

# Fynenews

Spring 2025

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

## Also In This Issue:

Satisfaction Survey  
Universal Credit  
Fyne Heat  
Long Service Awards  
100th Birthday





# **WINNERS** Tenants Reward Scheme

January 2025	Miss D Robinson	Dunoon
February 2025	Miss A Campbell	Tarbert
March 2025	Miss A McKenzie	Dunoon

**£20  
Monthly  
Draw**

## Christmas Hamper Draw

The winners of the Christmas Hampers were:-

- Miss McKerral – Campbeltown
- Miss Knight – Dunoon (pictured)
- Miss Jones – Lochgilphead
- Mrs Watson – Rothesay

Well done to all



## Rent Review Feedback Draw

This Draw was for those that provided feedback for our Annual Rent Review.

Congratulations to the winner who was Mrs Munroe, Dunoon who wins £50 in vouchers.

A big thank you to all that provided feedback.

# IMPORTANT INFORMATION

*3 Yearly*

*Satisfaction Survey*



This Summer Fyne Homes will employ an independent company to ask you about the service we provide to you

**Please take part...**

**Your views matter!**

All returned surveys will be placed into a prize draw where 1 winner from each of the 4 areas

(Bute, Cowal, Kintyre and Mid Argyll)

will each win £150.00 in vouchers of their choice



## Jokes

How does a train eat?

It goes *chew chew*!

What's orange and sounds like a parrot?

A carrot!

What do you call a shoe made of a banana?

A slipper!

What is a sheep's favourite food?

Baa—baa cue!

What music does a rabbit like?

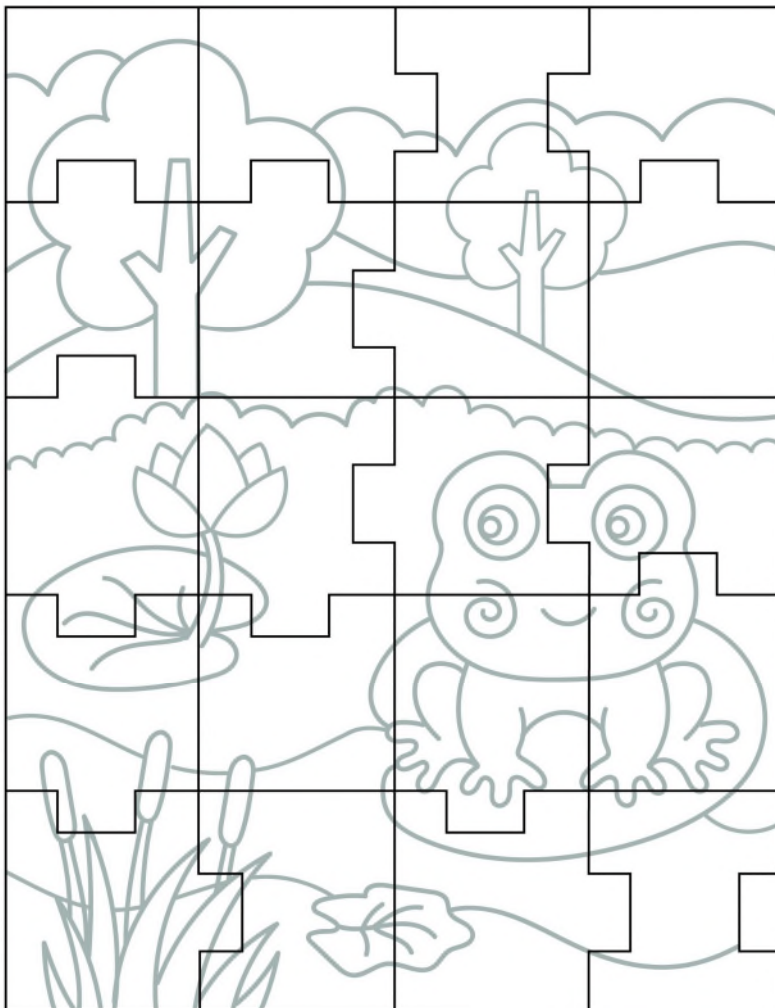
Hip Hop!

## Maze Fun

Help the dog find its ball



## Colour in your own jigsaw



## Did you know...?

- It is impossible for most people to lick their own elbow.
- A crocodile cannot stick out its tongue



Fyne Homes Tenant Participation is dedicated to communications between Homes.

This includes: the overall service you receive, keeping you informed about services and outcomes and also about your opportunities to participate in Fyne Homes decision making. If you would like to get involved in any of the following, please tick the ones you are interested in, complete the form and return to your local office,



- **Consultation Register** - Register to be consulted with and we will contact you for your view on matters that may be of interest to you
- **Membership of Association** - Membership means you can vote on major issues affecting the Rules of the Association, stand for election yourself, attend our AGM and vote to appoint members to our Management Committee. You can join the Association for a one-off cost of only £1
- **Management Committee Member** - Be part of the team responsible for the conduct and control of the Association
- **Resident or Focus Groups** - Meet with other residents and discuss issues and put forward ideas on improving your local area
- **Service Improvement Group (SIG)** - Be part of our tenant's group and help Fyne Homes to assess our performance against our key performance indicators, including the Scottish Social Housing Charter's outcomes
- **Registered Tenants Organisation (RTO)** - Be part of our RTO liaising with the Regional Networks and the Scottish Government influencing housing policy and represent the RTO on Tenants Panels

**Name:-**\_\_\_\_\_

**Address:-**\_\_\_\_\_

**Tel/Mobile:-\_\_\_\_\_email:-\_\_\_\_\_**

### Age Group:-

16 – 24

**25-34**

1

**35-44**

1

**45-54**

1

**55-64**

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## Over 65

7



# Move to Universal Credit if you get a Migration Notice letter

**This only applies if you get a Migration Notice letter. To continue getting financial support, you must claim Universal Credit by the deadline date in your letter.**

## Benefits that are ending

The following benefits are ending and are being replaced by Universal Credit:

- Tax credits: Working Tax Credit and Child Tax Credit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Housing Benefit, unless you're in supported or temporary accommodation

Other benefits, such as Personal Independence Payment (PIP), will stay the same.

## Housing Benefit will be ending unless you're in supported or temporary accommodation

## What you'll get

On Universal Credit, most people will be entitled to the same amount they received from their previous benefits, or more.

If your circumstances change before you make your claim, this may affect the amount you get.

Your Universal Credit payment is made up of a standard allowance and any extra amounts that apply to you, for example if you:

- ♦ have children
- ♦ have a disability or health condition which prevents you from working
- ♦ need help paying your rent

## 'Transitional protection' top up payments

If the amount you're entitled to on your existing benefits is more than you'll get on Universal Credit, a top up is available. This is called ['transitional protection'](#).

If your circumstances change after you've made your claim, any transitional protection you receive may stop.

**Deductions** Money can be taken from your Universal Credit payments to pay for things like: court fines, rent arrears, overpayments or arrears from tax credits, Council Tax, Housing Benefit, ESA and JSA, utility debts, like electricity, gas, water

**Earnings** If you're working, how much Universal Credit you get will depend on your [earnings](#).

Your circumstances are assessed every month. Changes in your circumstances can affect how much you're paid for the whole assessment period – not just from the date you report them.

How much you can get will depend on your partner's income and savings, as well as your own.



## **If you're moving from Employment and Support Allowance (ESA)**

If you've been receiving Employment and Support Allowance (ESA), you will not need to provide medical evidence such as fit notes, or have a Work Capability Assessment (WCA) if all the following apply:

- you move from ESA to Universal Credit without a break
- you've already completed a WCA
- you were in the 'support group' or 'work-related activity' group in ESA when you made your claim to Universal Credit

### **Claiming after your deadline**

If you choose not to claim Universal Credit now, your existing benefits will still end. You can claim Universal Credit later, however normal Universal Credit eligibility rules will apply, for example you will not be entitled to transitional protection.

### **How to claim Universal Credit**

You can apply for Universal Credit online.

You need to create an account to make a claim. You must complete your claim within 28 days of creating your account or you'll have to start again.

When you or your partner make a claim to Universal Credit your existing benefits that are being replaced by Universal Credit will stop. You cannot go back to those benefits, because they are ending.

Universal Credit is paid once a month, usually into your bank, building society or credit union account.

## **Moving from other benefits**

If you've applied for Universal Credit, you'll keep getting your current benefit paid for 2 more weeks. You must still be eligible for your current benefit. You will not need to pay back these extra payments and they will not affect the Universal Credit you might get. This only applies if you're getting:

- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Income Support
- Housing Benefit

If you do not make a claim to Universal Credit by the deadline, your last day of entitlement to your existing benefits will be 2 weeks after the deadline.

## **Help while waiting for your first payment**

Your claim starts on the day you submit it in your account, however it usually takes around 5 weeks to get your first payment.

If you need help with your living costs while you wait for your first payment, you can apply for an advance within [your Universal Credit online account](#).

You'll need to pay back your advance in instalments from your future Universal Credit payments.

If you need help to make a claim or have any other queries regarding Migration to Universal Credit please call Margo on 03456077117



Fyne Homes is delighted to partner with [Dolly Parton's Imagination Library](#) which provides FREE books for tenants' children, under the age of 5 who are eligible under the scheme. So far over 40 children have benefitted from Fyne Homes being part of the is fantastic initiative.

If you have a child under the age of 5, all you need to do is complete the form below, return it to Fyne Homes and your child will get one free book every month until their 5th birthday.



Each month the Imagination Library will post a high quality, age-appropriate book to children. The books are specially wrapped and addressed to the child and are delivered at no cost to the family. Inspired by her father - who couldn't read or write - Dolly's determination to ensure no child faces the same hardship led to the creation of a small, community book gifting project for children in Tennessee in 1995. Since then, it has transformed into a global phenomenon, gifting books to over two million children around the world every single month.

Parent/Guardian's Name:	
Home address including postcode:	
Contact No:	Email:

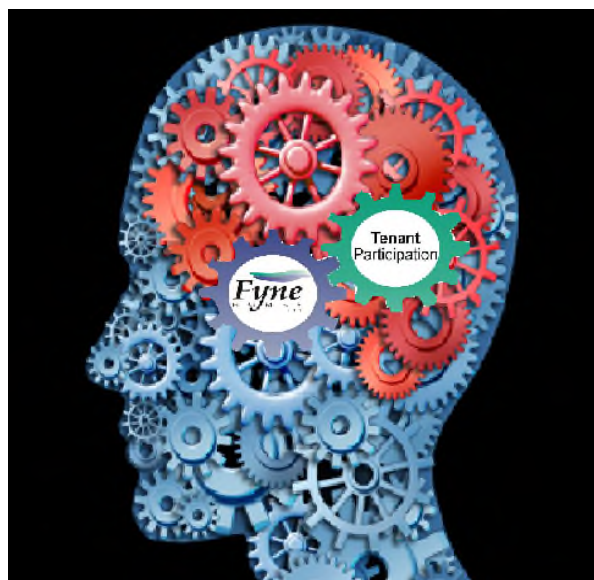


#### Details of child(ren) to be registered

Name(s)	Date of Birth	Sex (M or F)
Signature of parent/ guardian:		

I consent to the Dollywood Foundation, Inc. using the information provided for the purposes of participating in Fyne Homes Imagination Library program. To measure the benefits of this program Fyne Homes may use data provided and share them with research and educational partners. You agree to review the full Terms & Conditions and Privacy Policy by visiting [imaginationlibrary.com](http://imaginationlibrary.com). By signing and submitting this form you consent to all Terms & Conditions.





# Brain Teasers

Puzzles to keep your mind active

## SCIENCE WORDSEARCH

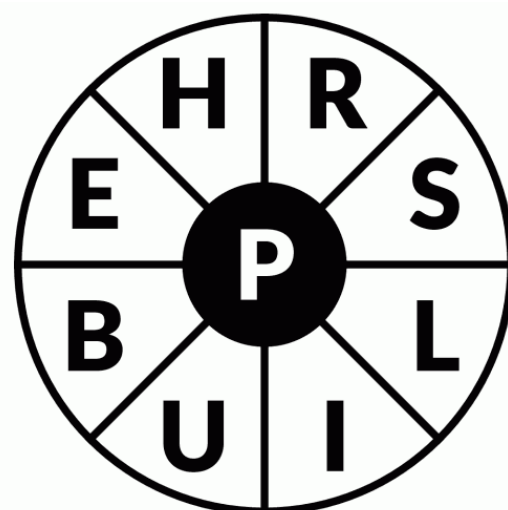
M O E L U C E L O M Q B L Q V X L B P H  
 V S E B U T T S E T S C I S Y H P C I Y  
 I N E I R U C E I R A M R P N V J C T F  
 E D X K N B Y V D C D R E K A E B E H F  
 L C M I T I K B U R N E R X R A C Q E Z  
 I Y H X C E O S D W M A T T E R R X O X  
 L U W C F B P K G Z L B S D K O H K R C  
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

ALBERT EINSTEIN	HYPOTHESIS
ASTRPHYSICS	ISSAC NEWTON
ATOM	MARIE CURIE
BEAKER	MASS
BIOLOGY	MATTER
BURNER	MEASURE
CHEMISTRY	MOLECULE
CONTROL	OBSERVE
ELECTRICITY	PETRI DISH
FACT	PHYSICS
FOSSIL	TEST TUBE
GALILEO GALILEI	THEORY

## SUDOKU

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

## 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 **P**



# Fyne Homes App

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

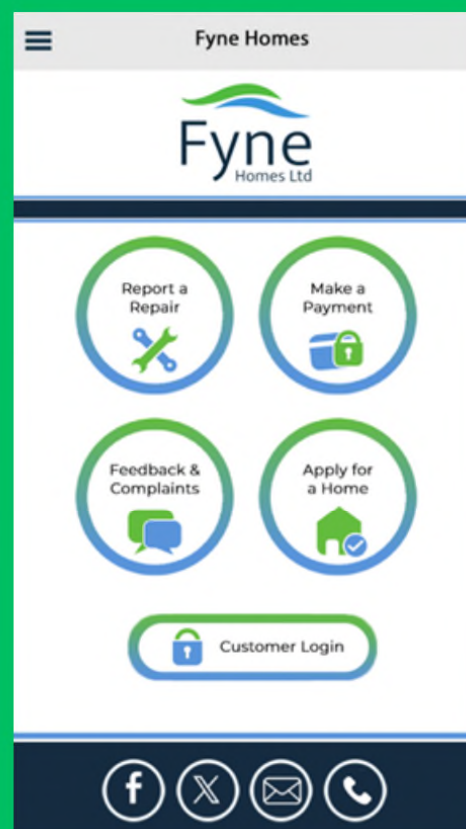
The App allows you to make payments, report repairs, make a complaint, access the portal and so much more.

The Fyne Homes App is a quick, easy and FREE way to communicate with us from work, home or even when you are out and about.



Use the QR Code to visit our website

## Sign up to Fyne Homes Mobile App



Download now



Download on the  
**App Store**



GET IN ON  
**Google Play**

Search Fyne Homes



# Fyne Homes Tenant Portal

**Everything you need at the click of a button**

**Use the QR Code to take you to the registration page**

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



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

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

# FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS



**THE RADIO SIGNAL THAT  
CONTROLS RTS ELECTRICITY  
METERS IS BEING SWITCHED OFF**



**The switch off will affect energy  
consumers that have an RTS  
electricity meter in their business.**



**It may mean that your heating  
and hot water supply stops  
working as normal.**



**This longwave radio signal will be switched off in June 2025**, and you must replace your old meters with a new type of Smart meter. The shutdown will affect energy customers who have an RTS meter in their homes and may cause their heating and hot water supply to stop functioning normally. All electricity suppliers are reaching out to affected customers to offer them a smart meter upgrade before the RTS service ends on June 30, 2025.

## **Can I stay on the same tariff I am on now?**

Your supplier will tell you which tariffs are available; they should offer a tariff suitable for the hot water and/or heating setup in your home. It also means that you can switch to another supplier to get a better tariff. If you need more information, please contact your electricity supplier or call FyneHEAT on 0345 607 7117

## **Not sure whether you have an RTS meter, there are a few things you can look out for:**

- There may be a separate switch box near your meter with a radio teleswitch label on it
- Your property is heated using electricity or storage heaters
- There is no gas supply to your area.
- You get cheaper energy at different times of day.
- Your tariff may be: Economy 7, Economy 10 or Total Heat Total Control (THTC)



## **WHAT IS THE RADIO TELESWITCH SERVICE (RTS)?**

RTS uses a radio signal to tell some older electricity meters when to switch between peak and off-peak rates. It's coming to an end because the service has reached the end of its operational life. If you have an RTS electricity meter it will need to be replaced.

## **If your energy supplier contacts you take action to book your installation**

You can visit the Ofgem website for more information:  
[www.ofgem.gov.uk/replacing-your-radio-teleswitch-electricity-meter](http://www.ofgem.gov.uk/replacing-your-radio-teleswitch-electricity-meter)





# FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

## Struggling with your energy bills? FyneHEAT can help!

If you're falling behind with your energy bills, and are struggling to pay, the best thing to do is contact your supplier as soon as possible.

Energy costs have affected all of us, some more than most. We are here to try and help you through these tough times.

If you are finding it difficult to Top up your Pre-payment meter, FyneHEAT can help you!

Contact Fyne Homes and ask to speak to Karen 0345 607 7117

We can help you to -

Understand your bills.

Help you to manage energy debt.

Take meter readings to monitor your energy use.

Resolve billing errors/Prepayment meters.

Contact Fyne Homes and ask to speak to Karen 0345 607 7117

Scan the code and leave your details.



# New To Universal Credit ?

You may need to claim council tax reduction to get help with your Council tax bill.  
Call Argyll and Bute Council on 01546 6055112 and ask for a council tax reduction form for people on Universal Credit.  
Also if you are the only occupant ask about the single person 25% discount.  
If you need help with any of the above please call Margo on 01700 501624.



## 40 Years Service

Sheena Macfie pictured, receiving her 40-year service certificate from our Chief Executive, Iona MacPhail.

Sheena has had various roles over her 40 years and started working with Isle of Bute Housing Association as a Clerical Assistant, seeing the association grow from just 103 properties on Bute to the present day where Fyne Homes operates across Argyll with almost 1900 properties.

Throughout her career with Fyne Homes, Sheena has had several roles including, Assistant Housing Officer and Business Services administrator and after 25 years working mostly within our corporate team, Sheena moved back to Housing in 2010, where she has remained since.

Sheena's 40 years' service on Bute means she is a 'well kent face' and she is often the first point of contact for tenants and applicants even when she is not at work.

Sheena shows no evidence of slowing down and while she had great success in other areas of the business, Sheena has a natural connection with tenants so the housing front line is the ideal place for her to demonstrate her caring and empathetic nature, well done Sheena, here's to a few more years!





# 20 Years Service

Kari and Kerry embarked on their Fyne Homes journey on the same day 10 January 2005. And on the same day 20 years later they both received flowers and certificates from Income Team Leader, James Martin.

Kari and Kerry have been part of the growth of Fyne Homes properties in Mid Argyll including Lochgilphead, Furnace, Minard and Ardfarn. They provide valued support to our tenants and are well known throughout the area to tenants and the wider community alike.



There has never been a dull moment during the past 20 years, Kari Maxwell and Kerry Baxter carry out their duties with dedication, professionalism, enthusiasm and a small sprinkling of humour. Here's to many more years of service from the dynamic duo.



# BUTE OFFICE

## CREATING A SAFER MORE ACCESSIBLE OFFICE

### NEW PUSH PADS INSTALLED



Our Bute office has recently installed push pads at the main entrance to enhance accessibility and convenience for everyone. These automatic door openers make it easier for individuals, including those with disabilities to enter and exit the office effortlessly. Each pad is clearly marked and easy to use, ensuring that everyone can benefit from this new feature.



We are committed to creating a more inclusive and user-friendly environment, and your feedback is always welcome. Please visit our website <https://fynehomes.org.uk/comments-suggestions-and-other-feedback/>, contact our office on 0345 6077117 or email [postmaster@fynehomes.co.uk](mailto:postmaster@fynehomes.co.uk) to comment.

### LOCAL CONTRACTOR ENHANCES COMMUNITY SAFETY WITH LIFE-SAVING DEFIBRILLATOR INSTALLATION

GEORGE  
**HANSON**  
(Building Contractors Ltd)

Fyne Homes would like to pay thanks to local businessman, George Hanson, for his incredible generosity by donating and installing a defibrillator for the community in Rothesay town centre through the Community Benefit tender clause, this was supported by St Johns Ambulance. The newly installed defibrillator is located outside of Fyne Homes Office at 81 Victoria Street, Rothesay. This lifesaving equipment will provide a crucial lifeline in the case of sudden cardiac emergencies.



The availability of a defibrillator can significantly improve survival rates and outcomes in cardiac emergency and the Isle of Bute Community are fortunate to have several around the Island as well as the local Heartstart group which provides basic life skills as well as AED training run by voluntary instructors.

Once again Fyne Homes would like to extend their thanks to George Hanson and St Johns Ambulance for their support.



# Happy 100<sup>th</sup> Birthday

Iona MacPhail, CEO visited our tenant, Doris Reynolds, on the eve of her 100<sup>th</sup> Birthday and presented her with a card and bouquet of flowers from the staff and committee at Fyne Homes. Many happy returns to you Doris, we hope you had a wonderful day celebrating with your family.



## Updating Universal Credit & Housing Benefit



If you are currently in receipt of Universal Credit you will need to complete your "Confirm your housing costs" to do in your journal so that the DWP pay the correct amount after 1<sup>st</sup> April 2025. You will get this information in the letter we sent to you in February. If you need to confirm the rent and service charge figures, please contact us on 0345 6077117 and we'll be happy to provide you with the information again. DWP will not backdate payments

so it's important that you update your journal before the end of your assessment period in April.

We have advised Argyll & Bute Council of the new rent figures for tenants who have their Housing Benefit paid direct to their rent accounts and you should have received notification from the Council of your new entitlement.

If you receive Housing Benefit directly to yourself then you will have to contact the Council (Telephone 01546 605512) and advise them of your new rent figure so that they can update their records and pay you the correct entitlement.

# Charity Fund Raising 2024

2024 saw Fyne Homes staff, committee, tenants and friends once again step up to the plate with their fund-raising efforts.. A fantastic total of **£891.54** was raised through staff dress down days, bake sales, raffles and Christmas Wishes. The following charities benefited as per the sums raised for each charity.

- **The Beatson- £ 310.00**
- **SAMH- £ 237.60**
- **Breast Cancer Now - £ 343.94**

Staff have also donated to many local organisations fund-raising efforts.

The fund raising has already started this year with dress down days in January, February and March, with a bake sale planned for May.



## Recognition Scheme

John MaCallum

Sheena Macfie

Janey Jardine

Megan Reynolds

Kalum Ledicott

Fiona McLachlan

Paul McIntyre

Fiona Zavaroni

Sam Jamieson

Jacqui Mathieson

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

The scheme recognises staff who have gone that “extra” step for either tenants or their colleagues. The awards are only token gestures such as a small box of chocolates or a low value gift card, but it is always good to be appreciated by the people you work with or the people we are trying to help.

If you think any of our staff have done more for you than just what was required by their job, then let us know at our main office (contact details on the back page). We like to think our staff always do their best and it is nice to let them know that it is noticed and appreciated.





## ACCESS FOR REPAIRS/MISSED APPOINTMENTS

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

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

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

## ANNUAL GAS SERVICING & SAFETY CHECK



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

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

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

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



# Contact Information

## Emergency Repairs

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

**0800 592 276**

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

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

# Telephoning Fyne Homes

**For General Enquiries 0345 607 7117**

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

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

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

### 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.*

*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  
VAT Registration Number 454 6688 51*



This  
newsletter  
has been  
produced  
using  
re-cycled  
paper