

at home with...



Tenants' Handbook

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Welcome!

Welcome to Fife Housing Group and to your Tenant Handbook which is full of useful information, designed to help you get the most from your tenancy. This is not a legally binding document like your Tenancy Agreement but it does make reference to many of the conditions contained within the Agreement.

Please read your handbook carefully and contact us if you would like more information on anything within it.

About us...

Fife Housing Group (FHG)	You may hear this name used from time to time and in our publications. This is the trading name for the legal company structure of Fife Housing Association Limited and its wholly-owned subsidiary PACT Enterprises Limited.
Fife Housing Association (FHA)	<p>One of the largest independent housing associations in the east of Scotland with approximately 2,500 properties in Fife and an annual turnover of over £12 million.</p> <p>We employ over 65 colleagues currently based in our offices in Dunfermline.</p> <p>We are registered under Charitable Rules with the Scottish Housing Regulator, the Office of the Scottish Charity Regulator, the Scottish Government Property Factor Register and with the Financial Services Authority.</p>
PACT Enterprises (PACT)	Our subsidiary company which owns 52 properties let at market-rents.
Vision and values	<p>Our refreshed vision, 'Your home... our priority', was shaped by tenants, customers, colleagues and stakeholders. It reflects our commitment to continuous improvement, outlining our ambitions and focus for the future, delivery of which is supported by our brand values of being:</p> <ul style="list-style-type: none">❖ Accountable❖ Firm but fair❖ Open and honest❖ Versatile

Contact us...

Our opening hours are	Monday –Thursday: 8.30am to 5.00pm Friday: 8.30am to 4.30pm
In person or by post	Fife Housing Group 7 Pitreavie Court Pitreavie Business Park Dunfermline, KY11 8UU
By telephone	Freephone: 08000 274 007 Tel: 01383 606162
For gas repairs	City Technical - 0333 202 0708
By email	info@fifehg.org.uk
By text	07520 632 740
Take a look at our website (where you will also find details of other useful contact numbers)	fifehg.org.uk
Facebook	@fifehg
Twitter	@fifehg




Legal essentials...

Privacy and data protection	<p>FHA is a registered data controller within the terms of the Data Protection Act 2018. Under the terms of this Act, you have a right of access to any information that the Association holds if it identifies you. This right covers all information whether it is in our computer system or paper files. To protect the confidentiality of others, we may limit your right to access information if it identifies another person. However, this information could still be released to you if the other person agrees to this.</p> <p>Our Privacy Statement is available on our website and, on request, we will provide photocopies of original documents for which there may be a charge. If you tell us the information in our records is wrong, we will correct it. If we do not agree that it is wrong, we will note in our records that you disagree with it.</p>
Equality	<p>We aim to embrace diversity, promote equal opportunities for all and eliminate unlawful discrimination in all areas of our work. We are committed to ensuring that people have fair and open access to our services.</p>

<p>Access to information</p>	<p>We are aware that some people may find it difficult to read this Handbook or other documents such as letters or newsletters.</p> <p>To ensure your access to information, if you need it we undertake to provide the following services free of charge:</p> <ul style="list-style-type: none"> ❖ If required, we will provide a copy of this Handbook or any other document in a different format or language. ❖ If you want to talk to us and you need a sign language interpreter because you have difficulty hearing or speaking, we can arrange this for you. ❖ If you need assistance because you have a first language that is not English, we can arrange for an interpreter to be present when you meet our colleagues. ❖ Our offices are fully accessible to those who may have a physical disability. ❖ Our website is tested for accessibility. ❖ Lastly, we ensure our contractors and consultants have a commitment to equalities and comply with relevant health and safety, employment and equal opportunities legislation.
<p>Scottish Social Housing Charter</p>	<p>The Charter aims to improve the quality and value of services that social landlords provide for their tenants and other customers.</p> <p>It sets out the standards which social landlords should aim to achieve. Importantly it places a requirement on us to produce an annual report on how we are performing against the Charter and we produce this each autumn.</p> <p>If you would like to view a copy of the Charter please visit the Scottish Social Housing Charter website: https://www.housingregulator.gov.scot/</p>

Get involved...

<p>In your community</p>	<p>We encourage you to have a say in the services and issues which affect your home and neighbourhood. One way of becoming involved is to join a local Residents' Association. If there isn't one in your area why not help to start one? With local knowledge and a combined effort, community groups can be very successful.</p> <p>Colleagues will be happy to provide information on funding available and our policies and procedures to ensure that residents are able to participate in the work of FHG.</p>
<p>Become a Member</p>	<p>You can apply to join our Association as a member. Membership allows you to attend the Annual General Meeting where members are elected to join the Board. Becoming a</p>

	<p>member can also be the first step in joining the Board and having a real influence on local housing issues.</p> <p>Application form is contained within this document.</p>
Board membership	<p>FHG is run by a voluntary board who are devoted to improving the living conditions of the people of Fife.</p> <p>The Board determines strategy and policies and carries overall responsibility for performance.</p>
Resident VOICES	<p>This is the name for our group of involved residents who scrutinise specific areas of our work – they meet regularly and are also known as the Resident Scrutiny Group.</p> <p>Perhaps this is of interest to you – if so contact the Engagement and Communications Team in the office who will be happy to chat this over with you.</p>
Other ways to get involved	<p>We have a wide range of ways that you can get involved with us and make a difference; from mystery shopping to resident inspectors who look at maintenance issues.</p> <p>If you'd like to know more contact the Engagement and Communications Team.</p>
Annual report	<p>Each autumn we send you an Annual Report giving details of the work carried out during the previous year. This will let you know in detail just how well the Association is performing against targets set by the Board and under the Charter.</p> <p>Our Annual Report can also be found on our website fifehq.org.uk</p>
Newsletter	<p>We will send you our newsletters, packed with interesting articles and news stories, together with seasonal recipes and competitions.</p>
Satisfaction survey	<p>Every couple of years we will carry out a major tenant satisfaction survey to find out what your views are about your home and our services. Before we do this we'll let you know to expect a call from our survey team.</p> <p>From time to time we'll also carry out quick one-off surveys, often by text, to find out, for example, how your repair went. We really appreciate your views and taking the time to respond.</p>
Social media	<p>You will find the most up-to-date news on our social media channels:</p> <p style="text-align: center;"> Facebook  Twitter  LinkedIn  </p>

Be a good neighbour...

In your home	By signing the Tenancy Agreement you have agreed to ensure that you, members of your family and any other residents or visitors to your property do not cause a nuisance or annoyance to neighbours or other residents of your community. [See Section 3 of your Tenancy Agreement]
Your neighbours and disputes	<p>Disputes with neighbours can often be caused by misunderstandings and may be sorted out by just talking to each other and reaching a compromise; this should be the first step as often the neighbour hasn't realised there was a problem.</p> <p>If the problem continues, contact your Housing Officer and explain how you have tried to resolve matters. They will discuss with you how best to manage the issue and may ask you to complete log sheets with the date, time, duration and nature of the problem. Log sheets if necessary, can be used as evidence in Court, so you should accurately make a note of all incidents and any other relevant information.</p>
Harassment	<p>If you have experienced violent behaviour or harassment from your neighbour or feel threatened by them, you should not attempt to resolve the matter yourself. In these cases you should contact us and we will investigate the complaint and aim to resolve the situation on your behalf.</p> <p>It is a criminal offence to deliberately harass someone. It is also a breach of the Tenancy Agreement.</p> <p>If you ever feel in danger you should call Police Scotland on 999.</p>
Noise	<p>Noise can cause problems, depending on how loud it lasts, how often it occurs, when it happens and whether it is high or low pitched. We all make noise that affects others and much of it can be avoided.</p> <p>Please be considerate to your neighbours and think about whether the noise you are making could cause a nuisance and how you can reduce the impact. Simple measures such as closing doors and windows can reduce noise levels significantly.</p> <p>Fife Council's Safer Communities Team may also provide advice on noise nuisance. They can be contacted on 03451 55 55 50.</p>

Pets	<p>Pets can be a cause of disagreements between neighbours. For instance, disputes can arise because of dogs barking within the home or dogs and cats fouling in communal areas. Because of this, tenants are required to obtain permission from us before bringing pets into their homes. This permission can be withdrawn if problems occur. We will consider all circumstances surrounding an application to keep a pet before granting permission. There are a number of conditions which must be met. A copy of these conditions is contained within our policy, which is available on request.</p>
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Keeping safe...

Fire	<p>In the event of a fire...</p> <ul style="list-style-type: none"> ✓ Get everyone out of your home. ✓ Call the Scottish Fire and Rescue Service on 999. ✓ Close all doors and windows if possible. ✓ If your chip pan catches fire, switch off the cooker and try to smother the flames with a damp towel or large lid.
Fire prevention	<ul style="list-style-type: none"> ✓ Keep matches away from children. ✓ Never leave a chip pan unattended. Should you leave the kitchen, make sure the heat has been turned off. ✓ Do not hang clothes over or around fires, heaters or cookers. ✓ At night close all the doors in your home. If a fire should start, this simple action can give you additional time to get out of your home. ✓ Plan your escape and make sure your family understand it. ✓ Your home is fitted with a smoke and/or heat detector that meets current legislation. You should ensure that these are operational by testing regularly. If you have a problem with a smoke detector and/or a heat detector, please contact us and we will make arrangements for this to be checked. ✓ Do not store items in communal areas. ✓ Keep secure door entries closed at all times. ✓ See Scottish Fire and Rescue's website for additional home safety advice, including specific guidance for multi-storey buildings.
Electricity	<p>We recommend that a qualified electrician wires all electrical appliances. Switch off appliances when not in use and do not overload your power points or use multi-outlet adaptors.</p> <p>If you have any electrical problems, call our office immediately but, before reporting an electrical fault, remember to check any trip switches which may have been triggered by faulty appliances or light bulbs.</p>

<p>Gas</p>	<p>If your home has a gas heating system, we will arrange for it to be serviced on an annual basis. We are required by law to do this at least once every year. If you fail to allow access we will have the right to make forcible entry, and you will be liable for the costs of any damage reasonably caused.</p> <p>Gas leaks are serious and can kill. If you have a gas heating system your home will be fitted with a carbon monoxide detector and you should also test this from time to time.</p> <p>You should not attempt to deal with any gas leak on your own. Instead, if you smell gas:</p> <ul style="list-style-type: none"> ❖ Do not switch on lights or any other switches. ❖ Put out any cigarettes. ❖ Do not use a naked light or match to find the gas leak. ❖ Check to see if a gas ring has been left on or a pilot light has been blown out. ❖ Turn off the gas at the meter and call The National Grid immediately on 0800 111 999. ❖ Open doors and windows to let the gas out. <p>If you wish to install a gas appliance you must get written consent first. Approval will only be given if the work is carried out by a Gas Safe Registered Engineer and complies with all current gas and statutory regulations.</p>
<p>Paraffin and LPG</p>	<p>You must not allow the use of bottled gas heaters or paraffin heaters or the storage of bottled gas or paraffin within the house under any circumstances. [See Sections 2 and 5 of your Tenancy Agreement]</p>
<p>Frozen pipes</p>	<p>Frozen pipes can burst and cause serious damage to your home. To minimise the likelihood of this happening, you should take the following precautions:</p> <ul style="list-style-type: none"> ❖ Check that your stop tap is working properly. It is normally located under the kitchen sink or in the bathroom. If you are not sure where it is, contact us immediately. Do not wait until you have an emergency. ❖ Make sure everyone in your household knows where the stop tap is and how to turn it off. ❖ If you are going away, think about leaving the heating switched on. Alternatively, switch your heating off, turn off the stop tap and drain off the hot and cold water systems. If you are not sure what to do, contact our office for further advice. ❖ In your absence, you may want to leave a key with a neighbour who can keep an eye on your home.

	<ul style="list-style-type: none"> ❖ If you have a burst pipe take the following steps: <ul style="list-style-type: none"> ✓ Turn off the water at the stop tap. ✓ Open all the taps to sinks and baths in order to drain the system. ✓ Switch off electricity if water comes into contact with appliances, connections or wires. ✓ Warn neighbours who may suffer damage as a result of burst pipes in your home. <p>Telephone our office and we will arrange for a plumber to repair the leak. This will be treated as an emergency.</p>
<p>Legionnaire s' Disease</p>	<p>Legionella is a type of bacteria which is common in natural and artificial water systems such as hot and cold water systems.</p> <p>Legionella is usually associated with larger water systems in factories, hotels, etc. but can also live in smaller water supply systems used in homes.</p> <p>Legionella bacteria can multiply in hot or cold water systems and storage tanks in residential properties, and then be spread for example in spray from showers and taps. Legionella can survive in low temperatures, but tend to thrive at temperatures between 20°C and 45°C; high temperatures of 60°C and over will kill them.</p> <p>The risk of legionella causing illness in small domestic properties is exceedingly low. Possibly the biggest risk is when the property has been empty for more than a week or so.</p> <p>If you are returning from more than a week away from home or are moving into the property it's good practice to:</p> <ul style="list-style-type: none"> ✓ Run the taps and flush any showerheads with hot water for around one minute after a period of non-use. To flush the showerhead remove it from its holder before switching on the shower and then hold down over drain as close as possible to lessen the risk of inhaling sprayed droplets. ✓ Clean and de-scale shower heads every three to six months. ✓ Flush toilets twice to circulate water through the system.

<p>Asbestos</p>	<p>Asbestos is not dangerous if it is sealed safely and in good condition. It's only dangerous when it is broken and fibres are released into the air. It's important you don't:</p> <ul style="list-style-type: none"> ❖ Drill a hole through any asbestos boards. ❖ Cut or break off any parts of asbestos products. ❖ Rub down asbestos panels, or Artex, with sandpaper. ❖ Use wallpaper scrapers on asbestos products. ❖ Remove asbestos panels to gain access to services. <p>If there is any asbestos within your property, you will receive details of where any asbestos is as part of your tenancy sign up.</p>
<p>Fife Cares Home Safety Checks</p>	<p>If you feel you would benefit from a free visual home safety service, please complete the online application at:</p> <p>fife.gov.uk/kb/docs/articles/community-life2/safer-communities/home-safety-and-security</p> <p>Free safety and security checks include...</p> <ul style="list-style-type: none"> ✓ Child ✓ Vulnerable adult ✓ Domestic abuse ✓ Home security visit ✓ Home fire safety check ✓ Bogus callers

Key information about your tenancy

Tenancy Agreement...

The tenancy agreement you signed at the beginning of your tenancy is a legal document and it forms the framework of rights and responsibilities specified between FHA and you. On signing this document, you are agreeing to certain conditions that will help you and your neighbours get the most enjoyment from being a Fife Housing Group tenant.

Occupation of your home...

We want you to stay in your home without unnecessary interruption or interference from the Association, provided you comply with our tenancy conditions. You are required to live in and look after the property that has been let to you. If you go away for a lengthy period (e.g. more than two weeks), it is essential that you inform us in writing who will hold keys for emergencies (such as burst pipes) and how rent will be paid.

If we need to access your home, we will always have a good reason. You will be given a minimum of 24 hours' notice unless there is an emergency and we need to gain access immediately. The emergency services will always be notified if access is required in an emergency situation.

Changes in circumstance...

If you wish to end your tenancy you must give us a minimum of 28 days' notice in writing. Alternatively, you can complete and return a tenancy termination form to our office. You can get a form by contacting a member of our team.

Before you leave, you must settle any outstanding rent or any other debt and allow an inspection of the property to be carried out by one of our colleagues.

All tenants' belongings, including floorcoverings and any rubbish, must be removed from the house and loft before the tenancy end date. Failure to do so will result in the Association carrying out work and the cost of this being recharged to you. [Please see Section 6 of your Tenancy Agreement].

Contents insurance...

Fife Housing Group arranges buildings insurance for the fabric of your property. This insurance cover, however, does not include the contents of your home and it is **your** responsibility to arrange insurance for the contents of your home. You can arrange contents insurance with any provider of your choice.

Joint tenancies...

You have the right to ask for your tenancy to be put in joint names. The person you want to become a joint tenant with must have lived in the house for the last 12 months.

To do this, you must write telling us who you want to be a joint tenant with, and when you want the joint tenancy to begin. The joining tenant must also write to confirm they

wish to become a joint tenant. [Please see Section 4 of your Tenancy Agreement].

We will withhold our consent if:

- ❖ We have served notice on you warning that we may seek eviction because of your conduct.
- ❖ We have obtained an order for your eviction.

Joint tenants have an equal and shared responsibility for paying the rent and meeting all other conditions of the tenancy.

Lodgers...

If you want to take in a lodger you must get our written permission. We will need details of who is currently living in your home, who you propose to allow to live there, how much rent you will charge and a copy of the agreement to be used between you and your lodger.

We will consider your request and reply within 28 days telling you if your request has been approved or not.

We will refuse permission if:

- ❖ We have served notice of our intention to raise proceeding against you and/or we have obtained a court order for your eviction.
- ❖ The change in tenancy would result in the house becoming overcrowded.
- ❖ You have not been the tenant of the house throughout the 12 months immediately before you apply for written permission to sublet your home.

If permission is refused, we will tell you the reason for our decision in writing. You can appeal the decision through our complaints handling procedure if you feel you have been treated unfairly.

Lodgers do not have Scottish Secure Tenancies and we would not be obliged to re-house them under any circumstances.

Assignment...

Assignment is the right to pass on your tenancy to another person. You can only do this if you have our permission. To obtain this, you must write to tell us who you want to assign the tenancy to and when you want the assignment to take place [please see Section 4 of your Tenancy Agreement.]

This may be granted if:

- ❖ You leave the house after the assignment.
- ❖ The person you want to assign the tenancy to has lived in the house for 12 months.

Mutual exchanges...

This is where a tenant of FHG exchanges homes with another FHG tenant, a tenant of another Housing Association, Local Authority, Housing Company or Housing Trust.

By exchanging homes you may be able to get the kind of property you want without having to wait on the Fife Housing Register.

You can find someone to exchange with by:

- ❖ Using the Home Swap scheme provided by Fife Housing Register
- ❖ Creating an online advert for your property.
- ❖ Advertising in local papers, shops or supermarkets.
- ❖ Asking family members or friends.

If you do find someone to exchange with you should:

- ❖ Contact them and make arrangement to visit each other's houses.
- ❖ Inspect their home carefully to ensure you are happy with the condition as the Landlord will not be responsible for any decoration needed or for carrying out repairs which are tenant's responsibility.
- ❖ If you decide after the viewing that you wish to exchange all parties must complete a mutual exchange application form for all Landlords involved. Please contact us if you require our application.

Tenancy checks and references will need to be completed within 28 days. All parties will be advised in writing if the exchange has been approved or refused – we will not refuse permission without good reason, however, you can appeal our decision by contacting the Housing Manager.

You must not move without approval or before the agreed new tenancy start date.

Succession...

As a Scottish Secure Tenant, when you die your tenancy can be passed on to another member of your family. Your succession rights can be passed in the following order:

As long as the property was your only or principal home at the time of the tenants death

- ❖ To your husband or wife
- ❖ To your civil partner
- ❖ To a joint tenant. (As long as it was their home at the time of the tenant's death).

As long as the property was your only or principal home throughout the 12 month's ending in the tenants death.

- ❖ To a partner of the same sex or co-habitee who lived with you as if you were married, as long as your home has been his or her home for at least 12 months.
- ❖ To another adult member of your family provided it has been their principal home.
- ❖ To a carer as long as:
 - ✓ He or she is aged at least aged 16 at the date of death.
 - ✓ The house was his or her principal home at the date of death.

- ✓ He or she gave up another only principal home before the death of a tenant.
- ✓ He or she is providing, or has provided, care for the tenant or a member of the tenant's family

If your home has been substantially adapted to meet the special needs of someone living in it, and there is a spouse, partner, tenant or co-habitee to succeed to the tenancy, we have the right to terminate the tenancy of family members or carers provided we offer them suitable alternative accommodation.

Paying your rent...

Your rent is due monthly in advance and it can be paid by a number of methods:

- ✓ **By direct debit** – You can set up a direct debit either by visiting our office or over the phone.
- ✓ **By standing order** – Those of you with a current account can apply to set up a standing order with your bank, please contact us to request the details required.
- ✓ **Through internet banking** – If you wish to set up payments via internet banking, please contact us to request the details required.
- ✓ **Using an allpay smartcard** (which we can arrange for you free of charge)
 - **At a Post Office or local shop** – You can make a payment using your smartcard at any Post Office or shop displaying the Paypoint sign in the UK.
 - **Online** – You can use your smartcard to make a payment online through allpayments.net
 - **Using the allpay app** – This is available free of charge for allpay cardholders to download from your app store.
 - **By phone** – You can call 0844 557 8321 to make payments using your allpay smartcard 24 hours a day; 7 days a week.
 - **By text** – allpay cardholders can register at allpayments.net to make payments by text 24 hours a day; 7 days a week.
- ✓ **By calling us** – You can call us on freephone 08000 274 007 and pay using a debit or credit card.
- ✓ **By post** – If you prefer you can make a cheque out to *Fife Housing Association Limited* and post it to our office. Please do not send cash by post.
- ✓ **At our office** – You can also pay in person by visiting our office. We accept cash, cheques and credit or debit cards.

Housing Benefit and Universal Credit...

If you are on a low income you may be entitled to claim Housing Benefit or the Housing Cost element of Universal Credit to help towards the cost of your rent. Which one you will get depends on how your income is made up. If you are unsure which one you can claim, your housing officer will be happy to help.

Applications for these benefits must be made online at:

Housing Benefit – fife.gov.uk/kb/docs/articles/housing/housing-benefit

Universal Credit – [gov.uk/universal-credit](https://www.gov.uk/universal-credit)

If you are in receipt of Housing Benefit or Universal Credit and are under-occupying your property (also known as the 'bedroom tax') you may qualify for a Discretionary Housing Payment – you can apply online using the Housing Benefit link above.

Please remember it is your responsibility to ensure you provide all income and household details to enable your claim to be assessed correctly.

Rent arrears...

If you are having difficulty paying your rent it is important that you contact your Housing Officer right away so that they can check what support may be available to help you.

If you do not contact the office or if you fail to keep your arrangement to pay your rent or other recharges we will be forced to take legal action against you. This could lead to you being evicted from your home and could affect your credit record.

The golden rule, therefore, is to make sure you contact us as soon as you have any rent or debt concerns.

Sources of free and confidential advice and assistance:

Citizens Advice & Rights Fife - Craig Mitchell House, Flemington Road, Glenrothes, KY7 5QF - 03445 1400094; [cabfife.org.uk](https://www.cabfife.org.uk)

Frontline Fife - 57-59 Viewforth Street, Kirkcaldy, KY1 3DJ - 01592 800430; [frontlinefife.co.uk](https://www.frontlinefife.co.uk)

Christians Against Poverty (CAP) - 0800 328 0006; [capuk.org](https://www.capuk.org)

National Debtline - 0808 808 4000; [nationaldebtline.org](https://www.nationaldebtline.org)

Repairs and maintenance

In addition to the colleagues take your call in our office, our team includes skilled tradespersons; qualified joiners, electricians, plumbers, labourers and painters who have an in-depth knowledge of our housing stock.

We undertake to deal with your repairs quickly, politely and to get the work completed 'right-first-time' based on the information you have given us.

We expect our colleagues and contractors to treat your home with care and respect at all times. Our aim is to ensure that works are completed on time, to a high standard and to your satisfaction.

Reporting a repair...

Please ensure that you report any necessary repairs to us as soon as possible. If you wish to report a repair, whether during the day or out-of-hours, just call 08000 274007. Our external call handling service will answer your call out with normal working hours. If your repair is NOT an emergency you can report it [online](#) or email repairs@fifehq.org.uk. It will help us to process your request quickly if you can give as much information as possible when contacting us. We will need to know:

- ❖ Your name and full address.
- ❖ A contact telephone number.
- ❖ As much information about the repair as possible.
- ❖ If this is a new request or an update on an existing request.
- ❖ Access arrangements –times during the week when we can get into your home to inspect or to do the work. Please try and be as flexible as possible when arranging a visit.

Access and abortive calls...

If a tradesperson calls but fails to gain access to your home, they will leave a 'No Access Card'. You should ring the telephone number on the card within 48 hours to re-arrange a convenient time for them to return. If no contact is made, the repair request may be cancelled. If you have agreed an appointment for your repair to be carried out and you do not contact us to re-arrange the appointment, the repair will be cancelled and you will have to contact us to raise the repair again.

If you have requested a call and you consequently do the repair yourself or there is a problem providing access, please notify us so that your visit can be cancelled; failure to do so may result in you being charged for the wasted time.

Feedback...

Following the completion of a repair, you may be contacted and asked for feedback – it really helps us if you are able to let us know how satisfied you are with our repair service.

Repair responsibilities...

We are responsible for many of the repairs to your home but there are some that you are required to carry out yourself. The following list details who is responsible for some of the most common repairs:

Who is responsible?	FHG	You
Communal TV aerial	X	
Individual TV aerial or satellite dish		X
Door-entry system	X	
Electric fire fitted by FHG	X	
Electric fire fitted by you		X
Immersion heater	X	
Light bulbs/fluorescent tubes except polo lights		X
Light fittings	X	
Extractor fans	X	
Smoke detectors (except battery where not mains-powered)	X	
Smoke detector battery (where not mains-powered)		X
Sockets, switches and wiring	X	
Common stair lighting	X	
Carbon monoxide detectors	X	
Clothes poles installed by FHG	X	
Internal decoration, including tiling		X
Boundary walls/fencing	X	
Divisional fencing		X
Bin stores	X	
External paintwork	X	
Gates (excluding driveway gates)	X	
Driveway/paths constructed by FHG	X	
Driveway/paths not constructed by FHG		X
Infestation [e.g. wasps, mice etc.]		X
Toilet seats and shower curtains		X

Who is responsible?	FHG	You
Floor coverings		X
Building insurance	X	
Contents insurance		X

Gas safety...

We have a duty to make sure the gas to your home is safe. You and your family could be at risk from **injury** or **death** from carbon monoxide poisoning if gas appliances and carbon monoxide detectors are not serviced regularly.

Every 12 months an inspection must be carried out on your gas appliances and we will contact you ahead of this to make an appointment.

City Technical have been appointed to carry out the annual servicing of your gas appliances and we ask that you co-operate fully with our contractor in order that the crucial servicing work is done at the appropriate time.

If you do not make arrangements to allow access to carry out these essential inspections we will have the right to forcibly gain entry, you will be liable for the costs of any damage reasonably caused.

Important: If you have concerns at any point regarding gas safety do not wait for your annual inspection - turn off the gas at the meter and call The National Grid immediately on 0800 111 999.

Reporting a repair - Gas...

All gas central heating repairs must be reported to City Technical on 0333 202 0708. This will include any emergency you may have outwith normal working hours.

When will my repair be carried out...?

This depends on the type of repair and whether it is an emergency, urgent or routine repair:

- ❖ **Emergency** - A repair categorised as 'Emergency' is any fault which threatens further harm to persons or property. When an emergency repair is reported we aim to have colleagues at your property to make safe the emergency repair within four hours.
- ❖ **Urgent** - We try to carry out urgent repairs within one week of the date the repair was reported to us. Items deemed to be urgent include, for example:
 - ✓ Domestic heating and hot water.

- ✓ Water-tightness of the property.
 - ✓ Leaking or damaged sanitary ware.
 - ✓ Faults with extractor fans
- ❖ **Routine** - We aim to carry out routine repairs within 15 working days of you reporting them.

We will aim to complete your repair within these response times, or to a timescale agreed with you. If materials have to be ordered, a temporary repair will be carried out and a full repair will then be made once the materials are available.

Rechargeable repairs...

Before you ask us to attend to a repair please consider first whether you may be liable to be recharged. This could happen where the cause of the fault is your own. For example, if you lose your house keys and ask us to change the locks you will be recharged. Similarly, if the electrical system in your house has a trip switch which is activated by your own faulty appliance, you may be recharged if you ask us to come out and reset the switch for you.

Statutory right to repair...

A 'Right to Repair' scheme exists for tenants; under this scheme, you have the right to have certain small urgent repairs which have been reported to us, and up to a value of £350, carried out within a given timescale. We already aim to carry out your reported repairs within the timescales required by the 'Right to Repair' scheme, however, leaflets are available from our office which will tell you everything you need to know if you are considering using this scheme.

Where you fail to provide access to your property for the purpose of enabling the repair to be inspected or carried out, even though you had been given reasonable opportunity to do so, entitlement to compensation ceases.

Alterations and improvements...

You have a right to carry out alterations or improvements to your home (for example, fitting an electric shower, however, you are required to obtain our permission in writing before you can carry out this work. We will not usually refuse to give our permission unless the work is likely to make your home dangerous or you are planning to alter the walls or ceilings, or carry out major bespoke alterations. If we refuse to give you permission, you have the right to appeal through our complaints handling procedure.

You must not put 'Artex' or any other heavily-textured coating on walls, nor are you permitted to use any form of polystyrene ceiling tiles. It is very expensive to remove these forms of decor after you leave your home and we will charge you for doing so.

You must not paint the casing around gas fires. If you do you will be charged for damage to the fire and it may also be condemned and removed without replacement.

Laminate flooring must not be fitted in upper-floor flats due to the risk of noise nuisance

to neighbouring properties. We will not be responsible for the cost of any damage to floor coverings that have been adhered to the floor should they need to be removed to allow access to carry out repairs or improvements.

Compensation for improvements...

If you carry out major home improvements and had received prior permission to carry out the works, you may be able to get compensation for them when you move out. In order to get compensation the improvement must:

- ✓ Increase the value of the property.
- ✓ Meet the necessary standards for safety and workmanship.
- ✓ Not affect our ability to let the home to other tenants.
- ✓ Be on our list of approved improvements
- ✓ Have been granted our written approval prior to the work beginning.

Planned maintenance...

We not only carry out day-to-day repairs, we also follow a programme of regular maintenance and component replacements.

We will be in touch with you at an early stage if your home meets the criteria to receive any replacements. Such improvements include new windows, doors, heating systems, kitchens and bathrooms, and replacement criteria is based on the condition and age of the current components. To allow us to accurately plan these works, we may, on occasion request to visit to undertake a Stock Condition Survey. This will help us determine whether replacements are due. If they are, we will give you plenty prior notice before the commencement of any works. This is to enable you to plan and make arrangements for any upheaval during the installation period. Depending on the type of work, you may be offered options, such as the colour of kitchen doors and worktops.

Following the completion of any planned improvements, you will be asked to provide feedback via a Tenant Satisfaction Survey. We request your co-operation in completing this as it allows us to ensure your satisfaction and continually improve our services.

Please note, in certain circumstances where a tenant is in breach of their tenancy conditions, improvements may not be authorised until the tenancy issue is resolved.

How we will consult with you

You have the right to be kept fully informed on housing matters affecting you, as well as the right to consultation and to participate fully in the decisions that affect you. We aim to keep you informed about our activities and to give you the opportunity to comment on our key objectives and operations.

Each year, our Annual Report is published from the information we collect to provide our return to the Scottish Housing Regulator, known as the Annual Return on the Charter (ARC). This provides you with details of how we've performed in areas such as: collecting rent, re-letting empty properties and carrying out repairs.

We also share information and promote events through our newsletter, website and social media channels.

You will be consulted if we:

- ✓ Plan to make any changes to the way we manage your home or deliver services to you.
- ✓ Plan to increase your rent and/or service charge.
- ✓ Plan to transfer the ownership of your home to another landlord.
- ✓ Plan to extend the performance targets we set, for example, how quickly we carry out repairs.;
- ✓ Plan to change how we consult you or what we consult you about.
- ✓ Plan to demolish your home as part of a renewal strategy.

When we consult you, we will aim to give you sufficient information and enough time to comment on our plans.

Garages and garage sites for rent...

We have a number of garages for rent in the following areas:

- ❖ Camdean (Rosyth)
- ❖ New Aberdour Road (Dunfermline)
- ❖ Boswell Drive (Kinghorn)

We also have a number of garage sites throughout Fife, including plots in Rosyth, Oakley, High Valleyfield, Burntisland and Kirkcaldy. These are plots only and anyone wishing to rent one will be responsible for erecting their own temporary garage and applying for planning permission from the Local Authority.

If you are interested in renting a garage or garage site, please contact the office for prices and availability or to be added to the waiting list; they can also be let to interested individuals who may not be tenants.

This page is left blank for your notes...

Your new home

We have included a summary of our re-let standards so that you can be sure your new home meets these.

Overall standards

- ❖ Two front door keys are supplied. Keys and fobs for back doors and close entry systems will also be provided where appropriate.
- ❖ Windows and doors are safe, secure and open and close freely.
- ❖ The inside of the property is ready to decorate or is in an acceptable decorative order.
- ❖ The floors and any stairs are safe and where there is a staircase, it has a secure bannister fitted.
- ❖ All taps, the water supply, mains stop cock and controls work properly.
- ❖ All gas and electric meters are free from debt or, if not, we will arrange this for you.

Outside your home

We will ensure that:

- ❖ Your roof is kept in an acceptable state of repair.
- ❖ All drainpipes, guttering, soil pipes and manhole covers are in a safe and acceptable condition.
- ❖ The structure and render on walls and external surfaces are safe and free from graffiti.
- ❖ Fencing is in an acceptable condition and is of a type that is appropriate for the area in which you live.
- ❖ Pathways and steps leading from the public pavement to external front and rear doors to your property are safe.

Cleaning and decorating

- ❖ The property, including the loft space and garden area, are free from rubbish or debris.
- ❖ All dangerous or damaged items left by the outgoing tenant have been removed.
- ❖ The property is free from infestations, damp or mould. We will also give you advice on how to prevent condensation.
- ❖ Walls, floors, cupboard spaces and windows are clean.
- ❖ Woodwork and skirting boards are clean and in acceptable condition.

The kitchen

- ❖ The kitchen units and worktops are clean and in acceptable working order.
- ❖ There is at least one double base unit and one double wall unit for general storage.
- ❖ There is adequate ventilation through a window or extractor fan, and both are in acceptable working order.
- ❖ There is space for a cooker, fridge and washing machine as well as adequate plumbing and electrical sockets for these appliances.

The bathroom

- ❖ All sanitary ware is fitted securely and free from leaks, large cracks and chips.
- ❖ The sink taps and waste pipes are clean, clear and working properly.
- ❖ The bath taps and waste pipes are clean, clear and working properly.
- ❖ The toilet and cistern are clean, clear and flushing properly.
- ❖ There is adequate ventilation through a window or extractor fan, and both are in acceptable working order.

Heating your home

- ❖ We will provide adequate heating and hot water via a gas, electric, solid fuel or communal heating system.

Health and safety

- ❖ A smoke alarm and/or heat detector complying with current legislation is fitted and in acceptable working order.
- ❖ All systems and appliances have been checked to make sure they are working and are safe.
- ❖ A landlord's gas safety check (where appropriate) and an electrical test have been carried out.
- ❖ Where a gas or solid fuel heating system is in place, a carbon monoxide detector is fitted and in acceptable working order.

GOOD NEIGHBOUR AGREEMENT

This Good Neighbour Agreement has been developed by the Association to:

- ❖ Explain your responsibilities as a tenant and neighbour.
- ❖ Explain the Association's responsibilities as a landlord.
- ❖ Highlight how we work together to make sure your neighbourhood is a good neighbourhood.
- ❖ Explain the action that tenants and the Association may take if problems arise.

Your responsibilities as a tenant

As a tenant, you will be expected to keep to the terms of your Tenancy Agreement. This details your responsibilities for repairs and the use of the house.

You will be expected to look after your neighbourhood by:

- ❖ Helping to keep shared areas clean and tidy.
- ❖ Looking after your garden and keeping it tidy.
- ❖ Putting all rubbish in the correct bins and arranging for the proper disposal of bulky items.
- ❖ Respecting your neighbours' privacy.
- ❖ Contacting the office promptly with repairs which are the responsibility of the Association so that they can be rectified as quickly as possible. Repair responsibilities are listed in your Tenancy Agreement and Handbook.

Being a good neighbour

- ❖ Don't let anyone living with you or visiting your house cause a nuisance or disturbance to anyone else.
- ❖ Be aware of, and try to avoid, disturbing others by loud and persistent noise, particularly very early in the morning or late at night.

- ❖ Think before parking in a space that may cause problems for others, particularly older people or those with mobility difficulties.
- ❖ Keep all pets under control. In particular, do not let dogs wander around on their own or foul on your property, other people's property or common areas.
- ❖ Be responsible for the behaviour of any visitors to your house.
- ❖ Make sure anyone living in your house or visiting your house causes no vandalism or nuisance.
- ❖ Report any acts of vandalism to the Association and the Police.
- ❖ Support neighbourhood groups and attend local meetings whenever possible.

The Association's responsibility to you

The Association will:

- ❖ Provide a full range of housing services to a high quality for all tenants.
- ❖ Let houses in line with our Allocations Policy.
- ❖ Keep the number of empty houses to a minimum and re-let all properties as quickly as possible.
- ❖ Keep all houses safe and in good repair by making sure that repairs are carried out to an appropriate standard and within the response times listed in our Repairs and Maintenance Policy.
- ❖ Visit estates on a regular basis to make sure that common areas are kept clean and tidy, gardens are maintained, grass is cut and vandalism is reported.
- ❖ Involve tenants wherever possible in decisions that affect their area.
- ❖ Support tenant/resident and neighbourhood groups and community events.
- ❖ Operate a straightforward complaints handling procedure.
- ❖ Provide clear advice and information about our policies, procedures, services and structure.
- ❖ Ensure that our colleagues, and those acting on behalf of the Association, are courteous, professional, sympathetic and fair and respect confidentiality.

Vandalism and nuisance

The Association takes very seriously vandalism and persistent nuisance, which can, if not dealt with quickly, ruin good neighbourhoods.

Tenants are responsible for acts of vandalism or damage caused by anyone in their house.

The Association will:

- ❖ Take firm action against those known to be causing vandalism or causing a persistent nuisance.
- ❖ Charge tenants for the cost of repairing damage caused by them or their visitors.
- ❖ Report anyone causing vandalism to the Police.
- ❖ Support local groups or organisations working against vandalism.

Agreement

I/We support the Good Neighbourhood Agreement and will try to make sure the spirit of the Agreement is followed at all times.

Signed..... Tenant

Signed..... Joint tenant

Residing at:

Signed

For Fife Housing Group

Date

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Signed..... Tenant

Signed..... Joint tenant

Residing at:

Signed

For Fife Housing Group

Date

ACCEPTANCE OF KEYS AND PROPERTY

I/We hereby confirm that I/we viewed the property at

.....

and have found it to be in good tenantable order and condition.

Any subsequent defects found will be notified to you in writing within seven days following commencement of the tenancy.

I/We also confirm that I/we have received the following keys:

.....
.....
.....

Signed

Dated

N.B. – THIS SHEET FORMS PART OF YOUR TENANCY AGREEMENT



**Please retain this form at LSC / HA Partner office and request the file
From FHR by e-mailing [fhr.team@fife.gov.uk](mailto: fhr.team@fife.gov.uk)**

REQUEST TO WITHDRAW FHR APPLICATION

HOUSED THROUGH FIFE HOUSING REGISTER

I have accepted an offer of housing from a FHR partner and agree to my application file being transferred to my house file

I understand that;

- My application, including all additional information held in the file, will be passed to the appropriate FHR partner to be stored securely as part of my house file
- My FHR application will be closed on the basis that I have been offered a
- tenancy
- I can re-apply again at any time and have my circumstances re-assessed

OFFICE USE: Please retain this form with the house file and e-mail [fhr.team](mailto: fhr.team) giving an office address to ensure the file is transferred appropriately

If there are more than two joint applicants please include the same information below

Print Name _____

Print Name _____

Signed _____

Signed _____

Date _____

Date _____

Fife Housing Group Membership Application Form



Membership applications will be considered by the Board at their next meeting and applicants will be notified of the outcome within 14 days of a decision being made.

PLEASE PRINT IN BLOCK CAPITALS	
Name:	
Address:	
Date of birth:	
Occupation:	
I am over the age of 18	
I am a Fife Housing Group tenant	
Please briefly tell us why you wish to be a member of Fife Housing Group:	
Please briefly tell us of any expertise you may have which would benefit the organisation:	
Please tell us if you would be interested in joining the Board of Management or Resident VOICES group should any vacancies arise:	
Signed:	Date:

Please return this form and £1 membership fee to:
 Laura Grieve, Fife Housing Group, 7 Pitreavie Court, Dunfermline, KY11 8UU.
laura.grieve@fifehg.org.uk

Fife Housing Group - Equalities Declaration

Fife Housing Group aim to embrace diversity, promote equal opportunities and eliminate unlawful discrimination in all areas of our work. We are also committed to ensuring that people have fair and open access to our services.

The membership application and approval process is monitored to ensure that unfair discrimination is not taking place. We would, therefore, like you to complete this monitoring form.

This information will not be used as part of the application approval process.

Please tick as appropriate.

Gender

Male <input type="checkbox"/>	Female <input type="checkbox"/>	Other <input type="checkbox"/>	Prefer not to say <input type="checkbox"/>
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Ethnic origin

White	British		Black or Black British	African	
	Irish			Caribbean	
Asian or Asian British	Bangladeshi		Mixed	White/Asian	
	Indian			White/Black African	
	Pakistani			White/Black Caribbean	
Chinese			Arab, Scottish		
Polish			Arab, British		
Prefer not to say			Other, please specify:		

Age

16-24 <input type="checkbox"/>	25-34 <input type="checkbox"/>	35-44 <input type="checkbox"/>	45-54 <input type="checkbox"/>	55-64 <input type="checkbox"/>	65+ <input type="checkbox"/>
--------------------------------	--------------------------------	--------------------------------	--------------------------------	--------------------------------	------------------------------

Declaration:

I wish to apply to be a shareholder of Fife Housing Group and enclose £1 in order for my application to be considered at the next Board meeting. This £1 will be refunded to me in the event that my application is not successful.

Signed:		Date:	
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Fife Housing Group collects your personal information to help us provide services to our tenants, colleagues and other customers. For more information on how this data will be held and used, please visit our website fifehg.org.uk to read our GDPR Privacy Policy.

HOUSING CENSUS FORM

SCHEME

ADDRESS:

SIZE: Apt

ANNUAL RENT: £

DATE OF ENTRY:

TENANT'S NAME:		JOINT TENANT'S NAME:	
DATE OF BIRTH:		DATE OF BIRTH:	
PREVIOUS ADDRESS:		PREVIOUS ADDRESS (if different):	
OCCUPATION:		OCCUPATION:	
EMPLOYER:		EMPLOYER:	
MONTHLY RENT:			
SERVICE CHARGES			
		TOTAL:	

Please give details below of all other occupants of the house, including any family members temporarily absent. Use additional information column to give details e.g. at university, in hospital etc.

NAME	RELATIONSHIP	AGE	DATE OF BIRTH	ADDITIONAL INFORMATION

SIGN UP CHECKLIST

Tenant name(s):

Address:

Yes No

Guided through Tenants' Handbook

Signed:

Tenancy Agreement

Good Neighbour Agreement

For keys/fobs

Request to withdraw FHR application

Decoration allowance Value £ _____

Membership form

Where applicable:

Completed Housing Benefit forms

Completed Housing Benefit mandate

Completed Two Homes payment form

Advice given regarding Universal Credit incl. advanced payments/payment options

Advised to apply for under-occupancy DHP

Provided:

Energy Performance Certificate

Electrical Certificate

Gas Safety Certificate

Asbestos Notification (if applicable)

Yes No

Additional advice / information:

- Completed census
- Gas and electric set up explanation
- Tenant(s) responsibility to obtain contents insurance
- FHG will make referral for energy advice to Cosy Kingdom
- Permission required for making alterations or improvements to the property or garden
- Responsible for maintenance of garden area/any common areas
- Not allowed laminate/wooden flooring in upstairs flats
- Advised of procedure if wishing to install CCTV Cameras (including doorbells)
- Advised can complain online
- Advised can pay online
- Advised can report repair online

Ongoing contact preferences for each tenant:

- Tenant 1:
- Tenant 2:
- Rent paid: £
- Agreed rent payment method
- DD mandate completed if required
- A new tenant satisfaction survey will be carried out within a period of 4-6 weeks, either by a visit to your home or by telephone/video call.

SIGNATURE OF TENANT _____

SIGNATURE OF JOINT TENANT _____

SIGNATURE OF HOUSING OFFICER _____ **DATE:**

Other information

You may be able to get help in the form of Short Term Benefit Advances, Hardship Payments, Budgeting Loans, Sure Start Maternity Payments and Funeral Payments from the Department for Work and Pensions.

The Department for Work and Pensions will also continue to offer support if:

- you are in financial need and have either
- recently made a new claim to benefit or are awaiting the first payment of benefit
- need an advance of benefit to help tide you over until the first payment of benefit is made. (This is a Short Term Benefit Advance.)
 - You need to demonstrate that you are likely to be entitled to a benefit and that you will be able to repay the advance. This is usually within 12 weeks. You will also be required to show that you don't have any other source of financial help

Your local Citizens Advice Bureau, or local Welfare Rights Organisation can offer advice. You'll find details at www.cas.org.uk/about-us/citizens-advice-bureaux

The Scottish Welfare Fund Help when you need it most



To find out more or to apply call **0300 555 0265**
or visit www.fifedirect.org.uk/welfarefund



The Scottish Welfare Fund
Delivered by local councils in partnership
with the Scottish Government

The Scottish WELFARE FUND

Need help to set up or stay in your own home?

Have you or your family been hit by a crisis?

If you're on a low income, help could be available from the Scottish Welfare Fund



To find out more or to apply call **0300 555 0265**
or visit www.fifedirect.org.uk/welfarefund



The Scottish Welfare Fund

Under the Scottish Welfare Fund, two types of grant are available through local councils. They can help people who are on a low income and are having difficulty because of an exceptional situation or in meeting one-off expenses.

- **Crisis Grants** can provide people with a safety net in the event of a disaster or emergency such as a fire or flood, or if money has been lost or stolen
- **Community Care Grants** can help people leaving care to live on their own, or to stay in their own home. These grants can also help families facing exceptional pressures that are in need of essential household items, such as a cooker or a washing machine

If you're facing household difficulties or a crisis, you may be eligible for a grant.

Or, if you work or volunteer in the social care sector, you may come into contact with an individual or family that could benefit from a Crisis Grant or Community Care Grant.



How can a Crisis Grant help you?

If you're facing a crisis at home such as a fire or flood, or in an emergency situation such as losing all your money or running out of food, a Crisis Grant could help.

Crisis grants can be made in a variety of ways, such as financial help to buy food or pay for heating, or items such as a cooker or furniture following a disaster.

How can a Community Care Grant help you?

If you're about to leave care to live on your own in the community such as after being in hospital or prison, or face going into care because you don't have the things you need to continue living at home, a Community Care Grant could help.

A Community Care Grant may also be able to help if you're struggling to provide a safe and secure home for your family. For example, you might need help to get essential household items such as a cooker or washing machine but don't have the money to buy them.

Community Care Grants are normally provided in the form of goods, for example:

- cookers
- beds
- furniture
- travel costs

How to apply

To find out if you are eligible for a Crisis Grant or Community Care Grant or to make an application, call **0300 555 0265** or visit www.fifedirect.org.uk/welfarefund

Where fitted, extractor fans should be used and left switched on at the isolator switch.

Where your home has an attic, we would advise that you do not use this for storage purposes. Modern construction methods allow properties to “breathe” into the roof spaces and in some cases through the roof membranes. There is a high risk of stored items being damaged if you decide to ignore this advice.

The effects of condensation

Where heavy condensation is present, absorbent surfaces (plaster, plasterboard, clothing, furnishings etc) will often act like a sponge and absorb any excess moisture from within the air. The surface then becomes saturated to the point that it can no longer absorb any moisture which often results in mould spores starting to appear.

Mould spores

In the event that you discover mould spores within your home, there are various products on the market that can assist with the removal of the mould spores. You should use a product that is suitable for the surface that you intend to clean and one that will remove the mould spore and prevent mould from germinating, simply wiping the area clean with a damp cloth will spread spores across the surface and cause the mould to spread. You must however take note of the information in this leaflet to help prevent reoccurrence.



Hints and tips on how to prevent condensation

In order to avoid excessive condensation, there are various tips that you can incorporate into your lifestyle to minimise condensation.

- 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 READ THIS PAMPHLET, FOLLOWED THE GUIDANCE AND THINK THAT YOU HAVE A PROBLEM THAT IS MORE THAN CONDENSATION. PLEASE CONTACT OUR MAINTENANCE TEAM ON FREEPHONE 08000 274 007 OR VIA REPAIRS@FIFEHG.ORG.UK AND WE WILL ARRANGE FOR A MAINTENANCE OFFICER TO CALL AND INVESTIGATE

A question of condensation



This booklet explains in simple terms how condensation occurs and what you can do to prevent it.

Contents:

Page 2 What is condensation?

Page 3 Inadequate and intermittent heating

Page 4 Ventilation

Page 5 The effects of condensation

Page 6 Hints and tips on how to prevent condensation



What is condensation?

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

Occupants often confuse condensation with structural dampness such as rising or penetrating damp.

Most of the time, the air around us is more wet than dry.

The warmer the air becomes, the more moisture it can hold. However when the air is cooled suddenly, or comes into contact with a cooler surface, it will condensate. This can occur on windows, ceramic tiles, mirrors or areas of walls or ceilings.

A common example is where condensation is visible on internal glazing of bedrooms, mostly in the morning. This is caused by the air that we breathe during the night, coming into contact with the cooler surface of the glass.

Condensation can be prevented by understanding the factors that cause it.

What causes condensation?

Moisture laden air

Moisture in the air comes from a number of sources within a property. Water vapour is produced in relatively large quantities through normal day to day activities. An average 5 person household exudes approximately 10 litres of water into the air every day.

Breathing (asleep)	0.3 litres
Breathing (awake)	0.85 litres
Cooking.....	3 litres
Personal washing	1 litre
Washing and drying clothes	5.5. litres



Inadequate and intermittent heating

You may have discovered that the air temperature within your home can be quickly raised by using paraffin or bottled gas heaters rather than using the heating system installed in your home. For health and safety reasons we strongly recommend that you do not use this form of portable heating.



Will this increase the risk of condensation?

The answer to this question is YES! Because:

1. Although the air temperature is raised quickly by the portable heater, the internal walls and surfaces take much longer to heat up.
2. The rapid rise in the air temperature is often accompanied by the actions of the occupants i.e. bathing, cooking, washing/drying clothes.
3. Once the moisture enters the air and comes into contact with the cooler surfaces, condensation takes place. (Again this is often demonstrated on internal glazing).

Important points to remember

New build homes

The materials used to build new homes have absorbed many litres of water during the construction process. It is therefore important, particularly in the cold and humid winter months, that the correct balance of heating and ventilation is used to assist the “drying out” process of the new property.

All homes

Your home will benefit better from timed low background heat rather than shorts bursts of high temperature heat. Most central heating systems are controlled by a programmer which can be set to bring the heating on at set times. Energy efficiency works such as double glazing, cavity infill and loft insulation will help to ensure that this heat is retained within your home whilst it is not occupied.

Ventilation

Along with heating your home, it is also important that you ventilate all rooms, this improves air movement and releases any moist air. This can be achieved by leaving windows slightly ajar, however in winter months it is advisable to keep the door to the room that is being vented, closed, to retain the heat.

Your Guide to Universal Credit



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What is Universal Credit?

Universal Credit (UC) is administered by the Department for Work and Pensions (DWP) and replaces six benefits and tax credits with a single monthly payment.

Universal Credit replaces:

[Housing Benefit](#)

[Income Support](#)

[Income-based Job Seekers Allowance \(JSA\)](#)

[Income-related Employment and Support Allowance \(ESA\)](#)

[Child Tax Credit](#)

[Working Tax Credit](#)

The contribution-based versions of JSA and ESA are still available for you if you've paid enough National Insurance. They are now called New Style JSA and New Style ESA. If you've recently left a job and have been working for the last two to three years you may be entitled to one of the "New Style" benefits. They can be paid at the same time as Universal Credit, depending on your circumstances. If you can't get UC, for example if you have savings of more than £16,000 or if your partner's income is too high, you can still get these new style contribution-based benefits. For more information, visit:

' www.gov.uk/how-to-claim-new-style-jsa if you're looking for a new job, or

' www.gov.uk/how-to-claim-new-style-esa if you're not fit for work because of illness or disability.

When to claim Universal Credit

It's usually best to claim Universal Credit as soon as possible, as your claim will start on the day that you submit your application.

However, if you're waiting for your last payment from work, you may be better off delaying your Universal Credit claim until you have received your last wages. This is because the more income you have in an assessment period, the less Universal Credit you get.

For example, you become unemployed on 1 April. You claim on 2 April and get your last wages on 3 April. Your first Universal Credit payment will be lower because your last wages are taken into account in that assessment period. If you wait until 4 April to claim, your last wages aren't taken into account.

How to claim Universal Credit

Apply for Universal Credit online at: www.gov.uk/universal-credit/how-to-claim

You can make the application on a smartphone with data, but if you have a device with a bigger screen, like a desktop or laptop computer or a tablet, you may find it easier.

Before you apply, you'll need to gather some information together. This will help to make sure you complete all of your application and will help you to get your Universal Credit payment as quickly as possible. There is a

checklist on the next page to help you.

To make your claim you'll need to set up an online account which you'll need to manage while you're receiving UC.

You will have to access this online account regularly or your UC payments will be stopped.

If you live with a partner, both of you will need to make a claim and your claims will be linked together to make a joint claim. Only one of you will receive the Universal Credit payment.

Reclaiming Universal Credit

If you've claimed UC before but haven't been entitled to any payment recently and you have a change of circumstances - like a job ending or your earnings or hours of work going down - check your existing UC account.

Your old claim may still be open, and you'll just need to report the changes, or you may be able to reclaim from your existing account.

Getting help to claim Universal Credit

If you need help making your online UC claim, there are a number of options:

Help to Claim

Citizens Advice Scotland have a national Help to Claim helpline on **0800 023 2581** and web chat at

www.cas.org.uk/helptoclaim, both available 8am - 6pm, Monday - Friday. Both these can refer you for face-to-face help to make a claim from Citizens Advice and Rights Fife.

Community Job Clubs

Drop into your local Community Job Club. Venues and opening times are available at: www.fife.gov.uk/jobclubs

You can also visit your Jobcentre.



Checklist

To start a claim for Universal Credit you will need to have the following information:

- Your bank, building society or credit union account details, including your name, sort code and account number. If you don't have an account, you'll need to open one
 - Your email address. If you don't have an email address, you'll need to set one up
 - The type of accommodation you live in, for example if you are a council tenant, private tenant, housing association tenant or are an owner-occupier with a mortgage
 - How much you pay in rent and service charges and how often - the DWP refers to this as your housing costs. If you are a Fife Council tenant, contact your Housing Management Officer and they will confirm your rent amount. It is crucial that you inform DWP of your correct housing costs to ensure that you receive the correct amount of housing costs in your UC payment. If UC doesn't cover your whole rent, you'll have pay any shortfall yourself
 - If you rent privately, your landlord's name, address and phone number. If you are a council or housing association tenant, the UC system will normally recognise this and fill in these details automatically
- If applicable, how many rent-free weeks your landlord allows. If you are a Fife Council tenant, you are entitled to four rent free weeks each year
 - How many hours per week you usually work and how much you usually earn before tax and National Insurance are deducted (gross pay). You will get these from your payslip
 - Any income you have that's not from work, for example, from a pension
 - Any savings you have
 - If you are a working parent and need to claim childcare costs, the name, address, phone number and registration number of the registered provider, and how much you pay

To complete your claim, you will also need to verify your identity with:

- Photographic ID such as your passport, driving licence or EEA national identity card. If you don't have photo ID, the Jobcentre may ask security questions about you and/or use other evidence to identify you
- A bank card for the account your UC will be paid into
- Proof of your address, such as an official letter from a bank or energy company

Avoiding delays with your claim

To help avoid delays in your claim, make sure that you complete all these steps:

1. Create a UC account and complete and submit the online application.
2. Verify your identity.
3. Provide any evidence that the Jobcentre asks for, such as your earnings or rent amounts.
4. Accept your claimant commitment. For most claimants, this will be discussed in an interview with your Work Coach. Make sure you tell your Work Coach:
 - about any health conditions or disability you have
 - if you are living with addiction or alcohol problems
 - if you are a carer
 - if you are homeless
 - if you have transport problems
 - if you need help with reading writing or speaking
5. Make sure that all the “To-Dos” in your To-Do List in your UC account are completed, including attending any appointments at the Jobcentre.

If there's a problem, for instance if you can't attend an appointment or do something you agreed to do, call your work coach straight away.

Financial assistance

How will you manage while you wait for your first Universal Credit payment?

When you first claim and if there are no delays, it will be around five weeks before you receive your first payment.

If you're going to struggle financially during this wait, you can apply for an advance payment of up to 100% of your UC amount once your ID has been verified and your ID documents checked by Jobcentre staff. The advance is available until you receive your first payment and can be paid on the day you apply for it if you are experiencing hardship.

It will be recovered by deductions from your monthly payments for up to 12 months.

If you have a large outlay after your claim is in payment, you can apply for a UC budgeting advance. The advance is an interest-free loan with a set repayment rate. You can apply by calling the UC helpline on **0800 328 5644**.

Scottish Choices

Once you receive your first UC payment you will be offered “Scottish Choices” through your journal. You can accept them by replying with a journal message. These choices are:

- **Housing costs paid directly to landlord**

After you receive your first payment, you can choose to have the housing costs portion of your UC payment paid directly to your landlord.

- **Twice-monthly payments**

You can choose to have your Universal Credit payment split in half and paid twice a month, or roughly every fortnight. You will get the same amount overall.

However, you will only be paid half the monthly amount in your first twice monthly payment, receiving the other half in your next payment. You need to consider whether you will be able to manage your bills, rent and expenses in this period.

Scottish Welfare Fund

If you need help to set up your home, or you or your family have been hit by a crisis, you can apply for a crisis or community care grant from Fife Council. This can help meet costs of food, fuel and day to day living.

Apply online at:
www.fife.gov.uk/crisisgrants
0300 555 0265

Foodbanks

Locations, opening times of Fife's foodbanks and how to get a referral can be found at:

www.fife.gov.uk/foodbanks

Discretionary funding

Occasionally there are small amounts of discretionary funding available within local communities. If you are struggling to meet your essential needs of food, heat and light please contact Citizens Advice and Rights Fife or the Scottish Welfare Fund who can direct you to the most appropriate source of assistance.

Paying your rent

Paying your rent on time and in full is the most important part of your tenancy agreement. There are lots of payment options to choose from, including direct debit, so you can find the option that's best for you. For more details visit:

www.fife.gov.uk/rent

Please ensure that you know your rent charge. This can also help avoid delays when claiming UC for the first time.

It's your responsibility to pay your rent on time. If you're having difficulty paying your rent then contact your landlord, or if you are a Fife Council tenant, your local Housing Management Officer. If you have no income and are unable to pay whilst waiting on your first UC payment, you **MUST** contact your landlord or your Jobcentre Work Coach to discuss, or if you are a council tenant, Fife Council on **03451 55 11 55**. Please

don't ignore the situation, remember staff are there to help you.

You can choose to have your housing costs paid directly to your landlord or continue to have them paid directly to you.

Only once you receive your first UC payment can you ask DWP to pay housing costs directly to your landlord.

The DWP will contact your landlord to arrange to pay them directly. If the housing cost element in your Universal Credit award is less than your full rent, then you must continue paying the difference to your landlord yourself.

The DWP will leave a message in your journal to tell you that this has been set up or let you know if there are any problems. Until this is confirmed, you must keep paying your housing costs, so you do not build up rent arrears.

Additional help with rent costs

If your UC award includes help with your housing costs (rent) but does not cover the whole of the charge, you may be eligible for a Discretionary Housing Payment from Fife Council to help with the shortfall.

Apply online at:
www.fife.gov.uk/dhp

Paying your council tax

Paying your council tax is not a choice and the council will take action if you don't pay, or don't pay on time. There

are lots of ways to make a payment, including by direct debit or at your local Pay Point or Post Office. For more details visit:
www.fife.gov.uk/paymycounciltax

If you're having difficulty paying or have fallen behind with your payments, please contact us on **03451 55 11 55** so we can help get you back on track. You can apply for help with your council tax through Council Tax Reduction by visiting:
www.fife.gov.uk/ctaxreduction

Your claim for Universal Credit does NOT include help with your council tax. Once you have claimed Universal Credit you must make a separate application to Fife Council for your Council Tax Reduction.

Apply online at:
www.fife.gov.uk/ctaxreduction

If you don't apply for council tax reduction, you will be expected to pay your full council tax charge yourself.

If you claim Universal Credit and have more than eight weeks rent arrears:

Fife Council can ask DWP to deduct money from your Universal Credit payment to repay your ongoing rental costs and arrears.

If you are more than eight weeks in arrears, Fife Council will apply to the DWP for your rent to be paid directly to them. We don't need your permission to do this. More details are available at:

www.fife.gov.uk/rent

Need access to a computer?

If you don't have a computer at home, computers are available and free to use at all of Fife's libraries. You will need an email account for making a Universal Credit claim – if you don't have one, a member of library staff will be able to help you set one up. Find your nearest library at:

www.onfife.com/libraries-archives

You can also get access to a computer and help to use it at Community Job Clubs. Venues and opening times are available at:

www.fife.gov.uk/jobclubs

When you set up your Universal Credit account you will be asked to choose a username and password. You will need these to be able to access your account in future so choose one that you'll remember but isn't easy for someone else to guess.

Never tell anyone your password. Keep your password reminders in a place that isn't easily seen by other people.

Change in circumstances

While you are claiming UC, you must report any changes in your circumstances to DWP immediately, including:

- Changes in your income
- If someone moves in or out of your household
- Starting or finishing a job

- A change of address
- A change to your bank details
- Your rent increasing or decreasing
- Becoming too ill to work or to do any of the things in your claimant commitment, including attending meetings with your Jobcentre Work Coach

You should report changes in your circumstances through your UC online account or by calling the UC Helpline free on **0800 328 5644** if you aren't immediately able to access your account. If you need help to report a change, speak to your Work Coach at the Jobcentre, visit your community job club or attend your local CARF office drop-in session.

Appeals

If you aren't happy with a decision about your UC, you can challenge it.

First, you have to ask DWP to look at the decision again – this is called a mandatory reconsideration.

You can ask for a mandatory reconsideration through your online journal, by phoning the UC helpline on **0800 328 5644**, by writing a letter to the address on the decision letter or by filling in the form available from: www.gov.uk/mandatory-reconsideration

You should ask for the mandatory reconsideration within one month of the date of the decision.

If you're still not happy with the decision after the mandatory reconsideration, you can appeal to the

independent tribunal. You can get help with challenging Universal Credit decisions from CARF on **03451 400 095**.

Social Security Scotland

Once you are in receipt of Universal Credit, you may be eligible for further financial support from Social Security Scotland.

Social Security Scotland was set up by the Scottish Government to deliver a number of benefits. These benefits will be introduced in stages.

Once all of these benefits have been introduced, Social Security Scotland will be delivering benefits for families on low incomes, people who need help paying for a funeral, disabled people, carers, young people entering the workplace and to help people heat their homes.

To find out more and apply, visit www.mygov.scot/benefits or call **0800 182 2222**.

Other help available

There's a lot to think about and we understand this is all new to you, but we will do all we can to help you. You can take someone with you for support at meetings with the DWP who can help you speak up for yourself and check that you understand what you are agreeing to.

You can check which benefits you may be entitled to at:
www.entitledto.co.uk

If you are having problems with your benefits, difficulty with budgeting, or problems with debt, contact Citizens Advice and Rights Fife where trained staff can help.
www.cabfife.org.uk

General Advice: **03451 400 095**
Money Advice: **03451 400 094**

If you have no access to banking services and need to open an account for your Universal Credit to be paid into, your local Credit Union may be able to help, and can offer options for low-cost borrowing.
www.creditunions.co.uk
www.fifecreditunions.org.uk

Conduit Scotland is a not-for-profit organisation which also offers alternatives to high cost, short term borrowing.
www.conduitscotland.com

Advice about paying your rent.
www.fife.gov.uk/rent

Advice about paying your council tax:
www.fife.gov.uk/paymycounciltax

For advice about challenging a decision and making an appeal:
Ask your local Community Job Club
www.fife.gov.uk/jobclubs
07432 609 475

OR
contact Citizens Advice & Rights Fife
www.cabfife.org.uk

Apply for Council Tax Reduction or Discretionary Housing Payment:
www.fife.gov.uk/ctaxreduction
www.fife.gov.uk/dhp

Apply for a Scottish Welfare Fund grant:
www.fife.gov.uk/crisisgrants

Information on managing your benefits, finding work and living on a budget is available at:
www.fife.gov.uk/moneyadvice

What to do now - My checklist

Once I have made my claim for Universal Credit, I need to:

Arrange:

- Online access if I need it
- To access my Universal Credit account regularly
- Help to manage my UC account if I need it

Apply to Fife Council for:

- Council Tax Reduction

Contact:

- My landlord to advise I have claimed Universal Credit and agree how I am going to pay my rent
- Fife Council's Council Tax team to agree how I am going to pay my council tax
- Citizens Advice and Rights Fife if I need budgeting support to help manage a monthly budget

Visit:

- www.entitledto.co.uk to check which other benefits I may be entitled to

If struggling financially, consider applying to:

- DWP for an advance on my first UC payment

- Fife Council for additional help with my rent costs
- Scottish Welfare Fund if an emergency or crisis arises

Once I receive my first payment, use my journal or call the Universal Credit helpline if:

- I want my rent paid directly to my landlord
- I want to receive UC payments every two weeks rather than monthly

Notify:

- Universal Credit if my circumstances change
- Fife Council if my Universal Credit claim stops or changes or if my household circumstances change

Notes

Useful Contacts

Citizens Advice & Rights Fife

A registered Scottish charity: SC027015.
Company no: 178060. FCA registration: 617441
(Scottish Charity Number: SC027015)

www.CABFife.org.uk

- Welfare Reform Advice

☎ 0345 1400 092

- Money Advice

☎ 0345 1400 094

- General Enquiries

☎ 0345 1400 095

Fife Gingerbread (Supports lone parents)

(Scottish Charity Number: SC024254)

www.fifegingerbread.org.uk

☎ 01592 725 210

Department for Work & Pensions

Universal Credit

Full Service Freephone

☎ 0800 328 5644

Fife Council

www.fife.gov.uk

- Community Job Clubs

☎ 07432 609 475

- Welfare Fund Team

☎ 0300 555 0265

Alternative Formats



Information about Fife Council can be made available in **large print, braille, audio CD** and **tape** on request by calling:

Alternative Formats line
03451 55 55 00



British Sign Language
please text (SMS)
07781 480 185

BT Text Direct:
18001 01592 55 11 91

Language lines

Arabic	خط هاتف اللغة العربية: 03451 55 55 77
Bengali	বাংলায় আলাপ করার জন্য টেলিফোন লাইন: 03451 55 55 99
Cantonese	中文語言熱線電話: 03451 55 55 88
Polish	Polskojęzyczna linia telefoniczna: 03451 55 55 44
Urdu	اُردو زبان کے لیے ٹیلیفون نمبر 03451 55 55 66