



ANNUAL PERFORMANCE REPORT

2025-2026

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Summary

Chairs Message



SHIRLEY MACLEOD

Chair Fyne Homes
Management Committee

Welcome to the Fyne Homes Group Performance Review for 2025-2026

This year has brought continued challenges including the cost-of-living pressures facing our tenants and the wider housing shortage. Despite these challenges, Fyne Homes has remained focused on providing safe, affordable and good-quality homes and delivering services that meet the needs of our tenants and communities.

We have continued to invest in our homes, improve our services and listen to the views of tenants. We remain committed to meeting the Scottish Housing Regulator's expectations and ensuring strong governance, financial sustainability and value for money.

Fyne Homes staff continue to work tirelessly to provide quality homes, excellent services and support to those who need it most. Their local knowledge, compassion and commitment to our tenants make a real difference every day.

I would like to thank our tenants, Committee members and partners for their continued commitment and support throughout the year. Looking ahead, we will continue to put tenants and communities at the heart of what we do, while investing in our homes and working towards a strong and sustainable future for Fyne Homes.

We are always keen to welcome new members to our Committee, so if you'd like to be involved please get in touch, we'd love to hear from you.

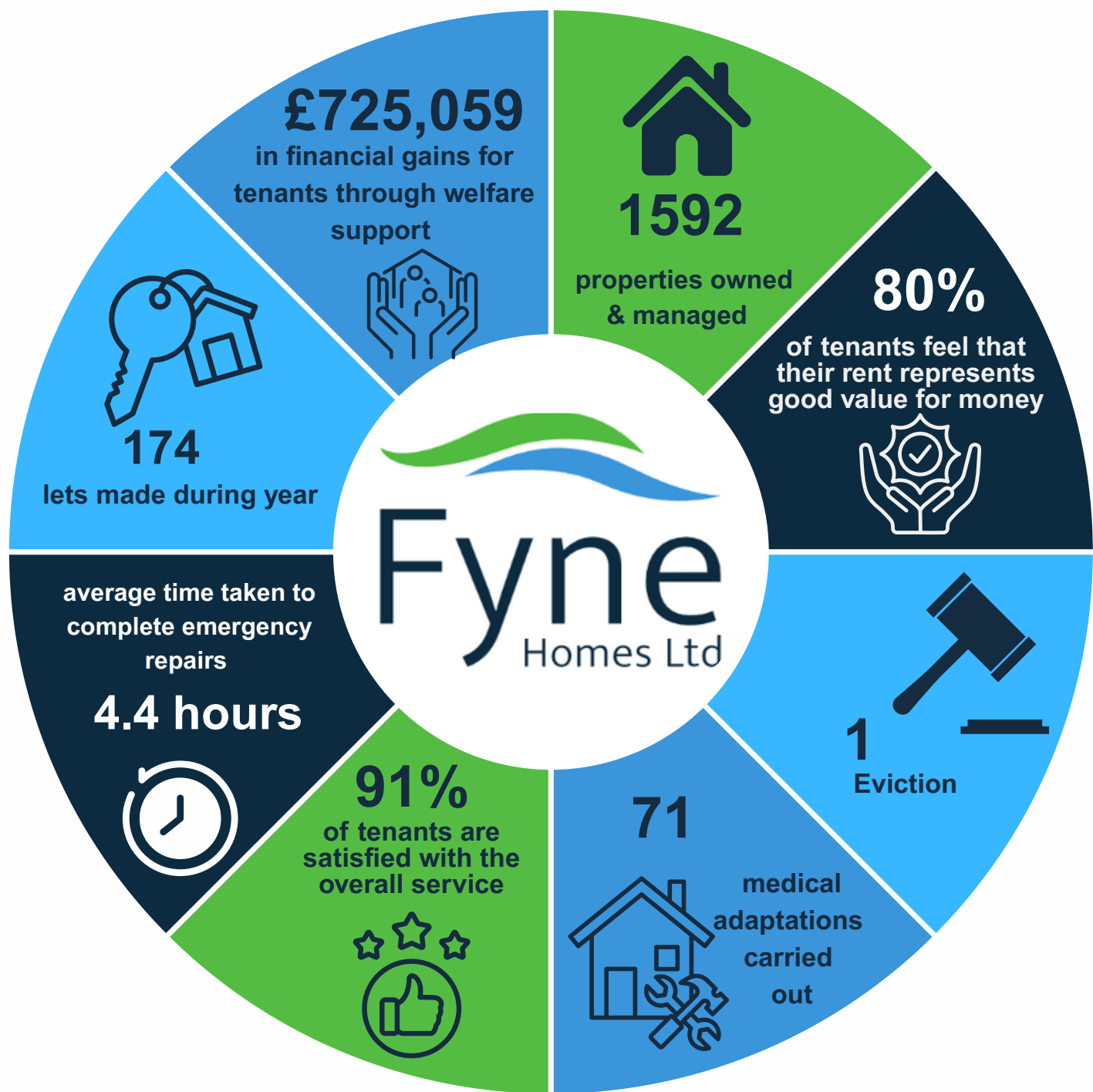
I hope you enjoy reading our Annual Report which illustrates the hard work carried out by all at Fyne Homes over the last year.

Best Wishes

S Macleod

Performance Highlights 2025-26

Highlights from another successful year



Housing Services



YVONNE ANGUS

Housing Services
Director

The Fyne Homes Housing Services Team is here to help tenants with a wide range of housing related matters. Our experienced staff provide advice and support on housing, welfare and money matters, helping tenants to manage challenges and maintain their tenancy.

Over the past year, we have continued to support tenants at an early stage, helping them maximise their income and access assistance with rising household costs. We work closely with our Technical Services Team, our in-house Energy Advisor and a range of partner organisations to ensure tenants can access the right support when they need it.

Our aim is to provide a high-quality, accessible service that helps tenants stay in their homes, improve their financial wellbeing and feel supported within their communities.

For further information or to speak with a member of the Housing Services Team, please call 0345 607 7117 or email housingmail@fynehomes.co.uk.

Managing Our Neighbourhoods

Creating safe, attractive and welcoming neighbourhoods is an important part of the service we provide. We work closely with tenants and partner agencies to address issues such as estate maintenance, abandoned vehicles, fly-tipping and anti-social behaviour.

By taking a proactive approach and responding to concerns raised by tenants, we aim to ensure our neighbourhoods remain places where people are proud to live.

The photographs adjacent shows improvements made to a bin store following feedback received from tenants during our estate visits. This is a good example of how listening to tenant views helps us identify issues and make practical improvements within our communities.



Bin area before



Bin area after

Housing Services

Void Properties

While our average re-let time remains above our target, we have seen a steady improvement over the past year. This progress has been achieved through significant joint working across the Association, with teams working together to review and improve our processes and make sure homes are ready to let as quickly as possible.

Reducing the time that properties remain empty is a key priority for us. Every day a property is vacant results in lost rental income that could otherwise be invested in services and homes for our tenants. We therefore work hard to minimise delays and ensure that homes are available for new tenants as soon as they are ready.

One of the biggest challenges we face is the condition in which some properties are returned. In some cases, homes require extensive cleaning, repairs or replacement items before they can be re-let. This can increase costs and extend the time that a property remains empty. The photographs below highlights an example of the condition in which some homes are returned and demonstrates the challenges involved in preparing them for their next tenants.

Although there is still work to do to meet our target of 28 days, the improvements made during the year are encouraging, and we will continue to work together across the organisation to further reduce re-let times and void rent loss.



The average length of days to re-let homes is 33.59 days

Scottish Average 51.7 days



2024-25	47.6 days
2023-24	53.28 days
2022-23	77.25 days
2021-22	69.80 days



£77.7k rent lost through empty properties

£156k lost in 2024-25



Target time to re-let void properties is 28 days

Housing Services Highlights



Housing Allocations

Fyne Homes is a member of the HOME Argyll Partnership, which provides a simple way to apply for social housing across Argyll and Bute through a single application process.

Existing tenants can also apply for a transfer if they wish to move to a smaller home, need more space, or would like to move to a different area.

To apply for housing or a transfer, visit www.homeargyll.co.uk We can provide assistance to anyone who needs help accessing or completing an application.

We aim to meet our allocation targets wherever possible, although factors such as property type, location and local demand can sometimes affect this. Our priority is to allocate homes fairly and make the best use of our housing stock to meet housing need across our communities.



	2023-24	2024-25	2025-26	HOME Argyll Quota
Existing Tenants	18%	13%	17%	25%
Housing List Applicants	41%	51%	47%	25%
Homeless Applicants	41%	36%	36%	50%

Key Indicators:



5% Rent Increase

Scottish Average 5.6%



100.1% Rent collected

100.2% collected in 2024-25
Scottish Average 99.7%



0.86% Rent lost due to empty properties

1.53% in 2024-25



1.37% rent arrears against a target of 2.5%

Scottish average is 5.9%



83 anti social behaviour cases reported

186 reported in 2024-25



95.2% anti social behaviour cases resolved within target

Scottish average is 93.1%



9 abandoned Tenancies during 2025-26

9 in 2024-25



Of the 167 tenancies that commenced in 2024-25, 155 tenancies were sustained after 1 year

Scottish Average is 93%

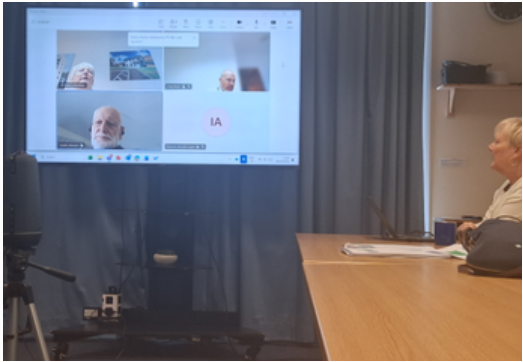
Tenant Participation

At Fyne Homes, we are committed to ensuring that tenants have a meaningful voice in shaping our services and influencing the decisions that affect their homes and communities. Tenant feedback plays a vital role in helping us understand what we do well and where we can improve.



A key part of this is Tenant Voice, our tenant scrutiny group. Tenant Voice members work closely with us to review services, challenge performance and make recommendations for improvement. Their independent scrutiny helps ensure that tenant perspectives are reflected in the decisions we make and supports the ongoing development of our services.

They are currently supported by independent guidance from the Tenant Information Service (TIS). Towards the end of 2025-26, the Group began a review of the current Tenant Participation Strategy and their recommendations will be considered when we develop the new Strategy. The photo shows Tenant Voice members taking part in one of their online meetings. Being a member does not require any travel, as you can participate from the comfort of your own home. If you would like to learn more about Tenant Voice or find out how to get involved, please get in touch.



Throughout the year, we consulted with tenants on a range of policies and services, including:

- Annual Rent Consultation
- Void Management Policy
- Abandoned Tenancies Policy

We attend community events across our areas of operation with partner organisations and agencies, helping to strengthen local communities and improve access to support and services.

The feedback received through these consultations has been invaluable in helping us shape and improve our services and ensure they continue to meet the needs of our tenants and communities.



Annual Rent Consultation

In December 2025 we consulted with our tenants on the proposed 5% rent increase effective from 1st April 2026.

Do you agree with the proposed rent increase	Tenants should be involved in the Rent Policy review	Does your rent provide value for money	Are there services that could be provided that currently aren't
54 Agree	34 Agree	62 Agree	16 Agree
29 Disagree	50 Disagree	19 Disagree	49 Disagree
1 No response	0 No repsonse	3 No response	19 No response

Tenant Welfare Support

Welfare and benefits advice remains an important part of the support we provide to tenants. Our Welfare Rights Officer, Margo Allan helps tenants access the financial support and services available to them, while keeping colleagues informed of changes to benefits and entitlements.

Support is tailored to individual circumstances and can include assistance with energy vouchers, funding for essential household items, Blue Badge applications and welfare benefit claims. As well as helping tenants who contact us directly, Margo proactively identifies opportunities for tenants to access additional support, including Pension Credit and Scottish Child Payment.



The value of this support is reflected in the feedback we receive from tenants. One tenant recently told us:



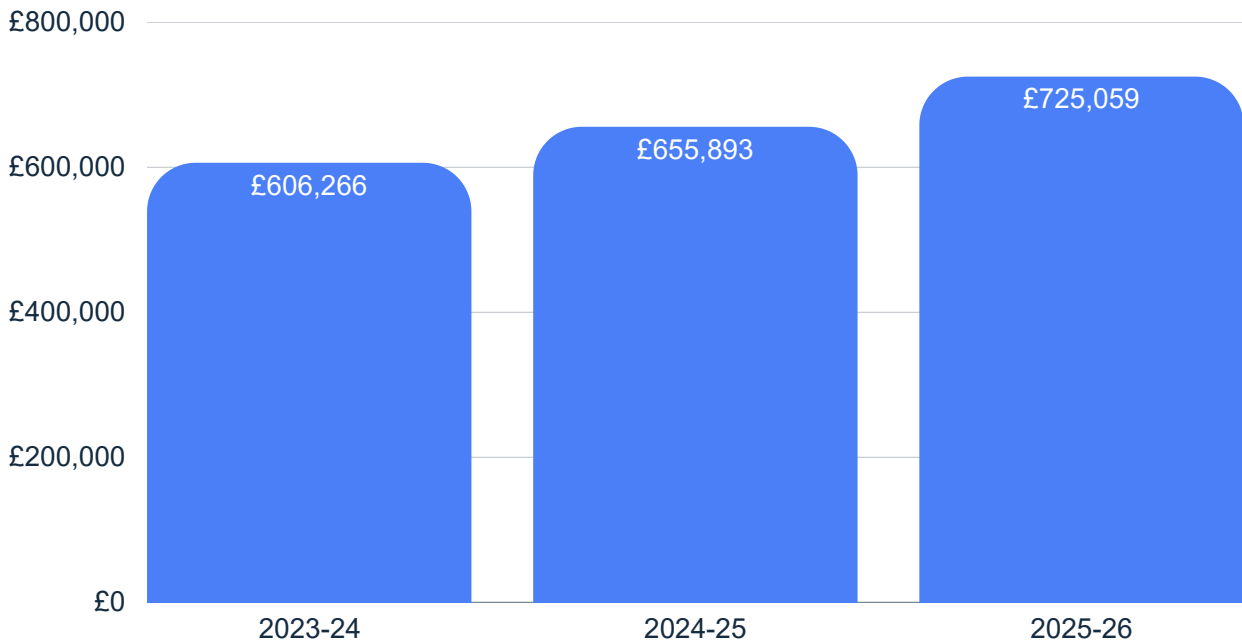
"Your help was invaluable. Keep it up."

This highlights the positive difference that timely advice and support can make to tenants' financial wellbeing and quality of life.

Our welfare and benefits team are to help and support our tenants, please contact 0345 607 7117 or email housingmail@fynehomes.co.uk for further information or to make an appointment.

Tenant Financial Gains

During the year, our Welfare Rights Officer generated over £725,000 of financial gains for tenants. Financial gains represent additional income or one-off payments secured on behalf of tenants through benefits advice, successful claims, appeals, backdating of entitlements and access to other financial support schemes.



Technical Services



JANET MCALISTER

Technical Services
Director

Our Fyne Homes Technical Services Team are responsible for maintaining and upgrading our properties throughout our 4 geographical areas, as well as delivering our new build programme. Fyne Homes recognises the importance to tenants of a high quality repairs service and will ensure that tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) and continue to meet it thereafter, and when they are allocated, are always clean tidy and in a good state of repair. Fyne Homes will also ensure that tenants' homes are well maintained, with repairs and improvements carried out when required.

Capital Improvements Works 2025-26

Capital improvement works involve the replacement or improvement of components within our properties

BUTE

Central Heating Boiler
replacements to 62 Properties

Montague Street:

Central Heating, Kitchen
replacements and Rewire



MID-ARGYLL

Meadows Road/Place:

Window & Door
Replacements

Ross Crescent:

Door Replacements



COWAL

Dunlora/Kirk

Street/Kames Place:

Central
Heating/Kitchen
Replacement and
Rewire



KINTYRE

Cruden/Weir House

Types:

Central Heating/Kitchen
Replacement/Rewire
Contract



Factoring Services

292

owner and sharing
owner properties



68%

Factored owners
surveyed were satisfied
with our factoring service



These properties are managed by our Factoring Team within the Technical Services Department and supported by our Housing Department colleagues. Fyne Homes realise that being a home owner brings about its own issues and concerns, however, we provide assistance for a variety of issues from communal repairs and upkeep of common ground to being able to provide block buildings insurance

Technical Services

Key Indicators 2025/26:



4105 Reactive repairs throughout the year.

4060 during 2024-25



81% of urgent repairs completed within target.

81% in 2024-25



98% of emergency repairs completed within timescale

96% in 2024-25



83% of routine repairs completed within timescale

83% in 2024-25

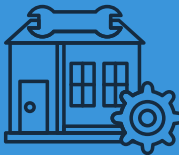


81% of tenants are satisfied with the repairs or maintenance service

Scottish Average 88.1%



MANSON VIEW, MID ARGYLL



£3,825,417 spent maintaining and upgrading housing stock

£4,540,636 in 2024-25



86.8% of our stock meets the EESSH*

87.5% in 2024-25



84.9% of our stock meets the SHQS*

88.8% in 2024-25

Scottish Average 90%



408 emergency calls handled by Hanover our 24hr repairs service

453 calls in 2024-25



947 gas safety inspections carried out. 100% compliance with completion of statutory duty

948 inspections in 2024-25

*Energy Efficiency Standard for Social Housing

- Scottish Housing Quality Standard



JOHNSTONE TERRACE, COWAL

Fyne HEAT is led by our in-house Energy Advisor, Karen Hilton, and provides tenants with assistance to reduce their energy use through energy efficiency advice and support when dealing with energy suppliers. The huge increases in energy costs are affecting all of us, some more than most. We are here to try and help our tenants through these tough times.

518

tenants received help & support through Fyne HEAT



Over

600

tenants engaged with over the RTS switch off.



£10,682

in prepayment energy vouchers for tenants



Another busy year for Karen due to tenants continuing to face significant challenges as a result of the ongoing energy and cost of living crisis which has been further intensified by increases in energy costs. Support given included 218 tenants receiving £49 prepayment energy vouchers and a further 300 tenants accessing support with energy suppliers, debt, incorrect billing, faulty meters, switching suppliers and other related issues.

Radio Teleswitch

FyneHEAT has been raising tenant awareness over the last 7 Years regarding the planned Radio Teleswitch (RTS) switch-off which happened on 30th June 2026.

FyneHEAT has engaged with more than 600 tenants who would have been affected by the RTS switch-off and has assisted tenants who required new smart meters, helping them to reduce the risk of higher bills or loss of heating & hot water.



Improving Energy Resilience on Gigha

In January 2025, Storm Eowyn caused widespread disruption across Scotland, leaving many communities without power. Gigha was one of the last areas to have electricity restored, with some residents experiencing outages almost a week later. In response to concerns raised by tenants, the Technical Services team met with residents of all 18 properties on the island to explore ways of improving resilience to future severe weather events. Working in partnership with Clyde Net Zero, we secured ECO4 funding to install solar photovoltaic (PV) systems and energy-efficient air source heat pumps (ASHPs) in the properties.



Additional funding, provided through the Gift Aid income generated by our Fyne Energy wind turbines, enabled battery storage systems to be integrated with the solar installations. Together, these improvements have strengthened household energy resilience, replaced less efficient heating systems, and helped reduce energy costs for tenants.

Feedback from residents has been positive, with one tenant commenting:



"The improvements have made a significant difference to our heating, both in terms of comfort and affordability."



This project demonstrates our commitment to supporting sustainable communities, reducing fuel costs for tenants, and improving resilience in some of our most remote locations.

Development Highlights

BALLOCHGOY, ROTHESAY

This £2.2M development will see eight energy efficient family homes for affordable rent delivered in early January, 2027.

The 6 x 3 bed and 2 x 4 bed properties are progressing well despite the site being extremely challenging.

We've engaged with the Appletree Nursery and Rothesay Primary and will be arranging further site visits as works progress.



BUTE - FORMER LOWER ROTHESAY ACADEMY SITE



Funding has been secured and the preferred contractor identified for the demolition of the lower academy. The Demolition warrant is in place and all required ecological surveys have been completed.

All legal agreements have been finalised and the asbestos survey is underway. Works are being programmed to start shortly and complete before the end of 2026.



COWAL - MARINE PARADE

Fyne Homes is investigating the potential acquisition and development of around 24 flats at 113 Marine Parade, Dunoon.

Design team procurement and tender advice are progressing to assess the site's financial and development viability.

Next steps are to Agree Heads of Terms with the seller, subject to committee approval, and then move forward with development design.



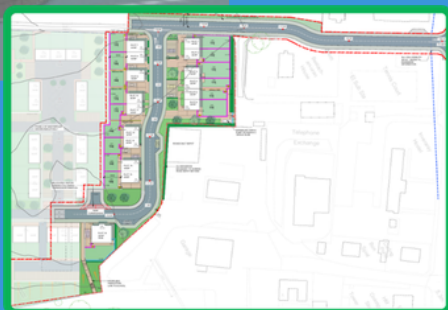
Development Highlights

Inveraray, Argyll

Following a protracted planning determination and Section 75 approval, our preferred contractor (the JR Group) have now commenced works on site.

The design team and contractor met on site late August and noted the significant groundworks that have been undertaken, the access road to the site has also been prepared & tarmacked.

This £5.3M contact will see 16 homes delivered in June 2027.



Lochgilphead Phase 6

Outline planning permission was secured and this full site was purchased in March 2025.

The local housing demand has been reviewed and agreement reached to carry out this development over 3 phases.

Phase 1 will see 20 energy efficient houses delivered with future phases following on thereafter.



Baddens Phase 10, Lochgilphead



This site is now progressing well. Unexpected ground conditions required an alternative foundation solution and a building warrant amendment which caused a 2 month delay.

This £3.6M development will see 14 units delivered in May 2027.



Human Resources Services



LYN HAEMMERLE

Human Resources
Director

Human Resources continued to support Fyne Homes throughout the year, delivering key services across workforce planning, organisational development, pay and reward, and employee management and development. During the year, the HR Strategy and People Plans were updated to align with the Fyne Homes Business Plan 2026-2029, focusing on workforce capability, talent attraction and retention, learning and development, performance and culture, employee wellbeing, equality and inclusion, and corporate compliance.

Legislative changes introduced through the Employment Rights Act 2025 were incorporated into the Conditions of Service, with related policies and procedures updated to maintain compliance and best practice.

Employee engagement remained a key priority, supported through the Information and Consultation Forum for employees ensuring views and feedback are considered in organisational decision-making. The annual Staff Day held in August 2025, and highly successful and provided opportunities for communication, engagement, and team development across the Association.

Human Resources will continue to support the achievement of corporate objectives by developing a skilled, engaged, and high-performing workforce while promoting wellbeing, ensuring compliance and strengthening capability for the future.

HR HIGHLIGHTS



6.39%

Staff Turnover
5.82% in 2024-25



67

Training Days
provided
134 days in 24-25



50

Fyne Homes Staff;
46.92FTE*



All Employees engaged
in training during the
year



2

employees achieved
professional
certification



All required
certifications remain up
to date

Staff Updates

New Starts

We welcomed three new members of staff during 2025-26:



Sophie Ballantyne

Sophie joined our Business Services Team as a receptionist in April 2025.



Yvonne Angus

Yvonne joined the Association as Housing Services Director in July 2025



John Whyte

John joined our Technical Services Team as Maintenance Operative in Mid Argyll in September 2025

Fyne Homes wishes them well and we look forward to them enjoying long and happy careers with us.

Retirements



Graham Larkin

Graham joined Fyne Homes in 2022, as Technical Services Officer in Mid Argyll, he retired in May 2025 after 8 years service.

Leavers



David Cameron

David joined Fyne Homes in 2022, as a Gardener. In August 2025 David decided to leave for pastures new.

Fyne Homes thanks them all for their hard work and dedication over the years and wish them all the best for the future.

Long Service Awards

Fyne Homes are proud to celebrate the incredible loyal and exemplary service of our staff through this years Long Service Awards, which recognise individuals who have reached significant milestones in their careers with the Association.



Beverley Fleming
Housing Officer
35 Years



Iain McPherson
Gardener
30 Years



Kathryn Armstrong
Housing Team Leader
25 Years



Laura Murray
Finance Officer
25 Years



Megan Morrison
Housing Officer
10 Years



Paul McIntyre
Technical Services Admin
Team Leader
10 Years

BUSINESS SERVICES



SHARON COLE

Business Services
Director

The Business Services department encompasses Finance, IT and Corporate Services which includes our front facing reception staff and provides support for all other departments as well as the subsidiaries within the Fyne Group.

IT Services

The IT Team had a busy year delivering the rollout of “Intune”, our new device management system. Intune enables the secure and controlled management of devices, applications and users, helping to ensure that Fyne Homes remains compliant with cyber security requirements. As part of this programme, staff were transitioned from desktop computers to laptops, strengthening our disaster recovery and business continuity arrangements.

Cyber security remains a key priority, and we have further enhanced our cyber resilience through the introduction of Cyber Care, a managed service that monitors our network 24 hours a day, 7 days a week for malicious activity and potential security breaches.

As cyber threats continue to evolve, Cyber Care provides an additional layer of protection within our wider security framework. This compliments existing measures such as anti-virus software, email filtering, anti-ransomware protection, and regular staff cyber security training and testing.



Professional Services



Auditors

Azets Audit services Ltd
Titanium 1
Kings Inch place
Renfrew
PA4 8WF



Bankers

Bank of Scotland
The Mound
Edinburgh
EH1 1YZ



Solicitors

TC Young
7 West George Street
Glasgow
G2 1BA



Internal Auditors

TIAA Ltd
Artillery House
Fort Fareham
Newgate Lane
PO14 1AH

FINANCIAL HIGHLIGHTS

Financial highlights from our consolidated accounts for the year 2025-26. Full copies of our audited accounts are available on our website or can be requested from any of our offices in a variety of formats.

Rental income

£9,104,577

2024-25 income £8,606,985



Suplus/(deficit) for 2025-26

£1,949,439

Surplus (deficit) for 2024-25 £945,039



Turnover



£12.9 million

2024-25 £11.6 million

Long Term Loans

£25 million

2024-25 long term loans £27 million



Covenant Compliance



100%

Summary of Income & Expenditure to 31st March 2026

Income	2025-26	2024-25
	£	£
Rental Income	9,104	8,360
Investment Income	0	0
Other Income	789	568
Fyne Initiatives Activities	1,283	681
Fyne Futures Activities	101	430
Fyne Energy Activities	2,977	2,313
Intergroup Transactions	(1,369)	(1,022)
Total	12,885	11,577
Expenditure	2025-26	2024-25
	£	£
Staff Costs	2,523	2,472
Office Overheads including subsidiaries	2,992	2,411
Maintenance	2,474	2,645
Loan charges	1,140	1,243
Depreciation	1,624	1,612
Charitable Donation	300	250
Taxations	128	110
Pension Scheme (gain)/loss	(245)	(111)
Total	10,936	10,632

Governance

Fyne Homes is led by a voluntary Management Committee of up to 12 members, supported by the Senior Management Team. As a Registered Social Landlord we are governed by the Scottish Housing Regulator and have to submit annual regulatory returns to ensure we are meeting the regulatory requirements to safeguard and promote the interests of current and future tenants, people who are homeless and factored owners.



Fyne Homes Regulatory Status
2025-26: **Compliant**

The Scottish Housing Regulator currently doesn't require any further assurance from Fyne Homes other than the annual regulatory returns required from all RSLs.

Internal Audit Services



During the year we worked with our internal auditors, TIAA, who undertook audits on Anti-Social Behaviour, Equality, Diversity and Inclusion, Staff Absence Management, Core Financial Controls and follow up work on previous audits

Management Committee

Office Bearers

Shirley Macleod *Chairperson*
David Herriot *Vice Chairperson*
Adrian Jones *Secretary (resigned August 2025)*

Committee Members

Peter Wallace (Argyll & Bute Council Representative)
Tony Harrison
Douglas Philand (passed away August 2026)
Douglas Cowan
Jean Thomson
Samantha Gillies
Peter Cartwright (passed away 8 April 2025)
Robert Henshelwood (resigned 30 April 2025)

Senior Management Team

Iona MacPhail	<i>CEO</i>
Sharon Cole	<i>Business Services Director</i>
Janet McAlister	<i>Technical Services Director</i>
Lyn Haemmerle	<i>HR Director</i>
Yvonne Angus	<i>Housing Services Director</i>

For more information about our Management Committee members or Senior Management Team please visit www.fynehomes.org.uk

Customer Satisfaction



Customers are at the heart of all that we do and our staff strive to get it right first time and aim to improve customer satisfaction. Providing excellent customer services forms part of the Associations strategic objectives.

We undertook our three yearly Tenant Satisfaction Survey during the Summer of 2025.

Some other satisfaction measures have declined compared to previous years and we recognise the importance of understanding and addressing the factors contributing to these changes. In response to the feedback received during the survey, we have developed a targeted action plan aimed at improving the tenant experience, strengthening communication, and ensuring our services continue to meet the needs and expectations of our tenants and service users.

The full results of the 2025 Tenant Satisfaction Survey are available on our website.

Key Performance Indicator	2025-26	2024-25	Scottish Average
% of tenants satisfied with overall service provided	90.9%	92.1%	87.6%
% of tenants satisfied with participation opportunities	76.3%	96.2%	88.1%
% of tenants who feel landlord is good at keeping them informed about decisions & services	91.9%	97.1%	91.4%
% of tenants satisfied with landlords management of their neighbourhood	70.2%	88.9%	85%

Complaints Performance 2025-26



We value the feedback we receive through complaints and use it to better our service, our performance for 2025-26 is detailed below. Estate Management and Anti-Social Behaviour Complaints are not included unless dissatisfaction has been expressed about how we handle the complaint.

Stage 1 - Minor Complaints

21

Complaints Received
30 received in 2024-25

3.4
Days

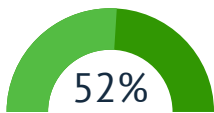
Average days to resolve complaint

4.3
Days

Scottish Average



Resolved



Upheld/
Partially
Upheld



Not
Upheld

Stage 2 - Complex Complaints

11

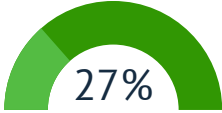
Complaints Received
10 received in 2024-25

15.6
Days

Average days to resolve complaint

16.8
Days

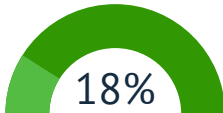
Scottish Average



Upheld/
Partially
Upheld



Not
Upheld



Withdrawn



The Scottish Public Services Ombudsman timescales are: Stage 1; 5 working days, Stage 2; 20 working days.

The Fyne Group



Fyne Homes is the parent company of the Fyne Group, which comprises of two subsidiary companies, Fyne Initiatives and Fyne Energy. Each of the subsidiary's structure was set up to ensure it is consistent with, and contributes, to Fyne Homes purpose and objectives.



Established in 2016, Fyne Energy owns and operates a three-turbine onshore wind farm at Auchadaduie near Glenbarr in South Kintyre. Collectively the turbines generate 6.9 MW of electricity for export to the National Grid, with 100% of surplus income reinvested for community benefit.



Community Benefit

Since Fyne Energy began generating electricity for profit in 2022 more than £5 million in profits has been distributed and reinvested to deliver benefits for local communities. The revenue is distributed in line with the Community Distribution Agreement, with two thirds allocated to Fyne Homes and one third to the Glenbarr Community Development Association. The table below shows the annual profits available for distribution since generation commenced.

2021-22	2022-23	2023-24	2024-25	2025-26
£399,999	£1,725,000	£1,500,000	£750,000	£900,000



Fyne Homes utilised their gift aid in the first year to make a one off payment to all of our tenants to help with the cost of living crisis and rising energy costs. In the following years a Tenant Welfare Fund and Housing Environmental Fund has been established along with a Pilot Void Incentive Fund. In addition to its planned capital works, Fyne Homes has utilised, and will continue to utilise, the gift aid to enhance the energy efficiency of its housing stock through measures such as replacing windows and doors, upgrading heating systems, rewiring properties, and installing new kitchens.

Fyne Energy Wind Farm generated

21,176,096 kWh

Each turbine is

98 Meters tall

£5.27 m distributed in gift aid for community benefit since 2022

The Fyne Group



During the year, following approval from the Fyne Homes Management Committee and the Fyne Futures Board, Fyne Futures ceased all activities on 31st March 2026.

Considerable work was carried out by both Fyne Homes and Fyne Futures staff to sell furniture, bikes, and other assets, as well as clearing yards and containers. Thanks are extended to everyone involved throughout this process; Fyne Homes are pleased to report that the majority of Fyne Futures employees have successfully secured new employment opportunities and the Committee and Staff wish them continued success and all the very best for the future.

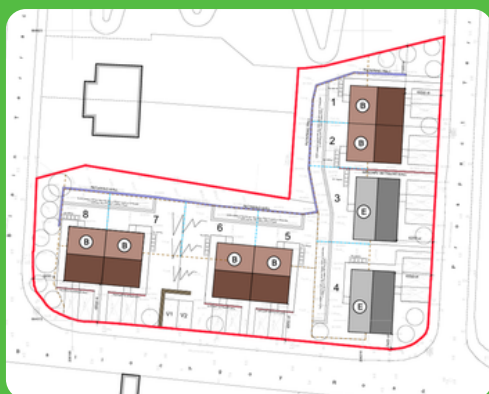


Established in 2016, Fyne Initiatives is the Group's commercial subsidiary and was established to support the delivery of Fyne Homes' wider objectives. It provides development related services, including the management of commercial assets and provides support to housing development activity.

Through its commercial focus, Fyne Initiatives helps strengthen the Group's financial sustainability while reinvesting any surpluses to support community benefit and housing delivery.

Fyne Initiatives are managed by a Board of volunteer Directors and are supported by Fyne Home staff.

Commercial Portfolio



x2 Plots
Ballochgoy
Isle of Bute
Rothesay
PA20 0JE



92 Montague Street
Rothesay
Isle of Bute
PA20 0HJ



25 Mill Street
Rothesay
Isle of Bute
PA20 0EY



ROSS CRESCENT, LOCHGILPHEAD

Summary

We hope this Annual Performance Report for 2025-26 shows how we are performing as a landlord. Fyne Homes continue to work hard to ensure our performance is maintained, and improved upon where necessary.

Feedback

Our customers are the best people to tell us what we can do better because they know what it's like to live in our homes and use our services, and so they are in the best position to help us shape, influence, and monitor the services that we provide. There are numerous ways for you to share your views:

Join our Tenants Voice Group

Visit our website and share your views

Sign up to our Tenant Consultation Register

Become a Share Member of Fyne Homes

Apply to join our Management Committee

For further information or advice on any of the above, please contact our Corporate Manager on 0345 607 7117 or at postmaster@fynehomes.co.uk



Full details of our performance report, and how we compare to other social landlords across Scotland, can be found on the Scottish Housing Regulator Website at:

www.scottishhousingregulator.gov.uk

Translation Statement

As with all of Fyne Homes documentation, this Annual Report can be made available in a variety of formats.

To request a different format or for further information please contact our Corporate Manager on 0345 607 7117 or email postmaster@fynehomes.co.uk



FYNE HOMES OFFICE, ISLE OF BUTE



0345 6077117

Calls may be recorded for training and quality purposes



postmaster@fynehomes.co.uk



www.fynehomes.org.uk



Rothsay Office

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

Dunoon Office

Fyne Homes Ltd
78B John Street
Dunoon
Argyll
PA23 7NS

Campbeltown Office

Fyne Homes Ltd
3 Harveys Lane
Burnside Street
Campbeltown
PA28 6GE

Lochgilphead Office

Fyne Homes Ltd
Smiddy House
Smithy Lane
Lochgilphead
PA31 8TA

Fyne Homes Limited Registered Office: 81 Victoria Street, Rothsay, Isle of Bute, PA20 0AP

Registered Social Landlord (REG NO 321)

Registered Scottish Charity No SC009152

Property Factor Registered Number PF000155

Registered Society under the Co-operative & Community Benefit Society Act 2014 (REG NO 1454R[S])

VAT Registration Number 454 6688 51