

# Fyne news

Spring 2014

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

## IN THIS ISSUE :

Hamper Winners  
Home Argyll  
Better Services Team (BeST)  
Scotwest Credit Union  
Community Garden  
Complaints Performance



# Tenants Reward Scheme

## CHRISTMAS HAMPER WINNERS 2013



Mr & Mrs J Edgar

Mrs J Campbell

Mrs J McKerral (*Pictured Right*)

Mrs & Mr D Baxter

Rothesay

Dunoon

Campbeltown

Lochgilphead

## £20 Monthly Draw Winners



December 2013	Mrs A Currie ( <i>Pictured Left</i> )	Dunoon
January 2014	Miss J Russell	Dunoon
February 2014	Mrs A Thomson	Campbeltown

## Special Christmas Bonus Winners

CD Player

Mrs & Mr M McPherson

Rothesay

CD Player

Mr N Elliott

Dunoon

DVD Player

Mr & Mrs J Wylie

Rothesay



# Estate Management



Residents are reminded that they have an obligation to take their turn in cleaning the communal areas within and around their property and to keep them in a clean and tidy condition.

Residents are also reminded that they should put out their wheely-bin for emptying on the correct day and to return it back to the bin-store after emptying. Regular estate management inspections are carried out in all of the Association's areas of operation and your co-operation in keeping our communal areas clean and tidy will be appreciated.



## Laura's Marathon Effort



Laura McAlister from our Rothesay office will be running in her first ever marathon at the Edinburgh Marathon on 25th May 2014.

She will be making this huge effort to raise funds for Multiple Sclerosis Society Scotland as both her Mum and Aunt have the condition – all money raised will go to the Dunoon Branch.

Laura will be joined by her brother Jim McAlister from Dundee FC, if the fixture list allows him the time off.

If you wish to support Laura and donate to this worthwhile cause then please go to:  
<http://www.justgiving.com/Laura-McAlister1>

If you see Laura out on her training runs or are in Edinburgh on the 25th May then cheer her on.



# ALIENERGY

Argyll, Lomond & the Islands Energy Agency

## **ALlenergy can help Fyne Homes tenants be as Energy Efficient as possible!**

At ALlenergy we provide information and advice on energy efficiency, affordable warmth and renewable energy, including energy saving in your home and what assistance is available to you from other schemes. Our Big Lottery funded Affordable Warmth Team is providing advice, support and mentoring to the people of Mid Argyll, Kintyre, Oban and LornArgyll & Bute, with particular emphasis on reducing the number of household in Argyll and the Islands who are experiencing fuel poverty (the Scottish Government deems a household to be in fuel poverty if it is required to spend more than 10% of its income on fuel costs).

Our Affordable Warmth Team focuses on the most vulnerable, such as the elderly, single parents, families with young children, disabled and young adults living alone. Our advice consists of us going through your concerns with you to identify the issues, and where necessary we look to maximise household incomes by checking entitlements in terms of accessing benefits. We also look to see if there is any eligibility to government schemes such as the Home Energy Scheme, and other schemes that might apply. We look at ways the household could improve their energy behaviours to reduce waste and save energy, and whether any energy efficiency measures such as insulation, efficient heating systems and, occasionally, even double glazing (this is provided through Fyne Homes for tenants, but would apply to some Shared Ownership occupiers) are available. We would also look at the energy bills and supplier and check tariffs, where appropriate.

ALlenergy believe that by maximising income, tackling inefficiency habits and encouraging good energy efficiency, ensuring the lowest energy tariff is accessed, and improving the condition of homes, then tenants and owners alike will be less likely to be in fuel poverty.

**Ending fuel poverty is our aim, please contact us so that we can do it together.**

For North Argyll: Tara Livornese, 07860 774 928, [tara@alienergy.org.uk](mailto:tara@alienergy.org.uk) or Jenny McLeish, 07860 774 930, [jenny@alienergy.org.uk](mailto:jenny@alienergy.org.uk)

For South Argyll: Rachel McNicol, 07860 774 929, [rachel@alienergy.org.uk](mailto:rachel@alienergy.org.uk)

For Isle of Bute: Alma Mickaill, 01700 502 784, [alma@alienergy.org.uk](mailto:alma@alienergy.org.uk) or Julie Semple, 01700 502784, [julie@alienergy.org.uk](mailto:julie@alienergy.org.uk)





## Home Argyll – A New Way of Applying For Housing

Applicants who have applied or who wish to apply for housing with any of the Home Argyll Partners (Argyll Community Housing Association, Dunbritton Housing Association, Fyne Homes or West Highland Housing Association) will be asked to complete a new on-line housing application form. This means that applications can be made from your own home computer, or from a library or building with public internet access, or from any of the partners' Housing Offices. Staff will be available to assist any applicants who may require help with this or with any issues they may have.

Information about the online application form is being sent out to all existing applicants and the system will be accessible from the 22<sup>nd</sup> April 2014. From that time all new applicants will be required to apply using the new online system and all existing applicants must re-apply in order to remain on the waiting list.

The new on-line application form will coincide with the revised Home Argyll Allocations Policy which has been developed in consultation with tenants and applicants. The new Home Argyll Allocations Policy can be viewed at [www.homeargyll.co.uk](http://www.homeargyll.co.uk). The new policy will take effect from the 1<sup>st</sup> of July 2014.

Further information is available from any of the Home Argyll partner Housing Associations.





## Dog Control

If you are a dog owner you will be aware that a person in charge of a dog who fails to immediately remove the dog faeces is guilty on an offence. The offence carries a fixed penalty fine of £40 rising to £500. Dog fouling applies to anywhere the public have access to e.g. common closes, drying greens, road verges, beaches, etc.

Dog owners, or persons in charge of a dog, are reminded that dogs must be kept on a lead whilst walking especially in the countryside. Spring is just around the corner and means a busy lambing season for some farmers. If you allow your dog to worry livestock on agricultural land e.g. chase farm animals such as cattle, sheep, lambs, poultry you can be prosecuted and fined – and even have your dog destroyed. Please take responsibility for your dog and ensure it is kept on a lead at all times.



## Lochgilphead Old High School Development

The final properties in the new development at the Old High School site in Lochgilphead were handed over by the builders Macleod Construction Ltd. to Fyne Homes on Wednesday 15th January. These 18 properties are designed for residents requiring extra care and will be a useful addition to Fyne Homes housing stock.



## Fly Tipping

Did you know that anyone caught fly-tipping could face a penalty of up to £40,000, six months in prison, or both if the case goes to court. On indictment a fly-tipper can face an even more severe penalty of an unlimited fine and/or two years imprisonment - five years if it contains hazardous waste and the police also have the power to issue a Fixed Penalty

Notice. If disposing of hazardous white goods such as fridges then the charge would go to the higher levels of penalty.

Disposal of white goods and household furniture should be taken to the Civic Amenity Sites which are open seven days. Please contact your local amenity service agency if you require assistance for a "special uplift".

If you would like advice or help with any aspect of commercial waste, please contact your nearest area office on:

Bute – 01700 501380

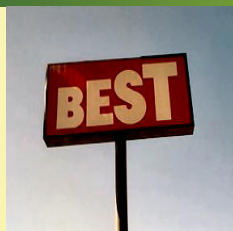
Campbeltown – 01586 559 011

Dunoon – 01369 708 600

Lochgilphead – 01546 604 636

Or make contact on line - [commercial.refuse@argyll-bute.gov.uk](mailto:commercial.refuse@argyll-bute.gov.uk)





## Be the **BeST** as part of Fyne Homes Better Services Team

Following the introduction of the Scottish Social Housing Charter, we wanted to ensure that our tenants would be able to have the opportunity to become involved with the Association in a meaningful way, which would put them at the heart of our decision making processes.

In order to review our services and performance, we wish to set up a Better Services Team (BeST) which will include tenants from across the Association and which will be supported by Senior Staff from Fyne Homes. No experience is necessary as we will provide all the support needed.

If you are interested in becoming part of the BeST team please contact Marie Bowie, Housing Director on 0845 607 7117 or email [mbowie@fynehomes.co.uk](mailto:mbowie@fynehomes.co.uk)



## **Council Tax Exemptions and Relief for Persons with Disabilities**



You will by now have received your Council Tax Notice for the year 2014/2015. We would bring to your attention that you may be entitled to council tax discount, exemption or relief if you meet some of their criteria. Please take time to read the information, relating

to this, contained in the Council Tax Guide which accompanied your Notice.

If you think you meet the criteria required or would like further advice please contact your local Customer Service Point – details of which are also included in the Guide.



# DIFFERENT WAYS TO PAY FOR FUEL

*“A Changeworks initiative”*



There are 5 ways to pay for gas and electricity.

**Direct Debit** – an agreed set amount is taken directly from your bank account every month. This amount is based on what your fuel supplier estimates you use in a year, averaged out.

**Periodic Billing** – your supplier sends you a bill every 2 or 3 months for the amount of fuel you have used in that time.

**Payment Plan** – you pay a set amount every week, fortnight or month, based on what your fuel supplier estimates you use in a year, averaged out.

**Fuel Direct** – the Benefits Agency and your fuel supplier organise payment of your fuel usage and debt to be deducted directly from your benefits. This payment is only available to people in debt and on income support or income-based job seeker's allowance.

**Card Meter** - you pay for fuel as it is used using an electricity prepayment meter and/or gas “Quantum” meters.





	Advantages	Disadvantages	Who would it suit
<b>Direct Debit</b>	Payments the same all year round. Supplier should review and revise the amount you pay every 12 months Usually the cheapest way to pay	If you use more gas or electricity than you have paid for, your Direct Debit amount will be increased for next year. The money will come out of your bank account whether it is in credit or not.	Households with regular income and a bank account. Households that prefer monthly budgeting.
<b>Periodic billing</b>	You pay for the amount of fuel you have used, after you have used it.	Difficult to budget because of large difference in winter and summer bills	Households whose income can cope with the higher winter bills.
<b>Payment plans</b>	Small set payments on a regular basis making it easier to budget. Can be used to pay back fuel debt.	If you use more gas or electricity than you have paid for, your payment amount will be increased for next year.	Households without bank accounts. Households that want to pay weekly or fortnightly and people repaying debts. Households that find it convenient to pay at post offices or pay points.
<b>Fuel direct</b>	Fuel charges are taken out of income support so you don't have to keep money aside. Fuel costs and debt repayments are evenly spread at a manageable level	If you use more gas or electricity than you have paid for, your payment amount will be increased for next year.	People who are in debt and on income support, particularly people in ill health or with mobility problems, and who do not have a bank account to pay by direct debit.
<b>Card meter</b>	You can pay as you go, and can't use fuel you haven't paid for. The meter can be set to pay off debts gradually.	Usually the most expensive way to pay. You can cut yourself off if you don't have enough money to buy cards, or you have difficulty getting to shops to buy the cards.	People in debt or who have difficulty budgeting.

**FOR MORE ADVICE CALL THE  
ENERGY SAVINGS SCOTLAND ADVICE CENTRE  
FREEPHONE 0800 512 012**



# Old Courthouse, Castle Street, Rothesay



Fyne Initiatives still have a few flats available in the Old Courthouse development. Through the **Scottish Government's Shared Equity Scheme** property prices start as low as **£38,000**.

The **Shared Equity Scheme** is mainly aimed at, but not exclusively, first time buyers, those leaving the armed forces and those who can no longer live in their current home (even if they own it).

As an incentive Fyne Initiatives are offering to pay the first £300 of legal fees for every sale that leads to a completion. In order to help first time buyers white goods up to the value of £850 are offered on completion of the sale.

**Ground Floor:** Flats 3 and 4 remain unsold. Flat 3 would be ideal for someone with mobility problems as there is a wet room installed and it also enjoys an appealing view over Rothesay Castle.

**First Floor:** There are five flats available for sale on this floor two of which have one bedroom.

**Second Floor:** There are three remaining flats on this floor, two x one bedroom flats and one x 2 bedroom apartment all of which have a pleasant outlook over Rothesay Castle.

**Top Floor:** Flat 25 is the only flat available on this floor. The flat has two bedrooms and has the luxury of its own private terrace which is accessed via patio doors from the kitchen.

**All upper floor flats are lift accessible and merit a viewing.**

Should you be interested in viewing any of the remaining properties please contact Fiona Cameron at Bute Property on 01700 503168.

Or if you wish to find out a bit more about Shared Equity please contact Kathryn Armstrong at Fyne Homes Ltd on 0845 6077117.





# Fyne Homes Housing Association joins Scotwest Credit Union in UK First

In what is believed to be a UK first, Scotwest Credit Union has welcomed Fyne Homes Housing Association as a Corporate Member. The exciting development has been the result of changes in legislation to allow Credit Unions to offer services to community groups, companies and social enterprises.

The partnership will see Scotwest issue a £400,000 secured loan to the Housing Association to help fund a major repairs programme.

Colin Renfrew, CEO of Fyne Homes said "Housing Associations such as ours require borrowing facilities from a range of providers and we were delighted to include Scotwest in the latest round of tenders. They worked closely with us to ensure that this unique arrangement was delivered smoothly and we are delighted to join Scotwest as a corporate member as we feel we share a similar ethos."

The 10 year loan, which is secured on existing properties, will be used to by Fyne Homes to make improvements to its current housing stock.

Kenny MacLeod, CEO of Scotwest Credit Union said "Whilst this is primarily a business transaction, the social and ethical aims of Fyne Homes fit with that of Scotwest and we are proud that they have become our first corporate member."

Deirdre Forsyth, Chair of Scotwest Credit Union said "Having broken ground with Fyne Homes, we have made the decision to offer this facility to the rest of the Housing Association market within the Strathclyde area."

To find out more about Scotwest's services, visit [www.scotwest.co.uk](http://www.scotwest.co.uk) or call 0141 227 2390

For further information please contact Kimberly Hobbins, Marketing Manager, Scotwest Credit Union on 0141 227 9046 or [k.hobbins@scotwest.co.uk](mailto:k.hobbins@scotwest.co.uk)

*Pictured (left to right): Kenny MacLeod, Scotwest Chief Executive, Deirdre Forsyth, Scotwest Chair, Peter Lingard, Fyne Homes Director and Colin Renfrew, Fyne Homes Chief Executive.*



# Spring is a great time to get involved in your local Community Garden:

Community Gardens, provide a great place for people of all ages and abilities, to enjoy green space, learn new skills and meet new people.



Fyne Homes has supported Community Horticulture activities across the area for a number of years now, recognising the health and wellbeing benefits that these projects offer. Spring is a great time to get involved in your local community garden and local projects are always looking for volunteers to assist with range of tasks.

You don't need to be a gardener, volunteering at your community garden provides a great opportunity to learn new skills, or if you have experience in gardening it's a great way to pass on your skills and knowledge.

Community Gardens that you can get involved with include:

Garden	Where	Contact Details
Campbeltown Community Orchard and Garden	At rear of: Auchinlee Care Home, High Askomil, Campbeltown.	<a href="mailto:tracyccog@gmail.com">tracyccog@gmail.com</a> Tel: 07825 613 683 <a href="http://www.ccog.org.uk">www.ccog.org.uk</a>
Bute Produce	Located at Ashfield, opposite Rothesay Joint Campus, Rothesay, Isle of Bute.	<a href="mailto:admin@fynefutures.org.uk">admin@fynefutures.org.uk</a> Tel: 01700 503 181 <a href="http://www.fynefutures.org.uk">www.fynefutures.org.uk</a>
Tarbert Healing Garden	Next to Tarrbert Medical Centre, Campbeltown Road, Tarbert.	<a href="mailto:tyleredward@hotmail.com">tyleredward@hotmail.com</a>
Glenfinart Walled Garden	The <i>Walled Garden</i> at <i>Glenfinart</i> , Ardentinnny.	<a href="mailto:info@glenfinartgarden.org">info@glenfinartgarden.org</a> Tel: 01369 810 170 or 01369 810 275 <a href="http://www.GlenfinartGarden.org">www.GlenfinartGarden.org</a>

To find out about Fyne Homes Community Horticulture project contact:

[aclark@inspiralba.org.uk](mailto:aclark@inspiralba.org.uk)

Tel: 01700 501 642







## FYNE HOMES DONATE TO ERSKINE

Pictured are Fiona McLachlan of Fyne Homes and Grace Baxter, fundraiser for Erskine, receiving a cheque for £130.00 raised from staff & Committee contributions to a Christmas wishes tree. Fiona advised that she organised and

prepared a wishes tree for staff and Committee members to add a wish and give a small donation rather than writing and handing out lots of Christmas cards.

The idea was well received and a wish was picked at random with the chosen good cause being Erskine for forces personnel.

Staff and Committee were delighted that this amount was raised. Fiona hopes to try out the idea again for Christmas 2014!

## Customer Satisfaction Survey 2014



As part of our commitment to listening to the views of our customers, we are carrying out a postal survey during April/May 2014 to find out how satisfied you are with your home and services you receive from us. We will use this important information to help improve our services in the future and to report back to you on the progress we are making. Your replies will have a major influence on how Fyne Homes provides its housing services in the future.

We would very much appreciate your help in completing the questionnaire and returning it to BMG Research the company co-ordinating the survey on our behalf.

We would like to reassure you that your answers will be treated in the strictest confidence and used for research purposes only. It will not be possible for any individual addresses or households to be identified in the findings, without your permission.

If you have any questions or concerns about the survey you can contact the BMG Research helpline on 0800 358 0337. This number is free from landlines, although calls from mobiles may be charged. Alternatively, you can call BMG Research on 0121 333 6006 and ask to be put through to the helpline.



# Complaints Performance

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 October to December 2013.

Our Complaints Procedure is available from the any of our offices and also from the Tenant's Information section of the website.

One complaint progressed to the Ombudsman stage during the period and was not upheld.

	No of Stage 1 Complaints		No of Stage 2 Complaints	
Equality related issues	0		0	
Other issues	10		1	
<b>Total Number of Complaints</b>	<b>10</b>		<b>1</b>	
	Number	%	Number	%
Responded to in full	10	100	1	100
Upheld	8	89%	1	100
Responded to within SPSO timescales	6	67%	0	0

## Definitions

**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.

### **Main Service Improvement identified**

Contractors reminded of need to meet timescales and communicate with office/tenants





# 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)



**If you are calling from a  
Mobile 01700 501600**

(which will be a standard call on your normal mobile phone tariff or included in your contracted minutes)



## 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.

## 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.

## *Contact Information*

Tel: 0845 607 7117 • 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  
Fax: 01700 505267

### Dunoon

Unit 16J Sandbank  
Industrial Estate  
Sandbank  
Dunoon  
PA23 8PB  
Fax: 01369 702006

### Campbeltown

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, Rothsay, Isle of Bute, PA20 0AP Registered Social Landlord (REG. No. 321 Registered Scottish Charity No. SC 009152 Industrial and Provident Societies Acts (REG. No. 1454 R[S])). Property Factor Registered Number PF000155  
Incorporating: William Woodhouse Strain Housing Association and Bute Housing Association.



This newsletter has been produced using re-cycled paper