



Fyne news

Autumn 2016

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

In This Issue:

Competitions
Benefit Check
Tenant Participation
Kilmun—Official Opening
Recycling



WINNERS

Tenants Reward Scheme

June 2016	Mr J MacAllister	Ardrishaig
July 2016	Mr & Mrs C Dott	Campbeltown
August 2016	Mrs C Hendry	Rothesay

**£20
Monthly
Draw**

Competition Time for Our Young Tenants

Fancy winning a £20 voucher?

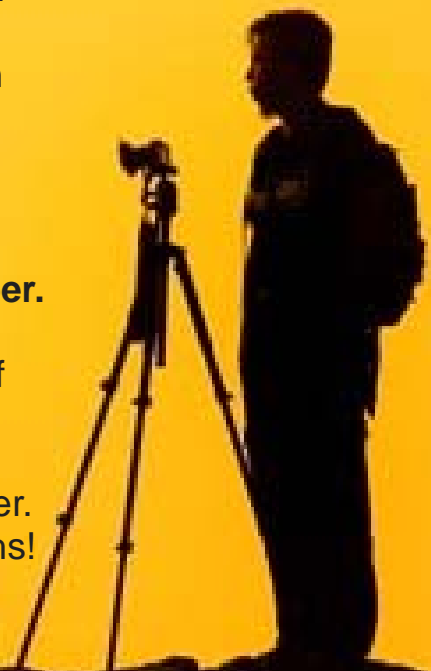
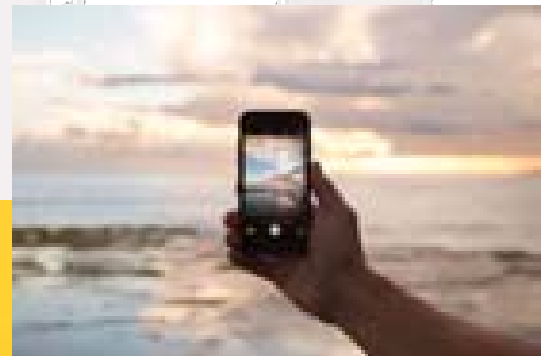
Fyne Homes would like to invite under 16 year olds, living in Fyne Homes properties, to submit a photograph of their local area. We are looking for a photo that really captures the essence of the beautiful area that you live in.

Photographs can be posted to Fyne Homes head office in Rothesay or emailed to awhitelaw@fynehomes.co.uk or mmorrison@fynehomes.co.uk

Please include your name, address, age and a small blurb about your photograph, by Thursday 27th October.

We will be selecting one winning photograph from each of our four areas; Bute, Cowal, Mid Argyll and Kintyre.

The four winners will each be rewarded with a £20 voucher. We are looking forward to receiving all of your photographs!



Do you have the Cutest Pet in Argyll and Bute?

Do you think your pet has what it takes to win you a £10 voucher?

Please send pictures of your pet(s) and a small blurb with it, telling us why you think your pet should win.

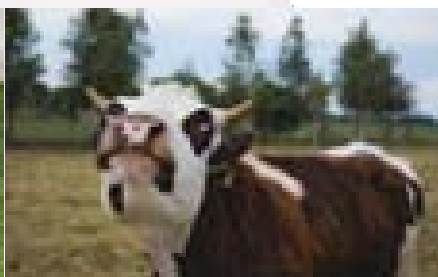
You can send this to us by email: awhitelaw@fynehomes.co.uk and mmorrison@fynehomes.co.uk or post to Fyne Homes Ltd, 81 Victoria Street, Rothesay, Isle of Bute, PA20 0AP.

Please include your name, address and age, by Thursday 27th October.

We will be selecting one winning photograph from each of our four areas; Bute, Cowal, Mid Argyll and Kintyre.

The four winners will each be rewarded with a £10 voucher. Also, an overall winner will be chosen from the four areas, and will receive an extra £10 voucher!

This will be a tough contest, but we are looking forward to receiving pictures of your pets!



Short of Money??

BENEFITS

Why not ask for a Welfare Benefits check.

Many people think they are not entitled to any Welfare Benefits, however, you may be surprised.

On recent benefit checks we have discovered many tenants are not getting the full entitlement they should be getting, whether it be housing benefit, council tax rebate, working tax credits, disability benefits or maternity benefits. You may also be entitled to additional help with fuel bills eg Warm Homes Discount.

e.g. if you are on Employment and Support Allowance and have not had a medical yet- you could be missing out on an additional £29 -£36 per week.

If you are receiving contributory ESA but have not claimed Income related ESA you could be missing out on additional premiums of up to £70 per week.

Even if you have savings of over £6000 (£10,000 if you are over Pension Credit Age) you could be entitled to some of the non means tested benefits if you have a disability.

If you wish a welfare benefits check please contact Margo Allan our tenancy officer on 0345 6077117.

All discussions will be in strict confidence.

Coffee Mornings and Close/Residents Meetings

Over the past few months Fyne Homes have been meeting with tenants at coffee mornings and at residents meetings. After meeting with tenants at close meetings and coffee mornings; some areas are keen to set up residents groups to come together and make changes to their area. This is great community involvement and is a fantastic way to get to know your neighbours and build a good relationship with one another. This is also a great way to keep in touch with your landlord. Staff at Fyne Homes enjoy meeting tenants and getting to know them, whilst discussing any enquiries or questions face to face.

Tenant Pa

Involving o



Mansefield Garden Competition



After a general residents meeting at Mansefield Place, staff suggested to tenants it would be a good idea to hold a garden competition.

The competition was based on 3 factors:

- A. Most Improved Garden
- B. Tidiest Garden
- C. Best Displayed Garden

Areasha Whitelaw, Housing Admin Officer and Peter Lingard, Committee Member were impressed with the gardens and the amount of time and effort that has been put into them.

The winners of the competition were

- A. Most Improved Garden – Mr and Mrs Lindsay
- B. Tidiest Garden – Mr and Mrs Davidson
- C. Best Displayed Garden – Mr and Mrs Kane

Winners each received a £20 co-op voucher.

Participation

our tenants

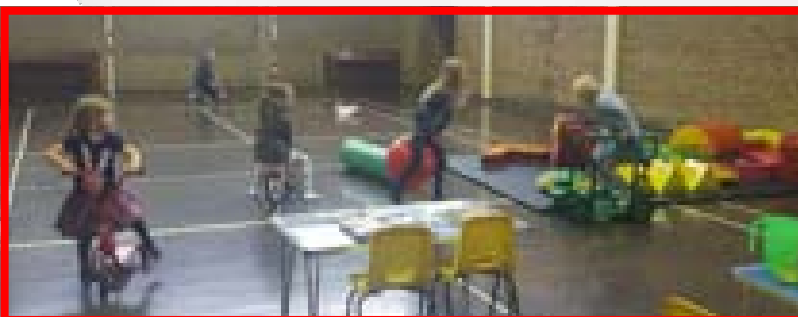
Summer Fun Activities

Fyne Homes held summer fun activities in Rothesay, Dunoon and Lochgilphead. Due to poor attendance at previous events we decided not to hold any in Campbeltown.

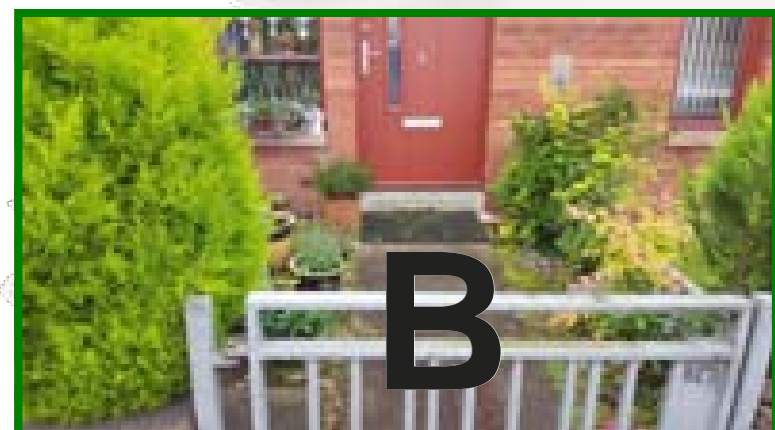
Children 16 and under were invited along to enjoy drawing, painting, soft play and Arts and Crafts. Parents and children had a great time. We look forward to more of these events.

If you are a Fyne Homes parent and have any suggestions or other ideas, please contact Areasha Whitelaw at awhitelaw@fynehomes.co.uk or by phone on 03456077117.

Fyne Homes want tenants to be involved in opportunities to participate in our decision making. If you are interested in joining a tenants scrutiny panel to contribute ideas and changes for better performance and outcomes, please contact Areasha on the above contact details.



at round Mansefield gardens on Wednesday 31st August to judge. Staff were very em.





There is a new number if you have a power cut 105

Many people don't know they should contact their local electricity network operator if they have a power cut. They often mistakenly call the electricity supplier they pay their bills to.

That's why the electricity network operators have introduced 105 – to give you an easy-to-remember number to call that will put you through to the local people who can help.

Warm Home Discount – Apply Now

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

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

Telephone: 0345 603 9439 Monday to Friday, 8:30am to 4:30pm

Winter Fuel Payment (WFP)

Anyone born on or before 5 May 1953 – should receive a Winter Fuel Payment from the Government. Payment is usually made automatically to those in receipt of State Pension and some other benefits, but some (**those receiving only housing benefit, council tax reduction or child benefit for example**) may have to make a claim.

The payment is £100 - £300 per household depending on circumstances. Most payments are made automatically between November and December. You should get your money by Christmas.

If you've claimed before you should get your Winter Fuel Payment automatically from the organisation that pays your benefits. Contact them if you have any questions or there's a change in your circumstances. You can find their details on any letters they've sent you.

Claim first time by phone: Telephone: 03459 15 15 15



HEAT

ENERGY ACTION FOR TENANTS

Energy Saving Advice Surgeries Back by Popular demand!

Look out in the local press for dates and venues in October & November. Come along for a cuppa, some cake and energy saving advice. If you have any queries about your energy bills, benefits or general questions about Fyne Homes, then come along, we're here to help.

How to Compare Economy 10

You can't compare Economy 10 tariffs on comparison sites. But this handy step-by-step guide shows you how to work out if you're overpaying on Economy 10 prices, and if it's worth considering switching.

Step 1: Gather all your bills for the year and add together your entire usage (**measured in kWh on the bill**) for the full 12 months. Note the total usage down.

Step 2: Work out the total you paid over the year. This'll incorporate the cheaper rates you paid during the cheaper Economy 10 hours.

Step 3: If your supplier's hiked prices during the past few weeks, you can estimate how much more the annual price would be. For example, if there's been an 8% increase, work out what 8% is of your annual cost, then add this onto the annual bill.

Step 4: Keep handy your **annual kWh usage figures** from Step 1, now go to a comparison site. Choose the standard price of an alternative supplier. The tariff and supplier you pick won't matter - it's the usage figures which count here.

Step 5: Type in the annual usage figures from your bill and compare as normal. **DON'T** select Economy 7 when you type in your details.

Step 6: When you get the result, ignore the savings. Note down the **annual price** of what you would pay. Remember, this is an estimate of what you'd pay over the year.

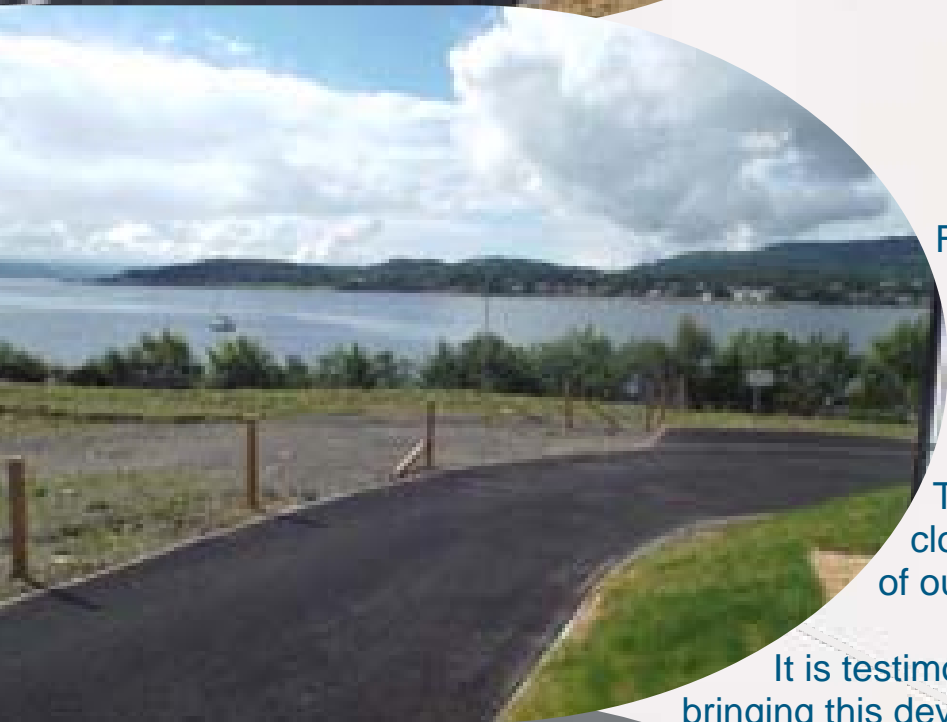
Compare this to the figure you worked out in step 3 - what you've actually paid over a year. If the results show you're overpaying in a big meter.

way, consider switching to a normal This will enable you to compare and switch to your cheapest deal on comparison sites.

What does it cost to change meter?

You can often switch from Economy 10 to Economy 7 for free, if you stay with the same supplier, but you're likely to need an Economy 7 meter installed. Double-check with your supplier - in some cases you might get charged up to £50.





1-8 Napier Point, – Off Open

Fyne Homes' staff and Committee were joined by local funders and members of the community for the development at 1-Napier Point, Kilmartin. A ribbon cutting ceremony was performed by Sandra Lawton and Councillor Len Scott.

There were many hurdles to overcome but we worked closely with the Design Team to produce a development of outstanding natural scenic beauty.

It is testimony to the hard work and commitment of the team in bringing this development to completion that we are able to deliver efficient homes which are so badly needed in this area. The Econekt structural system which offers a build which reduces carbon emissions.

All of the houses have been allocated to local residents in accordance with our Local Letting Initiative.

The development which cost £1,008,000, was funded by £510,000 from the Scottish Government, £250,000 from Santander Bank and £176,000 from Argyll and Highland Strategic Housing Fund. This is the first time that the fund on second homes and it is used to support

Clapier Kilmun Official Opening

...e joined by local councillors, contractors, ...
...ity for the official opening of our latest
...un on Friday 19th August 2016. The
...ned by one of the new tenants Mrs
...oular (Pictured :Top Right).

...however the Contractor has worked
...a development, which fits with this area

...of all the partners who have been involved in
...le to celebrate the delivery of 8 new affordable, energy
...village. The flats were constructed using the
...ling solution that is thermally efficient and

...o members of Kilmun community in
...ative.

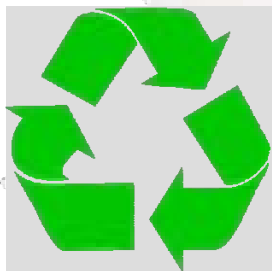
...000 was delivered with funding of
...ent, £322,000 Private Finance from
...gyll and Bute Council via their
...nd which is generated from Council Tax
...ort the Affordable Housing Programme.



Laminate Flooring - Do you really want it?

Please remember to obtain permission from Fyne Homes before laying laminate or wooden flooring.

Laminate is often the first choice of flooring for tenants due to the modern appearance and easy upkeep. However laminate flooring can cause unnecessary noise for neighbours which in turn can cause a negative impact to their tenancy and neighbour relationships. Before considering laminate flooring give a thought to how it might affect your neighbours. The type of flooring chosen can influence the way noise is generated around your home, especially if it is poorly fitted or has a thin underlay. If wooden or laminate flooring is fitted in an upper flat most footsteps and activity can be heard in neighbouring properties.



All Fyne Homes residents, by now, will have received communication from Argyll & Bute Council about the new refuse and recycling collection service within their area.

This new service will have commenced on Bute and Kintyre on Monday 3rd October and the service in Mid Argyll and Cowal will commence on 31st October and 28th November respectively. You should refer to your individual waste calendar, which the Council also circulated, for further details.

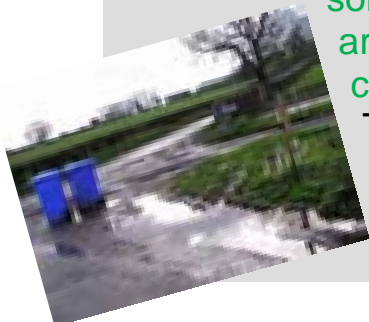
Fyne Homes would encourage all residents to recycle as much of their waste where possible. If you require an additional blue bin or bags to accommodate your recycling waste these will be provided free if you contact 01546 605514 .

The blue recycling bins will continue to be emptied every two weeks and the green general waste bins will be emptied every three weeks.

If a blue recycling bin has been contaminated with mixed household or other waste the **bin will not be emptied**. Care should be taken to ensure only recyclable products e.g. paper, cardboard or plastic contents are disposed of in the blue bin.

Where there are five or more people resident within your property, or someone has a medical condition that generates waste, or there are children using nappies and all recycling options have been considered you can apply for an additional second green bin.

The local civic amenity sites will still be available to receive recycled and garden waste – although composting garden waste in a bin or box should be considered first.



Our Repairs Categories

In order to provide you with an efficient repairs service, the Association has set “repair categories” with different timescales within which works should be completed.

When you report a repair the person taking your call will tell you the category which your repair has been placed in and the date by which your repair should be completed.

Our categories and timescales are detailed below.



Emergency Repairs – Completed or made safe within 6 Hours

Repairs necessary to prevent serious damage to the building, danger to health, risk safety or risk of serious loss or damage to the occupiers of the property.

Urgent Repairs – Completed within 3 working days (commencing day following reporting)

Repairs which seriously affect the comfort or convenience of the occupier.

Routine Repairs – Completed within 10 working days (commencing day following reporting)

Repairs which will not seriously interfere with the comfort or convenience of the occupier.

Qualifying Repairs

To comply with legislation we also have the “Right to Repair” scheme. This right entitles you to have certain “qualifying repairs” carried out within a specified timescale, or you can bring in another contractor. You may also be eligible for compensation if the work is not completed on time.

You will be advised when reporting a repair if it is included in this scheme. For more information on qualifying repairs please contact our Technical Services Department at our Rothesay Office (direct line telephone number 0845 0520039).

Inspections

Some repairs may need assessed before repair work can be instructed. The member of staff taking your repair will advise you at the time of reporting if an inspection is required to be carried out. Inspections will be done within four working days. Following the inspection we shall advise of the action to be taken.

When you report a repair we will issue you with a repairs request confirmation slip detailing the repair, the contractor who has been instructed to carry out the work, any access arrangements and the target date for completion.



This slip also contains a tenant satisfaction survey. In order to allow us to continually monitor and improve the service we provide we would be grateful if you could complete this and return it to the Association in the freepost envelope that we provide.

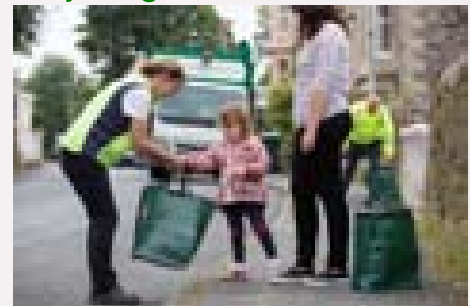


Busy Time at Fyne Futures!!

By now everyone will have received their Recycling toolkits through the post encouraging you to think more about recycling and ways to reduce what we dispose of.

Fyne Futures recycling team receive many requests daily for blue bins and green bags to accommodate all your recycling. Many people are becoming aware of the changes in the Council's refuse uplifts and are thinking ahead. We are also thinking ahead, as this will affect everywhere on Bute. We have changed our Kilchattan Bay area and Port Bannatyne areas to a Tuesday pickup so we can accommodate the increase of recycling which will inevitably happen in the months to come. Some other areas may also alter to cater for the imminent increase but we are still maintaining our 2 weekly collection service as usual so we are happy to take orders for more bins and green bags. This can be done by contacting the Recycling Centre on 01700 503 181 or email to admin@fynefutures.org.uk.

We are now taking a few more items in our plastics range. These are plastic pots, tubs and trays. We will also take clean aluminium foil and aluminium foil trays along with the usual plastic bottles, food cans and drink cans, and don't forget your "Unusual Suspects", aerosol cans and toilet rolls! We have also started a trial of different recycling solutions for multi-occupancy homes; these include those in the High St, Russell St, Mill St and Spingfield areas to see how multi-occupancy buildings can increase their participation rates. Initially we canvassed these areas asking householders to take part in this trial. This started on the 9th September and we will be visiting these areas over a period of time to see if the solutions we have put in place work for that particular area or not, collating the results and listening to the householders. As always please get in touch with the Recycling Centre if you haven't already got bins or bags in place and remember



Reduce, Reuse, Recycle.



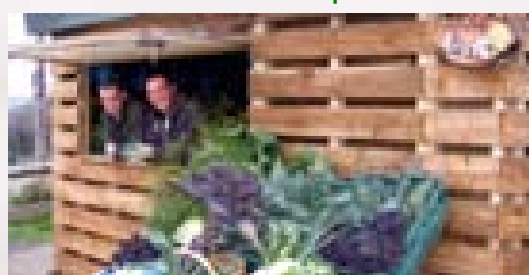
In our **Restyle shop** we have had some fantastic pieces of furniture lately, we are always looking for more donations so please think first about Fyne Futures before throwing something into the skip, let us see it! We have also been running sewing classes every Tuesday afternoon throughout August with tuition on how to use a

sewing machine. This was valuable for those who attended as it has increased their skills in using a sewing machine and all its techniques. More classes will be run in the coming months, so just watch out for posters in the shop or details on our website or facebook.

At the garden, **Bute Produce** has had a fantastic summer, with the crop of soft fruits as well as salad items being outstanding. We have also been running a variety of courses for children (herb spirals, building scarecrows etc) as well as adults courses. These courses are free and will continue into the winter months if anyone would like to come and join. The adult courses include, Grow Your Own Workshops which run each Tuesday on a four week block, Seed Saving workshops and RBGE (Royal Britannic Garden Edinburgh) certification. If you would like to book a place on any of the courses or receive more information just give us a call on 01700 503181.



Children's workshops will also be running throughout the October Holidays.



The crops grown at Bute Produce are continually being harvested daily, and are for sale at the Veg Shack every weekday between 9-4pm and at the Health Centre on a Monday morning between 9.30-12noon, we also have Green Boxes that can be collected or delivered on a Friday at the

costs of £10 or £12.50, with items grown in the garden, you can't get much fresher!!

Car Bute cars have been out and about this summer; the cars have been used regularly by locals and visitors alike and have been taken to a variety of places including Arran, Skye and Stirling as well as on many local journeys.

Car Bute has two Toyota Yaris's one automatic and one manual, which are available to hire at a cost of £3.50 per hour, 21p per mile and the membership cost of either £20 (temporary membership) or £60 (Annual membership). The cars are available 24 hours per day 365 days of the year. For more information just give Fyne Futures a call on 01700 503181.



ARGYLL TALKING NEWSPAPERS

for visually impaired people

We make and send out recordings of the following papers:

Argyllshire Advertiser, Campbeltown Courier, Oban Times, Dunoon Observer, Buteman and Heach

The recordings can be sent free of charge to anyone who is registered blind.

If you know anyone who might benefit from this service and to discuss the ordering process, telephone our President on 01546 602945

Surveillance Cameras

An individual has the right to protect their property and this can be done by using a CCTV system. However all users of a CCTV should operate the system in a responsible manner to respect the privacy of others.

If residents feel they have a need to install a CCTV on their property, or the development in which they reside, they should, in the first place, contact Fyne Homes for permission. Thereafter a joint visit to the location will be carried out by Fyne Homes staff and Police Scotland. The ultimate decision to erect a CCTV will remain with Fyne Homes on advice from Police Scotland.

More detailed information and guidance on the above can be found on www.gov.uk/cctv/domestic-cctv



ACCESS FOR REPAIRS/MISSED APPOINTMENTS



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

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

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



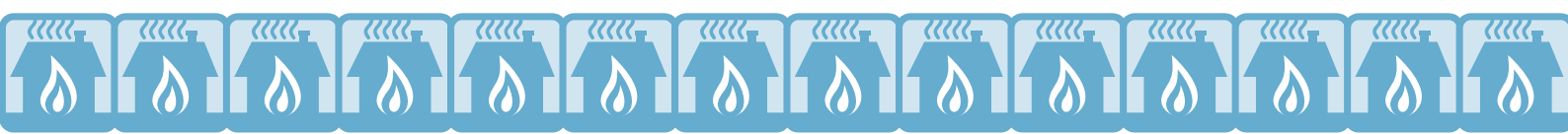
ANNUAL GAS SERVICING & SAFETY CHECK

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

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

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

PLEASE ENSURE ACCESS IS MADE AVAILABLE TO YOUR LOCAL CONTRACTOR.



Contact Information

Emergency Repairs



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

0800 592 276

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

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

Telephoning Fyne Homes



For General Enquiries 0345 607 7117

For Repairs/Maintenance 0345 052 0039



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

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

Rothesay—Head Office

Fyne Homes Ltd
81 Victoria Street
Rothesay
Isle of Bute
PA20 0AP
Fax: 01700 505267

Dunoon

Unit 16J Sandbank
Industrial Estate
Sandbank
Dunoon
PA23 8QD

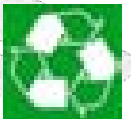
Campbeltown

42 Ralston Road
Campbeltown
Argyll
PA28 6LE

Lochgilphead

Smiddy House
Smiddy 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, Rothesay, 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