

Housing Matters

Taigheadas na Gàidhealtachd

(Special Covid and Customer Report issue)
Autumn 2020

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Mark Rodgers - Chief Executive Officer Housing and Property

I am originally from Edinburgh and started off working in a night shelter for the homeless in 1993, and then moved into general needs housing in the late 1990's - in the main working across the housing management, homelessness, housing law, property repairs and stock investment/asset management functions. Along the way I have gained BA (Honours) Housing Policy and Management and have professional memberships with Chartered Institute Housing (CIHCM), Royal Institute of Chartered Surveyors (AssocRICS) and Chartered Institute of Building (CIOB).

For more than 25 years' I have worked across a range of housing associations and councils both in Scotland and England, for the last 5 years working as Director of Housing with Dudley Metropolitan Borough Council. I joined Highland Council in February 2020. I have many goals I wish to achieve as ECO of Housing and Property, one is to ensure that our tenants have high-quality, affordable housing, and that we have enough of it, across all our Highland Communities. This is a big challenge, which I am very much looking forward to tackling. Alongside this I aim to ensure that all Highland Council buildings are fit for purpose now and in the years to come. I am looking forward to my future with Highland Council and working with communities, councillors and colleagues to achieve our goals in Housing and Property.



Cllr. Ben Thompson - Chair, Housing & Property Committee



I grew up in Fort William (Claggan) and live very near there now, so I have been in and around the Council housing service since I was very small. The Ward I represent includes one of the largest areas of Council housing in the Highlands.

The positive impact that Council housing has had on our Highland communities has become even more apparent to me over the years. The Council will deliver 2500 high-quality new houses between 2017 and 2022 to increase housing availability, but despite that keeping up with increasing demand is still a huge challenge in some areas.

The decision to establish the Housing & Property Committee which I now chair reflects the Council's recognition that not enough focus was given to Housing issues in the past. I am committed to making sure the new Committee delivers better

scrutiny and oversight for tenants, Councillors and the general public.



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Just 'like' our page and you will be notified when we post updates.

Find us on Facebook - **Highland Tenants Together**

You can also call us on **01463 702683** or
email: tenant.participation@highland.gov.uk

INTRODUCTION

Getting *Involved*...



Tenant Participation Throughout Lockdown!

On 20th March, 2020 everything changed for everyone! Schools, offices and shops closed and the most vulnerable people in our communities had to start “shielding”. All meetings had to be cancelled and tenant participation, as we know it, ground to a halt!

We spent the next five weeks trying to contact as many of our 14,000 tenants as possible to carry out welfare checks and make sure that anyone who needed assistance got it. We made over 3,000 phone calls to tenants, sent nearly 4,000 emails and contacted nearly 7,000 tenants by text!

Once it became clear ‘lockdown’ was going to continue for some time, we looked for different ways to connect with our tenants using technology. In addition to keeping in touch via telephone, we began trialling the use of Microsoft Teams to carry out video calls with tenants so we could not only hear them but see them

too! For those without access to technology, we went about sourcing tablets for them and carried out tutorials over the phone as to how to use them. We now have several tenants and residents’ groups meeting weekly and monthly online and we use Teams to meet with individuals and for our Tenant Scrutiny Panel, Finance Group and Area forum meetings.

As well as the weekly / monthly meetings we’ve also held virtual coffee mornings, online quizzes and a series of informative webinars!

If you would like to take part in these webinars, or in any of the activities mentioned above, and need help to use Microsoft Teams or are struggling to access the technology to attend, please get in touch with us on tenant.participation@highland.gov.uk or phone **Karin on 07785477696** or **Catriona on 07387234107**



Staffing changes

It was with a heavy heart that, in September, we virtually waved goodbye to **Tenant Participation Officer Lorna Simpson** as she retired. Lorna has worked with tenants in Sutherland, Caithness and Easter Ross for the last ten years and will be sorely missed by tenants and Council staff alike. Lorna wrote: “It has been a great pleasure and privilege to work with you all over the last 10 years and I will have very fond memories of my ‘tenant participation’ days. It’s fun, interesting and at times challenging but I have loved every minute of it!”

We are delighted to welcome a new member to the Team! Jessica Boughie joined us at the beginning of November and is very much looking forward to meeting you all!

“Hi! My name is Jessica and I am the new Tenant Participation Officer for Caithness, Sutherland and Easter Ross. I’m originally from Merseyside and I’ve been living in the Highlands for the past year. In my spare time I love hillwalking and hiking. I like fly fishing so I’m keen to try some of the great rivers that are in this part of Scotland. I also play the piano and the clarsach which is a Celtic harp. I really like folk music so try to go and see live bands when I can. I’m so excited to start this role and get stuck into a new challenge. Hopefully I can come and meet you all as soon as restrictions allow!”



Annual Assurance Statement

In consultation with tenants we have now produced our Annual Assurance Statement which we are required to submit to the Scottish Housing Regulator. This will shortly be available to view on the Highland Council web site. Or you can request a copy by emailing tenant.participation@highland.gov.uk

Fire Safety

The Scottish Government have updated their fire safety legislation and social landlords are upgrading the smoke alarm systems in their houses. We have been working towards the new standard, however, this is a very tight timescale and we will be attending many of our houses to carry out these upgrades, most of which can be carried out by a qualified electrician in a single visit. Please keep an eye out for any further correspondence on the matter. More information on the Standard is available at Scot Gov website. The improved standards will mean every home must have a smoke alarm fitted in the lounge, and in circulation spaces such as hallways and landings. The changes also mean every kitchen must have a heat alarm, and the alarms will have to be interlinked so they can be heard throughout the property. There must also be a carbon monoxide alarm where there are fixed combustion appliances.



Rent Statement consultation

We currently post out rent statements to all our council house tenants every three months – some tenants have told us that they do not need statements this often and it would be a substantial saving if we were to send them out less frequently.

What do you think?

The options are:

Stay as is with quarterly statements (4 times a year)	
Send out statements every six months (2 times a year)	
Send out statements annually (once a year)	

You can tell us what you think by filling in our brief online survey [here](https://www.surveymonkey.co.uk/r/rentstatements) <https://www.surveymonkey.co.uk/r/rentstatements> or by ticking one of the boxes above and post it to: Freepost, RTSB-EBHT-JZTJ, The Highland Council, Glenurquhart Road, INVERNESS, IV3 5NX



MOVING FORWARD

update on Highland Council Housing Services

Most of our normal Housing Services have resumed albeit they may look slightly different from before lockdown.

CAPITAL PROGRAMME

The Housing Revenue Account capital programme has recommenced in recent weeks in line with Government guidance and advice, with a slow and cautious start on the various contracts which were on site across Highland at the point when lockdown was introduced. Updated risk assessments, method statements and working practices are in place to ensure the safety of tenants, staff and contractors. The priority will be to finish off all contracts which were on site prior to lockdown, although this will take significantly longer than normal given the precautions

which contractors are having to take with the new way of working. The consequence of this is that there will inevitably be delays to future contracts.

Our tenant liaison team and contractors will be in touch with tenants who are due to have works carried out in order to provide updates on timescales and discuss any concerns.

As our understanding of the impact of the delays becomes clearer, we will be able to update tenants whose houses are on future programmes.

WHAT TO EXPECT IF YOU REPORT A REPAIR?

If you have a repair that needs attending to please report it in the usual way, things are taking a little longer just now, but we are carrying out day to day repairs where needed.

When you call the Service Centre, to report a repair, you will be asked if you are displaying any Covid symptoms. If you are not your repair will be passed to the repairs scheduling team to arrange an appointment. When they call you to schedule the visit, they will check

again whether you have symptoms before making the appointment for the tradesman to visit. You will be asked to distance yourself from the tradesman by going into another room while he is there. All trades will work alone wherever possible and will socially distance from you, your family and any household pets. Where it is difficult to maintain social distancing, they will wear face coverings. They will clean and disinfect all surfaces that they touch within your home.

GAS SERVICING

We are required by law to service your Gas heating system annually; this is for your protection and safety! The company who carry out gas servicing on behalf of the Highland Council are Richard Irvin, a gas engineering company in Inverness.

The gas engineer will knock on your door and stand back to ensure you and any family members are at a safe social distance. He will then access your home safely and ensure that he follows Government guidelines

in terms of social distancing and use of protective equipment. Once the boiler has been serviced the engineer will wipe down all surfaces touched prior to leaving.

In Autumn/Winter, a fully functioning heating system is essential. Having your systems serviced will help you have a fully functioning heating system and will help avoid emergency repairs in Autumn/Winter.

PLEASE DON'T RISK LEAVING YOURSELF WITHOUT HEATING OR HOT WATER!





Paying rent in the pandemic

All tenants have a legal duty to pay their rent – you agree to do this when you sign your lease. Despite the very difficult circumstances we have all faced over the past six months, this has not changed.

The Housing Service is funded solely by the rent you pay – if we do not collect all the rent owed, this means we will have less money to spend on services and things like repairs and improvements to your homes.

While you were still expected to pay your rent over lock-down, Highland Council recognised that many tenants were facing serious financial issues due to the impacts of the virus. Many were furloughed from their jobs; some lost their jobs and those who were self-employed faced a total loss of income. Those of you who paid your rent using your local Paypoint or Post Office were, in some cases, unable to get out to pay your rent as you were in the “shielding” category.

Housing staff contacted tenants who could potentially be at risk from the first week of

lock-down for a welfare check. Tenants were asked how they had been impacted by the restrictions and were offered advice on how to claim benefits, pay rent in different ways and access housing and specialist financial support from agencies such as the CAB.

To protect tenants in arrears from losing their homes during the pandemic, the Scottish Government announced that no evictions for rent arrears would be carried out until March 2021. The Scottish Government also temporarily extended the amount of notice landlords must give before beginning the process of ending a tenancy – that is, when they can take you to Court. In most cases landlords will now need to give tenants 6 months' notice. Highland Council suspended the issue of notices at the start of lockdown.

However, this situation will not last indefinitely. The expectation is that things will return to normal and we will be asking tenants in arrears to pay the amount owed or agree an affordable amount to pay the debt off. If this is not done, we will pursue the debt in the usual way and those in arrears may lose their homes. We do not want this to happen so please contact us now if you have any concerns about the amount of arrears you have or are struggling to pay your rent – [we are here to help](#).

We are now able to visit you – this may just be a socially distanced “doorstep” visit but it means we can discuss your arrears face to face and give you all the help and advice you need.

Highland Council has now restarted issuing “Notices of intention to seek possession (NISP’s)”

This means that if you are in arrears, we can start the process which could lead to eviction after March 2021.

If you are currently in arrears or want to know how to claim benefits or deal with debt and would like to speak to someone about this, please contact us on 01349 886602 and ask for your housing officer.

No matter how high your arrears are, please talk to us – we are here to help.

The Smithton Residents Association and Smithton Community Council united together to help our community when Covid 19 struck.



Bethany Urquhart, Lenny Robertson, Nikki Mackenzie and Ina Melville social distancing as they make deliveries.



We delivered leaflets to every home in the community which had ticks and crosses on them. These were to be placed in Windows-green tick was all was ok, red cross was someone needed assistance. This has been very helpful and appreciated by all residents.

In April we delivered over 173 Easter eggs to the children in the area.

With funding and donations, we set up a food bank in the local hall. All calls for help that we

received are quickly actioned, and those in need of our service got a food parcel delivered.

In May we decided everyone needed a treat, so we delivered afternoon tea in a bag to every household in the Smithton area. Residents were delighted, we also delivered to two local nursing homes and New Craigs Hospital.

At the start of June we made up 125 craft gift bags for kids aged 3 to 14. We advertised this on social media and handed them out at a suitable meeting point.

We have also been maintaining the planters at the local shop and in August we did a de- weeding of the stone area in front of the shop with some volunteers from Smithton. We are keeping the Flower beds tidy and trying so hard to keep our community looking good. In July and August, we have had organised litter picks of the Children's play park area and are constantly trying to keep the play park safe and tidy.



A HUGE clean up in an Easter Ross village during the lockdown has brought the whole community together. Residents have pulled together to turn a "forgotten" area into a shining example of what can be achieved with a bit of elbow grease.

Linda Pettigrew, on behalf of the **Balintore District Residents Group** thanked all the volunteer cleaners for their hard work.

One resident said: "It has been amazing what has been happening during the

lockdown. People are walking about with smiles on their faces. And it is wonderful to live here."

She added: "There are still areas that we want to work on, but it is great to see that by us all pulling together we are seeing such huge changes in the area."



The **Caol & Lochyside Community Support Group** was formed to support residents during the Covid-19 Pandemic. The group offers a wide range of services from prescription collections, dog walking, posting mail, chats on the phone and giving information about other agencies offering support.

The group have set up two community cupboards one in Caol and one in Lochyside both are open daily from 11 to 3 and are fully equipped with supplies to help families during tough times. The group have been overwhelmed with donations that they have received from local supermarkets and local residents.

Upper Achintore Regeneration Group's Windowsill Gardening Kits project set up its first "call & collect" stand alongside the community notice board at Lochaber Road/Zetland Avenue during lockdown.

With support from High Life Highland's Green Health Initiative programme, the Group has put together almost 200 Windowsill Gardening Kits for distribution to families and children living in the Upper Achintore community.

The Windowsill Gardening Kits were free and contained bird seed, compost, plant pots and seeds plus a selection of Nature Identification Cards and a Guidance Note. Additionally, the Kits include some outdoor activity-based items appropriate to our area. Each kit can be enjoyed by a person on their own or explored and shared as part of a family activity.

The purpose of the kits is to provide enjoyment, educate, release some creative talents and hopefully discover a new hobby. Group Chairman Mark Linfield said "While, initially, the kits were aimed at residents in flats without gardens, we have now sourced material for almost 200 Kits and are able to offer them to the wider community in Upper Achintore".

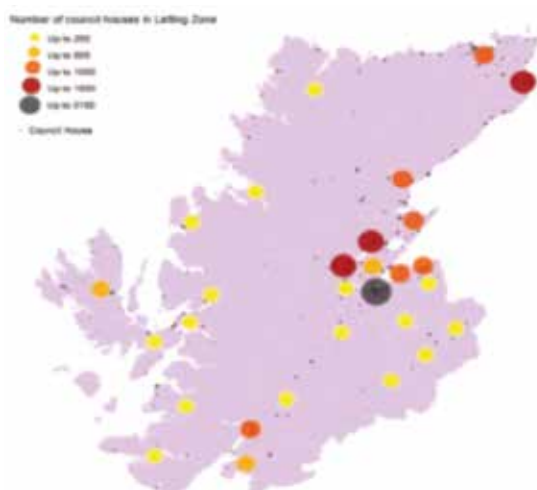
Mark added "You don't need a fancy bird feeder, simply sprinkle some of your seed on a windowsill and watch to see which winged visitors you attract." Growing herbs, plants and flowers has been proven to reduce stress and have a positive impact on your mental health.



Summary of our Annual Customer Report from 1st April 2019 to 31st March 2020

As at 31 March 2020, the Highland Council owned and managed 14,177 council houses in 223 communities in city, town, rural, remote and island locations.

Highland Council housing locations:



14,177 homes owned and managed by the Council, made up as follows:-

233

Bedsit properties

3656

1 bedroom properties

5,810

2 bedroom properties

4,090

3 bedroom properties

388

4 bedroom plus properties

During 2019/2020, we let 1124 properties to homeless households and people on the councils' waiting lists
1124 lets were made by the Council during the year:-

292

To existing tenants (transfer list)

393

To waiting list applicants

439

To Homeless applicants

In addition **103**

Mutual Exchanges were carried out

Voids & Empty Homes Rent Loss


	2018-19	2019-20
% rent loss through properties becoming void	0.79% £382,732	0.69% £347,070
Average length of time taken to re-let properties in the last year	36.8 days	31.9 days

It took us 31.9 days to re-let our empty properties compared to the Scottish Housing Network (SHN) Benchmark Group average of 32.5 days. There has been a continuing improvement in the re-let times over the past year and performance is now below the SHN Benchmark Scottish average and our Highland target. We continue to look at ways we can reduce this further.

Voids & Empty Home Repair Costs

	2018-19	2019-20
Average cost per property	£2664.13	£2461.06

Rent charges and Rent Arrears

<p>In 2019/20 the total rent collected for the year was £49,482,709 (this includes current and advance rent payments, housing benefit and rent arrears recovered), which was 98.52% of the total rent due in the year.</p> <p>The Gross rent arrears as at 31st March 2020 were £2,452,525 this was made up of both current tenant arrears and former tenant arrears.</p>	Average weekly rent for each property size in 2019/20		
		Highland Council	Scottish Average
	Bedsit	£64.07	£73.46
	1 Bed	£69.41	£78.02
	2 Bed	£76.30	£80.04
	3 Bed	£85.20	£86.99
	4+ Bed	£94.60	£96.11



87.69% of tenants thought their rent was good value for money

Percentage of homes meeting the EESSH

2018 - 19	2019 - 20	SHN Scottish Average
71.8% (10,102 properties)	73.9% (10,479 properties)	71.1%



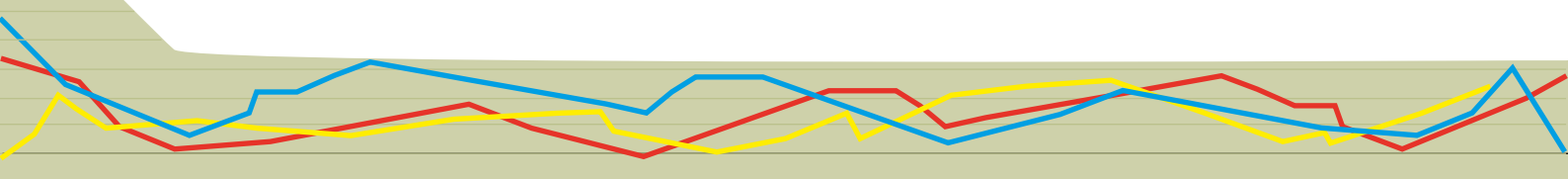
Repairs Performance

	2018 - 19	2019 - 20
Average length of time taken to complete emergency repairs	5.8 hours	6.0 hours
Average length of time taken to complete non-emergency repairs (working days)	7.2 days	5.3 days
% of repairs carried out in the last year right first time	93.9% (22,571 repairs)	94.9% (25,897 repairs)
% of repair appointments kept by trades	93.4% (12,467 appointments)	94.9% (25,897 repairs)
% of repair appointments kept by trades	93.4% (12,467 appointments)	91.8% (24,342 appointments)

The number of appointments has raised significantly through 2019-20, this is because we have been able to roll out more mobile devices to Operatives, expanding the types of work carried out and monitoring compliance on mobile handheld devices.



95.45% of tenants were satisfied or very satisfied with the repairs service



Housing Revenue Account (HRA)

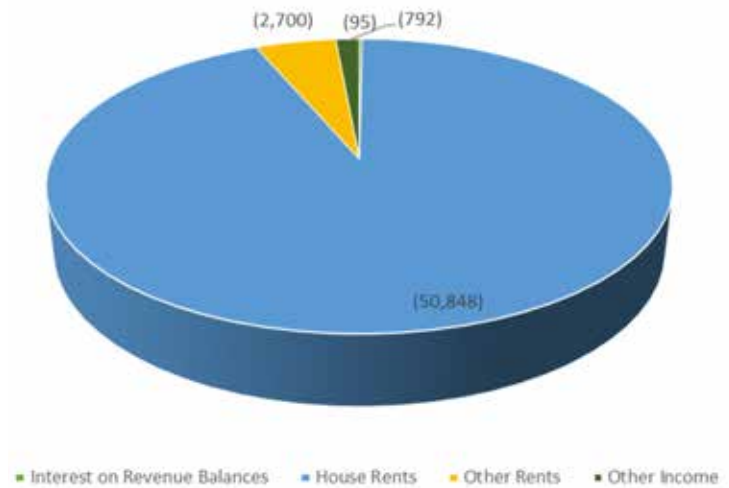
What happens to your rent money?

The services we provide to you, as your landlord, are funded by the rent you pay.

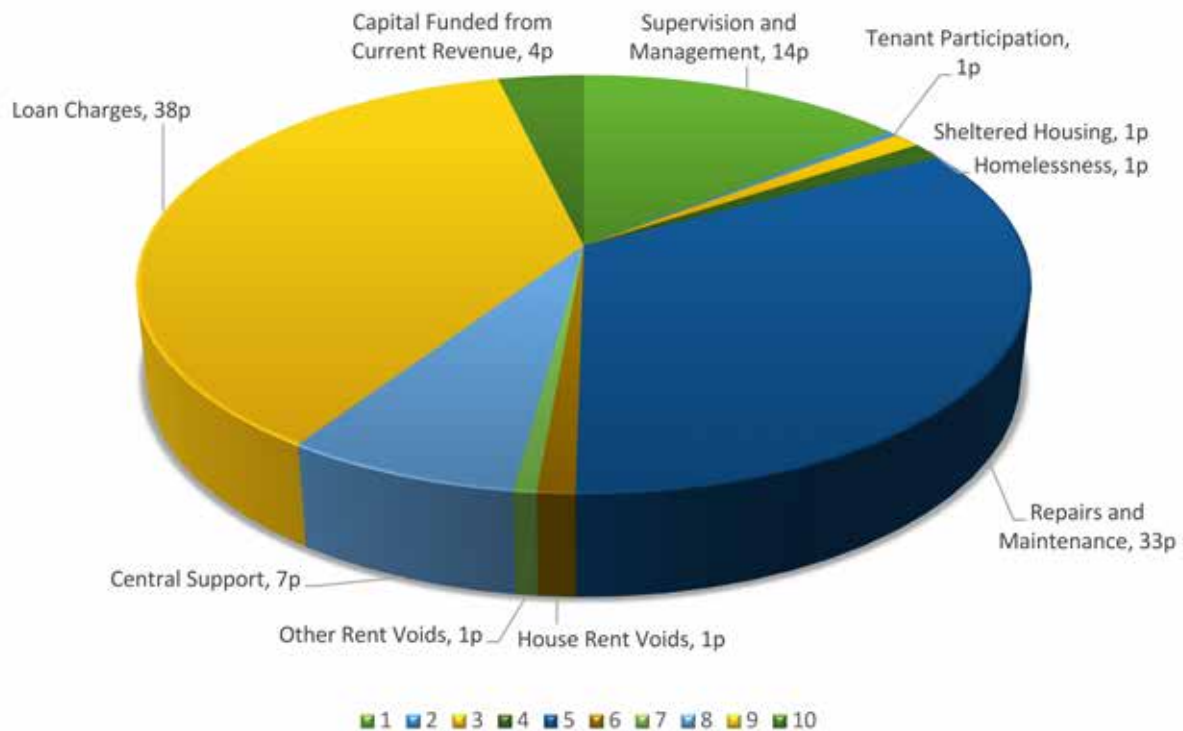
As a service we must ensure that we spend this money wisely and fairly. The chart on the right shows where the money comes from. This money is ring fenced and can only be spent on services that improve our housing stock and benefit tenants.

We recognise that tenants want to live in warm, comfortable and well-maintained homes in a nice area. For this reason, we install new heating systems, kitchens and bathrooms. We also carry out estate improvements which arise from our Rate your Estate inspections. We try to do all the things that we know our customers want from us. Understandably this comes at a cost. The chart below shows how the money is spent:

Housing Revenue Account Income 2019/2020 £000

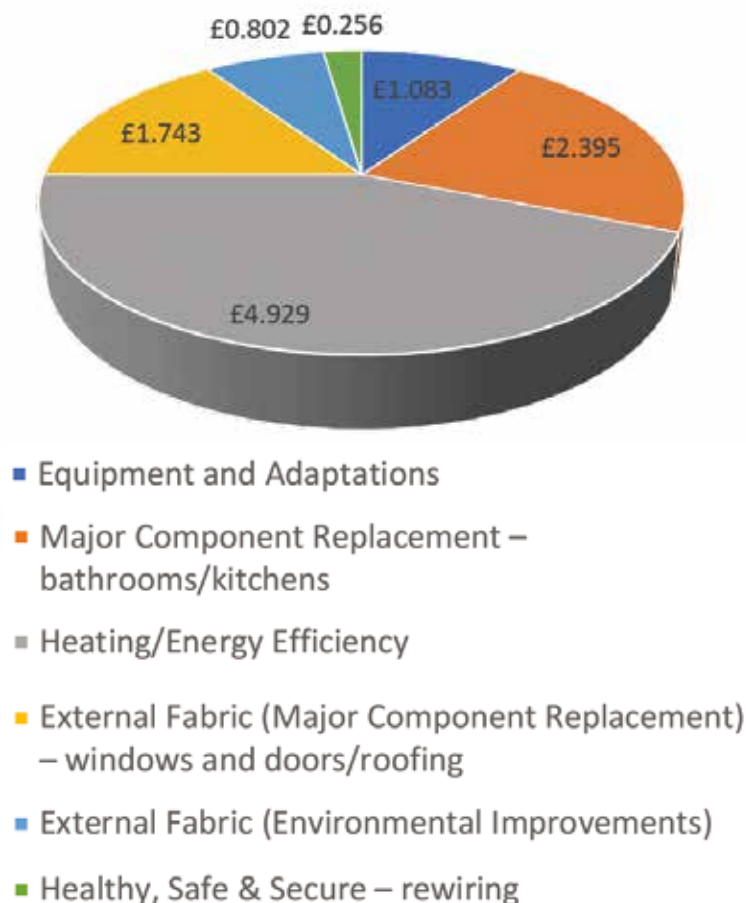


How each £ of your rent is spent



Capital Programme

Capital Programme Spend 2019/2020
(£m)



The Capital programme is mainly funded from prudential borrowing with some funded through the HRA (Capital funded from Current Revenue). In 2019 – 2020 we spent **£11.21m** on the Capital program across Highland. This included **254** replacement kitchens, **277** new bathrooms, **330** new windows and doors and **596** new heating installs. We also carried out **556** medical adaptations and spent **£0.8m** on environmental improvements to our housing estates.

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 very seriously and have a comprehensive complaint handling policy that is in line with the Scottish Public Services Ombudsman (SPSO) complaints handling procedure. Complaints give us valuable information that we use to improve customer satisfaction and make changes to our services. All complaints are recorded through our corporate complaints system. To monitor complaints, we divide them into:

- **Stage 1** complaints which are straight forward and need little or no investigation
- **Stage 2** complaints which are complex or more serious and need further investigation

	No. of Complaints received		Time taken to respond to complaints (days)	
	2018 - 19	2019 - 20	Highland	SHN Average
Stage 1	252	301	13.1	5.3
Stage 2	20	123	26.9	18.9

Landlord Satisfaction

Every three years, we survey our tenants to gather views on the key areas of our service. Most social landlords survey a sample of their tenants, but we feel it is important to give all our tenants the opportunity to have their say and to gather data that is as accurate as possible. In October 2018 surveys were sent to all **13,404** tenants and **18% (2,412)** surveys were returned. The main findings are shown below:

- 1) **78.1% were satisfied with housing services overall**
12.7% were dissatisfied and 9.2% didn't know or had no opinion
- 2) **75.2% were satisfied with the quality of their home**
16.4% were dissatisfied and 8.4% didn't know or had no opinion
- 3) **68.0% were satisfied with the management of their neighbourhoods**
16.0% were dissatisfied and 16.0% didn't know or had no opinion
- 4) **55.7% were satisfied with the opportunities to participate**
8.1% were dissatisfied and 36.2% didn't know or had no opinion
- 5) **69.0% felt the Council were good at keeping you informed**
11.4% were dissatisfied and 19.6% didn't know or had no opinion

We have been working hard to improve these satisfaction ratings and, from talking to tenants, we believe that we are doing this, but we will not have the data to evidence this until we complete the next full satisfaction survey in 2021.

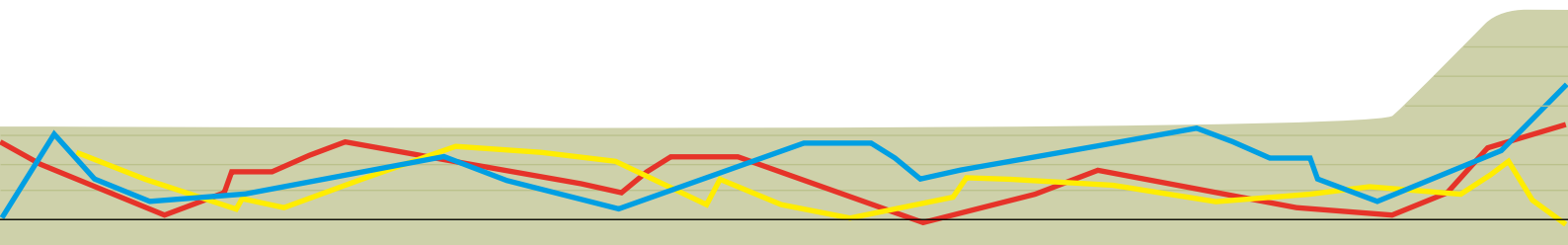
New Build Council House Programme

The new build Council House programme is part of the Highland's Strategic Housing Investment Plan (SHIP) which sets out the Council and housing association plans for the development of affordable housing over a 5-year period.

The current pandemic is something which was not envisaged when the ship was published in November 2019 and has required contractors to adopt different ways of working on site in terms of social distancing etc. However, these new ways of working have not had a major affect on delivery of the current programme.

There are currently 406 properties on site within 16 projects in various locations within Highland. A further 185 properties in 13 projects are due to start on site within the current year with 30 completions so far of the 131 programmed for the year which include locations including Fort William, Nairn and Inverness. Recent handover of a development in Inverness has marked completion of the 1,000th house within the programme of new building Council affordable homes.

The Scottish Government has allocated grant of £45.612m to Highland for 2019/20 and £48.400m for 2020/21. Investment has not been confirmed for future years and we await the outcome of the post 2021 affordable housing review, but for the purposes of planning it is assumed that funding levels will be at similar levels to 2019/20. We aim to deliver at least 500 units a year and will seek to increase our levels of delivery should further funding opportunities arise.





Changes to Mutual Exchanges – What You Said & What We’re Doing

Tenants are influencing our Mutual Exchange plans. Over 450 Highland tenants gave us feedback on changes which will help those experiencing housing issues - and use resources better. All Highland Housing Register (HHR) landlords will now use the same process.

Change 1 – Length of Time in Tenancy

Nine out of 10 tenants (91%) agreed refusing a request was reasonable if someone has recently been allocated their home. And, moreover, it may be reasonable to refuse within 12 months of a move - unless it resolves an issue. This makes allocations fairer.

Most said that this seemed fair and sensible. Some highlighted different reasons that moves may be needed. We are committing to fully understanding tenants' reasons; taking these into account and acting fairly. We will recognise that some HHR applicants have limited choice - if they accepted an HHR offer away from their family or work (to move out of homelessness), it will be reasonable for them to swap to somewhere closer. We're also reaffirming our commitment to transparent decision making; monitoring refusals and making sure that everyone knows how to appeal. This supports fair decision making.

Change 2 – Requests to Swap in Very Pressured Areas

Eight out of 10 tenants (80%) agreed that if there is a large shortage of housing in a community, it may be reasonable for us to refuse depending on the circumstances. It wouldn't be unreasonable if it helps solve a housing, support or another such need.

Many said it was important to fully take account of someone's reasons - and to make sure decisions were fair. We will do this. Others said that we should build more. We'll keep working with communities and seeking funding to provide more housing where it's needed.

A few felt that this change may not lead to more options for Highland tenants who need to move. So, before this change, we will look at how we can actively help tenants in these communities to swap with an HHR tenant who has a need for the house or that community. For example, helping them to find swaps or arrange '3 way' moves.

Change 3 – Re-charging Cost of Short-term Moves

86% agreed that we should recharge administration costs to tenants who end their swapped tenancy within 12 months. We'll not do this if the exchanging tenant does not move within this short timescale or if there are exceptional unexpected reasons for ending the tenancy.

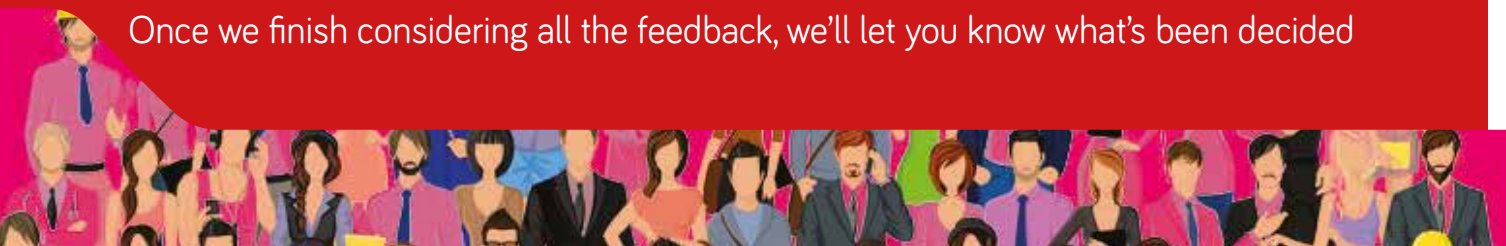
Many respondents said that it made sense or was reasonable, in some circumstances, to recoup costs. We will commit to making sure decisions are made fairly and consistently.

Other Feedback

Many highlighted over-crowding difficulties - and frustrations that others are living in large homes with unused rooms. We will do more to free up 'under-occupied' houses - and encourage tenants to 'right-size'. We'll also encourage greater use of our House Exchange swapping service at www.houseexchange.org.uk - and support tenants if they need it.

Our Mutual Exchange information has improved. Find out more on www.highland.gov.uk

Once we finish considering all the feedback, we'll let you know what's been decided



Where to get help and advice

Highland Council Welfare Support Team

Our aim is to put more money in your pocket so that you can pay your bills, heat your home and have a better quality of life. This is money you are entitled to.

Our Welfare Support Team can advise you about available benefits and other entitlements; carry out benefit checks; provide help for you to complete relevant forms; help with advice and support if your application for benefit is turned down or you do not receive the amount you were expecting. We can give advice about:

- Free school meals and assistance with clothing
- Housing benefits and support with rent arrears
- Scottish Welfare Fund
- Council Tax reductions
- Employment related benefits
- Bereavement benefits
- Pension Credits

And other benefits

For free confidential help and advice from the Welfare Support Team: call 0800 090 1004

Citizen's Advice Bureau

Due to COVID-19, all Citizens Advice Bureaux are no longer offering face to face advice however they are still available for advice and support over the phone, or by email, contact details are below. You can also call Scotland's Citizens Advice Helpline on **0800 028 1456**, Monday to Friday 9am to 5pm. Calls are free.

Caithness 01847 894 243 or 01847 896 796 bureau@caithnesscab.casonline.org.uk

- East & Central Sutherland 01408 633 000 advice@ecscab.org.uk
- Inverness, Badenoch and Strathspey 07367 965 244 (only if you have an emergency, otherwise email) enquiries@invernesscab.casonline.org.uk Financial Health Check 0800 085 7145
Claiming Universal Credit 0800 023 2581 or webchat: <https://bit.ly/2yk2fcT>
- Lochaber 01397 705 311 adviser@lochabercab.casonline.org.uk
- Nairn 01667 456 677 bureau@nairncab.casonline.org.uk
- North & West Sutherland 01971 521 730 nws-bureau@nwscab.casonline.org.uk
- Ross & Cromarty 01349 883 333 bureau@alnesscab.casonline.org.uk
- Skye & Lochalsh 01478 612 032 adviser@slcab.org.uk

Money Advice Scotland

Money Advice Scotland is Scotland's money charity. We exist to help people in debt, support money advisers, and influence policy. www.moneyadvicescotland.org.uk

"Poorer households and communities start from a worse position when it comes to resilience and mobilising support than those with higher incomes, and in more affluent communities".

Social Security Scotland

Social Security Scotland has details of devolved entitlements and benefits, funds and grants, including:

- Carer's Allowance Supplement
- Young Carer Grant
- Child Benefit and tax credits
- Best Start Grant - Pregnancy and Baby Payment
- Best Start Grant - Early Learning Payment
- Best Start Grant - School Age Payment
- Best Start Foods
- Funeral Support Payment





To speak with someone about a benefit application, please call 0800 182 2222, or you can find out if you are eligible apply online: www.socialsecurity.gov.scot

*“Even before COVID-19, poverty represented the greatest human rights issue facing children in Scotland, with one in four growing up in its grip.”
Scottish Government.*

Fuel Poverty

Fuel poverty is a particular issue in the north of Scotland and a cause of anxiety and stress when people struggle to pay bills and keep their homes warm.

Home Energy Scotland is the energy advice service funded by the Scottish Government. They provide free, impartial advice to help people to stay warm, make the best use of energy and save money on their bills. Many people have seen energy bills rise during Covid-19 and we're keen to speak to anyone who's worried about this. Our local advisors can help with:

- Clear advice on ways to save energy and reduce fuel bills while staying warm at home
- Practical help for people who find themselves without heating or hot water
- Support for households with prepayment meters who are worried about topping up
- The latest information about emergency measures from energy suppliers to make sure vulnerable people do not get cut off.

Phone **0808 808 2282** to chat to a friendly advisor. Calls are free and we're available Monday to Friday 8am to 8pm and Saturday from 9am to 5pm.

Highland Council Coronavirus Helpline

Call the Highland Council Covid-19 Helpline for personal support, advice on benefits, education and social care. We will also be able to provide advice for businesses who may need help with financial support. Call us on Monday to Friday from 8am to 5pm with all calls free of charge on **0300 303 1362**.

If you have to self-isolate as a result of Covid-19 and are on a low income, you may be able to get help from the Scottish Welfare Fund to help with your heating, travel to get a test and other costs. Our Welfare Team can complete the form for you.

Low income payment – from 12 October. If you are asked to self-isolate by NHS Test and Trace, and you meet the Scottish Government's criteria, you may be entitled to £500, as part of the new Test and Trace Support Payment Scheme. This is specifically for people who are unable to work from home and would otherwise have no income when they are having to self-isolate. If you require further advice or support regarding this payment, please contact the Council's Welfare Support Team on **0800 090 1004**.

Helpline staff will also be signposting callers to other organisations that can provide help and assistance.

Poverty and Mental Wellbeing

Financial hardship and worries are often linked to poor mental health. You may find that the current situation has a negative effect on your well-being because of changes to your work and finances. You might also experience low moods or feelings of anxiety because of health issues or ongoing social isolation. Often these feelings pass, but sometimes they can develop into a more serious problem. It's OK to ask for help and there are services you can reach out to if you need support at this time:

Breathing Space - 0800 83 85 87

is a free, confidential, phone service in Scotland for over 16's experiencing low mood, depression or anxiety. <https://breathingspace.scot/>

Samaritans - 116 123 (calls are free and do not show on a phone bill). <https://www.samaritans.org/scotland/how-we-can-help/>

Mikeyline - 07786 20 77 55 text line service for people in Highland struggling with mental health difficulties. www.mikeyline.co.uk

Highland Mental wellbeing - a collection of resources to help. www.highlandmentalwellbeing.scot.nhs.uk

"Many of the 60% of adults living in poverty in Scotland who are in working households, have seen a cut in income or hours during the crisis. The Poverty Alliance"

Safer Communities, Safer Scotland

Neighbourhood Watch Scotland have produced a very useful booklet aimed at keeping our communities safe. The booklet is available online at <https://www.neighbourhoodwatchscotland.co.uk/security-advice/our-safer-scotland-booklet/> or you can order a printed copy on the Neighbourhood Watch web site <https://www.neighbourhoodwatchscotland.co.uk/neighbourhood-watch/nws-products/> or give them a call on **01786 463732** and they will post a copy out to you.



Have your say!



The Highland Council and other Highland Housing Register social housing landlords are reviewing the way they allocate their houses. They are seeking feedback on the proposed changes to their Policy and the way people access housing.

The Highland Housing Register Partnership is made up of Albyn Housing Society; Cairn Housing Association, Caledonia Housing Association, Lochaber Housing Association, Lochalsh & Skye Housing Association, Pentland Housing Association and The Highland Council.

They share a list and Allocation Policy. The Policy is used to prioritise people's applications and inform decisions on who is offered each available house. By law, they require to give the highest priority to people in particular circumstances.

The changes aim to make sure that they:

- target people who are in urgent need of housing more fairly. This will avoid the need for them to apply as homeless or to remain in "at risk" situations
- Act lawfully in line with the Housing (Scotland) Act 2014 and;
- respond to the changing needs of Highland's communities.

Currently (October 2020) there are 9,000 households waiting for an offer of social rented housing. In some communities, applicants can get an offer fairly quickly. In others, housing is in short supply so it can be more difficult to meet demand. Each of the organisations also offers advice on the range of options – this is to help people to make realistic choices.

Councillor Ben Thompson, Chair of the Council's Housing & Property Committee said, "By getting involved in this consultation you can help make sure that the housing requirements of Highland communities are better met and priority is given to those who are in greatest need."

"Social housing providers often have to make difficult decisions when allocating housing because so many people lack suitable or affordable homes. It is important that allocation policies serve Highland needs as well as conforming to legal duties."

"The Highland Housing Register landlords would like to hear from as many people as possible for the widest range of views. Comments are invited from residents, partner organisations, the voluntary sector and anyone with an interest in housing. Your feedback will help shape future allocation policy."

Engage Scotland are running the survey for the Highland Housing Partnership. You can find more and give your views on the proposals by using this link: www.bit.ly/hhr-20

If you have any questions about the consultation, need copies in large print or another format or language, or need any other help with the survey, please contact Engage Scotland on **Freephone 0800 433 7212** or **email highland@engagescotland.co.uk**

The consultation starts on 1st November and closes at the end of the month on 30th November.



COVID-19 CORONAVIRUS SCAMS ALERT

COVID-19 coronavirus continues to create a perfect environment for scammers to thrive using a range of despicable tactics to steal your money or information. Highland Council Trading Standards is urging tenants to stay scam aware and share information about scams with vulnerable relatives, friends and neighbours.

Coronavirus scams

Many coronavirus scams have been reported, including:

- Online scams – websites pretending to sell hand sanitiser, face coverings and coronavirus testing kits.
- Email, phone or text scams – pretending to be from banks, HMRC or TV licensing advising of fraud or coronavirus related refunds, grants or penalty charges
- Scam emails – from hackers giving coronavirus information
- Doorstep scams – unexpected callers asking for money or to take your temperature
- Contact tracing scams – texts and calls pretending to be contact tracers from NHS Scotland's Test and Protect asking for your personal and banking details.

How can I protect myself from coronavirus scams?

- Take steps to verify that a company and its products or services are legitimate, before parting with your money.
- Pay by credit card where possible, rather than bank transfer. This will offer greater protection if you are a victim of fraud.
- Don't disclose personal or financial information to people or companies you do not know.
- Always go to a bank, government agency or other official organisation's website to get information, don't follow links in emails or texts.
- Be wary about answering the door to unexpected callers. Do not allow them inside your home and if in doubt, consult a trusted neighbour or relative.
- If you get a call or text about a contact tracer, remember that genuine NHS Scotland's contact tracers will NEVER ask you for your bank details or social media accounts, passwords or PINs, or tell you to call premium rate number starting 09 or 087. Genuine NHS inform's contact tracing guidance is available at <https://www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/test-and-protect/coronavirus-covid-19-contact-tracing>.

- Sign up for Neighbourhood Watch Alerts to stay up to date with what is going on in your community - <https://www.neighbourhoodalert.co.uk/#SignUpSection>

To report rogue traders, contact the Highland Council's Trading Standards on 01463 644570 or Police Scotland on 101. If you have been the victim of a scam, contact your bank immediately and report the incident to Police. If a scam causes you to feel threatened or unsafe, contact Police Scotland on 101 or 999 in an emergency. Free and confidential advice can be obtained from Advice Direct Scotland on 0808 164 6000.

You can stay up to date on the Covid-19 pandemic through the **following official websites:**

• **Scottish Government** - <https://www.gov.scot/coronavirus-covid-19/>

• **NHS Scotland** - <https://www.nhsinform.scot/coronavirus>

• **UK Government** - <https://www.gov.uk/coronavirus>

• **World Health Organisation (WHO)**
- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance>

Advice is also available on the Highland Council Trading Standards dedicated Covid-19 webpage which is updated on an ongoing basis to keep consumers and businesses informed. The webpage is www.highland.gov.uk/info/20000/trading_standards/900/covid-19_scams_advice_and_guidance

Useful phone numbers

Housing enquiries / Homeless Service / Report Repairs	01349 886602
Out of Hours emergency number (Housing)	01349 886691
Highland Council Coronavirus hotline for people who need help with support or welfare or wish to volunteer	0300 303 1362
Welfare Support Team	0800 090 1004
Universal Credit Phone	0800 328 5644
Text	0800 328 1344
Operations Team (Housing Benefit and Council Tax Reductions and other Council Benefits)	0800 393 811
Scottish Welfare Fund 0800 083 1887	
HMRC Helpline - open from 8am to 4pm Monday to Friday	0800 024 1222
Scottish Business Helpline	0300 303 0660
Age Scotland	0800 12 44 222
NHS 24 (only to be called if local GP practice is closed)	111
Waste enquiries	01349 886603
Scottish Power	0845 272 7999
GAS (Smell Gas)	0800 111 999
Home Energy Scotland	0808 808 2282
Police	101 (Non Emergency) 999 (Emergency)
Crimestoppers	0800 555111
Samaritans	116 123
Social Work-out of hours	0845 769 7284
Breathing Space	0800 83 85 87
Funeral Expenses Payment (the Social Fund enquiry line)	0800 169 0140
Scotland's Citizens Advice Helpline – going live on 14th April	0800 028 1456
Universal Credit ‘Help to Claim’ Project	0800 023 2581
Money Talk Team	0800 085 7145