



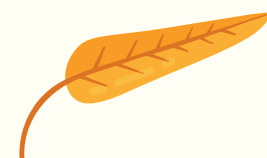
FIFE HOUSING GROUP

ISSUE 94 / 2026

Contents

In this issue...

3	Festive hours 2026/27
3	Rising Community Voices
4	Celebrating our Garden Competition winners
5	Team News
6	Changes to Scottish Housing Law
7	Opening doors to future careers
8	Struggling with the cost of a food shop?
9	Keep your water safe and help prevent Legionnaires
10	Moving home
10	Five simple steps to help you stay safe during severe weather
11	Your electrical safety check explained
12	Resident VOICES update
14	Benefits Briefing
16	Considering Complaints
17	Making our communications more accessible
18	Warmer, greener homes as improvement programme progresses
20	Dishing out £20,000 to local charities
22	Christmas crisis contacts
23	Emergency repairs
24	Christmas at Fife Housing Group
25	Sketch or snap your way to a prize this Christmas
26	Keep cosy this winter with these top tips
28	Landlord Report 2025/2026
30	Preventing frozen and burst pipes
30	Pest problems? Here's what to do
31	Wordsearch



Readability

Having trouble reading our articles? If so, you can request that your magazine be provided in large print format. Or, if you know of a tenant who does not have English as their first language and might struggle to read information from us, did you know that we can arrange to translate it for them?

Contact our magazine editor, Alex Tweedie, on **07970 801007** or via **alex.tweedie@fifehg.org.uk** to request a large print copy or enquire about alternative copy formats.



Festive hours 2026/27

Please note that although our office will be closed over the festive period, colleagues will be available and providing services as detailed below:

Thursday 24 December: 9:00am - 1:00pm (office open)

(Our office will be closed from 1:00pm but colleagues will continue to provide services remotely until 4.30pm)

Friday 25 December: CLOSED

Monday 28 December: CLOSED

Tuesday 29 December: CLOSED

Wednesday 30 December and Thursday 31 December: 9:00am - 4:30pm

(Our office will remain closed on these days, however a reduced number of colleagues will be providing services remotely)

Friday 1 January: CLOSED

Monday 4 January: CLOSED

Tuesday 5 January: CLOSED

Wednesday 6 January: 9:00am - 4:30pm (office open as usual)



Children to create a colourful celebration of their community

Our Rising Community Voices partnership with young people in our communities has continued for a third successful year.

The initiative involves working with local schools to explore what it means to be part of a community. It gives young people the opportunity to share their ideas, develop new skills and take the lead in organising events that have a positive impact on their local area.

This time, we are delighted to be working with colleagues and pupils at King's Road Primary School in Rosyth. Engagement Officers

Melissa Birrell and Ruth Reid are supporting the school's Pupil Council to bring the school and wider community together with a project that gives pupils the chance to celebrate what their community means to them.

The pupils have chosen to create a colourful mural for the school entrance, featuring drawings created by pupils, school staff and local businesses, and we can't wait to see the finished artwork when it is unveiled later this year!



Celebrating our Garden Competition winners

Our annual Garden Competition was once again a highlight of the summer and this year's winners certainly didn't disappoint.

We received some fantastic entries from tenants across Fife, with each garden showcasing the care, creativity and pride that goes into making outdoor spaces look their best.

Congratulations to our 2026 winners:

First place: Elizabeth Ann from Dalgety Bay, who received a £100 Dobbies gift voucher

Second place: Karen from Kirkcaldy, who received a £75 Dobbies gift voucher

Third place: Brian from Dunfermline, who received a £50 Dobbies gift voucher

Elizabeth Ann wowed the judges with her beautiful garden, which featured a wonderful mix of plants, flowers and cosy seating areas. She is pictured above with the top prize.

Karen's colourful garden was full of beautiful flowers and fragrant lavender, with a touching tribute to her late mother-in-law making it extra special. She is pictured with her black Labrador, Grace.

Brian impressed us with his neat and welcoming garden, complete with stunning roses and a lovely seating area. He is pictured with his black Labrador, Frida.

All three winners were delighted with their Dobbies vouchers and were already planning how to use them to make their gardens even more beautiful.

A big thank you to everyone who entered this year's competition. We loved seeing the fantastic gardens on display and the pride our tenants take in their homes and communities.

Congratulations again to Elizabeth Ann, Karen and Brian!



Team news

There have been lots of changes across our teams over the past few months, with new colleagues joining us, others moving into new roles and some familiar faces moving on.

WELCOME TO THE TEAM

A very warm welcome to all of our new colleagues:

Assets

Ewa Karwacka – Asset Management Officer

Lynsey King – Asset Officer (Compliance)

Jordan Noon – Building Surveyor

Luke Mason – Clerk of Works

Communications and Engagement

Ruth Reid – Engagement Officer

ICT

Ashley Taylor – ICT Support Officer

Herc Coetzee – Infrastructure Manager

Finance

Tracey Smith – Finance Assistant

Operations

Kayleigh Lindsay – Operations Advisor

Leya Crawford – Operations Advisor

Lindsey Lever – Operations Advisor

Darren McDerment – Building Surveyor

Michal Lukeštik – Electrician

Cuillin Eason – Painter and Decorator

Danny Fernie – Painter and Decorator

A NEW ROLE

Congratulations to Gill Haldane, who has moved from her role as Operations Advisor to become a Housing Officer.

FAREWELLS

We've also said goodbye to several colleagues over the past few months:

Communications and Engagement

Helen Miller – Engagement Officer

Housing

Audrey Cameron – Housing Officer

Operations

Claire Ross – Operations Advisor

Sam Morris – Electrician

Liam Gillies – Joiner

Owen Fernie – Painter and Decorator

John Noble – Plumber

We'd like to thank them all for their contribution to Fife Housing Group and wish them all the very best for the future.





Changes to Scottish Housing Law

You will have already received either an email or letter from us explaining important changes to Scottish Housing Law in full.

A number of changes came into force on 1 August 2026, with further changes coming into force on 6 October 2026. For most tenants, there is nothing you need to do.

What's changed?

The main changes include:

- **Domestic abuse and tenancy rights** – new measures have been introduced which are intended to provide greater protection and support for people affected by domestic abuse
- **Succession rights** – the period someone needs to have lived in a property before succeeding to a tenancy has reduced from 12 months to six months. Other eligibility rules still apply
- **Rent increase notices** – these can now be issued by email in certain circumstances
- **Damp and mould** – new requirements came into force on 6 October, including timescales for investigating reports of damp and mould, providing the outcome in writing and beginning any necessary repairs

Further changes relating to areas including homelessness prevention, repossession proceedings and keeping pets are expected in due course. We'll keep you updated as more information becomes available.

If you have any questions about the changes or how they could affect your tenancy, please call us on **08000 274 007**, email info@fifehg.org.uk or speak to your Housing Officer.



Opening doors to future careers

We were delighted to take part in Balwearie High School's recent Industry Day.

The event gave S3 pupils the chance to learn more about jobs and future career options.

During our sessions, we talked about common myths around social housing. Pupils also learned more about homelessness and housing issues in Fife.

We also spoke about the different careers available at Fife Housing Group. This included apprenticeships, trade roles, Housing, Operations and Communications and Marketing.

Pupils were given two real-life housing scenarios to discuss in groups. This helped them think about the challenges people can face and the support available in local communities.

It was great to see so many young people getting involved and asking questions throughout the day.

Taking part in events like Industry Day is an important way for us to support young people across Fife. It also helps young people learn more about careers in the housing sector.

We look forward to supporting more school visits, industry days and career workshops across Fife in the future.



Struggling with the cost of a food shop? You are not alone – help is available across Fife

If you're struggling to afford your weekly food shop, you're not alone. Many of us are feeling the pressure, and there's support available that can really help.

Foodbanks and community support

Foodbanks can provide you with emergency food parcels when times are tough. Sometimes you will need to be referred to access these, but this isn't the case for all foodbanks. It's worth checking this on their website or Facebook page before you head along.

As well as foodbanks, there are loads of local places across Fife offering low-cost or free meals, including community fridges, pantries and even community gardens where you can pick up fresh produce.

Pay what you can spots

Many community cafés across Fife operate on a 'pay what you can' basis. They serve up meals, hot drinks and snacks in a friendly, relaxed space. There's no judgment and it's a good way to stay fed and meet people in your area.

You'll also find food pantries where, for a small donation or sometimes for free, you can pick up a bag of groceries on a weekly basis.

Local help wherever you are

Wherever you live in Fife, there are food support options available near you.

Fife Council has an interactive map on their website, so it's easy to find what's local to you. Scan the QR code provided, which will direct you straight to their webpage.

No shame in asking

Everyone needs help sometimes. There's no judgment, just support and friendly faces ready to give you a hand when you need it.

Scan here for
more info



Keep your water safe and help prevent Legionnaires' disease

Legionella is a type of bacteria that can grow in water systems if water is left sitting for long periods.

Why is it important to know about Legionella?

Legionella bacteria can cause Legionnaires' disease, which is a serious type of pneumonia.

Symptoms can include:

- A high temperature
- A cough
- Shortness of breath
- Headaches
- Muscle aches



While anyone can become ill, older people, smokers, people with long-term health conditions and those with weakened immune systems are at greater risk. In some cases, the illness can be severe and may require hospital treatment.

You cannot catch Legionnaires' disease by drinking water. It is usually spread by breathing in tiny droplets of water that contain the bacteria.

How you can help reduce the risk

If you have been away from home or have not used a tap or shower for a week or more:

1. Run all hot and cold taps for at least two minutes
2. Run your shower for at least two minutes before using it. If possible, point the shower head towards the drain or place it in a bucket to reduce the amount of water spray in the air
3. Clean shower heads regularly to remove any build-up of limescale

These simple steps can help keep you and your household safe.



Moving home? Here's what you need to know

If you want to move to another Fife Housing Group property or swap homes with another tenant, we will inspect your home before you move.

This is also the case if you are moving to a property owned by another housing provider in Fife, including Fife Council, Kingdom Housing Association, Ore Valley Housing Association and Glen Housing Association.

A Maintenance Officer will visit your home to check that it is in good condition and identify any work that needs to be completed before your move can be approved.

You can ask us for a copy of our Exit Standard Guide. This explains how your home should look before you move out.

If any work is needed, the Maintenance Officer will explain what needs to be done and give you this information in writing. We may visit again to check that the work has been completed.

If the work is not completed, your move could be delayed or rejected, meaning you may miss out on the home you want.



FIVE SIMPLE STEPS TO HELP YOU STAY SAFE DURING SEVERE WEATHER

With winter officially on the way and snow likely at some point, it's worth taking a few minutes to do a little preparation **BEFORE** any potential severe weather hits.

As well as creating a household plan for emergencies we suggest taking these five simple steps to help to keep you and your family safe:

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

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



Your electrical safety check explained

Why do we carry out electrical safety inspections?

As your landlord, we have a legal duty to make sure your home's electrical installation is safe.

To do this, we carry out an **Electrical Installation Condition Report (EICR)** every five years, or before a new tenancy starts.

What does an EICR cover?

An EICR checks the electrical installation in your home, including:

- Lighting circuits
- Power sockets and electrical circuits
- Electrical fittings
- Any electrical appliances we have provided as part of your tenancy

The inspection is carried out by a qualified electrician. We use both our own electricians and our contractor, **Consilium Contracting Ltd**, to complete this work.

If any issues are found during the inspection, we will arrange for the necessary repairs to be carried out.

The inspection usually takes up to **three hours**, depending on the size of your home.

We'll contact you to arrange an appointment at a time that suits you.

If any follow-up work is needed, we'll also arrange this with you.

If you have any additional support needs, please let us know. We'll do our best to make the appointment as easy as possible.

Why is it important?

Regular electrical safety inspections help to identify problems before they become dangerous.

Without regular testing, faults may go unnoticed and could lead to:

- Electric shock, which can cause serious injury or even death
- Electrical fires
- Damage to electrical appliances
- Power failures

Please make sure you provide access

It is important that you allow access for your electrical safety inspection and any follow-up work.

If we are unable to gain access after reasonable attempts, we may need to take further action to meet our legal responsibilities as your landlord. This could include forcing access if necessary.

Resident VOICES put repairs under the spotlight

Resident VOICES have had another busy and productive year, continuing to put tenants' views and experiences at the heart of improving services.

Over the last few months, members have been looking closely at our reactive repairs service.

They reviewed a range of information. This included service performance, our policies and procedures, tenant feedback and the experiences of tenants who have used the service.

The aim was simple. The group wanted to understand what is working well and where improvements could be made. They also wanted to improve the repairs service for tenants.

After the review, Resident VOICES presented their findings to our Board of Management. They also made five recommendations for the Board to consider.

What Resident VOICES found

What is working well

We are meeting our targets and performing better than most similar landlords.

What tenants told us

Tenants told us that communication could be clearer.

In particular:

1. It is not always clear who is responsible for different repairs
2. Appointments are not always convenient or managed well
3. Tenants would like clearer and more accurate updates while their repair is being carried out

What Resident VOICES recommended

The group made five recommendations. These included:

1. Improving the information collected when a repair is first reported, helping to make sure the right tradesperson attends with the right equipment
2. Improving communication throughout the repair
3. Making sure contractors have the information they need
4. Keeping tenants informed with clear and accurate updates
5. Making it clearer who is responsible for different types of repairs and giving tenants an easy way to ask questions or provide information

The group hope these recommendations will lead to positive changes and improve tenants' day-to-day experience of our repairs service and will continue to follow the progress made over the coming months.

Get involved: Your voice matters

Resident VOICES are an independent group of Fife Housing Group tenants and local residents. Members work together to review our services, ask questions, and suggest improvements that can make a real difference.

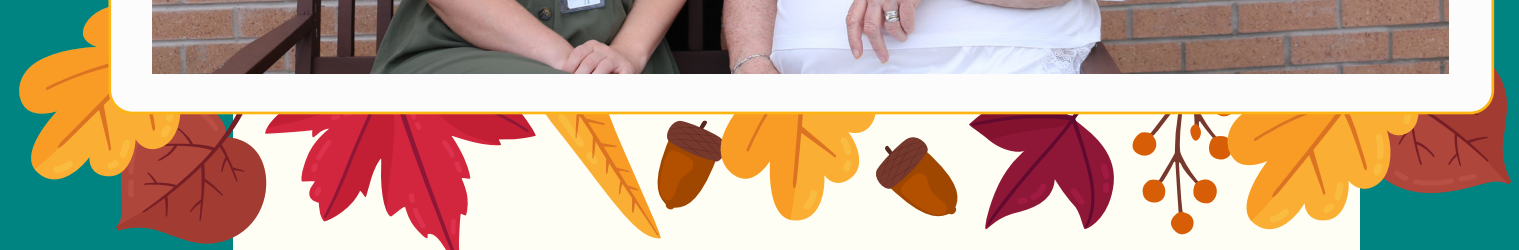
We are looking for more members to join Resident VOICES and help shape how our services develop. We want to

make sure a wide range of experiences and views are included in the group.

You don't need any particular skills, just an interest in making a difference and helping to improve the services we offer.

The group meets on the second Thursday of each month, from 10am to 1pm.

If you would like to find out more about joining Resident VOICES, please contact our Engagement Team on **08000 274 007** or email **resident.voices@fifehg.org.uk**.



BENEFITS BRIEFING

Social Security Scotland

The move of carer and disability benefits from the Department for Work and Pensions (DWP) to their Social Security Scotland equivalents is now complete.

If you receive a carer or disability benefit, you should now contact Social Security Scotland with any questions about your benefit, or if you need support.

You can call **0800 182 2222**, Monday to Friday, 8am to 5pm.

Winter fuel payments

As the weather gets cooler, Social Security Scotland will begin making this year's winter fuel payments.

As with last year, pensioners with a gross income (before tax) of £35,000 or more will not be eligible. However, you may still receive the payment.

If this happens, HM Revenue and Customs (HMRC) will take the payment back through your tax code. You will also have the option to ask not to receive the payment in the first place.

Look out for more information in our e-magazine, as arrangements have not yet been finalised for this year's payments.



Please be aware that phone lines can be busy and you may experience longer waiting times.

You can also contact Social Security Scotland using their webchat at **chat.socialsecurity.gov.scot**. Waiting times are usually shorter for webchat and it is available during the same opening hours as the phone helpline.



You can also contact our Income Maximisation Officer, Carolyn McAllister, at the Big IDEA Project if you think this may apply to you. Just email **thebigIDEA@fifehg.org.uk** or call **07826 511875**.

Contributory benefits

Contributory Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA) are still available.

You may be able to claim these benefits if you have been working and paying National Insurance for the last two to three years before:

- Leaving a job because of redundancy, the end of a fixed-term contract or similar circumstances (JSA)
- Having to stop work because of ill health (ESA)

The Department for Work and Pensions refers to these as 'New Style' JSA and ESA.

These benefits are not means-tested. This means your entitlement is based on your own National Insurance contribution record, rather than how much other income or savings you have.

For example, if you live with a partner who earns too much for you to receive means-tested Universal Credit as a couple, you may still be able to receive these benefits.

Based on the Big IDEA Project's experience, many people who may be entitled to these benefits do not claim them because they are unaware they are available.

Entitlement can eventually expire if you remain out of work for longer. It is therefore important to check what you may be entitled to as soon as your work circumstances change.

Check if you could be eligible

You can check your likely eligibility and apply on the GOV.UK website:

New Style Jobseeker's Allowance (JSA)

Scan to check eligibility and apply for New Style JSA



New Style Employment and Support Allowance (ESA)

Scan to check eligibility and apply for New Style ESA



The Big IDEA Project

Helping you to save money

Income

We can check that you are claiming everything you are entitled to

Debt

Independent support to deal with unaffordable debt

Energy

Practical help to reduce your usage and cut your bills

Advice

Free and impartial



Carolyn McAllister
Income Maximisation Officer

thebigIDEA@fifehg.org.uk

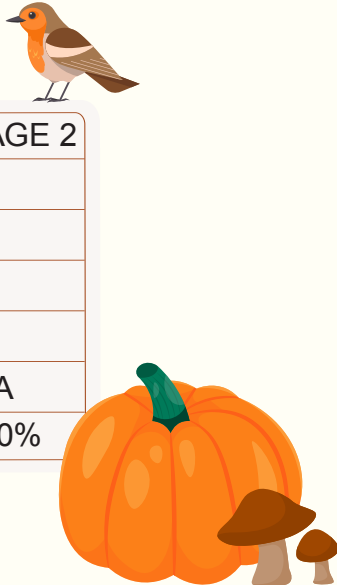
07826 511875

Considering complaints

When we receive complaints, our goal is to thoroughly investigate each one and provide a fair and reasonable outcome as quickly as possible. Additionally, we regularly review and analyse any trends we identify and take steps to address them.

Complaints - Q1 (April 2026 – June 2026)

	STAGE 1	STAGE 2
Closed	64	14
Upheld	16	2
Partially upheld	7	4
Not upheld	23	8
Resolved	18	N/A
Responded to within timescales	98%	100%



Complaint learnings

We also do our best to learn from any mistakes we make and take steps to try and make sure that the same issue doesn't arise again

Complaint

A tenant contacted us to speak to their Housing Officer about a rent arrears query.

The Housing Officer was not available, so the tenant was told they would receive a call back. This did not happen, leaving the tenant feeling let down and unheard.

Investigation

Our investigation found that the Housing Officer had not received the message and did not know that the tenant was waiting for a call back.

The tenant's call had not been recorded on our system or passed on to the Housing Officer.

Outcome

Following the complaint, we reminded colleagues of the importance of recording every contact with tenants and making sure information is passed to the right person.

We also reminded colleagues to clearly record what a tenant has been told will happen next. Doing this consistently will help us provide a better service and reduce the need for tenants to contact us more than once about the same issue.

Making our communications more accessible

Earlier this year, we invited tenants to help us look at how we can make our communications more accessible. We're delighted that our new Accessibility Group has now met for the first time.

The group brings together tenants and colleagues to look at how we communicate and where we could make things clearer, easier to understand and more accessible.

At our first meeting in August, we spent some time getting to know each other and talking about what we hope to achieve as a group.

We explained that, while we can follow accessibility guidance and good practice, we also need to hear directly from people with lived experience. Understanding the barriers people face and what works best for them will help us make meaningful improvements to things like our website, letters, leaflets and other communications.

The group will meet again in November to continue this work.

Could your experience help?

There's still time to get involved and we'd love to hear from more tenants.

We're particularly keen to hear from people with lived experience of physical or neurodiverse characteristics which can affect how they access or understand information. This could include:

- Visual impairments
- Hearing difficulties
- Autism or ADHD
- Dyslexia or dyspraxia
- Motor impairments
- Cognitive or learning disabilities

This list isn't exhaustive and you don't need to fit into a specific category to take part.

If you've ever found it difficult to access, read or understand information from us, your experience could help us improve.

By sharing your experiences and ideas, you can help us make our communications more inclusive and accessible for everyone.

If you'd like to get involved, please call us on 08000 274 007 or email engagement@fifehg.org.uk.



Warmer, greener homes as improvement programme progresses

In December's edition of our e-magazine, we shared details of our BISF Home Improvement Programme, following the successful completion of two pilot properties. Since then, the programme has continued to make excellent progress.

What are BISF homes?

BISF stands for **British Iron and Steel Federation**. These homes were built using a steel-framed construction method, mainly in the years following the Second World War when new homes were needed quickly across the UK.

As these properties are constructed differently from more traditional homes, they can require specialist improvements to help make them warmer and more energy efficient.



Making progress

As of August this year, improvement works had been successfully completed to 18 BISF homes, with the results exceeding our expectations.

The improvements include upgrades to the external walls, new windows and doors and solar panels with battery storage.

Together, these measures have significantly improved the energy efficiency, comfort and overall appearance of the homes, helping us provide warmer and more sustainable homes for our tenants.

The quality of workmanship delivered by our contractor, **GMG**, has been exceptionally high and we've also received positive feedback from tenants about the improvements.

Building on our success

The progress made across these homes has given us confidence as the programme continues and builds on what we learned from our original pilot properties.

We'll continue to work closely with tenants, keeping them informed and supported while improvements are carried out.

We'd like to thank everyone involved so far, particularly our tenants for their patience and cooperation while work has been taking place.

We look forward to continuing the programme and delivering the same high standard of improvements to more homes, with our focus remaining on creating warmer, more comfortable and more sustainable homes for our tenants.





Dishing out £20,000 to local charities at our annual Pitches, Prizes and Pizza event

We continued our commitment to Giving Something Back recently with a fun-filled event celebrating some of the fantastic local groups receiving a share of the £20,000 in grant funding we distribute each year.

This year, the celebrations were held at Hayfield Community Centre in Kirkcaldy. Local organisations, tenants and residents joined us for an evening full of inspiration, community spirit and, of course, plenty of pizza!

Now in its sixth year, our Giving Something Back grant programme was created to recognise and support organisations working hard to make a difference across Fife.

What makes the programme even more special is that it is funded by our generous contractors, who donate 2% of their invoiced costs to support local good causes as part of our charitable framework. Without their support, none of this would be possible.

Our Pitches, Prizes and Pizza event gave some of the successful applicants the chance to pitch their projects to local residents and a panel of judges. The judges then had the difficult job of deciding how much funding each group would receive.

Our judging panel included Brian Fisher, Chair of our Board, Caroline O'Donnell, our Director of Operations and Heather Duffin, tenant and Chair of Resident VOICES. Their job certainly wasn't easy, with every group showing just how much their project could make a difference in their local area.

By the end of the night, we were delighted to award funding to 12 deserving community organisations.

Valleyfield Community Club	£3,000
Fife Gingerbread	£2,000
Rosyth Sharks RFC	£1,500
Rosyth Men's Shed	£1,439.20
Abbeyview Baby and Toddler Group	£1,500
Lynnes Support Space	£1,500
New4U Clothing Bank	£3,000
Levenmouth Home-Start	£1,000
Autism Rocks Fife	£2,000
The Central Park Community Trust	£1,000
Fife Steel Basketball Club	£797
Fit Ball United	£400

The event also served up delicious pizzas from **Piping Hot Pizza**, crafts and games for children, a tombola and even the chance to win a tablet.

It was a brilliant evening and a great opportunity to bring people together while supporting groups doing important work across Fife.

The next round of Giving Something Back grants is expected to open in spring 2027.

If you're involved in a local group or charity that could do even more with a little extra investment, we'd love to hear from you when applications reopen.

Keep an eye on our website and social media channels for updates closer to the time.



"It was lovely to hear directly from the groups about the work they do and the difference it makes in their communities. There are so many people doing brilliant things across Fife and it was great to be part of an evening that celebrated and supported them."

- Heather Duffin
Tenant and Chair of Resident VOICES

Christmas crisis contacts

The festive period can be difficult for many people. We've pulled together some useful contact details to help you find the support you need over the Christmas and New Year break.

DOMESTIC AND SEXUAL ABUSE

In an emergency, call 999

Fife Women's Aid – 0808 802 5555

Scottish Domestic Abuse and Forced Marriage Helpline – 0800 027 1234

AMIS (Abused Men in Scotland) – 03300 949 395.

Open Monday to Friday, 9:00am to 4:00pm and Monday and Wednesday, 6:00pm to 8:00pm

Revenge Porn Helpline – 0345 6000 459.

Open Monday to Friday, 10:00am to 4:00pm, excluding bank holidays

National Stalking Helpline – 0808 802 0300

Rape Crisis Scotland – 08088 01 03 02 or text 07537 410 027

Fife Rape and Sexual Assault Centre – 01592 642336

HEALTH AND WELLBEING

NHS 24 – 111

NHS Inform – 0800 22 44 88

Samaritans – 116 123

Support in Mind – 01592 268 388

Sexual Health Fife – 01592 647979

Adult Protection – 01383 602200

Social Work – 03451 55 15 03

For out-of-hours emergencies, call 03451 55 00 99

Fife Gingerbread (support for lone parents) – 01592 725210

MONEY

Scottish Welfare Fund (Crisis and Community Care Grants)

0300 555 0265

Citizens Advice and Rights Fife – 0345 1400 095

Tax Credit Helpline – 0345 300 3900

Money Advice Scotland – 0141 572 0237

Universal Credit Helpline – 0800 328 5644

HELP AND SUPPORT

Emergency – 999

Police – 101

Crimestoppers – 0800 555 111

Environmental Health –

03451 55 00 22 or

duty.officerppt@fife.gov.uk,

Monday to Friday.

For emergencies at weekends

or on public holidays, call

03451 55 00 99

HOUSING ISSUES

Homeless emergencies –

0800 028 6231

Housing information and

advice – 03451 55 00 33

Frontline Fife

(homelessness service) –

01592 800430

Fife Council general

enquiries – 03451 55 00 00

SGN (gas emergencies) –

0800 111 999

Power cuts and safety

helpline – 105



Emergency repair? Don't wait until Monday to report it

We often receive calls on a Monday morning from tenants who have waited all weekend with an **emergency repair** because they didn't know we offer an out-of-hours service.

If you have an emergency repair outside our office hours, please call our usual office number on 08000 274 007. Our out-of-hours call centre will arrange for help within four hours if the repair is classed as an emergency.

Examples of emergency repairs include:

- An external door that will not lock or open
- A serious leak coming through a ceiling that cannot be contained
- A total loss of electricity

Reporting an emergency repair as soon as possible can help prevent further damage to your home and reduce disruption for you and your family.

If you're not sure whether your repair is an emergency, please get in touch. We'll be happy to advise.



Christmas events and competitions

Pie It Forward

Know someone who deserves a little Christmas treat?

Our FHG elves have 50 steak pies, complete with some festive trimmings, to give away this Christmas and we need your help finding some lovely tenants to receive them!

Nominate a friend, neighbour or family member who is a Fife Housing Group tenant. Maybe they've had a difficult year, are always there to help others or you simply want to do something kind to make them smile.



Little Box of Christmas Magic

Help us make Christmas a little more magical for a child this year!

Our Little Boxes of Christmas Magic* will be filled with festive treats and surprises for children, plus games and activities for the whole family to enjoy together.

Nominate your own kids or another Fife Housing Group family and tell us why their little ones deserve a little extra Christmas magic this year.

12 Days of Christmas is back!

On the twelfth day of Christmas Fife Housing Group gave to me... another fantastic festive prize!

Our 12 Days of Christmas giveaway is back for another year.

From 1–12 December, we'll open a new door on our virtual advent calendar every day at 12 noon on Facebook (@fifehg) to reveal that day's winner and their prize.

There'll be 12 fantastic prizes up for grabs, so make sure you're in it for your chance to win.

How to enter our Christmas events...

Look out for an email from us very soon with a link to enter our Christmas events online. The deadline to RSVP for each event is **Wednesday 18 November**.

Can't access email? Call us on 08000 274 007 and ask to speak to our Engagement team who can help you enter.

All our Christmas events are open to Fife Housing Group tenants only. Each household can receive a maximum of one steak pie, one Little Box of Christmas Magic and one 12 Days of Christmas prize.



Children's Christmas Card Competition

Back for the second year, this competition is only open to children (or grandchildren!) of Fife Housing Group tenants and we're looking for the perfect festive design to be used as our official Christmas design for 2026.

Whether it's a jolly snowman, a sparkling Christmas tree or Santa flying through the night sky, get out your pens, pencils or paintbrushes and get creative.

To enter, send a picture of your drawing or painting along with your name, age and contact details to engagement@fifehg.org.uk or post it to/ drop it off at our office. Remember to keep the original safe if you do just send us a photo though, as we will need to collect it from you if you win!

The deadline for entries is **Monday 16 November** and the winning design will be used as Fife Housing Group's official Christmas design, with the artist also receiving a pack of their own Christmas cards AND a special prize.

If you have any questions, please don't hesitate to contact us using the email address above or call us on 08000 274 007.



Festive Foto Competition



Open to all Fife Housing Group tenants, capture the spirit of the season and share a photo that celebrates all things Christmas.

From a beautifully decorated tree or twinkling lights to a festive family photo or Christmassy pet, whatever makes you feel festive, we want to see it!

To enter, simply send your festive photo along with your name, address and contact details to engagement@fifehg.org.uk or by post to our office.

The winner will receive a gift voucher to spend as they wish – just in time for Christmas.

The deadline for entries is **Monday 14 December**.

We can't wait to see your photos and festive creations. They're always a real highlight of the season.



Keep cosy this winter with these top tips



Everyone would like their home to be warm and cosy this winter, particularly as many of us will find ourselves staying in a lot more than usual, but, increasingly 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

Using your heating controls effectively can help you warm your house efficiently and save you money this winter. Turning your thermostat down by just one degree can save up to £85 a year and using all of your heating controls, can cut your fuel use by up to 42%, ensuring you're getting the benefit of your heating when you need it most.

2 Consider thermal curtains

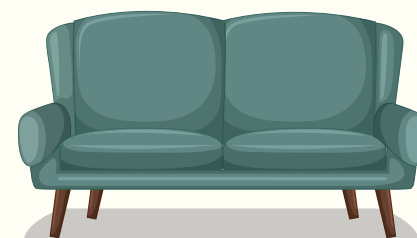
It's tricky trying to keep the heat in, especially as it can escape through our windows. If possible, we recommend investing in thermal curtains which have a thick lining that acts as an extra layer of insulation. Make sure you close them at dusk when the temperature starts to drop and roll up the bottoms onto the window ledge to remove any draughty gap.

3 Do some draught-proofing

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

4 Switch your furniture around

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



5 Shut doors between rooms

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



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.

6 Opt for a slow cooker

A slow cooker is an energy-efficient alternative for cooking a meal, costing an average of 10p per day, as opposed to around 40p for an oven.

8 Wrap up warmly

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



9 Apply for the Warm Home Discount

If you haven't done so already, check if your supplier offers the Warm Home Discount. This is a grant for £150 towards your electricity bill if you're on qualifying benefits or struggling with your heating costs.

10 Book a home visit with Cosy Kingdom

Anyone in Fife can book a free and impartial home visit with a Cosy Kingdom energy advisor by visiting their website (cosykingdom.org.uk), calling **01592 807930**, emailing info@cosykingdom.org.uk or texting 'COSY' then 'YOUR NAME' to 88440. You can also find them on Facebook and Twitter - @CosyKingdom.

Landlord Report 2025/26

See how our performance last year stacks up...



Annual Return on the Charter (ARC) Indicators

FHG 2024/25 FHG 2025/26 Other Fife Landlords Scottish Average

Tenant satisfaction

Tenants satisfied with the overall service provided by their landlord	90%	90%	90%	88%
Tenants who feel their landlord is good at keeping them informed about their services and decisions	94%	94%	91%	91%

Quality and maintenance of homes

Tenants satisfied with the quality of their home	87%	87%	88%	87%
Average length of time taken to complete emergency repairs (Target = 4 days)	2.4 hours	2.6 hours	2.5 hours	3.5 hours
Average length of time taken to complete non-emergency repairs (Target = 15 days)	12.8 days	11.9 days	7.6 days	8.8 days
Reactive repairs completed right first time	70%	99%	96%	95%
Tenants who had repairs or maintenance carried out in the last 12 months, who are satisfied with the service	88%	86%	77%	88%

Annual Return on the Charter (ARC) Indicators

FHG 2024/25 FHG 2025/26 Other Fife Landlords Scottish Average

Neighbourhood and community

Complaints: Stage 1 - Average time for response (Target = 5 days)	3.4 days	2.6 days	4.2 days	5.4 days
Complaints: Stage 2 - Average time for response (Target = 20 days)	15.3 days	15.3 days	25.3 days	28.7 days
Tenants satisfied with the management of the neighbourhood they live in	94%	94%	88%	85%
Court actions initiated which resulted in eviction	17%	56%	24%	27%

Access to housing and support

Average length of time to re-let properties	66 days	47.5 days	30.3 days	51.7 days
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Value for money

Tenants who feel that the rent for their property represents good value for money	78%	78%	83%	82%
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Average rent increase

Average rent increase applied	4.3%	3.5%	5.1%	5.3%
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You can view this information in more detail and compare our performance against other landlords on the Scottish Housing Regulator's website -

housingregulator.gov.scot/landlord-performance

In addition, we will be sharing some more detailed analysis of our performance on our website and in our e-magazine. If you would like to receive a printed copy of this or share any feedback regarding the content, style or format of these reports, please contact us on **08000 274 007** or via engagement@fifehg.org.uk

Our Annual Report is also available to view online, providing a snapshot of some of the steps we took to support tenants, improve service delivery and develop our business during the last financial year.



Preventing frozen and burst pipes

Frozen and burst pipes are often an issue during the winter months and could be an even bigger concern this year as we all try to reduce our heating bills and manage our energy costs.

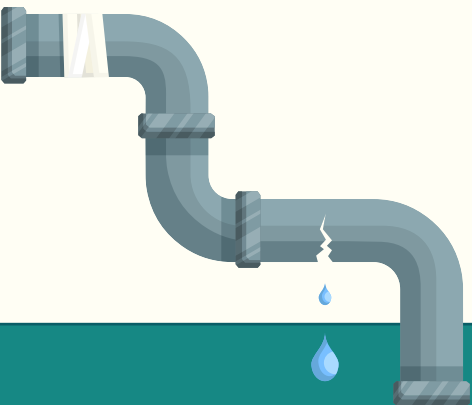
However, given the inconvenience and damage they can cause, it is important to take precautions to avoid this happening.

We have created a video with our top tips for preventing frozen and burst pipes this winter, advice that could potentially save you a lot of money.

To view the video, just scan the QR code below:



Additionally, if you are planning a winter break, please let us know and ensure we have an up-to-date number for you in case we need to contact you while you are away.



Pest problems? Here's what to do

We've recently seen an increase in reports of pests including mice, rats and wasps.

As explained in your Tenant Handbook, pest control inside your home is usually the tenant's responsibility. This includes arranging treatment for issues inside individual houses or flats.

The only exception is when the infestation is within the structure of a block of flats, such as in the attic or external walls.

There are a few simple ways to help prevent pests around your home:

- Don't leave bin bags sitting outside in gardens or communal areas
- Avoid using bird feeders close to your property
- Store pet food in sealed containers or high cupboards
- Keep kitchens and food areas clean and tidy

For advice or treatment, tenants can contact Fife Council Pest Control on **03451 55 00 22** or arrange help through a private pest control company.

Once an infestation has been treated, we can help seal any entry points into your home. Please let us know when treatment has been completed and we'll arrange this with you.

WORDSEARCH

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

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

To enter: Complete the wordsearch, cut along the dotted line and send your entry to the address below by **Monday 14 December 2026**

AUTUMN
ACORNS
CONKERS
CHESTNUT
LEAVES
PUMPKIN
HARVEST
BONFIRE

HEDGEHOG
MUSHROOM
WOODLAND
BERRIES
BREEZE
GOLDEN
CRUNCHY

NAME: _____

ADDRESS: _____

TEL: _____

Return this form to Fife Housing Group, 7 Pitreavie Court, Pitreavie Business Park, Dunfermline, KY11 8UU.



CONTACT US

Freephone: **08000 274 007**

For gas repairs and emergencies please contact -

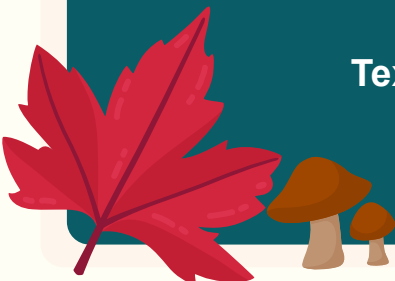
East Fife (Sureserve) - **01382 204 030**

West Fife (City Technical) - **0333 202 0708**

Text: **07520 632 740** Email: **info@fifehg.org.uk**

Our opening hours are:

Monday to Friday 9am - 4:30pm





at home with...

fife 
housing
group