



Dear Tenant,

I hope you and your families are well during these challenging times.

Please know we are doing all we can to support you and your family through these extraordinary times.

Although we are still working on a reduced service with many staff continuing to work from home, we are here to help you.

As restrictions begin to be eased, the services Fyne Homes deliver will slowly be reintroduced however as always, our number one priority will be ensuring all tenants and their families remain safe and secure in their homes, whilst safeguarding the welfare and well-being of our staff and contractors.

The easing of restrictions means that in addition to delivering an emergency repair service we can now also carry out a full repair service in line with Scottish Government guidelines.

Our offices remain closed to the public for the time being; however our staff are available to speak to Monday to Friday 9-5 as normal. Our housing services team are also operating as fully as possible within the guidelines.

Links:

Visual Guide to the types of work Fyne Homes and its contractors are currently carrying out - https://fynehomes.org.uk/about-us/covid-19/repairs-status/

Guide to the steps being taken by Fyne Homes Staff to ensure your safety - https://fynehomes.org.uk/about-us/covid-19/evh-safety-measures/

In the meantime, please take care and remember we are here to help you. If you have any concerns please get in touch:-

General enquiries: call 0345 607 7117 or email postmaster@fynehomes.co.uk

Housing Enquiries: call 0345 607 7117 or email housing@fynehomes.co.uk

Repairs Mon – Fri 9am to 5pm call 0345 052 0039 or email repairs@fynehomes.co.uk. Outwith these hours call 0800 592 276.

Kind regards

Colin Renfrew Chief Executive

HAPPY WEW YEAR FYNE HOME STATES AND STATES A





What's red and white, red and white, red and white?

Santa Claus rolling down a hill.

What do elves learn in school?

The elf-abet.

What do you call Santa Claus when he doesn't move?

Santa Pause



Why is it always cold at Christmas?

Because it's Decemberrrrrr!



Christmas Word Search

Α	S	T	N	R	Α	В	Q	K	0	Α	D	G	J	X	С	V	N	L	0
С	V	Α	X	Z	Q	Α	W	S	X	R	F	V	Т	G	В	T	U	V	E
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CHRISTMAS SANTA REINDEER ELVES PRESENTS SLEIGH HOLLY TREE ANGEL SNOWMAN







Tenant Participation - Get Involved...

...Your Views Matter!

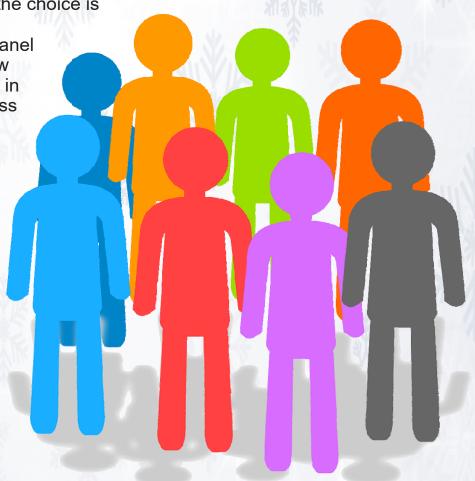
Fyne Homes want to hear its tenant's views on changes to our policies and on our performance.

Our Tenant Participation Officer, Craig Baxter is looking for volunteers to be part of the Consultation Register and the Service Improvement Panel.

The Consultation Register allows tenants to give their feedback and views on policy changes. This can either be emailed or posted out to you or if you prefer, a relaxed, informal meeting...the choice is

yours.

The Service Improvement Panel allows tenants to assess how Fyne Homes are performing in different areas of the business and encourages tenants to make recommendations which will improve the service that Fyne Homes provides. The group will normally meet 2 - 3 times a year with the meetings lasting no more than a couple of hours If you are interested or want more details contact Craig Baxter, Tenant Participation Officer by calling 0345 6077117or email cbaxter@fynehomes.co.uk





Tenant Participation - Get Involved

Fyne Homes Tenant
Participation is dedicated to
better communications between
tenants and Fyne Homes.

Tenant

This includes: the overall service you receive, keeping you informed about services and outcomes and also about your opportunities to participate in Fyne Homes decision making If you would like to get involved in any of the following, please tick the ones you are interested in, complete the form and return to your local



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WINNERS

Tenants Reward Scheme

Moments

March 2020	Mrs & N	Mrs Rooney	Rothesay	£20		
April 2020 Mr Kell		у	Lochgilphead	Monthly		
May 2020 Mrs T		omson	Campbeltown	Draw		
June 2020 Miss Mo		сКау	Campbeltown	Diaw		
July 2020		Ms Marshall	Dunoon			
August 2020		Miss Childs	Rothesay			
September 20	20	Mr & Mrs Maguire	Rothesay			
October 2020		Mrs J Hunter	Tarbert			
November 202	20	Mr& Mrs Baxter	Lochgilphead			

CHRISTMAS HAMPER DRAW

Due to logistics and safety with Covid-19 there are no Christmas Hampers this year.....boooo!

But...there are £25 vouchers for the co-op instead, two for each area....hooray!!

The 8 winners who were randomly picked by Fyne Homes Chairman, James McMillan

are:-

Mr & Mrs Ballantyne, Rothesay - Bute
Mr & Mrs Smith, Wee Bay, Kilchattan Bay - Bute
Mr McKay, Dunoon - Cowal
Mr & Mrs Lawton, Dunoon - Cowal
Mr & Mrs McGown, Campbeltown - Kintyre
Ms Smiley, Campbeltown - Kintyre

Miss Nixon, Cairnbaan – Mid Argyll Miss Gallagher, Lochgilphead – Mid Argyll

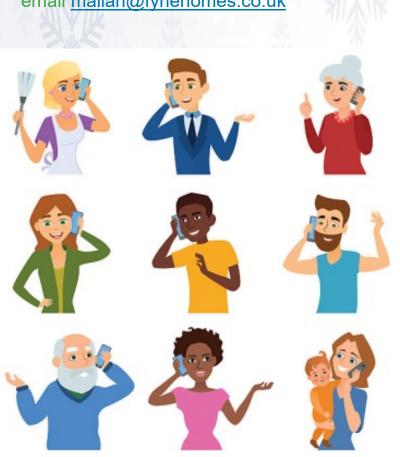


We want to help

Times are currently very hard for everyone but particularly if you are struggling financially.

If you want to find out if you may be entitled to any additional help please contact Margo Allan to make an appointment for a welfare benefits check. Housing benefit, Council tax rebate, Carers allowance, Universal credit, Personal Independence payment, Attendance Allowance, Warm homes discount, Best Start Grant, Funeral Support Payment, Job Start Payment, Young Carer Grant, Child Winter Heating





Welfare Calls

With Covid -19 restrictions possibly still in place over the festive period and Fyne Homes offices closed, that might leave some tenants without contact with anyone over this time. Life is a bit different just now and Fyne Homes would like to help make it a wee bit better with a friendly call or two during the festive holidays, if you would like this service please call 0345 6077117 and ask for Craig Baxter, Tenant Participation Officer.

Craig will arrange for you to be called at a time suited to you, by a member of staff.



Annual Report – Annual Consultation 2020

The Annual Report consultation took place with 20 tenants of the consultation group and consisted of 15 email consultations and 5 armchair / phone consultations.

With a response rate of 40%, this result is one of the best participated consultations in recent times.

The feedback is on the whole positive with just few recommendations for changes to the Annual Report.

Comments are as follows:-

- I think the old review is just fine, so I would say same as.
- It should be printed professionally, because this is the shop window for Fyne Homes.
- Ok as is. Good information
- Need a bigger print version and to ensure tenants know this is available. Not all tenants have access to computers or phones to read online.
- The report layout in general doesn't look very contemporary or like a professional graphic designer was used.
- Layout is good no change.
- Should have more of area pictures, not just houses.
- Annual Report the size of Newsletter is a preference.
- Report is ok would like to see in a size same as Newsletter.
- Needs to be more plain English, easier to understand would be better.
- Needs more people photos, too business like, make it a cosier feel.
- It's nice that the text is delivered in small 'bites' overall.

As can be seen by the comments there are varying opinions and ideas, all of which were forwarded to the management and committee for consideration. Thank you to all that participated.



Annual Report 19/20

Our Annual Report for 2019/20 is now available and can be downloaded from https://fynehomes.org.uk/downloads/

Where we hold a valid email address and tenants have elected to receive correspondence in this manner a copy will be sent by email. A hard copy can also be requested from our office. If you require a copy in a different format, please contact our office.





Scottish Social Security System will be taking over responsibility for Disability

Child Disability Payment will be the next new benefit to be introduced by Social Security Scotland.

Cabinet Secretary for Social Security Shirley-Anne Somerville said we will start taking applications from summer 2021 as part of a pilot, ahead of a full roll-out across the country from autumn 2021.

Shirley-Anne Somerville

This will be followed by the introduction of Adult Disability
Payment, which will be piloted from spring 2022 and available across the country by summer 2022.

Child Disability Payment will replace the Department of Work and Pensions' Disability Living Allowance for Children and Adult Disability Payment will replace Personal Independence Payment.

People who currently get UK Government disability benefits will be transferred to the new Scottish system in stages after the new benefits are introduced. This work is expected to be completed to the previously announced timeline of 2025.

Once Adult Disability Payment has been rolled out, anyone on Personal Independence Payment or Working Age Disability Living Allowance who reports a change in condition, has an upcoming review date, or is about to reach the end of

their Department of Work and Pensions award period, will transfer to Social Security Scotland so that they do not have to undergo a Department of Work and Pensions face-to-face assessment.



Going Away Over the Holiday Period

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 Friday 18^h December, 2020.







Fyne Homes ONLINE CHRISTMAS CRAFTS



An online craft demonstration on easy to make, fun Christmas decorations. Hosted by Fyne Homes very own Margaret Thomson.



Go online now at

www.fynehomes.org.uk/online-christmas-crafts

RENT & SERVICE CHARGE REVIEW: SURVEY

Fyne Homes recently conducted a survey with all tenants about changing the way that rents and service charges are calculated. The reason that change is being considered is to create a charging system which is simple, fair and consistent across all tenants and areas.

Over 16% of tenants responded to the survey which is a fantastic return, thank you to all who took part.

There were also a number of online discussions held with tenants which were hosted by Jordan Henderson, a consultant for independent company Arneil Johnston.

company Arneil Johnston.
The analysis of the surveys and feedback from the online discussions is ongoing but it is hoped that the initial findings of the survey will be available soon and will be published on our website www.fynehomes.co.uk





Warm Homes Discount CAN YOU GET £140?

Check your eligibility for the Warm Home Discount Scheme

WHAT IS THE WARM HOME DISCOUNT SCHEME?

It's a government scheme that may entitle people who are on a low income or certain benefits to get £140 towards electricity costs from their electricity supplier.

HOW DO I GET £140?

If you qualify for the scheme you will need to submit an application to your electricity company. This can usually be done by phone or online.

HOW DO I KNOW IF I QUALIFY?

Each company participating in the scheme has set rules about who can qualify for the Warm Home Discount. Schemes usually open up in September 2020 on a first-come, first served basis, so keep a watch out and apply asap.

You can check eligibility for your electricity company's scheme by contacting them or by checking their website.

If you live in Argyll & Bute, Margo (*mallan* @*fynehomes.co.uk - 0345 6077117*) can help you check your eligibility and make an application!

WHEN WILL I RECEIVE THE WARM HOME DISCOUNT?

If your application is successful then your electricity company will arrange to credit your electricity account with £140.

Energy companies have up until the 31st March 2021 to make this payment.



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







Scottish Child Payment

What is Scottish Child Payment?

It's a new payment for families on certain benefits or tax credits to help towards the costs of looking after a child. It's £40 paid every four weeks for each child under six.

It opens on Monday 15 February 2021 but we are taking applications now to help us manage demand.

Who can get it?

People can apply for Scottish Child Payment whether in work or not.

People may be eligible if they, or their partner, are the parent or full-time carer of a child who will be aged under six on 15 February 2021 and if they get certain benefits or tax credits.*

*Child Tax Credit, Income Support, Pension Credit, Working Tax Credit, Universal Credit, Income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA).

How many children can qualify for Scottish Child Payment per household? Every child under six in a qualifying family will get a payment.

How do people apply?

We take applications via our freephone helpline on 0800 182 2222, by post or online at mygov.scot/scottish-child-payment.

Why are you asking people to apply now?

We are expecting a huge demand for this new payment. Encouraging people to apply now means we can check that we have all the information and evidence we need to make a decision once the benefit starts on Monday 15 February.

What evidence will be required?

We need evidence that the person applying is responsible for a child under six, usually through the child being named on a benefits claim. If more than one person applies for the same child we have a process for deciding who gets the payment, prioritising the person who the child lives with for the majority of the time.

Kinship carers can demonstrate responsibility for a child with a legal order or letter of support from a local authority.

Fact Sheet

mygov.scot





Will they need their partner's information?

Yes if they live in the same household and are:

- married to each other
- civil partners of each other
- living together as if you are married.

What happens if someone's circumstances change after applying?

People need to let us know if their circumstances change at any point. This is to make sure that they are getting everything that they are entitled to. This could include changes to what benefits or tax credits someone gets or where they live.

What if the child turns six before Monday 15 February 2021?

Children who will be six years old or older on Monday 15 February will not be eligible.

When should people expect to get a decision?

We'll start writing to people following Monday 15 February – the time this will take will depend on the demand and whether or not we need to ask people for more evidence.

This letter will tell them how much money they'll get in their first payment and when to expect this.

When will people get their first payments?

We will make the first payments to eligible families from the week after the benefit opens. Not everyone will get their payment on the same day and not everyone will be paid from this week. When someone gets paid will depend on how many applications we get and the process each individual application goes through.

If someone applied before Monday 15 February 2021, this will be the date that their payment will be calculated from. If they apply after this date, it will be calculated from the date that they applied.

Payments will be made every four weeks following the first payment.

How will people be paid?

Eligible families will be paid into their chosen account. They can contact us if they wish to change their chosen account.

What can people use the money for?

It is up to the person on how they decide to use this money to help support their family.

Does it affect other benefits?

No, it will not be taken into account for UK benefit and tax credit assessments.







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.

- 1. 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 fairly lights are on, switch off the other lights. TIP: If you're buying new lights this year, switch to energy-efficient LED bulbs.
- 2. 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 meatfree day. TIP: little ones love taking responsibility for things like collecting paper for recycling and it means you won't be allowed to forget!
- 3. 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.
- 4. 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.
- 5. 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 that expensive tin of biscuits.

- 6. 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.
- 7. 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.

Have a Merry Green Christmas and a Happy New Year!





Light It Up Red

2020 marks the 75th Anniversary of the end of WWII & Fyne Homes again remembered those men & women who made the ultimate sacrifice in the service of their country. From 23rd October until 11th November Fyne Homes head office was lit up red in support of Poppy Scotland's annual campaign.

Thank you to the in-house maintenance team for making this possible. For more details on the campaign visit www.poppyscotland.org.uk



poppy scotland



LIGHTING UP CAMPAIGN. "Lest We Forget"



Len Scoullar

It was with great sadness that we heard of the death of Management Committee member Len Scoullar on 15th November 2020. Len joined the Association in 2012 as a representative of Argyll and Bute council and was fully committed to the work of Fyne Homes and making our communities better places. He was a valued and much respected member who will be fondly remembered by his fellow committee members for his commitment and enthusiasm and will be sorely missed.

Our thoughts are with his family at this time.





Investing in Communities

Fyne Homes have delivered community projects which address issues important to our tenants and communities over the years. Working with local social enterprise Inspiralba, to secure funding from Scottish Government (Investing in Communities) we have been delivering a project to support employability and skills development to tackle the issue of unemployment across the area.

The impact of Covid19 meant we had to refocus resources to ensure potential learners had access to digital tools to engage with learning and support to address some of the negative consequences of social isolation. By the end of March a system of collection and redistribution of laptops, tablets and mobile phones had been established in Kintyre and this subsequently went on to be rolled out across Argyll in partnership with Community Learning staff at the Council and 240 digital devices were distributed to households across the area, with the learning resources helping people to use their devices.

We also took the decision that employability placements should be targeted to front line organisations helping to deliver community resilience efforts. We increased our focus on employment training opportunities and have supported 20 people with waged placements with social enterprises. This additional capacity has been much

community. 'Shopperaide have received support from Fyne Homes for wages for 6 employed trainees over the past year. It was a huge boost to be able to access additional support immediately as the impact of Covid19 became apparent. This allowed us to recruit additional employed trainees as our workload increased two fold to meet community needs for shopping delivery for older people due to lockdown challenges. We have a commitment to supporting skills development opportunities though our work and are delighted that one of our employed trainees is now progressing towards a Modern Apprenticeship' Joan Stewart, Shopperaide.

welcomed by organisations and the wider

Photo's – Beckie Sheilds, employed trainee in her role to ensure older people have access to shopping and telephone support, and is now progressing with a Modern Apprenticeship continuing her work with Shopperaide.











As a registered Scottish charity, Fyne Futures takes its charitable objectives seriously. Offering volunteering opportunities is at the very heart of those objectives. To promote training and education, particularly in such skills as may assist the participant in obtaining paid employment.

To relieve unemployment in such ways as may be fit, including assistance in finding employment. We have a variety of volunteering opportunities to suit needs and aspirations people may have. People volunteer for many reasons, both past and present volunteers have come to improve their health, regain confidence, get back into a routine, and to learn new skills. We have a few projects going right now with our volunteer work parties at our incredible edible trail and we are starting the restart of our community plots up at Bute produce we also have a project called "making things last" where we take items that are no longer in use and upcycle them to put them in use again to stop it going in to land fill.



workshop to make a standing garden from an unused pallet we sanded it down painted it and planted some edible flowers



















Hazel Leitch

Laura McAlister

Mairi Hamilton

Doug Cochrane

Tracy Robertson

Sharon Cole

Deirdre Duncan

Jimmy Anderson

Kerry Baxter

Fiona McLachlan

Areasha Whitelaw

Margo Allan

Jimmy Anderson

Areasha Whitelaw

Paul McIntyre

Mandy Gibson

Fiona Zavaroni

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.

Annual General Meeting 2020

Due to restrictions on public gatherings our AGM this year was held virtually by webinar format via ZOOM. The meeting was undertaken on 23rd September and although unable to physically participate in the meeting, those attending heard from our Chief Executive and Senior

Fyne Homes AGM 2020

Copy link

MORE VIDEOS

A:04 / 48:59

A:04 / 48:59

Management Team on the highlights of the financial year ended 31st March 2020.

The AGM was preceded by a Special General Meeting which was held to approve the new Model Rules 2020. Voting was by means of a postal vote and all returns were in support of the adoption of the new rules. The SGM and AGM presentation

can be viewed at https://fynehomes.org.uk/fyne-homes-agm-2020/



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.





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 may be recorded for training and quality purposes

Fax: 01700 505267 • E-mail: postmaster@fynehomes.co.uk • Web: www.fynehomes.org.uk

Rothesay—Head Office

Fyne Homes Ltd

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Rothesay Isle of Bute

PA20 0AP

Dunoon

78 B John Street

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Argyİl

PA28 6LE

Lochgilphead Smiddy House

Smithy Lane

Lochgilphead Argyll

PA31 8TA

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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