



Winter 2016

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

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Christmas Opening Hours

The Association's offices will close at 4 p.m. on
Friday 23rd December and re-open for business on
Thursday 5^h January 2017.



WINNERS

Tenants Reward Scheme

September 2016

Mrs T Goodwin

Dunoon

October 2016

Mr P Nivan

Port Bannatyne

November 2016

Miss A Holden

Lochgilthead

**£20
Monthly
Draw**

Hello everyone!

My Name is Bailey
I am eight years old and I was born
in Australia. I am a very good girl
and my Mum & Dad love me very much.
We have just moved to Rothesay and
have a nice flat from Fyne Homes
which my Mum & Dad appreciate very
much and think all the staff at
Rothesay are so very kind and helpful.
I love to go to the beach every
day for a little run around.

and have met a new little friend (dog)
called Poppy she is a good girl too.
Thank you for allowing me to enter
this competition.

Lots of Licks & Love

Bailey Johnston

Bailey the dog was the
winner of the **cutest
pet
competition**.

Her proud owners
will receive a £20
gift voucher as
there were no
entries from
Cowal, Mid-Argyll
or Kintyre.



Jessica Graham of Mansefield Place Rothesay won the
kids photo competition with a stunning
picture of snow on the hills.

Jessica received her prize of a £20
gift voucher from Megan
Morrison of the Housing
Department and her
winning photo is on the
front cover of this
Newsletter



Why is Christmas just like your job?
You do all the work and the fat guy with the suit gets all the credit.

How can you tell a family doesn't celebrate Christmas?
The lights are on, but nobody's a gnome.

Christmas Quiz

1. Which word, often associated with Christmas, stems from the Greek word for circle dance ?
2. Which English leader prohibited the singing of Christmas songs ?
3. The following are words from which Christmas songs ?
 - a. she didn't see me creep down the stairs to have a peep
 - b. she'd been drinking too much egg nog
 - c. once bitten and twice shy I keep my distance
 - d. in the lane the snow is glistening
 - e. the choir of children sing their song they practiced all year long
4. Many people claim that the first unofficial football international between Germany and a Scotland England side was played on a Christmas Day. The pitch or playing field was found between what ?
5. The Christmas film 'Miracle on 34th Street' has been remade many times. Who won a best supporting actor Oscar for the role of Kris Kringle in the original 1947 film and which two time Oscar winner played Kris in the 1994 remake ?
6. 'Who' catches the Grinch red handed stealing Christmas presents ?
7. In which country does an ugly old witch named Bafana deliver presents on the 6th of December ?
 - a. Australia
 - b. Austria
 - c. Italy
 - d. Mexico
8. In which country is St. Nick called Sinterklaas ?
9. "Good King Wenceslas looked out on the feast of Stephan". In which country was Wenceslas king ?
10. Apparently, while poking at the fire, the London sweet shop owner Tom Smith got the inspiration to make what ?

What did Santa say to the smoker?
Please don't smoke, it's bad for my elf!

What does Santa bring naughty boys and girls on Christmas Eve?
A pack of batteries with a note saying "toy not included".

Which famous playwright was terrified of Christmas?
Noël Coward!

ANSWERS

1. Carol (choranlein)
2. Oliver Cromwell
3. Five Answers:
- a. I saw mommy kissin Santa Claus
- b. Grandma got run over by a reindeer
- c. Last Christmas
- d. Winter Wonderland
- e. Wonderful Christmas Time
4. Between the trenches in no mans land, Christmas 1914. (No match report is available but it seems the Germans won 3-2.)
5. Edmund Gwenn and Richard Attenborough
6. Cindy Lou Who
7. Answer c. Italy To naughty children
- "Lo dico alla Befana" (I'll tell the Befana !!)
8. Holland
9. Bohemia (Czech Republic)
10. Christmas crackers

Argyll & Bute Advice Network (ABAN)

Looking for contact details for organisations offering home safety advice; benefits advice; recycled goods and much more, then check out the ABAN website.

The website offers you a chance to search its registry either by the type of service provided or by the agency e.g. Choose Life Argyll and Bute.

You can either do a self-referral or if you prefer, your local Housing Officer can, with your permission, refer you to the appropriate agency.

Check out the website: www.argyllandbuteadvice.net.



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

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 Monday 19th December, 2016.



AGM 2016 Report

Fyne Homes held its AGM on 21st September 2016 at the Discovery Centre, Rothesay. The members attending received a full report on the Association's activities from Fyne Homes.

Key highlights included:

- Completion of our development at Napier Point in Kilmun which provided much needed affordable, energy efficient houses for the village
- £2,946,190 spent maintaining and upgrading stock
- 54 properties adapted with Scottish Government funding of £122,534. A further £70k was also secured which enabled us to deliver a ground floor bedroom and bathroom extension for a family in Mid Argyll which allowed them to remain close to their support network.
- Arrears of 1% against a 2.5% target. This figure also included former arrears.
- Collected 98.4% of rent due against the Scottish Average of 99.5%
- Operating surplus of £1.275M
- Successful implementation of a new HR module which has automated many paper based processes and give managers access to relevant information.



Following on from the Scottish Governments announcement in March that £11m was being made available to deliver social housing in Argyll & Bute during this financial year, we have accelerated our development programme and have ambitious plans to deliver around 100 new properties in various locations over the next few years. Two of our Committee members I Dunn and A Mack resigned and we thank them for their valuable contribution during their periods in office. There were no nominations and this leaves us with a compliment of 12 and 3 vacancies.



The Scottish Social Housing Charter

Scottish Social Housing Charter Performance

The Scottish Social Housing Regulator has published their Landlord Report for Fyne Homes and other housing associations which can be

viewed on their website: www.scottishhousingregulator.gov.uk

The website also has a comparison tool which you can compare our performance against other associations.

The Scottish Housing Regulator collects a range of financial and performance information about each landlord which is used to monitor and assess landlord performance against the Scottish Social Housing Charter and to decide on their level of engagement with landlords.



Fyne HEAT

FYNE HOMES ENERGY ACTION FOR TENANTS

How Well Do You Save Energy?

Complete this checklist and find out if you and your home are energy efficient!
Look round your home and answer each question.
Circle your answers.

Do you close your curtains at night to keep the heat in?	Yes No
Do you keep doors and windows closed when the heating is on?	Yes No
Do you switch off lights when you leave the room?	Yes No
Do you switch off the TV and computer when you leave the room?	Yes No
Do you always use a plug when running water into the sink to wash?	Yes No
Do you and your family take showers more than baths?	Yes No
Do you boil the amount of water that you need instead of over filling it each time?	Yes No
Do you and your family always use a saucepan lid on all pans when cooking?	Yes No
Do you and your family defrost the freezer regularly?	Yes No
Do you and your family close the fridge and freezer doors as quickly as possible?	Yes No
Do you and your family use a microwave more than an oven for reheating meals?	Yes No
Do you and your family use low energy/LED light bulbs?	Yes No
Have checked to see if you can get a better deal from your energy suppliers?	Yes No

If you answered mostly 'Yes' you are saving lots of energy. Well done!

If you answered mostly 'No' you could be doing more to save energy and the environment.

If you answered mostly 'No' the chances are you and your family are wasting quite a lot of energy and money. Energy bills are only going to go up and by becoming more energy efficient, you can reduce your use and your bills.

We can **save money** and **help the environment too** by wasting less energy. Here are some top tips on saving energy at home:

1. Use low energy/LED bulbs in your home. These use much less electricity than ordinary light bulbs. Don't forget to turn them off when you leave the room!
2. Keep your doors and windows closed when your heating is on. Make sure you put a jumper on before you turn on the heating!
3. Turn off the TV and your computer when you are finished with them. Remember, you could go and play with friends or read a book instead.
4. Take a shower instead of a bath. This uses much less water, as long as you are not in there all day!
5. Call Karen at Fyne HEAT 0345 607 7117 and request an LED bulb, this will save you energy and money – Approx. £25/year per bulb!



REVIEW OF FORCED ACCESS PROCEDURE FOR ANNUAL GAS SERVICING & SAFETY CHECK

As a Landlord, Fyne Homes has a legal obligation to carry out annual gas servicing & safety checks of all gas appliances and flues which we own within 12 months of the previous check.

Although the majority of our tenants are happy to allow us into their homes to carry out this work, there is a small minority who do not co-operate in allowing access.

Until now based on previous legal advice, when a tenant refuses to allow us access for this work to be carried out we were required to pass the matter to our solicitors to take action to gain a court order to force access to the property. This is a costly route, and also a lengthy court procedure can mean that the gas safety check is late in being carried out.

Legal advice has recently changed, in that it now states that we don't need to go to court to get an order allowing us to force access, but can force access to a property under the terms of our tenancy agreement (Section 5.12).

With the above in mind we have recently updated our Gas Safety Policy, changing it to allow us to force access by enforcing our rights under the above tenancy agreement clause without the need for going to court. The reasons for us making this change are:-

- It will let us make sure we can meet our 12 month renewal date for all gas servicing and safety checks, thus meeting our legal obligation
- It will reduce legal fees that court action incurs, letting us spend the money more effectively in maintaining our properties
- It will help us ensure the safety of all our tenants and adjoining properties
- It will save time and resources of both our staff and the gas engineer in missed appointments, through visiting the property, trying to contact tenants and sending out letters

Forcing access will remain the last resort and every effort will be made to avoid it by having procedures in place to ensure several attempts to contact the tenant have been made before we take this final action.

Should you wish further information on the above, please contact our Technical Services Department at our Rothesay office. (Direct line telephone number: 0345 0520039 or by e-mail: techservices@fynehomes.co.uk)





St Cuthberts, Dunoon – Official Opening

On 7 November 2016, the Official Opening took place of our latest development at St Cuthberts, Dunoon. This development takes the form of two new blocks of apartments providing 17 affordable homes located in Dunoon town centre, between Argyll Street and Albert Crescent. The Official Opening ceremony was performed by Councillor Len Scoullar, Provost of Argyll and Bute and member of Fyne Homes Management Committee. It was attended by Fyne Homes' staff, Committee, local Councillors, contractors, consultants, funders and members of the community.

The affordable, high quality, energy efficient homes are built to an extremely high design standard on a particularly challenging site, however the contractor and design team have worked closely with Fyne Homes to produce a development which fits perfectly with its town centre location.

The St Cuthberts development provides 17 much needed affordable general needs homes for people looking to live and work in the area.

Just over £2.2m has been invested in the St Cuthberts project, with funding of £959,871 from the Scottish Government, £493,323 private finance from Santander bank, a loan of £201,193 and grant of £554,500 from Argyll and Bute Council via their Strategic Housing Fund.



Fyne Homes Win Again at the TPAS Awards

Dear Fyne Homes Committee,
Staff & Tenants

I am absolutely delighted to let you know that Areasha Whitelaw has won the TPAS Tenant Participation Champion of the Year, Young Person award 2016!!!

Here is a small snapshot of Areasha's nomination submission:



"Despite having had no real previous experience in TP Areasha took on the challenge with great enthusiasm, and during the last year has had an incredibly proactive and positive approach to both the task at hand and also in educating herself on what works well and what doesn't, as well as the relevant legislation and requirements.

During the past year Areasha has improved tenant and resident participation hugely by listening to what tenants want and tailoring events and activity according to her audience. One of the key benefits of having someone like Areasha doing TP is her ability to build good relationships with customers and partners alike, which has allowed her to put on several free and educational events supporting the community."

Areasha was joined by Sheena MacFie from Housing and Marjorie Lang, Committee Member & Tenant who were there to support her at the special event in St Andrew's and share the celebrations. Well done Areasha, we are all incredibly proud of you and appreciate the hard work you put into TP.

**Teresa Shields,
Housing Services
Director**



Carbon Monoxide – ‘The Silent Killer’

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

When gas does not burn properly, as with other fuels such as coal, wood or oil, excess carbon monoxide (CO) is produced.

You can't see it, taste it or smell it, but CO can make you really ill, or can even kill.

You are particularly at risk when you are asleep because you cannot recognise the early symptoms of CO poisoning. These include tiredness, drowsiness, headaches, giddiness, nausea, vomiting, breathlessness, stomach pains, erratic behaviour and visual problems. If you or your family experience the above symptoms and you believe CO may be involved you must seek urgent medical advice.

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

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

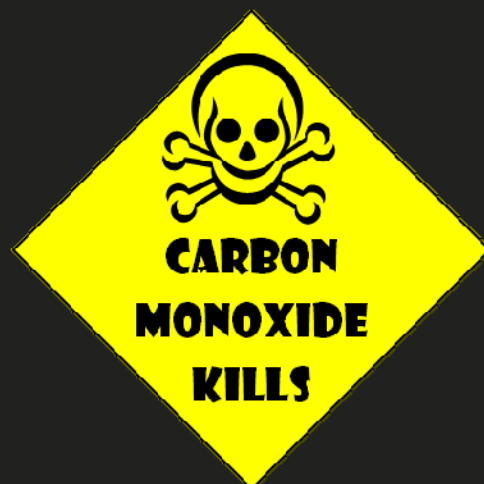
Signs to look out for include

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

If you think your appliance is spilling CO

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

It is also important that you test your CO detector, following the manufacturers instructions, on a regular basis and advise the Association immediately if it is found to be faulty. The Association will also check it, along with your smoke alarm, during your annual gas servicing and safety check visit



From Wasteland to Garden

Mrs Cherry of Baddens Park

Lochgilthead was the recipient of £50.00 worth of Gardening vouchers for all her hard work in transforming a large strip of wasteland at the side of Baddens Park. The Association has received a number of calls complementing Mrs Cherry on her hard work.

She said that she was delighted with the vouchers and they would go towards buying compost to start filling in some of the holes caused by the rain. Mrs Cherry



said that she started with a small area a number of years ago and it has progressed from there.

Mrs Cherry has had local people leave plants on her door step and has even been given a number of plants from a local business. She will continue with her good work next year.

ANNUAL CHRISTMAS HAMPER COMPETITION



Like last year, the Christmas hamper prize draw will only be open to eligible TRS members.

Four lucky winners will each receive a lovely Christmas hamper. One winner will be drawn from each of our operational areas in Bute, Cowal, Mid Argyll and Kintyre.

If you haven't yet joined and are eligible, please contact your local office or visit our website. Make sure you are a TRS member to be in our monthly prize draw for £20 and to be in with a future chance for a Christmas Hamper.

Bute Produce

What a sensational Autumn we have had! There have been so many visitors to our garden. People visiting the island from other communities to learn from our experience and share theirs. People attending our Grow Your Own Workshops and learning the basics of horticulture. People adopting a raised bed to grow their own food. There have been challenges, of course, the weather had played havoc with some of our crops though some might not miss the range of cabbages we hoped to offer, it makes a fantastic winter ingredient for soups and stews. We still have stock but it is much reduced. Other winter veggies are available so if you are planning on Tatties Neeps & Haggis, why not drop in to the garden and pick up your two veg!



Car Bute

For many of our members, apart from saving money, the joy of being part of the car club is that we take care of that winter preparation stuff! Our cars are checked every 6 weeks by local garage to ensure they are road worthy and safe. However, there are a few additional checks added at this time of year such as ensuring there is anti-freeze in the cooling system and keeping an eye on the weather for signs that winter tyres may be needed.

As we move from one year to another, it is worth considering whether the cost of owning your car is worth the time and miles that you use it. In general, if you drive less than 3,000 miles per year, Car Bute could save you money!



ReStyle

Considering a home makeover in time for Christmas? Or perhaps you are planning for a few extra mouths at the table and need a couple of extra chairs? We have new pre-loved furniture in every week which has been assessed to ensure it is fit for purpose, safe to use, and perfect to move to a good home.

We are now accepting donations of white goods, so if you are updating your washing machine or electric cooker or fridge, please consider passing the one you have. 01700 503181





Futures Ltd
Scottish Charity No. SC036392

ReStyle
Part of Fyne Futures Ltd

**BUTE
PRODUCE**

**CAR
Bute**

Recycling

We would like to take this opportunity to thank everyone for their support, patience and participation in recycling since the landfill bin collection moved to 3-weekly. Recycling rates have significantly increased, and that means so much more valuable material can be diverted from landfill and retained for community benefit.

There have been a few challenges and there are actions that you can help us with. The recycling team is supported by work-based trainees and volunteers, who sort the plastics from the cans by hand in order to gain a better quality resource. Most members of our community are considerate and follow our recommended Do's and Don'ts diligently. We can't thank you enough. However, it would appear not everyone has got our message! Essentially paper and cardboard needs to be separated from plastics, tetra and cans. Food and drink containers must be rinsed out before putting into the recycling bag. Please take a look below for the materials that we collect.



DON'TS

GLASS – please take to local bottle bank
FOOD WASTE
PLASTIC BAGS
PLASTIC PACKAGING
PLASTIC POUCHES
CRISP/BISCUIT/SWEET PACKAGING



DO'S

PLASTIC BOTTLES
FOOD/DRINKS CANS
AEROSOL CANS
YOGURT/BUTTER/DESSERT/SNACK/POTS
PLASTIC FOOD TRAYS
FRUIT/VEG PUNNETS
ALUMINIUM + FOIL TRAYS
PAPER
CARDBOARD
TEXTILES





**Hazel presenting the Cheque to Sharon Cole
(Treasurer of Bute Kidney Patients Support Group)**

Supporting a Good Cause

Hazel Leitch, our morning Receptionist in the Rothesay office decided earlier this year to fundraise for the Bute Kidney Patients Support Group who is running a campaign to raise funds for a Dialysis Unit to be set up on the island. As a keen amateur runner, Hazel took part in the

Kidney Group's 5K Fun Run back in March. It snowballed from there and between March and September she enrolled herself in 9 different events on and off the island ranging from 5K to 10K, mud runs, road runs, obstacle runs and colour runs.

Some were more challenging than others which tested her endurance and commitment. She raised the magnificent sum of £1780 as a result of her efforts. Well done Hazel, who knows what she will challenge herself with next year!!

Further information about Bute Kidney Patient Support Group can be found at

<http://www.butekidney.co.uk/> and

donations can be made at <https://mydonate.bt.com/donation/donate.html?charity=butekidneypatientssupportgroup>



Work Experience

Jenna Reid is in 6th Year at Rothesay Academy. As her career interest lies in the area of finance and economics, she had chosen to undertake work experience in the Business Services department in Fyne Homes. This also provided her with an understanding of the other support areas within Business Services such as Information Technology, Reception, Committee Support and Human Resources. The time spent at Fyne Homes will hopefully help Jenna in her choice of subjects as she continues in further education.



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 over the festive season. However should any problems arise please remember that assistance in a genuine emergency can always be obtained by calling.....



0800 592 276

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

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

Telephoning Fyne Homes

For General Enquiries 0345 607 7117

For Repairs/Maintenance 0345 052 0039

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



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This Newsletter and other documentation can be made available in other formats i.e. large print. We also subscribe to language line and induction loops are available within Fyne Homes offices.



This newsletter
has been
produced using
re-cycled paper

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