

Tenant Topics

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Celebrate your neighbours

Good neighbours are worth their weight in gold and we want to help you show just how much you appreciate them.

We are launching our first 'Good Neighbours' awards event in 2016 and we need you to nominate the unsung heroes who make your neighbourhood such a great place to live.

And if you nominate an eventual winner, you'll receive a prize yourself!

It may be something they do for you, for your neighbours or for the whole community, and it could be as simple as collecting your milk each day, helping you with your computer or giving you lifts to do your shopping. Or maybe they

organise local clean-up events, a lunch club, film nights or day trips out?

We have four categories with cash prizes available for the winners:

- Local Hero (individual)
- Group Heroes (two or more people – formal or informal group)
- Green Hero (eg environmental, recycling)
- Digital Hero (eg helping others with computer/smartphone problems)

You will find a nomination form on our website (in the 'About us' section under 'Part of our community') or email customerservices@2rh.org.uk or call 0800 316 0897 and we'll send one to you.

The closing date is **30 April 2016** and the winners will be announced at a summer celebration event.

If you value it and it makes a difference to you, then tell us and together we will say 'thank you'.



David Lilley and Michael Cokeley were thanked by their neighbours for looking after the communal garden at their homes in Mitcheldean. Could they be potential winners?

Merry Christmas and Happy New Year from all at Two Rivers Housing

NEW HOMES ARE READY

Our unique new homes in Dymock are welcoming their first residents, as building work comes to an end.

The new scheme, named Winding Pool Close, not only offers much-needed homes to support the local community, but also includes a canal basin next to the new flats, bungalows and houses.

Currently just a big hole in the ground, once the land and clay has settled the canal basin will be filled with water,



creating a haven for wildlife, picturesque views for residents and a scenic spot for locals and tourists.

We have taken on 14 of the new homes, three of which are available through Shared Ownership and 11 offered for affordable rent, and priority has been

given to people with an established connection with the area.

These are just some of the 200 new properties we intend to build before March 2018, helping to meet demand for affordable homes.

Credit where it's due

Many of us need to borrow money at certain times but our options are limited if we don't have a good credit rating, and that could end up costing more.

A better credit score could also allow us to get some items cheaper.

We believe tenants who pay their rent regularly and on time should be able to build up a good credit history and benefit from better deals.

SAVING TIP

Put a reminder in your mobile phone or calendar to remember when to pay your rent.



We are looking into how we might help with this and will send more information when we write in February to tell you what your rent will be next year.

Meanwhile, see if you can do any of these to improve your score.

- Get on your council's Electoral Register. It's free and you'll find it easier to get credit.
- Pay all existing debts regularly and on time. Missing or late payments can stay on your record for six years.
- Cancel unused credit cards as lenders will look at how much credit is available to you, even if you never use it.



- If you've defaulted on credit agreements in the past, negotiate with your lender and offer to pay all or part of the debt and see if they will remove the default from your credit report.
- If you're shopping around for a loan and comparing prices, ask for a 'quotation' – not a 'credit application'. 'Credit applications' you don't want will show on your credit history.

Counting the cost of energy

Do you know what it costs to boil the kettle or run the washing machine? Perhaps you'd like to know how much you're spending when the kids leave things switched on in their room?

We've launched a trial project to help our tenants find out which household items cost them most, and then consider changing their habits to save money.

The information comes in the form of an energy monitor and we've loaned four of them for the trial.

The monitor gives instant read-outs, clearly showing the cost each time you turn the TV on, charge your phone, boil the kettle or make a slice of toast.

Hazel Parsons of Upleadon was first to volunteer, and she learned that switching from a pre-payment meter to a credit meter and changing her supplier would save more than £250 per year. Then she turned her attention to the lights.



Andrew Smith from our Maintenance department, shows Hazel Parsons how to use the energy monitor to see where she can make savings at her Upleadon home.

"I was amazed to see how expensive my halogen spotlights are," explained Hazel. "The monitor clearly showed how my energy-saving bulbs are 10 times cheaper to run than the halogens, so I will definitely make some changes and instantly save money there."

"This has been a real eye-opener. Thanks to Two Rivers, I have been able to cut my annual electricity bill by almost £300, which is great news."

This project will be extended in the new year.

Do you love where you live? Is there a place, a view or group of people that perfectly captures why it means so much to you?

If so, we would really like to see it, and to share it with other readers in the next issue of Tenant Topics.

The theme is 'Where I live' but how you interpret that is up to you. It might be a photo of your town, village or favourite local view, or perhaps you could take a snap of you with your family or neighbours?

It doesn't matter if you're a keen photographer or a happy snapper. Whatever springs to mind when you think 'where I live' is what we'd like to see – and it could appear in print!



Send us your snaps



Please send your photos by email to communications@2rh.org.uk or post them to the Communications team at our Newent office. Don't forget to include your name and address, and we'll return your prints if you would like them back.

We can't wait to see what you send!

Thinking outside the box

Would you be interested in living in a home that's cheaper to run than a traditional bricks and mortar house, causes less damage to the environment and offers some individual character?

Then Quirky Living could be the thing for you.

At Two Rivers Housing, we are aware of the problems the housing shortage is causing for people of all ages, and of the need to cut costs. So we're exploring new and creative ideas that could benefit you and your family in the future.

We've been researching the concept of using modern building methods to make solid modular homes that are quick to construct, cost less to build, are cheap to run, have low environmental impact and are fun to live in, too. We call this project Quirky Living.

We're still at an early planning stage but a recent online survey showed a lot of support for what we're trying to do. Sincere thanks to everyone who took part.

We are currently looking at the information we gained from this – from those in favour and those who didn't like the idea – and that will inform what we do next.

Watch this space to see if Quirky Living could become a reality!



Modular living comes in many different styles, but here's an example to give you a taste.

SAVING TIP

Use energy saving websites like www.energysavingtrust.org.uk to find simple ways to save money.



Direct Debit winners

Congratulations to the three lucky tenants who bagged themselves prize money for paying their rent by Direct Debit over the past 12 months.

First prize winner, Oliver Cox from Longhope, won £250 in the prize draw, with Royston Hook from Denecroft and Douglas and Geraldine Barker from Berry Hill winning second and third prizes respectively.

Direct Debit is a really simple way to pay your rent. Set it up once and it will happen automatically every month – provided you have the funds in your bank account – so you won't have to worry about forgetting to pay.

Please get in touch with us if you'd like to arrange this.

Mr Hook was over the moon with his £150 winnings. He said:

"I was surprised when I was told I had won. I'm currently re-vamping my living room, so I will put the money towards a new sofa or laminate flooring."



Royston Hook is delighted by his windfall.

Tell us your ideas



A tenant workshop to discuss new ideas.

Do you have a keen interest in some of the services we provide? Do you have ideas of how we could do things differently – and better?

We are sure you've got an opinion about some of the things we do – if not all – and if so, we would love to hear from you!

We've put together a short survey to find out what services you are interested in and if you'd like to get involved in shaping them.

Please complete our 'Get involved' survey by visiting www.tworivershousing.org.uk/your-home/getting-involved or ringing 0800 316 0897 and asking us to send you a paper copy.



There are various ways you could be involved. Maybe you'd like to be a mystery shopper and review our services, or perhaps you'd like to help us with this newsletter? If you're keen to meet other people you could join one

of our tenant groups or help at events. We hold meetings at various locations and can provide transport if you need it.

Alternatively, if you are unable to leave home, or just prefer not to, then you can help with some projects if we email, phone or post the information to you.

Whatever you are interested in, we want to learn from your ideas.

If you would like to know more, please call 0800 316 0897 and ask to speak to a member of the Community Engagement team or email communityengagement@2rh.org.uk



Bursary bids are in

We had a great response to our offer of funding for study and learning through the TRH David Garnett Bursary.

We have a maximum of £1,000 to help one or more of our tenants – or a member of their immediate family – with training or education to help them achieve their work or career goals, and were delighted to receive so many applications.

These covered a wide range of requests, from contributing to degree course fees to helping with bus fares to college, and we are now arranging to meet those shortlisted to find out more about their aspirations.

We will tell you about the lucky person – or people – in a future issue of Tenant Topics.



Helping young carers

Our Disability and Carers' Forum has given a £422 boost to the Forest group of Gloucestershire Young Carers.

The group gives young people the opportunity to get together, giving them a welcome break from their caring responsibilities and the chance to chat about their experiences in a relaxed setting.

Gill Robins, the Forum's Chair, and member Chris Hill, went to meet the young carers and present the cheque. The group relies on grants and goodwill, so the money raised by our group through raffles held at its bi-monthly meetings, is particularly appreciated.

The Two Rivers Housing Disability and Carers' Forum is open to any of our tenants with a disability, or who cares

for another person. It meets on the last Friday of alternate months, which means the next one is on 26 February at The Springs in Lydney. Transport can be arranged if required.

To find out more, please contact Gill by email on gillsnest35@yahoo.co.uk or call us on 0800 316 0897 and we'll pass a message to her.

Join our Board

Would you like to get involved in the direction Two Rivers Housing is taking?

We have a vacancy for a tenant to join our Board and work with senior managers to make important decisions about finance, performance, and the services we deliver.

SAVING TIP

If you have an illness that causes you to use more water (such as incontinence or eczema) you could receive money off your water bill with Severn Trent Water's WaterSure scheme. Look on their website to see if you are eligible.



The vacancy has arisen after one of our most enthusiastic members, Colin Lumsden, stepped down after five years. We are very grateful for his dedicated support, and now we are looking for someone to fill his shoes.

If you are a Two Rivers tenant, you might be just the person we're looking for. You don't need any particular skills but you must be able to take a strategic view (ie see the bigger picture and not focus on detail) and to want to make a difference at the top level of our organisation. Perhaps you've served on a resident group or similar forum?

You'll need to commit to between one and two days per month to reading documents and attending meetings – most are in the evening although we do hold occasional afternoon workshops. In return, you'll receive an annual fee of £3,000 and your travel expenses will be paid.

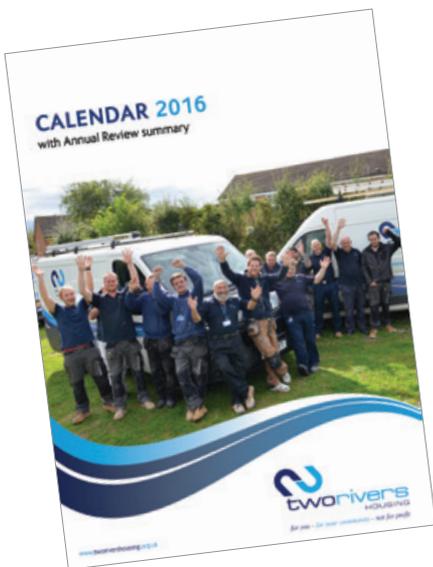
If you think the role sounds interesting and you'd like to know more, please contact our Community Engagement team on 0800 316 0897 for an informal chat.



Colin Lumsden leaves a hard act to follow, but we're looking for one of our residents to take his place on our Board.



Tim Watkins (right) helps Colin Acton to unlock his laptop and download photos from his phone.



Your 2016 calendar

You should have received a copy of our 2016 calendar with this issue of Tenant Topics, and we hope you find it a useful addition to your household.

Not only will you be able to record all your important dates for the year ahead, but there's also some helpful information in there about gas servicing, smoke alarms, money matters and how to get involved with Two Rivers Housing.

If you don't receive your calendar, please call us on 0800 316 0897 or email communications@2rh.org.uk and we'll put one in the post to you.

Helping you to get online

Two Rivers staff have been helping tenants to get online, giving them valuable access to information, friends and family via the internet.

Tenants were invited to join one-to-one sessions at our schemes in Cinderford and Sedbury, bringing their phones, tablets, laptops, cameras and questions for us to help them with.

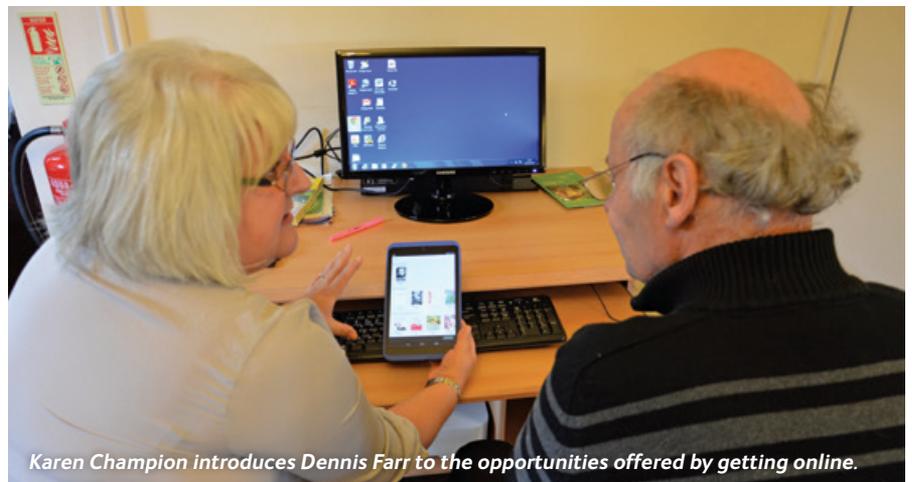
Our IT expert Tim Watkins was a real hit and worked his magic by fixing problems with devices their owners had thought were beyond repair, saving them time and money on buying replacements. He also helped one woman get back onto Skype, so she can contact her family and friends in Australia once again.

Karen Champion from our Community Engagement Team gave some people

their first introduction to the online world. She showed Dennis Farr several gardening websites and they watched sketches from his comedy favourites Tommy Cooper and Laurel and Hardy. "It's amazing how much information there is on here!" he said afterwards.

Hopefully this has excited Dennis' interest in what's available, and he could join other residents using the computers in our communal lounges.

We will be arranging other initiatives to help our tenants make use of the internet, whether it's for entertainment, shopping, paying bills, training, getting in touch with Two Rivers, and the hundred and one other things the worldwide web offers.



Karen Champion introduces Dennis Farr to the opportunities offered by getting online.



Working together gets results

Eviction is always a last resort, but sometimes we have to ask the courts for help to deal with tenants who are causing a nuisance and making life miserable for their neighbours.

The legal process means this is not a quick result, and we rely heavily on the support of other residents but, thanks to the combined efforts of many individuals and organisations, we have evicted two tenants recently who had been making things very difficult for others.

One instance involved a tenant who failed to pay their rent and was also the subject of repeated complaints of anti-

social behaviour. The other subjected neighbours to regular verbal abuse and intimidation for two years.

In this case we tried an Acceptable Behaviour Contract and, when that failed, we applied to the courts for a legal 'Undertaking'. When that was breached the tenant was given suspended jail sentences, an Injunction and we successfully applied to evict them.

This process concluded last month when the tenant finally moved on. It took a long time, but the support of the Police and the tenants who agreed to be witnesses was crucial in achieving this.

"We always look for an alternative to eviction, particularly as the legal process can take such a long time, but it's unfair to other tenants, neighbours and the wider community if we don't take these matters seriously."

explained Sue Wilson, Neighbourhood Housing Team Leader.

"As these cases prove, we will go to the courts to get the result we need, when necessary."



Rent changes

Thank you to everyone who has signed up to pay their rent by the new weekly method.

We think it will make your payments easier to understand and more than half of you have so far agreed to this change, which will take effect in April 2016.

We will write in February to tell you how much your rent will cost in 2016/17 and we hope those with assured and affordable tenancies will be pleased to learn we will be reducing their rent. This is the first time we have been able to make such an offer and it represents a 1% saving for the new year.

Get a good deal on energy

It's the time of year when we want to put the heating on, but the cost can make us think twice.

We hope the following will help.

- If you receive certain means-tested benefits or are on a low income you may qualify for £140 off your annual electricity bill. Ask your supplier if they take part in the Warm Home Discount scheme, and how to apply.
- If your energy payments have increased and you're not sure why, contact your supplier with current meter readings and ask them to explain. If you pay by Direct Debit, you must be given 10 days notice of any increase. Contact your supplier if they didn't do this.
- Make sure you're getting the best deal by comparing energy tariffs through an independent comparison website.
- Make sure you're getting all the benefits you're entitled to. Use a calculator like www.turn2us.org or contact our Welfare, Benefits and Debt team for a benefits check.



SAVING TIP

Save on your water bill. Ask Severn Trent Water for a free 'Save-a-Flush'. Put it into your toilet cistern and save 1.2 litres of water every time you flush.



Two apprentices, fresh out of school and college, have joined our PropertyPlus repairs service to learn a variety of trades.

Brandon Godwin and Liam Donegan have become members of the close-knit team of 29 operatives and also join five other apprentices in varying positions at Two Rivers – the most we have ever had at one time!

Brandon left school in June this year after finishing his GCSEs. He became interested in the trades when he worked as a carpenter with his dad.

Liam has completed a plumbing course and has high aspirations for a future in property development. Hopefully, his time with us will help him to fulfil his ambitions.

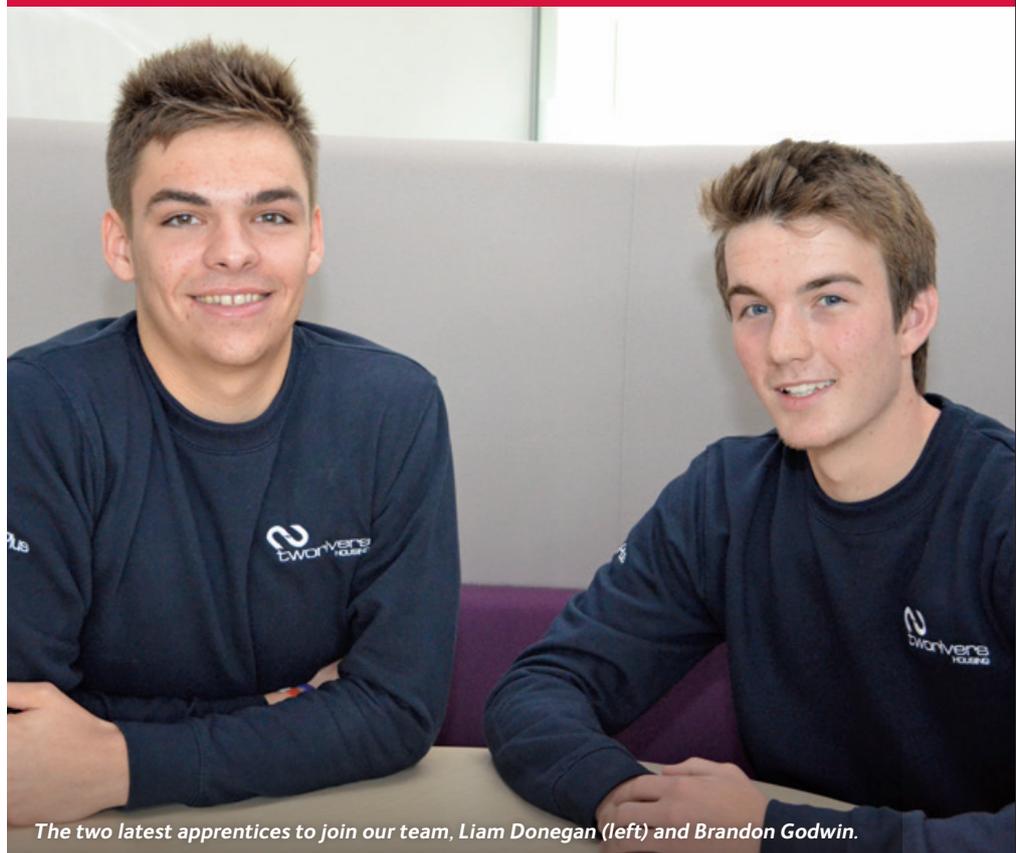
Two Rivers Housing and its partners regularly offer work experience opportunities too. If you are interested, you could spend a week or two with one of our maintenance contractors and see if a career in construction industry is for you.

This could be a great chance to gain experience in a wide range of areas, from administration to site management.

Or is there something else you're interested in that we could offer you or someone you know?

Get in touch by emailing workexperience@2rh.org.uk

PropertyPlus team takes on two new apprentices



The two latest apprentices to join our team, Liam Donegan (left) and Brandon Godwin.



Keep mould at bay

It's that time of year when we turn the heating on, wrap up warm and protect ourselves from the cold outside. But we also need to think about what is happening inside our home.

Condensation goes hand-in-hand with cold weather and is a prime cause of mould. Condensation occurs when warm air meets a cold surface and the moisture in the air turns to liquid.

It is amazing how much moisture we produce. Taking a shower, cooking one meal, drying clothes indoors and two people breathing creates 20 pints! This needs to go somewhere and, if your house is not well-ventilated, it may end up as mould.

To prevent condensation and mould:

- Maintain a constant moderate temperature rather than short blasts of high heat.
- Ventilate rooms by keeping windows slightly open.

- Hang washing outside to dry when possible. If you must dry it indoors, hang it in your bathroom with a window slightly open and/or extractor fan on. Do not dry them on a radiator as this creates a lot of condensation.
- Keep pan lids on and use as little water as possible when cooking or boiling the kettle and air your kitchen for 20 minutes afterwards.
- Air movement helps cut condensation, so keep a gap between furniture and walls and don't overfill wardrobes and cupboards.

There's more about preventing condensation, plus a short video, on our website. Go to www.tworivershousing.org.uk/your-home/looking-after-your-home/self-help/condensation-and-mould/

FREE – £20 vouchers

Would you like the chance to receive £20 vouchers – just for helping out family and friends?

It couldn't be easier. Just fill in the coupon and give it to someone you know with a house to sell, or is looking to rent a home privately. When they sell or rent their home through our subsidiary property agency TwoCan, then the 'Love to Shop' voucher is yours.*

The more people you refer, the more vouchers could come your way, **so fill this in straight away!**

Remember, TwoCan is a social enterprise and all profits achieved are gifted to Two Rivers Housing to be invested in homes and services. So if TwoCan does well, Two Rivers tenants will benefit.



£20 voucher **twocan**

Complete this form and hand it to a family member or friend who is selling or renting their home through TwoCan estate agents. When the sale or rental completes, we will send you a £20 'Love to Shop' voucher.

Name: _____

Address: _____

Phone/email: _____

Name and address of friend/family member: _____

 www.twocan.estate 0800 294 2860 info@twocan.estate

* Terms and conditions apply. Please call TwoCan on 0800 294 2860 for further information.

HELPING TO SAVE LIVES

Three of the life-saving community defibrillators we bought earlier this year have been used since they were installed.

We don't know the details, but we do know that having them there has potentially given three people a much better chance of survival than before.

Working with South West Ambulance Service, we bought 11 defibrillators to equip our Newent office and 10 of our HomePlus schemes and, through this, we have discovered a charity giving away defibrillators and training to schools.

The Hand on Heart charity aims to prevent the deaths of the 12 young people who die due to sudden cardiac arrest each week, and our Health, Safety and Environmental Co-ordinator Andy Tootell has already successfully applied for one for the school where he is a governor.

Now the school will be receiving a defibrillator and training for eight staff and 30 pupils who will learn basic life saving skills.

Andy said: "I urge anyone who knows of a school which might benefit from this to put in an application or pass this article onto the headteacher to make them aware of the initiative. It's free, simple to apply and, you never know, one day it may save a life."

For more details and to make an application, visit www.handonheart.org



Xmas in their new homes

Residents are celebrating Christmas in their new homes, now the final five families have moved into the Poppy Fields scheme in Coalway.

The 15 affordable homes are a mix of one, two, three and four bedrooms, with three available through Shared Ownership. The first 10 families settled in this summer and the rest collected their keys in November, just in time to get the festive decorations out!

Tiffany Prosser moved in with her two young children, after staying temporarily



Neighbourhood Housing Advisor Clive Wilce (left) hands the keys to Paul Stevens, ready for him to set up home in his brand new flat.

with her parents. "I'm so excited about moving in, I haven't been able to sleep all week!" she said.

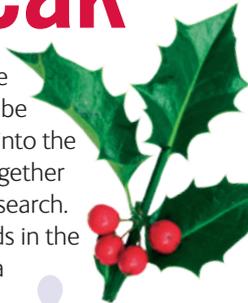
Local decorator Paul Stevens, was already familiar with his flat when he picked up the keys. "My brother and I have been painting all the new houses

on the development – including my new home!" he explained.

"I always thought one of these flats would be nice. It's the perfect size and close to my mum. I couldn't believe my luck when I got it."



Festive tea break



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

Christmas is just around the corner and Santa will soon be coming to visit! To get you into the festive mood, we've put together a Christmas-themed word search. If you can find the 10 words in the grid below, you could win a £15 gift voucher!

To be in with a chance, fill in your details and send your completed word search to:

Communications team
Two Rivers Housing
Rivers Meet
Cleeve Mill Lane
Newent
Gloucestershire
GL18 1DS

before **1 February 2016**.

If you are correct, you'll be entered into our prize draw to win a £15 voucher!

Here are the words you need to find:

- PRESENTS**
- HOLLY**
- CHRISTMAS**
- SNOW**
- REINDEER**
- ELVES**
- SANTA**
- TURKEY**
- DECORATIONS**
- SLEIGH**

Name: _____

Address: _____

Tel number/email: _____

SAFETY WARNING

A fire safety warning has been issued relating to three brands of tumble dryer.

The warning concerns Hotpoint, Indesit and Creda tumble dryers made between April 2004 and September 2015.

Check if your tumble dryer is affected by visiting the <http://safety.hotpoint.eu/#>

website and, if it is, the manufacturer will pay for an engineer to visit and make any changes necessary.

Meanwhile, you can continue to use your machine, but don't leave it unattended while it is in operation.



Contact us:

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

Freephone
0800 316 0897

Email
customerservices@2rh.org.uk

Join the Two Rivers community on



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