



Highland Senior Citizens Network

Nothing about us without us

Winter Newsletter 2015



- Chairman's Introduction
- Time by S C Jacks
- What next for Palliative Care
- HSCN Annual Conference
- Tax Help for Older People
- Home Energy Scotland
- Warm Home Discount Scheme
- Bowel Cancer Article
- Transport Highland
- Low Vision Article
- Farewell Moira
- Changeworks
- Websites of interest
- Survey—Living in Easter Ross
- HSCN Co-ordinator roles
- Highland Consumer Rights Advice
- Homecare—low Council fees
- Funding
- Board Vacancies

Chairman's Introduction

Something good and something not so good. This edition of our Newsletter is longer than usual given the material we wish to share with our members. One piece of good news is that of the imminent appointment of a Part Time Vision Support Officer. The purpose of this new post which was first proposed by the Highland Macular Society is described in the Newsletter. We are grateful to the RNIB and NHS Highland for supporting and funding this initiative.

What is not so good is the action of Age Scotland under the banner of 'Organisational Change' to close the Age Scotland Highland Office, along with other regional branches in Scotland. The North of Scotland will lose its excellent team. We are advised by Age Scotland that this step which is being taken because of trying financial times will not result in the closure of any services but in certain areas will mean "some changes". The work undertaken by the former Regional Development Officers will be taken over by the new National Age Scotland Development Team. The message this sends to its Highland constituents and those in other rural areas is worrying. Whether or not a National Community Team can replace the work of the former Regional Teams remains to be seen.

We also include an important article on behalf of Home Energy Scotland and the Scottish Government's 'Warmer Homes Scotland', scheme. The article provides the contact details for more information on the scheme which could be invaluable for those in fuel poverty in the Highlands.

Dr Ian McNamara

"Getting old is a fascination thing. The older you get, the older you want to get"
Keith Richards

TIME! - Sonia Cameron Jacks

How often as we grow older do we complain about how 'the time flies' – and now that I'm eighty-plus I can assure you that it DOES, with appalling rapidity. But it wasn't always so – oh no..... For do you remember, when you were little, how achingly slowly time went when you were looking forward to your birthday or to Christmas – they NEVER seemed to get any nearer.

Well, one day, quite a few years ago now, I had occasion to buy a chopping board when I was with a group of University students gathered to sing the services in Lincoln Cathedral one New Year. We camped together in an empty house, and those of us who had arrived first went to the local Sainsbury's to buy some items which we needed, and on my list was this chopping board. I happened to want one myself, so when the week was over I brought it home with me and, for some reason, I put a note on the back of the date and place where I had bought it – and that was that. It was a very nice chopping board, and I used it often, but one day, near Christmastime, it occurred to me to see how long I had had it – it must be two or three years by now – but when I looked at the back I found it was within a week of being FOUR years since I had bought it. And that was when I realized just why it is that time seems to go by faster as you get older. It's like this, and we'll start at the very beginning!

When you are one year old – 'twelve months old' most people say don't they? – ONE YEAR comprises the WHOLE of your life. But when you are TEN years old – that awful time when birthdays and Christmas never seem to get any nearer – ONE YEAR is ONE TENTH of your life – a sizeable portion. Now try being TWENTY years old – and you're grown up, and now the year seems lovely and long, with plenty of time to enjoy university and games and holidays etc., but now, of course, each year is a TWENTIETH of your whole life and things are getting more into proportion so to speak for, from now on, for a goodly number of years, nothing really seems to change much – until, that is, you find yourself aged SIXTY, shall we say, and you begin, perhaps, to find that time is slipping by a bit faster, but you don't really take much notice. Then, hey presto, you're EIGHTY years old, if you're lucky and still in good health but, as I said at the beginning, the time is noticeably starting to race away, for now it is no sooner Monday than it is Friday – no sooner Spring than it is Autumn, and you wonder WHY?

Well, by now I think you will have a good idea of what I'm driving at, for it was when I realized that I had bought the chopping board FOUR whole years before that the light suddenly dawned, for when I looked back FOUR years to that occasion in Lincoln, it seemed a very long way away from the present, as far, perhaps, as when I was TWENTY and looking forward to some special occasion. The indisputable fact is, that a YEAR at age TWENTY is a TWENTIETH of one's age, but a YEAR at age EIGHTY is only an EIGHTIETH of one's age, and so FOUR years are needed to make the segment a TWENTIETH again.

And just to press the point home! You remember those achingly long waits for your birthday when you were TEN? Well now, at EIGHTY-odd I need EIGHT YEARS to equate with that wait – and THAT, when I think about it is, indeed, STILL a VERY LONG WAIT!!!

I hope that this little dissertation will comfort those of you of my age or near who, perhaps, worry that time seems to pass ever more quickly, and cause you to realize just WHY it should be so – that it has nothing to do with you, as a person, and that there is nothing you can do about it, for it is simply a matter of proportion, relativity, ratio, degree - call it what you will - or simply MATHS!



What next for Palliative Care?

The Highland Palliative Care Quality Improvement Group (HPCQIG) is a group of cross-sector organisations chaired by the Chief Executive of the Highland Hospice, to seek the continuous improvement in palliative care provision across Highland. HPCQIG commissioned development of a new strategy in May 2015, and has been seeking input from a wide range of organisations and individuals involved in delivering palliative care.

Palliative care carries different meanings to different people, and is often conflated with “end of life” care. These definitions are often time bound, for example care in the last year of life; care in the last hours and days. For some, palliative care in practice is specialist clinical care, although definitions of palliative care refer to a more holistic approach, taking in social and emotional support for individuals and families. There is also some discussion among medical practitioners in particular that palliative care is “just good care”.

The study proposed that the criteria for palliative care is that the patient has a life-limiting, progressive and degenerative diagnosis. From the moment that diagnosis is made, the patient’s view of life changes. While clinical intervention may be less in the early stage of diagnosis, the patient and their family must come to terms with all that the diagnosis means; hopes and plans, financial impacts, fears about what comes next. In terms of numbers, while Highland has 1,400 people on a palliative care Register 30% of hospital beds at any time are occupied by people in their last year of life. One GP estimated that approximately half of patients they see are living with an incurable and degenerative illness – COPD, heart failure, dementia, and cancer.

People involved in delivering care to patients with this diagnosis, particularly as the patient nears the end of life, are passionate about supporting patients to a good death. The study found many examples of good practice in Highland implemented since the Living and Dying Well Strategy in 2008 which improves treatment and prescription management in particular, good communication, and service coordination, both across Highland and in pilot projects. HPCQIG held a well-attended workshop on 27th August to discuss the findings with a broad range of people and organisations, and to identify proposals for further improving palliative care in

Highland. The findings were published in a report and sent to the Scottish Government’s consultation, “What matters to you about the future of palliative and end of life care in Scotland”. Possible actions, included improving awareness of the benefits of early palliative care; better identification of palliative care needs, particularly in disorders other than cancer e.g. dementia; increased availability of palliative care in a home or homely environment, particularly relating to the availability, training and support for paid carers and an increase in community nursing support; a much stronger focus on living well until death, with what matters to the patient being re-emphasised in all discussions; better information to and support of families and carers, as those who deliver most of the care; increased information and awareness among healthcare staff, including in acute settings; and much better information, awareness, and planning in particular for incapacity.

HPCQIG considered that it should focus on one key area that had the potential to make the biggest difference. HPCQIG’s Action Plan will focus on changing the culture on living well until death, raising awareness of the benefits to patients and their families of early and ongoing conversations about what matters to them, and supporting sharing and signposting on information, support and good practice. This would be implemented through a learning and development plan, providing support for health and social care practitioners, carers in all settings, and volunteers, working in partnership with other organisations supporting palliative patients. There is significant evidence that a combination of better, earlier conversations, and a real focus by health and social staff on what matters to the patient, delivers a better outcome for patients and their families. Studies show that patients choose to forego invasive and painful late-stage medical intervention, focus on making what they can from their lives, and in many cases live as long as they would - or longer - had they chosen that medical intervention.

HPCQIG hope to present this proposal to the NHS Highland Board, as part of its response to the developing Scottish policy on palliative and end of life care. This would enable learning and development to be embedded in existing processes where possible, and help identify funding for a research project to demonstrate the difference to patients and to healthcare of this approach.

HSCN ANNUAL CONFERENCE 2016

You are invited to attend the 2016 Annual Conference
of the Highland Senior Citizens Network to be held on

20 April 2016

at the **Lochardil House Hotel**

Stratherrick Road, Inverness IV2 4LF

Information will be sent out to members nearer the time but if you want to let us know that you would like to attend, we would appreciate you contacting us by either telephoning 07716 884 989 or emailing hscn@hotmail.co.uk or writing to us at HSCN, Box 301, 24 Station Square, Inverness IV1 1LD

(A soup/sandwich lunch will be provided – if you have any dietary requirements please let us know at the time of booking).

TAX HELP FOR OLDER PEOPLE

Do you or your partner claim Child Benefit? Are either or both of you aged 55 or over and considering taking cash out of your pensions? Then read on – you could face a hefty tax bill, lose your tax credits and lose your Child Benefit.

Since 6 April 2015, taking cash from some pension savings has become easier. The increased flexibility may be welcome, but there are pitfalls. One such trap, yet to be covered in the media, is the loss of some or all of Child Benefit if taking pensions cash tips taxable income over £50,000. We show below how someone cashing in a £50,000 pension pot could be left with just £32,633 – less than two-thirds of what they took out.

What is the danger?

Many people may not yet have taken advantage of pension flexibility. But those who do so need to consider their position carefully and take advice if needed. Here we highlight particular issues for Child Benefit claimants.

Child Benefit itself is not means-tested. This means you can claim it whatever your level of income. It is not taxable income. This means it is not taken into account when working out your ordinary income tax bill. But you can lose all or part of your Child Benefit if either you or your partner has taxable income over £50,000 a year. This is done either by the higher earning partner paying a tax charge through a Self-Assessment tax return – known as the 'high income child benefit charge' or by deciding not to receive payments of child benefit to avoid the tax charge. You

may not usually have income anywhere near £50,000 a year. But that could change if you take a pension lump sum.

Example – Peter and his family

Peter earns £22,000 a year. He is 55 and has built up a pension fund of £50,000. His wife, Sue, is 42 and does not work. The couple have two young children, aged 3 and 5. Sue claims Child Benefit totalling £34.40 a week (£1,823.20 for the 2015/16 year). Peter wants to cash in his pension to pay off his £47,000. If Peter takes the full pension fund at once, he gets 25% of the £50,000 tax-free - £12,500. He would have to pay tax on the rest - £37,500. The income tax on this works out to £10,923. Also, Peter and Sue lose the ability to claim the 'marriage allowance' for 2015/16. This costs them a further £212 in tax. This means that of the total £50,000 pot, Peter will have just £32,633 left. He will not have met his aim of paying off his £47,000 mortgage! As the taxable part of the pension also counts as tax credits income, they lose all of their tax credits for the 2015/16 year, costing them around £4,500. Finally, Peter has to pay a high income child benefit charge based upon total income of £59,500. This works out to additional tax of £1,732. A total cost in tax and lost benefit of £17,367. Added to that, Peter will have to register for Self-Assessment and fill in a tax return so that he can pay the high income child benefit charge to HMRC.

We cannot give specific advice, but when considering the tax and benefits consequences of a pension decision, you should take into account:

- Your overall family circumstances
- Timing of a decision
- Reporting changes

Alex Stewart

Scottish Regional Co-ordinator/Development Manager

E-mail: Alex.Stewart@taxvol.org.uk

Phone 01355 458835 / Mobile 07922485460

Home Energy Scotland – Fuel Poverty by Alan Grant

It is a fact that 69% of pensioner households in Highland are in fuel poverty. This means that 7 out of 10 pensioners are spending more than 10% of their income on keeping warm. It is not just a matter of comfort, there are significant risks associated with being cold. It is recognised that people who live in cold homes are more likely to suffer from respiratory illnesses, make choices between heating and eating and worry about bills and managing money.

We have a colder climate in the Highlands, only a small percentage of homes can access cheaper mains gas and there are twice as many energy inefficient homes here than the Scottish average. Whilst we can't change the weather, there are a wide range of things we can do to help people keep warm this winter.

Many people, for a number of understandable reasons are reluctant to ask for help. Who do you contact? Who can you trust? Will I be bombarded with sales calls? If only there was a freephone number that would give me independent and

impartial advice. It would put me through to someone in the Highlands who knows all the schemes and help available and would help me understand what I can do to reduce my bills and keep warm.

Well the good news is that that number does exist. Anyone who calls 0808 808 2282 will receive this help. The service is called Home Energy Scotland and the Highlands and Islands advice centre is in Inverness. The service is funded by the Scottish Government and delivered by the Energy Saving Trust.

The Scottish Government recently launched Warmer Homes Scotland. This £225 million scheme offers a range of assistance including insulation and new boilers to those that qualify. To find out what may be available for you call 0808 808 2282 and speak to one of the advisors. Take a minute and think of anyone else you know who may benefit and tell them.

If you are part of a group or organisation and would like more information please contact me by email alan.grant@hi.homeenergyscotland.org or call 0808 808 2282. We look forward to hearing from you!

Stay warm

Warm Home Discount scheme

The Warm Home Discount is a Government scheme that offers financial help to low income and vulnerable households. The scheme is split into two groups – the 'Core' and the 'Broader' group.

Core group (Pension Credit customers)

You may automatically be eligible for the discount if you or your partner are the named electricity account holder on 12 July 2015 and receive the Guarantee Credit element of Pension Credit only (not just the State Pension) or the Guarantee Credit element and the Savings Credit element of Pension Credit. If you receive these benefits, you don't need to contact us. The Department of Work and Pensions (DWP) will write to you between September and November to confirm if you're entitled to the discount and if you need to do anything else. If SSE wasn't your electricity supplier on 12 July 2015, your old supplier will be instructed to apply the discount.

Broader group: If you're not automatically eligible, you may still be able to apply for the discount if you or your partner can meet the qualifying criteria.

How to apply

You need to have an active electricity account with us to apply. If your electricity is supplied by another company, you'll need to contact them to apply for the discount.

To apply download and complete the relevant application form, scan and email it to us at priority.services@sse.com. Or post it to **Careline, FREEPOST, PO Box 224, Havant, PO9 9DG**. Alternatively contact us and we can post a form to you to complete. If you qualify for the discount, it will be applied to your electricity account by 31 March 2016. If you change supplier before the payment is applied, you'll no longer be eligible. You'll need to contact your new supplier to see if they're participating in the scheme.

Winter Fuel Payment

If you were born on or before 5 January 1953, you'll be eligible to receive a Winter Fuel Payment from the Government for winter 2015/16. The amount you'll receive will depend on your circumstances, but will be between £100 - £300.

List of suppliers in the Government Scheme - <https://www.gov.uk/the-warm-home-discount-scheme/eligibility>

BOWEL CANCER – SCOTLAND'S SECOND BIGGEST CANCER KILLER *Have you been affected by bowel cancer, interested in helping others?*

Leading charity Bowel Cancer UK is launching an appeal for help among those who have been affected by the disease to help raise awareness and support in Scotland.

Bowel cancer still remains UK's second biggest cancer killer and the fourth most common cancer, with Scotland having the highest incidence and mortality rates for both men and women in the UK.

Yet the charity says this should change. Bowel cancer is preventable, treatable and curable if diagnosed sufficiently early. Every year over 4,000 people in Scotland are diagnosed with bowel cancer and there are around 1,500 deaths in Scotland a year due to bowel cancer - more than breast or prostate cancer.

Bowel Cancer UK has announced a recent move into research to make a tangible difference for bowel cancer patients.

Deborah Alsina, Chief Executive of Bowel Cancer UK, said, "Our aim is to become the UK's leading research and campaigning charity dedicated to stopping bowel cancer for good. Our pledge is bold: to transform survival rates, from only one in every two people surviving over five years, to three out of four people surviving bowel cancer by 2025."

This ambition will require a major level of support and that's why Bowel Cancer UK is calling for more help in the Highlands.

Andrew Harris, Bowel Cancer UK's Scotland Operations Manager, said, "We really value the work of our committed team of trained volunteers, all of whom have either had bowel cancer themselves or who have been close to someone who has had the disease."

"The volunteers play an important role in raising awareness of the Bowel Screening Programme. Their personal experience helps them encourage others to learn more about bowel cancer risks and how to spot possible symptoms, and about the importance of doing the bowel screening test when it arrives in the post."

"NHS Highland has reported that not enough men are completing the test when it is sent to them. As a result, some cases of bowel cancer are being picked up later than they might have been, making them much harder to treat successfully. We hope that local volunteers can help us encourage more men and women to get checked and look after their bowel health."

Volunteers help the charity to deliver one hour awareness sessions to a range of community groups, services and organisations.

Anyone who has been affected by bowel cancer or has been close to someone who has had bowel cancer, and is interested in becoming a Bowel Cancer UK volunteer should contact: scotadmin@bowelcanceruk.org.uk or T: 0131 225 5333

The Scottish Bowel Screening Programme has proved hugely valuable in detecting cancer early and remains the most effective way of detecting bowel cancer in its earliest stages. All people aged between 50-74 years in Scotland who are registered with a GP are sent a bowel screening test. People aged over 75 can request a kit to be sent to them.

Bowel Cancer UK welcomed earlier this year the announcement of a new simplified bowel cancer test in Scotland to increase participation in the national bowel screening programme. The new faecal immunochemical test (FIT, which will see participants returning just one bowel motion sample instead of the three samples required for the current test, will be introduced over the next two years to help boost uptake in the Scottish Bowel Screening Programme from its current level of 56.1 per cent.

Deborah Alsina said, "We very much welcome the introduction of the new FIT home screening kit which is a positive step for Scotland in encouraging even more people to participate in screening. It's a move that we would like to see replicated in other parts of the UK. It's critical that more lives are saved by ensuring higher levels of participation in screening, early diagnosis really does save lives."

Although the exact cause of bowel cancer is unknown, there are certain factors that may increase your risk:

- Around 95% of cases occur in people over the age of 50
- Strong family history of bowel cancer
- An inactive lifestyle and a poor diet that is low in fresh fruit and vegetables
- A high intake of red and processed meat, smoking and excess alcohol people with diabetes, a history of Crohn's disease in the large bowel, or ulcerative colitis, or who have had previous polyps removed.

Symptoms of bowel cancer can be common to other illnesses and diseases and therefore can be difficult to diagnose. What to look out for:-

- Bleeding from your bottom/or blood in your poo
- Any changes in bowel habit that last 3 weeks or more
- Unexplained weight loss
- Extreme tiredness for no obvious reason
- A pain or lump in your tummy.

You might experience one, some, all of the above or no symptoms at all. It's important to remember that most symptoms will not be bowel cancer. But if you have any concerns, then make an appointment with your doctor.

TRANSPORT HIGHLAND

The Highland Council is seeking public opinion on the future provision of school, public and dial-a-bus transport services across the region.

A series of consultation meetings will be held across the Highlands to discuss with communities their required needs and views on future Council transport services. Details of these meetings can be found at the following link:

http://www.highland.gov.uk/news/article/9011/have_your_say_on_highland_council_transport_services

Information gathered by the Council will be used to ensure that transport services purchased can best meet local needs within the budget available.

Your organisation would be welcome to attend any of the meetings; alternatively a survey will be available online via a link at www.highland.gov.uk/transport-programme closing Friday 11 December 2015.

It will also be available in Service Points and libraries. The survey will cover the same topics as the public meetings and aims to ensure that everyone has an opportunity to share their views on bus services in their area.

Please feel free to contact the above email address should you have any queries, or if you would like to discuss alternative ways for your group to participate (policy6@highland.gov.uk).

"It is not how old you are, but how you are old"

"Age is an issue of mind over matter. If you don't mind, it doesn't matter"

"Anyone who stops learning is old, whether at twenty or eighty" Henry Ford

“Exciting new development in services for people with low vision”

Being diagnosed with a significant eye condition at the hospital can come as a bit of a shock, leaving patients void of information and often requiring emotional support. The Highland Senior Citizens Network survey in 2014 “I am not a complainer” highlighted these issues, with people reporting that they did not know what help was available.

The solution in other areas of the UK, is to fill this support gap with an ECLO (Eye Clinic Liaison Officer). This person, located within the clinic setting, will be the link between the eye clinic and the service providers in the community, offering support, comfort and advice on aids and equipment to patients who have been newly diagnosed with significant sight loss. It has been proven that people who have the correct help soon after diagnosis are able to maintain their independence, require less emotional support and reduce the risk of trips and falls.

NHS Highland, RNIB and Sight Action have worked together to highlight the need for this service at Raigmore Hospital. Joint funding between NHS Highland and RNIB has secured a one year pilot to evaluate and develop this post.

There should be no more need for people to walk out of the Eye Clinic feeling “shell-shocked and alone” as one patient stated. Exciting times!

Gillian Mitchell, Client Services Manager, Sight Action

Community Self Management Development Fund is designed for community and third sector groups to support the growth, development or establishment activities that provide services, activities or care for people with long term health conditions, to include older people. The activities should help to keep them active and socially engaged while developing confidence and awareness on an individual level about their own health and wellbeing. <http://www.highlandtsi.org.uk/community-self-management-development-fund.html>

Websites you might like to know about:

<https://www.writetothem.com> - links your postcode. It enables you to electronically write to your Councillor(s), MP, MSP(s), MEP(s) or Lords on political issues. My Society

<https://www.streetlife.com> - networks your community electronically. Post flyers, classified ads, meetings and minutes. Events and chat publically or privately with your neighbours. Links your postcode—approx. 10 mile radius.

<http://www.povertyalliance.org/> - Scottish website on all aspects of poverty.

CHANGEWORKS are one of Scotland’s largest environmental charities – a thriving social enterprise with over 20 years’ experience in sustainability. They work with organisations, communities and individuals to deliver practical solutions that reduce carbon emissions, fuel poverty and waste. Passion, integrity, innovation, collaboration and empowerment are their values. They aim to inspire and enable people to live and work more sustainably. They have over 200 employees and volunteers in Edinburgh, Inverness, Shetland, Orkney, the Western Isles and Argyll. <http://www.changeworks.org.uk/resources/elearning/healthy-homes-for-highland>





Living in Easter Ross – Having Your Say

Please complete the questionnaire by ticking the appropriate boxes and adding your comments.

1. Where do you live?

Alness		Ardross	
Balintore		Barbarville	
Edderton		Evanton	
Fearn		Hilton of Cadboll	
Inver		Invergordon	
Kildary		Milton	
Portmahomack		Saltburn	
Shandwick		Tain	
If Other, please specify:			

2. In your town or village, please tick the box which you think best describes the current provision

	Good	Adequate	Poor	Don't know
Housing				
Job opportunities				
Leisure				
Shopping				
Public transport				
Any further comments?				

3. Which of the following facilities do you use in your town/village? Please tick as many as apply. Also please tell us about any other facilities/groups you use/attend

Shops		Social Services	
Leisure facilities		Restaurants/pubs	
Activities for children		Lunch clubs	
Art/craft groups		Exercise groups	
Singing/music groups		Church	
Libraries		Men's shed	
Community woodland		Sporting	
If Other, please specify:			

4. Do you regularly go outside of your town/village to access some facilities?

Yes		No	
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5. If you regularly go outside of your town/village to access some facilities, please tell us about these facilities, where you go to access them and why

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www.scottishhealthcouncil.org

6. If you needed help or guidance on the following issues, would you know where to go to get this?

	Know where to go	Some idea where to go	No idea where to go	This does not apply to me
Healthcare				
Children's services / parenting				
Support for older relatives				
Housing				
Money				
Employment support, eg training / volunteering				
Home security & fire safety				

7. What do you think are the **best things** about your town/village?

8. If you could **change one thing** about your town/village, what would it be?

9. We want to know about your **priorities** for your town/village and why these are important to you. Please tell us about this below

10. Do you feel you are as active as you want to be in the life of your local community?

Yes, Definitely	To some extent	Not really
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11. Which agencies or groups would you contact to be more involved in your local community?

12. What is your gender?

Male	Female	Prefer not to answer
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13. What is your age band?

Under 18		18 to 24	
25 to 34		35 to 44	
45 to 54		55 to 64	
65 to 74		75 or over	
Prefer not to answer			

14. Which of the following best describes you?

In paid employment		Student	
Unemployed		Retired	
Voluntary work		Other	
Prefer not to answer			

15. Are you a parent of a child under 16 years old?

Yes	No	Prefer not to answer
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16. Are you a carer?

Yes	No	Prefer not to answer
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Please send your feedback form to The District Partnership to Highland, Larch House, Stoneyfield Business Park Inverness IV2 7PA Tel: 01463 723930 Email: highland@scottishhealthcouncil.org

Greetings and news from our new HSCN Co-ordinators



Anne McDonald



Kelly Sutherland

We are the recently appointed Co-ordinators, Kelly Sutherland and Anne McDonald, and are 6 weeks into our new roles for the Highland Senior Citizens Network. We are very busy getting out and about and speaking to people across the Highlands, promoting the HSCN vision; 'Nothing about us without us'.

Promotion of HSCN is a key part of our work; we have been talking about its role, achievements and the benefits of membership at every opportunity possible; strategically at the level at the District Partnership meetings, at local older people's group meetings, and when bumping into older people in the newsagent and leisure centre! The HSCN publicity materials, particularly the newsletter and power point presentation, have been invaluable in assisting us to do our role across the Highlands.

Our posts, funded by the Integrated Care Fund, are about enabling real involvement of older people in the planning, review and commissioning of services. This is not about us representing older people, but about supporting, and creating opportunities for older people to represent themselves.

We will be working with older people in local areas in the Highlands to look at ways that they can be directly involved with decisions that affect them. We will also work with services and those making decisions at a strategic level to facilitate ways that can better involve older people in the decisions that effect them.

We are reaching out to older people across the Highlands to hear what they have to say to us as a listening ear and to assist with any issues where we can empower them to act with a collective voice in the Highlands. We would like to meet with older people's groups to hear their thoughts and any issues of concern or feedback in relation to older people in Highland. At a District Partnership level we are attending meetings and working with them to find ways that older people can be effectively involved.

Some of the ideas that have been suggested so far include:

- Holding Older People's Forums at local area level where older people and those who support them can come together to raise key issues.
- To find out the key issues for older people in a local area, and have topic focused meetings to bring together those with an interest in campaigning.
- To request that District Partnerships have an annual meeting which focuses on older people's issues, and enable older people to attend and have a voice.
- To put out a questionnaire to older people across Highland asking how they would like to be involved.

We would love to hear from any older people across Highland who are interested in any of these suggestions, or have other ideas about ways of being involved. Please don't hesitate to get in touch with either of us.

Kelly Sutherland 07933653585 or kelly-hscn@outlook.com

or

Anne McDonald 07933 653313 or anne-hscn@outlook.com



Getting your home ready for winter? Advice on your consumer rights from Highland Council Trading Standards

Winter weather such as high winds, heavy snow showers or heavy rain can cause havoc on your home and so some householders carry out checks on their property to ensure damage is limited as much as possible and their property is wind and water tight.

Householders hoping to keep costs down on house maintenance may look out for the following external property maintenance issues:

- **Blocked downpipes** - best done during heavy rain to see water coming from any leaky joints – in dry weather look for stained brickwork.
- **Ground level gullies and drains** - make sure they are clear of debris like leaves, twigs and even things like balls and toys - and have them cleaned out if necessary.
- **Clear any plants, leaves and silt** from gutters, flat roofs and drainage channels.
- **Remove potentially damaging vegetation** from behind downpipes by cutting back or removing the plant altogether.
- **Use a hand mirror to look behind rainwater pipes** as splits and cracks in old cast iron and aluminum often occur here and are not easily noticed.
- **Fit bird/leaf guards** to the tops of soil pipes and rainwater outlets to prevent blockages
- **Examine and refit gutters** if they are sloping the wrong way or discharging water onto the wall.
- **Regular painting** of cast iron is essential to prevent rust – and keeps your property looking good!

You may need to employ someone to carry out maintenance works on your property. For example when undertaking routine work on a roof you may need scaffolding or other specialist equipment and therefore it may be prudent to employ a contractor at the same time to carry out a fuller examination. When employing a trader to carry out a service you do have certain consumer rights. The new Consumer Rights Act 2015 sets out your 'statutory rights' from every contract that involves the supply of a service. So when a trader agrees to carry out work on your home, he/she must do so:

- **with reasonable care and skill;**
- **for a reasonable price (if no price agreed beforehand)**
- **within a reasonable time (if no timescale or deadline has been agreed beforehand)**

A trader must also give you specific pre-contract information in a clear and understandable way before you enter into the contract:

- Main characteristics of the goods, services or digital content
- Identity of the trader, geographical address and telephone number
- Total price of the goods, services or digital content including taxes or, if the price cannot be worked out in advance, you must be given the method of calculation
- Any additional delivery charges. If the charges cannot be worked out in advance, you must be informed that additional charges may have to be paid
- Payment, delivery and performance arrangements and the time the trader expects to take to perform the service.
- Any complaint handling policy
- The trader must remind you that they are under a legal duty to supply goods that are in conformity with the contract (not faulty)
- Details of any after-sales service and guarantees
- Length of the contract or, if the contract does not have a set length or is extended automatically, you must be given details of how the contract can be ended

This information forms part of the contract you have with the trader so if they fail to supply you with the information or the information is incorrect, then you can take action against them for breach of contract.

Also, any information about the trader or service is legally binding. This means that anything said or written down by a trader (or someone acting on his behalf) about the trader or the service forms part of the contract, if you take the information into consideration before you agree the contract or if you make a decision about the service after the contract is made. For example, if a roofer told you that he would use a certain brand of slates on your roof and you relied on this statement when you decided to go ahead, then the description forms part of the contract between you both.

There are some contracts that do give you the legal right to change your mind, depending on where they were agreed. The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 cover 'distance' contracts, such as those made via the internet, phone and mail order, and 'off premises' contracts, such as those made on your doorstep or in your home. You have the right to cancel most 'distance' and 'off-premises' contracts and the cancellation period is 14 days. A trader is required to inform you of this legal right to cancel before work has commenced

What if your statutory rights are not met?

If a service is not carried out with reasonable care and skill, at a reasonable price, within a reasonable time or is not carried out in line with information said or written down, then the trader is in breach of contract. This means that you are entitled to seek a legal remedy. The legal remedies available are either:

- Right to a repeat performance (where the trader must carry out the service again so that it conforms to the contract).
- Right to a price reduction (where a repeat performance is impossible)

Right to repeat performance – a trader is required to carry out this remedy within:

- A reasonable time
- Without significant inconvenience to you and
- At no further cost to you.

However, you cannot insist that the trader performs the service again if it is impossible. However in such circumstances you may be able to use another legal remedy - the right to a price reduction – instead.

Right to a price reduction – If a repeat performance of a service is impossible or it cannot be carried out within a reasonable time or without causing you significant inconvenience, then you are entitled to a price reduction. This can be as much as a full refund, for example where you have had no benefit from the service and it will need to be started again.

You are also entitled to a price reduction if the service is not carried out within a reasonable time and where the trader is in breach of his obligations relating to information he gave you that is deemed to be part of the contract. The trader must give you a refund without undue delay and in any event within 14 days from the time he agreed you were entitled to it. This must be by the same means of payment you used to make the purchase. However an alternative can be used if you expressly agree to this.

You may also be able to claim for breach of contract under 'common law' - this is case law that has been decided by judges in a court - as well as or instead of using your legal remedies. You might be able to seek damages (financial compensation) or specific performance (the court requires the trader to carry out the contract) or to decline payment because of the breach of contract.

For more information about these new shopping rights when buying a service, consumers can speak to an advisor from the Citizens Advice Consumer Service (frontline telephone consumer advice service) on

03454 04 05 06.

Consumers can also write or visit Highland Council Trading Standards Service, 38 Harbour Road, Inverness IV1 1UF www.highland.gov.uk/tradingstandardsnews





Homecare market under threat from low council fees

Independent and voluntary sector homecare providers receiving low fees from local authorities could be forced into withdrawing from care, or going out of business, according to a recent United Kingdom Homecare Association (UKHCA) survey. The findings compound an already critically underfunded care system.

The survey gathered data from a total of 492 homecare providers in the UK, with 63% of them trading with one or more local authorities. Many providers have indicated that they are already forced to hand back contracts for people's care to their local authorities which purchase them because prices paid are uneconomic.

Strong evidence suggests that the homecare sector faces significant instability over the next year, with 74% of providers trading with councils stating that they would have to reduce the amount of publicly funded care they deliver. This is estimated to affect 50% of all the service users they support.

Only 38% of providers were completely confident that they would still be in operation at the same time next year. According to the survey, 11% of all providers thought that they would 'definitely' or 'probably' have stopped trading within the next twelve months.

The majority of providers (71%) believe that fee levels would not meet the extra costs when the new National Living Wage of £7.20 per hour when it comes into effect next April. 74% of providers responding said that the extra costs would affect the quality of care if it were not fully funded.

In a warning to local councils that providers' willingness to bid for new contracts could be at risk, 50% of those with a tender opportunity with a council decided not to bid for at least one of the contracts on offer, because they felt the price the council would pay successful bidders was too low to run a viable business.

Colin Angel, Policy Director at UKHCA said:

"A stable, effective homecare sector is vital to over 883,000 older and disabled people who rely on homebased care each year. The low fees paid by local councils and a lack of funding for the new National Living Wage, places the future of the home care market in an extremely vulnerable position. Rapid withdrawal from the homecare sector will create an additional burden on underfunded councils, who should be prioritising care for people who rely on home-based care, not dealing with local market failure to which they themselves have contributed."

The full report from the survey can be found at <http://www.ukhca.co.uk/downloads.aspx?ID=486>

Funding

New Community Funding Announced!

The NHS are working with the Highland Third Sector Interface (HTSI) to distribute a new Community Development Fund, designed to help people with long term health conditions engage with and benefit from, Community led activity.

Mhairi Wylie, Chief Officer with the HTSI explains: “The new fund will allow community groups to apply for up to £5,000 to help communities support people living with long term health conditions lead full and engaging lives. We know that being involved within a community can have huge health and wellbeing benefits for people, but that some of us experience barriers to being able to take an active part. This fund is about supporting communities to think about those barriers and to look at testing new ideas or tackling existing problems to remove those barriers”.

- In Badenoch, Strathspey, Nairn and Ardersier there is approximately £40k for communities to bid into.
- In Inverness East & West there is approximately £40k for communities to bid into.

Anyone interested in making an application can get more information from the HTSI website www.highlandtsi.org.uk or can call 01349 864298.

See Me Community Innovation Fund

- **Community Innovation Fund See Me** will award up to £20,000 for larger pieces of work to challenge mental health stigma and discrimination. Funding will be made available for year-long pieces of work focused on behaviour change within communities that adhere to See Me values and contribute to our national aim and objectives.
- **Local Community Innovation Fund See Me** will award up to £4,000 to support the development of specific ideas into local small projects that challenge mental health stigma and discrimination. We would expect these projects to last between 2 to 6 months in duration.
- **Change Network Fund See Me** will award up to £2,000 to support the development of strong partnerships that will create and deliver projects to challenge mental health stigma and discrimination.

Website: https://www.seemescotland.org/our-movement-for-change/funding-and-grants/2015-2016-community-innovation-fund/?dm_i=2GPO,GYOJ,2L4B6V,13MWP,1

2016 Fund	Maximum Grant	Application Period	Disbursed
Change Network	£2,000 (rolling)	01/04/15 - 31/05/16	Rolling
CIF (Local)	£4,000	30/08/15 - 22/12/15	February 2016
CIF (Large)	£20,000	30/08/15 - 22/12/15	February 2016





Highland Senior Citizens Network

Nothing about us without us

Highland Senior Citizens
Network

Box 301
24 Station Square
Inverness
IV1 1LD

Tel 07716 884 989

“Nothing about us, without us”

Email:

hscn@hotmail.co.uk

Website: www.hscn.co.uk

HSCN has vacancies for new board members

Board Trustees

We are looking for people with experience in law, finance, medical, nursing and social care and anyone who has an interest in the welfare of older people. It would be especially helpful to have representation from the rural areas of the Highlands.

Please see our website to see the profiles of our existing members

www.hscn.co.uk

A Special ‘Thank you’.

We are sorry to announce the standing down from our Board at the end of October of our Treasurer, Moira Murray. Her contribution as a Trustee has been tireless, not only as a meticulous Treasurer but also as a source of sound advice and the force behind our Great Wilderness Challenge fund raising venture which to date has raised over £2,000.



Connect, inform and campaign

Join us today!