

# NEWSLETTER

## Rent Review Consultation 2024-25

Tenant consultation is an important part of our rent review process and must take place whenever we are proposing an increase in our rent. For this reason, we would encourage as many tenants as possible to be involved in our consultation process as we start to review our budgets for 2024/25.

We are planning to host some drop-in events in Cardenden, Lochgelly and Lochore in November and every tenant will receive a consultation form to be completed and returned to us either by post, in person or online so that every tenant can have their views heard by our Board.

This year we are proposing to consult with tenants on a proposed rent increase of between 5.0% -7.0% and we would like to hear from as many tenants as possible.

Throughout the consultation process we will need to ensure that our rents remain affordable for our tenants, however with costs remaining high we must also ensure that our planned expenditure for the coming year can be sustained and delivered.

With inflation now returning to the levels previously reported in Nov 2021, it is now our intention to consult with tenants on a proposed rent increase that is likely to be closer to the reported CPI figure for November 2023, based on an assumed figure of between - 5.0% - 7.0%

### **Rent Consultation Drop-in events**

- Benarty Centre 4pm-6pm on 27/11/23
- Ore Valley Business Centre 4pm-6pm on 28/11/23
- Cardenden Office 4pm-6pm on 29/11/23

## The Cost of Living and Rent Affordability

With the latest reported CPI inflation rate at 6.7% (September 2023), this is the lowest inflation rate we have seen since February 2022, down from a recent peak of 11.1% in October 2022.

However, with the recent inflationary increases we have all been experiencing, the Association is still very much exposed to higher staff costs, increased office overheads and increased costs for repairs and planned maintenance.

Since CPI inflation rose above 5.0% in November 2021, we have taken the decision throughout the coronavirus pandemic and the cost-of-living crisis not to link our proposed rent increases to inflation as we have previously done.

In April 2023 after consultation with our tenant's, our Board decided to increase our rents by 5.35% which was significantly below the November 2022 CPI inflation rate (see Table 1.1). This means that even though your rent has been increasing, due to increasing costs over the same period, just like your household budget, our own budgets have been squeezed and are reducing in real terms.

### Rent Increases compared to CPI April 2021 - April 2023

<b>CPI</b>	<b>Inflation Rate</b>	<b>Rent Increase</b>	<b>+/- CPI</b>
November 2020	0.3%	April 2021-1.0%	+0.7%
November 2021	5.1%	April 2022-4.0%	-1.1%
November 2022	10.7%	April 2023-5.35%	-5.35%



# Fife Gingerbread

**Empowering families to overcome barriers on their journey towards flexible, healthy and well paid employment. Family Approach** is a partnership project with staff from Fife Gingerbread & Citizens Advice and Rights Fife.

Fife Gingerbread will be supporting families across three specific areas of Fife. Offering the whole family holistic support to help maximise their income, build confidence and overcome barriers to secure and maintain sustainable education, training or employment. Family Approach is delivered at a pace that meets the needs of each individual family member.

The project is centred around a tailored support on a one-to-one basis which will include family learning skills, benefits & money advice, group work and employability support. Additionally, we have a network of volunteers who can provide buddy support to families in order to help them grow in confidence and overcome isolation.

## Who will Fife Gingerbread support

- Families with a child under the age of 1
- Families where mum is under the age of 25
- Lone parent families
- Families where a parent or child has a disability
- Families with 3 or more children
- Ethnic minority families & families who live in any of the following ward areas:

Cardenden, Lochgelly and Benarty  
Kirkcaldy Central  
Kirkcaldy East  
Methil, Buckhaven & Wemyes



# What will Fife Gingerbread do?

- Provide one-to-one support, and family learning opportunities within and out with the family home.
- Work together to create an action plan.
- Provide holistic support through the ups and downs of family life from our experienced skilled workers and 'buddy' volunteers.
- Offer a wide range of opportunities to meet new people and experience new situations through a range of groups and activities, Help families build their confidence, skills and become a part of their local community.
- Help parents remove barriers to becoming employed including traditional help with CV's and interview skills or help find more suitable or better employment.
- Help connect families with specialist support agencies and community activities.
- Offer a Financial Inclusion worker who will support families with benefits advice, money management, income maximisation, budgeting and debt.
- Provide opportunities for families to help improve and shape the Family Approach project going forward.

**For more information or if you would like us to make a referral for you please contact your Housing Officer or Danielle Porteous who is our Tenant Sustainability and Wellbeing Officer on 01592 721 917 or Email: [housing@orevalleyha.org.uk](mailto:housing@orevalleyha.org.uk)**



**Fife  
Gingerbread**

# Violence Against Women and Girls

As part of our staff training to raise awareness about Domestic Abuse & Violence against women and girls some of our staff recently attended the 'What Were You Wearing' Exhibit 2023

Over the past 6 months FRASAC has taken part in the 'What Were You Wearing' exhibits in partnership with Fife College and Fife Violence against Women Partnership.

The exhibits were located over the four main Fife College campus locations at different dates and times. FRASAC: Fife Rape and Sexual Assault Centre is an independent voluntary organisation that offers a range of free and confidential time limited support to anyone 12+ who have been affected by rape and sexual assault. Even if you think you're experiencing mild abuse, it's important to recognise it. If you are a victim of domestic abuse it is not your fault.

There are people who can help you and we will provide a sensitive service to ensure privacy, confidentiality and reduce the risk of further harm. You can speak in private to a female member of staff at Ore Valley Housing Association; or anyone else you trust or use one of the contacts below, who will - Give you information and support, help you consider your options and help you contact other services you may need like the Cedar Network or one of the following support networks:

- **Fife Women's Aid on 0808 802 5555**
- **Domestic Abuse Helpline 0800 027 1234**
- **FRASAC 01592 642336**
- **Police on 101 or in an emergency 999**



\*Content Warning\*  
Rape, sexual assault and abuse,  
domestic abuse, child sexual assault

**What were you wearing?**

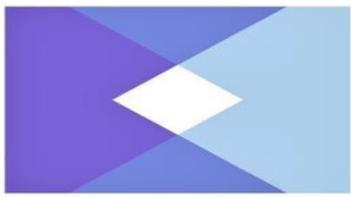
**A Survivor Art Installation**  
that aims to end victim-blaming and shatter the myth that sexual assault can be attributed to a person's choice of clothes

29th August 2.00pm-4.30pm  
&  
30th August 11.00am-2.00pm  
at the Community Gallery,  
Dunfermline Carnegie Galleries & Library  
(just off the Library - Ground Floor)

 **FIFE VIOLENCE AGAINST WOMEN Partnership**

Scan the QR code for more information 





## Fife Forum

Making Community Connections

Do you want a say in how services are delivered in Fife for people over 55. Then come along to your local Forum and meet like minded people. We campaign for better rights, services and resources for older people.

Meetings are held on the third Thursday of every month from 11:00AM at the Corrie Centre, Carden Avenue, Cardenden, KY5 0EL

For more information  
Janet@fifeforum.org.uk  
01592 724 873

Do you Want a Say  
in your future?

## Tenant Participation

Tenant Participation - Are you interested in your views being heard? Do you ever feel that something we do could be done better? If the answer is Yes or are you just interested in knowing more about the decisions we make and why we need to make them, then maybe you would like to be part of our Tenant Forum.

Being part of our Tenant Forum gives you the opportunity to give feedback and discuss issues that affect housing before any decisions are made and will allow you a better understanding of the work we do and the cost implications when something goes wrong.

If this is something that you are interested in knowing more about please contact:  
Vicky Murdoch our Tenant and Community Engagement Officer on:  
[vmurdoch@orevalleyha.org.uk](mailto:vmurdoch@orevalleyha.org.uk)  
or call us on 01592 721 917





**Adult Learning  
Within Reach**

In the New Year we will be working in collaboration with WEA – Workers Educational Association to bring educational opportunities for all. The courses we will be offering are free for all to attend and will include the following two courses:

**Science for a Successful Scotland** - The aim of the course is to promote STEM in Scotland through the introduction of science topics in an interesting, inspiring, and engaging way in community settings, colleges, and schools. They wanted to raise awareness of Scotland's 'growth sectors' are identified by the Scottish Government's Economic Strategy and show that there are a variety of pathways into STEM related careers.

The resource was designed for use with learners who are likely to face barriers to learning or want to return to learning. It was also developed with Family Learning in mind to help parents help their children with their own learning in sciences and increasing science capital.

The second course option is **Supporting Children's Numeracy** – Numbers are everywhere! If you struggle with numbers or know someone who does, you are not alone. Did you know that 8 out of 10 adults feel negative about numbers? Studies prove that math skills can be learned at any age, with the right support. This course provides an opportunity to help your child with their homework, understand how paying bills can make for a better understanding of budgeting, improve your health, and help you get a better job. Understanding numbers can do all this for us and more, if this is something that you would be interested taking part in or you would like more information about please contact:

**Vicky Murdoch** on [vmurdoch@orevalleyha.org.uk](mailto:vmurdoch@orevalleyha.org.uk) or 01592 721 917

Course start dates will be from the end of February 2024 with more information available in our January newsletter.

# Ore Valley Housing's Big Summer Sit Doon 2023

Ore Valley hosted its 'Big Summer Sit Doon' event for our tenants on Wednesday the 24th of August, at Auchterderran Church Hall in Cardenden.

The theme for the event was 'Healthy Homes - Healthy Lives' looking at what makes a home healthy from both the tenant and landlord's perspective.

There was a great turnout with lots of positive and constructive conversation on topics such as repairs, mould/dampness, the cost of living crisis, renewables, mental health & physical wellbeing.

This helped give great insight into tenant expectations and what is important to them. Suggestions were discussed on what would make their home work better for them and their family. The Association will use these ideas to drive future plans and activities and encourage positive changes that will benefit tenants and the local community.

The event marks the first in a number of wider engagement activities set to be undertaken by the Association across the coming month.



# Big Idea Project

Working in partnership with Greener Kirkcaldy Fife Housing Group and Glen Housing Association.

We will use Investing in Communities funding from the Scottish Government to empower tenants and other residents to take control of their finances by creating a one-stop advice service offering income maximisation, financial capability, debt and home energy advice.

Fuel poverty is a real and persistent problem in Fife and social landlords like Ore Valley HA are dealing with an increasing number of tenants who are struggling to pay their rent and bills.

Beverley Graham, Director of Housing at Fife Housing Group, commented 'The Big IDEA (Income, Debt, Energy Advice) project will take a holistic person-centred approach to support individuals, households and families, offering energy advice and income maximisation together to increase tenant income, promote financial inclusion and support them out of poverty.'

In-depth advice and one-to-one support will be provided through telephone advice, virtual appointments, home visits and workshops. In addition, a programme of outreach work, events and training will be delivered to reach those households who will most benefit from the project. These sessions will cover basic household money management and information about the sources of advice and support available.

Financial advice will also be available through two new Income Maximisation Officers who will provide information and advice on all aspects of welfare rights, benefit assessments and tax credit checks to maximise income, give debt advice, support participants to apply for eligible benefits and help with benefit appeals.

Greener Kirkcaldy's Cosy Kingdom Energy Advisors will offer advice tailored to each household's needs, helping them to stay warm and get energy bills under control and provide a single point of contact for Housing Officers to make referrals. In addition, the project will train Housing Officers and volunteers to enable them to spot and refer people for support, act as project champions, engage their peers, promote climate awareness and act as trusted local connectors in the community.

The Big IDEA project, running from 2023-2026, will also increase community resilience and raise awareness of the climate emergency, highlighting practical steps people can take to reduce their carbon footprint.



# Warm Space

Ore Valley wish to welcome you through the door to our warm space. Our space this year is within our warm, friendly reception area. We have a comfy sofa, magazines, access to the Internet, hot drinks and biscuits too. Please don't suffer with the cold this year, pop in and see us any day Monday - Friday from 10am - 4pm. If we can help with any information or resources to make things easier for you we will. Or if you just want to come in and have a hot drink and a blether with a member of staff that is ok too.

## Winter Warmer Event in partnership with

# COSY KINGDOM

December 6th between 10am - 12pm within Auchterderran Church Hall, Please join us for our annual Winter Warmer Event, Cosy Kingdom will be on hand to provide you with some hints and tips on how you can save money and energy and can also provide you with equipment that can support you to stay well and warm this winter.

We will be joined by Janet from Fife Forum, Cosy Kingdom, Fife Council Housing Services, Fife Gingerbread, Julie McDougall - Fife Council Tenant Participation officer along with a representative from FFOTRA (Fife Federation of Tenants and Residents Association) and members from Cardenden Tenants and Residents Association. Please come along for a catch up and chat all things energy saving and how to keep warm this winter. Refreshments and cake will be provided.



**Fife Federation**

Of Tenants and Residents Associations Ltd



# Further support from Cosy Kingdom

As the days grow shorter and the weather starts to turn colder, it is time to start thinking about preparing our homes for winter. With energy prices remaining high this year and the cost-of-living crisis on all of our minds, it has never been more important to take control of your energy at home.

Cosy Kingdom is a free and impartial energy advice service available to anyone living within Fife and this year we are working with Ore Valley Housing Association to provide advice and support to their tenants through the Big IDEA project. Our energy advisors can visit you in the comfort of your own home, or if you prefer, provide advice by telephone instead.



## We can help you to:

- Manage your bills, understand your meters and deal with fuel debt
- Find practical & affordable ways to save energy around your home
- Use your heating controls and appliances
- Access support such as the Warm Home Discount
- Provide free energy saving measures through our Handy Service & much more!

**HAVE YOU READ  
YOUR METER YET?**



**COSY KINGDOM**

**COSY KINGDOM**

If you are interested in booking a free appointment,  
you can get in touch by: Calling 01592 807930  
or Text 'Cosy' and a short message including your name to 88440

Email [info@cosykingdom.org.uk](mailto:info@cosykingdom.org.uk)  
Complete the form on [www.cosykingdom.org.uk/get-advice](http://www.cosykingdom.org.uk/get-advice)



# The Warm Home Discount

The Warm Home Discount is a rebate of £150 you may be eligible to claim from your energy supplier. It's a UK Government scheme obligating energy suppliers to provide assistance to customers who may need extra support to heat their homes during the cold winter months.

Last year the Warm Home Discount changed. The scheme will be run separately in Scotland to the rest of the UK. In England and Wales, the scheme will now be automatic and you won't need to apply. If you're in Scotland you will still need to apply and the process is similar to previous years.

## Who is eligible?

The Scottish Scheme is split into two groups :

### Core Group

The Core group is made up of those who receive Pension Credit. If this is you, the Warm Home Discount will be paid automatically.

If you don't receive it, firstly check that your supplier offers it and that your name and address are the same on your energy bills as they are with the Department for Work and Pensions (DWP).

You should usually have received a letter during the summer if you're going to be given the Warm Home Discount automatically. If you receive Pension Credit, and you've not had a letter from the DWP, it's important to get in touch with your energy company to let them know.

### Scottish Broader Group

The broader group criteria can differ slightly between suppliers. However, you will most likely qualify if you receive some sort of means-tested benefit and/or are on a low income. If you're in the Scottish Broader Group you will need to apply for it each year. Each supplier will list their own criteria on their website or application form.

## How will I get it?

Energy suppliers will have until the end of March 2024 to pay it to you. If you have a prepayment meter you will usually receive a voucher in the post. If you have a standard meter you will see it added to your winter bill as a credit.

## How do I apply?

**You can apply on your supplier's website, details of participating suppliers are below**

## Support from Cosy Kingdom

Would you like some more advice on the Warm Home Discount? Cosy Kingdom is a free and impartial energy advice service available to everyone living in Fife.

Our energy advisors can be contacted by:

Calling 01592 807930

Texting COSY then YOUR NAME to 88440

Emailing [info@cosykingdom.org.uk](mailto:info@cosykingdom.org.uk)

Request advice online

# Watt Does it Cost?

The cost of electricity is significantly higher than in previous years due to the ongoing energy crisis but taking control of the appliances in your home is a great way to start saving energy and money.

Here is a small list compiled by Cosy Kingdom with a few of the energy costs of some everyday housing appliances.

Appliance	Wattage	KWH Rating	Cost per Hour
Electric shower	10.000	10	£3
Kettle	3000	3	90p
Electric Oven	2000	2	60p
Hairdryer	2000	2	60p
Washing Machine	1400	1.4	42p
Iron	1400	1.4	42p
Vacuum	1200	1.2	36p
Toaster	1100	1.1	33p
Microwave	800	0.8	24p
Plasma TV	450	0.45	14p
Fridge Freezer	400	0.4	12p

If you would like further advice on saving energy on running your appliances you can arrange a free and impartial advice call with Cosy Kingdom on - 01592 807930 or **Email:** [info@cosykingdom.org.uk](mailto:info@cosykingdom.org.uk) or contact your Housing Officer or Danielle Porteous on - 01592 721 917

## How do I apply?

You can apply on your supplier's website, details of participating suppliers are below

Supplier	Application Status
Boost Energy	Open for applications
Co-operative energy	<i>Open for applications</i>
E (Energy Supply)	Opening Soon...
EDF Energy	Open for applications
E.ON Next	Open for applications
Octopus Energy	Open for applications
OVO	Open for applications
Park Homes	Open for applications
Sainsbury's Energy	Open for applications
Scottish Gas	Open for applications
ScottishPower	Opening Soon...
Shell Energy	Open for applications
So Energy	Open for applications
SSE	Open for applications
Utilita	CLOSED
Utility Warehouse	Open for applications

# A guide to tackling Condensation & Mould



## 1. Reduce Moisture

Condensation is caused by excess moisture in the air hitting colder surfaces, in order to reduce the likelihood of it appearing, try to reduce moisture levels at home. When you cook, put a lid on pans and keep the kitchen well ventilated by using an extractor fan or keeping the window open. If windows are difficult to open please let us know.

Similarly, when you take a bath or shower, keep the room well ventilated to allow steaming air to escape through a window or vent. When filling the bath always put the cold water in first as this will reduce the amount of steam generated by up to 90%.

To stop condensation forming, bathroom and kitchen windows should be opened, and extractor fans turned on. Try to keep the bathroom and kitchen door shut as much as possible when these rooms are in use, so that moisture does not escape into other parts of your home.

**Wet surfaces attract moisture, so wipe them down to get rid of the excess water. Dry off windows, shower screens and kitchen splashbacks to remove moisture when it forms.**



## 2. Dry clothes outside

During the winter, it is tempting to dry wet clothes indoors on radiators but doing so creates higher moisture levels in the air, contributing to condensation. If you are drying clothes indoors please be sure to ventilate as much as possible.

Try to hang your washing outdoors as much as possible during winter. If you use a tumble dryer to dry clothes, make sure that this is vented to the outside to allow moisture to escape.



## 3. Allow Air to circulate

Allow air to circulate in parts of the home where it may otherwise remain stagnant. Regularly open cupboards, drawers, and wardrobes, for instance, to give them an airing and do not overfill them. Create a gap between furniture and walls to stop air from getting trapped and causing condensation to form.



## 4. Effective Insulation

OVHA will ensure that your home is properly insulated and that it has an effective damp-proof course. Seal up or report any cracks or gaps in structures, and report any damage to gutters or roofing, sooner rather than later. If you think that your home does not have sufficient insulation please let us know so that we can check.

## 5. Adequate Heating

Adequately heating your home can help to reduce condensation and damp, so keep temperature levels consistent, especially in those rooms that you may not use often. A heating thermostat can be useful for this. Avoid using calor gas or other fuel burning heaters in your home as these may create additional moisture.



## 6. Home Ventilation

Keep window vents open to allow air to circulate and moisture to escape. Also use extractor fans provided in kitchens and bathrooms, we may consider other home ventilation systems, if damp or condensation is a particular problem. Our homes are becoming increasingly airtight and less draughty and the need to ventilate is becoming more important in order to reduce condensation and mould and improve our health.

## 7. Removing Mould

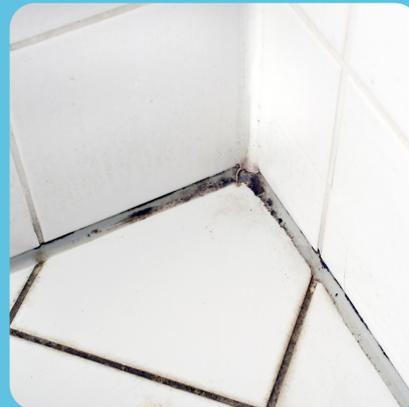
Mix up a solution of 2 parts bleach with 10 parts water in a spray bottle (an empty cleaning spray bottle will do) and spray the bleach water onto the walls to kill the mould. Leave for 10 minutes and wipe away with a damp cloth.

Or if you prefer not to use bleach Combine a teaspoon of bicarbonate of soda with water in a spray bottle and shake until it has dissolved. Spray it directly onto the mould and leave for a few minutes. Use a scrubbing brush or sponge to remove the mould, then wipe the solution off with water. Spray the solution on the area again and let it dry.

Be sure to always stand on a secure platform e.g.. a chair or step ladder when working at ceiling height, understand your own limitations and seek assistance if needed.

## 8. Decoration

When decorating bathrooms and kitchens use specialist emulsion paints specifically designed for bathrooms and kitchens, which helps to reduce the growth of mould, especially on ceilings.



**Ore Valley Housing Association**

**114-116 Station Road**

**Cardenden**

**Fife**

**KY5 0BW**

**01592 721 917**

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

# Competition Time

We are giving away Book Bug goodies for our youngest readers (birth to 5 years) and 6 x £10 National Book Tokens for readers from 5 upwards.

There is a belief that a love of reading from an early age has many lifelong benefits. It inspires creativity, improves employment opportunities, mental health and wellbeing and is one of the most effective ways to help break the poverty cycle

For a chance to win, all you have to do is let us know what your favourite 'word' is. You can either call us on 01592 - 721 917 or pop into the office in Cardenden or 'text' your word along with your name, age, address to 07387416586 .

Winners will be announced on Friday 24th November.

**Good luck**



## Important Contacts

### Ore Valley Housing association

- Facebook: /orevalleyha
- Twitter: @orevalleygroup
- Website: [www.orevalleyha.org.uk](http://www.orevalleyha.org.uk)
- Address: 114-116 Station Road, Cardenden, Fife KY5 0BW
- Tel: 01592 721 917
- Hours: Mon-Fri, 09:00 to 17:00

### Fife Council:

- Switchboard: 03451 55 0000
- Environmental Health (Rubbish collection, dog fouling etc): 03451 55 0022
- Antisocial Behaviour: 03451 55 0033
- Fife Council 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
- Scottish Water: 08000 778 778
- NHS 24: 111
- Homeless Emergency Number (Free): 0800 028 6231
- Citizens Advice & Rights Fife: 0345 1400 095