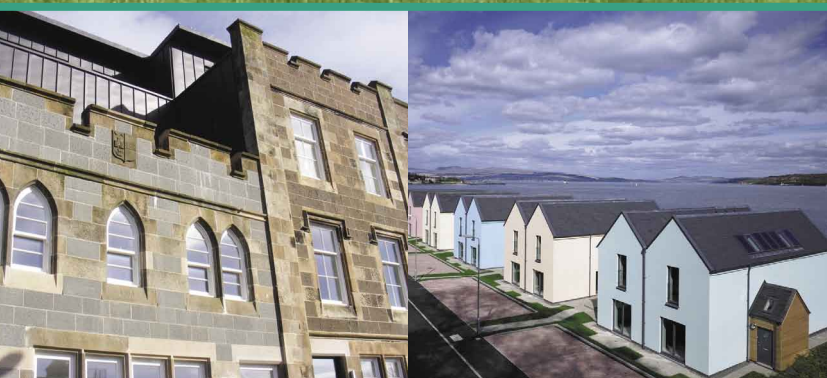




Annual Report 2010/11




Fyne
H O M E S
L T D.

www.fynehomes.org.uk

*Working together
serving the community*



Front Cover: Main-Lochgilphead High School Site; Left-Old Courthouse, Rothesay; Right-Tigh-na-cladach, Dunoon
Inside Front Cover: The Old Courthouse, Rothesay

View From the Chair



It is my pleasure to present the 31st Annual Report and in this short introduction highlight some key events.

Following our extensive Business Review in the spring of 2010 the staff of the Association has continued to work hard to maintain the high standards for which Fyne Homes has become known.

We are all aware of the difficult economic times but as you read through this report I am sure that you will agree with me there is plenty of evidence of our achievements.

May I on behalf of the Committee and members of Fyne Homes thank them for all their efforts during the year. We bade farewell to Peter Cassells and Margo Allen during 2010/11 and we wish them both well.

The Fyne Homes Group continues to contribute hugely to the local economy by employing some 58 staff and using local contractors to build, improve and maintain our stock, thus helping to sustain local communities.

We all know we are in a period of austerity where finances are limited; however I'm glad to report that last year we attracted grant funding of almost £3.73 million. £2 million towards rented development with Fyne Homes; £1.5 million towards Shared Equity development within Fyne Initiatives and £0.23 million towards Social Enterprise Funding with Fyne Homes.

Although by their standards it's been a quiet year for development, the highlight was undoubtedly the successful completion of our scheme at Tigh-na-Cladach, Innellan, Dunoon which contained Scotland's first fully accredited 'Passivhaus'. The scheme also won 3 Scottish Design Awards and a RIBA award in 2011.

We are still well on target to ensuring all our homes meet the Scottish Housing Quality Standard (SHQS) by 2015. The Association spending almost £2.5 million last year maintaining and upgrading its stock.

I would like to thank all our partners who worked with us throughout the year, in particular Argyll and Bute Council and the Scottish Government.

Thanks also to all the voluntary Committee members of Fyne Homes, Fyne Initiatives and Fyne Futures who have given freely of their time and support throughout the year and for their help in steering me through my first period of Chair.

Most of all may I thank our tenants for making Fyne Homes their preferred landlord of choice.

May I commend this report to you.

Peter Lingard
Chairman

Development

This year was a challenging one for the Development department who in spite of the economic downturn, has worked hard to safeguard the future provision of affordable housing in Argyll. At a time when funding availability is on the decline, Fyne Homes and Fyne Initiatives secured and spent an impressive £3.3m, an increase of £300k compared with last year. Despite this, the bar for developers is being raised higher than ever, outlined by the targets set out in the Scottish Governments recently published, policy paper 'Homes fit for the 21st Century'. The objectives set by the Scottish Government focus on improving building design, reducing energy consumption by 12% and greenhouse gas emissions by 42% by December 2020 and on meeting the increasing demand for new homes in Scotland. These come at a time when both public and private finance is scarce and there has been a slowdown in the construction sector, therefore every pound must stretch a bit further to meet these objectives.

2010 saw the completion of the unique, eye-catching Tigh-Na-Cladach properties built along the shoreline in Dunoon. The properties proved themselves popular with local buyers and had admirers from further afield, with an article discovered in a French newspaper! The development has also received significant recognition within the design and building industry as it was nominated for the Saltire Society Housing Design Awards 2010 and picked up 3 Scottish Design Awards and a RIBA award in 2011! Good progress was being made at the first phase of the Lochgilphead High School project, with 17 properties on track for completion next year. The town of Rothesay, Isle of Bute, saw the refurbishment of listed historic town centre building, now known as 'The Old Courthouse' drawing to a close by the end of year 10/11. The official opening by Councillor Len Scoullar took place on the 31st March 2011 and marked the beginning of a new era for the historic building.

COMPLETED

Tigh-Na-Cladach – 14 units for Shared Equity sale and 1 workshop



The 14 new homes and 1 workshop space now known as 'Tigh-Na-Cladach' has been a resounding success for Fyne Initiatives, the private subsidiary of Fyne Homes that is able to build homes for sale. The homes were completed in April 2010 and were sold through the Scottish Government's low cost home ownership scheme known as 'LIFT' (Low cost Initiative for First Time buyers) within 2 months of completion, mainly to first time buyers already living in the Dunoon area.

This development is unique for a number of reasons, apart from the bold contemporary design; it is the first in Scotland, and the first affordable development in the UK to have been awarded full German 'Passivhaus'. Every property has been designed to maximise the spectacular views over the Firth of Clyde and provide a private outdoor space and parking. The properties are being monitored by Strathclyde University to collect data on the actual performance of the properties. Initial feedback from the residents is positive, with many reporting that their energy bills have significantly reduced since they moved in to their new home.

ON SITE

Castle Street – 25 units for Shared Equity sale



The refurbishment of the historic Council and Sheriff Court building lying at the heart of Rothesay's historic town centre and overlooking the medieval Castle was drawing to an end by March 2011 after undergoing a dramatic transformation over the last 2 and a half years. Whilst the existing stone façade has remained in place, behind the exterior, much of the existing building has been demolished and replaced with new flats and a secluded courtyard area complete with lift access to all levels, drying area and bin store. The development, which provides 25 new flats, each of them an original with their own unique character has the benefit of being private yet centrally located, ideal for easy access to all local amenities. Of the 25 flats, 21 were completed within this year by local Contractor John Brown (Strone) Ltd who were awarded the £4.7m contract to carry out the refurbishment works.

The flats, a mix of mainly 1 & 2 bed properties are to be sold through the Scottish Government's low cost home ownership scheme known as 'LIFT' (Low cost Initiative for First Time buyers).

Lochgilphead High School Phase 1 – 18 units for Shared Equity sale and 43 units for rent

This development of 61 new homes, designed by Oban – based CP Architects will provide a mix of 1, 2, 3 & 4 bedroom properties for both sale and rent. The homes are designed with modern living in mind and have been designed to create plenty of light and space within and around the properties. Heating and hot water will be supplied by air source heat pumps designed to reduce energy use. The £7.7m contract was awarded to local Framework Contractor, M&K MacLeod and it is anticipated the development will provide the much needed boost to the local economy as well as meeting the demand for quality, affordable housing.



COMING SOON

Lochgilphead High School Phase 2 – 22 units for rent

A further 22 houses for rent, a mix of 1,2,3 & 4 bedroom properties are proposed to follow closely on the heels of Phase 1, building on the original master plan for the sizeable site of the former Lochgilphead High School. Included in the proposals are 6 homes for older people.

Housing Management

We have all had an extremely busy year workload wise particularly as we had downsized our area offices in Dunoon and Mid-Argyll during January 2011 and staff were still getting used to the new way of working.

Both these offices now operate an appointment service only which allows the staff more time to get out and about and deliver services where they are needed most.

Our Campbeltown staff also piloted a new pattern of opening hours so that they could remain open on a Wednesday night for an extra hour and during lunchtimes. Unfortunately, despite tenants being initially keen on this idea, we found the uptake very poor and so have decided to no longer commit staff to working late in this area.

Bute staff continue to provide cover from 9.00 a.m. to 5.00 p.m. (Mon – Fri) as well as stepping in for colleagues in the other areas when their offices are closed or staff are unavailable.

Current Tenant Arrears Performance – Non Technical

Target %	2009/10 % Gross Rental Income	2009/10 Peer Group %	2010/11 % Gross Rental Income
2.00	1.10	2.30	1.02

Former Tenant Arrears Performance – Non Technical

Target %	2009/10 % Gross Rental Income	2009/10 Peer Group %	2010/11 % Gross Rental Income
n/a	0.90	0.90	0.80

Rent Loss Due to Voids

Target %	2009/10 % Net Rental Income	2009/10 Peer Group %	2010/11 % Net Rental Income
1.00	1.00	0.60	0.58

It was another extremely busy year for the team and we are delighted to provide the following performance information:

Rent Arrears

We ended the year with current tenant arrears of only 1.02% - this means we collected 98.98% of the monies due to us – possibly our best performance yet and a decrease on last year's overall total of 2%!

We continue to focus on prevention of arrears and the team is well aware of the impact the proposed welfare benefit changes may have on some of our tenants. It's our intention over the next few months to gather as much information as we can on each of our households so we can give them individually tailored advice as far as possible in relation to the forthcoming changes.

Whilst we remain absolutely committed to taking every action we can to ensure that our tenants can remain in our properties, we also have a duty to our other tenants who do pay their rents and sometimes have to take action against those who just won't work with us. This year we issued 154 Notice of Proceedings (17 less than the previous year) and initiated only 11 court actions. We were granted decree for eviction in 4 cases (8 last year) which led to the ultimate eviction of 3 tenants for rent arrears. 8 tenants chose to abandon their tenancies with us during the year.

Allocations & Voids

We remain committed to HOME Argyll, the common housing register, and the 31st March saw us with a total of 2517 applications across the whole of Argyll & Bute for Registered Social Landlord housing.

Sadly, we did not have any new build properties to allocate during the year so we were only able to rehouse applicants in the existing properties that became empty. During the year we only got 144 properties back which represents about 10% of our stock.

On a positive note, the team's hard work meant that we only lost 0.58% of rental income because of empty properties. This is a huge improvement on last year's figure which was 1.04%.

Tenant Reward Scheme

We continue to operate this scheme and have just begun a review of our Tenant Participation Strategy which we hope will help to strengthen and support the work we are doing in this area.

Tenants can either track our progress in this area via our quarterly newsletters or obtain further information from their area office.



Maintenance

- Spent £2,473,306 maintaining and upgrading the housing stock
- Issued 3484 works orders
- Factored 320 owner's 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 2010/11 the Association carried out 3484 reactive repairs and we achieved the following against our target response times:

Category	Out-turn 10/11	Out-turn 09/10	Peer Group Average 09/10
Emergency	100%	100%	96.6%
Urgent	98%	97%	94.3%
Routine	96%	97%	95.2%

Looking After the Stock

The Association spent £2,473,306 maintaining and upgrading its housing stock.

This was made up of £423,200 on routine repairs and maintenance and £442,053 on cyclical maintenance. This figure also includes £1,608,053 spent on planned maintenance, property improvements and works to allow the Association to achieve the Scottish Housing Quality Standard.

Planned Maintenance & Property Improvements

Planned maintenance and property improvement works involve the replacement or improvement of components within our properties. 2010/11 was a very busy year with planned maintenance/improvement contracts being let as follows:

Bute

Central Heating replacements to 41 properties

Cowal

Central Heating replacements to 11 properties.
Electrical Rewires to 23 properties.

Mid-Argyll

Kitchen Replacements to 39 properties.

Kintyre

Kitchen/Central Heating & Rewiring to 31 properties
Roof Replacements to 45 properties. (This contract has continued into 2011/12)

Cyclical Maintenance

Our cyclical maintenance programme covers works that we carry out on a regular basis (or cycle) to ensure the materials and components within our properties do not deteriorate. In 2010/11 our cyclical maintenance works included the servicing of all our gas central heating systems and appliances, electrical safety testing, gutter cleaning and painterwork to 21 developments in Bute, Campbeltown, Dunoon and Mid-Argyll.

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.

With 80.87% of our properties currently meeting the Standard, Fyne Homes is well on our way to achieving the 2015 deadline.

24 Hour Emergency Cover

2010/11 saw the continuation in the way our out of hours repair service is delivered to our residents. Hanover Telecare was appointed in November 2009 to take over the service which now allows tenants to speak to an experienced member of staff when reporting an emergency repair .

This service ensures that residents receive assistance in an emergency and is activated by dialling a "freephone" number (0800 592 276). 355 Emergency calls were dealt with during 2010/11.

Maintenance Department – Direct Line

A direct telephone line to the Maintenance Department allows tenants from all our areas of operation to easily report repairs and maintenance items. (tel: 0845 052 0039)

Factoring Service

A factoring service is administered on behalf of 320 owner-occupiers.

Backcourt & Common Garden Maintenance

The Association provide a backcourt and common garden maintenance service to all of our residents. This service is carried out by in-house staff in Bute and by our framework contractors in Cowal, Mid-Argyll and Kintyre.

Agency Services

Agency work was carried out on behalf of the Bute Branch of the Scottish Veterans Garden City Association (SVGCA).

Aids & Adaptations

Adaptations such as level access showers, stairlifts and grabrails were carried out to 21 Association properties during the year. Funding in the region of £40,000 was received from the Scottish Government for these works.

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. In general, this has allowed us adequate time to ensure services are completed within the statutory twelve month period.

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

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.

Gas Safety Inspections 2010/11

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
863	862	1	0	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

Fuel Poverty

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



Working in partnership with the other 3 housing Association's in Argyll, a project "HEAT Argyll" was launched which aims to deliver energy efficiency advice to tenants identified as being in fuel poverty, have 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.

Stock Condition Survey

During 2010/11, Fyne Homes commissioned the John Martin Partnership (JMP) to carry out a stock condition survey to 30% of our properties though out Bute, Cowal, Mid-Argyll & Kintyre.

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

Digital Switchover

When the Government announced that Argyll and Bute's TV services were to go digital in the May/June of 2011, Fyne Homes decided to upgrade all the existing communal MATV aerial systems to ensure that when switchover occurred all residents would receive a digital TV signal.

To achieve this Fyne Homes appointed a contractor Campbell & Kennedy to carry out the work which was undertaken over the course of last year, during which time over a thousand properties have had their communal TV systems upgraded ready for the digital switchover.

The digital switchover work was completed on time, within budget and with the minimum of disruption to the residents of Fyne Homes' properties.



Tenant Satisfaction

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. We therefore carry out a number of surveys to collect opinions on how well the Association is performing and where we need to make improvements. The Association also needs to know that the services we provide, which after all are paid for by your rents, are those that you want and are valued by you. If you receive a survey form we would be extremely grateful if you would take a few minutes to complete and return the form as it is only with your co-operation that the Association can continue to make improvements and maintain the high standards we hope you currently enjoy. Your input is very much appreciated.

Reactive Repairs

To continuously monitor our performance and help improve our service we issue a customer's satisfaction questionnaire with every repair order. We issued 3484 repairs orders with a return of 1314 (37%). From the responses it appears we are continuing to provide an extremely good reactive maintenance service. The results are summarised below:

Question	2008/2009	2009/2010	2010/2011
Carried out in timescale	95%	95%	93%
Quality of repair	95%	97%	96%
Contractor's courtesy	99%	100%	100%
Precautions taken to protect property	98%	99%	98%
Tidying up and removing rubbish	98%	99%	99%
Service provided by Maint. Dept	95%	98%	96%

Stage 3 Adaptations

A total of 21 residents benefitted from having adaptations carried out to their homes during the year. Surveys were sent out to those residents who were still in the homes for which the adaptations were carried out and the results from those who responded are as follows:

- **100% said the adaptation had increased their level of mobility and independence**
- **100% were happy with the standard of work and conduct of the contractor**
- **100% felt that information provided by the Association on level and timescale of work was satisfactory**

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 17 formal complaints. Steps were taken in all cases to resolve the issues that were raised. We are pleased to report that none reached the stage of referral to the Ombudsman.

Upheld	Partially Upheld	Rejected	Withdrawn	Appealed	Ombudsman	Ongoing	Total
9	2	4	0	0	0	2	17

Extracts From The Accounts

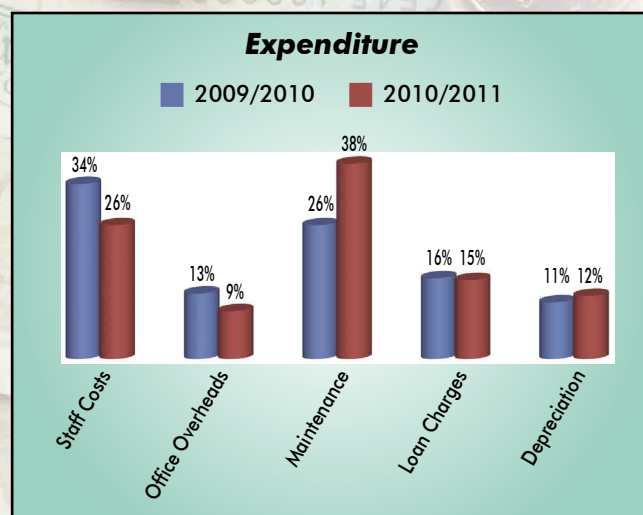
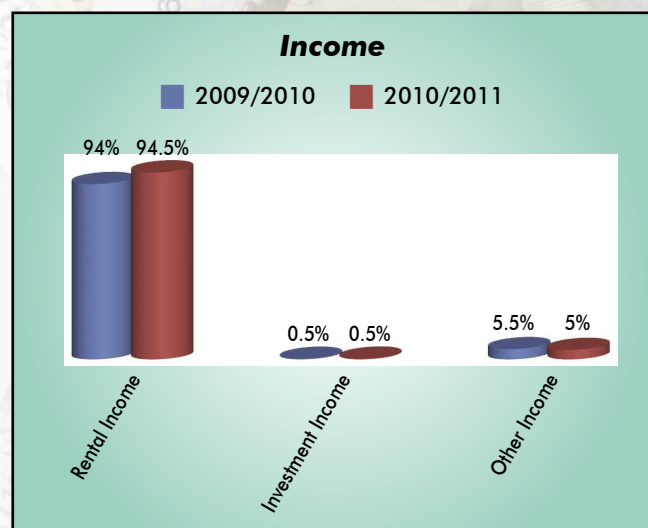
Income & Expenditure for the year ended 31st March 2011

Income	2009/2010 £,000		2010/11 £,000	
Rental Income	4,297	94%	4,581	94.50%
Investment Income	18	0.50%	21	0.50%
Other income	254	5.50%	234	5%
Total	4,569		4,836	

Expenditure	2009/2010 £,000		2010/11 £,000	
Staff costs	1,324	34%	1,012	26%
Office Overheads	496	13%	362	9%
Maintenance	1,012	26%	1,461	38%
Loan Charges	611	16%	597	15%
Depreciation	429	11%	493	12%
Total	3,872		3,925	

Surplus/deficit for year	697		911	
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A full set of the Audited Accounts of Fyne Homes Limited is available at any of our offices



Balance Sheet as at 31st March 2011

Fixed Assets

Housing Properties at cost
Less Grants and Depreciation

£ 103,365,074
82,641,194 20,723,880

Other Fixed Assets

Heritable Properties
Commercial Properties
Office Equipment
Computer Equipment
Motor Vans

£ 324,765
128,398
138,273
15,915
10,618 617,969

Investments

Current Assets

Debtors and Prepaid Charges £ 965,694
Cash and Bank Balances 1,586,733

£ 2,552,427

Current Liabilities

Creditors and Accrued Charges

£ 1,048,430 1,503,997
£22,845,847

Long Term Loans

Scottish Government £ 346,182
Abbey National Treasury 4,795,384
Bank of Scotland 573,900
Clydesdale Bank 781,761
Dunfermline BS 737,261
Royal Bank of Scotland 10,434,184

(17,668,672)

Retirement Benefit Pension Scheme Deficit

(182,000) (£17,850,672)
£ 4,995,175

Represented by:

Share Capital
Designated Reserves for Major Repairs
General Reserve

181
2,105,675
2,889,319
£ 4,995,175
=====

Extracts from the accounts for the year ended 31st March 2011

- Total investment by Fyne Homes Limited now exceeds £103million
- Private Finance loans now total £17.6 million
- Scottish Government funding for 2010/11 was £1.99 million
- Total reserves at the yearend were £4.99 million

Auditors

Scott Moncrieff
25 Bothwell Street
Glasgow

Bankers

Bank of Scotland
36/42 Montague Street
Rothesay

Solicitors

T C Young
7 West George Street
Glasgow

Governance

Management Committee

P Lingard	<i>Chair</i>
T McKay	<i>Vice Chair and Convener</i>
	<i>Technical Services Committee</i>
R Reid	<i>Secretary</i>
J L.Bulloch	<i>Convener Staffing Committee</i>
J. McMillan	<i>Convener Audit Committee</i>
S Davies	
Ian Downie	<i>Co-optee</i>
R Harding	
F McCowan	
J McKerral	
J Pemble	
P Wallace	
D Williams	

During the year we welcomed Ian Downie from Rothesay onto the Committee of Management. However, we still have 2 vacancies to be filled to bring us to our full compliment of 15.

5 people took out membership of Fyne Homes during the year giving us an active membership of 178 as 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.

Committee agreed 1 new policy during the year and a further 10 were approved following review.



View From Fyne Futures



Fyne Futures, a subsidiary of Fyne Homes, provides community solutions within Argyll & Bute which included recycling, re-use, local produce, and bio-diesel production. Until 2009/10 each project operated independently but an integration programme was introduced to support some of the common functions and subsequently proved successful for the continuation and the growth of the business. In these challenging times, this decision proved wise when the council announced cut-backs in 2011 which had an adverse effect on the recycling budgets.

A restructuring of the business created some new roles to ensure sustainability and grow new income streams from the various business components. The appointment of Michele Miller (Business Administrator) and Kate Morrison (Marketing Development Officer) has enabled the business to operate with improved efficiency and seek additional income streams and marketing initiatives.



Recycling

Recycling mainly collects paper, cardboard, food plastics, textiles, metals (various), and any additional wastes from the Bute and the Cowal Peninsula. This employs 4 full time workers, 1 part time Business Administrator and provides training opportunities for unemployed and volunteers. Recycling collected a record 414 tons of recycled waste in 2010/11 and continues to explore new areas of opportunity to recycle waste which would otherwise head towards landfill. It is a credit to the community and our loyal clients that Bute and Cowal should be encouraged by the amount of tonnage which is collected for recycling.

Bio-Fuel

You may be aware that our recycling vehicles run on 100% Bio-Fuel, a product manufactured with used vegetable oil to create bio-diesel. From a 2007 collection volume of less than 1000 litres per annum, the business is on track to collect 17,000 litres in 2010/11. This amount of used oil, once collected, provides bio-fuel support to Fyne Futures recycling fleet, Bute produce tractors, forklifts, Fyne Homes maintenance vehicles, and 3 island based community projects used for transport.

Bio-Fuel has also recognised a gap in the market and has a training room facility to teach groups about the safe procedures of producing biofuel. This is the first known independent company in the UK to offer such a service and provide much needed income to ensure sustainability of this worthy cause.

Our dedicated Bio Fuel van often seen on the roads even has its own slogan where 'Every litre helps' to capture both trade and households interests to supply vegetable oil which can be manufactured. We make no profit from this service and wish to gain as much support to ensure the longevity of the work undertaken to make for a better environment.

View From Fyne Futures



Bute Produce is now in Year 3 delivering many of the key objectives which were set out in the feasibility study in 2008 which has involved in a high presence in community engagement programmes. It provides fresh seasonal local produce to the community and has a well established green box scheme on the island.

In respect of employment, the project received funding for 15 trainees during the past 3 years. With this funding, the project has successfully found employment or educational development for 9 out of the 13 appointed which is a 70% success rate. We would expect our remaining 2 clients to continue this level of outcome. The project also employs a Horticultural Trainer and a Horticultural Assistant. Both work closely with the trainees and the visiting public, with the trainer conducting classes for the local schools; one such group are additional needs children who are undertaking a John Muir Trust Certificate within the garden.



With the extension of the green box scheme and the introduction of a bespoke service in August 2011, an additional 3 acres of ground has been prepared for development. This is a significant development and will engage with the farming community to achieve outsourcing activity and hopefully agricultural support roles for the trainees. The overall support will give the project the capabilities to provide horticultural and agricultural training for future employment opportunity of the island and perhaps one day bring back self sufficiency from the land to serve our community and visitors.

Re-Use

Fyne Futures has collected furniture for several years and has identified Re-use as a new opportunity for the business to expand. Re-use is simply diverting items from landfill which could be used for second



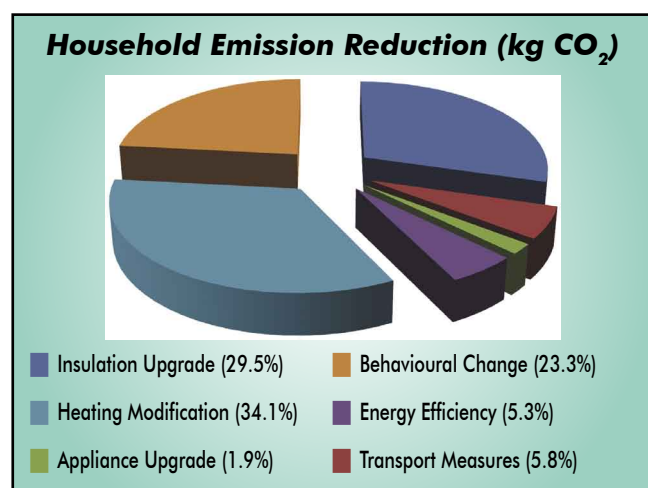
life purposes. The business has secured a Future Job Fund placement for a Re-use joiner. The 40 week role will provide the support to add value and repair items of furniture/ household items that otherwise could end up in landfill. Therefore it provides tonnage from waste diversions as well as generating income support for the work undertaken. The re-use will also provide finished goods for income generation in the re-use outlet based at Deanhood Place, local produce projects, and in its new premises within the gym hall at the old Rothesay High School. It is anticipated, that a full time position can be funded for the re-use joiner and offer training support to Fyne Futures trainees and local school children to demonstrate the need to give items a second life.

Summary

Fyne Futures are a dynamic and proactive business which has successfully repositioned the business model to create a sustainable 'not for profit' organisation. As a registered charity, every £ received is re-invested into the business to create employment opportunity, educational development, economic benefit, and highlight environmental issues to the wider community.



Towards Zero Carbon Bute is a local project that aims to help Bute residents, community groups and businesses to reduce their impact on climate change. The project is part of Fyne Futures, the sustainability subsidiary of Fyne Homes, and is funded by the Scottish Government's Climate Challenge Fund. The project was launched in May 2009 and for the first two years we worked with householders to help them reduce their carbon dioxide emissions and their carbon footprint. Carbon dioxide is a major contributor to climate change and a key aim of the project is to reduce the impact of climate change on Bute because we are an island community heavily dependent on farming and tourism, we are likely to feel its negative effects before many other areas. During this first two year period we helped to reduce emissions on Bute of 2,800 tonnes, or 5.5% of the total emissions of the island.



BE A CARBON ZERO HERO

One of this year's key projects is an initiative to encourage primary school children to travel to school in a low carbon way. We undertook a survey in February this year which showed that nearly half of children were driven to school. Over the course of a year this emits nearly 48 tonnes of CO₂e on the island. By encouraging children to walk, cycle or take the bus, this not only reduces carbon emissions but it promotes independence in children, gives them some fresh air and exercise (as well as the parents if a child is being walked to school) and also helps families to reduce the costs associated with car travel.



Our 'Carbon Zero Hero' fronts the campaign to encourage children to 'go to school cool'. Each child sticks a sticker onto a class wall chart showing how they travelled to school that day. 10 points are awarded for walking, cycling, and taking the bus, with less points for 'park and stride' (driven part of the way but walks the remainder) and lift sharing, and only one point for being driven on their own.

At the end of the week the class that does best is awarded the 'Bute Saved' wall hanging to keep in their classroom for the next week. The beautiful wall hangings were made by local craftswoman Alison Clarke from saved, recycled and found items. It features an image of Bute showing what we are all working together to save from the worst effects of climate change. The project runs for the whole of 2011 and into 2012, with the aim of reducing the carbon emissions from school travel by at least 15%.

Wider Role

Fyne Homes delivers a number of projects in line with Scottish Government Wider Role Priorities which:

- address the causes of poverty, community decline and worklessness;
- support vulnerable individuals, families and disadvantaged communities;
- Improve employability as a key means of tackling poverty.

Our Wider Role programme has concentrated on key aspects of employability and support to vulnerable individuals. Over the past year the following projects have been supported assisting local organisations to deliver a range of social and environmental benefits in their communities.



- Employability Support via Bute Produce (building on the success of the employment training element of this project, with 15 employed trainees being supported to date, of which 10 have moved on to longer term employment or training).
- Community Recycling Employability Project – supporting 8 employment training opportunities with recycling organisations across the area. This has been of great benefit to both employed trainees and the recycling organisations.
- Kintyre Food and Health, supporting Campbeltown Community Organic Garden to provide a range of volunteering and employment training opportunities.
- Gigha Fuel Poverty project – supporting residents and tenants on the island to address fuel poverty issues, working with Isle of Gigha Heritage Trust.

- Future Jobs in Enterprise – providing waged employment training opportunities for 35 people across Argyll to gain skills and experience working with a range of community based organisations. This project has assisted the organisations to develop their business activities; whilst at the same time assisting unemployed young people and over 25's gain employment.

Quote from Lukas Lehmann Trust Manager Gigha Heritage Trust

"The funding and support we have received from Fyne Homes has been critical in providing the necessary resources to promote a wider awareness on fuel poverty within the community on Gigha. It has also allowed the Isle of Gigha Heritage Trust to carry out work on the poorer standard of housing in the community to alleviate some of the more major issues that affect residents' ability to maintain a warm and comfortable home. In addition it has provided additional resource in working to provide renovated properties to the highest possible standard through our Housing Improvement Programme. Without the support from Fyne Homes, we would definitely be unable to provide the level of service to the community that we are achieving."

Quote from Dave Pearson, Chair, Kintyre Environmental Group

Fyne Homes support has enabled Kintyre Environmental Group to employ a full time garden coordinator at Campbeltown Community Organic Garden which has improved all areas of our community garden. This has allowed us to support more volunteering and employment training placements and the Garden Co-ordinator has overseen specific improvements to our recycling and composting area, refurbished raised veg beds and created a sensory garden. All of which increased visitor numbers and school educational groups attending garden sessions. Volunteer numbers increased due to having a gardener on site to guide and instruct them. Our garden funds increased due to having more produce to offer our expanding customer base.

All in all we owe a great deal to Fyne Homes, they have provided us with the necessary support to move toward our long term aim of becoming a self sustaining social enterprise providing employment, work/training experience and increased volunteering opportunities.'



Inside Rear Cover: Orchard Park, Ardrishaig



42 Ralston Road, Campbeltown, Argyll, PA28 6LE
Telephone: 0845 6077117 • Facsimile: 01586 552680

c/o Argyll Training, 215 Argyll Street, Dunoon, Argyll, PA23 7QT
Telephone: 0845 6077117 • Facsimile: 01369 702006

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



Scottish Federation of
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