

In This Issue:





WINNERS

Tenants Reward Scheme

September 2018	Miss Burrows	Rothesay
October 2018	Mr & Mrs Burgess	Dunoon
November 2018	Mr & Mrs Baxter	Lochgilphead

£20 Monthly Draw



Members of the Tenant Reward Scheme will be entered into our annual Christmas Hamper Draw.

There will be a draw for the TRS members in each area and the hampers will be delivered to the winner's doors week commencing 17th December 2018.

The Tenant Reward Scheme is open to tenants that have been a tenant with Fyne Homes for at least 3 months and have no rent arrears, outstanding recharges or any tenancy related issues.

For more information on becoming a member of the scheme please contact Craig Baxter, Tenant Participation Officer for an application form cbaxter@fynehomes.co.uk

















Silly Jokes.....

Q What Christmas carol is a favourite of parents? **A Silent Night!**

Did you know..?

...the first artificial **Christmas trees were** made in Germany using dyed Goose feathers



Q What do you call an old **Snowman?**

A Water!



Amazing..!!

...if you added all the gifts from the song Twelve Days of Christmas together you would have 364 in total



O What do monkeys sing at **Christmas? A Jungle Bells!**

Q What music do Elves listen to when getting ready for **Christmas?**

A Wrap music!

...candy canes are the most popular sweet at Christmas and are shaped like a cane to symbolize the shepherds that visited Jesus



1918 - 2018

To support Poppyscotland's project to "**Light up Red**" Fyne Homes, along with other supporters in the community, participated and lit up their head office in Rothesay as a "**Thank you**" to those who served, sacrificed and changed our world 100 years ago.



BLARBUIE WOODLAND MEN'S SHED

If you have spare time and are interested in meeting up with likeminded guys to share skills and each other's company, why not visit the Men's Shed in Blarbuie Woodland. You can even just go along for a cuppa and a chat. The guys have been trying out woodturning and carpentry to make bird & squirrel boxes,



shelves, spoons, axe handles and small repairs.

The shed is open Monday – Wednesday 10am -3pm

For more information contact Terry 07903 872208



Free, community minded, it can help someone living with dementia. Purple Alert is a free app designed by people living with dementia and carers, Alzheimer Scotland staff, Police Scotland, Social Work, Dementia Friends Scotland, Health and Social Care Partnerships and telecare services.

Download the app now and help those living with dementia.









WIN A SELECTION BOX! Christmas Word Search



С	S	L	L	E	В	R	S	C	1	S	Α	N	T	A	T	M	S	L	T	Α	0	S	E	S
Н	М	Α	1	E	1	Y	N	Н	E	Α	Т	В	D	F	E	N	T	1	E	M	E	D	W	T
S	E	T	M	н	0	F	N	R	Α	X	S	W	M	C	R	1	В	Α	N	L	Y	Α	S	0
P	Υ	L	В	S	D	N	В	1	0	N	T	С	Υ	D	В	L	U	A	E	S	1	C	S	C
Α	Α	X	٧	0	T	M	1	S	T	L	E	T	0	E	М	0	1	C	T	W	0	N	G	K
R	N	Y	P	E	G	R	1	T	F	R	D	F	P	G	В	D	T	D	N	1	G	Н	A	1
T	X	E	R	Y	S	W	S	M	1	E	E	U	С	D	R	1	S	D	M	T	X	1	S	N
Υ	E	D	S	F	A	E	F	Α	M	E	Y	В	Α	S	0	N	A	T	W	Α	C	A	L	G
X	S	N	L	E	Α	N	В	S	E	D	U	S	1	N	٧	N	Y	E	M	Q	٧	S	М	T
S	В	Α	K	N	S	D	F	T	В	N	D	G	В	Q	C	W	Y	E	N	M	1	Н	C	L
W	N	D	G	Z	X	Н	J	R	P	1	K	0	Α	N	R	L	1	G	1	N	H	C	R	U
C	Н	E	0	В	L	D	S	E	0	E	X	N	R	H	L	E	R	T	Н	D	0	X	L	P
T	L	0	E	D	N	0	В	E	S	R	E	В	R	0	E	В	C	N	1	E	D	E	Y	R
Н	D	A	٧	N	X	W	Α	E	Y	S	1	Y	Н	N	0	S	R	E	Α	N	N	D	1	F
В	Υ	0	P	U	D	D	1	N	G	н	N	В	U	Α	T	Y	A	0	W	U	S	0	U	L
Α	R	E	R	S	N	0	M	R	R	E	D	W	1	E	D	N	C	X	S	A	٧	E	E	D
٧	0	E	S	X	Y	В	Y	E	K	R	U	T	1	В	T	G	K	L	В	0	N	W	L	Y
S	В	S	В	D	E	Α	W	E	Q	E	D	C	Н	R	1	S	E	T	М	Α	Α	S	В	T
L	1	W	н	T	1	S	E	S	В	Α	U	Н	G	Y	T	G	R	D	0	F	M	E	E	R
R	N	E	K	C	A	Q	Т	R	С	N	E	M	G	E	D	S	1	W	S	E	W	L	В	Y
S	E	С	н	M	В	E	S	Α	В	L	L	В	S	1	С	В	T	В	U	K	0	Y	P	Q
L	Q	В	1	N	γ	X	W	P	R	E	Q	D	R	1	E	L	1	X	R	G	N	Α	R	T
E	S	E	L	В	U	A	В	E	Н	T	S	X	E	Q	Z	L	X	E	γ	T	S	U	W	Y
P	R	E	S	E	N	T	S	E	S	T	R	Z	R	L	1	X	S	L	Z	M	D	N	0	V
X	C	Υ	В	Т	1	L	1	G	Н	Т	S	0	N	В	0	X	Υ	W	1	S	E	M	E	N

NAME

ADDRESS

AGE

Christmas Tree	Elves	Santa	Sleigh	Reindeer	Presents
Lights	Turkey	Baubles	Stocking	Tinsel	Mistletoe
Holly	Angel	Star	Crib	Wise Men	Bells
Snowman	Robin	Cracker	Pudding	Party	
Chimney	Selection	Вох			West of the second







Complete our Christmas Word Search in order to be in for a chance of winning a selection box. A winner will be drawn from each of our areas; Bute, Cowal, Mid-Argyll & Kintyre. To enter:

- Find all of our words within the word search
- Fill in your name, address and age on the word search
- Hand in your completed word search into your local Fyne Homes Office or alternatively, post it to "FAO Kora Nicholson, Fyne Homes Ltd, 81-89 Victoria Street, Rothesay, Isle of Bute, PA20 0AP"
- DEADLINE for entries Friday 11th January 2019.
- All entrants must be Under 16.



HELP TO SAVE

How it works

HMRC (Her Majesty's Revenue and Customs) have recently started a Government scheme to help/encourage those on a low income to save.

"Help to Save" allows people entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years.

Customers receive bonuses at the end of the second and fourth years based on how much you have saved. Money can be paid in to your account by debit card, standing order or bank transfer – you can pay into the account as often as you like but the most you can pay in is £50 per month.



After 4 years your **Help to Save** account will be closed and you will not be able to reopen it or open another Help to Save account. You can close your account at any time but you will miss the next bonus if you close your account early and not be able to open another one.

Withdrawals from your **Help to Save** account will go directly to your bank account. **Help to Save** is backed by the Government so all savings in the scheme are secure. **For further information on the scheme and full details please see link below or contact Fyne Homes reception on 0345 6077117 for a copy of the document. www.gov.uk/get-help-savings-low-income-/what-youll-get**

St Muns Primary Competition

Janet McAlister - Technical Services Director and Craig Baxter Tenant Participation Officer, presented children with £25 Amazon vouchers following a naming competition for the new build properties that are being built at the former "Spence Court" site in Dunoon. The name of the new development, which consists of 1 x 3 bedroom specially adapted house, 7 x 2 bedroom 4 person houses and 8 x 3 bedroom 5 person houses, will be "Queens Court". Fyne Homes Committee selected the name from a number of fantastic submissions from the pupils and as well as the gift vouchers the

winning pupils will also be invited along to the official opening of the development. Everyone that took part in the competition received a stationery set and a big thank must go to the staff at St Muns for allowing Fyne Homes to run this competition in conjunction with the school.





3 Year Rent Strategy Consultation Results and Outcome

Following the recent consultation on a proposed new 3 Year Rent Strategy, which included briefing papers being sent to all tenants, 7 local Rent Roadshows and information online, Fyne Homes Tenant Participation can report the following:-

Would you like Fyne Homes Rent Policy of RPI +1% to remain in place

Yes	No	No Response
70.0%	27.0%	3.0%

Do you feel that you get value for money from Fyne Homes being your landlord?

Yes	No	No Response
86.0%	13.0%	1.0%

Do you feel Fyne Homes keep you informed about their services and their decisions?

Yes	No	No Response
93.0%	6.5%	0.5%

Do you feel Fyne Homes give you the opportunity to participate in the decision making process?

Yes	No	No Response
91.5%	8.0%	0.5%

The results show that tenants are happy with the current rent policy and as such no change to the way Fyne Homes calculate their rents is required.

The existing policy has been checked to ensure that it meets all regulatory requirements and has been reviewed by a group of tenants that are on Fyne Homes Tenant Participation Consultation Register.

Details of your proposed 2019 / 2020 annual rent increase have already been sent out to you.

Congratulations to the winners of the draw to win Decembers rent for returning the questionnaire, Mr & Mrs Chrystie of Rothesay seen here receiving the good news from Business Services Director, Sharon Cole.





yne Homes and FyneHEAT are supporting the 66 Days Challenge. The idea is if you do something for 66 days it will become a habit. By eating a piece of fresh fruit instead of a bag of crisps or a bar of chocolate you can change a habit and become healthier.

By turning down your heating by 1° you could save up to £85 per year and switching supplier can also save you money. Turn off the television for an hour a night and talk to family or friends or read a book can improve your state of mind. A healthy mind leads to a healthy life.





Fyne Homes tenants, staff and the wider community recently collected "Goodness Gang" tokens from the Co-op, which allowed Fyne Homes Tenant Participation to purchase the toys to donate to local nurseries and pre-5 units in Argyll & Bute. The local Co-op at Bridge Street, Rothesay also kindly allowed a collection box to be left at the tills for customers to donate their tokens. The response was fantastic and Fyne Homes were able to donate over 150 "Goodness Gang" members to 17

nurseries and pre-5 units throughout the area.

Kora Nicholson – Housing Admin Officer and Craig Baxter – Tenant Participation Officer went on a road trip to deliver the "Goodness Gang" and fresh fruit to encourage healthy eating amongst the children.

As can be seen from the pictures, the donations were greatly received. The list of establishments are as follows: - Campbeltown Nursey, Dalintober Primary ELC, Tarbert Academy pre-5s, Ardrishaig Primary pre-5s, Riverside Rascals, Baddens Farm Nursery, Craignish Primary pre-5s, Lochgilphead Joint Campus pre-5s, Inveraray Primary pre-5s, Cairndow Community Childcare, Strachur Primary pre-5s, Patchwork Nursery Dunoon, Kirn Primary pre-5s, Clyde Cottage Nursery, Appletree Nursery Rothesay, Rothesay Play Group and Rothesay Joint Campus pre-5s.



Thank you to all who contributed to this fun initiative.









Fyne Homes presents



Monday 17th December @ 1pm MAYDS Centre, Lochgilphead Tuesday 18th December @ 2pm Campbeltown Dicture House

Thursday 20th December @ 1pm
The Lade Centre, Rothesay

Friday 21st December @ 12:30pm Studio Cinema, Dunoon



Fyne Homes Presents

Childrens Christmas Movie Fun



Thursday 20th
December
@ 4pm
The Lade Centre,
Pothesay

WC 17th
December
(Exact Date and
Time T.B.C.)
Campbeltown
Dicture House





Friday 21st December @ 5:30pm The Studio Cinema, Dunoon

Monday 17th
December
@ 4pm
MAYDS Centre,
Lochgilphead



(Children Up to and Including P7)



For details and to book tickets contact Craig Baxter on 0345 6077117 or email cbaxter@fynehomes.co.uk or pop into the office







Scottish Housing Regulator National Panel of Tenants and Service Users

The National Panel of Tenants and Service Users will shortly launch a programme to refresh Panel membership. They want to promote the opportunity as widely as possible, and as a social landlord we are very well-placed to highlight it directly to our tenants and service users.

The Panel has been a very successful initiative over the last five years. It's given rich feedback about tenants' and service users' views and has informed the focus of the work of the Scottish Housing Regulator (SHR). To date it has attracted a high level of engagement, with around 415 members. It has a broad membership, and almost three- quarters of Panel members are not members of Registered Tenant Organisations.

The SHRs consultant, *Engage Scotland*, will shortly begin work to promote the Panel and recruit members. Engage Scotland will contact all social landlords shortly to ask for help in promoting the National Panel through newsletters, websites, social media channels, housing offices and mailings, so keep an eye out for more details.

Background on the National Panel of Tenants and Service Users

Established in 2013 as one way for us to engage effectively and directly with tenants and other service users, the Panel helps us hear about views, experiences and service priorities.

Topics covered by the Panel so far include:

Topics covered by the Panel so far include:

- rent affordability
- service quality
- value for money
- performance reporting
- experiences of using homelessness services
- antisocial behaviour
- tenant safety



The SHR are keen to build on this base. For more information please visit their website - www.scottishhousingregulator.gov.uk



How to have a Green Christmas without being a Grinch!

Christmas is a time for families and friends to get together, but it also creates mountains of unnecessary waste and £millions of pounds in unnecessary spending.

It wouldn't be Christmas without sparkling fairy lights, but you can protect your electricity bill by switching them off when you're not at home and

when it's daylight. If the fairy lights are on, switch off the other lights. TIP: If you're buying new lights this year, switch to energy-efficient LED bulbs.

Have a chat with your family and see if you can make a small resolution to help the environment. Recycle more, using the car less, or even have a weekly meat-free day. TIP: little ones love taking responsibility for things like collecting paper for recycling – and it means you won't be allowed to forget!

No need to buy new decorations – get creative instead! Painted pinecones look great on a Christmas tree and Christmas wreaths can be made with pretty much anything you can find and recycle.

Buy local, make the most of all the fabulous producers here in Argyll & Bute. Buying your Christmas presents and decorations locally will help to sustain the local economy, and reduce carbon emissions. Many local shops sell locally made, bespoke goods, so have a browse – you never know what you might find.

Less Really Is More - forego an excess of "stuff" and make every gift count by gifting things with value, purpose and meaning, this could be a gift of your time to do something for a friend or neighbour. Some of your elderly neighbours would place more value on you popping in for a cuppa and a chat once a week than an expensive tin of biscuits.

Switch off don't standby and save £30 a year. More than three quarters (78%) of us admit to regularly leaving at least two devices on standby. An advanced set-top

box left on standby for 20 hours a day could cost around £20 a year alone just in standby mode.

Don't forget to switch off when you're not watching your TV. A survey found that more than half of us (53%) leave the TV on as background noise.

If you do over do it and need to spend less in the New Year, remember FyneHEAT can help you reduce your energy use and switch suppliers.

Have a Merry Green Christmas and a Happy New Year!







Annual TPAS Awards

The Annual TPAS Awards took place on Friday 16th November, 2018 at The MacDonalds Hover 400 tenants, committee members and housing professionals gathered to celebrate a The ceremony was once again compered by Jane McCarry and Mark Cox, otherwise know Fyne Homes won 'Runner Up' in both the categories they shortlisted for, which were:-

Best Practice in Developing Communities - Housing and Fadelivered in our rural locations, helping tenants save money on their fuel bills and reduc

Tenant Participation Champion - Organisation - this was the mai on behalf of Fyne Homes with the help of the staff in all departments.



There were dozens of organisations in for these awards and to be shortlisted is a great achievement, so we are very proud of our success in achieving runner up for these worthy categories, especially given that we are up against organisations with significantly more resources and tenants. To put it into context the winner of TP Organisation to which we were runner up was Fife Council, who have 30,261 homes and a rental income of £107m.







Hotel, Aviemore. chievements in Tenant Participation over the past 12 months. vn as Isa and Tam from "Still Game".

abric – this was for the impressive work Karen Hilton and her Fyne Heat team have ing the carbon footprint.

n award of the evening and was for the range of activities Craig Baxter has been delivering



Craig was also asked to present in one of the sessions on Sunday morning, *Baking Up A Storm* which was based on the *Great British Bake Off* and part of the "Technical Challenge" had to give the top 3 tips for a successful TP programme. One of Craig's tips was a 'whole organisation approach' and he spoke of the activities that various members of staff have been involved in from all departments. Anne Cook, from the Scottish Government was there as one of the panel judges for this session and loved our approach and commented very positively on it!





AGM Report





Fyne Homes held its AGM on 19th September at the Discovery Centre, Rothesay. The members attending received a full report on the Group's activities from the Management Team and the Fyne Futures General Manager.

Key highlights included:





- Completion of developments at Minard Phase 1 (Otter View) and Lochgilphead Phase 5 (Wallace Way) providing at total of 18 much needed affordable energy efficient houses with excellent space standards.
- 86% of our stock currently meet the Energy Efficiency Standard for Social Housing (EESSH) and continual investment through our capital works programme will ensure the remaining 13% of properties are brought up to standard by the 2020 deadline although there will be some challenges ahead when EESSH 2 is introduced
- Arrears of 1.9% against a 2.5% target
- Positive feedback on Tenant Participation events giving people more opportunities to participate in Fyne Homes decision making process
- Operating surplus of £988k
- Implementation of a hosted solution for Committee Meetings with the introduction of Admin Control which enables Committee Members to access all their paperwork via an IPad. This has led to significant savings in staff time, stationery and postage costs

Our voids, relet times and costs did marginally improve at 42 days against 46 and 56 for previous years; however it still falls short of the Scottish average of only 31 days. This is mainly due to an oversupply of housing on the Island of Bute and also a change in people's preference for non tenemental stock. However, we continue to explore various options on how this can be addressed in this area.

The Association currently has developments on site at Spence Court, Dunoon; Lochgilphead (Phase 4) and Minard (Phase 2) which will provide 36 new homes and has plans for future development opportunities in:

Tighnabruaich (20 units) - 2018/19

Fyne Energy wind turbine project went on site earlier this year at Glenbarr outside Campbeltown and is progressing well. There has been investment of £14M in this project which it is hoped will be generating an income by the end of the year. The profits will be split between Fyne Homes, Fyne Futures and the Glenbarr community. Discussions have been held with the local community with a view to the creation of a Trust to determine how any gift aid receipts should be spent.

www.fynehomes.org.uk



Burst & Frozen Pipes; To help prevent burst and frozen pipes

you should keep your home as warm as possible. Always remember to turn off the water supply and drain down the hot water cylinder if you are leaving your home for any length of time.

If you do get a burst pipe

- + Turn off the water
- + Turn on all taps as quickly as possible
- → Identify where the burst pipe is and telephone the Association's emergency number

Keeping up with Fyne Homes At Fyne Homes we like to

keep our tenants informed about what we are doing and if there are any changes within the organisation or in the wider social housing framework.

If there is any vital information we will usually send it out in the post, such as rent statements. There is also this Newsletter which most people still choose to receive by post (you can always change this preference, and just receive it by e-mail). In each quarterly edition we try to include information about what Fyne Homes are doing, also some other items that we think may be of interest to you and finally we try to put a couple of "Fun" pages in just to keep everyone interested.

To make sure we don't get left behind in the "digital age" we also provide lots of

information on:

Our Website—www.fynehomes.co.uk

Facebook—Just sign into Facebook and search for Fyne Homes, then "Follow" us to see what's happening

Twitter—Just like Facebook find and follow us.

Our App—Available on Android or Apple, just go to your app store and look for Fyne Homes. OR use th QR code below.



Much of our information is available on all formats, but some is more suited to some platforms than others (Twitter and Facebook are more instant access while the website possibly keeps more long term information), if you REALLY want to know what we are doing keep an eye on all of them........



All of these electronic systems also give you a chance to contact/ feedback to us, and we always welcome anything you want to tell us. If you don't want to go digital we will always have our postal address and phone number which can be found on the back page.



DUNOON FOODBANK



Every Friday 12–3pm Dunoon Baptist Church Centre 9 Alexandra Parade, Dunoon

A Community Group for Everyone

Support for health, dependency, disability, difficulties and social isolation

THERAPIES • TRAINING INFORMATION

If you are interested in volunteering come along and see us on a Friday

DUNOON FOODBANK

OPEN EVERY FRIDAY 11.15AM - 12 NOON

If you are able to donate any tinned foods or dried goods such as pasta, rice etc then please feel free to take along to Hub Grub or at a local drop off centre at Morrisons, The Co-op or B&C. All donations welcome.

Please ensure goods are in date.

If you have any skills that might be of use to the group such as

hairdressing,
massage therapy,
aromatherapy or anything
that could assist the client
base then please feel free to
contact the group on

hubgrubhub@gmail.com



If you intend to leave your home unoccupied for any length of time during the Christmas holiday period, please let the Association know where a key can be obtained in the case of an emergency, when access to your property would be required. To allow us to pass this information onto our emergency call out service, if possible, we would be grateful of you could give us these details by Wednesday 19th December, 2018.



Benefits Update

Full Service Universal Credit is here for working age claimants – if you need any help regarding making or dealing with your Universal Credit claim please contact us on 0345 6077117. We can help you to make your claim and help you to contact the service centre.

For all the latest information regarding Universal Credit check Gov.uk. Our benefits worker Margo Allan is available to help with any queries.

November Budget Changes to Universal Credit

- The amount that households with children and people with disabilities can earn before their Universal Credit award begins to be withdrawn (the work allowance) is to be increased by £1000 from April 2019
- JSA, ESA and IS will roll on for first two weeks of UC claim from July 2020
- Repayment of overpayments and debt will be slower –from October 2019 they will be recovered at the rate of 30% of standard allowance rather than 40%, from October 2021 claimants will get longer to repay advances up to 16 months from October 2021.
- Aim to protect Severe Disability Premium at point of migration.

Fire Safety Talk

Colin MacColl of the Scottish Fire & Rescue Service gave a Fire Safety talk to tenants and members of the public in The Lade Centre, Rothesay.

Colin gave advice and tips on how to keep people safe from fire in their homes. These talks will take place around Argyll & Bute in the next few months, keep an eye out for posters in your local area.

Scottish Fire & Rescue Service also provide Home Fire Safety Visits. Staff can help spot possible fire hazards, offer advice and guidance. A Home Fire Safety visit only tales around 20 minutes and that 20 minutes might just save your life.

These visits are set at a time to suit you. If you or if you know of someone who may benefit from a Home Fire Safety Visit call 0800 0731999 or text "FIRE" to 80800 or vist www.firescotland.gov.uk to book an appointment.

Scottish Fire & Rescue Service will always have official identification and will be happy to produce this on request.

One piece of advice that everyone can implement now is a Fire Action Plan.

The main points of this are:-

- Plan an escape route from your home
- Practise your escape route as a family
- You only have seconds Don't stop for valuables
- Shout to alert your family
- Keep low if the house is full of smoke the air is cooler and cleaner near the floor
- Don't investigate keep doors closed
- If there is no way out get everyone into a safe room keeping the door closed
- Never jump straight out of a window lower yourself onto cushions etc if need be
- If necessary break a window and make safe all jagged edges







Over 60 or disabled Free Travel for you and a companion!

If you are aged 60 or older and a resident in Scotland –you are eligible for Free bus travel, with a national entitlement card.

Disabled people eligibility

If you are a resident in Scotland, aged 5 or over and meet one of the following criteria, you are entitled to free bus travel with the National Entitlement Card:

If you receive the higher rate of the mobility component or the higher or middle rate of the care component of Disability Living Allowance, you receive Attendance Allowance or you receive Personal Independence Payment.

You may also be entitled to free bus travel if you – live in a care home or hospital, are a Blue Badge holder, are profoundly deaf, have a sight impairment, have been told not to drive based on medical grounds, have a mental health condition, a learning disability, a terminal illness, have a progressive degenerative condition, or are an injured veteran –the rules for each of these conditions varies so it is best to contact your local authority for further details.

Companions

The national entitlement card also allows for free travel for companions when required. This can make travel easier, helping you to get on and off buses, carrying shopping and communicating with the driver. Companions can travel for free for all NEC holders who have the companion logo on their card Your companion is entitled to travel for free if you meet one of the following criteria:

- You receive the higher or middle rate of the care component of Disability Living Allowance
- You receive the standard or enhanced rate of daily living component of Personal Independence Payment
- You receive Attendance Allowance
- You are registered as severely sight impaired (blind)
- You receive war pensions constant attendance allowance

The card also allows people who live in the area covered by Strathclyde`s Concessionary Travel Scheme (which includes Argyll & Bute), to get cheaper fares on First ScotRail trains and the Glasgow Subway. Concessionary travel is also available on local ferries for anyone who lives on an island or peninsula and meets the qualifying criteria.

How to apply

Eligible disabled people can apply for a new National Entitlement Card at their local social work office, where local staff will help complete your application, and send it to SPT who will issue your card:

- Mid Argyll Area Team Mid Argyll Community Hospital and Integrated Care Centre, Blarbuie Road, Lochgilphead PA31 8JZ
- Kintyre Area Team Campbeltown Service Centre, Old Quay Head, Campbeltown PA28 6BA
- Bute Area Team Union Street, Rothesay, Isle of Bute PA20 0HD
- Cowal Area Team Ellis Lodge, Argyll Road, Dunoon PA23 8ES

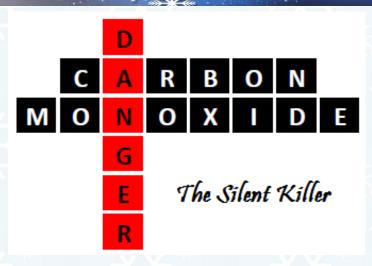
Phone: 01546 605517 Replacement cards

If your card has been lost or stolen, please contact SPT who will issue you with a new card

For more information on the National Entitlement Card visit the Transport Scotland website.







Carbon Monoxide – 'The Silent Killer'

Although the Association take great care in ensuring that all gas appliances in tenants homes are regularly maintained and safety checked, as well as fitting carbon monoxide detectors, everyone using gas appliances should be aware of the symptoms and effects of carbon monoxide poisoning.

When gas does not burn properly, as with other

fuels such as coal, wood or oil, excess carbon monoxide (CO) is produced. You can't see it, taste it or smell it, but CO can make you really ill, or can even kill. You are particularly at risk when you are asleep because you cannot recognise the early symptoms of CO poisoning. These include tiredness, drowsiness, headaches, giddiness, nausea, vomiting, breathlessness, stomach pains, erratic behaviour and visual problems. If you or your family experience the above symptoms and you believe CO may be involved you must seek urgent medical advice.

Factors which can effect the safe operation of even a regularly maintained gas appliances are:-

- Appliance not working properly
- Not enough fresh air in the room
- Blocked chimney or flue

Signs to look out for include

- Yellow or brown staining around, or on appliances
- Pilot lights frequently going out
- Increased condensation inside windows
- Yellow rather than blue flame

If you think your appliance is spilling CO

- Switch off the appliance and contact the Association
- Open all doors and windows to ventilate the room do not sleep in it

It is also important that you test your CO detector, following the manufacturers instructions, on a regular basis and advise the Association immediately if it is found to be faulty. The Association will

CARBON MONOXIDE (CO) POISONING









CAN'T BE SEEN CAN'T BE CAN'T BE SMELLED HEARD CAN BE STOPPED



also check it, along with your smoke alarm, during your annual gas servicing and safety check visit

We will fit carbon monoxide detectors in the room your gas appliance is in, and also in any other rooms in your property which your gas flue passes through. Should you have any queries or require further information on this matter, please contact our Technical Services

Department at our Rothesay office (direct line telephone number: 0345 0520039 or e-mail: techservices@fynehomes.co.uk)





ne Futures Ltd Restyle BUTE PRODUCE





Recycle

There is never a quiet moment in the recycling yard, and our team is always busy. In any weather you will find we always do our best to deliver the best service possible to the residents on Bute. Whether that be high winds that cancel ferries and take down trees. blocking roads, or the heavy snowfalls of last winter that saw the first day that a collection had to be rescheduled in years. This, coupled with the increase in community involvement and awareness has meant that across Argyll and Bute recycling figures have risen steadily year on year.

We are often asked what we can and cannot recycle. Primarily we deal with paper, card, steel, aluminium and most plastics. We do this through a kerbside collection, picking up recycling waste in the mornings. Did you know however that if you have items that we cannot recycle such as glass, or if you forget to put your waste out on your day there are a selection of 'bring sites' all over Bute? A full list of these can be found at https://www.argyll-bute.gov.uk/bute-localrecycling-points

Last Christmas many people made good use of these as the festive period meant that three regular runs were disrupted. This year the Christmas period falls on Tuesdays and Wednesdays so routes such as Port Bannatyne and Ardbeg are likely to feel disruption. Kilchattan Bay and Craigmore may see the same disruption during the New Year. All of these routes have a 'bring site' within a mile though and we hope to see minimal disruption.

> The rise in recycling across Bute is also in part due to an increase in awareness of climate change and what we as a community can do to impact upon in. Examples of awareness raising campaigns that we take part in are Recycle Week, or the recently concluded European Week for Waste Reduction. Campaigns such as these are invaluable for highlighting the effect we have on our environment.

> > Whatever this winter throws at us you can rest easy that we will continue to deliver the best possible recycling services to Bute.











Twenty eighteen has flown by, and the car club continues to see visitors from around the world joining as new members. From a tourism perspective, this is great for Bute and means that there has been a rise in the number of people looking for alternative, greener ways to explore the island.

Often when visiting people remark on the freedom that the car gives them, how it enables them to see the whole island at their speed and that there is no alternative like it on Bute. We have to agree, and from an environmental point of view it makes sense too. Sharing a car reduces the number of cars on Bute which reduces the damaging pollutants of traffic on our environment.

Economically it makes sense too, as with Car Bute you are only charged for what you use. You won't have to pay MOTs, repair bills and insurances; these are all included in your deposit. As a user, you are only charged for the time you spend using the vehicle.

While we make Car Bute available to all, it is our resident members that make it the success that it is. Anyone can become a member-just call 01700 503181 for more information.

We hope you have a great Christmas.





Kirsty Johnson

Areasha Whitelaw

Margo Allan

Sheena Macfie

Kora Nicholson

Claire McAllister

Paul McIntyre

Fiona McLachlan

Mandy Gibson

Lynn Finlay

Kerry Baxter

Deirdre Duncan

Douglas Cochrane

Recognition Scheme

On the left is a list of staff who have been recognised for exemplary demonstration of one or more of the core competences since the last Newsletter.

The scheme recognises staff who have gone that "extra" step for either Tenants or their colleagues. The awards are only token gestures such as a small box of chocolates or a low value gift card, but it is always good to be appreciated by the people you work with or the people we are trying to help.

If you think any of our staff have done more for you than just what was required by their job, then let us know at our main office (contact details on the back page). We like to think our staff always do their best and it is nice to let them know that it is noticed and appreciated.





We hope we didn't scare too many of our tenants on 31st October.

Look at our fang-tastic Rothesay Staff on the left and Lochgilphead above, entering into the Halloween spirit. The money raised on the day is going towards our randomly chosen charity at Christmas time.



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. SHOULD YOU FAIL TO ALLOW ACCESS FOR THIS CHECK, WE WILL BE FORCED TO TAKE STEPS TO GAIN ACCESS TO YOUR PROPERTY.





Contact Information

Emergency Repairs

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



0800 592 276

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

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

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. Calls may be recorded for training and quality purposes

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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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