# Highland Senior Citizens Network Nothing about us without us

#### **Spring Newsletter 2018**



## The Chairman's Introduction

'What is the annual amount of unclaimed Benefits in Scotland?' This is one of many questions those of us who attended a meeting on 'Money Matters' in Inverness in January were asked. The answer is just over two billion pounds a year. One of the most unclaimed benefits, especially by older people, is the 'Attendance Allowance'. The speaker at the meeting from Age Scotland has written an overview of this benefit which is included in this issue. One common deterrent to an individual claiming a benefit is that their personal finances will be scrutinized. Attendance Allowance is not means tested and it is tax free. If awarded, it also opens the gateway to other benefits.

We also had a lively discussion on Power of Attorney. The benefits are clear, and all, irrespective of age, should consider taking out a Power of Attorney whilst they have capacity. The need for sound advice and trust in those who are to be given the Powers of Attorney is crucial. In the absence of a Power of Attorney when the need arises for decisions to be made a Guardianship Order would have to be taken out. This is a costly and lengthy process. One fact we learned is that, if an individual moves to another country in the UK, or elsewhere, their Scottish Power of Attorney ceases to be enforceable. A new Power would have to be taken out in the new country of domicile.

Ian McNamara

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## We are now on Facebook

Please take the time to "Like" our page or "follow" us.

Facebook can also be accessed via our website

### www.hscn.co.uk



## **HSCN ANNUAL CONFERENCE 2018**

You are invited to attend the 2018 Annual Conference of the Highland Senior Citizens Network

## Wednesday 25th April 2018

## The theme is to be 'Making Better Connections'

Donald Macaskill, Chief Executive, Scottish Care is our Keynote Speaker

'Making connections between Human Rights and Older People's lives'.

## Lochardil House Hotel Stratherrick Road, Inverness IV2 4LF

If you would like to attend, please let us know by telephone 07716 884 989,

by email hscn@hotmail.co.uk or by writing to us at HSCN, Box 301, 8 Church Street, Inverness IV1 1EA

(A soup/sandwich lunch will be provided - if you have any dietary requirements please let us know when booking).

#### CRAFTY FEEDBACK FROM ROYAL VOLUNTARY SERVICE!

You may remember our Winter Newsletter article from Tracey Hann of Royal Voluntary Service. Tracey's been in touch with the good news that they are starting a new craft group in Inverness. They have starter kits for new crafters, and experienced crafters can bring their own to share and skill swap.

**Crafty Crew** - Come along and learn/share your crafty skills over coffee and a blether. Every second Wednesday starting on the 28th Feb 10am -12 noon in the Chieftain Hotel, Inverness Small admin charge of 50p. Tea and coffee etc. available to purchase

Visiting Service for the North of Scotland

The above registered charity is urgently looking for volunteers. Can you give up one hour a week to befriend an older, isolated or lonely person? This can be an all win situation - as rewarding for the volunteers as it is enjoyable for the recipients. INTERESTED then please write to the **Visiting Service, 28 Culloden Road, Balloch, Inverness IV2 7HQ** or call Alan Michael **01463-790410 for more information**. Thank you <u>We look forward to hearing from you</u>

## **Attendance Allowance**



#### What is Attendance Allowance?

Attendance Allowance is a **tax-free benefit** you can claim if you are aged 65 or over, have a physical or mental disability and need help with personal care or supervision to remain safe. **You do not have to be receiving any help,** it is the help you need that is relevant. Attendance Allowance is not means tested and so **it is not affected by how much income or savings you have**, and there are no National Insurance Contribution requirements.

#### Do you qualify?

To qualify for Attendance Allowance, you must:

- Need help with your personal care, which could include, help to wash or dress, get in and out of bed, prepare a meal or take medication. You may have sight or hearing impairments; *or*
- Require supervision to keep you safe, possibly because of a diagnosis of Dementia or other medical condition; *and*
- Have needed the care or supervision for 6 months before Attendance Allowance can begin (if you have a terminal illness, you will not have to satisfy this qualifying period); *and*
- Be aged 65 or over and not already receiving Disability Living Allowance (DLA) or Personal Independence Payment (PIP); *and*
- Not be subject to immigration control and meet the residence and presence tests required

#### How much do you get?

There are two rates of Attendance Allowance. Currently, the lower rate is £55.65 a week and the higher rate is £83.10 a week. The rate you are awarded is normally decided as follows:

- If you require care or supervision *either* throughout the day *or* through the night, then you are likely to receive the lower rate
- If you require care or supervision *both* throughout the day *and* through the night, you may receive the higher rate.
- If you are terminally ill, you should automatically receive the higher rate

#### What can you spend the money on?

Anything you like! Many people use the money to pay for cleaners, gardeners, mobile hairdressers and taxis.

#### Attendance Allowance and other help

If you are awarded either rate of Attendance Allowance, it can act as a gateway to other Benefits including, entitlement to **Housing Benefit** (help with your rent), **Council Tax Reduction** (money off your council tax bill) and **Pension Credit** (income top up). Also, if you have someone who regularly cares for you, it is possible that they could be paid **Carer's Allowance**. **How do you claim Attendance Allowance**?

To get a claim form, ring the Attendance Allowance Helpline (0345 605 6055). If you are awarded the benefit, and return the form within 6 weeks, it will be backdated to the date of your phone call. You can also download and print a form from the website (<u>www.gov.uk/attendance-allowance/how-to-claim</u>).

If later awarded, it would be paid from the date they receive your completed form. If you have a terminal illness, you will only be required to complete a small amount of the form.

Cheryl Fowler, Money Rights Officer (Training) Age Scotland

#### Help to complete the claim form

The Attendance Allowance claim form is lengthy and can be difficult for people to complete. Listed below are agencies who can give more information, and if required, arrange help to complete the claim form:

Age Scotland Helpline: 0800 12 44 222

Highland Council, Welfare Support Team: 0800 090 1004

Local Citizen's Advice Service:

Dingwall 01349 864850; Aviemore 01479 810919; Inverness 01463 237664

### "A Walk In the Park..."

Promoting the benefits of getting, and staying, active, and spending time outdoors is a popular theme in our Older People's Group Get Togethers. We were pleased to be part of a recent drop-in session, held alongside the Fort William Mountain Festival, which focussed on accessible, "entry-level" outdoor activity rather than the Festival's more usual extreme sports.

Enthusiastic volunteers from local Step It Up Highland Walking Groups, Jog Scotland and Parkrun, met members of the Festival Team and Lochaber Hope to discuss benefits of regular exercise and time outdoors, and how to encourage wider participation. Local G.P., and eight-times Ben Nevis Race Champion,

Finlay Wild, added both expertise and enthusiasm: "Living in Lochaber, we have this huge resource just waiting for us outside the front door- it doesn't matter if you're running the Ben, walking in Glen Nevis, cycling, or anything else....just by doing something, at whatever level suits you, has huge benefits for your physical and mental well-being."



Scottish Charity Incorporated Organisation SC034260

## News from Highland Senior Citizens Network Co-ordinators

Making Connections....

There's a flurry of consultation and information events around - local, regional and national. It's not always easy, or possible, to get to the nearest meeting or focus group, and not everyone has the opportunity or the inclination to respond online. Part of our Co-ordinator role is to inform older people of these opportunities, and, where you can't, or don't choose to, get involved in person, to pass on any questions, views and comments you wish to contribute. Here's a current example:



The Scottish Government recently launched its first strategy aimed at reducing loneliness and isolation in our communities. "A Connected Scotland: Tackling social isolation and loneliness and building stronger communities."

The draft strategy covers what we understand social isolation and loneliness to be, how prevalent they are in Scotland, and what people have already said. It presents a vision of a Scotland where community connections are increased and no one is excluded from participating in society for any reason. It commits to empowering communities to lead in making change, acknowledging that, whilst Government has an important role to play in creating the conditions for change to happen, everyone has a responsibility to help tackle loneliness and social isolation.



What do you think is important? What should be done to help tackle social isolation and loneliness? If you belong to a local group, you could hold your own discussion using the event facilitation guide which has been produced to encourage wider participation. Responses can also be made online through the Scottish Government website. Let us know if we can help. The consultation runs

until 27<sup>th</sup> April, 2018.

We continue to maintain close links with the **Scottish Older People's Assembly (SOPA)** whose Scottish Assembly will be held on Monday 23<sup>rd</sup> April in the Scottish Parliament. Our alliance with SOPA is valuable in ensuring your issues are raised at Government level.

Their work gives a strong voice to older people about their concerns and experience of life in Scotland, and also raises issues about age inequalities. As well as identifying issues and conveying messages from the grassroots direct to Scottish and Westminster Governments, SOPA contributes to and supports policy that has a positive impact on later life, and challenges when implementation falls short. We are currently working with SOPA to arrange an opportunity in Highland in May/June for people to find out about the issues raised nationally, and for SOPA representatives to listen to local issues. **Talking about Men's Health**.....As we go around meeting with older people's groups we are often asked about, and people comment about missing, the programme of Men's Health talks that used to take place at the Town House in Inverness, organised by Men's Health Highland.

To fill this gap, we are planning to have a focus on Men's Health issues in June; asking HSCN groups who are interested to use Men's Health Week from the 11<sup>th</sup> to the 18<sup>th</sup> June to talk about men's health, with diabetes being this year's theme, and to get back to us with issues they would like to raise and let us know if there is anything they would like more information about. The HSCN board meeting at the end of the month will have 'Men's Health' as its focus, gathering all that we have heard together, and maybe inviting some speakers.

**Listening Well in Highland – are you being heard?** The theme for this year's annual conference is 'Making Better Connections' and being listened to, or listening well ourselves, is vital to this. Listen Well Scotland are coming along to facilitate a session at the conference. We would love to share examples of where you feel you have been listened to, how this felt, and what difference it made. This could be as a group, where you have raised an issue, or as an individual. We will be asking about this at the Get-togethers. Please contact us if you have anything you would like to share – we can do this either by film, audio recording you or writing up your story.

#### **Highland Older People's Groups Get-Togethers**

We are continuing with our really successful programme of Older People's Groups Get-Togethers over the past two years - meeting in Inverness, Caithness, Badenoch & Strathspey, Lochaber and Skye and Lochalsh. Organised in partnership with Age Scotland, these have been a great opportunity for older people's groups to come together and look at common issues, share information about local services and meet with local service providers.

Our Spring 2018 Programme, looking at the theme of 'Being Connected', has the following<br/>dates:Thu 1st MarchInverness, meeting in Merkinch Community CentreFri 9th MarchSkye & Lochalsh, meeting in Aros Centre, PortreeMon 16th AprilLochaber, meeting in Kilmallie Free Church, CaolTue 17th AprilBadenoch & Strathspey, meeting in Cairngorm Hotel, AviemoreWed 18th AprilCaithness, meeting in Caithness Horizons, ThursoTue 1<sup>st</sup> MaySutherland, meeting in Golspie Inn, Golspie

Our work is all about your involvement. Please don't hesitate to get in touch if you would like to be involved in any way:

Anne McDonald 07933 653313 or anne-hscn@outlook.com Jo Cowan 07933 653585 or jo-hscn@outlook.com



Officially launched in October 2017, the Unforgotten Forces project is a £4 million programme to support older Armed Forces veterans in Scotland, which is already providing lasting benefits to veterans and their families in the Highlands. Over the next three years, the Unforgotten Forces consortium, which is made up of 15 partner organisations, will deliver a range of new services, as well as enhancements to existing services, in areas including advice, access to healthcare, tackling loneliness and social isolation, helping with hearing and sight loss, respite and creative activities and events for those in care settings. The consortium received LIBOR funding from the Aged Veterans Fund to undertake this ambitious programme of work. A number of projects are specific to the Highlands area.

For example, **Action on Hearing Loss (Scotland),** which was established in 1911, is there to provide support to older veterans, their families and/or carers on issues surrounding hearing loss or tinnitus, and offers a pathway of support alleviating concerns over their hearing loss.

**Age Scotland**, an organisation that provides information, friendship and advice through a designated helpline (0800 12 44 222), including on issues such as care, benefits, housing, legal issues, veterans' rights and services.

The **ILM Highland Veterans' Handyperson service** provides small repairs/handyperson work to the homes of older veterans. It provides maintenance, telecare, home security and safety measures that will enable the veteran to have more confidence in their home. The project is based in Alness, north of Inverness, and covers the Highland and Moray areas.

**The Armed Services Advice Project** guides older veterans by providing information, advice and support via the Citizens Advice Bureau. It works with organisations supporting older people, reaching out to older veterans, and working with other organisations to help people access the support they need.

Throughout Scotland – and of course a perennial presence in the Highlands, too – **Legion Scotland** provides a community support and comradeship service which is effective for combatting loneliness and isolation. Veterans become engaged with the community following befriending and comradeship activities that are tailored to meet the needs of the individual taking part. The focus of comradeship events is to get veterans to mix with fellow veterans.

Finally, the **Scottish War Blinded** supports ex-Services personnel with a visual impairment that impacts on their independence. The sight loss does need not be a result of their Service. With two Activity Centres and Outreach Teams, the charity works across the country and provides specialist equipment and training to maintain independence, financial and practical help to improve quality of life and social opportunities.

All of the above are spearheaded by its Inverness Welfare Centre that opened five years ago. Poppyscotland reaches out to those who have served, those still serving, and their families at times of crisis and need by offering vital, practical advice, assistance and funding. In terms of the source of the funding for Unforgotten Forces itself, the Aged Veterans Fund funds projects that support non-core health, wellbeing and social care needs for older veterans (over the age of 65), including surviving veterans of the Second World War, those who undertook National Service and other voluntary enlisted veterans who may need some focused support in relation to their health and social care needs.

The website is www.poppyscotland.org.uk/get-help/unforgottenforces/referrals/. For further information on any of the above, please email inverness@poppyscotland.org.uk, or pop into the Inverness Welfare Centre at Strothers Lane, Inverness IV1 1LR. Or Call 01463 710 300,

# Would you recognise if you were developing a cataract and what are the legal consequences?

Developing cataracts is a normal part of getting older and most people develop them after the age of 65. Cataracts cause changes to the lens in your eye and normally develop very slowly. They can affect one or both eyes.

At first, the changes to your sight may be minimal, but as the cataracts develop you will notice symptoms such as:

- You feel like your glasses are constantly dirty and need cleaning, even when they don't
- Your vision is misty and cloudy
- Colours look a little more washed out than they should be
- You may feel you need the lights on in the room constantly

If you have been diagnosed with a cataract, you should attend you Optician annually.

Cataracts can be removed surgically and an artificial lens inserted for life.

You are not alone, one in 30 people in Highland will have low vision, this equates to around 9,000 people.

Should I still be driving if I have a cataract?

The DVLA have issued guidelines and here is a summary

Standards of visual acuity: The legal eyesight standard means that you must be able to read a number plate from 20 metres. You must not have been told by a Doctor or an Optician that your eyesight is currently worse than 6/12 (decimal 0.5) on the Snellen scale. If required, you may wear glasses or corrective lenses to meet both of these standards.

If you have only eyesight in one eye or a reduced field of vision, you may still meet the criteria which allows you to continue driving. You will need to have your vision tested and passed by an Optician.

Any doubts, you can contact the DVLA on 0300 790 6806

Where is my nearest optician? Please contact Sight action : 01463 233 663 for a list of Opticians in Highland

Gillian Mitchell, Client services manager, Sight Action

We raised a total of £2,000 via the Great Wilderness Challenge in 2017—well done to all who participated on HSCN's behalf. Thank you We have revamped out website to make it more user friendly. Check out our External Publications and Reports page to see information we think you might like to be kept appraised of:

## www.hscn.co.uk

#### Plagued by unwanted and scam phone calls?

Unwanted and scam phone calls can be a real nuisance. Here are Highland Council Trading Standards' top tips on how to block them.

**Tip 1:** Don't consent to be contacted. When you agree a contract with a company look out for tick boxes that request or deny consent for your details to be passed onto third parties. If you do not want other companies to contact you, make sure you have filled in the detail correctly.

**Tip 2:** Register with the Telephone Preference Service (TPS). The TPS is free to use and is a register which records your preference not to receive unsolicited sales or marketing calls. The TPS can be contacted at www.tpsonline.org.uk, by telephone to 0345 070 0707and by email to tps@dma.org.uk.

**Tip 3:** Talk to your phone company. Most companies offer products, services and advice – some of which is free – to block unwanted calls or reduce nuisance calls.

**Tip 4:** Consider call blocking equipment. Systems cost between £40 and £120 and can be very effective. In a recent trial by Trading Standards the trueCall system blocked 98% of unwanted phone calls.

Highland Council Trading Standards are currently working with NHS Highland and other adult protection groups to identify potential users of free call blocking Equipment. Trading Standards will install the equipment and will also use the information from blocked calls. This information is vital to allow us to identify and tackle the scammers. Please contact Trading Standards on 01463 228700 if you have, or know someone who has, been nuisanced by unwanted calls. Trading Standards Standards may be able to help.

It is also important to be vigilant when answering the telephone to a number you don't recognise. You should:

- Never give out personal information in response to an incoming call or rely upon Caller-ID as a sole means of identification. If in doubt put down the receiver!
- Never give out financial information such as your bank details to someone claiming to be from your bank, building society, credit card company or government body.

• Always contact your own bank or building society directly using the telephone number shown on your last account statement and advise them of any suspicious contact.

• Recipients of scam and or nuisance calls are also advised not to call their own bank immediately after a suspicious call, or to do so using another phone line. You may still be speaking to the fraudster or an accomplice who has kept the line open.

For more advice about this or any other consumer matter, consumers can contact their local CAB or phone the national helpline on 03454 040506.

Mark McGinty, Team Leader, Highland Council Trading Standards



## Carers (Scotland) Act 2016

The eight duties are:



#### About the Carers (Scotland) Act 2016

The Act introduces **new rights** for unpaid carers together with eight **new duties** requiring Highland Council and NHS Highland to provide support to carers.

#### What will change?

In summary, the Act introduces a number of **new provisions** to identify and support carers. These include:

- Carers Assessments will now be replaced with Adult Carer Support Plans (ACSP) and Young Carers Statements (YCS).
  - All unpaid adult carers in Scotland will be entitled to an ACSP. A YCS must be available to all identified young carers at their request.
  - Adult Carer Support Plans **ACSP** and Young Carers Statement **YCS** will help identify carers' personal outcomes and needs relating to their caring role.
- The ACSP and YCS will identify if a carer is eligible for support, based on local eligibility criteria. Eligibility criteria provides the framework used to determine who is eligible for additional short breaks from their local authority. In Highland the National Eligibility Framework will be used.

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- In Highland all carers will receive help and can access services such as information and advice from their local carer support service, Connecting Carers. Carers may also be offered support such as breaks from caring.
- NHS Highland and Highland Council will be required to take account of carers' views in making decisions relating to hospital discharge for the person they care for. There is also a duty to involve carers in the shaping and provision of services for carers.

#### How will the Carers Act improve the quality of services available?

The Scottish Government want carers to be well supported on a more consistent basis so that they can continue to care, if they so wish, in good health and have a life alongside caring.

For more information contact Mary Hemsworth, Communications Officer, Connecting Carers at mhemsworth@connectingcarers.org.uk or by telephone on 01463 723561

www.connectingcarers.org.uk Support Line: 01463 723560 Email: Carers@connectingcarers.org.uk

## **Carer Consultation Dates**

Connecting Carers will be out and about in Highland, speaking to carers, until March 2018. The team will be the locations below and would be delighted to meet you and hear your views on:

How do we involve carers in shaping carer services?

What does a short break mean to carers and what is it they need?

Do carers understand the eligibility framework, how will it work for them, what are the benefits of it and what should be changed?

You can book a place by: Email: stait@connectingcarers.org.uk Telephone: 01463 723568. You can also visit www.eventbrite.co.uk, search 'Connecting Carers', click on the event closest to your location and then 'register'. It is quick, easy and you will receive a confirmation email and ticket for your chosen event.

Event	Where	When	Time
Inverness Carers Consultation	Culloden Baptist Church, Wellside Rd, Balloch, Inverness, IV2 7GS	Monday 19.3.18	1.30 pm - 4.00 pm
Skye Carers Consultation	Jans, 6 Broom Place, Dunvegan Road, Portree, IV51 9HL	Monday 26.3.18	1.30 pm - 4.00 pm
Fort William Carers Consultation	Nevis Centre, An Aird Foot- path, Fort William, PH33 6AN	Tuesday 27.3.18	1.30 pm—4.00 pm



Scottish Charity Incorporated Organisation SC034260

Issue Spring 2018

Highland Senior Citizens Network Nothing about us without us			
Highland Senior Citizens	Police Scotland, Preventions and Interventions Team		
Network	Highland and Islands Division.		
Box 301 8 Church Street Inverness IV1 1EA	The focus of the P&I Team, is "Keeping People Safe", and the best way to keep people safe is to prevent crime occurring. As such, crime prevention is at the heart of what the P&I team do. Similarly, our purpose is to improve the safety and wellbeing of people, places and communities across the Highlands. Again, preventing crime from occurring is essential to achieving this.		
Tel 07716 884 989	We currently have 8 officers engaged in P&I duties across our Division (Highlands and Islands), P.C Rachel Branney is based in Shetland,		
"Nothing about us, without us"	P.C Joanna Murray is based Orkney, P.C Fiona MacLeod is based on the Western Isles. On the mainland P.C Katy Duncan covers Lochaber, Lochalsh and Skye, P.C Keri Jones covers Badenoch, Strathspey and Nairn, P.C Scott McColl covers Caithness, Sutherland and Ross-shire and P.C's Allan MacLennan and Ross Polworth cover Inverness.		
Email: hscn@hotmail.co.uk Website: www.hscn.co.uk	These officers can be contacted by either e-mailing the P&I mailbox at <u>HighlandIslandPreventandIntervent@Scotland.pnn.police.uk</u> Or by phoning Police Scotland on 101. We are here for advice and inputs on door step crime, bo- gus callers and internet crime, and any other issues which you may feel affect your community.		



## Connect, inform and campaign

Join us today!