

**77) THINGS TO BE AWARE OF** - The latest in a series of articles by Iain Gregory of Caithness CAB

The other morning I set off for work at a reasonable 0615. Unfortunately the rain had frozen on top of packed snow on the single-track skidpan, the only benefit being that the potholes were so full of ice that they were less likely than usual to smash the suspension. When I got to town I was obliged to hang onto garden fences in Wilson Street to avoid landing in a battered heap on the pavement. I tried the road, but that was even worse, and the precinct was simply a skating rink, the only way to navigate being to hang onto shop fronts and try the odd prayer. I regularly wander up mountains in winter and this is – believe me – far safer because I have the right gear and a rope.

Anyway, having survived this hazardous journey, I decided to do some environmental scanning and picked up on a few things we need to be aware of.

For a start, several energy providers seem to be collapsing. The latest casualty is “Our Power” and some 38,000 Customers will find themselves transferred to “Utilita”. If you are one of the customers affected then you will still be able to use your current key card and any existing credit should have transferred as well, but, as always, things can go wrong so keep a careful eye and contact CCAB if you have problems. That makes a total of six failures over the last year and there could be more to come. Rest assured CCAB will monitor developments.

I recently gave a press release to “The Courier” in which I mentioned an inevitable increase in Council Tax. I was going to predict that this would be 3% - that being the stated “Cap” on Councils - but luckily my usual caution prevailed, because I see that said cap has now been increased to 4.79% in the Holyrood Budget. You might want to have a look at the current year’s CT bill and simply add on 4.79% for 2019 / 2020 and plan accordingly.

The other matter of – considerable note – is that it is planned to give Councils the power to introduce a “Workplace Parking Levy” – in other words a tax on parking at your place of work. Clearly, the details are not yet clear, but I would take a bet that this will apply to a lot of employers, who will have to decide whether or not to pass this on to employees, and I would not be surprised to see it set at about £400 per annum per parking space. This will no doubt be enthusiastically seized upon as a way to raise revenue. And do not forget that public car park charges are on the way as well.

Of course, we could always use the bus (virtually impossible for most of us in rural Caithness) or perhaps walk or cycle many miles to work in a howling , sub-zero gale, in the pitch dark on untreated roads.....

Rest assured that CCAB will be very strongly highlighting social policy matters to Councillors, MP’s, MSP’s, and to Edinburgh and Westminster and will monitor any plans very carefully indeed.

All of this is going to lead to further financial problems for a lot of people so CCAB have introduced a new “Financial Healthcheck” service and if you need some help – and many will - please contact us and ask for an appointment with Maureen