



WIRRERS

Tenants Reward Scheme

December 2014	Mrs E Poole {Pictured}	Rothesay	
January 2015	Mr & Mrs Graham {Pictured}	Rothesay	
February 2015	Mr S Russell	Dunoon	

£20 Monthly Draw

Christmas Hamper





Ms H Kerr {Pictured}	Campbeltown
Mr & Mrs A Campbell {Pictured}	Cairndow
Mr Litster	Lochgilphead
Mrs M McNeil	Rothesay





Mr N Munroe & Mrs H Munroe of Dunoon

Won the EXTRA hamper when their names were drawn from the list of tenants who have chosen to receive this Newsletter by e-mail rather than by post

Newsletter Hamper



if it's local be voca

bedroom

What yne nings, or issues

Would you like to get involved in shaping housing policy? What about being part of the decision making process within Fyne Homes? Do you sometimes wonder why we do certain things, or perhaps you would just like to find out how you can raise issues and have your views heard?

There are several ways to become involved and to help shape housing policy and procedure both at a national and local level as well as help with local issues.

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.

Better Services Team (BeST) - Be part of our tenant scrutiny team and help Fyne Homes to assess our performance against our key performance indicators, including the Scottish Social Housing Charter's outcomes.

Resident or Focus Groups – Meet with other residents and discuss issues and put forward ideas on improving the neighbourhood for example.

Consultation Register – Want to have your say but limited with time? Register to be consulted and we will contact you for your view on matters that may be of interest to you.

Management Committee Member – Be part of the team responsible for the conduct and control of the Association.

If you are interested in getting involved in any of these ways please contact us through your local office or email us on postmaster@fynehomes.co.uk or call 08456077117

Bedroom Tax-

Discretionary

Housing

Payments

All Discretionary Housing Payments for Bedroom Tax are due to end on 31st March 2015. Argyll and Bute Council has advised us that all tenants will need to reapply for the financial year 2015-2016.

if you are currently affected by the bedroom tax, you will be entitled to a Discretionary Housing Payment, however, you must apply for it. To do so you must contact the Housing Benefit department on 01546 605512 and advise them of your name and address and say you wish to apply for a Discretionary Housing payment to cover the Bedroom Tax.

If you need assistance with this call Margo Allan on 0845 6077117.



UNIVERSAL CREDIT IS COMING TO ARGYLL AND BUTE



The Department of Work and Pensions has announced that Universal Credit is to be rolled out to Argyll and Bute from December 2015- April 2016.

Universal Credit will roll out to new claims from single people who would otherwise have been eligible for Job Seekers Allowance, including those with existing Housing Benefit and Working Tax Credit Claims. It will not be rolled out to anybody outwith working age or who has a disability or

dependent children.

However, once a claimant is on Universal Credit they will stay on Universal Credit if their circumstances change.

If you are worried about how Universal Credit might affect you, please make an appointment to meet with our tenancy officer Margo Allan, you can contact her on 0845 6077117 information is also available on the government website WWW.Gov.Uk.



Right to Compensation for Improvements

Under the Housing (Scotland) Act 2001, Scottish secure tenants and short Scottish secure tenants may be able to receive compensation from their landlord for improvements which they have made to their home on or after 30 September 2002. For you to qualify for this compensation:

- your landlord must have approved the improvement;
- your tenancy must have ended

You can apply for compensation when you know your tenancy is coming to an end. You can also apply if your tenancy comes to an end because your house or flat is being transferred to a new landlord.

If you were a secure tenant and carried out improvements to your home before 30 September 2002, you will continue to have rights to compensation under the old scheme.

If your require further information on this scheme, contact your local Fyne Homes office.



Fyne Homes does not cover the contents of your home against loss or damage.



Do you have Home Contents Insurance?

You are probably aware of the special affordable home contents insurance scheme available to Fyne Homes' tenants and residents.

With low premiums and easy payment methods, which means you can literally pay as you go, you can have the peace of mind that your home contents would be covered against fire, theft and water damage plus much more.

Did you know that for a small additional

premium you can also add different optional extras to your policy such as Personal Possessions cover? This means that the items you take outside your home and carry on you everyday would be covered if they were lost, damaged or stolen - like mobile phones, watches, jewellery or laptops*.

Also available for an additional premium is extended accidental

damage cover. Cover is also available

for wheelchairs/mobility scooters and hearings aids.

You can even choose the option to cover the building/structure of sheds, garages and greenhouses.

Premiums for standard cover start from as little as £1.43 a fortnight (for tenants aged under 60) and just £1.09 a fortnight (for tenants aged 60 and over), and just 87p a fortnight for residents of sheltered housing. These premiums are for standard cover and premiums may vary depending on your postcode.

For more information or to apply for cover please contact your Housing Officer on 0845 6077117 or contact **Thistle Tenant Risks** on lo-call no 0845 601 7007 (it may be cheaper to call 01628 586187 from a mobile).

Email:

tenantscontents@thistleinsurance.co.uk

Or visit: www.thistletenants-scotland.com (here you can request a call back)



^{*}Any one claim is limited to £500 per item.





ARE YOU READY FOR UNIVERSAL CREDIT?

Argyll Net Works has now been established for over 9 months and has to date assisted & supported over 314 tenants!!

Welfare Reform and the introduction of Universal Credit (affecting working age claimants only) means that the way in which benefits are paid is changing.

If you receive any of the following benefits, then you will be affected:

Argyll Net Works aims to ensure that people:

- Have successful tenancies
- · Deal with financial problems
- Access help easily

Income based Job Seekers Allowance (JSA)

Income based Employment & Support Allowance (ESA)

Income Support

Child & Working Tax Credits

Housing Benefit

UNIVERSAL CREDIT

When Universal Credit is introduced, all these benefits will be paid once a month in one lump sum direct to the claimant.

This means that claimants will be responsible for paying their rent to their landlord.

IT TRAINING

Welfare reform will also see a move to digital services. Claimants will be required to apply for and manage their benefits on-line.

Argyll Net Works recognise that there are a number of people who are not computer literate and for this reason, we are working with Community Learning and Development to deliver IT training sessions. These sessions have already started in remoter areas and have so far proved to be very popular.







Argyll Net Works

WE CAN HELP WITH:

- · Maximising income
- Budgeting
- · Access to affordable credit
- · Energy advice
- IT (computer skills & access)

I was really struggling to pay my rent each month. I met with a worker who informed me that I would be **entitled to claim tax credits**. She helped me with this and now I am £140 per week better off!!

I had no idea that my son would be eligible for DLA. I met with a worker who assisted me with this and the application was successful! My weekly income is now substantially more which allows me to provide more for my son and his

sister who is affected every

day by her brother's issues.

I seemed to have more money going out than coming in!!
I met with a worker and we did a **budgeting plan**. She identified areas I could save money and helped with this. I have saved £25 a month on my mobile phone contract and am no longer affected by bedroom tax – saving me over £500 per year.

For the first time in my life I developed an illness which meant I couldn't work. I had no idea how to access benefits or how I would pay my rent. I met with a worker who assisted me with everything. I can now concentrate on getting better instead of worrying about my income and keeping a roof over my head.

Contact the worker attached to your housing association:

West Highland Housing Association	Diane MacDonald	01631 566451
Fyne Homes	Margo Allan	0845 607 7117
Dunbritton Housing Association	Anna Murray	01389 736 022





The month of March has been very busy for Fyne Futures, firstly we had our Heritage Potato Event at Bute Produce, we had four events in total, and for some of them the weather was kind to us, others "Oh Dear"!! The first event was our tractor demonstration, showing how fields were ploughed in the past and the skills and workmanship that were required.



Then we had our potato planting event, this was done in two ways, straight into the ground and also into lazy beds. The



potatoes that we were planting were our Heritage Bute varieties including Marquis of Bute, allowing local residents to learn more about the history of potatoes and race versus F1 hybrids. Our volunteers learned how to identify and record characteristics, methods of use and origins of Bute potatoes, together with practical training on the special skills associated with landrace and heritage seed harvesting, processing, storage and propagation.

We then moved indoors and had a potato bread making class at Rothesay Joint Campus; this was thoroughly enjoyable, learning alongside school pupils the skills needed to make potato bread.



Our last event was a Cookery Demonstration inside one of the sheds at Bute Produce. At this event Alison "our chef" showed us a whole range of recipes made from potatoes, from soup, to frittata to chocolate cake!!



All in all the four days were enjoyed by all our participants, in excess of 100 individuals joined us, learning more about Bute Potatoes. Bute Produce is open 5 days a week in winter, 6 in summer, and if you are looking for fresh grown Bute vegetables, give us a call on 01700 503181 or pop up to the garden.



our Re-Style shop in Montague Street/
Deanhood Place. This event was in conjunction with national "Pass it on Week". We started with a "Pass it on Party", launching a silent auction of a bed made by the Queens Bed Maker, and the rest of the week entailed smaller events

including, DIY advice, Poems from the Wood Whisperer, Restoration demonstrations, £13 Friday, culminating in another "Pass it on Party" with the winner of the silent auction being announced. Pass it on is a great concept and we at Re-style have some wonderful pieces donated into the shop. If you are looking for some furniture please pop in or if you are downsizing, moving home or just changing your furniture please remember Re-Style for your donations, just give us a call on 01700 503181.







Change to re-cycle collection schedule

Fyne Futures Re-Cycling Centre will be changing the collection day for the Bush/Barone areas from the end of April. Due to a restructuring of collections we will be changing Barone/Ballochgoy and surrounding areas to the **opposite Thursday** than they are at the moment. Customers in the Bush/Serpentine and surrounding areas will not be affected. Leaflets and calendars will be issued nearer the time so that the transition is much smoother for the customer. We are always looking to increase our participation rates on the island and this is a change that comes in line with our objectives. Green bags and blue bins are available from the Recycling Centre, and bags can also be collected from our Re-Style shop in Montague Street. Call us on 01700 503 181 or contact us at admin@fynefutures.org.uk or on Facebook and Twitter.



Fyne Homes Employment Training Programme -

delivering successful job outcomes and assisting local organisations

Over the past year Fyne Homes has supported 18 unemployed people to gain work experience whilst supporting local community organisations, including; Calum's Cabin, Kintyre Recycling and South Kintyre Young Carers.

Of the 13 employed trainees that have completed their supported placement, 7 have moved on to further employment, 2 have become self employed and 1 has moved to further education. 77% progressing to positive outcomes demonstrates that working with local organisations to provide work based employment and training support is an effective way of assisting people to secure longer term employment or training. Work placements have provided a range of skills including; youth work, retail, horticulture, recycling operator and maintenance.

Feedback from Participants:

'I took courses in alcohol intervention and suicide prevention, but generally how to deal and work with kids.' Alistair Sharp, Kintyre Youth Café {Pictured Left}.

'It's been really positive and I don't have to leave the island I live on to work.' (Neil Forrester)

Feedback from employing organisations:

'The placements have made a huge difference to Calum's Cabin and Calum's Cabin Charity shop and have been essential to the smooth running of the charity shop and the changeover at the cabin and cottage on a Friday. Last year we

helped 103 families including 311 children and this definitely would not have been achieved without the help of our funded placement. Marion has learned new customer service skills in the shop, many housekeeping skills and also a certificate for PAT Testing. We intend to continue to employ Marion at the end of her placement.' Caroline Spears, Calum's Cabin.

Fyne Homes has been working with Scottish Government to secure funding to assist us to continue to deliver employment and training opportunities for the next year.

Working with local organisations to address social exclusion for older people Fyne Homes has been working with a number of partners to address isolation and social exclusion for older people in the area. Kintyre has around 2500 people who are aged over 65, or 28.8% of the population. A significant proportion of older people live alone and feedback from a number of stakeholders highlighted that social isolation is a real issue for many older people. There are a number of housing areas and small villages which include significant numbers of older people, with limited public transport and no local amenities for social interaction. A project has been developed to establish an Older People's Hub as a social meeting space, with support for transport, organising and co-ordinating activities as well as providing links to information and support services for older people in South Kintyre. It is hoped that this pilot activity could be replicated in other areas in the future. An update on this project will be provided 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)



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)



Contact Information

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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.

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