

FIFE HOUSING GROUP NEWSLETTER

at home with...

fife 
housing
group

Issue 80: Autumn 2019

FEEL GOOD FIFE

Residents of Kirkcaldy had the opportunity to benefit from some much-needed relaxation at our recent Feel Good Fife event in Templehall. Promoting positive mental health and improved wellbeing, the event offered access to a range of different activities, including mindfulness, meditation and yoga. Additionally, everyone who came along had the opportunity to benefit from a free haircut and a mini massage or manicure, all of which proved extremely popular.



The support for this event was really encouraging, with a number of partner agencies and local community groups attending to offer assistance and advice.

We were also delighted to welcome Nala and Ozzy, the lovely dogs from PAWS (Paws At Work Scotland) whose very presence has been proven to help relieve stress and anxiety.

On top of this, Fair Isle Bowling Club were available to give attendees the chance to try their hand at some therapeutic carpet bowls and Kirkcaldy Men's Shed came along to showcase the work they do, which everyone is welcome to get involved with.

Local musician, Sean Mitchell, provided some excellent live entertainment throughout the event and the free buffet and prize draw were also well received, with encouraging feedback from everyone who attended:

'I enjoyed all of it, great information, a fantastic event and very positive'

'I enjoyed the motivational speech, the friendliness of everyone and the information provided by all the representatives. The lovely therapy dogs and great refreshments'

Finally, huge thanks to everyone who helped make this event possible including, PAWS, Suay Beauty Salon, Revolution Barbers, Positive Change Yoga, Start Scotland, FEAT, Heart and Sound, Mood Café, See Me, Access Therapies Fife, The Well, SAMH, DPHS, Link Living, SDS, Kirkcaldy District Men's Shed, Fair Isle Bowling Club, Health and Work Support, Fife Voluntary Action and Fife College Community Learning.



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Fife has an online self assessment tool called 'Smart Life in Fife'. The website can enable people to access advice, services, recommendations, and equipment available on loan from Fife Community Equipment Store. These vital services can make everyday activities easier and enable people to live more independently at home for longer.

The online system will allow a person to select an area of the home which they, or family members are having difficulties with. Step by step each person is guided through an easy assessment process to identify what solutions may be best for them. Our system can offer quick and easy access to a range of solutions, and advise if a further professional assessment is required.

To start a self-assessment go to www.smartlifeinfife.org sign up and create an account



www.smartlifeinfife.org

🔍 Readability

Can you read our other articles ok? If not, you can ask for your newsletter to be provided in a large print format – or if you know of a tenant who does not have English as their first language and is unable to read their information from us, then please ask them to get in touch.

Just contact our newsletter editor, Karen Begg, on 01383 607549 or via karen.begg@fifehg.org.uk to request a large print copy or to enquire about alternative formats.



COME ALONG TO OUR NEXT COMMUNITY CAFÉ IN KENNOWAY

Our free Community Cafés have always proved popular with tenants and we hope that the same will be true when we bring the event to Sandy Brae Community Centre on Tuesday 29 October.

Running from 3pm – 5pm, this is the perfect opportunity to have a chat with our colleagues and partner agencies about the services we deliver and the changes that are taking place in your community.

Colleagues from all teams will be on hand to provide an array of housing-related information, including details of our repairs and maintenance services, the housing allocations process and our plans for the future, as well as some ideas as to how you can get more involved to help improve the services we deliver.

There is also the opportunity to meet representatives from various partner agencies, such as Police Scotland, the

Scottish Fire and Rescue Service, community wardens, mediation services, local foodbanks, victim support and many more.

Children are welcome at this Halloween-themed event and there will be plenty to keep them entertained, with face painting, snacks and seasonal activities in our 'Kids' Corner', as well as prizes to be won for the best fancy dress.

Our free raffles are another regular feature and, if you're lucky, you might also take home a fantastic prize on the day so why not pop along for an afternoon packed with useful information, devilishly delightful treats and frightening fun for all ages?

We look forward to seeing you there!

WE'RE WORKING WITH TENANTS TO TIDY UP OUR COMMUNITIES

You may recall reading about the free skip initiative we trialled in Kirkcaldy earlier this year, as part of our commitment to 'Giving Something Back' to our tenants and local communities.

This project involved providing access to skips so that unwanted items could be disposed of completely free of charge, subsequently reducing the likelihood of such rubbish being dumped in communal areas, which is not only unsightly but also a fire hazard.



Feedback on this pilot was fantastic, with local residents taking the opportunity to get rid of three skips' worth of rubbish and, as a result, we have now taken the decision to launch a programme of similar events at selected locations throughout Fife, the first of which took place in High Valleyfield on 18 October.

Once again Fife Housing Group colleagues were on hand to help tenants clear out their closes and dispose of unwanted items, filling two large skips at either end of Pentland Terrace.

We will continue rolling this popular initiative out to other areas in spring of next year so keep an eye out for further details in due course.



12 WAYS TO SAVE AT CHRISTMAS



With Christmas approaching fast (just under two months to go now!) the pressure to spend more than you can really afford can leave you struggling to make ends meet well into the new year but, there are ways to save some cash without sacrificing your enjoyment of the festive season.

Here are some top tips from Citizens' Rights and Advice Fife to help you avoid a Christmas debt hangover this year:

1 BUDGET

Before you start planning, consider this: many list every wished for item, gifts for all, and a banquet meal, then only afterwards consider: 'How will I pay for it?' That's a recipe to be broke.

Instead, calculate your budget and ask: 'What can I afford to spend on Christmas?' Christmas is one day - don't ruin the whole of the next year for it.

A free Christmas money planner is available on the Money Advice Service website: moneyadviceservice.org.uk/en/tools/christmas-money-planner

2 DRAW UP A CHRISTMAS LIST

Christmas shopping on impulse can be expensive. So, using your budget planner make an old-fashioned shopping list and stick to it.

3 GO D.I.Y

From making your own jewellery to homemade sweet treats, there are lots of presents that won't cost a lot of money.

4 CHECK FOR UNNECESSARY GIFTS

We're not talking about gifts for parents or to grandchildren, but the ever-widening glut of friends, extended family and colleagues that perhaps you could consider removing from your Christmas present list.

There are free letters, emails and postcard templates you could use if you are not comfortable speaking to the person: moneysavingexpert.com/nupp/?_ga=1.56293547.1857572147.1447069845

5 MAKE USE OF LOYALTY CARDS

If you have points saved up on a store card, now is a good time to redeem them.

6 DO SOMETHING NICE GIFTS

Presents don't have to equate to lots of money. Offering to babysit for a friend could be the best present. So pledge to do something nice, not spend.

7 SHOP AROUND

If you have access to the internet shop around using price comparison sites to get the best deals.

8 CUT THE COST OF FOOD

Don't assume you will prefer higher brand foods. Taste with your tongue, not the label.

Brand shift, supermarket switch, compare prices and don't forget to price food from local butchers, fishmongers and markets.

9 BOOST YOUR CHRISTMAS BUDGET

Small sacrifices can help boost a Christmas budget. If you buy a £2 coffee every day before work, you could save £36 between 1st December and Christmas Eve. You can buy a travel mug at most Pound shops and make your own before leaving the house. Try out the Quick Cash finder: moneyadviceservice.org.uk/en/tools/quick-cash-finder/calculators

10 EXCLUSIVE DISCOUNTS FOR YOUNG PEOPLE

Aged 11 - 26? You are entitled to discounts via Young Scot. Show your MyFife card as proof at participating retailers. If you have left school and require a replacement card, download an application via the website: youngscot.org/the-young-scot-card/

11 GO ECO-FRIENDLY

Sending cards to loved ones and friends is a lovely Christmas tradition but it can be costly, mainly because of the amount of stamps you have to buy. This year, instead of having to buy 50 stamps, send e-cards. There are different designs to choose from and you're saving the environment at the same time!

12 DE-CLUTTER

Sell your old CD's, DVD's and clothes at car boot sales or online to make some extra cash and free up some cupboard space!



Team news

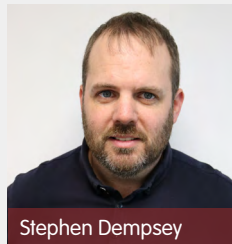
Welcome

Say hello to the latest members of our new Operations Team, responsible for the delivery of our planned kitchen and bathroom programmes:

Joiners - Craig Brown, Joshua Nelson, Lewis Rennie and Stephen Dempsey

Plumbers - Paul Ross and Kevin MacRury

We are also delighted to welcome Drew Moore, who joins us as Asset Manager.



Considering complaints

We take every opportunity to learn from complaints, with the intention of continuously improving the services we offer to tenants. Evaluating complaints is key to identifying aspects of our services which may not be performing as well as we would like, enabling us to take a proactive approach in considering alternative solutions to any problems which arise.

We have been working hard to ensure we have a robust and fair complaints process in place and recent statistics show our complaints have reduced by 28% compared to the same time last year, suggesting that we are getting things right more often.

In addition, we also monitor the number of complaints being 'upheld'. An upheld complaint is where, following a full investigation, we agree that a tenant has been failed from a service point of view. This time last year, 65% of complaints received were upheld in comparison to the current rate of 41%.

The significant reduction in the number of complaints being received, coupled with the decrease in the number of complaints being upheld, is a good indication that overall, the services we are providing are more efficient, accurate and customer-focused.

Whilst the recent statistics are extremely encouraging, we do accept that unfortunately sometimes things do still go wrong. In these instances, we will continue to ensure the right outcome for our tenant is achieved, in the quickest possible timeframe.



Could you be entitled to a Council Tax Reduction?

If you're on a low income or claim certain benefits, you may be entitled to some help towards paying your Council Tax. Fife Council will work out if you are entitled to a Council Tax Reduction by looking at:

- How much money you receive
- Any savings and investments you may have (if these are over £16,000 you will not be eligible for any reduction)
- The circumstances and income of anybody who lives with you

Please note that, if you are in receipt of Universal Credit you will still need to make a separate application for Council Tax Reduction.

You can apply online via fifedirect.org.uk



fifedirect.org.uk

New Pet Policy

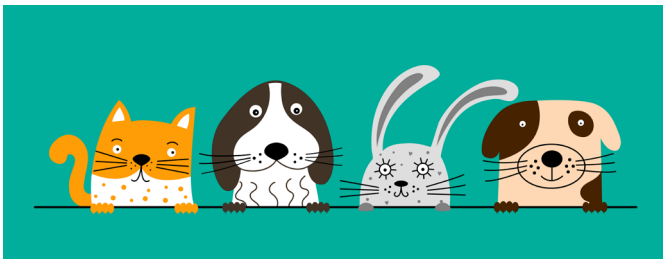
Do you have any pets in your household?

If you do, then you need to let us know about them.

With the introduction of our new Pet Policy and the implementation of our new housing management system, we need to ensure that you have been provided with the required permission.

Please email the details of each pet, confirming the type, breed, age, sex and whether they have been microchipped, to info@fifehg.org.uk.

If you do not have access to email then please contact us by phone or letter so we can arrange to have the details logged against your household and the necessary permissions issued.



OFFICE CLOSURE – MONDAY 2 DECEMBER

As you may already be aware, we are in the process of implementing a new housing management system which is due to 'go live' at the beginning of December.

Once fully embedded, this new system will help us to provide a more streamlined and accessible service to tenants and other customers, however, in order to facilitate a smooth transfer of the data from our current systems, our office will be closed for one day on **Monday 2 December**.

You will still be able to report emergencies on this date by calling freephone 08000 274 007 and the office will re-open as usual at 8.30am on Tuesday 3 December.

We apologise for any inconvenience this may cause and would like to take this opportunity to thank you for your patience during the transition period.



Asbestos safety

What is asbestos?

Asbestos is a naturally occurring fibrous material that was used in building materials in the UK between the 1950s-1990s. Any building built before the year 2000 may contain asbestos.

There are laws in place to regulate how it should be managed due to the potential health risks associated with asbestos.

Is it dangerous?

Although asbestos is a hazardous material it can only pose a risk to health if it is damaged or disturbed and the asbestos fibres are released into the air and then inhaled.

Asbestos material can become damaged through decorating and DIY work in our homes, such as drilling, sanding and sawing.

If Asbestos Containing Materials (ACMs) are in good condition and in a position where they are unlikely to be disturbed or damaged, then it is safer to leave them where they are and ensure that risks are managed.

What should I do if I suspect something contains asbestos?

You cannot see asbestos fibres with the naked eye. We work with specialist contractors who can test and identify if Asbestos Containing Materials are present.

ACMs may be present in various locations within a property, such as:

- Insulation boards between wall partitions, in external stores and garages
- Flooring (PVC tiles)
- Textured coated ceilings and walls (Artex)
- Cement products like corrugated roofing panels, gutters, water tanks and rainwater pipes

- Roof tiles, panelling and exterior walls
- Pipe boxing and cooker space panels



If you are planning any DIY work you must contact us for permission first. This is part of your tenancy agreement and it helps us check if there may be asbestos in any of the areas you are planning to work on, and to provide the appropriate advice.

If you suspect Asbestos Containing Materials within your home have been damaged:

- leave them untouched and in place
- vacate the location in question and close the door
- contact us for help and advice

What about work being done by Fife Housing Group contractors?

We have a long-term commitment to manage known ACM in our properties. Asbestos surveys and assessments are carried out and the results recorded. Where necessary, we carry out work to remove or manage any asbestos and keep an up-to-date asbestos register with this information, which is shared with our contractors.

- All of our contractors are trained to recognise asbestos and where it could be found
- Any unidentified materials found by our contractors are presumed to be asbestos until proven otherwise
- Contractors are instructed to avoid disturbing anything they suspect may contain asbestos

If you have any concerns or would like more information regarding asbestos in your home, please do not hesitate to contact us directly.

COULD YOU BE ELIGIBLE FOR ATTENDANCE ALLOWANCE?

Every year hundreds of thousands of pounds worth of benefits go unclaimed so it's important to ensure that you're receiving everything you are entitled to.

Attendance Allowance is payable to people over 65 years of age who have a physical/sensory disability or mental disability (or both) and who need help caring for themselves, or need someone to supervise them for their own safety.

If you think you, or someone you are caring for, may be eligible to apply for this benefit, please check online at [gov.uk/attendance-allowance](https://www.gov.uk/attendance-allowance) or phone the Attendance Allowance helpline on 0345 605 6055 for further details.



We want to know what you think!

In the summer newsletter, we told you how we intend to continue investing heavily to deliver improvements to tenants' homes in 2020/21. Our Board are, however, also conscious that the rents we charge need to be affordable to tenants on low incomes so, before making this important decision, they would like to hear your views on the proposed rent increase, to be applied from 1 April 2020.

We will be seeking your feedback on this matter in a number of ways, including through a programme of Rent Consultation Surgeries being held next month in the local venues detailed below:

Rent Consultation Surgeries

Venue	Date	Time
Methilhill Senior Citizens Centre Main Street, Methilhill, KY8 2DP	Monday 18 November	10am – 11am
Sandy Brae Community Centre Sandy Brae, Kennoway, KY8 5JW	Monday 18 November	2pm – 3pm
Templehall Community Centre Beauly Place, Kirkcaldy, KY2 6EX	Tuesday 19 November	10am – 11am
The Maxwell Centre Stenhouse Street, Cowdenbeath, KY4 9DD	Tuesday 19 November	2pm – 3pm
Valleyfield Community Centre Abbey Street, High Valleyfield, KY12 8UA	Wednesday 20 November	10am – 11am
Oakley Community Centre Station Road, Oakley, KY12 9QF	Wednesday 20 November	2pm – 3pm
Parkgate Community Centre Parkgate, Rosyth, KY11 2JW	Thursday 21 November	10am – 11am
Tryst Centre Duncan Crescent, Dunfermline, KY11 4BZ	Thursday 21 November	2pm – 3pm

We will also be sending you a questionnaire, either by e-mail or through the post, and hope you will take the opportunity to respond and share your views on the proposed rent increase. Everyone who completes and returns the survey will be entered into a prize draw, with £100 of shopping vouchers available for the lucky winner.

The information we gather from both the surgeries and questionnaires will be collated and taken to our Board of Management for consideration and you should expect to receive confirmation of their decision early next year.

If you would like any further details regarding this process, please do not hesitate to get in touch using the contact details below:

Helen Miller (Engagement Officer) - 01383 608127; helen.miller@fifehg.org.uk
Drew Nisbet (Engagement Manager) - 01383 608121; drew.nisbet@fifehg.org.uk



Needs Your Help!

Your donations so far this year have allowed us to:



Assisted **101 Families** with **£7512.41** worth of free furniture on Goodwill



Carried out **4024 free collections** throughout Fife



Diverted **430 tonnes** of furniture from Landfill



Provided **28 Work Placement** opportunities

Now that's something to shout about, but we can always do more, and that's where you come in!

If you have any unwanted items of furniture or household goods why not give us a call and arrange a **FREE** uplift. Not only will you be gaining some more space but you'll also be helping us to make a positive impact on your local community and the environment!

So donate today! Call your Kirkcaldy, Furniture Plus store on **01592 654546** • www.furnitureplus.org.uk

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FurniturePlus
Fife's Re-use Charity Store



Follow us on Facebook /FurniturePlusFife



Find out more online at www.furnitureplus.org.uk

Furniture Plus is a registered charity in Scotland. Charity number: SCO32833

RESIDENT VOICES REVIEW – AN UPDATE FROM THE CHAIR

As you may be aware, Resident VOICES are an independent tenant-led body who work on behalf of tenants to challenge Fife Housing Group's performance, examine in detail the services they provide and make recommendations as to how these could be improved. Working on behalf of Fife Housing Group tenants throughout Fife, we do our best to ensure your views are taken into account during the decision-making process and that your interests remain at the heart of everything they do.

Our latest scrutiny review involved examining 'The processes Fife Housing Group follow when consulting tenants on what rent increase to apply from 1 April each year', an exercise which we completed jointly with Kingdom Housing Association scrutiny group during the first half of this year. This partnership working proved to be very beneficial and we are keen to work with them again on future projects where we have a common interest.

We subsequently produced a final report highlighting the aspects of the rent consultation which currently work well, assessing the challenges faced during this process and making suggestions as to how these might be addressed. This report will be discussed at the next Board meeting in November and we are hopeful that the recommendations for improvement contained within the report will be approved for implementation.



New funding secured

As you may already be aware, we recently secured a £65m funding package from the Royal Bank of Scotland.

This deal will enable us to refinance our current debt, increase investment in safe, comfortable and sustainable housing stock, and contribute to the delivery of upwards of 90 new, much-needed, homes over the next two years.

Nicki Donaldson, Chief Executive at Fife Housing Group, said: 'We are delighted to have secured this funding from Royal Bank of Scotland, which gives us the opportunity to further the aspirations we have for the business, and we look forward to working with them to improve our current housing stock and deliver the new homes required to meet the ever-increasing demand for affordable housing.'

David Horne, Relationship Manager at Royal Bank of Scotland, said: 'Fife Housing Group plays an important role in tackling the affordable housing shortage in Scotland and Royal Bank of Scotland is proud to be able to support the business as it continues to create homes which are in such high demand.'



DON'T GET BITTEN BY A LOAN SHARK THIS CHRISTMAS

We appreciate that it can be difficult to make ends meet at Christmas but, borrowing money from a loan shark is a quick-fix that could cost more than you think in the long-term.

Loan sharks are illegal money lenders who may seem like a good option when you need money quickly or are having difficulty getting credit but, can soon become intimidating or threatening when it's time to pay up. With illegal money lenders like loan sharks, it's also easy for your loan to spiral out of control.

Loan sharks deliberately target people during the Christmas period, when they know that money is tight.

We're urging our tenants never to borrow money from someone if, for example, they:

1. **Have been provided with very little or no paperwork on loans**
2. **Have had debts randomly increase or have had additional amounts added to a loan unexpectedly**
3. **Have personal items taken as security on a loan (passport, driving licence, bank cards)**
4. **Have been subject to intimidation and threats by the money lender**

What are the alternatives?

If you need a cash loan or would like to open a savings account in preparation for Christmas, then why not consider a credit union instead?

Credit unions are not-for-profit financial organisations, set up for a specific community known as a common bond. They offer savings accounts and loans that are likely to be cheaper than payday or doorstep lenders.





Could you be entitled to additional financial support?

Social Security Scotland are responsible for six new benefits, including some of those detailed below, and have made a difference to thousands of carers, parents, guardians and children throughout Scotland with £190 million in payments to carers and low income families. Keep reading to find out if you could be entitled to any of the additional financial support they offer...

Funeral Support Payment

A new benefit to help low income families meet the costs of a funeral is open for applications.

The Funeral Support Payment will help towards the cost of a funeral and replaces the Funeral Expenses Payment, previously operated by the Department of Work and Pensions (DWP), for people living in Scotland.

The payment will help towards burial or cremation costs, some travel costs and includes a £700 flat rate payment for people who do not have funeral plans.

Best Start Grant

Best Start Grant provides three one-off payments for families on low incomes receiving qualifying benefits. The Pregnancy and New Baby payment provides £600 for a first child and £300 for subsequent children from the sixth month of pregnancy until the baby is six months old. The Early Learning Payment is from a child's second birthday until they are three and a half years old, awarding £250, with the School Payment also offering £250 when the child is aged four to five (age threshold details and further information available at mygov.scot/benefits/best-start/)

Best Start Foods

Best Start Foods opened to new applicants on 12 August 2019, replacing the Healthy Start Voucher scheme for families on low incomes who have children under three.

Existing Healthy Start Voucher recipients will be contacted to apply in a phased introduction of the Best Start Foods payment card, which is based on the Mastercard Debit Card platform and is administered by allpay.

Letters inviting Healthy Start recipients to apply to Best Start Foods will be included with their Healthy Start Vouchers during the phased transition period. All recipients are expected to transition by March 2020.

In the meantime, recipients should continue to use their Healthy Start Vouchers as usual.

Carer's Allowance Supplement

Carer's Allowance Supplement is an extra payment for people in Scotland who get Carer's Allowance. The Department for Work and Pensions shares information with Social Security Scotland to allow them to make this payment.

Carer's Allowance Supplement is paid twice a year. The next payment of £226.20 will be made in December 2019. Carers will receive this payment if receiving Carer's Allowance on 14 October 2019.

If you're due to get a payment, you'll get a letter from Social Security Scotland before the payment is made.

Young Carer Grant

Young carers in Scotland could benefit from a new £300 social security payment due to launch this autumn. The Young Carer Grant is the first of its kind in the UK and will be available to 16, 17 and 18 year olds who help care for someone in receipt of certain types of disability benefit.

To find out more about Social Security Scotland, call freephone 0800 182 2222 (Monday to Friday, 8am to 6pm) or visit socialsecurity.gov.scot

To apply for Best Start Grant or Funeral Support Payment, visit mygov.scot

Planned maintenance update

We are now part-way through our planned maintenance programme for 2019/20 with the major component replacements ongoing as detailed below:

	Total planned	Completed (as at 31 August)	In progress (as at 31 August)
Kitchens	137	46	20
Bathrooms	104	37	66
Roof replacement	10	0 ¹	10
Boilers	135	38	98
Full heating systems	49	29	6 ²
Window replacements	2	0	2
Front/rear doors	6	0	2

1. Our new roofing contractor, Mac Roofing (Graham Roofing Scotland) has only recently been appointed and will commence the programme shortly, with roofs already identified.
2. In addition we have had two tenant refusals; this is disappointing as the conversion from solid fuel to gas brings improved efficiency and better value for money, as well as helping towards climate and environmental protection.

For certain upgrades, we do not notify the tenant until a couple of months before the work is due to take place to ensure that, should we have an emergency requiring a replacement, this can be addressed without letting someone else down. Rest assured, however, that everyone does receive plenty of notice once the installation has been scheduled.

In addition to the replacement of major components, we continue to undertake annual gas servicing in all homes which have gas installations, with the contracts for this service recently awarded to Kingdom Gas and City Technical.

Electrical testing is another vital part of our service and, alongside this, we are also installing hard-wired heat, smoke and fire detection systems as part of a major programme that has recently been tendered and awarded to R B Grant.



We are also currently tendering for works to walls which are in need of refurbishment within certain developments and will provide a further update on this once the contract has been awarded.

Meanwhile, work providing insulation to the external walls of 34 properties is now coming to an end in Inverkeithing, where we were working alongside Fife Council and Everwarm. Tenants in these homes should already be feeling the benefits of this major investment programme. Sadly, it has proven impossible to insulate our only remaining un-clad property in the area as a result of legal issues but, we will continue to seek a solution for the tenant at this address.



Planned kitchen and bathroom programme

As delivery of our in-house kitchen and bathroom replacement programme continues, the number of tenants praising both the efficiency of our team and the quality of the new installations is extremely encouraging.

Having our own in-house team undertake this work since April has allowed us greater control over the planning and implementation of these major improvements and the feedback below illustrates just how successful this has been:

'Everything went well; workers were great, clean and quick with the job'

'All in all, the guys who fitted the kitchen were a good bunch of lads and tidied up at the back of them'

'The guys were very helpful, I did have a problem with the fridge not fitting but it was soon fixed'

Positive feedback is always encouraging but we remain keen to address any concerns which arise during these installations and would ask that tenants get in touch with us as soon as possible in such instances to allow us to resolve any issues.



UNIVERSAL CREDIT UPDATE



Have you had a change in your circumstances?

If you are in receipt of Universal Credit and have a change in your circumstances, you need to report this to the Department of Work and Pensions (DWP) to ensure that you keep receiving the correct payment each month.

Your claim may be stopped or reduced if you do not report a change of circumstances straight away.

Changes include:

- Finding or finishing a job
- Having a child
- Moving in with your partner
- Starting to care for a child or disabled person
- Moving to a new address
- Changing your bank details
- Your rent going up or down
- Changes to your health condition
- Becoming too ill to work or meet your work coach
- Changes to your earnings (if you're self-employed)

You can report a change of circumstances by signing in to your Universal Credit account and updating your journal.

If you do not report a change straight away, you may have to return any overpayments.



A number of the projects launched as part of our commitment to 'Giving Something Back' to our tenants and local communities are still underway, read on to find out more about what's been going on...

Charity of the Year

The Cookie Jar Foundation

Fundraising is already underway for our new charity of the year, The Cookie Jar Foundation. Nominated by three colleagues, The Cookie Jar Foundation is a small local charity, established in memory of Christopher 'Cookie' Coutts, who, having been diagnosed with Hodgkin's Lymphoma, passed away in 2013, aged just 19.

Christopher's parents, Debbie and David, came along to our Colleague Conference to tell us about all of the amazing work The Cookie Jar Foundation does and, having either known Christopher themselves or been directly impacted by the same disease, the colleagues who are leading our fundraising activities are determined to raise enough money (in the region of £4,000) to fund one of the fantastic vein finders the charity donate to local hospitals.

Having hosted a 'Great Cookie Bake Off' and hotly contested virtual 'Cookie Car Race', the team have also launched a '100 Club' and regularly sell 'Cookie Cards' to colleagues, family and friends – raising an impressive £851 so far. With a raffle, Halloween-themed cooking competition, Christmas quiz and race night also in the pipeline we have high hopes of hitting our target - watch this space for further updates...

For more information on the fantastic work The Cookie Jar Foundation do, you can check out their website - thecookiejarfoundation.co.uk



DIY Fife

Work is continuing at a house which we have extended for a local family in the hope of improving the quality of life, not only for one of their children who has a disability, but also for the family as a whole.

The DIY Fife group has been working hard to decorate the child's new bedroom and, with the project nearing completion, the family should soon be able to move into their new home – look-out for photos of the finished room in our next edition!

Community allotments for residents of Rosyth

We continue to work with Fife Council with a view to developing 15-20 allotments in a vacant area behind the properties on Holborn Road in Rosyth, for the local community to rent.

The benefits of having an allotment extend far beyond the opportunity to get your hands dirty growing your own fruit and vegetables, with studies showing a number of health and wellbeing benefits, not least the opportunity to socialise with your fellow gardeners, and we are delighted to be in a position where we can again support a project which will have such a positive impact, both individually for the leaseholders and collectively on the neighbourhood.

Keep an eye out for further updates regarding this in future newsletters and through our social media channels.

Give a kid a coat

Give a kid a coat is back! Following the huge success of last year's initiative, when we were able to help keep almost 500 children a little bit warmer over winter, we are delighted to have been in a position to run this campaign again.

This simple concept where pre-loved coats and jackets are donated and then distributed to less fortunate children in the local area has, once again, been embraced by the good people of Fife, seeing us collect over 400 coats at last count! The deadline for donations is 31 October but we will be distributing coats and jackets throughout November so, if you or anyone you know could do with one less expense at this costly time of year, then please get in touch and tell us the age and gender of any children who would benefit from receiving a lovely cosy new coat, completely free of charge - just call us on freephone 08000 274 007, email info@fifehg.org.uk, pop into our office or have a chat with your Housing Officer.



ESTATE INSPECTION SCHEDULE

In the next five months, estate inspections will be carried out in the areas detailed below. Following each of these inspections, an action plan will be put in place to address any identified issues. If you would like any further information regarding these, please do not hesitate to contact your Housing Officer directly.

Date / Time	Location	Lead Officer
November 2019		
Tuesday 5 November - 2pm	Crombie	Gavin Waddell
Wednesday 20 November - 2pm	Methil - Maple Gardens, Lilac Bank, Rowan Crescent and Laburnum Road	Greg Turner
Wednesday 27 November - 10am	Rosyth - Woodside Street and Park Road	Audrey Cameron
December 2019		
Tuesday 10 December - 2pm	Kirkcaldy - Church Street and West March Street	Karen Gilruth
January 2020		
Thursday 30 January - 10am	Hill of Beath - Allan Park	Audrey Cameron
February 2020		
Thursday 13 February - 10am	Dunfermline - Wedderburn Crescent	William Earnshaw
Thursday 27 February - 2pm	Kirkcaldy - Linton Lane and Valley Gardens	Lynn Mather
March 2020		
Tuesday 10 March - 2pm	Culross	Gavin Waddell

MAKE SURE YOU'RE SAYING 'HO HO HO!' NOT 'OH NO!' THIS CHRISTMAS

We understand that Christmas can be a difficult time, with the additional pressure to buy gifts and other treats putting a strain on your budget but it is vital that you making paying your rent your number one priority over the festive period.

Using your rent money to cover other types of expenditure is not an option you should consider at any time of year, especially at Christmas, as doing so puts your tenancy and home at risk.

Although it is always a last resort, three tenants have already been evicted from their homes this year for failing to pay their rent – please do not let this happen to you.

We are committed to providing support for anyone who may be struggling and work in conjunction with a number of money advice projects who may also be able to help. Early intervention is key so, should you find yourself experiencing financial difficulties, please talk to one of our team about your options as soon as possible.





Be safe this winter



KEEP COSY THIS WINTER WITH THESE TOP TIPS

Everyone would like their home to be warm and cosy this winter but, unfortunately, expensive energy bills can make this difficult. There are, however, steps you can take to help reduce these costs and our partners at free and impartial energy and debt advice service Cosy Kingdom, have kindly shared their top ten tips to help you stay warm and save money this winter.

1. Use your heating controls

If you're going to use your heating this winter, you may as well do it properly. Using all your heating controls, can cut your fuel use by up to 42% and ensure you're getting the benefit of your heating when you need it most and that you aren't wasting energy when no-one is home.

2. Consider thermal curtains

It's tricky trying to keep the heat in, especially through our windows. Thermal curtains have a thick lining which act as an extra layer of insulation. Make sure you close them at dusk when the temperature starts to drop and roll up the bottoms onto the window to remove any draughty gap.

3. Do some draught-proofing

Draughts account for around 10% of heat loss in our homes. Consider using draught-excluders at your doors, you don't even need to buy one, you can easily make one out of old clothes, find out how on the Cosy Kingdom website - cosykingdom.org.uk

4. Switch your furniture around

Moving furniture out of the way of radiators is an easy way to help your home heat more efficiently as it lets the warm air circulate.

5. Shut doors between rooms

Shutting the doors (after you switch the lights off!) when you leave a room helps keep the heat where it's needed most.

6. Opt for a slow cooker

A slow cooker is an energy efficient alternative for cooking a meal, costing an average of 10p over the course of a day,

as opposed to around 40p for an oven.

7. Look at your lighting

Lighting accounts for around 18% of the average electricity bill. If you haven't already, get some low-energy lighting (LEDs) which use 90% less energy and can last up to 25 years! Remember to switch lights off after you leave a room as well.



8. Wrap up warmly

Wrapping up in blankets and wearing multiple layers of clothing can help keep the chill off and save a bit on your heating costs too.

9. Apply for the Warm Home Discount

If you haven't done so already, check if your supplier offers the Warm Home Discount. This is a grant for £140 towards your electricity bill if you're on qualifying benefits or struggling with your heating costs.

10. Switch suppliers

You could save up to £300 off your annual bill by moving to a different supplier. Remember to consider smaller suppliers too, as this is often where the competitive deals are – contact Cosy Kingdom for more details on how to do this.

Anyone in Fife can book a free and impartial home visit with a Cosy Kingdom energy advisor by visiting their website (cosykingdom.org.uk), calling 01592 858458, emailing info@cosykingdom.org.uk or texting 'COSY' then 'YOUR NAME' to 88440. You can also find them on Facebook and Twitter - @CosyKingdom.





Be safe this winter



PREVENTING FROZEN AND BURST PIPES

Frozen and burst pipes are often an issue during the winter months, and we all know the inconvenience and damage that they can cause. Follow the advice below to prevent these problems occurring in the first instance, or to manage the issue should these measures fail to be effective.

Prevention is better than a cure:

- Keep your heating on at a low setting rather than turning it off
- Make sure all taps are turned off and are not dripping
- Know where your stopcock is to turn off water in an emergency
- If you are taking a winter trip, turn off your water, drain the system and leave a key with someone who can check your property regularly
- Call us if you need any additional information or advice

If you do find a frozen pipe:

- Turn off the water at the stopcock as soon as possible
- Turn on all cold taps to drain the system – never turn on a hot tap
- Thaw out the frozen pipe using a hair dryer or warm cloth on the pipe - do not use an open flame
- Call us for advice

If you have a burst pipe:

- Turn off the water at the stopcock as soon as possible
- Call our emergency plumber on freephone 08000 274 007

FIVE SIMPLE STEPS TO HELP YOU STAY SAFE DURING SEVERE WEATHER

Five simple steps to help you stay safe during severe weather

With winter officially on the way and snow likely at some point, it's worth taking a few minutes to do a little preparation BEFORE severe weather hits. As well as creating a household plan for emergencies we suggest taking these five simple steps to help keep you and your family safe during severe weather.

1. Keep a mixture of salt and sand and a shovel handy to put on steps or paths in icy weather
2. Keep simple cold, flu and sore throat remedies in the house and order repeat prescriptions in plenty of time
3. Keep three days-worth of water and basic food items in the cupboard or freezer in case you cannot get out to go shopping
4. Keep a battery-operated radio, torch and spare batteries handy in case there's a power cut
5. Keep a list of emergency numbers, such as your utility companies, by your home phone or store them in your mobile



You can find lots more advice about preparing for and dealing with emergencies, such as severe winter weather, on the Ready Scotland website (readyscotland.org)



Be safe this winter



CHRISTMAS CRISIS CONTACTS

Lots of people find the holiday period difficult so the Adult Support and Protection Committee will once again be working with Fife Council Communities and Neighbourhoods to produce a 'Surviving Christmas' leaflet, which provides tips and hints on staying safe and keeping well over the festive season. The leaflet will contain ideas that can help you find the sort of support that will work for you. It will be available as a booklet, wallet-sized and easy read version and you can request a copy by emailing shona.mcewan@fife.gov.uk or calling 03451 55 55 55 (ext 442134). The information will also be online mid-November at fifedirect.org.uk/adultprotection but in the meantime, we have pulled together a list of contact numbers which you may find useful:

HELP AND SUPPORT

- Emergency - 999
- Police - 101
- Crimestoppers - 0800 555 111
- Fife Council Public Protection Team - 03451 55 55 50

DOMESTIC AND SEXUAL ABUSE

- In an emergency call 999
- Fife Women's Aid - 0808 802 5555
- Shakti Fife (ethnic minority women) - 01383 732 289
- Scottish Domestic Abuse & Forced Marriage Helpline - 0800 027 1234
- Abused Men in Scotland - 0808 800 0024
- Fearless (Men, LGBT+ and BME communities) - 0131 624 7266
- Revenge Porn Helpline - 0345 6000 459
- National Stalking Helpline - 0808 802 0300
- Rape Crisis Scotland - 08088 01 03 02
- Fife Rape and Sexual Assault Centre - 01592 642336

MONEY

- Scottish Welfare Fund (Crisis and community care grants) - 0300 555 0265
- Citizens Advice and Rights Fife - 0345 1400 094
- Tax Credit Helpline - 0345 300 3900

- Money Advice Scotland - 0141 572 0237
- Universal Credit Line - 0800 328 5644

HEALTH AND WELLBEING

- NHS 24 - 111
- NHS Inform - 0800 22 44 88
- Samaritans - 116 123
- Support in Mind - 01592 268 388
- Sexual Health Fife - 01592 64 79 79
- Touched by Suicide - 01294 274 273
- Survivors of Bereavement by Suicide - 0300 111 5065
- Adult Protection - 01383 602200
- Social Work - 03451 55 15 03 (out of hours emergencies - 03451 55 00 99)
- Fife Gingerbread (supports lone parents) - 01592 725 210

HOUSING ISSUES

- Homeless Emergencies - 0800 028 6231
- Housing Information/Advice - 03451 55 00 33
- Frontline Fife (homelessness service) - 01592 800430
- Fife Council - 03451 55 00 00
- Scottish Gas Networks (gas leak) - 0800 111 999
- Power cuts and safety helpline - 105



SEEN SOMETHING? SAY SOMETHING

Is someone hurting you or treating you badly? Don't let harm happen to you. Let someone know.

Harm can be financial, physical, emotional, sexual, self-harm or neglect. If you are worried about harm you can phone the Adult Protection Phone Line on 01383 602200. People with hearing loss can text 07781 480 185. All information is also online at fifedirect.org.uk/adultprotection

Trust your instincts. If something feels wrong, say something. If you're worried that someone you know is at risk of harm and may need help, call the Adult Protection Phone Line to share your concerns.





Dunfermline

Housing Officer for the area, William Earnshaw, would like to take this opportunity to share some festive safety tips:

Candles – Do not leave lit candles unattended and always make sure that they are extinguished at the end of the day. Do not place them near anything flammable e.g. Christmas tree, curtains, soft furniture, cushions and always keep them away from children and pets.

Christmas trees - Christmas trees are highly flammable. Keep them in a well ventilated area and do not leave them unattended with the lights on. Living trees should be watered regularly to prevent them from drying out.

Decorations - If you use any tissue paper or cardboard decorations remember they burn easily. Do not place decorations around, on or above lights or heaters and keep them away from any candles.

Fairy lights - Make sure that these are in good working order and replace any bulbs that have blown. Do not overload sockets or place them near anything flammable as they may get hot. Turn off over night or when they are unattended.

Smoke alarms - Make sure that your smoke alarm is working by testing it every week. Keep it clean and free of dust and do not remove batteries to use in presents!

December is a fun time, but the bills don't stop just because it's Christmas. Remember that there is no rent free period in December so you need to ensure that you pay your rent and keep up with any other arrangements as usual.



Rosyth

In the last few months we have carried out further estate inspections in Boyle Drive, Castlandhill Road flats and Syme, Whinnyburn and Webster Places. Estate management visits such as these help to create and maintain an attractive, safe and secure environment for all those living in the area.

It was lovely to meet a few residents during these visits and we generally found the areas to be well maintained. We did, however, again identify some closes with items stored in them and some gardens which require to be cut back and have contacted the tenants concerned regarding these issues. We ask that everyone maintains their gardens in good order and, as we approach the autumn/winter period, ensure that they are cut back to a reasonable standard.

In the last newsletter we advised residents that common closes must be kept clear. This is mainly for health and safety reasons and advice from the Fire Service on this issue is provided on their website at firescotland.gov.uk. They provide information on the importance of keeping common closes clear and advise that even a small bag of rubbish can create enough smoke to fill a whole stair. We will continue to inspect closes and contact those who have items stored in them but ask that you consider both your own and your neighbours' safety and keep your close clear.

Inverkeithing

Our Engagement Manager, Drew Nisbet, is currently undertaking a survey of all trees affecting any communal areas of land owned by Fife Housing Group, including a number of trees within Inverkeithing. If you see him about, please feel free to say hello and ask him about our plans to tackle any trees which are affecting paths and stairways.

If there are any other stories you would like to see covered here, please do not hesitate to talk to your Housing Officer or contact our editor directly via karen.begg@fifehg.org.uk.



Lumphinnans

The Lumphinnans Tenants' and Residents' Group have had an extremely busy year.

The community garden is looking fantastic and the group has put a lot of blood, sweat and tears into creating this tranquil space for all residents to use.

Please do pop down to the garden or come along to one of their meetings for a chat with like-minded people who would love to hear your thoughts and ideas for the coming year. If you have access to Facebook, you can also 'like' their page for further updates.



Flats

Housing Officer for the area, Audrey Cameron, would like to remind all residents of their responsibility to ensure recycling bins are used correctly.

Recent months have also highlighted an increase in residents using the stairwell to store cycles, prams and shoes. This is a serious breach of Fire Safety Regulations as the area must be kept clear at all times. The stairwell is not an extension of your home and storing items here also prevents the stair cleaning contractors from carrying out a proper clean of the stairs, a service which all residents pay for.

On a lighter note, we have recently completed a number of planned upgrades in the area and hope that the tenants involved are enjoying their new kitchens.

Kirkcaldy

We would like to remind tenants again that the dumping of rubbish in stairwells is prohibited as it is a breach of your tenancy agreement, posing both a health and safety risk and a serious fire hazard.

Please report any items left or stored in your stairwell directly to your Housing Officer in order to avoid any communal recharges in the future.

We have had some reports of issues with dogs barking both inside and outside some of our flats in this area. If you are experiencing any problems with this, please ensure that you not only make your Housing Officer aware of the situation but also report the issue to the Safer Communities Officers (Dog Wardens) by completing the form on the Fife Council website - fifedirect.org.uk

We would also encourage tenants to close rear gates between flats so that it is not possible for dogs to run between back gardens.

You may already have read the article regarding our new Pet Policy elsewhere in this newsletter, advising that tenants who have dogs need to contact us as soon as possible to confirm their details so that the appropriate permissions can be supplied.

Leven

An inspection of Mountfleurie Street and surrounding areas took place at the beginning of October and Housing Officer, Ross Glancy, will be addressing any issues identified, however, if there is anything you would like to raise with him directly you can do so on 07456 841943 or via ross.glancy@fifehg.org.uk



Kennoway

Our Autumn Community Café will take place at the Sandy Brae Community Centre from 3pm – 5pm on Tuesday 29 October so please come along for a cuppa and a chat about what’s happening in your community.

We continue to reiterate that leaving rubbish in communal stairwells or on verandahs is a direct breach of your tenancy agreement and that household rubbish must be disposed of appropriately in the bins provided, taken to the local recycling centre or uplifted by Fife Council.

Please report any items left or stored in your stairwell directly to your Housing Officer, Ross Glancy on 07456 841943 or via ross.glancy@fifehg.org.uk

Community Café at home with... fife housing group

3pm - 5pm
Tuesday 29 October
Sandy Brae Community Centre, Kennoway

Want to know more about:

- > Our services
- > Community issues
- > Resident involvement
- > Improving local areas
- > Working together to make a difference

Foodbank donations welcome

Then why not join us to chat with our colleagues and partner agencies, over a free cuppa and cake, about what matters to you in your community?

Kids' Corner Halloween theme Free raffle

fifehg.org.uk - info@fifehg.org.uk - 08000 274 007

Hill of Beath and Cowdenbeath

The removal of the rear bins stores at 71 - 105 Allan Park has been successful in reducing household waste dumping at the rear of the flats, allowing children a safe environment to play in.

If a trial of communal recycling bins is successful in Lochgelly, we will also be looking to roll this scheme out in Hill of Beath, however, in the meantime, Housing Officer for the area, Audrey Cameron, would like to remind all residents of their responsibility to ensure recycling bins are used correctly.

Recent months have also highlighted an increase in residents using the stairwell to store cycles, prams and shoes. This is a serious breach of Fire Safety Regulations as the area must be kept clear at all times. The stairwell is not an extension of your home and storing items here also prevents the stair cleaning contractors from carrying out a proper clean of the stairs, a service which all residents pay for.

Please refer to internal communication boards for details about your bin collection days and how to report any issues with your central heating or general repairs. If there is anything else you would like to see displayed in the communication board, please contact the office or discuss this with Audrey directly.

Oakley

With a recent house fire in Oakley in mind, we would like to take this opportunity to remind all residents that colleagues from Dunfermline Fire station are canvassing the local community to provide support on fire safety issues within the home. If you have not had a visit from them, please let Housing Officer for the area, Gavin Waddell, know and he can arrange for this to happen.



The common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often deliberately set on fire.

Keep it clear

- Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can

For free home fire safety advice
CALL 0800 0731 999
 or visit our website at
www.fireScotland.gov.uk



SCOTTISH
 FIRE AND RESCUE SERVICE
 Working together for a safer Scotland

Methil

Over the summer many of our tenants have taken the opportunity to work in their gardens and it has been fantastic to see the difference a little effort can make. As ever there are some exceptions and we would like to remind you of the importance of maintaining any outdoor space you are responsible for. An unkempt garden will attract complaints, vermin and the attention of your Housing Officer so, please give consideration to your neighbours and other residents and think of the impact your mess has on the overall feel of the street. If you are struggling to maintain your garden please contact your Housing Officer, Greg Turner, to discuss how best to remedy the situation.

We are aware that some of our tenants rarely have any contact with us and Greg continues to knock on doors to introduce himself, when he is in the area. In some cases he has been able to assist with benefits and support while, in other instances, visits have been carried out that have highlighted unreported repair

work required at the property. If you have concerns and would like a visit from Greg, then please contact him on 07811 393822 or via greg.turner@fifehg.org.uk to arrange this.

There continue to be some issues with anti-social behaviour in the area. Please speak to your neighbours to try resolve any issues in the first instance but, if this is not possible, then speak to Greg directly. If necessary, we can refer you to a mediation service which has had fantastic results with resolving issues in the past. As always, if it is serious you must contact Police Scotland on 999 or 101. This is your home, your town - let's all try to make it a better place to live.

Please also remember that if a colleague from Fife Housing Group comes to your door they will always carry photographic ID to identify themselves.



Lochgelly

The sheer number of bins, coupled with tenants failing to take responsibility for their own recycling, continues to cause problems in this area. As a result, it was decided to remove part of the fencing between 17- 39 Grainger Street to accommodate the bins in a secure space and free up the pavement for pedestrian access. Due to the continued dumping of household items and bin bags, the rear bin stores have also been demolished.

Tenants who would like to keep hold of their own recycling bins must take ownership of this by contacting Fife Council Recycling Helpline directly on 03451 55 00 between 8am and 6pm, Monday to Friday. If you do not contact the council regarding this, your recycling bin will be removed and replaced by a larger blue bin for communal use.

Housing Officer for the area, Audrey Cameron, would also like to take this opportunity to remind all residents that the rear garden is a communal area, used by young and old alike.

If anyone would like to report another resident for illegal dumping, please contact Audrey confidentially on 07747 895965 or via audrey.cameron@fifehg.org.uk



Crombie

We are continuing to work closely with Esh Construction to close out any defects and snagging issues at our new builds on Central and Main Roads. If you are affected and receive any contact from Esh - particularly from an 0191 number - please do respond as it is likely that they are attempting to arrange access to resolve outstanding issues within the property.

High Valleyfield

We have received a lot of feedback regarding fly-tipping and inconsiderate disposal of rubbish in Pentland Terrace. We always investigate such reports and take action against those responsible so, if you witness anyone disposing of their waste in the wrong way, please contact our office, anonymously if you would prefer, to allow us to speak with those involved.

Housing Officer	Contact Details
Ross Glancy	t: 07970 804740 e: ross.glancy@fifehg.org.uk
Audrey Cameron	t: 07747 895965 e: audrey.cameron@fifehg.org.uk
Gavin Waddell	t: 07771 776679 e: gavin.waddell@fifehg.org.uk
Greg Turner	t: 07811 393822 e: greg.turner@fifehg.org.uk
Karen Gilruth	t: 07825 855224 e: karen.gilruth@fifehg.org.uk
Lynn Mather	t: 07973 827628 e: lynn.mather@fifehg.org.uk
William Earnshaw	t: 07525 260447 e: william.earnshaw@fifehg.org.uk
Laura White	t: 07825 855223 e: laura.white@fifehg.org.uk

HEALTHY NOODLES

(Recipe courtesy of Love Food Hate Waste Scotland - lovefoodhatewaste.com)

These quick and healthy noodles can be stored in an airtight container in the fridge for a healthy snack at any time of the day – especially as they can be eaten hot or cold!



Ingredients


- 40g finely sliced cooked chicken or ham
- 1 x very finely sliced spring onion
- 1 x tbsp grated carrot
- 1 x tbsp grated courgette
- 1 x handful of very finely chopped spinach
- 1 x very finely chopped clove of garlic
- 1 x nest of rice noodles (the kind that only need to be soaked in hot water)
- 1 x tsp of sesame or vegetable oil
- ¼ of a chicken stock cube
- ½ x tsp chilli or curry powder

Method

1. Prepare the vegetables, keeping them very small or grated.
2. Finely slice the chicken or ham
3. Place the noodles in a bowl, cover with just boiled water, place a plate on top and leave for 5 minutes.
4. In another bowl, add the teaspoon of sesame or vegetable oil, all of the vegetables, chicken or ham, chilli or curry powder, stock cube and ½ a mug of just boiled water.
5. Drain the noodles, transfer them to a bowl and add the vegetable and chicken or ham mix.
6. Stir well and serve.

 **Prep**
5 mins

 **Cook**
5 mins

 **Serves**
1 (but it's easy to make extra portions)



AUTUMN WORDSEARCH

Enter our AUTUMN competition and you could WIN a **£25 gift voucher**.

To enter: Complete the wordsearch, cut along the dotted line and send your entry to the address below by 30 November 2019

- | | | |
|----------|-----------|-----------|
| AUTUMNAL | FALLING | HIBERNATE |
| BLANKET | FIREWORKS | JUMPERS |
| COBWEB | FROST | LEAF |
| CONKERS | HALLOWEEN | PUMPKIN |
| COZY | HARVEST | RAINY |

NAME: _____

ADDRESS: _____

TEL: _____

V Y G N N X M P R T U Y Y Y N
 P H U Z I V U G F E E E N D D
 L O A G T M C M I K J A I U E
 W A R R P L L R R N T U A M H
 J Q N K V T L S E A H S R B H
 U I I M I E R Y W L O O O A V
 M N H E U E S C O B H T L R P
 P Q L I K T Y T R V T L Z H F
 E Z V N I A U W K B O Y I C O
 R R O L W V G A S W Z B T F G
 S C B E W B O C E O X D Q P H
 F A L L I N G E C W Z Z K E K
 L E A F A H N U Z E S F B L Q
 G M Q V R S E T A N R E B I H
 S M L I I O R P X X N O R Y O

WORDSEARCH WINNER

Thanks to everyone who entered our summer competition and congratulations to our lucky winner, **Elizabeth Hamilton of Buckhaven**, who received a £25 Asda gift voucher and will be able to treat herself to something nice next time she's in store



Contact us

Freephone: 08000 274 007
 East Fife - Kingdom Gas: 0800 389 9463
 West Fife - City Technical: 0333 202 0708
 Text: 0771 771 3666 Email: info@fifehg.org.uk

Our opening hours are:

Monday to Thursday 8:30am - 5:00pm
 Friday 8:30am - 4:30pm

Fife Housing Group

7 Pitreavie Court, Pitreavie Business Park,
 Dunfermline, KY11 8UU

at home with...



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