

2011 - 2012



*Building Sustainable
Communities*

Annual Report



Corran Court, Lochgilphead

Chair's Message



Welcome to our Annual Report for 2011/12 which I hope will be of particular interest to all our tenants. At the time of writing this report 40 rented units were about to come off site at Lochgilphead High School Phase I and over the next 12 months a further 40 rented units will be available through Phases 2 & 3.

Argyll & Bute's Local Housing Strategy which determines the need for social rented housing has identified our traditional areas of operation to be low demand. Therefore any funding likely to be awarded to Fyne Homes will be drastically reduced. With this in mind a review was made of the development department, the outcome of which was that both members of staff took voluntary redundancy during the year and other departments were restructured.

Although building new houses tends to grab the headlines all departments of the Association have been extremely busy.

There has been £2.2 Million spent on maintenance to our existing stock. In particular kitchen replacements, electrical rewiring and central heating replacements were carried out to a number of properties in Rothesay, Lochgilphead, Campbeltown and Dunoon.

The Housing Management staff had a busy year with 182 allocations in the year. The average void period was 23 days against a target of 28 days and rent arrears are still very low.

Finance staff have had to deal with the complexities and delights of component accounting which breaks houses down into component parts and then depreciates all these component parts over different lifespans.

Of particular interest to me have been the changes to the Management Committee Members details of which can be found in the Governance Section. We will miss them all and my special thanks for their contribution to the Fyne Group which has been invaluable.

I would like to thank all our partners of which there are many, who worked with us throughout the year.

Thanks also to all staff and Committee members for their support throughout the year.

A handwritten signature in black ink, which appears to read 'P. Lingard', is located above the printed name of the Chairman.

Peter Lingard
Chairman

Development

2011 was another busy and challenging year for the Development Department with the Lochgilphead High School site expanding further following Fyne Homes successful bid to the Scottish Government's Innovation and Investment Fund.

This will allow Phase 3 of the project to be progressed and will see a further 18 homes built – 14 of which will be for older people.

Two members of the Development Team also left Fyne Homes during the year and the staff and Management Committee wish to extend our thanks to Peter McDonald and Alison Cowie for all their hard work over the years and wish them both well in their future projects/careers.

Completed Projects

Lochgilphead High School Phase 1A 14 units for Shared Equity sale and 3 units for rent

The first phase of the Lochgilphead High School project saw 17 houses handed over in October 2011 by our framework contractor MacLeod Construction.

The design of the 14 shared equity and 3 rented units have proved to be very popular along with the energy efficient air source heat pump systems installed to provide heating and hot water.

Old Courthouse, Rothesay 25 units for Shared Equity sale

March 2011 saw John Brown (Strone) Ltd hand over 25 flats following the £4.7M refurbishment and new-build of the former Council and Sheriff Court building.

The flats are being sold through the Scottish Government's low cost home ownership scheme known as "LIFT".

This development has received significant recognition within the design and building industry having been nominated for Saltire Society Housing Design Awards, the Scottish Design Awards and the Herald Property Awards.

Development cont ...

On Site

Lochgilphead High School Phase 1B

4 units for Shared Equity sale and 40 units for rent

44 homes, a mix of 1, 2, 3 & 4 bedroom properties are scheduled to be handed over in August 2012.

4 of these properties are for sale through the Scottish Government's LIFT Scheme.

Lochgilphead High School Phase 2

22 units for rent

March 2013 will see a further 22 properties handed over by MacLeod Construction.

Included in the proposals are 6 homes for older people.

Lochgilphead High School Phase 3

18 units for rent

A successful bid to the Scottish Government's Innovation and investment Fund allowed this 18 unit contract to commence during May 2012.

14 properties within this phase will be for older people.



Housing Management

It has been extremely busy over the last year both with workload and also with the number of changes within our Housing Management team. We said fond farewells to some long standing staff members and welcomed some new members too. Fiona Gillies (Campbeltown), Maureen Todd (Bute) and Housing Manager Lesley Standaloft (Bute) all moved on to pastures new. Whilst we were sad to say goodbye, we are also pleased to have gained three new members of staff within the Bute office, Areasha Whitelaw, Sam Jamieson and Tracy Shields.

Despite the changes the transition was smooth and our housing team members, both past and present, worked very hard to maintain the previous year's high standards. The results were as follows:

- **Collected 98.31% rents from current tenants**
 - **Reduced our current and former arrears**
 - **Allocated 3 new build and 179 existing properties during the year**
 - **Processed 4 right to buy sales**
 - **Dealt with 84 Anti Social Behaviour complaints**

Rent Arrears

Our priority is to prevent arrears in the first instance. As well as minimising our rental loss, it also very importantly allows us to invest in our current properties. This means that we can continue to improve and maintain our developments to a high standard, which in turn benefits our tenants.

Focusing on prevention as the priority means that in many cases we helped to stop people getting into arrears in the first place, as well as supporting them with their application for benefits. Early identification and intervention for our tenants who may have difficulty paying is key, as is the relationship and communication we have with them. It is important that people feel comfortable coming to us when they anticipate problems paying their rent and we worked closely with tenants to make sensible agreements to help them get back on track.

This year we have also been working with the FISH (Financial Inclusion in Social Housing) project, where we identified and referred people to the Welfare Rights Officers for help and advice with benefits. In the period from July 2011 until March 2012 they were able to deal with 79 Fyne Homes tenants. This was not only beneficial to our tenants, but also to the rental income as 46% of our rental income comes from housing benefit.

Whilst we see eviction as a failure, there are occasions when unfortunately we have no option. Fortunately these are not an everyday occurrence and although we issued 159 Notice of Proceedings during the year, we initiated only 8 court actions which resulted in us being granted decrees for eviction in 3 cases. 6 tenants abandoned their properties this year.

Housing Management *cont...*

Current Tenant Arrears Performance (Non technical)

Target %	2009/10 % Gross Rental Income	2010/11 % Gross Rental Income	2011/12 % Gross Rental Income
2.00	1.10	1.02	0.74

Former Tenant Arrears Performance (Non technical)

Target %	2009/10 % Gross Rental Income	2010/11 % Gross Rental Income	2011/12 % Gross Rental Income
n/a	0.90	0.80	0.54

Voids & Lettings

When a property becomes vacant we do our utmost to reallocate it to someone as quickly as possible, this helps to shorten applicants' waiting time and also minimise the loss of the rental income. The amount of rent we lost on these properties increased slightly this year to 0.80% mainly due to hard to let tenemental stock in Bute. Although this is still below target we are currently working on an Asset Management Strategy to address this challenge.

Rent Loss Due to Void Properties

Target %	2010/11 % Net Rental Income	2010/11 Peer Group %	2011/12 % Net Rental Income
1.00	0.58	0.5	0.80

Despite only having 3 new builds to allocate this year our number of overall lettings was 182; this was because 179 tenants left or moved to another property with us. 32 of these tenants left within the first year of their tenancy and we are in the process of looking at different ways we can help with tenancy sustainment.

Lettings quotas

	No. Lets	% of lets	% Quota as per HOME Argyll
Existing Association Tenants	34	19%	25%
Housing List Applicants	103	56%	25%
Homeless Applicants	45	*25%	50%

As part of our Common Allocation policy with HOME Argyll we operate a quota system as detailed above. Although our quota for homeless applicants was 50% of all lets, the reality was that we could only allocate 25% of our properties to this category. This was because the properties that became available didn't meet the needs of the people on the homeless list e.g. wrong size or location or those on the homeless list at the time of allocation were not ready to be re-housed at that time. When we take this into account we actually managed to let just over *61% to our homeless applicants.

Housing Management *cont...*

Tenant Reward Scheme

We continue to operate a successful tenant reward scheme, which has been well received by those who have been drawn. You can track our winners in our quarterly newsletters, or obtain information on how you can apply from your local Housing Officer.



Some of our TRS Winners

Next Year ...

Our focus is very much on tenant participation and tenant satisfaction and we are pleased to see the introduction of the Scottish Social Housing Charter and the formation of a new Scottish Housing Regulator.

The Charter will help to improve the quality and value of the services that social landlords deliver for their tenants and other customers and supports the Scottish Government's strategic objective of a safer and stronger Scotland. It will do so in the following ways:

- By providing tenants and other customers with a clear statement of what they can expect from social landlords, and helping them to hold landlords to account
- It will focus the efforts of social landlords on achieving outcomes that matter to their tenants and other customers
- It will provide the basis for the Scottish Housing Regulator to assess and report on how well landlords are performing. This will enable the Regulator, tenants and other customers, and social landlords to identify areas of strong performance and areas where improvement is needed

For more information view <http://housingcharter.scotland.gov.uk/>

Maintenance

- *Spent £2,135,739 maintaining and upgrading the housing stock*
- *Issued 3687 works orders*
- *Factored 337 owners' properties*

Performance in Reactive Maintenance

Our Reactive Maintenance Service covers the day to day repairs that are reported to our office by tenants. These repairs are split according to priority into Emergency, Urgent and Routine with the following target response times:

Emergency Repairs	6 hours
Urgent Repairs	3 working days
Routine Repairs	10 working days

During 2011/12 the Association carried out 3687 reactive repairs and we achieved the following against our target response times:

Category	Out-turn 11/12	Out-turn 10/11	Peer Group Average 10/11
Emergency	98%	100%	92.2%
Urgent	99%	98%	
Routine	95%	96%	

Average days to carry out non-emergency repairs – Fyne Homes	4
Average days to carry out non-emergency repairs – Peer Group	7

Hanover Telecare, our 24hr repairs service handled 406 emergency calls during the year.

Looking After the Stock

The Association spent £2,135,739 maintaining and upgrading its housing stock.

This was made up of £450,000 on routine repairs and maintenance and £593,623 on cyclical maintenance. This figure also includes £1,092,116 spent on planned maintenance, property improvements and works to allow the Association to achieve the Scottish Housing Quality Standard.

Planned Maintenance & Capital Improvements

Planned Maintenance and Capital Improvement works involve the replacement or improvement of components within our properties.

2011/12 was a very busy year with the undernoted planned maintenance/capital improvements being carried out:

Bute

- Central Heating & Rewiring to 13 properties
- Central Heating to 8 properties
- Electrical Rewire & Window Replacement to 17 properties

Cowal

- Kitchen/Central Heating & Rewiring to 24 properties
- Central Heating & Rewire to 9 properties

Kintyre

- Central Heating & Rewiring to 11 properties
- Electrical Rewire to 31 properties
- Roof Replacements to 20 properties



Maintenance cont ...

Cyclical Maintenance

In order to ensure that the components and materials within our properties do not deteriorate we carry out a cyclical maintenance programme on a regular basis.

In 2011/12 our cyclical maintenance works included the servicing of all our gas central heating systems and appliances, electrical safety testing, gutter cleaning and painterwork to 27 developments in Bute, Campbeltown, Dunoon and Lochgilphead.

Scottish Housing Quality Standard

Our Scottish Housing Quality Standard Delivery Plan sets out the level of investment Fyne Homes requires to make in order to ensure our stock meets the Standard by 2015.

Work such as central heating installations, kitchen replacements, window replacements and energy efficiency measures will all be implemented to ensure the milestones we have set are achieved.

We currently have 88.32% of our properties meeting the standard and are well on track to achieve the 2015 deadline.

Aids & Adaptations

Funding of £183,143 was received from the Scottish Government and NHS Scotland via their Change Fund. This enabled us to carry out adaptations such as level access showers, stairlifts and grabrails to 65 properties.

Gas Safety

The Association has a legal obligation to ensure that we carry out gas safety inspections and services annually in all of our tenanted properties that have gas appliances/central heating systems. In order to allow us adequate time to organise access and complete the services within the statutory 12 month period we start the process of arranging access 10 months after the date of the last inspection.

We would like to take this opportunity to remind all of our tenants of the importance of providing access to your home to allow us to undertake the annual gas safety inspection. This work is required by law to ensure your home and those around it are safe.

We monitor our performance in relation to meeting our legal obligations on gas safety and the table below summarises this year's results.



Gas Safety Inspections 2011/12

No of services	Services completed within 12 months	Services up to 30 days late	Services up to 90 days late	Services more than 90 days late
948	942	4	2	0

Unfortunately there will always be some instances where the tenant does not grant access within the twelve month period and in these cases we have no alternative but to revert to legal action to force access to the property. While we look upon this as a very last resort we have a duty of care and legal obligation to all of our tenants to ensure their homes are safe and we must do whatever is within our means to undertake these essential safety inspections.

Maintenance *cont ...*

Fuel Poverty

Fyne Homes continued work on our Fuel Poverty Project which aims to indentify tenants at risk of, or facing fuel poverty issues.

Working in partnership with the other 3 housing associations in Argyll, a project “HEAT Argyll” will continue until December 2012. The project aims to deliver energy efficiency advice to tenants identified as being in fuel poverty, having recently moved into a housing association property or who have concerns regarding their heating bills. If you feel you would benefit from this advice, please contact our maintenance department on 0845 052 0039.

Carbon Portal Project

Fyne Homes agreed to become involved in the above project which aims to reduce carbon emissions from homes by using thermal imaging to pinpoint areas within the property structure where heat is being lost.

Over 300 properties were thermally imaged and we aim to use this information to determine the properties which would benefit most from further insulation/investment to help tenants preserve heat, cut energy bills and reduce fuel poverty.



Stock Condition Survey

In order to achieve a 100% stock database by 2015, we instructed the John Martin Partnership (JMP) to carry out a stock condition survey to a further 30% of our properties throughout Bute, Cowal, Mid-Argyll & Kintyre.

The survey data collected will be used to determine our future investment needs, compliance with the Scottish Housing Quality Standard and to assist in determining upgrades to our housing stock.

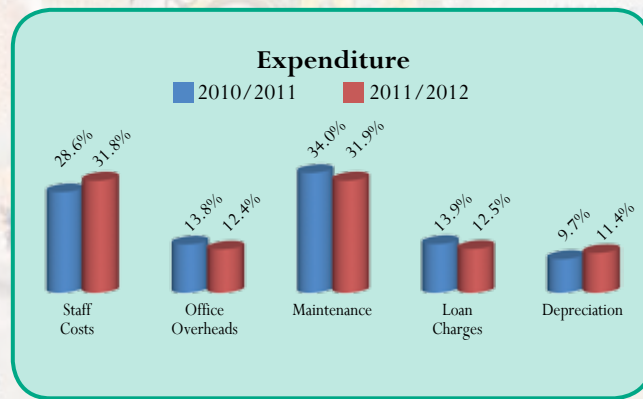
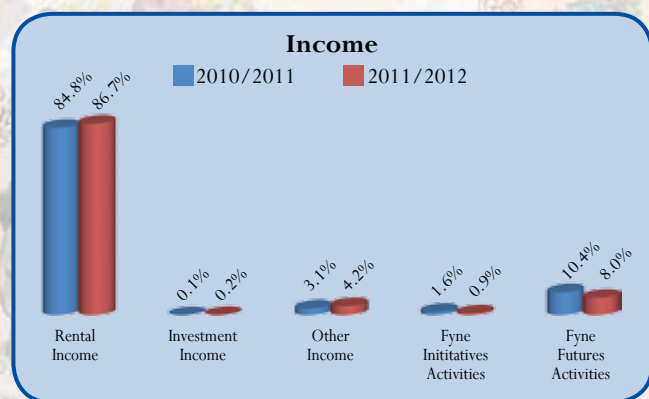


Financial Highlights

Consolidated Income & Expenditure for the year ended 31st March 2012

Income	2010/11 £,000		2011/12 £,000	
Rental Income	4,681	84.8%	4,916	86.7%
Investment Income	4	0.1%	9	0.2%
Other income	170	3.1%	240	4.2%
Fyne Initiatives activities	89	1.6%	52	0.9%
Fyne Futures activities	577	10.4%	454	8.0%
Total	5,521		5,671	
Expenditure				
Staff costs	1,234	28.6%	1,578	31.8%
Office Overheads	595	13.8%	613	12.4%
Maintenance	1,471	34.0%	1,579	31.9%
Loan Charges	601	13.9%	620	12.5%
Depreciation	418	9.7%	568	11.4%
Total	4,319		4,958	
Surplus/(deficit) for year	1,202		713	

A full set of the Consolidated Audited Accounts of Fyne Homes Limited are available at any of our offices



Facts and Figures

Extracts from the accounts for the year ended 31st March 2012

- **Total investment by Fyne Homes now exceeds £107 million**
- **Long Term loans now total £19.1 million**
- **Scottish Government funding for 2011/12 was £2.4 million**
- **Total reserves at the year end now exceeds £6 million.**

Auditors

Scott Moncrieff
25 Bothwell Street
Glasgow

Bankers

Bank of Scotland
36/42 Montague Street
Rothsay

Clydesdale Bank
17 High Street
Rothsay

Solicitors

T C Young
7 West George Street
Glasgow

Financial Highlights

Consolidated Balance Sheet as at 31st March 2012

Fixed Assets

Housing Properties at cost	£107,983,148	
Less Grants and Depreciation	<u>85,493,917</u>	22,489,231

Other Fixed Assets

Heritable Properties	£ 308,734	
Commercial Properties	41,015	
Office Equipment	12,582	
Computer Equipment	164,337	
Motor Vans	119,456	
Land & Buildings	343,410	
Investment Property	561,979	
Kintyre Wind Project	165,974	
Plant & Machinery	179,715	
Other Equipment	<u>1,671</u>	
		1,898,873

Current Assets

Stock	£2,457,929	
Debtors and Prepaid Charges	829,100	
Cash and Bank Balances	<u>635,498</u>	£ 3,922,527

Current Liabilities

Creditors and Accrued Charges	<u>£ 2,428,836</u>	<u>1,493,691</u>
		£25,881,795

Long Term Loans

Scottish Government	£ 802,132	
Abbey National Treasury	4,955,033	
Bank of Scotland	405,954	
Clydesdale Bank	704,717	
Dunfermline BS	677,707	
Royal Bank of Scotland	9,711,575	
Argyll & Bute Council	<u>1,900,000</u>	(19,157,118)

Retirement Benefit Pension Scheme

Deficit	<u>(663,000)</u>	<u>(£19,820,118)</u>
		<u>£ 6,061,677</u>

Represented by:

Share Capital		164
Designated Reserves for Major Repairs		2,105,675
General Reserve		3,812,594
Revaluation Reserve		<u>143,244</u>
		<u>£ 6,061,677</u>

Resident Satisfaction

Quotes from Residents

"It was a great move, ideal, perfect"

- Mr & Mrs McCue



*"Delighted with the contractors
and the standard of the works"*

- Mrs Flaws

In order to collect opinions on the services we provide and to help identify any areas requiring improvement, we carry out a number of surveys. We do appreciate you taking the time to complete and return our surveys and value your feedback. We would like to think that we provide the best possible service to all our service users and we accept that there are always going to be times when we could do better.

Reactive Repairs

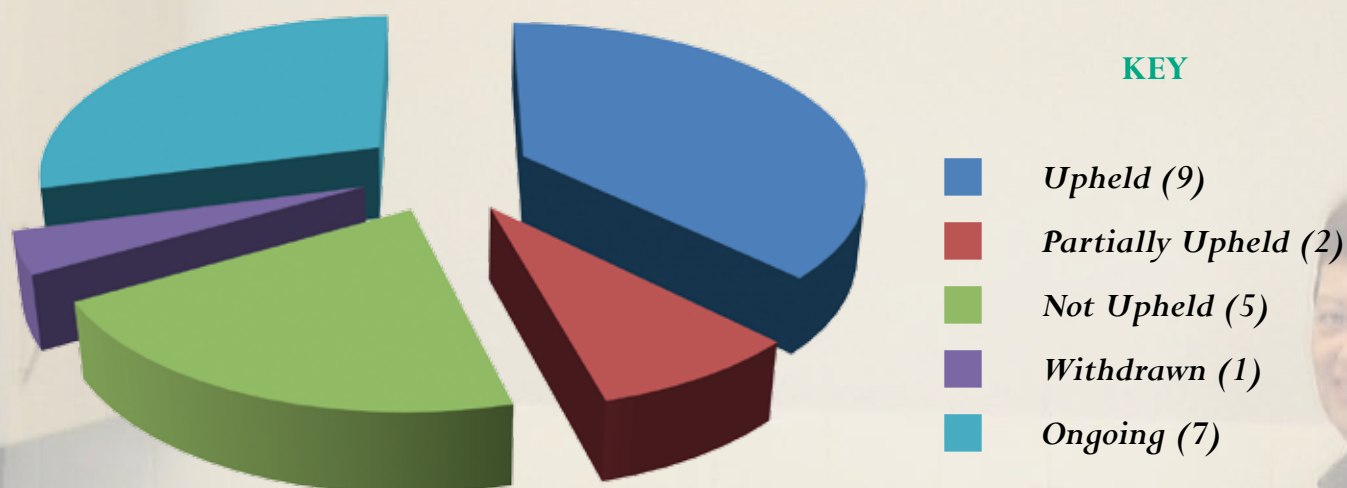
We continue to issue satisfaction questionnaires with every repair order to monitor our performance and help improve services. This year we issued 3687 repairs orders with a return of 1342 (36%). The responses indicate that we continue to provide an extremely good reactive maintenance service. The results are summarised below:

Question	2011/2012	2010/2011	2009/2010
Carried out in timescale	94	93	95
Quality of repair	96	96	97
Contractor's courtesy	95	100	100
Precautions taken to protect property	99	98	99
Tidying up and removing rubbish	99	99	99
Service provided by Maint. Dept	98	96	98

Resident Satisfaction *cont...*

Complaints

Although we always aim to deliver a high standard of service, we acknowledge that there are occasions when people have reason to complain. During the year the Association recorded 24 formal complaints. Steps were taken in all cases to resolve the issues that were raised. One of the complainants progressed to the Ombudsman Stage but was not upheld.



This coming year our complaints handling process will be changing as we require to adopt a model complaints handling procedure devised for the Social Housing Sector by the Scottish Public Services Ombudsman. This will ensure a consistent and streamlined approach to complaints handling across the housing sector and will see us move from a three stage process to a two stage process (frontline resolution and then investigation) before it can be considered by the Ombudsman. It will also provide an avenue for tenants to complain to the Scottish Housing Regulator about “significant performance failure”. This is defined as something a landlord does or fails to do that puts the interests of its tenants at risk or could affect all of a landlord’s tenants.

Further information on the new Complaints Handling process will be published on our website and available from our offices.

Governance

Management Committee

D Anderson *Co-optee*

I Dunn

R Harding *Convener Audit Committee*

T Harrison *Co-optee*

H Kirk

M Lang *Co-optee*

P Lingard *Chair*

F McCowan

T McKay *Vice Chair*

J McMillan *Convener Staffing Committee*

J Pemble

R Reid *Secretary*

L Scoullar *Co-optee*

P Wallace

This year saw many changes to our Committee. Lyn Bulloch, Shona Davis Janet McKerral and Don Williams all resigned after many years of sterling service with Lyn and Don being former Chairs of the Association.

At last year's Annual General Meeting Iain Dunn and Hamish Kirk were successfully elected onto the Management Committee and during the year David Anderson, Tony Harrison, Marjory Lang and Len Scoullar were co-opted to bring our total number up to a very healthy 14.

Membership

8 people took out membership of Fyne Homes during the year, however 25 shares were cancelled for various reasons leaving us with an active membership of 164 at the end of March. The Association encourages tenants or residents in our areas of operation who support the aims of the Association and wish to play an active role in the affairs of the Association to become members. Membership is through the purchase of a £1 share and entitles the member to vote at the AGM and stand for election to Committee.

Internal Audit

This year saw the re-establishment of our Internal Audit process and Scott Moncrieff was successful in their bid as Internal Auditors for a 3 year period. During the year reviews were carried out on the undernoted processes:

- *Financial Planning and Reporting*
- *Core Financial Systems*
- *Strategic and Operational Planning*

Corporate Plan

Our Corporate Plan was totally revised this year in consultation with staff and committee members and a copy of the plan for 2012-2015 can be obtained from our offices or viewed on our website www.fynehomes.org.uk

View From Fyne Futures



Fyne Futures, social enterprise delivering benefits on Bute

Fyne Futures has been delivering a range of Social and Environmental benefits on the Island of Bute since 2005. Initially the focus of activity was kerbside and bring site recycling. Successfully securing funding from Scottish Government, Argyll and Islands European Leader and Highlands and Islands Enterprise has assisted the organisation to develop and grow our social enterprise activities.

The Company has continued to grow and evolve to ensure sustainability, grow our income and support our social and environmental objectives. Providing local employment opportunities is an important objective for Fyne Futures. The Company employs 21 people and supports employment experience and training for young people and unemployed.



Recycling and Reuse activities: In relation to our environmental activities, we achieved a record collection rate for recyclates, which includes our kerbside and collection point materials, such as plastic, paper, textiles and cans. This also includes our Furniture Reuse activities which have grown considerably over the past 2 years, providing quality furniture at an affordable price from the old school hall and the Restyle Shop at

Deanhood Place. All our vehicles use biodiesel, which we produce from used cooking oil.



Bute Produce activities: Fyne Futures and has been continually developing the variety, range, and volume of local produce available to the public since 2008. Bute Produce now has a 'Veg Shack' on site as well as extending their Green

Box Delivery Scheme and offering a bespoke box service. The sale of fruit and vegetables, along with income generated by 'Jenny' a 6kw wind turbine at the site help sustain the business.



Fyne Futures delivering community support across the area

Fyne Futures has supported a number of community projects across the operational area over the past 7 years via the Scottish Governments Wider Role programme. Over the past 9 years Fyne Homes has secured over £1.2million in Wider Role funding that has enabled the organisation to lever in a further £2million, bringing a total of £3.2 in funding to support community regeneration projects across the area. The Wider Role programme closed at the end of March 2012 and has been replaced by the People and Communities fund which has more limited funding.

View From Fyne Futures *cont...*

Recognising the importance highlighted through community plans across the area in relation to local employment opportunities and support for young people, Fyne Futures on behalf of Fyne Homes have focussed our activities on employability and support to vulnerable individuals. In the past year this has assisted the following areas of work:

Local Produce, Kintyre, Islay and Gigha: Tarbert and Skipness Community Trust have received support to lead a project to promote local produce in Kintyre, Islay and Gigha. This enables Campbeltown Community Organic Garden, Tarbert Healing Garden, Bridgend Community Garden and Isle of Gigha Heritage Trust to encourage local people to get involved in community garden activities and raises awareness of local produce.

Quote from Tarbert and Skipness Community Trust:

"Fyne Homes has been instrumental in the success of Tarbert and Skipness Community Trust's Local Produce project. Through their funding and continuing support we have been able to assist producers and young people by will allowing them to develop local markets, access training and become more self sufficient."

Support to Young Tenants: We have been working with the HELP project in Cowal and Bute to support young tenants to sustain their tenancies. This project has assisted young people as they move in to and manage their tenancies and the contacts developed between Fyne Homes staff and the HELP project will have long term benefits.

Recycling Employability Support: Employment training opportunities have been supported at Fyne Futures Recycling and Kintyre Recycling. Twelve young people and long term unemployed have secured employment opportunities through this project and it has been effective in assisting unemployed people to gain work experience and skills as well as providing additional support to the recycling organisations.



Community Wind Pilot: Support has been provided to identify opportunities for generating longer term funds to support community based projects through development of a community wind project. This recognises the success with projects such as Isle of Gigha where the community has been able to secure a long term income stream through generating wind energy for community benefit. This recognises the reducing amounts of funding available to communities in the current economic climate, and we hope will provide a legacy for ongoing community activities.

Our Community – Our Environment – Our Actions

Bute Renewable Energy Project

- We asked what was possible for Bute to become 100% Renewable
 - o 45 X 900 kW wind turbines was the answer
 - o Tidal is not currently possible
 - o There are many micro renewable technologies people could adopt
- We asked what was achievable in the next 5 years
 - o 3 X 900 kW community owned wind project
 - o 300 kW photovoltaic community bulk buy
- We asked what would the community like to happen



Here are the headlines.

➤	94% support the vision of Bute 100% Renewable
➤	Carbon Reduction, local employment and reduced energy costs are the three top expected benefits.
➤	High fuel costs and climate change are the top two topics that had people very concerned.
➤	People felt that all renewable technologies should be explored in homes and larger scale.
➤	The top three priorities for spending any income generated from renewable were – insulation programmes, other community project and low carbon transport.
➤	77% thought communities should take ownership of renewable energy generation.

Be A Carbon Zero Hero

Headline of Achievements

- Project savings target achieved – 30.568 tonnes
- 30% of primary school children walking or cycling
- Reduction of car travel from 47% to just 16%
- Skills development of our volunteers
- 14 businesses and community groups with reduced energy bills
- 85 residents with improved energy efficiency



Car Bute

Launched at the end of October 2011, this community car club is helping us re-think car ownership. Members enjoy the use of three fuel-efficient cars – 2 on Isle of Bute, 1 at Wemyss Bay. It's easy to join, easy to use, and provides low cost, low carbon means to accessing a car just when you need it.



Fyne

H O M E S
L T D.

*Building Sustainable
Communities*



LOCHGILPHEAD

DUNOON

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Telephone: 0845 6077117 • Facsimile: 01586 552680

Unit 16J, Highland Avenue, Sandbank Business Park, Dunoon, Argyll, PA23 8PB
Telephone: 0845 6077117 • Facsimile: 01369 703044

The Attic, Manse Brae, Lochgilphead, Argyll, PA31 8RA
Telephone: 0845 6077117 • Facsimile: 01546 606519

81 Victoria Street, Rothesay, Isle of Bute, PA20 0AP
Telephone: 0845 6077117 • Facsimile: 01700 505267

Email: postmaster@fynehomes.co.uk
www.fynehomes.org.uk

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Registered Scottish Charity No. SC009152.

Registered office: 81 Victoria Street, Rothesay, Isle of Bute, PA20 0AP

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