

# Fyne news

Autumn 2023

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

## In This Issue:

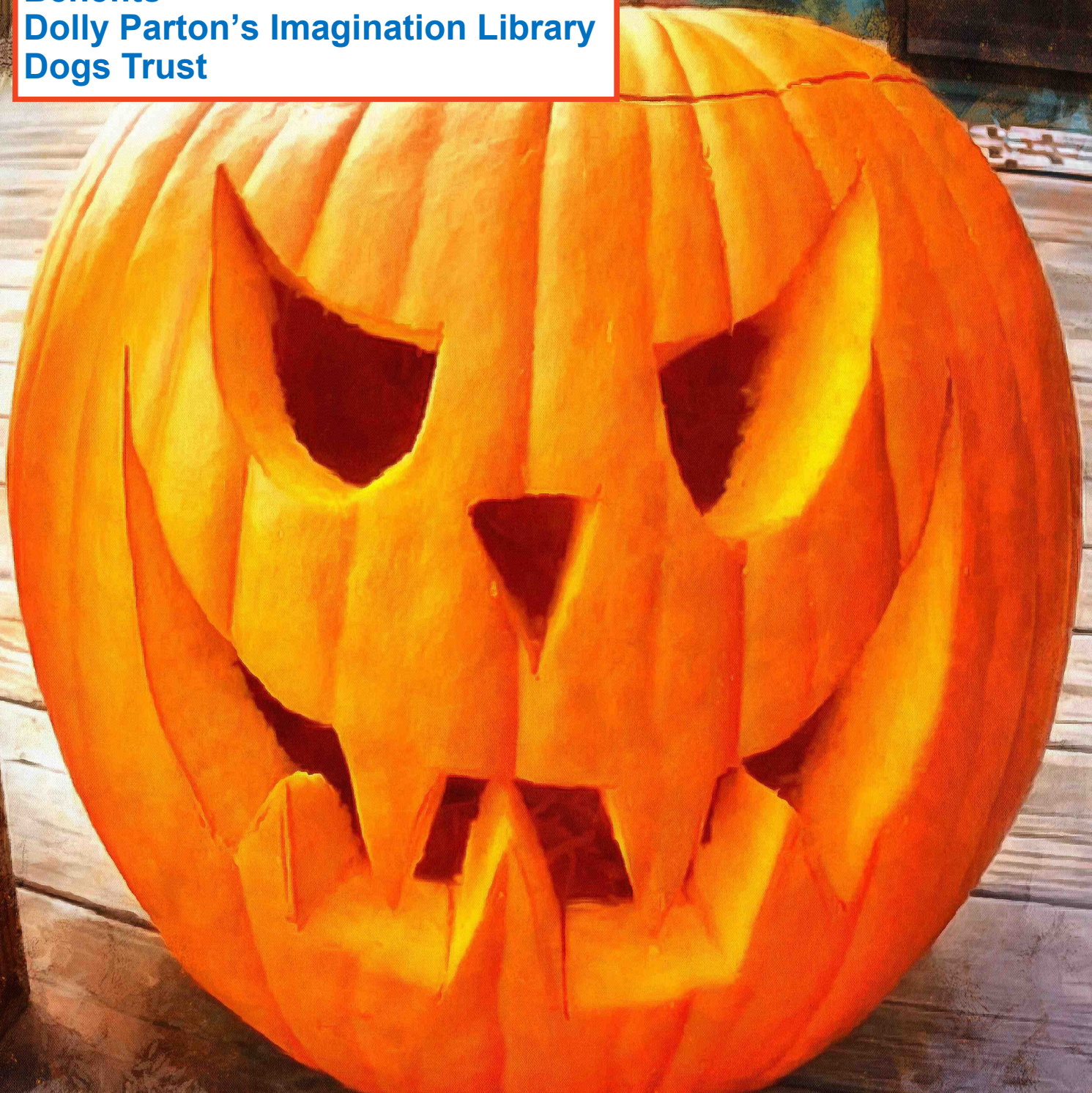
**Performance Review**

**Fun Zone**

**Benefits**

**Dolly Parton's Imagination Library**

**Dogs Trust**





# WINNERS

## Tenants Reward Scheme

July 2023	Mr Nimmo	Cairndow
August 2023	Mr Pandelus	Wee Bay
September 2023	Miss Diebold	Port Bannatyne

£20  
Monthly  
Draw

## Annual Performance Review 2022-23

Our Annual Performance Review for 2022/23 is now available and can be downloaded from

<https://fynehomes.org.uk/downloads/annual-reports/>

Where we hold a valid email address and you have elected to receive correspondence in this manner you will already have received a copy by email. You can also request a hard copy from our office or if you require a copy in a different format, please contact our office. If you would like to help us reduce our paper and postage costs you can choose to receive non-essential documents by email. Just send us an email to:

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

With the subject heading Newsletter Delivery and the undernoted details:  
**Tenant Name, Property Address, Email address** and include this statement: *I am happy to receive Fyne Homes publications and other general information by E-Mail*





# Tenant Participation

Your views matter!



We need you for:

- Consultation Register
- Membership of Association
- Management Committee Member
- Resident or Focus Groups
- Service Improvement Group (SIG)
- Registered Tenants Organisation (RTO)

Contact Craig Baxter for more information  
0345 6077117 or [cbaxter@fynehomes.co.uk](mailto:cbaxter@fynehomes.co.uk)

## Charging an e-Bike, e-Scooter or mobility scooter

More people are purchasing and using battery powered e-Bikes, e-Scooters or mobility scooters. The majority of these are lithium-ion batteries.

On occasions batteries fail catastrophically, they can 'explode' and can lead to a fire.

In the event of an e-bike, e-scooter, mobility scooter or lithium-ion battery fire, **do not** attempt to extinguish the fire. **Get out, stay out, call 999.**

### Reduce the risk of overheating

- Batteries can get warm during their use. Allow them to cool down before attempting to re-charge.
- Batteries should always be charged on hard flat surfaces where heat can dissipate.
- Batteries can also pose a risk if they have

been damaged, so try to ensure they are not getting knocked around while in use or while being carried.

- Batteries should also never be exposed to extremes of temperature.

### Follow the instructions

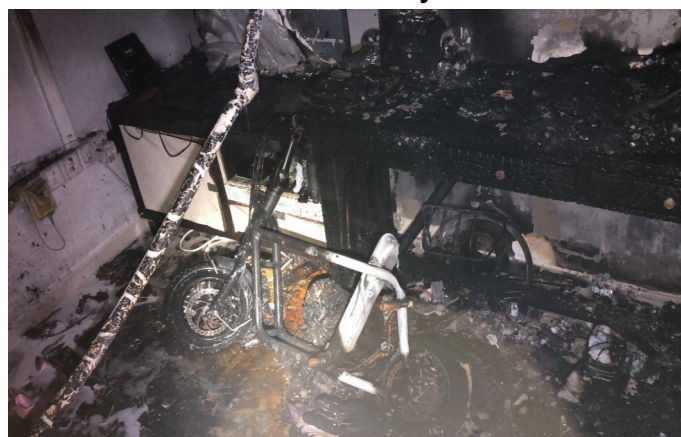
- Always follow manufacturers' instructions when charging
- Never leave it charging unattended or charge it while you are asleep.
- You should always make sure you unplug your charger once it's finished charging.
- Always use the correct charger for your batteries and buy any replacements from a reputable seller.

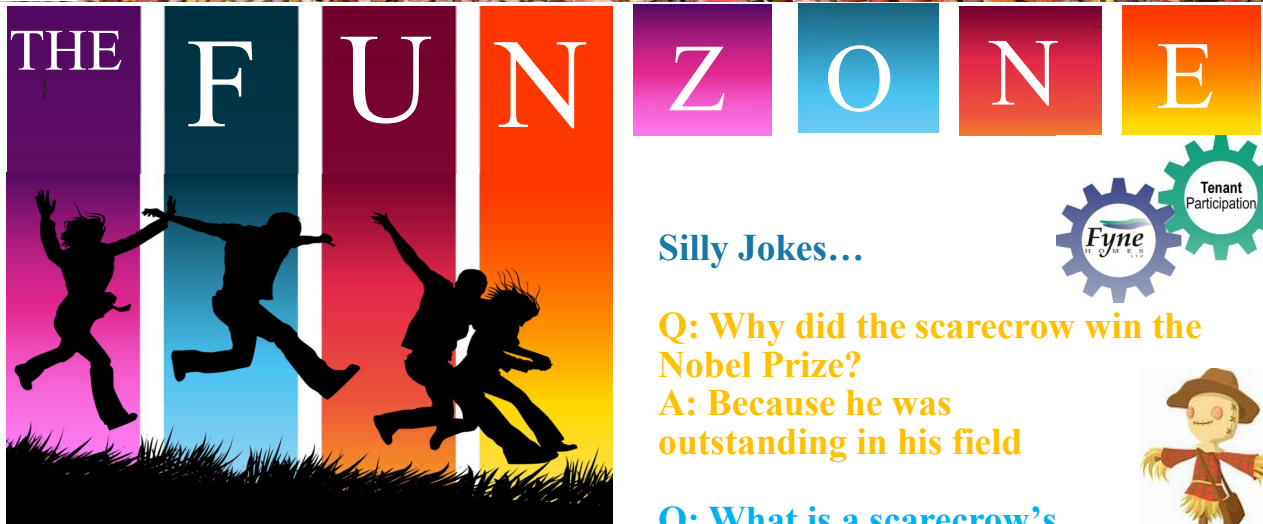
### Where to charge your batteries

- Never block your escape route with e-bikes, e-scooters or mobility scooters
- Store and charge them somewhere away from a main through route or exit
- Make sure you and your family have an escape plan in place in the event of a fire.

**Always** call 999, **never** try to fight the fire yourself.

**For more information and safety tips visit [www.electricalsafetyfirst.org.uk](http://www.electricalsafetyfirst.org.uk)**





### Silly Jokes...

**Q: Why did the scarecrow win the Nobel Prize?**

**A: Because he was outstanding in his field**

**Q: What is a scarecrow's favorite fruit?**

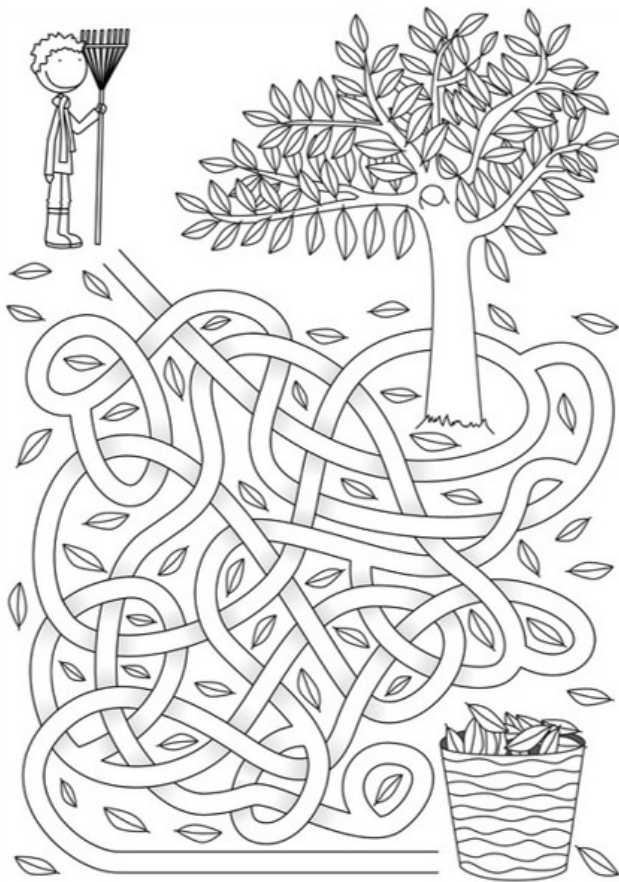
**A: Straw-berries**

**Q What do farmers wear under their shirts when they are cold?**

**A. A har-vest**



### Maze Fun...Help rake up the leaves



### AUTUMN WORD SEARCH

l	e	m	b	p	w	q	o	f	g	r
w	p	a	c	u	n	i	l	v	w	h
i	d	s	p	m	h	c	e	t	i	a
n	o	r	f	p	t	g	a	s	j	l
d	h	k	e	k	l	d	v	r	t	l
y	a	u	w	i	m	e	e	q	m	o
t	r	c	g	n	p	p	s	l	k	w
s	v	h	a	l	d	i	t	g	e	
q	e	d	w	a	u	t	u	m	n	e
x	s	c	a	r	e	c	r	o	w	n
p	t	i	g	b	w	h	a	r	m	p

#### WORD BANK

leaves

pumpkin

Halloween

apples

scarecrow

harvest

autumn

windy

### Knock, Knock...

**Knock knock. Who's there? Lettuce! Lettuce who? Lettuce in!**

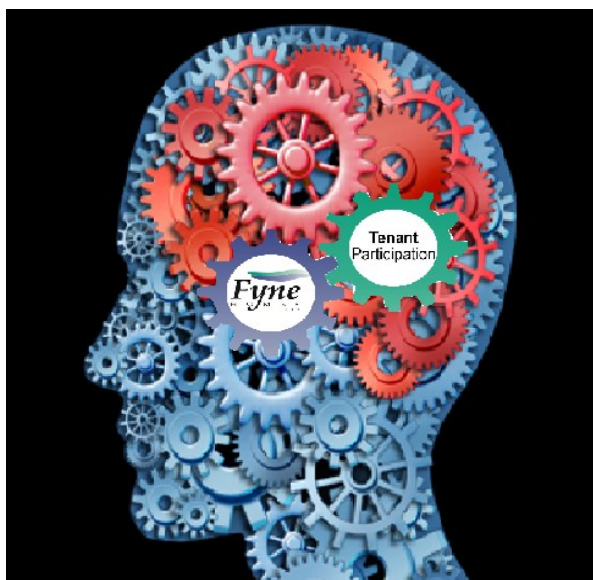
**Knock knock. Who's there? Nobel. Nobel who? No bell...that's why I knocked.**

**Knock knock. Who's there? Hutch. Hutch who? Bless you!**

**Knock knock. Who's there? Shamp. Shamp who? Does my hair really look that dirty?**



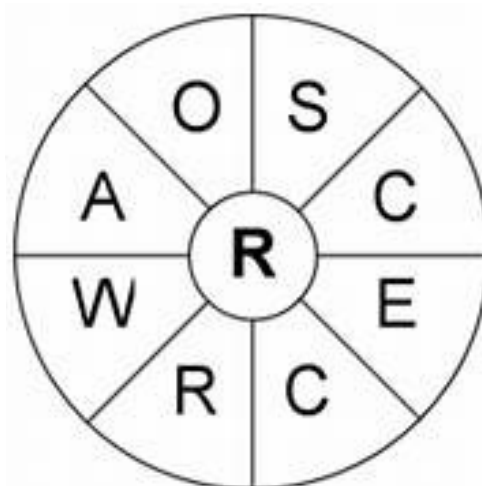




# Brain Teasers

Puzzles to keep your mind active

## WORD WHEEL



This word wheel is made from a 9 letter word. Try & find that word, then make as many words of any length as you can from these letters. You can only use each letter once, each word must include the letter **R**

## AUTUMN WORD



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

apples	frost	squash
autumn	harvest	squirrel
birds	hayride	sunflower
blanket	jacket	sweater
bonfire	leaves	trees
changing	migrate	vegetables
cider	orchards	wheelbarrow
colorful	pumpkin	
cozy	quilt	
crow	rake	
deciduous	rustling	
equinox	scarecrow	
flannel	season	
foliage	spider	

## SUDOKU

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



# Welfare Benefits

Due to cost of living increases it is increasingly important that we all access any welfare benefits that we are entitled to, Fyne Homes have a full time Tenancy Support Officer, Margo Allan who can help you to check if there are any benefits you may be entitled to claim.

Here are a few of the situations she has recently helped with.

Recently a tenant contacted Fyne Homes as they had been forced to give up work due to ill health, they wondered if there were any benefits they could apply for as their partner was in full time work and they did not qualify for Universal Credit.

Margo assisted the tenant to apply for New style Employment and Support Allowance, and to apply for Adult Disability payment. The tenant was entitled to £84.80 per week Employment and Support allowance, which was increased by £44.70 per week following a work capability assessment, they were also entitled to Adult Disability Payment of £68.10 per week. Overall gain of £197.60 per week.

Another tenant who had reached State Pension Age was assisted to apply for Attendance Allowance, they were awarded the higher rate of Attendance Allowance of £101.75 per week, this also enabled them to be eligible for a severe disability Premium within their Housing Benefit and the amount of Housing Benefit they were entitled to increased by approximately £50 per week.

A tenant who had been refused Adult Disability Payment was helped to ask for a reconsideration of that decision and they were then awarded the standard daily living rate of £68.10 per week.

Another tenant contacted us as they were struggling to pay their fuel bills , the tenant who was working part time despite having a disability, and being in receipt of a

disability benefit, was helped to ask for a new Work Capability Assessment in their Universal Credit , this resulted in them being found to have Limited Capability for work related activity , which meant they were entitled to an additional payment of £390.06 per month and also a work allowance each month which means the first £379 of their earnings were no longer taken in to account in their Universal Credit claim.



www.gov.uk/browse/benefits

**GOV.UK**

[Home](#)

## Benefits

Includes eligibility, appeals, tax credits and Universal Credit

**Most viewed**

- [Sign in to your Universal Credit account](#)
- [Sign in to your childcare account](#)
- [Universal Credit](#)

If you would like a benefit check please call Margo direct on 01700 501624 .



As we are a partner of Dolly Parton's Imagination Library, which provides FREE books to tenant's children under 5, Rebel's mum signed her up and here she is with her 1<sup>st</sup> book.

Rebel will receive a FREE book every month through the partnership until her 5<sup>th</sup> birthday. To sign your child up, fill in the form below and return to any Fyne Homes office or contact Craig Baxter 0345 6077117 or [cbaxter@fynehomes.co.uk](mailto:cbaxter@fynehomes.co.uk)



**Dolly Parton's Imagination Library**  
**FREE books for children under 5**  
**Registration Form**

Parent/Guardian's Name:		
Home address including postcode:		
Contact No:	Email:	
<b>Details of child(ren) to be registered</b>		
Name(s)	Date of Birth	Sex (M or F)
Signature of parent/guardian:		
<p>"I hereby explicitly consent to allow the Dollywood Foundation, Inc. to use the information provided herein for the purposes of participating in Dolly Parton's Imagination Library book gifting programme. To measure the benefits of this program we may create datasets with the information provided herein and share them with research and educational advancement partners. You agree to review our full Terms &amp; Conditions and Privacy Policy by visiting <a href="http://imaginationlibrary.com">imaginationlibrary.com</a>. By signing and submitting this form you expressly consent to the terms set forth herein"</p> <p><b>Return to any Fyne Homes Office to complete registration.</b></p>		



# Disability Benefits are Changing

From 29<sup>th</sup> August 2022 people in Scotland who are currently in receipt of Personal Independence Payment are being transferred across to Adult Disability Payment.

Adult Disability Payment is a Scottish benefit and will be administered by Social Security Scotland rather than the Department of Work and Pensions. Not all cases will be transferred across immediately, there will be a 2 year transfer process with the aim of all cases being transferred across by summer 2025.

In order to avoid stress at this time Social Security Scotland have advised that:

- There will be no need to reapply for Adult Disability Payment
- There will be no change to payments during the transfer process
- There will be no face to face assessments
- The transfer process will be completed as soon as possible, and
- They will communicate with claimants as clearly as possible during the process.

When your case is selected for transfer you will receive a goodbye letter from the Department of Work and Pensions, you will then receive an introduction letter from Social Security Scotland, the case transfer will then take place in the background this will take 3-4 months, once completed you will receive an award letter from Social Security Scotland. All payments will continue to be paid from the Department of Work and Pensions during the transfer process until the transfer is complete.

Once the transfer is complete and you have moved over to Adult Disability Payment you will need to advise housing benefit, council tax and the pensions department that you have now been awarded adult disability benefit.

Support will be available during the process by contacting 0800 182 2222, support will also be available via webchat and online at [mygov.scot](https://mygov.scot) and the local delivery team will be able to help in person or by video.

Claimants can also ask to be referred to an independent advocacy service for help- this service is provided by Voiceability.

If you have any queries or concerns you can contact Margo Allan on 0345 6077117.



**DWP**



**Social Security Scotland**





***Are you a dog owner and a  
Fyne Homes tenant?***

***Do you have difficulty in  
bending down to pick up after  
your dog?***

***If so, contact Fyne Homes  
Tenant Participation for a  
FREE pooper scooper.***

***[cbaxter@fynehomes.co.uk](mailto:cbaxter@fynehomes.co.uk) or  
0345 6077117***

***Not only does it help you with  
your responsibilities as a dog  
owner, but it helps keep your  
local community clear of dog  
waste.***







# Investment Scams—Police Scotland

Local Police officers have identified an increase in victims of fraud who have been scammed through Investment Scams. We have a recent report from a victim in Oban and in Rothesay and want to highlight this scam to the members of our community. An investment scam is where you are convinced to move your money into a fictitious fund or to pay for what later turns out to be a fake investment which promised a high return.

You may be targeted by cold callers or presented with fake investment opportunities promoted on search engines and social media pressuring you to act quickly. It might seem genuine because of the use of celebrity endorsements or testimonies from people who've allegedly received large profits but in reality, these are fake.

Criminals often set up cloned websites purporting to be legitimate investment firms and may even send out paperwork with official branding to add a layer of credibility to their scams. You may also receive an initial payment of your "returns" to convince you to invest larger sums of money.

PC Laura Evans, Partnership and Prevention Officer said,

"You can spot an investment scam as normally you are contacted out of the blue by phone, email or social media about an investment opportunity. You might see an advert endorsed by a celebrity offering high returns on investment.

"The scammers may also ask you to deposit a small amount and also give you a good return, one we had reported asked the victim to deposit £50 which was doubled within a day. This made the victim feel it was then safe to 'invest' a much greater sum.

"Scammers will also pressure you into making a decision with no time to consider the investment".

If you believe you've fallen for a scam, contact your bank immediately on a number you know to be correct, such as the one listed on your statement, their website or on the back of your debit or credit card and report it to the police by calling 101.

Remember: If it sounds too good to be true, it probably is!

## **Social media**

Cryptocurrency is a digital or virtual currency designed to work as a medium of exchange.

As more people have invested their money in cryptocurrencies, criminals have capitalised on this as an opportunity to commit fraud.

As with any investment decision, the best way to protect yourself is to look out for the red flags.

- Never take any information at face value
- Remain curious and double check everything
- Always research before making any investment



**STOP:** taking a moment to stop and think before parting with your money or information could keep you safe.

**CHALLENGE:** could it be fake? It's okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

**PROTECT:** if you think you've been a victim of fraud, contact your bank immediately and report it to Police Scotland via 101 or at [www.scotland.police.uk/contact-us](http://www.scotland.police.uk/contact-us)

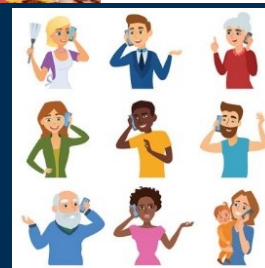
Remember: If it sounds too good to be true, it probably is! Find out more here

<https://www.scotland.police.uk/what-s-happening/campaigns/2020/take-five/personal/investment-scam/>



## Welfare Calls

If you would like a friendly call during the week, please call 0345 6077117 and ask for Craig Baxter, Tenant Participation Officer. Craig will arrange for you to be called at a time suited to you, by a member of staff.



## Keep the water cycle running smoothly.

How to save your drains and help the cycle.



Download a QR Reader to scan the code on your smart phone for more information.

[www.scottishwater.co.uk/cycle](http://www.scottishwater.co.uk/cycle)  
[www.facebook.com/scottishwater](https://www.facebook.com/scottishwater)  
[twitter.com/scottish\\_water](https://twitter.com/scottish_water)

## Welfare and Energy Advice Drop In Sessions

August saw *Craig Baxter*, Tenant Participation Officer out on the road with *Karen Hilton*, Energy Advisor and *Margo Allan*, Welfare Rights Officer, where they visited Dunoon, Rothesay, Campbeltown, Gigha and Lochgilphead to provide advice to tenants and members of the local community to help with the current cost of living crisis.

A big thank you to the volunteers at MS Argyll – Lochgilphead, Queen's Hall – Dunoon and Gigha Village Hall for hosting the events and for their support.

If you were unable to attend but feel you would benefit from discussing your situation with Karen or Margo then please feel free to contact them on 0345 6011771 and they will be happy to assist.







## Our Repairs Categories

In order to provide you with an efficient repairs service, the Association has set “repair categories” with different timescales within which works should be completed.

When you report a repair the person taking your call will tell you the category which your repair has been placed in and the date by which your repair should be completed.

Our categories and timescales are detailed below.

### **Emergency Repairs – Completed or made safe within 6 Hours**

Repairs necessary to prevent serious damage to the building, danger to health, risk safety or risk of serious loss or damage to the occupiers of the property.

### **Urgent Repairs – Completed within 3 working days (commencing day following reporting)**

Repairs which seriously affect the comfort or convenience of the occupier.

### **Routine Repairs – Completed within 10 working days (commencing day following reporting)**

Repairs which will not seriously interfere with the comfort or convenience of the occupier.

### **Qualifying Repairs**

To comply with legislation we also have the “Right to Repair” scheme. This right entitles you to have certain “qualifying repairs” carried out within a specified timescale, or you can bring in another contractor. You may also be eligible for compensation if the work is not completed on time.

You will be advised when reporting a repair if it is included in this scheme. For more information on qualifying repairs please contact our Technical Services Department at our Rothesay Office (direct line telephone number 0345 0520039).

### **Inspections**

Some repairs may need assessed before repair work can be instructed. The member of staff taking your repair will advise you at the time of reporting if an inspection is required to be carried out. Inspections will be done within four working days. Following the inspection we shall advise of the action to be taken.

When you report a repair we will issue you with a repairs request confirmation slip detailing the repair, the contractor who has been instructed to carry out the work, any access arrangements and the target date for completion.

This slip also contains a tenant satisfaction survey. In order to allow us to continually monitor and improve the service we provide we would be grateful if you could complete this and return it to the Association in the freepost envelope that we provide.







A silhouette illustration of eight people sitting in a circle on chairs, viewed from behind. Above them are several colorful speech bubbles in shades of yellow, red, blue, purple, orange, and green, suggesting a group discussion or meeting. The entire scene is set against a white background with a subtle reflection effect on the floor.

- **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**





# Recognition Scheme

Deirdre Duncan

Janey Jardine

Fiona Ewing

Kora Nicholson

Dougie McDade

Kalum Ledicott

Martin Lilley

James Craig

Louise Anderson

Nicole Booth

David Cameron

Douglas Cochrane

On the left is a list of staff who have been recognised for exemplary demonstration of one or more of the core competences since the last Newsletter.

The scheme recognises staff who have gone that “extra” step for either tenants or their colleagues. The awards are only token gestures such as a small box of chocolates or a low value gift card, but it is always good to be appreciated by the people you work with or the people we are trying to help. If you think any of our staff have done more for you than just what was required by their job, then let us know at our main office (contact details on the back page). We like to think our staff always do their best and it is nice to let them know that it is noticed and appreciated.



## Gentle reminder for our tenants:

- Fyne Homes do not hold spare sets of keys for any of our tenanted properties
- Tenants are responsible for their own keys
- Should you lose or misplace your keys, it is your own responsibility to arrange for replacement or for gaining access to your property

If you have any queries regarding this, please contact us on 0345 607 7117 or [postmaster@fynehomes.co.uk](mailto:postmaster@fynehomes.co.uk)





## ACCESS FOR REPAIRS/MISSED APPOINTMENTS



“No access” visits are a waste of staff and contractors time and can be costly to the Association.

Access arrangements should always be made when reporting a repair, however, if due to unforeseen circumstances these require to be changed by us we will always endeavour to contact tenants and advise them of any changes.

Likewise, should you require to change access arrangements we would be grateful if you would advise us as early as possible in order to make alternative arrangements.



## ANNUAL GAS SERVICING & SAFETY CHECK



As your landlord, Fyne Homes has a legal responsibility to carry out an annual safety check on all gas appliances owned by us.

Near the time the annual safety check is due to your property our gas servicing contractor will contact you with an appointment. They will provide you with a telephone number to contact them should the given appointment be unsuitable.

Fyne Homes cannot stress enough the importance of having these checks carried out to ensure the safety of our tenants.

**PLEASE ENSURE ACCESS IS MADE AVAILABLE TO YOUR LOCAL CONTRACTOR. SHOULD YOU FAIL TO ALLOW ACCESS FOR THIS CHECK, WE WILL BE FORCED TO TAKE STEPS TO GAIN ACCESS TO YOUR PROPERTY.**





# Contact Information

## Emergency Repairs

We hope that you will not have any problems with your home while our offices are closed. However should any problems arise please remember that assistance in a genuine emergency can always be obtained by calling.....

**0800 592 276**

Your call will be answered by the Hanover Telecare call centre, where one of their trained repair operators will take the details of your repair and arrange the necessary assistance.

Please note that this service is for "emergency" repairs only. Emergency repairs being repairs necessary to prevent serious damage to the building, danger to health, risk of safety or risk of serious loss or damage to the occupiers of the property.



## Telephoning Fyne Homes

**For General Enquiries 0345 607 7117**

**For Repairs/Maintenance 0345 052 0039**

**Calls will be at standard call rates from landlines or mobiles.**

**Calls may be recorded for training and quality purposes**



**Fax:** 01700 505267 • **E-mail:** [postmaster@fynehomes.co.uk](mailto:postmaster@fynehomes.co.uk) • **Web:** [www.fynehomes.org.uk](http://www.fynehomes.org.uk)

### Rothsay—Head Office

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

### Dunoon

78 B John Street  
Dunoon  
Argyll  
PA23 7NS

### Campbeltown

3 Harvey Lane  
Burnside Street  
Campbeltown  
Argyll  
PA28 6GE

### Lochgilphead

Smiddy House  
Smithy Lane  
Lochgilphead  
Argyll  
PA31 8TA

*This Newsletter and other documentation can be made available in other formats i.e. large print. We also subscribe to language line and induction loops are available within Fyne Homes offices.*



This newsletter  
has been  
produced using  
re-cycled paper

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])  
Incorporating: William Woodhouse Strain Housing Association and Bute Housing Association