

A SMART START TO HOUSING

GENERAL APPLICANTS



SOMETHING TO THINK ABOUT...

Fife Council operate a needs-based letting system which means that your circumstances will determine how quickly you will be housed and whether you will receive an offer.

If you do receive an offer of housing your property is a blank canvas and it is your responsibility to source all of the furniture and floor coverings etc.

We suggest that you start saving and source the items you will need so that you have the essentials when it's time to move.

Think about where you will store items and consider saving for larger items to spread the cost. This guide will help you prepare if you do receive an offer of housing.

GETTING ORGANISED

This guide will help you prepare for a potential offer of housing.

It contains:

- A checklist of the essential items you will require
- Ways to source essential items
- Budgeting advice and help to save
- The average cost of running a home
- Tenancy Assistance
- Useful community based websites
- Glossary of terms

If you do not have access to the internet, you can use:

- Community libraries - bring a form of ID (e.g. passport or utility bill)
- Job Centre
- Job Clubs
- Skills Development Scotland offices (Dunfermline & Kirkcaldy)

Refer to the **Fife Digital Directory** for more information on your nearest free Wi-Fi point.

The Fife Digital Directory is available online at:
<https://bit.ly/2Ett1MR>



WHO NEEDS MY NEW ADDRESS

When you move house it is important that you inform different services so that they have up-to-date information for you. This is particularly important if you claim any benefits!

- The DWP (Department for Work and Pensions) and/or Job Centre
- Your employer
- Your Doctors (be sure to register at your local doctors if this has changed!)
- Electoral Registration
- You may want to forward your mail from your previous address

Notifying the DWP of your Change in Circumstance

If you are claiming any benefits you will need to inform the DWP (Department for Work and Pensions) when you move house to ensure you do not lose any payments.

This can be done by:

- Going online at www.gov.uk, use the search bar to input the benefit you currently claim, look for Change of Circumstances form and fill out or call the DWP on 0843 487 1838.
- Contacting your local Job Centre for assistance with your claim
- To claim Universal Credit you must have a valid email address that you access regularly. Help can be found online by searching 'setting up an email address' or by asking at your local library.

Changing Housing Benefit & Council Tax Reduction

If you are already claiming Housing Benefits and/or Council Tax Reduction you need to report a change in circumstances.

This can be done by:

- Going online at www.fifedirect.org.uk click on 'Do It Online' and search for Housing Benefit. Under 'Report It' click on "Housing Benefit and Council Tax Reduction - Report a Change"
- Booking an appointment to see a Customer Service Advisor at your nearest Customer Service Centre by calling 03451 55 11 55

SAVING FOR ESSENTIAL ITEMS

Saving with a Credit Union will not only help you to furnish your home, but you will also have a safety net of money to help cover unforeseen circumstances.

Joining a Credit Union can be an easy, affordable and rewarding way for you to save. All you need to register is two forms of ID – one photographic and one which proves your address such as your tenancy agreement or a utility bill.

You can find your nearest Credit Union by searching in 'www.onyourdoorstepfife.org'

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WHERE TO SOURCE ESSENTIAL ITEMS?

There are a number of organisations available that provide low cost or free items such as Castle Furniture and Furniture Plus.

Have a look at their websites by going to:

www.castlefurniture.org

www.furnitureplus.org.uk

You can also try your local charity shops or make use of online resources. Many tenants suggest Gumtree, Ebay or Facebook Marketplace.

Using the services above is at your own discretion.



HOW MUCH DOES IT COST TO RUN A HOME?

What you have to pay	An average weekly estimate*
Rent	£75
Council Tax, Water & Sewage charges (student, low income, disability and single persons discount available)	£20
Food and day-to-day items	£100 (dependent on family size)
Gas & electricity	£25 (dependent on usage)
Home contents insurance	£5 (dependent on cover required)
TV licence (also applies to online TV sources)	£3
Outstanding debt (e.g. loans, catalogues)	Differs per individual

***Please remember these are averages and costs will differ depending on your circumstances!**

You may also want to consider the cost of:

- Travel
- Leisure activities
- Mobile, landline & broadband
- Unforeseen circumstances (e.g. replacing a household item)

IT'S TIME TO MOVE IN!

When you have accepted an offer of housing you may only have a short time before you get your keys so make sure you have your essentials ready to move! Your Housing Management Officer will invite you into the office to 'sign-up' when your home is ready to move in to.

You should try and plan your move in advance.

- Have you thought about how you will transport furniture?
- Is there anyone that could help you?



ADVICE & ASSISTANCE

Setting up a home is exciting but can also be stressful so please take advantage of the free services available to help you manage your home and finances.

Citizens Advice & Rights Fife offer advice and assistance with debt/benefit issues and can help you to budget better.

Search for your closest Citizens Advice Bureau at:

**<https://www.cas.org.uk/bureaux>
or call 0808 800 9060.**

Once you have moved into your home your Housing Management Officer can refer you for services such as:

■ Tenancy Assistance

This service is available to all Fife Council tenants, providing advice and assistance on all tenancy related matters

■ Home energy advice – Cosy Kingdom

Free and impartial advice service available to all Fife householders to help with heating your home. For more information:

- Log on to www.fifedirect.org.uk/homeenergy
- Telephone 01592 858458
- Email info@cosykingdom.org.uk
- Text 'Cosy' then 'Your Name' to 88440

■ Short Term Housing Support

Tenancy support that is tailored to your individual needs to help manage your tenancy



TENANCY ASSISTANCE

Do you think you would benefit from some assistance whilst getting settled in your new home?

Tenancy Assistance is available to all Fife Council tenants at any point throughout their tenancy but we encourage you to take advantage of this service from the start!

Tenancy Assistance may be able to help:

- If you are struggling to maintain your home or garden
- If you could do with some help to get organised
- If your circumstances have changed and you're not sure where to start to get back on track.

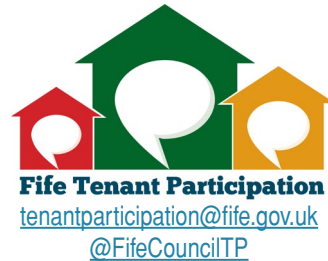
Tenancy Assistance is flexible and is catered to your individual needs. Ask your Housing Management Officer for more information or you can refer yourself for Tenancy Assistance at <https://bit.ly/2DO2ppB>

FIND OUT WHAT'S GOING ON IN YOUR AREA

You can search for community groups, information, support and organisations through the following websites:

www.onyourdoorstepfife.org

www.fifehealthandsocialcare.org



GLOSSARY

If you are a new applicant you may not be familiar with some of the terms that we use.

Council Tax, Water & Sewage – Everyone pays council tax, but you may pay more or less depending on the property's value (band) and your personal circumstances.

Department for Work and Pensions – This government sector are responsible for welfare (benefits), pensions and child maintenance policy. You must contact them if any of your personal details such as your name or address change to avoid any delay in payments.

Credit Union – Credit Unions are a non-profit type of savings account that is owned and operates through its members. This is a great way to save, especially if you have a poor credit rating.

TV licence – If you watch, record or stream live TV you must have a TV licence. You also need a TV licence to watch or download 'catch-up TV', +1 channels, or 'on-demand' such as on BBC iPlayer.

Housing Management Officer – Each Fife Council tenant will have a dedicated Housing Management Officer (HMO) who represents Fife Council as your landlord. HMO's can offer advice and assistance and manage between 250-300 properties each.

Home Contents Insurance – Fife Council insure the building itself that you live in, but all of the contents are your responsibility. Taking out Home Contents Insurance will ensure that your goods are covered financially should there be a flood or fire, for example. This should be discussed at your 'sign-up' appointment.

NOTES



Alternative Formats

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

Alternative Formats line:

03451 55 55 00



British Sign Language

please text (SMS) **07781 480 185**

BT Text Direct:

18001 01592 55 11 91

Language lines

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