



Fynews

Winter 2025

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

In This Issue:

Christmas Hamper
AGM Report
App & Tenant Portal
Digital Newsletter
Christmas Films
Universal Credit
Frozen Pipes
Staff Recognition



Holidays

Our Offices will close at
1:00 p.m. on Christmas
Eve and re-open at
9:00 a.m. on the 6th of
January 2026

Merry Christmas

WINNERS Tenants Reward Scheme

October 2025

Mr C Gillies

Lochgilthead

November 2025

Mrs D Reynolds

Rothsay

£20
Monthly
Draw

CHRISTMAS HAMPER DRAW

FYNE HOMES IS BRINGING FESTIVE CHEER TO TENANTS WITH ITS ANNUAL CHRISTMAS HAMPER DRAW! FOUR LUCKY WINNERS WILL EACH RECEIVE A BEAUTIFULLY PACKED HAMPER FILLED WITH SEASONAL TREATS. ONE WINNER WILL BE CHOSEN FROM EACH OF FYNE HOMES' AREAS: BUTE, COWAL, MID ARGYLL, AND KINTYRE.

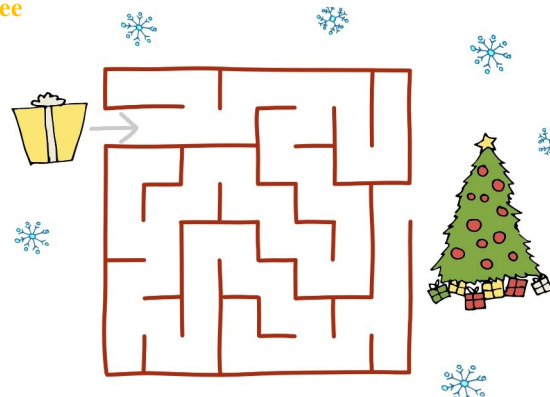
ALL TENANTS ARE AUTOMATICALLY ENTERED, SO THERE'S NO NEED TO APPLY. THE DRAW WILL TAKE PLACE IN EARLY DECEMBER, GIVING WINNERS PLENTY OF TIME TO ENJOY THEIR FESTIVE PRIZES.

BEST OF LUCK TO ALL TENANTS.
MERRY CHRISTMAS FROM FYNE HOMES!

THE FUN ZONE



Christmas Maze....deliver the present to under the tree



Make your own Jigsaw



Christmas Jokes...

What do you call a reindeer with bad manners?

A RUDE-olph!

What kind of photos do elves take?

Elfies.

What wears a red suit and goes "Oh, oh, oh"?

Santa walking backwards.

What do elves do after school?

Their gnome work.

What do you get if you eat Christmas decorations?

Tinsilitis.

Cut out the shapes and make your own jigsaw
Make sure you get help from and adult when using scissors



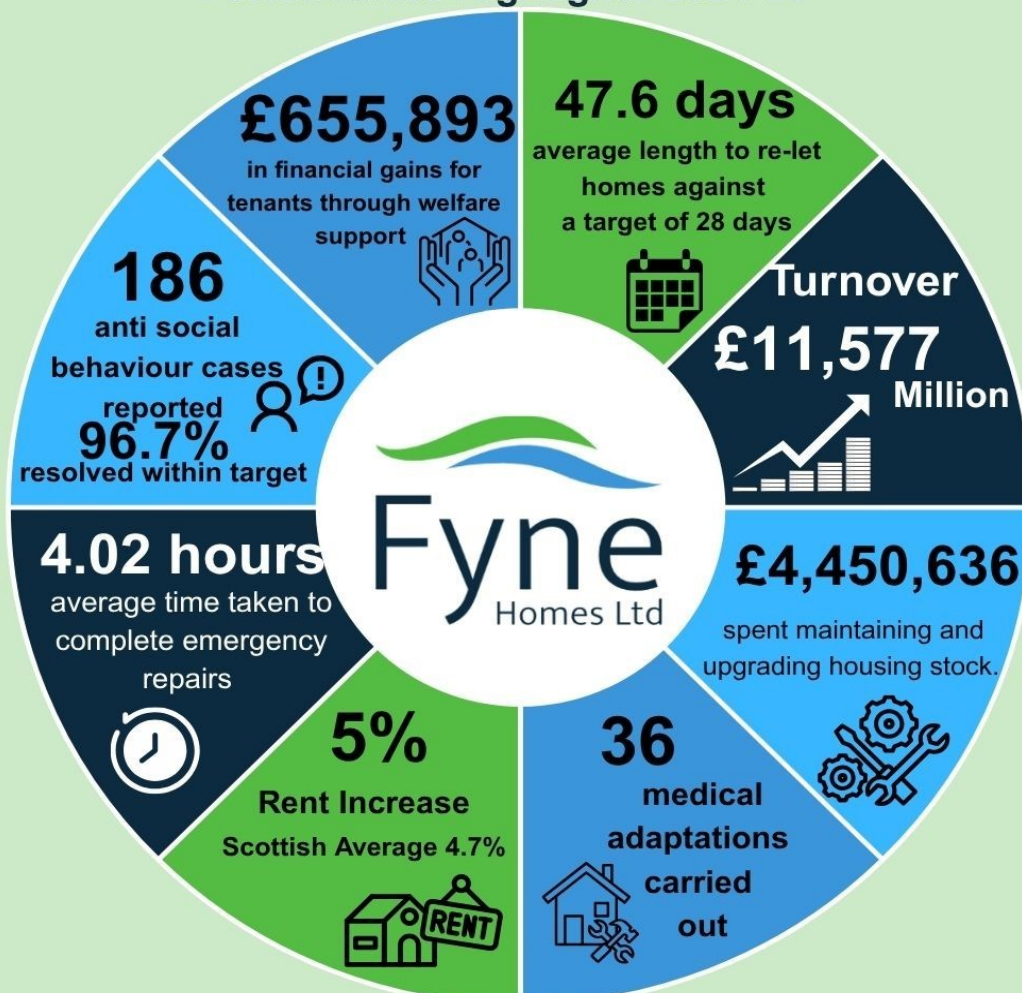
AGM REPORT

Fyne Homes held our AGM on 17th September 2025 at Victoria Street, Rothesay and via Zoom webinar. Attending members received a full report on the Group's activities from the Senior Management Team. Key performance highlights are outlined below, and the full Annual Performance Report can be found on our website www.fynehomes.org.uk/annual-reports. Alternatively printed copies can be requested from any of our offices.

We are pleased to welcome two newly elected members to the Management Committee, Douglas Cowan and Samantha Gillies. Following the AGM 3 vacancies remain on the Committee. Joining the Fyne Homes Management Committee is a valuable opportunity to contribute meaningfully to the communities we serve. If you're interested in becoming a member or would like more information, please contact our Corporate Manager at postmaster@fynehomes.co.uk or visit the 'Get Involved' page on our website: <https://www.fynehomes.org/get-involved>



Performance Highlights 2024-25



Fyne Homes Tenant Participation is dedicated to
er communications between
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

☐

9

☐

1

11

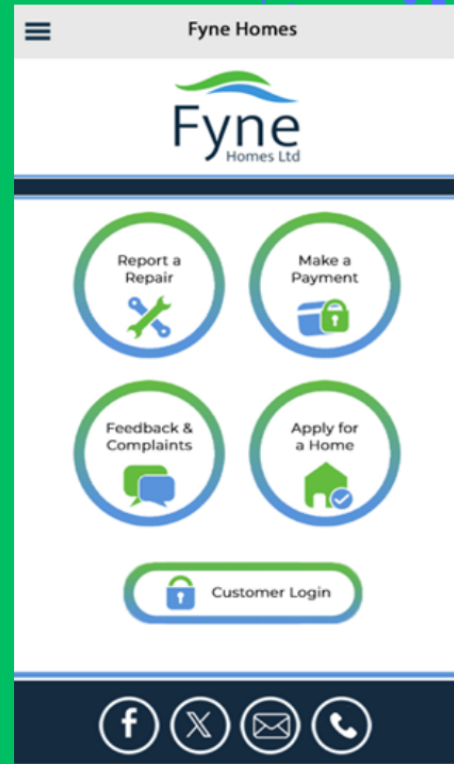
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Fyne Homes App

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



Download on the
App Store



GET IN ON
Google Play

Fyne Homes Tenant Portal

Use the QR Code to take you to the registration page

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 6077117**



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



Production No.
SCENE

DATE

Production

DIRECTOR

CAMERA MA



FYNE HOMES TENANT PARTICIPATION
PRESENTS

CHRISTMAS
MOVIE

FUN



FOR BUTE & COWAL
CHILDREN

DETAILS TO BE CONFIRMED
KEEP AN EYE OUT ON
OUR WEBSITE & SOCIAL
MEDIA



CONTACT 0345 6077117 TO BOOK A TICKET FOR ANY EVENT

Going Away Over the Holiday Period

If you intend to leave your home unoccupied for any length of time during the Christmas holiday period, please let the Association know where a key can be obtained in the case of an emergency, when access to your property would be required. To allow us to pass this information onto our emergency call out service, if possible, we would be grateful if you could give us these details by Friday 19th December, 2025



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, it's quick and easy! Email 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.



Fyneweeks

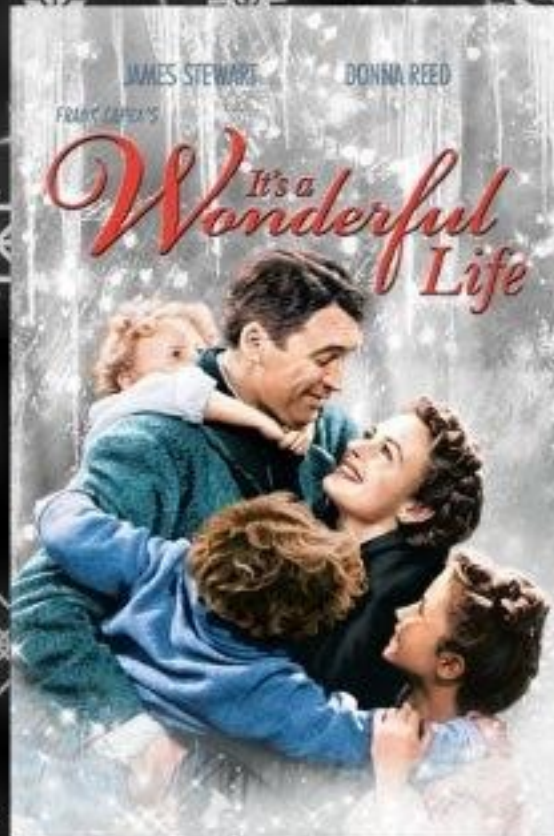
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Fyne Homes *Presents*



Bute - Monday 8th December 11am
11 Victoria St, Rothesay

Kintyre - Wednesday 10th December 10am
Campbelltown Picturehouse

Mid Argyll - Monday 15th December 2pm
MS Centre, Lochgilphead

Cowal - Wednesday 24th December 11am
Studio Cinema, Dunoon

FREE to attend



FYNE HOMES TENANT PARTICIPATION
PRESENTS

CHRISTMAS
MOVIE

FUN



FOR MID ARGYLL & KINTYRE
CHILDREN

@ CAMPBELTOWN
PICTUREHOUSE

SEE EITHER :-

THE NIGHTMARE BEFORE CHRISTMAS
18TH OR 22ND DECEMBER

ELF
21ST OR 24TH DECEMBER

THE GRINCH
23RD OR 24TH DECEMBER

CONTACT 0345 6077117 TO BOOK A TICKET FOR ANY EVENT



Universal Credit Your claimant commitment

As all of our working age tenants are now on Universal credit please see below a guide to your claimant commitment in Universal Credit, it is important that you regularly check your claim to ensure that there are no actions outstanding on your account.



When you claim Universal Credit you will need to accept your claimant commitment. Your claimant commitment will set out what you have agreed to do to prepare for and look for work, or to increase your earnings if you are already working. It will be based on your personal circumstances and will be reviewed and updated on an ongoing basis. Each time it is updated, you will need to accept a new claimant commitment to keep receiving Universal Credit.

The claimant commitment is your record of the responsibilities that you have accepted in return for receiving Universal Credit, and the consequences of not meeting them. You can view your latest claimant commitment online. You will also be able to update your progress on your goals using that account.

If you live with a partner

If you live with a partner, you both need to claim Universal Credit. Both of you will need to accept a claimant commitment.

Tailored to your situation

Universal Credit changes as things change in your life. Your responsibilities in your claimant commitment will vary depending on such things as your family, your health and your potential for future earnings.

If you are able and available for work you will need to do everything you reasonably can to give yourself the best chance of finding work. Preparing for and getting a job must be your full time focus.

If you do not do this without a good reason, your Universal Credit payments might be reduced. This is known as a sanction.

When your work-related activities may be reduced

Your work-related activities may be reduced in the following situations:

- you have experienced domestic violence or abuse
- you're a care leaver in full-time non-advanced education
- you're homeless or at risk of homelessness
- you're assessed as having 'limited capability for work' after you have a work capability assessment. You will be expected to prepare for work so far as you are able
- after the death of your partner, child or young person who you were responsible for. Your work-related activities may be reduced for up to 6 months
- you're being treated for drug or alcohol dependency. Your work-related activities may be reduced for up to 6 months
- you're sick for up to 14 days
- you've had a domestic emergency, like a funeral or a fire
- you need temporary childcare

When your work-related activities will be removed

Your work-related requirements will be removed if:

- a medical professional has said you might have 12 months or less to live
- you're assessed as limited capability for work and work-related activity (LCWRA) after you have a work capability assessment
- you're earning as much as can be expected

Caring for at least 35 hours a week for someone who gets a health or disability related benefit

You will not need to do any work-related activities if you are caring for at least 35 hours a week for someone getting a qualifying disability benefit.

Report a change of circumstances

If any of these situations apply to you, you must report a change of circumstances in your Universal Credit account.

If you have children

If you make a Universal Credit claim and have children you will need to nominate a main carer.

If you're a single parent or the main carer, your responsibilities will change as your youngest child gets older and will be tailored to your personal circumstances.

Support from your work coach

If you need to look for work, you will get help from a 'work coach'. Your work coach can help with things like writing a CV, accessing training and looking for work in your area. They will focus on mentoring and coaching you, to help you meet the requirements recorded in your claimant commitment.

If you are able to look or prepare for work, your claimant commitment will include things like your job goals, regular work search activity, or any work preparation actions that you must complete to receive Universal Credit.

These will be in the 'work plan' section in your online account. Work search activity could involve registering with 'Find a job' or a recruitment agency, or applying for suggested vacancies.

Work preparation activity could include preparing a CV or attending and completing a training course. You could also be expected to attend regular appointments to discuss your progress. You should think of jobseeking as a full-time job.

You will be expected to look or prepare for work for 35 hours a week, depending on your circumstances.

If you do not do what is in your claimant commitment

Your commitments will clearly state what will happen if you fail to meet each of your responsibilities. You may receive a reduction in your benefit, known as a sanction, if you fail to meet one of your responsibilities and cannot give a good reason to explain why. How long sanctions last depends on what you failed to do and how many times you failed to meet your responsibilities, without good reason.

If a medical professional has said you might have less than 12 months to live, you will not face sanctions.

If you have any questions regarding your Universal Credit claim please contact Margo Allan on 0345 6077117.

FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

🎄 **Warm Up This Winter with FyneHEAT!** 🔥

❄️ **Are rising energy costs giving you the chills?** ❄️

Don't worry — **FyneHEAT** is here to help keep your home cosy and your bills under control this festive season!

💡 **Energy Voucher Support – £49 Available!** 📺

If you're struggling to top up your **Prepayment Meter**, you could be eligible for a **£49 Energy Voucher** to help ease the pressure. To find out if you qualify, contact **Karen** today: **0345 607 7117** khilton@fynehomes.co.uk

💡 **FyneHEAT can also help you:**

Understand your bills and manage energy debt.

Take and track your meter readings.

Resolve billing issues or prepayment problems.

If you're falling behind on your energy bills, the best gift you can give yourself is *peace of mind*. Contact your supplier early — and let **FyneHEAT** guide you toward a warmer, brighter winter. ❤️

Stay warm, stay safe, and have a very
Merry Christmas from FyneHEAT! 🎅 ✨

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.

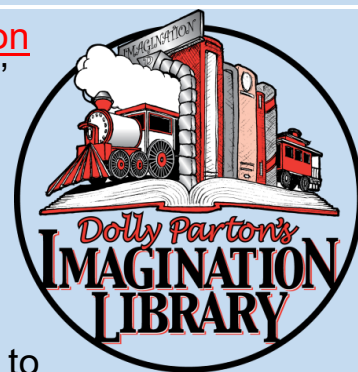
So far over 40 children have benefitted from Fyne Homes being part of the is fantastic initiative.

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:



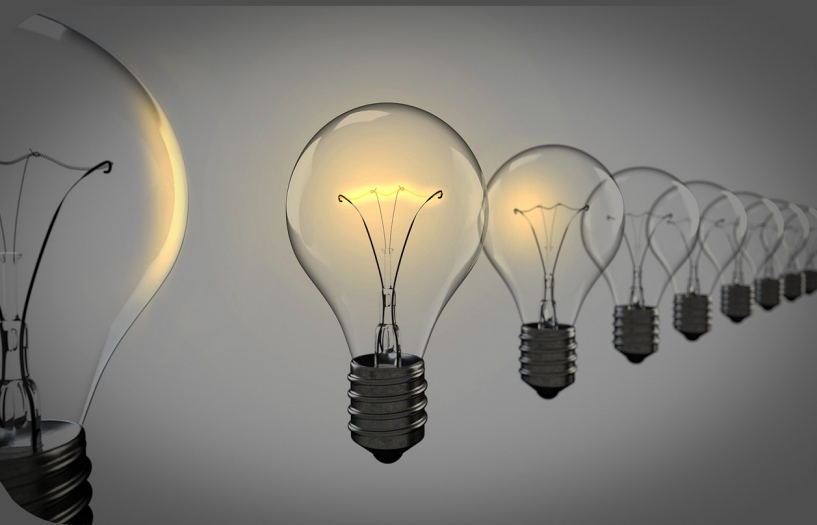
Details of child(ren) to be registered

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.

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.

Burst & Frozen Pipes;

To help prevent burst and frozen pipes you should keep your home as warm as possible. Always remember to turn off the water supply and drain down the hot water cylinder if you are leaving your home for any length of time.



If you do get a burst pipe

- Turn off the water
- Turn on all taps as quickly as possible
- Identify where the burst pipe is and telephone the Association's emergency number

Number of households
actively engaged with
project: **511**



In this phase, the project has
supported 4 Graduate Apprentice
roles and 1 Graduate role, all linked to
resilience!



Number of community
volunteers, supported by
Household Resilience:



23

With over 1150 hours contributed!

Advocate reach covers :

MidArgyll

Cowal Peninsula: Tighnabruaich,
Kames, Colintrave, Glendaruel

Campbeltown & Kintyre Peninsula

Isle of Islay

Isle of Bute

Isle of Gigha

Plus, organisations that serve the
whole of Argyll!



Advocates for Household and Community Resilience

1 April 2025 –
30 September 2025

Number of accredited
qualifications achieved by
project, volunteers,
participants & beneficiaries,
since April 2025:



14

Working with Partners :

Colintrave+Glendaruel Development

Trust

Bute Advice Centre

Kintyre Recycling

Citizen's Advice Bureau

AliEnergy

Help Ltd

PreLoved to Reloved

Keeping It Local CIC



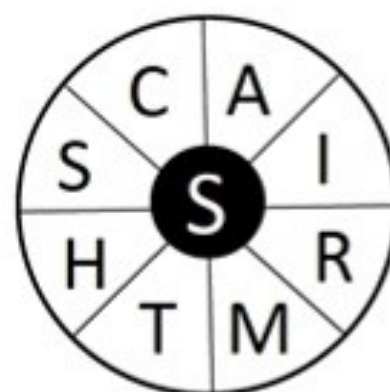
Festive Brain Teasers

Puzzles to keep your mind active

CHRISTMAS SUDUKO

W			E	F	L		
N	A	K	L				W
				A	K	S	
K			O			A	W
	N				S	K	O
	O			F		E	
	W					O	
		E		K	W		S
		N		O			

WORD WHEEL



This festive 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 S

CHRISTMAS WORDSEARCH

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

Bauble Card Christmas

Holly Mistletoe Present

Pudding Santa Sledge

Snow Snowball Snowman

Tree Tinsel

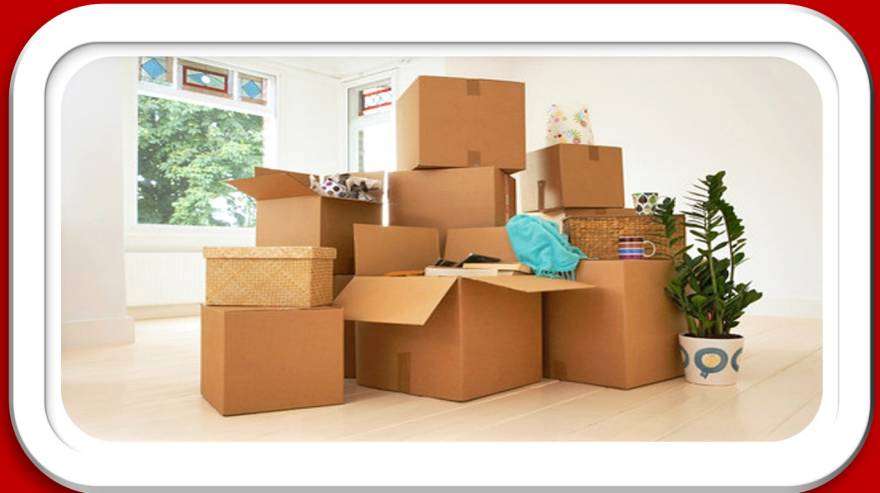
New rules for customers moving to Scotland

Before 6 November 2025, customers getting Disability Living Allowance for Children (DLAc), Personal Independence Payment (PIP) and Carer's Allowance (CA) who permanently moved from England or Wales to Scotland had their cases automatically transferred to Social Security Scotland, who paid the Scottish benefit. These customers were not required to make a new claim.

Following the completion of case transfers to Social Security Scotland, new rules apply from 6 November 2025 and customers who move permanently from England or Wales to Scotland now need to make a new claim to the Scottish benefit:

Child Disability Payment (for DLAc customers), Adult Disability Payment (for PIP customers) and Carer Support Payment (for CA customers).

Find out more about moving to Scotland on mygov.scot



Staff Recognition Scheme



We have had 6 nominations for 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 over the festive season. 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

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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 ;
Property Factor Registered Number PF000155.*

*Registered society under the Co-operative and Community Benefit Societies Act 2014 (REG. No. 1454 R[S]).
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VAT Registration Number 454 6688 51*



This
newsletter
has been
produced
using
re-cycled
paper