

Fyne news

Spring 2026

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

Also In This Issue:

Tenant Winners

Funzone

Electrical Safety Check

Benefit Help & Advice

Rent Statements

Satisfaction Survey Results

Charity Donations

Front Cover—Artificial Intelligence version
of a Scottish Housing Association



WINNERS Tenants Reward Scheme

January 2026	Mr Blackburn	Dunoon
February 2026	Mr F Curran	Cairnbaan
March 2026	Mrs I Hatton	Lochgilphead

£20
Monthly
Draw

Christmas Hamper Draw

The winners of the Christmas Hampers were:-

- Bute – Miss McQueenie
- Cowal – Mr Lamont (pictured)
- Kintyre – Ms Newlands
- MidArgyll – Mrs Findlay

Well done to all



Rent Review Feedback Draw

This Draw was for those that provided feedback for our Annual Rent Review. Congratulations to the winner who was : Ms Taylor, Lochgilphead, who won £50 in vouchers. And a big thank you to all that provided feedback.

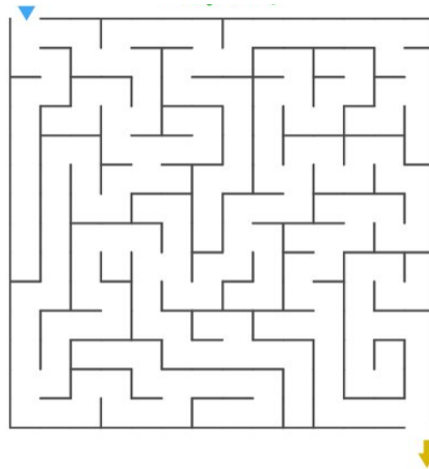


REVIEW



Maze Fun

Find your way through the maze



Make your own jigsaw



Always get a grown up to help you cut out your jigsaw



Jokes

What do you call a rabbit with fleas?

Bugs Bunny

Where do eggs go on holiday?

New York City

What do you call 2 spiders that are just married?

Newly webs

What did the old flower say to the young flower?

Hi bud

Are you over 70?

In the next few months our Welfare Rights Officer Margo will be contacting all our tenants aged 70 plus to see if they may be entitled to any additional benefits.

Margo will be asking about your current income and your health circumstances to see if you may be entitled to any additional benefits such as Housing Benefit or Pension Age Disability Benefit or Pension Credit. Don't worry if you don't want to answer the questions you can just say that you are happy as you are and are not interested in getting a benefit check.

If you are interested, you don't need to wait for her to call, if you would like a welfare benefit check then get in touch by calling Margo on 01700 501624 or 03456 077117.



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.

Pension Credit

Are you in receipt of Pension Credit?

Whilst pension credit has no savings cut off point at £16,000 like other means tested benefits, any savings you have over £10,000 are still taken in to account when calculating your entitlement to pension credit.

This means you should report any changes to your savings if they start to increase to avoid any overpayments of Pension credit.

You do this by contacting pension credit on 0800 99 1234.

If you are unsure if you need to report any changes or want to check your entitlement please contact Margo on 01700 501624.



**PENSION
CREDIT**

**WHAT YOU NEED
TO KNOW**

Independent Money Advice

Money Advice Scotland is Scotland's money charity. They exist to help people in debt. Their mission is to be the driving force towards financial wellbeing for the people of Scotland. They believe that everyone in debt deserves to be treated fairly, that it can happen to anyone and understand how it can affect someone's life. They have a range of resources for people going through the debt advice process including debt terms explained, help accessing your income and expenditure report, and benefits calculator. You can connect with them via their website at <https://www.moneyadvicescotland.org.uk> or email them at info@moneyadvicescotland.org.uk

moneyadvicescotland
Scotland's Money Charity



Scottish Child Payment helps with the costs of caring for a child

Scottish Child Payment

Is a payment of £27.15 a week made to families on low incomes in Scotland. To be eligible you must be in receipt of Universal Credit on the date you make the claim, a payment is made for each child under the age of 16 that you are responsible for. You can apply online www.mygov.scot/scottish-child-payment/how-to-apply/ or alternatively you can call Social Security Scotland on 0800 182 2222. Payment is made every four weeks in arrears.

Fyne Homes Welfare Rights Service

Our service is provided by Margo Allan, Margo can be contacted on 01700 501624 or 0345 6077117 or by e mail mallan@fynehomes.co.uk.

Our Welfare Rights Officer is here to help tenants to maximise their income through welfare benefits.

The benefits system can be difficult to understand as benefits can come from many sources eg Social Security Scotland, Department of Work and Pensions, Argyll and Bute Council we are here to assist you to access the support you need.

If you are interested in a Welfare benefit Check please contact Margo .

Last year we supported over 300 tenants and had a financial gain of over £650,000.



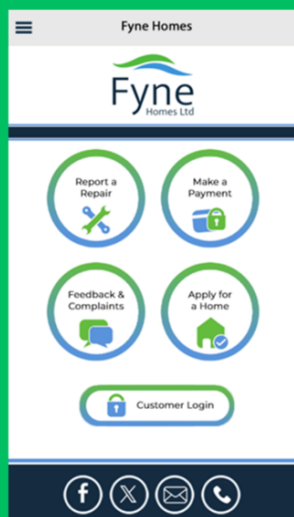
Fyne Homes App

Sign up to Fyne Homes Mobile App to make communicating with us easier

The Fyne Homes App is a quick, easy and FREE way to communicate with us from work, home or even when you are out and about.



Use the QR Code to visit our website



Download now



Fyne Homes Tenant Portal

Everything you need at the click of a button

The Fyne Homes Tenant Portal is exclusive to Tenants and Factored Owners.

You will need your unique tenancy reference number, which you will find on your rent statement or you can contact a team member on 0345 607717

Use the QR Code to take you to the registration page



Rent Statement Update

Rent Statements – Now Available on Request

To make sure you always have the most up-to-date information about your rent account, we are no longer issuing half yearly statements. These can quickly become out of date, and we want to provide you with the most accurate details whenever you need them, to give you a better and faster service.

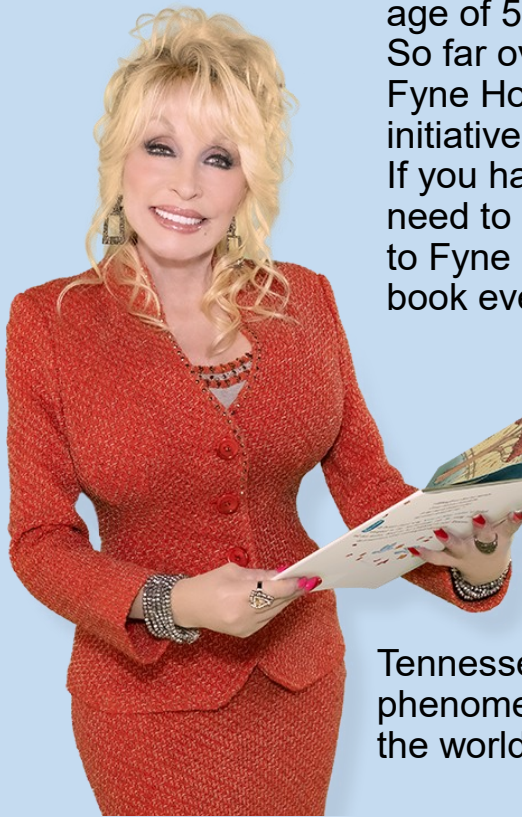
If you would like a current rent statement, simply log onto the Tenant Portal – <https://fynehomes.org.uk/fyne-homes-portal>

If you need any help in setting up the Portal please get in touch with us. Alternatively, please contact your Housing Officer anytime and we will provide one straight away.

postmaster@fynehomes.co.uk

www.fynehomes.org.uk

Fyne Homes is delighted to partner with [Dolly Parton's Imagination Library](#) which provides FREE books for tenants' children, under the age of 5 who are eligible under the scheme. So far over 40 children have benefitted from Fyne Homes being part of the is fantastic initiative.



If you have a child under the age of 5, all you need to do is complete the form below, return it to Fyne Homes and your child will get one free book every month until their 5th birthday.

Each month the Imagination Library will post a high quality, age-appropriate book to children. The books are specially wrapped and addressed to the child and are delivered at no cost to the family. Inspired by her father - who couldn't read or write - Dolly's determination to ensure no child faces the same hardship led to the creation of a small, community book gifting project for children in Tennessee in 1995. Since then, it has transformed into a global phenomenon, gifting books to over two million children around the world every single month.

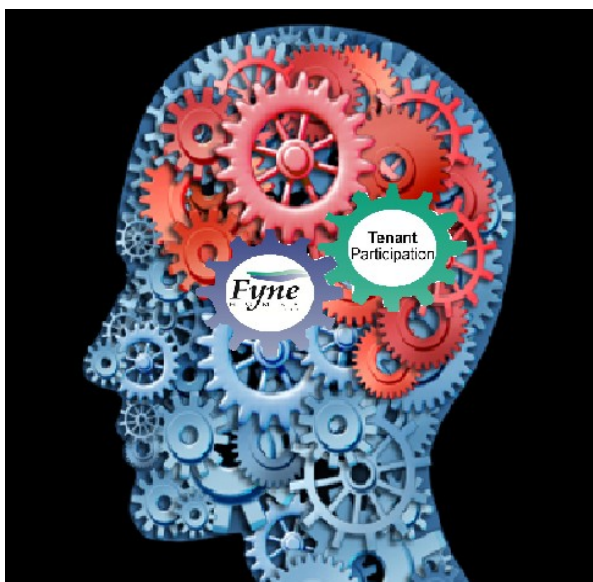
Parent/Guardian's Name:	
Home address including postcode:	
Contact No:	Email:



Details of child(ren) to be registered

Name(s)	Date of Birth	Sex (M or F)
Signature of parent/guardian:		

I consent to the Dollywood Foundation, Inc. using the information provided for the purposes of participating in Fyne Homes Imagination Library program. To measure the benefits of this program Fyne Homes may use data provided and share them with research and educational partners. You agree to review the full Terms & Conditions and Privacy Policy by visiting imaginationlibrary.com. By signing and submitting this form you consent to all Terms & Conditions.



Brain Teasers

Puzzles to keep your mind active

SUDOKU

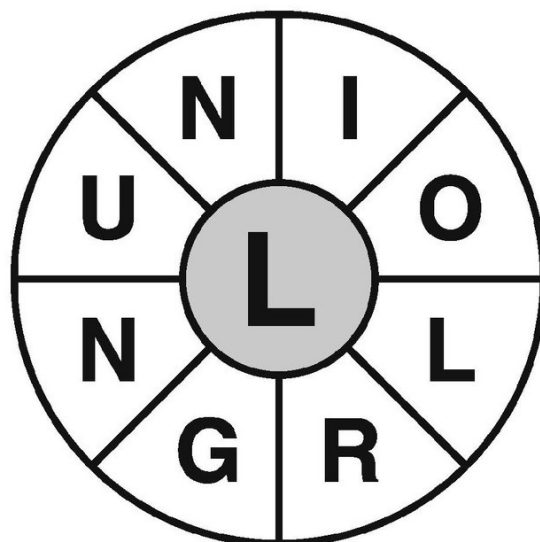
		2				7		3
	3				2		8	
	9	1	7				5	
					7			8
3		8	5					4
6			9		1			
					3	6	4	
				1	8			2
	5							

SPRING WORDSEARCH



- RAY
- KITE
- HATCHING
- SOW
- DAISY
- WET
- NEST
- GARDENING
- BLOSSOM
- BUTTERFLY
- WATERING
- POPPY
- MIGRATION
- POND
- EQUINOX
- BEE
- BUD
- MEADOW
- SEED
- FLOWERS
- BIRDSONG
- EGG
- POTTING
- CHERRY BLOSSOM

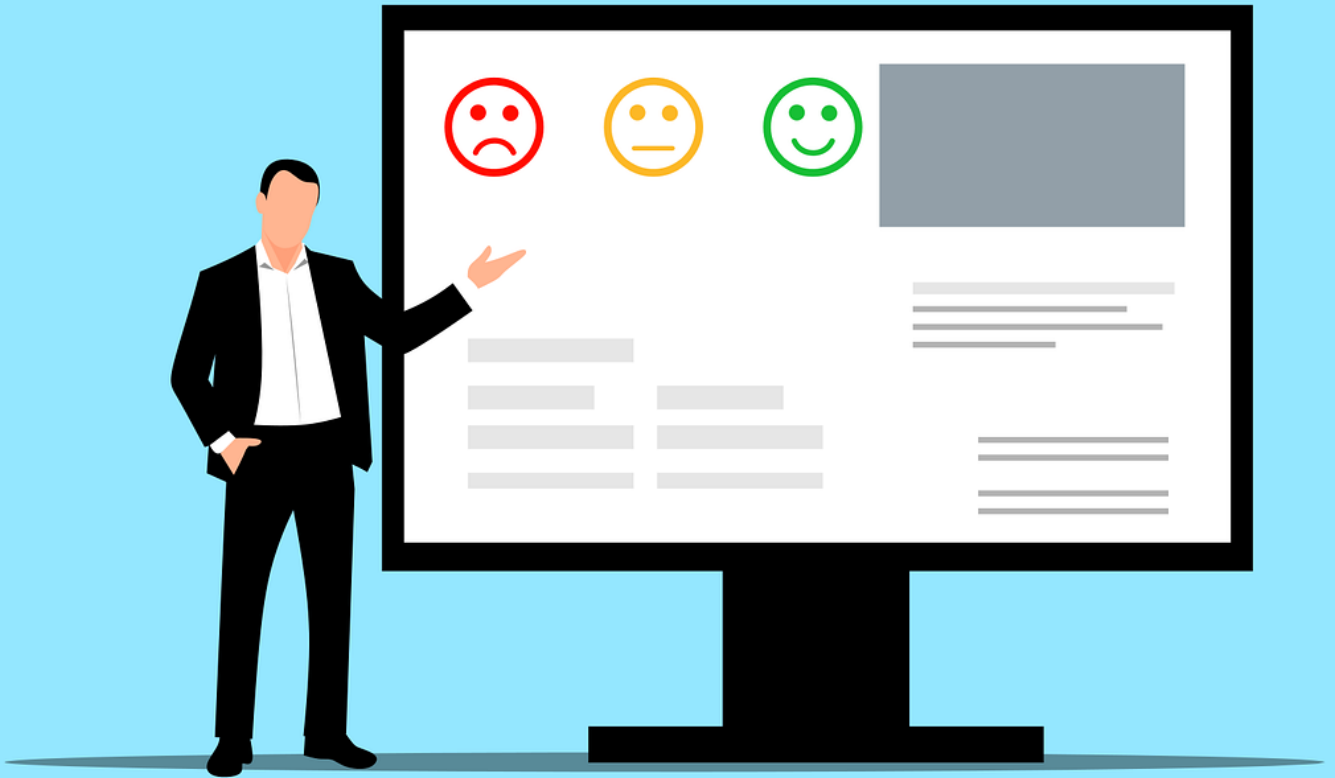
WORD WHEEL



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

G O Z M T S Y B E K E Z Y D
M R G S Y H B Q L G S S E L
K O E N P L U L G O I E H W
D N S O I I F N O A S S O G
O N P S N N O R D O R S N N
P P O O O S E T E E M I O W
Y H X P D L P D W T R I F M
W L A R T R B O R E T W N D
S O I T A K L Y T A E U J G
T B D Y C F V A R T G T B E
C R D A N H W G R R I E I Y
L N E U E N I X N O E N N K
I R S E B M U N G Z L H G J
K Z X F P J S B G O Z F C V

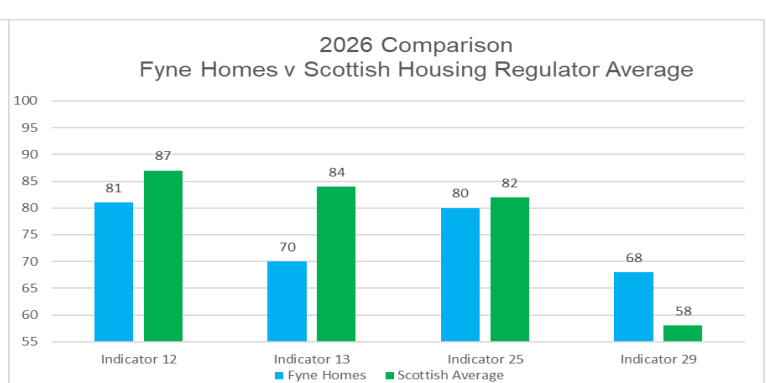
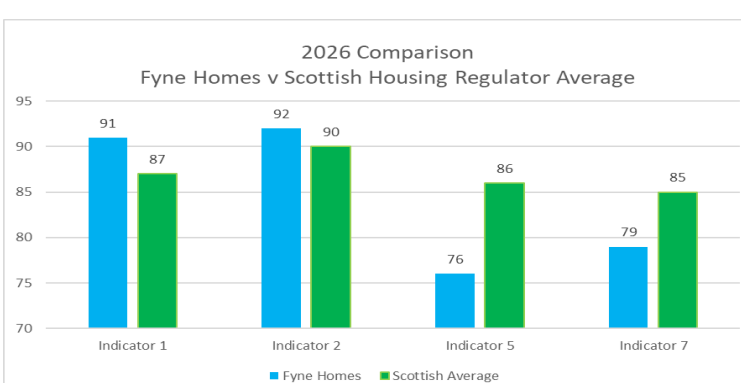
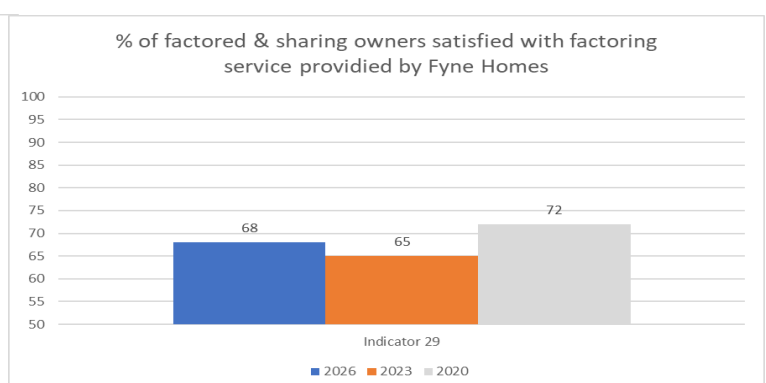
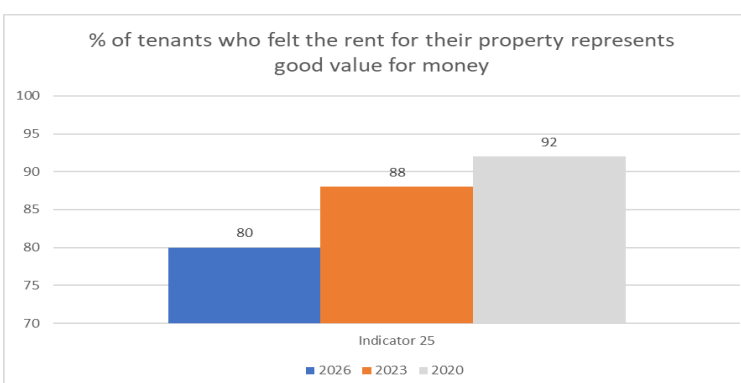
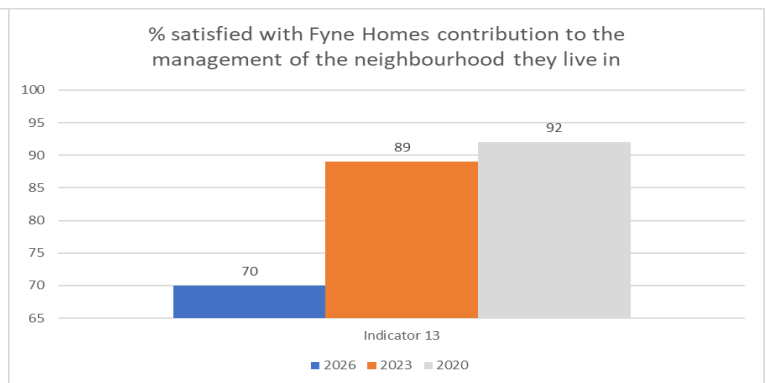
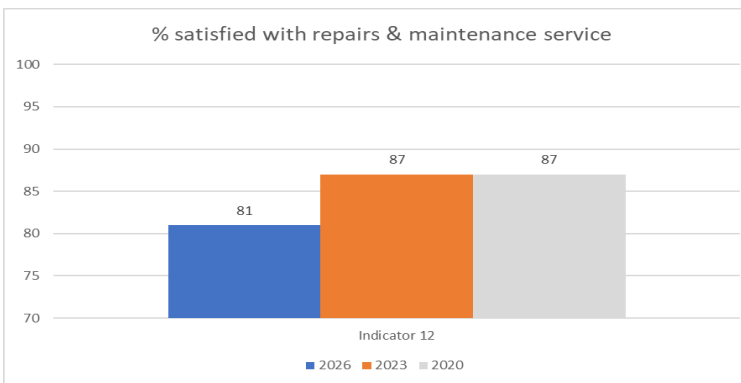
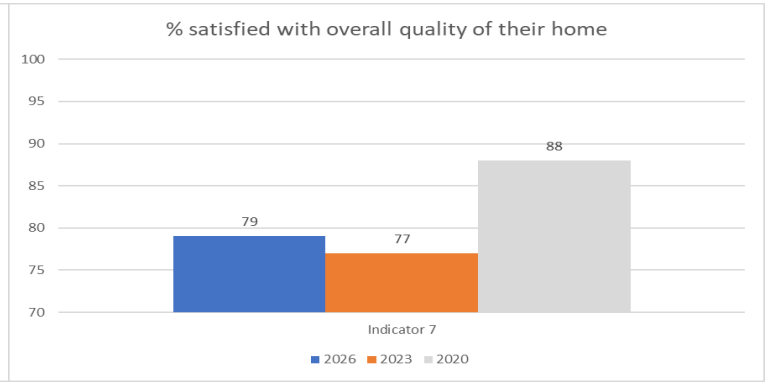
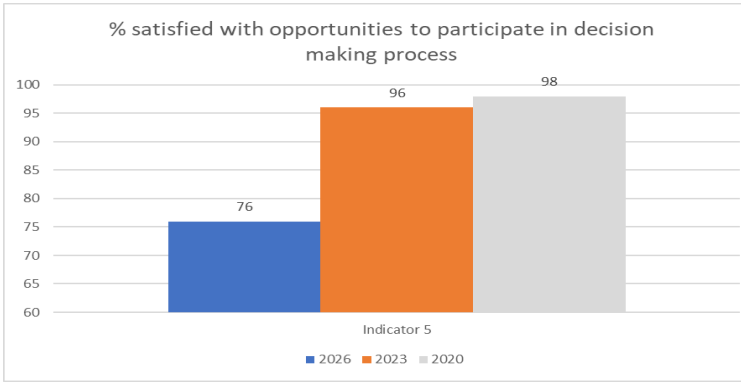
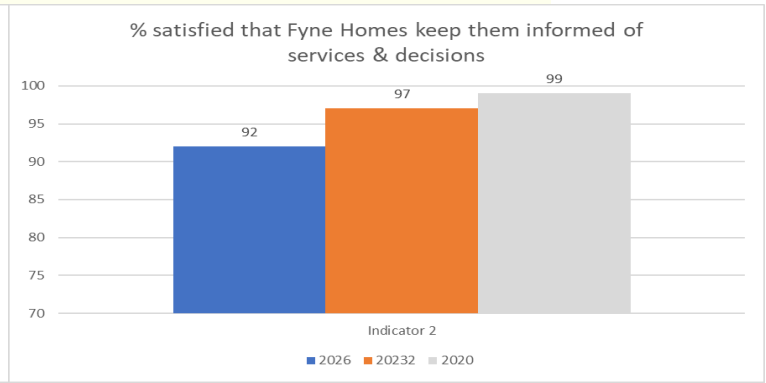
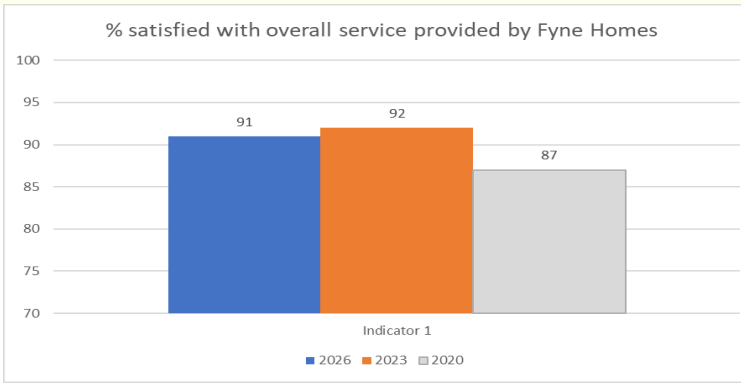
Tenant Satisfaction Survey 2026



Fyne Homes has published the results of its 2026 Tenant Satisfaction Survey, offering insight into how residents view the services they receive and highlighting areas of strong performance as well as opportunities for improvement.

The survey gathered feedback from tenants across its communities, with results showing a steady overall satisfaction level of 91% in the service the association provides which is 4% higher than the national average. Many respondents reported that they are satisfied with the quality of their homes, 79% which is an increase of 2% on the previous survey. Repairs and maintenance services were rated at 81% which is a slight drop of 6% on the previous survey but still a positive outcome, particularly in relation to the professionalism of staff and the quality of completed work.

Tenants also provided encouraging feedback on communication, with 92% saying they find it easy to contact the organisation and feel informed about services and decisions affecting them. At the same time, the survey identified areas where further progress can be made, including response times in specific service areas and opportunities to participate which has dropped from 96% to 76%. Fyne Homes recognises that they can be better in this area, as previous surveys have testified and have engaged Tenant Information Service to work with our Scrutiny Group to improve and shape service planning and improvement priorities for the year ahead. Overall, the 2026 survey results demonstrate a continued commitment to listening to tenants and using their feedback to strengthen service delivery and community outcomes.



Updating Universal Credit & Housing Benefit



If you are currently in receipt of Universal Credit you will need to complete the "Confirm your housing costs" to-do when it appears in your journal so that the DWP pay the correct amount after 1st April 2026. You will get this information in the letter we sent to you in February. If you need to confirm the rent and service charge figures, please contact us on 0345 6077117 and we'll be happy to provide you with the information again. **DWP will not backdate payments so it's important that you update your journal before the end of your assessment period in April.**

We have advised Argyll & Bute Council of the new rent figures for tenants who have their Housing Benefit paid direct to their rent accounts and you should have received notification from the Council of your new entitlement.



If you receive Housing Benefit directly to yourself then you will have to contact the Council (Telephone 01546 605512) and advise them of your new rent figure so that they can update their records and pay you the correct entitlement.

Payment Update - Cheques

Tenants should be aware that Fyne Homes will **no longer** be able to accept cheques as a method of payment.

Fyne Homes offers a range of convenient and secure alternative payment options, and we encourage customers to use one of the following:

- Direct Debit or Standing Order
- Tenant Portal
- Website
- Fyne Homes App
- Cash at any of our offices
- Through Allpay



We understand that this may affect some of our customers and our staff are here to support you. If you have any questions or need help setting up a new payment method, please contact our team on 0345 607 7117, visit any of our offices or email postmaster@fynehomes.co.uk.

For more information on ways to pay please visit <https://fynehomes.org.uk/paying-your-rent/>

Pension Age Disability Payment

Pension Age Disability Payment (PADP) is a benefit for people in Scotland who are State Pension age or over, have a disability or long-term health condition, and need extra help with their care needs. It has replaced Attendance Allowance in Scotland and is paid at a lower or higher rate depending on the level of care needed, and it is not means-tested, so income and savings do not affect eligibility.

Eligibility and payment details

Who can claim: Individuals in Scotland who are over State Pension age and have a disability or long-term health condition.

How much you can get:

- **Lower rate:** £73.90 per week if you need help or supervision during the day *or* at night.
- **Higher rate:** £110.40 per week if you need help or supervision during both the day *and* night.

Key features:

It's a non-means-tested benefit, meaning your income and savings are not considered. You don't need to have someone caring for you to qualify.

If you live in England, Wales, or Northern Ireland, you should claim Attendance Allowance instead.

To Apply

You will need to show you have had care needs for at least 26 weeks and meet residency conditions.

If you want help to make an application please call Margo on 0345 6077117



How to Report Serious Concerns to the Scottish Housing Regulator

Tenants play an important role in helping ensure social landlords meet the standards set out in the Scottish Government's Social Housing Charter. If you believe your landlord may be failing in a way that affects tenants or the wider community, you can raise a Serious Concern directly with the Scottish Housing Regulator (SHR).

Before contacting the Regulator, tenants are encouraged to raise the issue with their landlord first and give them a reasonable opportunity to respond. If the issue isn't resolved, you can report it using the SHR's Serious Concern process, which includes completing their online form and providing details about the concern. The SHR will assess the information, may request further details, and will keep you informed while



they review the matter. Updated and easy to follow factsheets for tenants—explaining what qualifies as a Serious Concern and how to report one—are available on Fyne Homes website - [https://](https://fynehomes.org.uk/significant-landlord-performance-failures/)

fynehomes.org.uk/significant-landlord-performance-failures/.

CAMPBELTOWN FAMILY FUN DAY

28TH JULY 2026



Campbeltown
Town Hall



10am - 2pm



Soft inflatables,
food, stalls and
it's all FREE!

Come along for a fun day for all the family
and meet with your local housing associations!



cairn



New To Universal Credit ?

You may need to claim council tax reduction to get help with your Council tax bill. Call Argyll and Bute Council on 01546 6055112 and ask for a council tax reduction form for people on Universal Credit.

Also if you are the only occupant ask about the single person 25% discount.

If you need help with any of the above please call Margo on 01700 501624.

UC Universal
Credit



Tenant Scrutiny Group

YOUR VIEWS MATTER!

WE NEED YOU!

Volunteers Needed

Contact Craig : - cbaxter@fynehomes.co.uk

0345 6077117

MAKE A DIFFERENCE!



Tenant Led Scrutiny gives you the chance to look at how we do things, our policies, procedures and services, and tell us what's working well and what we could do better. It helps us improve our services, our standards and overall customer experience by hearing directly from the people who use them. If you'd like to get involved or find out more, please get in touch.



VOLUNTEER

FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

Energy firms will have to automatically pay out for certain issues

For new problems first arising on or after 23 February, you'll be eligible for £40 in automatic compensation per issue from your energy supplier if:

- **You have to wait more than six weeks for an appointment to have your smart meter installed.** This only applies to new or first-time installations (not repairs and replacements).
- **Your smart meter installation appointment "fails" due to a "fault within the supplier's control".** For example, not having the right engineer with the right skillset, the right metering equipment, or the correct additional equipment (such as safety equipment) necessary to complete the appointment.
- **You report an issue with your smart meter to your energy supplier, and it does not provide you with a "resolution plan" within five working days.** Here, suppliers are expected to explain what they've done to assess the issue – which covers both smart meters and linked in-home devices (IHDs) – and what actions they are taking to resolve it.

Suppliers won't have to pay compensation for delays or issues that started before 23 February.

If you're having issues with your smart meter or its installation, you'll be eligible for automatic compensation from 23 February, the energy regulator has confirmed, but this won't yet be payable if your meter's gone 'dumb' and doesn't send readings to your supplier.

If you're falling behind with your energy bills, and are struggling to pay, the best thing to do is contact your supplier as soon as possible.

FyneHEAT can help you to -

- Understand your bills and help you manage energy debt.
- Take meter readings to monitor your energy use.
- Resolve billing errors/Prepayment meters.
- Contact Fyne Homes and ask to speak to Karen 0345 607 7117
- Scan the code and leave your details

FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

ATTENTION! URGENT!

The signal that controls RTS meters will resume switching off from 7th April.

If you have electric storage heating it's highly likely you have a second Radio Teleswitch/Radio Telemeter next to your normal meter.

If you don't replace your meter before then, it will stop working properly. This may result in a loss of heating and hot water, as well as an increase in electricity bills. If you think you have this type of meter contact your electricity supplier NOW and arrange for a replacement meter.

Not sure whether you have an RTS meter, there are a few things you can look out for:

There may be a separate switch box near your meter with a radio teleswitch label on it

Your property is heated using electricity or storage heaters

There is no gas supply to your area.

You get cheaper energy at different times of day.

Your tariff may be: Economy 7, Economy 10 or Total Heat Total Control (THTC)



FyneHEAT has access to **£49 Energy Vouchers for Prepayment meters** - If you are finding it difficult to Top up your Pre-payment meter. You will have to meet certain eligibility criteria, please give Karen a call on 0345 607 7117, email khilton@fynehomes.co.uk or scan the QR Code below.



£1,554.52 Raised for Charity in 2025!

In 2025, Fyne Homes proudly raised an incredible **£1,554.52** for a range of worthwhile causes. This included **£579.12** for the British Heart Foundation, alongside generous contributions to other charities throughout the year: **£290** for Breast Cancer support, **£350** for SAMH, and **£335.40** for the Air Ambulance.

A huge thank you to everyone who donated, took part, or helped organise activities—your kindness and effort have made a real difference.



Staff Recognition Scheme



We have had 16 nominations in the last year of staff who have been recognised for exemplary demonstration of one or more of the core competences since the last Spring Newsletter.

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.

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.



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 • **Web:** www.fynehomes.org.uk

Rothesay—Head Office

Fyne Homes Ltd
81 Victoria Street
Rothesay
Isle of Bute
PA20 0AP

Dunoon

78 B John Street
Dunoon
Argyll
PA23 7NS

Campbeltown

3 Harvey Lane
Burnside Street
Campbeltown
Argyll
PA28 6GE

Lochgilphead

Smiddy House
Smithy Lane
Lochgilphead
Argyll
PA31 8TA

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.

*Fyne Homes Limited. Registered Office: 81 Victoria Street, Rothesay, Isle of Bute, PA20 0AP.
Registered Social Landlord (REG. No. 321) ; Registered Scottish Charity No. SC 009152 ;
Property Factor Registered Number PF000155.*

*Registered society under the Co-operative and Community Benefit Societies Act 2014 (REG. No. 1454 R[S]).
Incorporating: William Woodhouse Strain Housing Association and Bute Housing Association
VAT Registration Number 454 6688 51*



This
newsletter
has been
produced
using
re-cycled
paper