

2023-

2024



# Performance Review

# Chair's Message

Welcome to the Fyne Homes Group Performance Review for 2023-2024.

I was honoured to be elected as the new Chair of Fyne Homes in October 2023. I've lived in Argyll and Bute all my life, including living in Dunoon for the last 25 years, and have a background in Environmental Health, Public Health Improvement and Governance.

Having been a Committee Member since September 2013 and Vice Chair from 2019 until 2023, I have seen how important providing high quality housing with good tenant support is. The last few years have been difficult for many people, and I am proud of the work done by Fyne Homes Committee and staff to help people across all the communities we work in.

I must say a huge thank you to James McMillan, our out-going Chair, who did tremendous work in steering Fyne Homes through the Covid Pandemic. James is staying on the Fyne Homes Management Committee and his continued involvement will mean that we retain his great knowledge, enthusiasm and commitment to Fyne Homes and our tenants.

In the last year we sadly lost Marjorie Lang, our Committee member from Kintyre, who passed away. Marjorie was involved with Fyne Homes for 12 years and was a much-admired Committee Member who always ensured the best interests of tenants were forefront in Fyne Homes decision making.

Fyne Homes works with many partners to make sure we can provide the best for tenants. One of our key partners for many years was Councillor Robin Currie from Islay. Robin passed away suddenly in May 2024, and we will always fondly remember his never-ending commitment to high quality housing for rural and island communities.

Fyne Homes Management Committee recognise that service to tenants is a key priority and is therefore keen to have tenants represented. If you wish to be part of our Committee please let us know.

I hope you enjoy reading our Performance Review, which clearly shows the hard work carried out by Fyne Homes over the last year.

*S MacLeod*

Chairperson



# Housing Highlights

## Housing Services

2023/2024 was a challenging year for housing with void losses top of the priority list. With the housing crisis in full flow and changes to benefits this proved to be a challenging time for the team but they worked well together with other partners to ensure empty properties were filled with priority applicants.

Homelessness, especially on Bute, decreased significantly which enabled the removal of the “crash pads” we had in place for these priority customers. The “crash pads” are now back in our stock for letting.

HOME Argyll still gives all our applicants the chance to put one application in and be considered for properties all over Argyll and Bute and acts as a one stop shop. The allocations policy is currently under review and will be live in the coming year.

Housing staff continue to undergo training in order to provide the best service possible to our customers with a few of our team gaining qualifications to continue their development to progress within the team.

Our Housing and Income teams worked together to ensure the arrears were, again, another excellent performance coming back at only 1.4%.

## Welfare and benefits support

Welfare advice and support continues to be a key part of our service delivery in housing management, and something that benefits a great many tenants. Our dedicated Tenancy Support Officer, Margo, has an extensive background in both housing and welfare and keeps our staff and tenants up to date on the changes and entitlements.

The volume of new welfare support cases continues to show us how much this personal service is needed for our tenants:

2019-20 – 244 Cases  
2020-21 – 278 Cases  
2021-22 – 312 Cases  
2022-23 – 305 Cases  
2023-24 – 311 Cases

We also started recording the financial gains for tenants receiving the welfare support from Fyne Homes. These gains clearly reflect the benefit for our tenants with a total of **£606,266** being awarded to our tenants during 2023-24.

Our welfare advice varies depending on the needs of the person receiving the support. It can vary from assisting with energy vouchers and discount schemes, funds for food or white goods or even helping apply for a blue badge.

Some examples of the type of support and assistance contributing to the financial gains other than housing costs are Community Care Grants, Pension Credit Guarantee, Severe Disability Premium, Attendance Allowance, Personal Independence Payments, Cost of Living Payments, Child Disability benefit and a range of other benefits and funds which contribute to overall household income.

As well as helping tenants who come to us Margo also focuses on contacting tenants proactively where there is a potential benefit for their family.

Tenant feedback:

*“An angel sent from heaven, does more than her job, really helpful & approachable”*

*“Absolutely great, essential to helping us get the help we needed”*

*“Fantastic help, really understanding, great service”*

*“Great service to have, Margo is brilliant”*

# Housing Highlights

## Tenant Participation (TP) – Getting involved

Tenant welfare calls, that commenced during the Covid 19 Pandemic, continued for tenants that still like the regular contact with staff. It is a great way to build and cement tenant relationships, with many taking part in various consultations and surveys.

During the year we were delighted to have been accepted as a partner with The Dolly Parton Imagination Library. Dolly Parton's Imagination Library puts books into the hands and hearts of children across the world. The Imagination Library partners with local communities to provide a hand-selected, age-appropriate, high-quality book each month to registered children, from birth to age five. This initiative has been well received and membership of tenant's children continues to grow week on week



Our now annual Welfare and Energy Advice Roadshows took place in all areas. With both the Welfare Benefits Advice Officer and Energy Advisor joining with the Tenant Participation Officer to meet with tenants on Bute, in Cowal, Mid-Argyll and Kintyre. Fyne Homes are again in debt to our partners who support us in these Roadshows.

Once again, we were able to deliver our Christmas Classic Christmas movie with this year's offering, *White Christmas* being screened, which saw over 70 tenants and friends attend.

Children's Christmas movie treats were also available to attend in Campbeltown, Dunoon and Rothesay cinemas in the 2 weeks prior to Christmas. Children in Mid Argyll were invited to attend MAYDS to watch *The Grinch*. Over 60 children attended the various venues. A donation was also made to help Gigha Primary School stage their Christmas Show at the village hall.

Thank you to all our partners who make these events possible, MS Centre – Lochgilphead, Campbeltown Picture House, The Lade Centre – Rothesay, Studio Cinema Dunoon, MAYDS – Lochgilphead, Kintyre Link Club – Campbeltown and LiveArgyll – Dunoon.

This year saw important tenant input from tenants into various policies through consultation and scrutiny including our new Domestic Abuse Policy, Hard to Let Policy and Complaints Policy. These along with scrutiny of Estate Management and Settling in Visits led to feedback which the management team and committee considered and implemented.

The Annual Rent Consultation took place, which is always one of the most important consultations that we conduct and always welcome feedback from our tenants.

Fyne Homes were shortlisted as a finalist in the CIH Excellence in Customer Service category for their Fyne Energy Gift Aid project. The awards ceremony took place on Friday 27<sup>th</sup> October 2023 at The Radisson Blu, Glasgow. Unfortunately, we didn't win but it was a great honour to make the final and recognition of the great work done by all staff that worked to deliver this amazing project to all our tenants.



There are lots of opportunities for you to participate in Fyne Homes decision making. To get involved go to <https://fynehomes.org.uk/get-involved/> for more information.

# Housing Highlights

## Voids

Our average length of days to re-let homes remained extremely high last year. The expectation is that this should decrease next year. This is because the calculation used includes void days from the previous year, where properties that were empty for a long time were re-let in the current year:

| Average Length of days to re-let homes |         |         |        |                           |
|--|---------|---------|--------|---------------------------|
| 2021/22                                | 2022/23 | 2023/24 | Target | Scottish Averages 2023-24 |
| 69.80                                  | 77.25   | 53.28   | 28     | 55.6                      |

The total amount of rent lost through properties being empty during the reporting year was £148k, lower than the previous year's loss of £179k.

To see the latest properties available or apply for housing go to: <http://www.homeargyll.co.uk>

## Lettings

Last year we let 159 properties representing a 10% turnover in stock, compared to the previous year letting 193 properties and 12% turnover in stock. We also facilitated 9 mutual exchanges, compared to 8 the previous year. Our highest turnover area was in Bute at 14%, and our one- and two-bedroom properties represented 91% of all those properties re-let:

|               | 0 bed    | 1 bed     | 2 bed     | 3 bed    | 4 bed    | 5 bed    | Totals     | Stock       | % Turnover |
|---------------|----------|-----------|-----------|----------|----------|----------|------------|-------------|------------|
| Bute          | 6        | 39        | 25        | 2        | 1        | 0        | 73         | 524         | 14         |
| Cowal         | 0        | 22        | 17        | 0        | 0        | 0        | 39         | 411         | 9          |
| Kintyre       | 0        | 6         | 1         | 3        | 0        | 0        | 10         | 248         | 4          |
| Mid-Argyll    | 0        | 8         | 26        | 3        | 0        | 0        | 37         | 439         | 8          |
| <b>Totals</b> | <b>6</b> | <b>75</b> | <b>69</b> | <b>8</b> | <b>1</b> | <b>0</b> | <b>159</b> | <b>1618</b> | <b>10</b>  |

## Housing Allocations

Fyne Homes is part of the Home Argyll common housing register partnership which operates across the social housing sector in Argyll & Bute. Where possible the landlords within the partnership offer 50% of our vacant properties to homeless applicants, aiming to house these applicants within 26 weeks. We also aim to allocate 25% of offers to our general waiting list and 25% to our tenants looking to transfer. Due to varying factors like local demand, property types available and the requirements of individual households this isn't always possible.

| Quotas                         |         |         |         |                          |
|--------------------------------|---------|---------|---------|--------------------------|
|                                | 2021/22 | 2022/23 | 2023/24 | Quota as per HOME Argyll |
| Existing association Tenants   | 25.5%   | 20%     | 18%     | 25%                      |
| Housing list direct Applicants | 43%     | 44%     | 42%     | 25%                      |
| Homeless Applicants            | 31.5%   | 36%     | 41%     | 50%                      |

At Fyne Homes our housing services team is made up of housing, welfare and income specialists who can give support and advice on most housing related matters. We work closely with our in house energy advisor and have a network of partners to refer tenants to if they require a specialism we do not have within our staff. You can contact us on 0345 607 7117 or email us on [housingmail@fynehomes.co.uk](mailto:housingmail@fynehomes.co.uk)

# Technical Services Highlights

## Maintenance Highlights

2023/24 was another busy year for our Technical Services Team with new Framework contracts having been procured for all 4 geographical areas and contracts commencing on 1st April, 2023.

- Spent £ 3,908,993 maintaining and upgrading the housing stock
- Issued 4067 works orders
- Factored 292 owner's properties

## Performance in Reactive Maintenance

Our reactive Maintenance Service covers the day to day repairs that are reported to our office by tenants. These repairs are split according to priority into Emergency, Urgent and Routine. During 2023/24 the Association carried out 4067 reactive repairs and we achieved the following against our target response times:

| Category  | Target Response Time       | Out-turn 22/23 | Out-turn 23/24 |
|-----------|----------------------------|----------------|----------------|
| Emergency | 95% within 6 hours         | 97%            | 97%            |
| Urgent    | 95% within 3 working days  | 82%            | 82%            |
| Routine   | 95% within 10 working days | 77%            | 82%            |

Hanover Telecare, our 24hr repairs services handled 403 emergency calls during the year.

## Looking After the Stock

The Association spent £3,908,993 maintaining and upgrading its housing stock. The table below shows how the money was spent.

|                      | Total Spend |
|----------------------|-------------|
| Reactive             | £ 1,570,204 |
| Planned/Cyclical     | £ 514,976   |
| Capital Improvements | £ 1,823,813 |
| Total                | £ 3,908,993 |

## Gas Safety

The Association has a legal obligation to ensure that we carry out gas safety inspections and services annually in all of our tenanted properties that have gas appliances/central heating systems.

### Gas Safety Inspections 2023/24

| No of services | Services completed within 12 months | % completed within 12 months | Services up to 30 days late | Services up to 90 days late | Services more than 90 days late |
|----------------|-------------------------------------|------------------------------|-----------------------------|-----------------------------|---------------------------------|
| 941            | 941                                 | 100%                         | 0                           | 0                           | 0                               |

## Stock Condition Survey

Our schedule of Stock Condition Surveys continued during the year with 20% of our housing stock being surveyed between November and January. The survey data collected is used to determine Fyne Homes' future investment needs and assess compliance with the Scottish Housing Quality Standard and Energy Efficiency Standard for Social Housing.

## Aids & Adaptations

Funding of £72,000 was received, from the Scottish Government which enabled us to carry out general adaptations such as level access showers and stairlifts to 27 properties which has allowed tenants to remain in their current homes.

# Technical Services Highlights

## Capital Improvements

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

2023/24 saw the following Capital Investment works carried out

### Bute

Ballochgoy: Zinc roof replacements.

### Cowal

Johnston Terrace: Replacement of close doors & screens.

### Mid Argyll

Meadows Rd/Meadows Pl: Kitchen Replacements, Central Heating & Rewiring to 14 properties.

### Kintyre

Kitchen Replacements, Central Heating & Rewiring to 14 properties



## Scottish Housing Quality Standard (SHQS)

As at 31st March, 2024, 94.3% of our housing stock meets the Scottish Housing Quality Standard which covers items such as security, kitchen space standards and ensuring our housing stock has been brought up to a modern standard.

## Energy Efficiency Standard for Social Housing (ESSH)

As at 31<sup>st</sup> March, 2024, 99.5% of our housing stock meets the Energy Efficiency Standard for Social Housing which measures the thermal and energy efficiency of our housing stock..



Another busy year for Karen Hilton our Energy Advisor who managed to obtain £52,850 in Energy bill relief for our tenants. Other worked carried out by Karen through FyneHEAT included:-

- Grants & compensation for wrong billing and meter faults where the supplier has been contacted by FyneHEAT,
- Warm Home Discount applied for on behalf of tenants, although most do not need to apply.
- Debt relief & Prepayment vouchers, these came from HACT, SFHA and Scottish Government and Tenant Welfare Fund.
- Over three hundred tenants received help & assistance from FyneHEAT

## Fyne Homes awarded Fuel Poverty Hero Award from Energy Action Scotland

Energy Action Scotland's annual awards are an opportunity to recognise those across Scotland that have made significant impacts in combating fuel poverty. Fyne Homes chose to use their share of the profits from Fyne Energy's recently completed windfarm at Glenbarr to support tenants struggling through the cost-of-living crisis.

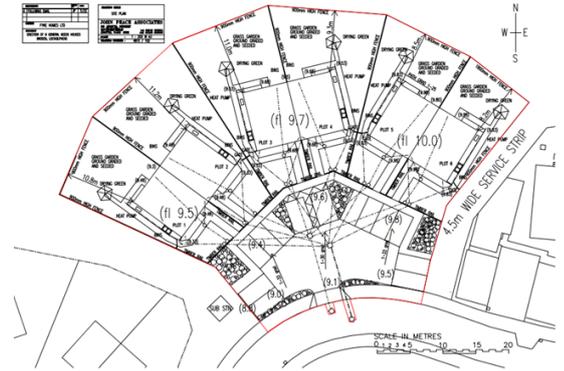


*Technical Services Director, Janet McAlister and Energy Advisor Karen Hilton, pictured receiving the award from Energy Action Scotland's Chief Executive, Fraser Scott and Energy Minister Gillian Martin MSP*

# Development Highlights

## On Site

### Lochgilphead—Riverside Drive



The Riverside Drive development which is being delivered by MacLeod Construction will see three semi-detached blocks comprising six 3-bed, 5-person family homes completed by late August 2024 and will bring much needed energy efficient family homes to the Mid-Argyll area.

## Future Projects

### Ballochgoy, Rothesay



Further to the Scottish Government and Argyll & Bute Council confirming their support for the proposal to progress the development opportunity at Ballochgoy, Fyne Homes have procured and appointed Employers Agent and tender documentation has been prepared for the selection of a Design & Build Contractor to deliver a modular construction solution for the sites.

## Inveraray



Fyne Homes have appointed an architect, engineer and employer's agent for this site and a planning application for this 16 unit development was submitted in May, 2024

The preparation of contractor selection documents is underway and the intention is for contractor procurement to run concurrently with the determination of the planning application.

# Development Highlights

## Isle of Bute – Former Upper Rothesay Academy Site

Following the demolition of the former upper Academy buildings in August, 2020, Fyne Homes acquired the Caretakers Cottage which sits between the upper and lower Academy sites.

To further understand the capacity and topography of the sites, Fyne Homes appointed an Architect to take forward a Master Planning exercise and site visits with staff & committee took place in January, 2024 followed by a presentation of the Master Plan which demonstrated what could be delivered on both sites. Discussions continue with Scottish Government and Argyll & Bute Council with the site being included in the Strategic Housing Investment Plan (SHIP) for future development.



## Lochgilphead – Housing Allocation (H3006)

Fyne Homes is reviewing the possibility of acquiring a greenfield Council-owned area of land immediately adjacent to Fyne Homes' Lochgilphead High School Phase 5 development at Wallace Way.

The site is included within the current Local Development Plan 2 as a housing allocation (H3006) for 80 units.

The capacity layout above demonstrates a capacity of 66 units and the land has been valued on that basis.



Fyne Homes will have the opportunity to purchase the site subject to achieving satisfactory planning consent, funding, site investigation reports and Committee approval. Fyne Homes will now appoint an engineering consultancy to check the engineering aspects of Capacity layout, submit a pre-development enquiry to Scottish Water, and consult with the roads department regarding the proposed access.

# Performance against the

As a landlord we must work towards achieving the standards and outcomes contained in the Scottish Social Housing Charter. This section details our performance at 31st March 2024 against some of the key areas.

If you wish further information on our performance, please contact us. You can also find out more about our performance and compare it with other landlords using the tools on the Scottish Housing Regulators website [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

Further information on the Charter can be found at <http://housingcharter.scotland.gov.uk/>

## Homes and Rents

Total Number of houses 1,578

Average weekly rent increase 5%

| No of Apts | Apt Size | Average Weekly Rent | Scottish Average | Difference |
|------------|----------|---------------------|------------------|------------|
| 25         | 1        | £77.69              | £82.24           | -5.5%      |
| 569        | 2        | £89.74              | £87.87           | 2.1%       |
| 704        | 3        | £102.17             | £90.29           | 13.2%      |
| 244        | 4        | £115.44             | £98.30           | 17.4%      |
| 36         | 5        | £130.11             | £108.29          | 20.1%      |

|                       | 2021/22    | 2022/23    | 2023/24    | Trend   | Scottish Average |
|-----------------------|------------|------------|------------|---|------------------|
| Total Rent Due        | £7,421,318 | £7,734,654 | £8,031,243 | -   | -                |
| Total Rent Collected  | £7,422,126 | £7,632,366 | £8,008,951 | -   | -                |
| Percentage Collected  | 100.01%    | 98.7%      | 99.7%      |  | 99.4%            |
| Average Rent Increase | 3.6%       | 5%         | 5%         |  | 5.34%            |

## Neighbourhoods and Community

- 173 cases of anti-social behaviour were reported which was an increase from 153 last year
- 96.5% of these cases were resolved within locally agreed targets compared with 98.7% last year. The Scottish average figure is 94.3% .

# Scottish Social Housing Charter

## Tenant Satisfaction

We undertake a tenant satisfaction survey every 3 years and the undernoted results are from our survey carried out in February 2023. Our next survey is due in 2026.

| Indicator  | Outturn 2017 | Outturn 2020 | Outturn 2023 | Trend   | Scottish Average |
|--|--------------|--------------|--------------|---|------------------|
| Tenants satisfied with overall service   | 87%          | 96.3%        | <b>92.2%</b> |  | 86.5%            |
| Tenants who felt we are good at keeping them informed about our services       | 89%          | 98.5%        | <b>97.1%</b> |  | 90.5%            |
| Tenants satisfied with the opportunities to participate in our decision making | 67%          | 97.6%        | <b>96.2%</b> |  | 87.7%            |

## Quality and Maintenance of our homes

| Indicator  | Outturn 2021-22                                   | Outturn 2022-23 | Outturn 2023-24 | Trend   | Scottish Average |
|--|---|-----------------|-----------------|---|------------------|
| Properties meeting the Scottish Housing Quality Standard (SHQS)                                  | 76.2%   | 88.62%          | <b>94.3%</b>    |  | 84.4%            |
| Time to complete emergency repairs   | 3.2hrs  | 5.3hrs          | <b>2.7 hrs</b>  |  | 4.0hrs           |
| Time to complete non -emergency repairs  | 8.7 days  | 8.3 days        | <b>6.7 days</b> |  | 9.0 days         |
| Reactive repairs completed "right first time"  | 65.9%   | 81.2%           | <b>83.5%</b>    |  | 88.4%            |
| Tenants who had repairs or maintenance carried out - satisfaction with the service they received | As previous year – next survey not due until 2023 | 87.2%           | <b>87.2%</b>    | N/A   | 87.3%            |

## Value for Money

| Indicator   | Outturn 2021-22 | Outturn 2022-23 | Outturn 2023-24 | Trend   | Scottish Average |
|---|-----------------|-----------------|-----------------|---|------------------|
| Rent collected from tenants as a percentage of total rent due | 100.01%         | 98.7%           | 99.7%           |  | 99.4%            |
| Rent lost through properties being empty during the year      | 1.84%           | 1.4%            | 1.2%            |  | 1.4%             |
| Average length of time to relet properties during the year    | 69.8 days       | 75.2 days       | 53.3 days       |  | 56.7 days        |

## Complaints

The table below details our performance in this area. Estate Management Complaints/ Anti-Social Behaviour Complaints are not included unless dissatisfaction had been expressed about how we handled the complaint.

| Year    | No of complaints received | Stage 1 Minor Complaints | Stage 2 Complex complaints | Complaints upheld | Completed within SPSO* Timescales |
|---------|---------------------------|--------------------------|----------------------------|-------------------|-----------------------------------|
| 2018/19 | 19                        | 9 (47%)                  | 10 (53%)                   | 13 (68%)          | 18 (95%)                          |
| 2019/20 | 17                        | 10 (59%)                 | 7 (41%)                    | 11 (69%)          | 14(88%)                           |
| 2021/21 | 11                        | 1 (9%)                   | 10 (91%)                   | 5 (46%)           | 8(73%)                            |
| 2021/22 | 18                        | 11 (61%)                 | 7 (39%)                    | 10 (56%)          | 12 (67%)                          |
| 2022/23 | 9                         | 5 (55%)                  | 4 (44%)                    | 5 (55%)           | 10 (100%)                         |
| 2023/24 | 5                         | 4 (80%)                  | 1 (20%)                    | 1 (20%)           | 5 (100%)                          |

All our Stage 1 and Stage 2 complaints were fully responded to compared with a Scottish Average of % for Stage 1 and % for Stage 2.

The average time for us to fully respond to Stage 1 complaints was 5 days compared with a Scottish Average of days and 11 days for Stage 2 compared with a Scottish Average of days.

More detail can be found on our annual complaints performance report which is available on our website <https://fynehomes.org.uk/complaints-performance/>

\*Scottish Public Services Ombudsman Timescales

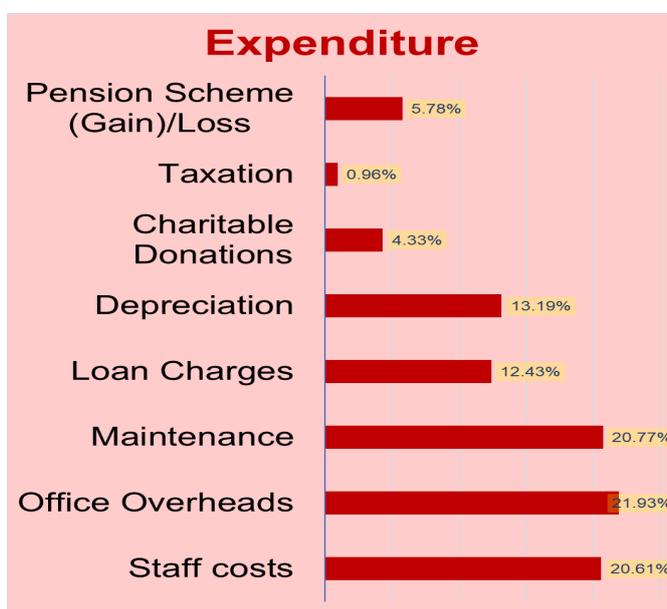
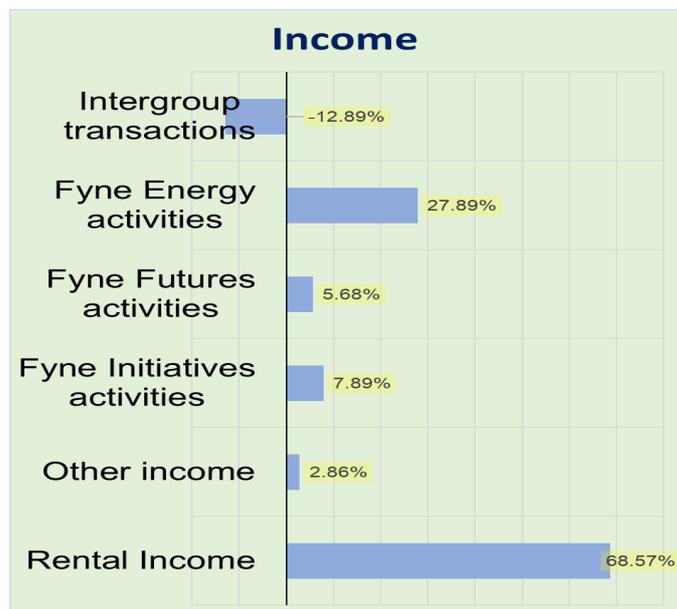
Stage 1 – 5 working days

Stage 2 – 20 working days

# Financial Highlights

Extracts from the group accounts for the year ended 31st March 2024

- Fyne Homes Properties are now valued at £63.1 million
- Long Term Loans now total £31 million
- Development Funding received from the Scottish Government 2023/24 was £1,073,081
- Total reserves at the year-end are £33.6 million



| Income                      | 2022/23       | 2023/24       |
|-----------------------------|---------------|---------------|
|                             | £,000         | £,000         |
| Rental Income               | 7,951         | 8,360         |
| Investment Income           | 0             | 0             |
| Other income                | 277           | 349           |
| Fyne Initiatives activities | 191           | 962           |
| Fyne Futures activities     | 760           | 692           |
| Fyne Energy Activities      | 3,599         | 3,400         |
| Intergroup transactions     | -846          | -1,571        |
| <b>Total</b>                | <b>11,932</b> | <b>12,192</b> |

| Expenditure                | 2022/23      | 2023/24       |
|----------------------------|--------------|---------------|
|                            | £,000        | £,000         |
| Staff costs                | 2,319        | 2,382         |
| Office Overheads           | 1,978        | 2,535         |
| Maintenance                | 2,602        | 2,401         |
| Loan Charges               | 1,132        | 1,437         |
| Depreciation               | 1,398        | 1,524         |
| Charitable Donation        | 575          | 500           |
| Taxation                   | 0            | 111           |
| Pension Scheme (Gain)/Loss | (23)         | 668           |
| <b>Total</b>               | <b>9,981</b> | <b>11,558</b> |

|                                   | 2022/23           | 2023/24         |
|-----------------------------------|-------------------|-----------------|
| <b>Surplus/(deficit) for year</b> | <b>£1,951,000</b> | <b>£634,000</b> |

Full copies of the audited accounts are available on our website or from any of our offices.

## Auditors

Azet Audit Services Ltd  
Titanium 1  
Kings Inch Place  
Renfrew  
PA4 8WF

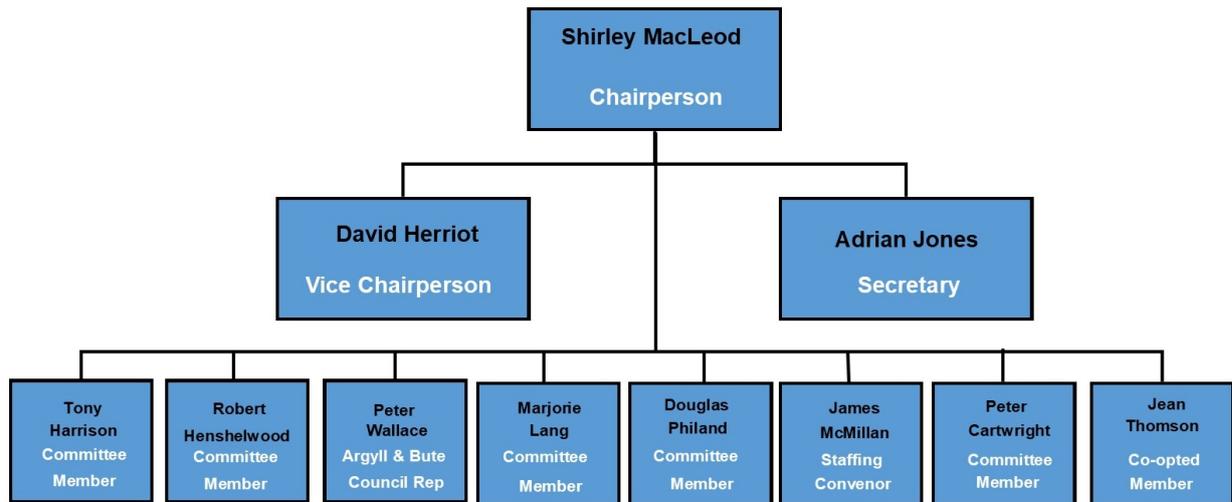
## Bankers

Bank of Scotland  
36/42 Montague Street  
Rothsay  
PA20 0BT

## Solicitors

T C Young  
7 West George Street  
Glasgow  
G2 1BA

## Governance—Management Committee 2023-2024



The year 2023/24 saw some changes to our Management Committee, long serving member P Lingard, retired in September 2023 after 24 years of service. We thank him for his commitment and contribution over the years. J Thomson was co-opted onto the Management Committee in November 2023 and will stand for election at this year's AGM. J McMillan, stood down as Chairperson after 4 years in post, S MacLeod took on the role as Chairperson in October 2023. J McMillan is remaining on the Management Committee. P Cartwright was elected to the Management Committee at last years AGM.

In April 2024, M Lang, sadly passed away, she was a valued member of the Management Committee, who will be remembered for her commitment, enthusiasm and sense of humour and will be sorely missed by all.

We currently have 9 elected members and 2 vacancies, if you are interested in becoming a member of Fyne Homes Management Committee please contact us or visit the website for more details.

### Share Membership

There was 4 new Share Members during the financial year and 18 shares were cancelled for various reasons leaving us with an active membership of 79 at the end of March 2024.

The Association is keen to encourage tenants or residents in our areas of operation who support the aims of the Association and wish to play an active role in the affairs of the Association to become members. Membership through purchase of a £1 Share and entitles the member to vote at the AGM and to stand for election to the Management Committee. Further information is available on our website or from any of our offices. (<https://fynehomes.org.uk/>)

### Regulatory Requirements

During the year ILS who provide our Data Protection Officer function has handled 8 requests for information. ( 7 x FOI<sup>1</sup>/ EISR<sup>2</sup>s and 1 x Subject access)

We must confirm annually to the Scottish Housing Regulator that our Management Committee is assured that we are complying with all relevant regulatory requirements and standards or highlight any material areas of non-compliance and how we address them. Our 2023 Assurance Statement to the Scottish Housing Regulator confirmed that we had met our regulatory requirements and this year's statement is currently being prepared for presentation to Committee.

We are also pleased to report that our current level of engagement with the Scottish Housing Regulator remains "compliant", meaning that we meet their regulatory requirements, including the Standards of Governance and Financial Management.

Further information can be found within the Landlord Performance Section of the SHR website

(<https://www.housingregulator.gov.scot/>)

1. *Freedom of Information*
2. *Environmental Information (Scotland) Regulations*

# Business Services Department



The 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 Homes Group.

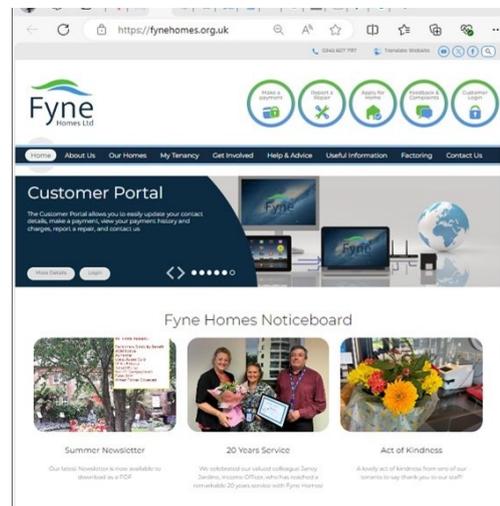
Out with the Finance function of the Business Services Department our Corporate Manager Margaret Thomson retired in May 2023 after 24 years of loyal service and Eilidh MacCallum previously our afternoon receptionist took up the reins of the Corporate Manager role.

Our logo has been updated to a more modern and fresher version – but still clearly retaining our core identity, subsequently there was no need to replace any signage which will be phased in naturally.



Within IT and working with other staff our website was reviewed for content and with a contemporary fresh design based around our new logo. The new website was launched at the start of April 2024, at the same time our tenant portal also went live and is easily accessible via the new site

Last year also saw the organisation review its printing requirements and introduce new equipment to reduce the overall need for paper and improve our sustainability, this will be built on with introducing a document management system with workflow over the next year.



## Fyne Energy

2023-24 Gift Aid distribution £1.5m

Being £500,000 to Fyne Homes, Fyne Futures and the Glenbarr Community Development Association.



## Fyne Initiatives

Principal activities are the rental of our commercial properties and design & build development agreement with Fyne Homes

## Staff Changes in 2023/2024

At the end of 2023-24 Fyne Homes employed a total of 53 people (FTE 50.32).

Two long term, full time employees retired in the Year, Margaret Thomson, Corporate Manager and Michael Cannon, Technical Services DLO

We had 3 new starts during the year and welcomed Keriin-McMillan Jamieson as a receptionist to our Rothesay Office

During the year Fyne Homes expanded its' Technical Services team by adding James McMillan to the in-house painting team as a team leader and Neil Anderson as a Technical Services DLO, both based in Dunoon.

## Learning and Development

Fyne Homes continues its commitment to ensuring its people are equipped with skills, knowledge and experience to carry out their roles.

In the year 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024 131.5 days training has been provided. This compares to 133.5 days training provision in the previous year. This averages at 2.5 days training per employee per year which is slightly higher than the previous year's figure of 2.4 days.

The concentration on remote or virtual training delivery remains high. However, there has been a return to more traditional face to face and classroom-based methods for some topics.

Highlights from the year include.

- All certifications e.g. Gas Safety, Electrical Installation Condition Reporting (EICR), remain up to date
- 41 employees engaged in various training and qualifications ranging from CIPFA Corporate Governance, Chartered Institute of Housing, European Computer Driving Licence to Capita Report Writing
- Continued professional development has been undertaken by a number of employees through attendance at specialised event and conferences for Finance, HR, Tenant Participation and SFHA, RIHAF
- In house training for all staff on GDPR has been completed

## Long Service Awards 2023/2024

Fiona McLachlan, Technical Services Administrator achieved the huge milestone of 30 years' loyal and exemplary service in April 2023.



# Fyne Homes – Investing in Communities

## Fyne Homes and InspirAlba supporting Employability and Household Resilience

Fyne Group support has enabled match funding in excess of £600,000 to be secured from Scottish Government (Investing in Communities) and UK Shared Prosperity in partnership with InspirAlba for a three year project to support Household Resilience. This funding supports Graduate Apprenticeship and Employability placements.

4 graduate apprenticeship roles have been supported and 23 employability posts created with third sector organisations, including 17 roles which support household resilience since April 2023. These opportunities provide valuable work experience and employment opportunities as well as increasing capacity for locally based organisations to meet local needs.

At a time of increasing costs and hardship for many householders the household resilience support is much needed. In the first year of the project, household advocates have engaged with 535 households across the area. The advocates provide support to householders and connection to specialist support including; Bute Advice, Alienergy and Home Energy Scotland. They also provide ongoing assistance to ensure process follow through. This approach assists those most vulnerable across our rural and island communities to benefit from energy efficiency, reducing debt and increasing household income as well as linking with other local organisations such as the food bank or school uniform project.

Case Study: Two advocates supported an elderly person on Gigha, who reported feeling overwhelmed and stopped responding to letters. Assistance was provided to fill out forms received through the post and secure a Blue Badge due to mobility issues. Feedback from the client noted this extra help had made a massive difference and reduced worry about parking, and she also now gets the ferry at a discounted price.

Case Study: An Advocate, based with Bute Advice assisted clients to achieve £16,000 of benefits, grants and rebates. This included engaging with 50 clients and has had a client gain of £30,322

*‘The Household Resilience Advocate has really taken the bull by the horns - exploring many avenues for supporting the community both in terms of energy resilience and financial resilience / support services and advice. She has supported upwards of 20% of our permanent residents in a variety of ways and been very visible at community events. I’m confident that she will reach the vast majority of those that need to be reached before the project comes to an end’. CGDT Local Partner Feedback*

The advocates have formed a strong network, supported by the project coordinator sharing good practice and learning.

For more information on the project please contact: [houserer@inspiralba.org.uk](mailto:houserer@inspiralba.org.uk)



# View from Fyne Futures

## To Inspire Educate and Empower Sustainable Rural Living

This report marks the end of our financial year and we would like to thank everyone for supporting and enabling our work. It has been a year of many collaborations – locally, regionally and nationally – to deliver our charitable objectives and enable our low carbon enterprises. The charity supported 11 people, 10.6 FTE, in fair work at the real living wage, contributing over £250,000 into the local economy. The achievements outlined below are funded through Fyne Energy Gift Aid, other grant income and traded income from our employability contracts, Bute Produce, Bike Bute and ReStyle.

All our efforts have the charitable objectives as their anchor. The volunteer programme Incredible Edible Bute goes to the very heart of objective 1 which directs us to preserve, resort and improve the environment, to carry out works of reclamation, remediation, and restoration. The programme facilitates the use of land that has been abandoned or become unloved. We choose not to expand the sites beyond the current footprint and focused on plants that will produce year after year. Seasonal planting took place at Chapelhill and Union Street. Of course, the programme does much more in supporting people improving their health and wellbeing, tackling food poverty and insecurity and creating a unique trail for visitors to follow. The volunteer programme became more closely linked to employability over the course of the year as we expanded the food sharing events and cookery skills training element.

The outputs delivered by Amanda Thorburn and Steve Kemp as a team have been excellent with a record number of people participating, and gaining knowledge, skills and personal development that may assist the participants in obtaining paid employment

- 92 volunteer work parties
- 362 participations
- 724 hours of growing food for our community to share freely
- 5 food sharing events with our community
- 12 people supported with creative cooking
- 13 recipes and 294 jars of preserves created
- 4 people exploring self-employment as childminders
- 9 work taster sessions with local employers
- 17 people supported by Spark Your Purpose
- 28 people supported by Parental Employment Support Fund

Many outcomes have been achieved with people progressing from unemployment to:

- Volunteering
- College
- Jobs – part-time and full-time
- Self-employment

Skills and Certificates are enabling a wide range of goals

- First aid and Paediatrics First Aid
- Food hygiene
- Driving tests
- SQA Certificates across many subjects
- Theory test
- Driving lessons
- Specialist training that is industry specific

The following provides a round up of our low-carbon enterprises. Each enable our communities to make informed consumer choices that can protect the natural environment from further damage.

# View from Fyne Futures

**Car Bute**, unfortunately, was closed after 12 years of providing a shared resource to community car club members. This was due to an external insurance issue. We are continuing to feed into the network dialogue about the transport issues facing rural communities. Bike Bute performance had year on year improvement.

- 7,879 miles travelled by e-bike
- 8,200 people reached via online marketing campaign
- Engaged with 10 local organisations to promote active travel
- Attended 4 local events
- Gave out 300 active travel maps
- Enable 314 people to explore Bute with an average journey of 25 miles

**Paths4All** funded a 1 year project, working with local digital marketing Bluemoose to create a high quality digital marketing campaign which was all about promoting Bute as a wonderful place to walk and cycle. The campaign was for both residents and to attract visitors. The project was designed to highlight the wonderful work done by local organisations who work collaboratively with cross posting and sign posting. Bute Forest, Bute Conservation Trust, Mount Stuart, Visit Scotland, Bute Community Cycling Club, Achievement Bute, Beachwatch Bute, Bute Ramblers and Bute Wheelers all gave their input. These organisations all contribute to encouraging people to think about the environment and explore our island by walking and cycling. During the project year we also supported Positive Pedals a new organisation enabling new Scots with the mindfulness of bike mechanics, diverting pedal bikes from landfill and improving their language skills.

**Bute Produce** has had a challenging year with a great deal of time and resources spent on our plan to develop a training facility on the site. There have been a few changes as Rab Duff was promoted to Senior Horticulturist, and with Gregor Mooney – our Modern Apprentice in Horticulture, took over the stewardship of the garden. Growing to organic principles is not an easy task with changes in our weather patterns, competing with the deer for harvesting and still on the journey of resetting the garden since COVID disrupted our husbandry. Nonetheless there have been significant achievements, with Bute Produce hosting people on their employability journey, whether as wage-based trainees or as volunteers. We have also supported education with young people from Rothesay Pre-5's, North Bute Primary School and Rothesay Academy visiting the garden to learn about food supply chain, climate and soil. And of course, we were privileged to be part of the final series of Hairy Bikers. It was an experience we won't forget.

- 6 acres of bio-diversity
- 7 bee hives
- 772 green boxes delivered – 3860lb of vegetables
- 4 wage-based horticultural trainees
- 2 volunteer trainees
- 2 young people as part of their timetable
- 6 film makers
- 2 Hairy Bikers

**ReStyle** – this will be the 4<sup>th</sup> year of growth. ReStyle makes a significant contribution to our environmental credentials. It is an exemplar of some of the concepts we hear being talked about on the news: Zero Waste, Circular Economy and Community Wealth Building.

- 217 collections
- 199 deliveries
- 689 items of furniture @ 18,698 kg
- 20,260 kg textiles – almost 5 tonnes more than last year
- 38,958 kg diverted from landfill – 12.66% on last year



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*Calls may be recorded for training and quality purposes*

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

Property Factor Registered Number PF000155

Registered society under the Co-operative and Community Benefit Societies Act 2014 (REG. No. 1454 R[S])

Incorporating: William Woodhouse Strain Housing Association and Bute Housing Association

VAT Registration Number 454 6688 51