

# Fynenews

Summer 2025

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



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# **WINNERS** Tenants Reward Scheme

April 2025	Mrs Andreiera	Tighnabruaich
May 2025	Miss Reid	Rothsay
June 2025	Mrs Paterson	Lochgilphead

**£20  
Monthly  
Draw**

## Get Our Newsletter Straight to Your Inbox!

Fyne Homes offers our tenants and service users the opportunity to receive our newsletter by email. By choosing to receive the newsletter electronically, you'll enjoy:

- **Faster access** to news, updates and events
- **Eco friendly** reading that helps reduce paper waste
- **Convenient access** from your phone, tablet or computer

If you haven't already signed up, its quick and easy!

Email  
[postmaster@fynehomes.co.uk](mailto:postmaster@fynehomes.co.uk),

contact us via the website  
<https://fynehomes.org.uk/general-contact-us-form/> ,

call us on 0345 607 7117 or

visit any of our offices to update your preference.

In the upcoming months we will be trialling a new format of our newsletter to bring you updates in a new and improved way – stay tuned!





## Jokes

What do cows drink on holiday?

Smoooothies

Where do sharks go for their holidays?

Finland!

What is hairy, brown and wears sunglasses?

A coconut on holiday!

What kind of pictures do turtles take?

Shellfies!

What do frogs like to drink on a hot day?

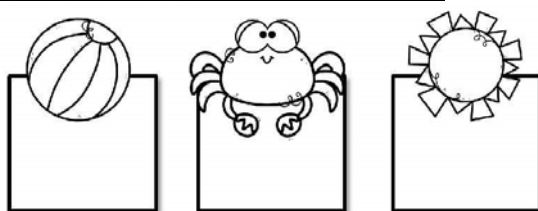
Croak—a-cola!

## Wordsearch

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

SUN WAVES FUN PINEAPPLE  
SUNBLOCK HOT BEACH WATER  
PLAY SAND SHELL UMBRELLA

**Summer I Spy**  
Count how many of each  
object you see in the  
picture below:



**Did you know...?%**

**When it is summer in the UK it is winter in Australia**

**The hottest temperature recorded in summer was 56.7 degrees Celsius in Death Valley, California, USA in 1913.**





# Mental Health Awareness

Fyne Homes recently took part in the “Ice Bucket Challenge”, a fun and meaningful initiative aimed at raising awareness for mental health.

Our staff and Committee members rose to the challenge and thanks to their generosity and enthusiasm, we raised an incredible £350 for SAMH (Scottish Action for Mental Health)

Pictured below are our brave (and chilly!) staff who took part in the challenge – well done to everyone involved!



# AGM 2025

The Annual General Meeting (AGM) of Fyne Homes will be held on Wednesday 17<sup>th</sup> September 2025 in the Fyne Homes boardroom, 11 Victoria Street, Rothesay, there will also be an option for members to attend via Zoom.

If you are not already a member then please visit our website page

[www.fynehomes.org.uk/association-membership](http://www.fynehomes.org.uk/association-membership)

for more information about what becoming a member involves and how to apply.





# Tenant Participation - Get Involved

Fyne Homes Tenant Participation is dedicated to better communications between tenants 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

☐

35-44

☐

45-54

☐

55-64

☐

Over 65

☐

## Building Connections for Health and Wellbeing

Hello, I am Hilda, and I am happy to share with you how we are networking with various groups and agencies in Mid Argyll, Kintyre, and the Islands to foster connections that support health and wellbeing. Our website, <http://www.copescotland.com>, provides more information about those initiatives and collaborative efforts. Check out the creating intentional networks section.



## COPE Scotland's Journey and Mission

We began our journey as a charity in Drumchapel, Glasgow, in 1991. Our mission wasn't to build an empire but to nurture an idea—an idea rooted in listening, learning, and sharing with communities and the voices of lived experience. Over 34 years, we've gathered insights from people facing life's challenges, and now, we aim to share these learnings widely across Scotland. Recently, in conversation with Craig from Fyne Homes, we discussed contributing small pieces to their newsletter that might be of interest to their readership. This is the first of those contributions. If you have ideas for future blogs, please feel free to email me at [hildac@copescotland.com](mailto:hildac@copescotland.com). We continue to listen and learn.

## Ideas for Self-care

Here are some ideas that might help in cultivating moments of joy and self-care:

- **Mindfulness Practice:** Taking a few minutes each day to practice mindfulness can help ground you in the present moment. Whether through meditation, breathing exercises, or simply sitting in silence, mindfulness can offer peace and clarity.
- **Connecting with Nature:** Spending time outdoors can be immensely rejuvenating. Whether it's a walk in the countryside, a hike, or simply sitting in a garden, nature has a way of soothing our minds and spirits.
- **Creative Outlets:** Engaging in creative activities like painting, writing, or knitting can be a wonderful way to express emotions and find joy. Creativity often allows us to explore new perspectives and find solace. It can also be a way to connect with others if we find we are spending a lot of time on our own.
- **Gratitude Journaling:** Keeping a gratitude journal can help shift focus from what's troubling us to what we're thankful for. Each day, jot down three things you're grateful for and notice how your outlook changes over time. It can be as simple as a good cup of tea, when we focus on what there is still to appreciate in the world, it can help.

**Reaching Out:** Sometimes, sharing our thoughts and feelings with others can lighten the load. Whether through a casual chat with a friend or joining a support group, connection is a powerful remedy. Check out what is happening in your area.

## A Community Effort

At COPE Scotland, we believe in the power of community and collaboration. By networking with groups and agencies in Mid Argyll, Kintyre, and the Islands, we aim to build a supportive network that enhances the health and wellbeing of everyone involved. Together, we can create a tapestry of shared knowledge and understanding that benefits all.

As we continue this journey, we are eager to hear your thoughts and ideas. Please don't hesitate to reach out and contribute to this shared learning experience. Remember, in these challenging times, you are not alone. There are others who care and together, we can navigate the complexities of life, one step at a time.





# Water Safety

## Have Fun This Summer

- **NEVER CONSUME ALCOHOL AND GO SWIMMING**
- **NEVER CONSUME ALCOHOL AND SUPERVISE ANYONE WHO IS SWIMMING**
- **ALWAYS WATCH YOUR CHILD WHILE NEAR ANY BODY OF WATER AND DON'T LET THEM PLAY IN OR AROUND WATER UNSUPERVISED.**
- **ALWAYS WHEN USING INFLATABLES SUCH AS LILOS AND RUBBER DINGHIES ENSURE THAT THEY ARE SECURED TO THE BEACH OR BANK WITH A ROPE TO PREVENT THEM FLOATING OUT WITH THE TIDE.**
- **NEVER SWIM IN AREAS SUCH AS QUARRIES, CANALS OR PONDS – THESE CAN BE DANGEROUS TO SWIM IN.**
- **NEVER DIVE INTO WATER UNLESS YOU KNOW THAT THE DEPTH IS MORE THAN 5M.**
- **NEVER JUMP FROM HEIGHT INTO WATER, “TOMBSTONING” AS IT KNOWN, IS DANGEROUS AND CAN LEAD TO SERIOUS INJURY AND EVEN DEATH.**

If someone is in danger call **999** and ask for the **COASTGUARD**

# Fyne Group

## Subsidiary Boards

Fyne Homes is the parent company of the Fyne Group which comprises of 3 subsidiary companies: Fyne Initiatives, Fyne Futures and Fyne Energy.



**Fyne Futures** was established in 2005 and is a Registered Scottish Charity and Company Limited by guarantee.

**Purpose:** To inspire, educate and empower people to live sustainably.

**Vision:** People are inspired to be the best they can be. Services exceed people's expectations for ease of use, reliability and quality of provision. Environments are improved by our actions. Sustainability is achieving by thinking and acting as responsible owners of all resources available to us.

Fyne Futures Ltd currently operates 4 strategic business units each with its own distinct external market.



**ReStyle** shop sells affordable second-hand furniture and white goods, supporting the circular economy by diverting waste from landfill



**Bute Produce** Operating since 2009 the garden, situated at Ashfield in Rothesay, has been cultivated and operates a green box scheme providing organic produce to customers across Bute. In addition, the garden plays a key role in delivering Fyne Futures employability programme, supporting employed trainees work to learn how to grow, produce and maintain the garden.



**Bike Bute** Offers e-bikes for hire with collection points at Port Bannatyne and Rothesay ferry terminal to encourage visitors and locals to support sustainable travel for touring around the area.

**Training and Employability** Since 2012 Fyne Futures have supported wage-based placements and volunteer workers. As well as funded employment, they are also a delivery partner for the "Spark Your Purpose" pre-employability programme, helping people of all ages with whatever they need to prepare for employment. Fyne Futures are sponsoring a Graduate Apprentice studying for their BSc in Accounting while gaining on the job experience as part of the core staff team.





**Fyne Initiatives** was established in 2005 and is the commercial arm of the Fyne Group. They manage all commercial leases and support Fyne Homes with the design and build element of housing developments.



**Fyne Energy** was created in 2016 and generates electricity from its onshore, 3 turbine windfarm, located at Auchadaduie, near Glenbarr, South Kintyre, exporting renewable energy to the National grid for 100% community benefit throughout Argyll & Bute. The donations and Gift Aid distribution are made in accordance with the Community Distribution Agreement.

## Interested In Joining?

Each of the Subsidiary companies are led by a voluntary Board of Directors who are responsible for the strategic leadership and direction of the company. We are looking for individuals to join our subsidiary boards and welcome application from individuals with diverse backgrounds and experiences. Although knowledge or experience relating to our subsidiary work would be beneficial, they are not essential requirements, both internal and external guidance and support will be provided.

Board members are expected to attend quarterly meetings, prepare and participate in meetings, attend any internal training and information sessions. Although Board Members are volunteers and receive no payment for their contribution all out of pocket expenses associated with your role will be fully met and promptly reimbursed.

All Board meetings are held in hybrid format, you can attend in person at our boardroom, 11 Victoria Street, Rothesay or by Teams. We have a 360-camera installed to create an immersive meeting, the boardroom is accessible and has a hearing aid loop installed.

If you would like to further information about joining any of our Subsidiary Boards, please contact Eilidh MacCallum, Corporate Manager, on 0345 607 7117, email [emaccallum@fynehomes.co.uk](mailto:emaccallum@fynehomes.co.uk) or visit our website <https://fynehomes.org.uk/subsidiary-boards/>

# Fyne Homes Tenant Portal

Everything you need at the click of a button

Use the QR Code to take you to the registration page



You will need your unique tenant reference number, which you will find on your rent statement or you can contact a team member on 0345 6077117

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

It is a quick, easy and FREE way to communicate with us to make payments, report repairs, make a complaint, change your details and so much more.





# Fyne Homes App

Fyne Homes have a Mobile App to make communicating with us easier.

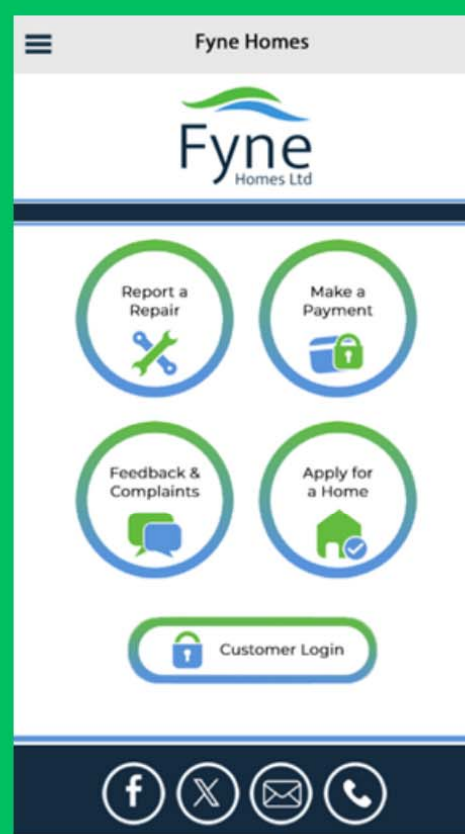
The App allows you to make payments, report repairs, make a complaint, access the portal and so much more.

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

## Sign up to Fyne Homes Mobile App



Download now

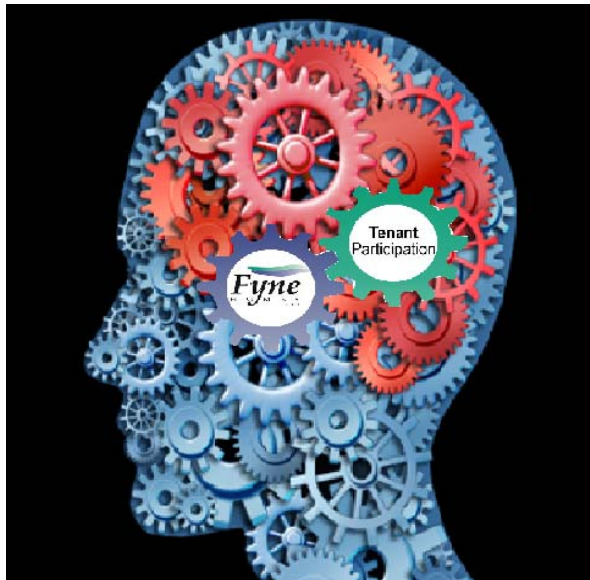


Download on the  
**App Store**



GET IN ON  
**Google Play**

Search Fyne Homes



# Brain Teasers

Puzzles to keep your mind active

## SUDOKU

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

## BIRD WORDSEARCH

Word list:

BLUEBIRD	HAWK	PARTRIDGE
CHICKADEE	HERON	PELICAN
COWBIRD	KESTREL	RAVEN
CROW	LOON	ROBIN
DOVE	MEADOWLARK	SANDPIPER
DUCK	KESTREL	SPARROW
EAGLE	LOON	SWALLOW
EGRET	MEADOWLARK	SWAN
FINCH	NIGHTHAWK	THRASHER
GOLDFINCH	ORIOLE	WARBLER
GOOSE	OWL	WOODPECKER
		WREN

## 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

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



# Tenant / Owner Satisfaction Surveys

Fyne Homes have appointed MI Housing Services, an independent market research and public opinion polling company, to carry out our Tenant and Owner Satisfaction Survey.

The appointment of MI Housing Services followed a robust tendering exercise that involved three other market research companies. The final decision on who to appoint and what questions would be included in the survey was taken by a focus group that included tenants' representatives from the Scrutiny Group. This is the first time that

Fyne Homes have taken this approach, however, going forward it is something the association will continue as it provides transparency for tenants and gives a voice to our tenants in the most important surveys we commission.

MI Housing Services will be conducting the survey over the summer months and your feedback is invaluable to us, we would greatly appreciate it if you could take a few moments to complete the survey. The questions are designed to meet our regulatory obligations.

Participation in

the survey is entirely voluntary

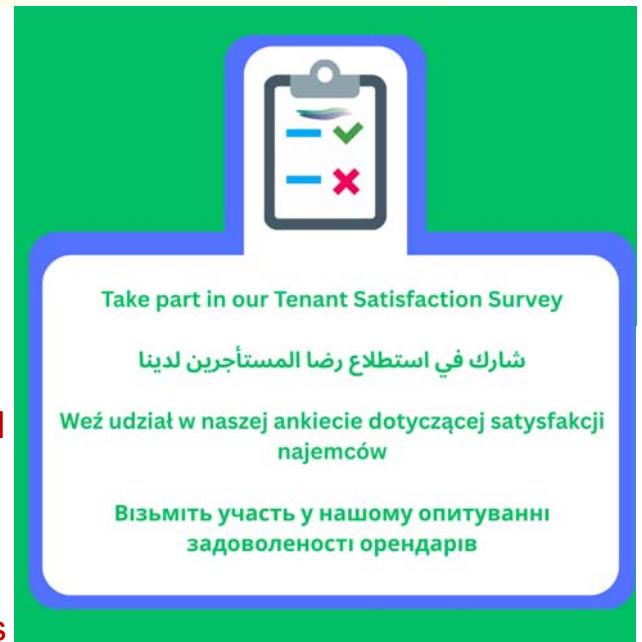
and confidential; you are

under no obligation to participate if you prefer not to.

Staff from MI Housing Services will make contact either by phone, mail or in person. They will carry photographic ID card when conducting this work and you should ask to see this if they visit your property, please note there is no need for them to enter your home to conduct the survey.

## **\*PRIZE DRAW – CHANCE TO WIN £150 IN VOUCHERS**

As a thank you for taking part you will be entered into a prize draw for the chance to win £150\* in vouchers of your choice. If you are not contacted as part of the sample but wish to participate, please contact Craig Baxter, Tenant Participation Officer on 0345 6077117.



## New Starts

- Kim Kernaghan joined our Technical Services Admin Team in January 2025
- Sophie Schwartz joined our Business Services Team, as our afternoon receptionist in February 2025
- Sophie Ballantyne also joined our Business Services Team, as our morning receptionist in April 2025.

We welcome them all and look forward to them enjoying long and happy careers with us.



Kim Kernaghan



Sophie Schwartz



Sophie Ballantyne

## Celebrating 25 Years of Service

Fyne Homes recently celebrated a milestone – 25 years of dedicated service from two of our valued colleagues, Laura Murray and Kathryn Armstrong. Both Laura and Kathryn began their journey with the Association on the 6<sup>th</sup> June 2000 and exactly 25 years later, they were honoured with flowers and certificates to celebrate this achievement.

Laura started her career at Fyne Homes as a clerical assistant, gaining experience in both housing and reception roles. Over the years, she has grown within the organisation and is now the Finance Officer within our Business Services Team.

Kathryn also joined as a clerical assistant and steadily progressed within the Housing Services Team, latterly taking on the role as a Housing Team Leader.

Reaching a quarter century of service is a testament to the loyalty and commitment both Laura and Kathryn have throughout their careers.

Congratulations to Laura and Kathryn - here's to many more years ahead!

Kathryn Armstrong.



Laura Murray





# Leavers

It's been a busy year at Fyne Homes with several members of staff deciding to take a well earned retirement and one moving on to a new employment challenge.

## Deirdre Duncan

At the end of December, we bid farewell to Deirdre Duncan, Fyne Homes Technical Services Admin Manager after 26 years of exemplary service. Deirdre joined Fyne Homes in 1998, with her first role being that of Maintenance Assistant before moving onto Technical Services Admin Manager. A party took place in December, where friends, colleagues, and committee (past & present) gathered to send Deirdre off in style with drinks and cake, and to wish her all the best for a happy retirement. Deirdre's retirement left big shoes to fill, and we are delighted to announce that Paul McIntyre has been successfully promoted to the Technical Services Admin Team Leader role. Paul's post as Technical Services Senior Admin was successfully filled by Fiona Zavaroni, and Fiona's Technical Services Admin role was successfully filled by Nicole Booth. Congratulations to all of you on your new roles!



## Graham Larkin

Graham Larkin, our Technical Services Officer in Mid-Argyll, started with Fyne Homes in 2016. Graham retired at the end of May, and we wish him all the best as he embarks on his retirement, after a long career in housing, 40 years no less! We would like to thank Graham for his commitment and hard work with Fyne Homes over the past 8 years and wish him a very long and happy retirement.

Graham's retirement left big shoes to fill, and we are delighted to announce that Lee Hardman has been successfully promoted to the Technical Services Officer role. Many of you in the Mid-Argyll area will know Lee as he formerly worked as a Maintenance Operative. Congratulations to Lee on his new post!



## Mandy Gibson

At the end of December, we bid farewell to Mandy Gibson, Fyne Homes Technical Services Administrator after 17 years exemplary service. Mandy joined Fyne Homes in 2007 and has worked within our Technical Services Team since. The Technical Services Team, along with Mandy's family gathered to send Mandy off in style with a meal and drinks, and to wish her all the best for a happy retirement.



## Tracy Robertson

Tracy Robertson started with the Association in 2011 as Housing Officer and was later promoted to Housing Services Director in April 2015.

In April this year, Tracy made the decision to retire. We would like to thank Tracy for her hard work, dedication and commitment to the Association and our Tenants and we wish her a happy retirement.



## Kora Nicholson

Kora Nicholson started with Fyne Homes in April 2017, as Technical Services Administrator. Kora then moved to the Housing Services Department as an Administrator before being seconded to Housing Officer in July 2023, and then being promoted to Housing Officer in June 2024. In December 2024 Kora decided to leave for pastures new and we wish her all the best at her new post with Argyll and Bute Council. We would like to thank Kora for her hard work and wish her all the best for the future.

Kora's post was successfully filled by Megan Reynolds. Megan will be well-known to most of you as she was a member of the Housing Admin team. Congratulations to Megan on her new post! Megan's post as Housing Admin was successfully filled by Keriin McMillan-Jamieson, who formerly worked as one of our receptionists. Congratulations to Keriin on her new role!



## Home Fire Safety Visits (HFSV) Overview

A Home Fire Safety Visit is carried out by Scottish Fire and Rescue staff for people at the highest risk of experiencing a fire in the home.

These visits aim to support people to live more safely by working with them to reduce their risk of fire.

During a visit, staff can also help to address other risks of unintentional injury.

### What a visit includes

During their visit, staff will provide:

- identification of potential fire risks in your home
- information about bedtime routines
- help create a robust escape plan
- advice and testing of smoke alarms

**Working together  
for a safer Scotland**



### Book a visit for someone else

You can enquire about a visit for yourself, a loved one, friend or neighbour (with their permission) by contacting your Housing Officer on 0345 6077117



# Disability Payments Scotland – Cross Border Moves within the UK

## Moving to Scotland

If you receive DLA, PIP or Attendance Allowance and move to Scotland, you must inform the DWP, who will contact Social Security Scotland. You will continue to receive DLA, PIP or attendance allowance until a decision is made on your entitlement to ADP, PADP or Scottish adult DLA, which is then awarded without a claim being required.

From September 2025 the rules will change and you will need to make a claim for the appropriate Scottish benefit.

## Moving from Scotland

Entitlement to child disability payment (CDP), Scottish adult disability living allowance (DLA), adult disability payment (ADP) or pension age disability payment (PADP) ends after 13 weeks of you ceasing to be ordinarily resident in Scotland if you move to another part of the UK. You are advised to make a claim for disability living allowance (DLA), personal independence payment (PIP) or attendance allowance as soon as possible after moving, to avoid a gap between payments.

# Share Awards 2025

The inaugural Share Awards took place in Glasgow's Hilton Hotel on 24<sup>th</sup> April 2025 and were created to honour Scotland's Housing Sector. The event also marked 40 years of Share and was hosted by STV's Emma Cameron.

The awards recognised individuals and teams who make an impact within their organisations and to the lives of their tenants.

Fyne Homes made the final in three out of seven categories, which is a great accomplishment.

Sheena Macfie, who has been with the association for over 40 years was a finalist in the 'Housing Hero, Lifetime Achievement' category.

Margo Allan, Fyne Homes Welfare Rights Officer, made the final of the 'Customer Service Star' category.

Unfortunately, both Sheena and Margo were pipped at the post, however, it is a fantastic achievement to be shortlisted from the many applicants that were nominated.

Megan Reynolds, Fyne Homes newest Housing Officer, was nominated in the

'Learner of the Year' category and we are delighted to announce was a winner! Congratulations Megan. Both Sheena and Megan were able to attend the event which capped off a busy year for both of them supporting our tenants and households.



# Complaints Performance 2024-25

We value complaints and use the information from them to help us improve our services to you.

Below details the complaints information for 2024-25

Total Stage 1 Complaints

**32**

Total Stage 2 Complaints

**10**

Average days to resolve

**2 Days**

Average days to resolve

**19 Days**

Upheld/Partially Upheld **15**

Resolved **13**

Upheld/Partially Upheld with Service Improvement **0**

Not Upheld **4**

Upheld/Partially Upheld **4**

Resolved **0**

Upheld/Partially Upheld with Service Improvement **1**

Not Upheld **5**



Scottish Public Service Ombudsman  
(SPSO) Timescales

**Stage 1-** Complaint resolved or a response provided in **5 working days** or less

**Stage 2-** Complaint must be acknowledged within **3 working days** and a resolution or definitive response provided within **20 working days**

For further information please visit <https://www.spsso.org.uk/spsso>



# Service Improvements

Fyne Homes strives to learn from customer feedback, detailed below are some of the key actions that have been implemented across Fyne Homes because of customer feedback.

## You Said



Complaint process was not being adhered to resulting in dissatisfaction and causing a delay in resolving the issue

Estate Management visits are not being carried out

Actions agreed by yourself and Fyne Homes were not being acted upon or completed

## We Did



Staff training implemented to ensure correct process is being followed, this will be ongoing and staff will receive periodic refresher training

Fyne Homes have spoken with the individual staff member and reminded all staff of the need to carry out their estate management duties. This will be monitored by Heads of Departments.

Fyne Homes has introduced a complaints working group along with an action tracker to ensure actions are being followed up and completed.

# School Age Payment

is now open for applications until 28 February 2026.

The payment is £319.80 per child, for children born between 1 March 2020 and 28 February 2021. It is one of our Best Start Grant payments and only available in Scotland. People have until midnight on 28 February 2026 to apply. The money is available to parents and carers, on certain benefits, to help with any costs of their child starting school and is available for all eligible children from the same household.

School Age Payment is paid automatically to people who get Scottish Child Payment. People who do not receive Scottish Child Payment, or who have opted out of automatic payments, should apply.

A person may be able to get Best Start Grant and Best Start Foods if they or their partner meet these conditions:

- live in Scotland
- are pregnant or have a child who's the right age for a payment
- are the main person looking after the child

get certain benefits (people under 20 years old who do not get one of these payments, may still be able to get Best Start Grant and Best Start Foods)

For more information or to apply: [mygov.scot/best-start-grant-best-start-foods](https://mygov.scot/best-start-grant-best-start-foods)



**Scottish  
Housing  
Regulator**



**Scottish Housing  
Regulator**

## Engagement Plan

The Scottish Housing Regulator (SHR) has updated our Engagement Plan as of 31<sup>st</sup> March 2025. Fyne Homes meets all regulatory requirements, including the Standards of Governance and Financial Management and the SHR doesn't currently require any further assurance from Fyne Homes other than the annual regulatory returns. A copy of the engagement plan can be found on our website under the useful information section. <https://fynehomes.org.uk/scottish-housing-regulator-engagement-plan/>





## Have you been asked to migrate over to Universal Credit?

You will be asked to confirm your current rent charges for Universal Credit. You will find these on your most recent rent increase letter which would have been issued in March 2025.

If you are unsure of your rent charge please call Fyne Homes and ask your Housing Officer to give you, your rent and service charge figures.

Universal credit ask for these figures separately so you will provide the rent figure first -please note all Fyne Homes rents are charged monthly and there are no rent free weeks.

After you have entered your rent figure you will be asked to provide your service charge figure—again this is charged monthly with no rent free weeks.

If you are having any problems with Universal Credit migration please call our Welfare Benefits worker Margo on 03456 077117 or 01700 501624

## Important Update – Cheque Payments No Longer Accepted

Tenants and Factored Owners should be aware that due to rising bank charges and the reduction in local banking facilities, 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 tenants and

factored owners and our staff are here to support you. If you have any questions or need help setting up a new payment method, please call our team on 0345 607 7117, visit any of our offices or email [postmaster@fynehomes.co.uk](mailto:postmaster@fynehomes.co.uk).

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



# Fyne Homes Supporting Household Resilience and Employment Opportunities.

Delivered in partnership with InspirAlba with funding from the Scottish Government's Investing in Communities and the UK Government's Shared Prosperity Fund to build household resilience.

Currently, 23 employed trainees are supported by 10 local organisations. This team includes three Graduate Apprentices pursuing a BA (Hons) in Business Management, an Accounts Trainee, and a Modern Apprentice in digital applications.

Over the last two years, the Household Resilience Work-Based Placement Project has achieved remarkable success for individuals, and the wider community. By supporting work-based placements and advocate roles, the project has enabled participants to develop new skills, pursue rewarding careers, and directly contribute to household and community resilience.

Paul Toop's inspiring journey illustrates this success:

- *"I originally started at Bute Advice Centre as a part-time receptionist after having been a stay-at-home dad for two young children. Initially, it was just nice to be back at work, but after a while, I found that I had an interest in the Welfare Rights aspect of the work done here.*
- *With ongoing help from both Inspiralba and BAC (Bute Advice Centre) towards training costs, I have been able to branch out into a role which allows me to work as a Welfare Rights Adviser. I have found being able to support people through things such as benefits applications and help with resolving issues people are facing with the benefits system very rewarding, and it feels like the work I do really matters.*
- *InspirAlba and Bute Advice Centre have given me the opportunity to have a career in a line of work that I had never considered before, and I am very grateful for that." – Welfare Rights Adviser, Bute Advice*





Since beginning Paul's welfare rights journey, he has assisted 308 individuals within the PESF project to access welfare rights support including the Flexible Food and Fuel Payment. His client gain is presently £116,965.90. Paul is now delivering support across a range of projects. Support ACHA tenants, Good Things Foundation and Flexible Food and Fuel Fund.

The project also employs Household Resilience Advocates, who are based within local organisations to provide support to households, in collaboration with specialist organisations like Home Energy Scotland, Bute Advice and Allenergy. This helps households maximise income and reduce costs—a critical need given rising household and energy expenses. Issues households face is sometimes complex and require extensive support.

### **Supporting Community Resilience**

Following the severe impact of Storm Eoywn in January, many areas in Argyll and Bute were left without power for several days. Although vulnerable residents were signed up to the Priority Service Register (PRS) challenges with communications and access due to trees being down caused difficulties. Rural and Island communities were still without electricity over 48 hours after the storm with some without power for up to 5 days. While mobile catering vans were deployed by SSEN and stationed at Glendaruel Community Hall to provide free hot food and drinks, residents were unaware of the service. Advocates took the initiative to visit nearby clusters of houses, inform residents about the available facility, and even take food orders for housebound individuals.

Following the storm, with information gathered an output was created at a learning exchange organised by advocates to explore strengthening community resilience, collectively.

For further information, please contact:

[HouseRes@inspiralba.org.uk](mailto:HouseRes@inspiralba.org.uk)



### **Struggling with your energy bills?**

#### **FyneHEAT can help!**

FyneHEAT has access to **£49 Energy Vouchers for Prepayment meters** - If you are finding it difficult to **Top up your Pre-payment meter** and meet certain eligibility criteria, we can provide you with top-up vouchers. Please contact Karen on 0345 607 7117, email [khilton@fynehomes.co.uk](mailto:khilton@fynehomes.co.uk), or scan the QR Code below.

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 and prepayment meters.
- Contact Fyne Homes and ask to speak to Karen 0345 607 7117
- Scan the code and leave your details.



## *Fyne Homes has officially opened No's 1-8 Wilkie Houses, Townhead development in Rothesay.*

Janet McAlister, Fyne Homes Technical Services Director, welcomed all the guests to the official opening on Friday 25th April 2025 and introduced Depute Lieutenant Stewart Shaw and Argyll and Bute Provost Douglas Philand to take the proceedings forward.



The Depute Lieutenant gave an overview of the background to the properties which were originally constructed in 1929 by Mr James John Wilkie, an engineer who lived in Victoria Street, Rothesay before moving to Liverpool and eventually becoming a Marine Superintendent.

He established a trust fund of £20,000 to build the houses for widows and spinsters native of Rothesay to live rent free. Latterly the properties have been traditionally let to amenity aged tenants.

Changing times and stock condition requirements led the Wilkie Trust and Fyne Homes Management Committee to agree to transfer the housing stock to the ownership of the social landlord, where appropriate funding could be sought for upgrades and repairs.



Provost Douglas Philand resplendent in the chain of the Royal Burgh of Rothesay then went on to give an overview of the significant refurbishment works that have been carried out at the 8 x 2-person 1 bedroom amenity flats since the transfer to Fyne Homes on 2nd April, 2024.

The properties have benefited from full roof replacements, kitchen and bathroom installations, rewiring, and gas central heating all carried out by local contractor George Hanson (Building Contractors) Ltd.

Funding of the £742,000 project was made up from Scottish Government £446,000, Strategic Housing Fund £96,000 and Fyne Homes £200,00 and demonstrates significant value for money.

Following the official opening, guests were invited to view two of the newly refurbished properties before retiring to Fyne Homes boardroom for light refreshments.

*Argyll & Bute Provost Douglas Philand, Janet McAlister, Fyne Homes Technical Services Director, Argyll & Bute Depute Lieutenant Stewart Shaw, and George and Davina Hanson, George Hanson Building Contractor Ltd*





**Standard variable tariffs (SVTs)** This is your energy supplier's default tariff, and usually the most expensive tariff.

The unit rates and standing charges are capped under the Energy Price Cap, which is set by Ofgem and changes every three months. There are no exit fees, so you're free to switch.

*As this is a default tariff, most people don't choose to be on it. It's often the most expensive option, so check your tariff on your bills.*

## How to switch energy tariffs

Switching energy supplier is a straightforward process and you'll never be without your gas or electricity supply. All that changes is which company you pay your bills to.

If you're on a standard variable tariff or have 49 days or less left on your current fixed tariff, you're free to switch tariffs penalty-free. If you've more than 49 days left, you may have to pay an early exit fee.

### Step 1: Use a comparison website to compare and find the best deal

To get the best energy deals available, use a comparison website, such as Cheap Energy Club, Money Savings Expert, Uswitch, Compare the Market etc.

You'll need to enter your address, your current energy supplier and tariff, and how much energy you use in a year (you can check a recent bill for this). If you don't know your actual energy use, most comparison sites can estimate this for you.

### Step 2: Choose your new tariff and decide when you want to switch

When comparing tariffs, consider which tariff is right for you, and remember to factor in things like exit fees, tariff length, and whether they offer the Warm Home Discount.

### Step 3: Switch!

Your new supplier will handle the whole process, so there's no need to contact your old supplier.

**Remember to take a meter reading on the day your switch completes (your new supplier will let you know when this is). This will be used to work out your final bill with your old supplier.**

Once you've applied to switch, it should take around five working days. However, you still have a 14-day cooling-off period if you change your mind. If you cancel it within this period, but you've already been switched, you'll be moved back to your old supplier, although you'll have to pay the new supplier for any energy you used while you were with them.

**If you need any further help or advice regarding your energy bills, please contact Karen, our Energy Advisor on 0345 607 7117 or email [khilton@fynehomes.co.uk](mailto:khilton@fynehomes.co.uk)**

# FYNE HOMES COMMUNITY RECOGNITION AWARD

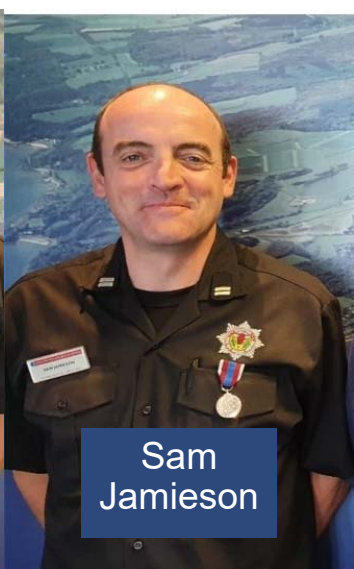
On the 29<sup>th</sup> May 2025, Fyne Homes received a Gold Certificate from the Scottish Fire and Rescue Service in recognition of our outstanding contribution to the local community. The award was presented by Station Commander, John Miller, and accepted on behalf of the Association by Janet McAlister, Technical Services Director. The recognition highlights the ongoing partnership between Fyne Homes and the Scottish Fire and Rescue Service, particularly through the dedication of two staff members; Sam Jamieson, Housing Team Leader and Paul McIntyre, Technical Services Admin Team Leader, who



Janet McAlister, Technical Services Director, John Miller, Station Commander and Sam Jamieson, Housing Team Leader.



Paul McIntyre



Sam Jamieson

serve as retained firefighters at Rothesay Community Fire Station. Fyne Homes have worked in partnership the Scottish Fire and Rescue Service for over a decade and will continue our commitment by proudly supporting our staff who are trained to respond and attend emergency calls, playing a vital role to our community.

Keriin McMillan-Jamieson

Caroline Thorburn

Nicole Booth

Eilidh MacCallum

## Recognition Scheme

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.

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

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Smithy Lane  
Lochgilphead  
Argyll  
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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.*

*Fyne Homes Limited. Registered Office: 81 Victoria Street, Rothsay, Isle of Bute, PA20 0AP.  
Registered Social Landlord (REG. No. 321) ; Registered Scottish Charity No. SC 009152 ;  
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This  
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has been  
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