



*Working together
serving the community*

ANNUAL REPORT

2009 - 2010



*Front Cover - Tigh-Na-Cladach, Dunoon
Inside Cover - King Street, Rothesay*

VIEW FROM THE CHAIR

It gives me great pleasure to introduce Fyne Homes' 30th Anniversary report.

I was elected to the Chair following the Annual General Meeting in September 2009; therefore this report covers 6 months of my tenure and six months of my predecessor in the Chair, John Pemble.

In addition to having a new Chair, Fyne Homes has had many changes to Committee during the year. Bridget Paterson, David Gardiner, Harry Thomson and Gordon Sutherland all resigned and I would like to thank them all for their hard work and commitment during their time in office.

Changes were not just restricted to Committee. Three members of staff took voluntary redundancy during the year and Alan McDougall took early retirement in January 2010 after 30 years of unstinting service as the Association's Director. We wish the staff that left every success in their new careers and Alan a long, happy and much deserved retirement.

Following an extensive business overview during February and March 2010, Colin Renfrew was appointed as the Association's new Chief Executive.

As predicted, our development programme funding reduced dramatically from the peak of £8Million in 2007/08 to a mere £1.88Million last financial year. The Scottish Government providing £1.08Million of Housing Association Grant and Argyll and Bute Council providing £0.80Million funding from the Strategic Housing Fund to assist our Lochgilphead High School Phase 1 development which is currently on site.

During the year the Association acquired 21 units in Campbeltown and Tarbert as part of a successful stock transfer from Margaret Blackwood Housing Association Ltd

The only development scheme completed during the year was at King Street, Rothesay providing 4 rented units to our housing stock which now stands at 1450.

Although our development programme has been relatively quiet, the same cannot be said of our maintenance programme. £2.8Million has been spent on reactive, cyclical, planned and major repairs throughout our 4 areas of operation this year.

We continue to progress toward meeting the Scottish Government's target of the Scottish Housing Quality Standard (SHQS) by 2015.

We are also proud that we continue to use only locally based contactors in Argyll and Bute for all our development and maintenance work.

The RLS sector as a whole is facing major challenges in these difficult financial times. Fyne Homes continues to strive for efficiencies, but not at the expense of quality or innovation. We are also now seeing much more collaborative working taking place with Argyll & Bute Council and the other three RSLs who are actively involved in the housing sector within our areas of operation.

I am proud of what we have achieved over the past 30 years and feel privileged to be Chair of Fyne Homes. It's a great success story. So it only remains for me to thank the many people involved in making it happen, past Chairs, past and present board members and staff for their hard work and support over the years. Fyne Homes would not be as successful as it is today without you.

I hope you enjoy reading this Annual Report.

D. WILLIAMS
Chairperson



Isle of Bute Housing Association was formed at a public meeting in 1979 to address the chronic standard of housing in Rothesay where more than half the homes didn't meet the tolerable standard of having an inside toilet or bathroom and two didn't even have electricity!

DEVELOPMENT

This was a year for replacing old with new as the demolition of the old Lochgilphead High School commenced in October and building works began the following February. The refurbishment of the Grade B Sheriff Court and Council Chambers buildings in Rothesay are well underway, gradually being restored to their former glory. We also had the pleasure of taking handover of the 4 newly completed flats for rent at King Street, Rothesay. These were passed on to delighted tenants in September and replaced the fire damaged gap site situated in Rothesay's beautiful Conservation Area. This work would not have been possible without the ongoing funding support from the Scottish Government and Argyll and Bute Council.

During the 1980s the Association's main purpose was to improve housing conditions in Rothesay



Tigh-Na-Cladach – 14 units for shared equity

14 new homes and 1 workshop space were completed in April 2010 in Dunoon. Situated between a woodland area to the rear of the site and overlooking the beautiful Firth of Clyde, the 15 new low energy terraced properties, now named 'Tigh-Na-Cladach' (house by the shore) are a mix of 1 & 2 bedroom flats, 2 & 3 bedroom houses and 1 workshop.

Each of the 14 homes will be sold through the Scottish Government's low cost home ownership scheme known as 'LIFT' (Low cost Initiative for First Time buyers). 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 German 'Passivhaus' certification. The concept of 'Passivhaus' is a home designed to consume a fraction of the energy used by a traditional house whilst not compromising on comfort. This is largely achieved through excellent levels of air tightness and a Mechanical Ventilation and Heat Recovery unit (MVHR). Every property has been designed to maximise the spectacular views over the Firth of Clyde and provide a private outdoor space and parking. Also featured is the latest generation of triple glazing and super insulation, factors which are expected to contribute to a significant reduction in CO2 emissions and running costs.

This groundbreaking development not only addresses the Government's carbon emission reduction targets for 2016 but also takes seriously issues of social cohesion. The workshop space within the development was built to accommodate The Bullwood Nature Trail, a local community group who currently lease the woodland area behind Tigh-Na-Cladach and run woodland management and maintenance courses for the local community.

DEVELOPMENT *cont.*

The Association set up home in a rented shop at 19 High Street with grant funding of £1750

King Street – 4 units for rent

The newly constructed four, one bedroom flats replaced the original six flats that were destroyed by fire in 2006 and were constructed in conjunction with the refurbishment of the Sheriff Court and Council Chambers.

Designed by Glasgow based Collective Architecture and built by Browns of Strone, the flats retain the original building façade and feature modern additions such as striking zinc cladding to the rear of the property. Internally, the flats are bright and spacious with large windows giving great views to Rothesay Castle.

ON SITE

Castle Street – 25 units for shared equity

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 is underway and will provide 25 new flats, each of them an original with their own unique character and features. Residents will enjoy a private secluded courtyard area, lift access and a central location ideal for all local amenities.

The 25 flats, a mix of mainly 1 & 2 bed properties are due to be completed in October 2010 and will be sold through the Scottish Government's low cost home ownership scheme known as 'LIFT' (Low cost Initiative for First Time buyers).

Glasgow based, Collective Architecture has taken a sympathetic approach to the existing building and retained as many of the original features as possible including the stone façade, spiral staircase and roof light in the main entrance hall. As a result of this attention to detail combined with contemporary design and modern finish, each flat has its own unique character, bringing this magnificent building into the 21st century with style.



Lochgilphead High School Phase 1 – 18 units for shared equity and 43 units for rent

The development commenced in February 2010 and is designed by successful Oban – based CP Architects who were selected by a competition challenging participants to design a mixed tenure scheme of sustainable, family housing. CP Architects have plenty of experience working in the Argyll area and have developed a strong signature style which complements the character and needs of Argyll communities. Since winning the competition, they have been developing their proposals and have demonstrated a considerate approach to the overall use of the site, designing lifetime homes that are built from robust, low maintenance materials, minimise energy consumption, meet the housing needs, maximise views and provide open landscaped areas. The properties, a mix of 2, 3 & 4 bedroom family homes including a block of eight two-bed flats at the entrance to the development provide the much needed boost to the local economy as well as meeting the demand for quality, affordable housing.

IN THE WINGS

Lochgilphead High School Phase 2

Further units for rent are proposed to complete the original master plan for the sizeable site of the former Lochgilphead High School. It is anticipated that works will commence as soon as funding becomes available.

Isle of Bute Housing Association's first employee was Mr Alan McDougall who led the organisation until his retirement in January 2010.

HOUSING MANAGEMENT

Over the last year there were a number of changes to staff within the department. We said goodbye to Susan Fisher (Rothesay) and Myra Campbell (Dunoon) both having over 20 years service with the Association.

Despite these changes, the team worked harder than ever and to their credit achieved the following:

- **Collected 98.19% rents from current tenants**
- **Lost only 1.04% of our rental income to voids**
- **Allocated 4 new build and 148 existing properties during the year**
- **Processed a further 2 right to buy sales**
- **Dealt with 69 Anti Social Behaviour complaints**

The first housing action area was Columhill Street, which was completed in 1983 followed by Russell Street (1985); Mansfield Place 1986; Union Street (1986); Hillhouse Road (1987); King Street (1987); Bridge Street (1988)

Rent Arrears Performance

We continue to concentrate on helping our tenants to manage their rent accounts as much as we possibly can. This obviously helps us minimise our rental loss and therefore the impact on our other tenants, but also and perhaps more importantly, it allows us to assist those who need it to maintain their tenancies.

Our outturn is slightly down this year from 2009 results but by only 0.2% which represents an increase in current arrears of just under £14k although our former tenant arrears fell to 0.94% from 1.1% last year. Against a possible rental income of just under £4.5 Million for the whole year, we feel that to have only a £14k increase is an admirable achievement, particularly given the current financial climate.

The focus remains on prevention of arrears however, this is just not achievable in every case for various reasons. Whilst we see eviction as a failure, we sometimes have to resort to this as there is no other answer. Happily these are in the minority and although we issued 171 Notice of Proceedings during the year, we initiated only 12 court actions. These resulted in us being granted decrees for eviction in 8 cases.

Housing Benefit

A large proportion of our tenants rely on Housing Benefit (HB) to help pay their rent. At the end of March 2010, just over 41% of our tenants were on full HB with a further 9% receiving partial assistance. This represents over 44% of our rental income. The HB scheme is administered by Argyll & Bute Council and until quite recently, our tenants could only have their information verified by staff at the local council offices. However agreement has been reached to allow all the Registered Social Landlords in our area to verify information thereby streamlining the process for tenants.

The scheme is still in its early days but we know that anecdotally this has been a great help to some of our tenants and provided valuable assistance at a time when they are already under a lot of pressure.



HOUSING MANAGEMENT cont.

Voids & Lettings

The amount of rent we lost because of empty properties also increased slightly this year to 1.04% mainly due to hard to let tenemental stock in Bute and Cowal. We are currently working on an Asset Management Strategy to address this challenge.

Not having so many new builds this year, only 4, meant that our number of lettings overall was down to 152. These properties were allocated as follows:

	No. Lets	% of lets	% Quota as per HOME Argyll
Existing Association Tenants	72	47%	25%
Housing List Applicants	27	18%	25%
Homeless Applicants	53	35%	50%

As part of our Common Allocation policy with HOME Argyll we have agreed to 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 35% of our properties to this category. This was due to a mismatch of properties against the needs of the people on the homeless list. When we take this into account we actually managed to let just over 50% of our properties to this category of applicant.

Tenant Reward Scheme

Last summer saw the Association achieve its objective to launch a Tenants' Reward Scheme for the benefit of tenants who comply with their Tenancy Agreement.

We involved children in the community to design a logo to help promote the scheme and the winner was Jade McCartan from Dunoon.

We will continue to develop the scheme to provide additional benefits to members. Further information can be obtained from your local office.



MAINTENANCE

- Spent £2,817,405 maintaining and upgrading the housing stock
- Issued 3799 works orders
- Factored 318 owner's properties

1979-1989 saw the Association improve over 450 Tenemental homes in Rothesay, 50 in Port Bannatyne and build 33 new homes with public sector investment of over £20M

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 2009/2010 the Association carried out 3799 reactive repairs and we achieved the following against our target response times:

Category	Out-turn 09/10	Out-turn 08/09	Peer Group Average 08/09
Emergency	100%	100%	97.5%
Urgent	97%	97.3%	91.9%
Routine	97%	95%	94.1%

Looking After the Stock

The Association spent **£2,817,405** maintaining and upgrading its housing stock.

This was made up of £410,000 on routine repairs and maintenance and £465,745 on cyclical maintenance. This figure also includes £1,941,660 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.

2009/10 was a very busy year with planned maintenance/improvement contracts being let as follows:

Bute

Central Heating replacements to 54 properties
Window replacement to 93 properties

Cowal

Central Heating replacements to 76 properties.

Kintyre

Kitchen/Central Heating & Rewiring to 6 properties
Central heating replacements to 9 properties
Bathroom replacements to 66 properties

The Fyne Group was formed in 2005 with two subsidiary companies Fyne Futures and Fyne Initiatives created to undertake work that the Association was unable to do as a charitable organisation

MAINTENANCE *cont.*

The Association's first new build scheme was completed in 1989 at a gap site in Columhill St/Hillhouse Road and provided 29 new homes

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 2009/10 our cyclical maintenance works included the servicing of all our gas central heating systems and appliances, electrical safety testing, gutter cleaning and painterwork to 23 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.

With 79.97% of our properties currently meeting the Standard, Fyne Homes is well on our way to achieving the 2015 deadline.

24 Hour Emergency Cover

2009/10 saw an enhancement in the way the 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.

This service ensures that residents receive assistance in an emergency and is activated by dialling a "freephone" number (0800 592 276). 440 Emergency calls were dealt with during 2009/10.

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 318 owner-occupiers.

In 1989 the Association employed 18 staff in their office at 7 Castle Street, Rothesay

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 Service

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 34 Association properties during the year. Funding in the region of £119,454 was received from the Scottish Government for these works.

MAINTENANCE cont.

Following expansion of our area of operation into Mid Argyll, the first new build scheme was completed at Orchard park in Ardrishaig in 1992

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 2009/10

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
836	831	3	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.

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" has been launched. It aims to deliver energy efficiency advice to tenants identified as being in fuel poverty, having recently moved into a housing Association property or having concerns regarding their heating bills. If you feel you would benefit from this advice, please contact our maintenance department on 0845 052 0039.

An office was opened in Lochgilphead in 1995 to allow our residents in that area access to the same level of service available to tenants in Rothesay.

Video Conferencing was introduced in 1997 which allowed Committee Members living on the mainland to participate in meetings without having to travel to Rothesay.

TENANT SATISFACTION

2010 saw the appointment of Colin Renfrew as the Association's new Chief Executive

Reactive Repairs

We are pleased to report that the satisfaction level with our repairs service remains high. As can be seen from the table below, most aspects show an improvement on the previous year. We appreciate tenants taking the time to return the satisfaction slips as the information helps us to improve the service we deliver and is fed back to contractors and staff.

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

Stage 3 Adaptations

A total of 34 residents benefited from having adaptations carried out to their homes during the year. Surveys were sent out to 30 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
- 94% were happy with the standard of work and conduct of the contractor
- 88% felt that information 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 11 formal complaints which represented a reduction on last year's figures and we are pleased to report that none of the complaints reached the stage of referral to the Ombudsman.

91% of the complaints were acknowledged within our 3 day timescale.

Upheld	Partially Upheld	Rejected	Withdrawn	Appealed	Ombudsman	Ongoing	Total
1	4	3	1	0	0	2	11

Today the Fyne Group has over 1450 homes in management, assets in excess of £18M and employs around 55 staff across its area of operation.

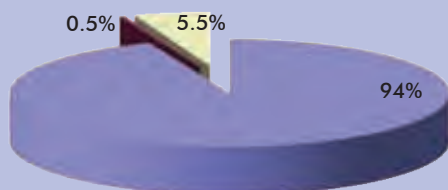
EXTRACTS FROM THE ACCOUNTS

Income & Expenditure for the year ended 31st March 2010

Income	2008/2009 £,000		2009/2010 £,000	
Rental Income	3,938	[93%]	4,297	94%
Investment Income	39	[1%]	18	0.50%
Other income	245	[6%]	254	5.50%
Total	4,222		4,569	
Expenditure				
Staff costs	1,359	[33%]	1,324	34%
Office Overheads	590	[15%]	496	13%
Maintenance	1,027	[25%]	1,012	26%
Loan Charges	773	[19%]	611	16%
Depreciation	324	[8%]	429	11%
Total	4,073		3,872	
Surplus for year	149		697	

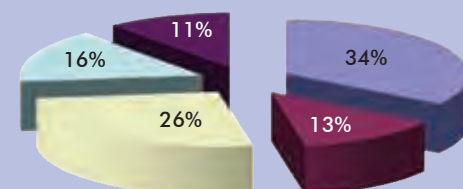
A full set of the Audited Accounts of Fyne Homes Limited is available at any of our offices

INCOME 2009/2010



■ Rental Income ■ Investment Income ■ Other Income

EXPENDITURE 2009/2010



■ Staff Costs ■ Office Overheads ■ Maintenance
■ Loan Charges ■ Depreciation

In 2002 Members of Bute Housing Association voted in favour of a transfer of engagements to William Woodhouse Strain Housing Association (established 1960) and changed their name to Fyne Homes Ltd

EXTRACTS FROM THE ACCOUNTS *cont.*

Balance Sheet as at 31st March 2010

Fixed Assets

Housing Properties at cost	£ 99,190,016	
Less Grants and Depreciation	<u>80,214,667</u>	18,975,349

Other Fixed Assets

Heritable Properties	£ 346,781	
Commercial Properties	135,807	
Office Equipment	150,795	
Computer Equipment	2,004	
Motor Vans	<u>6,548</u>	641,935

Investments

Current Assets

Debtors and Prepaid Charges	£ 650,836	
Cash and Bank Balances	<u>1,221,046</u>	£ 1,871,882

Current Liabilities

Creditors and Accrued Charges	£ 912,828	959,054
		<u>£20,576,339</u>

Long Term Loans

Scottish Government	£ 422,793	
Abbey National Treasury	4,883,308	
Bank of Scotland	650,389	
Clydesdale Bank	816,240	
Dunfermline BS (Nationwide)	767,049	
Royal Bank of Scotland	<u>8,588,859</u>	(16,128,638)

Retirement Benefit Pension Scheme Deficit

(564,000)	(£16,692,638)
	£ 3,883,701
	=====

Represented by:

Share Capital	187
Designated Reserves for Major Repairs	2,105,675
General Reserve	<u>1,777,839</u>
	£ 3,883,701
	=====

Extracts from the accounts for the year ended 31st March 2010

- **Total investment by Fyne Homes Limited now exceeds £99Million**
- **Private Finance loans now total £16.1Million**
- **Scottish Government funding for 2009/2010 was £1.08Million**
- **Total reserves at the year end were £3.9Million**

Auditors

Scott Moncrieff
25 Bothwell Street
Glasgow

Bankers

Bank of Scotland
36/42 Montague Street
Rothsay

Solicitors

T C Young
7 West George Street
Glasgow

GOVERNANCE

Management Committee

D Williams Chair
P Lingard Vice Chair and Convener Housing Committee
R Reid Secretary
J L. Bulloch Convener Staffing Committee
J. McMillan Convener Audit Committee
T McKay Convener Technical Services Committee

S Davies
R Harding Co-optee
F McCowan
J McKerral
J Pemble
P Wallace

Fyne Homes won the Scottish Federation of Housing Association's award for sustainability in 2005

During the year we welcomed two new members Jennifer McKerral from Campbeltown and Peter Wallace from Rothesay. However as you will have read at the beginning of the report, we had four resignations, which means we have four vacancies to fill to bring us up to our full compliment of 15.

18 people took out membership of Fyne Homes during the year giving us an active membership of 187 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 2 new policies during the year and a further 17 were approved following review.

Bute Recycling centre was opened in 2004, operating from a building constructed mainly of recycled materials.

Cllr Isobel Strong presenting a Quaich on behalf of Argyll & Bute Council on the occasion of the Association's 30th Anniversary



In 2007/08 the Association received its largest Housing Association Grant allocation of £8.1M

VIEW FROM FYNE FUTURES



First new build developments in Campbeltown and Dunoon were completed in 1997 at Dalriada Court and Johnston Terrace respectively.

Fyne Futures Ltd is a growing and developing social enterprise operating in a challenging and changing economy. The business has led the way for the island, the community, and other social enterprises to show the importance of tackling important issues. These include the environment, social development, employment, health awareness, and education. A summary of the important achievements of each component business is captured below;

Recycling

Recycling today diverts 414 (2009/10) tonnes of waste per annum compared with the 85 tonnes in 2004/2005. As the overall recycling market slowly recovers from a 'world crash' in 2008, the business adapted and identified new recycling channels and improved efficiencies. Further successful funding streams were secured to assist the operation and make Fyne Futures one of most efficiently run recycling companies in Argyll & Bute. Summary points are as follows;

- New recycling channels introduced
- Textile collections offering new options
- Staff training and qualifications
- Increased collection service to new areas
- Support and assistance to similar recycling businesses
- Redevelopment of retail outlet (late 2010)
- Diversion of Fyne Homes garden waste for composting



Bio-Fuel

Bio-Fuel production has been a considerable development within the Fyne Futures service portfolio. From 170 litre tanks, a new production plant has been built to offer 400 litre capacity. The innovative approach to source, supply, train, and sell both bio-diesel and virgin oil has created an opportunity to deliver a sustainable and environmentally friendly solution to the community. Summary points are as follows;

- New full time position created
- New Production Plant built producing up to 400 litres per week
- Increased production supported by collection/ delivery service
- Training Centre for Bio-Diesel (1st in the UK)
- Working with Fyne Group to deliver an environmental friendly fleet solution
- Developing systems and procedures to lead the market in bio-diesel
- Option to be an accredited industry manufacturer

Dunan
Co-operative members voted to
transfer to Bute Housing Association
in 1997



VIEW FROM FYNE FUTURES CONT

Following a resounding "yes" vote by tenants in Campbeltown, 179 Scottish Homes properties were transferred to Bute Housing Association in 1999

BUTE PRODUCE

The youngest project established in 2009 has entered the 2nd year of production and delivered many community solutions relating to health, education, social exclusion, environment, and employment. The infrastructure, fertile ground, and growing conditions have witnessed a 300% growth in range/volume and an established green box scheme is tracking in line with the expectations. Summary points are as follows;

- Installation of the first wind turbine of Bute supplying back to the national grid
- 75% of trainees being awarded waged options or full time work on the island
- Established Green Box (delivered seasonal vegetables) available to the community
- New composting training centre c/w 'Rocket' system to divert school food waste
- New fruit cage erected with 'strawberries on wires'
- Additional polytunnel erected for new 2010/11 produce range
- Development of agricultural production techniques in 2nd 3 acre field
- Rothesay community apple orchard planned on site for 2011
- Excellent Community links and networks established



Established an area office at Kinloch Road, Campbeltown in 1999

The staff, employees, funders and communities are responsible for the impressive progress of Fyne Futures. The business aims to offer stability and sustainability; both economic and environmental. Fyne Futures strives to be a quality provider for the community. The business is changing the way we look at the environment and aims to make a difference to you and your community.



TOWARDS ZERO CARBON BUTE

The Towards Zero Carbon Bute project began in May 2009 with the recruitment of Sheena Stone as Project Manager, and subsequent recruitment in October 2009 of Project Assistant Karen Hilton. The project, which is funded by the Scottish Government's Climate Challenge Fund until March 2011, has the aim of reducing Bute's carbon footprint by 25%.

To achieve this Towards Zero Carbon Bute has been carrying out a number of activities and publicising the project's work across the island. We have an in depth website, a display in a Victoria Street shop window, a monthly green column in *The Buteman* newspaper as well as regular press releases, Thursday open afternoons, and attendance at events run by other organisations.

Measuring the island's carbon emissions

Firstly the carbon emissions of the Isle of Bute as a whole were measured. As part of this exercise in autumn 2009 an island-wide questionnaire was

circulated to all householders, businesses and farms to gather key data on aspects of the island's carbon emissions. This also gauged interest in the different initiatives that Towards Zero Carbon Bute was to run, as well as acquiring data and leads for the Recycling Centre and Bute Produce. This data has subsequently been used for marketing and awareness raising campaigns.

Environmental consultancy AEA undertook the island's carbon footprint analysis which showed that the majority of emissions are from the domestic sector and from transport. Therefore the project has concentrated on these areas.

VIEW FROM FYNE FUTURES CONT

Reducing carbon emissions at home

On an on-going basis Towards Zero Carbon Bute has been undertaking home energy audits to show householders how to reduce their energy bills, and therefore their carbon emissions. Specialist software allows individuals' carbon footprints to be calculated for them. As well as encouraging behaviour change, both of these tools help identify other measures that a householder can take, such as the installation of insulation and micro-generation equipment. We provide information and grant advice where relevant about these.

Difficulty in getting insulation companies to come to Bute prompted us to set up a partnership with insulation company Solas and almost 100 referrals were made. We also targeted ex-ACHA properties sold through right to buy with information on the Energy Assistance Package via a mailing: many of these homes match the criteria for free insulation.

Encouraging a wood fuel market on Bute

Another of the project's priorities is to kick start a wood fuel market on Bute. We brought a Danish wood fuel specialist to the island in March to advise relevant potential suppliers of wood fuel on the island. We also ran a very well attended event for islanders who were interested in heating their homes with wood at which all the main grant providers presented.

Low carbon transport

In spring 2010 a feasibility study was conducted looking at the opportunity for a renewably powered electric car club for the island. Richard Armitage Transport Consultants ran several public consultation events and after research concluded that there were a number of holistic low carbon transport routes that had potential for further investigation

Another transport initiative has been to set up a new video conferencing facility in central Glasgow to offer organisations which might otherwise travel to Bute for meetings a low carbon, and low cost, alternative.

Dunoon and Cowal
Housing Association tenants transferred
to Bute Housing Association
in 2001

Fyne Homes
achieved charitable status in
2002

By March 2000
the Association had assets just under
£8M

THE WIDER ROLE

As well as supporting the work of Bute Produce and Fyne Futures Recycling, Fyne Homes supports a number of projects across the operational area through the Scottish Government Wider Role Programme. Projects supported over the past year include:

Recycling Sustainability and Employment Support – has been provided support to enable Community Based Recycling organisations to host employment and training placements and develop opportunities for longer term employment. The project has enabled Kintyre Recycling to support 2 unemployed people to work on new areas of activity including security shredding and Biodiesel. Fyne Futures has supported 5 placements working on general recycling activities.

Kintyre Food and Health - has assisted the Kintyre Environmental Group to appoint a Garden Co-ordinator. This has allowed the project to support training and skills development activities at Campbeltown Community Organic Garden. In addition the Garden infrastructure has been improved to assist with access for people with mobility difficulties. A number of local schools and the After School Club have participated in workshops and activities at the Garden and produce is available at the monthly farmers market.



Rural People and Place – has supported the development of a multi media and drama project which explores the issues and aspirations of communities in our operational area. Research by Naomi Breeze of Breeze productions was carried out for over a 12 month period and included interviews with people of all ages and backgrounds. The resulting presentation provided food for thought.



Future Jobs in Enterprise - is delivered by Argyll Training with support from Fyne Homes provides employment opportunities for unemployed young people with community based enterprises across the Argyll area. The project has been well received by social enterprises, with all 35 placements being taken up with a range of organisations. In addition businesses will receive support to develop longer term employment opportunities.

In 2003 the Association completed its largest new build development consisting of 50 new homes at Ross Crescent in Lochgilphead with its awarding winning, innovative, communal biomass heating system

Construction works commenced on two sites on the Isle of Gigha in 2004 and were the first houses to be built on the island in 25 years. The official opening was performed by HRH Princess Anne





In 2001 Fyne Homes took the bold decision to build an award winning 7 storey tower block on the former Foley Hotel site in Rothesay



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Scottish Federation of
Housing Associations

During Fyne Homes' 30 years of operation they have built 728 houses across Bute, Mid Argyll, Kintyre and Cowal and upgraded 720.

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