

# VOICE

## The Tenants'

Summer 2013

## New Council Homes in Lossiemouth

Work has been completed on the first new council houses to be built in Lossiemouth for more than 20 years.

The Moray Council development at Inchbroom Avenue comprises four three-bedroom houses and six one-bedroom flats.

The first of the new tenants, Andrew Stuart and Shona Nisbet, were presented with the keys to their property by Councillor Eric McGillivray, chairman of the Council's Communities Committee.

The couple have moved into one of the three-bedroom homes with their three children, Eilidh, 12, Alice, 11 and Jack, 5 years.

The properties, which have been constructed by Tullochs of Cummingston, have renewable energy heating systems and are built to the Scottish Government's Housing

for Varying Needs Standards on design and suitability for tenants with specific requirements. For example, three of the ground floor flats have level access showers.

Councillor McGillivray welcomed the completion of the development saying

"It has been a long time since the council built any new houses in Lossiemouth – 1990 was the last time any were built – and these houses are much needed".

"Over the last three years, with Scottish Government grant assistance, the Council has completed 202 new-build properties at locations in Elgin, Keith, Buckie and now Lossiemouth".

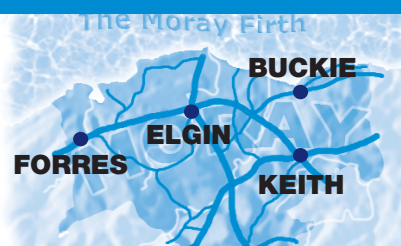
"Further new houses are being built in Forres and Buckie, all of which will help the Council meet housing needs in Moray."



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### Your local Moray Council access points



#### BUCKIE

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

#### ELGIN

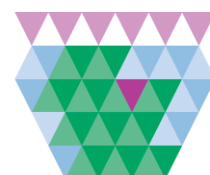
Elgin Access Point,  
Council Office, High Street, Elgin,  
IV30 1BX.

#### FORRES

Forres Access Point, Auchernack,  
High Street, Forres,  
IV36 1DX.

#### KEITH

Keith Access Point, The Institute,  
Mid Street, Keith, AB55 5BJ.



emergency out of hours: 08457 56 56 56

# Dear Tenant,



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

I would like to thank all of our tenants who took the time to fill in the tenant survey. An impressive 88% of tenants told us they were very satisfied or satisfied with the overall service provided by the Council as their landlord. We are really pleased with the results.

Since our last newsletter, amongst other things, we've been working hard to support tenants who have been affected by the housing benefit under-occupancy charge. Many of you will have heard about these changes but you may not clearly understand if, or how these changes will affect you. We have provided an article in this edition, which I'm sure that you will find helpful.

We also recently launched an online repairs reporting service. In addition to existing ways of reporting repairs, this will make it easier for many tenants to report repairs that are required.

Our Council House New Build projects are progressing well. Building work is well underway on Phase 4 of the programme. Our new homes are bright, spacious and energy efficient achieving the Scottish Governments "greener" standards for sustainable housing.

Related to this, our Local Housing Strategy for 2013-2018 was recently approved by the Council's Communities Committee. This is a key strategy that will help the Council continue to ensure that current and future housing needs of Moray residents are met. Further details about the key priorities identified are included.

I hope that you find this edition of Tenants' Voice both enjoyable and informative.

**Councillor Eric McGillivray**

# Benefit Changes

**In our last edition, we briefly explained the changes which are being introduced by the Welfare Reform Act 2012.**

These changes started to take effect from 1st April 2013 and are already having a financial impact on some tenants.

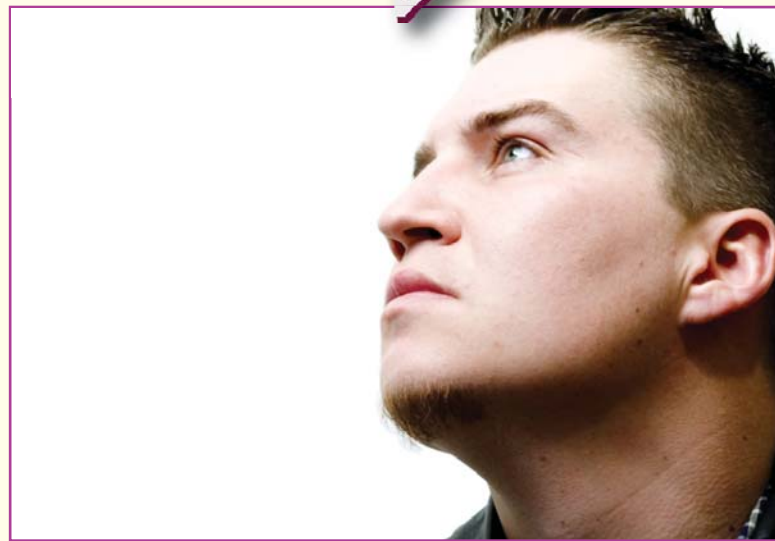
In this edition of Tenants' Voice we provide more detail about two of these changes in particular: the housing benefit under-occupancy charge and the benefits cap. The housing benefit under-occupancy charge has already resulted in more than 450 tenants in Moray getting less housing benefit than they did before.

The Council has been working hard to provide information and support to all those affected by the under-occupancy charge. We wrote to and visited all affected tenants between January and April 2013. If preferred, an office or telephone interview was arranged. The aim of this contact has been to ensure that tenants know if they are affected and to discuss options for meeting the new charge.

If you are affected by the new charge and have not yet responded to contact from the Council, it is important that you do. It is also important that you contact the Council's Benefit Service if there is any change in your living arrangements. For example, if someone leaves or joins your household, you must advise the Benefits Service immediately as this may affect your claim.

**The information over the next 2 pages gives you more detail about the changes and provides useful contact details if you would like to talk about any concerns.**

**Do you know your benefits are changing?**







**Do you have  
spare bedrooms  
in your home?**

Since 1st April 2013, if you have one 'spare bedroom' your housing benefit will be cut by 14% of your full weekly rent charge (i.e. 14% of the amount you would have to pay if you didn't receive housing benefit). If you have two or more 'spare bedrooms', you will lose 25%.

If your benefit is cut you will have to pay the difference between your housing benefit and your rent. These rules don't apply to tenants who have reached pension credit age.

### **Example one**

Mr and Mrs Barrett live in a two-bedroom property costing £61.38 per week in rent and receive housing benefit. Previously housing benefit covered the full cost of their rent.

Under the new rules they have 'one spare bedroom'. This means their housing benefit has now been cut by 14% of their rent (14% of £61.38 = £8.59). They will have to pay £8.59 per week towards their rent.

If Mr and Mrs Barrett had lived in a three bedroom property under the new rules they would have 'two spare bedrooms'. This means their housing benefit would be reduced by 25% (25% of £61.38 = £15.34). They would have to pay £15.34 per week towards their rent.

### **Example two**

Mr and Mrs Bailey live with their two teenage sons, aged 10 and 14, in a three-bedroom house. Their rent is £67.24 per week and they previously got £8 per week in housing benefit. Under the new rules their children are expected to share a room so they are now treated as having one 'spare bedroom'. Their housing benefit has been reduced by 14% of £67.24 (£9.41). This means they will lose all their housing benefit.

# Benefits Cap

A 'benefits cap' will be introduced from the summer of 2013. This means there will be an overall limit on the amount of benefit a working-age household can get. The Government hasn't confirmed exactly when it will take effect in Moray, but has said it will be between July and September 2013.

A limit on the amount of overall benefit you can receive

The Department of Work and Pensions (DWP) will calculate how much money you get from a range of benefits, including: housing benefit, jobseeker's allowance, employment support allowance, child benefit, child tax credit and carer's allowance.

If the total comes to more than the maximum amount you are allowed, your housing benefit payments will be reduced. The maximum amount of benefit you are allowed to receive is:

- **£500 per week for single parents,**
- **£500 per week for couples with or without children,**
- **£350 per week for single people without children.**

This does not apply if the person has reached pension credit age or is in receipt of:

- **War Widows or Widowers Pension,**
- **Disability Living Allowance (Personal Independence Payment from April 2013),**
- **Attendance Allowance,**
- **Constant Attendance Allowance,**
- **the support component of Employment Support Allowance, or**
- **Working Tax Credit.**

The DWP will write to you if you are likely to be affected by the benefits cap.



**For further information and advice, please contact:**

- Your area housing officer (see contact details on page 24)
- Moray Council Benefits Section: 01343 563456

You can also get more information at [www.gov.uk](http://www.gov.uk).



# What is performance monitoring?

Performance monitoring is a way of measuring the quality of services we deliver, how efficiently we work, and whether or not we provide value for money. In addition to producing annual performance reports, the Housing & Property Service monitors performance on a monthly basis and reports key aspects of our performance to the Council's Communities Committee every 3 months. Tenant representatives also join with staff for our 'Housing Best Value Group' that meets every 2 months. This group reviews how well we are doing and what we could do better.

The information we gather is used to make changes to improve the quality of service that tenants receive. We have recently agreed a new range of performance indicators with the Council's Communities Committee – these are aspects of our service that we will monitor and report on regularly. We look forward to continuing to strengthen our approach to performance management during 2013 and beyond.

## Decoration Allowance Scheme

**It is important to the Council that all its properties are let in a good standard. The Council will make sure that your new home is safe, clean and in good condition for you to move into. However, the Council recognises that in some cases tenants may wish to decorate rooms in their new home which don't meet a reasonable standard.**

The Council has recently reviewed its decoration voucher scheme and plans to introduce a new 'decoration pack' scheme.

Under this new scheme, new tenants will be given a decoration pack if the property allocated to them does not meet a reasonable standard of decoration. Decoration packs will also be given to tenants who have had major improvement work undertaken in their home that has caused damage to the interior decoration.

The 'decoration pack' will include paint, paint brushes and preparation materials such as

sandpaper and masking tape. An advice leaflet offering guidance on home decoration will also be included and packs can be collected by tenants or delivered to them.

Tenants will be able to select from a choice of colours and paint type from the supplier's brochures and order their goods in store, online or by phone. Alternative decoration products such as wallpaper may also be available.

The new scheme will be trialled for 9 months, during which time customer satisfaction will be monitored.

**We will let you know how the scheme is progressing in the next newsletter.**



# Housing Performance and Service Standards

It is important that our tenants know that we are working hard to deliver efficient services. These graphs show how we are performing in each of our service areas. We set challenging targets, and use customer feedback to try to continuously improve.

## Rent Arrears



Each year the Council sets a target for rent arrears. Housing and Property staff regularly report performance against this and other targets to Council Committees and in the Tenants' Voice.

The chart shows that the level of rent arrears reduced from 3.6% of net rent receivable in 2011/12 to 3.3% at the end of March 2013. This is approximately £250,000. 8 tenants were evicted during the year for rent arrears.

## Response Repairs



Our performance relating to 'repairs completed on time' has decreased from 96% to 92% over the past year. Our Building Services Division has advised that the additional work – resulting from high winds experienced during the winter months – created some challenges in meeting target times.

In total, the Council carried out 18,755 repairs during the year. 92% of repairs were carried out on time against a target of 98%. 97% of you told us that you were happy with the repairs carried out in your home.

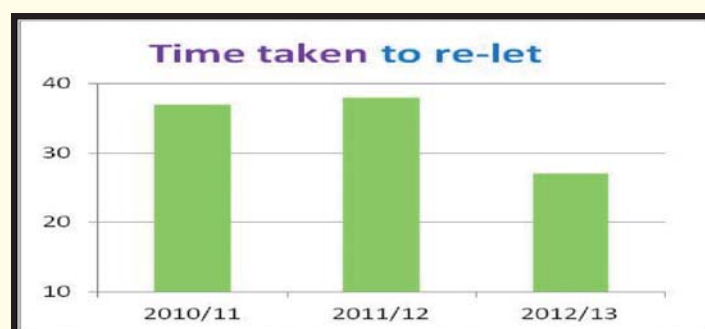
## Void Management



552 properties were re-let by the Council during the period April 2012 – March 2013. The increase in number of re-lets from previous years reflects the number of new build properties that were completed and became available for let during 2012/13.

When a tenant moves out of a property it is our policy to re-let the property to an agreed standard. We therefore, have to carry out some necessary repairs before handing over the keys to the new tenant.

## Time Taken to Re-let



The chart shows the number of days on average it took us to re-let a property from when it becomes vacant to when it was re-let to a new tenant. We are pleased to report that during 2012/13 we managed to reduce our average void period to 27 days, thereby quickly re-letting our houses and minimising rent loss.

This has been achieved by more emphasis being placed on critical activities within the process – for example, properties being pre-allocated prior to the tenancy terminating.



# Housing Performance and Service Standards cont.

## Scottish Housing Quality Standard (SHQS)



By 2015, all our homes must meet the Scottish Government's criteria for the SHQS, which includes our properties having modern facilities and services, being energy efficient and free from serious disrepair.

In 2012/13 we exceeded our target of 88% and continue to perform extremely well in comparison with other Council's in Scotland in meeting the 2015 target.

This year we plan to invest £9.4m to ensure we continue to progress towards this standard – see page 12 for further details.

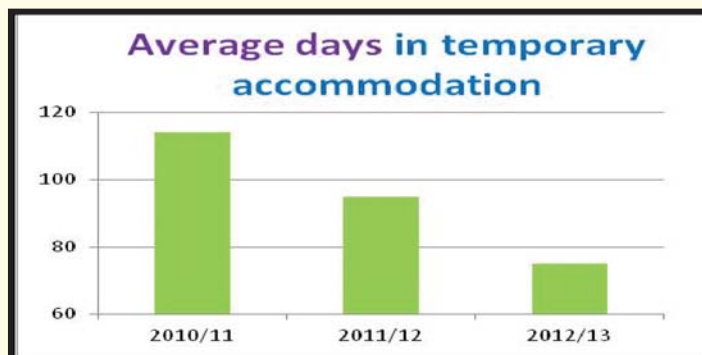
## Gas safety checks



The Council must by law service the gas appliances in all its homes every year.

As the chart shows, we continue to perform well with 99.9% of properties having a valid gas safety check in place at the end of 2012/13.

## Homelessness



In total, 555 homeless applications were made to the Council in 2012/13, a slight increase on the previous year. 98% of homeless decisions were made within 28 days, higher than the target of 95%.

On average, homeless households who were entitled to permanent accommodation waited 22.5 weeks to get this. The average length of time spent in temporary accommodation was 75 days, a substantial improvement on 2011/12 (95 days) and 2010/11 (114 days).

## Complaints



We welcome and learn from complaints about our service. We have a Corporate Complaints System from which we gather suggestions from tenants about how to improve services where things have gone wrong. Following new procedures which came into effect in November 2012, formal complaints are now categorised as 5 or 20 day cases.

As shown in the chart, the level of complaints responded to within the 20 day target has decreased slightly. However, we are pleased that we responded to 100% of the new 5 day cases within target during 2012/13.



# A Guide to Basic Bank Accounts

If you are one of the million people in the UK without a bank account, now is the time to open one. Those without access to basic banking facilities are known to be more likely to fall into debt and miss out on cheaper payment terms for things like gas and electricity bills. We know that opening an account can be easier said than done, which is where this guide aims to help.

## What is a basic bank account?

If you are struggling to get a bank account, a 'Basic Bank Account,' might be a good idea to explore. These are specially designed products for those with poor credit scores.

As the name suggests, basic accounts are places to store money and come without an overdraft facility or any other features. However, some do give you a debit card, meaning that you can make payments in stores and online. With this type of account, you should also be able to set up direct debits - good news as this usually means you get things cheaper.

## Are they completely free of charge?

No, just because you don't have an overdraft doesn't mean there aren't charges. If you have a direct debit or set up a payment when there aren't funds in the account you will receive a charge - these can be up to £20 a time. With this in mind, it is essential that you know exactly what money you have in your account and manage it carefully.

## Why haven't I heard of basic bank accounts before?

Basic accounts don't make money for the banks. Some banks are reluctant to offer these types of accounts. If you have applied for a bank account before and have been refused, it may be because you have applied for a standard account, which tend to have stricter eligibility criteria. If this has happened to you, it is definitely worth going back to the bank and specifically asking to open a basic bank account.

## Who are basic bank accounts for?

The current account market is extremely competitive, with some banks offering special incentives for people to open an account with them. Yet to get these you'll need to pass a credit check - where the bank assesses whether it wants you as a customer. Unfortunately, if you've a poor credit history with serious defaults, CCJs, or bankruptcy it can be very difficult to get a standard bank account. Despite this, you should never think you can't get a bank account at all - most banks do have accounts available to you.



## What are my options?

Many high street banks offer basic accounts, but not all enable you to set up direct debits and standing orders. Being able to set up direct debits and standing orders enables you to get discounts off your gas, electricity and other household bills, so it is well worthwhile trying to get an account that does.

# Improving the repairs service

The Moray Council's Housing and Property Service is continuing to make improvements to the repairs service to help make it more accessible and responsive to tenants needs.

One example of this was the recent launch of our new online repairs diagnostic tool "Repair-finder" in April. You can now request 'non-emergency' repairs through the Council's website using an online facility.

This service offers you an alternative means of booking repairs, enhancing the range of options already available for reporting repairs. The system can be accessed 24 hours a day at:

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



The Council's Customer Contact Centre team will manage the process and communicate directly with tenants within 24 hours of receipt of a repair. Staff will raise the repair, or alternatively contact you if they need further details about the repair and arrange a suitable appointment for the workmen to call.

You will still be able to report all repairs by phoning the Customer Contact Centre on 0300 123 4566 or by visiting any of the Council's Access Points during normal working hours (8.45am – 5pm Monday to Friday).

Please note that Emergency or Urgent repairs should still be reported to the Customer Contact Centre during normal working hours or, if out with these hours, by phoning 08457 565656.

We have recently carried out a review of the repairs appointment system and decided to remove the school run appointment slot (10am – 2pm) as this did not prove popular with tenants.

Morning and afternoon appointments will still be offered to tenants and any special requirements such as preferred access times will be noted on the repair order.

## Are you happy with our Repairs Service?



If we've carried out a repair at your home, we want to know what you thought of the service we provided.

You may have noticed we left a 'Tenant Satisfaction Survey' card when we completed your repair. Please fill out this card telling us how we did, as we value your opinion, and return using the Freepost address provided. If you haven't returned your card you may receive a phone call from us. Your feedback is vital and helps us provide you with the best possible repairs service.

# Local Housing Strategy 2013-2018

Moray Council and its partners have approved a new Local Housing Strategy. The Strategy aims to make sure there is enough good quality housing, of the right size and type, and in the right places, to meet the needs of Moray residents.



The Strategy is structured around 6 Priorities:-

- Priority 1:** To address housing need and improve access to housing
- Priority 2:** To meet our legal duties to homeless households
- Priority 3:** To assist people with particular housing needs
- Priority 4:** To improve the energy efficiency of housing and address fuel poverty and climate change
- Priority 5:** To improve the condition of Moray's housing stock
- Priority 6:** To promote successful, safe, sustainable communities and social inclusion

The Strategy has found that the main issues affecting housing need in Moray are the lack of affordable housing and the ageing population. The Strategy contains many actions the Council and its partners will take to address these and other issues. Some of these actions are:

- Building more affordable housing of the right size and type
- Helping homeless households
- Helping households in fuel poverty

The Strategy is available on the Council's website at: [http://www.moray.gov.uk/moray\\_standard/page\\_1917.html](http://www.moray.gov.uk/moray_standard/page_1917.html)

Printed copies are available by phoning **0300 123 4566**

# 21st Century Health and Well-being

**We need you to help us create 21st Century Health and Well-being services for Moray!**

**Can you imagine a place where you could find and create opportunities within your own community that could improve your health, wellbeing and quality of life?**

Living it Up is the place to help you do exactly that! Living it Up is a Scottish project where Public, Private and voluntary organisations are looking at ways to give people better connections to information, products, services and the community to help you manage your health and wellbeing. These services can be delivered to you through familiar technology like a TV, mobile phone, games console, computer or tablet.

During this first phase of the project, the LiU team wants to recruit 1500 people across Scotland to act as 'test users' in the development of the project's key services – Hidden Talents, Market Place, My Care and Keeping Connected.

We want to work with you to find and review the best products that will help you, to point to and share information to support you and to find ways to use familiar technology, like your computer or mobile phone, to keep you connected.

We can't create these new services and exciting ideas without your help and we want the people of Moray to join us on our website - [www.livingitup.org.uk](http://www.livingitup.org.uk) where you will have the opportunity to test prototypes and give feedback by making suggestions, participating in specific surveys and generally helping us to shape the service.

Don't worry if you don't personally have access to a computer – feel free to pass this on to a family member or friend who can/would like to help. If you or your family or friends would like any further information in the meantime, please contact [nhs.g.liumoray@nhs.net](mailto:nhs.g.liumoray@nhs.net)

# Housing Investment Strategy 2013/14

During the financial year 2013/14, the Council intends spending just over £9.4m on the maintenance, upgrading and modernisation of its housing stock. Most of the work is now being organised to be done during the remainder of 2013 and completed in early 2014.



Projects planned for this financial year include –

- Capital Works: - Kitchens; Heating; Replacement Windows; Adaptations
- Planned Maintenance Works – Roof and Fabric Repairs
- Estates Upgrading; Garage Upgrades
- Plumbing and Electrical Upgrades
- Sheltered Housing Upgrades
- Cyclical Maintenance – Heating Servicing; Smoke Detectors; External Paintwork and Repairs

Most of the projects within the Investment Programme are delivered through a Partnership Agreement with the Council's Building Services Direct Labour Organisation (DLO). A lot of the money we spend under our Capital Programme involves replacing kitchens. This year around 350 kitchens will be replaced or upgraded at a cost of over £1.9m. When we are doing this work, we also upgrade bathrooms where required and give tenants the choice to have showers fitted above their baths. We envisage around 75 people choosing to have a shower fitted. Our Capital budget will also allow us to carry out window replacements to around 200 houses at a cost of £560,000. To improve the energy efficiency of our properties and reduce tenants fuel bills, we are also spending around

£550,000 replacing older style heating systems with more fuel efficient ones. Some houses will get new gas heating systems whilst others which don't have a gas supply will get renewable heating systems or newer more efficient electric heating.

We will also be carrying out some major fabric upgrading works to re-render and externally insulate a number of properties in order to improve their energy efficiency and enable us to progress towards meeting the Scottish Housing Quality Standard by 2015. This work will cost around £750,000 during 2013/14.

Other planned maintenance works include Estates Upgrading work, Plumbing and Electrical Upgrades, Safety and Security related improvements, and our ongoing shower installation programme.

Our Cyclic Maintenance budget, which is around £1.0m, is spent on the servicing of the Council's heating installations, as well as a regular six-yearly programme of pre-paint work repairs and external paint work.

**For more details of our Housing Investment Programme please visit our web site at:**  
**[www.moray.gov.uk](http://www.moray.gov.uk)**

**Alternatively you can contact your local Access Point or call our Contact Centre on 0300 123 4566.**



# Council New Build Update

## Good progress continues to be made on the Council's house building programme.

In February of this year, the contractor handed over the last remaining 16 of the 80 houses built at Linkwood East in Elgin. In March, tenants moved in to 20 new houses at Barhill Road in Buckie and 10 houses at Inchbroom Avenue, Lossiemouth. The houses at Lossiemouth, which included 3 flats with level access showers for older people, were the first new Council houses to be built in the town in over 20 years.

Building work is well underway on Phase 4 of the programme with 67 on site at Ferrylea in Forres and 25 at Barhill Road in Buckie. As well as family accommodation, both projects will provide a high proportion of 2 bedroom bungalows mainly for older people, with 20 being built at Forres and 6 at Buckie. For the privacy of residents, the bungalows will be located in discreet clusters within the developments.

The new homes will be bright, spacious and energy efficient, achieving the Scottish Government's "greener" standards for sustainable housing design.

The houses at Forres are programmed to be completed in phases between January and November 2014. The houses at Buckie are expected to be complete between November 2013 and March 2014.

**Plans and details of these new developments can be found on the Council's website at [http://www.moray.gov.uk/moray\\_standard/page\\_84428.html](http://www.moray.gov.uk/moray_standard/page_84428.html)**

The Council has plans to build more houses at Keith, Dufftown and Elgin. Further details of these developments will be given in the next edition of Tenants' Voice and also on the website.

Because housing associations are unable to develop due to grant reductions, the new Council houses are the only affordable houses currently being built in Moray. The Council's build programme will not only provide much-needed affordable housing for communities throughout Moray but will also help sustain jobs in the local building industry in these difficult times of economic recession.



## Local Food Project in **Keith**

**Want to save money by growing your own food and saving on food waste - and have fun at the same time?!**

REAP (Rural Environmental Action Project) based in Keith would love to hear from you! REAP's project, funded by the Scottish Government's Climate Challenge Fund (CCF) runs until March 2015. "We are finding that a lot of people would like to start growing their own salads, fruit and veg but don't know where to start. We'd love to start people growing and we can help with free seeds, fun 'how to' sessions and carrying out seed, plant and tools swaps" said Ann Davidson, Project Co-ordinator.

'Back to Basics' gardening courses and sessions covering sowing seeds, transplanting, what to grow in Keith, soil, containers etc have proved popular and more are planned for the future. REAP also have an electric bike and trailer which can transport tools, seeds and produce over the steeper hills around Keith in an environmentally friendly way.



REAP are also offering people the chance to save around £400 per family, per year on food bills by using free 'Kitchen Canny' kits. People can save by planning meals and shopping, monitoring what is thrown away and using some really easy tips and delicious recipes for leftovers.

"REAP would like to hear from you if you'd like us to help set up some growing space or run a course in your area, or if you'd like a Kitchen Canny – and we are always open to people who'd like to help out at our events and gardening sessions", said Ann.

**Contact REAP on 01542 888070, e-mail [info@reapscotland.org.uk](mailto:info@reapscotland.org.uk), like [reapscotland](#) on Facebook, look on our website at [www.reapscotland.org.uk](http://www.reapscotland.org.uk) or drop into the REAP office at 177 Mid Street.**

## Energy and Benefits **Moray**

REAP are also running a project funded by Comic Relief, this time to all older people in Moray. This project helps older people to manage their money better by offering individual, confidential and trustworthy advice sessions, helping to set up fuel co-ops to bulk-buy fuel oil and accessing energy efficiency measures and fuel grants and tariffs.

REAP trained staff are working with other groups in Moray to help older people tackle their rising fuel bills, get the benefits they are entitled to and get help from other organisations who can help. "If we are speaking to an older person and find that they need help from, say, Citizen's Advice, Community Food Moray or their landlord, we can help them get in touch", said Sandra Murray, one of REAP's two project workers.

**If you are, or you know an elderly person struggling with fuel bills who would like some help, get in touch with REAP on 01542 888070, e-mail [info@reapscotland.org.uk](mailto:info@reapscotland.org.uk)**



## Tenants' Voice

# Win Win Win

## Newsletter Winter Edition 2012

**Well done to Mrs McLennan from Findhorn Court, Elgin and to Ms McDonald from Lhanbryde who were the winners of the Tenants' Voice winter word search competition.**

Mrs McLennan can be seen here receiving her £20 gift card from Councillor Eric McGillivray, chairman of the Council's Communities Committee.

Mrs McLennan who takes part in adult learning classes in Elgin said "Many people have some difficulty with the everyday use of numbers, writing and spelling. I love doing word searches as they help me with my literacy skills". The Moray Adult Learners Forum usually meets every 6-8 weeks.

For the date of the next meeting, please contact Moira Strathdee the Essential Skills Development Officer on 01343 556212 or email: [adult.learning@moray.gov.uk](mailto:adult.learning@moray.gov.uk)

Unfortunately Ms McDonald was unable to attend the presentation day.



## Win Win Win Tenants Survey 2012

**Everyone who returned their survey was entered into a prize draw. Congratulations to the lucky winners:**



Ada Addison from Albert Terrace, Cullen;

and



Mr/s Miller from Merson Street, Buckpool

**BOTH WON £50  
OF HIGH STREET  
SHOPPING  
VOUCHERS.**



The Moray Council  
Education & Social Care





## Essential Skills



# Money, Money, Money

**A FREE 4 week course**  
to help you take charge of your money.

**Have you ever said to yourself . . .**

- I wish I could manage my money better. ●
- I'd like to know how to make my money go further. ●
- How can I save when I never have any money? ●

**Money, Money, Money!**  
could help answer your money questions.

**To find out when a course is running near you, contact your local Adult Learning Coordinator:**

Forres and Lossiemouth	Ian	01309 672838
Keith and Speyside	Joan	01542 882222
Buckie	Arlene	01542 834854
Elgin	Moira	01343 556212
Fochabers and Lhanbryde	Louise	01343 829026

**This 4 week course will run 2 hours per week.**



THE MORAY COUNCIL PRINTING SERVICES • 38884

# Tenant's Open Day 2013

Thank you to everyone who joined us at our first ever North East Tenants Residents and Landlords Together Open Day in Elgin Town Hall last month. Lots of exhibitors came along to talk about their work and promote their services to the tenants and residents of Moray. By the end of the morning over 90 tenants and residents had come along to meet staff, find out about the services on offer and tell us about issues.

Feedback received indicates that everyone who attended the day enjoyed themselves, finding the information available useful and staff and contractors helpful. We are glad you found it useful and we certainly enjoyed meeting you.

The next open day will probably be held summer 2014. There will be more information in the Tenants' Voice nearer the time. We hope you will come along and join in.





# Wheelie Important News



## The new Blue & Purple recycling bins

**Moray Council has now completed its programme of rolling out blue and purple bins across the whole of Moray. These bins are for kerbside recycling of card, paper, plastic bottles and cans.**



After the successful introduction of the bins in rural areas, 65,400 bins have been delivered to 32,700 properties in the Forres, Keith, Buckie, Lossiemouth, Elgin and Speyside areas. The huge exercise was completed during May and is the latest stage in the council's ongoing drive to encourage recycling and reduce the volume of waste going to the landfill site at Dallachy.

Last year alone the council paid over £2million in landfill tax. Reducing waste and recycling as much as possible will reduce that cost dramatically and enable council funding to be put to better use.

It will also help the Council meet challenging recycling targets set by the Scottish Government. Councils are expected to achieve a 50% recycling target by the end of this year – Moray is currently sitting on 49% – with the next target of 60% to be achieved by 2020.

**If you have not received your new bins, or have any queries on the new recycling scheme, please contact the Waste Hotline on 01343 557045 or email [waste@moray.gov.uk](mailto:waste@moray.gov.uk).**

## You, the Charter and the Regulator

**It's just over a year since the Scottish Social Housing Charter (SSHC) came into effect. The charter came into force on 1st April 2012, will remain in place for 5 years and sets the outcomes which the Council should achieve in its housing services.**

Over the past year we have made significant progress towards achieving these outcomes and have dedicated resources into developing systems to monitor our progress in meeting the standards.

We will need to report to the new Scottish Housing Regulator (SHR) from 1 April 2013 and be able to show how we are achieving the SSHC outcomes and standards. To do this we will produce an 'Annual Return on the Charter' (ARC) in 2014. Some of the outcomes we need to report on include communication, tenant participation and repairs, maintenance and improvements.

We also need to establish a set of core indicators on customer satisfaction that every landlord is required to collect and report on. As part of our preparation for this, we have been carrying out a full review of all our existing customer satisfaction surveys and methods of gathering customer feedback. We will continue to do this during 2013/14.



# Tenants Working Together

## Exploring ideas

We are exploring ideas as to how you might want to work with us to improve the service you receive.

You can do this in different ways, for example by individually giving us your views on estate or house improvements or working with other people as part of a tenants group.

### No previous experience necessary

It's great if you've been involved in a group before but it doesn't matter if you haven't. We want people who are interested in where they live - both their home and their neighbourhood.

**Taking part – Your experience as a tenant is what we need**

### Improvement budgets

We need your help with local changes in estates and neighbourhoods. We need to be sure we spend money in the right places and we welcome your views on which projects are most important to our tenants.

**Remember no previous experience is necessary.**

Do you think you might be interested?

If you are interested in working with us please let us know.

**Contact: Amanda Gregory  
(Senior Housing Policy Officer) on**



**01343 563538 or**



**[amanda.gregory@moray.gov.uk](mailto:amanda.gregory@moray.gov.uk)**

Where you live

Keeping us  
right

Your  
neighbourhood

Satisfaction  
surveys

Annual  
report

Local feedback

# Interested Tenants List

We understand that not all areas of Moray have a Tenants' Forum to represent that area and not everyone is available to attend or is willing to join a forum. In recognition of this and to ensure all Moray Council tenants have an opportunity to participate in a way that is suitable to them we also have an Interested Tenants List.

## What is an Interested Tenants List?

An Interested Tenants List is a list of tenants who are interested in being occasionally consulted about housing and related services delivered to tenants of the Moray Council. Tenants who have joined this list have let us know which ways they would like to be consulted:

**By post**

**By telephone**

**By email**

**By attending meetings**

Some people are happy to participate by all of the above methods, while others have indicated only one or two methods. No matter how you would like to become involved the Council will support and assist you to achieve this.



## What's in it for you?

Tenant Participation should lead to better services for tenants. Becoming involved ensures you have an opportunity to influence changes to housing services by letting us know your views.

## What's in it for us?

We want to provide our tenants with a high quality housing service and listening to your views helps us to achieve this. For information on joining the Interested Tenants List please contact:

**The Housing Policy Team  
Housing & Property Services  
Council Offices**

**High Street**

**Elgin**

**IV30 1BX**

**Tel: 0300 123 4566**

**Email: [housingpolicy@moray.gov.uk](mailto:housingpolicy@moray.gov.uk)**

# Comments, compliments and complaints...

## You said, we did

We are continually striving to improve the service we provide and we know that there are occasions when we don't get it quite right. But, we do listen and value your feedback. Here are some examples of how we have improved our services following feedback from tenants.

**You said** Most tenants who responded to our tenant survey in 2012 were not aware of significant changes to welfare benefits taking place this year.

**You said** In the last Tenants' Voice we reported that many tenants are not happy with the standard of decoration in the property when they move in.

**We did** We have developed a new scheme to provide decoration packs to new tenants, offering a choice of colours and paint types from decorating suppliers, as described on page 6.

**We did** A joint letter from the housing and benefits services was sent to all tenants affected by the housing benefit under-occupancy charge in February 2013. This letter provided information about how the charge affects them and offered advice and support. Area housing officers and assistants also visited all tenants affected, or offered office interviews and telephone conversations if this was preferred. Further letters were sent to tenants we weren't able to make contact with.

# Energy Saving Trust in Scotland

thinking about  
utilising solar energy  
for your home?

Speak to a Home Renewables  
Advisor for free, impartial  
advice at your local Energy  
Saving Scotland advice  
centre on 0800 512 012.



The Energy Saving Trust is one of Scotland and the UK's leading impartial organisations helping people save energy and reduce carbon emissions. We provide expert insight, knowledge and advice about energy saving, support people to take action and help local authorities and communities to save energy. The Energy Saving Trust is organised as a social enterprise with charitable status.

The Energy Saving Trust's work in Scotland is funded by the Scottish Government. We manage a network of advice centres in Scotland specifically designed to help consumers take action to save energy. This Energy Saving Scotland advice network aims to reach 250,000 people every year.

We advise on how to stop wasting energy and money within the home and to help fight climate change. Depending on their needs and circumstances, some householders may qualify for extra income, discounted energy rates, free insulation or a new central heating system. The benefits have changed recently, and we can refer anyone for a benefit and tax credit check to ascertain their eligibility for obtaining a benefit or any additional benefit.

We can give advice on public transport and Fuel – Efficient Driving and on how to save money on your transport cost.

We are happy to give presentations to tenants groups, Community Councils and sheltered housing residents advising them on how to save money in the home.

**For more information or to arrange a presentation contact Alan Thomson, Energy Advisor, on freephone 0800 512 012.**

Our aim is to help as many people as possible to make their home more energy efficient, to reduce day to day running costs and eradicate fuel poverty. We can provide:

- Fuel Efficient Driving tips
- Referrals for benefit and tax credit checks
- Information on renewable technologies
- Advice on saving energy within the home

# Top Tips for improving energy efficiency in the home

In association with



energy saving trust®

- Replace old gas boilers with more efficient modern boilers (each year the Council has an agreed programme to do this).
- Insulate lofts and cavity walls (the Council regularly reviews insulation levels and aims to ensure that all its properties have a high standard of insulation).
- Turning down your thermostat by 1 degree can cut your fuel bill by 10%, saving you around £55 per year.
- Don't leave appliances on standby and remember not to leave laptops and mobile phones on charge unnecessarily.
- Swapping one normal light bulb for an energy efficient one can save £45 over the lifetime of the bulb.
- Make sure that dishwashers and washing machines are full before you use them, and always use the most efficient water and energy settings. When it's time to replace your appliance, look for the Energy Saving Trust recommended logo:
- A dripping hot water tap wastes energy and in one week wastes enough hot water to fill half a bath, so fix leaking taps and make sure they're fully turned off.
- Only boil the water you need in your kettle, and de-scale it from time to time.
- Do a home energy check. Just answer some simple questions about your home and you will receive a free, impartial report telling you how you can save up to £280 a year on your household energy bills. To complete a home energy check, call freephone 0800 512 012.



# Moray Lifeline and Telecare



**We know that most people want to remain in their own home for as long as possible.**

The Moray Lifeline Service may be able to help you – Telecare equipment can help minimise risks at home. Moray Lifeline is the local community alarm and telecare installation team based in Elgin and is a service offered by the Moray Council. We provide equipment to support people to remain independent and safe in their own home. We use alarms, sensors and other pieces of equipment to support older people, people with disabilities or their carers feel safer and more confident.

Our equipment is available for anyone of any age with an assessed need. Telecare does not replace family or other carers who may visit you, but it does reassure them, and you, that you can call for help when required.

A family member, friend or neighbour can be nominated to respond to your calls or a 24 hour 7 days a week manned control centre which will respond to your calls or raise the alarm if there is a safety issue. This is called the Regional Communications Centre in Aberdeen.

## How Does it Work?

The equipment works in two ways: –

- If help is needed the user can activate the alarm by pushing a button on either an alarm worn on a wrist or a pendant.
- If the equipment sensors detect a specific change (e.g. smoke, temperature, movement or fall) and automatically alerts for assistance when needed.

Our equipment will raise an alert through your telephone, calling our manned control centre and an operator will talk to you via the alarm unit and arrange appropriate help. Alternatively, alerts can be sent direct to a family member or friend's telephone number.

## How Might Telecare Benefit You?

- Provide rapid assistance to emergencies
- Allow you to live independently and reduce certain risks for those living at home
- Bring peace of mind for you and your family if you are living alone and feel you may need to quickly call for assistance
- Help you get back home from hospital more quickly
- Possibly delay admission to residential or nursing care

Telecare can help people of all ages. It can be particularly useful for those at risk of falling or at risk from dangers such as fire or flood. It may help those who are forgetful or have memory problems by providing an alert or a reminder message. It can also bring peace of mind to relatives and carers - some of the equipment can alert a live in carer to an emergency situation. We have equipment which can detect a fall or an epileptic seizure, detect smoke, a rise in temperature or high levels of carbon monoxide and other sensors can pick up when doors are open or a user has left their bed and not returned. We also have personal emergency locators for outdoor use. Why not talk to us to see if we can help you remain as safe and secure as possible in your own home?

## How Much Will It Cost?

In Moray there is currently a cost of £15.00 per quarter for the community alarm and telecare equipment if it is linked to the 24/7 control centre.

## How Do I Find Out More?

In the Moray Council area a Social Worker, Care Officer or Occupational Therapist will undertake an assessment for Telecare. To discuss your needs further contact the Access Care Team: telephone 01343 653999 or email [accesscareteam@moray.gov.uk](mailto:accesscareteam@moray.gov.uk). The Council website also includes details of our service.

# How to Avoid Condensation Dampness in your Home

Millions of homes throughout the UK are affected by condensation dampness. This problem can lead to a mould growth or staining which can damage wallpaper, wall surfaces, window frames, furniture and even clothing.



## What is condensation and where does it occur?

Air contains a certain amount of moisture or water vapour which cannot be seen. The higher the temperature of the air, the more moisture it can hold. Condensation normally occurs when air comes into contact with a surface which is colder. This, for example, is the reason a bathroom mirror or window will steam up when you run a bath or have a shower.

Condensation also happens on the cool parts of walls, particularly on outside walls. It can often appear as a dark patch in corners near the skirting and on the ceiling.

Condensation can happen in any room of a home but the following areas are particularly prone to condensation:

- Cold surfaces, such as mirrors or windows
- Kitchens, bathrooms, bedrooms & hallways
- Areas of the home with poor ventilation
- Walls of unheated rooms
- Cold corners of rooms
- Behind wardrobes, cupboards, beds or other furniture, especially if they are against an outside wall

## What steps can I take to avoid condensation dampness?

You have the ability to reduce or solve condensation dampness by changing your behaviour in your home. Use these 3 easy steps to help address the problem.

### Step 1: Reduce the amount of moisture you create

Many normal everyday activities produce moisture which cannot be avoided. However some simple changes in how you do these things will help reduce the risk of condensation in your home:

- Keep lids on pots and pans and close the kitchen door when cooking
- Where possible put your washing outdoors to dry
- Keep a window open if drying clothes indoors and avoid drying clothes over warm radiators
- When using a tumble dryer make sure the hose is put out the window or door
- Keeping the bathroom door closed when running a bath, bathing or taking a shower
- Avoid overfilling cupboards and wardrobes

The most effective course of action you can take when creating steam, especially in the kitchen or bathroom, is to open windows and close doors. This will let moisture escape and prevent it from spreading throughout the rest of the house.

### Step 2: Increase ventilation to remove the moisture

It is important that air within your home can circulate. This way any moist air produced can escape. This can be achieved by:

- Opening a window
- Ensuring an extractor fan in the kitchen or bathroom is used when washing or cooking
- Allowing space for air to circulate in and around furniture and beds by keeping them away from walls
- Opening doors to ventilate wardrobes and cupboards
- Avoiding the use of flueless gas or paraffin heaters as they produce a lot of moisture
- Ensuring air vents are kept clear and not covered
- Ensuring all rooms in your home are adequately heated and ventilated

### Step 3: Heating your home

Condensation is most likely to be a problem in homes which are under heated. Keep your home warm by:

- Ensuring large pieces of furniture are not placed in front of a radiator as this prevents the heat from circulating
- Keeping curtains above radiators, this will allow the heat to circulate
- Using thick curtains to stop heat escaping by closing them at dusk
- Keeping heating on throughout the day in cold weather
- Keeping curtains open on sunny days to help warm rooms
- Keeping doors open in rooms that get lots of sunlight; this will allow the warm air to circulate throughout the house.

# Keeping your home safe and warm



Using gas in your home is normally very safe. However, gas appliances need to be regularly serviced to make sure they work properly. Poorly maintained gas appliances can put people's lives at risk. Gas leaks can lead to explosions, which could kill. Faulty gas appliances and lack of ventilation can lead to carbon-monoxide poisoning, which has serious health effects. **You must let us into your home annually and allow us to inspect and service your gas central heating system.**

## When are my gas safety checks carried out?

To comply with gas safety regulations, we need to service all homes with gas heating systems every year. We must make sure that your gas appliances, gas piping and flues in your home are well maintained and safe. A gas safety check will be carried out by a gas engineer who is registered with Gas Safe. The engineer will provide a record of each gas safety check. We will give you a copy at the start of your tenancy, and then every year when the safety check is carried out. This is called a landlord's gas safety record (CP12).

## How is my yearly gas safety check arranged?

If we have your telephone number, we will contact you by phone to arrange your gas servicing appointment. When you arrange an appointment over the phone you will be offered the option of being sent either a written or text confirmation. Where tenants do not respond, or if we do not have your phone number, we will write to you offering you an appointment. If the appointment is not suitable then you can contact us on 0300 123 4566 to re-arrange.

## What will happen if I don't allow you access to carry out the yearly gas safety check?

We might have to force entry to your home if you don't let us in.

This will only happen if you don't contact us and have not kept two previous appointments.



# Summer Brainteaser

Summer is finally starting to show its face so here's a fun word search to get you in the mood for the warmer weather



Hidden in the grid are 10 words, but can you find them all?

The words are:

sunshine

heat wave

ice cream

beach

picnics

gardening

in bloom

blue skies

light nights

holidays

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

## Your local Moray Council Access Points

### BUCKIE

Buckie Access Point,  
13 Cluny Square, Buckie, AB56 1AJ.  
Email: [housing@moray.gov.uk](mailto:housing@moray.gov.uk)  
Opening hours: 8.45am - 5pm Monday – Friday  
0300 123 4566

### ELGIN

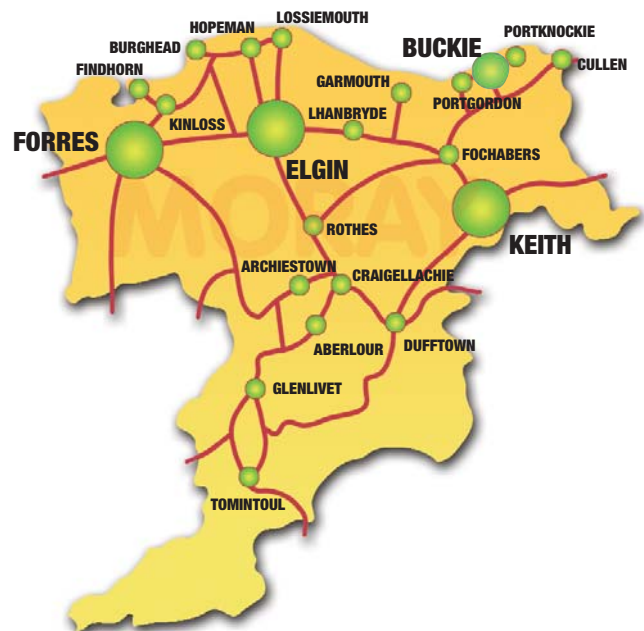
Elgin Access Point,  
Council Office, High Street, Elgin, IV30 1BX.  
Email: [housing@moray.gov.uk](mailto:housing@moray.gov.uk)  
Opening hours: 8.45am - 5pm Monday – Friday  
0300 123 4566

### FORRES

Forres Access Point,  
Auchernack, High Street, Forres, IV36 1DX.  
Email: [housing@moray.gov.uk](mailto:housing@moray.gov.uk)  
Opening hours: 8.45am - 5pm Monday – Friday  
0300 123 4566

### KEITH

Keith Access Point,  
The Institute, Mid Street, Keith, AB55 5BJ.  
Email: [housing@moray.gov.uk](mailto:housing@moray.gov.uk)  
Opening hours: 8.45am - 5pm Monday – Friday  
0300 123 4566



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