

A SMART START TO HOUSING

A helpful guide designed for those
facing homelessness.



GETTING ORGANISED

This guide will help you through temporary accommodation and in preparation for your new tenancy.

It contains:

- Advice on updating your benefits
- A checklist of the essential items you will require
- The cost of having a home
- Ways to source essentials items
- Useful community based websites

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 address 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 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
- And you may want to forward your mail from your previous address

If you have recently become homeless and are claiming any benefits you will need to inform the DWP of this 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.

Remember each time you change address you will need to make these changes again.

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

WHAT YOU WILL NEED IN OUR ACCOMMODATION

If you find yourself homeless, accommodation within a hostel may be offered until alternative accommodation becomes available.

You will be required to source different items depending on where you are offered, please read the following carefully.

Moving into a hostel

When you move into our hostels you will have access to dishes, cutlery, bedding, and towels. You will need to source your own food and toiletries.

There are now computers available in some of the hostels to help you search for essential items to better prepare you for moving on.

MOVING FROM OUR HOSTEL TO TEMPORARY ACCOMMODATION

You will be supplied with:

- Bed frame and mattress
- 2 seater sofa
- White goods – cooker, fridge/freezer, washing machine
- Curtains in living room and bedroom(s)
- Flooring throughout

The essentials YOU will need to source:

KITCHEN		BEDROOM		BATHROOM	
Cutlery		Bedding - Duvet, sheet, pillow		Towels	
Plates				Shampoo	
Glasses				Shower Gel	
Mugs				Toothbrush	
Bowls				Toothpaste	
Kettle				Toilet Roll	
Toaster					
Microwave					
Utensils					
Pots & Pans					
Oven Tray					
Tea towel/paper towels					

Please see page 9 for help sourcing essential items.

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

MOVING ON FROM TEMPORARY ACCOMMODATION

Please remember: any belongings that you leave either in the hostel or in your temporary accommodation when moving out will be disposed of and you will be recharged. Please ensure your room and/or flat is left clean and tidy and that you take all of your belongings with you. Ensure any waste or unwanted items are placed in appropriate waste or recycling bins.

SECURE ACCOMMODATION

When you move out of your temporary accommodation you should now have sourced a lot of the essentials, preparing you for an offer of housing.

YOU will need to source the following essentials:

- Flooring throughout the property – carpets, linoleum
- All furniture – beds, chest of drawers, sofas, table
- White goods – cooker, washing machine, fridge/freezer

Essentially everything that was provided in temporary accommodation. Your secure home is a blank canvas.



Please visit:
<https://bit.ly/2DO2ppB>
or email:
Tenancy.Sustainment@fife.gov.uk
for more details.

HOUSING COSTS

Are you aware of the additional costs that come with having your own 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)



CREDIT UNION – HELP TO SAVE

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.

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

To start saving with a Credit Union you need two forms of ID, one photographic and one that proves your address.

WHERE TO SOURCE YOUR ESSENTIALS

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



Castle Furniture Project
Fife's Mental Health Charity

You can also try your local charity shops or make use of online resources.

Many tenants suggest Gumtree, Ebay or Facebook Marketplace.

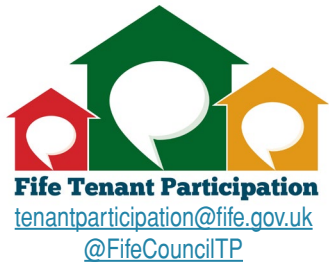
Using the services above is at your own discretion.

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.



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