

# Tenant Topics

This issue  
includes the  
**Annual  
Report**

Inside  
this  
issue



Paul turns his  
life around  
Page 3



Ivy braves  
the shave  
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New venture  
supports  
Two Rivers  
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## PropertyPlus team transforms repairs service



James Bartlett and  
Jason Philippidis show off the  
new PropertyPlus team vans.

If you haven't noticed the recent transformation of our repairs team, you very soon will do!

Not only are the operatives cutting a dash across the area with their smart new vans and new name, but they have also raised the standard of service they're delivering to you, the customer.

We currently have fixed timescales for completing repairs but, in future, we will try to make appointments for non-emergency repairs centred around your diary and commitments. At the moment we complete most of these jobs within eight days, however, we will use new systems and techniques to improve this even further.

Replacement of the old vehicles was long overdue and they will all hold a 'core stock' of the 150 most commonly-used items, meaning our operatives spend less time at the builder's merchant and more time doing repairs.

Their smartphones will also automatically place an order when stocks run low, so replacements are ready and waiting when they next visit the supplier – again saving time and reducing the risk of running out of what they need when they're in the middle of a job.

The team has recently changed its name to PropertyPlus and the new image goes hand-in-hand with efforts to improve services.

The technology provided through the smartphones and the office software also helps the PropertyPlus administration team to keep things running smoothly behind the scenes – which all adds up to an enhanced experience for you!



# Then there were six!

Our apprentices launch their careers at Two Rivers Housing. They are: Annabelle Price, Scott McParland, Olivia Follis, Cassie Holdsworth, Maegan Willis and Matt Howland.

Our latest wave of apprentices joined the Two Rivers team this summer, keen to combine formal training with on-the-job experience.

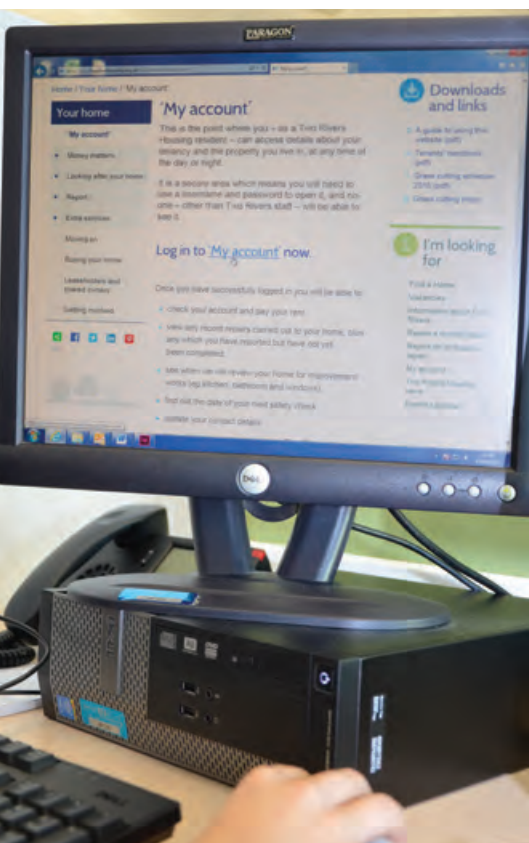
The four – all aged between 16 and 23 – have taken varying roles. Cassie Holdsworth has been with the Customer Service team since May and she’s now joined by Maegan Willis in HR, Annabelle Price in Communications and Olivia Follis in the Centing team.

They take our current total number of apprentices up to six, as they join Matt Howland in Health and Safety and Scott McParland in the Executive PAs team who have both settled in well since starting their training last autumn.

Apprenticeships are a great way for young people to get stuck into a workplace environment and gain vital skills for years to come, learning as they go to gain new qualifications.

Annabelle (16) said: “I am really excited to be starting at Two Rivers. Everyone has been so friendly and I am happy to be learning and earning rather than staying in full-time education.”

Two more apprentices start their training with our PropertyPlus team this autumn.



## KEEPING IN TOUCH

We’re always looking to improve how we communicate with you, and make it easier to stay in touch.

That’s why we now try to deal with a lot of our correspondence through email. We can send information far quicker than by post, as well as saving on printing and postage – and many people prefer it.

If you have an email address you regularly use, please let us know so we can check our records.

Alternatively, you can update your own details through the ‘My account’ feature on our website – [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk). There’s a simple registration process and, once you’ve done this, you’ll also find information about

your home, repair jobs, dates of major improvements and details of your rent account.

The website is also packed with plenty of other useful information. You can find all our leaflets, news about what we’ve been up to and an events calendar (under ‘News and library’) with dates when our Neighbourhood Housing Advisors will be in your area for an estate walkabout or drop-in surgery.

So if you’ve got a question about your home, tenancy or neighbourhood, you can pop in and see Clive, Justine, Shazia or George.

Keep an eye on our website for more information and updates.

Use the new ‘My account’ feature to have greater control of your tenancy.



Paul Sims proudly shows off his gardening skills to our Neighbourhood Housing Advisor Shazia Sheikh.

Forest Upcycling Project sells recycled quality furniture and household goods at very affordable prices. The charity also provides low cost gardening and home removal services.

For more information call 01594 368240 or 07810 524404, find them on Facebook or visit its website – [www.forestupcyclingproject.com](http://www.forestupcyclingproject.com)

# Paul couldn't be happier!

Paul Sims' life has turned around dramatically in the last 12 months and now, with a brand new home and job, he's never been happier!

Paul took on the tenancy of the two-bedroom home he shared with his parents after they died, but it wasn't long before he was affected by 'the bedroom tax' and he started to struggle financially.

Suffering from a hearing impairment, Paul was reluctant to move away from his support network in Alvington, but

he had little choice other than to move house to save money.

Luckily, we had just finished building a one-bedroom flat in the road where he already lived. And to top it off, the energy-efficient home with solar panels would cut his bills, too. Perfect!

Not long after settling into his new home, Paul started to volunteer with the Forest Upcycling Project. He had previously struggled to find paid work but, as a keen gardener, he jumped at the chance to get involved with the

project's gardening service for low income and disabled clients.

Paul quickly became a popular member of the team and then the charity offered him a paid job.

*"I have never been happier," said Paul. "Working with Forest Upcycling has improved my health and provided me with paid employment. Some of the work can be challenging, but it's great to know I am making a difference to people's lives."*

## Newsletter's new look

What do you think of your new-look Tenant Topics?

We thought it was time for a make-over and the feedback you gave in our recent survey helped us decide to brighten it up with extra colour, bigger photos and a more varied and interesting format.

Tenant Topics is still jam-packed with tenant stories, Two Rivers events, useful

tips and lots of photos, and we hope you enjoy reading it.

As always, we are keen to hear your feedback and suggestions, so please email us at [communications@2rh.org.uk](mailto:communications@2rh.org.uk) if you'd like to tell us what you think of it or to give us ideas for future articles.

Happy reading!



*for you - for your community - not for profit*

# CENTIGEN ENJOYS SUCCESS



The Centigen team is ready to deliver great services to clients present and future, making money to invest in Two Rivers.

Centigen, our facilities management subsidiary, has been winning new contracts over the summer, helping to boost business and support our tenants.

Not only has the team been keeping our own grassed areas looking tidy – and carrying out more cuts for no extra charge – but now it's working for other housing associations, two Gloucester hotels and several parish councils, too.

Centigen's success is great news for us because all surplus profit achieved from its activities will be invested in you!

The Centigen team will be cutting the grass, weeding and looking after the grounds at two four-star Gloucester hotels, and providing similar services to a Bristol-based housing association.

However, its greatest success to date comes in securing a four-year contract with Elim Housing, delivering grounds maintenance services to multiple sites across Bristol, Weston-super-Mare, Gloucester, Cheltenham and South Wales.

Martin Tregoning, who negotiated the new business, said:

***"It's great to win some substantial and long-lasting contracts and to start seeing success in new sectors."***

***"We're getting great feedback from our new clients and every contract we win takes us a step closer to being able to give Centigen's profit to Two Rivers to invest in its homes and services."***

## Please 'like' us!



Do you tweet, like, follow or favourite? If you know what we're talking about, then how about tweeting, liking, following and favouriting us?!

We've been using Facebook, Twitter, LinkedIn and YouTube as ways to connect with our tenants, partners and the public for some time. It gives us another method of keeping in touch, sharing news and information, in a way many people prefer.

We know Facebook is particularly popular and we keep our page up-to-date with our own news and share what other organisations are doing. Why not go to <https://www.facebook.com/>

<https://www.facebook.com/> and see what we're up to?

We've also got some videos on our own YouTube channel – and the one on preventing condensation and mould is especially relevant as the colder months approach. Take a look at <https://www.youtube.com/user/TwoRiversHousing> and you'll also find some of our staff talking about their jobs. These are also on our website.

So, there are many ways to keep in touch and we look forward to connecting with you in whichever way you 'like' – or is your 'favourite'!

# Feed the Forest

Two Rivers staff seized upon the harvest festival theme to support the Forest Foodbank this autumn.

For two weeks in September, members of the team brought in donations of sweet and savoury food in tins, packets and cartons, collecting them together to be distributed to people living in Coleford, Cinderford and Lydney.

We also asked some of the organisations we work regularly with to join in, and were delighted to receive



Ruth Macdonald starts collecting some of the donations for Forest Foodbank.

support from Keepmoat and United Living.

Ruth Macdonald, who works in our Planned Maintenance department, organised the collection. She said: "More and more people are turning

to foodbanks for help and we know some of our tenants struggle to make a choice between heating and eating. This is likely to get worse during the winter months so we hope our contribution will make things a little easier."

# Andrew gets a career taster

We're joining forces with our external contractors to offer fantastic work experience for young people.

This taster opportunity gives them the chance to try their hand at one skill or a variety of trades to see if any could be their gateway to a future career in construction.

Andrew Jones was among the first people keen to take up the offer. The 18-year-old from Clearwell left Gloucestershire College in the summer and was looking for his next step.

We arranged for Andrew to join United Living and he has been able to sample a range of trades, as well as gain experience of office and stores work.

"I wanted to try lots of new things and get as much as I could from the experience," explained Andrew. "It's been interesting to see the trades and I've enjoyed being able to help out in the office as well."

Andrew Smith, our Customer Relationship Co-ordinator who worked with United Living to arrange the work experience said: "We were keen to give Andrew a good introduction to the

construction industry and hopefully he will learn enough to make some decisions about his future based on some real experience."

The work experience offer remains open. If you – or someone you know – are aged between 18 and 24 and would be interested in finding out more, please email [workexperience@2rh.org.uk](mailto:workexperience@2rh.org.uk).



Andrew Jones (centre) helps Site Manager Nic Carn (left) in the United Living warehouse, with assistance from Andrew Smith of Two Rivers Housing.



Jean Bevan shares her memories with Penny Hulbert, from Gloucestershire Libraries.

Wynols Close residents have been re-living the past in an event held for Coleford's Festival of Words.

The 'What lies beneath...' event gave tenants the chance to tell anecdotes about growing up and working in the Forest of Dean, as well as tales of their family history. The stories told were written down by representatives from Gloucestershire Libraries and are currently on display in Coleford library.

The display gives younger people an insight into what it was like living in and around Coleford 50 to 70 years ago. One resident with a particularly rich seam of stories was Ingrid Lawson, who has lived at Wynols Close since it was built in the 1960s.

Our Chief Executive, Garry King, popped along to the HomePlus Scheme to listen to the tales told about growing up in the 1930s and fighting in the world wars.

Penny Hulbert from Gloucestershire Libraries said: *"It's the everyday things which get lost and forgotten about and, if we don't find out about these things now, then it'll be too late! I grew up in the Forest of Dean, but just talking to the residents at Wynols Close, I found out so much about our local area and how hard life was in the 1930s, '40s and '50s."*

*"The thing that has really struck me though, is everyone saying how much their friends and neighbours helped out – a real sense of community!"*

# Sharing memories of yesteryear



Always ask to see an ID card if a business or company visits you at home.

## Give callers the cold shoulder

We've had reports of cold-callers contacting our tenants trying to take money from them in various ways.

Please beware anyone phoning or knocking on your door if you are not expecting or you don't know them.

Try not to be rushed or pressured into signing up to any service. Say "no" or, if you are unsure, speak to a friend or family member first. You can always contact the company when you've had time to think.

Never give out personal information or bank account details and don't give cash or cheques to anyone you do not know or trust.

All Two Rivers Housing staff carry ID cards so do ask to see them. We won't be offended.

**If in doubt, call 0800 316 0897 and our Customer Service team will confirm if your visitor represents us.**

# ANNUAL REVIEW 2014/15



[www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)

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# LOOKING BACK – AND AHEAD

Last year's annual report hinted at a busy and exciting year for us in 2014/15, and that's exactly what we had. This is becoming normal as we evolve to respond to changes in our sector which show no sign of abating.

The new government has announced more cuts to the welfare budget which will have a major impact on our tenants' lifestyles. There are also huge challenges in proposed changes to the Right-to-Buy legislation. We support home ownership, but selling our homes without recovering the cost of replacing them, or having the land on which to build them, won't help those who rely on us for a low-cost rental option.

We will campaign for changes that are fair, whilst being pro-active and positive to protect the future of our tenants. For example, last year we introduced Centigen, our facilities management subsidiary, designed to provide great customer service, but ultimately make money for us to invest in our homes and communities. Centigen is steadily winning new business that will certainly help in the future. (See page 5)

Our second enterprise launched more recently. TwoCan is a property sales, private letting and management company with precisely the same aim – to attract new money to support our work. Next year we'll tell you more about TwoCan's progress.



These are important developments for our future, but we're equally focused on our business today. We were delighted to achieve our highest-ever tenant satisfaction results, to meet all our performance targets and improve our rating in the Top 100 list of best companies to work for.

We built 77 new homes (including our innovative 'flexi-flats') and aim to build 300 more properties over the next three years to meet local demand for affordable housing. We also launched new services to make it easier for customers to contact us online, by text and by phone.

With mixed feelings we said 'goodbye' to three dedicated members of our Board of trustees who retired during the year – Ann Christian, Di Martin and our Chair David Garnett – but we are so pleased they have all pledged their continuing commitment as 'Friends' of Two Rivers Housing.

With their on-going support – and that of our current Board members, staff, contractors, tenants, partners and subsidiary companies – we look forward to all the next 12 months has to offer.

Garry and David



Garry King  
Chief Executive

David Powell  
Chair of the Board of Trustees





# CARING FOR OUR CUSTOMERS



**Our busy Customer Service team** – described by one grateful tenant as *'always very friendly, helpful and have a like-minded sense of humour'*. From left to right, back row: Cassie Holdsworth, Alison Rickards, Maria Hale and Vicky Grant. Front row: Helen Norris, Tina Brown, Rachael Brooke and Carly Compton.

## Tenant feedback

- 88%** satisfied with our service
- 94%** found us friendly & approachable
- 92%** like where they live
- 87%** believe rent is good value

### WE WILL DO FURTHER WORK ON:

- Making it easier for tenants to speak to the right person
- Making sure staff can deal with the query appropriately

**WE RECEIVED 92 COMPLAINTS OUR LOWEST FIGURE EVER.**

- 100%** were resolved at first stage.
- 51** were upheld and we apologised and offered a remedy, where we could.

*Poor communication and delays to service were the most common complaints. We will continue to work on these.*

**WE RECEIVED 156 COMPLIMENTS OUR HIGHEST FIGURE EVER.**

*The greatest number went to four members of our Repairs team:*

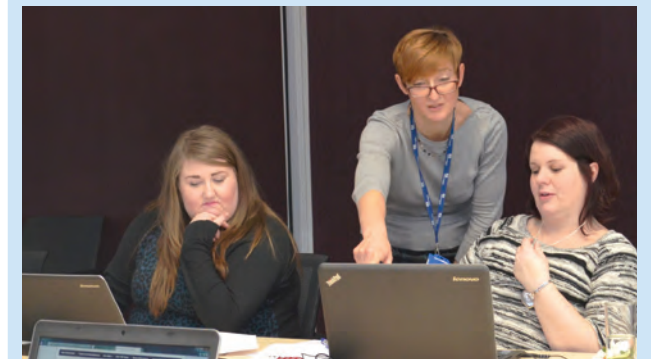
- KARL BATES 13**
- WILL WADLEY 11**
- BEN TAYLOR 9**
- and
- JASON PHILIPPIDIS 8**

We have invested heavily in technology in recent years to streamline our services, and last year we finished a major programme to allow our various systems to 'talk' to each other.

*We also carried out an additional **8 system upgrades.***

### SEVERAL NEW SERVICES WERE INTRODUCED TO DIRECTLY IMPROVE OUR CONTACT WITH CUSTOMERS

- A new website, including an improved 'My account' portal for tenants. Rent enquiries have dropped by **40%** since its launch.
- Repairs appointment reminders and satisfaction surveys sent by text. Almost **3,200** texts were sent.
- Chat online – live chat through our website.
- Call back – request this and we'll ring you at a convenient time.



**7** tenants supported the preparation of our new website from assessing suppliers and giving feedback on design to testing functions and giving it a final check before launch.

# LOOKING AFTER YOUR HOME

Our Repairs team of  
**22 OPERATIVES**

CARRIED OUT  
**14,974 REPAIRS**  
WORTH **£1.6 MILLION**

Attending **810**  
**EMERGENCY CALL-OUTS**  
**278 WERE OUT-OF-HOURS**

**99%**

**DAYTIME EMERGENCIES** RESOLVED  
IN LESS THAN **24 HOURS**

**93%**

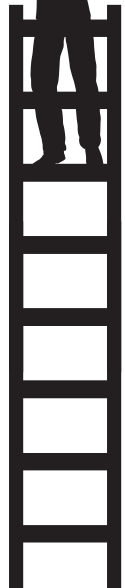
'**URGENT**' **JOBS** COMPLETED  
WITHIN **FIVE WORKING DAYS**

**89%**

**ROUTINE REPAIRS** COMPLETED  
WITHIN THE **15 DAY TARGET**.

AVERAGE COMPLETION TIME

**10 DAYS**



**50** tenants joined a project to see how much money they could save on their fuel bills by conserving energy. Mary Paddon (above) was one of them.

Each one **saved an average of £20** and a potential **£215 could be saved** per household if further changes were made.



**11** compliments were recorded from tenants grateful for the help of our operative, Will Wadley. Michael Reeves is one of those who took the trouble to tell us how pleased he was. He said Will did a very good job of repairing his taps, he was courteous and tidied up well when he'd finished.

Karl Bates, our popular Handyperson, helped tenants with  
**630 SEPARATE DIY JOBS**  
**FREE OF CHARGE**

Demand for our chargeable **Handyperson PLUS** service increased in its second year and Karl carried out **99 jobs** during 2014/15.



*Garden tidy-up, decorating and plumbing were the tasks most people asked for help with.*

WE SPENT MORE THAN **£3¼ MILLION** MAINTAINING & IMPROVING OUR HOMES:

Roofs, gutters or external painting at **181 HOMES**  
£1¼ million

New heating & upgrades at **105 HOMES**  
£437,000

New doors & windows fitted to **70 HOMES**  
£53,500

 **133**  
new kitchens  
£485,000

 **161**  
new bathrooms  
£337,500

 **165**  
electrical rewires  
£462,000

500 electrical reports £72,500

304 solid fuel services £9,100

725 smoke detector tests £35,500

2,926 gas services £116,500

*All costs exclude VAT*



**£800,000**

was invested in replacing nearly **300 BATHROOMS & KITCHENS**

**SCORING 98.8%** our highest-ever tenant satisfaction rating

Joyce Pacey is just one of those delighted with her new kitchen.



Our subsidiary company, Centigen Facilities Management, completed its first year of trading in 2014/15, mainly providing grounds maintenance and cleaning services. Centigen saves us money on services previously provided by external suppliers, and is winning business from external clients to make profit for us to invest in our homes and services.



During the year Centigen employed **15** staff, **3** of whom were Two Rivers tenants.

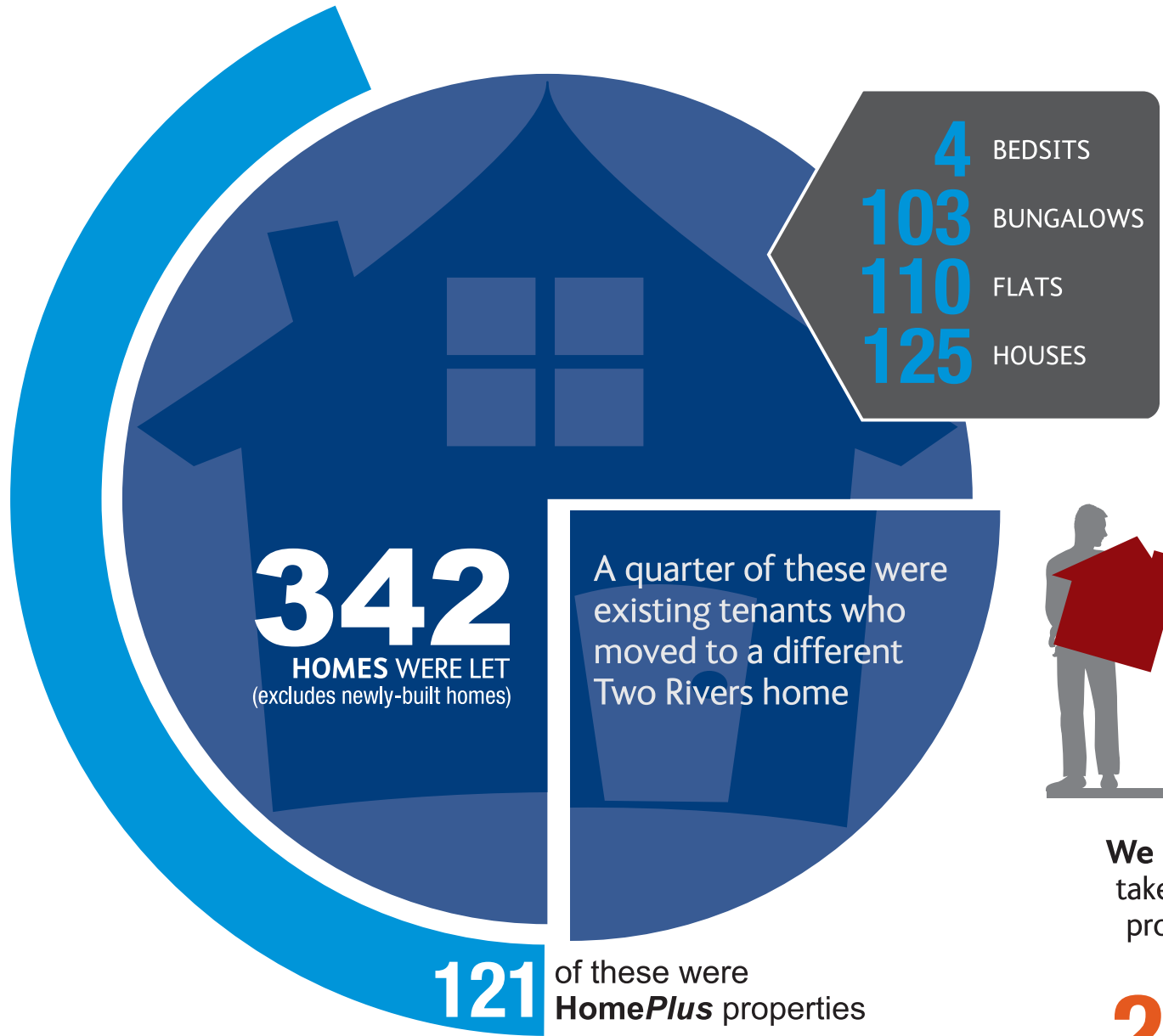
**72,000 sq metres** of grass was cut each week  
**7,000 sq metres** of hedgerow was cut twice  
**11,000 sq metres** of bedding area was weeded  
**222,000 sq metres** of paved area was weeded



**97% of all green waste was recycled.**

Each week Centigen sent **3** tons for composting and **2** tons for conversion to bio-fuel.

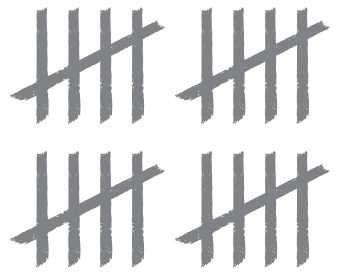
# CREATING A HOME AND A COMMUNITY



Kaylie Guy (right) was delighted to sign the contract on her new Two Rivers flat with our Housing Advisor Shazia Sheikh, and set up a family home with partner Ben and their new baby Cody.



We cut the average time taken to prepare an empty property for new tenants **from 30 days to 20 DAYS**



Our two Welfare, Benefits and Debt Advisors had another busy and hugely successful year supporting

**427 TENANTS**

They helped tenants to claim

**£465,000**

of benefits they were entitled to

and helped them to manage

**£173,000** of debt

They also sourced another

**£39,000**

of additional income



Extra help is now available since we joined forces with My Home Finance – a national scheme which offers short-term loans exclusively to housing association tenants, at affordable repayment rates.



Adapting a property may help someone to stay in their home for longer and last year we carried out:

**264** MINOR ADAPTATIONS  
eg: grab-rails, ramps, lever taps

AND SUPPORTED

**105** LARGER PROJECTS

FUNDED BY THE DISABLED FACILITIES GRANT

WE GAVE FINANCIAL HELP TO

**17 tenants**

who wanted to move to a smaller home, following the Government's cut in benefits for spare bedrooms.

**7** MOVED TO 2 BEDROOM HOMES

**10** MOVED TO 1 BEDROOM HOMES

Our two Tenancy Compliance Officers worked with tenants and partner organisations to manage

**200**

NEW DISPUTES OR CLAIMS OF ANTI-SOCIAL BEHAVIOUR



**71%**

WERE SATISFIED WITH THE WAY THEIR CASE WAS HANDLED

**ACTION TAKEN INCLUDED:**

- 9** ACCEPTABLE BEHAVIOUR AGREEMENTS
- 6** ACCEPTABLE BEHAVIOUR CONTRACTS
- 2** NOTICES SEEKING POSSESSION
- 5** INJUNCTIONS
- 6** MEDIATION MEETINGS
- 0** EVICTIONS



We launched a **reading project** at **St John's C of E Academy** in Coleford,

**11** **Two Rivers staff** gave up a couple of hours each week to listen to Key Stage 1 and 2 children practice their reading.



The popular **Junior Wardens project** was repeated at St John's last year and **extended to two more schools** in Cinderford and Lydney.

**£43,955**

was raised in grants to help community group projects, including:

**£8,100**



to set up an arts and crafts club, a dinner club and to fund trips, for members of Sedbury Circle.

**£13,305**



to run a healthy cooking and wellbeing project for residents at various schemes.

**£22,550**



for modernisation of Blakeney Village Hall.

**PLUS**

**£43,375**

was raised with Forest of Dean District Council to launch a boxing club and mini moto road safety club in Cinderford.



# OVER £1,000

was raised by Two Rivers staff for local and national charities through a variety of activities.

Monthly dress-down days (including **Christmas jumper day** – supported by Kim, Gareth and Laura among others) – **cake sales**, an **ice bucket challenge**, raffles and a collection of food and clothing for the Salvation Army were among the ideas supported.



## WE ORGANISED **1,290** ACTIVITIES & EVENTS

AT OUR COMMUNAL CENTRES  
and supported another **833**  
run by other organisations

attended by more than  
**27,000**  
PEOPLE

including our tenants, their families,  
friends and other visitors.



# 170

people enjoyed the **four events** we held during the school summer holidays, offering circus skills, face-painting and a barbecue,

**FREE FOR OUR TENANTS TO ENJOY**




# BUILDING AND SELLING HOMES

WE SPENT  
**£8.5 million**  
 COMPLETING **77** NEW HOMES  
 in Cinderford, Coleford, Gorsley,  
 Lydney, Sling and Stonehouse  
 all funded by Two Rivers Housing with grant support  
 from the Homes and Communities Agency.

**13** SHARED OWNERSHIP  
 (part-rent, part-buy)

**64** RENTED

Work started on  
**36 homes**  
 at Coalway, Coleford,  
 Dymock and Sling.



**96%** 'SATISFIED' WITH THE  
 QUALITY & LAYOUT OF  
 THEIR NEW HOME.

LAST YEAR WE SOLD  
**10 HOMES**  
 on the private market  
 and invested the money  
 in building new properties.

- 17** people bought their home through the 'Right to Buy' or 'Right to Acquire' scheme.
- 15** people chose Shared Ownership.
- 1** person bought their Shared Ownership home outright.
- 2** people chose Rent to Homebuy (rent at first then convert to Shared Ownership).



**6** one-bedroom flats built in Stonehouse became the first of our innovative 'flexi-homes' – so-called because they can be easily converted to add a second bedroom if circumstances change.

We will use this design again and the next scheme to benefit is in Orchard Road, Lydney.



All Two Rivers properties met Level 3 of the Code for Sustainable Homes, which means they use less energy and emit fewer harmful emissions than average.



# ADDING VALUE TO SERVICE

Two Rivers Housing is a registered charity run on a not-for-profit basis. This means we don't have any shareholders who expect dividends, nor do we pay bonuses to directors. Instead, any money left over after we have paid our bills goes straight back into providing homes and services. It is, therefore, important for us to achieve the most we can from the funds available, whilst making sure we deliver high quality services.

**90%** of our income comes from our tenants' rents

Our rents are, on average, 20% lower than a private landlord would charge **20% LOWER**

**87%** of our tenants think this represents good value (seven out of eight residents)\*

\*STAR survey 2014/15

We regularly check that our charges and our costs compare favourably with other housing providers, locally and nationally, and adjust them if necessary to bring them into line. Our regulator, the Homes and Communities Agency (HCA), also requires us to complete a value-for-money self-assessment.

The full version of this for 2014/15 can be found on our website: [www.tworivershousing.org.uk/custom-content/uploads/2015/09/VFM-Statement-TRH-2014-15.pdf](http://www.tworivershousing.org.uk/custom-content/uploads/2015/09/VFM-Statement-TRH-2014-15.pdf)

We invest the money we receive in building new properties and repairing and upgrading existing Two Rivers homes, buying equipment and running the association, eg paying our staff wages and re-paying interest on our loans. These loans were taken out to give us the money up-front to pay for our major development programme, and we are paying them back over 30 years.

**Savings of almost 1/2 MILLION (£480,000) were achieved during 2014/15, which have been re-invested in providing homes and services.**

As a social landlord, we follow the Regulatory Standards laid down by the HCA, and regularly check our own compliance with them. Further to this, from April 2015 our Board will need to certify that we meet the Governance and Financial Viability Standard. Further details on the standards can be found on the HCA website at [www.gov.uk/topic/housing/regulation](http://www.gov.uk/topic/housing/regulation).

## HOW EACH POUND IS SPENT



<b>42 PENCE</b>	maintaining existing homes
<b>24 PENCE</b>	developing new homes
<b>18 PENCE</b>	managing our services
<b>13 PENCE</b>	servicing our loans
<b>3 PENCE</b>	providing additional services (eg grounds maintenance, HomePlus).

## CASH IN

Rent	£18,559,000
New loans	£2,400,000
House sales eg Right-to-Buy	£2,002,000
Interest received	£6,000
Other income	£1,323,000
Service charges	£844,000
<b>TOTAL</b>	<b>£25,134,000</b>

## CASH OUT

Developing new homes	£5,799,000
Wages and administration	£4,526,000
Buying specialist services eg auditors, consultants	£771,000
Maintaining homes	£10,438,000
Interest paid	£3,252,000
Other fixed assets	£119,000
<b>TOTAL</b>	<b>£24,905,000</b>

## AND FINALLY

Our thanks go to Ken Smith and Robert and Pam Matthews for their help with putting together this year's report and advising on production of the calendar. Their input was really appreciated and has helped to achieve what you have read.



We have managed to keep production costs at the same level for the last few years which means the design and print of this report and your calendar costs less than 90p per tenant, which we think is important and represents good value. We hope you find this report an interesting and enjoyable read.

We would like to thank all those who completed our survey in the 2015 calendar. The comments you made were extremely helpful and everyone was entered into a free prize draw as a 'thank you'.

Colin Graham of Berry Hill was the lucky winner, receiving £100 that he told our Neighbourhood Housing Advisor Justine Skitt would be spent on his garden.



[www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)

  
**tworivers**  
HOUSING

*for you - for your community - not for profit*



## Changing to weekly rent?

You should have received a letter about a change we're proposing, to make rent payments easier to understand.

The idea comes following comments from some tenants telling us that the 48-week year is confusing and illogical. We agree we could make it much clearer so we're suggesting payments are spread equally across all the weeks of the year – not just 48 of them.

This won't change how much rent you pay in the course of a year – it just alters how much you pay each week. And in fact, the new weekly sum would be less than you pay now as it would be spread over more weeks.

The letter you received gave a personal example of what this would mean to your annual and weekly payments, and we attempted to answer any questions you may have.

Rachel Smith, Head of Housing said: *"We're grateful to our tenants for pointing out that the 48-week system is confusing and for suggesting we bring it more into line with other household expenses."*

*"Our aim is to make it much easier for everyone to understand their rent account and manage their payments. As it won't make any difference to the total amount anybody pays for the whole year, we hope everyone will be happy to accept the change."*

You have until **28 September** to send your comments in and, if the proposal is agreed, we will send you a form in October to sign your acceptance.



Maybe Ivy fancies a Mohican?!

## Ivy braves the shave

Ryelands Road resident Ivy Pennell is feeling the autumn chill a little more after she 'braved the shave' to raise money for charity.

Ivy wanted to do something for Macmillan Cancer Support, which helped her late husband Paul, so local hairdressers Lisa Perrett and Chloe Virgo from Finishing Touches in Bream, took along their scissors and combs and cut off a little more than usual!

Ivy has raised nearly £300 for the charity and is still counting! Well done Ivy!

Sporting her sleek new style, Ivy said:

*"The Macmillan nurses were lovely and they did so much for my husband when he had cancer. Originally he was given just a few weeks to live but, with their help, he lived for another two-and-a-half years."*

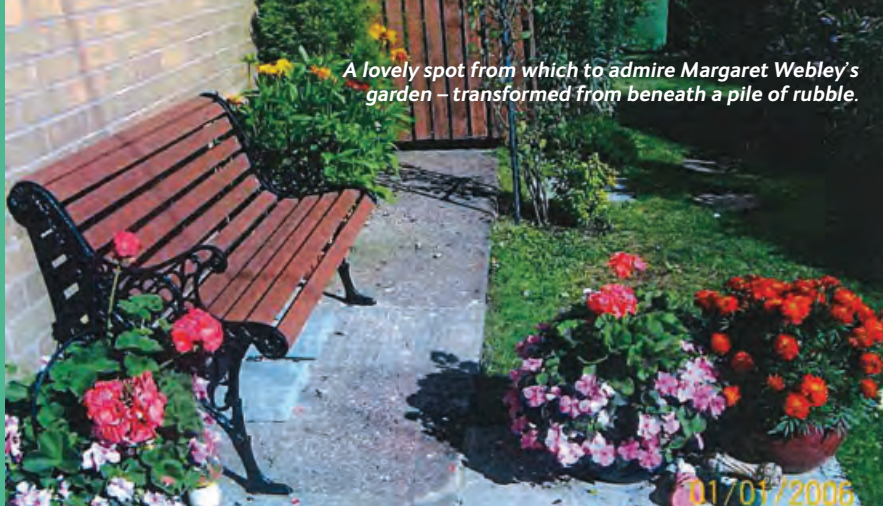


All gone! Ivy's friends and supporters test her new smooth finish

You have been very busy working on your gardens and keeping them blooming lovely this summer, as the judges of our gardening competition found out.

Clearly our tenants take a great deal of pride in their homes.

The competition was sponsored by Centigen Facilities Management, which maintains the communal areas around our homes.



*A lovely spot from which to admire Margaret Webley's garden – transformed from beneath a pile of rubble.*

# Everything in the garden is rosy!



*A fabulous display of summer blooms in Leslie Gwilliam's Broadwell garden.*

The winner of the Most Improved garden is Margaret Webley of Bream. Her garden was covered in rubble but now she has a beautiful lawn and bench, brightened up with plenty of pot plants.

Runner-up in this category is Ronald Hayward of Newnham.

Winner of the Best Flowerbed is Leslie Gwilliam of Broadwell, whose neat and colourful flowerbeds caught the eyes of the judges. Runners-up are Roy and Penny Trump of Cinderford.

Congratulations to all our winners and runners-up who can look forward to spending gift vouchers of £50 and £25 respectively.

## Budget changes will affect all



Two Rivers Housing tenants will be affected by changes to their household budgets following Government announcements this summer.

We're certain you will all welcome the reduction in your rent for the next four years starting from April, but some people will lose money through cuts in state benefits.

Changes include:

- limiting benefits so no household receives more than £20,000 per year.
- charging 'market rent' (ie similar to prices charged by private landlords) to any household with a total income over £30,000 per year.
- removing Housing Benefit for 18-21 year-olds not in work.
- only paying Child Tax Credits for the first two children in a family.

- freezing benefits for people of working age who are unemployed, ie no increases for four years.
- reviewing the automatic entitlement of long-term tenants to stay in their home.

We are working out the impact of these changes, whilst waiting to hear more about new proposals for the Right to Buy scheme. However, we do know many tenants will face extra pressure on their finances – and the cheaper rent may not be enough to cover their losses.

**If you are concerned by this or wish to understand more about what it means for you, please contact your Income Collection Advisor or one of our Welfare, Benefits and Debt Advisors, who will be happy to help.**

# TwoCan to support Two Rivers

Have you seen 'Timmy' yet – the mascot of our latest venture, TwoCan?

TwoCan is our new property sales, private letting and management social enterprise and you may have spotted Timmy on the 'for sale' boards springing up since its June launch.

The new and highly experienced team sold its first property before the end of week one, and business has gone from strength-to-strength since then, with homes secured in a range of locations and price-bands.

TwoCan is set up in a similar way to Centigen Facilities Management (see page 4). Both deliver services more cheaply than previously possible, and both are winning external contracts so that they can give their profits to us to invest in homes and community projects.



The TwoCan team is selling homes to raise money for Two Rivers Housing.

Estate agency was an obvious business for us to develop and TwoCan – which is run from our Newent office – offers a service that beats its competitors on price and quality.

*"TwoCan will operate by Two Rivers values and, when that combines with*

*the many years of estate agency experience of the team, our clients can trust they will receive an honest and professional service, whilst supporting a well-established charity."* explained Gerry McFall, Managing Director.

## Can Carolyn help?



Meet Carolyn Pritchard, your local contact for short-term affordable loans and budgeting advice.

Carolyn works for My Home Finance, set up by the National Housing Federation and backed by Two Rivers Housing, to provide an alternative to high street money lenders charging high interest rates.

Carolyn, who lives in Lydney, is using her background in law, property sales and lettings to advise our tenants.

*"Sometimes people don't actually need to borrow money – they just need to budget better" she explained. "But if they really do need a short-term loan, I can run through the options, work out the repayment figures and help them*

*to decide whether or not it's something they can afford."*

In her first few months she has approved loans to our tenants totalling over £2,250.

Carolyn is based at our schemes on the following days:

- Monday – Hilldene, Cinderford 9.30 – 12.30
- Monday – Rowandean, Cinderford 12.30 – 3.30
- Wednesday – Watermead, Lydney 9.30 – 3.30
- Friday – Watermead, Lydney 9.00 – 2.30

**If you would like to arrange a meeting with her, please email Carolyn on [Carolyn.Pritchard@myhomefinance.org.uk](mailto:Carolyn.Pritchard@myhomefinance.org.uk), or call the My Home Finance office on 01905 25805 to make an appointment.**



# Not so scary!

Choosing the character from the Wizard of Oz was a no-brainer for residents of George Place in Berry Hill when they entered a local Scarecrow Trail.

They heard the theme was children's book characters so they picked the scarecrow reported not to have a brain and got stuck into making a brilliant straw masterpiece.

Their scarecrow then joined a trail of characters on display around the area in the week leading up to the Berry Hill



*Who's yer mate?! George Place residents snuggle up with their new friend.*

Primary School fete and was part of a fundraising venture for the school and the local foodbank.

Well done to the residents for getting involved and showing their creative and charitable sides.

## Baby bargain business is booming

Turning a hobby into a business is probably a dream for many people – and a couple of our Broadwell tenants have done exactly that, turning it into a great success.

Dawn and Rick Ryder launched their shop 'Number 9' in Lydney just over a year ago and, having discovered a gap in the market, they've already outgrown their first store and moved to larger premises.

Number 9 started by selling bric-a-brac but has since become the 'go-to' place for low-priced baby equipment such as pushchairs, car seats, stairgates, clothes, toys and other accessories.

The shop is run on a not-for-profit basis, with all money made going back into buying new stock and renting the shop. It is open from 10am until 3pm, Wednesday to Saturday. The rest of the week the couple is busy searching out new stock and upcycling items which have been donated.

They also have an arrangement with surrounding charity shops, swapping goods between them, helping to refresh their displays. One day they hope to be making enough money to be able to donate it to local charities.

*"It is our hobby – it's better to be doing this, rather than sitting at home on our own," said Rick. "The customers are great company and it's a lovely feeling to know you've helped someone out."*

**So if you're in need of baby items that don't cost the earth, find Number 9 on Facebook page or in Regent's Yard.**



*Rick Ryder outside Number 9, which is always packed full of children's equipment, clothing and accessories.*

# Let's get engaged!

Two new faces have joined our Community Engagement Team to find fresh ways of involving tenants in the way our services are run.

Many of you will know Jane Cordier, who has enjoyed great success supporting community projects for several years.

She is joined by Karen Champion, who brings vast experience of housing from a similar role in Cheltenham, and the new team leader Julie Burlow, who has worked in health and social care for many years, alongside housing providers.

The team wants to increase opportunities for tenants to help shape and access services, and to organise activities that involve the wider community and build friendships.

*Karen Chapman, Julie Burlow and Jane Cordier are looking forward to working with you.*



Ideas already being explored include:

- Providing greater access to us through smartphones, tablets and laptop computers.
- Increasing activities at our HomePlus centres, to improve health and happiness.
- Extending our successful Junior Wardens scheme which gives schoolchildren the chance to be involved with issues about the area where they live.

**Keep an eye on the Events calendar on our website for some of our activities and, if you're keen to be involved with us, please contact the team via email on [communityengagement@2rh.org.uk](mailto:communityengagement@2rh.org.uk) or call 0800 316 0897. We'd love to hear from you!**

## Stay safe at home

We hope you never have a fire in your home but, if you do, you must let us know straight away so that we can check your home is safe and carry out any necessary services or replacements.

Thankfully, most house fires are small and can be prevented with a few simple checks and precautions.

We fit smoke alarms to all our properties giving vital and potentially life-saving warning if a fire has started – and time for you to get out and dial 999 for help. Please check it's working, every week.

The following tips will hopefully prevent you from becoming the victim of a fire in your home:

- Never leave candles unattended.
- Keep matches/lighters out of children's reach.
- Don't overload sockets.
- Never smoke or cook if you're tired and might fall asleep.
- Burn the correct solid fuel to prevent your chimney catching fire.
- Close all internal doors when going to bed.
- Plan an alternative escape route from your house in case your usual exit is blocked.
- Report anything to us which we are responsible for and could present a fire risk.

**For more information on preventing a fire in your home, visit [www.glosfire.gov.uk](http://www.glosfire.gov.uk)**



# Charity sleepover

Parkside residents pulled on their onesies, climbed into their sleeping bags and had a sleepover to raise money for charity.

The group of nine set up a gazebo on the patio outside the Coleford

HomePlus Scheme. They laid down carpet and waterproof ground sheets and prepared for a night under the stars.

Unfortunately, the heavens opened!

However, the weather didn't deter the hardy group and they continued the sleepover in the communal scheme, taking the blow-up airbeds and sun loungers they had slept – or attempted to sleep – on inside.

The tenants, with an average age of 70 years old, managed to raise a whopping £700 for the Air Ambulance and Macmillan cancer charity.



Gwyneth Jacobs, who took part in the sleepover said: "I didn't really get any sleep! We were up knitting, talking and telling jokes. The next morning it was one of the group's birthday, so we woke ourselves up with tea, chocolate cake and a glass of wine!"

## The calendar is coming!

The centre pages of this issue of Tenant Topics are packed with information about what we've been doing over the last 12 months or so.

With the help of our tenant group, we have prepared the annual report so that the detail is easy to read and you can see some of the key facts and figures at a glance. This should give you a flavour of the work we've been involved with.

The Two Rivers Housing 2015 calendar will be delivered shortly before Christmas with your winter edition of Tenant Topics.

As well as being a useful reminder of birthdays, anniversaries, appointments and parties throughout the year, we'll also be looking for your feedback on what you think of our report. So, please fill in the survey on the calendar – and you could be in with a chance of winning a prize!

## Contact us:

Please tell us if you would like this in large print, on audio CD or in another language.

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**0800 316 0897**

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