The Highland Council HOUSING MATTERS CUISEAN TAIGHEADAIS

Annual Customer Report





About this Annual Customer Report Mun Aithisg Luchd-ceannaich Bhliadhnail seo

In April 2012, the Scottish Government introduced the Scottish Social Housing Charter (SSHC). The Charter sets out 16 outcomes and standards that the Scottish Government expects landlords to achieve when delivering services to their tenants and service users.

From 2012 onwards, landlords have been expected to annually self-assess their performance against each of the Charter outcomes and report this to the Scottish Housing Regulator (SHR) in May of each year. This is called the Annual Return on the Charter (ARC). A copy of our Annual Return on the Charter can be found online at: www.scottishhousingregulator.gov.uk/find-and-compare-landlords/highland-council

In addition to reporting to the SHR, the Council must also report its performance to its tenants and other service users by 31 October each year. This is our fourth '**Housing Matters**' Annual Customer Report: it tells you how the Housing Service performed from 01 April 2018 until 31 March 2019.

The report doesn't cover all 16 outcomes and standards but it focuses on those areas tenants have told us they are most interested in. The purpose of this report is to provide you with clear, accurate information about areas of our performance.

We hope that you find this year's Annual Customer Report to be meaningful and informative. Our tenantled Finance Group have played an important role in setting out what information they feel would be of most interest and benefit to you, and we would like to offer a special thank you to them for their help in preparing this report.



We would really appreciate your feedback and would like to know what you think about the report. Your views and comments will help us to improve future reports and provide the information you want to know about. You can do this by completing the feedback form on the back page.

The Highland Council as Landlord ComhairlenaGàidhealtachdmarUachdaran

- We provide housing and deliver housing services across a third of the land area of Scotland including the most remote and sparsely populated parts of the United Kingdom.
- On 31 March 2019, we owned and managed 14072 council houses in 223 communities in city, town, rural, remote rural and island locations.
- There were **298** staff providing direct housing services at 31 March 2019.
- We provide information about our services in printed and on-line publications, including a tenant newsletter, local news and press releases, a tenancy handbook, a repairs handbook, information leaflets and traditional mailings. Committee meetings are web-cast and accessible from the Council's website at: www.highland.gov.uk



During 2018/19 we let **1138** properties. **449** lets (39.5%) were made to those who were assessed as homeless, **393** lets (34.5%) went to those on the waiting list and **296** lets (26%) were allocated to the transfer list.

The demand for housing in the Highlands remains high. To help meet demand, the Council is on track to deliver **2,500** new affordable homes across the region by 2022.

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Apartment size	Number of properties	Weekly rental charge 2016/17 £	Weekly rental charge 2017/18 £	Weekly rental charge 2018/19 £	Scottish average 2018/19 £	How we compare with the Scottish average
bedsit	245	59.91	61.31	61.55	£70.22	
1 bed	3616	66.22	67.08	67.66	£76.10	
2 bed	5750	72.49	73.40	73.98	£77.70	۲
3 bed	4075	81.24	82.13	82.60	£84.44	۲
4 bed +	386	90.49	109.32	110.18	£93.49	•
	14072					

Overall average weekly rent for all apartment sizes in Highland

* Rent figure includes service charges and elements for new supply and includes HRA properties used as temporary accommodation (288 units)



This annual report covers services provided by the Council as a landlord, paid for from income received into the Housing Revenue Account (HRA). To date the Council has actively sought to minimise the impact of budget reductions on housing service delivery by seeking efficiencies through improving processes, developing new ways of working through exploiting technology and reviewing structures. The 'value for money' of services funded by the HRA is a key part of the Scottish Social Housing Charter. Scrutiny of the HRA is a key priority for tenants. To help ensure that tenants receive the maximum benefit from their rents and ultimately the best standards in service. Highland Council tenants have formed a Finance and Participation Group. The Group's remit is to agree how tenants should be consulted on the HRA and have an active voice in decisions affecting the HRA.

What is the Housing Revenue Account?

The Housing (Scotland) Act 1987 sets out the requirement for local authorities to maintain a dedicated account in relation to their housing stock. This separate account is called the Housing Revenue Account (the HRA). The Act specifies what a local authority can charge to its HRA and what income can be credited to it. HRA money and assets such as council houses must be used to benefit current tenants or people who may become council tenants in the future.

- Reducing the amount of money tenants owe us in rent arrears is important, as it affects the amount we spend on key services such as repairs. This year has been challenging due to the impact of Universal Credit on our tenants, however we have been very proactive in responding to the changes. We have discussed the changes with all those affected and have successfully secured Discretionary Housing Payments (DHP) for many of our tenants.
- The amount of rent due to the Highland Council in 2018/19 was £48,447,212

What this report does not cover: The General Fund

The Housing Revenue Account is separate from the Council's General Fund.

The General Fund is the account your Council Tax goes into, as well as the grants given to local authorities by the government. The General Fund pays for things like repairing potholes, gritting roads in winter, street lights, bin collection, social-care services and education.

Housing Revenue Account - rent collected

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
Rent collected as a % of total rent due	99.3% £47,498,886	98.1% £47,263,400	98.98% £47,953,318	99.1%	•

Housing Revenue Account – how rent was spent as reported to Care, Learning and Housing Committee, May 2019

Budget heading and description	2016/17 Annual Spend			017/18 val Spend		018/19 ual Spend	Increase/ Decrease from previous year
	% of overall Spend		% of overall Spend		% of overall Spend		(£)
Supervision and Management This heading covers the day to day costs of running the housing service items such as staff wages, heating and lighting in offices, printing, postage etc. and includes our contribution to the funding of advice services such as CABs in Highland.	15%	£7,800,000	17%	£9,155,000	17%	£8,522,000	(£633,000)
Repairs and Maintenance These are the costs of the day to day maintenance of council houses including grounds maintenance and work carried out on empty houses (voids).	30%	£15,456,000	32%	£17,039,000	34%	£17,547,000	£508,000
Corporate Support This heading covers our service contribution to corporate services we use such as legal services, IT services & business support.	7%	£3,556,000	7%	£3,627,000	7%	£3,612,000	(£15,000)
Loan charges These are the loan charges related to money borrowed to improve or build council housing.	37%	£18979,000	33%	£17,584,000	35%	£17995,000	£411,000
Contribution to the Capital Programme This heading covers money from the HRA which is identified to help fund capital expenditure for instance to fund the installation of new heating systems, kitchens, bathrooms etc. Councils can decide how much of a contribution can be made from revenue income to fund capital expenditure.	9%	£4,828,000	9%	£5,103,000	5%	£2,773,000	(£2,330,000)
Voids This heading covers the rental loss from houses and other rent voids.	2%	£858,000	2%	£1,052,000	2%	£997,000	(£55,000)
Total	100%	£51,477,000	100%	£53,560,000	100%	£51,446,000	(£2,114,000)

Source: HRA Revenue Expenditure 2016/2017, 2017/2018 & 2018/2019

The view from a tenant's front door:-

The Housing Revenue Account (HRA) is kept separate from all other Highland Council accounts to pay for everything to support social housing. The above summary shows the total HRA expenditure went down by £2,114,000 compared to the previous year but the amount spent on Repairs and Maintenance went up by £508,000. The Supervision and Management costs also came down by £633,000. During this year loan charges went up by £411,000 compared to the year before but because the overall expenditure went down this is £35 of every £100 – which was slightly higher than the spending on repairs and Maintenance. However the trend is that the loan charges will increase in actual value and may continue to rise as more houses are built. By comparison the loss from void rents was a total of £997,000 which is a decrease of £55,000 compared to the previous year.

Finance and Participation Group

Rent increases

Over the last 6 years, by keeping as efficient as we can, we have managed to keep our rent increase below the rate of inflation, keeping rents affordable while still delivering a service and improving homes with new heating, kitchens, windows etc.

The weekly rent was increased by **3%** from April 2019.

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
Rent Increase	1%	0.5%	3%	%	۲

During 2018/19, our overall average weekly rent was £75.20. Our rents continue to compare well to other social housing providers in Highland

The	Lochalsh & Skye	Pentland	Albyn	Lochaber	Cairn
Highland	Housing	Housing	Housing	Housing	Housing
Council	Association	Association	Society	Association	Association
£75.20	£74.85	£79.78	£80.46	£84.93	£86.27

It is important that our rents are affordable, but they also have to provide enough income to make sure we can pay for the things we need such as loan charges, repairs and maintenance to houses, and other costs. Setting rents too low can mean that we cannot afford to provide services to you – setting them too high means it is difficult for people to pay their rent – we need to get the balance right.

Rent arrears management

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
Gross rent arrears (all tenants)asat31March eachyearasa%ofrentdue	4.68% £2,282,604	5.03% £2,458,571	4.86% £2,377,995	5.7%	۲

- the money owed to The Highland Council in rent during 2018/19 was **4.86**% of the rent due.
- This means **£2,377,995** of current rent had not been paid to the HRA, reducing the money we have to provide services. This figure also includes £470,594 owed by former tenants. In 2018/19, we took legal action against **401** tenants which led to **33** tenants being evicted for rent arrears. We only use eviction as a last resort where tenants will not work with us to address their arrears.
- Accounting good practice means that in some cases we have to "write off" rent owed by former tenants when the person has died or moved away and we cannot trace them. The value of former tenant arrears written off in 2018/19 was **£213,581.**

If you are struggling to pay your rent please contact your Housing Officer. If you are worried about money you can get free, independent help and assistance from the Council's Welfare Support Team on 0800 090 1004 or from your local Citizen's Advice Bureau.

Universal Credit impacts

Universal Credit was first introduced in Highland in 2013, since then the number of tenants claiming this new benefit has increased year on year.

Unlike the old benefit system where you had to claim each benefit separately, Universal Credit has rolled all six benefits into one single monthly payment. This payment includes money for you and/or your partner, your children, help towards caring responsibilities and childcare costs and money to help you pay your rent. This means that if you are in receipt of Universal Credit you will have to pay your rent to the Council yourself. From 04 October 2018, the Scottish Government introduced changes to how Universal Credit (UC) can be paid for people living in Scotland and making a new 'full service' claim to UC. 'Full Service' is the fully digital UC system where you interact with the DWP through your online journal. The changes allow you to choose the frequency of your payments, monthly or twice monthly, and whether you would like the housing element paid direct to us or not.



Since Universal Credit started in the Highlands we have seen a continuous increase in the level of rent arrears. This is because Universal Credit claimants have to wait at least six weeks for their first payment to come through from DWP. In cases where we receive the housing cost element on behalf of our tenants, the Council can wait up to ten weeks for the first payment. This presents a risk to individual households and the Council's HRA which may affect the services that we are able to deliver.

We are working closely with the DWP and the Council's Corporate Resources Service to help support affected households and reduce the potential impact of increasing rent arrears on the HRA.

If you or someone you know if affected by Universal Credit and you have any questions about Universal Credit you can contact the Council, your local CAB office, local Job Centre or go online at: **www.gov.uk/universal-credit**

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/18	How we compare with the Scottish average
% rent loss through properties becoming void	0.94% £460,087	1.03% £503,405	0.79% £382,732	0.9%	۲
Average length of time takentore-letpropertiesin the lastyear	38.8 days	36.6 days	36.7 days	32 days	0

Empty Homes - average time taken to re-let properties

During 2018/19, **1176** (8.6%) of our properties became vacant. On average, it took us **36.7 days** to relet our empty properties.

Average re-let times over the last year has remained similar to 2017/18 although performance remains below our Highland target of 35 days. This can partly be attributed to low demand in some areas of Caithness and Sutherland which has a disproportionate impact on overall performance on re-letting empty homes.

Despite this the figures for void rent loss appear improved, this is because the Regulator requires us to calculate re-let times and void rent loss in different ways. At the end of 2018/19 we had **0.79%** of rent loss from empty properties compared to 1.03 % in 2017/18.

Empty Homes - repair costs

	Highland 2016/17	Highland 2017/18	Highland 2018/19
Average cost (per property) of repairs to empty homes	£2,790	£3,162	£2664

Quality of Homes Càileachd Dhachaighean

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

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

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
%ofstock meeting the SHQS*	92.17% 12,862 properties	94.68% 13207 properties	95.5% 13444 properties	93.8%	۲
% of stock at or above the appropriate NHER and SAP ratings*	92.36% 12,837 properties	90.68% 12,654 properties	95.5% 13,444 properties	93.8%	۲

*SHQS = Scottish Housing Quality Standard / NHER = National Home Energy Rating / SAP - Standard Assessment Procedure rating

At 31 March 2019, **95.56%** (13475 properties) of the Council's housing stock met the SHQS with the exception of 4.24% (597 properties) exemptions and abeyances. These include properties which are either "hard to treat" or where the cost of the work would not be an effective use of your rent money or where the cost of the work would be uneconomical, such as properties located off the gas grid that do not have the cheapest fuel options available to them. We continue to look at a range of options to reduce the number of exemptions and abeyances.

	Highland 2017/18	Highland 2018/19
%ofhomesmeetingtheEESSH	66.8% 9,322 properties	71.8% 10,102 properties

The Scottish Housing Quality Standard (SHQS) has been replaced with the "Energy Efficiency for Scottish Social Housing" (EESSH). The EESSH sets out the minimum energy efficiency standard for social housing. It has been developed by the Scottish Government following consultation with social landlords and tenants and will contribute towards the carbon emission reduction targets set by the Climate Change (Scotland) Act 2009. Landlords must make sure that all social housing meets the new standard by December 2020.

We will continue to improve the quality of our housing stock through our Capital Programme. In 2019/20, we will spend around **£13** million to carry out repairs, improvements and modernisation to tenants' homes. This level of expenditure is likely to continue in future years so that as much of our housing stock as possible meets the EESSH.

Satisfaction with homes

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
% of existing tenants satisfied with the quality of their home	69.46% based on 5135 survey responses	69.46% based on 5135 survey responses	75.48% based on 2309 survey responses	89.1%	٠

We send surveys to all our new tenants to gather their views on the standard of their home when moving in. Of the 1138 surveys issued in 2018/19, 84 (7.4%) were returned. Findings are shown in the table below:

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	Howwecomparewith the Scottish average
% of tenants satisfied with their home when moving in	71.79% based on 195 survey responses	76.47% based on 119 survey responses	84.52% based on 84 survey responses	91.6%	۲

As our tenant, your opinion is vital to us and we want to know how you feel about your home and the services that we provide as your landlord. That's why we will soon be launching satisfaction surveys for all aspects of housing services and inviting you to have your say!



Tenants' views are at the heart of all forms of tenant participation because no one can tell us exactly how good or bad services are for tenants better than those in receipt of the services. Alongside these surveys is our 3 yearly customer satisfaction survey, which is used for strategic planning and informs our annual report on the Scottish Social Housing Charter (SSHC).



We want to deliver great services that meet and exceed tenant expectations. We strive to be the best - but your involvement is essential to make this possible.

Maintenance of Homes Cumail Suas Dhachaighean

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
Average length of time taken to complete emergency repairs	6.9 hours	6.41 hours	5.79 hours	3.6 hours	•
Average length of time taken to complete non -emergency repairs (working days)	6.8 days	7.4 days	7.18 days	6.3 days	
% of repairs carried out in the last year completed rightfirst time	94.1%	94.27%	94.27%	92.1%	۲
% of repairs appointments kept by trades	87%	90.46%	93.93%	96.1%	۲

The Housing Service has worked hard to improve the housing repairs service which has allowed us to complete repairs more quickly and professionally.

Whilst our performance improved slightly against some indicators in 2018/19, we still perform well against more measures when compared with other landlords and have plans in place to ensure that our performance continues to improve.

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
% of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs service	93.51% based on 3,387 responses out of 3,622 surveys issued	94.38% based on 2,988 responses out of 3166 surveys issued	90.25% based on 1569 responses	93%	۲

We have been speaking to tenants to find out the areas of the repairs service they are unhappy with. Overall satisfaction has increased significantly, but is still an area Housing Services wish to improve on.



5 Managing our estates, antisocial behaviour, neighbour nuisance and tenancy disputes A'stiùireadh ar n-oighreachdan, giùlan mì-shòisealta, nàbaidhean croiseil agus connspaidean gabhaltais

We want to make sure that our tenants live in neighbourhoods where they feel safe and that are well maintained. Responding to, investigating and managing antisocial behaviour can be complex and resource intensive. A range of partner organisations participate in managing antisocial behaviour on a case by case basis. This includes: Housing Associations, Victim Support Scotland, Police Scotland, the Scottish Fire and Rescue Service, NHS Highland, Highland Council's Environmental Health, Care and Learning Services, Highlife Highland, Alcohol and Drug Partnership and other related third party organisations.

Antisocial behaviour cases resolved within target timescales in 2018/19

	Highland 2016/17	Highland 2017/18	Highland 2018/19	Scottish average 2018/19	How we compare with the Scottish average
% Antisocial behaviour cases resolved within target timescales in 2018/19	84.58	82.43	82.78	87.3%	•

By resolved we mean cases where:

- we have taken appropriate measures, as set out in the policy and 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.

Antisocial behaviour is categorised to help manage and respond to complaints.

Category	Definition	Timescale
A	Minor breach of tenancy conditions, disputes solely between two neighbours.	Investigate and update complainant within 10 working days
В	Antisocial behaviour, where the behaviour is of a serious and persistent nature.	Initial investigation and assess. Contact complainant within 5 working days to advise of assessment
с	Severe antisocial behaviour, where the Police are involved.	Visit/interview complainant and request information from the Police within 2 days

If you are experiencing any problems please contact us immediately on **01349 886602**.

If you wish to report any criminal activity, telephone Police Scotland on 101 or if you want to pass on information about crime anonymously telephone Crimestoppers on 0800 555 111.

6 Complaints & Comments Gearanan & Beachdan

All tenants have the right to complain if they are not satisfied with the level of service that we provide. We take complaints very 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 prevent the issue from happening again. You can find out more about complaints including how to complain from the Council's Complaints leaflet - contact us for a copy or go to the Council's website at :

www.highland.gov.uk/info/670/consultations_complaints_and_compliments/368/make_a_complaint.

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

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



The percentage of 1st and 2nd stage complaints responded to in the last three years within the SPSO guidelines was as follows:

	2016	/17	2017	7/18	2018/19				
	No. complaints received	No. complaints Upheld	No. complaints received	No. complaints Upheld	No. complaints received	No. complaints Upheld	% responded to within SPSO timescales	Scottish average 2018/19	How we compare with the Scottish average
Stage 1	362	83 (25.54%)	319	87 (27.27%)	252	100 (39.68%)	97 (38.49%)	89.42%	۲
Stage 2	27	7 (25.93%)	28	27 (96.42%)	20	6 (31.58%)	14 (73.68%)	86.28%	۲



To ensure your estates are kept clean and in good condition we would like tenants to participate in 'Rate Your Estate' walkabouts and help us prioritise the type of improvements you would like to see in the neighbourhoods that you live in.

We will soon be consulting tenants to seek your views on:

- how often do you think 'Rate Your Estate' walkabouts should be carried out?
- what estate improvements would make most difference to you?
- would you be interested in working as part of a group to help prioritise improvements and make sure these are reflected within the Council's housing investment strategy?

We have set an annual budget of £630,100 for 2018/19 to improve your housing estates. It is important that we hear your ideas.

If you are interested in joining a 'Rate Your Estate' working group or if you would like more information please contact Mandy Macleman, Principal Tenant & Customer Engagement Officer.

01463 702683

mandy.macleman@highland.gov.uk

Community Services - Housing Team The Highland Council Glenurquhart Road Inverness IV3 5NX



Tenant Participation first started in the Highlands in the 1990's, however it was the Housing (Scotland) Act 2001 that gave tenants the rights to work more closely with their landlord towards the delivery of better services.

Getting involved volunteer

We believe that tenant involvement should be positive and active. Consulting and involving tenants in the

services we provide is at the centre of what we do. To be successful, tenant involvement relies on effective communication between tenants and the Council and their involvement in the decision making process. Tenants have played a key role in shaping and monitoring housing services for a number of years and we acknowledge the importance of tenant engagement and consultation to ensure continuous improvement and tenant satisfaction.

Our 2018 tenant satisfaction survey revealed that 63% of tenants who responded were satisfied with the opportunities given to them to participate in our decision-making processes. This is still below the Scottish average and we are currently working to develop a model of tenant participation that best suits the needs of our tenants, a model that offers involvement opportunities that are convenient to tenants and offer a personal as well as a collective say. We want to look beyond government expectations and provide greater choice, more incentives, training and development opportunities and increased flexibility in our approach to involving tenants.



Formal opportunities for involvement

Communications working group

The Tenant Communications working group meet on a regular basis with the Tenant Participation Team to plan, design and contribute to the tenant newsletter 'Housing Matters'. The group also has a direct input into the review and introduction of all Housing Services literature and publications.

Scrutiny Panel

The Highland Tenant Scrutiny Panel is involved in scrutinising the delivery of housing services. The Panel monitors the quality of service delivery against defined standards and can undertake on-site inspections. They are empowered to call managers to account if services do not meet the required standard and their feedback forms part of overall performance monitoring.

Finance Group

The Finance Group is another tenant-led group, it's remit is to focus primarily on the Housing Revenue Account (HRA). The group acts as a 'critical friend' by analysing HRA expenditure, questioning and challenging the Council as part of a constructive and structured approach to continuous improvement.

Area Tenants' Forum

We currently have two area Tenant forums active in Highland, one in Inverness and one covering Caithness, Sutherland and Easter Ross. They both meet quarterly

Registered Tenants and Residents Group

At this time there are 16 registered groups across Highland. Most groups meet at least six times a year, some monthly. If you would be interested in setting up a group in your area, please contact us – we can help. We can also provide funding towards running costs.

Informal opportunities for involvement

- by taking part in surveys either by email, online, text, phone or post
- customer panels
- community events/open days
- estate walkabouts
- focus groups
- by becoming a TenantInspector
- by becoming a Mystery Shopper
- training and development opportunities
- by becoming a Community Voice

For tenants who do not have time or are unable to attend meetings, there are still ways of working with us to **make your voiceheard**.

Our List of Interested Tenants is a database of Council tenants who are happy to give their views but are unable to get involved in meetings or activities. If you would like to find out more about Tenant Participation or our List of Interested Tenants please contact your Tenant Participation Officer. Contact details can be found below.





Contact your Tenant Participation Officer for more information on how to get involved or email tenant.participation@highland.gov.uk:

lf you live in:	Contact	Contact details		
Caithness, Sutherland, Easter Ross	Lorna Simpson	07774 337 689		
		lorna.simpson@highland.gov.uk		
Inverness	Karin McKay /	07785 477 696		
		<u>karin.mckay@highland.gov.uk</u>		
		07387 234 107		
	Catriona Leyland	catriona.leyland@highland.gov.uk		
Padanach & Strathenov Nairn	Catriona Louland	07387 234 107		
Badenoch & Strathspey, Nairn	Catriona Leyland	catriona.leyland@highland.gov.uk		
Ross, Skye & Lochaber	Karin McKay	07785 477 696		
		karin.mckay@highland.gov.uk		

