



Information Guide

Partners

Caledonia Housing Association
Dunedin Canmore Housing
Fife Council
Fife Housing Association
Glen Housing Association
Hillcrest Housing Association
Kingdom Housing Association
Ochil View Housing Association
Ore Valley Housing Association

2016 Edition

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Equal Opportunities

All of the housing providers participating in the Fife Housing Register (FHR) are committed to ensuring equality of opportunity and treatment for all people, and that their practices allow equal access to services. The FHR aims to ensure that everyone who applies for housing is treated fairly, irrespective of gender, race, marital status, religion, age and physical disability.

Regular monitoring will take place to ensure that all FHR landlords offer equal access. For further information please contact any of the partner organisations.

Introduction

Your present home may not be suitable, or you may believe that it will become unsuitable in the future. You may not be in a position to buy and you are looking for a rented home.

In Fife, more people need homes than there are available to rent. This means that we have to keep lists and have policies to help decide who is offered housing. Fife Housing Register makes it possible for you to fill in one application form giving your circumstances and preferences to be considered by the partners who have homes in the parts of Fife you want to live.

This Guide gives you information to help you apply for housing and tells you about where we have homes to rent. It also gives you some information about other housing options that may be suitable for you.

Data Protection Act 1998

The information you provide on this form is held by Fife Council on behalf of the organisations participating in Fife Housing Register. It must be processed fairly and lawfully and you are entitled to know how we intend to use the information you provide. It may be made available to the partner landlords within the Fife Housing Register for the following purposes:-

- To decide if you are eligible for housing with the partner landlord
- Enable partner landlords to provide advice and guidance regarding your housing options
- To award you priority for housing in accordance with the points system of the partner landlord(s)
- Enable partner landlords to match your needs and preferences with available properties
- Enable partner landlords to decide if a property will be offered to you
- Partners may contact your landlord or former landlord for information about you
- Partners may also use the information for administrative purposes, reporting statistical analysis or for strategic planning

The sensitive personal data collected on this form will be processed for the following purposes:-

- Racial or ethnic origin for equal opportunities
- Physical or mental health data required to assess your need for housing

For independent advice about data protection, privacy and data-sharing issues, contact the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow, Cheshire
SK9 5AF

Phone: 0303 123 1113

Email: registration@loc.org.uk

Web: ico.org.uk/global/contact-us

Applying for housing with the Council or Housing Association

Can I apply for housing?

Under the Housing (Scotland) Act 2001, anyone aged 16 or over will be accepted onto the Housing List by filling in and signing an application form.

When assessing your application we are not allowed to consider:

- the income of the household
- whether the applicant or his/her family own or have owned property
- whether the applicant and his/her spouse currently live together
- marital status or any civil proceedings affecting a relationship breakdown
- the length of time the applicant has lived in Fife
- the age of the applicant (provided they are 16 or above)
- tenancy related debts where:
 - the applicant is/was not the tenant
 - debt has been cleared
 - less than one months rent is due
 - a repayment arrangement is in place and is paid for 12 consecutive weeks
 - there are outstanding debts which does not relate to the tenancy

The only exception may be that Council housing is regarded as a form of public assistance therefore if you are not eligible for 'public assistance' (for example, subject to immigration control) the council will be limited in terms of the 'assistance' it can offer. These restrictions do not apply in the same way to housing associations, therefore, your application will be registered and assessed on your individual circumstances.

What you can expect from us

- friendly help at the point of contact
- good quality advice and information
- an effective and efficient service
- that your application will be treated fairly
- that your information will only be seen by those who need to know
- that you will be told about any problems with your application form

Where do I get a form?

You can get a form from any of the 'Useful Contacts' (pages 15 and 16) or online at www.fifedirect.org.uk/housingregister

Where can I get help?

If you need any information or help please contact your nearest housing association office or council customer service centre. You can also get help from Citizens Advice and Rights Fife (CARF) or any of the other advice providers listed on page 17.

What do I do when I have completed my application form?

When you are sure you have given us all of the information we need to assess your housing circumstances (providing proof and additional information where this is asked for) you can send or take it to any of the offices listed on pages 15 and 16.

If you do not give us enough information or proof there may be delays in processing your application. Also, giving us false or misleading information may result in your application being suspended or withdrawn.

We will assess your application and award points in line with your housing need. If there are any problems with your application we will contact you.

What if my circumstances change or I want to amend my application?

Your circumstances may change after you have filled in and returned your form, and this may affect the way we view your application. You must make sure that your application is up to date by contacting us as soon as your circumstances change. We will then advise you about what to do next. You can contact us by phone, letter or by going into your nearest housing association office or council customer service centre.

What we can expect from you

- full, honest and up-to-date information on your application
- relevant proofs and any extra information we need
- your application to be up-to-date at all times

Application Assessment

How will my application be assessed?

All applications are considered in the same way. Your application is awarded points and a category in line with your housing need and based on the information in your application form. More information about the points system is given on page 7.

We have allocation policies that set out how properties are offered on the basis of the different circumstances of applicants to make sure all applicants are treated fairly. Although there is only one application form and one assessment, each landlord has their own allocation policy.

You can get more detailed information about allocation policies by contacting us directly.

How will I know that my application has been assessed?

When we receive your application you will be advised of your application number.

We aim to process all applications within 20 days. Once we have assessed your application we will send you a letter to confirm that you have been placed on the housing register and with information about your application.

If you don't give us all of the information we need, it will take us longer and your application may not be assessed properly.

If you think that your application has not been assessed properly, let us know as soon as possible and we will check this for you.

What you can expect from us

- that we will treat all applications fairly and equally
- to contact you if there is a problem with your application
- that we will process your application as quickly as possible
- that anything we send you will be clear and understandable

How long will I have to wait to get a property?

The length of time you wait for an offer of housing may depend on a number of things:

- The number of points you have.
- How your application is categorised.
- Which areas and type of home you ask for.
- How many homes become available.
- The availability of the size and type of home you need.

We cannot give you a time you will wait for an offer. Your position on the list will change as people are housed and new people apply, so this makes it difficult to let you know when you will be housed.

The best advice is to keep your application up to date and respond to any letter that we send you.

How will I know when there is a property available?

When a property is available, we will contact you, usually by letter, giving you information about the property and where it is.

What we can expect from you

- that you give us all the information we need to give your application the right number of points
- that you reply to anything that we send you

Application Assessment

All of the Fife Housing Register partners have agreed a Common Assessment of Need (COAN) as a way of assessing, organising and ordering applications. The COAN brings together the best parts of policy and practice within each of the partner organisations to make it simpler for applicants to understand and staff to work with.

Through the COAN, Fife Housing Register partners are committed to:

- Open and simpler access to housing for those who need to live in Fife
- The principles of equal opportunities
- Transparency and accountability in all aspects of the process
- The best use of housing to meet local needs and priorities
- Best value and making the best use of resources

The COAN has been set out to make sure:

- Fife Housing Register partners keep within the law
- Fife Housing Register partners follow best practice
- Applicants can choose who they want to be housed by
- Applicants can have their housing needs considered thoroughly and preferences recorded
- The assessment process is comprehensive and fair
- The assessment of housing needs is linked to an assessment of other needs
- Partners can meet individual applicants' priorities

The COAN considers applicants who are:

- homeless or at risk of becoming homeless
- living in unfit housing
- living in insecure housing
- living in overcrowded conditions
- victims of violence or harassment
- having difficulties with their present home due to illness or disability
- needing to move for social or employment reasons
- in homes that are too big for them
- needing to move from other parts of the country as part of the MoveUK system

Points are awarded in line with the assessed needs of the applicant.

Information about applicants is stored in a single database and organised into categories of:

- Urgent Housing Needs
- Poor Housing Circumstances
- Social and Medical Needs
- Lack of Security
- Management Needs
- Armed Forces

The Pointing Scheme

The COAN is held on Fife Housing Register and points are given for assessed housing need.

Urgent Housing Needs	Points
Statutory Homelessness	100
Severe Harassment	100
Closure Order/ Closure for re-development	100

Poor Housing Circumstances	Points
Lacking Amenities	12
Unsafe Water Supply / Inadequate Drainage / Rising & Penetrating Damp	12
No Central Heating	5
Overcrowding (per room short)	25
Severe Overcrowding (2+ overcrowding factors)	10 extra
Under-occupation	5
Sharing Facilities	6
Children's Social Needs	10/20

Social and Medical Needs	Points
Illness and Disability	20/40/60*
Sheltered Housing	15/30/50*
Special Needs Accommodation	20/60*
Harassment	10/30
Independent Living	60
Social/Personal Needs	10/25/40
Care Arrangements:	
Respite Care	10
Access to Children	20
Foster Care	20
Children's Educational Needs	5/20
* Awarded after medical assessment	

Lack of Security	Points
Tenancy	
Time Limited Tenancy (no NTQ)	5
Notice to Quit	
Tied Accommodation	75
Short Assured Accommodation	75
HM Forces Accommodation	75
Tenants without a Lease	25
Owner Occupation	
Process of Re-possession/ Advised to Sell	25
Non Householder (single people or families living care of)	
Not sharing a bedroom	25
Sharing a bedroom with a sibling	25
Sharing a bedroom with someone other than a sibling	25
No bedroom	25
No fixed abode	25
Families with children	
Overcrowded	25 extra

Management Needs	Points
Awarded by Housing Managers for best use of stock	120

Profile of Housing Providers in Fife

Housing Associations

Housing Associations are independent, voluntary housing organisations who can access public and private funds to build and maintain affordable housing. Information about the partner organisations is covered on this page but the next page gives more information, including details of different types of housing.

Some housing associations offer Market Rented Properties. These are rented at higher levels than normal housing association properties and you would normally have to meet a minimum income level to qualify for this type of housing.

Fife Council and the Housing Associations

Although the Fife Housing Register (FHR) gives access to Council and Fife based housing associations homes, there are still a number of housing providers that are not partners in FHR. The Council has nomination arrangements with most of the housing associations. In time it is hoped that all Council and housing association homes should be available through Fife Housing Register.

Caledonia Housing Association

Caledonia Housing Association formed in 2011 following the merger of Servite Housing Association and Perthshire Housing Associations. We are a registered Scottish Charity, and our main aim is to provide high quality housing that is both affordable and sustainable, and a variety of specialist and person centred services. We operate throughout Dundee, Angus, Perthshire and Fife, and in the Highland Council area. With around 4,000 properties in our ownership and management, we provide homes for rent and also low cost home ownership opportunities.

At our developments in Tayport, Newport and Ladybank tenants need to be over 60 with a housing need or have a health need for the property features but do not have to have a support need. We also have housing in Newburgh, Gauldry, Cellardyke and Leuchars with an Extra Care development at Leuchars providing care and support to older people.

Dunedin Canmore Housing

Dunedin Canmore Housing is a registered housing association with charitable status, and is a key provider of affordable housing and related services in Edinburgh, the Lothians and Fife. It has 140 homes in Dunfermline and Kelty, including a small number of shared ownership properties. Dunedin Canmore Housing is a subsidiary of the Wheatley Group.

Fife Council

Fife Council manages about 30,000 properties with housing services delivered through local council customer service centres and Home4Good Centres. We make around 3,500 housing allocations a year and have the statutory responsibility for assessing homelessness. New tenants generally receive a Scottish Secure Tenancy.

Fife Housing Group

Fife Housing Association is a registered association with charitable status and manages around 2,500 rented properties in Fife.

PACT Enterprises lets properties in the private rented sector and is a subsidiary of Fife Housing Association.

Fife Housing Association and PACT Enterprises form part of the Fife Housing Group.

Our vision is 'Getting the basics right'.

Profile of Housing Providers in Fife

Glen Housing Association

Glen is a Registered Social Landlord providing homes for rent in the North Glenrothes and Levenmouth areas. Formed due to the merger of Collydean Community HA and Glenfield HA in 1998, we manage about 440 properties including some with wheelchair access.

Hillcrest Housing Association

Hillcrest Housing Association is one of Scotland's largest housing associations, providing an extensive range of housing, support and social enterprise services across Fife, Tayside, Angus and Edinburgh. We have around 6000 properties in management and apart from our Mid Market Rent and Shared Ownership schemes, all are allocated on a needs basis. In Fife, most of our properties are located in Glenrothes and we also have properties in St Andrews, Newburgh, Lochgelly and Cupar.

Kingdom Housing Association

Kingdom have been developing and managing properties since 1986 and have rented accommodation in most parts of Fife. We currently manage approximately 3,500 rented properties in Fife. The majority of our tenants are given a Scottish Secure Tenancy. Kingdom is a charitable organisation

Ochil View Housing Association

Ochil View Housing Association is a Registered Social Landlord. We are based at our office at Ochil House, Marshall, Alloa FK10 1AB. You can contact us by visiting our office, phoning 01259 722899 or by sending an email to customerservices@ochilviewha.co.uk. Our office opening hours are Monday to Friday, 9 to 5.

Ochil View has 177 houses in the 4 West Fife Villages of Oakley (52), High Valleyfield (79), Blairhall (30) and Newmills (16). All our houses in West Fife are let to applicants to the Fife Housing Register. All of our properties have been built between 1993 and 2008 and are either houses or 4 in a block flats, and all have gas central heating.

Ore Valley Housing Association

Ore Valley is a Registered Housing Association with charitable status. We aim to provide quality affordable housing and associated services. Based in Cardenden, we manage around 650 properties in the Cardenden, Lochgelly and Lochore areas. These properties are mainly for general needs but we also have a small number of adapted properties. We have a around 70 properties scattered throughout Fife which were acquired through the Mortgage to Rent Scheme. We have a low turnover of stock with high demand for all types of housing. We also have a limited number of mid-market rent properties that require you to contact us directly to complete a separate application form.

Mid Market Rent

Some housing associations offer Market Rented Properties. These are rented at higher levels than normal housing association properties and you would normally have to meet a minimum income level to qualify for this type of housing.

Housing Stock in Fife at a glance

Type of Housing

A Sheltered/Very Sheltered

B Learning Difficulties

C Physically Disabled

D General Needs

E Market Rent

F Low-cost Home Ownership/Shared Ownership

Housing Provider	A	B	C	D	E	F	Location of Houses
Ark HA				✓			Glenrothes, Dunfermline
Barony HA				✓			Glenrothes, Dunfermline
Bield HA	✓					✓	Glenrothes, Buckhaven, Leven, Kennoway, Crail, St Andrews, St Monans, Dunfermline, Ballingry, Elie
Cairn HA	✓			✓			Kirkcaldy, Glenrothes, Rosyth, Kelty, Burntisland
Caledonia HA	✓		✓	✓		✓	Leuchars, Ladybank, Newport-on-Tay, Tayport, Anstruther, Gauldry, Newburgh
Dunedin Canmore Housing			✓	✓		✓	Dunfermline, Kelty
Fife Council	✓	✓	✓	✓			Fife Wide
Fife HG		✓	✓	✓	✓	✓	Fife Wide
Glen HA			✓	✓			Glenrothes, Leven, Methil, Windygates, Milton of Balgonie
Hanover (Scotland) HA	✓						Dunfermline, Inverkeithing, Kincardine, Crail
Hillcrest HA			✓	✓	✓		Glenrothes, Lochgelly, Cupar, Newburgh
HOME Group				✓			Rosyth
Horizon HA			✓	✓		✓	Dunfermline, Cowdenbeath, Kelty, Kincardine, Auchtermuchty
Kingdom HA		✓	✓	✓	✓	✓	Fife Wide
Link Group				✓		✓	Dunfermline, Kirkcaldy, Glenrothes, Methil, Ballingry
Blackwood Group			✓			✓	Rosyth, Kirkcaldy, Glenrothes, Kingseat, Methil, Buckhaven
Ochil View HA			✓	✓		✓	Oakley, Blairhall, High Valleyfield, Newmills
Ore Valley HA			✓	✓			Cardenden, Ballingry, Lochgelly, Lumphinnans, Dunfermline, Lochore, Glenrothes, Kirkcaldy
Trust HA	✓						Dunfermline, Burntisland, Kinghorn, Markinch, Dalgety Bay
Viewpoint HA				✓			Kirkcaldy, St Andrews, Buckhaven, Leven, Dysart

Letting Areas

To help you decide where you want to live, we have produced Lettings Guides. Listed below are all the guides available. These are available from all partner offices or online at www.fifedirect.org.uk.

Lettings Guide	Other areas included
Kirkcaldy (Central)	Auchtertool
Kirkcaldy (East)	
Kirkcaldy (West)	
Burntisland	
Kinghorn	
Thornton	
Dysart	
Cardenden	
Kinglassie	
Leven	
Kennoway	Windygates
Methil	
Methilhill	
Buckhaven	
East Wemyss	Coaltown of Wemyss
West Wemyss	
Glenrothes (West)	
Glenrothes (East)	Coaltown of Balgonie, Milton of Balgonie
Glenrothes (North)	Markinch, Star of Markinch
Leslie	
Leuchars	Balmullo, Guardbridge, St Michaels, Strathkinness
St Andrews	Boarhills, Dunino, Kingbarns
Cupar	Dairsie, Kemback, Foodieash, Pitscottie
Springfield	Cupar Muir, Craigrothie, Ceres
Anstruther	Crail
Lower Largo	Upper Largo, Largoward, Lundin Links, New Gilston, Ovenstone

Lettings Guide	Other areas included
Pittenweem	Arncroach
St Monans	Abercrombie, Colinsburgh, Elie & Earlsferry, Kiconquhar
Auchtermuchty	Collessie, Dunshalt, Falkland, Freuchie, Gateside, Newton of Falkland, Strathmiglo
Ladybank	Kettlehills, Kingskettle, Pitlessie
Newburgh	Grange of Lindores, Letham, Luthrie, Rossie
Tayport	Gauldry, Kilmany, Newport on Tay, Wormit
Kelty	
Abbeyview	
Dunfermline (North)	Halbeath, Kingseat, Wellwood, Townhill
Dunfermline (South)	Crossford, Limekilns, Charlestown
Cowdenbeath	Crossgates, Hill of Beath
Lochgelly	Lumphinans
Inverkeithing	Dalgety Bay, Hillend, Aberdour, North Queensferry
Rosyth	
Crosshill	Glencraig
Lochore	
Ballingry	
High Valleyfield	
Kincardine	Culross, Newmills, Torryburn, Cairneyhill
Oakley	Blairhall, Carnock, Saline

All of the areas noted above would be an area of choice on your application. For example, list the three areas you would like to live in - 1. East Wemyss 2. Coaltown of Wemyss 3. West Wemyss.

Other Housing Options

Mutual Exchanges

You may be able to swap homes with another tenant. If you are interested you should ensure that you tick the box on the application form. All mutual exchanges need your landlord's permission.

Your Rights

If you are a tenant, and you move home, your tenancy rights may be affected. Changes in the law over the years mean that (depending on when you took up your tenancy) your rights may change. This will not affect the type of tenancy, but it may affect you in other ways. The following provides some general guidance but if you need further information then please speak to an adviser.

You should be aware of:

- The type of tenancy you are being offered. This may be a Scottish Secure Tenancy, a Short Scottish Secure Tenancy or other form of occupancy agreement
- Rent levels

If you are being made an offer of housing by any of the FHR partners, you should be made aware of the conditions of your tenancy.

Private Renting in Fife

This means renting from someone who owns a property. They usually rent it out so they can charge rent for the property. They are called private landlords.

A private landlord can be:

- A company that owns lots of properties.
- A person or family who owns one or more properties.

Rent is usually due every month for the month ahead, and you normally need to pay a deposit (for example, one month's rent). You may be able to get help with a deposit by contacting Fife Keyfund. This project offers a Deposit Guarantee Scheme to assist people threatened with homelessness into the private rented sector. A written Guarantee, in lieu of deposit, is negotiated, with Fife Keyfund acting as intermediary between Landlord and Tenant. Fife Keyfund then encourages and assists the tenant to save towards a deposit of their own.

For more information please visit:
www.trustinfife.co.uk

Fife Key Fund

**83-85 Dunnikier Rd
Kirkcaldy, KY1 2QW
01592 201849**

Most Privately Rented Homes in Fife are unfurnished. Advice and information to assist you furnish your tenancy can be provided by contacting your Local Benefits Office or by contacting the Scottish Welfare Fund.

Other Housing Options

Help with Paying Your Rent

You may be able to get help with your rent.

Housing Benefit for tenancies with private landlords is called Local Housing Allowance (LHA). LHA is set at certain levels in each area according to the number of bedrooms you need. You can find out how much LHA you would be entitled to in the area you want to live by going to www.lha.gov.uk.

If the rent for the house or flat you need is more than the LHA, you can ask for a 'Discretionary Housing Payment' which Housing Benefit departments can pay if they think your situation means it is fair you need to pay more rent.

Applications for Housing Benefit can be made online or by contacting your local council customer service centre or Housing Association for advice. Further information can be sought from Rothesay House, Glenrothes.

Before Renting Privately

Before renting a tenancy you should know what rights and responsibilities you and the landlord have prior to signing an agreement.

The landlord must be registered with the local authority. If you need further information, the web address is www.landlordregistrationscotland.co.uk.

Prior to the commencement of a tenancy it is a Landlord's duty to ensure the property is in appropriate condition. This may include an Energy Performance Certificate (EPC) Gas Safety checks, electrical safety checks and a legionella risk assessment. It is in your best interest to be well informed to safeguard you from any future problems. You can find more information about the 'repairing standard' and 'tolerable standard' at www.rentingscotland.org.

The Landlord must also provide you with a copy of a Tenancy Information Pack to explain what is required before anything is signed.

The majority of the above information is a legal obligation for landlords to provide on, or before, a move in date.

In Scotland the most common tenancy agreement is a Short Assured Tenancy (SAT) which is for a term of not less than six months. Tenants have the right to a written tenancy agreement. A document named an AT5 must be served before the creation of a SAT, if it is not then the tenancy is an assured tenancy. If there is more than one tenant on the agreement then each tenant should be served an AT5. For more information and an example of an AT5 consult the Shelter Scotland website.

The tenancy agreement should be signed and all amendments initialled by the landlord and tenant when the tenancy begins.

Further advice can be provided by a specialist housing advisor, by contacting your local council customer service centre or a Home4Good office.

How to find Private Rentals

Private landlords advertise their properties in these places:

- Letting Agency (you can also register your interest direct with them, who by law cannot charge you for putting your name on their lists).
- An advert in the local newspaper
- On a sign outside the property
- On the internet, social media, Facebook, Gumtree, and other local area adverts
- On a shop noticeboard.

There are some good things:

- There is more property to choose from
- It can be easier to find a home that is right for you
- You don't have to join a waiting list
- You can find somewhere quickly if you want to try out living in your own place for a short time, before you decide if it is right for you.

Buying a House

Open Market

The range of homes for sale on the open market varies between areas, and availability depends on where you are hoping to live and how much you can afford to pay. A good starting point is to contact local solicitors and estate agents.

You should ask a bank, building society or independent financial adviser about a loan (mortgage). Usually you have to pay part of the cost of the home and you also need to pay solicitors' and surveyors' fees, stamp duty and other charges. These hidden costs of buying a home will cost you several hundred pounds. Mortgage lenders usually have leaflets explaining the steps you need to take to buy a home.

Low Cost Home Ownership

The council is committed to increasing opportunities for people to buy homes at lower than normal market costs. They have a programme which makes low cost housing available for sale to tenants, those on the housing register and first time buyers. The properties are sold at fixed prices sometimes below the market value. This is possible because the Scottish Government can offer grants to developers to provide the properties. Applicants still have to get a mortgage. However, it is usually cheaper than buying a similar home on the open market. You can get further information by contacting the Scottish Government or the relevant housing associations.

Shared Ownership

Some Housing Associations now offer a shared ownership option for tenants. With shared ownership you buy a minimum 25% of the property and pay rent for the part you don't own. This generally works out more expensive than renting, but cheaper than buying.

Your share can be increased in 25% 'tranches' (shares) at any time until you own the property, although you don't have to do this. Even though you may only own 25% of the property you are fully responsible for maintaining and repairing it. You can get more details from relevant Housing Associations.

Self Build

You can find suitable sites on which to build your own home by contacting solicitors, estate agents and by checking local advertising. Before you buy a site, check whether it has, at the very least, outline planning permission and is connected to services. Contact the Planning Service for advice on the planning system and the building process.

Get good legal advice from a qualified solicitor at an early stage and, where appropriate, involve an experienced architect and recommended building contractor.

Rural Home Ownership Grants (RHOG's)

If you live in a rural area, these grants are available to people on low incomes who otherwise may not be able to buy on the open market. The grant you can get is based on your income. You can use it to either buy a site to build your own home or to buy and improve a home.

Open Market Shared Equity

Open Market Shared Equity is a scheme aimed at helping people on low to moderate incomes who want to own their own homes but who cannot afford to pay the full price. The scheme is currently open to help all first time buyers. Priority access will be given to priority groups.

The minimum equity stake that buyers must take in a property is 60% and the maximum is 90%. Lenders normally require buyers to provide a modest deposit. For more information visit www.gov.scot.

Staying Where You Are

Care and Repair

Kingdom Housing Association manages the Care and Repair Project on behalf of Fife Council. It provides help to elderly or disabled homeowners and tenants of private landlords to enable them to continue living in their own home.

You can get more information by contacting the Care and Repair office on 01592 632592 or email careandrepair@kingdomhousing.org.uk

Equipment and Adaptations

Fife Council will assess the housing needs of people with disabilities to see if they can provide help to meet their assessed needs.

For more information, contact Social Work on 03451 551503.

Useful Contacts

Fife Council

Listed below are the details of the main council customer service centres. There may also be smaller and part time offices in your area. Please contact your nearest centre for information or phone 03451 550033.

Customer Service Centres	Address
Cowdenbeath	Brunton House, High Street, Cowdenbeath KY4 9QU
Cupar	County Buildings, St Catherine Street, Cupar KY15 4TA
Dunfermline	City Chambers, Kirkgate, Dunfermline KY12 7ND
Glenrothes	Fife House, North Street, Glenrothes KY7 5LT
Inverkeithing	Civic Centre, 10 Queen Street, Inverkeithing KY11 1PA
Kirkcaldy	Town House, 2 Wemyssfield, Kirkcaldy KY1 1XW
Leven	Leven Library, 16 Durie Street, Leven KY8 4HE
Methil	Wellesley Road, Methil KY8 3PA

Housing Association Offices

Housing Associations operating in Fife. Those in bold have offices in Fife and are part of the FHR.

Ark Housing Association Ltd
The Priory, Canaan Lane
Edinburgh
EH10 4SG 0131 447 9027

Barony Housing Association Ltd
411 - 417 High Street
Kirkcaldy
KY1 2SG 0345 140 7777

Bield Housing Association Ltd
79 Hopetoun Street
Edinburgh
EH7 4QF 0131 273 4000

Cairn Housing Association Ltd
Murdostoun House
5 Linnet Way
Strathclyde Business Park
Bellshill
ML4 3RA 0300 456 1245

Caledonia Housing Association
5 South St. John's Place
Perth
PH1 5SU 0800 678 1228

Dunedin Canmore Housing
8 New Mart Road
Edinburgh
EH14 1RL 0131 478 8888

Fife Housing Group
7 Pitreavie Court
Dunfermline
KY11 8UU 01383 606162

Glen Housing Association Ltd
28 Heimdal Gardens
Glenrothes
KY7 6TZ 01592 621188

Hanover (Scotland) Housing Association Ltd
95 McDonald Road
Edinburgh
EH7 4NS 0131 557 0598

Hillcrest Housing Association Ltd
55 Huntingtower Road
Perth
PH1 2LH 0300 1232640

HOME Group Ltd
20 Harvest Road
Newbridge
Edinburgh
EH28 8LW 0345 141 4663

Horizon Housing Association
Fairbairn Place
Kirkton North
Livingston
EH54 6TN 01506 424140

Kingdom Housing Association Ltd
Saltire Centre
Pentland Court
Glenrothes
KY6 2DA 01592 630922

Link Group Ltd
Link House
22 New Mart Road
Edinburgh
EH14 1RL 0131 557 0350

Blackwood Group
160 Dundee Street
Edinburgh
EH11 1DQ 0131 317 7227

Ochil View Housing Association Ltd
Ochil House
Marshall
Alloa
FK10 1AB 01259 722899

Ore Valley Housing Association Ltd
114-116 Station Road
Cardenden
KY5 0BW 01592 721917

Trust Housing Association Ltd
12 New Mart Road
Edinburgh
EH14 1RL 0131 444 1200

Viewpoint Housing Association
4 South Oswald Road
Edinburgh
EH9 2HG 0131 668 4247

Other Sources of Housing Advice

Fife Council Housing Services - Home4Good Centres

Cupar	01334 659390
Leven	01334 659391
Kirkcaldy	01592 583394
Dunfermline	01383 602388
Emergency Homeless (Out of Hours)	0800 028 6231

Social Work Enquiries

Emergency Social Work Services (Out of Hours)	03451 551503
	03451 550099

For independent advice

National Domestic Abuse Helpline	0808 2000 247
James Bank Centre	01383 741220
Frontline Fife	01592 800430
Rough Sleepers Outreach Workers	01592 414249 07939 169583
Shelter 24 Hour Helpline	0808 800 4444
Fife Women's Aid	0808 802 5555
CARF (Citizens Advice and Rights Fife)	
• General Advice	0345 1400 095
• Money Advice	0345 1400 094
FRAE Fife (For members of Black & Minority Ethnic Communities)	01592 204005

Complaints Procedure

Applications

Any enquiries about your application should be addressed to your local point of contact. Where possible we will try to respond to questions informally. However if you want to raise a complaint this should be addressed to the FHR Management Group.

Offers of Housing

Offers of housing are made by the participating organisations and not by Fife Housing Register. If you have any questions about an offer of housing, you should speak to the office that has contacted you. The contact telephone number and address will be on the letter that has been sent to you.

General Complaints

If you are unhappy about how you have been treated by any of the FHR Partner Organisations, all of the Fife Housing Register partners have a Complaints Procedure and will be able to give you more information if you need it.

Housing Information and Advice



Online

www.fifedirect.org.uk/housing



Phone

03451 55 00 33



Homeless emergencies

0800 028 6231



Alternative Formats

Information about Fife Council can be made available in large print, braille, audio CD/tape and Gaelic on request by calling **03451 55 55 00**



British Sign Language

please text (SMS) 07781 480 185



BT Text Direct:

18001 01592 55 11 91

Language lines

خط هاتف اللغة العربية:

03451 55 55 77

বাংলায় আলাপ করার জন্য টেলিফোন লাইন:

03451 55 55 99

中文語言熱線電話:

03451 55 55 88

Polskojęzyczna linia telefoniczna:

03451 55 55 44

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03451 55 55 66

Fife Council customer service centres

- **Cowdenbeath**
Brunton House, High Street,
Cowdenbeath KY4 9QU
- **Cupar**
County Buildings, St Catherine Street,
Cupar KY15 4TA
- **Dunfermline**
City Chambers, Kirkgate, Dunfermline KY12 7ND
- **Glenrothes**
Fife House, North Street, Glenrothes KY7 5LT
- **Inverkeithing**
Civic Centre, 10 Queen Street,
Inverkeithing KY11 1PA
- **Kirkcaldy**
Town House, 2 Wemyssfield, Kirkcaldy KY1 1XW
- **Leven**
Leven Library, 16 Durie Street, Leven KY8 4HE
- **Methil**
Wellesley Road, Methil KY8 3PA

Fife Council customer service points

- **Anstruther**
1-2 Ladywalk, Anstruther KY10 3EX
- **Benarty**
Benarty Community centre, Flockhouse Avenue,
Ballingry KY5 8JH
- **Burntisland**
102 High Street Burntisland, KY3 9AS
- **Cardenden**
112-116 Station Road, Cardenden KY5 0BN
- **Dunfermline**
Abbey View, Dunfermline KY11 4HA
- **High Valleyfield** (by appointment only)
Community Centre, Abbey Street,
High Valleyfield KY12 8UA
- **Kelty**
90 -92 Main Street, Kelty, KY4 0AO
- **Kincardine** (by appointment only)
Kincardine Library, 2 Keith Street,
Kincardine FK10 4ND
- **Kirkcaldy**
 - Windmill Community Campus, Windmill Road,
Kirkcaldy KY1 3AL
 - 3 Beaully Place, Kirkcaldy KY2 6EX
- **Lochgelly**
Lochgelly Centre, Bank Street, Lochgelly KY5 9RD
- **Oakley** (by appointment only)
Oakley Centre, Station Road, Oakley KY12 9QF
- **St Andrews**
St Marys Place, St Andrews KY16 9UY