

# Housing Matters

## Taigheadas na Gàidhealtachd

Autumn 2022

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# INTRODUCTION

## Welcome to the Autumn 2022 edition of Housing Matters!

Welcome to this edition of the Highland Council Tenant Newsletter. Firstly, let me introduce myself as the Chair of the Council's Housing and Property Committee. As an elected Member for Culloden and Ardersier I have a large number of Council houses in my ward, and I have a real interest in issues affecting Highland tenants.

I realise the very pressing concerns that many of you will have about the cost of living crisis and rising energy costs as well as the day to day housing services that you rely on. This also presents very difficult choices for the Council in setting rent levels for next year. This issue of the newsletter gives an update on our proposals for consultation on rent levels. The Council will meet to decide on rents for next year in January 2023 and your views are important to us. I really hope that you will be able to contribute your views.

This edition of the newsletter also features information on how we performed as a landlord over the last year. We report this information to the Scottish Housing Regulator each year. Considering the difficult circumstances facing us all in the last year I am glad to report that the Council's performance on the key indicators remains strong.

As always, we have tried to provide a range of interesting information and advice for you as well as showcasing some of your achievements in tenant participation. I hope there is something for everyone in this edition and that you will find it informative.

**CLlr Glynis Sinclair**



## Cost of Living (Tenant Protection) (Scotland) Bill

The Scottish Government has now introduced emergency legislation to bring in a cap on increases in rents at 0% until the end of March 2023 for homes provided by social and private landlords. The legislation gives Scottish Ministers the ability to extend the rent cap beyond March 2023 for two periods of six months and Scottish Ministers will set out, no later than 14 January 2023, their decision on whether to expire the rent restrictions at the end of March, continue with a 0% cap for a further six months, or set a different level for the cap from 1 April 2023.

### Consulting Tenants

As things stand social landlords can increase rents from 1 April 2023, and it may be the middle of January before the Scottish Government is able to set out a definite position for 2023/24. The process to determine rent levels, including consulting with tenants, can take a number of months. Given this, the Scottish Housing Regulator has advised Landlords to proceed

with the work to determine what level of rent increase is required for 2023/24, and to consult with our tenants to ensure that we understand what is important to them and their views on future rents.

We will be carefully considering the implications of this for our decision making on setting rent levels for 2023/24. The forthcoming annual rent setting exercise will be one of the most difficult we will have faced, and we need to consider the impact of rising costs and inflation on our organisation while recognising the financial hardship that is a reality for many of our tenants. Housing Services are paid for by tenants' rent money and the cost of delivering those services is also affected by the cost of living increases. This will inevitably mean that we, together with our tenants, will face some difficult choices and decisions as a result.

*David Goldie – Head of Housing*



The Highland Housing Register (HHR) Partnership is happy to announce the coming launch of Housing Online for all Council Tenants, HHR Applicants and anyone wishing to join the HHR Housing Waiting List.

For our tenants, Housing Online will allow you to

- View your current and former rent accounts
- See the last 12 months of rent transactions
- Make rent payments
- Report Anti-Social Behaviour

For those with an HHR Housing Application or looking to join the HHR Housing Waiting List, Housing Online will allow you to

- Make an online housing application
- Update your contact details
- Upload supporting documents for your housing application
- Find out about other Housing Options

Keep a look out for our 'go-live' announcement on social media and in the next tenant newsletter.

## Paying your rent during the "Cost of living Crisis"

We are all currently facing the worst cost of living crisis in 50 years with worrying rises in energy costs as well as increases in the cost of food and other essentials.

While incomes are being stretched to cover these increases, and Highland Council recognise the financial difficulties many of our tenants are experiencing, we ask that you continue to prioritise paying your rent.

Paying your rent on time is a condition of your tenancy. If you do not, you could end up losing your home. We also need you to pay your rent so we can continue to provide services such as repairs and improvements to your homes.

If you are in arrears or are worried about how you will be able to continue paying your rent over the coming months, please do not ignore the situation. Get in touch with your housing officer as soon as possible – there is help and advice available. You will find their contact details on any recent reminder letters or telephone 01349 886602. They are the first level of support for any tenant in arrears or financial difficulty and can help you access welfare benefit, debt, money management and housing support advice.

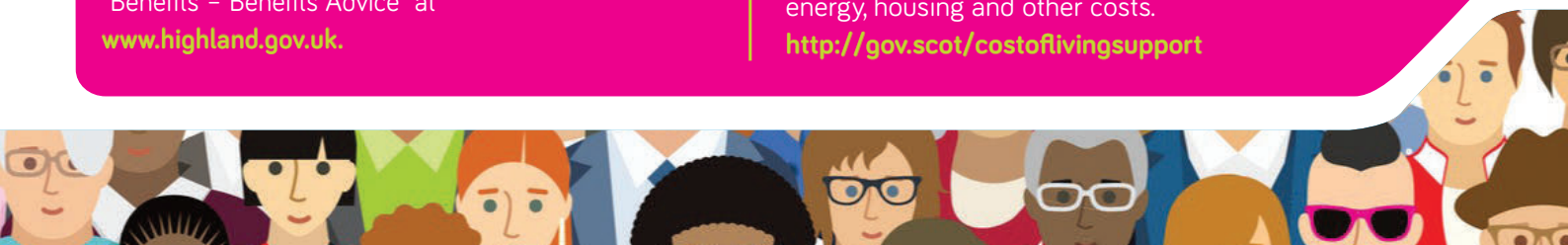
You can also follow the steps in our "Worrying about money" leaflet to find out where to get help in Highland.

<https://bit.ly/3JnUBNp> - the leaflet is also available on-line in the following community languages: Gaelic, polish, Arabic, Dari and Ukrainian – search "Benefits – Benefits Advice" at [www.highland.gov.uk](http://www.highland.gov.uk).



A new website providing information on the wide range of advice and financial support available to people in Scotland has been launched.

Developed by the Scottish Government as a 'one stop shop' to help those struggling with the cost of living crisis, the website includes information on help available for households to meet rising energy, housing and other costs. <http://gov.scot/costoflivingsupport>





# WORRYING ABOUT MONEY

## Step 1: What's the problem?

### 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 5 6**

### My money doesn't stretch far enough

- 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**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Payday loans
- Owe friends and family
- Benefit repayments

See Option: **3**

### 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**

## 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

**Caithness**  
01847 894243  
bureau@caithnesscab.casonline.org.uk

**North and West Sutherland**  
01971 521730  
NWS-Bureau@NWSCAB.casonline.org.uk

**East and Central Sutherland**  
01408 633000  
advice@ecscab.org.uk

**Ross and Cromarty**  
01349 883333  
bureau@alnesscab.casonline.org.uk

**Skye and Lochalsh**  
01478 612032  
adviser@slcab.org.uk

**Nairn**  
01667 456677  
bureau@nairncab.casonline.org.uk

**Lochaber**  
01397 705311  
adviser@lochabercab.casonline.org.uk

**Inverness Badenoch and Strathspey**  
01463 237664  
enquiries@invernesscab.casonline.org.uk

## Step 3: Where can I get help?

### 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  
0808 808 2282  
www.homeenergyscotland.org

**Shelter**  
Free housing advice  
0808 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 phoneline for anyone feeling low, anxious or depressed  
0800 83 85 87  
www.breathingspace.scot

**Clear Your Head**  
Ways to help mental health and wellbeing  
www.clearyourhead.scot

**Salvation Army**  
Housing Advice  
01463 234123  
invernessresettlement@salvationarmy.org.uk

Updated on: 16/11/20

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## 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.



Social Security Scotland  
Tearainteachd Shòisealta Ailba



## Tenant led Inclusive Housing & Independent Living group

It's a fact of life that if we live long enough, all of us will acquire impairment(s) at some point, whether they be of mind or body or both, either temporary or long-term. It's also a fact that most tenants stay in their homes for life. The problem? Our housing and care services. If

this is something that affects you, why not come along to one of our meetings? The Inclusive Housing & Independent Living group is a member of the Highland Tenants Network. To learn more, please contact [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk)

## Looking out for your Neighbours


During the pandemic lots of initiatives and community groups came together in a wonderful show of kindness and compassion to help those who were in danger of becoming isolated, in need, and lonely during lockdown. Lockdown may now be over, however, the needs and loneliness for some, may not have changed. Lockdown provided a sense of 'we're all in this together' and some people may have found themselves more connected than before the pandemic.

We ask you to keep on looking out for your neighbours as you did during lockdown, especially as we move into the winter months, ensuring they are safe and warm in their homes. Instead of just a quick hello, do you have time to

follow up with a little conversation? How are you? Can I help with anything?

When we talk about looking out for our neighbours, we tend to think of the elderly, however, many young people can feel isolated too. Perhaps you have noticed a mother at home with a new baby? Or a young man in his first home of his own? Although you may not be able to help them yourselves, sign posting them to where they can get help, or just saying hello and letting them know that you see them, can make a big difference- and you never know, they may just be able to help you too.

Let's make caring for our neighbours the norm, and not just the response to a national emergency.

 <b>COST OF COOKING CHART</b>				
APPLIANCE	COST PER DAY	COST PER WEEK	COST PER MONTH	COST PER YEAR
ELECTRIC COOKER	87P	£6.09	£26.38	£316.54
DUAL FUEL COOKER (GAS AND ELECTRIC)	72P	£5.08	£22	£264.03
GAS COOKER	33P	£2.32	£10.07	£120.83
SLOW COOKER	16P	£1.15	£4.98	£59.76
AIR FRYER	14P	£1.01	£4.40	£52.74
MICROWAVE	8P	58P	£2.50	£30.02





# NEWS AROUND THE AREAS

## Lochside Community Group

The Lochside Community Group asked RJ Macleod to work the ground between Old School Court and Columbia Court to create a community

growing area. The group also held a successful 'Meet the Neighbours' Afternoon Tea in the summer combined with a mini football tournament for youngsters and are planning more events for Halloween and Christmas.



## Plantation Community Association

On the 8th October, the Plantation Community Association held a Fun Day supported by the Highland Council, Lochaber Housing, Highlife Highland Youth Development team, Lochaber Hope and the Lochaber environmental Group. The aim of the event was to bring the community together to have fun and enhance health and well-being. The group along with the Highland Council and Lochaber Housing were on hand to hear suggestions from residents for improving the area. Fun events included face painting, smoothie making with bikes and even a rodeo bull! It was also an opportunity for the group to pay tribute to the



late Helen Mackenzie, former chair of the PCA, with the unveiling of a plaque in her memory.



## Queenspark Clean up Day and Litter Pick

The newly formed Queenspark Residents' Group organised a litter pick to coincide with the provision of a large walk-in skip to enable those with no transport to get rid of any unwanted items. The litter pickers were treated to sandwiches and fruit kindly donated by Nairn Co-op with 9 bags of litter collected. The Queenspark Residents' Group meets monthly and is open to anyone residing in the Queenspark area. Please get in touch with the group at [queensparkresidentsgroup@gmail.com](mailto:queensparkresidentsgroup@gmail.com) if you would like to get involved.



## Raigmore Community Residents Association

On 31st June Raigmore Community Residents Association held its first event, Clean up our Estate, which was well attended by over twenty local families and a mountain of rubbish was gathered off the streets, green spaces and play parks. Everyone's hard work was rewarded with refreshments and the opportunity to take home herb plants. The event was funded by Think Health, Think Nature and donations were received from The Bunker and Marks & Spencers. The Group's aim is for residents in Raigmore Estate to have pride in their community and work together to improve the area.

## Smithton Residents Association Fundraising



On the 24th of September, Smithton Residents Association held a Bingo Night and a raffle at Green Hall for the local community. During the two hours long event many prizes were won and the night created an opportunity for networking in the friendly and playful environment for almost 40 members of Smithton community and raised over £700 which will be used to fund the children's Halloween disco night.

## Upper Achintore Regeneration Group

Greening the Burn: In September, children from the Lundavra Primary School, along with Janet from UARG group, scattered wildflower seeds on the meadow area in Upper Achintore. The group have also been working with the Highland Council Housing Team on the Upper Achintore's Action Plan, which is progressing nicely and the Skeegan's Way Footpath is 95% complete and well used. The Community Hub plans are progressing well with the sub-group meeting and visiting potential sites. The group have decided to hold a further public drop-in day to ensure they have public support. Check out the groups Facebook page and join their meetings held virtually every 3rd Monday of the month at 6.30pm via teams. <https://www.facebook.com/groups/1002084936580374/>



## Windsor Place Residents Group



The Windsor Place Residents Group held a clean up day in May to tidy up the estate. The day was very well supported and very much appreciated by residents. The group have lots planned for the future with a drop-in "cost of living" advice session in the Community Hub on Thursday 24th November where residents can come along and talk confidentially to advisers from the HC Welfare team, Allenergy energy advisers and CAB. The group are also currently sourcing funding for a "Sharing Shed" to repurpose good quality unwanted items. The group can be contacted by email on [windsorresidentsa@outlook.com](mailto:windsorresidentsa@outlook.com)

## South Kessock Residents Association (SKRA)

SKRA held a successful AGM in September and a new committee was voted in. They have big plans for the area and are working closely with the Merkinch and South Kessock Locality Planning Partnership. The new play park is one of their priorities and the group are hoping to raise more funds to go towards that already allocated for the park. The Community Garden is coming along well and is well supported by

the residents, with the first batch of potatoes having already been sampled by Tenant Participation Officer Karin, who said they were lovely once cooked! SKRA held a fantastic fun day in the Summer and have Halloween and Christmas events in the planning. The next public meeting for the group is on Tuesday 22nd November and details will be on their Facebook page with time and venue.





## Caol Residents Group

Caol Residents group are working hard planning more community events and improvements to the area. They recently held a very successful prize Bingo and raised approximately £2000 and are still receiving donations. All monies raised will be going towards the Light Up Caol for Christmas Project and a community Christmas event with Santa's Grotto, hot drinks and food, and sweetie stalls. The group identified 5 areas for the Christmas trees donated to the group by Ross

Macgregor with RJ Macleod doing the ground works to get the trees lit up on Friday the 3rd December. The switch on event will be from 4pm to 7.30pm. Caol Residents Group meetings are held on the second Monday of the month at 6.30 pm in the Caol Youth Centre. All are welcome to come and hear about the plans the group have. Check out the group's Facebook page for more information.

<https://www.facebook.com/groups/3047121638932205/>

## Claggan Residents Group

Claggan Residents Group meets on the first Monday of the month at the An Drochid Centre at 6pm. Their next

projects include Halloween and Christmas Events along with improving the area.



## Kyle of Lochalsh Heathmount Clean Up

A Community clean-up was organised by the Highland Council and local residents, despite the rain, all residents came out to help tidy up the area. It was a great opportunity for tenant engagement for both The

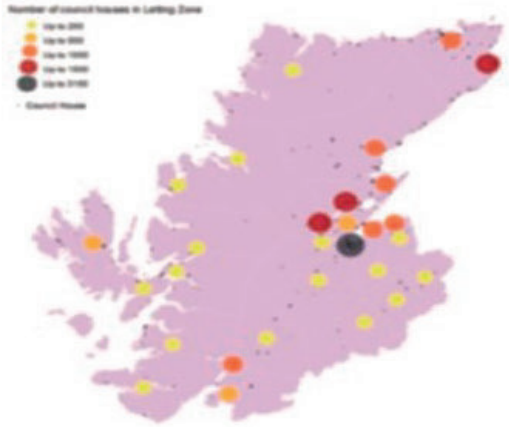
Highland Council and Skye and Lochalsh Housing Association and there was interest in starting a resident group. If you reside in this area and would like to learn more about tenant participation, please contact Tenant Participation Officer Karin Mckay on 07785477696.





## Summary of our Annual Customer Report from 1<sup>st</sup> April 2021 to 31<sup>st</sup> March 2022

This is a summary of the figures submitted to the Scottish Housing Regulator in May 2022. Tenant Representatives from the Housing and Property Committee have reviewed the report

<p>As of 31 March 2022, the Highland Council owned and managed <b>14,645</b> council houses in 223 communities in city, town, rural, remote and island locations.</p> <p><b>Highland Council housing locations:</b></p> 		<p><b>14,645</b> homes owned and managed by the Council, made up as follows: -</p> <p><b>223</b> Bedsit properties</p> <p><b>3,827</b> 1 bedroom properties</p> <p><b>6,000</b> 2 bedroom properties</p> <p><b>4,184</b> 3 bedroom properties</p> <p><b>411</b> 4 bedroom plus properties</p>
<p>During 2021/2022, we let <b>1,250</b> properties to homeless households and people on the Council's waiting lists</p> <p><b>1,250</b> lets were made by the Council during the year: -</p>		
<p><b>365</b> To existing tenants (transfer list)</p>	<p><b>358</b> To general list applicants</p>	
<p><b>527</b> To Homeless applicants</p>	<p><b>78</b> Mutual Exchanges were carried out</p>	

Voids and Empty Homes Rent Loss			
	2020-21	2021-22	Scottish Average
% rent loss through properties becoming empty	0.89% £460,945	1.02% £576,581	1.4%
Average length of time taken to re-let properties in the last year	44.2 days	35.8 days	51.6 days

It took us **35.8** days to re-let our empty properties compared to the Scottish average of **51.6 days**. We are below the Scottish average.



## Rent charges and Rent Arrears

In 2021/22 the total rent collected for the year was **£53,810,300** (this includes current and advance rent payments, housing benefit and rent arrears recovered), which was **99.56%** of the total rent due in the year.

The Gross rent arrears on 31st March 2022 were **£3,077,862** this was made up of **£2,557,413** current tenant arrears, **£366,876** former tenant arrears and **£153,573** write offs.

Average weekly rent for each property size in 2021/22

	Highland Council	Scottish Average
Bedsit	£68.53	£75.95
1 Bed	£72.85	£81.32
2 Bed	£80.58	£84.18
3 Bed	£89.75	£91.48
4+ Bed	£100.06	£100.74



**88.92% of tenants thought their rent was good value for money**

## Percentage of homes meeting the Energy Efficiency Standard for Social Housing (ESSH)



2020 - 21	2021 - 22	SHN Scottish Average
74.6% (10,699 properties)	76.3% (11,174 properties)	87.6%

This reflects the relative age and off-gas nature of our stock compared to newer housing association/council stock

## Repairs Performance

	2020 - 21	2021 - 22	Scottish Average
Average length of time taken to complete emergency repairs	8.52 hours	5.8 hours	4.2 hours
Average length of time taken to complete non-emergency repairs (working days)	7.92 days	7.5 days	8.9 days
% of repairs carried out in the last year right first time	92.9% (34,179 repairs)	89.4% (17,704 repairs)	88.3%

**79.6% of tenants were satisfied or very satisfied with the repairs service**

This is lower than the Scottish average (88%) and may be due to the back log of routine repairs following the pandemic.

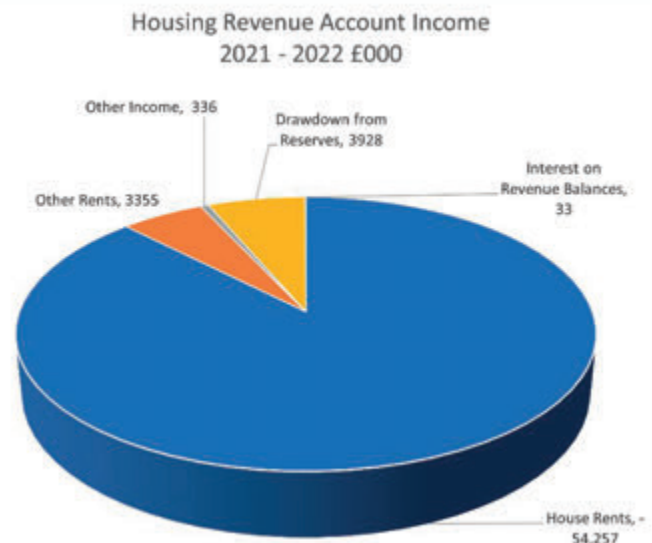
The full Customer Report will be published on the Highland Council web site by 31st October or you can request a copy by emailing [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk)



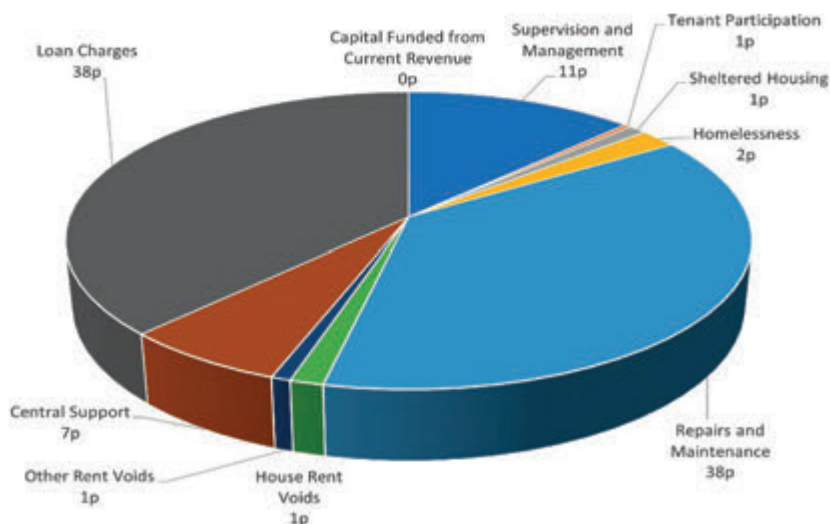
## Housing Revenue Account (HRA)

### 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 came from last year. The total income to the HRA was £61,909,000 in 2021 – 2022. This money is ring fenced and can only be spent on services that improve our housing stock and benefit tenants.



How each £ of your rent money was spent  
2021 - 2022

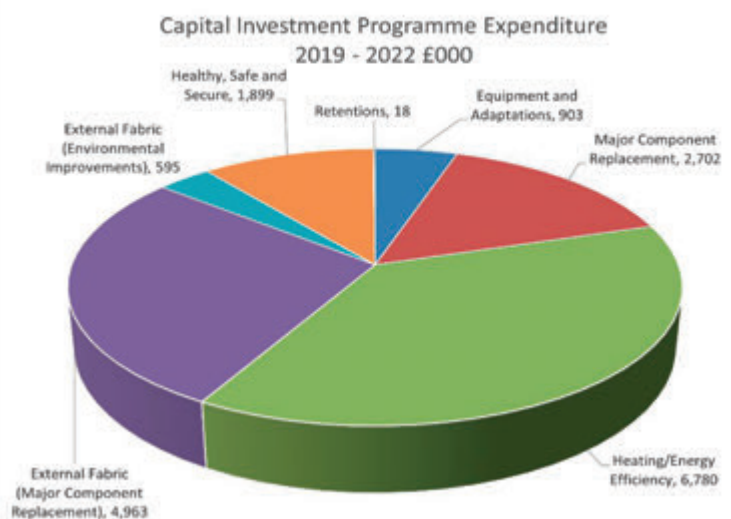


The total cost of running the housing service in 2021 – 2022 was £61,909,000. We recognise that tenants want to live in warm, comfortable, and well-maintained homes in a nice area. For this reason, we install new heating systems, kitchens, and bathrooms. We also carry out estate improvements which arise from our Rate your Estate inspections. The chart on the left shows how the money was spent.

### Capital Programme

Due to restrictions arising from the pandemic, capital programmes were delayed, and allocated funding carried forward. The chart on the right shows the total of capital investment (£17.9m) over the period 2019 – 2022.

In addition, the Council House Building Capital Programme spend for 2021-22 was **£44.9m**



## 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		Average time taken to respond to complaints 2021-22 (days)		Percentage of complaints responded to in full	
	2020 - 21	2021 - 22	Highland	SHN Average	Highland	Scottish Average
Stage 1	203	237	5.81	5.76	98.75	96.76
Stage 2	94	101	18.48	27.44	96.77	93.79

## Landlord Satisfaction

Every three years, we survey our tenants to gather views on the key areas of our service. These were the results of our survey in 2021

- 1) 860 tenants (85.9%) were satisfied with housing services overall
- 2) 773 tenants (77.2%) were satisfied with the quality of their home
- 3) 881 tenants (88.0%) were satisfied with the management of their neighbourhoods
- 4) 938 tenants (93.8%) were satisfied with the opportunities to participate
- 5) 926 tenants (92.5%) felt the Council were good at keeping you informed

## New House Build 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.

Our sites and contractors remain affected due to labour shortage and delays in the supplies of materials. However, The Council is working hard with our contractors to ensure any delays are minimised to bring much needed homes on stream as soon as possible. There are currently 301 Council build properties on site within 18 projects in various locations within Highland. A further 148 properties in 14 projects are due to start on site within the current year with 130 completions so far of the 265 programmed for the year.



## Telecare & Smoke Alarms

**Do you get your telecare service from NHS Highland? This article explains how their smoke alarms, and ours, work together to keep you safe.**

When you join the NHS Highland Telecare Service, they install one of their 'telecare' smoke alarms in your home. They fit this in your hallway. When it activates, it sends an alarm call to the Telecare Hub. The Hub operator then connects, and speaks, with you through your telecare box. They arrange the help you need. For example, this may be contacting the Scottish Fire & Rescue Service if there is a fire or if they have been unable to speak to you.

Your home also has other smoke and heat alarms in your kitchen, living room and hallway. These have been fitted by us, the Council. These alarms are not connected to the Telecare Hub. This means that when they go off, an alarm call is not sent to the Hub.

These alarms are interlinked, meaning if one goes off, they all go off. If your inter-linked alarms go off

but your Telecare smoke alarm has not been activated, it is most likely that the smoke has not reached the Telecare alarm in your hallway. For example, if burning your toast has set off your kitchen alarm.

NHS Highland Telecare Service can reassure you that all telecare equipment is tested when it is installed and again on a yearly basis. If you have any concerns about your equipment, please contact them on 01478 614211.

Find more information on keeping safe on Fire Scotland's website:

[www.firescotland.gov.uk/your-safety/at-home/for-older-people/](http://www.firescotland.gov.uk/your-safety/at-home/for-older-people/)



## Saving money while staying safe: Our guide to safety in the home during the cost of living crisis

**In recent months, the cost of living has been on the minds of many. Increases in energy price caps have put numerous people under further financial stress.**

As a result, many people are looking to save money on energy bills and reduce their spending overall. We offer some essential advice here on how to ensure that your home remains electrically safe for those looking to save some money during the cost of living crisis.

Read our blog here <https://www.electricalsafetyfirst.org.uk/blog/saving-money-safely-during-the-cost-of-living-crisis/>

**Electrical  
Safety First**



More fire safety advice is available from the Scottish Fire and Rescue Service including how to arrange a home fire safety visit

Scottish Fire & Rescue Service ([firescotland.gov.uk](http://firescotland.gov.uk))



# Struggling with the Cost of Living?

Use our online financial self-help tools.

## The Money Map



The Money Map pulls together all the best online resources that can help you to access support to boost your income, save money and cut the costs of daily living and puts them in one place that is simple and easy to use. From benefits to grants, council tax to housing, energy to food & clothing, the Money Map will send you to the most helpful sites where financial assistance can be accessed.

[www.moneymap.scot](http://www.moneymap.scot)

There is a lot of content in Money Map that will help you:

- Identify benefits you may be entitled to
- Check if there are grants you could apply for
- Find tips for managing food costs
- See if you could save on bills or by switching
- Find information on budgeting



If you want to speak to someone about money worries or for advice about other concerns, reach out to your local Citizens Advice Bureaux for help. Our advisers provide free, impartial, and confidential advice. To find your local CAB go to

[www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux)

Alternatively, you can call our helpline 0800 028 1456



## Council Tax Savings



Paying council tax bills can be a challenge for many and the cost of living crisis will make this worse.

But did you know there are ways to save money on council tax through reductions, discount and exemptions that are available for people who qualify?

Check out Citizens Advice Scotland's online savings tool

[www.checkmycounciltax.scot](http://www.checkmycounciltax.scot)

You can receive multiple council tax discounts at once. There are many reasons why you may be eligible including your income, health, or the property you live in.



## Online Advice



Citizens Advice Scotland's online advice pages provide advice on a whole host of issues, including money and debt.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)





# Rent Consultation 2023 – 2024

We are currently working with a “Value for Money” tenant working group to develop our tenant consultation on any proposed rent increases which may be applied in April 2023. We will be in contact with all our tenants throughout November to understand what is important to you. We will contact you by email, text, letter or phone. It is very important, particularly this year, that we hear from as many tenants as possible. The rent setting consultation will include full information on how your rent money is spent, what the costs of delivering housing services are, and the impact

of rising costs and inflation. If you would like to discuss this with us in person, by telephone or in a virtual meeting then please email us on [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk) or call us on 01463 702683, leave your name and number and we will call you back.

Please make sure that we have your up-to-date contact details – you can update your email address or mobile number by contacting your housing management officer or emailing [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk). We will write to tenants who do not have internet access.

## Communication is Key!

Now, more than ever, it is essential that we communicate well with our tenants. All tenants have a right to be consulted and have their views heard. How would you like us to communicate with you?

Do you prefer face to face? Email?  
Telephone? Letter?

Please fill in our very short survey to help us to communicate better in the ways you want us to!

If you fill in the survey you will be entered into a prize draw and two lucky tenants will **win £50 of shopping vouchers!**

Use the link below or scan the QR code to fill in the survey.

<https://www.surveymonkey.co.uk/r/preferences>

you can also call us on 01463 702683 (leave your name and number and we will call you back) or write to us at Tenant Participation Team, Property and Housing, Highland Council, Glenurquhart Road, Inverness IV3 5NX



## Win in our prize draw!

# Round-Up of recent DWP announcements – Touchbase 7 October 2022

## Cost of Living Payment dates

This week the Government announced that households receiving DWP benefits will receive the second part of the £650 Cost of Living Payment from 8 November and continuing through to the 23 November.

Over eight million families have already received the first Cost of Living Payment, worth £326, which was sent out from 14 July this year.

The second payment of £324 will automatically be paid into the bank accounts of those eligible in England, Scotland, Wales and Northern Ireland who receive a qualifying benefit, meaning they will not need to do anything to receive the money.

The DWP will pay a small number of payments on 8 November, with numbers increasing significantly from 9 November. Even if you are not on a qualifying DWP benefit you may still be eligible for the £324 payment as HMRC are also making payments to only those who receive tax credits and no other eligible benefits. These will be paid shortly after DWP payments and customers do not need to contact the Government or apply for the payment at any stage.

The £150 Disability Cost of Living Payment was provided in September, with a £300 additional pensioner payment to come in the Winter.

## Ensuring eligible pensioners receive second Cost of Living Payment

Households receiving DWP benefits will receive the second part of the £650 Cost of Living Payment from 8 November.

For a pensioner to qualify for this, they must have been entitled to a payment of Pension Credit on or before the qualifying date of 25 September 2022.

It is not too late to claim Pension Credit. It is possible to backdate the claim for a maximum of three months, which means a person will still qualify for the second Cost of Living Payment.

The last date for those who can successfully backdate their claim is **19 December**, though we urge people to get their applications in as soon as possible.

People do not have to do anything extra to backdate their claim. If they make their application online, they will automatically be asked about backdating, and if they make their application over the phone the adviser will talk them through this.

People can check their eligibility for Pension Credit using the online calculator or call 0800 99 1234.

## Help for Households Campaign

In response to increasing prices and the pressures around the cost of living, the Government has been running the 'Help for Households campaign' to raise awareness of the support available among those that need it most.

The Help for Households campaign gives clear information about the exceptional payments, energy support and existing support schemes available, so the public know what is available and where they can find help.

<https://helpforhouseholds.campaign.gov.uk/>



## COST-OF-LIVING CRISIS SCAMS ALERT



With the cost of everyday necessities like groceries and bills rising faster than average household incomes, these are worrying times. And, unfortunately, scammers are continuing to adapt their tactics in this time of uncertainty, to take advantage to extort money and steal information. Trading Standards is reminding tenants that anyone can fall victim to a scam, and the impact on personal finances and personal safety can be severe. It is important that we act carefully and remain vigilant to scams.

### FINANCIAL SCAMS

Misleading social media adverts, messages and cold calls are circulating offering huge returns for a small initial payment, advance loans in minutes, one-off opportunities to earn thousands in cryptocurrency and investment tips for an early retirement. If applying for a loan, making an investment, or making a decision about your pension, only deal with firms that have been authorised by the Financial Conduct Authority (FCA) – [www.register.fca.org.uk](http://www.register.fca.org.uk).



There have also been reports of cold calls and emails from scammers impersonating the bank's fraud department stating that your account has been compromised and you need to transfer funds to a 'safe' account. Tenants are advised to never assume a phone call is authentic just because someone knows your name and address and to be wary of any calls from bank staff which require you to verify your personal details or PIN or ask you to transfer money to a 'safe' account. If you receive a suspicious call from your bank, hang up immediately, wait five minutes and then call your bank back to check. Alternatively, use a different line altogether to call your bank.

Similar tricks have been circulating claiming to be from HMRC. Such cons can be very convincing, often displaying the official branding and logos. Tenants are reminded that HMRC will never request bank details via email or telephone on their first contact.



### ENERGY BILLS SCAMS

Scams exploiting the financial stress of soaring energy bills have also been on the rise. Scammers typically send emails and text messages claiming to be an energy supplier, the Government or organisations offering help, inviting them to claim a refund due to a "miscalculation" on their bill or advising they are reaching out in relation to a discount. The recipient is invited to click on a link and submit personal and financial details, which can then be used by the scammer to steal money. Most often, it is prepayment customers who are targeted. Tenants are reminded that those eligible to collect discounts will receive these automatically and don't need to apply. Look for red flags in messages and emails, such as spelling and grammatical errors as well as messy layout and impersonal greetings.

### 'ANTI-SCAM' SCAMS

This is a call from someone claiming to be from a charity supporting scam victims, a company selling anti-scam technology, or from someone demanding payment to renew your Telephone Preference Service registration, which is actually free. Tenants are advised to check a Scottish Charity's registration with The Scottish Charity Regulator (OSCR) – [www.oscr.org.uk/search-the-register/](http://www.oscr.org.uk/search-the-register/) - to find out if they are genuine.

Tenants are encouraged to report scams to Trading Standards on 01463 644570 or to Police Scotland on 101. If you have been the victim of a scam, you should contact your bank immediately and report the incident to Police. If a scam causes you to feel threatened or unsafe, contact Police on 101 or 999 in an emergency. Free and confidential advice can also be obtained from Advice Direct Scotland on 0808 164 6000.

Highland tenants who believe they are being targeted by nuisance and scam phone calls on their landline can apply to Trading Standards for a free call blocker device. Please contact via email: [trading.standards@highland.gov.uk](mailto:trading.standards@highland.gov.uk) or call 01463 644570.



## Highland Council and ALIenergy partnership to help tenants with fuel poverty this winter



**We are currently seeing unprecedented levels of fuel poverty in Highland.**

Energy prices generally are now around twice what they were last winter. Fuel poverty is likely to affect a large number of tenants, particularly in remote rural areas of the Highland region this winter, and many tenants will find it a struggle to afford to adequately heat their homes.

Although the control of energy prices is outwith the control of the Council, we recognise that more help is needed to help our tenants mitigate the worse impacts of the cost of living crisis. As such,

Highland Council is funding a new partnership with energy charity ALIenergy, who have already been working with tenants in Lochaber. Their Affordable Warmth Advice Team can access various fuel poverty crisis intervention grants and schemes, alongside support to improve resilience to fuel poverty going forward, to assist Highland Council tenants who are at high risk.

This new service is expected to launch in November and Council officers will be able to refer tenants for advice and assistance to the ALIenergy advisors. Support will be offered through a combination of remote consultation and in-person visits where this is possible.

## Annual Assurance Statement

Members of The Highland Council's Housing and Property Committee, on 31st August 2022, approved the Housing Annual Assurance Statement for 2022, which focused on the key themes of statutory requirements, legislation, charter performance, customer satisfaction and engagement.

The Statement is a regulatory requirement monitored by the Scottish Housing Regulator which oversees how social housing providers are regulated and their reporting requirements.

Highland's 2022 Statement confirms Highland Council has achieved compliance with legislative duties and how it delivers essential services to tenants. It also emphasises the importance the Council places on effective tenant participation.

Having gained Committee approval, the Assurance Statement will now be submitted to the Scottish Housing Regulator.



The full Annual Assurance Statement can be viewed on the Highland Council web site at [https://www.highland.gov.uk/info/925/council\\_housing/263/tenant\\_participation/8](https://www.highland.gov.uk/info/925/council_housing/263/tenant_participation/8)





## USEFUL PHONE NUMBERS

Housing Enquiries / Homeless Service	01349 886602
Out of hours Housing emergency repair / homeless service	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 (Housing Benefit and Council Tax Reductions and other Council Benefits)	0800 393811
HMRC Helpline – open from 8am to 4pm Monday to Friday	0800 024 1222
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 (Emergency)	0800 111 999
Home Energy Scotland	0808 808 2282
Police	(Non Emergency) 101
Samaritans	116 123
Social Work-out of hours	0845 769 7284
Funeral Support Payment (Social Security Scotland)	0800 182 2222
CAB	0800 028 1456

## USEFUL WEBSITES

Health and Care Advice	<a href="https://www.nhsinform.scot/">https://www.nhsinform.scot/</a>
Scottish Gov Cost of Living Support	<a href="http://gov.scot/costoflivingsupport">http://gov.scot/costoflivingsupport</a>
Highland Council Welfare Team – Worrying about Money leaflet	<a href="https://bit.ly/3JnUBNp">https://bit.ly/3JnUBNp</a>
Citizen Advice Scotland	<a href="https://www.citizensadvice.org.uk/scotland/debt-and-money/">https://www.citizensadvice.org.uk/scotland/debt-and-money/</a>
Dept of Work and Pensions	<a href="https://www.gov.uk/government/organisations/department-for-work-pensions">https://www.gov.uk/government/organisations/department-for-work-pensions</a>
Mental Health and Wellbeing	<a href="https://breathingspace.scot/how-we-can-help/what-we-do/#">https://breathingspace.scot/how-we-can-help/what-we-do/#</a>
Advice for Refugees And Asylum Seekers	<a href="https://www.nhsinform.scot/care-support-and-rights/health-rights/access/healthcare-for-refugees-and-asylum-seekers">https://www.nhsinform.scot/care-support-and-rights/health-rights/access/healthcare-for-refugees-and-asylum-seekers</a>
Highland Council - Help with Cost of Living	<a href="https://www.highland.gov.uk/costofliving">https://www.highland.gov.uk/costofliving</a>
Universal Credit Advice Line	<a href="https://www.understandinguniversalcredit.gov.uk">https://www.understandinguniversalcredit.gov.uk</a>
Money Advice	<a href="https://www.moneyadviceservice.org.uk">https://www.moneyadviceservice.org.uk</a>