

FIFE HOUSING GROUP NEWSLETTER

Issue 74 : Winter 2016

at home with...
fife housing group



A time for giving...

Inspired by some of the random acts of kindness highlighted by the motivational speaker at this year's Colleague Conference, we were keen to give a little back during this season of goodwill and do something nice for you, the tenants.

As such, our very own Fife Housing Group elves have been out and about hand-delivering this newsletter and a little chocolatey festive gift to each of our 2,500 properties.

The large number of selection boxes we needed in order to make this Santa-like undertaking a reality were all donated by Fife Housing Group colleagues, contractors and local businesses, including Tesco, Scotmid, Forster Roofing, RB Grant, Forth Building & Maintenance Ltd, Sparkles, Saint-Gobain, Jewson and Graham and we would like to take this opportunity to thank everyone involved for their incredible generosity.



Our Board of Management, Leadership Team and colleagues wish you an enjoyable festive period and all the very best for a happy and peaceful 2017.

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Community Café



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Annual General Meeting 2016

Fife Housing Association Ltd's 20th Annual General Meeting (AGM) was held on 19 September 2016 and marked the end of the first stage of our Business Change Programme, a journey which we embarked upon in 2014 to help shape the future of our organisation.



Chair of the Board, Maureen Garvie, took the opportunity to highlight the transformation we have undergone during the past year, not only through the launch of our new brand identity, but, more importantly, through our focus on 'Getting the Basics Right' by embracing the values which our new logo represents and embedding them throughout the Group. She also drew members' attention to particularly significant developments such as our Customer Satisfaction Survey results; the organisational restructure; improved engagement opportunities; delivery of our Asset Management Strategy; the implementation of our letting standard and our ongoing customer profiling.

Looking to the future Mrs Garvie advised that the Group has real aspirations for growth as our performance continues to improve, seeing us entering a new phase in our development with strong leadership in place, better equipped to deal with the opportunities and challenges ahead, well on the road to becoming the high performing, forward thinking organisation our tenants, customers and stakeholders deserve.

We continue to work hard at improving the service we provide to tenants and other customers and our Board of Management play an integral role in this responsible for providing leadership and guidance and accountable to the members of the Group at the AGM.

Our rules state that a third of our Board Members must stand down at the AGM each year and in this instance the three Board Members required to stand down were: Maureen Garvie, Stephen Clark and Katherine Dewar, all of whom were willing to stand for re-election.

As the number of members standing for election did not exceed vacant spaces available, all four were elected without a vote.

Therefore, our Board members for the coming year are as follows: Maureen Garvie (Chairperson), Patricia Dickson (Vice Chairperson), Anila Ahmad, Derek Adam, Helen Boath, Colin McNeill, Stephen Clark, Katherine Dewar, Fiona Hunter and Sandra Stock.



Office re-opening

Please note that the refurbishment of our Pitreavie office is complete.

As of **Monday 19 December** all colleagues and services will be located at:

7 Pitreavie Court
Pitreavie Business Park
Dunfermline
KY11 8UU

Please call **01383 606162** or email **info@fifehg.org.uk** if you require any further information



Festive Opening Hours

Please note our office opening hours over the festive period are as follows:

Friday 23 December: 8.30am – 3.00pm

Monday 26 December: Closed

Tuesday 27 December: Closed

Wednesday 28 December: Closed

Thursday 29 December: 8.30am – 5.00pm

Friday 30 December: 8.30am – 4.30pm

Monday 2 January: Closed

Tuesday 3 January: Closed

Wednesday 4 January: Closed

Thursday 5 January: Normal office hours resume

Alternative payment methods when the office is closed include:

Using your Allpay card at any UK Post Office or Paypoint
Telephoning Allpay 24/7 payments on 0844 557 832
Paying online at allpay.net

01383 606162

08000 274 007

info@fifehg.org.uk

fifehg.org.uk

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 with us.

Just contact our newsletter editor, **Karen Begg**, on 01383 607459 or via karen.begg@fifehg.org.uk to request a large print copy or to enquire about alternative copy formats.



No tricks, but plenty of treats at Halloween-themed Community Café



October saw us hold an extremely successful Halloween-themed Community Café in Rosyth, with over 75 residents joining us for a chat with colleagues and partner agencies over a free cup of tea or coffee and a piece of cake.

These Community Cafés give us the opportunity to provide information about the services we deliver and the changes that are taking place in the community, as well as local issues such as tackling anti-social behaviour, environmental and recycling problems, the impact of welfare reform and energy efficiency .

A host of housing related information is available detailing the work we are doing to improve our service to residents; including information on our repairs and maintenance services, the housing allocations process and some ideas on how you can get more involved with us to help improve the services we deliver. There is also the opportunity for residents to provide feedback on our services with a view to improving the ways in which we engage with you.

In addition to Fife Housing Group (FHG) colleagues this event was also supported by various partner agencies including EATS Rosyth Community Projects, Police Scotland, the Scottish Fire and Rescue Service, Safer Communities Team, Community Mediation Service, Wise2Welfare, Rosyth Foodbank, Children's Clothing Bank, NHS Healthy Eating, Cosy Kingdom, Citizens Advice Bureau and Link Living.

A big thank you also goes out to the local businesses in Rosyth who showed fantastic community spirit with their generous donations to our free prize draw - congratulations to all of the lucky winners.

Our Halloween-themed 'Kids Corner', with free face painting, proved very popular with the children who attended and the games, snacks and activities seemed to go down a treat as well, with prizes on offer for the best Halloween costumes and the winners of our "Design a Monster" competition – both of which saw some super scary entries!

The feedback from the Rosyth event has been really encouraging. Attendees felt it was a great opportunity to meet other residents within their community and were impressed with the information made available to them by our partner agencies.

Our intention is to use all of the information obtained at our Community Cafés to identify where we can make improvements to our services to better meet our customer's needs.

By the time you read this we also expect to have held a successful Christmas-themed Café in Kirkcaldy with others to follow in the new year. Keep an eye on our website (fifehg.org.uk), Facebook and Twitter feeds (@fifehg) for more details in due course.



Resident Scrutiny Group renamed 'Resident VOICES'

Early this year, the Resident Scrutiny Group embarked upon a rebranding exercise, hoping to develop a logo which could be used to:

- Establish and develop their identity;
- Help promote and recognise the good work done by the Group;
- Raise awareness of resident scrutiny and its benefits;
- Attract new members;
- Engage communities and promote involvement.

With the invaluable voluntary assistance of local graphic design student Ross Stewart, a small logo development group worked tirelessly to create a logo which would accurately reflect the Group's vision.

After much deliberation, it was decided that **Resident VOICES** was a more appropriate title for the Group, and that the letters in the word 'voices' could also be used to help promote their key values and objectives as below:

- V – Volunteer
- O – Opportunities
- I – Information
- C – Community
- E – Engagement
- S – Scrutiny

The new brand will have an official launch in the New Year but we've got a sneak preview for you right now:



The Group will soon be featuring more in our newsletter and on our website as well, so keep an eye out for more information on all the fantastic work they are doing and how you too can get involved.

In the meantime, we'd like to take this opportunity to say a huge thank you to Ross for the time and effort he put into this project. The Group are immensely grateful for the knowledge and expertise he provided and wish him all the very best in his future endeavours at university and beyond.

If you are interested in finding out more about the work that Resident VOICES do and how to get involved, please contact: Melissa McManus on 01383 608105 or via melissa.mcmanus@fifehg.org.uk

Blooming success stories

This year's annual Garden Competition was hailed a blooming success with additional categories attracting more entrants than ever.

The Gardening Competition aims to reward Fife Housing Group tenants who make a real difference to the communities they live in by taking pride in their garden.

Willie Turnbull, from Oakley, was crowned overall winner of the 'Most Inspirational Garden' category saying, 'I am absolutely delighted to have won and was really not expecting this at all. I really enjoyed meeting the judges and will definitely be entering the competition again next year. Thank you so much.'



Willie was presented with a £60 leisure voucher which he intends using to take his wife out for a well-deserved treat.

This year also saw the introduction of Community Improvement Awards, recognising, in this instance, the significant commitment made to improving the area by a number of tenants in the Pentland Terrace area of High Valleyfield.

Winners Christine Mullholland, Terrence Brewer and Lorna Paterson all received a small prize hamper with some chocolates, gardening tools and bulbs to plant for flowering next spring.

Our competition judge, John Bell (Interim Chair of Resident VOICES), appreciated all the hard work the three tenants put in, 'Everyone here seemed keen on making their gardens beautiful, and it was lovely to see such dedication. This not only makes the area look beautiful but also makes it a much more desirable place to live.'

Local Housing Officer, Angie Munton, was also thrilled with the recognition for her customers, 'I hope it inspires other residents to pick up their trowels and that many more tenants on my patch will enter next year, whether it be for a garden, a patio or a veranda display.'

Terrence was delighted with his certificate and prize and is already making plans for next year's garden.



Christine is also really happy with her prize and is looking forward to making even more improvements to her

garden in preparation for next year's competition.

Lorna was delighted with her win as well. She thoroughly enjoys doing her garden and is looking forward to seeing the bulbs she won blooming in time for next year's competition.



Look out for more information on how to enter next year's Garden Competition in our spring newsletter!



Want to join us on a walkabout?

Our popular Estate Walkabouts events give you the opportunity to join your Housing Officer, and other colleagues from Fife Housing Group, on a tour of your local area, giving you the chance to learn about what matters to your neighbours, our plans for improvement, meet other stakeholders and see for yourself the issues we are managing in your area.

Please find our walkabout schedule for the next few months detailed below:

| Date / Time | Location | Lead Officer |
|--------------------------------|---|------------------|
| January 2017 | | |
| Wednesday 25 January - 10.30am | Leven | Gavin Waddell |
| Thursday 26 January - 10.30am | Cameron Drive, Dysart | Karen Gilruth |
| February 2017 | | |
| Thursday 2 February - 10am | Queensferry Road and Admiralty Road, Rosyth | Gavin Waddell |
| Thursday 9 February - 10am | Dubbieside, Methil | Greg Turner |
| Tuesday 21 February - 1.30pm | Keir Hardie Terrace, Dunfermline | William Earnshaw |
| Thursday 28 February - 10.30am | Culross | Angie Munton |

If you would like to participate in any of the walkabouts detailed above please give us a call on 01383 606162 or e-mail info@fifehg.org.uk.

Five simple steps to help you stay safe during severe weather

With winter officially here and snow forecast over the next few days 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 help to 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 phone

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)



How to deal with a Christmas debt hangover

We've probably all been guilty of over-spending a little at Christmas, but when a little becomes a lot and January's bank statement leaves you feeling as deflated as a burst balloon on Boxing Day, those feel-good moments which accompanied your yuletide generosity can quickly fade to anxiety, regret and worry for the future.

However, following the handy hints below should ensure that any financial hangover passes as painlessly as possible:

- Accept that the first few months of 2017 are going to be difficult. All unnecessary spending should be cut and disposable income should be used to repay debts incurred in the run up to Christmas. January isn't the time for frivolity, it's the time to get a grip on your finances and get them back on an even keel.
- Prioritise the debts you have – look at what you are most worried about and repay them first.
- Make a budget and stick to it. It's also advisable to be open with family members about this.

Dealing with a debt hangover this Christmas?



Contact us on
Freephone 08000 274 007
for help and advice

Smart ways to steer clear of scams

Each year millions of people in the UK fall prey to scammers, with estimates putting the total cost to consumers at £73 billion. So, how do you avoid being taken in by a scam?

1. Be suspicious if you are contacted out of the blue
2. Your bank will **never** phone you to ask for your account details, PIN or banking passwords so **do not give these out**
3. Never pay anything to get a prize, not even an 'admin' or 'prize processing' fee
4. If you never bought a ticket or entered a competition then you cannot have won!
5. Do not pass on any information if you receive a call about your computer, sky, internet provider...
6. If you receive a call out of the blue asking you to type certain things into your computer, don't do it
7. If you get a call and they suggest you put the 'phone down to call your bank to check – always leave it at least 10 minutes and if possible use a different phone line or mobile

If in doubt, check it out!

What should you do if you suspect a scam?

Get advice from Citizens' Advice Consumer Service 0345 404 0506 - if it is a scam it will be automatically reported to Trading Standards.

Report suspected scams to Action Fraud on 0300 123 2040 or via www.actionfraud.police.co.uk.

If debit cards, online banking or cheques are involved, contact the bank or credit card company directly.

- Contact key creditors and let them know you have a problem – they are trained to help and may be in a position to be flexible with repayments.
- If you are still struggling, consider approaching charitable organisations such as Citizens Advice and Rights Fife (carfweb.org) who offer debt-counselling free of charge.
- Plan ahead for next Christmas – think about what you could do differently to ensure you don't find yourself in the same predicament this time next year.

Finally, remember you are not alone and most people will be finding their finances stretched at this time of year.

Don't suffer in silence and share any concerns you have with someone you trust. We also recommend speaking to your Housing Officer immediately if you have any concerns about paying your rent - please see our 'Make paying your rent a priority' article on page 8 for more information and advice regarding this.



Make paying your rent a priority



When you signed your tenancy agreement with Fife Housing Group you entered into a legal agreement. This means you have various rights and responsibilities and one of these is to pay your rent and any service charges on time, **every** month - remember, rent is an obligation not an option!

Here Debt Recovery Officer, Alison Young, answers some of the most common rent-related questions we hear from tenants.

Q. When is my rent due?

Your rent is due on the 1st of **every** month. There are no 'rent free' periods. If you are unsure of your monthly rental charge please contact our office on 01383 606162.

Q. Can I pay my rent weekly/fortnightly/monthly/four weekly?

Yes, but you must speak to your Housing Officer to ensure you are paying the correct amount and have sufficient credit in your rent account to cover your rent charge on the 1st of each month.

Q. How do I pay my rent?

Fife Housing Group offers numerous payment options at our office, online or over the phone. These include:

- Cash
- Cheque
- Credit/Debit card
- Direct debit
- Standing order
- Allpay card:
 - Online - allpay.net
 - App (smart phone or tablet) - allpay.net/allpay-payment-app

24/7 phone payments - 0844 557 8321
Any post office or shop displaying the PayPoint logo

Please contact your Housing Officer to discuss which option is best for you.

Q. What if I am struggling to pay my rent?

If you are struggling to pay your rent, please don't just bury your head in the sand and hope that the problem will go away. Instead contact us as soon as possible to discuss your situation – early intervention is the key to avoiding arrears and we are happy to offer support and advice.

Benefits: If your circumstances or household income have changed you maybe entitled to financial assistance by claiming housing benefit - you can check if you are entitled to this by using the free online benefit calculator - entitledto.co.uk

If you are entitled to housing benefit, and have online access, you can complete the relevant form on Fife Council's website - fifedirect.org.uk. Alternatively, you can contact us or your local Fife Council office and arrange an appointment to complete a housing benefit application. To confirm locations and opening hours for Fife Council see their web site above.

Advice: If you are not entitled to housing benefit or are still struggling to make ends meet there are a number of free advice services available, such as Citizens Advice & Rights Fife (carfweb.org), who may be able to assist you further.

Employment: If you are unemployed and looking to return to work or retrain then Fife Works can help you by providing workshops which include interview skills/CV's/ application forms - email fifeworks@kingdomhousing.org.uk or call 01592 862304

Energy: If you are having problems paying for your energy contact Cosy Kingdom who can help you get your fuel bills under control – e-mail info@greenerkirkcaldy.org.uk or call 01592 858458.

Downsizing: Perhaps you could consider downsizing - contact Fife Housing Group to discuss your housing options.



Q. What if I have looked into all of the options suggested above and I am still struggling to pay my rent?

Contact us immediately on 01383 606162. Please do not ignore this serious issue as early intervention can help to avoid arrears increasing.

Speak to your Housing Officer who will discuss your current circumstances and work with you to resolve matters. This may involve contacting other agencies for financial assistance (e.g. the Armed Forces Charity SSAFA - ssafa.org.uk). We can also carry out a benefit check to assist in maximising your income and/or refer you to Wise2Welfare for further financial advice (wise2welfare@frontlinefife.co.uk).

Your Housing Officer may enter into an arrangement for you to repay the outstanding debt over an agreed period of time. Please be aware that entering into a repayment agreement does not stop further action being taken should you then breach this arrangement.

Q. What happens if my arrears continue to increase?

If you have entered into an agreement with your Housing Officer/Debt Recovery Officer and you fail to keep to the arrangement Fife Housing Group will escalate to the next stage. This will involve instructing Sheriff Officers to serve you, and all qualifying occupiers (everyone aged over 16 years living in the property), with a legal document known as Notice of Proceeding for recovery of possession, payment and expenses. Please see shelter.org.uk for full explanation of what this legal notice means.

Q. What are the consequences of being served with a Notice of Proceedings?

Being served a Notice of Proceedings not only puts your tenancy with Fife Housing Group at risk but it may also affect your future rehousing options.

If your arrears continue to increase Fife Housing Group will be left with no option but to commence legal action seeking a court order (decree) for recovery of the property plus payment of the outstanding debt and legal fees.

Q. Could I be evicted from my home?

If a court order (decree) is granted then it is very likely that you will be evicted from your home.

Between 1 April and 31 October 2016 Fife Housing Group evicted four tenants as unfortunately, despite our best efforts, the tenants involved

either chose not to engage with us and/or did not keep to their payment arrangements.

We endeavour to provide all affected tenants with information and assistance in an effort to prevent eviction and potential homelessness. We would encourage anyone who is struggling with rent payments to contact their Housing Officer/ Debt Recovery Officer to discuss their arrears and any related legal proceedings. We also suggest you seek free independent housing advice from organisations such as Frontline Fife (frontlinefife.co.uk).

So, if you have any concerns at all about paying your rent, please don't hesitate to contact us and we will do what we can to help. Alison can be contacted directly on 01383 608 110 or via alison.young@fifehg.org.uk.



Ten tips to help you keep cosy this winter

COSY KINGDOM

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](#).

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 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](#), 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.





Planned Maintenance Programme update

Our commitment to investing over £2million of the money generated from your rent into improving your homes sees the following works underway and scheduled to start within the next three months.



| Work | Main contractor | Current position | Expected completion |
|------------------------------|---------------------|---|--------------------------------|
| Johnston Park fascia boards | Kingdom Maintenance | Complete. | August 2016 |
| Electrical testing | RB Grant | Underway for 250 properties throughout Fife – this also includes remedial works to ensure that all of our properties which are tested, comply with current regulations. | December 2016 |
| External painterwork | Mitie | Underway at approximately 560 properties in Blairhall, Culross, Dunfermline, High Valleyfield and Oakley. | February 2017 |
| Roofing renewals | Forster Roofing | Underway: Phase 2 - Kings Crescent (Rosyth) and the blocks at Cairnwell Place (Kirkcaldy) Phase 1 - Backmarch Road (Rosyth) Phase 3 - Parkside Street (Rosyth) and 174-184 Dunearn Drive (Kirkcaldy) | March 2017 |
| Heating upgrades | WRB Gas | Underway at an increased number of locations throughout Fife as a result of additional Government funding. | March 2017 |
| Kitchen renewals | TBC | Out to tender for various addresses across Fife. | Works to start in January 2017 |
| Bathroom renewals | TBC | Out to tender for properties in Johnston Park (Cowdenbeath), Forth Crescent (High Valleyfield), Aberlour Street and Admiralty Road (Rosyth), Ben Lomond View and Stanley Terrace (Oakley). | Works to start in January 2017 |
| Geo-thermal heating upgrades | TBC | We are currently exploring a number of different options with regard to the upgrade of the geo-thermal heating system at Ochilview in Lumphinnans. | TBC |

Please note that works will not necessarily be undertaken in all properties within the areas listed.

Tenants in affected properties will be notified individually of expected start dates and timescales.

Preventing frozen and burst pipes

Frozen and burst pipes are often an issue at this time of year, 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:

- Leave your heating on a low setting
- 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



Local News and Views

Karen Gilruth - Kirkcaldy and surrounding areas

Local Housing Officer, Karen Gilruth would like to wish everyone a very Merry Christmas and ask all tenants in Kirkcaldy, Burntisland, Dalgety Bay, Dysart, Kinghorn to ensure that their rent is paid on time over the festive season.

She would also like to gently remind those tenants that live in flats that any leftover cardboard from Christmas presents **should not** be stored in stairwells as this is a fire hazard and should be disposed of appropriately. Your nearest recycling point can be found via fifedirect.org.uk

Merry Christmas and a Happy New Year!

Lynn Mather – Kirkcaldy and Rosyth

Lynn would also like to remind tenants in both Kirkcaldy and Rosyth to pay their rent over the festive period. As well as wishing everyone a Merry Christmas she asks that rubbish be recycled into the correct bins and reiterates that nothing should be stored in flat closes as this is a fire hazard.

Audrey Cameron - Central Fife and Rosyth

Housing Officer for the area Hill of Beath, Lochgelly, Lochore, Lumphinnans, Cowdenbeath and part of Rosyth, Audrey would like to wish all tenants in these areas a very Merry Christmas.

Audrey would also like to thank those tenants who have been involved in her continuing efforts to improve the overall appearance of the areas in which they live.

She is working hard to come up with new initiatives to involve the communities and is looking forward to identifying more areas where residents can work together to make further improvements. Anyone who might be interested forming a Residents' Group in these areas should contact her directly on 07747 895965 or via audrey.cameron@fifehg.org.uk.

Greg Turner – Levenmouth and Rosyth

This year has seen a change to the Housing Officer areas, with a reduction in patch sizes to enable the development of better working relationships with tenants and residents.

This is proving successful, allowing us to work more closely with tenants to reduce rent arrears and improve engagement to ensure our estates are looking better.

There is, however, always more that can be done and Greg would encourage anyone with any issues to contact him directly on 07811 393822 or via greg.turner@fifehg.org.uk.

This year Greg has arranged for the installation of barriers at Lilac Bank in Methil to try and prevent damage to landscaped area and, more importantly, deal with the safety concerns voiced by local tenants and residents.



We are also continuing with our estate walkabouts and although we have had success in encouraging Councillors and Fife Council Safer Communities Teams to attend we are still keen for more local residents to come along and highlight the issues that are concerning them. The next walkabout in this area will be in Dubbieside on Thursday 9 February, so please do come along.

In the meantime, Greg would like to wish everyone the very best for the festive period and hopes you get time to enjoy it with your family and friends.

Gavin Waddell – Levenmouth, Central Fife and Rosyth

Housing Officer for Buckhaven, East Wemyss, Kennoway, Glenrothes, Leslie, Leven, Markinch and Rosyth, Gavin wishes everyone a safe and happy Christmas and New Year. He will be around over the festive period so, if you see him out and about, give him a wave or a shout. He also asks that you think of any neighbours who may be on their own, and if there is anything you can do to help them over the festive period then please help them feel a little less isolated.

Also, as it's that time of year when everyone feels the pinch, if you would like to discuss any issues with your



Local News and Views

rent account, might be interested in energy efficiency advice or would just like to talk about anything to do with your tenancy, give him a call on 07771 776679 or drop him an e-mail via gavin.waddell@fifehg.org.uk.

William Earnshaw – Dunfermline and Rosyth

Since beginning work in these areas in July, William has been lucky enough to meet many tenants and have a number of wide-ranging discussions around what was working and what wasn't. He has been pleased to see a real community spirit among tenants and has appreciated the warm welcome given to him as well as the assistance in trying to make things better for everyone.

William would like wish everyone the very best for the festive season and is looking forward to continuing to work with all tenants to deal with whatever challenges 2017 may bring. If there is anything in particular you would like to discuss with him at this time you can give him a call on 07525 260447 or drop an e-mail to william.earnshaw@fifehg.org.uk.

Stephanie McCulloch – Dunfermline and Camdean

Stephanie would like to wish everyone a happy holiday season and is delighted to say that we have signed a new lease with The Abbeyview Forum at the Eco House in Dunfermline.

It's great to see this being used in the community again and the Forum have already sublet some space to the Samaritans Purse, who collect and distribute donations for Operation Christmas Child – with children receiving gifts based on need, regardless of their background or religion.

Another exciting project taking place from February 2017 at the Eco House will be Art and Design Workshops. Alan Grieve, Vic MacRae, and Amanda Adam are three Dunfermline based artists who have come together to offer art and design workshops to diverse community groups of any age from Fife and neighbouring areas.

The workshops offer a safe place for the discussion of ideas, the development of participant interests and the production of high quality artwork in various media. Open to groups of up to 10 people, these workshops are offered at a cost of £10 per person per session, though this can be negotiated.

You can see Vic's work at vicmacrae.co.uk and anyone interested in taking part in these workshops should contact her on 07917 055614 or email an enquiry to vic@vicmacrae.co.uk.

Since taking on the Camdean area in June, Stephanie has been meeting some of the tenants and local residents, however, she is keen to build more links in this area and would like to hear about what matters to you. If there are any community groups or events already established that you would like to make others aware of please get in touch with her directly on 07811 439905 or via stephanie.mcculloch@fifehg.org.uk

Angie Munton – West Fife Villages, Inverkeithing and Culross

A new painter work contract is due to start in the West Fife Villages during December/January and should help to give the areas involved a bit of a facelift. In particular the external painter work in Pentland Terrace is having a colour change which should give the flats a fresh new look. The painter work inside the flats has already been completed and in most cases residents are keeping these clean and tidy however there are a couple of closes that are really letting the area down by not cleaning their stairs and leaving contaminated bins outside the blocks - Angie is still looking for residents interested in setting up a Residents' Group to contact her in an effort to help combat this.

The Fraser Avenue demolition has started in Inverkeithing but does not seem to have had any impact on residents yet. The garages we previously owned in the Spencerfield Garage area form part of the regeneration area and will be demolished as part of this.

Angie will be carrying out an Estate Walkabout in Culross on Tuesday 28 February at 10.30am. Any resident interested in accompanying Angie should contact her on 07811 439939 or via angie.munton@fifehg.org.uk for more details. In the meantime she hopes everyone has a Merry Christmas.



Gas Safety

Following [Gas Safety Week](#) in September, we thought we'd take this opportunity to highlight again the importance of taking care of your gas appliances and ensuring you provide access to your home every 12 months for essential annual gas safety checks to be conducted.

This year we're also asking tenants to reach out to vulnerable relatives and neighbours, to help them stay gas safe in their home by advising us of any concerns and getting in touch if you hear an alarm from inside their property. If, however, you think you smell gas from a nearby property please call [Scottish Gas Networks](#) immediately on Freephone 0800 111 999.



Badly fitted and poorly serviced gas appliances can cause gas leaks, fires, explosions and carbon monoxide poisoning. As such, it is vitally important for your safety that we carry out an annual gas safety check.

You can find out more about our annual gas safety checks and the notification process involved here but following the tips below will help to keep you and your family safe throughout the year.

- Never use cooking appliances to heat your home
- Check up on relatives to make sure they are warm and prepared for winter
- If your boiler breaks NEVER try and fix it, ALWAYS call us to arrange for a Gas Safe registered engineer to attend – you could be breaking the law if you try to fix it yourself
- Make sure your carbon monoxide alarm is working – why not give it a test today?
- If you have one, check your chimney isn't blocked with sticks and fallen leaves

Gas leaks

Gas leaks can be potentially very dangerous and you should never attempt to deal with one on your own. If you do smell gas or suspect there is a gas escape you should follow the guidance below:

- Do not switch on lights or other switches
- Put out any cigarettes
- Do not use a flame or match to find the gas leak
- Check to see if a gas ring has been left on or a pilot light has blown out
- Turn off the gas at the meter and call [Scottish Gas Networks](#) immediately on Freephone 0800 111 999
- Open all doors and windows to let the gas out

Carbon Monoxide Awareness Week

Held in November every year, Carbon Monoxide Awareness Week aims to increase understanding as to the risks connected with CO poisoning, as well as some of the common traits and signs to look out for in order to avoid serious, long term exposure.



Although the week itself has now passed we thought we would take the opportunity to share some of this information potentially life-saving information with you.

What is Carbon Monoxide?

Carbon Monoxide (CO) is a highly poisonous substance produced by the incomplete burning of gas and Liquid Petroleum Gas (LPG).

What is Carbon Monoxide poisoning?

Carbon Monoxide poisoning occurs when you breathe in even small amounts of the gas. When you breathe in Carbon Monoxide, it gets into your blood stream and prevents your red blood cells from carrying oxygen. Without oxygen, your body tissue and cells die.

What are the symptoms to look out for?

Carbon Monoxide symptoms are similar to flu, food poisoning, viral infections and simply tiredness. They include headaches, dizziness, nausea, breathlessness, collapse and loss of consciousness. Other signs that could point to Carbon Monoxide poisoning are:

- Symptoms only occurring when you are at home
- Symptoms disappearing or getting better when you leave home and coming back when you return
- Others in your household (including pets) experiencing symptoms (including your pets) at similar times.

What should I do if I am experiencing symptoms of Carbon Monoxide poisoning?

- Get fresh air immediately.
- Open doors and windows, turn off gas appliances and leave the house
- See your doctor immediately or go to hospital – let them know that you suspect Carbon Monoxide poisoning. They can do a blood or breath test to check.

Carbon Monoxide alarms

Because Carbon Monoxide has no taste, smell or colour audible Carbon Monoxide alarms are installed in all Fife Housing Group properties.

If the alarm in your home sounds please contact us immediately on our 24 hour emergency Freephone number - 08000 274 007.

Condensation concerns

Condensation is an extremely under estimated cause of damage to homes and contents and is certainly the most common form of dampness found within buildings.

There are, however, a number of steps you can take in order to help avoid the issues excessive condensation can cause:

- Keep your home well ventilated by opening all windows on a daily basis to allow moist air to escape.
- When using the kitchen and bathroom, try to keep the door closed when possible to contain any moist air within the one room.
- Always keep a gap between walls and furniture to allow free passage of air.
- If drying clothes it is always better to do this outside. If this is not possible then dry them in a closed, well ventilated room.
- Ventilate built in wardrobes and cupboards and try not to hang wet clothes and footwear in these areas without drying them first.
- When cooking, try to cover all pots and pans with the lids and avoid leaving these on the boil for too long.
- Remember to heat your home, particularly in the winter months when you should ensure that the temperature inside your home is higher than outside by providing a level background heat.
- When running a bath, run the cold tap first as this will produce less steam.
- With the exception of when the kitchen and bathroom are being used, allow air to circulate through your home by keeping the internal doors open. In the winter months, if you have a problem with a specific room, then ventilate the room via the window and keep the door to that room closed to retain heat in your home.
- Avoid using paraffin, bottled gas and other vapour producing heaters.

If you have followed this guidance and think that you have a problem which is more than condensation, please contact us on Freephone 08000 274 007 or via repairs@fifehg.org.uk and we will arrange for a Maintenance Officer to visit and investigate further.

Government Grant

As a result of an application to the Scottish Government for the Capital Stimulus funding programme, in partnership with Fife Council and the other Housing Associations in the area, we have been awarded an extra £125,000 of funding towards energy efficiency measures. This means that we are now in a position to undertake a further 35 back boiler replacements in Kirkcaldy, with the work due to be completed by WRB Gas before the end of March 2017.

Medical Adaptations

We have now allocated all of the £91,000 awarded for medical adaptations this year and are subsequently seeking a further £20,000 of funding to allow us to complete all of the work which has been requested to date. Unfortunately Medical Adaptations, which have not already been included in this year's programme will have to be deferred, either until funding has been awarded on next year's budget or this year's budget is extended.

So far this year we have been able to undertake the following adaptations:

| | |
|----------------------|----|
| Ramps | 5 |
| Level access showers | 13 |
| Handrails/grab rails | 33 |
| Bathroom adaptations | 5 |
| Hoists/stairlifts | 4 |



Dealing with domestic abuse

On average there is a domestic incident reported in Scotland every nine minutes, a figure which usually increases during the festive period. In Fife alone this year there have been over 4,047 domestic abuse incidents reported, resulting in 286 high risk referrals and 8 fatalities.



With men accounting for 5% of these victims, domestic abuse is a human rights violation which continues to disproportionately affect women (and children), prompting the United Nations to designate 25 November as the 'International Day for the Elimination of Violence Against Women' which in turn began 16 days of activism against gender-based violence, aiming to raise public awareness and mobilise people everywhere to bring about change.

Fife Housing Group colleagues have recently attended training with the Multi-Agency Risk Assessment Conference (MARAC) which was set up to look at high risk cases of domestic abuse. At the MARAC meeting information is shared with various partners including Housing, Health, Social Work, Police, Women's Aid, Education, and Addiction Services, to agree a safety plan.

Colleagues have now been trained to identify signs that may indicate our customers could be in an abusive situation so if you need assistance, please be assured that we are here to help.

If you, or someone you know, are experiencing abuse there are also a number of expert organisations who can offer support and advice:

Fife Women's Aid
fifewomensaid.org.uk

0808 802 5555; info@fifewomensaid.org.uk
Providing a service for women and children who experience domestic abuse

Shakti Women's Aid
shaktiedinburgh.co.uk

0131 475 2399; info@shaktiedinburgh.co.uk
Help for black minority ethnic (BME) women, children and young people who are experiencing, or who have experienced, domestic abuse.

Men's Advice Line
mensadviceline.org.uk

0808 801 0327; info@mensadviceline.org.uk
Advice, information and emotional support for male victims of domestic violence

Fife Cedar Plus
cedarnetwork.org.uk

01592 583676
Support for children (and their families) who have experienced abuse.

Police Scotland
scotland.police.uk

999 or 101
Domestic Abuse Liaison Officers are available to provide advice on your safety.

Action on Elder Abuse
elderabuse.org.uk

0808 808 8141; scotland@elderabuse.org.uk
Support if you are worried an older person is being harmed or abused

LGBT Youth Scotland
lgbtyouth.org.uk

0131 555 3940; 07786 202 370; info@lgbtyouth.org.uk
Information and emotional support for lesbian, gay, bisexual and transgender people and their families

Anti-social behaviour is unacceptable at any time of year



While we understand that many people will be celebrating over the festive period we ask that you continue to show consideration for your neighbours during the season of goodwill.

We believe that all tenants and residents have a right to live peacefully in their homes and, as such, take any anti-social behaviour which adversely affects that right very seriously.

Fife Housing Group work very closely with Fife Council Safer Communities Team, Fife Mediation and Police Scotland to ensure anti-social behaviour cases are handled appropriately.

Every case is dealt with on an individual basis and very often the key to reaching a resolution is evidence. With this in mind, if you are experiencing issues and have been provided with diary notes to record incidents, please complete these fully and pass them onto your Housing Officer at your earliest convenience.

Anti-social behaviour is not acceptable at any time of year and perpetrators should be reminded that repeat offending could result in legal proceedings which may put your tenancy with us at risk.



Furniture Plus need people like you!

Furniture Plus are the largest furniture re-use, recycling and repair organisation in Fife. Their main aim is to combat poverty and social exclusion by offering low cost and discounted household items to those in need, while simultaneously providing opportunities for some of the people furthest removed from the job market to acquire more skills, knowledge and confidence.

They currently have a number of volunteering opportunities available for sales support, warehouse operatives, administrative assistants and café assistants so, if you're looking to gain some experience or would just like to help the local community in your spare time get in touch with them now on 01592 654546.

Alternatively, if you're planning a clear-out before the New Year they are happy to uplift the following items **FREE** of charge (as long as they are in good condition):



Finding Furniture a new Home



- Soft furnishings (which still have fire labels attached)
- White goods (with the exception of gas cookers) and other electrical appliances
- Other household furniture

Just call 01592 654546; 01383 720131 or e-mail enquiries@furnitureplus.org.uk to arrange a collection.

You can also find out more about the fantastic work Furniture Plus do on their website furnitureplus.org.uk or through Facebook (FurniturePlusFife) and Twitter (@FPlusFife).

Pilot scheme to help keep pavements clear

A pilot scheme which aims to clear refuse bins from the pavements around 41-63 Grainger Street in Lochgelly came into effect on 16 November.

As part of our ongoing commitment to improving tenants' homes and communities this marks the next step in Housing Officer, Audrey Cameron's campaign to clean-up the communal areas surrounding these properties.

Following the successful community clear-out earlier this year she has now arranged for Fife Council to begin collecting the refuse bins for these blocks from Campbell Crescent, at the rear of the building, in an effort to free up the footpaths at the front for pedestrians, as well as improving the appearance of the blocks themselves.

Audrey explains, 'Longer-term I am hoping to arrange for the small individual bins to be replaced by large communal bins, which I believe will better suit the needs of tenants in this estate but, in the meantime, clearing these areas will free up some space and make the area both nicer and safer for those using the pavements.'

'The feedback so far has been fantastic, with great engagement from the tenants in the area and I would like to thank everyone that has been involved for their contribution, especially Joe, Wendy and Theresa who helped to clear all of the bins in advance of this pilot scheme beginning.'

Residents have already been advised that bins situated at the front of these flats will no longer be emptied and are asked to ensure that their bins are all available for collection at the new location from now on. Anyone who has any suggestions or queries regarding this pilot scheme should contact Audrey directly on 07747 895965 or via audrey.cameron@fifehg.org.uk.



Rents - have your say!

The income that Fife Housing Group receives from rent pays for all of the maintenance and management services that we provide to you. Next year we plan to invest over £2 million in a programme of essential improvements to homes across Fife including replacement roofs, upgrades to central heating systems, kitchens, bathrooms and external painter work.

Over the last year we have reviewed the way we run our business, restructured our organisation to have more colleagues working on the front-line and able to be there for tenants and to make sure every penny we receive goes towards improving homes and services for tenants. We've also been working with an external organisation, Arneil Johnston, looking at rent affordability generally and you may have taken that opportunity to come along to one of their consultations and give your views.

In the financial year 2017/18 we plan:

- To continue to review the standards of homes, communal areas and the general neighbourhood;
- To further improve our performance, particularly in how we deliver repairs and maintenance services to you;
- To continue to be more effective in how we communicate and get feedback from tenants and other customers; and
- To ensure continuous improvement in all areas of the services we provide.

Each year Fife Housing Group must decide what rent increase to apply from 1 April for the following year, to ensure that we can continue to provide improving services. Before making that decision we are keen to hear your view on what the rent increase should be and to ensure that we take into account any comments that you may have regarding your rent.

A rent increase questionnaire is enclosed with your Winter Newsletter. This consultation is your opportunity to give us your views on what increase should be applied from 1 April 2017.

Please make sure that you respond by the closing date of Friday 6 January 2017 to ensure your views are taken into account.



It is always worth checking if you are entitled to any benefits or tax credits to make sure you are not missing out on extra income.

Help with rent and council tax

If you are on a low income you may be able to claim housing and/or council tax benefit to help pay your rent and/or council tax. There are also Council Tax discounts and exemptions you may be entitled to. To find out more please contact:

Fife Council Revenues and Benefits

Telephone 03451 551155

What benefits or tax credits might I be entitled to?

The Benefits Advice Service can provide a full benefit check as well as help to make any claims.

Benefits advice - www.dwp.gov.uk

Job Seekers Allow – 0845 6043719

Tax Credit Helpline - 03453 003900

Universal Credit helpline – 0345 6000723

Debt Problems?

If you or your family need help with debt problems the Money Advice Service can provide free, impartial, confidential help and advice

Wise2Welfare - 01334 659391 www.wise2welfare@frontlinefife.co.uk



Maximise Your Income

Millions of pounds in benefits go unclaimed each year. There are a whole range of benefits and tax credits you may be able to claim depending on your personal situation.

You might be eligible for benefits or tax credits if you are:

- unemployed
- sick, disabled or ill
- caring for someone who is disabled or ill
- caring for children
- pregnant
- over 60
- liable for rent and / or council tax



Fife Housing Group appoint new Director of Finance and Governance

Fife Housing Group are delighted to announce the appointment of Fiona Nicholl as our new Director of Finance and Governance.

Fiona, who is currently Head of Finance and Corporate Services and Depute Director with Ochil View Housing Association, comes to us with over 18 years of experience in the housing sector and will take up her new post on 1 March 2017.

Chief Executive, Nicki Donaldson, has no doubt that Fiona's wealth of experience and knowledge will be a great asset to the Group, 'Fiona will be the final member of our new Business Leadership Team and we are thrilled to have her on board.

'I'm sure the extensive experience she has garnered, not only in the housing sector but also for her time elsewhere in the public sector, will prove invaluable to us as we continue to work towards becoming the high performing, forward thinking organisation our tenants, customers and stakeholders deserve.'

Fiona is also looking forward to joining the team, 'After 18 thoroughly enjoyable years at Ochil View Housing Association, I am delighted to be joining Fife Housing Group as Director of Finance and Governance. These are exciting and challenging times for the Group as they journey through their change program and I'm looking forward to working with such a motivated team to make a positive impact on all those involved with the Group'.

Prior to her time with Ochil View, Fiona worked with an established housing association finance consultancy firm and before this she was a management accountant with Scottish Homes.

On a personal level Fiona comes from Clackmannanshire and loves to run in her spare time.



'We are delighted to have been supporting these two fantastic campaigns over the festive period'.

FORTH 1
MISSION
CHRISTMAS
cashforkids



Save the Children
CHRISTMAS
JUMPER DAY



Leftover turkey casserole

(recipe from bbcgoodfood.com)

This easy one pot stew is a great way to use up all your Christmas dinner leftovers in one go.

Serves: 4
 Prep: 15mins
 Cook: 25mins

Ingredients

- 2 onions, finely chopped
- 1 eating apple, cored and chopped
- 2 tbsp olive oil
- 1 tsp dried sage or 5 sage leaves, chopped
- 2 tbsp plain flour
- 300ml vegetable or chicken stock
- 2 tbsp wholegrain mustard
- 2 tbsp runny honey
- 400g-500g leftover turkey, shredded
- Approx 350g leftover roasted vegetables (potatoes, parsnips, carrots etc.), chunkily diced



Method

1. Fry the onion and apple in the oil until softened in a casserole or deep pan. Stir in the sage for 1 min, then stir in the flour. Gradually stir in the stock followed by the mustard and honey.
2. Bring up to a simmer and stir in the turkey and roast veg. Cover and gently simmer for 15 mins until turkey is piping hot. Season and eat with mash or jacket potatoes.

Wordsearch Winner

Thanks to everyone who entered our summer competition and congratulations to our lucky winner, Tracy Watt of Croft An Righ in Inverkeithing, who received a £25 Asda gift voucher and will be treating herself to something nice next time she's in the store.

Enter our WINTER competition and you could win a £25 ASDA gift voucher.

To enter: Complete the wordsearch, cut along the dotted line and send your entry to the address below by 31 January 2017.

G E S U O M H N W R B W C W L
 H V I S H M Y I D S S B U Z P
 F J Q G T K R E I N D E E R I
 P G U L X L T T S Q H Q M C K
 C S W D Z Y O W N F A G U H L
 K T M H O O Y N O Z S Y H R F
 Z O Z Y N F S O W M A E P I M
 G C W Z N B S A M C N L G S R
 X K A O A V S O A A T F Y T R
 I I N U B O L M N N A R J M F
 I N G W O K K W L D P R J A P
 S G E E W G S T H L F C H S H
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SANTA
 REINDEER
 PRESENTS
 CHRISTMAS TREE
 TOYS
 STOCKING
 SNOWMAN
 CANDY CANE
 ELF
 WREATH
 BOW
 BELL
 CANDLE
 ANGEL

Name

Address

.....

.....

..... Tel.....

Our opening hours are:

Monday - Thursday 8.30am - 5.00pm Friday 8.30am - 4.30pm

General number 01383 606162

For any repairs and emergencies contact us on Freephone 08000 274 007

For Gas emergencies contact WRB Gas directly on 0800 281 856

Electric heating emergencies, Ochilview, Lumphinnans 0845 241 5513

Text us on 0771 771 3666

at home with...



Fife Housing Group
 7 Pitreavie Court
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 KY11 8UU
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