

*Special Interest
Articles:*

- HCCF Funding Cuts
- Lunch Clubs
- Alzheimer Scotland
- Money Issues and Debt Advice
- Lochalsh & Skye Energy Advice Service

Are you one of the people affected by someone else's drinking?

Al-Anon Family Groups provide support to anyone whose life is, or has been, affected by someone else's drinking.

Regular meetings in Kyle (Church of Scotland Hall), every Monday 6pm - 7pm.

Details from Lesley on 01478 640747

*A warm welcome awaits
You are no longer alone*

News of Community Care in Skye and Lochalsh

Welcome

Welcome to the Spring 2011 Community Care Forum Newsletter. The newsletter is for those of us who use care and health services locally, and who care for our families and neighbours.

This will be the last edition of this newsletter because funding for HCCF Local Development Workers will end in June this year - more on that below. Nevertheless, in this edition there is news about



the funding cuts affecting HCCF, and the latest news on the situation with Lunch Clubs. There is a special on money issues and debt advice, and an update from the Lochalsh & Skye Energy Advice Team. There is information about the forthcoming Census, about an Alzheimer's Scotland project for carers, and about the Hi-Scot credit union. We hope you enjoy reading this edition.

Highland Community Care Forum and Network

HCCF was established over 20 years ago, during that time our network of locally led forums have highlighted local concerns about Care Services.

A recent decision by the Highland Council and NHS Highland means that there will be no further contract after June this year. We will lose this network which has enabled and encouraged users and carers to influence the provision and delivery of the services they use. The forums have members from different sources, some represent service users and carers, and some are service users and carers. Many are volunteers with caring roles who have limited time but huge personal commitment to the forums.

Pat Walsh of the Skye and Lochalsh Community Care Forum says although SLCCF has been independent for a number of years, and had no part in the recent contract between HCCF, NHS Highland and the Highland Council, the local forum is concerned to learn that the Local Development Worker will be

made redundant, and that there will be an interval before alternative plans are in place. "It finds this difficult to understand when there is about to be a fundamental reorganisation of service delivery. The local forum feels it is vitally important that users and carers have an independent mechanism to allow their voices to be heard. The local development worker is well known in the community, and he has the expertise and knowledge to be an effective conduit for local planning and concerns".

There has been active lobbying but it does not look like this decision will be reversed. The local Community Care Forums and the other Forums in the network are exploring ways forward. if you wish to support them with ideas or get involved, then please get in touch with Jim Towers, Local Development Worker on 07918 747754

Latest News on Lunch Clubs



Skye & Lochalsh Young Carers

Great Wilderness Challenge Sponsored Walk

10 mile challenge
20 August 2011
Whatever money is
raised the Great
Wilderness
Challenge will add
another fab 60%
www.greatwildernesschallenge.info

Please sponsor us
on-line at:
<http://www.everyclick.com/slyc>
Or phone 01478
613617

The Highland Council Social Work Service is currently driving forward a programme of change to its Day and Community Services.

Day Care is going to be offered to older people with multiple and complex needs only - with reduced budgets and necessary savings required over the next three years, services need to be targeted at the most needy.

Social Work is also looking to community-based supports for older people to mitigate social isolation for older people living in the community. Lunch Clubs are a good example of the type of community-based support for older people. It is well known how much lunch club members look forward to their day out - a chance to dress up, go out and meet friends, socialise and enjoy a good meal in a warm and comfortable environment in good company. Lunch clubs are supported currently with subsidies for food and transport, but these subsidies are going to be phased out - new models for delivering Lunch Clubs are going to have to be found. This is already happening in some places.

Social Work has appointed a Community Development Officer for Ross, Skye and Lochaber to develop community capacity around services for older people. His name is Mervyn James, and he will be hoping to get the chance to talk to all lunch clubs to jointly find ways of keeping the clubs in place without Social Work subsidies. Cuts to

subsidies will not just happen overnight but will be phased in over a period of time. Mervyn can be contacted on 01397 703397 or email:

Mervyn.James@highland.gov.uk

What can you do? As a Lunch Club you could consider your present arrangements. What subsidies do you get and how will you be able to manage without them? Can your meal cost be reduced? Are members willing to pay more? Are there other venues that you should consider? Do you have a Community Hall? What would have to be done to it to make it comfortable for older people? How do you manage for transport? Can anyone else help with the costs for a community bus? Do you have a Community Trust that could apply for funds? Does your Community Council know about the threats to your service? Make a list of things that you in your community could do, and a list of things that Social Work would have to do to enable things to happen - sort out your particular strengths and weaknesses. Then ask Mervyn to come and talk to you, and go through these lists with him.

Lunch Clubs are under threat but I am sure that there is enough good sense around for both statutory and voluntary services to know that they cannot be allowed to close down. And remember, cuts will not be immediate but will be phased in - so there is time to sort things out.

If I can be of any help before the middle of June, please phone me on

07918 747754 or email
jtowers@hccf.org.uk.

IMPROVING SUPPORT FOR PEOPLE WHO ARE CARING FOR SOMEONE WITH DEMENTIA

Are you helping to look after someone with dementia? Or have you done so in the past? Alzheimer Scotland is carrying out research which aims to improve support and information provision to anyone supporting, or helping to support someone, with dementia in the NHS Highland region. This is a two year project funded through the Big Lottery.

Lynne O'Donnell, Development Worker, would like to speak to you about your experience of caring for a partner, relative, friend or neighbour. Your experience and views will be

used to develop a resource guide for carers of people with dementia in the NHS Highland area. It will contain relevant dementia specific information and aim to make it easier for people to find out about important issues such as how to access support and services in their area, their legal rights, and training opportunities.

Anyone wishing to participate in the project please contact Lynne on 01463 711707 / 07825804751 or by email:
lodonnell@alzscot.org.



Alzheimer Scotland
Action on Dementia



LOTTERY FUNDED



Money Issues

Dealing with money issues can be off-putting. If you don't understand how things work, you could end up losing out financially or getting yourself deep in debt. With the right information you can make the right choices. If you are in debt, the following may help:

1. Don't panic

There is a lot you can do to sort out credit debts yourself. If you get stuck, you can get help from your local CAB or National Debtline. Don't borrow any more money without getting independent advice first.

2. Don't ignore Letters

Contact all the people you owe money to (your creditors). Tell them you are having difficulties and are taking steps to sort it out.

3. Make a list of all your debts

If you are not sure how much you owe, write to your creditors for the outstanding balances. Make sure you keep copies of your letters and make a note of any telephone conversations you have.

4. Work out a budget

Work out a realistic budget so you have enough money to live on and you don't have to borrow or go without essentials. Check if there is anything you could do to get more money - are you missing out on benefits, allowances or other help? Get advice from CAB.

5. What choices do I have for paying off credit debts

There are different options depending on your

circumstances. An experienced money adviser can go through the options with you to help you make the right choice. If you have no money left to make any payments, get advice.

6. Work out what offers to make

Work out how much to offer each of your creditors. Write to each of them with your offer along with a copy of your budget. While you are waiting for a reply, start paying what you have offered. If you have no money left in your budget, get advice about what to do.

7. What if a creditor refuses my offer

Don't give up. Keep paying what you have offered to pay. There's still plenty you can do to persuade your creditors to accept your offer. National Debtline has sample letters that you can get by phoning 0808 808 4000 or visiting www.nationaldebtline.co.uk

8. What happens next

Make sure you keep to the agreed payment plan. If your circumstances change, contact your creditors to explain or change your agreement. If you get any court papers, make sure you reply within the times stated and get advice.

9. Get advice

If you need help or advice with money issues, visit your local CAB. The Citizens Advice service provides free, independent, impartial advice to everyone on their rights and responsibilities. Helpline: 01478 612032, or online help from www.adviceguide.org.uk.

Age Concern
Scotland and
Help the Aged
have joined
forces, and are
now Age
Scotland

Tel 0845 833
0200



A good time to take stock of your energy costs

With winter energy bills dropping through the letter box, this is a good time to take stock of our energy use. Oil prices are rising almost incessantly, and with electricity prices increasing too, many people are finding it harder and harder to keep their homes warm.

The **Lochalsh & Skye Energy Advice Service** is keen to help people identify where the problems are in their house - whether it's lack of insulation, a thermostat turned up too high, or maybe the wrong electricity tariff. Moira Scobbie and Donnie Mackay have now surveyed over 150 homes in Lochalsh, Skye and Raasay, and not only are they building up a valuable picture of the distinctive problems people have in this area, they can also draw upon an expanding range of solutions based on their experience.

One valuable new resource they have is thermal imaging cameras, which can help to pinpoint where the cold spots in a house are and where a house is losing its heat. Along with energy monitors, temperature and humidity monitors and discussion with the householders, this

means that a more complete picture can be built up, enabling people to make changes that will make them more comfortable and, hopefully, save them some money too.

That discussion, in the home, understanding how people use their houses, is 'invaluable' according to Donnie and Moira. It helps them to see whether, for example, heating is required equally throughout the whole house, or if one, well-heated living room would be more beneficial. Would a dual-rate tariff be more economical than a single, standard rate? Is a radiator in a utility room turned up so high that it is making the boiler work overtime unnecessarily? These issues can all be explored during their visit, as well as other issues such as renewables, current government schemes and where to go for information and ideas.

Give them a call now - it might help you avoid another frightening bill next winter! Their service is free of charge. You can get in touch with Moira and Donnie by **phoning 01478 612035**.



**Alzheimer
Scotland
Information Days**
29 March - Royal
Hotel, Portree
30 March - Uig
Hotel, Uig
1 April - venue
to be confirmed
For details
phone 01478
613450

HCCF is on the Web!

See us at:

<http://www.hccf.org.uk>

Highland Community Care Forum

Highland House
20 Longman Road
Inverness, Highland
IV1 1RY

Phone:
01463 718817
Fax:
01463 718818
E-Mail:
hccf@hccf.org.uk

Carers Information
Line
01463 723561
Charity Number
SC 020501

Scotland's Census

The census takes place on Sunday 27 March 2011. The census counts everyone. It asks the questions that help the government, local authorities and businesses to target billions of pounds worth of public services, including health, housing and transport.

Most of the questions are multiple choice and can be answered simply by ticking a box. Scotland's Census organiser, the General Register Office for Scotland (GROS) will employ census takers (enumerators) who will deliver the questionnaires, from 7 March up to census day, and who can also assist people. All census takers have been security checked and will carry photographic ID. **In more rural areas, the questionnaires will be posted to households.**

Carers have a vital role to play in

Scotland's Census, by making sure you let those you care for know that a questionnaire will be delivered during March so they should look out for it. Helping people to fill it in, either by assisting them directly or making them aware of the help and support available, is invaluable.

The census is required by law and people risk a £1,000 fine if they do not take part.

If you need help you can contact the Helpline or use the Textphone service from 7 March. Helpline: 0300 123 1702, Textphone: 18001 0300 123 1703. Or phone me, Jim Towers, on 07918 747754 or email jtowers@hccf.org.uk.

Hi-Scot Credit Union

Hi-Scot Credit Union is a "Not for Profit" financial cooperative for the Highlands and Islands. Credit Unions work by creating a pool of Members savings; this pool is then used to provide affordable loans to fellow Members. The profit made from the loans is paid back into the pool of savings and any profit made above running costs is returned to Members in the form of a Savings Dividend. Hi-Scot has paid a 2% Dividend over the past 3 years to its members. Members of the credit union are encouraged to save, and as a reward are offered better rates for borrowing. Hi-Scot is regulated by the FSA, operates under the Industrial and Provident Societies Act 1965, and is covered by the Financial Services Compensation scheme.

Hi-Scot has shown consistent growth since

About HCCF

My name is Jim Towers and I am the Local Development Worker for the



it started as the Western Isles CU in 2006. It became Hi-Scot in Nov 2010, and now also includes Orkney, Shetland and the Highlands in its area. Hi-Scot is different to High St banks in that it has no external shareholders and member's money is not invested out with. As a result our dividend on savings does not depend on external investment but is dependant on the profit from our lending to fellow Members. As the membership grows so the Savings and Lending grow generating a higher Dividend for Savers. More importantly all the Money stays Local.

For more information, contact Duncan Macintyre, Community Engagement Officer, Hi-Scot, Tel; 01851 706041

Duncan.macintyre@wicreditunion.co.uk

Web: www.hi-scot.com

Highland Community Care Forum in Skye & Lochalsh.

I work alongside the Skye & Lochalsh Community Care Forum to be a voice for people who use community care services and for people who are unpaid carers. If there are any local community care issues or questions you have, please do contact me on

Tel 07918 747 754 or email jtowers@hccf.org.uk