

Housing Matters

Taigheadas na Gàidhealtachd

Spring 2022

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INTRODUCTION

Welcome to the Spring 2022 edition of Housing Matters!

As we slowly start to get back to “normal” post pandemic, it is nice to see a bit of sunshine as we look forward to some better weather!

In this newsletter we aim to pass on information that you will find interesting and useful, as well as bring you news about what tenant groups across Highland have been doing since the last edition.

We would like to give a huge shout out to all our tenant groups who do so much work within their communities, and the interested tenants who give up their time to attend meetings and take part in focus groups and working groups to help improve the housing services we deliver.

If there is something you would like to see in this newsletter in the future please let us know by emailing us at tenant.participation@highland.gov.uk or call 01463 702683 and leave a message and we will call you back.

Tenant Participation Team

Rate your Estate!

Rate your estate walkabouts are one of the most practical ways that you can get involved in improving the area you live in.

Tenants and residents join council staff and local councillors, to jointly inspect the area to identify issues and prioritise ways to improve the estate.



Following on from a recent estate walkabout in Caol, Lochaber, involving tenants and members of staff, garages at Caol have been demolished to provide more parking as per the wishes of the tenants attending the walkabout. The results can be seen in the pictures above.

If you would like us to carry out a Rate your Estate walkabout in your area, please get in touch! You can email us at tenant.participation@highland.gov.uk or call 01463 702683 and leave a message and we will call you back.

WORRYING ABOUT MONEY? GUIDE

A useful guide has been produced to provide people across the Highlands with information and advice on the financial and other support that is available to them.

The Highland Council, along with NHS Highland Public Health, Independent Food Aid Network and the Trussell Trust, have brought a wide range of relevant financial advice and support with contact details together in a user-friendly format aimed at people who are struggling to make ends meet.

The Worrying About Money? guide covers information for people waiting for claims to be assessed as well as those already receiving benefits. Topics include advice on what to do if anyone finds themselves having a sudden loss of income or if their statutory sick pay does not cover their living expenses. There is also information on how to apply to the Scottish Welfare Fund, maximising income and benefit advice, debt advice and how to challenge a decision.

The Worrying About Money Guide is available on the Highland Council website https://www.highland.gov.uk/directory_record/102970/benefit_advice

The Highland Council's Welfare Team

The Highland Council's welfare specialists provide an effective support service on all matters relating to benefits and entitlements. Our team can also provide professional advice on personal budgeting to enable you to manage your money effectively.

The overall aim of the Council's welfare specialists is to ensure that the correct amount of benefit is paid to you at the correct time and to assist you with budgeting skills so that you can pay your bills, heat your home and have a better quality of life.

Don't miss out, find out.

The Welfare Support Team provide free, impartial and confidential support about Council Tax Reductions. Contact the Welfare Support Team. Telephone: 0800 090 1004 or email: welfare.support@highland.gov.uk

With help and assistance from the Welfare Support Team (WST), Mrs T's weekly income has increased by £296, in addition to receiving a lump sum payment of £13,828

A referral was received from the Council's Service Delivery Team requesting the Welfare Support Team (WST) undertake a benefit/income maximisation check as Mrs T's income (Employment Support Allowance) had ceased. Mrs T is severely disabled and has home carers in every day. When the WST Officer spoke with Mrs T, they established she had no retirement pension in payment.

The WST Officer contacted the Pension Service (PS) to determine why Mrs T was not receiving a pension. The Pension Service had issued a letter four months prior to Mrs T's official pension date (March 2020) which had invited Mrs T to go online and activate her retirement pension. However, Mrs T took no action due to not understanding and having no online access.

Due to the delay, the Pension Service issued the WST Officer a paper application form which they completed with the help of Mrs T's carers. In addition, the benefit check identified Mrs T would be eligible for Housing Benefit and Council Tax Reduction.

continued overleaf

Step 3: Where can I get help?

A Highland Council
The Welfare Support Team provide free, impartial and confidential support to claim all entitlements that are due to you
0800 090 1004
welfare.support@highland.gov.uk

B Citizens Advice Bureau
Free, impartial and confidential advice on benefits, debt, money and housing
Call centre
01847 894253
bureau@citizensadvice.scot.nhs.uk
North and West Sutherland
01871 521730
NWS-Bureau@WVSCAB.casonline.org.uk
East and Central Sutherland
01498 633000
advice@ecscab.org.uk
Ross and Cromarty
01349 883333
bureau@inescscab.casonline.org.uk
Skye and Lochalsh
01478 610332
adviser@scicab.org.uk
Na h-Ìle
01867 456877
bureau@naimecab.casonline.org.uk
Lochaber
01397 703311
adviser@lochaberCAB.casonline.org.uk
Inverness Badenoch and Strathpey
01463 237664
enquiries@invernesscab.casonline.org.uk

C Scottish Welfare Fund
Crisis Grants to cover the costs of an emergency
0800 083 1887
www.highland.gov.uk/welfare-fund

Other Support
Home Energy Scotland
Free and impartial energy efficiency advice
0800 508 2282
www.homeenergyscotland.org
Shelter
Free housing advice
0800 800 4444
scotland.shelter.org.uk
Social Security Scotland
Speak with someone about a benefit application
0800 182 2222
www.mygov.scot/benefits
Breathing Space
Confidential phone line for anyone feeling low, anxious or depressed
0800 63 65 87
www.breathingspace.scot
Clear Your Head
Ways to help mental health and wellbeing
www.clearyourhead.scot
Salvation Army
Housing Advice
01463 234123
invernessreference@salvationarmy.org.uk

Updated on: 10/11/20
Feedback? Share your experience of using this guide by visiting www.highland.gov.uk/feedback

Worrying about money?
Financial advice and support is available if you're struggling to make ends meet.

Follow these steps to find out where to get help in Highland.

Logos: the trussell trust, NHS Highland, PUBLIC HEALTH, Social Security Scotland, Citizens Advice Scotland, The Highland Council, INDEPENDENT FOOD AID NETWORK

Step 1: What's the problem?

1 I suddenly have no money
• Lost job / reduced hours
• Lost money / unexpected expense
• Disaster (e.g. flood or fire)
• Relationship breakdown
• Money stopped (e.g. failed a medical)
• Sanctioned - see option 5
See Options: 1, 2, 3, 6

2 My money doesn't stretch (struggle)
• Deciding between food / fuel / mobile credit
• Low income or zero hours contract
• Statutory Sick Pay too low to cover costs
• Not sure if eligible for support
• Change of circumstance (e.g. new baby / bereavement / illness / left partner)
See Option: 2

3 I have debt
• Rent or Council Tax arrears
• Gas or electricity
• Payday loans
• Own friends and family
• Benefit repayments
See Option: 3

4 I am waiting on a benefit payment/decision
• Made a new claim for benefit
• Benefit payment is delayed
• Waiting for a benefit decision
See Options: 1, 4

Step 2: What are some options?

1 Scottish Welfare Fund
People on low incomes may be able to get a crisis grant from the Council.
This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).
Where can I get help? A B C

2 Maximise Your Income
Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.
A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.
Where can I get help? A B

3 Debt Advice
Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.
Where can I get help? A B

Step 2: What are some options?

4 Benefit Advance
If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).
Where can I get help? A B

5 Hardship Payment
If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).
Where can I get help? A B

6 Challenge a Decision
You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.
Where can I get help? A B



WORRYING ABOUT MONEY? GUIDE *continued*

Mrs T's retirement pension payment was backdated to March 2020 with a lump sum payment of £11,973, and weekly £181. In addition, Mrs T received Housing Benefit lump sum £1,619 and weekly £101 and Council Tax Reduction lump sum £236 and weekly £14.

With help and assistance from the Welfare Support Team (WST), Mr Y's weekly income has increased by £79.30 in addition to receiving a lump sum payment of £6,800

Mr Y contacted the Welfare Support Team for assistance with checking he was receiving all benefits and entitlements. Mr Y was in receipt of Universal Credit & Personal Independence Payment.

Following a benefit check, the WST Officer identified Mr Y was not in receipt of a limited capability for work-related activity component of his Universal Credit claim. Mr Y should have received this payment 3 months after signing onto UC, however still not received payment after 2 years.

The WST Officer requested explicit consent from Mr Y to discuss his claim with his work coach. Following this a three-way call was set up with Mr Y, DWP and the WST Officer to correct and resolve this issue. This resulted in Mr Y's UC being successfully backdated 2 years. Mr Y received a backdated UC lump sum £6,800 and extra weekly UC payment £79.30.

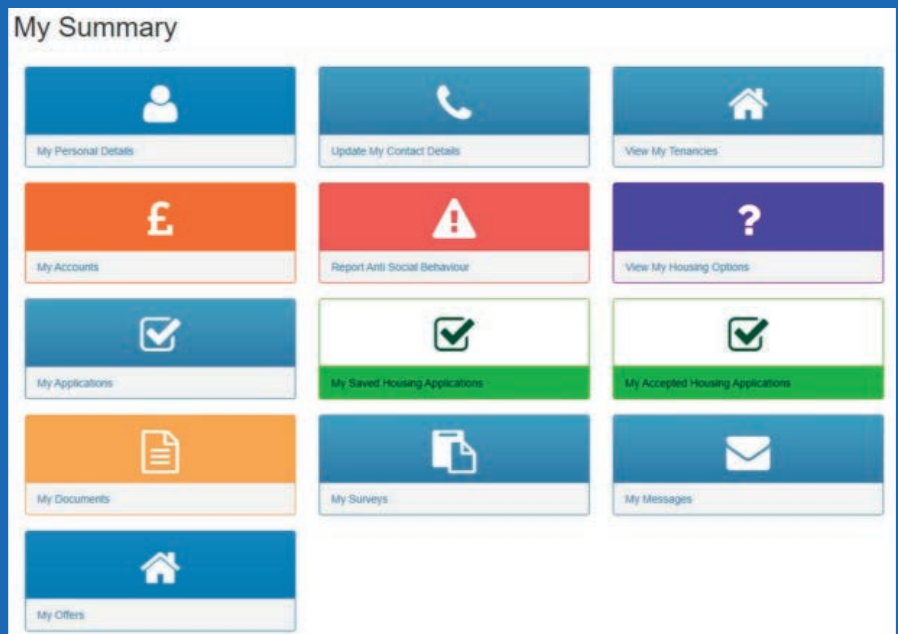
Housing Online is coming!

As part of the Highland Council's "Connected Customers" project, the Housing Service is working on introducing an online "self-service" module for our tenants and customers.

The Housing Online system will link to our "back office" housing software system and allow tenants and customers 24/7 access to:

- Update Personal Details
- Update Contact Details
- View My Tenancies
- Access Rent Accounts
- Report Anti-Social Behaviour
- View My Housing Options
- Submit and view Housing Applications

We are currently setting up the system and will be testing it with some tenant volunteers over the next few months. It is hoped to be able to go "live" in September or October this year. If you are interested in being part of the test group, please contact us at tenant.participation@highland.gov.uk



What is Tenant Participation?

Have you ever completed a survey about your home? Or taken part in the rent consultation? Or been asked your opinion on a new initiative in your area? This is tenant participation.

Tenant Participation involves tenants working in partnership with the Highland Council. It gives tenants the opportunity to influence decisions on the development and monitoring of housing services. Tenants get to share their ideas, have their opinions heard and make a real difference to their communities.

The benefits of taking part in tenant participation include meeting new people, gaining experience, learning new skills and improving your CV.

There are many ways you can get involved, each with varying degrees of commitment so there is something to suit every tenant:

- If you have a busy life with not much time to spare, you could sign up to the **Interested Tenant mailing list** to receive updates about housing issues, useful information, and the opportunity to take part in consultations and events.
- You could also attend the **Highland Tenants' Forum** which takes place every two months and involves tenants meeting with senior members of staff to hear updates on housing issues in their area.
- You could join your local Tenant and Resident Group or find out how you could be supported to form one, to improve and develop your community.
- If you feel you have more time to give, you could volunteer with one of the **strategic groups** that meet regularly to assess the effectiveness of Council processes and work together with the Council to improve customer satisfaction.

Other opportunities to participate include Rate Your Estates, where tenants can attend estate walkabouts with Highland Council staff and help record issues, identify solutions and prioritise the needs and wishes of local residents in estate improvements.

And your involvement could potentially extend beyond the Highlands! The Regional Networks were established in 2008 to allow tenants and residents from across the whole of Scotland to work in partnership with the Scottish Government on issues of national policy to improve housing and well-being. So, your involvement could make a massive difference!

At the Highland Council, we recognise that tenant participation is a vital part of housing provision and we put great value on the views and opinions of the tenants that we serve.

If you are interested in participating, you can contact us by emailing tenant.participation@highland.gov.uk or telephone/text Catriona on 07867 269265

Citizens Panel

The Highland Council Corporate Policy team are currently recruiting for their new Citizens' Panel and would like to invite you to take part.

The Citizens' Panel is a consultative body of local residents and is an excellent way to voice your views, concerns and opinions on a number of different topics which you feel are important. Members of the Panel will receive up to four surveys each year and these can be completed in your own time. Results from the surveys are analysed and then presented to sitting Councillors and senior staff, giving you power to make a real difference.

We are eager to hear the views and opinions of as many people as possible and we would encourage you to take part.

Registering for the Panel is straightforward and can be done online, through our webpage on the Highland Council website, accessed following this link <https://www.highland.gov.uk/citizenspanel> and should take less than 5 minutes. More information regarding the Panel can also be found on the webpage.

If you have any queries or questions regarding the Panel, please contact us using the following address: corporatepolicy@highland.gov.uk

We look forward to hearing your thoughts.



Telecare Update – Digital Phone Line Switchover

Telecare users may be affected by digital phone lines upgrades. Digital phone lines are replacing analogue phone lines. Please be aware of the following and advise / act accordingly.

New Build Lets

Digital phone lines are installed in all new builds. (Developers are no longer installing analogue systems as analogue is ending in the coming years.)

NHS Highland can install digitally enabled telecare units where telecare users have digital phone lines. These units have an in-built sim card and connect telecare alarms to the Highland Hub using mobile connectivity.

Please help prevent delays and breaks in service. If anyone likely to be shortlisted for a new build let is a telecare user, let the NHS Highland Telecare Team know as soon as / as early in the process as possible. There are delays in the supply of these units nationally. Giving adequate notice to NHS Highland Telecare Team will make sure the digital solution is planned for and there is no break in the household's access to telecare. Email nhshighland.telecare@nhs.scot or call 01478 614211.

This is particularly important where a potential tenant has complex needs. They / their OT need to check the property's digital connectivity with the NESH Telecare Team before a decision is made to allocate.



Existing Tenants

For anyone else, we recommend that existing telecare users do not upgrade to a digital phone line – they should be encouraged to retain their current (analogue) phone line. Households being offered or considering an 'upgrade' should make sure that their telecom provider knows that they are a telecare user and so, need to keep their current phone line. This minimises disruption to their service.

Digital telecare is still in the testing phase across Scotland. Where possible, NESH encourages its telecare clients to use an analogue phone line. This supports planning of the change to digitally enabled devices.

Note that digital telecare users receive the same service as telecare users using analogue systems. They are at no more risk in case of power-cuts etc. All telecare units enable backup for either 24 or 48 hours (and civil contingency arrangements beyond that).

Blocked Drains

Blocked drains are something we all want to avoid! We have had several emergency repairs call outs lately where the cause of the blockage has been tenants flushing wet wipes. Highland is not alone with having this issue – it is so widespread that Scottish Water have set up a new campaign to let customers know that wet wipes are NOT flushable!



In the campaign, Nature Calls, Scotland is being urged to bin all wipes – and ban wipes containing plastic – in a major new campaign to help protect the environment.

Scottish Water is asking the public to join forces to avoid sewer blockages, flooding, and pollution by consigning wipes to the bin.

“Wipes are an understandable convenience item – but many contain plastic, that cause serious problems when disposed of inappropriately by flushing down the toilet – blocked sewers, homes flooded with sewage, and pollution on our beaches and rivers.”

Douglas Millican
Chief Executive, Scottish Water

Full details of the campaign can be found here <https://www.scottishwater.co.uk/About-Us/News-and-Views/2022/02/230222-Nature-Calls-Launch-NEW>

Attention all EEA National Tenants!

The EU Settlement Scheme is still open to late submissions. If you need to apply, follow this link <https://www.gov.uk/settled-status-eu-citizens-families/applying-for-settled-status>

It is very important that you as the tenant and your eligible family members apply. You could face future difficulties if you have yet to apply. Those without a Settlement Scheme cannot

- Legally work
- Receive benefits or a homeless service
- Have a tenancy assigned to you
- Succeed a tenancy if the tenant dies

You can contact your local Citizens Advice Office for assistance.

Alness

Ross & Cromarty CAB, 4 Novar Road, ALNESS, IV17 0QG. Tel: (01349) 883333

Aviemore

Badenoch & Strathspey CAB, 2 Inverewe, Grampian Road, AVIEMORE, PH22 1RH Tel: (01479) 810919

Dingwall

Ross & Cromarty CAB, 4 Church Street, DINGWALL, IV15 9SB Tel: (01349) 864850

Fort William

Lochaber CAB, Dudley Road, FORT WILLIAM, PH33 6JB Tel: (01397) 705311

Golspie

East Sutherland CAB, Olsen House, GOLSPIE, KW10 6RA Tel: (01408) 633000

Inverness

Inverness CAB, 103 Academy Street, INVERNESS, IV1 1LX Tel: (01463) 237664 or 08444 99 4111

Kinlochbervie

North West Sutherland CAB, Harbour Offices, KINLOCHBERVIE, IV27 4RR Tel: (01971) 521730

Nairn

Nairn CAB, 6 High Street, NAIRN, IV12 4BJ Tel: (01667) 456677

Portree

Skye & Lochalsh CAB, The Green, PORTREE, Isle of Skye, IV51 9BT Tel: (01478) 612032

Thurso

Caithness CAB, 7A Brabster Street, THURSO, KW14 7AP (01847) 894243 or (01847) 986796

Wick

Wick CAB, 123 High Street, WICK, KW1 4LR (01955) 605989

Caol Residents Group

The new Caol Resident Group was formed on the 7th March and monthly meetings will be held the second Monday of every month at 6.30pm at the Caol Youth Centre.

The group has great ideas to improve the area, and are working in partnership with the Community Council, Highlife Highland, and the Caol Locality group, to organise a Jubilee Engagement event on Saturday the 4th June. The event will be funded from the locality plan and local groups will hold taster sessions on what's available in the area, along with stalls, bouncy castles, an afternoon ceilidh tea dance, shinty tournament, beat the goalie, line dancing, Zumba, face painting, children's entertainer, local musicians, and Nevis Radio will be on hand to capture the event!

Both Caol and the Lochyside Resident groups will be showcasing their plans for the areas and are always looking for new members. If you're interested in food growing, having your say on what happens in your area, helping with events and working with your landlord to make improvements to the area then get involved! Both groups will have raffles on the day to generate more funding for their groups.

The Community Centre will be open till late with music and food. A fantastic community engagement event for all ages!

Next meeting for Caol Residents Group will be Monday the 9th May - see you there!

Claggan Residents Group

Claggan Residents Association have in the last few months had a reshuffle of the committee with several new members and new office bearers being elected. We will be holding our monthly meetings on the 1st Monday of every month at 6pm in An Drochaid where all residents are welcome to attend. Our next meeting is scheduled for the 2nd of May.

We are in the early stages of planning a Platinum Jubilee event with more details to be confirmed. The hope is to host an afternoon tea/picnic on

the green at the top of Ardnevis Road – fingers crossed for some good weather!

Our first walk about of the year is planned for Friday 29th of April at 10am, we will be meeting in the carpark of An Drochaid. A group of committee members along with representatives from Highland Council, Lochaber Housing Association and hopefully some other Claggan residents will take a walk around the estate taking note of problem areas to form an action plan for rectifying anything that flags up.

Plantation Community Association clean-up day!

Residents from the Plantation area of Fort William, supported by Highland Council staff, held a clean-up day to tidy up their estate.

Throughout the day three skips were filled – well done folks!



New community hub for Windsor Place

The new Community Hub in Windsor Place, Conon Bridge, is set to open in early May. The Hub will be a local base for housing officers as well as a meeting place for the Residents group. The group are also planning to invite services such as CAB, Energy Advice Scotland, Money Advice and Health to run drop in sessions at the Hub to provide information and advice for tenants and residents.

There will be a notice board outside the Hub with news items for residents as well as upcoming sessions.

A community clean up day is also planned for the estate – watch the noticeboard for details!



Highland Council Housing Management Officer, Emma Blake and chair of the Windsor Place Residents Association, Angelika Von Calle

New residents' group for Raigmore Estate!



The new committee of Raigmore Community Residents Group

At a special meeting on Thursday 21st April, residents of Raigmore Estate in Inverness got together to adopt their constitution to become the Raigmore Community Residents Group!

The first thing the group plan on doing is to put out a newsletter to every household in Raigmore, introducing themselves and asking the community to put forward ideas on how to improve the area they live in. Going forward, the group will work closely with the Highland Council to implement change.

Rate your Estate – Nairn

Do you live in the Queenspark or Boath Park areas in Nairn?

Come along and join Highland Council staff and local Councillors for a walk around the estate to look at ways to improve the area.

Queenspark – Tuesday 7th June – 11am.

Meet at Car parking area at John Street flats (35-57)

Boath Park – Tuesday 14th June – 11am.

Meet at Grassed area on Househill Terrace opposite Camperdown Road

If you are unable to join us but have an issue you would like to raise, you can email details to tenant participation officer Catriona Sutherland, catriona.sutherland1@highland.gov.uk or call Catriona on **07867 269265** (please note Catriona works Monday, Tuesday and Wednesday am)

Community Orchard - Nairn



On the 26th March volunteers from Green Hive, Keeping Nairnshire Colourful and Nairn Allotments Orchard Group, with advice from Mick Haymer Highland Council Amenities Officer, joined with residents of Nairn to plant 78 fruit trees on Cemetery Brae to create a community orchard. A consultation was carried out with tenants living local to the proposed orchard, and all those who

If you would like to be added to the Nairn Orchard Network mailing list for future events and workshops, please e-mail info@gurnnurn.com.

Green Hive is a thriving and sustainable community hub supporting local people with a focus on environmental solutions. They deliver a wide range of activities, products and services which bring about "Happier People and Happier Places in Nairnshire" to find out more go to <https://www.hub.greenhive.co.uk/>.

Keeping Nairnshire Colourful is a voluntary organisation that seeks to enhance Nairn and Nairnshire with sustainable floral displays, promote an interest in horticulture and encourage community gardening. Contact knc@gmx.com if you would like to get involved.



responded praised the idea and many asked how they could get involved. Locals made donations of trees, mulch and seaweed, with three trees kindly donated by Mary Heggie from the late Councillor Tom Heggie's own plot. The orchard involved a lot of organising and physical work but the sun was shining and spirits were high and many of those involved took to social media to say what a super day they had had.



Save Smithton Residents Association!



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



Smithton Residents Association is one of the longest running resident groups in Highland – over the many years the association has been running they have contributed hugely to their community! From organising trips for the young and not so young; seasonal activities for all age groups; improvements to the environment and the massive effort in providing practical help and support to the residents of Smithton during the pandemic! Understandably, the long standing

committee want to step back and hand over the running of the group to other residents.

Now the group is at RISK OF FOLDING! At the AGM in April the outgoing committee stood down and not enough people came forward to form a new committee.

The tenant participation team are holding a **public meeting** in **Smithton Free Church on May 18th at 6pm** to have a final attempt to set up a new committee. If you care about your community, and where you live, and can spare a few hours a month, then please come along!

If we cannot set up a new committee at this meeting, then Smithton Residents Association will CEASE TO EXIST!

A new committee will have the full support of the Highland Council (Housing) Tenant Participation Team and any training required will be provided at no cost.

If you are interested but cannot attend the meeting, please contact us at tenant.participation@highland.gov.uk or call Karin on 07785477696

South Kessock Residents Association Community Garden

The South Kessock Residents Association have been working hard to get their community garden set up! The Highland Council environmental budget and the Ward discretionary funded the fencing and a storage container and the group applied for lottery funding to get the raised beds made and gardening tools. They have purchased fruit trees and seeds for growing, they still have lots to do yet!



They plan to grow lots of produce and then the community can benefit from the home grown fruit and vegetables.

The group are always looking for volunteers to help. If you are interested in helping, then get in touch with the group through

their Facebook page or contact Karin McKay, tenant participation officer, on 07785 477696.

The group hope to host a fun day in the summer holidays and have some picnic benches in place by then.



RAPID RE-HOUSING

The Scottish Government have asked Highland Council to produce a 'Rapid Re-housing transition plan' to reduce and alleviate homelessness.

We're doing this in Highland through innovative approaches in providing temporary accommodation. Including 'Flat Shares' [see related article in this newsletter edition] and through clients with multiple support needs benefitting from a 'Housing First' approach.

Housing First considers housing to be a basic human right, which should be met through allocation of a secure tenancy as quickly as possible. Those currently benefitting from this approach can avoid long and potentially detrimental stays in temporary accommodation. Previous case work outcomes demonstrate unintended negative associations being formed in the sorts of temporary accommodation which tend to congregate vulnerable households together.

Highland already has a team based in the inner Moray Firth funded by the Highland Alcohol & Drug Partnership, comprising a specialist support worker (Salvation Army), Senior Nurse Practitioner (Drug and alcohol Recovery Services NHS), and a dedicated Housing Officer (Highland Council). Plans are in progress to introduce a similar initiative in North Highland.

There is a strong scientific evidence base for understanding and responding to individuals with complex needs in coordinated ways. This includes the Robertson Trust's "Hard

Edges" * report, which recognises in particular the mismatch between the multiple disadvantages people face and the fact that services are often set up to address 'single issues'. And that of those who face multiple disadvantages (such as homelessness and encountering substance misuse) struggle to break away from and are far more likely to become trapped in these sorts of lifestyles.

Recognising the sometimes devastating impact that Adverse Childhood Events (ACEs) can have on individuals allows services to respond in 'trauma informed' ways. Housing First practitioners are in a unique position to intervene across multiple disciplines at the pace the service user dictates.

It's early days for the project overall but indications are really encouraging. Those who've progressed to a secure tenancy of their own consistently report improved health and wellbeing. Outcomes include improved access to and uptake of drug and alcohol recovery services. And significant reductions in previous patterns of offending including time spent in custody.

We all have the potential to thrive given a 'safe space' and the reassurance and rights a secure tenancy brings. Those who've had a harder start in life are showing they can recover and live in productive ways in our communities.

*Heriot-Watt University I-SPHERE Lankelly Chase The Robertson Trust 2019

CHANGeworks IS CARRYING OUT RESEARCH INTO PEOPLE'S EXPERIENCE OF PAYING THEIR ENERGY BILLS

If you use oil, bottled gas, solid fuels (coal, firewood) or are connected to a heat network and have ever been in debt in order to pay your energy or fuel bills we'd like to hear from you.



- You do not have to currently be in debt to participate, it could be something you have experienced in the past.
- This includes debt with an energy or fuel supplier, or other debts such as credit card or council tax debts as a result of paying your energy/fuel bills.
- The focus groups **will be held online**, and you will need an email address to receive the invitation.
- During the focus groups we will discuss the types of advice and support that you have accessed, and any other support which would help with managing fuel debt.
- All participants will receive a £25 voucher, on completion of the focus group.
- You can **sign up** by emailing Megan Lancaster mlancaster@changeworks.org.uk or by completing this short survey <https://www.surveymonkey.co.uk/r/debtfocusgroup>

SHARED TENANCIES (FLAT SHARE)

The Shared temporary housing [Flat Share] initiative was launched by the Highland Council in Inverness in 2018 to improve experiences of temporary homelessness accommodation for service users.

We hoped to increase choice and minimise inappropriate use of 'Houses in multiple occupancy' - which could involve high numbers of folk being co-located in bed sitting room facilities. Having started as a pilot; a successful trial period led to increases in stock allocated and now this option of temporary homeless accommodation is available to all individual homelessness service users.

There are currently 88 units [44 flat shares] available in Inverness; Ross-shire; Nairn and Lochaber. As well as matching prospective sharers a small but dedicated team of housing officers provide support and assistance to sharers.

We interviewed Rio, one of current tenants of the project.



'When I came to the Highland Council, I was very worried that I would have to live in homeless B&Bs: they cost a fortune, I work, and wouldn't be able to claim housing benefit. Early on I was offered a shared flat; at first, I wasn't too sure about living with the stranger, but the officer convinced me to meet them- I could always refuse the flat if I didn't like the other tenant. As soon as they said the flat was in Merkinch I was sold! I lived there all my life and love the area! The harbour and nature walks are on the doorstep, and city centre is not far either.'

Housing staff members explained that they try to 'match' people, well, it worked for me. I met the other tenant; she was a working person as well and seemed nice, so I agreed to the shared tenancy. It is very affordable as well, so I could save for when I would be moving to my permanent place.

We kept our distance, as each had a lockable room, but also enjoyed spending evenings together and sharing

meals. I know other tenants of shared accommodation might have disagreements about the bills or cleaning; we never did. I was absolutely gutted when the other tenant got her permanent place and moved out- no one to chat to, or to have a cup of tea with! Now housing staff are looking for another tenant; they explained that they would listen to me if I would not be keen on a new proposed sharer'.

Would you recommend shared accommodation to other service users?- we asked Rio

Absolutely yes- nothing negative to say really, but I was very lucky with the other tenant.

The rent is affordable, the bills are shared, and there is always someone to chat to. I definitely think it's a good model of temporary accommodation.

Powers of attorney - FAQs

Legal director Lisa Law, based at Brodies' Highland office, answers some common questions about powers of attorney and the importance of having one in place.

When a diagnosis of dementia happens, the last thing that is on your mind is seeking legal advice or appointing a power of attorney – but unfortunately, time is of the essence, and making that decision at the right time can ensure you have control over what happens to your finances and wellbeing, in the future.

What is a power of attorney, and why do I need one?

A power of attorney is a legal document which allows you to choose someone else to act on your behalf in the event you lose capacity and are unable to look after yourself or your affairs. This means this person can look after your finances (for example, accessing your bank accounts) and make decisions about your care and welfare (such as, what hospital treatment you receive). Having a power of attorney in place means that if something happens to you, the process is much easier for your family to look after you and your affairs.

Surely my spouse or family member can automatically make decisions for me if I'm no longer capable?

This is a common assumption. However, institutions, medical practitioners and local authorities can only take instructions from the individual or someone with the authority to provide instructions on their behalf – namely, an attorney. Without a power of attorney, family members may not be able to access your bank accounts, pay bills or deal with matters relating to your home. In addition, your family members may not be able to make decisions relating to your medical treatment or care – with such



decisions being made by the local authority instead. This often leaves family members feeling upset and stressed as they are removed from the decision making process or unable to access funds or settle

outstanding debts.

What happens if it's too late to appoint a power of attorney?

Unfortunately, this is a common issue, made all the more apparent after months of isolation in lockdown recently. If a close friend or family member loses capacity, there are other options available to allow you to act on their behalf and protect their interests. The most common of these is a guardianship order. However, becoming a legal guardian is a time consuming and expensive process: having a power of attorney is much simpler and cheaper. Quite simply, a power of attorney gives you and your family peace of mind.

How do I get a Power of Attorney?

A lawyer can work closely with you and your loved ones to put a power of attorney in place that reflects your loved one's wishes.



Taking charge of your meter – and save money



As the cost of living crisis bites, it's important to ensure you're not paying more than you should be for your energy. One of the easiest ways to do this is through taking and submitting meter readings.

While smart meters are taking the chore out of remembering to read your meter, not every household has them installed. It's therefore important to know how to take your meter readings and to let your supplier know what they are.

Energy bills are confusing if you don't understand what the numbers mean. Luckily, Energy Saving Trust have this great blog that breaks down your energy bills here <https://energysavingtrust.org.uk/how-to-understand-your-energy-bill/>

If you don't give your energy supplier meter readings, they guess how much you've used based on the information about what that property has used in the past. This is known as an estimated reading. Your bill may show 'estimated' or 'E' on the bill you receive.

Estimated readings can be over or under what you're actually using and could lead to problems with your energy bills later down the line. If your energy supplier has underestimated how much energy you're using, you could end up owing money that you haven't budgeted for. On the other hand, if your energy supplier has overestimated how much energy you're using, you could end up paying higher bills than you need to.

To avoid this, take accurate meter readings and provide them to your energy supplier, who should then send you an accurate bill. Look at the reading number on your meter and write it down. Many energy companies allow you to submit these readings online or provide an automated phone service to let you do this.

If you're not sure how to read your meter, Citizens Advice have a handy guide that tells you how <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/how-to-read-your-energy-meter/>

Get energy advice you can trust

If you're struggling to keep warm at home and keep up with your energy costs, Home Energy Scotland can help you. As well as tips on how to save energy and advice on making your home warmer, they can check if you're eligible for special discounts from energy suppliers and other funding. They can also help you get a benefits and tax credit check so you're not missing out on additional income.

Give Home Energy Scotland a call on 0808 808 2282 or the contact form on our website <https://www.homeenergyscotland.org/contact-advice-support-funding/> to get in touch via email.



We'd like to hear from Highland's Gypsy Traveller community

Are you a member of this community? We'd like to hear your ideas for improving our sites. How can we provide sites where Gypsy Travellers would be happy to live and bring up their families? What should our site accommodation be like? What should be provided?

We are speaking to residents on each of our sites. We'd like to hear from other Gypsy Travellers living in communities across Highland. If you'd like to give us your views, please get in touch. Email to find.out.more.tenant.participation@highland.gov.uk or call Karin on 07785477696

Housing Services update

The delivery of Housing services is getting back to normal.

Although the last of the Covid legal restrictions were lifted on 18th April, we are taking a cautious approach. The health, safety and wellbeing of our tenants and staff are very important to us.

Essential repairs	<ul style="list-style-type: none"> • Full service with safety measures
Non-essential repairs	<ul style="list-style-type: none"> • Full Service resumed 26/4/21
Statutory cyclical maintenance (servicing and safety checks for gas, fire, water, and lifts)	<ul style="list-style-type: none"> • Gas safety checks continuing with tenant consent and safety measures in place • LD2 Fire Safety works to continue.
Non-statutory cyclical maintenance (grounds maintenance, gutter cleaning, painting)	<ul style="list-style-type: none"> • 26/4/21 Grounds Maintenance in communal areas resumed • 26/4/21 Garden aid resumed
Planned/capital maintenance outside homes	<ul style="list-style-type: none"> • 26/4/21 service resumed
Planned/capital maintenance inside homes	<ul style="list-style-type: none"> • 26/4/21 service resumed
Building new homes	<ul style="list-style-type: none"> • Continuing • Hand-over of new properties still in place.
Adaptations	<ul style="list-style-type: none"> • Full service from 26/4/21
Allocations	<ul style="list-style-type: none"> • Voids processing, allocations and lettings continuing.
Managing rent arrears	<ul style="list-style-type: none"> • Case management through phone calls, letters, and digital contact in the first instance • 26/4/21 doorstep visiting • 17/5/21 indoor visiting
Tenant participation and engagement	<ul style="list-style-type: none"> • Virtual Meetings still taking place • Communications by digital and print media • Prioritising welfare calls to vulnerable tenants. • 26/4/21 outdoor and doorstep visiting • 17/5/21 indoor visiting

When scheduling an appointment, we will still ask if anyone in the household has symptoms of Covid and, if they do, we will postpone the appointment. All staff have a revised Risk Assessment in place whereby full PPE is only required at the request of either the tenant or council officer. Although not a housing service, we know that many of our tenants rely on the Service Point network.

You can check the opening times of your local Service Point on the Highland Council web site https://www.highland.gov.uk/directory/16/visit_an_office/category/481

You will be aware from the media that there continue to be delays in the construction industry and other services as a result of the pandemic and Brexit. This includes trades capacity and material shortages. We appreciate your ongoing patience as we try and deliver services such as housing repairs as quickly and as efficiently as possible given the circumstances.

Garden aid scheme for Council house tenants 2022

For Tenants currently on the Garden Aid scheme it is likely that contractors will start cutting on site from the **4th April 2022**, although this will vary across areas depending on the length of grass at the first cut. **Most gardens will probably receive their first cut around the middle of the month.**

Following the first cut, the contract requires for gardens to be cut twice monthly, with no fewer than 12 days between cuts and no more than 16.

The Garden Aid scheme for 2022 is fully subscribed and new applicants should make their own arrangements in 2022 – the link below provides some more information on the scheme and the application form to join the waiting list for the scheme in future years.

http://www.highland.gov.uk/info/925/council_housing/227/garden_aid_for_elderly_or_disabled_council_tenants

Support for those fleeing the conflict in Ukraine

People arriving in the UK from Ukraine can now find essential benefits information on a new web page set up by DWP.

The new web page is accessible via the Department's Understanding Universal Credit website, at <https://www.understandinguniversalcredit.gov.uk/support-for-those-fleeing-the-conflict-in-ukraine/>

People arriving in the UK from Ukraine because of the Russian invasion can apply for financial help immediately, as well as access tailored job support.

Ukrainians can apply for benefits and other types of financial support from the day they arrive in the UK.

Translation services are available to help new arrivals with phone applications, and work coaches in DWP Jobcentres are on hand to support people making claims online.

DWP staff are also delivering additional face-to-face assistance to those who need it – including tailored support to find work and advice on benefit eligibility – and will continue to do so.

Also announced last week, people who sponsor a Ukrainian individual or family will not see their household benefit entitlements affected.

More information on the Homes for Ukraine scheme can be found here <https://www.gov.uk/guidance/homes-for-ukraine-scheme-frequently-asked-questions>



On Monday 21 March 2022, the Work and Pensions Secretary Thérèse Coffey delivered an Oral Statement.

“Our Homes for Ukraine scheme formally opened for applications on Friday, with more than 150,000 Britons registering their interest.

Ukrainian evacuees coming to this country are able to access DWP benefits, support and services from day one, and Jobcentres will be helping people to find and move into employment, with assistance from an assigned Work Coach, and extra support available through our Flexible Support Fund.

We are also ensuring that those who have stepped up to sponsor a Ukrainian individual or family do not see their household benefit entitlements affected as a result.

As the public open their hearts and homes, we are ensuring the right support is available to provide security, stability and safety in their hour of need.”

The Scottish Housing Regulator (SHR) has reviewed the information they provide about complaints and significant performance failures and published updated factsheets for tenants of social landlords. Telling the SHR about a significant performance failure provides a way for tenants to raise serious concerns when their landlord's action(s), or failure to take action, puts tenants' interests at risk by significantly affecting a number of the landlord's tenants. Further information is available on the SHR web site <https://www.housingregulator.gov.scot/about-us/news/housing-regulator-publishes-factsheets-on-complaints-and-significant-performance-failures> and the fact sheet is available here <https://www.housingregulator.gov.scot/media/1794/significant-performance-failures-information-for-tenants-of-social-landlords-april-2022.pdf>



If you are unable to access this online and would like a copy of the fact sheet sent out to you, please call 01463 702683 to request a copy.

Please note that this refers to performance failures which significantly affect a large number of tenants. For individual issues and complaints the normal complaints process should be followed either by calling the Service Centre on 01349 886602 or can be done online at https://www.highland.gov.uk/info/670/consultations_complaints_and_compliments/368/how_to_make_a_complaint

Home Contents Insurance – are you covered?

Home contents cover protects your belongings against:

- Theft
- Vandalism
- Fire damage
- Water damage

While home contents insurance isn't compulsory, ask yourself what you'd do if everything you own – your clothes, furniture, and gadgets – was destroyed. Replacing everything would be very expensive.

As a Highland Council tenant, you are responsible for providing your own home contents insurance to cover your personal possessions.

There are many different comparison sites online to help you consider what a home contents insurance policy would cover you for in order to help you make an informed decision on the type of policy you need. You can find out more about home contents insurance from Citizens Advice Scotland at www.citizensadvice.org.uk or at www.moneysavingexpert.com.

Mobility Scooters and Powered Wheelchairs – Keeping you safe and active

We're making sure that tenants who have these vehicles know how to keep themselves, and others, safe from fire. Our permissions process makes sure you get the fire-safe advice you need on charging and storing. Remember – if you have a mobility scooter or powered wheelchair you need to get our permission.

We recommend you speak to us before

you buy or lease one. We can advise you on what you need to think about. Have a look at the advice on our website to find out more www.highland.gov.uk/housing Or speak to your housing officer. We want to do all we can to help keep you active and safe!



BEWARE ROGUE DOORSTEP TRADERS AND SCAMS THAT TARGET YOU IN YOUR HOME

Scammers and rogue doorstep traders are organised, predatory criminals who gain trust to exploit and steal money. The criminals are quick to adapt, and new scams are constantly being uncovered. Trading Standards are urging tenants to stay vigilant to scams and share information about scams with vulnerable relatives, friends and neighbours to stay safe at home.

The latest scams frequently reported by Scottish consumers include:

Roofing and gardening doorstep scams – Doorstep selling is a preferred approach for many rogue doorstep traders. Rogue traders target their victims with things like driveways and paving, gardening maintenance and home or roofing repairs. Rogue traders overcharge and work is poor quality, unfinished and often unnecessary. Please do not engage with uninvited doorstep traders. If you need to get work done at home, always contact the Council in the first instance.

Fake NHS texts and emails – Scammers are sending fake text messages and emails pretending to be from the NHS asking people to apply now for a PCR test. The fake messages claim that you have been in contact with someone with the Omicron variant and link to a website which asks for personal information, including bank account details. All claims in the text messages and emails are false and tenants should ignore and delete these texts and emails.

Humanitarian scams – Scammers and rogue traders often use global events or tragedies as an opportunity to prey on your compassion and willingness to help others in need. They may use the situation in Ukraine as a cover story to get you to divulge personal information, move money out of your account or ask for donations to fake relief efforts. Please be careful and check you're donating to an accredited, legitimate charity.

Investment scams on social media – Social media users are being targeted by scammers with opportunities to make big returns in a few days for a small initial investment. Once the money is sent (by bank transfer or via a cryptocurrency platform), the scammers try and get more money by claiming profits cannot be sent due to tax issues. You can avoid being caught out by an investment scam by rejecting unsolicited friend or follow requests on social media. You can check the Financial Conduct Authority (FCA) register and warning list on its website www.fca.org.uk. If you're thinking about an investment opportunity, seek independent advice from an FCA-regulated firm.

Romance scams – Romance scammers create fake profiles on dating sites and apps or contact their targets through popular social media sites. The scammers strike up a relationship with their targets to build up trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money. Never send money or gifts to someone you haven't met in person. Do a reverse image search of the person's profile picture to see if it's associated with another name or with details that don't match up – those are signs of a scam. Talk to someone you trust and pay attention if your friends or family say they're concerned about your new love interest.

Scammers and rogue doorstep traders depend on us staying silent. The more we talk about them, the more aware people become, and the harder they will find it to deceive the next person.

To report a rogue doorstep trader, contact the Trading Standards team 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 also be obtained from Advice Direct Scotland on 0808 164 6000.



USEFUL PHONE NUMBERS

Housing enquiries / Repairs	01349 886602
Homeless service	01349 886602
Out of hours (<i>Homelessness and Emergency repairs</i>)	01349 886691
Welfare Support Team	0800 090 1004
Universal Credit – open from 9:30am until 3:30pm Monday - Friday	0800 328 5644 (phone) 0800 328 1344 (text)
Operations Team (<i>Housing Benefit and Council Tax Reductions and other Council Benefits</i>)	0800 393811
HMRC Helpline – open from 8am to 4pm Monday to Friday	0800 024 1222
Age Scotland	0800 12 44 222
NHS 24 (<i>only to be called if local GP practice is closed</i>)	111
Waste enquiries	01349 886603
Scottish Power	0845 272 7999
GAS (<i>Emergency</i>)	0800 111 999
Home Energy Scotland	0808 808 2282
Police (<i>Non Emergency</i>)	101
Samaritans	116 123
Social Work-out of hours	0845 769 7284
Funeral Support Payment (<i>Social Security Scotland</i>)	0800 182 2222
CAB	0800 028 1456

USEFUL WEBSITES

Health and care advice	https://www.nhsinform.scot/
Scottish Government – <i>Coronavirus advice and guidance</i>	https://www.gov.scot/coronavirus-covid-19/
Travel advice	https://www.gov.scot/publications/coronavirus-covid-19-international-travel-quarantine/ and https://www.fitfortravel.nhs.uk/home
Advice for refugees and asylum seekers	https://www.nhsinform.scot/care-support-and-rights/health-rights/access/healthcare-for-refugees-and-asylum-seekers
Highland Council	www.highland.gov.uk
Universal Credit	https://www.understandinguniversalcredit.gov.uk/
Money Advice	https://www.moneyadvice.service.org.uk