



# Fyne news

Summer 2023

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

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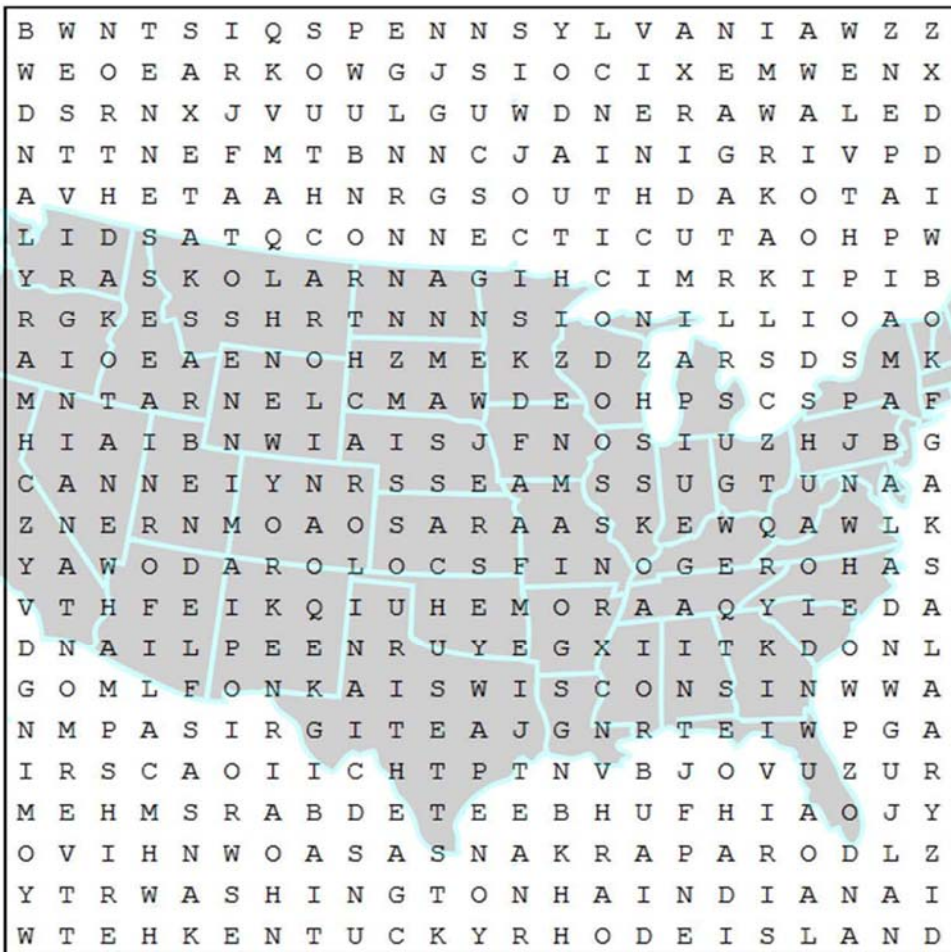




# **WINNERS** Tenants Reward Scheme

April 2023	Ms C Ronald	Tarbert	£20 Monthly Draw
May 2023	Mrs A McGowan	Inveraray	
June 2023	Miss H Ryan	Lochgilthead	

## WORD SEARCH—US STATES



- |             |               |                |                |
|-------------|---------------|----------------|----------------|
| Alabama     | Indiana       | Nebraska       | South Carolina |
| Alaska      | Iowa          | Nevada         | South Dakota   |
| Arizona     | Kansas        | New Hampshire  | Tennessee      |
| Arkansas    | Kentucky      | New Jersey     | Texas          |
| California  | Louisiana     | New Mexico     | Utah           |
| Colorado    | Maine         | New York       | Vermont        |
| Connecticut | Maryland      | North Carolina | Virginia       |
| Delaware    | Massachusetts | North Dakota   | Washington     |
| Florida     | Michigan      | Ohio           | West Virginia  |
| Georgia     | Minnesota     | Oklahoma       | Wisconsin      |
| Hawaii      | Mississippi   | Oregon         | Wyoming        |
| Idaho       | Missouri      | Pennsylvania   |                |
| Illinois    | Montana       | Rhode Island   |                |

## 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 G

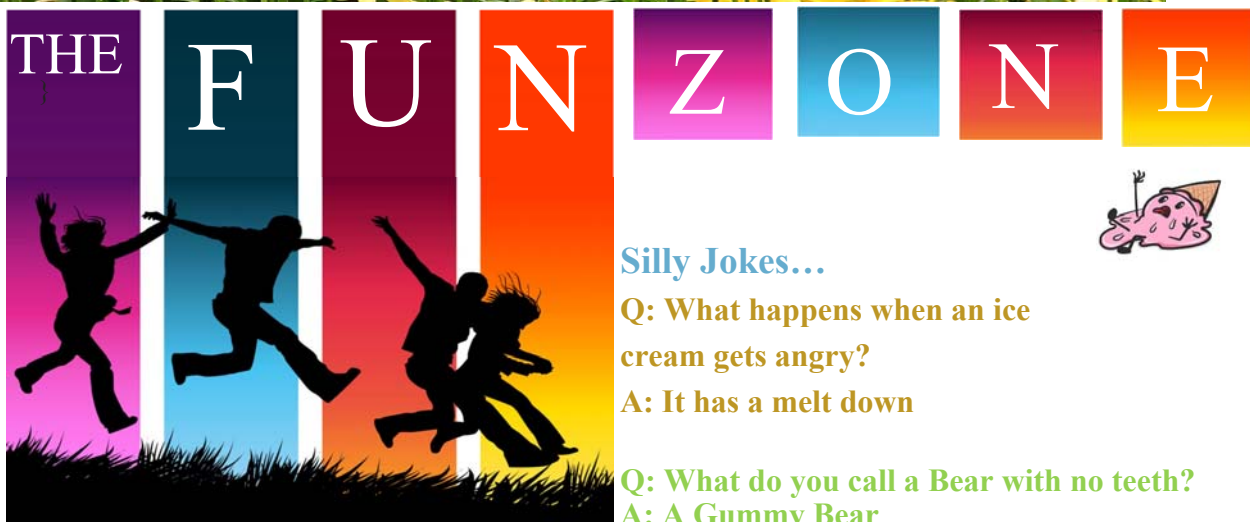


### SUDOKU

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

### RIDDLE

Two fathers and two sons went fishing. They each caught one fish, yet only three fish were caught in total. How is this possible? Answer at bottom of Fun Zone page



**Silly Jokes...**

**Q:** What happens when an ice cream gets angry?

**A:** It has a melt down

**Q:** What do you call a Bear with no teeth?

**A:** A Gummy Bear

**Q:** Why was the biscuit sad?

**A:** Because it's mum was a wafer so long

**Word Search**

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

BEACH  
SEAGULL  
SAND  
BEACHBALL  
FLIP FLOP  
SHELLS  
SUN

SWIM  
BOAT  
FUN



**Match the pairs...**

**Draw a line between the matching flip flops**



**Riddles...**

**What has a head, a tail, but does not have a body? Answer: A coin.**

**What has hands but can't clap? Answer: A clock.**

Brain Teaser Riddle answer—They were a grandfather, father and son








# Addictions Recovery Café

The Addictions Recovery Café is now open in Dunoon. Operating from The Hub at 217 Argyll Street, Dunoon (on the corner opposite The Observer shop), ARC is open on Wednesdays between 11am – 3pm.



## The aims of ARC are:-

- To provide a safe, welcoming and therapeutic environment that offers different models of recovery for individuals affected by addiction.
- To break down the stigma and barriers surrounding recovery and open a path for those suffering back into the community.
- To improve quality of life by offering peer 2 peer support for those who need a helping hand.
- To provide access to information and training and help volunteers work towards their career choices / prospects.
- To identify gaps in existing service provision and work in partnership with relevant organisations to fill these areas.
- To inform and influence policy making at local and national level.
- To advance education and raise awareness of the whole family dimensions of addiction and recovery.
- To provide support for family members

For more information contact  07721 799364  @ARCaddictionsrecoverycafe  
or  [addictionsrecoverycafe@gmail.com](mailto:addictionsrecoverycafe@gmail.com)

## The Scottish Housing Regulator Engagement Plan

The Scottish Housing Regulator (SHR) has updated our Engagement Plan as of 31<sup>st</sup> March 2023. Fyne Homes meets all regulatory requirements, including the Standards of Governance and Financial Management and the SHR doesn't currently require any further assurance from Fyne Homes other than the annual regulatory returns. A copy of the engagement plan can be found on our website under the download section.







# FYNE HOMES

## Energy & Welfare Advice

### Drop-in events



**Dunoon**-Monday 14th August 10am-12pm- Meeting Room 1  
Queens Hall

**Rothsay**-Monday 14th August 2pm-4pm - 11 Victoria St  
Fyne Homes Boardroom next to (Lloyds Pharmacy)

**Campbeltown** - Tuesday 15th August 12pm-2pm -Fyne  
Homes Office, Ralston Road

**Lochgilphead**-Wednesday 16th August 11am-1pm-MS  
Argyll, Campbell Street

**Come along for a cuppa & a chat with our  
energy advice & welfare rights advisors**



## Collaborative working in Argyll & Bute

The Home Argyll Chairs' quarterly meeting was held on the beautiful Isle of Bute this month, where neither the scenery nor the weather disappointed the visiting officials.

The Chairs from each of the 4 RSL's that partner with Argyll & Bute Council to form the Home Argyll common housing register partnership, rotate their meeting location to cover the areas across Argyll and Bute in which they operate.

Mr Sephton MacQuire, Chair, Dunbritton Housing Association, commented *"in Argyll & Bute we are trying to gain ideas from each other to enhance our organisations and work for the benefit of our tenants."*

Iona MacPhail, CEO Fyne Homes said *"these quarterly meetings give our senior officials an opportunity to share best practice as well as their extensive knowledge and experience. They also set the standard as role models for our organisations with respect to great partnership working"*

The next meeting will be held in August in Helensburgh.



Picture left to right is James McMillan - Fyne Homes HA, Linda Houston - West Highland HA, Shirley Macleod - Fyne Homes HA, Cathy Grant - Argyll Community HA, Gerry Boyle - West Highland HA, Sephton MacQuire - Dunbritton HA, Elizabeth McCurdy - Dunbritton HA

## AGM 2023

Our AGM will be held on Wednesday 20<sup>th</sup> September 2023. We are still finalising the location and times at present and will notify members nearer the date on what options there will be to attend and participate. If you are not already a member then please visit our website page [www.fynehomes.org.uk/get-involved/membership-committee-information/](http://www.fynehomes.org.uk/get-involved/membership-committee-information/) for more information about what becoming a member involves and how to apply



# Benefit Changes when your child



It's an exciting time for your child when they turn 16 or decide to leave school or college. They will probably be looking forward to gaining more independence and taking their first steps towards their future as an adult. However, for parents, this change can be worrying as your child's choices may affect your entitlement to benefits and tax credits.

The impact on your benefits and

tax credits will depend on the age of your child, and what they are planning to do now.

**See below for how different situations may affect your benefits**

## **My child is staying in non—advanced education**

If your child is staying on at school or leaving school but staying in non-advanced education or training, is under 20 years old and enrolled on their course before their 19<sup>th</sup> birthday they are still classed as your dependant child. Therefore your benefits shouldn't be affected – but there are still things that you'll need to do.

What is non-advanced education or training?

This could be studying for a qualification up to NVQ or SVQ level 3, National 4 and 5, or HNC.

Do I need to do anything about my child benefit and tax credits?

Yes, you do. **Child benefit and child tax credit can continue until your child's 20<sup>th</sup> birthday if they remain in full-time non-advanced education or approved training, as long as you inform the child benefit and tax credit offices know.**

The child benefit office should write to you in your child's last year of school to ask what they plan to do afterwards.

## **My child is going to university**

When your child is studying in higher education they are no longer classed as your dependant, so **you won't be entitled to get child benefit, or tax credits for them.** Usually child benefit and child tax credit continue until the end of August if your child is starting a higher education course in the September term.

## **My child is leaving education**

If your child is leaving education altogether, how it will affect your finances will depend on what they're planning to do after they leave.

If your child is 16, or will be 16 by the end of the summer holidays after leaving school, your benefits will continue at least until the end of the summer after they have left school. How your benefits are affected after that will depend on what your child is going to do afterwards.

My child is leaving education and going into work or an apprenticeship

If your child is not in full-time education and working in paid employment or completing an apprenticeship, they are not considered to be your dependant. This means your benefits for them will stop.





# turns 16 or leaves school

Once your child leaves education you will need to tell the Tax Credit Office and the Child Benefit Office and Universal Credit. You could be overpaid child benefit, tax credits or universal credit if you don't report your child's change in circumstances, and HMRC and DWP will reclaim the overpayment back from you.

## What happens to Universal Credit when my child is 16+?

Universal Credit provides financial support to families for living expenses and rent. It includes amounts for yourself and your children.

When you stop getting Child Benefit for your child, the child element of your Universal Credit will also stop. The amount of Universal Credit you get will therefore decrease.

**Report that Child Benefit has stopped in your Universal Credit online account by declaring a change of circumstances .**



## Dementia Safeguarding Tag



Dementia Safeguarding Tags are now available for anyone living with dementia in Argyll & Bute.

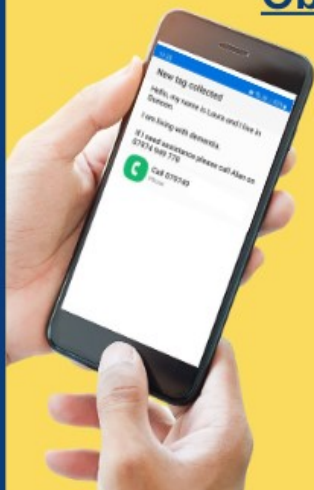
For more information, or to request a Dementia Safeguarding Tag for yourself, a loved one or someone you care for please contact your local Dementia Advisor.

### Oban, Lorn, Mid Argyll, Kintyre and the Isles

Gemma McKie - gmckie@alzscot.org  
01631 570 614 or 07554 998 794

### Helensburgh, Bute and Cowal

Anne-Marie King - aking@alzscot.org  
01436 642 196 or 07588 531 288

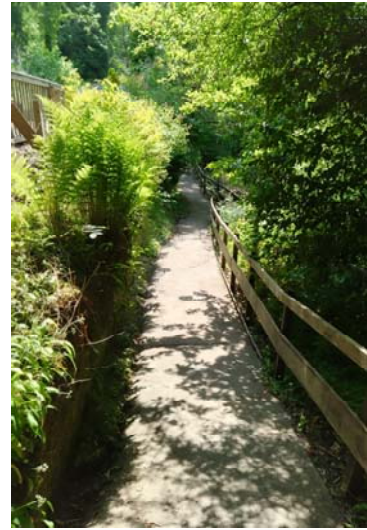




# BULLWOOD NATURE TRAIL

*'An outdoor haven to help you learn, grow, discover and create.'*

This project began in 2000 and is situated in a woodland to the rear of the Fyne Homes development on Bullwood Road, Dunoon. Through years of hard work, the woodland has evolved and now has pathways, two workshops, a polytunnel and a large terrace. The site also includes one of the flats, which provides a teaching room, kitchen and toilet facilities for users. Another priority of course is to improve the habitats for the woodland creatures who live there of all kinds.



As a charity, the project in the past, has worked closely with service users at ASIST. This has now ended and Lex Mitchell the manager of the project has retired. As a result we are now going to open the trail to more people. This has entailed a lot of work, but the committee has taken on the challenge! We have tidied the trail, cleaned up the facilities and prepared the ground for further developments. We are



now inviting other organisations, community groups and individuals to make use of Bullwood's great resources. We have also had an open evening inviting residents who live near the trail to meet us and find out more.

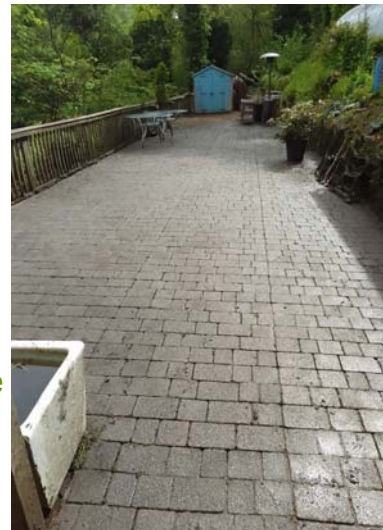
Very usefully, we have secured grant funding of £2500 from the Argyll & Bute Supporting Communities Funding Scheme. This will enable the trail to be further improved with a new roof for the upper workshop, seating at

various viewpoints, a compost toilet, and informative signs throughout.

Bullwood trail has a bright future, especially as more people realise how connecting with nature improves our wellbeing. Plus we will be offering skills and training for children and adults of all abilities in a variety of nature related subjects from bush craft to horticulture.

We will keep you updated with our progress!

If you would like to know more simply email us at [info@bullwoodnaturetrail.co.uk](mailto:info@bullwoodnaturetrail.co.uk)



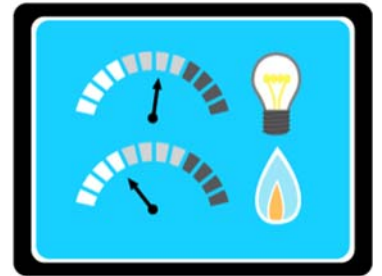
## Long Service Award

We were delighted to congratulate Fiona McLachlan on achieving the impressive milestone of 30 years' loyal and dedicated service on 13<sup>th</sup> April 2023. This huge achievement was acknowledged with a certificate and letter from our Chair and the choice of voucher with which to treat herself.



## What is a Smart Meter?

Smart meters are next-generation gas and electricity meters. You get one meter for gas and one for electricity – they'll usually go where your existing meters are. As well as being available at no upfront cost, they offer a number of benefits over traditional meters:



- **Automatic meter readings.** They send your usage information automatically to suppliers, so no more scrabbling around in dark cupboards to read them.
- **No more estimated bills.** As your meters send your usage directly to your supplier, you should only pay for what you use. With a standard meter, you're often charged monthly based on estimated use and you send in a meter reading every few months to get an exact bill.

**In-home display showing usage in pounds and pence.** Everyone who gets smart meters will also be offered an 'in-home display'. It's a small gadget that communicates wirelessly with your smart meters, monitoring what energy you're using and showing you how much it costs, in near real time. It gives readings in pounds and pence, and kilowatt hours (kWh), so it can help you identify where you can cut back.

## When will I get a Smart Meter?

About 31 million have been installed so far, but the date to complete the roll-out has been pushed back to 2025.

Most suppliers are installing nationwide now, but how quickly you can get them will depend on availability in your area. If they're not available in your area yet, you can register your interest. You can get one unless you're on Economy 7/10, use storage heaters and/or you're in an area with poor signal strength.

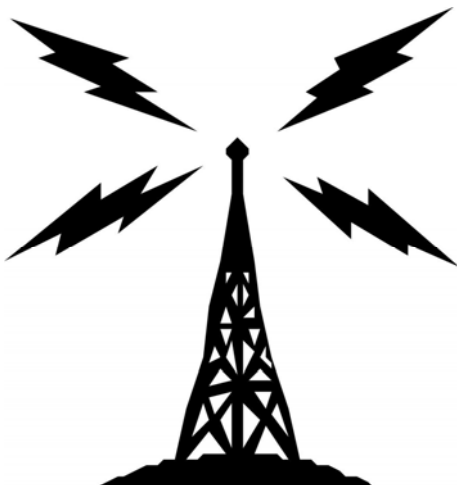
You can contact your energy supplier to find out if you are eligible.

## Radio Tele-Switch (RTS)

What is the Radio Teleswitch Service, and what is it used for?

The Radio Teleswitching Service (RTS) enables Electricity Suppliers to switch large numbers of electricity meters between different tariff rates and helps deliver specific electricity tariffs designed for customers who need to use large amounts of electricity for their heating and/or hot water. Examples of this type of electricity tariff are *Economy 7*, *Economy 10*, *Total Heat Total Control*, *Comfortplus*, *White Meter* and others depending on where you live and who your Electricity Supplier is. If you're unsure if you have RTS equipment in your home/business, contact your Electricity Supplier who will be able to confirm this for you.

If you need more information on how this might affect you, please contact FyneHEAT on 0345 607 7117.





# 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)**



***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.***





## **Water Safety**

### **Have Fun This Summer**

- **NEVER CONSUME ALCOHOL AND GO SWIMMING**
- **NEVER CONSUME ALCOHOL AND SUPERVISE ANYONE WHO IS SWIMMING**
- **ALWAYS WATCH YOUR CHILD WHILE NEAR ANY BODY OF WATER AND DON'T LET THEM PLAY IN OR AROUND WATER UNSUPERVISED.**
- **ALWAYS WHEN USING INFLATABLE'S SUCH AS LILOS AND RUBBER DINGHIES ENSURE THAT THERE ARE SECURED TO THE BEACH OR BANK WITH A ROPE TO PREVENT THEM FLOATING OUT WITH THE TIDE.**
- **NEVER SWIM IN AREAS SUCH AS QUARRIES, CANALS OR PONDS – THESE CAN BE DANGEROUS TO SWIM IN.**
- **NEVER DIVE INTO WATER UNLESS YOU KNOW THAT THE DEPTH IS MORE THAN 5M.**
- **NEVER JUMP FROM HEIGHT INTO WATER, "TOMBSTONING" AS IT KNOWN, IS DANGEROUS AND CAN LEAD TO SERIOUS INJURY AND EVEN DEATH.**

**If someone is in danger call 999 ask for the Coastguard**



# Dolly Parton's Imagination Library

Fyne Homes is delighted to announce that it has partnered with **Dolly Parton's Imagination Library** which will provide FREE books for tenants' children, under the age of 5 who are eligible under the scheme.

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

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. Complete the registration form and return by 1<sup>st</sup> August 2023 to receive your first book in September 2023. If you have any questions or would like to find out if you are eligible for the scheme, contact our



## Dolly Parton's Imagination Library 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 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 &amp; Conditions and Privacy Policy by visiting <a href="http://imaginationlibrary.com">imaginationlibrary.com</a>. By signing and submitting this form you consent to all Terms &amp; Conditions.</p> <p style="text-align: center;"><b>Return to any Fyne Homes Office to complete registration.</b></p>		

Tenant Participation Officer Craig Baxter at [cbaxter@fynehomes.co.uk](mailto:cbaxter@fynehomes.co.uk) or call 0345 6077117 and he will be happy to give you all the information you need.



# Fyne Homes are delighted to participate in the Keep Safe programme.

Keep Safe is an award winning initiative that aims to support and encourage disabled and vulnerable people to participate in, and enjoy community life. The initiative works in partnership with Police Scotland and a network of businesses to create Keep Safe places across Scotland.

All Keep Safe places are checked for suitability and staff receive training on how the initiative works and how to assist anyone requiring Keep Safe assistance. There are currently over 900 Keep Safe places across Scotland. All Keep Safe places are advertised on social media and the Keep Safe Scotland phone app. This initiative will initially run at our head office in Rothesay, however, the involvement of our area offices will be under regular review.

Staff in the Rothesay office recently received training from PC Laura Evans, Police Scotland's Partnership Officer for Argyll and Bute.

For more information on Keep Safe visit [www.iammescotland.co.uk](http://www.iammescotland.co.uk)





# Margaret Thomson



It was with great sadness that we bid farewell to Margaret Thomson, Fyne Homes Corporate Manager after 24 years of exemplary service. Margaret joined Fyne Homes in 1999, with her first role being that of Compliance Officer before moving onto Assistant to the Director and latterly spending the last 12 years as Corporate Manager. A party took place at the end of May, where friends, colleagues and committee (past & present) gathered to send Margaret off in style with a few drinks and cake, and to wish her all the best for a happy retirement.



A party took place at the end of May, where friends, colleagues and committee (past & present) gathered to send Margaret off in style with a few drinks and cake, and to wish her all the best for a happy retirement.



Margaret's retirement left big shoes to fill and we are delighted to announce that Eilidh MacCallum has been successfully promoted to the Corporate Manager role. Eilidh will be well-known to most of you as she formerly worked as one of our Receptionists and also supported Finance and Business Services. Congratulations to Eilidh on her new post!





Family and staff came together at the Lorne in Dunoon to celebrate the well-earned retirement of Michael Cannon who was Handyman in Cowal for 23 hard working years. Michael was a very well-respected member of staff who carried out his work with plenty of skill and a smile on his face and his knowledge of Fyne Homes stock and relationship with our tenants was second to none. Michael will be sorely missed by all at Fyne Homes but we wish him well on a long and happy retirement.

## Michael Cannon



## New starters.

Neil Anderson joined our Dunoon team in April as Maintenance Operative and has proved an asset to the team. Neil and his partner, Louise welcomed a baby girl into the world at the end of May and our warmest congratulations go to them and a big Fyne family welcome to baby Freya!

During June another 2 new members of staff will be joining the Fyne Homes team. James McMillan will start with us as the Team Leader of the newly formed Painter team. Working from Dunoon, James and his team of painters will be working across the breadth of the Fyne Homes estate.

In addition, Keriin McMillan-Jamieson will be starting as part time Receptionist at our Rothesay office. Many will know Keriin from her experience working with Callum's Cabin and local retailer The Dressing Room.

We are delighted to welcome all new staff and wish them a long and happy career with Fyne Homes.

# Recognition Scheme

Fiona McLachlan

Paul McIntyre

Fiona Zavaroni

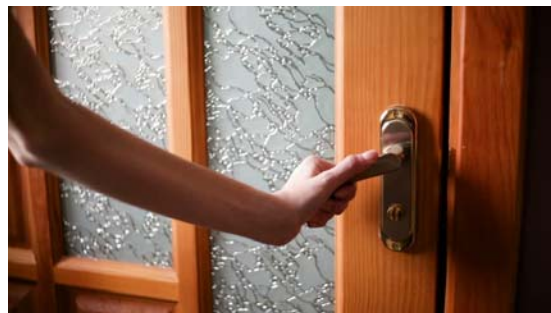
Katie Johnston

Deirdre Duncan

On the left are the names 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.

## 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)**

### Rothesay—Head Office

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### Campbeltown

42 Ralston Road  
Campbeltown  
Argyll  
PA28 6LE

### 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, 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