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## FIFE KEYFUND

### CLIENT FAQ'S

#### **1. Can you assist me with the deposit and first month's rent?**

In the first instance Fife Keyfund can guarantee the deposit for 12 months, with this being reviewed regularly. Affordable repayments would be agreed with yourself in order to build up your own cash deposit. At the end of Fife Keyfund's involvement, the deposit monies would be passed to the landlord, so helping to protect the future of your tenancy. Unfortunately, Fife Keyfund are unable to assist with any rent in advance. We will be able to discuss and advise on additional ways rent in advance can be sought.

#### **2. How do I refer?**

Referrals to Fife Keyfund can be made through Fife Council's Homeless Assessment Team if you are registered as homeless. If you have not yet had a homeless assessment, and are at risk of homelessness, you should either attend your nearest:- Fife Council Local Service Centre or contact the Out of Hours team on *0800 0286231*.

Fife Keyfund accept referrals through Fife Councils Housing Access route. Fife Council advisors will look at all available housing options and will refer on to suitable organisations. They can be contacted on *03451 550033* or through your nearest Fife Council Local Service Centre.

Fife Keyfund staff will discuss the Private Rented Sector with any person or service. Staff will complete an assessment and should you meet our criteria we may be able to complete a direct access referral. In some occasions it may be advisable for you to explore all available housing options before moving into the private rented sector. If this is the case you would be asked to contact Fife Council to have a discussion regarding all available housing options.

#### **3. I work, can I get assistance?**

Fife Keyfund staff will provide advice and guidance to anyone regarding the private rented sector. Due to funding criteria we may be restricted as to the financial assistance we can provide, however we can still give advice and guidance where deposit cannot be covered so please contact the team to discuss your individual circumstances.

#### **4. Fife Council have said I am intentionally homeless, can you help?**

Anyone receiving an intentionally homeless decision can be referred to Fife Keyfund by their Homeless Prevention Officer. If this is the case, please contact your Homeless Prevention Officer and they will arrange a referral to be sent.

## **5. Will you help me find a property?**

You know where you wish to stay and the type of accommodation that best suits your needs. A member of the team will discuss how properties are advertised and how to find a suitable affordable property. Staff will also be able to advise regarding your affordability of property. Landlords must be registered with the Local Authority and conform to all current housing legislation.

As we work closely with landlords and letting agents we at times are aware of properties that become available. We may be able to assist in arranging viewings for a property that has become vacant.

## **6. The letting Agent is looking for a guarantor, can you help?**

A guarantor is someone who will accept financial responsibility for your rent should you fail to pay it. Fife Keyfund are unable to act as a guarantor.

If you are unable to provide a guarantor, Staff can discuss how to source alternative property.

## **7. Where can I get assistance with furnishing?**

The Scottish Welfare Fund can assist you to get furnishings for your property. There may also be availability through social media and other charity organisations.

Fife Keyfund work closely with different organisations to provide the best assistance we can. The Cairn Centre is a local charity that can at times provide starter packs for clients moving into property with Fife Keyfund assistance. Should you require assistance, please speak to an advisor.

## **8. I moved into my flat (last week) but still need to pay the landlord deposit, can you help?**

No. Fife Keyfund require to view the property and condition of contents prior to any contracts being signed. As we were not present at the move in, Fife Keyfund cannot assist.

## **9. I want to move closer to family support but can't afford the deposit, can you help?**

Fife Keyfund recognise that the need to be near your support network is of great importance. Our funding is specifically to assist those who are homeless or threatened with homelessness. If you are deemed to be appropriately housed we would be unable to assist, however, please contact a member of the team to discuss your individual circumstances.

**12. I'm in a private let but there's lots of damp and repairs and my landlord won't do anything about it – can you help with a deposit for another flat?**

If your property is in an unsuitable condition we would urge to obtain independent housing advice e.g. Frontline Fife *01592 800430* or your local Citizens Advice & Rights Fife.

**13. I'm on benefits, how much housing benefit am I going to get towards the private let?**

Fife Council are not accepting any new Housing Benefit applications for private rented property. Any new applicants would be asked to complete a request for housing costs through Universal credits.

The amount of assistance is based on your family make up. There is a guide as to the maximum assistance you could be entitled to, this is referred to as the Local Housing Allowance. Information is available on [www.fifedirect.co.uk](http://www.fifedirect.co.uk)

Your household income will be taken into account in order to work out an applicable amount. There is a number of organisations that will assist you to work out your finances. There is also online benefit calculator on [www.turn2us.org.uk](http://www.turn2us.org.uk)

**14. I have no-where to go tonight, what should I do?**

If you are in in crisis and require immediate assistance, please visit your nearest Fife Council Local Office/contact Fife Council Information, Advice & Prevention on *03451 550033* or Fife Council out of hours line on *0800 0286231*.