Housing and Property Annual Performance Report 2025/26

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moray council

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آڈیو ،بریلے "مثلاً ہوں درکار معلومات میں صورت
رابطہ کر فرما مہربانی تو ،حروف بڑے یا ٹیپ
فرمائیں:

Housing and Property
Moray Council
PO Box 6760, Elgin
IV30 1BX
Phone: 0300 123 4566
Email: housing@moray.gov.uk

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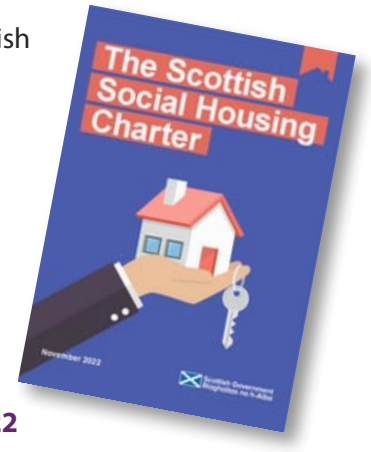
Introduction



The Housing (Scotland) Act 2010 created an independent body called the Scottish Housing Regulator (SHR). The SHR looks after the interests of social housing tenants, people who become homeless and any other customers who use the housing service.

The Scottish Social Housing Charter was introduced in 2012. It sets out the standards and outcomes that social landlords should achieve with the aim of improving the quality and value of services provided. In 2022 the Scottish Government reviewed the Charter. You can view it online at: **www.gov.scot/publications/scottish-social-housing-charter-november-2022**

By 31 May each year, we must send performance information to the SHR in an Annual Return on the Charter (ARC). The ARC shows how well social landlords perform against the 16 Charter outcomes and standards.

The SHR introduced a new requirement in 2019 for social landlords to produce an annual assurance statement to assure the SHR, our tenants and other service users that we comply with our regulatory and statutory obligations. You can view our assurance statement on our website at: **www.moray.gov.uk/housingperformance**

The SHR also requires social landlords to produce an annual report on its performance and make it available to their tenants and other customers. I would like to thank the Moray Tenants Forum once again for their help in preparing this report for you, and to tenants who took the time to return feedback forms last year. Your feedback has yet again been invaluable in developing this year's report.

I hope you find this report interesting and agree that it not only highlights our achievements but also evidences how we will continue to improve your housing services.

Councillor Amber Dunbar
Chair of Housing and Community Safety Committee

Performance

We are committed to improving our performance as a social landlord. Our performance is monitored quarterly and is reported to Housing and Community Safety Committee twice yearly.

Performance reports can be found on our website at: **www.moray.gov.uk/housingperformance**

There is also a webcasting facility where Committee meetings are available to view for 12 months online at: **www.moray.gov.uk/webcasting**

If you have any questions about our performance or want to give feedback on this report:

- **Email housing@moray.gov.uk**
- **Phone 0300 123 4566**
- **Fill in the feedback form on the back page or online at: https://engage.moray.gov.uk/housing-performance**

The annual report

We have used a traffic light system to show you how we compare with other social landlords on the key Charter outcomes and standards during 2025/26.

Green means that we are the same as or better than the Scottish average

Amber means that we are within 5% of the Scottish average

Red means that we are more than 5% below the Scottish average

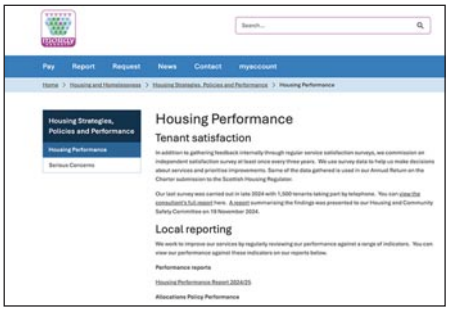
Our annual report has been structured around the key themes which the Moray Tenants Forum felt would be of most interest to our tenants and other customers. These can be found on the contents page.

Charter Outcome 2: Communication

Our aim is 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.

Landlord satisfaction

Every three years, we commission an independent survey to gather tenants' views on the key areas of our service.



In late 2024, the survey was carried out with 1,500 tenants taking part. Unlike previous years where most of the data was gathered through postal and online surveys, this survey was interviewer-led and carried out exclusively by phone. Interviewer-led surveys are the preferred method of most social landlords.

You can view the full report on our website at: **www.moray.gov.uk/housingperformance**

Performance indicators	Our 2025/26 target	Moray Council 2021	Moray Council 2024	Scottish average 2025/26	How we compare with the Scottish average
% of tenants satisfied with the overall service provided by their landlord	90%	83%	82%	88%	
% of tenants who feel their landlord is good at keeping them informed about their services and decisions	90%	91%	84%	91%	
% of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes	90%	96%	75%	88%	
% of tenants satisfied with the quality of their home	90%	83%	81%	87%	
% of tenants satisfied with their landlord's contribution to the management of the neighbourhood they live in	85%	90%	74%	85%	
% of tenants who feel that the rent for their property represents good value for money	84%	86%	78%	82%	

The 2024 tenant survey highlighted a number of areas where we need to improve. While many tenants continue to be satisfied with the services we provide, our results were below the Scottish average for several key indicators. We reviewed the results and comments you made to develop an improvement plan focused on the areas that matter most to tenants, including communication, neighbourhood management, tenant participation, the quality of housing and reducing the time properties remain vacant.

Communal Areas
You want us to take better care of the communal areas and wider estates.

New programs for carrying out estate walkabouts have started with tenants, councillors and council employees all being involved.

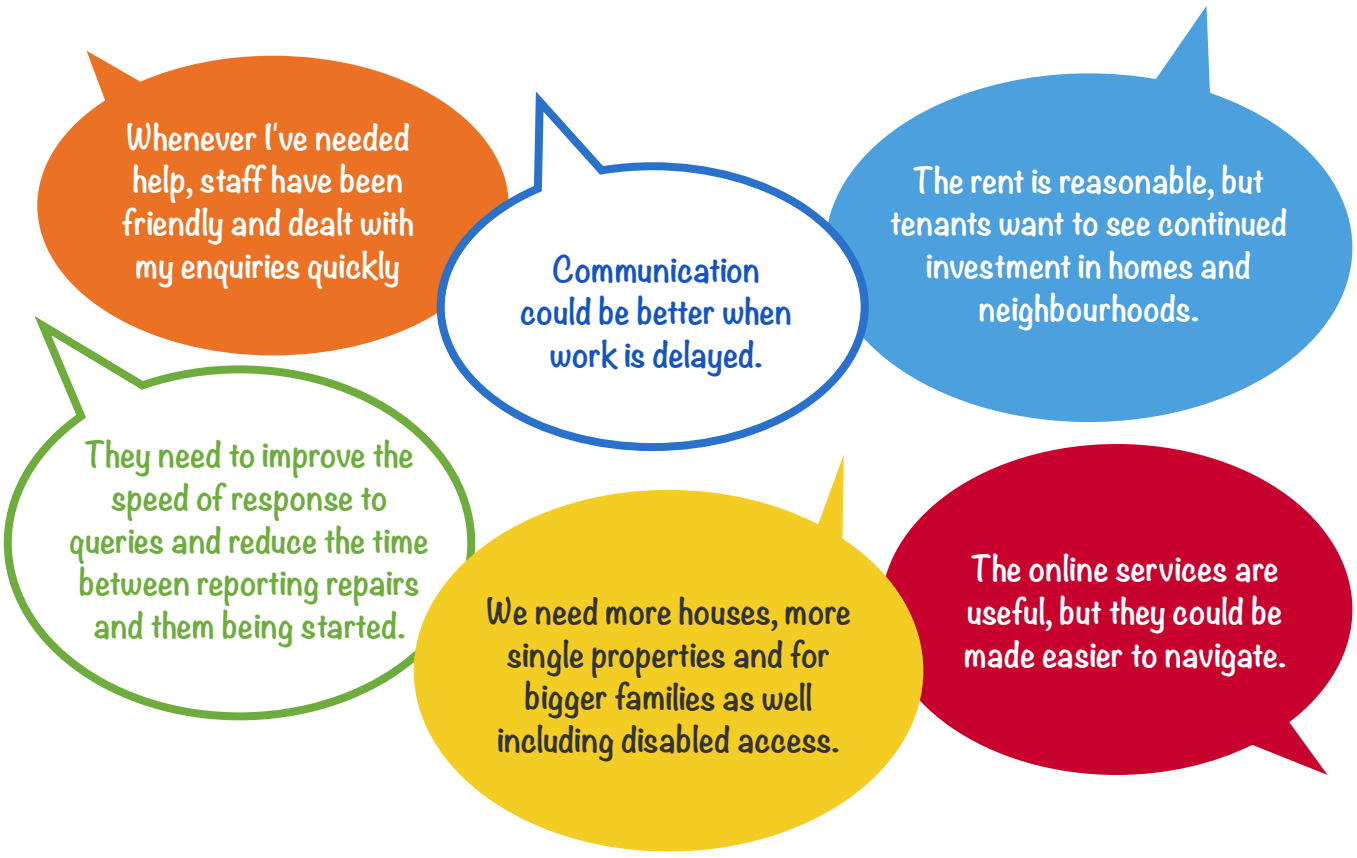
Empty Properties
You want us to turnover vacant properties quicker, as you felt some were sitting empty for too long

We have improved substantially over recent years and now have one of the lowest re-let times among Scottish local authorities.

Accessible Housing
You want more accessible housing built for those in need.

A significant proportion of homes in our new build programme are specifically designed to meet the needs of individuals with particular requirements.

Some of the comments from the 2024 tenant survey



Listening and acting on tenants' views

We appreciate when you take time to share your opinions as this helps us to improve services. We gather customer feedback from a number of different housing related activities.

Dealing with complaints

All tenants have the right to complain if they are not satisfied with the level of service that we provide. We take complaints seriously and have a comprehensive complaints handling policy that is in line with the Scottish Public Services Ombudsman (SPSO) model complaint handling procedure.

Complaints give us valuable information that we use to improve customer satisfaction and make changes to our service. Our complaints handling policy allows us to address the problem and may help to prevent the issue from recurring. You can view the policy on our website at: **www.moray.gov.uk/complaints**

All complaints are recorded through our corporate complaints system. To monitor complaints we divide them into:

- 1st stage complaints are straight forward and need little or no investigation
- 2nd stage complaints are complex or more serious and need further investigation

Customer Feedback

- End of Tenancy
- 3 Yearly Tenants Survey
- Temporary Accommodation
- Homelessness
- Response Repairs
- Housing Support
- New Tenant Satisfaction
- Planned Maintenance
- Gas Servicing

Performance indicators	Our 2025/26 target	Moray Council 2024/25	Moray Council 2025/26	Scottish average 2025/26	How we compare with the Scottish average
% of 1st stage complaints resolved	-	99%	98%	98%	
% of 2nd stage complaints resolved	-	89%	87%	93%	
The average time in working days for a full response at Stage 1	5 days	5	5	5	
The average time in working days for a full response at Stage 2	20 days	28	28	29	

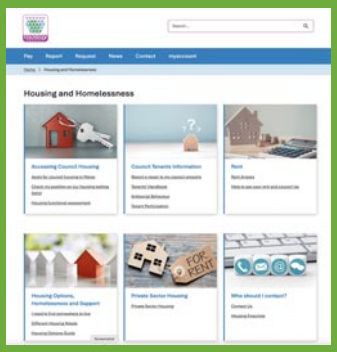
In 2025/26 we received 268 new complaints during the year and responded to 265 complaints. Most complaints were about our repairs and maintenance service. Our efforts to resolve first stage complaints can be affected by difficulties in contacting tenants within the target timescale. Second stage complaints are often complex, which means some responses involve significant research and manager time.

How we use your feedback and communicate with you

Feedback from complaints and surveys help us to shape and improve your housing services. We use the Tenants' Voice newsletter to tell you about some of the changes we have made to the service following your suggestions, comments or complaints.

As well as our twice-yearly tenant newsletter, we keep you informed through our main tenant group (the Moray Tenants Forum), social media, our website, our comprehensive tenant handbook, a wide range of leaflets and this performance report.

Our documents are written in plain language so that they are easier to read and understand. You can also ask for a copy in your preferred format for example in Braille, large print or in another language.



MORAY Tenants FORUM
fàilte a-steach... come awa' in

Charter Outcome 3: Participation

Our aim is that…
Tenants and other customers are offered a range of opportunities that make it easy for them to participate in and influence their landlord's decisions at a level they feel comfortable with.

The Housing (Scotland) Act 2001 gives tenants the right to work with their landlord to improve housing services. Our Tenant Participation Strategy 2024-2029 explains how we'll work in partnership with our tenants to design and deliver good quality housing services. You can read the full strategy, including summary and easy read versions at: **www.moray.gov.uk/tenantparticipationstrategy**

75%
of tenants were satisfied with the opportunities to participate in our decision-making processes
Tenant Survey 2024

Tenant groups

Moray Tenants Forum is a tenant-led group that works with us to promote tenants' interests. They often help us produce information for tenants such as this report and raise important issues for the community. Staff from the housing service often attend Forum meetings to talk about your priorities and the challenges we face. Forum members also represent tenants in several ways:

- Locally, at our **Housing and Community Safety Committee**
- Nationally, though **Tenants Together Scotland** which works with the Scottish Government on housing policy
- At housing events across Scotland

Find out more about the Forum and how to get involved at: **www.moray.gov.uk/moraytenantsforum**

If you're interested in reviewing housing services and suggesting improvements, you can join a tenant review group. These groups independently review housing services to make sure they meet high standards and consider tenants' views.

Tenant Editorial Panel (Liz with staff member Rebecca) accept TPAS Award for Good Practice in Communicating with Tenants and Residents

The **Tenant Editorial Panel** helps produce the Tenants' Voice newsletter. Members suggest articles, review draft content and help make sure the newsletter is clear, relevant and easy to understand. Find out more about the panel at: **www.moray.gov.uk/tenantsvoice**

No experience is needed to get involved in a group. We can provide training, support and help with reasonable expenses such as travel costs. Taking part can help you develop new skills, meet new people and make a difference to housing services.

How you influenced services in 2025/26

You influenced decisions about housing services through consultations, tenant groups and estate walkabouts. Your feedback helped shape policies, services and communications during 2025/26. Examples include:

- Providing feedback on key housing policies and strategies, including the Rent Management Policy, Common Repairs Policy, Domestic Abuse Policy and the Local Housing Strategy.
- Helping shape estate improvement priorities through estate walkabouts and our online mapping tool on Moray Engage. Following tenant feedback, estate walkabouts were moved to August and September to improve opportunities for participation.
- Helping develop the content, design and style of the Tenants' Voice newsletter through the Tenant Editorial Panel.

Working in partnership

We're members of **North East Tenants Residents and Landlords Together (NETRALT),** a regional network that helps tenants and landlords share ideas, good practice, resources and training opportunities. Find out more at: **netralt.org.uk**

We are also members of the **Tenant Participation Advisory Service (TPAS)**, Scotland's national tenant participation organisation. Through our membership tenants can access learning opportunities, events and resources.

TPAS Conference, 4 nations reimagining tenant participation panel discussion with Liz

Tenant representatives Alex, Pat and Liz at the TPAS Conference

Other ways to take part

We know not everyone wants to join a group. There are other ways to give feedback, including:

- Filling in surveys
- Taking part in consultations
- Joining estate walkabouts to highlight areas for improvement such as paths, common repairs or landscaping

If you've joined our list of interested tenants, we'll let you know about opportunities to take part.

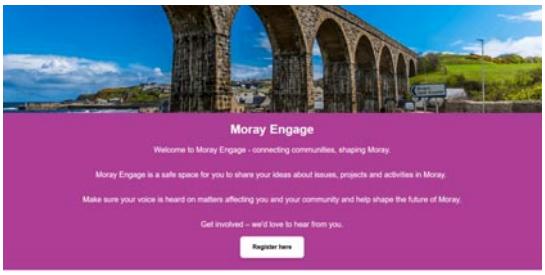
We also share updates through Moray Engage, our website, social media, Tenants' Voice and Moray Tenants Forum.

Digital engagement

Our Moray Council Tenants and Housing Facebook page shares housing news, updates and events:
www.facebook.com/MCTenantsAndHousing

Moray Engage, is our online engagement platform where tenant and other housing service users can share ideas, take part in consultations and give feedback on housing services. We'll keep you informed about how your feedback is used.

We're continuing to explore new ways to communicate and engage with tenants. This includes more interactive and visual content such as Microsoft Sway and videos.



Getting involved

You can take part in meetings in person or online via Microsoft Teams. If you need help with equipment or support to access digital meetings, we may be able to help.

To find out more about tenant participation, join a tenant group or sign up for participation updates, visit: www.moray.gov.uk/tenantparticipation

Moray Engage: https://engage.moray.gov.uk/tenant-participation

Phone: 0300 123 4566

Email: tenantparticipation@moray.gov.uk

Charter Outcome 4:
Quality of housing

Our aim is that…
Tenants' homes, as a minimum, when they are allocated are always clean, tidy and in a good state of repair, meet the Scottish Housing Quality Standard (SHQS), and any other building quality standard in place throughout the tenancy; and also meet the relevant Energy Efficiency and Zero Emission Heat Standard

The Scottish Housing Quality Standard (SHQS)

The SHQS was introduced by the Scottish Government in 2004 to improve the quality of social housing in Scotland. To meet the standard properties must be:

- Compliant with the tolerable standard
- Free from serious disrepair
- Energy efficient
- Equipped with modern facilities and services
- Healthy, safe and secure

Within the 5 criteria headings there are 55 separate elements that a property must meet in order to achieve the SHQS. Details about the standard can be found online at **www.gov.scot/policies/social-housing/improving-standards**

At 31 March 2026, 63% of our housing stock (4085 properties) met the SHQS. However, a total of 4% of our homes (257 properties) are classed as exemptions because work cannot physically be done at any cost, or where doing the work would cause unacceptable problems in the building. We will continue to investigate retrofit products which will allow us to consider cost-effective and technically possible improvements to properties.

Archiestown, High Street

An additional 2% (143 properties) are classed as abeyances, where works cannot be carried out for social reasons such as tenant refusals or because owner occupiers object to common repairs. We will make sure that those refusing improvements are contacted on a regular basis and encouraged to have work carried out.

During 2025/26, we identified 1,972 properties which do not meet the SHQS. In the past few years there have been some changes to the standard. Since January 2021, properties were expected to meet a higher energy standard, known as the Energy Efficiency Standard for Social Housing (EESSH). Further changes were introduced in early 2022 to meet new standards for fire safety and relating to the tolerable standard for electrical testing.

We have developed a Housing Investment Programme to address this. In 2025/26, we set aside over £36.4 million to carry out repairs, improvements and modernisation to tenants' homes.

Performance indicators	Our 2025/26 target	Moray Council 2024/25	Moray Council 2025/26	Scottish average 2025/26	How we compare with the Scottish average
% of properties meeting the SHQS	100%	44%	63%	90%	
% of properties meeting the EESSH*	90%	70%	77%	-	-

* The Regulator has paused the collection of EESSH data so the Scottish average is unavailable.

The Energy Efficiency Standard for Social Housing (EESSH)

The EESSH sets out the minimum energy efficiency standard for social housing. It was developed by the Scottish Government following consultation with social landlords and tenants and contributes towards the carbon emissions reduction targets set by the Climate Change (Scotland) Act 2009.

The first EESSH milestone set a minimum energy efficiency rating for each home rented by social landlords, dependent on house type and fuel type. The target date for social landlords to achieve this was 31 December 2020. A second milestone (EESSH2) has been set for December 2032 where all social housing should have a minimum energy efficiency rating of EPC band B or be as energy efficient as practically possible. Also, from December 2025, any social housing properties below EPC band D should not be re-let unless they are temporarily exempt. More information can be found online at: **www.gov.scot/publications/energy-efficiency-standard-social-housing-eessh-tenants-guide**

We have some properties which are exempt from the current EESSH standard (205 properties, 3%). This is mainly because the cost of the works required is excessive, there are technical reasons, or for social reasons (such as tenants refusing the works required).

We last carried out a stock condition survey in 2021 and are currently planning the next one. We encourage tenants to let us access their homes when surveys are carried out. This helps us identify any repairs or improvements that may be needed and makes sure that future investment is targeted where it is needed most and that homes are safe, well maintained and energy efficient.

Pinegrove, Elgin

We introduced a new Asset Management Team structure and are now developing our system to support their activities. These are critical milestones in improving how we manage projects, improve stock condition data and target future works to meet these housing standards. We are making progress on addressing our performance in this area despite facing challenges of increasing costs, recruitment issues within key trades and difficulty sourcing external contractors.

Charter Outcome 5:
Repairs, maintenance and improvements

Our aim is 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.

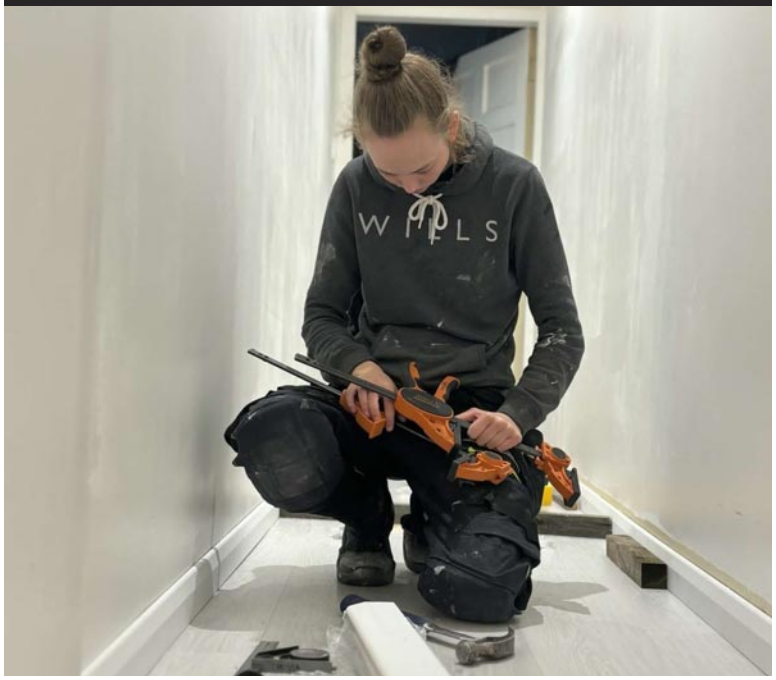
We want to make sure that your home is well maintained and repairs are carried out within reasonable timescales. During 2025/26 we carried out 17,004 repairs to your homes which is more than the previous year (15,919). This included 6,509 emergency repairs and 10,495 non-emergency repairs.

We want to make our repairs service as accessible as possible so tenants can report a repair in different ways, such as over the phone or on our website at:
housingrepairs.moray.gov.uk/cgi-bin/moray_iftr_index.pl

In 2025/26, 92% of our non-emergency repairs were carried out right first time within our local target timescales. We have found it difficult to measure this indicator mainly due to our job coding system and we know that our performance may be affected as a result.

Performance indicators	Our target	Moray Council 2024/25	Moray Council 2025/26	Scottish average 2025/26	How we compare with the Scottish average
Average time taken to complete emergency repairs	4 hours	2 hrs 25 mins	2 hrs 25 mins	3 hrs 27 mins	
Average time taken to complete non-emergency repairs	10 working days	6 working days	10 working days	9 working days	
% of repairs carried out right first time	95%	-	92%	95%	
Number of times did not meet statutory duty to complete a gas safety check	0	1	1	3	-
% of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service	90%	78%	78%	88%	

Carissa Anderson Apprentice Joiner



We have 5,100 properties with gas appliances, all of which must be checked every year. During 2025/26, one appliance was serviced 5 days after its annual due date because of a scheduling error. The issue was identified quickly and the safety check was completed as soon as possible.

To help us manage safety checks more effectively, we are developing a new servicing system. Initially, this will support our gas servicing programme by helping us keep track of inspections and make sure checks are completed on time. Longer term, we plan to extend the system to other important safety areas such as electrical safety and fire detection. This will help us to maintain high safety standards and give tenants greater confidence that their homes are safe and well maintained.

One of our biggest challenges is gaining access to properties to carry out these important checks. By giving us access when requested, you can help protect your household and your neighbours. Where access is repeatedly refused and there is a risk to tenant safety, our no-access policy allows us to force entry as a last resort.

Charter Outcome 6:
Estate management, antisocial behaviour, neighbour nuisance and tenancy disputes

Our aim is that…
Tenants and other customers live in well-maintained neighbourhoods where they feel safe.

Since October 2015 our Community Safety Team has been dealing with antisocial behaviour complaints. This team has the benefit of access to other Council services as well as the Police. We feel this approach improves both the investigation of your complaints and gives better outcomes for those experiencing antisocial behaviour.

Estate Walkabouts

During 2025/26 we received 647 complaints of antisocial behaviour which was lower than the previous year. Of these, 627 (92%) cases were resolved within the reporting year which is slightly less than the Scottish average.

By resolved we mean cases where:

- We have taken appropriate measures, as set out in our policy or procedures, to address the cause of the antisocial behaviour complaint and advised the complainant of the outcome; or
- We do not have the authority or powers to resolve the case and have provided a full explanation of our position to the complainant.

Performance indicators	Moray Council 2025/26	Scottish average 2025/26
% of antisocial behaviour cases reported in the last year which were resolved	92%	93%

To report antisocial behaviour
During office hours phone our **Community Safety Team on 0300 123 4561.**
If your complaint is more serious then you should call the non-emergency Police Scotland number on **101**.
You can also report antisocial behaviour online at **online.moray.gov.uk/form/auto/asb_ext**

Charter Outcome 7, 8, 9 and 10: Housing options and access to social housing

Our aim is that…
People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.

Tenants and people on housing lists can review their housing options. Also, people at risk of losing their homes get advice and information on preventing homelessness.

People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.

We are the biggest local provider of social rented housing in Moray and our allocations policy sets out how we make the best use of our housing stock. Our policy considers the needs, demands and wishes of applicants when allocating available housing stock.

June Jones,
Housing Options Officer

Our housing list is open to anyone over 16 years of age. We operate three lists for housing; a waiting list, a transfer list and a homeless list. A quota to guide allocations is set for each list and is agreed annually by our Elected Members.

During 2025/26, we let 470 properties and 30 of those were new builds let for the first time. Of the 470 lets, 249 (53%) were made to those who were assessed as homeless, 137 (29%) went to those on the waiting list and 84 (18%) were allocated to those on the transfer list.

The demand for housing in Moray remains high. As at the 31 March 2026, we had 2,496 applicants on the housing list which has decreased since the previous year (3,307) due to a list management review where applications were closed if applicants did not re-register or make contact within required timescales. Most of the housing list was made up of households on the waiting list (1,806 applicants), followed by the transfer list (589 applicants) and then the homeless list (101 applicants).

In 2025/26, five households competed for every available tenancy.

To help meet demand, tenants agreed that we should build 50 new homes each year.

Speyview Aberlour Phase 1

How to apply for housing

Tenants and other customers can apply for our homes using our online housing application system at: **www.moray.gov.uk/housingonline**

Stock turnover

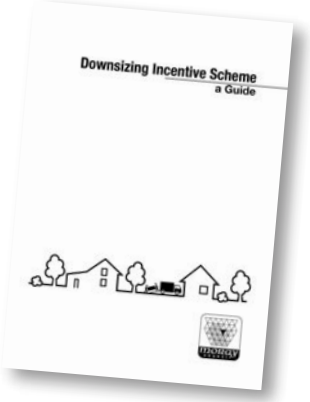
During 2025/26, 449 (7%) of our properties became vacant.

Performance indicators	Our 2025/26 target	Moray Council 2024/25	Moray Council 2025/26	Scottish average 2025/26	How we compare with the Scottish average
% of lettable houses that became vacant	-	7%	7%	7%	
% rent lost through properties becoming vacant	0.6%	0.7%	0.7%	1.1%	
Average time taken to re-let properties	32 days	36 days	30 days	52 days	

The average time to re-let properties decreased from 36 days in 2024/25 to 30 days in 2025/26. We try to let empty properties quickly to minimise rent loss. For example, we advertise properties that are difficult to let on social media and on our website to find suitable tenants. Our void improvement group meets regularly to improve processes and procedures.

Making best use of our housing

We continue to promote our **downsizing incentive scheme** which offers tenants a financial incentive and practical assistance to move home. The aim of the scheme is to encourage tenants to release larger properties (those with 3 or more bedrooms) for those with a greater housing need. The scheme also supports the transfer of tenants living in an adapted property where the specialist features are no longer needed by the household. More information on the scheme can be found online at: **www.moray.gov.uk/downsizing**



Charter Outcome 11: Tenancy sustainment

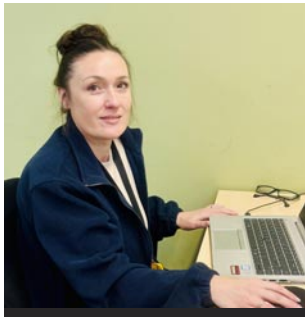
Our aim is that…
Tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available; including services provided directly by the landlord and by other organisations.

We continue to offer advice, information and support to our tenants so they can stay in their homes. Housing support can also be offered to tenants and other vulnerable people to prevent them from becoming homeless. The support offered depends on a person's individual needs.

Support may simply be advice and guidance or a more detailed person centred plan covering:

- accommodation
- practical skills
- health
- social issues
- emotional support
- education, training or employment
- finance

Our housing options service helps our customers to make better informed housing choices. In 2025/26, 857 households contacted our housing options team for assistance. We can also refer people to specialised services such as addictions, community care, mental health, debt advice or domestic abuse.


Karen Riddel
Area Housing Officer

We have consistently high levels of tenancy sustainment. Our supported accommodation team, housing support service, area housing teams and serious rent arrears management group have all played a part in preventing homelessness.

The percentage of tenants sustaining their tenancy in 2025/26 (93%) is better than the Scottish average (92%) and is similar to the previous year (93%). Below is a breakdown of the percentage of our tenancies that were sustained for more than a year.

Performance indicators	Moray Council 2024/25	Moray Council 2025/26	Scottish average 2025/26	How we compare with the Scottish average
% of new tenancies sustained – existing tenants	99%	95%	95%	
% of new tenancies sustained – homeless	90%	91%	92%	
% of new tenancies sustained – housing list	96%	95%	93%	
% of new tenancies sustained – all lists	93%	93%	92%	

Charter Outcome 12: Homeless people

Our aim is that…
People who are homeless or at risk of homelessness get prompt and easy access to help, advice and information; 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.

In 2025/26

477
Homeless applications received

474
Assessments made

470
Homeless decisions made within 28 day target **99%**

We are constantly reviewing and reconfiguring our temporary accommodation supply to meet the needs of homeless households. We have also implemented our Rapid Rehousing Transition Plan which is a housing led approach for rehousing people experiencing homelessness. The aim is to make sure they reach a settled housing option as quickly as possible and access to support for those with complex needs. Our Rapid Rehousing Transition Plan covers the period to 2026/27 and can be viewed on our website at:
www.moray.gov.uk/housingstrategies

Members of the Housing Needs Team

Charter Outcome 13, 14 and 15: Value for money, rents and service charges

Our aim is that…
Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

A balance is struck between the level of services provided, the cost of the services and how far current and prospective tenants and service users can afford them. Also, tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

The rent we collect is our main source of income. It helps us to make improvements to your home and deliver good quality services. It is important that you pay your rent on time as this is one of the conditions of your tenancy agreement.

Performance indicators	Our target	Moray Council 2024/25	Moray Council 2025/26	Scottish average 2025/26	How we compare with the Scottish average
Rent collected as a % of total rent due	97%	100%	99%	100%	
Gross rent arrears as a % of rent due	3%	3%	3%	6%	

In 2025/26, we collected 99% of the total rent due, which was slightly less than the Scottish average but met our target. This figure includes both current and former tenant arrears.

Our uncollected rent as a percentage of the total rent due was 3%. This is less than the previous year but remains better than the Scottish average of 6%. We perform well in this area but remain cautious about the potential long-term effects of welfare reform and the cost of living crisis, which may leave some tenants having difficulty paying their rent.

There were 3 evictions carried out during 2025/26 due to rent arrears.

If you are in rent arrears and are worried about the situation, we do want to help you. Please, contact your area housing officer on 0300 123 4566 and we will look at ways in which we can help.

For 2025/26, the overall average weekly rent for our homes is £82.70 compared to the local authority average of £94.06. Our average rent levels continue to be amongst the lowest in Scotland and offers the most affordable housing option in Moray. However, we recognise that Moray has additional challenges including a low wage economy and the challenges associated with our rural area.

Average Rent in Moray for Registered Social Landlords

Average Rent in North-East Scotland (Local Authorities)

At least every three years we review our Business Plan to make sure we can continue to provide housing services and invest in our homes. The plan looks ahead over a 30-year period and considers the investment needed to make sure homes meet the Scottish Housing Quality Standard (SHQS), the Energy Efficiency Standard for Social Housing (EESSH), safety standards as well as delivering our new build housing programme.

Like all households and organisations, we continue to face rising costs. Materials, supplies, labour, energy costs and borrowing costs have all increased. These costs put pressure on the Housing Revenue Account (HRA), which is the budget used to provide housing services and invest in our homes. We aim to keep rents affordable and find savings where we can, but rental income must cover the cost of providing services, maintaining homes and investing for the future.

As part of our 2024/25 rent consultation, tenants were asked for their views on proposed rent increase options, with a 6% annual rent increase agreed for the period 2025-2028. This gives tenants greater certainty about future rent levels and helps us continue to maintain and improve existing homes, meet safety and energy efficiency requirements and build new affordable homes.

Your feedback

No entries were received for our £100 shopping voucher prize draw for last year's report. We hope more tenants take part this time.

Thank you for taking the time to read our Annual Performance Report. Please complete our feedback survey to help us improve future reports.

You can fill in the survey online at the link below or by scanning the QR code opposite:

https://engage.moray.gov.uk/housing-performance/surveys/annual-performance-report

If you prefer, you can complete the feedback form below and return it to us in the **pre-paid envelope** provided.

To be entered into the prize draw, please submit your feedback by **31 March 2027.**

Please answer all questions.

Was the report relevant to you? ☐ Yes ☐ No ☐ Don't know

Was the report easy to understand? ☐ Too simple ☐ Just right ☐ Too difficult

Was the report detailed enough? ☐ Not detailed enough ☐ Just right ☐ Too detailed

What did you think about the design of the report? ☐ Very good ☐ Good ☐ Average ☐ Poor ☐ Very poor

Please use this space to tell us how we could develop or improve the next annual performance report:

We contact tenants when we need to gather feedback and opinions on housing issues. Would you like to be added to our list of interested tenants? ☐ Yes (please give your details at the end of the survey) ☐ No

Would you like to find out more about joining a tenant group? ☐ Yes (please give your details at the end of the survey) ☐ No

Your details

Fill in your details to be entered into the prize draw to win £100 of shopping vouchers.

Name:

Address:

Phone:

Email:

Preferred contact method: Post ☐ Phone ☐ Email ☐