



Spring 2017



Highland

# Housing Matters

## Taigheadas na Gàidhealtachd

### No such thing as a **free lunch?**

Iver Forsyth, Principal Housing Officer in Inverness, is involved in a new initiative aiming to help people eat healthily on a budget which can be a 'big ask' for some of our most disadvantaged clients.

While Community Services' Housing Options team strives in every case to provide accommodation for those in crisis, the facilities to store and cook food are sometimes limited or shared. So we're part of this project which along with colleagues from the voluntary sector, the NHS and Welfare Benefits Team, provides practical solutions. Inverness Foodstuff (IF) began as the 'good food option' for the homeless and vulnerable living in our City of Inverness. It is a young, fast-growing community project providing tasty and nutritious meals, company, advice and onward referral. Surplus food, which would otherwise go to waste, is donated by local retailers and superstores, and transformed into a healthy 3-course meal in 'ready-steady-cook' style each Tuesday and Thursday. We have 58 fantastic volunteers who cook, serve and welcome

- the participants through our doors. As an organisation
- IF strives to develop into a vibrant hub, bringing
- together a whole host of service providers which offer
- support towards a way out of homelessness and are
- currently working in partnership with the Highland
- Council and NHS to provide adult literacy, digital skills,
- employability support, benefits advice, arts & crafts
- therapy and dental advice!



**IMPORTANT INFORMATION INSIDE REGARDING...**

**UNIVERSAL CREDITS, HOUSING OPTIONS AND ADVICE AND SUPPORT**



# Stepping Up to Scrutiny SU2S

QUESTIONING  
LISTENING  
ANALYSING  
INTERESTED  
STEPPING UP TO SCRUTINY



The 'Stepping Up to Scrutiny' panel members completed their Scrutiny training in April 2016 and since then have undertaken further training and have chosen the topic for their first exercise.

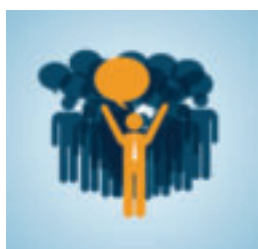
The panel have chosen to look at the housing complaints procedure within the Highland Council. They will be using various methods such as mystery shopping, visiting the service centres and speaking to frontline staff members. They work closely with Highland Council staff to see how we can improve housing services and they are fully supported throughout this.

Local Wick tenant Angela Krueger said 'I've been involved in the Scrutiny Panel since the beginning and found it to be worthwhile and interesting. I look forward to our upcoming visit to the Alness Service Centre to meet the staff and find out how complaints are handled'

The panel are looking for new members to join; this can either be as a full member or taking part in individual, specific tasks. Full training and support will be provided.



If you would like to find out more information on the Scrutiny Panel, how to get involved or to register your interest please contact us by emailing [communityservices@highland.gov.uk](mailto:communityservices@highland.gov.uk) and one of our Tenant Participation Officers will be in touch.



## Do you have what it takes to be a voice for your community?

My name is Mandy Macleman and I am the Tenant Participation Officer for Ross

& Skye. It is my job to ensure that any tenant, who is interested in doing so, is able to become involved in helping to improve the way that the Highland Council delivers its Housing Services.

I am looking for tenants in **Wester Ross, Lochalsh and Skye** who would be interested in volunteering to take part in a pilot project by becoming a "Village Voice". This would involve talking to your

friends and neighbours about their views on various aspects of the Councils Housing Service and feeding that information back to the Council; taking part in focus groups and consultations and putting forward the views of your community. We can offer you training in all aspects of the role and will pay any out of pocket expenses. There may also be opportunities to attend Conferences and Area Forums. If you think you might be interested in this opportunity please contact me on 07557 744413 or email [mandy.macleman@highland.gov.uk](mailto:mandy.macleman@highland.gov.uk)

# Universal Credit

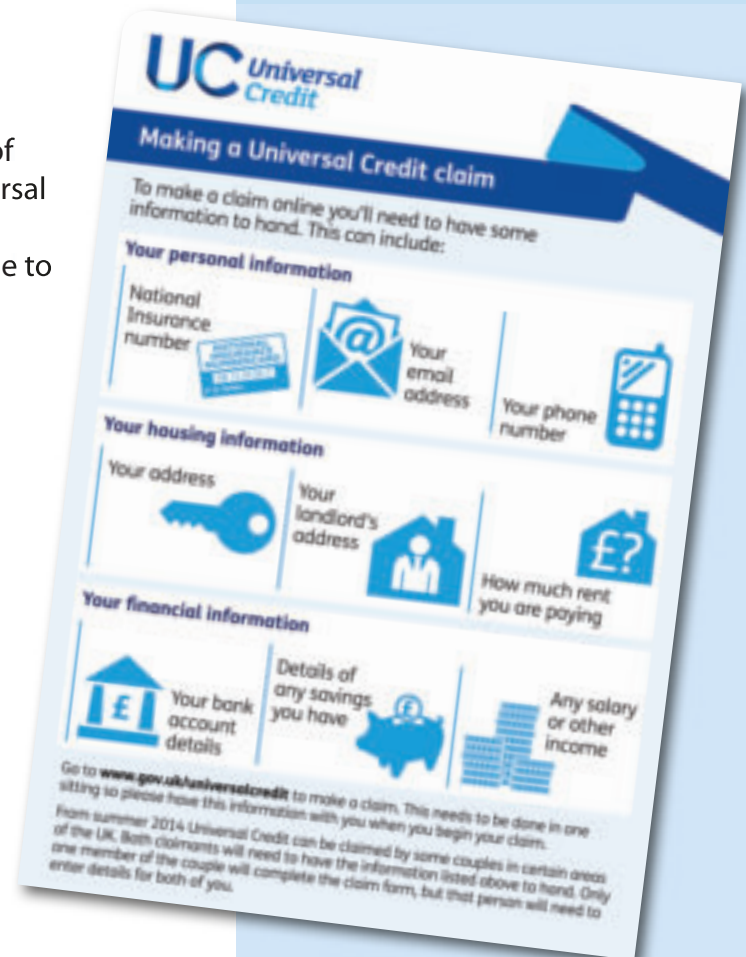
## What you will need when you make your claim for Universal Credit

### Universal Credit What is Full Service?

'Full Service' is a completely digital service and consists of one online account for everything relating to your Universal Credit claim.

Once you have created an online account you will be able to do the following;

- Make a claim for Universal Credit
- Report any changes to your circumstances
- View information on your account
- See when your next payment will be
- Interact with the DWP and your Work Coach
- See your Claimant Commitment
- Access your 'to-do list' which details tasks that the DWP expect you to do



### Universal Credit –Introducing the fully digital service

The 'full' service has now replaced the 'live' service within the Inverness Jobcentre area.

#### How might this affect you?

If you live in the Inverness Jobcentre area and are of working age and need to make a new claim for benefit, or are currently on existing benefits or Tax Credits and have a change of circumstance that would naturally trigger a new claim, you will have to claim Universal Credit.

If you are already claiming Universal Credits on 'live' service when 'full' service is rolled out you will be contacted by your local Job Centre who will advise you and assist you with changing your claim over to the full service.

Anyone on existing benefits e.g. Jobseekers Allowance, Employment and Support Allowance and Housing Benefit will gradually move over to Universal Credit during the next few years. The Department for Work and Pensions (DWP) will advise you when you need to claim Universal Credit.

**It is anticipated that Universal Credit Full Service will roll out to the rest of the Highlands in July 2017.**

## NEWS FLASH! Major Benefit Changes Happening

Are you under 22, single, childless, thinking of leaving home and may need to claim benefits? If so, you might be affected by new benefit changes. There are new restrictions on claiming help with housing costs. Call the Council's Welfare Support Team on 0800 0901004 to find out more.

Or contact them through [www.highland.gov.uk](http://www.highland.gov.uk)

# Universal Credit continued

## Help and Support

If you need help to get online or to manage your money, The Council's Welfare Support Team can help you. They offer digital and budgeting support and can help you with such things as setting up email accounts or opening bank accounts. Please contact them on **0800 090 1004** or email [welfare.support@highland.gov.uk](mailto:welfare.support@highland.gov.uk) for further advice and assistance.

If you require access to a computer to manage your online claim then please visit your local Service Point, Library or Job Centre.

**Remember -  
you could lose  
your home if you  
do not pay  
your rent.**

## When claiming Universal Credit you must:

- Ensure that you claim for help towards your rent when you make your Universal Credit claim.
- **Pay your rent.**
- Be aware that your first Universal Credit payment will take 6 or 7 weeks to arrive so you may accrue rent arrears.
- Contact your Housing Officer as soon as possible. – They can assist you with advice and information relevant to your circumstances.
- Notify the DWP of any changes in your circumstances, this includes your rent increasing, any employment or changes to your household.
- Make a separate claim for help towards your Council Tax. You can do this online at [www.highland.gov.uk](http://www.highland.gov.uk) through **Apply Once**
- Agree and follow the requirements of your 'Claimant Commitment', this will prevent your benefit being sanctioned and your money reducing.

## Benefit Cap

The benefit cap is a limit on the total amount of income from certain benefits a household can receive. If you receive more than the benefit cap allows then your Housing Benefit or Universal Credit will be reduced.

In Autumn 2016 the Benefit Cap was reduced. It is now

- £384.60 a week if you are a couple or have children
- £257.70 a week if you are a single person

If you are affected by the Benefit Cap you should have been contacted by the Department for Work and Pensions. If you are affected but haven't been contacted then please contact your local Housing Management Officer for further advice.

## New easy way to pay your rent!

You can now contact the Service Centre on the payments line **01349 886605** to make a rent payment using your debit card as well as getting an up-dated rent account balance.

The payments line is available all day every day allowing you to make payments in the evenings or at weekends – just make sure you have your account number handy!

Note there may be a charge if you use a credit card instead of a debit card.

# Moving On – Your Options & Choices



Now that Right to Buy has ended, many tenants are using other ways to buy or rent a home at an affordable price. There are a number of options on offer.

Over 550 households in Highland have benefited from the hugely popular low cost home ownership (LCHO) schemes in the last 5 years. Even more are benefiting from Rent to Buy schemes. They are helping to make a real difference in people's lives.

There are 3 different types of LCHO schemes – they all work broadly the same way. You buy a share and the Government holds the remaining share for you 'rent-free'.

## Low Cost Home Ownership

### Open Market Shared Equity

- You buy the majority share (between 60% - 90% of the price).
- Aimed at households on lower incomes.

### LIFT (Low-cost initiative for First Time Buyers) New Supply

- You buy a share of between 60% and 80% of a NEW BUILD property.
- Aimed at first time buyers.



### Help to Buy: Affordable New Build Scheme

- You buy a new build property from a participating house builder.
- The Scottish Government provides you with a loan of up to 15% of the property price.
- You must be able to fund at least 85% of the purchase price through a combination of mortgage and deposit.
- If you sell your property The Scottish Government gets their percentage back, or if you can afford to, you can buy out their stake.

## Rent BEFORE You Buy

### Mid-Market Rent

- Rental properties where the rent is set lower than private rates but higher than social housing rents.
- Very popular scheme and you will need to register your interest.

### Rent-To-Then-Purchase

- Mid-market rent is rent set lower than the private rates but higher than social housing rents.
- This allows you to save for a deposit to purchase your home.
- You can then go onto buy your home anytime in your 5th – 10th year if you are eligible.

### Rent to Buy Scheme

- For people wishing to rent and then buy a home in rural communities.
- Allows you to rent a new home for 5 years whilst saving up for a deposit.
- If you buy the house at the end of your rental period you get a cash-back "loyalty" sum.

### Where Can I Find out More?

Look on the organisations' websites below for more information. Or call and speak to them. There are new opportunities coming up all the time. Keep an eye on what's happening or register your interest with the organisations below and they'll keep in touch with you.

## Contact Information:

| PURCHASE ROUTE  | ORGANISATION                                 | CONTACT INFO   |
|---|--|--|
| <b>Rent to Buy</b>                                      | Highland Small Communities Housing Trust     | w: www.hscht.co.uk<br>e: info@hscht.co.uk<br>t: 01463 233549                                 |
| <b>National Housing Trust</b>                           | Highland Housing Alliance                    | w: www.highlandhousingalliance.com<br>e: info@highlandhousingalliance.com<br>t: 01463 251132 |
| <b>LIFT (Low Cost Initiative for First Time Buyers)</b> | Scottish Government via Highland Residential | w: www.highlandresidential.co.uk<br>e: LIFT@highlandresidential.co.uk<br>t: 01463 701271     |
| <b>Help to Buy</b>                                      | Scottish Government via Highland Residential | w: www.highlandresidential.co.uk<br>e: LIFT@highlandresidential.co.uk<br>t: 01463 701271     |

# Pay Less For Fuel

## Are you struggling with your energy bills?



### Want to pay less?

Fuel prices are on the increase. Energy bills are the biggest worry for many tenants. But there are HUGE savings to be made by changing to a new deal.

If you've never switched (or not switched in the last couple of years) you'll almost certainly save money by moving to a different deal.

If you want us to find you a better energy deal, call us NOW on this number.

HOMEENERGYSCOTLAND.ORG  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT

**Would you like to find a new energy supplier and save you as much as £345 a year?**

**The good news is you can get help:**

**Home Energy Scotland are working with Citrus. They will search on your behalf to find the best energy deals on the market for you.**

**Call Home Energy Scotland free on 0808 808 2282 to speak to a friendly advisor to get you started and save money.**

### What does this partnership offer?

- Savings – there is a potential to save, on average, up to £345 each year by using this service. It's 100% impartial. They find you every energy price from every energy supplier available.
- Hand holding – Not sure what to do? No internet? They explore options on your behalf, clearly explain them and give you support from start to finish.
- Hassle free – They correspond with energy suppliers on your behalf from start to finish.
- Completely impartial – at all times, Citrus Energy will find the best deals available to you.
- Trustworthy – the key focus is to find the best deals. If you are already on the best deal they will let you know.

This partnership is in addition to the existing advice & support which Home Energy Scotland offers Council tenants to help with energy savings.

“ I can't believe how much money we've saved by switching. We can leave the heating on for much longer and still not spend as much as before. ”



## Needing a Move? Maximise your options...

### Demand & Supply - Highland Housing Register (HHR) Housing Prospects Information

The supply of housing is greater in some communities than other. So is demand. This can influence how quickly you get an offer. Make sure your choices are realistic. There's now a handy tool on the Council's website. It helps you to choose the

communities to tick on your HHR application form. Search for 'housing supply' on the Council's website [www.highland.gov.uk](http://www.highland.gov.uk)

Remember, you can change the choices on your housing application at any time. Click and see before you apply.

There are other ways to move to your preferred community. Many tenants do this through mutual exchange.

**Find out more on [www.highland.gov.uk](http://www.highland.gov.uk)**



# HEALTH AND SAFETY

## ASBESTOS

Asbestos is a natural mineral which was used in building materials for many years. The Highland Council, in common with other local authorities owns houses which may contain these materials. Asbestos is only a health hazard if it is damaged or disturbed and the fibres are released into the air and inhaled.

## WHERE WAS ASBESTOS USED?

Asbestos is most commonly found in:

- Boards lining heating cupboards and heating cupboard doors.
- In the insulation of older models of storage heaters and warm air units.
- Heating and ventilation flues.
- Protective pads around behind or beneath cookers, boilers or electric consumer units.
- Boards forming enclosures to vertical pipe work.
- Textured coatings on ceilings – some types of artex.
- Some types of older vinyl floor tiles.
- Externally in parts of screen panels, fascia boards, soffits and as some rainwater gutters and pipes.
- In the material used on the roof and walls of some stores, sheds and garages.

## REMEMBER

- **Most asbestos in the home poses no risk to the people who live there.**
- **Asbestos that is in good condition or painted, covered by other materials or enclosed in ducts, cupboards etc. poses no risk if it is left alone.**
- **All asbestos is potentially hazardous but risk from it only occurs when it is damaged or disturbed.**

## IS THERE ANYTHING YOU SHOULD DO?

In order to protect your health and that of your family:

- If you are doing work in your home be sure that you know what materials you are working on or disturbing.
- Avoid having to scrape, sand, drill, knock holes in or dismantle any material that contains asbestos.
- If you are doing work in your home and you think there may be asbestos in the area you are working on, contact your local Housing and Property Services Office or Service Point. They will arrange for someone to contact you and give advice.

## WHAT IS THE COUNCIL DOING?

The Highland Council does not consider it necessary to remove asbestos from all our houses but we are carrying out asbestos surveys:

- Before we do any major works in our houses e.g. installing new heating.
- If we suspect that there is asbestos which may be disturbed when we go to do repairs.
- In common areas of blocks of flats.

## WHAT HAPPENS

### IF THE SURVEY SHOWS THAT THERE IS ASBESTOS?

After receiving a survey result the Council will take one of these three actions depending on the result:

- If the type of asbestos, location or condition has a high risk, we will have it removed safely by contractors with a special licence. They have to follow strict regulations to ensure asbestos is safely handled and disposed of in the correct way. This includes using specialised equipment and wearing protective clothes.
- With some asbestos, sealing or bonding will reduce or stop the release of fibres. In this case we will seal the asbestos and make sure that it is regularly monitored.
- If the asbestos is in a good condition, is sealed and not likely to be disturbed we will take no action but make sure that it is regularly monitored.

## 'Gas Safety...your safety'

If your gas heating is not working, please check the following –

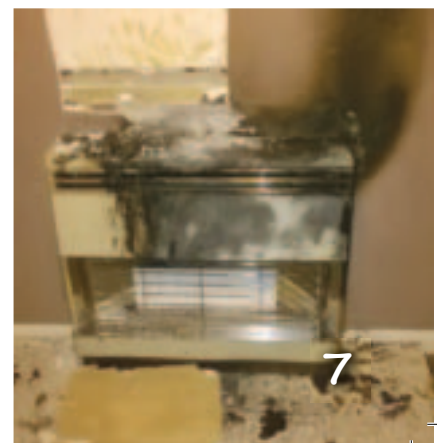
- do you have gas at your pre-payment meter?
- do you have electricity at your pre-paid meter?
- is the boiler thermostat at the relevant temperature?
- is the room thermostat at the relevant temperature?
- is the radiator thermostat at the relevant temperature?

Tenants should be aware that we will **re-charge the Engineer's costs to them, where above issues are brought to our attention.**

Following reports of safety issues with gas cookers, Council policy is that gas cookers should not be installed by tenants in our houses. If an unsafe cooker is found at the next annual gas service you will be asked to remove it.

## \*\*\*URGENT WARNING\*\*\*

The photos below show the consequences of drying clothes on or near heating systems. This could easily have resulted in a serious house fire and major risk to the lives of the tenants. Fortunately in this instance no one was hurt but please be aware of the dangers and **NEVER** dry clothes on or near the heating systems. **You will be responsible for covering the costs of any damage like this.**



# Tenant Mentor Project

Young tenants in Caithness are being encouraged to use their experiences of managing a tenancy to help support new tenants. Highlife Highland's Youth Development Team and Highland Council's Tenant Participation Officer, Lorna Simpson collaborated and ran the first pilot Tenant Mentor Project in Thurso during 2016. It was very successful and 4 young tenants completed the course and gained their ASDAN qualification.

Participants on this free course will learn a variety of transferable communication skills, as well as gaining a more in-depth knowledge of how the Highland Council's housing service operates and what support is available to young people.

Anyone interested in taking part in the next course which will be based in Wick should contact Lorna Simpson, Tenant Participation Officer on 07774337689 or [lorna.simpson@highland.gov.uk](mailto:lorna.simpson@highland.gov.uk).



*young people has been great. As well as having a logo, we've now got well over 500 paper and online responses to our survey.”*

The next step for Nairn Play is to evaluate this strong community feedback and develop it in to a plan for an amenity area. This plan will then form the basis for funding applications. Katrina Woods added:

## Nairn Group on a winning streak!

*Nairn Play is a community group which aims to improve play facilities in Nairn. They have been inspired by other tenants' groups around the Highlands who gained significant lottery funding to create new amenity areas in areas where there is a lot of council housing. The group recently held a logo competition, won by Nairn Academy pupil Paul MacDonald who was awarded a £25 voucher donated by the Co-Op.*

Nairn Play Vice Chairperson and Highland Council tenant Katrina Woods commented:

*“The Nairn Play logo will help people easily recognise the work we are doing. The support from local schools, businesses and*

*“We've had great support from Highland Council's tenant participation service – both with helping us to become a constituted group, getting our surveys printed and their staff supporting us as we develop our plans. Other tenants have had success with getting funding for their amenity areas and we hope this partnership approach will prove successful for us too.”*

Tenants interested in developing similar amenity area projects are welcome to contact Highland Council's Tenant Participation Officer Kate MacLennan on: 0755 7744420 or email [kate.maclennan@highland.gov.uk](mailto:kate.maclennan@highland.gov.uk)





# Sheltered Housing tenants Christmas event!

This year's Christmas meal for Sheltered housing tenants in Caithness was held in the Rugby Club, Thurso this year and was a fun event. Tenants helped to cook the meal under the watchful eye of Pat Groves, NHS Food & Health Co-ordinator and Santa made a surprise visit. Everybody thoroughly enjoyed this event and it was great to see tenants and staff coming together at this festive time.



On the 1st December 2016 The Highland Council Sheltered Tenants came together to get feedback on the Sheltered Housing Tenants yearly survey. We had over 60 tenants attending and over 130 responses to our Sheltered Housing Tenants Survey which we were able to discuss with the tenants and answer individual queries. It was a great day where tenants had the opportunity to gain advice and information regarding income maximisation, benefit entitlement, home energy savings and various other housing issues. We also had a little bit of fun with some interactive seated exercise demonstrations, some lovely soup and a little bit of Christmas cake to round off the day...



# Lochaber welcomes... new Community Wardens



New Lochaber community wardens Willie Duncan (left) and Matthew Prosser (right)

## **Highland Council Community Wardens Willie Duncan and Matthew Prosser have recently started work in Lochaber.**

They are happy to discuss and progress local issues in Lochaber, including dog fouling, anti-social behaviour, untidy gardens and fly tipping.

Warden Willie Duncan said "Its been great getting to know our local residents better over the last few weeks since Matthew and I started in post". "We look forward to helping residents in Lochaber get the most out of their Council services"

Residents in Lochaber are welcome to contact their new wardens on **07786 832887** or **07786 833968**.

# Do you have adequate Home Contents Insurance?

The Highland Council has buildings insurance cover for all properties let to tenants. This insurance covers things like fire or flood damage to the property itself. However, Highland Council **does not insure** your furniture, belongings or decorations against theft, fire, vandalism and other household risks. Under a special scheme arranged with Allianz, it's easy for you to protect your belongings.

You can arrange your insurance at a special low cost rate and the scheme is open to all the council's tenants.

## What will it cost?

Weekly premiums start from as little as £0.58 (£0.62 from 1st April 2017) for £9000 cover, with a reduced starting rate of £0.39 (£0.41 from 1st April 2017) and £6000 cover for over 55's.

## How do I pay for the insurance?

It's easy - premiums can be paid along with your rent. When you are accepted onto the scheme you will receive a welcome letter which will advise you of the amount you need to pay and when the first payment has to be made. You will also receive a payment card (similar to your rent card) to allow you to pay at the same time and place you pay your rent – or you can set up an easy Direct Debit.

## What is covered?

The insurance covers things such as your furniture, TV, clothing, carpets, electrical items and general household goods. There is also cover for personal liability. Full details of the policy



cover applying are available on request.

## What events would I be insured for?

You would be covered in event of a fire or flood in your home, vandalism, and other household risks - these are just examples of the types of risk your contents will be insured for. Full details of the policy cover applying are available on request.

## Is there an excess to pay?

There are no excesses to pay on this policy but the amount payable for specific items may be limited e.g. equipment up to £1,000 limit per item, or the cost of replacement of external locks if your keys are stolen up to £250. Only a proportion of some costs will be payable, e.g. costs to cover kennelling pets.

Full details and an application form are included in the Insurance Prospectus which is available from all Service Points or on our web-site – search for Home Contents Insurance at [www.highland.gov.uk](http://www.highland.gov.uk).

## Changes to

# Community Services

Housing Services are part of the Council's Community Services. We have moved to a clear 'functional' split where each part of the service is managed by a single Head of Service. **William Gilfillan is the Director of Community Services** and the Heads of Service reporting to William are as follows:

- Head of Housing & Building Maintenance  
**David Goldie**
- Head of Performance & Resources  
**Caroline Campbell**
- Head of Roads & Transport  
**Tracey Urry**
- Head of Environmental & Amenity Services  
**Andy Summers**

For Housing Services the following arrangements are being implemented.



## Tenant Participation - Get Involved - Contact Us

If you would like any further information on Tenant Participation and how you can become involved with influencing service delivery then please contact us on [communityservices@highland.gov.uk](mailto:communityservices@highland.gov.uk) and one of our Tenant Participation Officers will be in touch