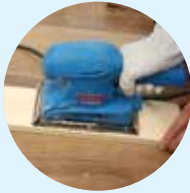


Tenant Topics

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Monique's future is full of colour!

In 2015, Monique Oliver decided to do something new with her life so she booked onto a painting class and sat in front of a canvas for the first time since primary school.

Nearly two years on she almost has to pinch herself because she's carved out a new artistic career and her work is being exhibited all over the world!

Monique, who lives in a Two Rivers home in Yorkley, previously worked in adult education but long-term health issues left her unable to continue. However, she was hungry for something positive to do with her life.

After just one lesson in painting with acrylic she was hooked! Three months later she set up a studio and last summer she staged her first exhibition.

Since then her striking and vibrant fluid art has featured across the UK, in Rome and – most recently – New York. She has a series of local exhibitions booked over the summer, she's about to move to a larger studio, launch a permanent display at the Shambles in Newent and will start teaching in the autumn.

"I feel so lucky," said Monique. "It's such a different way to make a living and I'm thrilled it's really happening. I can't imagine doing anything else now."

"I absolutely love it and find it so therapeutic. I get completely immersed in it and don't think about anything else when I'm painting."

Find out more about Monique's work at www.moniqueoliver.co.uk or on Facebook ([MoniqueOliverArt](https://www.facebook.com/MoniqueOliverArt)).





A golden reward

Two Rivers Housing has been applauded for its strong 'people culture' after earning the top Investors in People (IIP) 'Gold' standard for the third consecutive time.

Confirmation of the prestigious accreditation puts us in the top 7% of IIP-accredited organisations across the UK – just months after we achieved our best-ever position of number 23 in the national Top 100 'Best Companies' listing.

We are re-assessed by IIP every three years and accreditation confirms staff are motivated, committed and helped to give their best to meet our mission of 'creating great homes and supporting communities'.

Dave Pegler, the Investors in People Practitioner who carried out the assessment said: *'The people culture that I have again witnessed is one of the strongest that I have experienced in my years of undertaking IIP assessments.'*

We are now reviewing his report and developing a strategy to further embed this improvement

Tenants at Ryelands Road in Bream have helped towards the cost of a brand new hospital X-ray machine.

A year's worth of raffles held at their weekly exercise sessions raised £300 towards this expensive piece of diagnostic equipment for Lydney and District Hospital.

Each year the group chooses a charity to benefit from its fundraising, and Brian James, who is helping to achieve the £180,000 needed for a new machine, was delighted to accept its contribution.



Brian James receives the £300 cheque from Ryelands tenants.

Fundraising exercise

New 'Death Café' opens

Death is a subject many shy away from discussing, but we all have to face it at some point in our lives – not only our own mortality, but also the loss of friends and family.

Talking about it openly can help to take away the fear and make it a more normal experience. That's the idea behind a brand new concept that's on its way to the Forest.

The first 'Death Café' will be held in Newnham and it's open to anyone who would like to talk about their hopes, fears, concerns and wishes.

It's not a support group or counselling session. It's more about being able to discuss a wide range of issues relating to dying with others who want to chat about it, too. It should be interesting and insightful – and there should be a lot of laughs as well!

If you fancy joining this first evening, call Margaret Coles on **01594 510949** or Elyn Mitchell on **01594 517340** for further information.

If you'd like to set up a similar Death Café in your area, please get in touch with our Community Engagement team.

Find Otis – and win a tablet!

Meet Otis – the newest member of our Customer Service team, dedicated to helping you make the most of our online service.

Otis is our resident 'My account' expert and he's joined us in time to launch our latest exciting feature – the facility to book a repair appointment via our website.

You can log onto our website any time of the day or night, tell us what needs to be repaired, and then choose the appointment that suits you best from those available.

You need to register with 'My account' to take advantage of this new service, but then you can also:

- find out when your home will be assessed for improvements.
- check your boiler servicing dates.
- check your rent statement and see when payments were made.
- update the information we hold about you.

"I am otterly delighted to have joined the Two Rivers team," said Otis, champion of our Online Tenant Information Service. "I am looking forward to showing tenants how they otter be able to look after their tenancy with ease, and offering an otter way to book an appointment that suits them."

Otis is so keen to show off this new service that he's running a draw, with



the top prize of a tablet going to the first tenant drawn from the hat on Monday 31 July 2017. There are runners-up prizes too.

Otis is hiding in the 'My account' pages. You just need to tell us where.

Go to 'My account' on our website and register now. Then go and find Otis!

Save money on DIY

If you're planning some DIY at home, we can now offer you a fabulous discount on materials from national builders' merchant Travis Perkins.

We've teamed up with the Cinderford branch to negotiate this special deal for Two Rivers Housing tenants, giving you 10% or more off all purchases made through any of its outlets.

Here's how to do it:

- Register by telephone or in person at the Cinderford branch and tell them you are one of our tenants.

- Give them your name, address, telephone number and email address (if you have one).
 - You will not be subject to any credit checks.
 - Once registered, you can order online, by phone or in person at any branch. You can choose free delivery or 'click and collect'. If you don't have your account number to hand, you can confirm your discount entitlement through your postcode.
- Happy DIY!



Summer Holiday Club

Our Holiday Club events are growing in popularity and have become the go-to event of the school holidays.

With free healthy food and activities for youngsters of all ages, they're a real hit with the children and their parents and grandparents.

Our next Holiday Club will be on **Wednesday 16 August** at **Cinderford Community Church**, from **1pm**. We'll have lots of fun and it's all free. You just need to stay with the children throughout. Look out for more information on Facebook, Twitter and our website.

No money for seven weeks?

The next big roll out of Universal Credit is on its way and, if you're affected, you may have to wait seven weeks or more for payment to come through.

That's about two months without the money for essential bills, leaving debts to pile up and food stocks run down. How will you cope?

Universal Credit starts to affect more Two Rivers tenants later this year. Payments are always paid in arrears and it can take seven weeks or more for the money to come through, so it's a good idea to prepare now.

- **Your rent.** If possible, you can put a few more pounds away towards your rent now, putting you in credit when Universal Credit comes in.
- **Budget well.** The Money Advice Service has a useful budgeting tool on its website – www.moneyadviceservice.org.uk.
- **Save now.** Save all you can afford, as soon as you can.

- **Switch your utility provider.** Search for a better deal. See www.cse-switch.org.uk.
- **Cut your energy use.** A smart meter will monitor the amount of energy you use. We've also got some energy-saving tips in the 'Money matters' section of our website.
- **Save on your shopping.** Websites such as 'My supermarket' compare prices to find you the best deal.
- **Look for offers and stockpile non-perishables.** Look for BOGOF (buy-one-get-one-free) deals on essentials that will keep a while and you would buy anyway, eg toilet rolls, tins of beans, tea etc.
- **Trim your transport costs.**
- **Don't use credit cards or take out a High Street loan.** BEWARE OF LOAN SHARKS. It's tempting to use credit cards or to take out a loan, especially during this seven-week wait, but this is counter-productive.



Remember, there are other services that help, such as food banks, Citizens Advice and the Money Advice Service. You can also contact our friendly Welfare, Benefit and Debt Advice team for further help.

SAVING TIP

Start saving now if you're likely to move on to Universal Credit. A few pounds saved here and there will add up and help while you're waiting for your first payment.

History preserved



One of the stones commemorates the 'old boys' lost in the Great War.

Historic memorial stones have been preserved in a new development, on the former site of a 19th century school in Gloucester.

The stones are important part of the history of the Gloucester British School in Wellington Street and they have been cleaned and incorporated into the scheme of one and two bedroom homes that should be ready next spring.

The derelict site has been unsightly for many years and our development of 22 energy-efficient homes should dramatically improve the area, especially as they have been designed to be sympathetic to the surrounding Victorian terraces.

They will provide much-needed affordable housing close to the city centre.

The Ruardean soft bowls group warms up for a fun afternoon.



Join the bowling fun!

Two Rivers tenants are bowled over by their latest hobby which combines exercise and socialising.

The first soft bowls group in Sedbury proved to be such a hit that it now regularly attracts 14 players to its fortnightly session.

Another group has since started in Ruardean and meets every two weeks, bringing tenants and other village residents together at the Memorial Hall for an afternoon of fun and activity.

We arranged these events with Forest Voluntary Action Forum (FVAF) to offer a social outlet for people who live in our rural areas.

Soft bowls runs every other Monday at Sedbury Village Hall (10.30 – 12.00) and Ruardean War Memorial Hall (2.00 – 3.30). Please come and join in.

If you would like to set up a soft bowls group or other social activity in your community, we can help. Contact our Community Engagement team for a chat.

Eunice Heale, one of our tenants at Ruardean said: **"Nothing really goes on around here, so we desperately need more activities like this. I have met new people and had a really nice time."**

Kate O'Keefe, Project Development Worker for FVAF explained: **"Anyone can come along; the sessions are suitable for all ages and abilities. You will receive a warm welcome, there is time for a cup of tea and a chat, it's good fun and a great way to make new friends."**

Looking to move?

When the time comes for you to move home, you will need to use the online Homesekerplus service if you want to find a new housing association home in Gloucestershire.

All the properties are advertised on Homesekerplus and, as soon as you have registered, you will be placed in a band appropriate to your need. For example:

- **Bronze** – applicants are suitably housed based on bedroom need, but are looking to move area.

- **Silver** – applicants are overcrowded or have significant welfare and/or medical needs.
- **Gold** – applicants are homeless.
- **Emergency** – applicants are looking to significantly downsize, for example from a three-bedroom to a one-bedroom home.

These are only examples and the local council will decide which band you should be in. You will then be able to see the properties

available from all housing providers in the county, and bid for those which interest you. Homes are advertised on a weekly basis and, once bids close, they will be shortlisted and assessed by the housing association, and the property will be offered to the successful applicant.

So, whether you're looking to upsize, downsize, move for medical reasons or simply fancy a change, you will need to register for Homesekerplus online at www.homesekerplus.co.uk/choice/ or call your local council and ask to speak to the Housing team.



Stay independent

A new Independent Living shop has just opened in Cinderford to help people to stay living in their own home for longer.

The shop is run by Forest Sensory Services (FSS), a small charity supporting people in the Forest with sight or hearing loss. It stocks a variety of specialist equipment and offers a valuable try-before-you-buy scheme to help people make the right choices.

The shop also runs a wide range of educational and social classes, including computer lessons using talking software,

a balance class, reading group, lunch club, handbell ringing, singing for fun and organises speakers, occasional trips and peer support for people experiencing sensory loss.

Research suggests one-in-four people with dementia experience sight or hearing loss which can have a life-changing effect. With the right equipment, training and techniques, it is possible to minimise the impact on family life.

The Independent Living shop is open between 9am and 4pm, Monday to Thursday at Forge Centre, Cinderford. For more information, please call Jackie on **01594 827711**.



Tenants at Willowdean are engrossed in their internet learning.

Get online with us

Not that Two Rivers!

We have taken a number of calls from people seeing 'Two Rivers' appear on their bank statements and wanting to know what we've charged them for.

In fact, these don't have anything to do with us as any rent or service charge payments appear as 'Allpay' on your statement.

It is likely these payments are going to the Two Rivers pub in Chepstow!

More and more businesses are moving towards a paperless service, making internet access increasingly important.

It cuts costs, speeds up processes and limits the impact on the environment, helping to make services cheaper and more efficient.

Internet access will be essential if you intend to claim Universal Credit but there are other benefits such as saving money by shopping online and using social media to keep in touch with family, friends and events.

This is why we're working with the Gloucestershire adult education team (AdEd) to run free, bespoke internet training – covering the basics from

setting up an email account to surfing the web.

This has already been such a great success for residents of our Willowdean scheme in Cinderford that they have decided to continue learning with their own computer course.

Now we're running a similar training package with tenants at Danby Close in Cinderford and hope to extend this to other areas later this year.

If you're interested in our free computer training courses, please contact our Community Engagement team for more information.

Jodie's going to nail it!

After a decade of focusing on her young family, Jodie Ralph has decided the time has come to steer her life in a new direction.

Her teenage ambition to become a hairdresser didn't come to fruition, but she's determined to carve out a new career and has rekindled her interest in the beauty industry by training as a nail technician.

Now she has a week of intensive training under her belt and 29-year-old Jodie is planning to launch her own business, setting up a salon in the back garden of her Two Rivers home in Newent.



Jodie takes an important step towards her exciting new career

Jodie's ambitions are being supported by the Two Rivers Housing David Garnett Bursary. Now in its second year, the bursary helps our tenants to realise their training and career ambitions and the fund paid for Jodie's initial five-day course. She learned how to apply acrylics and gels and to give manicures and pedicures. The training academy also gave valuable business advice and top tips on where to buy best value supplies.

"I struggled a bit at school and my parents couldn't afford to send me to college, but now it's time to learn something new," Jodie explained. "I want to set up my own business, get off benefits and build a better life for my family. I can't wait!"

With a taste for this exciting future, Jodie is also learning to drive and has long-term goal to go mobile and expand her business into tanning and make-up.

Same but different

Our PropertyPlus team is joining forces with colleagues in Centigen Facilities Management to enhance the services they deliver.

This is largely an internal change to combine and simplify their management and build on their respective strengths, but we anticipate it will lead to improvements to our repairs, grounds maintenance and cleaning services.

Outwardly though, everything else remains unchanged. You will still contact us in the same way to book a repair – perhaps using our new online service (see page 3) – and you can expect to see many of the same people (we have some new faces joining the team shortly) wearing the same uniform turn up at your door.

You can also expect great service, particularly as the PropertyPlus team dramatically improved its performance last year, either meeting or exceeding

all of its key targets. We will be doing more to build on this over the next 12 months.



Members of our PropertyPlus team unite to improve their service – and raise awareness of dementia

Beware of phishing

Keep your personal details safe.

Beware of 'phishing' attempts.



'Phishing' is the term used to describe how criminals try to get you to do something they want.

Email phishing is the most common. This is when a fraudulent email is sent with the aim of obtaining financial or personal information. At first glance they appear to be from a brand or company you know, but there are tell-tale giveaway signs, so it pays to think twice before opening any email.

- Look at the greeting. Does it use your actual name, or is it generic?
- Look closely at the email's header and the sender's email address. You may find inconsistencies, spelling errors,

capital letters in odd places or even an email address that is completely different from their usual one.

- Beware if the email uses high levels of urgency.
- Real banks will never email you for passwords. If you get a call from someone who claims to be your bank, don't give away personal details.
- Never call numbers or follow links provided in suspicious emails. If in doubt, check it's genuine by asking the company itself. Find the official website or customer support number using a separate browser and search engine.

Visit www.actionfraud.police.uk for further information and to report cyber crime.

Warning



We've heard a number of reports of men travelling around the Forest doing gardening work for people without being asked, and then demanding large sums of money. They are targeting older people in particular.

If anyone calls at your home and demands money for work you have not asked them to do, please:

- Do not give them money.
- Do not let them into your home.
- Call the Police straight away on 101 or email 101@gloucestershire.police.co.uk.

On the buses!

Posters displaying local bus information are being prepared for each of our housing schemes.

This follows the consultation events we ran with Forest Routes earlier in the year, and which told us that, of the people who attended and filled in our survey:

- 75% regularly use the buses.
- More than half regularly use a car or car-share.
- Over a quarter use local dial-a-ride services.

Thank you to everyone who took part in our events, and watch out for information coming out over the summer.

Asbestos checks

Many of our properties have asbestos in them which needs to be checked before any work is carried out that might disturb it.

In broad terms, we know which of our properties have asbestos in them, and this information is important for our PropertyPlus team when carrying out day-to-day repairs.

However, as soon as we start to plan a larger project, such as a kitchen or bathroom renewal, replacement heating

or external works, we need to carry out a more detailed survey which examines the areas likely to be affected.

It is essential that our contractors, DMW, are allowed into your home to carry out that asbestos survey, even if a test has been carried out in the past. If they are not able to carry out the check, there will be a delay in starting the work and, in some cases, this could even mean deferring it to the next financial year.



So, if we contact you to arrange for DMW to carry out an asbestos check at your home, please do try to make – and keep – that appointment. Thank you.

Home from home

When Mike and Kathleen Dovey moved into their brand new bungalow, it felt just like coming home – and that's because it was.

Their new home has been built on the garden of the three bedroom house they lived in for 46 years. In fact, it's exactly where Mr Dovey's greenhouse once stood!

And the couple are thrilled with their move from Parkend Road in Bream to the new cul-de-sac that now stands behind the main road, named after the late local councillor and community supporter, John Hale.

"We've never had a new place and it's beautiful," said Mrs Dovey as she admired her new kitchen. "I love the privacy and I shall enjoy not having stairs to climb! We've been really looking forward to coming back."

The bungalow is one of 13 two-bedroom homes built on the site of four large semi-detached properties with extensive gardens. With high demand for affordable housing in Bream, this project makes better use of the land, it provides extra homes in a popular location and helps to address the overall housing shortage in Gloucestershire.



Mike and Kathleen Dovey are delighted to accept the keys to their new bungalow from Neighbourhood Housing Advisor Justine Skitt.

Some of the new two-bedroom houses at Parkend Road in Bream



Going separate ways?

If you wish to remove your name from a joint tenancy, there are two ways you can do this.

Option 1

You and your partner need to tell us, in writing, that you wish to give up your share of the tenancy and that your partner is willing to take it on in their own name. Both of you will then need to sign an 'assignment' document which confirms this and that you both agree. You do not have to be together to sign it.

Option 2

You can make an application to the court, but this might be a costly alternative. If you are currently going through a divorce, you can ask to be taken off the tenancy as part of the proceedings, but we encourage you to take legal advice on this.

If your name remains on the tenancy after you have left the home, you will continue to be responsible for any charges or damage that occurs.

Please get in touch with your Neighbourhood Housing Officer if you would like further guidance, or you may prefer to speak to the Housing team at your local council, Citizens Advice or Gloucester Law Centre.

SAVING TIP

Christmas is coming – start buying gifts now to spread the cost.

Our 'local offers' to you

We have six 'local offers' we make to our tenants, which go above-and-beyond what the Homes and Communities Agency expects us to provide.

We consulted with tenants on them and agreed:

- all tenants can claim a minimum of 10% off purchases from Travis Perkins. (See page 3.)
- to complete 100% of minor adaptations which do not require contact with social services or an occupational therapist, within 20 working days. Requests which fall outside this local offer may be referred to the occupational therapist for a needs assessment.
- to complete 85% of routine repairs on the date and time agreed with the tenant.
- to treat heating/hot water failures as an emergency (ie attend on the same day and try to fix within 24 hours) between 1 October and 30 April. (One month longer than the industry standard.)
- enhanced Handyperson and Handyperson Plus services. You will find details in the leaflet in our website 'Library'.
- to support eight resident-led and community-backed initiatives per year that help local groups and activities to thrive.

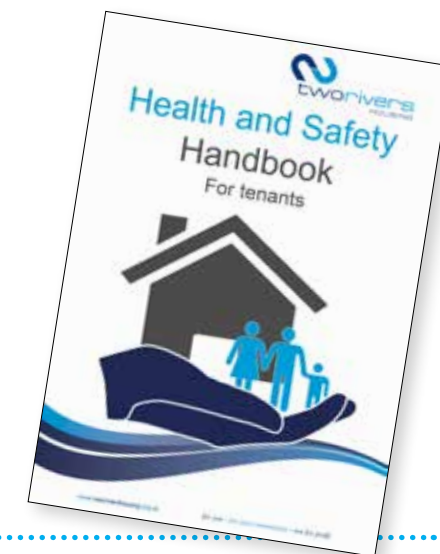
Top home safety tips

We have put together a specially-written handbook to help you avoid accidents at home and in the garden.

It looks in detail at typical hazards and covers a variety of topics such as heating, cooking, burns, security and safety for older people and for children – indoors and outside.

A group of tenants advised us on the content, which has been put together by our Health, Safety and Environmental Manager, so we hope you find it useful.

You can find the handbook on our website in the 'Library'. Just visit: www.tworivershousing.org.uk and go to the 'News and library' tab.



We are united

Two Rivers staff 'United Against Dementia', to show their support for the work of the Alzheimer's Society during Dementia Awareness Week.

Most of our staff are 'Dementia Friends', and 10 have trained to Community Dementia Link Worker level which means they can help those who have

the disease and their family and carers by directing them to support groups or sources of professional help.

We are holding events at various locations to bring people together to share their memories over a cup of tea, talk about their experiences and prompt discussion about events from their past.

Staff show a united front to show their support for Dementia Awareness Week.

If you would like to know more about our work and find out about events near you, please contact our Community Engagement team.

Your perfect match HomeSwapper

If you'd like to move home and want someone to swap with, Homeswapper could help you meet your perfect match.

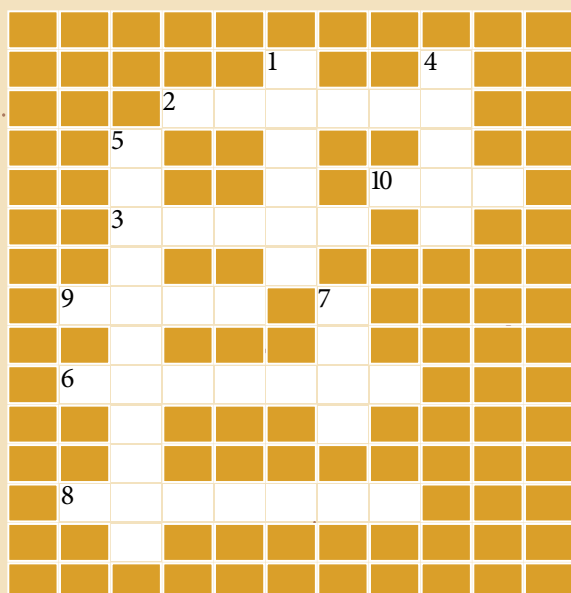
Several of our tenants have already relocated using Homeswapper, and you're not limited to moving locally – as long as you find someone who wants to live in your home, you could potentially move anywhere in the country.

Homeswapper is only available online. Once you have registered at www.homeswapper.co.uk you need to build an advert to promote your home. We recommend you upload as many good quality photos as you can, and tell people what's so great about where you live.

Then describe the sort of home you are looking for and the site will find your closest matches and put you in touch.

If you don't have access to a computer, it's worth asking a family member or friend to help. Alternatively, you can use the public computers at your local library.

Homeswapper is also launching a new app which makes it easier to access the site from your smartphone.



Across

2. Has eight legs and spins a web
3. Flower planted as a bulb
6. Activity that involves catching fish
8. Spectrum of light in the sky after rain
9. To get bigger over time
10. Laid by birds and reptiles

Down

1. Meal eaten outdoors
4. They sit on lily pads
5. Turns into a butterfly
7. Shelter used when camping

Name: _____

Address: _____

Tel number/email: _____

Summer tea break



Our Easter-themed picture competition had a number of you puzzled as many of the entries identified the second picture as strawberries rather than Easter eggs.

However, we did receive many correct entries, and Katie Price of Eastington was the lucky winner of the £15 gift card.

This time we're giving you a crossword full of words associated with the summer season.

So, give it a go and, if you'd like to go into the draw for a £15 gift card, send your completed entry to:

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

Before **7 August 2017**.

Have fun, and good luck!

As time goes by

Tenants of Tufthorn Close in Coleford are helping to compile a book by contributing their memories of growing up.

The food they ate, the games they played and what life was like at school, at home and starting work are all valuable material for the book.

The 'Love Living Here' event was led by the book's author Roger Drury who runs a company called Soundworks and is involved with community projects. Working alongside Penny Hulbert of the Barnwood Trust, they brought in photographs and objects to stimulate discussion.

And everyone enjoyed it so much, they're planning another get-together in the summer.



They all Love Living Here! Wendy Ford and Scheme Co-ordinator Julie Shingles (back row) with Rose Powell, Iris Smailes, Dave Waltham and Wilf Richards.

Contact us:

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

Freephone
0800 316 0897

Email
customerservices@2rh.org.uk

Join the Two Rivers community on



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HOUSING

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