



# Fyne news

Spring 2021

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

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# WINNERS

## Tenants Reward Scheme

January 2021	Mrs Galloway	Ardrishaig
February 2021	Miss Quither	Rothsay
March 2021	Mr Robinson	Dunoon

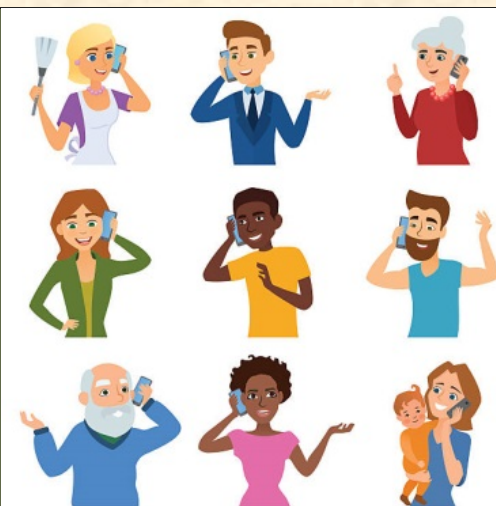
**£20**  
*Monthly  
Draw*

## Have your circumstances changed ?

Have you had a baby, moved in with a partner, had an adult child leave home, had a child leave school, increased your hours at work, lost your job, suffered a bereavement, had a deterioration in your health, had an adult child start work, reached state pension age, become a carer, moved house, had a relationship breakdown, been off sick, become a student or left college, had an increase in your savings or investments.

All of these changes could change your entitlement to welfare benefits – please remember to report any changes in circumstances to – Housing Benefit, Universal Credit, Tax Credits, Argyll and Bute Council, Personal Independence Payment, the pensions service, your landlord. This can help you to avoid any over or underpayments of benefits, and make sure you get everything you are entitled to claim.

If you are unsure how any of these changes can impact on your benefits and would like to discuss this please speak to our benefits worker – Margo Allan on 0345 6077117.



## Welfare Calls

There is light at the end of the tunnel and with vaccinations increasing, it is hoped that restrictions to our way of life will decrease.

But Fyne Homes realise that we are still a wee bit away from normality and life is still a bit different just now .If you would like a friendly call or two during the week, 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.



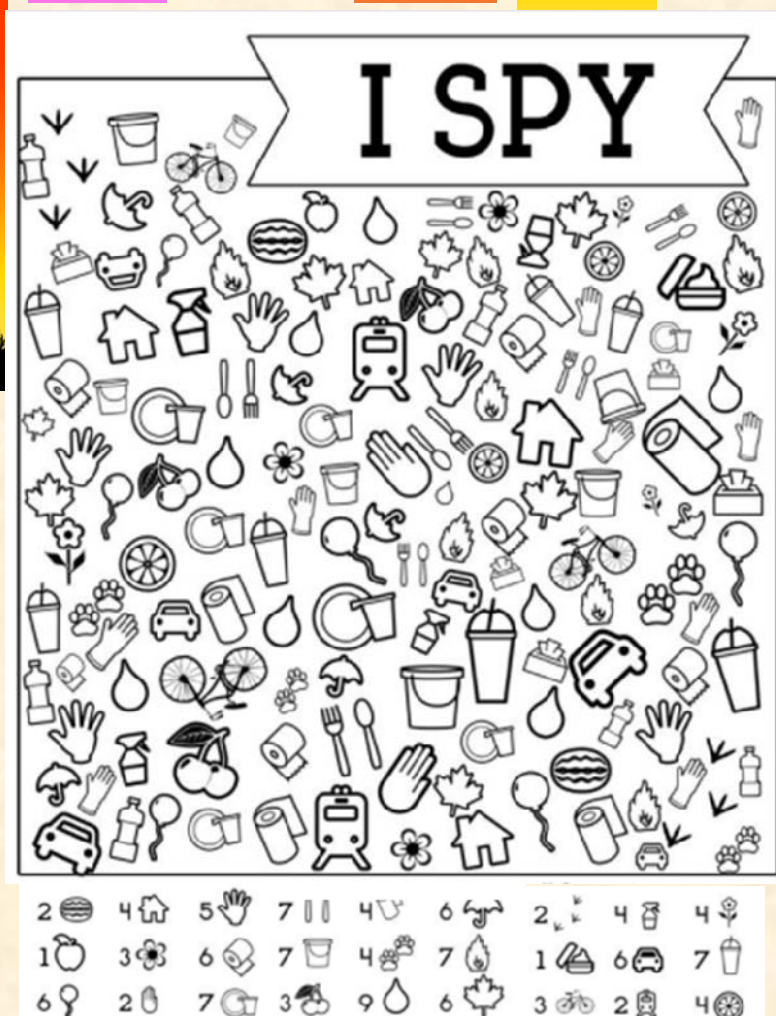
### Silly Jokes...

What do you call a Bear with no ears?....B

What do you call a boomerang that won't come back?....A Stick

What tree can fit in your hand?...A Palm Tree

Why do bees have sticky hair?....  
Because they use honey combs



### WORDSEARCH—HORSES

Produced with thanks by Mya Zavaroni

A	S	D	Y	N	O	P	V	G	J	I	Y	H	Q	M	K	A	W	H	C
S	H	J	L	K	L	S	E	B	Y	T	Q	W	H	M	U	T	J	I	O
A	L	O	P	P	E	T	S	R	T	B	H	B	T	I	S	W	R	L	L
K	S	D	Y	L	H	N	J	O	A	A	W	H	I	T	R	E	L	P	T
A	M	A	N	E	S	W	D	T	H	C	S	G	A	W	E	R	L	O	P
D	S	D	T	L	O	P	S	D	G	N	I	A	W	N	I	Y	H	L	P
F	D	S	D	S	S	W	E	R	W	A	D	N	H	I	T	Y	L	P	W
C	H	W	W	I	T	H	E	R	S	W	T	H	G	D	W	N	D	D	E
A	Y	U	G	W	K	I	L	O	P	C	V	B	N	F	D	E	R	A	W
N	I	T	T	E	F	K	L	A	W	T	G	N	J	E	A	T	E	W	L
T	L	H	R	R	G	A	W	D	D	G	H	Y	W	T	W	U	S	D	E
E	P	Y	O	J	H	W	T	H	O	O	F	W	W	L	S	I	S	G	F
R	O	S	T	I	Y	S	H	E	R	U	E	E	T	O	S	L	A	Y	T
D	Q	D	E	E	I	F	I	D	T	L	T	Q	I	C	T	F	G	U	Y
E	A	E	R	T	L	T	F	F	J	K	U	P	L	K	G	E	E	J	U

MANE  
HOOF  
FETLOCK  
WITHERS  
COLT  
DRESSAGE  
RACING  
PONY  
TROT  
WALK  
CANTER





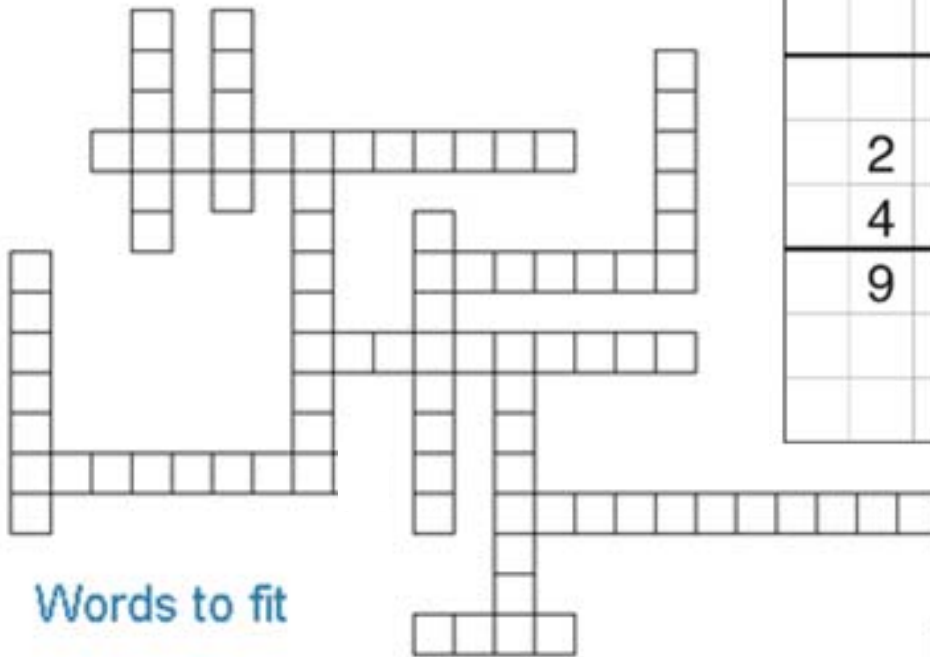
# Brain Teasers

Puzzles to keep your mind active

SUDO-

						4	8	
				6			2	
		7						1
			6			1		
	2			1	5			
	4	3						7
	9				4		3	
				5	7			
		5			8			9

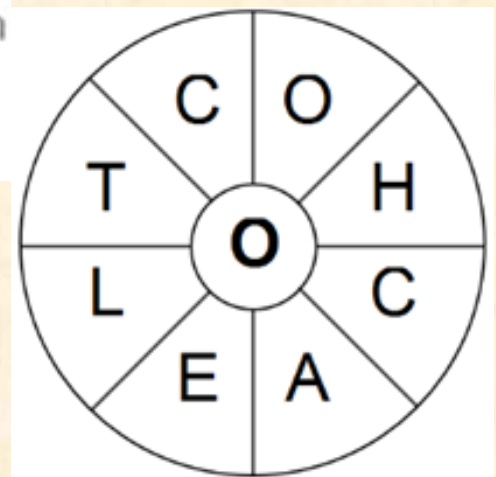
WORD FILL - Places



cairndow    ardrishaig    lochgilphead    ardfarn  
gigha    dunoon    tarbert    campbeltown  
kirn    kilmun    rothesay    inveraray  
strachur

WORD

This Easter themed word wheel is made from a 9 letter Easter themed word. Try & find that word, then make as many words of any length as you can from these letters. You can only use each letter once, each word must include the letter O



# November Warning



Post Office Accounts can no longer be used for benefits payments after November 2021.

Benefits will only be paid in to a bank account.

The Department of Work and Pensions (DWP) and HM Revenue and Customs (HMRC) will stop making payments, including Universal Credit, other benefits, tax credits or your state pension, into Post Office card accounts.

You will still get your payment but will have to use a different bank account to draw out your money. You should receive a letter in the coming months explaining your next steps.

You can find out more information on the Post Office website. You can also contact the:

Post Office contact centre on 0345 722 3344

8.15am-6pm , Mon – Fri,

8.30am-7.15pm Sat,

closed Sun or

ask in your local Post Office branch.

**Take action now to avoid disruption to your benefits!**



**Money tight  
right now?  
We can help  
fix your bike**

**Free cycle repair up to £50**

[www.cyclinguk.org/ScotCycleRepair](http://www.cyclinguk.org/ScotCycleRepair)  
#ScotlandCycleRepair

**SCOTLAND  
CYCLE REPAIR  
SCHEME**





# Virtual Nostalgia Cafes

With Covid-19 restrictions still in place, Fyne Homes were unable to host face to face Nostalgia Cafes but we still wanted to do something to keep us connected with our tenants.

Margaret Thomson, Corporate Manager, hosted a virtual Christmas Craft event in which she demonstrated how to make Christmas

Decorations, including easy to make snowmen and other seasonal designs.

Fyne Homes also put together a few videos to help celebrate Scotland's most famous poet, Robert Burns whilst keeping safe at home. The Burns event included the traditional Selkirk Grace and Address tae a Haggis as well as a recitation of Tam O'Shanter and displays of highland dancing and piping. The Burns event included tenants and friends and also Fyne Home Chairman, James McMillan.

## Online Christmas Crafts Display

Posted on 17th Nov 2020 at 20:10 (Last updated on 3rd Mar 2021 at 11:23)

Below is a recording of a Christmas Craft Workshop by Margaret Thomson

If can not see the video try this [VIDEO LINK](#) or you can click [here](#) to see what materials are required



If you are having trouble playing the video - make sure you have ticked the "Youtube" box in the Cookie settings (see small red tab in bottom of screen)

## Burns Celebration 2021

Posted on 24th Jan 2021 at 20:30 (Last updated on 24th Jan 2021 at 20:35)

Fyne Homes have put together a few videos to help you celebrate Scotland's most famous poet, whilst keeping safe at home

If can not see the video try this [VIDEO LINK](#)



If you are having trouble playing the video - make sure you have ticked the "Youtube" box in the Cookie settings (see small red tab in bottom of screen)

Both of these virtual events are still available to view on our website <https://fynehomes.org.uk/about-us/archive-noticeboard/>. It is hoped that more virtual events will be added in the near future. Although we are looking forward to when we can all meet up and have face to face events.

## Paying your Rent, Factoring and Other Charges

There are a number of ways you can pay your rent, factoring and other charges to Fyne Homes.

Detailed below are the various methods available to you.

Payment can be made at any Post Office using your Personal Payment Card.



Post Offices will accept cash and cheque payments.

You can also use your Personal Payment Card at many outlets throughout the country where you see the PayPoint sign.



### STANDING ORDER

Please contact your bank to arrange payments by standing order

### TELEPHONE PAYMENTS

0330 0416497



Allpay.net has an automated telephone payment system which uses Interactive Voice Response (IVR) technology to enable tenants to make rent payments from a landline or mobile telephone 24 hours a day, 365 days a year (Calls charged at local rate). You can either dial the number above directly or call Fyne Homes on 0345 6077117 and ask to be transferred to the payment line.

**Direct debits** allow our Customers, with bank or building society accounts, to pay bills easily and conveniently without the trouble of having to process cheques or cash on a weekly or monthly basis. For further information please contact your local office.



### PAYMENT PORTAL



You can pay online using the following direct link <https://pay.allpay.net/Fyne/recipient/create>, or you can find the link for payments on the Fyne Homes website <https://fynehomes.org.uk/>

### THE ALLPAY APP

The allpay app is a brand new mobile app available to download FREE from the Apple App Store or Google Play Store.

Once logged into your account you can create a 4 digit pin number for quicker access

### CALLPAY

You can still pay your rent or other charges via Callpay by contacting your local Fyne Homes office.

### PLEASE NOTE WE NOW ACCEPT CREDIT CARDS

Please call **0345 607 7117** for further information and to make payments.

For most online or telephone payment options you will need your PRN (Payment Reference Number) which is the long number on your payment card. If you can't find your payment card, you can contact any Fyne Homes office to get a new one sent to you or we can tell you what your PRN number is.





# FYNE HOMES DELIVER NEW HOUSING IN TIGHNABRUAICH

We have recently completed a new housing development of 20 energy efficient affordable homes in the village of Tighnabruaich.

The project (Kyles Court) has a mixture of 1 bedroom cottage flats, 2, 3, & 4 bedroom family houses and 2 specially adapted wheelchair friendly homes.

The development cost just over £4 Million and was delivered through funding partnerships with the Scottish Government, Argyll & Bute Council and our loan arrangement with Santander Bank.

## **Janet McAlister, Technical Services Director commented:**

*"This has been a challenging project from site conditions to lockdown & COVID 19 restrictions but we are delighted to see its completion and the quality of the properties are a credit to the contractor – MacLeod Construction.*

*It was also lovely to engage with the local primary school with the children being invited on site visits (pre-COVID) and then having fun construction challenges using marshmallows and spaghetti.*

*The last competition held with the school was to choose a development name with Murray Sim being the winner with his suggestion of Kyles Court."*

Janet further added:

*"In addition to MacLeod Construction, I'd also like to thank the design team for all their hard work and especially Robert Baxter –Site Agent for his attention to detail. Robert himself was a pupil at Tighnabruaich Primary some 60 years ago.*

*Thanks also to the members of the local community who formed a Local Lettings Plan working group to assist Fyne Homes with recognising the communities needs when prioritising housing applicants.*

*We are sure these properties will be well received within the community and will help to meet housing need and demand within the village."*





The design team involved with the development were:

**Client: Fyne Homes Ltd**

**Architect: CMA Architects**

**Quantity Surveyor: Morham & Brotchie**

**Engineer; Cowal Design Consultants Ltd**

**Development Services: Gregor Cameron Consultants Ltd**

**Contractor: MacLeod Construction Ltd**

**Clerk of Works: CP Architects**



# Pension Credit Guarantee

Pension Credit Guarantee is a means tested benefit payable if you (and your partner if you have one) have reached state pension age. There is no capital limit for Pension Credit, but capital over £10,000 will be treated as generating income. Guarantee credit is worked out by comparing your weekly income to a "standard minimum guarantee" so if you are aged over 66 and your weekly income is below £173.75 (single person) or £265.20 (couples both aged 66 or over) you may be entitled to claim Pension Credit Guarantee.

If you are in receipt of Personal Independence Payment Daily Living element or Attendance Allowance and you live alone, you may be entitled if your income is below £240.70 per week.

You can claim over the phone by calling 0800 99 1234 or you can make a claim online, google pension credit guarantee.

Please see below some examples showing how pension credit guarantee is calculated to help you see if you or a relative may be eligible

If you would like to find out any more information regarding this please call Margo Allan on 0345 6077117.

## Pension Credit Guarantee Examples

**A**

Single person, living on their own, no savings or investments, no disability benefits, no company pension, State Pension of £140.00 per week

State pension is below the £173.75 per week the government says you require to live so they will be entitled to Pension Credit Guarantee of £33.75 per week and will also be entitled to Full Housing benefit.

**B**

Single person, living on their own, no savings or investments, in receipt of Attendance Allowance, State pension of £185.00 per week.

Government says they require £173.75 plus severe disability premium of £66.95 = £240.70

So income falls below that and they will get pension credit guarantee of £240.70 - £185.00 = £55.70

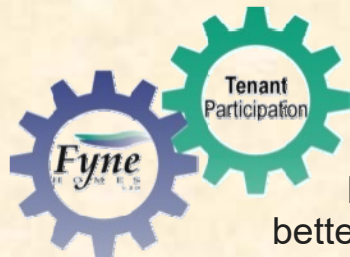
They will also be entitled to Full housing benefit.

Please note severe disability premium only applies if nobody is claiming carers allowance or carer element of universal credit for looking after you.



Please note severe disability premium only applies if nobody is claiming carers allowance or carer element of universal credit for looking after you.





# Tenant Participation - Get Involved

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

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 office,



- **Consultation Register** - Register to be consulted with and we will contact you for your view on matters that may be of interest to you ☐
- **Membership of Association** - Membership means you can vote on major issues affecting the Rules of the Association, stand for election yourself, attend our AGM and vote to appoint members to our Management Committee. You can join the Association for a one-off cost of only £1 ☐
- **Management Committee Member** - Be part of the team responsible for the conduct and control of the Association ☐
- **Resident or Focus Groups** - Meet with other residents and discuss issues and put forward ideas on improving your local area ☐
- **Service Improvement Group (SIG)** - Be part of our tenant's group and help Fyne Homes to assess our performance against our key performance indicators, including the Scottish Social Housing Charter's outcomes ☐
- **Registered Tenants Organisation (RTO)** - Be part of our RTO liaising with the Regional Networks and the Scottish Government influencing housing policy and represent the RTO on Tenants Panels ☐

Name:- \_\_\_\_\_

Address:- \_\_\_\_\_

Tel/Mobile:- \_\_\_\_\_ email:- \_\_\_\_\_

Age Group:-

16 – 24

☐

25-34

☐

35-44

☐

45-54

☐

55-64

☐

Over 65

☐



# 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 6077117 or email [cbaxter@fynehomes.co.uk](mailto:cbaxter@fynehomes.co.uk)

## **RENT & SERVICE CHARGE REVIEW: CONSULTATION RESULTS AND OUTCOME**

Fyne Homes consulted tenants about how to set rents, and whether to include more service charges within the main rent for the property. Over 17% of tenants responded to the survey which is a fantastic return, thank you to all who took part.

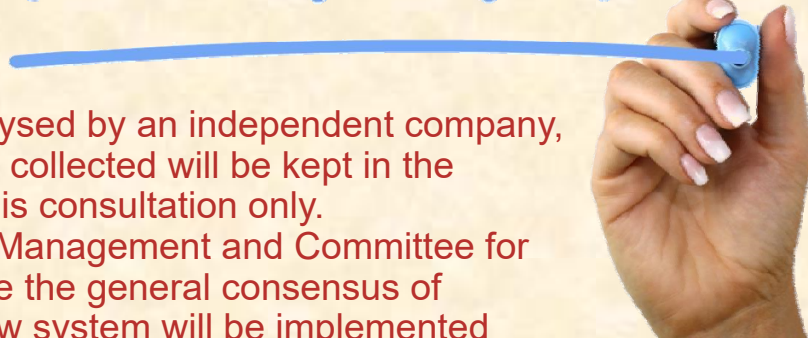
The information collected was analysed by an independent company, *Arneil Johnson* and as with all data collected will be kept in the strictest confidence and used for this consultation only.

This information was forwarded to Management and Committee for consideration and as the results are the general consensus of tenants, it was decided that this new system will be implemented starting April 2022.

There is no need to do anything with your rent at this time and you will be advised of any changes to your rent well in advance.

Thank you for participating in this consultation and ensuring that your voice is heard, your views matter.

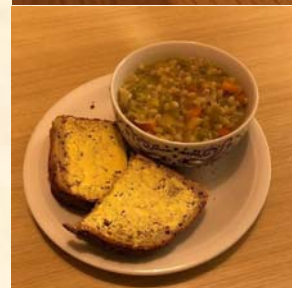
FOR RENT





# Food Challenges

Throughout this year and at the end of last year we have been setting food challenges as a part of our food sharing project because of the social distancing we can't have any gatherings so we have been doing these on line . every challenge has had a theme to it the first was for a traditional scotch broth we gave out all the ingredients to a scotch broth and asked what people could make with those ingredients then we had a zoom call to discuss it and to see how everyone found it. The scotch broth was such a success that we have had 2 more this year a burns supper challenge and last month we did a valentines veg box challenge which also had the traditional ingredients for a Cranachan.



**Craig Baxter**

**Areasha Whitelaw**

**James Craig**

**Mairi Hamilton**

**Sheena Macfie**

**Louise Anderson**

**Paul McIntyre**

**Doug 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.



## 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. 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**



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

### Rothsay—Head Office

Fyne Homes Ltd  
81 Victoria Street  
Rothsay  
Isle of Bute  
PA20 0AP

### Dunoon

78 B John Street  
Dunoon  
Argyll  
PA23 7NS

### Campbeltown

42 Ralston Road  
Campbeltown  
Argyll  
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

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