

# Housing Matters

## Taigheadas na Gàidhealtachd

Spring 2024

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# INTRODUCTION

## Brian Cameron - Interim Head of Housing & Building Maintenance

### Welcome to our Spring 2024 newsletter.

Firstly, I would like to offer my thanks to every tenant who responded to our rent consultation before Christmas. Almost 2,000 tenants responded formally to the rent proposals and a number of tenants also volunteered their time and efforts at tenant forums and meetings to provide valuable feedback on what they think the Council's landlord priorities should be for the new financial year.

Increasing rent levels is not an easy decision, but the Council is committed to providing essential services to our tenants to help sustain tenancies and maintain homes. This is particularly challenging in the current economic climate and, like other landlords across Scotland, we have experienced significant increases in the cost of delivering repairs in particular. The approved rent increase for 2024/25 does, however, enable the Council to meet statutory duties as set out in housing legislation, deliver a capital investment programme well in excess of £20m and also start carrying out more low priority repairs which have been held over for some time to ensure spend is within approved budget.

Highland's weekly rents remain well below the national average for social landlords and are significantly lower than those in the private sector. That said, I would encourage all tenants to read over the articles about income maximisation and also make use of other free sources of advice and assistance.

Health and safety issues are also featured in the newsletter. I would also recommend that tenants read over the articles about home fire safety and contents insurance. There has also been an increase in calls this Winter about potential damp and mould in homes and I would encourage tenants to read over the guidance provided and contact the Council if the problem persists and cannot be resolved through standard heating and ventilation of the home.

Finally, please have a think as to how you can provide feedback on the various tenant participation initiatives and how to keep in touch about improving your housing service. There's a lot of tenant time being spent on these matters and the more tenants who can help with shaping housing services, the better.

Enjoy the edition - and the onset of Spring/Summer!



### Highland Tenants Network - What is it and why should I use it?

**The HTN was set up with the aim of being a place to share information, conversation and to connect tenants and staff. This site has lots of information on everything you might need to know about housing.**

It is designed to be a place where you can speak with other tenants to ask questions and gain knowledge about some of the big issues in your local areas, as well as around Highland and throughout Scotland.

You can do all of this at a time that suits you, from the comfort of your own home. The aim is to make it an essential place to keep up to date with decisions being made, changes you need to know about as well as a place to share your own experiences.

The network is open to all Highland Council tenants and can be accessed from any device with an internet connection such as smartphone, tablet or laptop. To join, just request an invite from [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk) or speak to your local Tenant Participation Officer.

### Interested in learning more about your housing service and making a difference for tenants across Highland? Join one of our tenant strategic groups!

**Communications Group** - Members work with staff to ensure the information we provide to tenants is clear and user friendly. We meet between 4 & 6 times per year to look at the Customer Report, newsletters and other information being sent out to tenants.

**Value for Money** - Are you interested in how your rent money is being spent? The remit of this group is to look at the Tenant Participation

and HRA Budget as well as input into the Annual Rent Consultation.

New members are always welcome for both of the above groups which currently meet online. If you're interested in finding out more, or if you're considering joining, please email [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk)

# Highland Council Tenant Scrutiny Panel

We are a small group of volunteers who are also Highland Council tenants from all over the Highlands. We have been looking at housing related topics with the aim of understanding certain aspects of service delivery and giving those working for the housing department the benefit of our experience and opinions.

We are allowed to look at the rules and regulations, make site visits, speak to any member of staff we think is relevant and write fair and evidenced reports to the Head of Housing on our findings. Our recommendations are considered and we are given feedback should they not be taken forward.

We have a number of future projects in mind and would like to know which of the following three areas other tenants would like us to tackle first:

1. Solar panels and energy efficiency- Does it save money? Are there different types of solar panels in use around the area? Do all tenants know how to use them? How do the bills compare for retrofitted homes with panels and insulation with those in new builds?
2. Repairs and Maintenance- How should the system work? What do tenants think of the level of service provided by the call centres? Is there a difference between the Highland Council call centre and the out of hours call centre.
3. Empty Homes - What happens when a tenant vacates a property before a new tenant can move in?

We all hope to improve things for current and future tenants. Please give any feedback to [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk)



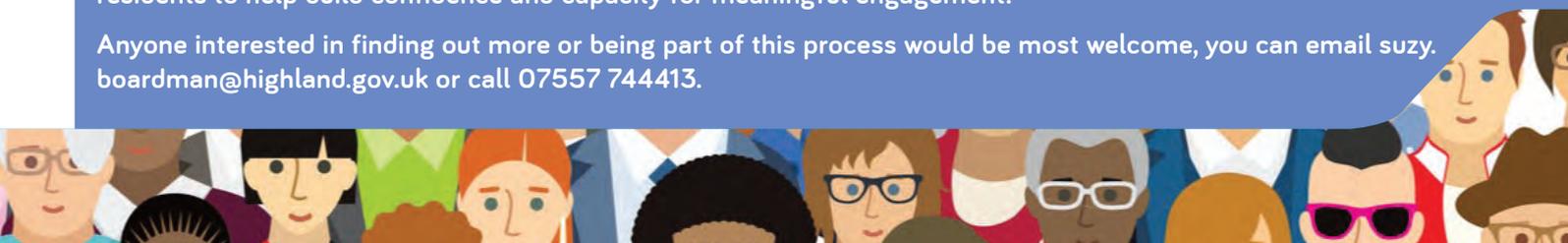
## Tenant Participation Strategy 2024 -2027

Work has been on going with the tenant focus group to finalise the TP Strategy and Action Plan. It essentially sets out the different opportunities for tenants to engage with Highland Council on matters affecting their tenancy or home. Providing a variety of options to suit different levels of commitment and empowering interested tenants to choose a method to suit them.

Tenant Participation has been a legal requirement for social landlords since 2001 and part of that is to produce a Strategy setting out how information will be shared between tenants and landlords and how tenant involvement can help improve the standard to housing services.

We hope that this new strategy will help to increase awareness for all tenants on their rights to participation and the mutual benefits that come from working together. We offer support and guidance to our tenants and residents to help build confidence and capacity for meaningful engagement.

Anyone interested in finding out more or being part of this process would be most welcome, you can email [suzy.boardman@highland.gov.uk](mailto:suzy.boardman@highland.gov.uk) or call 07557 744413.



## Rent Consultation and Increase

Following the rent consultation at the end of 2023 in which 13% of tenants took the opportunity to provide their feedback, January's Housing & Property Committee agreed that all Council rents would increase by 7.95%.

The increase will apply to all house rents from 1 April 2024. Tenants in receipt of Housing Benefit payments will be automatically adjusted. However, if you are in receipt of Universal Credit, you will receive a 'Confirm your housing costs' reminder. You will need to log on to your journal and add the rent increase details.

If you are having difficulties paying your rent, you can contact the Highland Council Welfare Team on **0800 090 1004** or email [welfare.support@highland.gov.uk](mailto:welfare.support@highland.gov.uk)

The rent consultation also asked tenants if they would support a move to annual paper rent statements instead of quarterly. This was supported and will be implemented this year. However, you can check your rent account at any time by logging into your Housing Online account at <https://www.highland.gov.uk/housingonline> and following the on-line instructions.



### YOU CAN:

- **VIEW RENT ACCOUNT BALANCE**
- **PAY YOUR RENT**
- **SEE PAYMENTS YOU HAVE MADE**
- **SEE HOUSING BENEFITS**
- **SEE UNIVERSAL CREDIT HOUSING PAYMENTS**
- **AND ACCESS A PAPER DIRECT DEBIT TO PRINT**

## Waste and recycling services are changing across Highland

(see page 12 to find out more)



## Tenant Satisfaction Surveying 2024

Every three years landlords are required to carry out comprehensive satisfaction surveys with their tenants. Landlords with more than 2,500 homes are able to do this survey with a representative sample of tenants. This method has been approved by the Scottish Housing Regulator and ensures that a cross section of tenants are invited to participate.

The Council engaged a third-party market research company to carry out these surveys and they have selected the sample of tenants to complete the survey. Tenants were selected at random based on various demographics: age, household make up, property type and area, to give robust and representative results.

Consideration was given to the best method to carry out these surveys before deciding that telephone interviews would provide the highest quality of response and remove potential for over representation of specific groups.

The survey consists of a set of core questions which are specified by the Scottish Housing Regulator as well as some additional questions to gain a deeper insight into these responses. When assessing the responses, checks are made to ensure the final survey results are representative of the whole tenant base.

The results will be published on our website and social media and will be submitted to the Scottish Housing Regulator. Their job is to monitor landlord performance across Scotland to ensure that tenants' voices are heard and will scrutinise any significant changes in satisfaction levels.

Highland Council provide many opportunities for having your voices heard, so if you weren't selected to participate in this survey, you can still get involved by joining a local group, attending the Highland Tenant Forum or simply talking to the Tenant Participation team. To contact the team **email [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk)**

## Needing a repair within your home?

When you report a repair, you will now receive a confirmation text or email that alerts you to the following -

REPAIR CATEGORY	TIMESCALE	CONTACT NUMBER
EMERGENCY	<ul style="list-style-type: none"> <li>Our trade person will attend as soon as possible and within 24 hours – the tenant or an adult over 16 years must be in the property for access.</li> <li>It is vital you allow access to ensure the property is safe.</li> </ul>	01349 886602 and 01349 886691 (after hours)
HIGH PRIORITY	<ul style="list-style-type: none"> <li>We aim to attend within 3 working days. Someone will contact you by the end of the next working day to arrange an appointment.</li> <li>Please ensure you answer calls from a withheld number.</li> </ul>	01349 886602
ROUTINE	<ul style="list-style-type: none"> <li>We aim to attend within 20 working days. Someone will contact you within this time to arrange an appointment.</li> <li>Please ensure you answer calls from a withheld number– if we cannot contact you after 3 attempts, we may cancel the repair.</li> </ul>	01349 886602
LOW PRIORITY	<ul style="list-style-type: none"> <li>These types of repairs have been classed as a low priority and have no timescale for completion.</li> <li>The repair may be included in a planned maintenance programme to which you will be contacted in due course.</li> <li>If the repair has deteriorated, please contact the service centre.</li> </ul>	01349 886602

- Your initial appointment
- A reminder of your scheduled appointment
- When your tradesperson is on route to your home
- Any follow up action from your initial repair
- When the work has been completed

Tenants are also encouraged to complete the satisfaction survey on the completion of the repair. You will be asked if you wish to give your feedback on the repair that was carried out within your home.

This survey will help to provide the Council with information on how we are performing as a landlord dealing with repairs and maintenance to your home.

You should report any repair within your property as soon as possible. If there are any changes to your contact details, please make sure these are updated as we will need to arrange access with you and incorrect access details may result in us not being able to carry out the repair.

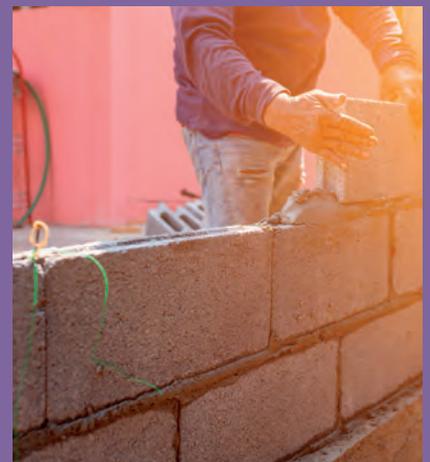
## Repairs update

As you will be aware, the Council has been prioritising essential and statutory repairs in the last financial year. This has meant that many low priority repairs have been placed on hold because of the budget costs and trades capacity. The Council would like to advise tenants that, with an increased repairs budget for 2024/25 we can now start to release more repairs, however, some of these repairs may be included in a future Planned Maintenance programme.

Highlighted below are some examples of recurrent repairs that could be covered in the maintenance programmes, but it is not a definitive list -

- ✓ Fencing
- ✓ Gates
- ✓ Pathways
- ✓ Gutters
- ✓ Walls
- ✓ Ceiling Cracks

Tenants are advised that because of their lower priority status, there may be no set timescale for these repairs, but you will be contacted when the work is expected to begin.



If the repair gets worse and needs more attention, please contact the service centre on **01349 886602**.

The Council will continue to review these repairs to evaluate the risk of potential deterioration.

The Council welcomes the support tenants have given and would appreciate your continued patience as we continue to deliver vital services during these financial challenges.

## Highland Housing Register is changing

Anyone looking for social rented housing in the Highlands only has to fill in one application form for the Highland Housing Register (HHR). The HHR is a Common Housing Register with the main housing associations in the Highlands. All applications are then assessed, and awarded points, based on the Highland Housing Register Allocations Policy.

The HHR allocation policy was reviewed in 2020. The policy review focused on changes required to ensure we took into account recent changes in the law and to ensure we are allocating homes to applicants in the greatest housing need.

### The review looked at:

- Ensuring that the needs of victims of domestic abuse are being addressed in line with best practice and the Domestic Abuse (Protection) (Scotland) Bill 2021.
- Ensuring that our accessible housing process meets the needs of people who require specialist accommodation; and
- Reviewing the points allocated for different housing needs.

One of the requirements of the Housing (Scotland) Act 2014 is a legal duty on social landlords to consult with service users

on proposed amendments to allocation policies. This was carried out in late 2020 via a well-promoted and widely accessible online survey (with a paper-based option for those without digital access). It found that members of the public and partner stakeholders were broadly in favour of proposed changes to the HHR policy.

All the changes should be in place by the end of the Summer 2024 – if you have a housing application registered with the HHR, you will receive a letter then to up-date you on any changes to your points.

### The new points are as follows:

#### 70 Points

Homeless or threatened with homelessness – Unintentional and meets the Local Connection criteria

Poor Housing Conditions - High

Accessible Housing Need - High

Allocation of a Through Care After Care Young Person

Assessed need to move to independent living from a residential health and social care setting,

Parental home or supported accommodation

Kinship Care arrangement is making housing worse

Approved for adoption or permanent fostering but lack additional bedrooms

#### 40 Points

Accessible Housing Need - Medium

#### 30 Points

Tenants in properties leased by any of the HHR Landlords with less than 6 months left on lease

Two households combined – where both houses can be relet through HHR Valid Notice to Leave (for Private Sector, Tied and Armed Forces Accommodation)

#### 20 Points

Under Occupation – HHR transfers (per bedroom - no limit)

Overcrowding (per bedroom up to max 60) (including access to Children and a Carer)

Sharing Facilities

Poor Housing Conditions – Medium

Need to Reside (Residency and employment)

Insecure Accommodation (e.g, C/o parental home/friends/family/lodgings)

Accessible Housing Need - Low

Poor Housing Condition - Medium

#### 10 Points

Providing care to or receiving care from family or friends

Poor Housing Condition (10 points if accommodation has two or more low defects)

#### 5 Points

Poor Housing Condition (5 points if accommodation has one low defect)

#### 2 Points

Homeless Waiting Points (2 points every month starting from the date of your positive homeless decision)



## The Radio Teleswitch Service switch-off

The Highland Council have received information that the planned Radio Teleswitch Service switch-off has now been postponed until 2025. Ofgem, the energy regulator for Great Britain, expects energy suppliers to replace all RTS meters before the service ends June 2025.

If you have an electricity meter which switches between peak and off-peak tariff rates, such as an E7, E10 or THTC (Total Heating Total Control) tariff, that automatically turns on your heating or hot water, you may have a meter that uses Radio Teleswitch (RTS) technology.

If you have an RTS meter we would encourage you to contact your supplier to discuss your options and arrange for a new meter to be installed before the service ends next year.

For more information or support with your energy supplier, please visit the Energy Advice Scotland website <https://energyadvice.scot/> or contact them on 0808 196 8660.



### Did you know...

If you are struggling to afford to heat your home, you are not alone and we may be able to help you.

Contact **Alienergy** for an appointment for free and friendly advice:

**enquiries@alienergy.org.uk**  
**01631 565183**

Advice sessions will be by telephone in the first instance. Home visits may be possible.

**Bills—Energy Suppliers—Tariffs**  
**Insulation—Appliances—Prepayment Meters**  
**Smart Meters—Debt Relief—Fuel Vouchers**

**[www.alienergy.org.uk](http://www.alienergy.org.uk)**

Scottish Charity Registration **SCO032495**



# ALIENERGY



## Affordable Warmth Service

Free, confidential and impartial home energy advice and support



# Lochaber Updates...

## Caol Resident Group

At The Caol Residents Group (CRG) AGM on the 4th March a new Committee was formed and Josh McCook was elected to fill the new position of Youth Representative. Josh has already volunteered at many events the group have held: He entertained children at the Kids' Halloween Party in his inflatable flamingo and at Christmas parties in his inflatable tree costume, in which he also joined the rest of the group and Santa (Karin TPO) and her Elves, as they visited every Christmas tree light switch on all the other Resident Groups in Lochaber hosted and visiting the patients at the Belford hospital, Culminating in Caol's Big Christmas Event with Santas Grotto, Nevis Radio, Dancers, stalls and late night cafes open.



CRG received a £300 Cheque from the Co-op which helped to buy the Christmas goodies for the kids' parties. Josh roped his brother Marc into helping wait on at the Bite & Blether Christmas lunch and even got permission from the school for both to volunteer at the lunch. He has also starred in one of our Tenant Participation youtube Videos about Caols Bite & Blether. The Group are now looking at funding for a Mascot Costume for Josh and getting him involved in all events hosted in Lochaber as we hope to have our very own Lochaber Mascot but mainly for The Caol Resident Group. Josh is the ideal candidate for this and is excited to see it happen! Josh plans to leave school this year and is looking for an apprenticeship in working with children. He already has a wee part time job working in the play area High Jinks part of the Nevis Centre and the children love him. The group are working closely with The Caol Action Group (part of the Lochaber Community Partnership) and have already helped with the Locality Plan and are in talks with them to host another local Engagement Gala Day later in the year. The group had their Easter Event on Saturday the 30th of March where the TPO Easter Bunny Karin Mckay was out with the CRG bunnies visiting the Caol Shopping Area with Easter treats for the children, then onto Caol Youth Centre for An Easter Egg Hunt and some Bacon Rolls and a cuppa for mums and dads. Josh entertained the children with his dance moves and party games and all the children received an Easter Egg! The Group Meet the first Monday of every month at 6pm at Caol Youth Centre, The Bite & Blether meet every Monday 2pm to 4pm come along chat to your TPO and meet others for a good blether over a hot snack and a cuppa and find out what's going on in the area.



## Bite & Blether

EVERY MON 2PM-4PM

CAOL YOUTH CENTRE

This is free to everyone in the community.

The aim is to tackle social isolation and prevent food waste. We hope to get people out to meet others within our community and get something eat, (soup on a cold day or a sandwich when its warmer) and a cuppa, scone or cake!!

You will also get a chance to find out what's going on in our community.



This is been provided by  
Caol Residents Group,  
Highlife Highland and  
Highland Council Tenant  
Participation Team



For more info contact Karin: 07795276149



Upper Achintore Light Switch on

## Upper Achintore Regeneration Group

The Upper Achintore Regeneration Group (UARG) held its Annual Christmas light switch on and poster competition for the children. Prizes were supplied by the TPO Team and Santa and the Elves visited to present them. The group has now completed the Business Plan for the Community Hub and they now need a sub-group of people from the Upper Achintore Area and Plantation areas that can take the project to completion. If you would like to be part of this group, please email [uarg19@aol.com](mailto:uarg19@aol.com).

The new MUGA at Ross Place was tarred recently and the final MUGA coat will be done soon and then the youngsters will be able to use it! It has taken the group along time, over 4 years of lobbying, to get this done and they hope that all

the children are going to enjoy and look after the new MUGA.

Monday of the month at 6.30pm. The group are looking at play parks along with other things in the community and are still working through a current Action Plan with the HC. Email UARG for an invite link to join their meetings.

## The Plantation Community Association (PCA)

held Halloween and Christmas events last year and are hoping to raise funds to get electric boxes for the trees and lights this year. They had their AGM on Tuesday 5th March and a new committee was formed. Plans for the year were discussed starting off with a Spring Clean which was held on Saturday 6th April and residents enjoyed bacon rolls and a cuppa and cake after. The Group are soon going to be recruiting for a Chair person as the current chair will be moving to a different area. If you would like to come along to the next meeting and find out what the role of Chair involves and if you think you could do it, then please do! The PCA have secured funding for a Community Larder through the Fort William Action Group (part of the Lochaber Community Partnership) and are looking for volunteers to help run it. The larder aims are to reduce food waste. The PCA are also planning a Summer Fete on Saturday the 3rd August up at the MUGA area. Any Stall holders wishing to sell produce and crafts etc please message the group to book your stall. We hope to encourage everyone in the community to come along and tell us what they would like to see and how they could help the PCA to improve the area and have more community get together in the PCA Hub. The PCA meetings are the first Tuesday of every month at 6.30pm.



Plantation Tree Light Switch On

Lochside Community Group's focus this year is to develop the green areas between Old School Court and Columbia court and at the steps at the end of McAlpine Place. They are also joining forces with the Caol Residents' Group for events which will be organised this year.

**Kinlochleven Action Group** (Locality planners) are working to get a placement plan for the area. The Council's recent award of Community Regeneration Fund money enabled them to start producing a Local Place Plan for the village - paying for community engagement and production of the Local Place Plan, including community events, publicity, a website, and an experienced external planner/facilitator for support. Most recently they held the Village Ideas Day attended by 175 locals who gave their views and priorities for their village and a From ideas to solutions event to explore how to make these ideas a reality.

Please see the dedicated website for more information and future events: [www.kinlochlevenfutures.net](http://www.kinlochlevenfutures.net)

## Claggan Residents' Association

The group's Christmas light switch on was a cold night at -7 but Santa and his elves (Karin McKay Tenant participation Officer and three of the Caol Groups committee Brian Stewart, Becky McCook and Kirsty Kyle) braved the cold as did many residents for the Tree light switch on. Chair Aileen thanked everyone for coming along and a big thank you to the Forestry Commission for donating the spectacular tree and the group dished out hot chocolate and sweets to all that were there.

# Area Updates Cont'd...

**Dingwall Academy Youth Forum** – The Youth Development Officer approached the Tenant Participation Team on behalf of S1 pupils with regards to a project they would like to work in collaboration with Highland Council. S1 Youth Forum group has identified an area in Dingwall that they feel needs some improvement, they call it the Fire Station Path. This path has become unsafe to use due to overgrown bushes, broken railings and a huge amount of litter. Tenant Participation Officer Justyna, met with young people at the area to discuss how best to go about helping improve the area for community use:

*“We are S1 Dingwall Youth Forum and we decided to do something about the Fire Station Path because we all use it but it was dirty and dangerous because there was broken railings, broken glass, overgrown and lots of litter. We spoke to our youth workers and they helped us get in touch with Justyna, Tenant Participation Officer, from the Highland Council who helped us plan a clean-up. At the clean up we picked up lots of glass and litter and filled 12 black bags with rubbish and a bucket of broken glass. We then reached out to a local community group to ask for funds towards the wood for the railings and were successful in gaining this. The path is now better for us and the local community to use. We really enjoyed being part of this project and we thank everyone who helped us with it.”* S1 Dingwall Youth Forum.

Dingwall Youth Forum



**McLean Court Residents Group** asked for volunteers to come along to their Big Garden Tidy up towards the end of October and were overwhelmed by the response when lots of locals, including volunteers from Keep Nairnshire Colourful, turned up to help prune, dig and tidy the garden areas at the front of McLean Court. The group put on a wonderful at chat after a morning of hard graft in the autumn sunshine. The day was a great success and the group hope to hold similar events in the future.



The group also hosted a Christmas Quiz on 11th December with Nairn Academy Prefects setting half the questions and resident Pat the other half. The event was a super success with everyone saying how much they enjoyed it. The group again provided a delicious festive spread and it is hoped that the prefects will visit again for more joint projects.



The group held their AGM in March and had visit from Tenant Rep Liz Richardson. They continue to meet once a month but also hold weekly coffee mornings, Friday fish suppers and bus trips to the shops.

## Windsor Place Residents Association Conon Bridge Spring litter pick



Join us for a spring clean!  
27th of April 10.30 to 12.30

**Lets tidy up the litter!**

For more details email [windsorresidentsa@outlook.com](mailto:windsorresidentsa@outlook.com)

The Queenspark Resident Group held a very well attended Santa's grotto in December with a piper, carols (led by Mandy, the Sheltered Housing Warden) and mulled cider and hot chocolate. They have also produced their own Christmas single with residents from all over Queenspark, including Queenspark Gardens, providing vocals. This was an amazing community project that brought tenants and owner occupiers together to produce a music video to make everyone smile. The video can be viewed on the group's Youtube channel: <https://www.youtube.com/@QueensparkResidentsGroup>



Tenants of Queenspark Gardens kindly donated eggs for the Easter egg hunt



The group held an Easter Egg Hunt on 30th March with a bake sale, games, raffle and tombola. They continue to meet monthly and have lots of plans for the year ahead including taking on the lease of a vacant garage site to store their resources for events and developing communal grassed areas.



### South Kessock Residents association (SKRA)

SKRA held a fundraising bingo last year and also hosted a Christmas lunch and kids disco at the Madras Hall. The group have had confirmation that they are the chosen group for Aban's Big Swim fundraising and are looking for volunteers to help on the day (June 2024). After the garden project being wintered, they are now busy in the green houses getting all the seeds planted up ready for planting in the Spring.

The group held an Easter egg hunt with a twist as local residents displayed Easter egg pictures in their windows and egg hunters had to venture round south Kessock and Merkinch area finding all the Easter eggs. The group wanted to do something fun and accessible for all which also got the community involved.

There will also be a Spring litter pick in the area dates to be confirmed as we are teaming up with the nature reserve volunteers for this event.



The Aviemore Sheltered Housing Group had a Christmas trip to the Speyside Centre for a spot of Christmas Shopping and to hear about the rent consultation whilst enjoying cloutie dumpling and hot drinks. They also attended the Glen Centre on 14th December to see a performance from the local Dance School's toddler class featuring TPO Catriona's little boy. Everyone joined in the dancing and the 'snowball' fight at the end!

The group continue to meet monthly including a visit from tenant Rep Liz Richardson who met with the group as well as tenants from the Alain Baxter Court Residents Group. They are looking forward to planning their next trip out!



### Raigmore Community Residents association (RCRA)

The group received their land permission and have planted fruit trees in the small area and work has begun on king Duncan space too. The group hosted a wreath making event at Christmas with foraged greenery from the estate.

The group are currently working on a project to set up a food larder near the Food Forest and are working with a local group who provide a community lunch weekly at the community centre free to the community. As well as reducing food waste, the group aim to use the larder for the fresh produce from the Food Forest and where there is excess produce would aim to use it for the community lunch.



### Lochiel Interested Tenants

The residents held an Easter lunch and raffle on 25th March. They continue to meet fortnightly for soup lunch and bingo days. The group were donated paint for their shelter and are hoping to get the shed painted in April with the help of volunteers.

## Your improved waste and recycling service

### 240L Green bin\*

Plastics, metals and cartons

\*Some residents may have a grey bin



### 240L Blue bin

Paper, card and cardboard



### 140L Grey bin

Non-recyclable waste



### Silver caddies

Cooked and uncooked food waste



## The Highland Council is making improvements to waste and recycling collections across Highland

Residents will receive a letter which will explain what is changing and when. The letters will explain that green (or grey) bins will be used to recycle mixed plastics, metals and food and drink cartons. Blue bins will be used to recycle paper, card and cardboard only. Each of the recycling bins will be collected every 4 weeks. Details of how and when residents' existing blue and green bins will be changed, will also be provided in the letters.

Around 15,000 properties in Ross and Cromarty will also be provided with a new weekly food waste recycling service. Silver food waste caddies and caddy liners will be delivered along with the new non-recyclable waste bins. Households in receipt of the weekly food waste recycling service will be provided with a new 140 litre grey non-recyclable waste bin while all other households will be provided with a new 180 litre grey non-recyclable waste bin. All non-recyclable waste bin collections will remain on a fortnightly basis.

A detailed booklet will be delivered with the new bins explaining the changes and what to put in each bin. A new collection calendar will also be provided with the details of the day the new collection service starts and which bin to put out.

The Highland Council has welcomed £6.55 million in funding from the Scottish Government's Recycling Improvement Fund to implement the changes to

waste and recycling collections for communities across the region.

The changes to waste and recycling collections will be implemented in a phased approach across the Highland region starting with Ross and Cromarty in April. Future phases are detailed below:

**Nairn – May 2024**

**Inverness May/June 2024**

**Badenoch & Strathspey – August 2024**

**Caithness – September 2024**

**Sutherland – October/November 2024**

**Skye & Lochalsh – February 2025**

**Lochaber – April/May 2025**

More detailed information will be available for householders on the Council's website including the programme of bin deliveries - [www.highland.gov.uk/binchanges](http://www.highland.gov.uk/binchanges)

For more information and tips on how to reduce your waste please visit: <https://www.highland.gov.uk/recycle>

## What is Fly Tipping?

Fly tipping is the illegal dumping of waste on land, often seen in lay-bys, road verges, fields, or open spaces. Fly tipping is an offence under the Environmental Protection Act 1990, for which offenders can be fined £200-£20,000 or receive 6 months imprisonment. Fines are unlimited if the case goes to the Sheriff Court or up to 2 year's imprisonment (up to 5 years if hazardous waste is dumped). If you do see any fly-tipping please get as much information as you can, such as vehicle registration, descriptions of persons involved and the location but without endangering your own life.

For further information and to report fly tipping: **01349 886603** [recycle@highland.gov.uk](mailto:recycle@highland.gov.uk) [www.highland.gov.uk](http://www.highland.gov.uk)

## Changes to disposal at Highland Waste Recycle Centres

Following new guidance announced by the Scottish Environmental Protection Agency (SEPA), The Highland Council has had to make changes to the way it stores and disposes of upholstered domestic seating containing Persistent Organic Pollutants (POPs) at Household Waste Recycling Centres (HWRCs). Items classed as upholstered domestic seating are settees, sofas, sofa beds, armchairs, including electric reclining chairs, home office chairs, upholstered kitchen and dining room chairs, futons and pouffes, upholstered stools and footstools, beanbags, floor, and sofa cushions.

From now on, upholstered domestic seating will go into a separate container at larger Household Waste Recycling Centres. Clear signage will indicate which container these items should go in and site staff will direct the public

to the appropriate container. As the guidance requires changes to be made

at the HWRCs, subsequently some of the Council's smaller HWRCs do not have the capacity for separate container facilities and have stopped accepting these items. The HWRCs not accepting upholstered domestic furniture are Grantown, Kingussie, Ullapool, Tain, Bonar Bridge, Lochinver, Tongue, Durness and Kilchoan.

When taking upholstered domestic furniture to a HWRC it is important to check the Council's website to ensure which sites accept these items.



# Fire Safety



The Scottish Fire Service's Make the Call campaign is tasking families, friends, and carers to make a ten-minute phone call to book a free Home Fire Safety Visit if they are concerned about themselves or someone they know.

- Phone 0800 0731 999 or Text FIRE to 80800 to book a Home Fire Safety Visit
- Look out for and think of those that are vulnerable and may be at higher risk such as those over the age of 50, who smoke and either have mobility issues, live alone, or use medical oxygen
- To find out more visit <https://www.firescotland.gov.uk/contact-us/home-fire-safety-visits/>

## BOOK A FREE HOME FIRE SAFETY VISIT

**#MAKETHECALL**  
**0800 0731 999**

Or text "FIRE" to 80800 from your mobile phone or fill out our online booking form



**#MAKE THE CALL**  
**HELP SAVE A LIFE**





## Contents Insurance

As a Highland Council tenant, you are responsible for providing your own home contents insurance to cover your personal possessions in case of fire, flood or accident.

There are many different comparison sites on-line 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 by following this link or scanning the QR code: <https://www.citizensadvice.org.uk/scotland/consumer/insurance/types-of-insurance/household-contents-insurance/>



Fire damage in Highland Council House

## Electrical inspections

The Scottish Housing Regulator has confirmed that social landlords in Scotland are required to carry out electrical inspections on all social housing. This is a 5-yearly requirement.

Many of these inspections have been carried out already and, in the course of 2024, Highland will be continuing to issue work orders to our own electricians and our contractors to complete these inspections.

The electrician will test and inspect the fixed electrical installations in the property. This will include wiring, plug sockets, light fittings, fuse boxes, electric showers, and extractor fans. They can make any immediate hazards safe before

they leave your home and may have to return if there are longer-term improvements identified (for example, replacing a fuse box).

The average inspection takes approximately 2-4 hours and unfortunately the electricity will need turned off for the duration of the inspection which may also affect your access to the internet if you rely on a plugged-in router.

Please note that this is a health and safety requirement and your cooperation is appreciated in providing access for this work.

## Grounds Maintenance 2024

Every Spring/Summer, Housing managers agree and arrange cutting of the larger communal grassed areas in our housing estates. This is non-statutory work, but it helps maintain the appearance of our estates, especially those which are regularly used by our communities.

As part of the 2024/25 revenue budget review, Housing & Property Committee agreed that the repairs budget focus on delivering essential repairs and statutory health and safety works. In line with ongoing budgetary pressures, inflation, and increasing cost of materials, there will be a lower level of grass-cutting in communal areas than in previous years. The Council does however remain committed to maintaining our larger communal areas.

As part of the Council's environmental commitments, Housing will also be converting more grassed areas to wild flowering which has proved popular in a number of communities. Please look out for the signage below where areas have been identified for this. We would also welcome your suggestions for areas you would like to see set aside for nature, and suggestions for community projects to encourage nature back into your communities.

## Garden Aid Scheme

The Council delivers a garden aid service for elderly and disabled tenants who are unable to cut their own gardens and have no one living locally who can cut their garden on their behalf.

**The scheme is fully subscribed for 2024** and the Council are not currently taking on new waiting list applicants. Below details the customer care code for our tenants who are in receipt of the service.

- It is likely that contractors will start cutting on site from mid- to late April 2024, although this will vary across areas depending on the length of grass at the first cut, as such, some gardens may not get their first cut until early May.

**Following the first cut in April, the contract requires for gardens to be cut once in May, twice monthly in June, July and August, once in September, and once in October.**

- If your garden has not been cut within the above timescales, please contact the contractor in the first instance; please note that timescales may be impacted by inclement weather.
- Normal working hours are between 8am and 6pm, Monday to Friday. If contractors wish to work outside these hours, they must get your permission.
- The contractor's staff will carry identity cards. These will include a photograph and name of the person and a name and telephone number for checking purposes.
- Contractors will treat you, your home and garden with respect and consideration. They will protect your garden contents where these do not need to be moved. They will not be allowed to smoke within your home or garden or play a radio or any similar equipment. Similarly, it is expected that you will control any pets while a contractor is in attendance.
- The contractor may ask you to remove any garden furniture or other belongings to enable them to cut your garden; if you do not then they will cut around the appropriate area.
- The contractor will not be expected to cut grass where there is dog mess, but they should notify you of this to allow the work to take place once removed.
- The contractor should not normally require access to electricity supply for the use of power tools. If they need to use your electricity, they will agree this with you before they use it.
- The contractor is responsible for dealing with any complaints in the first instance and you can contact them using the details in the letter they will issue to you before cutting commences this season; if you have any ongoing problems with the grass-cutting service which the contractor cannot resolve, please contact the Highland Council's Service Centre on **01349 886602**.

The Highland Council  
Comhairle na Gàidhealtachd

# Stiùirichte 'son Fiadh-bheatha Managed for Wildlife

Àrainn nàdarra do phoileanadairean  
is fiadh-bheatha eile.  
Natural habitat for pollinators and  
other wildlife.

Image: Shutterstock, photos and icons designed by Shutterstock  
www.shutterstock.com/247874988/127248-04

www.highland.gov.uk

# “Cost of Living” protection in arrears cases ends March 2024

The Cost of Living (Tenant Protection) (Scotland) Act 2022 was introduced in 2022 and prevented social landlords from evicting their tenants if arrears were below £2, 250. **Please note that, as from April 2024, this protection no longer applies. We can now consider eviction action in cases where arrears are below £2, 250.**

It is vital you get the right advice and information if you are struggling to pay your rent, or if you have existing rent arrears - please do not ignore the situation.

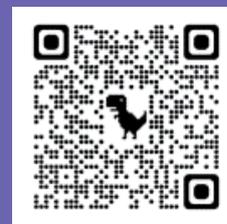
In previous newsletters we gave you advice on organisations which could help with welfare benefit, debt and money advice during the “cost of living” crisis. This advice can be found again below. We also asked you to prioritise paying your rent. Paying your rent on time is a condition of your tenancy. 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.

## Where to get help and advice

Please 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 point of contact 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. The leaflet is 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) or follow this link: <https://bit.ly/3JnUBNp>

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>



There is also a Worrying About Money? Highland app. These apps are intended to help navigate individuals to sources of help to alleviate the cost of living crisis and can be found and downloaded by searching in your device’s app store.

## 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](mailto: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](mailto:bureau@caithnesscab.casonline.org.uk)

#### North and West Sutherland

01971 521730  
[NWS-Bureau@NWSCAB.casonline.org.uk](mailto:NWS-Bureau@NWSCAB.casonline.org.uk)

#### East and Central Sutherland

01408 633000  
[advice@ecscab.org.uk](mailto:advice@ecscab.org.uk)

#### Ross and Cromarty

01349 883333  
[bureau@alnesscab.casonline.org.uk](mailto:bureau@alnesscab.casonline.org.uk)

#### Skye and Lochalsh

01478 612032  
[adviser@slcab.org.uk](mailto:adviser@slcab.org.uk)

#### Nairn

01667 456677  
[bureau@nairncab.casonline.org.uk](mailto:bureau@nairncab.casonline.org.uk)

#### Lochaber

01397 705311  
[adviser@lochaberCAB.casonline.org.uk](mailto:adviser@lochaberCAB.casonline.org.uk)

#### Inverness Badenoch and Strathspey

01463 237664  
[enquiries@invernesscab.casonline.org.uk](mailto: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](http://www.highland.gov.uk/welfare-fund)

### Other Support

#### Home Energy Scotland

Free and impartial energy efficiency advice  
0808 808 2282  
[www.homeenergyscotland.org](http://www.homeenergyscotland.org)

#### Shelter

Free housing advice  
0808 800 4444  
[scotland.shelter.org.uk](http://scotland.shelter.org.uk)

#### Social Security Scotland

Speak with someone about a benefit application  
0800 182 2222  
[www.mygov.scot/benefits](http://www.mygov.scot/benefits)

#### Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed  
0800 83 85 87  
[www.breathingspace.scot](http://www.breathingspace.scot)

#### Clear Your Head

Ways to help mental health and wellbeing  
[www.clearyourhead.scot](http://www.clearyourhead.scot)

#### Salvation Army

Housing Advice  
01463 234123  
[invernessresettlement@salvationarmy.org.uk](mailto: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.



the trussell trust  
Since 1827



NHS  
Highland



PUBLIC HEALTH



Social Security Scotland  
Tèarainteachd Shòisealta Alba



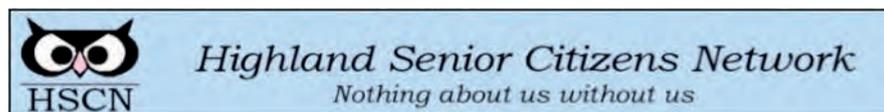
citizens advice scotland



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INDEPENDENT FOOD AID NETWORK



Highland Senior Citizens Network is 30 years old next year. No matter how long our organisation has been around, we still need to keep reminding people who we are and what we do! We are a charity – a Scottish Charitable Incorporated Organisation – run by a voluntary Board of Trustees who meet monthly.

HSCN is a group advocacy organisation: an independent Highland-wide network of local voices representing the interests of more than 92,000 people in Highland aged 55+. Collective advocacy involves raising issues at local, regional and national level that matter to older people in Highland. In line with our motto “Nothing about us, without us”, we also aim to enable the voice of older people to be heard wherever decisions are being made that affect our lives. We want older people to be visible and valued in our communities, and our contribution to be celebrated.

FREE membership of HSCN is open to individuals and groups supportive of our aims.

Our paid Co-ordinators, Jo Cowan and Anne McDonald (pictured above), support older people’s involvement and engagement by making connections, providing information, arranging events, facilitating consultations, and in many other ways.

*Highland Senior Citizens Network offers connections for older people via:*

- regular news-sheets, sharing news, information, activities and opportunities
- weekly virtual tea-break on Thursday mornings 11 a.m. (e-mail Anne for the link)
- monthly radio show on Nevis Radio along with Highland Tenant Participation
- local area Get-togethers, bringing together older people and organisations offering connections, services and activities



## Contact our Co-ordinators:

**Anne McDonald**

anne-hscn@outlook.com

07933 653313

Caithness, Sutherland, Ross-shire, Inverness

**Jo Cowan**

jo-hscn@outlook.com

07933 653585

Badenoch & Strathspey, Skye & Lochalsh,  
Lochaber, Inverness

## Contact HSCN:

Whether you want to join us, or just to find out more, please do get in touch!

hscn@hotmail.co.uk

07716 884989

website: www.hscn.co.uk

**Highland Senior Citizens Network**

Box 301, 8 Church Street,  
Inverness IV1 1EA



# REGISTER TO VOTE

## BECAUSE YOUR VOTE MATTERS



Not only does registering mean you can vote, it can help with your

**Credit Rating** and helps with things like getting a **Mobile Phone Contract**

You can register online • It only takes five minutes  
You'll need your National Insurance Number  
Go to [www.gov.uk/register-to-vote](http://www.gov.uk/register-to-vote)

For more information go to [saa.gov.uk/h-wi-vjb](http://saa.gov.uk/h-wi-vjb)  
Email: [ero@highland.gov.uk](mailto:ero@highland.gov.uk) • Freephone 0800 393 783

## Beware bogus telephone calls offering housing repairs

Tenants are being encouraged by Trading Standards to be cautious of cold calls relating to property maintenance.

It comes after tenants in Caithness reported receiving bogus telephone calls from people offering to carry out repairs who then proceeded to try and ask about various parts of the house.

The savvy tenants realised the calls were fake because there had been no letters from the Council and the calls were frequent and persistent.

Although it is not clear what the caller's intentions are, Trading Standards would urge tenants who receive an unsolicited telephone call like this to act with caution.



### Scams advice

Never feel intimidated into providing information the caller asks for and always be careful not to provide any personal or financial details to someone who has contacted you out of the blue.

If you have doubts about a telephone call you receive, then do not be afraid to end the call by simply hanging up.

### Report scams

Scams can be reported to Trading Standards on 01463 644570 or to Police Scotland on 101.

If you have made a payment in response to a scam, contact your bank as soon as possible as they may be able to recover some of your money and will refund you in certain circumstances. If you or someone else is in immediate danger because of a scam, call Police Scotland on 999.

### Did you know?

You can phone the Council on **01349 886602** to request a repair.

Use the repairs book you got when you started your tenancy to describe the repair.

  
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## Employability Team

### Sgioba So-fhastachd

**Supporting people:**

- Into work
- To develop their skills
- To re-train

**Supporting Employers:**

- To give someone an opportunity



Please get in touch for an informal chat  
 Email: [Employ.Ability@highland.gov.uk](mailto:Employ.Ability@highland.gov.uk)  
 Call for free on: 0300 303 1570  
[www.highland.gov.uk/employability](http://www.highland.gov.uk/employability)

 @HighlandCouncilEmployabilityService
 @THC\_Employ\_Serv

## Looking to get back to work?

The Highland Council Employability Team offers support to parents looking to get a job or progress within work.

Our team will work with you to address particular challenges preventing you from taking up or progressing within employment. We can help you access a range of opportunities such as training, qualifications, volunteering and work-based learning and you may also benefit from one of the following initiatives:

**Launch Pad:** supporting parents to learn new skills or re-train with a view to becoming self-employed. Additional advice and potential financial support may be available on business start-up.

**Raised Up North:** enabling working parents to undertake skills development training to support career progression aspirations.

As well as parents, the team can provide help and advice to anyone of working age in Highland who wants to work but has barriers to overcome, and to employers willing to give someone an opportunity to secure fair and sustainable employment through volunteering, work experience and work placements.

To find out more about any of these opportunities or to see if there is anything else we can help with, please contact us via email [employability@highland.gov.uk](mailto:employability@highland.gov.uk) or call us for free on 0300 303 1570.

# Damp, Condensation and Mould

## Are you dealing with damp and mould in your property?

It is important to let us know if you have damp and mould in your home. We can work together to find out the cause.

### What is damp?

Damp refers to the presence of excess moisture in a room, which can be caused by several things such as water ingress, condensation or even leaking pipes.

### What is condensation?

Condensation occurs when moist air comes into contact with a colder surface like a wall, window or mirror, creating droplets of water. This is worse when there is little or no air circulation.

### When does condensation become a problem?

If condensation starts to build up and the water droplets cannot dry off due to insufficient air flow, this can cause mould spores to grow on areas such as furniture, walls, and windowsills.



### What is Mould?

Mould is a form of fungus that grows in damp conditions.

### What causes mould in our homes?

The presence of excess moisture in a property which if not correctly remedied can lead to mould growth.

### How can I prevent condensation in my home which could lead to mould growth?

Keep your home warm, ventilated, and minimise moisture to help prevent condensation:

- Open windows and window trickle vents routinely.
- Open your window when cooking or running a bath or having a shower.
- Use extractor fans. Especially whilst cooking or bathing.
- Open curtains/blinds during the day.
- Wipe away any excess moisture that forms on surfaces routinely (at least daily).
  - Keeping your home warm. Even keeping on a low

heat is better than no heat.

- Dry clothes outside if possible.
- Make sure your tumble dryer is vented outside if not a condenser.
- Cover pans when cooking.
- Keep windowsills clear ensuring windows can easily be opened.
- Leave a gap between any furniture and walls to allow airflow.



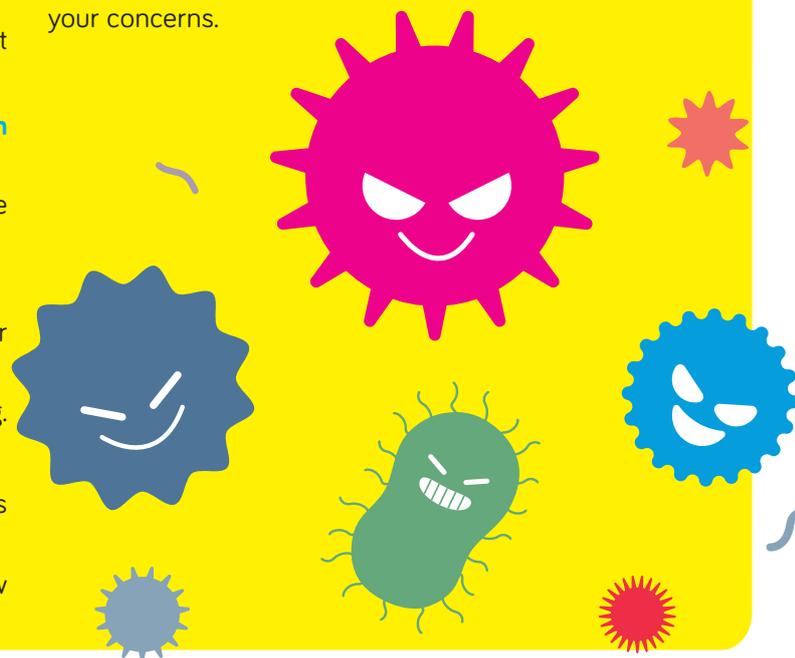
### How can I get rid of mould?

- Using a cloth, soap, and water.
- Fungicidal mould sprays can also be used.
- Throw away any cloths/sponges used to clean mould.
- Always ensure you are wearing protective gloves and a mask.
- Ensure windows are open when cleaning to ensure ventilation.
- When you have finished cleaning and removed all the mould, ensure to vacuum the affected area.

By following this information, you can help to prevent damp and mould caused by condensation in your home.

However, if the problem persists contact us and we can inspect the issue and work together to help resolve the problem.

Contact the service centre on **01349 886602** to discuss your concerns.



## What is your lived experience of Highland?



What is good about your Highland community and what could be done differently? The Highland Council is embarking on a major survey that encourages people to describe their experiences of living, working, visiting and investing in Highland to help plan for its future.

The Highland Council has launched its new **Highland Place Standard tool** to enable conversations and gather feedback on what makes for a good place to live, work, play, and visit.

<https://www.highland.gov.uk/yourplacehighland>

Your responses will help shape future plans, including the Council's next Local Development Plan (how land and buildings are used in communities and across Highland) as well as the Highland Outcome Improvement Plan, place plans and day to day service delivery. We hope this analysis will help the Council, partner agencies and community groups target valuable time and money to make a difference to what matters locally.

The Place Standard has four main themes: Movement (how do I get around), Spaces (where do I go and what do I do), Resources (what do I need to live well here), Civic and Stewardship (how do I feel about where I live). It aims to highlight what could be protected, changed, or improved, so we have what is needed for the future.

You can complete the Place Standard tool as an individual or as part of a group. Responses will be treated anonymously. The Highland Place Standard survey will be open until the **end of May 2024**.

Alongside the survey, a number of community bodies across Highland are also taking up the opportunity to prepare Local Place Plans. More information is available on the Council's Local Place Plan webpage including templates that community bodies may wish to use. [https://www.highland.gov.uk/info/178/development\\_plans/1043/local\\_place\\_plans](https://www.highland.gov.uk/info/178/development_plans/1043/local_place_plans)

## Highland Spring Clean!

**Would you like to organise a clean up day in your community? Get in touch with the Highland Council Tenant Participation Team and they can let you know if a community group already exists in your area that may have a litter pick planned, or help you to organise your own. They can even help source the equipment you will need and organise the removal of the waste! Just email [tenant.participation@highland.gov.uk](mailto:tenant.participation@highland.gov.uk) to find out more.**

### Planned litter picks:

- Windsor Place, Conon Bridge 27th April 10.30am
- Upper Achintore Regeneration Group Thursday 25th April at 6pm starting at the School

## 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 8am until 6pm Monday - Friday	0800 328 5644 (phone) 0800 328 1344 (text)
Operations Team (Housing Benefit and Council Tax Reductions and other Council Benefits)	0800 393811
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	0345 270 0700
GAS (Emergency)	0800 111 999
Home Energy Scotland	0808 808 2282
Police	(Non Emergency) 101
Samaritans	116 123
Social Work - Out of hours	0808 175 3646
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.moneyhelper.org.uk/en">https://www.moneyhelper.org.uk/en</a>