A SPECIAL CHRISTMAS SURPRISE FOR SOME OF OUR SENIOR CITIZENS

For many people, Christmas is an exciting and enjoyable experience as we spend time with our loved ones, celebrating the festive period by both giving and receiving gifts. However, this time of year can be particularly difficult for the elderly, who may have lost loved ones or be unable to get out and about (especially if winter weather hits), turning Christmas into one of the loneliest times of the year instead.

Following the success of our Senior Citizens’ Afternoon Tea event in August, we were keen to continue supporting our elderly tenants and have planned another little treat which will hopefully bring a little bit of sparkle into some of their lives over the Christmas period. During December we will be surprising some of our elderly tenants with a special festive gift box, filled with a range of items to help them through the winter months, as well as some luxury Christmas treats for them to enjoy. These presents will be hand delivered to a number of lucky recipients throughout Fife and we truly hope that these gifts go a some way to bringing a little bit of festive cheer to those who receive them.

Our Board of Management, Leadership Team and colleagues wish you an enjoyable festive period and all the very best for a happy and peaceful 2018.

fifehg.org.uk
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Readability

Can you read our other articles ok? If not, you can ask for your newsletter to be provided in a large print format. Or, if you know of a tenant who does not have English as their first language and might struggle to read information from us, did you know that we can arrange to have it translated for them?

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

Citizens Advice Rights and Fife (CARF) is an independent charity that provides free expert advice and information to help you resolve your problems – no matter what these are.

You can trust them to give you free, confidential, independent and impartial advice on anything from welfare benefits, debts or money advice to healthcare and education, using their team of over 170 highly trained colleagues and volunteers.

CARF provide services at various locations across Fife and also hold a number of pop-up clinics throughout the year. Visit their website to find our more - cabfife.org.uk
ANTI-SOCIAL BEHAVIOUR IS UNACCEPTABLE AT ANY TIME OF YEAR

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

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

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

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

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

If you are experiencing issues with anti-social behaviour please either contact your Housing Officer or call Police Scotland directly on 101.

COULD YOU BE ELIGIBLE FOR ATTENDANCE ALLOWANCE?

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

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

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

FIVE SIMPLE STEPS TO HELP YOU STAY SAFE DURING SEVERE WEATHER

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

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

EDIBLE AND TASTY SPACES

EATS Rosyth

CHRISTMAS AT ROSYTH COMMUNITY HUB
(8 Aberlour Street, Rosyth - eatsrosyth.org.uk)

The Hub will be holding their usual community meals throughout the Christmas period from 5-7pm every Thursday and Friday.

They will also be holding two Christmas Day dinners, one sitting between 2pm and 4pm, and one between 5pm and 7pm – if you would like to attend either of these you will need to reserve a place by visiting the Hub or calling 07711 779878.
FOODBANKS IN FIFE

People can struggle to afford food and end up going hungry for many different reasons, from losing their job to getting an unexpected bill, especially at this time of year. Should you find yourself in this position, foodbanks can provide access, not only to short-term, emergency food, but also to other forms of support.

Foodbanks are non-profit organisations that receive publicly-donated food which is then sorted by volunteers and distributed as food parcels. Colleagues within Fife Housing Group support local foodbanks with donations as we really appreciate the work that those volunteers do in our communities. The simple service of providing enough food for a few days can relieve stress, and prevent crime and family breakdown.

Several charitable organisations have set up food banks in Fife. If you wish to access a foodbank, please contact your Housing Officer, who can provide you with more information and make a referral for you.

<table>
<thead>
<tr>
<th>Area</th>
<th>Name</th>
<th>Referral Required</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cowdenbeath</td>
<td>Cowdenbeath Foodbank&lt;br&gt; Fountain Meeting Rooms, 39 Broad Street</td>
<td>Yes</td>
<td>Food parcels&lt;br&gt; Tues &amp; Thurs: 4pm - 6pm</td>
</tr>
<tr>
<td>Dunfermline</td>
<td>Dunfermline Trussell Trust Foodbank&lt;br&gt; Dickson House Centre, Dickson Street</td>
<td>Yes</td>
<td>Food parcels&lt;br&gt; Mon, Weds &amp; Fri: 4pm - 6pm</td>
</tr>
<tr>
<td>Kirkcaldy</td>
<td>Kirkcaldy Foodbank&lt;br&gt; Link Living, West Bridge, Mill Bridge Street</td>
<td>Yes</td>
<td>Food parcels&lt;br&gt; Mon to Fri: 9am - 4.30pm</td>
</tr>
<tr>
<td></td>
<td>Kirkcaldy Foodbank&lt;br&gt; Salvation Army, 125 High Street</td>
<td></td>
<td>Mon &amp; Weds: 2.30pm - 3.30pm&lt;br&gt; Thurs: 2pm - 3pm</td>
</tr>
<tr>
<td></td>
<td>Kirkcaldy Foodbank&lt;br&gt; St. Bryce Kirk, St. Bryce edible Avenue</td>
<td>Will consider self-referral</td>
<td>Mon to Thurs: 10am - 4pm&lt;br&gt; Fri: 10am - 3pm</td>
</tr>
<tr>
<td></td>
<td>Kirkcaldy Foodbank&lt;br&gt; Linton Lane Community Centre, Linton Lane, Templehall</td>
<td>Yes</td>
<td>Mon to Fri: 9.30am - 2.30pm</td>
</tr>
<tr>
<td></td>
<td>Kirkcaldy Foodbank&lt;br&gt; Methodist Church, St. Clair Street</td>
<td>Yes</td>
<td>Thurs: 12.30pm &amp; 2.30pm</td>
</tr>
<tr>
<td>Levenmouth</td>
<td>Levenmouth Trussell Trust Foodbank&lt;br&gt; Methil Evangelical Church, Bowling Green Street</td>
<td>Yes</td>
<td>Food parcels&lt;br&gt; Mon &amp; Fri: 4pm - 6pm</td>
</tr>
<tr>
<td></td>
<td>Café Connect&lt;br&gt; Methil Evangelical Church, Bowling Green Street</td>
<td>No</td>
<td>Tues: 10am - 12noon</td>
</tr>
<tr>
<td></td>
<td>The Livingroom&lt;br&gt; Methil Evangelical Church, Bowling Green Street</td>
<td>No</td>
<td>Themed meal&lt;br&gt; First Fri of each month&lt;br&gt; 7 pm - 9pm</td>
</tr>
<tr>
<td></td>
<td>Leven Toastie Club (Bethany Christian Trust)&lt;br&gt; Forth Street Halls, Forth Street</td>
<td>No</td>
<td>Hot food&lt;br&gt; Tues: 12pm - 2pm</td>
</tr>
<tr>
<td>South-West Fife</td>
<td>Inverkeithing Foodbank&lt;br&gt; Town Hall, Townhall Street</td>
<td>Yes</td>
<td>Food parcels&lt;br&gt; Tues &amp; Thurs: 4pm - 6pm</td>
</tr>
<tr>
<td></td>
<td>Rosyth Foodbank&lt;br&gt; Parish Church, Queensferry Road</td>
<td>Yes</td>
<td>Food parcels&lt;br&gt; Mon, Weds &amp; Fri: 4pm - 6pm</td>
</tr>
</tbody>
</table>
Dementia is a word that strikes fear into many, and little wonder: newspapers regularly feature headlines that sensationalise the ‘misery’ of dementia ‘sufferers’. Yet, there is a growing number of people with dementia who are active as campaigners and reject the stigma such language invokes, preferring instead to be described as people who are living with dementia, something which more than two-thirds say they were doing well.

Does the way we talk about dementia matter? Yes. A recent survey of the general public by the Alzheimer’s Society asked: ‘If you had a physical symptom, would you see a doctor right away?’ 60 percent of the sample said they would. However, asked whether they would see a doctor right away for a non-physical symptom, such as a memory problem, only 2 percent said yes. For many people, fear of discovering that they have dementia will keep them from talking to their GP.

It’s beneficial for people who are worried about their thinking to get it checked out as soon as possible. They may learn that their symptoms aren’t caused by dementia. Did you know that memory loss, the symptom most associated with dementia, can also be caused by other things such as stress, depression, infections, nutritional deficiencies and even lack of sleep? Moreover, with around 100 types of dementia that can affect the brain in different ways, memory loss is not necessary the first sign. The range of early dementia symptoms includes reading problems, difficulty judging distance, less fluency when speaking, and even becoming less kind and caring. Because of this, a diagnosis can take time to reach and other possible causes need to be ruled out.

Getting a diagnosis is worthwhile, as without it you won’t be able to get support to live well with dementia. In Scotland, everyone who receives a diagnosis is entitled to personalised support which, if their dementia is in its early stages, will be from a Dementia Link Worker. Link Workers can help someone understand and adjust to their diagnosis, to plan for the future, and to get the support they need.

That support can come from a range of sources, including other people with dementia, and opportunities to enjoy supported activities, from singing to sport. Did you know that many of the things that help people to live well with dementia are the same as those that make it less likely someone will get dementia in the first place? Physical exercise, eating well, staying within safe alcohol guidelines, stopping smoking, socialising and challenging the brain can all play a part.

The team at Fife Housing Group also recently took part in training provided by Age Scotland which explored our understanding of dementia and how we may be able to help.

Age Scotland’s Early Stage Dementia project offers free guidebooklets on a wide range of dementia-related topics. You can request these from the Age Scotland Helpline: 0800 12 44 222.

Our thanks to Doug Anthoney from Age Scotland’s Early Stage Dementia team for providing this article.

As you may already be aware, we have commissioned a full survey of our housing stock to take place over the next three years. This process is already underway and we are aiming to complete 300 surveys before Christmas, with a further 450 scheduled to take place early in the New Year.

These surveys will give us essential information regarding the energy efficiency of our properties as well as confirming the remaining lifespan of major components such as kitchens, bathrooms, roofing and electrical installations. The results from these surveys will inform our future planned maintenance programmes, allowing us to target our resources in the most effective manner.

This information will also be used to report the condition of our stock to the Scottish Housing Regulator.
PLANNED MAINTENANCE PROGRAMME UPDATE

Our 2017/18 planned maintenance programme sees the following works completed, underway or scheduled to start within the next three months:

<table>
<thead>
<tr>
<th>Work</th>
<th>Current Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electrical testing</td>
<td>This contract is currently out to tender and will cover 340 properties in the Rosyth area. Testing will start in January and run until the end of March 2018. Any remedial works identified as a result of these tests will also be undertaken.</td>
</tr>
<tr>
<td>External painter work</td>
<td>The areas included in this contract were Burntisland, Cowdenbeath, Crombie, Limekilns, Dalgety Bay, Kinghorn, Lochgelly and Lochore. Most of these have already been completed with the contract due to finish in January 2018.</td>
</tr>
<tr>
<td>Kitchen replacement programme</td>
<td>So far this year, 25 kitchens have been replaced across Fife. Kitchens are also being surveyed now for the 2018/19 programme. Further kitchens may also be added to this programme as a result of the stock condition survey which is currently underway.</td>
</tr>
<tr>
<td>Roofing</td>
<td>25 roofs have been completed to date, including several on Aberlour Street in Rosyth. Further addresses are now being identified for inclusion in future programmes.</td>
</tr>
<tr>
<td>Heating systems</td>
<td>So far 60 full central heating systems have been changed from old back boiler systems to modern, efficient combi boiler systems. We have also replaced 50 boilers at the point of service, taking this year’s total to 110 boilers.</td>
</tr>
<tr>
<td>Insulation works</td>
<td>Over 100 addresses across Fife are currently having loft and/or cavity wall insulation upgrades with more planned for the remainder of this year.</td>
</tr>
<tr>
<td>Stock condition survey</td>
<td>A full stock condition survey of all our properties has been instructed to take place over the next three years. This is already underway and the information obtained will be used to influence our spend on future planned maintenance programmes.</td>
</tr>
</tbody>
</table>

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

Tenants in affected properties will be notified individually of expected start dates and timescales.
Following our AGM in September we said a fond farewell to Vice Chair, Patricia Dickson, who has now retired. Board member Anila Ahmad has also recently stepped down from her position and we would like to take this opportunity to thank both for their contribution over the past six years.

We also recently said farewell to Management Accountant, Judith Lauder, and will be sad to see ICT Assistant, Andrew Kennedy, leave at the end of December.

Termination of the lease at our Lochgelly premises is now complete, with all colleagues currently based at our Pitreavie office. This consolidation will help to improve both our operations and internal communication, as well as reducing our costs and consequently enabling us to deliver better value for money service to our tenants and other customers. A review of how best to accommodate our trade team going forward is currently underway.

WANT TO JOIN US ON A WALKABOUT?

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

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

<table>
<thead>
<tr>
<th>Date / Time</th>
<th>Location</th>
<th>Housing Officer</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>January 2018</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thursday 18 January</td>
<td>Methil – Maple Gardens, Lilac Bank, Rowan Crescent, Kirkland Walk</td>
<td>Greg Turner</td>
</tr>
<tr>
<td>Tuesday 23 January</td>
<td>Camdean - Gillway, Forker Avenue, Brankholm Brae</td>
<td>Stephanie McCulloch</td>
</tr>
<tr>
<td><strong>February 2018</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuesday 6 February</td>
<td>Cowdenbeath - Johnston Park</td>
<td>Audrey Cameron</td>
</tr>
<tr>
<td>Tuesday 20 February</td>
<td>Leven</td>
<td>Gavin Waddell</td>
</tr>
<tr>
<td>Thursday 22 February</td>
<td>Kirkcaldy - Lomond Gardens</td>
<td>Lynn Mather</td>
</tr>
<tr>
<td><strong>March 2018</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thursday 1 March</td>
<td>Methilhill - Ivy Grove, Main Street</td>
<td>Greg Turner</td>
</tr>
<tr>
<td>Wednesday 7 March</td>
<td>Dunfermline - Linburn Road</td>
<td>William Earnshaw</td>
</tr>
</tbody>
</table>

If you would like to participate in any of the walkabouts detailed above, please give us a call on freephone 08000 274 007 or email info@fifehg.org.uk

Walkabouts scheduled for the start of next year will be listed in coming newsletters. Alternatively, the full schedule for 2018/19 can be viewed on our website as soon as it is available - fifehg.org.uk/news-events/events/
TAKE GAS SAFETY SERIOUSLY

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

Badly-fitted and poorly-serviced gas appliances can cause gas leaks, fires, explosions and carbon monoxide poisoning. As such, it is vitally important for your safety that we carry out an annual gas safety check and that you allow us access to do so in a timely fashion.

You can find out more about our annual gas safety checks and the notification process involved on our website, however, following the tips below will also help to keep you and your family safe throughout the year:

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

GAS LEAKS

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

- Do not switch on lights or other switches
- Put out any cigarettes
- Do not use a flame or match to find the gas leak
- Check to see if a gas ring has been left on or a pilot light has blown out
- Turn off the gas at the meter and call Scottish Gas Networks immediately on freephone 0800 111 999
- Open all doors and windows to let the gas out
- Vacate the property until assistance arrives
Did you know that if you work in retail, or used to work in retail, you can access support and assistance through the retailTRUST?

The retailTRUST exists to improve the lives of all involved in retail and related industries in the UK, aiming to improve wellbeing by offering help and support financially, emotionally and vocationally to all, delivering a helping hand and support in times of need and crisis.

If you’re struggling over Christmas then give them a call on freephone 0808 801 0808 or check out their website - retailtrust.org.uk.
Fife Housing Group hosted a spooktacular Community Café in Kirkcaldy at the end of October, with over 100 residents coming together at Templehall Community Centre.

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

Five members of Resident VOICES were also in attendance and their stall proved to be very popular, with several people indicating they were interested in finding out more about the work the group does.

In addition, various partner agencies, including Police Scotland, Fife Federation of Tenants’ and Residents’ Association (FFOTRA), The Disabled Persons’ Housing Service (DPHS), Link Living, The Scottish Fire and Rescue Service, Fife Council’s Safer Communities Team, Community Wardens, Wise2Welfare, Kirkcaldy Foodbank, and SACRO, were on-hand to provide information and advice on the range of services they can offer to communities.

The appearance of a fire engine was certainly a hit with the kids (both big and small) and the Halloween-themed kids’ corner provided plenty of additional activities with crafting, competitions, games, snacks, goodie bags and free face-painting all on offer.

Local councillors Alistair Cameron and Judy Hamilton were also on hand to chat to local residents about community issues, with Judy, who is also the Convener of Fife’s Community and Housing Services, drawing the raffle and handing over prizes.

A huge thank you goes out to the local businesses in Kirkcaldy who went above and beyond in terms of fundraising for the event, with Templehall Weightlifting Club donating £250 towards the event and Dunearn Drive’s Co-op donating another £200! Prizes were also gratefully received from Baynes Bakers and The Teahall Café and the seven lucky winners of the amazing prizes on offer were all astounded by the generosity of the local businesses involved.

We hope everyone who attended the event found it enjoyable and informative and we would like to thank everyone who came along on the day.
Our Business Support team are available to take your calls whenever our office is open however, there are some particularly busy periods which you may wish to avoid.

Generally we receive a high volume of calls first thing in the morning, especially on a Monday. We also have fewer resources available over lunchtime (between 12pm and 2pm) when colleagues are required to take a break so you may receive a quicker response if you are able to call outwith these times.

We do offer the opportunity to leave a voicemail, should all of our colleagues already be busy taking calls. Please use this facility if you can and we will return your call on the same day, unless it is after 4pm, in which case we will call you back the next day at the very latest.

If you wish to pay your rent, you can also do so (using your allpay card) by calling 0844 557 8321, 24 hours a day, 7 days a week.

NEED TO TALK TO US?

Fife Council has produced a guide which explains the whole Universal Credit process, including how to apply, how long you will wait to receive your first claim, and what support available (particularly for those in financial difficulty). A copy of ‘Your Guide to Universal Credit’ can be found on the publications section of their website fifedirect.org.uk or you can request a paper copy by calling them on 0345 55 11 55. Additional guides, ‘Keeping your Full Benefit Payment’ and ‘Changes to Benefit Caps’, are also available.

Fife’s Digital Directory (also available on the council website) details where free internet access is available if you need to get online and work coaches, based within Job Centres, can also assist with your claim. Alternatively you can call them on 0345 600 4272 or drop in to any of Fife’s community job clubs.

We understand that there may be difficulties as you make your initial claim and wait for your first payment, however, support is available. For advice on managing money, looking for work and accessing help, please talk to your Housing Officer or contact Citizens Advice and Rights Fife (CARF) directly on 0345 1400 095 or via their website - cabfife.org.uk

Further help, guidance and information can also be found at gov.uk/universal-credit

HAVE YOUR SAY... ON RENTS!

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

You will find a consultation leaflet enclosed with this newsletter which offers you the opportunity to give us your views on what rent increase should be applied from 1 April 2018. Please make sure you respond by the closing date of Monday 15th January 2018 to ensure your preferences are taken into account.
Everyone would like their home to be warm and cosy this winter but, unfortunately, expensive energy bills can make this difficult. There are, however, steps you can take to help reduce these costs and our partners at free and impartial energy and debt advice service Cosy Kingdom, have kindly shared their top ten tips to help you stay warm and save money this winter.

KEEP COSY THIS WINTER WITH THESE TOP TIPS

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

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

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

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

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

6. Opt for a slow cooker
A slow cooker is an energy efficient alternative for cooking a meal, costing an average of 10p over the course of a day, as opposed to around 40p for an oven.

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

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

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

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

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

When you signed your tenancy agreement with Fife Housing Association you entered into a legal agreement. This means you have various rights and responsibilities and one of these is to pay your rent and any service charges on time, every month - remember rent is an obligation not an option! Here Debt Recovery Officer, Alison Young, answers some of the most common rent-related questions we hear from tenants.

When is my rent due?

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

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

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

How do I pay my rent?

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

- Cash, Cheque, Credit/Debit card, Direct debit, Standing order, Allpay card: Online - allpay.net
- App (smart phone or tablet) - allpay.net/allpay-payment-app
- 24/7 phone payments - 0844 557 8321
- Any post office or shop displaying the PayPoint logo

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

What if I am struggling to pay my rent?

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

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

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

Universal Credit: Please see the article included in this newsletter on this topic.

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

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

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

Downsizing: If you are living alone in a large property and are finding it a struggle to pay for, heat or simply look after such a large home perhaps you might want to consider downsizing. We can talk you through the options and see what we can do to make that experience easier for you - contact us directly to discuss your housing options further.

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

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

Speak to your Housing Officer who will discuss your current circumstances and work with you to resolve matters. This may involve contacting other agencies for financial assistance (e.g. the Armed Forces Charity SSAFA - ssafa.org.uk). We can also carry out a benefit check to assist in maximising your income and/or refer you to Wise2Welfare for further financial advice (wise2welfare@frontlinefife.co.uk).
Your Housing Officer may enter into an arrangement for you to repay the outstanding debt over an agreed period of time. Please be aware that entering into a repayment agreement does not stop further action being taken should you then breach this arrangement.

What happens if my arrears continue to increase?

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

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

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

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

Could I be evicted from my home?

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

Between 1 April and 1 December 2017 Fife Housing Group evicted two families from their home as unfortunately, despite repeated strenuous efforts by our colleagues, the tenants involved either chose not to engage with us and/or did not keep to their payment arrangements.

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

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

Get the balance right...

Don’t put your home at risk this Christmas

SCOTTISH AUTISM – FUNDRAISING UPDATE

Fundraising for our charity of the year has continued with a number of events, including bake sales, a colleague BBQ and ‘Strictly for Autism’. These, combined with current sponsorship for colleagues due to take part in an abseil from the Forth Road Bridge, have helped us smash our original target of £1k by raising £1,063!! With a themed lunch and Christmas Jumper day still to come before the end of the year we’ll be working on hitting our revised target of £2k in the new year!

You can find out more about the fantastic work Scottish Autism do on their website - scottishautism.org

Colleagues continue to support local foodbanks with donations and we are also delighted to be supporting Radio Forth’s Cash for Kids ‘Mission Christmas’ appeal again this year, collecting gifts for local children who might otherwise wake up to nothing on Christmas morning.
**Lochgelly, Lumphinnans, Cowdenbeath and Hill of Beath**

The demolition of bin stores to the rear of our flats in Lumphinnans and Hill of Beath is progressing well, with two completed so far in each area. Meanwhile, the planned maintenance painting contract has been completed in both Lochgelly and Lumphinnans.

Tenants at Ochilview in Lumphinnans should now be feeling the benefits of the brand new gas central heating systems which were recently installed at 18 flats here and the local Tenants’ and Residents’ Association are also working on requests for funding to develop the disused garage site at the end of this street.

In Cowdenbeath, the agreed health and safety works have now been completed at Johnston Park and we are now in discussions with Fife Council about the possibility of them adopting the remaining communal areas.

**Kennoway and Leven**

We have finally received confirmation from Scottish Gas regarding the installation of a gas supply to our flats in Leven Road, Kennoway, and we will be contacting affected tenants with more information regarding this in due course.

In Leven, we are continuing work in conjunction with Councillor Colin Davidson to look at ways in which the gap site in McIntosh Crescent can be utilised.

Throughout the area, please remember to dispose of all rubbish and cardboard responsibly after the 25th of December - given recent events we must all do our part to make sure there are no fire hazards around our communal closes and buildings.

If you see Housing Officer, Gavin Waddell, out and about in the area over the festive period, feel free to stop and say hello. You can also call him on 07771 776679, email him via gavin.waddell@fifehg.org.uk or by contacting the office on Freephone 08000 274 007.

**Methil**

We are currently working with Fife Council to try and find a resolution to the problem with the trees in the grassed area at Lilac Bank.

The painterwork programme has finished in Methil and all gutters should have been cleared at the same time so, hopefully, this will help to make a difference to the estate.

Ongoing we have walkabouts lined up in the New Year so please check page 7, our website or Facebook for dates and meeting points.

Housing Officer, Greg Turner, would like to thank everyone who has helped in making this area a better place to live and would encourage anyone experiencing issues with money, communal areas or anti-social behaviour to contact him directly on 07811 393822 or via greg.turner@fifehg.org.uk for help and advice.
Dunfermline

Following estate concerns raised in the Aberdour Road area an additional walkabout was carried out with local residents, Cllr James Calder (Liberal Democrats) and representatives from Fife Housing Group, Fife Council and Shirley-Anne Somerville’s (SNP) office.

Some of the issues highlighted have been actioned immediately whilst others require further meetings between the parties involved, including homeowners who have a shared responsibility for some maintenance work.

Housing Officer, Stephanie McCulloch, was delighted to be able to donate money from her housing officer budget to the Abbeyview Forum for their Christmas tree again this year, ahead of the Children’s Christmas Party.

Dunfermline and Rosyth

2017 has been a good year for many of our tenants in Dunfermline and Rosyth, with a reduction in anti-social complaints and rent arrears, and a real community spirit being witnessed where residents have worked in conjunction with Fife Housing Group to improve the area they live in.

If you do experience any issues over the festive period, Housing Officer, William Earnshaw, can be contacted on 07525 260447 or via william.earnshaw@fifehg.org.uk.

Rosyth

Housing Officer, Stephanie McCulloch, carried out the second of her three walkabouts in the Camdean area, with local residents, Cllr Tony Orton (Conservative) and representatives from Fife Housing Group and Fife Council.

The main issue raised was access over Brankholm Burn and the installation of a footbridge. The housing developer has carried out a consultation exercise over the location and we have been involved in an initial meeting with a view to progressing this.

The final walkabout of this session in Camdean (Gillway, Forker Ave, Brankholm Brae) is on 23rd January 2018 at 1.30pm – if you are interested in attending please get in touch with Stephanie on 07811 439905 or via stephanie.mcculloch@fifehg.org.uk.

Kirkcaldy and Dysart

We would like to take this opportunity to reiterate to tenants living in flats, that the storing of items in the stairwell, including cardboard boxes left over from Christmas, is strictly prohibited. Any items left in communal areas are fire hazards and must be disposed of appropriately, or taken to a Fife Council recycling site.

Also, a reminder to those going away over Christmas and New Year not to turn your heating off as this could lead to frozen pipes if the temperature drops dramatically. Instead, leave your heating on at a low temperature in order to prevent this from happening.
West Fife Villages

The new build homes in Crombie continue to come along well. There has been a slight hold up with the utilities going in but we are hopeful that this will be resolved early in the New Year and we are looking forward to starting the allocation process so that the new tenants can move in as soon as the houses are ready. In the meantime, we would like to thank the residents of the village for their patience whilst this work is completed.

There have been no major contracts going on in the other villages, although some tenants have had new bathrooms or kitchens installed this year.

Housing Officer, Angie Munton, would like to remind tenants to ensure that all rubbish is disposed of appropriately and to ask everyone to remain vigilant regarding fire hazards in their homes, gardens and communal areas.

All Areas

All of our Housing Officers would like to wish their tenants a very merry Christmas and a happy New Year when it comes and, while we would encourage everyone to enjoy themselves over the festive period we do ask that you do so with your neighbours in mind:

- Remember that Christmas can be a lonely time for some, especially the elderly, so why not call on your neighbour and share a mince pie?
- Understand that over the holidays people want to let their hair down – try to be a bit more tolerant of exuberant chatter and classic Christmas hits.

That said…

- Don’t spoil things for others and keep people awake into the wee hours.
- Over-indulgence is often a source of regret (for you) and annoyance (for your neighbours).

So, why not…

- Leave that extra bottle of brandy for your Christmas pudding?
- Fall in rather than fall out – life is so much better when we all get on.

Housing Officer | Contact Details
---|---
Angie Munton | t: 07811 439939  
e: angie.munton@fifehg.org.uk
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Gavin Waddell | t: 07771 776679  
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Stephanie McCulloch | t: 07811 439905  
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William Earnshaw | t: 07525 260447  
e: william.earnshaw@fifehg.org.uk
PREVENTING FROZEN AND BURST PIPES

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

Prevention is better than a cure:

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

If you do find a frozen pipe:

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

If you have a burst pipe:

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

STAYING SAFE DURING THE DARK NIGHTS

With winter upon us, and the Christmas party season in full swing, it’s worth taking a few extra precautions when making your way home during the dark nights so here are a few tips to help you stay safe:

- Try to plan ahead. Make sure someone knows where you are going, who you are meeting and when you expect to return. Always plan how you are going to get home again;
- Keep your bag closed and fastened and swing it round to your front so that you can see it and keep your hands on it. Avoid wearing backpacks, particularly in crowded areas;
- Try to take cash out before your night out or go with a friend who can watch your back if you do have to visit a cash machine at night;
- Stay alert! Avoid talking on your mobile phone or listening to music on your head-phones, as this will distract you from your surroundings and prevent you from hearing any potential danger signs;
- Stick to busy streets if you can. Avoid poorly-lit areas, deserted parks, or quiet alleyways;
- If you are socialising with a group of people, take care of each other and make sure everyone stays safe;
- Have your house keys ready before you get to your front door. If you have a pocket which they won’t fall out of, it may also be worth carrying them on your person rather than in your bag, just in case;
- Leave a light on in your property so that the outside world thinks someone is already at home;
- If you have an outside light, put this on before you leave.
SAUSAGE ROLLS WITH MUSTARD DIP
(Recipe from EATS Rosyth - eatsrosyth.org.uk)
Simple homemade sausage rolls - perfect for any Christmas party!

Ingredients
- 1tbsp oil
- Pinch of salt
- 2tbsp soft brown sugar
- 1tbsp balsamic vinegar
- 400g sausage meat
- 1 x onion finely chopped
- 1 x 375g ready rolled puff pastry
- 1 x egg beaten
- 3tbsp wholegrain mustard
- 3tbsp sour cream

Method
1. First, caramelise the onion. Heat the oil gently and try off the finely chopped onion. Add a pinch of salt then gradually stir in brown sugar and balsamic. Stir slowly for around 15mins until the onion turns brown and syrupy.
2. Let the pastry come to room temperature and cut in half lengthways. Spread a layer of cooled onions on each half, then spread a layer of sausage meat on top.
3. Roll up each side and seal, cut into 16 even sized sausage rolls.
4. Brush with beaten egg and place in preheated oven for 15 minutes at 200C.
5. Mix in the mustard and sour cream in a bowl and use as a dipping sauce.

Contact us
Freephone: 08000 274 007
Gas emergencies: 0800 281 856
Text: 07717 77 3666 Email: info@fifehg.org.uk

Our opening hours are:
Monday to Thursday 8:30am - 5:00pm
Friday 8:30am - 4:30pm

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