



# Fynewave

Autumn 2025

A Fyne Homes publication for tenants, residents & the wider community

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Bobby Reid  
Close Cleaning  
Estate Management  
Universal Credit  
E-Bikes/Scooters  
Tenant Participation  
Fyne Heat  
New Housing Director



# **WINNERS** Tenants Reward Scheme

July 2025

Mrs McLean

Campbeltown

August 2025

Mr Aforlasi-Logoh

Lochgilphead

September 2025

Miss Mahoney

Rothsay

£20  
Monthly  
Draw

# Bobby Reid

The staff and committee at Fyne Homes were deeply saddened to learn of the passing of Bobby Reid, who was a committee member for over 60 years and a previous Chair. Bobby was the longest serving committee member the Association has ever had, and possibly the longest serving of any Housing Association. Bobby retired from the Fyne Homes Management Committee in 2014 however remained an active board member on two of our subsidiary boards until his passing. He brought a wealth of knowledge in relation to community and housing matters; he was a valued and well-respected committee member who will be sadly missed by all at Fyne Homes. Our thoughts are with Beck and all the family.





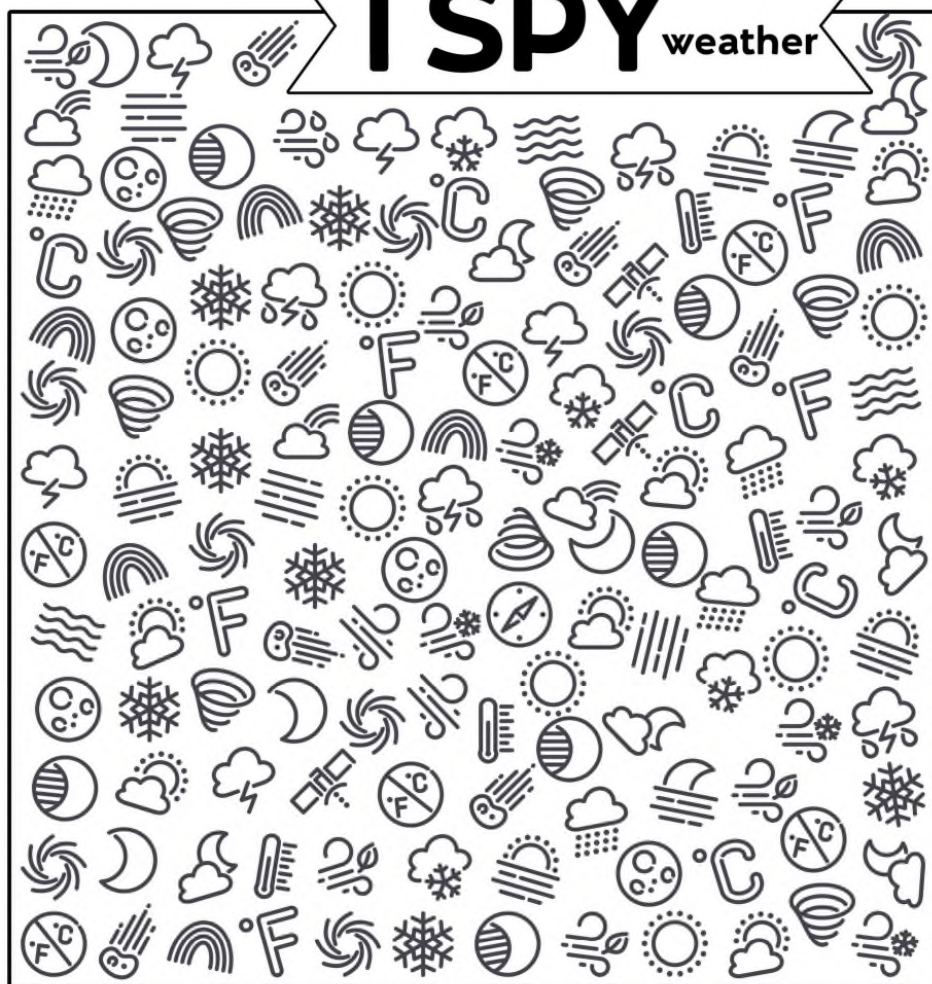
Did you know...



Every single part of a pumpkin is edible: the skin, leaves, flowers, pulp, seeds, and stems.

Pumpkins are 92 percent water.

## I SPY weather



2 ☁ 4 ☁ 4 ☁ 5 ☁ 4 ☁ 5 ☁ 7 ☁ 4 ☁ 6 ☁ 5 ☁  
1 ☁ 6 ☁ 7 ☁ 1 ☁ 3 ☁ 6 ☁ 7 ☁ 4 ☁ 7 ☁ 5 ☁  
3 ☁ 3 ☁ 4 ☁ 6 ☁ 2 ☁ 7 ☁ 5 ☁ 9 ☁ 6 ☁ 3 ☁

Silly jokes...

How do ghosts wash their hair?

With Shambooo

What is a skeletons favourite instrument?

A trombone

What do you call a witch at the beach?

A sand – witch

What music does a mummy listen to?

Wrap





# Keep Communal Areas Clear: A Safety Reminder for All Tenants

As part of our commitment to maintaining safe, clean, and welcoming living environments, we want to remind all tenants that **leaving personal items in the common close is strictly prohibited** and constitutes a **breach of your tenancy agreement**.

## Why It Matters

Leaving items such as mobility scooters, bikes, prams, furniture, or rubbish in shared stairwells and corridors may seem harmless, but it poses **serious risks**:

- **Fire Hazard:** In the event of a fire, items in the close can block escape routes or become fuel for flames, endangering lives.
- **Trip & Fall Risk:** Cluttered walkways increase the chance of accidents, especially for children, elderly residents, or those with mobility issues.
- **Access Issues:** Emergency services need clear access at all times. Obstructions can delay critical response times.
- **Pest & Hygiene Concerns:** Rubbish or discarded items can attract vermin and contribute to unpleasant smells or unsanitary conditions.

## Tenancy Agreement Breach

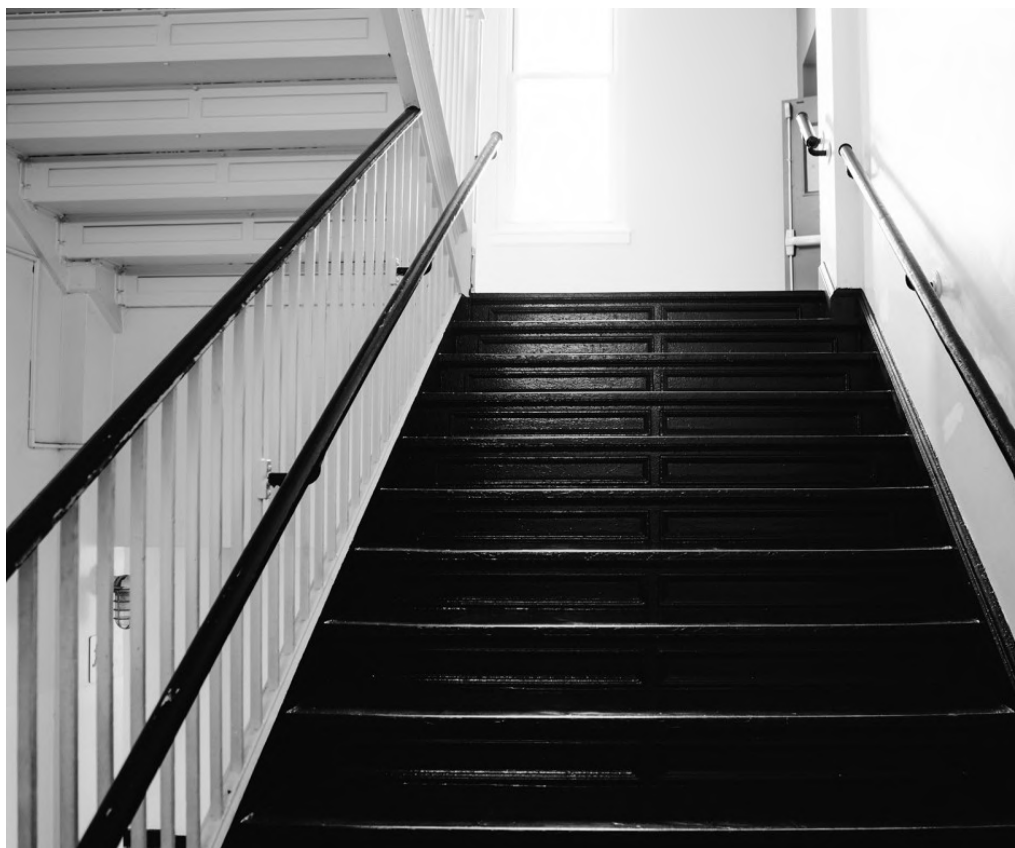
Your tenancy agreement clearly states that **communal areas must be kept clear at all times**. Items left in these spaces may be removed without notice, and repeated breaches could result in formal warnings or further tenancy action.

## What You Can Do

- Store personal belongings inside your flat or in designated storage areas.
- Report any obstructions or dumped items to Fyne Homes.
- Encourage neighbours to follow the rules and keep shared spaces safe.

Let's work together to ensure our homes remain safe, respectful, and enjoyable for everyone.

If you have any questions or concerns, please contact your local office.



Fyne Homes Tenant Participation is dedicated to further communications between you and Fyne Homes.

This includes: the overall service you receive, keeping you informed about services and outcomes and also about your opportunities to participate in Fyne Homes decision making. If you would like to get involved in any of the following, please tick the ones you are interested in, complete the form and return to your local office,



- **Consultation Register** - Register to be consulted with and we will contact you for your view on matters that may be of interest to you
- **Membership of Association** - Membership means you can vote on major issues affecting the Rules of the Association, stand for election yourself, attend our AGM and vote to appoint members to our Management Committee. You can join the Association for a one-off cost of only £1
- **Management Committee Member** - Be part of the team responsible for the conduct and control of the Association
- **Resident or Focus Groups** - Meet with other residents and discuss issues and put forward ideas on improving your local area
- **Service Improvement Group (SIG)** - Be part of our tenant's group and help Fyne Homes to assess our performance against our key performance indicators, including the Scottish Social Housing Charter's outcomes
- **Registered Tenants Organisation (RTO)** - Be part of our RTO liaising with the Regional Networks and the Scottish Government influencing housing policy and represent the RTO on Tenants Panels

**Name:-**\_\_\_\_\_

**Address:-** \_\_\_\_\_

**Tel/Mobile:-\_\_\_\_\_email:-\_\_\_\_\_**

### Age Group:-

16 – 24

25-34

9

## 35-44



**45-54**

**55-64**

11

## Over 65

1





# ISLANDS UNITED

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## PARTNERSHIP WORKING

Bute and Gigha share many connections: both are islands, both have beautiful scenery, both have CalMac ferries connecting them to the mainland and both have Fyne Homes properties on them, but more importantly they are connected by communities working together to make the islands a better place for locals and visitors alike.

Bute based “Oasis” have installed borrow boxes around the island for children to borrow beach toys and also dog poo bag dispensers. Through Fyne Homes support for both of these fantastic initiatives, “Oasis” have donated 3 dispensers and one beach box to the local Gigha community. This is another fantastic way in which the two islands are connected and demonstrates the value of partnership working.



# Move to Universal Credit if you get a Migration Notice letter

Only read this guidance if you get a Migration Notice letter  
To continue getting financial support, you must claim Universal Credit by the deadline date in your letter.

**UC** Universal Credit

## Benefits that are ending

The following benefits are ending and are being replaced by Universal Credit:

- Tax credits: Working Tax Credit and Child Tax Credit
  - Income Support
  - Income-based Jobseeker's Allowance (JSA)
  - Income-related Employment and Support Allowance (ESA)
  - Housing Benefit, unless you're in supported or temporary accommodation
- Other benefits, such as Personal Independence Payment (PIP), will stay the same.  
**Housing Benefit will be ending unless you're in supported or temporary accommodation.**



The move to Universal credit has been continuing and the majority of our working age tenants have now moved over to Universal Credit.

We have been advised by the Department of Work and Pensions that the last migration letters will be issued to tenants by the end of September.

If you are of working age and have not yet received a letter by the end of September please contact Margo on 01700 501624.

Other help can be accessed on the Migration Helpline 0800 169 0328.

## Estate Management

Residents are reminded that they have an obligation to take their turn in cleaning the communal areas within and around their property and to keep them in a clean and tidy condition.

Residents are also reminded that they should put out their wheely-bin for emptying on the appropriate day and to return it to the bin-store after it has been serviced. Please refrain from overloading your wheely-bin and ensure the lid is kept closed. Overloading of household waste bins encourages vermin and seagulls to tear open the binbags in search of food waste.



Regular estate management inspections are carried out in all of the Association's areas of operation and your co-operation in keeping the communal areas clean would be appreciated.

Should you require a Council calendar detailing the dates when your wheely bin should go out for servicing please let your housing officer know and a copy can be sent to you or you can download one from the Argyll & Bute Council's website.



## SCIENCE WORDSEARCH

# Disney Word Search



ALLADIN  
ARISTOCRATS  
BEAUTY  
CINDERELLA  
FINDING  
LILO  
LUCA

MINNIE  
MOUSE  
NEMO  
RED  
SNOW  
TANGLED  
TOY

BAMBI  
BEAUTY  
CRUELLA  
FROZEN  
KING  
LION  
MERMAID

MOANA  
MOUSE  
PAN  
ROBIN  
STITCH  
TARZAN  
TURNING

BEAST  
BOLT  
ENCANTO  
HOOD  
LIGHTYEAR  
LITTLE  
MICKEY

MONSTERS  
MULAN  
PETER  
SLEEPING  
STORY  
WHITE  
ZOOTOPIA

# Brain Teasers

Puzzles to keep your mind active

## SUDOKU

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
|   |   |   |   | 8 |   |   |   |   |
|   |   |   | 3 |   |   |   | 4 |   |
| 4 |   | 9 |   | 7 |   | 2 |   | 6 |
|   | 2 |   |   |   | 6 |   |   |   |
| 5 |   | 3 |   |   |   | 4 |   | 8 |
|   |   |   | 8 |   |   |   | 7 |   |
| 6 |   | 8 |   | 4 |   | 5 |   | 9 |
|   | 5 |   |   |   | 3 |   |   |   |
|   |   |   |   | 2 |   |   |   |   |

## WORD WHEEL



This word wheel is made from a 9 letter word. Try & find that word, then make as many words of any length as you can from these letters. You can only use each letter once, each word must include the letter **L**



# EICR – Electrical Safety Check

An EICR (Electrical Installation Condition Report) is a formal inspection and test of a property's electrical installations, such as wiring, sockets, and fuse boxes, conducted by a qualified electrician to assess their safety for continued use. The report details any damage, deterioration, or hazards, and classifies defects by severity, requiring landlords and business owners to take action to ensure safety and meet legal obligations. Landlords are legally required to have an EICR every five years or at a change of tenancy.

This visit may take a few hours to complete.

Fyne Homes cannot stress enough the importance of having these checks carried out to ensure the safety of our tenants.

PLEASE ENSURE ACCESS IS MADE AVAILABLE TO YOUR LOCAL CONTRACTOR. SHOULD YOU FAIL TO ALLOW ACCESS FOR THIS CHECK, WE WILL BE FORCED TO TAKE STEPS TO GAIN ACCESS TO YOUR PROPERTY.



## Prohibition of Smoking in Certain Premises

We have received a couple of concerns from tenants that some residents are smoking in the common close, stairs and landings.

Whilst these areas are not caught by legislation Fyne Homes would ask smokers, and their visitors, to

consider other residents in the property and ensure that the areas are well ventilated to eradicate the smell of smoke.

Smoking in the common close and stairs also carries a fire risk, and we would ask all smokers to ensure their cigarette remains are safely and suitably disposed of and not discarded in the common areas.

Fyne Homes would politely ask tenants/residents and their visitors to refrain from smoking in lifts and the common close areas.

# MOMA-FOOD SHARE HUB-OPEN!!

## *Official opening*

On 6<sup>th</sup> August, 2025, Jane Macleod, Lord Lieutenant of Argyll & Bute officially opened Lochgilphead's newest community project...The Food Share Hub.

The project is operated by Moving On Mid Argyll in partnership with MAYDS and Snowdrop Argyll and is supported by a number of local and national organisations, of which Fyne Homes are proud to be one.

The Hub will offer food and other household essentials to members of the local community and in time will offer recipes and food preparation advice.

A large number of supporters and members of the public were kept entertained by the fabulous Forget-me-not Choir and were treated to lovely homebaking produced by the volunteers.

Here's to many years of success.





# GET INVOLVED!

## Tenant Participation Strategy Scrutiny Exercise:

This year we will be scrutinising the Strategy to ensure that we communicate with tenants and customers and ensure that their views are used to improve the overall service that we provide, including being satisfied with being kept informed of decisions and having opportunities to participate in decision making.

To Get Involved contact our  
Tenant Participation Officer,  
Craig Baxter on 0345 6077117  
or email [cbaxter@fynehomes.co.uk](mailto:cbaxter@fynehomes.co.uk)



# FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

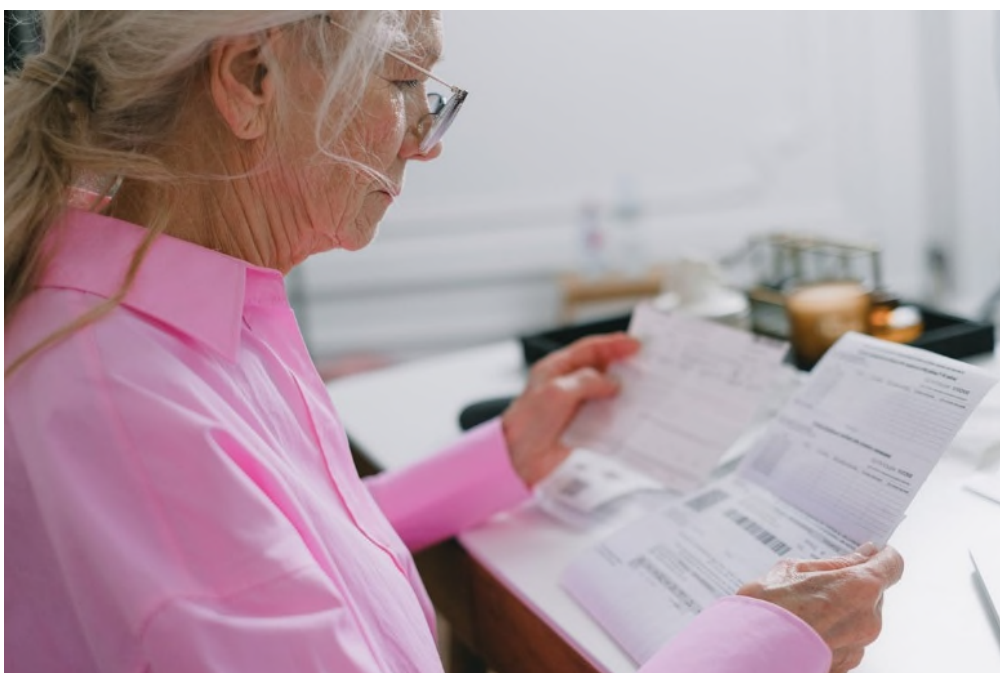
Choosing the best energy tariff for you depends on your situation, the type of heating system you have, and personal preference. While price is always a major deciding factor, there are other things to consider.

An energy tariff is how your energy provider charges you for gas and electricity. Virtually all tariffs are made up of a unit rate (or multiple unit rates), which sets how much you pay for each unit of gas and electricity used, and a daily standing charge – a fixed charge you pay for the facility of having gas and electricity.

There are two main types of energy tariff:

**Fixed tariff:** Energy costs are set for a certain amount of time, typically for a year or more

**Variable tariff:** This is where your unit rate and standing charge can go up or down based on the Energy Price Cap or wholesale energy prices. These tariffs generally don't have a fixed end date or early exit fee, and can be the most expensive.



## Fixed energy tariffs

A fixed energy tariff provides a set rate for each unit of gas and electricity you use for a fixed amount of time, usually 12 months, but it can be longer. If you want to leave the fix early, you'll usually have to pay an exit fee, though you can't be charged if you're in the last 49 days of your fix. *As the rates you pay are fixed, you're protected if energy prices start to rise. Yet if prices fall, you could be locked in at a higher rate.*

## Dual-fuel tariffs

Dual-fuel tariffs are only available if you have both gas and electricity. Many households are on dual-fuel tariffs as it's more convenient. You deal with one supplier and you get one bill. *Some suppliers offer a discount for having both your fuels with them.*



# FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

## Prepayment energy tariffs

Around four million consumers have a prepayment meter, which requires you to pay for your energy before you use it. You top up online (if you have a smart meter) or via a key or card, which you buy credit for at newsagents, post offices or garages.

*The big advantage of prepay is that it can make it easier for some people*

*to budget their energy costs. Under the Price Cap, prepayment is now the cheapest way to pay for those on SVTs.*

## Economy 7 & Economy 10 tariffs

Economy 7 is for households with electric heating and hot water which charges you a higher 'peak' rate for each unit of electricity used during the day and a lower 'off-peak' rate at night. The '7' refers to the seven hours of off-peak electricity you get overnight. *Peak and off-peak rates can vary massively by supplier, so make sure you're getting the best rates. Many fixed tariffs are also available on Economy 7.*

Economy 10 is similar to Economy 7 but offers 10 hours of cheaper electricity rather than seven. These cheaper hours are usually split into three different periods, so you get extra boosts of cheap electricity during the day. *There are only a few suppliers that provide Economy 10 with some offering cheaper rates than others. You will usually have to call these suppliers as most don't offer it on comparison websites.*

## THTC Total Heat Total Control

This tariff is controlled by the Radio Teleswitch which by the time you are reading this, the RTS will be starting to get switched OFF! There will be no RTS switch offs between October and Spring-time but meter changes can still happen over the winter.

**If you still have a Radio Teleswitch Meter you must contact your supplier today and arrange for a new meter. Your heating and hot water may not work when it is switched off in your area.**



# Welcome to our New Housing Director— Yvonne Angus

Yvonne joined Fyne Homes in late July 2025, bringing with her nearly four decades of experience in the social housing sector. Her career includes roles within both local authorities and housing associations, giving her a deep understanding of the unique challenges faced by residents in rural communities.

As Housing Services Director, Yvonne is responsible for leading the delivery of tenancy services across our four operational areas. She is committed to ensuring high-quality, tenant-focused services that support and strengthen our communities.

Away from work Yvonne values family time and an active lifestyle. She enjoys walking her two dogs on weekends, travelling, and keeping fit through running.



|                          |   |
|--------------------------|---|
| Sophie Ballantyne        | <div>Recognition Scheme</div> <p>On the left is a list of staff who have been recognised for exemplary demonstration of one or more of the core competences since the last Newsletter.</p> <p>The scheme recognises staff who have gone that “extra” step for either tenants or their colleagues. The awards are only token gestures such as a small box of chocolates or a low value gift card, but it is always good to be appreciated by the people you work with or the people we are trying to help.</p> <p>If you think any of our staff have done more for you than just what was required by their job, then let us know at our main office (contact details on the back page). We like to think our staff always do their best and it is nice to let them know that it is noticed and appreciated.</p> |
| Sophie Schwartz          |   |
| Nicole Booth             |   |
| Kalum Ledicott           |   |
| Keriin McMillan-Jamieson |   |





## ACCESS FOR REPAIRS/MISSED APPOINTMENTS

“No access” visits are a waste of staff and contractors time and can be costly to the Association.

Access arrangements should always be made when reporting a repair, however, if due to unforeseen circumstances these require to be changed by us we will always endeavour to contact tenants and advise them of any changes. Likewise, should you require to change access arrangements we would be grateful if you would advise us as early as possible in order to make alternative arrangements.

## ANNUAL GAS SERVICING & SAFETY CHECK



As your landlord, Fyne Homes has a legal responsibility to carry out an annual safety check on all gas appliances owned by us.

Near the time the annual safety check is due to your property our gas servicing contractor will contact you with an appointment. They will provide you with a telephone number to contact them should the given appointment be unsuitable.

Fyne Homes cannot stress enough the importance of having these checks carried out to ensure the safety of our tenants.

**PLEASE ENSURE ACCESS IS MADE AVAILABLE TO YOUR LOCAL CONTRACTOR. SHOULD YOU FAIL TO ALLOW ACCESS FOR THIS CHECK, WE WILL BE FORCED TO TAKE STEPS TO GAIN ACCESS TO YOUR PROPERTY.**



# Contact Information

## Emergency Repairs

We hope that you will not have any problems with your home while our offices are closed. However should any problems arise please remember that assistance in a genuine emergency can always be obtained by calling.....

**0800 592 276**

Your call will be answered by the Hanover Telecare call centre, where one of their trained repair operators will take the details of your repair and arrange the necessary assistance.

Please note that this service is for **"emergency" repairs only**. Emergency repairs being repairs necessary to prevent serious damage to the building, danger to health, risk of safety or risk of serious loss or damage to the occupiers of the property.

## Telephoning Fyne Homes

**For General Enquiries 0345 607 7117**

**Calls will be at standard call rates from landlines or mobiles.**

**Calls may be recorded for training and quality purposes**

**E-mail:** [postmaster@fynehomes.co.uk](mailto:postmaster@fynehomes.co.uk) • **Web:** [www.fynehomes.org.uk](http://www.fynehomes.org.uk)

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*This Newsletter and other documentation can be made available in other formats i.e. large print. We also subscribe to language line and induction loops are available within Fyne Homes offices.*

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newsletter  
has been  
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