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Rent increase consultation

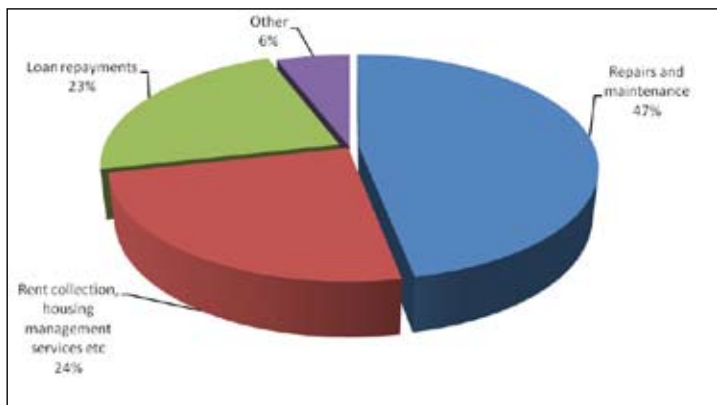
Each year, we consult tenants on proposals to increase rents for council houses. For many years, rent increases have been limited to 3.5%. This has resulted in Moray Council rent levels being the lowest in Scotland for a number of years.

The average weekly rent in Scotland for 2012/13 was estimated to be £61 per week (this is based on rent being paid over 52 weeks). In the current financial year (2013/14) the average weekly rent in Moray is £47.10 (based on 52 weeks).

The money paid to the Council in rent is accounted for in the Housing Revenue Account and is used to manage and maintain council housing. It is not used for any other purpose.

The Housing Revenue Account also funds building new council houses (along with grants from the Scottish Government).

Housing Revenue Account expenditure 2013/14



Since 2010, we have built 202 new houses in Elgin, Lossiemouth, Buckie and Keith. We are currently building a further 92 houses in Forres and Buckie, and have plans to start building 32 houses in Dufftown and Elgin during 2014.

The Council wishes to continue investment in council housing, by investing around £9m per year on repairs and maintenance and improvements to existing houses. Over the next 10 years, the Council wants to consider building 50 new houses per year. This will respond to the continuing need for new housing in Moray and will support the Council's priority to encourage economic development in Moray.

However, to fund these investment plans, the Council will need to increase rent levels by 4.5% for the next two years, and by 5% for the following eight years.

For 2014/15, this will mean an average weekly increase of £2.11p (based on 52 weeks). Even if all other Councils had no rent increase in 2014/15, rents in Moray would still be the lowest in Scotland.

The Council will consider the level of rent increase in February 2014. At this time, any comments received will also be considered.

The Council is therefore keen to hear your views on the proposed rent increase. To comment on the proposal, please use the slip below or email the Head of Housing and Property by 17 January 2014.

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 Resource Centre, Mid Street,
Keith, AB55 5AH

Contact Centre: 0300 1234566



To: Head of Housing and Property
Council Offices
High Street
ELGIN, IV30 1BX

Or email:-
headofhousingandproperty@moray.gov.uk

Signed

Date

Address

I have the following comments on the proposed rent increase :-

We make a difference to the lives of disabled children, young people and their families across Scotland

5,515
families

helped across
Scotland in
2012/13



We provide grants for essential items to help increase quality of life.

NEW

Travel Insurance

Cover from
£23.76*
per family per trip

*inclusive of fees

www.familyfundtravelinsurance.co.uk


family fund
helping disabled children

 www.facebook.com/familyfund

 www.twitter.com/familyfund

Visit us online to find out more: www.familyfund.org.uk

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Dear tenant,

Welcome to the winter edition of Tenants' Voice.

Reforms to the benefits system are now well underway. The under-occupancy charge has now been in place for almost a year and we are pleased to report that the impact on our rental income has not been as severe as anticipated. However, we do appreciate that changes to benefits may be causing anxiety for some tenants, therefore we welcomed the additional money we received from the UK Government to go towards Discretionary Housing Payments for those affected by the welfare changes. Please see page 17 for further details on these.

The Council's Communities Committee voted in October to consult with tenants on increasing rents over the next 10 years in order to fund the building of 500 new homes in Moray. As well as providing much needed affordable housing, the additional investment would create work for the construction industry and help the Council fulfil its commitment to economic development in the wider sense. A full article on the proposal is on the front page and we would very much appreciate your views on this.

Finally, with the onset of colder weather, I would bring your attention to our article on how to effectively heat your home and avoid burst pipes this winter.

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

Councillor Eric McGillivray

Council New Build Update

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

In November 2013, the Council handed over the keys to the first four tenants of its newly-built homes at Ferrylea in Forres. We are building a total of 67 affordable houses at Ferrylea and further handovers are planned for the new year. It is expected that all the houses will be complete by August 2014.

The Council is also building 31 houses at Barhill Road in Buckie. Eight of these houses have already been completed. It is expected that the remaining tenants will get their keys before April 2014.

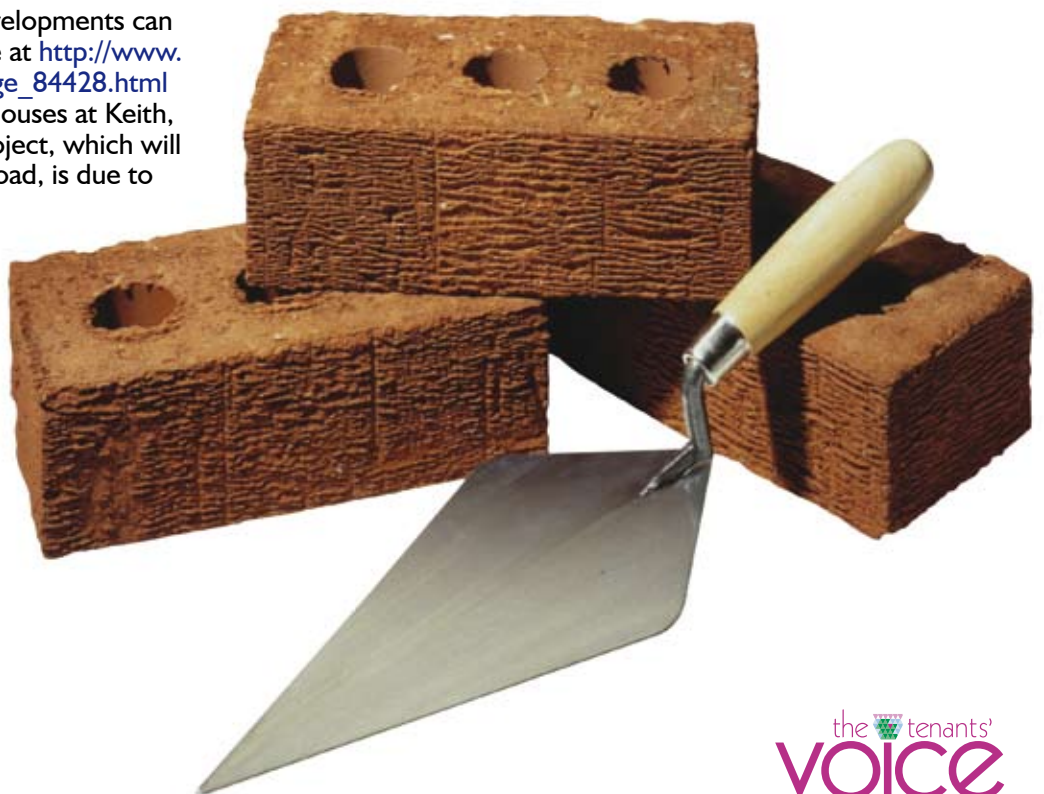
The new homes are designed to the Scottish Government's "greener" standards for sustainable housing. This means that they are designed to be energy efficient and to save tenants money on their fuel bills. The houses are also designed to be accessible to people in wheelchairs and to those with mobility problems.

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. The Council plans to build more houses at Keith, Dufftown and Elgin. The Keith project, which will provide 11 houses at Alexandra Road, is due to start on site early in 2014. The Dufftown project will provide around 20 houses with site start later in 2014. The Elgin project is still in the pipeline but aims to provide 32 houses, mainly 2-bedroom amenity bungalows for older people. All of these projects are expected to be ready for occupation by 2015.

Further details of these developments will be given in the next edition of Tenants' Voice and also on the Council's website.

The new houses being built by the Council will go some way to helping it achieve its vision that everyone in Moray should have a safe, warm home that they can afford. The Council's house building programme will also give a substantial boost to the local economy, helping to protect local jobs and provide opportunities for local businesses.

The initial lets of the new build houses are being managed by a Lettings Plan. The aim of the plan is to promote sustainable neighbourhoods through the sensitive letting of the properties to a balanced mix of households. As part of the Lettings Plan, robust checks are carried out on the applicants for the new properties to determine their ability to sustain a tenancy. The implementation of the plan has resulted in a high proportion of the new properties being let to existing Council tenants through transfers.



Investment Strategy

So far this year, we have spent over £2.8m of our annual £10m Housing Investment budget to carry out a range of repairs, maintenance and modernisation in a large number of our tenants homes. We have works to the value of just over £8m either already committed with a range of contractors or on site, with these works due to be substantially completed by the end of March 2014. Expenditure covers both planned maintenance and cyclical maintenance.

All of these works help us make substantial progress towards meeting the Scottish Housing Quality Standard in 2015. More details of the current programme can be found on the Council website at www.moray.gov.uk/moray_standard/page_42612.html or by contacting your local Access Point.

KITCHENS

This is where we spend most of our Planned Maintenance budget. This year around 400 kitchens will be replaced at a cost of over £1.9m. We have completed installations in around 172 properties to date, with the remaining properties having had their kitchens drawn and approved, or having been programmed for replacement.

WINDOW REPLACEMENTS

We also have a budget of almost £0.7m within the Planned Maintenance programme for window replacements. This is allowing us to replace windows in around 200 homes this year with new timber windows which are both environmentally friendly, more energy efficient and easier to repair.

HEATING

In order to improve the energy efficiency of our properties further, as well as reduce tenants fuel bills, we are replacing older heating systems with more fuel efficient ones, giving tenants their choice of fuels where appropriate. 50 houses have already received new heating systems this financial year. We are about to embark on the remainder of the heating programme to complete works to the remaining 85 properties by April 2014.

ESTATE UPGRADES

The remainder of our planned maintenance programme consists of Estates Upgrading, which includes fencing and external works upgrades, Garage Upgrading, Safety & Security projects, and asbestos removals. A significant number of individual projects within these budgets are either on site already, or are shortly to commence with scheduled completion of the full programme by March 2014.

CYCLICAL MAINTENANCE

The majority of our Cyclic Maintenance budget is spent on the annual servicing of gas, solid fuel and oil heating installations in tenant's homes, with the remaining budget being used to carry out regular six-yearly programmes of pre-painterwork repairs and external painterwork, as well as other annually programmed works such as the servicing of our hard-wired smoke detectors.

Universal Credit -

What is it?

Universal Credit is a new benefit that will replace a number of income-related benefits for working age claimants. It will be phased in between now and 2017.

The main changes are:

- it will replace the following income-based benefits – housing benefit, income support, job seekers allowance, employment and support allowance and tax credits
- payment will be made into an account which will mean that claimants will need to have a bank, building society, credit union or Post Office account
- monthly payments will be made to one person in the household as opposed to each individual claimant
- payment will be made monthly in arrears instead of weekly or fortnightly in advance
- tenants will have to pay their rent to their landlord themselves (there may be some exceptions for vulnerable people)
- it is also expected that most applications will be made online

Under Universal Credit you are responsible for paying your rent on time. If you are worried about being responsible for the payment of your rent, help is available.

What can I do?

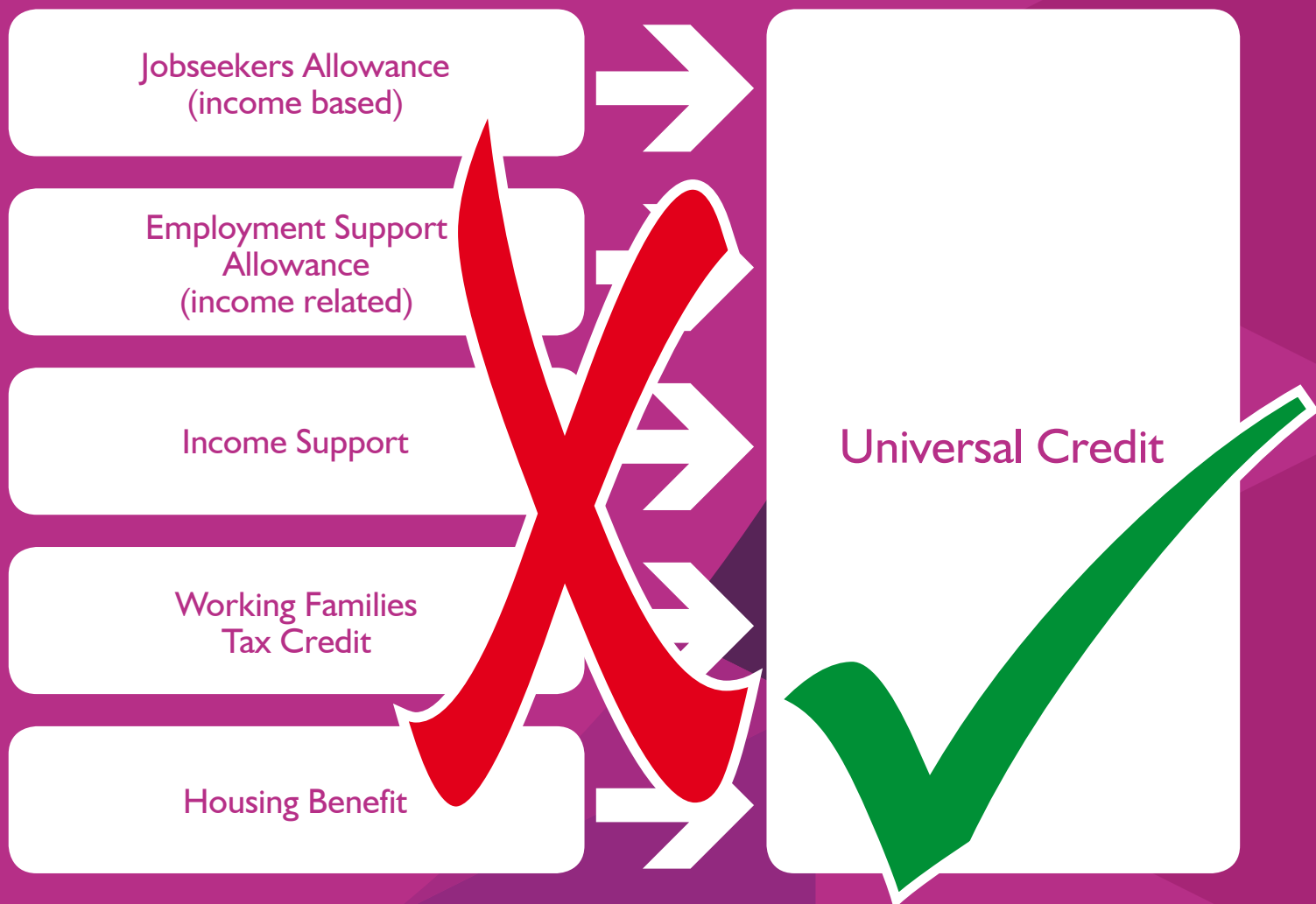
It has not yet been decided when Universal Credit will be introduced in Moray. However, it is important to prepare in advance. Here are suggestions for how to start preparing now:

- **Online access.** If you don't have internet access at home, find out where you can access the internet for free.
- **Computing/internet skills.** If you're not confident in completing an application online, find out if there is a friend or relative who can help you or where you can access a learning course.
- **Bank/other account.** If you don't already have one, find out which type of account is best for you and apply for one.
- **Budgeting.** Budgeting monthly will be a big change for many people. However, there are many organisations that can provide support if you need it, such as the Money Advice Service or the Citizens Advice Bureau.
- **Paying your rent.** Rent is due at the start of each week or month. Find out which way of paying is best for you e.g. with a cash payment card, by direct debit or standing order, over the phone or online.
- **Debt advice.** If you are already struggling to manage debts, ask a specialist debt advice organisation for help.

If you are worried about how these changes will affect you, or you need more information, please contact your Housing Officer who will be happy to help.

'the biggest shake up of the welfare system for decades'
(BBC News)

Are you ready?



SOME SOURCES OF ADVICE

Moray Citizens Advice Bureau
30 – 32 Batchen Street
Elgin, IV30 1BH
(outreach Services also available)
T: 01343 550088
E: bureau@moraycab.casonline.org.uk

Moray Council Money Advice Team
Telephone - 01343 554623
money.advice@moray.gov.uk

The Money Advice Service
0300 500 5000
enquiries@moneyadviceservice.org.uk
www.moneyadviceservice.org.uk/en/categories/managing-your-money

Moray Council Revenues Section
Elgin, Buckie, Forres and Keith access points
T: 01343 563456
E: revenues@moray.gov.uk

Thinking about improving your Home?

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& COMPANY**
SINCE 1871

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Tel: 01309 672504 • forres@whiteandcompany.co.uk

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QUALITY PRE-OWNED GOODS FOR THE HOME AND GARDEN

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Waterford Recycling Centre in Forres

Open Monday to Saturday until 3.30 pm

E-mail: moraywastebusters@btconnect.com

Web: www.moraywastebusters.org

Registered Scottish Charity (SC033861) - Established 2002

Looking for help with your family's health?

NHS
Grampian



For free information and advice on:

- practical ways to improve your family's health
- supporting your family's nutrition
- how to make your home and car a smoke free zone
- information on your family's health concerns
- benefits of playing together
- access to support groups and organisations
- how to access NHS services
- information on benefits

Visit your local healthpoint:

- Dr Gray's Hospital (Foyer), Elgin.
Mon-Fri, 9.00am - 5.00pm. Phone (01343) 567842

or call the free healthline on 0500 20 20 30

healthpoint
WALK IN FOR INFORMATION

healthline 0500 20 20 30
CALL FREE FOR INFORMATION

The Green Home

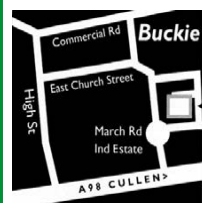
The Green Home is the Trading Name for Moray Recycling Action Group, an Environmental Charity (No SC036192) and Social Enterprise

We Sell Second-Hand Goods at Low Prices

- Living Room and Bedroom Furniture
- Domestic Appliances
- Small Electricals
- Sports Equipment and Bicycles
- Garden Tools and Equipment
- Rugs and Carpets
- Music and Movies
- Books • TVs • Ornaments
- Clothes • Light Fittings
- Kitchen and Bathroom Wares
- Doors and Windows
- Bathroom Suites

Delivery Service Available

Free Collection Service for
Good Quality Reusable Donations or
Bring Direct to the Shop



THE GREEN HOME

**OPEN 10 am-4 pm,
MONDAY – SATURDAY**

1-4 MARCH ROAD EAST, BUCKIE (01542) 839600

Apprentice Award Winners



Two Council Building Services apprentices received awards at the Moray College Construction Prize giving ceremony on 30th September 2013.

Johanne Dunn of Rothas (pictured above), a 1st Year Apprentice Joiner based at Mosstodloch collected the Tulloch of Cummington Ltd Shield for Best Theoretical Joiner (Year 1).

Gary George of Lhanbryde (pictured above), a 2nd Year Apprentice also based at Mosstodloch collected the Mansell

Construction Ltd Shield for Best All Round progress in Joinery (Year 2).

Mike Rollo, Building Services Manager, who also attended the award ceremony said "This is a fantastic achievement for Johanne, Gary and the Moray Council. To receive these awards is an excellent reflection on both apprentices ability and commitment, as well as the calibre of training that they are receiving at both Moray College and within Building Services."

Building Services has a well established apprentice training programme, with 7 apprentices currently training towards craft apprenticeships. The success of this programme has seen a high proportion of current tradesmen serve their apprenticeship and be retained by the Council.

Tenants'

This is your chance to participate in a brand new project and with your help and commitment we can make it a huge success.

We are looking for enthusiastic volunteers to help monitor, improve and influence the services that Moray Council provides.

The aim of the project is to develop ways in which Council tenants and other customers can conduct hands on and detailed assessments about how the Council's Housing and Property Service looks after its customers. We want to involve as wide a range of people as possible.

Getting to Grips with Scrutiny

As part of the Council's commitment to tenant participation we are looking for tenants who would be interested in having a say in the way we manage our homes and to make sure we're providing the best and most cost effective services. **Could that be you?**

Would you like to work with a group of local people to check how well the Council is performing in key areas such as repairs and allocations? If so, you may be interested in joining a Tenant Scrutiny Panel.

How does a Tenant Scrutiny Panel Work?

As a member of a Tenant Scrutiny Panel, you will work with Housing and Property staff to ensure agreed standards are met, and work towards implementing service improvements. You will be able to challenge our performance and contribute ideas about how we can improve the way that we do things.

How much time is needed to be a Tenant Inspector?

As much or as little as you can give. Most meetings that are held last about one hour and an inspection could last from an hour to half a day. We will work with you and try to arrange inspections on days and at times that are convenient to you.

What will you get in return?

In return for your commitment we will offer you a chance to learn new skills and to be part of the shaping of future services. You will also be rewarded by knowing that you have contributed to making changes to the services that thousands of people in Moray receive.

Scrutiny

Who can join?

As a Moray Council tenant, you will have valuable insight of our services from a tenant's perspective. Some additional qualities that would be useful are:-

- a genuine interest in helping the Council to improve housing services
- an ability to identify the good and the not so good in the way services are delivered
- a willingness to talk about solutions and contribute ideas
- an ability to be objective, honest and open

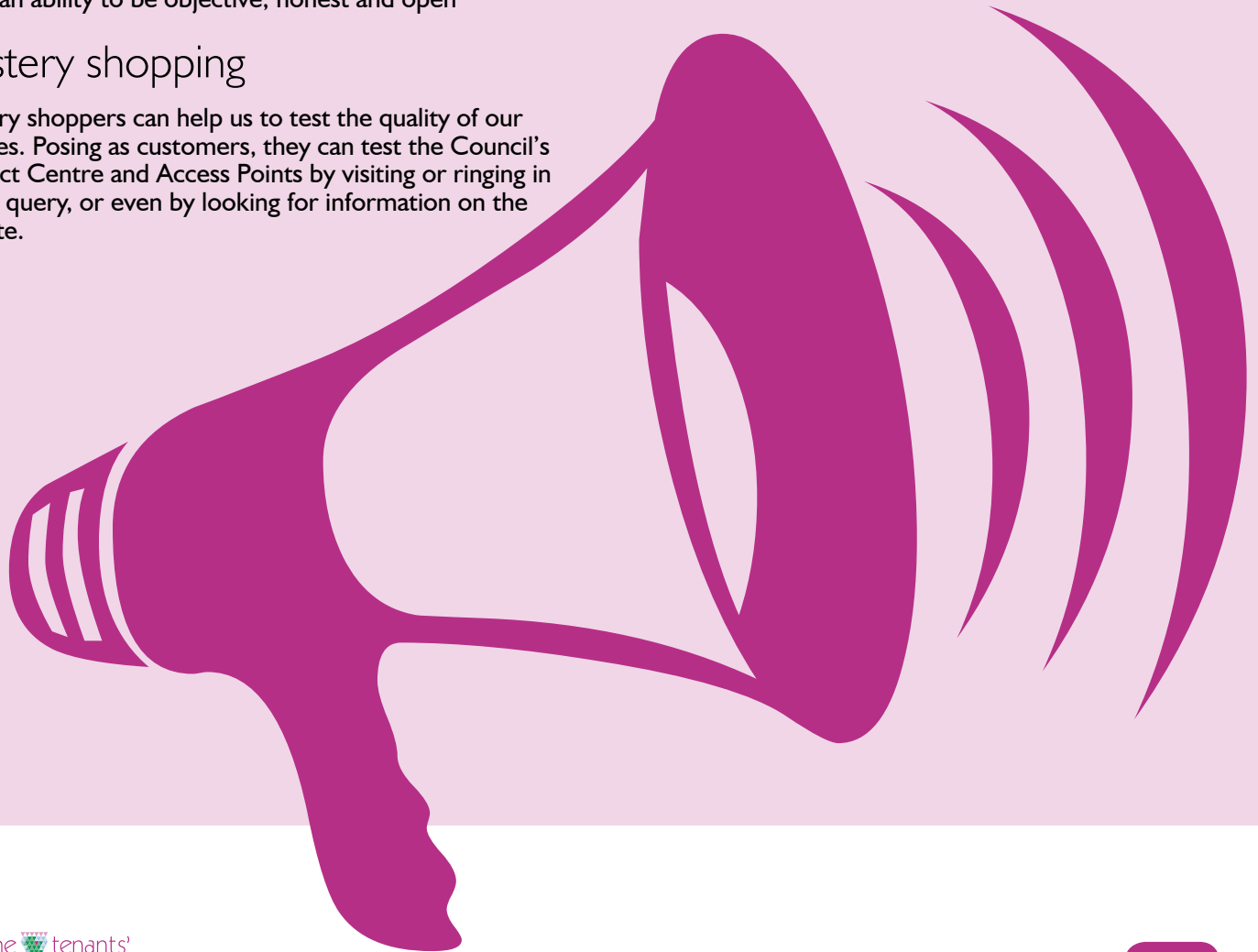
Mystery shopping

Mystery shoppers can help us to test the quality of our services. Posing as customers, they can test the Council's Contact Centre and Access Points by visiting or ringing in with a query, or even by looking for information on the website.

Mystery shoppers will help us to establish which services are performing well and which areas need improving. They also help us answer basic service delivery questions, such as whether customers can always access a particular service and how well enquiries are dealt with. All council tenants and prospective tenants can take part in mystery shopping.

Want to know more?

If you are interested and want to know more please contact Amanda Gregory, Senior Housing Policy Officer on 01343 563538 or e-mail amanda.gregory@moray.gov.uk



Tenant Participation Strategy

2013 – 2016

Background

Tenant Participation is the process of involving tenants and others in the way decisions are taken about housing and other related issues. It enables tenants to shape decisions about:

- Housing Policies
- Housing Conditions
- Housing Investment
- Housing and other related services.

Since our Tenant Participation Strategy was first developed in 2003, we have continued to develop and review our tenant involvement to meet the needs of our tenants and communities. This is the Moray Council's third Tenant Participation Strategy. We are pleased to launch this updated strategy, continuing our commitment to work with, and for, our tenants.

What is it?

The Tenant Participation Strategy is the main document which sets out how we will involve tenants and residents in decisions about housing services. It also explains what information we will provide, how we will consult with our tenants and how we will take account of their comments.

With the introduction of the Scottish Social Housing Charter, tenant scrutiny and landlord self assessment are now key priorities for the Scottish Government. You can find out more about tenant scrutiny in the article on page 10.

Review of the Strategy

We have reviewed the Strategy and identified areas of good practice and highlighted several areas for improvement. The new Strategy aims to tackle these concerns and provide a way forward for tenant participation in Moray.

Outcome of the Review

The aim of the revised Tenant Participation Strategy is to “make Moray a place where tenants can influence and design decision making processes through a range of involvement opportunities working in partnership with the Council to deliver a Housing and Property Service that meets their needs”.

The Tenant Participation Strategy 2013-2016, reflects the new regulatory framework, and ensures that the Councils approach to tenant participation is aligned with the new statutory duties.

We are taking a fresh look at the ways we talk with you and listen to what you have to say, whether that be by asking your opinions on things or in more formal ways.

We realise that our estates are not just bricks and mortar; they are communities full of people, there are lots of people that you talk to in all kinds of places; in the shops, in meetings, at the school gates and during appointments.

We are working with others who are already working in your communities to make sure we hear what you have to say about your community as a whole.

We recognise that every customer has different skills, interest and knowledge. We want to make the best use of our tenant’s experiences by providing as wide a range of involvement opportunities as possible. If you are interested in finding out more about the different methods of tenant participation please contact

Amanda Gregory,
Senior Housing Policy Officer,
on 0300 123 4566
or email amanda.gregory@moray.gov.uk

Housing Performance and Service Standards

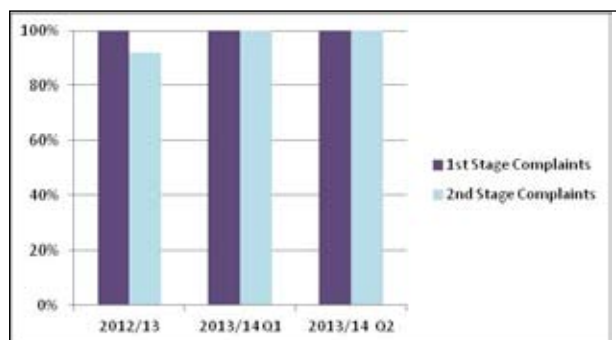
The Scottish Social Housing Charter sets standards and outcomes that all social landlords should try to achieve. It is important to us that we keep our tenants informed as to how we are performing against these standards. We set challenging targets and use customer feedback to try to continuously improve.

Indicator 1

The customer/landlord relationship

Social landlords manage their businesses so that: tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

Complaints responded to in full/resolved within timescale



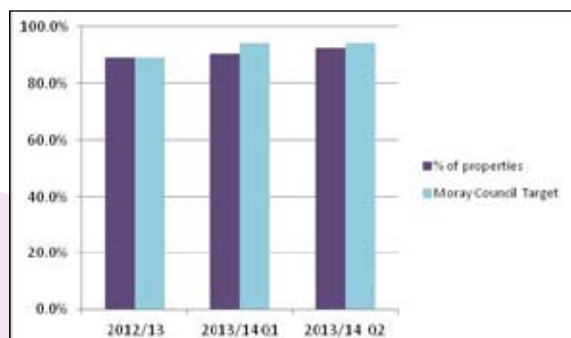
So far this year we have acknowledged and resolved all complaints within target timescales. This marks an improvement in meeting timescales for 2nd stage complaints against the previous year.

Indicator 4

Housing quality and maintenance

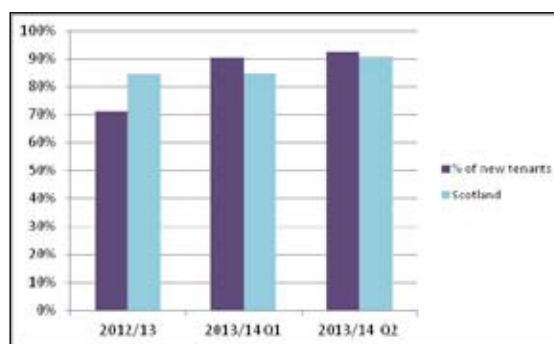
Social landlords manage their business so that: tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) by April 2015 and continue to meet it thereafter, and when they are allocated, are always clean, tidy and in a good state of repair.

% of homes meeting SHQS



We are confident that the target of 94.3% will be achieved by the end of March 2014

Tenants satisfied with standard of new home



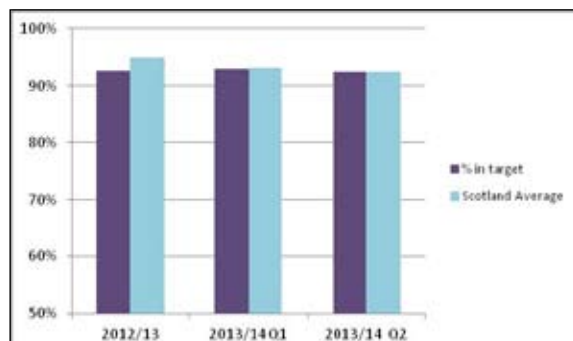
Satisfaction with new homes has increased since last year. We have made changes to improve satisfaction in response to feedback received through new tenant surveys. We also recently reviewed our decoration allowance procedure and hope this will further increase levels of satisfaction.

Indicator 5

Repairs, maintenance and improvements

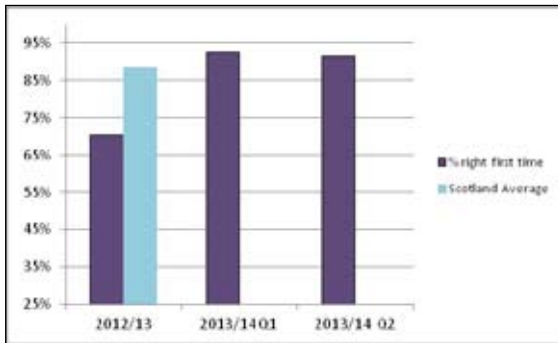
Social landlords manage their business so that: tenants homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

Repairs completed within target timescales



During 2012/13, we completed 21,886 repairs and 92.6% of those were completed within target response times. Although we have seen a slight decrease in performance this year, we still exceed the Scottish average.

Repairs completed right first time



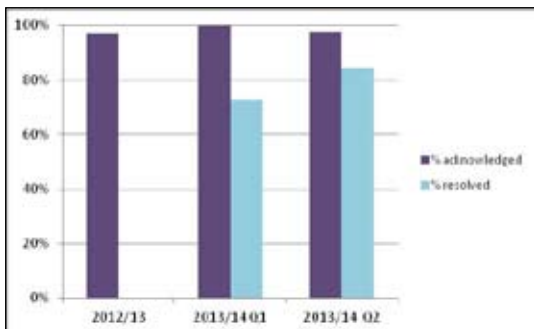
Under the Scottish Social Housing Charter a repair is 'completed right first time' if it is completed within target timescales, the tenant is satisfied and there is no need to return to the same repair within 12 months. Performance has surpassed the target set for this new indicator during the course of this year.

Indicator 6

Neighbourhood and community

Social landlords, working in partnership with other agencies, help to ensure that: tenants and other customers live in well-maintained neighbourhoods where they feel safe.

% of anti-Social Behaviour cases acknowledged & resolved within target



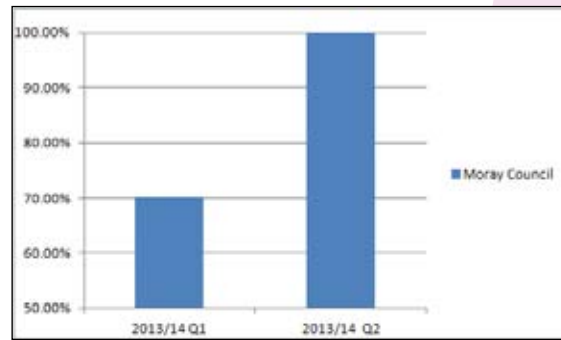
Almost all anti-social were acknowledged within target timescales during the first six months of 2013/14. New procedures are being developed to help us 'resolve' or fully respond to more complaints within our new target timescale of 20 working days.

Indicators 7, 8 & 9

Access to Housing and Support

Local councils perform their duties on homelessness so that: homeless people get prompt and easy access to help and advice; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to.

Customer satisfaction with the quality of temporary and emergency accommodation



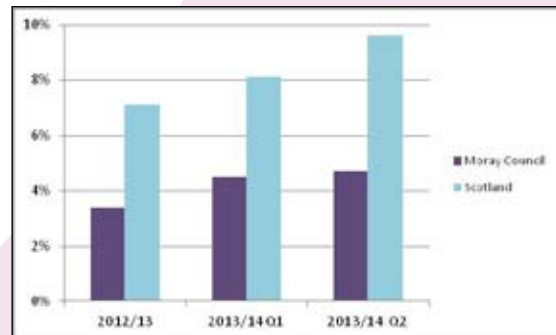
The percentage of respondents either satisfied or very satisfied with the quality of temporary or emergency accommodation has increased from 70% in Q1 to 100% in Quarter 2.

Indicator 13

Value for money

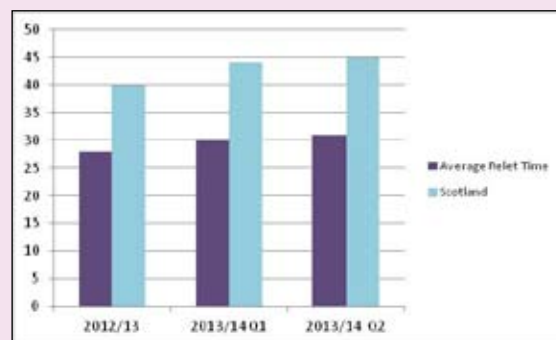
Social landlords manage all aspects of their businesses so that: tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

Current rent arrears as % of net rent due



In 2012/13, the Moray Council had the lowest level of rent arrears in Scotland. Whilst our arrears have increased slightly this financial year, this reflects what is happening throughout Scotland. Our arrears continue to remain low compared to other Councils.

Average re-let time (days)



While the average time taken to re-let properties has risen slightly this year, we are taking measures to improve our performance. Our re-let times remain substantially below the Scottish average.

Quarriers

Carer Support Services
(Moray)

Quarriers Carer Support Service (Moray) supports unpaid Carers of all ages resident in Moray.

An unpaid Carer can be anyone with who looks after another family member who is frail, ill, disabled or misuses substances. At Quarriers we offer a range of services to support you to continue to care, whilst also having time for yourself. These services include



- Support to work out what help you need
- Practical and emotional support
- Opportunities to meet other Carers and share experiences
- Support for young Carers
- Advice and information e.g. on local services
- Learning opportunities to help you feel more confident and skilled in your caring role
- Free one to one and family counselling
- Access to breaks from the caring role

Our job is to take the time to listen, help you prioritise your needs and then access the support which you feel will make the biggest difference.

To find out more about the service we offer, or to speak to a member of the team Call our offices on 01343 556031

If you wish to remain anonymous, call our confidential helpline on 01343555031/07896967207

Drop into our office at 44 High Street, Elgin, IV30 1BU.

Email us on carersmoray@quarriers.org.uk

Visit our website

www.quarrierscarersservice.org.uk



Leaving school in 2014? Thinking about changing career?



University of the
Highlands and Islands
Moray College

To find out about the range of opportunities for 2014/15

View our new Prospectus at www.moray.uhi.ac.uk

Facebook [MorayCollegeUHI](https://www.facebook.com/MorayCollegeUHI)

Twitter [MorayCollege](https://twitter.com/MorayCollege)

HELP TOWARDS YOUR HOUSING COSTS

Discretionary Housing Payments

What is a discretionary housing payment?

A Discretionary Housing Payment is a payment that the Council may be able to make to help you pay your housing costs. This is in addition to any help you get via housing benefit.

A discretionary housing payment can be paid to you if:

- You are receiving housing benefit, and
- The benefits you receive don't cover all of your rent, and
- You are finding it difficult to pay the rest of your rent.

Who can get a discretionary housing payment?

Anyone can apply for a discretionary housing payment. There is no list covering every situation that will allow a discretionary housing payment to be paid. Each application will be considered according to its own merits.

Any special circumstances that contribute to your financial difficulties will usually be taken into account, for example, if:

- You have to pay child maintenance
- You have to pay legal costs
- You have extra heating costs because you spend a lot of time at home because you are sick or disabled
- You have additional travel costs because you travel to a doctor or hospital or you care for a relative or friend.
- You are having difficulty covering your rent after your housing benefit has been reduced.
- You are having to pay rent on two properties due to being temporarily absent from your main home, e.g. due to domestic violence.

How do I apply?

You can download a form from our website at www.moray.gov.uk/moray_standard/page_41496.html

If you do not have internet access please go to one of our Access Points where staff can provide you with a form and help you to complete it.

Energy Saving Tips

Many of us will be hit with larger fuel bills this year. To make sure you aren't paying more than you have to, consider these tips below:

- **Regular meter readings:** Make sure you check every time you receive a bill, rather than relying on an estimate by your energy provider.
- **Change to online bills:** You could save up to 10%
- **Avoid prepayment meters:** Swap to a billed meter if you can. Even if you have to pay to get one, it's probably worth it for the savings you'll gain. It is possible to switch prepayment tariffs and move to a more competitive plan.
- **If you're in financial trouble:** Some companies offer special deals, which can help ease any difficulties you might be facing. But don't just assume this will be the cheapest option – make sure you still do your homework.
- **Don't assume dual fuel is the cheapest option:** Gas and electricity from the same supplier isn't always the cheapest option. Compare dual suppliers with separate gas and electricity suppliers.
- **Pay by monthly direct debit if possible:** This could save you 5-10% as companies are more confident that customers won't miss a payment. Make sure any extra payments are refunded at the end of the year.

Stay Warm – Cut Costs

There are lots of ways to use energy more efficiently at home. Most cost nothing, some cost a little – but together they could save you a lot of money on your energy bills.

Heating

- **Turning your thermostat down by one degree can save you as much as £60 per year.** Also, keeping your heating on constantly on a low heat could potentially save you more money than switching it on and off for big blasts of heat.
- **Wearing more jumpers, socks and slippers around the house, and putting an extra blanket on the bed,** means you won't be tempted to turn the heating up.
- **Draft proofing your house will save your money.** Close your curtains to keep in the heat but make sure you don't drape them over radiators as this sends heat straight out of your windows.

POTENTIAL ANNUAL SAVING = £100

Electricity

- Change all your light bulbs for low-energy ones
- Switch off lights if no-one is in the room and turn off appliances instead of leaving them on standby.

POTENTIAL ANNUAL SAVING = £100

Kitchen

- If you're going to use the oven, bake a few meals at a time to get the most out of having your oven on.
- Leave the oven door open after cooking to let the heat warm your kitchen.
- Keeping your fridge and freezer full means they don't have to work as hard and therefore they use less energy – why not fill some empty squash bottles with water and put them in the freezer to use up space? Defrost your fridge and freezer regularly to improve their efficiency
- Set your washing machine to wash at 30 degrees
- Don't fill your kettle right up every time – just boil the amount of water you need.

POTENTIAL ANNUAL SAVING = £55

Free Energy Advice in Your Home

As winter approaches and temperatures drop, many householders will find their home difficult to heat. Rising energy prices could result in significant increases in fuel bills and plunge households into fuel poverty, where more than 10% of the household's net income is spent on energy bills.

The Council is working in partnership with SCARF's Home Energy Advice Team (HEAT) to provide free and impartial energy advice to households in their own homes. Council tenants can contact HEAT for tailored advice suitable to their property and circumstances.

An adviser will visit your home to demonstrate how you can get the best out of your heating system by making efficient use of controls, timers and programmers.

Home energy advice is particularly valuable to older and vulnerable households who often need greater hands-on personal support to deal with all the energy-related issues they may be experiencing. In providing the home visit service, priority will be given to the needs of older and vulnerable households.

Switching fuel tariffs or even fuel supplier can save a substantial amount of money in keeping the home warm. HEAT advisors can help with any fuel bill concerns and provide advice on choosing the best supplier. By calling 0808 129 0888, householders can talk to a HEAT adviser for further information or to arrange a free home visit.

Please note that the home visit service will be available from 6 January 2014

Hot tips for cold snaps

Each year as a result of extremely cold weather, burst pipes cause people inconvenience, stress and costly damage to their home and belongings. Houses in rural or isolated locations are particularly vulnerable. A few simple steps can reduce the risk considerably. These tips can benefit all householders, not just tenants of the Moray Council, so please encourage friends and relatives to read this article.

Prevention is better than cure

- Even if you are out, keep your home as warm as you possibly can. Set the heating to come on for small periods throughout the day and night.
- Open the trap door to the roof space to allow warmer air from the house to circulate, this will help stop pipes freezing in the attic.
- Allow warmer air to circulate through all rooms by leaving doors slightly ajar for each separate room.
- Open the doors to the sink unit to help hot water circulate around the pipes, stop cocks are often located here.
- If you have a light in your loft, fit a standard 100 watt light bulb to it (not an energy efficient one) and leave it switched on. This will help keep the chill out of the roof space.
- Ensure that all taps are turned off completely, especially last thing at night.
- Familiarize yourself with your water supply system. Locate the main stopcock which turns off the water supply to your property. Consider tying a ribbon around it to help identify it in an emergency.

- Get to know your heating controls. Some central heating thermostats and time switches are complicated. If you would like a member of our staff to come out and show you how to program your heating, please call the Contact Centre to arrange an appointment.

When you're away

- If you've got gas central heating and you're away in cold weather, you could leave the heating on continuously with the thermostat turned right down to 6°C. This will stop your pipes freezing and it won't cost much. If you have any other type of heating, turn the water off at the stopcock and drain off all the cold water. It is also a good idea to leave keys with a relative or neighbour. If you would like us to drain down your property for you, please call the Contact Centre on 0300 1234566 to arrange an appointment





If the worst comes to the burst

If your pipes burst, here's what to do. . .

1. Turn the water supply off at the stopcock tap. It's probably near the kitchen sink.
2. Turn the cold taps ON. Make sure the sink and bath plugs are out. And save some water for drinking.
3. Turn the immersion heater and central heating OFF if you have them. If you have a solid fuel boiler, let the fire die out.
4. Turn the hot taps ON.
5. If there's water near the lights or sockets, turn the electricity off at the meter.
6. Catch leaks in basins and soak up water with towels to prevent water damaging your home.
7. Phone the Contact Centre on 0300 1234566 or if outside normal office hours phone 08457 565656.
8. Keep warm and dry. Put on extra layers of clothes till things warm up again.

If your pipes have frozen but not burst

- Follow steps 1, 2 and 7 above. Or if you know which pipe is frozen, very gently warm it with hot water bottles or a hair dryer. Start from the end nearest the tap.
- Never use a naked flame or heat gun to thaw a pipe.



Home Contents Insurance



The Council doesn't automatically insure tenants' furniture, belongings and decoration against fire, theft, vandalism or water damage (such as burst pipes).

As the cost of living continues to rise and everyone is feeling the pinch, sometimes it's tempting to cut out anything that doesn't appear to be absolutely essential. But considering the harsh winters we can have here in Moray, home contents insurance should never be considered as an optional extra. What would you do if you woke up to a burst pipe tomorrow morning? Have you got adequate cover to protect your home and all your belongings? Home contents insurance can offer you peace of mind – after all, it's better to be safe than sorry.

Moray Council tenants can get insurance at affordable rates to cover all their belongings. The cover from Aviva

Insurance Limited has been designed to make sure you can insure most of your possessions as easily as possible.

From 1st November 2013, Aviva have upgraded the Council's scheme protection to their "Platinum" cover. The improved policy now provides additional benefits and enhanced cover for policyholders. The minimum value you can insure is £9,000 or £6,000 if you are aged over 60. Premiums start from as little as £2.76 a month and can be paid at the Post Office, Paypoint outlet or by standing order.

For more information and a confirmation of the cost for your property, please contact the Rents Admin Team on 01343 563899. All quotes are subject to your application being accepted.

Decoration Packs

In the last edition of Tenants' Voice, we told you that we had reviewed our decoration allowance voucher scheme and would be introducing a new 'decoration pack' service.

Under this scheme, decoration packs are issued in the same circumstances as decoration vouchers, namely:-

- When a property has been allocated and it does not meet a reasonable standard of decoration as defined by the Moray Letting Standard.
- Following repairs or planned maintenance works which have caused damage to the interior decoration of the property.

The new scheme began at the end of August. Tenants are allocated a pack with a set amount of paint and materials depending on the size and condition of their property. Information on all the products available is now given to tenants at the tenancy sign up, together with a voucher with a reference number to enable tenants to choose their paint colours and make their order.

Tenants can phone, email or visit the Johnstones Leyland Decorating Service in Inverness to confirm choice of paint, colours and contents of the decoration pack. Their paint pack is then delivered direct to their home or they can collect the goods themselves.

We hope that paint packs are proving more beneficial for tenants through being:

- Easier to use – your order is delivered to your door within a few days free of charge.
- More secure – if a voucher is lost or stolen, we can deactivate and replace them quickly
- Better value for money – not only do you get trade quality paint, you get a discount on any additional materials or paint you buy from the supplier.



RENT FREE WEEKS

All tenants should note that the rent-free weeks over the festive period are those beginning on the 23rd & 30th December 2013. Please remember that if you are in arrears with your rent you must continue to make payments over this period. If you are concerned about your rent payments, please speak to your Area Housing Officer.

OPENING HOURS

During the festive season our office will close at 3pm on Tuesday 24th December 2013 and reopen at 8.45am on Friday 3rd January 2014. If you have an emergency during this period please call the Out of Hours Service on 08457 565656.

DRAIN DOWNS

If you are going away over Christmas, make sure that your heating is left on low to prevent any pipes bursting and causing water damage to your home. Alternatively, you can ask us for a FREE drain down of your water system – call us on 0300 123 4566 to arrange this.

SCHOOL HOLIDAYS

The last day of school before Christmas is Friday 20th December 2013. The new term begins on Monday 6th January 2014.



You said... We did!

Why do we ask for your views? Because tenants are in the best position to tell us what is being done well and what needs improving.

While we always aim to provide high quality services we know that there are occasions when we don't get it quite right. We listen to your feedback and act on it. Below are some examples:

YOU SAID

The Tenant Survey in 2012 showed lower satisfaction with how we deal with anti-social behaviour complaints.

WE DID!

Targets to deal with anti-social behaviour complaints more quickly were introduced in April 2013. Ongoing feedback from tenants is being closely monitored to identify further ways to improve.

YOU SAID

The 2012 Survey also showed that affordability of heating during the winter months is a big challenge for many tenants.

WE DID!

A new home energy advice service will begin in 2014. This will offer home visits to provide advice about energy, income and assistance available. Investment in replacement heating systems has also been increased from 2014/15.

YOU SAID

Feedback in new build satisfaction surveys said that there was a lack of storage.

WE DID!

Our latest new builds have been designed to have an increased amount of storage space.

YOU SAID

Tenants in our new build properties reported dissatisfaction with the locking mechanism in their front doors.

WE DID!

New build properties are now being designed with internal locks on the front doors.

New Tenants Survey Prize Draw

All new tenants are given a survey to complete to tell us their views on their new home and our allocations process. This valuable feedback helps us improve our service.

All returned questionnaires are entered into an annual prize draw to win £50 in High Street shopping vouchers.

Congratulations to this year's winner, **Mrs Knox from Priory Place, Elgin**. Mrs Knox can be seen here receiving her voucher from Councillor Eric McGillivray, chairman of the Council's Communities Committee.



Sheltered housing: Helping you retain your independence

Sheltered housing is designed for older people or people who may benefit from the support it offers. It contains a wealth of useful features that help make life easier, without intruding on your independence. It lets you enjoy the life you want without the expense, worry or effort of maintaining a property which isn't practical for your lifestyle.

We have sheltered housing available across Moray, Aberdeenshire and Highlands, conveniently located in the centre of well-established communities. As a non-profit making housing association - with more than 30 years' experience of providing quality, independent living - we keep rent levels affordable. And, depending on your own circumstances, you could also qualify for help to cover the costs.

To find out more about how we could help you,
call **01343 548585** or email
northinfo@hsha.org.uk.

Hanover (Scotland) Housing Association Ltd:
a Scottish charity no. SC014738



SCOTTISH
FIRE AND RESCUE SERVICE
Working together for a safer Scotland

Join Scotland's Fight Against Fire

Scottish Fire and Rescue Service's Prevention and Protection officer for Aberdeenshire and Moray, Paul Geddes, is encouraging the public to help reduce accidental fires in the home.

The latest phase of **'Join Scotland's Fight Against Fire'** campaign focuses on Home Fire Safety Visits and the benefits of working smoke alarms.

The real problem we encounter when trying to raise awareness of fire safety is people believe that the travesty they see and read about in the media happens to other people. From 1 April to 30 September 2013 fire crews in Aberdeenshire and Moray attended 104 accidental house fires and although fire-fighters are making good progress and raising awareness we need the help from the community.

Many of these incidents were small fires involving cooking, however unfortunately a number of serious incidents had devastating consequences with serious damage, injury and loss of life.

Local fire-fighters are appealing to the wider community to consider fire safety in their homes. Cooking, alcohol consumption and careless disposal of smoking materials are all common features in the cause of accidental fires in the home.

As the colder weather settles into the North East there will be an increase of people using open fires and a variety of portable heaters to keep their homes warm. Please take care, use fire guards and take simple precautions to ensure there is no risk of furniture or clothing being too close.

During the Christmas period we historically see a rise in the number of fires in the home. All too often batteries are removed from smoke alarms as a means of powering the new children's toys. Please don't take that risk, the safety of your family and the early warning of fire is much more important for you and your family.

SFRS is asking people to consider their families and neighbours, who may be at risk and reminding them that they be the only person who can help a vulnerable member of the community. Our approach remains to offer free Home Fire Safety Visits and we can provide and install free smoke alarms during the visit. If you or someone you know may benefit from a Home Fire Safety Visit, you can arrange this by visiting our website at **www.firescotland.gov.uk** or by calling **0800 0731 999** or text **"Check"** to **61611** from your mobile phone."



Waste Management Arrangements **Xmas/Hogmanay Period 2013/14**



Household Refuse & Recycling Collections

Household collections of residual waste (green bin) and garden/food waste (brown bin) will continue to alternate weekly and recycling containers will continue to be serviced fortnightly over the festive period.

Collections may be carried out earlier than usual, please present your containers for 7.30am.

Normal collection day	Alternative collection day
Wednesday 25 th December 2013	Saturday 28 th December 2013
Thursday 26 th December 2013	Sunday 29 th December 2013
Wednesday 1 st January 2014	Saturday 4 th January 2014
Thursday 2 nd January 2014	Sunday 5 th January 2014

25th, 26th December 2013 and 1st, 2nd January 2014 – ALL SERVICES CLOSED

Recycling Centres

Closed **25th, 26th December 2013 and 1st, 2nd January 2014**
Open as normal at all other times

Public Conveniences

Closed **25th, 26th December 2013 and 1st, 2nd January 2014**
Open as normal at all other times

Special Collections and Waste Hotline

The Special Collection and Waste Hotline will be closed from:
3pm Tuesday 24th December 2013 re-opening at 9am Friday 3rd January 2014

**Excess Waste, recycling and old Christmas trees can be taken to any
Recycling Centre:**

**Gollachy, Buckie
Chanonry, Elgin**

**Waterford, Forres
Balloch Road, Keith**

**For further information please contact the
Waste Hotline on 01343 557045 or waste@moray.gov.uk**

Merry Christmas and Happy New Year from all at Environmental Services