

Fyne news

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Christmas opening Hours

The Association's offices will close at 1 p.m. on Tuesday
24th December
and re-open for business on Monday 6th January 2014.

TENANTS REWARD SCHEME



Christmas Hampers

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 (locally made on Bute). 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.



£20 Monthly Draw Winners

September Winner	Mr T Hoey & Mrs J Hoey	Rothsay
October Winner	Mrs & Mr D Baxter	Lochgilphead
November Winner	Mrs C Watson	Rothsay





Have regular hot drinks and at least one hot meal a day if possible. Eating regularly helps keep energy levels up during winter.



Keep in touch with family and friends make sure all battery powered appliances are fully charged so that they can be used to their full capacity.

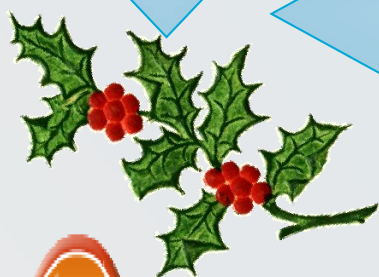
If you are over the age of 65, or have an underlying health issue, such as diabetes, or a heart problem speak to your doctor about having a flu vaccination – it can offer protection.

**Essential
Emergency Items**
Candles, Batteries,
Matches, Torches,
Hot Water Bottle,
Bottled Water

Keep as active as possible. Don't use all your energy at once spread activities out to keep you active throughout the day.

Close curtains as soon as it gets dark to keep the heat in.

Keep your main living room at around 18-21C (64-70F), and the rest of the house at least 16C (61F). If you can't heat all the rooms you use, heat the livingroom during the day and the bedroom just before you go to sleep.



Paying your Rent

With the winter upon us most of us like to stay warm and cosy so, instead of venturing out to pay your rent, why not take advantage of our payment system which allows you to make payments by debit card over the phone by contacting the office on 0845 6077117. Alternatively if you have your Allpay rent card you can contact Allpay on 08445 578321 to make payments using their automated service.



Housing Benefit

If you are having problems paying your rent or your circumstances have changed e.g. because of a reduction in the hours you work, you may be entitled to Housing Benefit. You may even be entitled to a Discretionary Housing Payment in addition to the Housing Benefit you currently receive. Please contact your local Housing Benefit office to discuss this further and to complete a form.



Warm Home Discount Scheme

For winter 2013 to 2014, you could get a £135 discount on your electricity bill through the Warm Home Discount Scheme.

Eligibility

You qualify for the discount if on the 'qualifying day' (20 July 2013) your supplier was part of the scheme, your name (or your partner's) was on the bill and you were either:

- 75 or over and getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit)
- under 75 and only getting the Guarantee Credit element of Pension Credit (you won't qualify if you also get Savings Credit)

The money isn't paid to you, it's a one-off discount on your electricity bill, or if you have a pre payment meter a voucher will be used to top up the meter.

If you don't qualify

Some suppliers can offer the discount to vulnerable people (eg those on a low income).

Each supplier has their own rules about who else (known as the 'broader group') can get this help.

Check with the supplier if you meet their rules for broader group help and how to apply for it.

How to Claim

If you qualify for the discount, you'll get a letter telling you one of the following:

- you don't have to apply for the discount – you'll get it automatically
- you must apply for the discount before the deadline – the letter will tell you why and how

Letters will be sent between mid September 2013 and January 2014. Contact the helpline if your letter doesn't arrive by February 2014.

The deadline to claim is 14 March 2014. Late claims won't be accepted.

Warm Home Discount Scheme helpline

Telephone: 0845 603 9439 Monday to Friday, 8.30am to 4.30pm

Please note this will not affect your Cold Weather Payment or Winter Fuel Payment. (Information on these schemes can be found at www.gov.co.uk).



Home Safety

Christmas is a special time when families and friends get together to celebrate the customary tradition of giving and receiving gifts.

Christmas is also a tempting time for these gifts to be stolen. As a

deterrent don't leave Christmas presents, valuables or keys near windows or glass doors where they can be seen. When it gets dark close the curtains so that passers-by cannot see in – give the impression that your home is occupied by leaving a light on a timer or switch on a radio.

If you happen to be out of your house over the festive season please ensure that all your doors and windows are locked – please also check they are locked before retiring to bed.

Expensive presents like bicycles, scooters and quad bikes are always a temptation to potential burglars when walking past a property. When not in use they should be out of view and preferably kept in a lockable garden shed, garage or other outbuildings available. If you have a trampoline or garden furniture in your garden you may wish to consider storing them away to protect them from elements of the winter weather.

Don't leave ladders lying around as they could be used to access your home.

Remember to break up and dispose of Christmas packing and wrapping carefully and try not to advertise the contents of the packaging.

Contact your local council office as to when your wheely bin will be emptied as collections may vary over the festive period. If you are unable to take your packaging to your local recycling point make sure you put it out on or just before the collection day.

If you remember these few simple tips you can reduce your chance of becoming a victim of crime.

We hope Christmas is a safe and happy time for everyone.



A Fyne Pink Day

On 25th October, Fyne Homes Staff took part in the fundraising event for Breast Cancer Research – PINK DAY. Over the last 7 years we have all made a donation for the 'privilege' of wearing PINK and each year we have exceeded the previous year's fundraising.

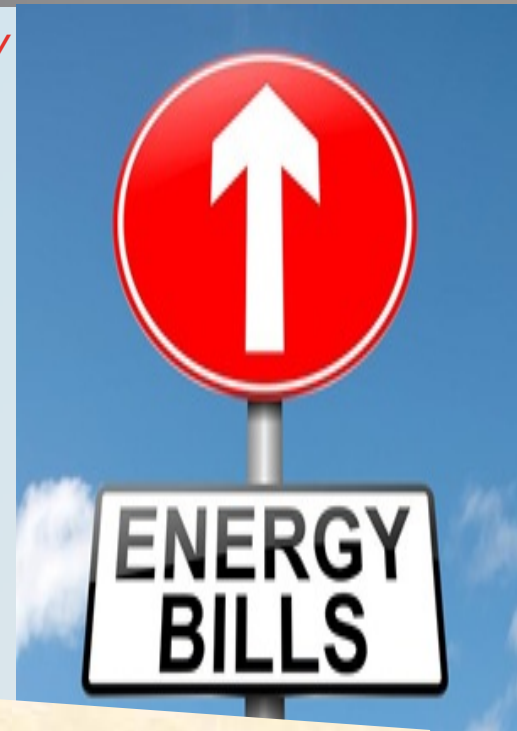
This year has been no exception with the sum of £143 being raised which is absolutely brilliant.

Thanks again to everyone who took part.



As you will be aware most of the UK's major energy suppliers have raised prices by around 8%. You should visit one of the price comparison websites who will help you find the best deals currently on the market. (www.uswitch.com , www.moneysupermarket.com , www.energyhelpline.com , etc.)

We also received a copy of the following correspondence sent to our local MP by one of our tenants which highlights that although you can not prevent the price increases, there are actions you can pursue to try and lower your overall bill.



Dear Mr Alan Reid MP,

Thank you for your prompt action.

Please be aware that there is now a part solution for some, for those in a similar situation and to stay with SSE by way of support for their greener than some policies.

Please distribute to likely groups that are affected most.

It still doesn't make good, the average 8.2% rise which is still way above inflation, however it does prove SSE will listen and help customers.

Having spoken to a number of SSE advisers, I was still dis-satisfied. I asked for my call to be escalated to a manager.

They recognised that those affected needed an economic solution.

The key SSE phrases to achieve this are:-

Override meter replacement fee.

Override credit assessment check for direct debit.

Normally the charge to replace a pre-payment meter with a standard one is £50/meter. SSE waived this. Normally to go to direct debit which gives a further discount (as does paperless billing) a credit check has to be carried out. That will fail many. SSE waived the requirement to carry out a credit check.

SSE have done this for both my electric and gas. I appreciate some may not have a bank account or indeed realise by staying on a prepayment meter and having been forced onto a new tariff with a £100 standing charge per year, from a unit charge only - can cause rises over and above the 38% it was going to cost me. At least now I have an equitable solution.

The SSE manger confirmed they will do this for others when asked, by placing them on a normal meter with standard charge energy, lower standing charge than usual, direct debit, paperless billing and in some cases fixed for a year tariff, all appropriate to the individual and to save as much as possible. I think though customers should be told of this option and not have to discover it for themselves. Indeed is that not in-line with the electricity companies commitment to make customers aware of the cheapest tariff for them?

My concern is for those that cannot do it this way even if they wish to stay with SEE in part due to their larger than other companies investment in renewables, which I am all for. Failing having no options with SEE then the only other solution may be to switch to Ebico (who use SSE for supply) and stay with a unit charge only with no standing charge, but still paying more in the end. I look forward to hearing the Chief Executive of SSE's response.

Kind Regards,

Qualifying Occupiers Questionnaire



A Qualifying Occupier Questionnaire was sent out with the last newsletter and your half yearly rent statement. To date we have received 339 back. We also included a questionnaire on internet access, banking and budgeting and have received 257 replies back.

The reason we send the Qualifying Occupier questionnaire is to ensure the information we hold on who lives in our properties is up to date.

The additional questionnaire is to help us to try to build up a picture for the whole of Argyll & Bute. Many of our tenants will be affected by the changes to the Welfare Benefit system, with the introduction of Universal Credit and with the help of the other RSLs, Argyll & Bute Council and outside agencies we hope to be in a position to offer tenants assistance with the transition so that it is smooth and seamless.

If you have not yet completed the forms we would appreciate it if you could do so now and return it to your local office. If you can't find the forms please contact your local Housing Officer who will supply you with a new set of forms.

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 Tuesday 17th December.





What's the most popular Christmas wine?
"I don't like Brussels sprouts!"

How did Scrooge win the football game?
The ghost of Christmas passed!

What did Adam say on
the day before Christ-
mas?
It's Christmas, Eve!

What happened to the man who stole an Advent Calendar?
He got 25 days!



Merry



Christmas!

Who is Santa's favourite singer?
Elf-is Presley!

Knock knock!
Who's there?
Hanna
Hanna who?
Hanna partridge in a pear tree!

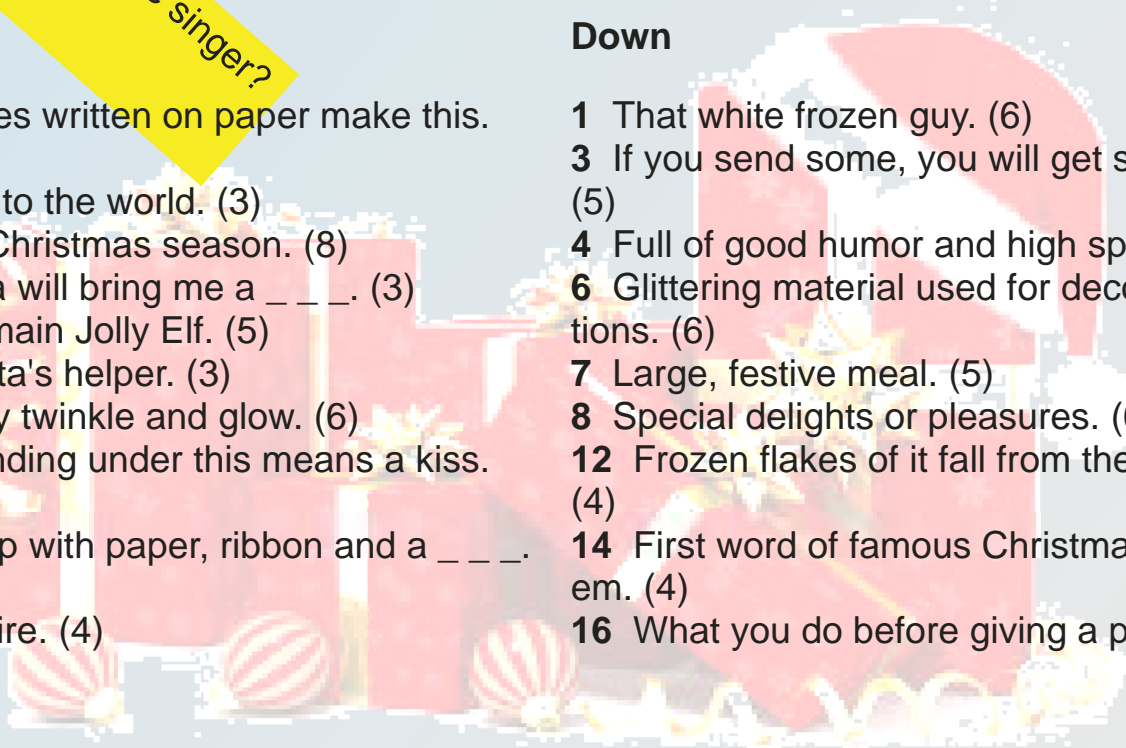
Why are Christmas Trees like bad knitters?
loosing their needles!

Across

- 2 Wishes written on paper make this. (4)
- 4 ___ to the world. (3)
- 5 The Christmas season. (8)
- 8 Santa will bring me a ___. (3)
- 9 The main Jolly Elf. (5)
- 10 Santa's helper. (3)
- 11 They twinkle and glow. (6)
- 13 Standing under this means a kiss. (9)
- 15 Wrap with paper, ribbon and a ___. (3)
- 16 Desire. (4)

Down

- 1 That white frozen guy. (6)
- 3 If you send some, you will get some. (5)
- 4 Full of good humor and high spirits. (5)
- 6 Glittering material used for decorations. (6)
- 7 Large, festive meal. (5)
- 8 Special delights or pleasures. (6)
- 12 Frozen flakes of it fall from the sky. (4)
- 14 First word of famous Christmas poem. (4)
- 16 What you do before giving a present.



Christmas Fun !

- 1) In which Christmas classic is it said that "Every time a bell rings, an angel gets wings" ?
- 2) How did "Blackadder's Christmas Carol" differ fundamentally with Dickens' original ?
- 3) Which THREE stars shared the billing with Bing Crosby in "White Christmas" ?
- 4) Which long running character left *Coronation Street* on Christmas Day in 1987 to become a housekeeper for a doctor in Derbyshire ?
- 5) Who played Scrooge in "The Muppets Christmas Carol" ?
- 6) Which duo dressed as Batman and Robin in their 1996 Christmas special ?-
- 7) In which city was "Miracle on 34th Street" set ?
- 8) What was the name of the character played by Jim Carrey in "Dumb and Dumber" ?
- 9) In whose Christmas special did various BBC newsmen perform "There is Nothing Like a Dame" ?
- 10) In which 1979 film did Fred Astaire play EIGHT different roles including Father Christmas ?
- 11) Which British monarch was the first to broadcast their Christmas message on television ?
- 12) In the film "Die Hard 2" which airport did the terrorists take over on Christmas Eve ?
- 13) Which popular Eastender's character died on Christmas Day in 2006 ?
- 14) Which song from the 1954 movie "White Christmas" was nominated for an Oscar for Best Song ?
- 15) Which rock superstar starred in the film "Merry Christmas Mr. Lawrence" ?
- 16) Which UK TV station has since 1993 broadcast an alternative Christmas message featuring such characters as Marge Simpson and President Ahmadinejad of Iran ?
- 17) The song "Have Yourself a Merry Little Christmas" features in which 1944 musical ?
- 18) Which long running TV series features a character called Santa's Little Helper ?
- 19) What present did Harry Potter receive from Hagrid in his first Christmas at Hogwarts ?
- 20) Which Welsh singer made her acting début in the 2010 Doctor Who Christmas Special ?

1) "It's A Wonderful Life". - 2) Ebenezer [Blackadder] starts off being good but he turns bad after the visits of the ghosts. - 3) Danny Kaye, Rosemary Clooney and Vera Ellen. - 4) Hilda Ogden. - 5) Michael Caine. - 6) Del and Rodney Trotter [Only Fools and Horses]. - 7) New York. - 8) Lloyd Christmas. - 9) Morecambe and Wise [1977]. - 10) "The Man in the Santa Claus Suit". - 11) Queen Elizabeth II. - 12) Washington DC [Dulles] Airport. - 13) Pauline Fowler. - 14) "Count Your Blessings [Instead of Sheep]", it lost to "Three Coins in a Fountain". - 15) David Bowie. - 16) Channel 4. - 17) "Meet Me in St. Louis". - 18) The Simpsons [It's Bart's dog]. - 19) A rough cut wooden flute. - 20) Katherine Jenkins.



Tenant Incentive Scheme

On 4th November 2013 Home Argyll introduced a new Tenant Incentive Scheme for tenants affected by the under-occupancy charge. If you are currently on Housing Benefit and accept an offer of re-housing to the “correct “ size of property for your family’s needs, you can apply for the £500 incentive to assist with your move. You can use this money to help with removal costs, carpeting, decoration costs, white goods etc. Initially the scheme has been set up for 16 tenants across Argyll & Bute and is on a “first come, first served” basis, however this could be extended, depending on demand. For further information and to discuss your housing options please contact your local Housing Officer.



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 April – September 2013.

Our Complaints Procedure is available from the any of our offices and also from the Tenants’ Information section of the website.

We are pleased to report that no complaints progressed to the Ombudsman stage during the period.

	No of Stage 1 Complaints		No of Stage 2 Complaints	
Equality related issues	0		0	
Other issues	28		4	
Total Number of complaints	28		4	
	Number	%	Number	%
Responded to in full	28	100%	4	100%
Upheld	25	89%	4	100%
Responded within SPSO timescales	27	96%	4	100%

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

Fyne Homes secures support from Scottish Government People and Communities fund to support community horticulture activities

Community Horticulture activities have developed across Kintyre, Islay and Bute, over the past 7 years, providing access to green space, healthy outdoor activities, learning and health promotion for communities. Each of the local projects have developed infrastructure and expertise for delivery of community activities through horticulture.



The People and Communities Horticulture Support Project will assist Fyne Futures, Kintyre Environmental Group and Bridgend Community Centre to provide support through their work in Community Horticulture. The project will provide Supervisory support, training and coordination to assist referral agencies and local community horticulture projects to provide placements and support for people from a range of backgrounds.

Campbeltown Community Orchard and Garden, Islay House Garden and Bute Produce have developed a supportive environment for developing confidence, skills and motivation; assisting people to reengage in a work environment and assisting them to move on to longer term employment or further training. Volunteer opportunities at the community garden's provide an opportunity for people to learn new skills, meet people and enjoy the outdoor environment. For more information on the project or to find out about your local community garden contact:

aclark@inspiralba.org.uk Tel 01700 501642

Burst & Frozen Pipes; To help prevent burst and frozen pipes you should keep your home as warm as possible. Always remember to turn off the water supply and drain down the hot water cylinder if you are leaving your home for any length of time.

If you do get a burst pipe

- » Turn off the water
- » Turn on all taps as quickly as possible
- » Identify where the burst pipe is and telephone the association's emergency number Tel 0800 592 276



Good Neighbours

We realise that during the festive Season residents may have more visitors than usual.

Can we ask that in the interests of being a good neighbour you consider the other residents in your property. As some residents like to spend Christmas/New Year quietly in their homes, we would ask that you please respect their wish to do so.

Your co-operation will also be greatly appreciated by Fyne Homes.





- The Natural Choice

Christmas is approaching and we at Fyne Futures, are here to help you in so many ways: We have details in this newsletter, about recycling collections over the Christmas and New Year period. Details of what we will be supplying in our Green Boxes and Totally Grown on Bute Bags for the festive season. How to be more fuel efficient and car tips from Car Bute.

If you would be interested in anything that we do, why not give us a call on 01700 503181 or 01700 504636 or send us an email at info@fynefutures.org.uk, it would be great to hear from you.

Why not put a tick on your Christmas list just now and order your vegetables from Bute Produce for Christmas to be collected or delivered and take one of the festive time hassles away from you, to order pop up to the garden at Townhead or give us a call on 01700 50 3181 below is what will be in the totally grown on Bute bags and the Value and Premium Boxes.



Totally Grown on Bute	Premium Box	Value Box
Potatoes	Potatoes	Potatoes
Red Cabbage	Carrots	Carrots
Brussels Sprouts	Onions	Onions
Parsnips	Mushrooms	Mushrooms
Herbs	Parsnips	Parsnips
	Red Cabbage	Red Cabbage
	Brussels Sprouts	Brussels Sprouts
	Cauliflower	Cauliflower
	Leeks	Sage
	Turnip	
	Sage	



Re-Cycle Collections Christmas

Christmas is nearly upon us again and with this comes changes in the routine of re-cycling due to the holiday dates. This year we will only be closed for the 2 days over Christmas and the same at New Year. With Christmas day/Boxing day falling on a Wednesday/Thursday, Craigmore/Kilchattan route will not be picked up on that Wednesday and the Colintrave route won't be picked up that Thursday. New Years day and 1st January will affect the Ardbeg/Port Bannatyne route and also the Bush/Barone route. Leaflets will be distributed letting customers know when the last pick up before Christmas is and when the next one after will be. All other days will not be affected. Local bring sites are situated around the town and can be used for overspill. Dates of last and next pick up times for those being missed are;

For any information regarding Christmas pick up

5 Tips for winter driving



1. Less idling

Resist the temptation to idle your car to warm it up. An idling engine gets 0 mpg. Consider also that idling the engine does nothing to warm up the tyres. Even in the coldest weather, you can begin driving after 30 seconds from a cold start - keep speeds low/moderate and use gentle acceleration until the temperature gauge starts to climb.

2. Low tyre pressure

Tyre pressure as the temperature drops should be regularly checked. A 10-degree (F) change in ambient temperature equates to a 1 psi change in tyre pressure. Fuel economy declines 0.4 % for every 1 psi drop.

3. Increased rolling resistance

Even if you're completely attentive to proper tyre pressure, cold ambient temperatures will still cause your tyres to return poorer mileage. That's because a tyre's shape isn't completely round - the sidewall bulges out at the bottom, and where the tread meets the road the small contact patch is actually flat. As the tyre rotates, it constantly deforms to this shape, and this deformation requires more energy when the rubber is cold and hard.

4. Lower average engine temperature

In the winter, an engine takes longer to reach operating temperature and cools off faster when shut off. Since the engine management system orders up a richer mixture when cold (proportionately more fuel in the air/fuel combination), more fuel is being burned overall.

5. Always keep supplies in the Car

Always make sure you have a scraper, and de-icer in the car, if you are going on longer journeys, make sure you take a drink and something to eat with you as well as a blanket in case of breakdowns.

Remember over the Christmas Period if you have friends or family coming to visit, Car Bute is available for you, temporary membership for up to 2 weeks is only £20, then all you have to pay is your refundable insurance deposit and your hire charge at £2.95 per hour and 21p a mile. Contact details are 01700 504636.

Christmas Schedule 2013/14

Area	Last Pick up before Christmas	First Pick up after Christmas
Craigmore/Kilchattan Bay	11/12/13	08/01/14
Colintraive	12/12/13	09/01/14
Ardbeg/Port Bannatyne	18/12/13	15/01/14
Bush/Barone	19/12/13	16/01/14

ups please call the Re-Cycling Centre on 503181.

Give Mother Nature a present by celebrating – The 12 Green Days of Christmas!



On the first day of Christmas, get a live tree.

A live tree can be re-potted in the garden to bring joy for the rest of the year. If a live tree is not manageable and you still want to have a real tree - recycle it!

On the second day of Christmas, limit gift purchases.

Exchange home-made gifts, house cleaning or babysitting certificates. Instead of a traditional gift exchange make a group donation to a charity of choice, or give the gift of time instead of things.

On the third day of Christmas, re-use wrapping paper.

Instead of buying rolls of wrapping paper, get creative to wrap presents. Try to re-use wrapping paper from previous years, use paper bags or sections of newspaper, or even cloth napkins or dish towels.

On the fourth day of Christmas, decorate with natural items.

Pine cones, cinnamon sticks, and cranberries make beautiful table décor and have the dual benefit of being both environmentally friendly and inexpensive. Forgo purchasing additional holiday decorations and use branches from the evergreen Christmas tree instead.

On the fifth day of Christmas, burn beeswax candles.

Burning candles at Christmas-time is both beautiful and energy efficient. Instead of traditional petroleum-based candles, purchase candles made of biodegradable and renewable materials such as beeswax.

On the sixth day of Christmas, limit errand trips.

Instead of driving back and forth, try to get as many purchases and errands done on a single trip. Both the earth and your pocket book will thank you for limiting car usage.

On the seventh day of Christmas, get new lights.

Ditch the incandescent bulbs for decorating the tree and house, and use light-emitting diode (LED) lights. LED lights last longer and do not get hot so children won't burn their fingers and the tree won't get singed.

On the eighth day of Christmas, give green gifts.

Help make the rest of the year environmentally friendly as well, and give those on the Christmas list useful green items as gifts. Eco-friendly products are useful and good for the earth, and feel decadent at the same time.

On the ninth day of Christmas, make a donation pile.

Instead of throwing out old items replaced during the holidays, donate them. From mobile phones, games and winter coats, someone else probably needs it and the landfill does not.

On the tenth day of Christmas, re-use holiday cards.

In addition to getting back in touch with friends and family and providing table decorations, holiday cards can be recycled for the following year as name tags, place cards, or for gift cards.

On the eleventh day of Christmas, buy local.

Whether its holiday food or gifts supporting local producers is a win-win for everyone, local shops have fresh meats and produce, transporting supplies over a short distance uses significantly less fuel and supports the local economy.

On the twelfth day of Christmas, plan a peaceful, earth-friendly New Year.

Enjoy the Christmas holiday and think about ways to celebrate integrating green practices beyond the holiday season and into everyday life.

Merry Christmas and a very happy, peaceful and Green New Year!
From Towards Zero Carbon Bute



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 over the festive season. 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 • Web: 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