

Tenant Topics

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Prepare to weather the storm

Universal Credit has come to Gloucestershire and is currently rolling out across the county and Herefordshire.

This will affect about two-thirds of our tenants at some time, although exactly when depends upon people's individual circumstances. Understanding it now will help you to be prepared when that time comes.

If you are of working age and claim any of the following benefits, you will eventually move to Universal Credit:

- Housing Benefit
- Job Seeker's Allowance
- Employment and Support Allowance
- Child Tax Credit
- Income Support
- Working Tax Credit

This will happen when you have a change in your circumstances – and there are numerous examples of this – but the Department of Work and Pensions, Jobcentre or local council will tell you when you need to apply.

Changes were announced in the Budget last month, but we're still waiting

for more detail to know how this will affect you.

Meanwhile, it is really important you continue paying your rent and other charges. If you fall behind, the money will need to be paid back. If you would like to pay a few pounds extra now to build up a reserve ready for this, please call us.

Meanwhile, you can prepare by:

- **Making sure you have a bank or building society account** your money can be paid into. Be aware you will not be able to set up automated payments (ie direct debits) from a Post Office account.
- **Saving if you can.** A few pounds here and there will help.
- **Getting online.** You must make and manage your claim online, so know how to use the internet.

Our Income Collection and Welfare, Benefit and Debt Advice teams are here to help tenants with their Universal Credit questions



- **Budgeting.** Universal Credit will be paid monthly, so start planning your budget now.

Please contact us if you need advice or go to www.gov.uk/universal-credit and www.tworivershousing.org.uk.

See page 10 for a tenant's advice following personal experience of Universal Credit.

Make the internet your friend!



Betty Brewer and Joyce Lilley have lots of fun whilst discovering a world of opportunity through the internet

The internet is a giant library of information. Knowing how to access this can make life a lot easier – and cheaper too!

We have been running courses to help people build confidence in using the internet, to search safely, use email and make sure they have the basic skills needed to claim and manage Universal Credit, which has to be done online.

There is no age limit for these courses and complete beginners are welcome. They are also fantastic fun and a great way to meet new friends.

Betty Brewer, from Ruardean, is 84 years old and had never used a

computer before joining the course. ***“I wouldn’t have even been able to switch one on!”*** she said. ***“My grandson kept telling me I should get broadband and it was only when I bought a new TV with Netflix that I gave in.”***

“I don’t have a car, so it has been wonderful to be able to look things up, compare prices and shop online. I can see what’s going on in the world. I have thoroughly enjoyed it and we have a superb teacher, who is very patient. It has been so nice to meet other people too. We always have a great afternoon together.”

Joyce Lilley, from Mitcheldean, added: ***“I have benefitted hugely. I could send and receive emails before but I didn’t know how to access information and all the different resources available. I have been able to look up the local newspapers from where I grew up and find songs and music. I have really enjoyed the course and met lovely people.”***

A 10-week course starts on **Friday 12 January** between 10am and midday at Watermead, Lydney. Please contact our Community Engagement team if you would like to go along, to find out more or talk about future courses.

The great escape!

Our estate agency TwoCan played a starring role behind-the-scenes in a recent episode of TV’s ‘Escape to the Country’.

The programme, which helps people searching for a country home, showed

a couple around a house at St Briavels being marketed by TwoCan – and they immediately fell in love with it. So much so, they’d made an offer – and it had been accepted – before the show had even finished!

twocan
estate agents

Even though TwoCan wasn’t mentioned, it was a great way to sell a property and make money that will be reinvested in Two Rivers Housing.

Blooming lovely!

Margaret Shayle, Grace Millard and Ann Christian are proud of the fruits of their labours



A gardening project has helped a Newent community to pull together, and won an unexpected award for the group of neighbours.

The residents at Glebe Road contributed in various ways, and there's a collective sense of pride at the Silver award for the 'Best Public/Community Effort' from the Newent in Bloom summer gardening competition.

A competition they didn't even know they'd entered!

It all began last Christmas when Ann Christian decided to take action on the scruffy, weed-filled raised flower bed outside her home. She invited neighbours to join her and together they donated flowers and seeds, loaned tools, allowed their bins to be used for the rubbish, bought a hose pipe and made lots of cups of tea!

Ann and her neighbour Ann Meulbrouck weeded the neglected bed and filled 15 wheelie bins with rubbish at their first attempt. The planting and watering then followed and they also cleared the surrounding paved area of weeds.

"It was hard work to start with, but we are proud of what we have done," said Ann Christian.

"We are all old people, and those who couldn't dig or pull a weed helped with something. It was a total team effort and we have really enjoyed doing it."

Their efforts were rewarded with a vibrant and varied summer display that also attracted the attention of bees, butterflies and some visiting frogs.

Now the area has been tidied for the winter and planted with extra bulbs, in anticipation of an early colourful bed of blooms to welcome the spring.

Visits

Our Neighbourhood Housing Advisors will be visiting every one of our tenants over the next two years to gather some basic information.

They want to make sure we hold the correct details for people living in the home, such as their contact details (including email address) and dates of birth.

The visits will either be pre-arranged or ad-hoc. If you have any questions about this Tenancy Audit, please get in touch with your Neighbourhood Housing Advisor.

SAVING TIP

Severn Trent has some free water-saving products. Look at www.savewatersavemoney.co.uk/severntrent/free-water-saving-products

Merry Christmas
from Two Rivers Housing



Many thanks to Ken Grindle for sending us this beautiful photo of a Robin to share with everyone.

Gordon Bourne meets Jordan Burrows and Alex Markey from Evolve, who are improving the insulation at his Drybrook home



Toasty warm – and cheaper too!



Hundreds of Two Rivers tenants will be enjoying a warmer – and cheaper – winter, thanks to a new programme of home insulation.

We are part-way through assessing more than 900 of our properties which have electric or solid fuel heating and a low energy rating, to see if they would benefit from cavity wall or loft insulation.

Nearly 200 properties have already been improved and many tenants have commented on how much warmer their homes now feel. We also expect them to benefit in their pockets, as projected energy savings come to nearly £800 per household over a three-year period.

This project has been possible due to funds from Scottish Power as part of an

Energy Company Obligation which the 'big six' energy companies have signed up to.

Emma Field, our Project Manager who is leading on this initiative, said: *"This is an excellent scheme. Not only will a huge number of our tenants feel much warmer in their homes, but they will also make significant savings on their heating bills."*

This project will continue well into the new year.

SAVING TIP

Looking for ideas to cut your energy bills? Go to www.energysavingtrust.org.uk/domestic



Preventing accidents

More than two million children under 15 are seen in accident and emergency each year following an accident at home. Many more are treated by GPs, parents or carers.

Working with the Royal Society for the Prevention of Accidents, we want to make sure parents have the skills and knowledge to prevent accidents involving children.

If you visit our website – www.tworivershousing.org.uk – and look in the 'Library' section, you will find some posters and activity and colouring sheets covering bed time, bath time, meal time, play time and travel. They're all called 'Keeping Kids Safe' and sit under the 'Leaflets tab.'





Thank you!

Every year we celebrate the achievements of our colleagues who have gone above-and-beyond in delivering great customer care.

We gather all our staff together for a couple of hours so that we can say well done and thank you for their efforts.

There were too many excellent examples to name them all, but we heard about a colleague who called an ambulance when he found a poorly tenant, he then visited him in hospital and arranged for him to have company and a hot meal when he returned home at Christmas.

Two other colleagues went to the aid of a tenant after he was discharged from hospital but had no house keys, money, food or credit on his electricity meter. They helped him into the house, collected food from the foodbank, put money in the meter and stayed into the evening to make sure he was safe and comfortable.

Our staff do their best to help tenants every single day, but these examples show how they often do so much more than their job requires.

Denise is a happy snapper!



Denise Stuart is delighted with her new camera, that allows her to return to her favourite hobby

A chance conversation with a member of our staff has helped a keen amateur photographer return to her favourite pastime.

Denise Stuart always loved taking photographs of wildlife and scenery, but she had to give up nearly five years ago when Parkinson's disease left her unable to hold the camera steady.

Then our Community Engagement Advisor Penny Mail suggested she apply for a grant through the Barnwood Trust – a local charity dedicated to offering opportunities to disabled people – to buy the anti-shake camera that would allow her to pick up her hobby again.

Penny helped her fill in the application form and Denise, who lives in Bream with her partner David, attended a successful interview.

"I didn't think for a minute I would get it," said Denise.

"Then, when the letter arrived, I didn't dare open it at first!"

Denise couldn't wait to buy the Nikon P900 and try it out. Now she and David are learning how to make the most of its many features and are stunned by the results.

"I just can't get over how simple it is to use and the pictures are amazing," said Denise. *"I never thought I'd be able to take photographs again, and this has given me a great reason to get out and about and enjoy the wildlife and landscape I've always loved."*

Now Denise, David and Penny are hoping to organise a local camera club to inspire other people to get outdoors and explore the nature on their doorstep.

Switch to weekly

Two years ago we gave tenants the option to change the way their rent is charged, from 48 weeks to 52 weeks.

Now we are making this offer again, to all tenants who did not make the switch at that time.

Changing to a 52-week charge does not mean that you pay more rent. You will pay exactly the same annual figure as you would have done under the 48-week charge. All we do is divide your total yearly sum by the number of weeks in the year.

If you currently pay your rent over 48 weeks, you will have received a letter inviting you to make the change. You will be visited by a member of our Housing team during the next few weeks (where possible we will make contact beforehand to agree a time) and, if you agree, you will need to sign a tenant variation form, which they will bring with them.

In the meantime, if you have any questions, please contact us on **0800 316 0897** and ask for a member of the Income Collection team.





Fun and fab-you-lous!

Festive fun and feasting with friends is being offered over the Christmas period, to thank some of the people who have worked with us over the last year, and tenants who may be spending time alone over Christmas.

Our two 'Fab-you-lous' events will be held on **Thursday 28 December** in the communal centres at:

- Watermead, Lydney, 10am – midday.
- Hilldene, Cinderford, 2 – 4pm.

There will be food, games, quizzes and lots of laughter – and it's all free. All we ask is for you to tell us you would like to come along, so that we know how many people to cater for.

So, please email communityengagementteam@2rh.org.uk or call **0800 316 0897** to book your place – and come and join us!



Child car seats

All parents agree the safety of their children comes first, yet it's believed 70% of them are sitting in car seats which are not fitted properly.

The law says children must use a child seat in the car until they are 12 years old, or 135cm tall, whichever comes first. However, there is a baffling array of seats available and choosing the right one isn't easy.

They should all meet a set safety standard, which is shown by a bright label, and it's important to choose a seat that suits your child's height and weight as well as the make and model of your car. Some seats tagged as 'universal' are not actually suitable for all vehicles.

If you're thinking about buying a child seat for your car, try looking at www.childcarseats.org.uk for advice on what to look out for.

Home for Xmas!

Our fabulous new development of two-bedroom bungalows in Newent is now complete, and most of them are occupied in time for Christmas.

Mill Park was really popular with tenants and private buyers who jumped at the opportunity to live in this lovely 17-home close, reserved for people aged 50 and over.

Seven of the bungalows are rented, while the remaining 10 were built to be sold on the open market, and all profit will be reinvested in building homes for affordable rent.



Mike and Wendy Christie accept the keys to their new bungalow from Neighbourhood Housing Officer Helen Greenway



Violet Turner gets 'crafty' at our latest Holiday Club



Kelsi-Rae Smith and her mum Laura Thomas enjoy the activities

Happy holiday!

Keeping children amused and fed during the school holidays can be difficult, and costly.

Our free October Holiday Club provided fun activities, support, nutritious food, and an opportunity to make new friends, for the families that attended.

Children enjoyed having their faces painted, arts and crafts, games and colouring, plus the chance to socialise and have fun.

Stroud-based 'The Wiggly Worm' provided a wonderful hot lunch followed by fruit with yogurt and milk to drink, all for no charge.

"We had a great time at the Holiday Club", said Kate Turner, whose seven-year-old daughter, Violet, is pictured. "Both of my children, enjoyed the face painting and getting creative. It is hard to keep them entertained during the holidays. Thank you Two Rivers Housing."

The next Holiday Club will be on **Wednesday 14 February** between midday and 2pm at Cinderford Community Church, so make a date in your diary now and come along for some fun!

(Please note all children must be accompanied by an adult at all times.)

Join our Forum

Our Tenant Forum is gathering pace, with an increasing number of people joining because they want to make a difference.

The September meeting heard how our Customer Service team deals with an average 4,300 telephone calls every

month, and how our surveys show steadily improving levels of customer satisfaction.

They learned about some of the initiatives to strengthen the service even further, including the online repairs reporting function, and were advised the best route to contact staff in the organisation is usually through Customer Services.

Now the group is tackling broader issues. The focus of the November discussion was on food poverty, the

January meeting (15th at Rowandean) will look at furniture recycling and the meeting on **12 March** at Deanholme will feature training on Prevent – the national programme designed to raise awareness of safeguarding issues in relation to vulnerable people.

If you would be interested in attending any of these meetings, please contact our Community Engagement team, either through Customer Services or directly via **communityengagementteam@2rh.org.uk**.

Belles of the ball!

Here are our glamorous representatives who attended the recent 24 Housing Awards on our behalf.

Gwyn Yarlett and Becky James from our incredibly busy and successful Welfare, Benefit and Debt Advice team were joined by Barbara Harvey and Gwyneth Jacobs, who live at the very lively Parkside in Coleford.

Sadly we didn't win any of the three awards we were shortlisted for, but we were proud to be in the running, against extremely strong competition.



Cancer cash

Cinderford tenants have given very generously to help the Macmillan cancer charity this year.

Just over £1,000 has been collected from various events, rounded off in September with a hugely successful coffee morning and raffle which included a gorgeous handmade quilt.

Between them, residents of Worcester Road and Willowdean have raised more than £2,000 for Macmillan in the last three years.

And they've already got their 2017/18 fundraising off to a flying start with £81 collected following a talk about cancer by a representative of Macmillan who explained how the money will be used to help people in the Forest of Dean.



“It’s so easy!”



Feedback from tenants using our new online repair service has been really positive – in fact, everyone has said it's really easy to use and they would use it again.

We launched this new aspect of the 'My account' service through our website in the summer, and there has been a steady stream of users taking advantage of the opportunity to report and book appointments online at any time of the day or night.

Otis, our Online Tenant Information Service expert, has been really pleased with the take-up and is delighted to have received such positive comments, particularly from people saying how easy it is to use.

“That’s exactly what I hoped to achieve,” said Otis. *“There are pictures to help people describe the repair that’s needed, and we offer a variety of flexible of appointment slots.”*

The Handyperson service and repairs to communal areas have recently been added, and more features are being planned.

Robert Matthews booked his repair online and echoed the sentiments of many others: *“It’s so easy, and I like the photos to explain where the repair is needed.”*

Feast with your family!

We're working together with the Salvation Army Hub in Broadwell to launch an exciting idea in the new year, bringing families together to cook, eat and play under the same roof.

This Family Feast will be free to all and we expect it to open as soon as school ends for the day.

Parents and their children will meet at the Hub in Broadwell, where the youngsters will be entertained with a range of activities while the adults cook an evening meal together. Then everyone will sit at the tables to feast on the tasty dishes that are served.

All the ingredients and recipes will be provided and there will be chefs on hand to guide the adults through preparing the meal.

The Salvation Army has kindly offered its premises and the donated food.

We're very excited about the Family Feast and hope our tenants will support it. If you'd like to know more, please get in touch with our Community Engagement team.

Amy's drop-in

Amy Davies, our Neighbourhood Housing Advisor who covers the Lydney area, is currently running a trial drop-in session at the local foodbank.

If you have any questions or issues you would like to discuss with Amy, you will find her at the foodbank in Swan Road, Lydney between 2.30 and 3.30pm on the **3rd, 17th and 31st of January**.

SAVING TIP

Make your meals go further with these cheap menu ideas
www.bbcgoodfood.com/recipes/collection/budget



Wing Commander Steve Waygood of the RAF Association (centre) expresses his thanks to Two Rivers' Chief Executive Garry King (left) and Head of Contract Services Remco Kroese

Joint effort to help RAF veteran

Two Rivers Housing and the Royal Air Force Association (RAFA) have come to the aid of a disabled ex-serviceman, by providing a shed for his motorised scooter.

RAFA donated the shed to the former airman, but was struggling to find anyone to put it up – until they spoke to us.

Two members of our PropertyPlus team were dispatched to the veteran's Cinderford home to lay the timber base, put together the large metal shed – described by their manager Remco Kroese as “a huge Meccano project” – and install the electrics.

We carried out most of the work through our Helping Hands scheme. Ben Yeates and Mark Miller – a new addition to our team as an electrical apprentice – worked hard all day to complete the job, leaving the veteran delighted with the result.



Mark Miller of our PropertyPlus team is pleased to have played his part in helping a former serviceman

Wing Commander (ret'd) Steve Waygood, from the RAF Association, said: “There simply was no other help apart from the team at Two Rivers Housing and I send my heartfelt thanks to them. By working together, the life of a Royal Air Force veteran has been transformed.”

Wing Commander Waygood visited our office recently to present us with a plaque in lasting recognition of RAFA's appreciation.



New homes

We will be starting to build our first homes in Worcestershire early in the new year.

The farm site on the edge of the small, but thriving village of Alfrick will take 21 homes ranging from two to five-bedrooms, and residents will be able to enjoy great views across the countryside.

Four homes will be for social rent, two will be 70% fixed equity (ensuring they are available at below market price for years to come), and the remaining 15 will be sold by TwoCan on the open market, generating profit that will be invested in building new homes for Two Rivers Housing tenants.

The homes should be completed by mid-2019.

Weathering the storm

One of our tenants already has first-hand experience of Universal Credit. She lost her job in July 2016 and risked losing her Cinderford home too when Universal Credit failed to pay her rent.

With support from us, Gloucester Law Centre and her family, she remained in her flat and she is now working full-time and doing well again.

Despite preferring to remain anonymous, she wants to offer the following advice to others who may move on to Universal Credit.

"Don't struggle alone, as there are people out there who can help you. Keep a close check on what is happening, keep ringing them to make sure they're doing what they say and make notes of everything – dates, times, names, departments. I did and it really helped."

"I just wish I'd kept on top of it more from the beginning as I thought my rent was being paid for me and was devastated when I found out it wasn't and my home was at risk."

"It was a terrible time but I've come through it, and I

feel good about having got to a pretty comfortable place again.

"If it wasn't for my family, Julia at Two Rivers and the advice from the Gloucester Law Centre team I don't know what would have happened to me. They have all been absolutely amazing and really helped me get through it. I can't thank them enough."



New face of IT!

We welcomed a new face to our IT department recently. Matt Barber joined the IT team for a week's work experience as part of his 12-week course with the Prince's Trust. The course is designed to help people get back into study or work after a break from education.

The Prince's Trust offers a range of free courses for those aged 16-25 years and Matt is very positive about his

experiences there. *"I've loved every minute of it,"* he said. *"I am now thinking of going back to study and then getting an IT-related job. The work placement at Two Rivers has really helped too. I'd certainly recommend it to other people".*

You can find out more about the training and support on offer by visiting the Prince's Trust website www.princes-trust.org.uk.



Our team, along with two members of staff from Great Oaks Hospice, get ready to plant over 2,000 bulbs!

Lending a helping hand...

We have been busy over the autumn supporting various local charities and community groups through our 'Helping Hands' initiative.

Taking time out of our normal working day, we've weeded flower beds, clad buildings, cleaned, pruned, planted and painted our way towards helping other organisations. We have worked hard and achieved some amazing results.

Most recently we have helped at local schools, Cinderford Scouts, Ross Community Garden, Coleford Great Western Railway Museum, Parkside Communal Centre, Sheppard House and Great Oaks Hospice.

More projects are planned into the new year.



A satisfying result after a hard day's work at Cinderford Scout hut in Stockwell Lane

A right to privacy

New data protection rules to protect the confidentiality of people's personal information will be introduced in May next year.

This affects every organisation across the country and we are currently reviewing all processes which use people's personal

information to make sure we only ask for what is necessary, we store it safely and delete it when no longer needed. Our contractors and suppliers are all doing the same.

We have produced a 'Privacy notice' to explain what information we may need to collect from you in order to carry

out our business, how we collect and use ('process') it, who we may share it with and when it will be disposed of.

You will find the 'Privacy notice' on our website. Go to www.tworivershousing.org.uk and scroll to the very bottom of the page.

5 star pledge

We're giving our backing to a new national campaign to encourage more affordable homes to be built in rural locations.

The housing shortage stretches right across the country but rural areas are particularly hardest hit, often forcing

people to move away from where they were brought up, where their family and friends are and where they prefer to live.

It also has an impact on the viability of schools, pubs, shops and other local amenities.

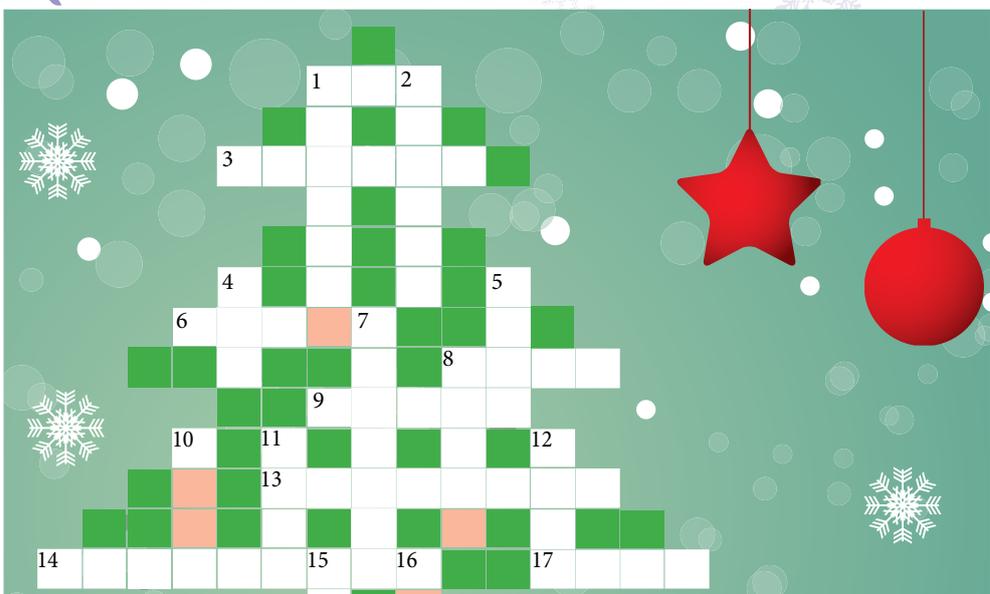
We're already doing our best to address this by building approximately 100 new homes every year, but we'll

be supporting the National Housing Federation's Rural Housing 5-Star Plan as well, in the hope that even more can be done.





Festive tea break



Across

- 1. Pumpkin or mince
- 3. Santa's ride
- 6. Celebration
- 8. Newborn
- 9. North Pole crew
- 13. Word of praise
- 14. Words on a Christmas card
- 17. It's opened at Christmas

Down

- 1. Alternative word to 17 across
- 2. Christmas drink
- 4. Christmas dinner centrepiece
- 5. December holiday
- 7. Christmas warmer
- 8. 'Jingle _____'
- 10. Christmas tree
- 11. O. Henry's 'The Gift of the _____'
- 12. What carollers do
- 15. French Christmas
- 16. Snow glider

Name: _____ Tel/email: _____
 Address: _____

 Featured word: _____

Well done to everyone who entered our autumn wordsearch competition, which was clearly far too easy because almost everyone correctly identified the missing word as 'pumpkin'!

Our winner, with a £15 gift voucher to spend before Christmas if he chooses, is Paul Sullivan of Mitcheldean. Well done Paul!

This was the first time we opened up the competition to email entries, which proved a popular, free and easy way for people to take part. We are, therefore, taking the same approach with this month's festive crossword.

All you need to do is complete the answers and tell us the seasonal word spelled out in the coloured boxes.

When you know the answer, you can either **email that word** to us, with your name and address to **communications@2rh.org.uk**, or you can post your entry form in the usual way:

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



Please send your entry to us by **13 January** and you could win a £15 gift voucher.

Death Café



The Death Café in Newnham is proving to be a popular new group, offering tea, cake and an interesting topic for discussion.

The next meeting will be held on **7 February** and new attendees are welcome to join the debate to share their fears, concerns, hopes and wishes for their death.

It's not a support group or counselling session. Instead, it's meant to inspire a lively debate about a topic that people often feel unable to discuss but want to talk about.

If you'd like to join in, call into the George Café in Newnham between 6.30 and 8pm on 7 February or call Margaret on **01594 510 949** or Elyn on **01594 517340** for more information.

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

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