

# ORE VALLEY HOUSING ASSOCIATION

SPRING 2019  
ISSUE 72



All of the articles you read in this newsletter can be found online at:  
[www.orevalleyha.org.uk](http://www.orevalleyha.org.uk)

# Latest News

## Tea & Toast Drop-ins are back!

Our popular Tea & Toast drop-in sessions returned in January this year, running every Thursday up until March 14th. Following this, the drop-ins will return for another six week run on April 18th.

## Dementia Action Week

At the end of February, together with representatives from a number of other local businesses, some of our staff attended a Dementia Friends Information Session to promote Cardenden as a Dementia Friendly Community.

Dementia Friends is about learning more about dementia and the small things we can all do to help. Visit [www.dementiafriendsscotland.org](http://www.dementiafriendsscotland.org) to find out more.

Ore Valley Housing Association are planning to provide further dementia awareness training for all our staff, and we will be taking part in Dementia Action Week between 20th - 26th May.



## Summer Roadshows

This year we're planning a series of 'Summer Roadshow' events to engage with our tenants in our three main housing areas of Cardenden, Lochore and Lochgelly. We consulted with the tenant members of our Estate Management Group on 8th March and will announce full details in the coming months.

If you are interested in joining the Estate Management Group and sharing your knowledge and experience as a tenant of Ore Valley Housing Association, please contact Colin McInnes on 01592 723 803 or email [housing@orevalleyha.org.uk](mailto:housing@orevalleyha.org.uk)

## Stay Updated

Remember you can stay up to date with all the latest Ore Valley news on our website [www.orevalleyha.org.uk](http://www.orevalleyha.org.uk) and social media, so why not like us on Facebook or follow us on Twitter?

 [facebook.com/orevalleyha](https://www.facebook.com/orevalleyha)

 [twitter.com/OreValleyGroup](https://twitter.com/OreValleyGroup)

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# New Website & Tenant Portal Coming Soon!

As announced in our last newsletter, we are working on a new website and tenant portal ('My Home') which will make it easier for you to manage your tenancy.

The new My Home service is designed to make your life as an Ore Valley tenant easier by being a one-stop shop for accessing all your tenancy services, from paying your rent and booking repairs, to viewing, managing and updating all the information we hold about you.

With My Home your tenancy is yours to control - 24 hours a day, 365 days a year!

Before we launch this new service we will be asking a small group of tenants to test and give feedback on the website and My Home. If you would like to be part of the testing group then contact us by email at [ovha@orevalleyha.org.uk](mailto:ovha@orevalleyha.org.uk) or call us on **01592 721917**.



## Do we have your email address?

To access My Home you will need an email address. We would encourage anyone that would be interested in using My Home to ensure that we have your email address on our system before it is rolled out. If we don't have it, or you've changed your email address recently, then please contact us by email at [ovha@orevalleyha.org.uk](mailto:ovha@orevalleyha.org.uk) or call us on **01592 721917**.

Remember, if you need any assistance in setting up an email account or getting online then Danielle Porteous, our Tenancy Support and Wellbeing Officer, can help.

## Planned Maintenance



During the 2018/19 kitchen replacement programme we will install 55 new kitchens. We are currently at the halfway point of these installations and tenant feedback has been very positive so far. Following this, the 2019/20 kitchen replacements will begin towards the end of summer. If your kitchen is due to be replaced you will receive a letter in the coming months with more details.



We are coming up to the end of the 2018/19 shower replacement contract where we carried out the installation of overhead showers to properties without showers, 29 in total. The 2019/20 contract will commence spring/summer, we intend for this to be the last shower installation contract as this should pick up the remaining properties without showers. If you are an Ore Valley tenant but don't have a shower and haven't been notified that you are due for a shower installation, please contact us so we can arrange for you to be added to the list.



The 2018/19 painterwork contract is complete with the exception of the Miners Institute in Lochgelly which should be done in the coming months, this contract included 102 properties in Cardenden, Lochgelly and Ballingry. We are currently looking at addresses for 2019/20 which we plan to carry out in the summer months.



Electrical testing - As part of an ongoing project, our contractors Rogersons are completing an electrical inspection for each of our properties every 5 years. These inspections are important to ensure the safety of all electrics in your home, covering everything from the wiring and sockets through to electric showers.



**We have had feedback from Rogersons that they have a number of addresses where they have failed to gain access for the electrical testing work as the tenant was not at home for the appointment.**

**If you have missed your appointment, it is important that you contact Rogersons on 1592 650 650 to arrange another time for them to visit your property to carry out the inspection.**

## Test It Tuesday

Working smoke alarms can save lives by providing you and your family with vital early warning of a fire, allowing you to **Get Out, Stay Out** and **Call 999**.

However, smoke alarms can only do this when they are working and so we'd like to encourage everyone to test their smoke alarms every week, joining in with **#TestItTuesday**.



- 🔥 Test your smoke alarms by pushing the button every Tuesday
- 🔥 Never disconnect or take the batteries out of your alarm if it goes off by mistake
- 🔥 If you have a battery operated alarm, the batteries need to be replaced every year.
- 🔥 Have a pre-planned and practised escape route that everyone in the house is aware of in the event of a fire.
- 🔥 In the event of a fire **Get Out, Stay Out** and **Call 999**

## Our Power Ceases Trading

Following the news that energy supplier Our Power ceased trading on January 25th, the UK energy regulator Ofgem announced that Utilita would take over the supply to existing Our Power customers.



Utilita took over the energy supply of all Our Power customers on January 31st. If you were an Our Power customer you should have received a welcome pack from Utilita which explains all the details. If you have any issues then you can contact **Utilita** on **03300 583 392** or visit **[www.utilita.co.uk/help](http://www.utilita.co.uk/help)**

### Important info from

- Don't worry! You won't go off supply and your credit balances are protected
- Your energy supply will transfer to Utilita on 31 January 2019
- Details about the price you pay for your energy will be included in your Welcome Pack that's on its way to you
- If you're a pre-payment customer, you can continue to top-up and your meter will be credited as normal
- If you're a billed customer, your next bill will be sent as normal and we'll honour your credit balance
- If you'd like to pay by Direct Debit, you'll need to complete the Direct Debit form included in a letter that's on its way to you and return to us
- We'll be in touch shortly with information on how to register for our Top-up app and My Utilita

# Rent Consultation Results

Following our Rent Consultation in January, and after careful consideration of our budget for 2019/20, the OVHA Board have decided to increase rents by 3%.

Due to our ongoing rent restructure this represents an overall increase in our rental income of 2.6%.

Being able to provide good quality housing for an affordable rent is very important to us.

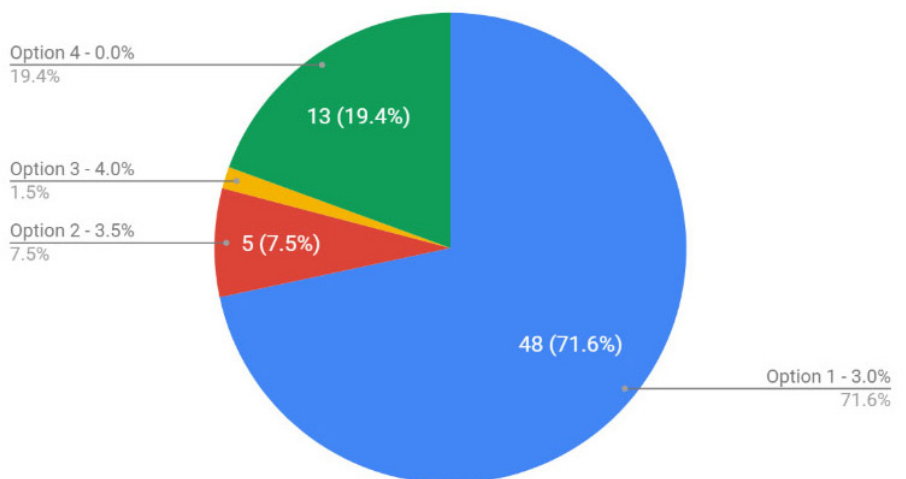
We monitor the affordability of our rent based on an 'affordable rent' being deemed to be a rent which is less than 25% of a tenants 'moderate income', a less affordable rent is a rent at 25-30% of a tenants moderate income and a rent at 30%+ of moderate income is unaffordable and would therefore fail our affordability test.

The rent you pay is very important as this is our main source of income, and this allows us to maintain, repair and improve our existing homes and build new ones. We also deliver housing services for our tenants and housing applicants, repay loans, pay staff and maintain our offices.

While most of our income comes from the rents we receive, we do recognise that for the majority of our tenants the rent you pay will be your biggest single household cost. For this reason we need to be confident the rents we are charging are set at a level that allows us to continue to provide viable services, while at the same time making sure that our tenants' who are on a moderate income can afford to keep paying their full rent.

Feedback from our rent consultation did highlight the same concerns that were highlighted to us in last year's consultation, with our rent increasing by more than inflation while on average earnings continue to increase below inflation, and 1 in 5 of the tenants who responded to our consultation told us that they would prefer to have no further increase, or they would like to see a closer link between increases and improvements to their home.

**Rent Review Consultation Results 2019/20**



When considering the options available to them, the Board decided on an increase of 3%, taking account of the need for us to be able to continue operating as an effective and improving social landlord, while still providing our tenants with affordable rents.

This year the majority of our rents will increase within a range of £2.00 - £3.00 per week and a cap has been applied to make sure that no ones rent will increase by more than £5.00 per week.

We are aware that over the next year the Scottish Housing Regulator (SHR) will continue to have a strong focus on Rent Affordability, and with this in mind we will be working with our Estate Management Group to review our affordability and look at how we are performing in this area compared to other social landlords in Fife and across Scotland.

This summer we will also be holding a tenant event in your local area where, amongst other activities, everyone can have the opportunity to help inform our future rent reviews and find out more about how we plan our budgets so that we can invest money back into our properties through our planned maintenance programmes.

If you have any questions about your rent increase, or if you would like to join our Estate Management Group, please call us on 01592 721 917 or email [housing@orevalleyha.org.uk](mailto:housing@orevalleyha.org.uk)

# Managing Your Finances

Taking the time to manage your money better can really pay off and is essential when you're juggling household bills or have debts to pay off.

These are our top tips for managing your money and staying in control of your finances;

- Set up a monthly budget (depending on when you are paid)
- Manage your household bills – don't ignore these. Know how much is to be paid and when. Setting up Direct Debits for the day or day after you are paid to cover your essential bills (rent, utilities and council tax) is a great way to ensure that these are paid on time.
- Cut your expenditure where you can by shopping around for better deals on energy, mobile or broadband prices and when shopping for essentials
- Cut down on waste – only buy what you need. Make a shopping list and stick to it. Planning your meals for the week is a good way to make sure you use the food items you have bought and that these don't go to waste.
- Pay off any loans and credit cards within the agreed payment period
- Get help sooner rather than later if debt problems become unmanageable
- Set a savings goal (a little can add up to a lot over time!)
- Cut out unnecessary spending
- Sell unwanted items on eBay or Gumtree or have a car boot sale. Decluttering can also be a good way to keep on top of buying duplicate household items.



## Shop around

Use free utility switcher services online to save money on your utilities. These can be found on websites such as [www.uswitch.com](http://www.uswitch.com) or [www.simplyswitch.com](http://www.simplyswitch.com)

If you're thinking about buying something expensive, decide if it's something you actually need. Shop around at stores and online to find the best deals. You can use price comparison websites such as [www.pricerunner.co.uk](http://www.pricerunner.co.uk) or [www.pricespyspy.co.uk](http://www.pricespyspy.co.uk) to help find the best price.

## Deal with your debts

If you have debts and you're struggling to pay them try using online Debt Tools such as the one on [www.stepchange.org](http://www.stepchange.org)

You can also call **Step Change** for advice on **0800 138 1111** which is free from all landlines and mobiles. Step Change offers you free, impartial debt advice that's tailored to your situation. They can also help you find the best way to manage your debts.

Other organisations which can help with debt advice include The Money Advice Service - [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) and Citizens Advice Scotland - [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**Remember!** If you are in rent arrears or are worried about meeting your month's rent, call us to discuss it as soon as possible. We can help you to find a solution!





# Budgeting

What is a budget?

A budget is a list of all the money you receive and all the things you spend money on every month. It helps you to see where your money is going and ensures that you've covered all of the things you need to pay. It is also a good way at helping you spot areas where you can make savings and cut down on unnecessary spending. It can also help you to plan for one off occasions such as Christmas, Birthdays and Holidays. For example, working out how much you want to spend on these and saving in advance is a good way to cover these costs.

## Step 1

### Know your income

- Calculate your monthly incomings.
- To do this add together all the income you get each month including wages, benefits or pensions.
- If you are paid weekly, fortnightly or four weekly then work out what you will receive in total over a monthly period.



## Step 2

### List your outgoings

- You need to include amounts for things that you only pay for once a year or less often, such as Christmas, car repairs or vets bills. To do this you need to divide the yearly cost by 12 to give you a monthly figure which you can include in your budget. You can then set this money aside until the bill is due.
- If you're not sure what you're spending your money on, try writing down everything you buy over a month. This will give you a clearer idea of your regular spending.



## Step 3

### Calculate your monthly balance

- Deduct the total amount you spend each month from your monthly income.
- If you've got any money left over after you've paid for everything you have a 'budget surplus'. If you're spending more money than you've got coming in you have a 'budget deficit'.
- If you are struggling to meet your bills think about ways to reduce your spending on non-essential items or where possible look at switching to suppliers who are offering cheaper deals. If you are unable to pay a bill in full, do not ignore it. Call the company you are due to pay and discuss your options.



# Garden Competition

Every year we hold our garden competition to encourage our green fingered tenants to show off the hard work they put in to maintaining beautiful gardens.

This year we're changing the format of the competition by splitting the judging over our three main housing areas of Cardenden, Lochgelly and Lochore. Everyone entering will win a prize, with one winner from each area taking away a £50 voucher for Dobbies Garden Centre.

If you would like to enter this year's garden competition you can do so via the online form on our website, by calling us on 01592 721 917 or you can pick up an application form from our Cardenden office.

The closing date for entries is Friday 31st May and judging will take place in June.

The winners will be announced at our 'Summer Roadshow' events, keep an eye on our website or social media for more details of these events in the coming months!



# Grass Cutting Scheme

Ore Valley Housing Association recognises that some tenants may not be able to maintain their garden or have family to help out. To assist tenants that are elderly or who have a disability in keeping their gardens tidy during the growing season we operate a grass cutting scheme.

Whilst the grass cutting scheme is subsidised by the Association there is an annual cost to tenants wishing to participate in the scheme which is currently £36, payable upon confirmation of acceptance to the scheme.

## Eligibility

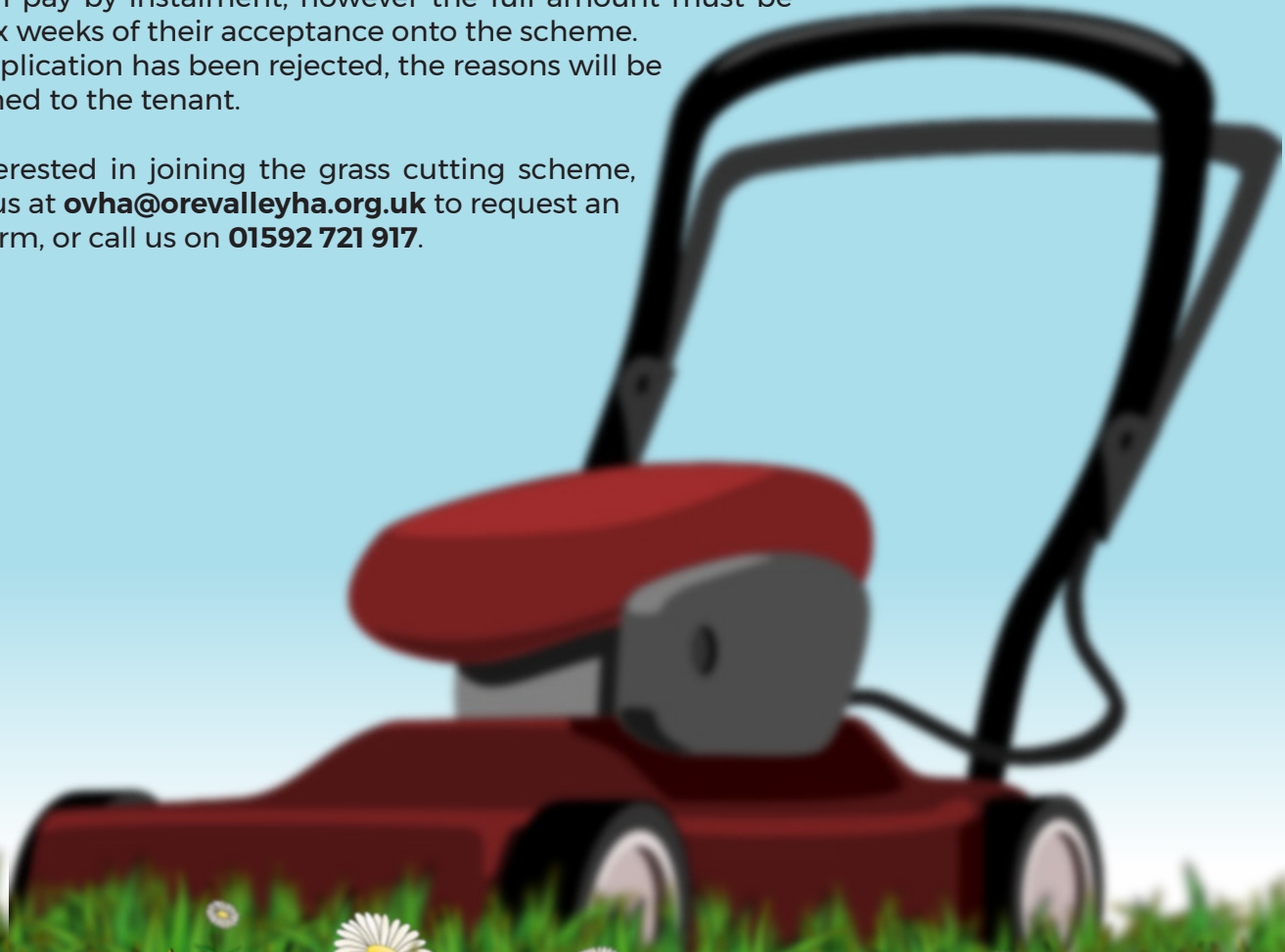
To participate in the grass cutting scheme you should meet at least one of the following criteria:

- Be at least 60 years of age.
- Have a disability that prevents you from maintaining your garden (supporting evidence will be required e.g. entitlement to DLA, Attendance Allowance or other relevant benefit).
- Have no other person within your household that can assist with maintaining your garden.

## Applying for Assistance

- All tenants wishing to join the scheme will be required to complete an application form.
- Where the application form indicates that the tenant is in receipt of a relevant benefit, supporting evidence will be required.
- The application will be assessed and the tenant advised whether or not they have been accepted onto the scheme within two weeks of receipt of the application.
- Once accepted onto the scheme, tenants will be expected to pay the full charge for the scheme. If they wish, they can pay by instalment; however the full amount must be paid within six weeks of their acceptance onto the scheme.
- Where an application has been rejected, the reasons will be clearly explained to the tenant.

If you are interested in joining the grass cutting scheme, please email us at [ovha@orevalleyha.org.uk](mailto:ovha@orevalleyha.org.uk) to request an application form, or call us on **01592 721 917**.



# Housing (Scotland) Act

## Applying for a new house, transfers and exchanges.

Social landlords need to consult on and set out how we prioritise the allocation of houses, transfers and exchanges. We also need to clearly explain these rules in an allocation policy that is available for everyone to see.

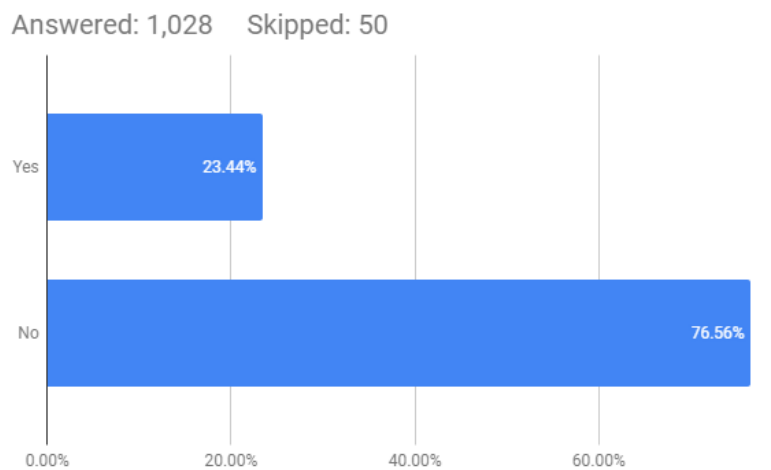
Section 4 of **The Housing (Scotland) Act 2014** has extended this need and Ore Valley Housing Association must consult our tenants before making any changes to our policy.

Towards the end of last year we were involved in organising an online survey with the other Fife Housing Register Partners to review the following areas:

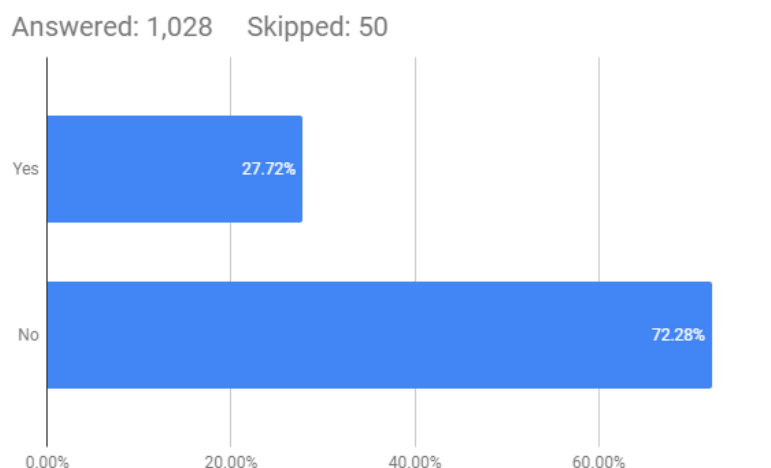
- **Overcrowding**
- **Under-occupancy**
- **Suspensions**

The following charts show a summary of the results from each of the survey questions. Full info on the survey results can be found on the Fife Housing Register Website at [www.fifehousingregister.org.uk](http://www.fifehousingregister.org.uk)

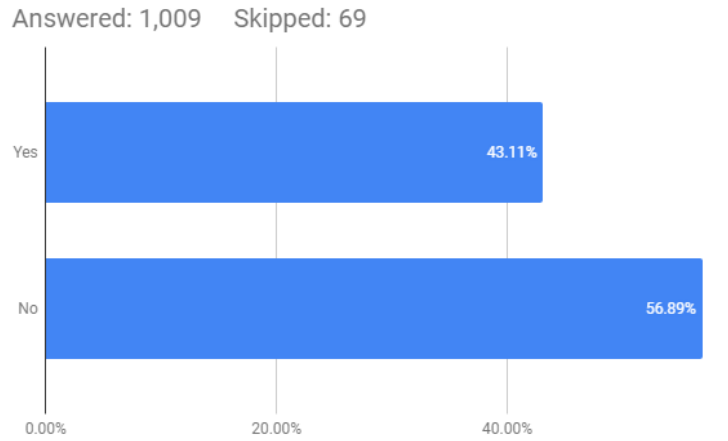
**Q1.** For children sharing with a brother or sister of the opposite sex - do you think the age of the children should be increased from aged 8 to aged 10 when working out overcrowding points?



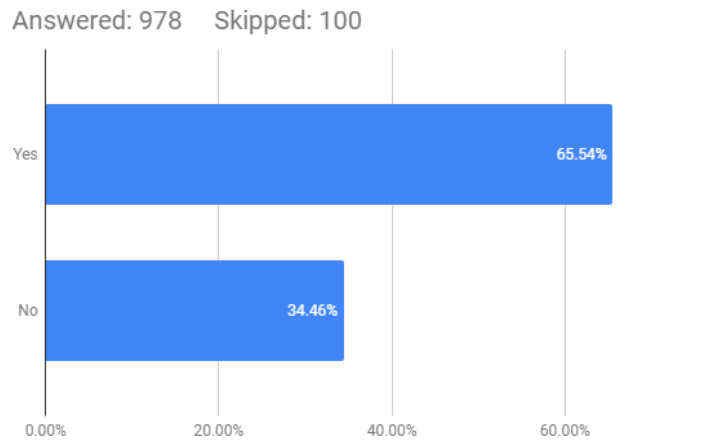
**Q2.** For children sharing with a brother or sister of the same sex - do you think the age of the children should be increased from 13 to 16 when working out overcrowding points?



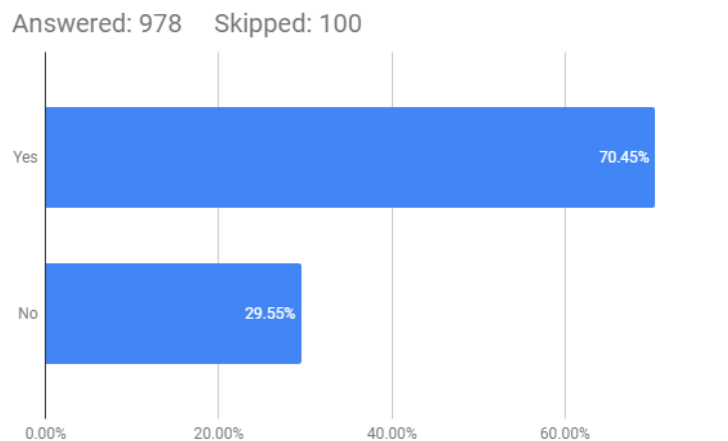
**Q3.** Do you think the points awarded for under-occupancy should remain the same?



**Q4.** Do you agree that Fife Housing Register partners should only look back at tenancy arrears built up in the three year period before the application date?



**Q5.** Do you agree that, where a Fife Housing Register partner can show that they are still chasing a debt that is over three years old, the application should be suspended until a repayment arrangement has been maintained for a minimum of three months



These survey results are being used to inform the following proposed changes to our Allocation Policy that will take effect from 1st May 2019:

- When assessing priority need for housing the points awarded for under-occupancy will be increased from a single award of 5 points, to a single award of 25 points for tenants who currently rent from a social registered landlord, regardless of the number of bedrooms not being used.
- We will only suspend housing applicants who have tenancy related debts that are over 3 years old if they have failed to make a suitable arrangement; and we can clearly show that we are still doing everything we can to chase the debt.

If you have any questions about these proposed changes to our Allocation Policy, please contact our **Housing Manager, Colin McInnes** on **01592 721 917** or email **cmcinnes@orevalleyha.org.uk**.

From 15th May 2019 most mixed age couples will no longer be able to make a new claim for Pension Credit or Housing Benefit.

There are still many pensioners who don't claim the Pension Credit / Housing Benefit they are entitled to - with around £3 billion a year in Pension Credit going unclaimed. Some of those missing out will be mixed age couples. So it is important to ensure these couples claim as soon as possible.

## What is a mixed age couple?

A 'mixed age' couple is where one member of the couple is working age and their partner is Pension Credit age.

A couple is:

- two people who are married to, or civil partners of, each other and are members of the same household
- two people who are not married to, or civil partners of, each other but are living together as a married couple / in a civil partnership.

Someone is Pension Credit age if they have reached the age at which they are allowed to claim the State Pension. State Pension age is increasing. If someone is 65 then they will be State Pension Age. If they are not 65 yet, then the date on which they turn State Pension age will depend on their date of birth.

You can find out if you are State Pension age - or when you will turn State Pension age - by using the calculator on the gov.uk website [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age). If you need any help using this calculator you can contact our Tenancy Support and Wellbeing Officer, Danielle Porteous.

## Example:

William is 66 years old - he is Pension Credit age. His partner Susan is 63 years old - she is working age. They are a mixed age couple.

## What's the issue?

The big issue here is that the majority of mixed age couples are at least\* £140 a week worse off on Universal Credit compared to how much Pension Credit and Housing Benefit they would receive based on the same set of circumstances!

\*For couples - not taking account of any rent - the level of Universal Credit is £114.85 a week, compared to Pension Credit which will be £255.25 a week (from April 2019).

All mixed age couples not already on Pension Credit and/or Housing Benefit should see if they can claim. We know that 4 in 10 households who could qualify for Pension Credit fail to make a claim!

If you **claim before 15th May 2019** - even if you are awarded just 50p a week - this could then protect you from having to move onto Universal Credit if you have a change in your circumstances.

If you think you may be eligible for Pension Credit, please contact us on **01592 721 917** and ask for our Tenancy Support and Wellbeing Officer, Danielle Porteous.



# A little effort goes a long way



Fife Council are making small changes to how you recycle in Fife. These changes will mean that all the plastics collected in your green kerbside bin are consistent with materials accepted by other Scottish councils.

## What's changing?

You can now recycle cartons (eg. fruit juice, milk, soup and sauce) in your green bin. Plastic film, carrier bags and polystyrene are now disposed of in your blue bin. Alternatively plastic bags and films can be taken to local supermarkets with recycling facilities for these materials.

## Why?

Markets for recycling are changing and it's never been more important to make it easy for people to recycle. That's why Fife Council are bringing Fife's services in line with others to make it easier for people to recycle no matter where they live in Scotland in line with the Household Recycling Charter.

## What goes into your green bin for recycling?

### Metals

Food and drinks cans, aerosols, foil trays and aluminium foil

### Plastics

Plastic bottles (including tops), food and drink pots, tubs and trays

### Cartons

Food and drinks cartons (used for long-life milk, fruit juices, liquid baby milk, soup)



## What goes in your blue bin for collection?

Carrier bags, cellophane and plastic film/wrappers, polystyrene alongside your other non-recyclable waste.



**For more information:**  
[www.fifedirect.org.uk/recycling](http://www.fifedirect.org.uk/recycling)  
Tel: 03451 55 00 22



# The Useful Page

## FIFE COUNCIL

Switchboard - 03451 55 00 00

Environmental Health - 03451 55 00 22 (rubbish collection, dog fouling etc.)

Antisocial Behaviour - 03451 55 00 33 or call the police on 101

Fife Council's Welfare Fund Team - 0300 555 0265 or email: [welfare.fund@fife.gov.uk](mailto:welfare.fund@fife.gov.uk)

## ADVICE AND HELP

National Grid - 0800 111 999 (if you smell gas)

Scottish Water - 08000 778 778 (if you spot a water leak outside or for any issues with your water supply)

NHS - 111 (for out-of-hours services including mental health services)

Homeless Emergency Number (free) on 0800 028 6231

Samaritans - Call 116 123, email: [jo@samaritans.org](mailto:jo@samaritans.org) or visit [www.samaritans.org](http://www.samaritans.org)

Breathing Space - 0800 838587 Mental health & wellbeing helpline.

Drinkline Scotland - 0800 7 314 314

Substance Misuse - 0800 587 5879 or [www.knowthescore.info](http://www.knowthescore.info)

Adult Protection Phone Line - 01383 602200

Silverline (24hr helpline for older people) - 0800 4 70 80 90

Citizens Advice & Rights Fife - 0345 1400 095 (provides general advice)

Step Change - 0800 138 1111 (debt advice charity providing impartial advice)

Money Advice Scotland - 0141 572 0237

Fife Trading Standards - 01592 583141

Traveline Scotland - 0871 200 2233 or [www.travelinescotland.com](http://www.travelinescotland.com)

## ORE VALLEY ONLINE

Facebook [/orevalleyha](https://www.facebook.com/orevalleyha)

Twitter [@orevalleygroup](https://twitter.com/orevalleygroup)

[www.orevalleyha.org.uk](http://www.orevalleyha.org.uk)

## CONTACT DETAILS

114-116 Station Road

Cardenden, Fife

KY5 0BW

Tel: 01592 721 917

## OFFICE CLOSURES

Our office will be closed on April 19th & 22nd, May 6th & 31st and June 3rd 2019.

If you need to report an emergency repair during these days, phone our office number on 01592 721 917 at any time, day or night, and follow the instructions given

If you would like to see anything included in our newsletters that isn't already you can phone us on 01592 721 917 or email: [comms@orevalleyha.org.uk](mailto:comms@orevalleyha.org.uk)