

# Fyne news

Autumn 2015

A Fyne Homes publication for tenants, residents & the wider community

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# Tenants Reward Scheme



June 2015	Mr R McDonald	Rothesay
July 2015	Mr & Mrs S Campbell	Kilchattan Bay
August 2015	Mr & Mrs C Hill	Inveraray



Mr R McDonald with his winnings that he will donate to Cancer Research

# Competition Winner

During the Summer Fun Sessions drawings completed by the kids were entered into a competition to design a new background for future Fyne Homes children's Certificates. All pictures were handed over to the "Big Boss" Colin Renfrew who chose Eilidh McTaggart's creative drawing.

Megan Morrison, Modern Apprentice visited Eilidh at her home to present her with her winning prize. As you can see by the photo Eilidh was very happy.





# Tenant Participation

## Fyne Homes Summer Fun Sessions

To keep children active and involved during the summer holidays, Fyne Homes in conjunction with HNS Highland held two Summer Fun sessions for residents with children aged 8 and under at the Moat Centre. Janine Davies, Fitness Instructor, gave the children their first taste of Power Hooping and had 2 hours of mixed action packed fun. Both sessions finished off with children enjoying fresh fruit, sandwiches and water. The children enjoyed themselves so much they even asked if they could come back.



## Hot Wheels Walk

We also completed our first "Hot Wheels Walk" for residents' children aged 8 and under. Staff, parents and children met at the local Fyne Homes office and enjoyed a leisurely stroll out to the sailing club and back. On returning to the office everyone enjoyed sandwiches and fruit whilst at the same time the children had some fun colouring in. Before leaving the children were presented with a goodie bag and a "Hot Wheels" certificate.



**Get Involved**

Providing these activities is a great way for the kids to build gross and fine motor skills and help develop strength and coordination skills and enhance hand-eye co-ordination.

In the future the Association intend to arrange more walks and fun activities not only in Bute but other areas and, weather dependent, the occasional nature walk. So if you are a Fyne Homes resident keep your eyes peeled as detailed information on these events will be advertised on the website, [www.fynehomes.co.uk](http://www.fynehomes.co.uk) and in the local office windows. Please note if you have fun and interesting ideas please email [awhitelaw@fynehomes.co.uk](mailto:awhitelaw@fynehomes.co.uk) with any suggestions.





# Chronic Disorganisation and Hoarding

At the housing team's meeting on Wednesday 24<sup>th</sup> June, Linda Fay, founding director of Life-Pod CIC gave an insight into her experiences of working with people who hoard.



Linda Fay is currently the only certified Chronic Disorganisation and Hoarding Specialist in the UK. Linda set up Life-Pod, a social enterprise, to provide expert advice and practical support to people affected by hoarding and other conditions resulting in chronic disorganisation. Linda says, "These are complex conditions that require a person-centred approach to ensure long-term success and benefits."

Life-Pod provides training, advice and guidance to housing, health and social care professionals who support people affected by clutter and hoarding.

The housing team was privileged to listen to Linda's experiences and took on board her advice and guidance for supporting clients with Hoarding Disorder - recently classified as a distinct mental health condition.

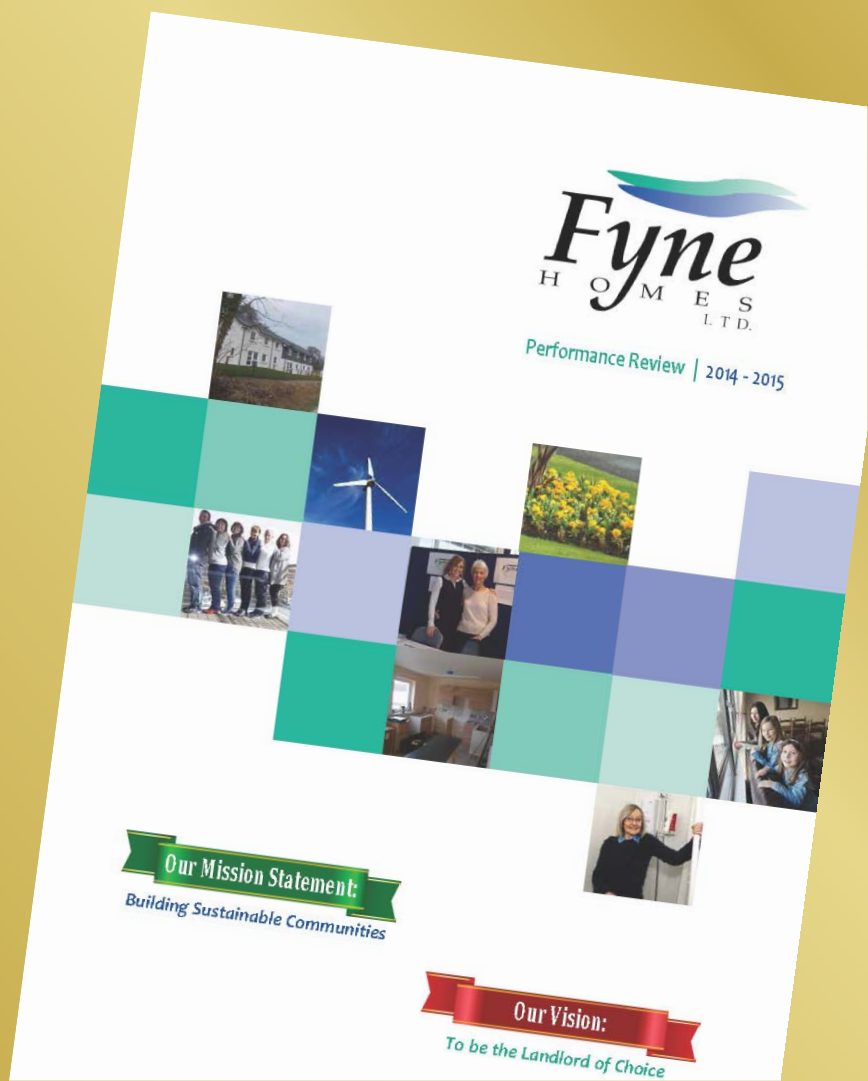


## Annual Report Consultation

Thank you

Fyne Homes would like to thank the tenants who took the time to reply to the Annual Report consultation, we appreciate your time and effort.

The feedback has been reviewed and positive changes have made to the first draft to reflect the feedback provided.







# Scottish Housing Regulator



Each year social landlords in Scotland send the Scottish Housing Regulator information to show how they have performed against the standards and outcomes of the Scottish Social Housing Charter. Enclosed with this newsletter is a copy of the Regulators summary of Fyne Homes performance for 2014 – 2015. This is also available on our website <http://www.fynehomes.org.uk>



For a full copy of our Charter return or to compare us to other landlords please go to <https://www.scottishhousingregulator.gov.uk/find-and-compare-landlords/fyne-homes>.

If you do not have access to a computer you can contact your local Housing Officer on 03456077117 or visit your nearest Fyne Homes office and we will arrange for you to have access to more information.

## Old Court House Open Day

Fyne Initiatives & Bute Property held an open day on Saturday 15<sup>th</sup> August, 2015 for the Old Court House Development, located in the heart of Rothesay town centre. The open day was extremely well attended by the local community and feedback from those attending has been excellent.

The building was formally the Old Sherriff Court Building and Council Chambers and still retains much of the character both inside and out. The Old Courthouse still has some 1, 2, and 3 bedroom properties for sale through the Scottish Government's Shared Equity Scheme, which makes them an affordable option for people, especially for those trying to get onto the property ladder.



The development benefits from a private courtyard and lift facility and many properties have stunning views over Rothesay Castle.

If you are interested in receiving more information regarding the Shared Equity Scheme or the Old Court House Development please contact Fyne Homes on 0345 607 7117.

# Fyne Homes Young Adults



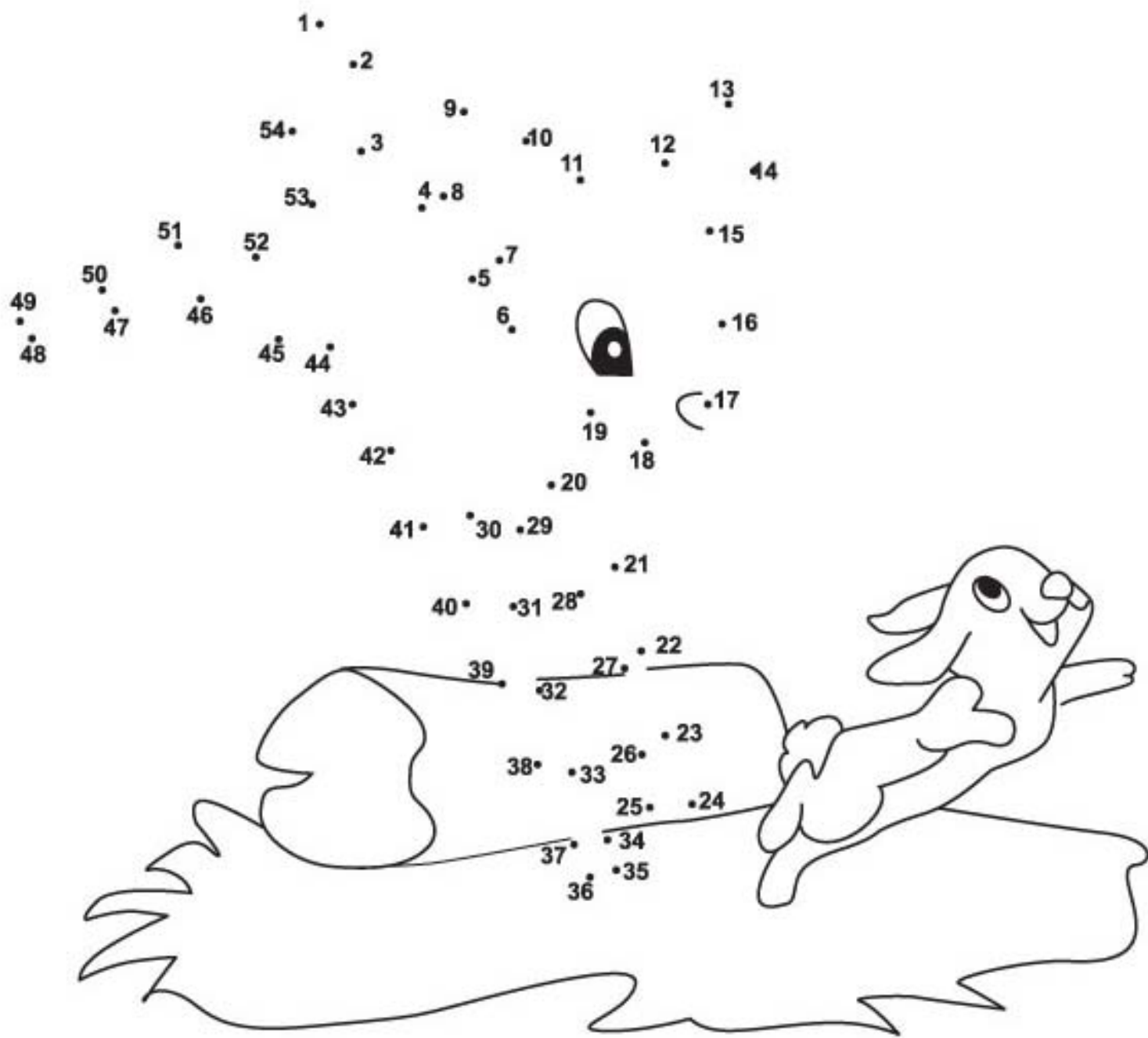
**Do you live in a Fyne Homes property?**

**Have your say**  
**Tenant lead inspections**

**If you or your parents are Fyne Homes tenants and you're aged 11 to 18 we would like you to become more involved and help Fyne Homes improve and scrutinise our service .**

**Please contact Areasha Whitelaw, Housing Admin Officer on 03456077117 or by email on [awhitelaw@fynehomes.co.uk](mailto:awhitelaw@fynehomes.co.uk) for further information.**





# Competition

Join-The-Dots and colour in the picture above then return this whole page with your finished work of art to any Fyne Homes office by 31st October 2015.

All returned pictures will be entered in a prize draw to win a £15 voucher for your local book store.

First Name	Last Name	Age
Address		
Phone Number		



# MORE BENEFIT CHANGES

# CHANGE

IS COMING

ARE YOU READY FOR  
UNIVERSAL CREDIT?

## Universal Credit starts in Argyll and Bute April 2016

Universal Credit will initially roll out to single persons of working age with no children or disability, and over time will roll out to all tenants of working age who would currently be in receipt of either job seekers allowance, employment support allowance, child tax credits, working tax credits or housing benefit.

If you need any help to either:

- ⇒ Set up a bank account
- ⇒ Access IT facilities or training

prior to the roll out please call Margo on 0345 6077117



## There are some more benefit changes ahead- Stemming from the Summer Budget 2015

Most working age benefits will be frozen for four years from April 2016

The Government are reducing the benefit cap from £26,000 to £20,000

Housing benefit backdating will be restricted to a maximum of four weeks from April 2016

## FAMILY MATTERS !!

From April 2017 most welfare support provided to families will be limited to two children, subsequent children born after April 2017 will not be eligible for further support. This will apply to Housing Benefit, tax credits and Universal Credit where a new claim is made after April 2017.

From April 2017 the budget will remove the automatic entitlement to help with housing costs for new claims in Universal Credit from 18-21 year olds who are out of work. There will be some exemptions.

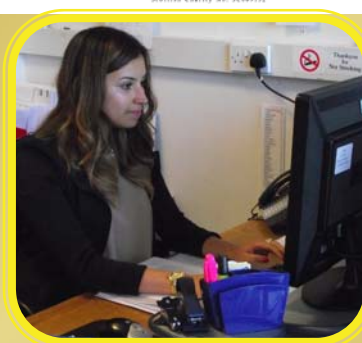


**If you are having any problems with Welfare Benefits or are struggling to make ends meet we can try to help you- Call Margo on 0345 6077117 to arrange an appointment.**



## THE APPRENTICE

"We are pleased to announce that the post for our recently advertised modern apprentice position has now been filled. Our successful candidate was Megan Morrison, who joined us from Monday 10<sup>th</sup>



August and is based in our head office on Bute.

Megan said "I think it's a great opportunity because you are being trained in the workplace as well as attaining a good qualification, and with doing an apprenticeship there is also a good chance of permanent employment within a housing environment once you are qualified".

The calibre of candidates who applied for the position was very high and the interviews demonstrated just how many young enthusiastic candidates are out there for employers on Bute.

# AGM Report

Fyne Homes held its AGM on 16<sup>th</sup> September 2015 at the Discovery Centre, Rothesay. The members attending received a full report on the Association's activities from Fyne Homes Chairman T McKay and the senior Management Team.



### Key highlights included:

- ♦ Completion of our development at Craignish, Ardfarn which was the first social housing in the area for over 50 years.
- ♦ £2,276,622 spent maintaining and upgrading stock
- ♦ 96.40% of the housing stock meets the Scottish Housing Quality Standard
- ♦ Arrears of 1.3% against a target 2.5% - an excellent performance by the housing team in face of welfare benefit reforms. This figure includes also includes former arrears
- ♦ Voids of 1.8% against a target of 1%. (*Scottish Average 1.1%*). However it was noted that our void turnaround time is 56 days against a target of 28 days. This is due to void levels have been increasing over recent years due to there being a lot of tenemental stock in Bute and Cowal which is difficult to re-let and the Association will focus on this area to try and reduce this figure.
- ♦ 30 properties adapted with funding of £87,132 from the Scottish Government
- ♦ A healthy surplus of £1.062M



Two nominations were received for Committee and as they didn't exceed the places available, Don Williams and Dave Wilkinson from Bute were unanimously elected giving us 14 members and 1 vacancy.





# Being Green!



Fyne Futures purpose is to Inspire, Educate and Empower people to take action and live more sustainably. To this end we seek funding to offer unemployed people work-based training opportunities. These opportunities support learning in horticulture; recycling; and retail. Work-based trainees and volunteers are supported to grow their knowledge of customer service, sales & marketing, manual handling, health & safety and much, much more. Please check out our website for details on current opportunities -

<http://www.fynefutures.org.uk/volunteering-2/>

We have two great projects running this year!

- Bute 360 Food Chain Project – Funded by Climate Challenge Fund
- Zero Waste Bute – Funded by Zero Waste Scotland



In the summer newsletter we explained all about **Bute 360 Food Chain Project**. So here's a wee update.

- 4 rounds of Grow Your Own Workshops completed
- Launch of Food Waste Collection Pilot – 50 households are taking part
- Composting to Grow Food training completed
- Community Composting Operation started – have a look at our YouTube video <https://youtu.be/6s9ynoUOATs>
- Community Growing Space set up – if you are interested in Growing Your Own Vegetable but don't have any space – get in touch with us – 01700 503181



And don't forget you can also get great fresh, local vegetables and fruit by dropping into the garden or signing up for our Green Box delivery service.





Fyne Futures Ltd  
Scottish Charity No. SC036392

**ReStyle**  
Part of Fyne Futures Ltd



# Zero Waste Bute

The aim of Zero Waste Bute fits exactly with our purpose. Our ambition is that Isle of Bute will become an island which

- Views waste as a resource
- Takes an integrated approach to waste/resource management
- Seeks solutions that provide multiple benefits, including contribution to 'zero carbon' and resource efficiency
- Delivers Zero Waste Towns as an exemplar, going beyond national average expectations
- Acts as a catalyst for change and performance in the national context
- Support more sustainable ways of living

We aim to achieve this through a 2 year programme of new waste management infrastructure, awareness raising projects and activities, and a community programme that builds in fun and lots of learning. If you have an idea for improving how we deal with waste, we would love to hear from you!

Our first project is a pilot to extend the range of recycling materials we collect from the kerbside. The pilot will focus on Bush and Serpentine area for a period of 12 weeks. Updates on progress are available at our web site – [www.fynefutures.org.uk](http://www.fynefutures.org.uk)

Our second project will see Fyne Futures and Bute Advice working together again. This project is aimed at supporting Bute's small to medium enterprises. The focus of the project is to examine using resources as efficiently and effectively as possible preventing waste where possible; reducing waste; building reuse options for business and growing levels of commercial recycling.

Our third project is all about Giving New Life to Things – look out for events and activities on our [Bute Reduce Re-use Re-cycle](#) facebook page!

And of course, don't forget about Car Bute when you are planning your October holiday outings. We have two levels of membership - £60 for annual and £20 for a temporary membership. Our temporary membership lasts for up to 2 weeks. To find out more call 01700 503181 or have a look online – [www.carbute.org.uk](http://www.carbute.org.uk)





# FyneHEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

With winter approaching there is help available to keep you warm over the winter months, many people are eligible for the following assistance, if you have never received any of the following payments and you think you should call FyneHEAT on 01700 501655 or check our webpage at <http://www.fynehomes.org.uk/fyneheat/> for eligibility criteria.

**DON'T FORGET** if you are struggling to pay your bills, to understand your bills, confused about switching, FyneHEAT can help you.

**FyneHEAT 01700 501655/0345 607 7117**

**<http://www.fynehomes.org.uk/fyneheat/>**

**[FyneHEAT@fynehomes.co.uk](mailto:FyneHEAT@fynehomes.co.uk)**

**LOOK OUT!** For the next Energy Saving Advice session near you, they will be taking place at the end of October/early November in Campbeltown, Dunoon, Lochgilphead & Rothesay. If you can't make it to one of the venues then contact FyneHEAT and we can arrange a visit in your home.

**So far FyneHEAT has helped tenants by:-**

**Savings of over £4000 achieved through  
supplier switching**

**Debt cleared £795**

**Warm Homes Discount claimed £700**

**What savings have you made?**



## Winter Fuel Payment (WFP)

Anyone born on or before 5 January 1953 – for winter 2015/16 – should receive a Winter Fuel Payment from the Government. The qualifying age for WFP will rise in line with the state retirement age for women. Payment is usually made automatically to those in receipt of State Pension and some other benefits, but some **(those receiving only housing benefit, council tax reduction or child benefit for example)** may have to make a claim.

**What you'll get** - £100 - £300 per household depending on circumstances. You can't claim Winter Fuel Payment for 2015 to 2016 after 31 March 2016.



## Warm Home Discount



**What you'll get** - For winter 2015 to 2016, you could get £140 off your electricity bill through the Warm Home Discount Scheme. The money isn't paid to you - it's a one-off discount on your electricity bill, usually between September and March. The discount won't affect your Cold Weather Payment or Winter Fuel Payment. **Not everyone gets the discount - check if you qualify.**

**Pre-pay or pay-as-you-go meters** - You can also qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. Your electricity supplier can tell you how you'll get the discount if you're eligible, e.g. a voucher you can use to top up your meter.

## Cold Weather Payment

Payments are made when your local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days. The 2015 to 2016 Cold Weather Payment scheme starts on 1 November 2015. You'll be able to check if your area is due a payment in November 2015.

**What you'll get:** You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March. After each period of very cold weather in your area, you should get a payment within 14 working days. It's paid into the same bank or building society account as your benefit payments. Cold Weather Payments don't affect your other benefits.







# BEFORE & AFTER

## Mud Run



Fiona McLachlan and Hazel Leitch took part in the 5K Pretty Muddy Run on the 20<sup>th</sup> of June 2015 in Glasgow's Bellahouston Park.

The run consisted of a variety of muddy obstacles, which as you can see from the after photo, did indeed prove pretty muddy!

The girls enjoyed the experience and were delighted in raising £760 with all donations going to Cancer Research UK.



A massive thank you to everyone's generosity.  
Perhaps next year there will be another challenge .....



## Under Occupancy Charge

Although there has been less in the press recently about the Under Occupancy Charge (Bedroom Tax), it does still exist.

At the moment the Scottish Government are covering the Bedroom Tax by way of Discretionary Housing Payments and paying the 14% or 25% charge depending on whether you are deemed to be under occupying your present property by 1 or more bedrooms. Unfortunately the Discretionary Housing Payment is not



a bottomless pot and there could come a point when this option will no longer be available and it will fall back on the tenant to cover this shortfall.

If you do under occupy your property and are looking to downsize, are working age and in receipt of Housing Benefit, you may be entitled to £500 through the Tenant Incentive Scheme which is still available. You could use the money to go towards removal costs, new furniture, a short break, the decision is yours.

For further information on the Tenant Incentive Scheme please contact your local Housing Officer.





## ACCESS FOR REPAIRS/MISSED APPOINTMENTS



“No access” visits are a waste of staff and contractors time and can be costly to the Association.

Access arrangements should always be made when reporting a repair, however, if due to unforeseen circumstances these require to be changed by us we will always endeavour to contact tenants and advise them of any changes.

Likewise, should you require to change access arrangements we would be grateful if you would advise us as early as possible in order to make alternative arrangements.



## ANNUAL GAS SERVICING & SAFETY CHECK

As your landlord, Fyne Homes has a legal responsibility to carry out an annual safety check on all gas appliances owned by us.

Near the time the annual safety check is due to your property our gas servicing contractor will contact you with an appointment. They will provide you with a telephone number to contact them should the given appointment be unsuitable.

Fyne Homes cannot stress enough the importance of having these checks carried out to ensure the safety of our tenants.

**PLEASE ENSURE ACCESS IS MADE AVAILABLE TO YOUR LOCAL CONTRACTOR.**





# Contact Information

## Emergency Repairs



We hope that you will not have any problems with your home while our offices are closed. However should any problems arise please remember that assistance in a genuine emergency can always be obtained by calling.....

**0800 592 276**

Your call will be answered by the Hanover Telecare call centre, where one of their trained repair operators will take the details of your repair and arrange the necessary assistance.

Please note that this service is for “emergency” repairs only. Emergency repairs being repairs necessary to prevent serious damage to the building, danger to health, risk of safety or risk of serious loss or damage to the occupiers of the property.



## Telephoning Fyne Homes

**For General Enquiries 0345 607 7117**

**For Repairs/Maintenance 0345 052 0039**

**Calls will be at standard call rates from landlines or mobiles.**



**Fax:** 01700 505267 • **E-mail:** [postmaster@fynehomes.co.uk](mailto:postmaster@fynehomes.co.uk) • **Web:** [www.fynehomes.org.uk](http://www.fynehomes.org.uk)

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*This Newsletter and other documentation can be made available in other formats i.e. large print. We also subscribe to language line and induction loops are available within Fyne Homes offices.*



This newsletter  
has been  
produced using  
re-cycled paper

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Property Factor Registered Number PF000155

Registered society under the Co-operative and Community Benefit Societies Act 2014 (REG. No. 1454 R[S])  
Incorporating: William Woodhouse Strain Housing Association and Bute Housing Association