

Performance Review

2019-
2020



Chair's Message

Chair's Message

Welcome to the Fyne Homes Group Performance Review for 2019-2020.

I was elected as Chair in September 2019 and little did I, or anyone else, know what lay ahead!

I am referring of course of the Covid 19 pandemic which devastated the world in 2020 and led to a national lockdown in March 2020.

Our offices have been closed since March and all the signs are pointing to them not re-opening again until sometime in 2021.

Our default position is that, where possible, staff work from home.

I would like to thank all staff, all tenants and all fellow Committee Members for all their efforts and patience as we strive to continue with "business as usual". We have worked hard this year to embrace changes, especially within IT and technology, to have the ability to keep communicating and running the organisation.

Skype, Zoom, Scopia and Teams are the new norm. In fact our AGM in September 2020 was held by Zoom – our first ever virtual AGM.

I hope you enjoy this review and that you stay well and healthy. With a bit of luck normal service will be resumed next year.

James S McMillan

Chairman



Housing Highlights

Housing and tenancy support

At the beginning of this year our housing services team said goodbye to our Campbeltown Housing officer, of more than 13 years, Kirsty Johnson. Whilst her colleagues were sad to see her go, they were delighted to see Kirsty move into her well-earned retirement and embark on some personal projects, using her creative talents.

2019/20 was another very busy and productive year for the Housing Services Team. Although social distancing and lockdown measures ended the year on a very different note, the year was nonetheless a

positive and productive one for the team, with a variety of successes and challenges throughout.



Kirsty Johnson, Housing Officer Campbeltown, retires after more than 13 years' service



The Housing Services Team celebrate Fyne Homes 40th anniversary at a staff training day.

Our housing services team are here to help with support and advice from dedicated Housing, Income and Admin Officers as well as energy and benefits advice from our specialist staff. You can contact us on 0345 607 7117 or email us on housingmail@fynehomes.co.uk

Tenant Participation (TP) – Getting involved

Tenant Participation is very much imbedded in our organisation's ethos, and as well as having our full time dedicated Tenant Participation Officer Craig Baxter, we have involvement and support from many other staff throughout the Association as well as our committee members.



Above: Fyne Homes Chairman, James McMillan presents a talk on paddle steamers to The Nostalgia Café

Housing Highlights

Tenant Participation (TP) – Getting involved Cont.

We held a variety of events to support, inform and entertain our tenants and communities throughout the year. From welfare and energy events, to our Nostalgia Café's set up to help tackle social isolation. We also worked with partners such as the Dog's Trust who offer free health checks and microchipping. These events benefit not only to our tenants and communities but also Fyne Homes, as we have been able to gain meaningful feedback from our consultations, shaping our policies around tenants' thoughts and views.



Above: Sam Jamieson, Housing Team Leader, hosts a consultation with the local Tighnabruaich and Kames community on a Local Letting Initiative for the properties at "Kyles Court"

As part of our own continuous development we applied for and were successful in gaining a place on the Scottish Government funded Next Steps Programme, which will help us to develop our TP agenda and involved refreshing our TP Strategy.

There are lots of opportunities for you to participate in Fyne Homes decision making. To get involved go to <https://fynehomes.org.uk/get-involved/> for more information.

Welfare and benefits support

Although all of our housing team members are trained to assist with Universal Credit and Housing Benefit applications, our specialist welfare officer Margo Allan also helped more than 200 new clients last year with advice and support. Margo deals with the more complex cases, and last year made over 200 separate successful benefits applications on behalf of her clients.

"Margo was fab and what helped the most was she explained it to me in a way I could understand so not only did it help me at the time, I have a better understanding of things when dealing with them myself".

This coming year's focus is very much on tailoring individual support based on our tenants' personal circumstances. With so many people impacted by Covid-19 and the constant changing landscape, good welfare support and advice is more important than ever.

"I can't thank the staff at Fyne Homes enough for all their help from the moment my living conditions changed they were there for me. They understood everything and probably went above the call of duty to get me settled and to help me out with my benefits. What a team. I will always be grateful to them".

Housing Highlights

Voids

This year we reviewed our Void Policy and related procedures collaboratively with our Technical Services colleagues, ensuring where possible we would work uniformly but creatively to manage our void properties:

Average Length of days to re-let homes				
2017/18	2018/19	2019/20	Target	Scottish Averages 2018/19
42.23	33.9	26.95	28	31.8

Although we achieved the Associations target of below 28 days to re-let our properties, it is important to note that every day a property is empty has a financial impact on the Association. This year we lost just over £85k in potential rental revenue due to void times, and so it remains one of our highest priorities to keep this to a minimum every year.

To see the latest properties available or apply for housing go to: <http://www.homeargyll.co.uk>

Lettings

Last year we let 233 properties representing a 14.5% turnover in stock. We also facilitated 10 mutual exchanges. Our highest turnover area was in Bute at 22%, and our one bedroom properties represented 55% of all those properties re-let:

	0 bed	1 bed	2 bed	3 bed	4 bed	5 bed	Totals	Stock	% Turnover
Bute	9	70	31	4	1	0	115	528	22%
Cowal	0	34	12	3	0	0	49	405	12%
Kintyre	0	11	1	4	0	0	16	248	6%
Mid-Argyll	0	13	37	3	0	0	53	426	12%
Totals	9	128	81	14	1	0	233	1607	14.5%

Housing Allocations

We have a local arrangement that where possible we will offer 50% of our vacant properties to homeless applicants, aiming to house these applicants within 26 weeks. This is not always achievable where there are areas of low turnover or where there are small numbers of homeless applicants, such as in Bute:

Quotas				
	2017/18	2018/19	2019/20	Quota as per HOME Argyll
Existing association Tenants	24%	25%	27%	25%
Housing list direct Applicants	52%	53%	53%	25%
Homeless Applicants	24%	22%	20%	50%

Going forward Fyne Homes, as part of the HOME Argyll common housing register partnership, will continue to prioritise housing homeless applicants and victims of domestic abuse wherever possible. This is in line with the Scottish Government guidance issued in relation to allocations during the Covid-19 pandemic.

Technical Services Highlights

Maintenance Highlights

Spent **£2,939,516** maintaining and upgrading the housing stock

Issued **4,066** works orders

Factored **361** owner's properties

Performance in Reactive Maintenance

Our reactive Maintenance Service covers the day to day repairs that are reported to our office by tenants. These repairs are split according to priority into Emergency, Urgent and Routine. During 2019/20 the Association carried out 4,066 reactive repairs and we achieved the following against our target response times:

Category	Target Response Time	Out-turn 18/19	Out-turn 19/20
Emergency	95% within 6 hours	98%	97%
Urgent	95% within 3 working days	86%	84%
Routine	95% within 10 working days	84%	82%

Hanover Telecare, our 24hr repairs service handled 419 emergency calls during the year.

Looking After the Stock

The Association spent **£2,939,516** maintaining and upgrading its housing stock. The table below shows how the money was spent.

	Total Spend
Reactive	£ 1,068,170
Planned/Cyclical	£ 501,196
Capital Improvements	£ 1,370,150
Total	£ 2,939,516

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.

Gas Safety Inspections 2019/20

No of services	Services completed within 12 months	% completed within 12 months	Services up to 30 days late	Services up to 90 days late	Services more than 90 days late
915	915	100%	0	0	0

Technical Services Highlights

Capital Improvements

Capital improvement works involve the replacement or improvement of components within our properties.

2019/20 was another busy year with the undernoted capital improvements being carried out.

Bute

- Kitchen Replacements & Rewiring to 19 properties.
- Flat/shop amalgamation at 72 High Street / 1 Russell Street

Cowal

- Kitchen Replacements, Central Heating & Rewiring to 23 properties.

Mid-Argyll

- Kitchen Replacements, Central Heating & Rewiring to 17 properties.

Kintyre

- Kitchen Replacements, Central Heating & Rewiring to 15 properties.



Cyclical Maintenance

In order to ensure that the components and materials within our properties do not deteriorate we carry out a cyclical maintenance programme on a regular basis.

In 2019/20 our cyclical maintenance works included:

- servicing of all our gas central heating systems and appliances
- electrical safety testing
- painterworks to 25 developments throughout Bute, Cowal, Mid Argyll and Kintyre



Aids & Adaptations

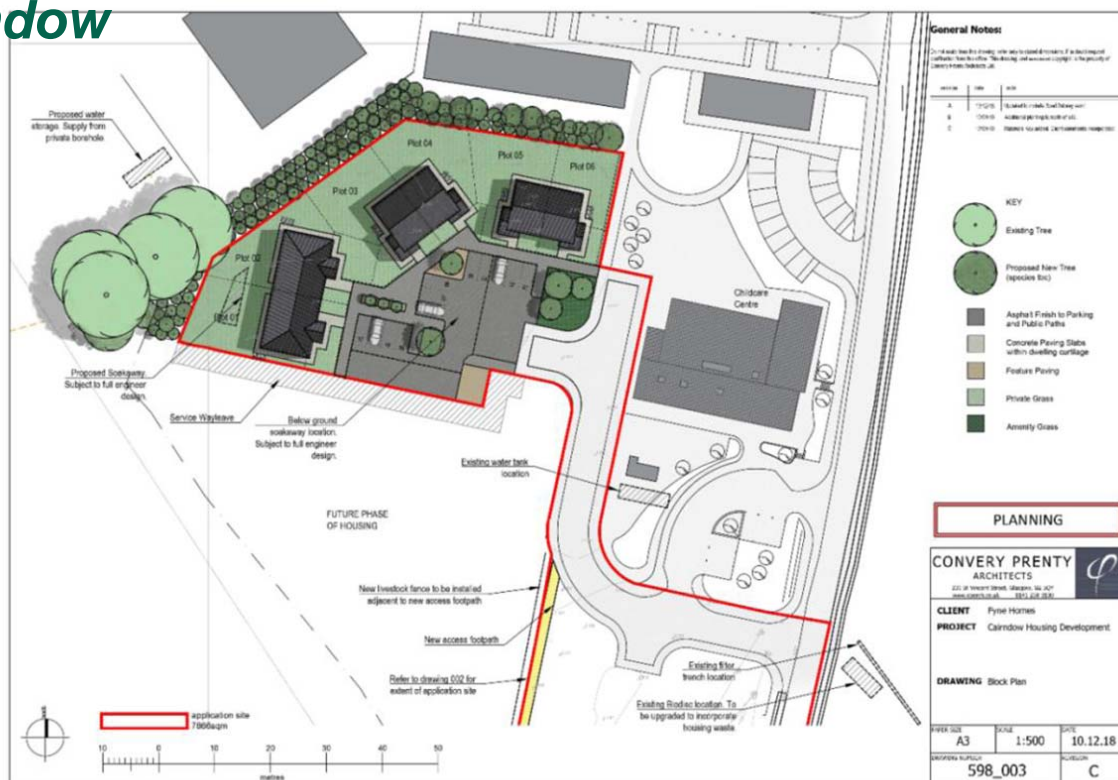
Funding of £62,320 was received from the Scottish Government. This enabled us to carry out general adaptations such as level access showers and stairlifts to 32 properties which has allowed tenants to remain in their current homes.

Energy Efficiency Standard for Social Housing (EESH)

Currently 98% of Fyne Homes housing stock meets the EESH requirements and we aim to improve on this by continuing to invest in our properties to ensure our residents benefit from having energy efficient homes and reduced energy requirements.

Development Highlights

Cairndow



Fyne Homes has engaged with TSL Contractors Ltd to develop this site at the head of Loch Fyne. This development will see the delivery of 6 new affordable homes including 2 x 2 bed and 4 x 3 bed properties. These will be available for affordable rent from March, 2021.

Project Funding:

Scottish Government	- £ 629,981.00
Argyll & Bute Council (SHF)	- £ 72,000.00
Private Finance (Santander)	- £ 364,500.00
Total	- £1,066,481.00



Development Highlights

Tighnabruaich (Kyles Court)



This 20 unit development being constructed by MacLeod Constructions Ltd has been named Kyles Court following a competition held with the local Primary School and is now scheduled to have handover early January 2020. This development will bring much needed affordable & energy efficient homes to the area.

Project Funding:

Scottish Government	- £ 2,415,597.19
Argyll & Bute Council (SHF)	- £ 240,000.00
Private Finance (Santander)	- <u>£ 1,025,100.00</u>
Total	- <u>£ 3,680,697.19</u>



Performance against the Scottish Social

As a landlord we have to work towards achieving the standards and outcomes contained in the Scottish Social Housing Charter. This section of our report details our performance as at 31st March 2020 against some of the key areas.

If you wish further information on our performance, please contact us. You can also find out more about our performance and compare it with other landlords using the tools on the Scottish Housing Regulators website www.scottishhousingregulator.gov.uk

Further information on the Charter can be found at <http://housingcharter.scotland.gov.uk/>

Homes and Rents

Total Number of houses 1,559

No of Apts	Apt Size	Average Weekly Rent	Scottish Average	Difference
27	1	£66.51	£73.47	-10.8%
564	2	£79.23	£78.65	0.7%
696	3	£91.80	£82..26	11.6%
237	4	£104.37	£89.76	16.3%
35	5	£116.26	£98.69	17.8%

We are aware the rents in our larger properties are higher than average and during 20/21 we will carry out a review of our rent structure.

	2017/18	2018/19	2019/20
Total Rent Due	£6,427,121	£6,859,414	£7,224,802
Total Rent Collected	£6,277,478	£6,664,447	£7,143,213
Percentage Collected	97.67%	97.16%	98.87%
Average Rent Increase	3.9%	3.3%	2.43%

Tenant Satisfaction

The undernoted results are from our satisfaction survey carried out in February 2020






Indicator	Outturn 2017	Outturn 2020	Trend	Scottish Average
Tenants satisfied with overall service	87%	96%	↑	89.2%
Tenants who felt we are good at keeping them informed about our services	89%	99%	↑	92%
Tenants satisfied with the opportunities to participate in our decision making	67%	98%	↑	87%

Neighbourhoods and Community




- 175 cases of anti-social behaviour were reported which was an increase from 130 last year
- 99% of these cases were resolved within locally agreed targets compared to the Scottish figure 94.1%

Housing Charter

Quality and Maintenance of our homes

Indicator	Outturn 2018-19	Outturn 2019-20	Trend	Scottish Average
Properties meeting the Scottish Housing Quality Standard	94%	95%		94. %
Time to complete emergency repairs	2.2hrs	3.6hrs		3.6 hrs
Time to complete non -emergency repairs	6.1days	6.2		6.4 days
Reactive repairs completed “right first time”	86.1%	84.1%		92.4%
Tenants who had repairs or maintenance carried out - satisfaction with the service they	84.7%	87.2%		91.3%

Value for Money

Indicator	Outturn 2018/19	Outturn 2019/20	Trend	Scottish Average
Rent collected from tenants as a percentage of total rent due	97.2%	98.9%		99.3%
Rent lost through properties being empty during the year	1.2%	1.2%		1.2%
Average length of time to relet properties during the year	33.9days	27 days		31.8 days

Complaints

The table below details our performance in this area. Estate Management Complaints/ Anti-Social Behaviour Complaints are not included unless dissatisfaction had been expressed about how we handled the complaint.

Year	No of complaints received	Stage 1 Minor Complaints	Stage 2 Complex complaints	Complaints upheld	Completed within SPSO*Timescales
2017/18	13	5 (39%)	8 (61%)	9 (69%)	10 (77%)
2018/19	19	9 (47%)	10 (53%)	13 (68%)	18 (95%)
2019/20	17	10 (59%)	7(41%)	11(69%)	14(88%)

**Scottish Public Services Ombudsman Timescales*

Stage 1 – 5 working days

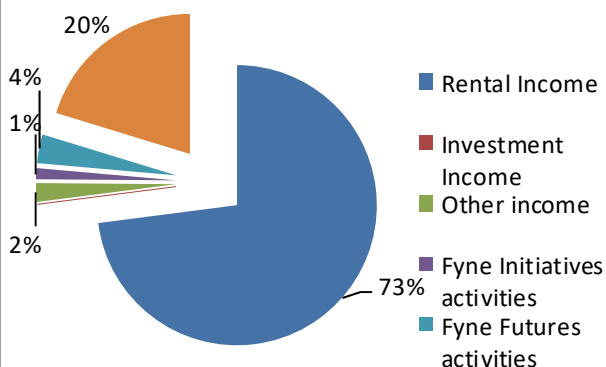
Stage 2 – 20 working days

Financial Highlights

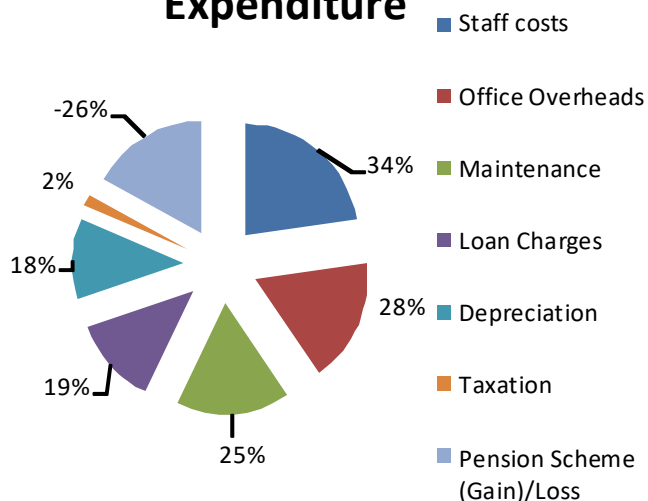
Extracts from the group accounts for the year ended 31st March 2020

- Fyne Homes Properties are now valued at £60 million
- Long Term loans now total £34.2 million
- Funding received from Scottish Government for 2019/20 was £2.07 million
- Total reserves at the year-end are £28.8 million

Income



Expenditure



Income	2018/19	2019/20
	£,000	£,000
Rental Income	7,007	7,299
Investment Income	0	0
Other income	329	216
Fyne Initiatives activities	126	128
Fyne Futures activities	317	331
Fyne Energy Activities	333	2,029
Total	8,112	10,003

Expenditure	2018/19	2019/20
	£,000	£,000
Staff costs	2,230	2,439
Office Overheads	1,353	1,958
Maintenance	1,695	1,769
Loan Charges	799	1,381
Depreciation	1,174	1,265
Taxation	0	156
Pension Scheme (Gain)/Loss	1,136	(1,862)
Total	8,387	7,106

	2018/19	2019/20
Surplus/(deficit) for year	(275)	2,897

Full copies of the audited accounts are available on our website or from any of our offices.

Auditors

Azet Audit Services
(formerly) Scott Moncrief
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 2019-2020



K Findlay



S MacLeod
Vice Chairman



R Henshelwood



T McKay



T Harrison



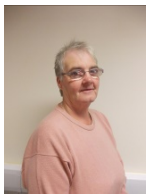
J McMillan
Chairman



D Herriot



L Scoullar
Convenor Staffing Committee



M Lang



P Wallace



P Lingard
Convenor Audit Committee



D Wilkinson
Secretary

We currently have 12 elected members and no vacancies. Previously our rules allowed a maximum of 15 members; however at an SGM in September 2020 we adopted the 2020 Model rules and reduced our maximum number to 12 which is a more manageable number as we have not had a full complement for some time.

R Henshelwood joined the Committee following his election at the AGM in 2019. During the year we had two resignations from Committee, David Anderson and Hamish Kirk with seven and nine years' service respectively. We would like to thank them for their commitment and contribution over the years.

There were 10 new Share Members during the year and 11 shares were cancelled for various reasons leaving us with an active membership of 105 at the end of March 2020.

The Association is keen to encourage 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 also to stand for election to the Management Committee. Further information is available on our website or from any of our offices.

Business Services Department

The department encompasses Finance, IT and Corporate Services which includes our front facing reception staff and provides support for all other departments as well as the subsidiaries within the Fyne Homes Group.

November 2019 saw the extension of Freedom of Information legislation to Housing Associations. We worked closely with our consultants Information law Solutions over a period of months to ensure that we had all the requirements in place including our Publication Framework, Policies and updates to our website, in advance of the 11th November deadline.

Following a change to the Scottish Housing Regulator's Regulatory Framework, all Registered Social Landlords are required to confirm to them that they meet all the standards and if not how they plan to address this. The first Assurance Statement had to be submitted to them by the end of October 2019. This required a lot of input from staff with regards to the creation of an evidence bank which was then reviewed by a panel of Committee Members prior to sign off by Management Committee. Although this involved a lot of work in the first year it should mean that going forward the task is much simpler.

We are pleased to report that our first statement had no non-compliances. Further information relating to Assurance Statement can be found at <https://www.housingregulator.gov.scot/>

IT – The association continues to invest in its IT infrastructure by improving services and getting better value for money when the opportunity arises such as migrating to SIP when upgrading our phone system resulting in much cheaper calls.

Work on our tenant portal is still ongoing as unfortunately there have been delays in this complex deployment – when complete this will give tenants access to their own accounts where they can find their tenancy balances and check on repairs. Other work is continuing to increase the ways our tenants can communicate with us and also offer more payment choices



Staff Changes in 2019 – 20

Over the year 1st April 2019 to 31st March 2020, Fyne Homes employed a total of 51 people (FTE 47.54).

We had 2 new starts within the year

- Housing Officer in Campbeltown, replacing a retiring member of staff
- Modern Apprentice in Technical Services Administration a newly created post

Fyne Homes' commitment to ensuring its people are equipped with skills, knowledge and experience to carry out their roles continued with provision of an average of 2.5 days of training per employee as part of the Learning and Development Plan. Highlights from the year include;

- All employees have received introductory and departmental specific training on Freedom of Information and Environmental Information Regulations as well as Health & Safety refreshers
- Accredited training and qualification being undertaken by 3 employees
- All housing staff received training on Domestic Abuse Awareness, Anti-social Behaviour and Dementia and Mental Health Awareness
- Continued professional development undertaken by a number of employees through attendance at events and conferences designed for the housing and professional specialisms.

Long Service Awards 2019/2020

Two members of staff shared special service anniversaries along with Fyne Homes 40th anniversary

Janet McAlister achieved 30 years service
Margaret Thomson achieved 20 years service



Janet McAlister



Margaret Thomson

View from Fyne Futures

During 2018/2019 the Fyne Futures Ltd volunteer board supported by staff undertook a strategic review with the purpose of putting a new medium to long term strategy in place.

There were significant decisions taken that will ensure that the charity remains focussed on delivering it's objectives as sustainably as possible. Financial year 2019/2020 saw a significant amount of resource dedicated to following through on those decisions.

Recycling Services – Consolidation to achieve break even or exit. Fyne Futures must secure a contract on full cost recovery basis or put in place an exit strategy that mitigates against ongoing losses

With support of Fyne Futures Chairperson David Wilkinson and Company Secretary Colin Renfrew – a year of dialogue, negotiations, and discussion on change of service delivery did not lead to a successful outcome. Argyll & Bute Council final offer in February 2019 was at the right value level but only for one year duration. This was unacceptable due to pressing need to update plant and vehicles. In March 2020 recycling personnel were subject to TUPE transfer as the service was in-housed by Argyll & Bute.

ReStyle – Growth strategy through expansion into new geographic markets beyond Bute. Fyne Futures will invest in infrastructure and personnel development to achieve sustainable growth in medium to long term.

Pilot work on Cowal was undertaken with off island collections and deliveries, pop-up shops in a unit at Sandbank and community engagement activities. In addition use of social media was intensified to support understanding of digital marketing and e-commerce. This work enabled board decision making to consolidate retail trading on Bute and progress with e-commerce activity.

Car Bute – Growth strategy through diversification. Fyne Futures will commit resources and lever in investment to develop new services through provision of e-bike hire.

A significant amount of resource was put to the diversification strategy and saw the development of Bike Bute, an electric bike scheme which will offer an alternative low carbon transport option for our community and add value to our tourism offer. Investment and resources were gained from Energy Saving Trust, Paths 4 All and Resource Efficient Scotland to undertake feasibility, business planning and pilot work, which led to capital investment to take a 16 e-bike scheme forward. This exciting new enterprise was just 2 weeks off launch when COVID19 lockdown was announced. We are working towards making this happen as soon as possible.



View from Fyne Futures

Bute Produce Horticultural Training Centre – Growth strategy through development of brand. Fyne Futures will invest in infrastructure and personnel development to achieve sustainable growth through provision of quality training services and goods.

Development work was undertaken to take forward our vision of Bute Produce as a celebration of sustainable food for people and planet. Funding was gained for business planning support from Inspiralba and initial concept work with Inch Architects. We entered into earnest dialogue with Mount Stuart Trust about the purchase of Ashfield. We continued to develop supplier relationships with Skills Development Scotland and Department of Work & Pensions and with transfer of welfare powers from the Scottish Government. During this year, we also improved our production levels and in turn grew revenue on our green box scheme.

2019/2020 ended very positively for Bute Produce, with a clear plan of action to achieve Bute Produce Training Centre over a 3 year period and a positive response from Mount Stuart Trust to enter into negotiations on the purchase of the land. Next steps were to secure funding for the next stage of development.



In addition we continued to deliver additional projects in furtherance of our charitable objectives:

Bute Carbon Free Families was a continuity project building on successes of Bute Carbon Free Food and adding Making Things Last theme, developed in response to community feedback and demand. This project has extended an innovative programme of inspirational, educational and empowering activities and events that :

- Promote healthy and sustainable living to our community
- Demonstrate how poverty can be tackled through positive community action
- Develop skills to support sustainable living in two themes: food and making things last
- Reduce waste and the ecological footprint of food and household goods

We worked collaboratively with Incredible Edible Bute volunteers to transform Rothesay townscape, leading our community to grow food in public spaces that is available for everyone to freely share. We worked in partnership with Rothesay Joint Campus to build knowledge and skills that support low carbon food choices and making household goods last to reduce waste to landfill.

View from Fyne Futures

The Isle of Bute has benefited from people who, through understanding the economic and environmental challenges of climate change, are able to respond and support a more resilient community

People have fulfilled active volunteering roles in the project and realised social benefits linked to health, wellbeing and social inclusion as they shared food together with regular gatherings and community events. There will be benefits from taking part in physical activities, increasing stamina and fitness as they grow food together in organised work parties, and learn.

People who engaged with the range of learning activities and events benefited from increased knowledge and skills that supported more sustainable lives and in some cases was beneficial in gaining employment.

People benefited from access to healthy, free food growing throughout the townscape of Rothesay for people to help themselves and have better links to nature. There is greater understanding of climate on food supplies, seasonal choices and the importance of pollinators for our food chain through interpretation signs and way markers. People have developed skills that support a more resilient lifestyle, able to repair, refurbish and upcycle household products from available resources. And there has been fun!

This was year 2 of the programme and the continuity it brought has worked well to imbed behavior change from Year 1. Year 2 has seen development of the volunteer group “Incredible Edible Bute” with capacity growth and capability growth. Over 300 m² of space has been brought or is in process of producing food.

In addition, we offered opportunities for carbon saving and increased literacy, the project extended from gardens to homes in collaboration with Rothesay Joint Campus. This new initiative engaged families through a “Making Things Last” programme. There was a strong focus on cross-generational workshops and knowledge exchange. There was a reduction on household goods going to landfill reducing Bute’s carbon footprint further.

The end of 2019/2020 saw a very different Fyne Futures from the start, and with the significant changes that have occurred the team have proven themselves to be resilient and determined to make the most of the opportunities ahead.



Fyne Homes – Investing in Communities

Fyne Homes has worked with a broad range of local and national stakeholders to ensure local communities benefit from regeneration support. We have delivered of Wider Role and People and Communities projects over the years and with changes to funding in 2019 we were committed to continuing this positive work. Working with local social enterprise Inspiralba, Fyne Homes were able to secure funding from Scottish Government via the Investing in Communities programme for a multi year project to support employability and skills development activities.

Employability support continues to be a priority for the area recognising the challenges that unemployment and barriers to work present for individuals and the wider community. The Fyne Homes Inclusive Community Opportunities project aims to support skills development and employability opportunities working with a number of local social enterprises and community partners.

Initial work to establish the programme and update timetable was undertaken in January due to delays in approvals. We were then able to establish initial employability placements with social enterprises in Kintyre and Bute with 7 unemployed people being supported to take up employment training opportunities with 5 social enterprises in the area. Initial work has also been undertaken to develop training and skills development activity.

The impact of Covid19 meant training planned for March had to be cancelled. Project resources were refocussed 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. We also took the decision that employability placements should be targeted to front line organisations helping to deliver community resilience efforts. This additional capacity has been much welcomed by organisations and the wider community.



Beckie Shields, employed trainee working with Shopperaide to ensure older people have access to shopping and telephone support.



Rosie Jackson, employed trainee with Inspiralba, assisting in creating digital learning resources.



Telephone : 0345 6077117

Calls may be recorded for training and quality purposes

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Fyne Homes Limited. Registered Office: 81 Victoria Street, Rothsay, Isle of Bute, PA20 0AP
Registered Social Landlord (REG. No. 321) ; Registered Scottish Charity No. SC 009152 ;

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