

Christmas opening Hours

The Association's offices will close at 1 p.m. on Thursday 24th December and re-open for business on Tuesday 6th January 2015.





WINNERS

Tenants Reward Scheme

September Winner Mrs C Lavery

October Winner

November Winner

Mr & Mrs D Mcgregor (pictured)

Mr J Leathem

Campbeltown

Rothesay

Rothesay



UAL CHRISTMAS HAMPER COMPET

Like last year, the Christmas hamper prize draw will only be open to eligible TRS members.

Four lucky winners will each receive a lovely Christmas hamper. One winner will be drawn from each of our operational areas in Bute, Cowal, Mid Argyll and Kintyre. If you haven't yet joined and are eligible, please contact your local office or visit our website. Make sure you are a TRS member to be in our monthly prize draw for £20 and to be in with a future chance for a Christmas Hamper.

This year we have an extra hamper which will go to one of the many people who signed up to receive this newsletter and our Annual Report by e-mail rather than post. The draws for all the hamper winners were made after we "went to press" so we will let you know in the Spring edition who the lucky winners were.

In our Autumn edition of Fyne News we again encouraged you to be environmentally friendly by requesting regular communications such as the Newsletter or Annual Report to be received by e-mail rather than post. We had a prize draw for £50 and the two winners were:

Mr H Kirk Rothesay

Mr J Bent Port Bannatyne



No prizes at the minute for swapping over to e-mail rather than post but if you want to cut down a little on the mail you get from Fyne Homes and perhaps save the odd tree then just go to www.fynehomes.org.uk/publications and click on the link for Newsletter Delivery, where you can fill in a quick form to change your options.



Pictured: Bobby & Beck Reid with Fyne Homes Chief Executive Colin Renfrew

FYNE HOMES COMMENDS LONGEST SERVING COMMITTEE MEMBER

Following our AGM in September, Bobby Reid decided to resign from the Management Committee after 53 years as a voluntary committee member.

In 1961, Bobby joined the William Woodhouse Strain Housing Association Committee which subsequently merged with Bute Housing Association in 2002 to become Fyne Homes Ltd.

Bobby is the longest serving committee member the association has ever had and quite possibly the longest serving committee member of any registered social landlord. Colin Renfrew, Chief Executive expressed his gratitude to Bobby for his dedicated service and presented him with a Rotary watch in recognition of his services to Fyne Homes.

Bobby will be missed from Fyne Homes Management Committee for the wealth of knowledge he has in relation to community and housing matters. He will however retain his interest in the subsidiary boards of Fyne Futures and Fyne Initiatives and as a Trustee of the William Woodhouse Strain Trust.

To give you an idea of how long Bobby has been volunteering on behalf of Fyne Homes Tenants (and their predecessors) here are some facts from 1961:

Prime Minister—Harold Macmillan **US President**- Dwight D. Eisenhower / J F Kennedy Farthing coin removed from circulation, Yuri Gagarin becomes first man in space, Start of Construction of the Berlin Wall, The Avengers first shown on TV (in B/W of course)

In The Charts: Elvis Presley-Wooden Heart, Andy Stewart-A Scottish Soldier, Helen Shapiro-Walking Back to Happiness.

At The Cinema: The Guns of Navarone, The Young Ones, North to Alaska.

Born: Robert Carlyle, Susan Boyle, Nicholas Lyndhurst, Diana Spencer, Boy George





Nto avoid L



Many people in receipt of Housing Benefit get letters advising they have an overpayment of Housing benefit at some point during their claim, sometimes these can amount to thousands of pounds. If you have been overpaid housing benefit, the amount that has been overpaid is then deducted from your ongoing Housing Benefit, currently at £10.95 per week, leaving you with a rent shortfall which you have to cover yourself.





Housing Benefit overpayments occur when you are paid more housing of time and if you are in benefit than you are entitled to for a period of time e.g. If you are in receipt of part Housing Benefit because you work part time, then your hours at work increase, this will generally mean that you will be entitled to less Housing Benefit as your income has increased. If you do not tell Housing Benefit about your change in income they will continue to pay You the same amount each week. This can result in you being overpaid hundreds of pounds which you then need to repay.

19 PAY RENT 25 26



enefit Overpayment

It is important that you inform Housing benefit of any changes in circumstances which could affect your entitlement to housing benefit

- Any increase or decrease in the number of hours you work. (If your hours regularly vary it is a good idea to hand in your wage slips to housing benefit each time you get them)
- Any change to other benefits you are receiving e.g. DLA / Tax credits / If you start or stop claiming any other benefits
- Any changes to your household composition if your partner moves in with you or your child moves out- this is especially important now due to bedroom tax rules.
- Any changes in your children's education i.e. if a child aged over 16 moves in to, or out of full time education If you start or finish working
- If you become a carer for another person
- If you are going to be away from home for an extended period e.g. in Any changes to your savings or capital
- If you move house

If you are not sure if a change will affect your entitlement to benefit, it is safest to report it anyway.

Changes can be reported at your local service points as notified on your Housing Benefit notification letters- e.g. Eaglesham House, Rothesay, Burnett Buildings in Campbeltown, Hill Street in Dunoon, 1A Manse Brae,

If you believe an overpayment is incorrect it is important to challenge the decision quickly as there is a time limit for claims to be reconsidered.

days. Should you require assistance with this please contact Margo Allan, Tenancy Officer on 0845 6077117 or 01700 501600 from a mobile. Remember, if in doubt report it anyway, it may help to avoid problems in the

future.









SCOTTISH VETERANS' GARDEN CITY ASSOCIATION (Inc)

(Bute Branch)

Scottish Veterans' Garden City Association provide and maintain rented accommodation for disabled or partially disabled ex-service personnel in Scotland at a reasonably priced rent. Ex-service personnel or veterans suffering from permanent mental, physical or partial physical disability are eligible to apply and considered for suitable accommodation in the area of their choice. Help is offered to personnel who have served in the British Armed Forces, Merchant Navy, Police or Fire Brigade who, whilst they were serving or after completion service, have been partially or totally disabled.

Fyne Homes is the appointed District Committee who manage the SVGCA properties at Sheriffs Croft, Barone Road,

Rothesay which in turn is overseen by a board of Senior Officers at SVGCA headquarters. There is currently a 3 double bedroomed semidetached property with gas central heating available to rent within the above development. If you think you meet the above criteria or know of anyone who does and have access to the internet you can download application forms from the following link www.veteransscotland.org.uk Applications can also be obtained from SVGCA,

ad,

New Haig House, Logie Green Road, Edinburgh EH7 4HQ Tel. No. 0131 557 1188

Going Away Over the Holiday Period

If you intend to leave your home unoccupied for any length of time during the Christmas holiday period, please let the Association know where a key can be obtained in the case of an emergency, when access to your property would be required. To allow us to pass this information onto our emergency call out service, if possible, we would be grateful of you could give us these details by Friday 19th December, 2014.



The centre pages of this newsletter can be carefully removed and used as a simple calendar which you can add your own reminders to. And here's our usual Christmas quiz......

Jours of How do you how food Darn Vader. I know what E. Low an Market I Can feel hom

- 1. Over which country did Good King Wencelas
- 2. Who wrote the book that became the cartoon classic "The Snowman"?
- 3. What colour is Father Christmas' belt?
- 4. What did "Frosty the Snowman" have for a nose?
- 5. In which TWO oceans can you find Christmas Island?
- Which English leader banned Christmas in 1647?
- 7. What was the name of Tiny Tim's father in "A Christmas Carol"?
- 8. What is the day that Christmas puddings are made traditionally called?
- 9. Which Nobel Prize winning author wrote King George V's Christmas broadcast in 1932 ?
- 10. Which alcoholic beverage is used to make a Snowball?
- 11. Which poem written by Clement C Moore first named Santa's reindeer?
- 12. What present did Harry Potter receive for his first Christmas at Hogwarts
- 13.On what date does Twelfth night occur?
- 14. Which is the only book of the New Testament that mentions the Three Kings?
- 15. Who wrote the song "White Christmas"?
- 16. Which US state was the last to declare Christmas a holiday?
 - 17. In Dickens' "A Christmas Carol" what is Scrooge's first name?
 - 18. Name the three reindeer whose name begins with the letter 'D'?
 - 19. What song was the UK Christmas number 1 in both 1975 and 1991?

20.In the film "Jingle All The Way", what toy was Arnold Schwarzenegger searching for?

Question: What's the difference between Santa's reindeer and a knight? Answer: One slays the dragon, and the other's draggin' the sleigh

20) Turbo-Man

Berlin. 16) Oklahoma. 17) Ebenezer. 18) Dasher, Donner & Dancer. 19) Bohemian Rhapsody by Queen. known as The Night Before Christmas). 12) An Invisibility cloak. 13) January 6". 14) Matthew. 15) Irving Bob Cratchitt. 8) Stir-Up Sunday. 9) Rudyard Kipling. 10) Advocaat. 11) A Visit from Saint Nicholas (also 1) Bohemia. 2) Raymond Briggs. 3) Black. 4) A Button. 5) Indian and Pacific Oceans. 6) Oliver Cromwell. 7)

| | | 71110 | 7117 | Z Z Z | | Building Sustainable | Communities | | Office Closed | Notes & Reminders | | | | | | | | | | |
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Bute Community Emergency Volunteer

Comin' Hame

Ah'm oan ma way hame tae Scotland Ah've been awa' faur too long Quite oafen ah gote A lump in ma throat When ah heard a Scottish song.

But today ah'm fair excited Rigged oot in ma kilt, ah look braw Ma case is weel stacked Wi' pressies ah've packed An' ah'll soon hug ma dear auld Maw.

Ah've planned whit ah'll dae when ah get there, (That's efter we've hud a wee greet) Ah'll phone all ma cronies, Huv a bet oan the ponies An' a few jaurs in Sauchiehall Street.

While ah blend wi' the crowd, ah'll be proud Tae rub shoulders wi' kinfolk o' mine Be they Celtic fans or Rangers Local folk or strangers They'll jine in tae sing "Auld Lang Syne"



By Isle of Bute Poet: Jenny Brown (Knowles)



Bute Community Council has prepared an Emergency Plan as a community response to any major event that disrupts and has serious consequences for the everyday life of the community. This could be anything from severe weather, flooding, fire or other major incident. Local emergency responders will always have to prioritise those in greatest need during an emergency, especially when life is in danger. During these times, Bute Community Council feel we as a community would benefit from knowing how to help ourselves and those around us until assistance arrives. The Bute Community Council are asking for as many people as possible to help in the event of an emergency so that they can reach all those who are affected. If you are interested in becoming a Community

Volunteer you can pick up a registration form at the Bute Advice Centre, 12 Bishop St, Rothesay or

from Fyne Homes

reception.





CARBON

MONOXIDE

KILLS

Carbon Monoxide - 'The Silent Killer'

Although the Association take great care in ensuring that all gas appliances in tenants homes are regularly maintained and safety checked, as well as fitting carbon monoxide detectors, everyone using gas appliances should be aware of the symptoms and effects of carbon monoxide poisoning.

When gas does not burn properly, as with other fuels such as coal, wood or oil, excess carbon monoxide (CO) is produced.

You can't see it, taste it or smell it, but CO can make you really ill, or can even kill.

You are particularly at risk when you are asleep because you cannot recognise the early symptoms of CO poisoning. These include tiredness, drowsiness, headaches, giddiness, nausea, vomiting, breathlessness, stomach pains, erratic behaviour and visual problems.

If you or your family experience the above symptoms and you believe CO may be involved you must seek urgent medical advice.

Factors which can effect the safe operation of even a regularly maintained gas appliances are:-

- Appliance not working properly
- Not enough fresh air in the room
- Blocked chimney or flue

Signs to look out for include

- Yellow or brown staining around, or on appliances
- · Pilot lights frequently going out
- Increased condensation inside windows
- Yellow rather than blue flame

If you think your appliance is spilling CO

- Switch off the appliance and contact the Association
- Open all doors and windows to ventilate the room do not sleep in it

It is also important that you test your CO detector, following the manufacturers instructions, on a regular basis and advise the Association immediately if it is found to be faulty. The Association will also check it, along with your smoke alarm, during your annual gas servicing and safety check visit

Signs of a good night out? Or carbon monoxide poisoning? HEADACHES NAUSEA BREATHLESSNESS COLLAPSE DIZZINESS LOSS OF CONSCIOUSNESS



Tyne Homes Ltd Fyne

GETTING READY FOR WINTER 2014



New Publications

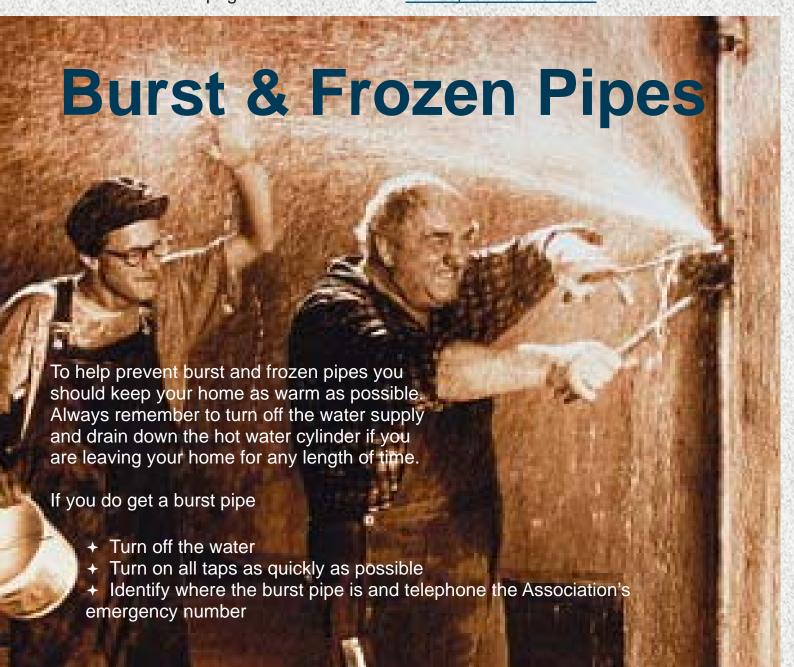
We have two new advice booklets:

Getting Ready For Winter 2014 - Has some good advice for how to prepare for winter

Guidance on Completing the New Online Application Form - A step by step guide on using the Home Argyll website when applying for a property

Guidance on Completing the New Online Application Form

You should have received the Getting Ready for
Winter with our Annual Report, but if you want another copy of
this or any of our other advice and information leaflets they can usually be
found in the Reception area of our main office, or you can download them from
the Publications page on our website at www.fynehomes.co.uk.







We value complaints and use the information from them to help us improve our services to you. The table below details complaints information for the period July – September 2014. Our Complaints Procedure is available from the any of our offices and also from the Tenant's Information section of the website.

No complaints progressed to the Ombudsman stage during the period.

| * A A | No of S | ALTIMATED TO COLUMN DOCUMENT | 10-60-00 PT.77/PT.00 P.2 | Stage 2 | Cumulative for period to 30.9.14 | | | | |
|-------------------------------------|---------|------------------------------|--------------------------|---------|----------------------------------|------|---------------|------|--|
| | Comp | laints | Comp | laints | Stag | ge 1 | Stag | ge 2 | |
| Equality related issues | (|) | (|) | (|) | 0 | | |
| Other issues | 2 | 1 | 2 | 2 | 4 | 0 | 7 7 | | |
| Total Number of Complaints | 2 | 1 | | 2 | 4 | 0 | | | |
| | No. | % | No. | % | No. | % | No. | % | |
| Responded to in full | 20 | 95 | 1 | 50 | 39 | 95 | 6 | 85 | |
| Upheld | 19 | 95 | 0 | 0 | 36 | 92 | 1 | 17 | |
| Responded to within SPSO timescales | 19 | 90 | 0 | 0 | 37 | 93 | 4 | 57 | |

Definitions

complaint

Responded to in full -Where the landlord has either met the service user's expectations or, where this is not appropriate, provided a full explanation of the landlord's position.

Complaint upheld -Where the landlord considers the case put to them and decides in favour of the complainant.

Target timescale -The target timescales as set out in the guidance issued by SPSO for dealing with complaints is: 1st stage – within 5 working days ,2nd stage – within 20 working days.

Scotland's Drink

Driving Limit

Reduced













Reception team Myra was also behind many of Fyne Homes charity fund raising efforts including our regular "Pink Day" for Breast Cancer, which this year raised over £167. After a (very) rough calculation we think Myra has helped raise over £2000 for various good causes whilst working at Fyne Homes.







We also bid farewell to Ian Bence our Technical Services Officer based in Dunoon and covering our properties in Cowal. Ian has moved on to a new job and we wish him the best of luck in his new position.

We Would Like to Welcome Three New Members to the Fyne Homes Team

James Craig



Technical Services Officer Based in Rothesay

Frances Coyle



Technical Services Rothesay

Nicole Booth



Receptionist At the Rothesay Office



Two more Technical Service Officers have been appointed to join James Craig, to ensure there is full coverage for all our homes in Bute, Cowal, Kintyre, & Mid Argyll. They are: John Boyd and Robert Jardine. We'll try and grab some photos of them when they start and give them a proper introduction in the next newsletter.



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.







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

To allow us to effectively manage your call and to keep your call costs down

If you are calling from a Landline 0845 607 7117

(calls should normally be charged at your local call rate. Mobile providers will charge more and will not usually include it as part of any contracted minutes)



Contact Information

Tel: 0845 607 7117 • E-mail: postmaster@fynehomes.co.uk • Web: www.fynehomes.org.uk

Rothesay—Head Office

Fyne Homes Ltd 81 Victoria Street

Rothesay Isle of Bute PA20 0AP

Fax: 01700 505267

Dunoon

Unit 16J Sandbank

Industrial Estate Sandbank

Dunoon

PA23 8PB

Fax: 01369 702006

<u>Campbeltown</u>

42 Ralston Road

Campbeltown

Argyll PA28 6LE

Fax: 01586 552680

Lochgilphead

The Attic

Manse Brae

Lochgilphead

Argyll

PA31 8RA

Fax: 01546 606519

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, 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

This newsletter has been produced using re-cycled paper