage costs are higher than the value of the belongings, we may not store them and they will be disposed of. We will also dispose of any belongings that are contaminated or infested in consultation with our Environmental Health Department.

Eviction

Sometimes a tenancy may end through eviction. This is when we take legal action through the Court to evict you from your home. We regard eviction as a last resort in situations where tenants refuse to work with us to resolve issues around rent debt or antisocial behaviour.

If we want to evict a tenant, we must show the Court that there are reasonable grounds for our request. You will find details of your responsibilities in your tenancy agreement.

The thought of being evicted can make people anxious and frightened. We understand that it is worrying to think you may lose your home. We want to prevent this by working with you to address any problems. If you are having trouble paying your rent and falling into rent debt, it is really important that you get in touch with your area housing officer. They can help you manage the debt by setting up a rent repayment agreement which may help you to stay in your home. By working with us, you may be able to stop an eviction going ahead and losing your home.

If the eviction is going to progress, we have a specialist Housing Options Team who can help by giving you information and advice on other sources of housing. You can also find out more about housing options on our website at:

www.moray.gov.uk/moray_standard/page_95000.html.

It is important you reach out for help if you are facing eviction as we may be able to help. You can get in touch with your area housing officer by emailing housing@moray.gov.uk or with the Housing Options Team at housing.options@moray.gov.uk. You can also phone us on **0300 1234 566**.

You will find our leaflet 'Ending your tenancy with us' on our website at: www.moray.gov.uk/downloads/file55815.pdf

Compensation for improvements

If you are ending your tenancy, you may be able to get compensation for certain improvements you have made to your home. Compensation can only be paid if permission was granted for the improvements and your tenancy is now ending. You will not get compensation if you are being evicted.

To make a claim, you must apply in writing within 28 days of your tenancy ending, and no later than 21 days after your termination date. You will need to provide receipts for materials and labour work which is not your own.

You may be compensated for certain specific improvements that make a difference to the use of the property or its structure. This includes:

-  Installing cavity wall insulation
-  Draught-proofing outside doors and windows
-  Installing double glazing or window replacements
-  Adding storage cupboards to bathrooms or kitchens
-  Replacing work surfaces for preparing food
-  Installing a new bath, shower, toilet or sink
-  Loft insulation or insulation of pipes, water tanks or cylinders
-  Rewiring and provision of power and lighting
-  Security measures other than burglar alarms
-  Space or water heating and radiator valves

How much compensation can I get?

You may receive up to £4000 for any one improvement, but you will not receive any compensation for an improvement if the amount due is below £100. You must make sure not to claim for more than the amount you paid out. False or inaccurate claims can lead to court action against you.

Moving out checklist

When you are moving out of your home, for whatever reason, there are certain tasks you should carry out to make sure your tenancy ends smoothly and without any problems:

-  Make sure you have paid in full for anything you owe us such as housing rent, service charges or repairs bills.
-  Make sure you remove all your belongings from the house, including furniture and private possessions. You may be recharged for any furniture or appliances we have to remove from your property.
-  If you installed any fixtures and fittings yourself, you should make good any damage. If we have to repair anything to get it up to standard, you may be recharged for this work.
-  You must give us access to your home before you move out so we can carry out a pre-termination inspection of the property.
-  Make sure that everyone who lives at the property is aware of the tenancy termination date and leaves on, or before, this date. This includes any members of your family, lodgers or subtenants you may have.
-  Get in touch with your electricity and/or gas supplier and arrange for them to read your meters before you move out. This will save you from paying any extra charges.
-  Arrange to have your landline phone disconnected to save you paying any extra charges
-  Make sure that agencies or services you are working with know you are moving and when. Advise any relevant agencies who may need to get in touch with you such as housing support, money advice, council tax and the DWP.
-  Leave your property, garden, and any shared areas clean and tidy.
-  Fill in your 'End of Tenancy Survey'. Your feedback and comments are valuable to us as they help us to continually improve our housing services.

It is important that you leave us a forwarding address when you move out, and arrange to have your mail redirected to your new address. There is a charge for this service but there are lower concession prices for anyone who is on Universal Credit or Pension Credit.

You can arrange for mail redirection on the Royal Mail's website at: www.royalmail.com/personal/receiving-mail/redirection.



Helpful information



Pest control

Pest infestations in or around your home can be damaging to your health and property so it is important to deal with it quickly. **If you have a minor or one off pest problem, please try to take quick action to try and solve the issue.** This may be:

Ants, earwigs and slaters	Try some home remedies such as insect powder available in most DIY stores.
Mice	Try setting a mouse trap.
Wasps and bees	If the hive is separate from the house, use a spray, foam or powder treatment.

We do not provide a pest control service and it is up to householders to arrange the services of a pest control contractor if they need one. You can do this by searching for a reputable contractor at www.bpca.org.uk/find.

You will find links to useful advice pages about different kinds of pests on our website at www.moray.gov.uk/moray_standard/page_1803.html.

If you are a Council tenant and are having any major or recurring infestations please contact us on housing@moray.gov.uk or phone us on 0300 1234 566 and we may be able to help by investigating the problem and arranging for an approved contractor when needed.

Hate crime

A hate crime is an incident that may not always be a criminal offence, but is seen by the victim to be motivated by hate or prejudice. It is any offence that has been committed based on prejudice of one of the five groups that are protected by law. These groups are:

- Race
- Religion
- Sexual orientation
- Transgender identity
- Disability

There are many incidents that could be recorded as a hate crime including:

- Verbal abuse, name calling and offensive jokes
- Bullying, harassment and intimidation
- Physical attacks or threats of violence
- Emotional, psychological and financial abuse, including threats and blackmail
- Hoax calls, abusive phone or text messages
- Online bullying and abuse
- Circulating discriminatory literature or posters
- Damage to property including graffiti, arson or vandalism
- Fly tipping or dumping rubbish at someone's door
- Putting dangerous materials through someone's letterbox
- Malicious complaints

If you are a victim of hate crime, or know someone who is, you should report it to the Police. This will not only help the Police to deal with these situations, but may stop the same thing happening to somebody else.

Call **999** if it is an emergency situation or **101** for non-emergencies. You can also visit a Police office or fill in a form online. You will find a link to the form on the Victim Support Scotland website, where you will also find more advice and information.

www.scotland.police.uk/secureforms/c3/

Domestic abuse

We want all our tenants to feel safe in their homes. Sadly, incidents of domestic abuse are happening more often. Domestic abuse is any type of controlling, bullying, threatening or violent behaviour between people in a relationship. It can seriously harm children and young people. We want to help all victims of domestic abuse to get help and stay safe. It is important to remember domestic abuse can involve both men and women as the abused or the abuser.

If you have been a victim or witness to domestic abuse or you have concerns about someone, you can make a report to the Police. You can visit your local Police office or, if someone is in immediate danger, phone **999**. If you want to stay anonymous, you can phone Crimestoppers on **0800 555 111** and report the incident. Any information you give is valuable and will be kept in strict confidence.

There are many agencies that can help victims of domestic abuse. If you are affected, please get in touch with one of the agencies detailed on our website at the below link. They can help you to take the first step and get to a place of safety. The most important thing you can do is to reach out and ask for help.

You will find more information on domestic abuse on our website at:
www.moray.gov.uk/moray_standard/page_85149.html

**DOMESTIC
ABUSE IS
A CRIME**

Call **101** to report it or
999 in an emergency,
or call the 24-hour
Domestic Abuse Helpline
in confidence on **0800 027
1234** or visit **safer.scot**



**Safer
Scotland**
Scottish
Government

Scams

Scams in Scotland are on the rise and we don't want you to get caught out. Scams are carried out in a number of different ways. You should always be aware of anything that doesn't look or sound quite right. The people that carry out scams are always on the look-out for new opportunities and new ways to get you to part with your money.

Doorstep scams

Doorstep scams happen when someone comes to your home and offers to carry out work such as repairing your roof or doing some gardening. They may ask to read your electric meter or tell you they are collecting money for a charity. They may offer to sell you a product at a great price. They may even be able to show you some identification but it could be fake.

If you need any repairs carried out to your home, these will be done by Council workmen and you will have been told that they are coming. Be aware of anyone who offers you a large discount or time limited offer for goods or services, or anyone who tries to rush you into making a decision on the spot.

Don't let any strangers into your home, even if they are polite and friendly. Don't feel pressured to agree to anything. Ask them to come back later when someone will be with you. If the offer is genuine, they will agree to this. If you feel you are in danger or they don't leave, close and lock the door and phone Police Scotland on **101**.

Telephone scams

Scams over the telephone usually mean someone is trying to get access to your bank account or your computer. The call may be from pushy salespeople offering discounts or time limited offers for goods or services. They may ask you to download something onto your computer or visit a particular website. They could tell you that your computer has a virus and try and sell you software to fix it, or ask for your name, address and bank details.

If you think the call is a scam, hang up immediately and report the call to Police Scotland by phoning **101**. Make sure you never give out any personal information over the phone. You can sign up to a Telephone Preference Service. This will stop companies that you don't already deal with from contacting you. Phone the Telephone Preference Service on **0345 0700 707** or visit their website at: www.tpsonline.org.uk/

Mobile phone scams

Text message scams can sound urgent or alarming and may have a link for you to click or a number for you to phone. They may say there is a problem with your bank account or credit card, or that you have been exposed to a health risk such as Covid-19. The text message may sound like it is from a friend or family member asking for money as they are in a difficult situation. The message will include account details so you can transfer some money to them.

Make sure you do not reply to the message, do not click on any links or call any phone numbers in the message. If the message says it is from your bank, phone your local branch to check if they sent you a message. If the message says it is from a friend or family member, check with them to see if they sent you a message.

Mail scams

Scam mail can include advertisement flyers, junk mail, and also letters addressed to you. If you reply to any of these letters, your details will probably be shared with other companies and you will continue to receive more unwanted mail.

Letters may say you have won prizes such as money, cars or holidays. They will ask you to make a small postage payment or phone a premium rate phone line. Letters may say you have inherited money from a relative and ask you to pay a release fee or they may be asking you to pay money to help with medical treatment or invest money in different schemes.

You should ignore any mail that looks suspicious. If it has your name and address details on, make sure it is shredded before you throw it in the bin. Never reply to junk mail or phone any numbers that are advertised, and never send money or give out your personal details.

You can register with the Mail Preference Service by phoning **0207 2913 310** or visiting their website at: www.mpsonline.org.uk/. This is a free service that will help you to limit how much unwanted mail you get.

Online scams

Online scams often arrive as emails asking you to visit a website and enter your password, bank details or other personal information. You may get 'pop up' messages when you are online, telling you to click on them to claim a prize or that your computer has a virus.

Never click on anything that looks suspicious, and keep your online accounts secure by using strong passwords and keeping them to yourself. Don't open any email attachments unless you trust where they have come from and don't download any software you don't trust. Make sure you have good antivirus software and run scans regularly.

You can find out more about how to protect yourself from scams online on the Scottish Government website at: www.mygov.scot/staying-safe-online

Being a victim of a scam can happen to anyone. The quicker you report it, the easier it is to do something about it and stop others suffering. If you are worried that a crime has been committed phone Police Scotland on **101** and speak to a local officer. Advice Direct Scotland can also give you advice on what to do if you have been a victim of a scam. Phone them on **0808 8009 060** or visit their website at: <https://advice.scot/>

National Fraud Initiative

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

By law, we must take part in the National Fraud Initiative (NFI) data matching exercise. This means that every two years, we must provide information about our tenants to Audit Scotland. They will match it with data from other Council departments and organisations. This process helps us find genuine errors and take action to put things right.

If Audit Scotland suggest that fraud has taken place, we will then investigate the situation. You can find more information on our website at:

www.moray.gov.uk/moray_standard/page_57334.html

Data protection

We may keep some personal information about you in our records. This is so that we can give you the housing services you need, and give you up to date information about our services. It also helps us with collecting council tax and rent payments and makes sure you have the right benefits or help for your needs.

We will make sure that we only keep information that is relevant for a specific purpose or service. This will be laid out in the privacy notice for that service. We will keep information such as your name, age, address, sex and next of kin. We may also keep information about your health or disabilities and your racial origin.

You can find the privacy notices for the housing service on our website at:

www.moray.gov.uk/moray_standard/page_122667.html

If any of your personal information is shared we will only give the minimum of information needed, and will only share information where it is relevant to do so. Your personal information will be kept on secure computer and filing systems which will be maintained by our staff who all comply with our data protection and security policies.

You have a right to see your personal information or ask for it to be updated or deleted. You can find out more about this by reading your Personal Data Rights. This can be found on our website, along with more information on data protection at:

www.moray.gov.uk/moray_standard/page_119859.html

Significant performance failures

A significant performance failure is not the same as an ordinary complaint between a tenant and the landlord. It is where a landlord has done, or failed to do, something that would put many, or all, of its tenants at risk. This could be:

- Not carrying out repairs when they should have
- Not allowing tenants to apply for another home
- Putting tenants' safety at risk, such as by not carrying out gas safety checks every year
- Not helping tenants to report antisocial behaviour
- Not reporting landlord performance to all tenants

If you believe we, as your landlord, have put tenants at risk or failed to involve you in the way we promised, you can report a significant performance failure. You should raise the issue with us first and give us a chance to respond to your issues. If we do not deal with your issue you can report it to the Scottish Housing Regulator through their online form or by getting in touch with them directly.

More information about significant performance failures and a link to the online form can be found on their website at: <https://bit.ly/3J9Zlao>

We also provide information about significant performance failures on our website at: www.moray.gov.uk/moray_standard/page_118521.html

Making a complaint

If you are not happy with any of our procedures, charges, our staff or the service we have given you, you have the right to make a complaint. Complaints allow us to understand your views, put things right when they have gone wrong, and improve our services to you.

There are some issues that are not regarded as complaints such as:

- Reporting a fault
- Requesting a service
- Dissatisfaction with a Council Committee decision. This should be addressed by the relevant Councillor
- Insurance claims
- Legal matters
- Outcomes of planning applications

You can find out how to make a complaint by reading the guides on our website at: www.moray.gov.uk/moray_standard/page_1379.html

If you would like this information in another format, please let us know by phoning **01343 543451** or emailing complaints@moray.gov.uk

Contact the Scottish Public Services Ombudsman
Telephone
0800 377 7330 (freephone)
0131 225 5300
Fax
0800 377 7331
Online
www.spsso.org.uk/online-contact
In person
4 Melville Street, Edinburgh, EH3 7NS
Post
FREEPOST EH641,
Edinburgh, EH3 0BR

Contact the Moray Council Complaints Officer
Telephone
01343 543451
Email
complaints@moray.gov.uk
Post
The Complaints Officer
The Moray Council, High Street,
Elgin, IV30 1BX

Complaints A Visual Guide

the **MORAY** council

the **MORAY** council

Useful contact numbers

The Coronavirus pandemic has brought changes to the way we work. Some Council telephone numbers may not be answered straight away as employees may be home working. If you can't reach them, call our contact centre on **0300 1234 566**.

	Office hours	Outwith office hours
Council house repairs	0300 1234 566	03457 565656
Gas emergency line	0800 111 999	0800 111 999
Scottish and Southern Electricity	0800 300 999	0800 300 999
Scottish Water	0800 0778 778	0800 0778 778
Roads and streetlighting	0300 1234 565	03457 565656
SEPA Floodline	0345 988 1188	0345 988 1188
Community care	01343 563999	03457 565656
Children and families access team	01343 554370	03457 565656
Social work team - East	01542 837236	
Social work team - West	01343 557992	
Homelessness	0300 1234 566	03457 565656
Housing options	0300 1234 566	
Housing support	0300 1234 566	
Moray Women's Aid	01343 548549	
Citizen's Advice Bureau	01343 550088	
Council tax	01343 563456	
Animal services officer	0300 1234 561	
Environmental health	0300 1234 561	
Hospitals:		
Dr Gray's Hospital, Elgin	0345 456 6000	
Stephen Hospital, Dufftown	01340 820215	
Fleming Hospital, Aberlour	01340 871464	
Turner Memorial, Keith	01542 882526	
Seafield Hospital, Buckie	01542 832081	
Jobcentre Plus:		
New benefit claims	0800 055 6688	
Existing benefit claims	0800 169 0310	
Universal credit	0800 328 5644	
Universal credit helpline	0800 328 9344	
NHS 24	111	
NHS Inform	0800 224488	
Police Scotland:		
Non-urgent calls	101	
Emergency calls	999	
Victim Support Moray	01343 544607	
Trading standards	0300 1234 561	
Money advice	0300 1234 563	
Recycling hotline	0300 1234 565	
Bulky uplift	0300 1234 565	
Moray Handyperson Services	01343 559739	