enant opics Annual Review

Inside



Take a trip to the lab



Annual Review



Bex packs her trunk Page 7

Painting a brighter future

Gary Melville is living proof that anything is possible, and, with a little help, important life changes can happen.

Gary's background is in business, however he became seriously ill a few years back and needed to find another, sustainable. way to earn money while looking after his own health and wellbeing.

He wanted to pursue a painting and decorating career, but one with a difference.

Instead of painting with a roller or brush, specialist spray machines are used, giving a much superior finish, as well as being significantly faster. This makes it more suitable for decorating commercial and industrial properties as well as new-builds or lived-in homes.

Gary, who lives in one of our Newnham homes, applied to the Barnwood Trust for an Opportunities Award. The grant is available for disabled people or those living with mental health challenges in Gloucestershire.

It can be used to cover training, equipment or clothing to help towards a job, volunteering, or setting up a new business. In Gary's case, it went towards the two specialist spray machines he needed. He also received another grant from the GEM (Going the Extra Mile) Project, which covered his training. Gary has recently completed a level 3 NVQ in Industrial Painting plus a level 1 certificate in Spray Application.

Gary has been keen to support himself and regain his independence. "Something that I've been lacking in, for the last three and a half years, is my self-worth," he said. "It means I'll have my independence and I'll have my own choices which, at the moment, I don't really have."

Anyone interested in Gary's spray painting services can contact him by email at gary@melvilledecor.com or call 07488 278930 or 01594 719425.



"For years my pride got the better of me. In the end, by finally opening up and asking for help, it has allowed me to move forward with my life. Without that help, I would probably be stuck in a situation for an awful long time. So, my message would be – put your pride to one side and ask."

> Further information on the Barnwood Trust or the GEM Project, and the grants available, can be found on their websites: www.barnwoodtrust.org.uk and www.glosgem.org.







SNACKITE

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It's amazing how many packets of crisps we eat — but did you know they can be recycled and turned in to new products?



We are actively encouraging our tenants to recycle and do their bit to help the environment, but we are keen to do our bit too.

Staff have formed an 'Eco group' which has introduced several successful office-based initiatives. These include collecting empty crisp packets, used pens and batteries – all of which can be

recycled – as well as a move towards more environmentally-friendly tea-bags which are plastic-free!

There are lots of public drop-off locations all over the county for a vast number of items, including crisp packets which can't go in your usual recycling bin, but can be recycled to make new products.

Did you know...we eat six billion packets of crisps a year? That's a lot of packets that we can potentially save from landfill and turn into new things.

Visit the Terracycle website **www. terracycle.com** and go to 'Free
recycling programmes' for further details
of items accepted and a map showing
all the drop-off points.

Beware the 'silent killer'

Carbon monoxide gas (CO) is often nicknamed 'the silent killer' and is one of the most dangerous pollutants in the world.

Over 30 deaths, 200 hospitalisations and 4,000 A&E visits in the UK each year are as a result of carbon monoxide poisoning.

Colourless, odourless and tasteless, it can build up in a home and result in severe long-term health problems, or even death.

This real story emphasises the importance of gas safety vigilance:

Danielle's baby was only two weeks old when the boiler broke down. It had not been serviced since they moved into their new home 18 months before. They called an emergency engineer who discovered the boiler had been in a state of disrepair and likely to have been leaking CO for many months. The only reason the family had not felt its effects was because the boiler was in the loft.

Danielle realised her baby had been at risk due to her own negligence and immediately sought to replace the boiler, order two new CO alarms and ensure regular safety checks were carried out.

Babies, children and pets can be the first to show the symptoms of carbon monoxide poisoning, which include nausea, tiredness, dizziness, headaches and breathlessness.

We service your gas, oil and solid fuel appliances annually to help make

sure they are safe to use and working efficiently. Please note, if you have installed a gas oven you will need to get this safety-checked regularly by a Gas Safe registered engineer.

We have fitted hard-wired CO alarms in all homes with solid fuel or gas heating, but it is still important to be CO-aware.

We have added a carbon monoxide information and advice leaflet to our website. Visit the 'Library' and look up 'Carbon monoxide safety' for more information.



Robin Heap with Penny, the pup, accept the keys to their new home from Veronica Parker of our Development team.

First orders at old pub site!

The site of a former pub has been turned into a beautiful development of homes in the highly-desirable Cotswold town of Wotton-under-Edge.

And Annie and Robin Heap were among the first to move into the Shared Ownership homes on the site of the old Full Moon pub, offering them a perfect location for their work and social lives.

"We are absolutely delighted with the house, and it's our first proper home together," said Robin. "We were looking for ages and just happened to be in the right place at the right time when they became available."

There is a real shortage of affordable housing in rural areas throughout the county, but there's even more demand for low-cost homes in the Severn Vale.

By working with Stroud District Council and Homes England we have taken 10

of these homes for Shared Ownership — the part-rent, part-buy option that helps people towards owning their home outright, if they wish.

Last year, Wotton-Under-Edge was named as the second-best market town to live and work in by the Royal Mail, so families will be delighted at the chance to live in this desirable and charming country town, nestled in the beautiful Cotswold Hills.



"We couldn't miss this opportunity to move from Dursley back to Wotton, where I work. My wife is studying in Bristol, so it's ideal for her too. It's a great first home for us and Penny, our Cockerpoo pup."



Changes to Homeseeker Plus

Changes have been made to the way properties are advertised on Homeseeker Plus.

- Instead of waiting a week for new adverts to become available, they are now live as soon as they are ready – potentially every day from Monday to Friday.
- Properties could be available to bid on from three to seven days. Each one is different so you'll need to check individual adverts to see the closing date.
- You can have three live bids at any

one time. Once you reach this limit, you need to wait for an advert to close or remove a bid.

- You can set your account to send alerts by email when new properties are advertised.
- If you are not able to set up your account to make automatic bids (eg because you don't have access to a computer), you can ask someone in the council's Housing Team to help you.

Homeseeker Plus has also now joined Facebook (**@homeseekerplus**) so you might like to follow them and keep up-to-date.



RIP Julie

It was with great sadness that we heard of the death of one of our founder Board members, following a long illness.

Julie Taylor was involved with the



set-up of our charity in 2000 and went on to become one of our first tenant Board members. She was caring, hardworking and passionate about doing the 'right thing', working tirelessly to ensure the tenant voice was heard and that our 'tenant promises' were delivered, and exceeded.

Our thoughts go out to her family and friends

The garden at Rivers Meet has a very natural look, but it was enough to win the approval of the judging panel.

Garden blooms Gold!

Our office garden has won a 'Gold' award in a local garden competition this summer – and we didn't even enter it!

The judges of Newent in Bloom visited our garden and entered it into the 'commercial premises' category, and then returned to award it their highest honour, which we're obviously delighted with.



The garden and perimeter was planted with trees, shrubs and grasses when we first moved in five years ago and staff have topped it up with their own contributions since then. It has matured beautifully and attracts many butterflies, small animals and insects.

Staff and visitors often take a break in the garden, and we have always encouraged them to enjoy the array of fruit we grow, which includes blackcurrants, apples, plums, pears, figs and grapes.

Learning the ropes

Our Centigen repairs team welcomed its youngest recruit when 15-year-old Jay Taylor carried out a week-long work experience placement.

Jay, a student at Dene Magna School in Mitcheldean, was keen to find out about the different trades and got involved with a range of activities from plumbing, plastering and carpentry to learning about fire doors, inspecting scaffolding and assisting with repairs at empty properties.

Jay was working alongside Liam Donegan, one of our Centigen

Operatives. Liam started with us as a work experience student himself, before going on to study for an apprenticeship and then progress to a full-time post. "It was great to have Jay working with me," said Liam. "It brought back many memories, as my trainee days were quite a few years ago now!"

We value supporting young people with work experience and training and frequently have work experience students with us. You can find out more by visiting our website

www.tworivershousing.org.uk.

"I had a very good week, I've really enjoyed it and it has been

fun too," said Jay.

Jay Taylor (left) tries his hand at carpentry, under the watchful eye of Liam Donegan.



All in a good cause

We know a lot of fundraising work goes on throughout the year to support many different charities and this summer has been no different. You've been busy arranging coffee mornings, table sales and garden parties.

Fran Gayham organised an afternoon event at Little Dean Community Centre in June to raise money for Guide Dogs for the Blind. She invited people to bring a plate of food, held a raffle, played bingo and held an auction. Many local businesses supported her and donated prizes. Fran's event raised a brilliant £200.

Sue Hall, from Yorkley, decided to hold a tea and cake afternoon in her back garden for Cancer Research and Breast Cancer Care. The event received such support that it grew into a charity day with loads of activities, stalls, games, donated prizes to be won and refreshments. In addition, Sue's daughter decided to 'brave the shave' and raise money for Macmillan nurses.

Sue's event raised a whopping £750. Well done Sue, and thanks to everyone who supported her. What an amazing thing to do.



Here's what you can do with a 3D printing pen!

These young boys explore their creativity using the digital design tools.



Take a trip to the lab

The very latest in digital technology is right under our noses at a new Innovation Lab in the heart of Coleford.

With 3D clay printing, laptop and tabletbuilding, coding, virtual reality and a design studio, this is an amazing facility that gives young and old a real glimpse at what technology is making possible.

The Lab is Gloucestershire's first, and basing it in the town library means it's free, open and accessible to all.

It is hoped it will inspire individuals, businesses, schools and whole communities for the future

Anyone wishing to take advantage of the facility is invited to book an induction, when you'll be given an introduction to the technology.

Then you'll be able to use the space independently during normal library opening hours (although children under the age of 14

will need to be supervised by an adult).

If you would like to find out more, or book an induction, you are advised to pop into the library or email **info@innovationlabnetwork.com** to arrange a time to visit.

SAVING TIP Start searching for Christmas gifts — you might pick something up in

the post-summer sales and charity shops.

It won't happen to me...

We are all guilty of thinking this sometimes but, when it comes to protecting your belongings, please don't leave it to chance.

An accident in the home can be costly, disruptive and stressful, but having contents insurance can lift some of the worry and make it easier to recover if the worst does happen.

We've seen an increase in the number of house fires over the past year and the devastation these can cause. One tenant recently lost everything she owned when her house was involved in a fire because she didn't have contents insurance, so it can — and does — happen.

We insure the building you live in, but not your possessions, and we strongly advise you take out your own contents insurance to protect them against fire, flood, theft or vandalism.

We've negotiated a low-cost scheme for our tenants which offers peace of mind for less than £1 per week, and there are reduced rates for tenants aged over 60.

If you don't have contents insurance, we recommend you take a look at the information on our website.

Go to 'Your home\Money matters\
Contents insurance' on our website, or contact our Customer Service team via customerservices@2rh.org.uk or 0800 316 0897.



There are simple steps that can be taken to reduce the likelihood of a fire starting and you can find out more in the Health and Safety Handbook for tenants in the 'Library' on our website.





The Barnwood Trust is a Gloucestershire charity designed to help people with mental health problems or physical disability.

It aims to help people make the most of their lives and offers a range of grants to support this ambition – some of which might benefit our tenants.

For example, individuals can apply for funds to:

- help them with everyday living, such as household appliances, mobility aids and equipment, a computer or even a holiday.
- pay for training, equipment or clothing that helps towards employment, volunteering or enjoying a hobby.
- take the family out to enjoy a local attraction or activity, such as going to the theatre, visiting a wildlife centre or garden.

The Trust also has a 'Small Sparks' fund which helps small groups of people do something together they enjoy and make a difference to where they live. This could be providing gardening tools to help them grow vegetables together, books or games to start a club, knitting needles, musical instruments or something else to support an existing group activity.

Many Two Rivers tenants have benefited from the generosity of the Barnwood Trust, including Gary Melville who features on the front page of this issue, Denise Stuart (pictured) of the Bream Snappers, who received a grant to buy a camera, and everyone who enjoys the indoor soft bowls or kurling groups we helped to set up, as the equipment was funded by the Trust.

Find out more by visiting the Barnwood Trust's website - www.barnwoodtrust. org/grants - ring their local office on 01594 839191 or call in at one of their drop-in events:

- Café 31, Cinderford, 10am midday on 8 October or 12 November.
- Sixteen Community Café, Coleford, 10am – midday on 24 September, 29 October or 26 November.



Please check callers

As mentioned in the last issue of Tenant Topics, we will be gradually re-branding our repairs team as Centigen employees.

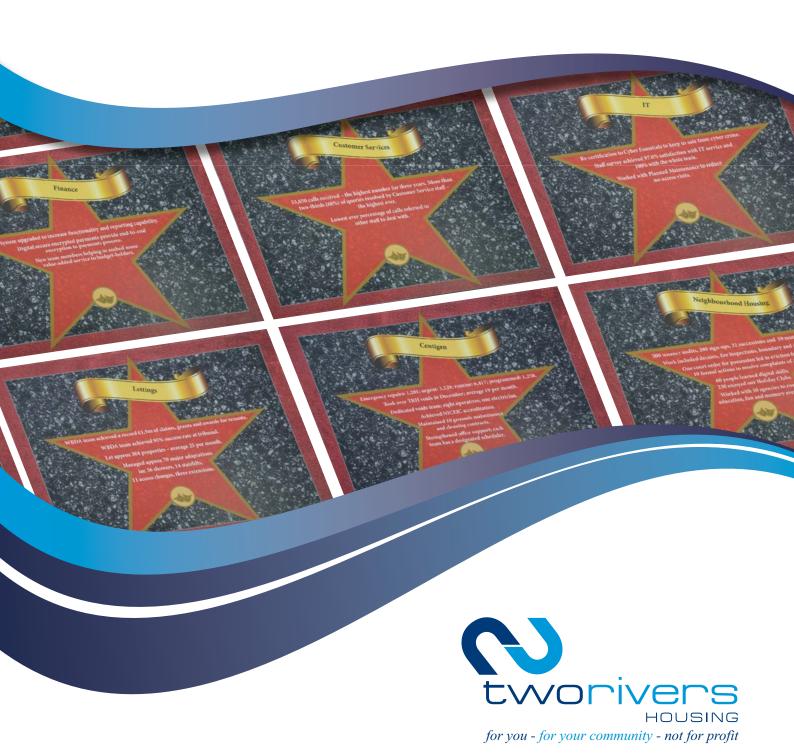
It will take many months to have everyone looking the same so, in the meantime, we urge you to be even more aware of who is knocking at your door, and to check they are legitimate callers.

If we have sent anyone from Two Rivers, Centigen or our external contractors to your home, they will carry an ID badge bearing their name, photograph and the name and logo of the company they represent.

If in any doubt they are who they say, please do not let them into your home without checking first. Ask them to wait outside, close the door and call us on **0800 316 0897**. We should be able to confirm their identity, and give you confidence to let them in if they are genuine.



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We have more than 4,000 homes to rent, but long waiting lists tell us more are desperately needed, which is why we have committed to build at least 100 new homes every year for the next decade.

Building is currently taking place across the county, including significant investment in our traditional territory of the Forest of Dean, where quality affordable housing supports the future of many rural communities.

We have also been improving our existing properties, upgrading their insulation and replacing old heating systems which, not only makes them more energy-efficient for the benefit of our residents, but is also good news for the environment.

Last year we earned an environmental award from the Campaign to Protect Rural England, acknowledging the contribution made to the local community through a new housing development built at Valley Road in Cinderford, in partnership with Forest of Dean District Council.

We reached the finals of two national safety and compliance awards, we picked up our second RoSPA Gold Medal for

safety and our Centigen electricians earned accreditation to the nationally-recognised NICEIC, confirming their high professional standards.

Our finance and governance practices also faced rigorous assessment and we were delighted when our regulator awarded us the ultimate rating, putting us amongst the top housing associations in the country.

A restructure of our Centigen Facilities Management subsidiary puts it in a strong position for future growth, and our TwoCan estate agency business continues to win new clients, with particular interest from other housing associations attracted by our unique offer.

There were several significant staffing changes during the year. Yvonne Leishman took on the role of Board Chair in the autumn, we appointed Ted Pearce to join the Board and we welcomed Carol Dover to continue the legacy of our Director of Resources, Barry Thompson, when he retired in the spring.

We extend our thanks to all staff and partners for their support during a busy year.





AT YOUR SERVICE

OUR CUSTOMER SERVICE TEAM HANDLED OVER



(40% were upheld)



REGULAR SURVEYS OF OUR TENANTS SHOWED:







WE CARRIED OUT -

13,600 E



1,252
EMERGENCY CALL-OUTS





456 FREE-OF-CHA



132

HANDYPERSONPLUS

TASKS \



99%

UF DAYTIME
EMERGENCIES
RESOLVED IN LESS
THAN 24 HOURS

92%

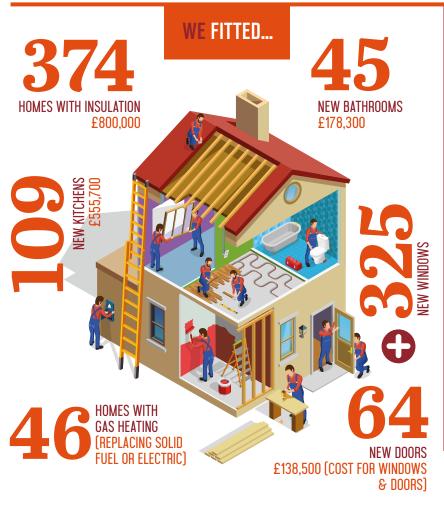
OF ROUTINE REPAIRS COMPLETED WITHIN THE 20-DAY TARGET 86%

OF URGENT JOBS COMPLETED WITHIN 5 WORKING DAYS

8

DAYS AVERAGE COMPLETION TIME





WE CARRIED OUT... HEATING UPGRADES (£795,000) \checkmark EXTERNAL IMPROVEMENTS [£720,000] $\sqrt{}$ ELECTRICAL REWIRING TASKS (£244,000) \checkmark **GAS SERVICES** $\overline{\mathsf{V}}$ (£95,000) **SOLID FUEL SERVICES** \checkmark [£60,000] **ELECTRICAL REPORTS** \checkmark [£300,000] SMOKE DETECTOR TESTS (£43,000) FIRE DOOR \checkmark **INSPECTIONS PROPERTY SURVEYS** GARAGE SITES GIVEN PERMISSION FOR REDEVELOPMENT

SUPPORTING YOU

WE COMPLETED

548 TENANCY AUDIT VISITS

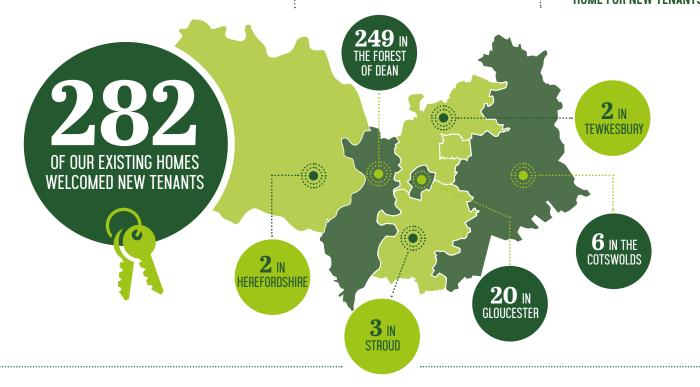
TENANTS SWAPPED THEIR HOMES



ON AVERAGE IT TOOK

198

TO PREPARE AN EMPTY
HOME FOR NEW TENANTS



WE DEALT WITH...

REPORTS OF ANTI-SOCIAL BEHAVIOUR (an increase of 7%) WE GAVE FREE DEBT, WELFARE AND BENEFIT ADVICE TO...

TENANTS, HELPING THEM TO CLAIM:



£138,000 IN BACK-DATED BENEFITS

£688,000 IN NEW BENEFITS

£15,000 GRANT AWARDS

£350,000 TO HELP WITH NON-PRIORITY DEBTS

£288,500 IN UNIVERSAL CREDIT

OUR TENANTS-



272
WERE IN ARREARS
averaging
£445



2,500 TENANTS PAID THEIR RENT ON TIME (Thank you!)

1,800
PAID BY DIRECT DEBIT but we were owed £250,000 in unpaid rent



TENANTS WERE EVICTED FOR RENT ARREARS (average £2,700 each)

£77,500
WAS COLLECTED from former tenants who left owing us money

£55,000 in rent and £22,500 in property damage

SUPPORTING COMMUNITIES

103 ½ 750 gave 750 ga

OF THEIR TIME SUPPORTING

24 NAMES OF THE PARTIES OF THE PARTI

THROUGH OUR HELPING HANDS INITIATIVE

THEY HELPED...

- Community gardens
- Schools
- Playgroups
- Foodbanks and charities and...
- Groups supporting young people, the elderly, people with disabilities and mental health issues.



PROJECTS INCLUDED.

- Gardening
- Reading
- Painting
- Preparing for events
- Collecting foodbank items
- Schools careers talks and...
- Helping with job interview practice.





IN PARTNERSHIP WITH THE TRAVIS PERKINS COMMUNITY FUND WE ALSO PROVIDED...

- Materials (brushes, play chips, paint and tools)
- Funds (to pay for timber and kitchen units)





CREATING GREAT HOMES

WE INVESTED

100 BUILDING 100 B

WORK STARTED ON

in the Forest of Dean, Stroud, Cotswolds, Tewkesbury and Gloucester city

TOTALLING

£31.5



WE SOLD



and invested the money in building new properties

bought their
home through
'Right to Buy' or
'Right to Acquire'



chose Shared Ownership

bought their Shared Ownership



We have three separate ventures which donate profit to Two Rivers Housing, so that it can continue to create great homes and support communities.

Centigen Facilities Management employed **65 staff** in grounds maintenance, cleaning, responsive repairs and voids, who looked after **10 clients**.

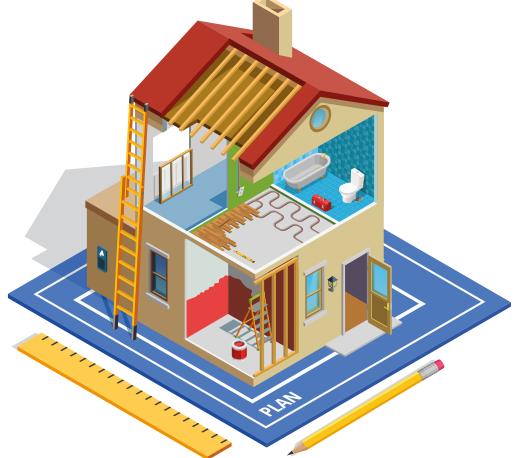


TwoCan estate agency sold **51 homes** and now sells property on behalf of five other housing associations.



Tandem Living submitted a planning application for **21 new homes** in Worcestershire





ADDING VALUE

Two Rivers Housing is a registered charity run on a not-for-profit basis. 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.

We have a 10-year vision for achieving our core purpose of 'creating great homes and supporting communities'. In 2018 we borrowed nearly £37 million and, during the year, we invested £20 million in building new homes and maintaining our existing homes. Alongside this investment we have continued to provide our core housing services within our communities, in line with our value-for-money ethos.

Our regulator, the Regulator of Social Housing (RSH), requires us to complete a value-for-money position statement. This can be found in the Library on our website.

We are bound by a set of RSH Regulatory Standards, including the Governance and Financial Viability Standard. Further details on the standards can be found on the RSH website at https://www.gov.uk/government/ publications/regulatory-standards.





FRONT COVER: We held an end-of-year staff event to celebrate our success, and each team was presented with a Hollywood Walk of Fame-style star listing some of their key achievements.

This picture shows just some of them.



CASH IN

TOTAL	£23,263,000
Service charges	£893,000
Other income	£1,160,000
Interest received	£208,000
Shared Ownership and property sales	£2,243,000
Rent	£18,759,000

CASH OUT

Developing homes and communities	£10,789,000
Developing nomes and communities	110,709,000
Managing services	£4,549,000
Buying specialist services	£812,000
Maintaining homes	£7,789,000
Interest paid	£3,723,000
Other fixed assets	£14,000
TOTAL	£27,676,000

HOW EACH POUND IS SPENT:





for you - for your community - not for profit

Bex packs her trunk

Many people long to work with animals, but an ambitious and determined young Forest woman is making her dream a reality – and on a far grander scale than most.

Bex Saunders has always been passionate about animals and has a degree in Animal Science and a Masters in Research Anthrozoology. She recently spent six months working in South Africa, which is when she realised that was the life she wanted to lead.

"All I want is to live on a reserve and work alongside people to help with the conservation of African animals," said Bex. "My dream is to help conserve animal species and help with humananimal conflicts."

Bex (26), who usually lives in a Two Rivers home in Lydney, has recently flown to Malawi in east Africa, where she is working on a research project to safeguard the future of elephants and their habitat. She is focusing, in particular, on tackling poaching and helping local communities to live more harmoniously with their large neighbours.

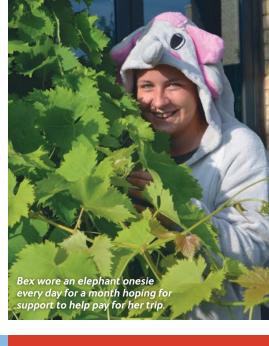
SAVING TIP

Be kind to the planet and your purse by visiting Forest Upcycling Project in Cinderford for cut-price used furniture and other household items.

"I hope to be able to set up projects that involve the local people and get them to work with us to help preserve the environment, the elephants and other wildlife," she said.

If all goes well in Malawi, Bex hopes her experience could lead to a longer-term opportunity to change the fortunes of elephants and the people they live alongside.

Bex on her previous trip to South Africa.





Stay Safe@Home

Did you know that more accidents happen at home than anywhere else?

On average, there are 6,000 fatal accidents at home every year, and another 3½ million accidents result in hospital treatment.

Children under five and people over 65 are the most likely to be killed or injured, and falls are the most common accidents, with the majority of incidents happening in the living room.

The Royal Society for the Prevention of Accidents (RoSPA) has launched

a Safe@Home campaign, and we're supporting it by talking to our staff and tenants about it. too.

We have an excellent Handbook on our website which gives all sorts of useful information on how to stay safe in your home and garden, and we've got some great materials on child safety, too, including activity sheets and posters.

If you would like to take a look at these, please go to our website where you'll find the 'Health and Safety Handbook for Tenants' and 'Keeping Kids Safe' materials in the Library.



If you don't have access to the internet, then please ask your Housing Advisor or Scheme Co-ordinator and they should be able to help you.



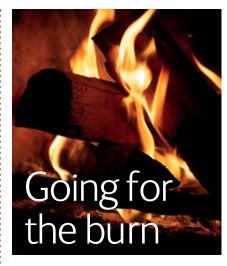
We're milking it...!

This haul of plastic lids from our scheme at Worcester Road, Cinderford is on its way to raise money for the Guide Dogs for the Blind Association.

The two bags of milk carton tops, plus a wide range of lids from other products collected by tenants, friends and visitors

to the scheme, will be added to the collection we run in the Two Rivers office and sent to the charity which sells them to a recycling company.

It's great to know that something we would have thrown away every day can be converted to guide dogs!



It will soon be time to turn the heating on again, which makes it even more important that your system is serviced and safe to use.

We service all heating appliances once a year – free of charge – so if you are given a servicing appointment, please make sure you keep it. This allows us to identify any repairs that are needed, reducing the risk of failure during the winter when you really don't want to be left without heating or hot water.

If you have a solid fuel heating system, our engineer will also be able to advise you on the fuel you are using, which is really important to keep your boiler in good working order and prevent damage to the boiler or the flue. We may recharge you the cost of repairs if we can prove the wrong fuel has been used.

Most of our homes with solid fuel heating have a Charnwood boiler.

- Coal must be dry and large (2" or 50mm minimum). Do not use singles, small nuts or coal dust.
- Wood must be dry and well-seasoned.
 Do not use broken pallets or painted wood.
- Peat must be completely dry.
- Petroleum coke must never be used.

If in doubt, please ask your fuel supplier, an approved fuel distributor or your local British Coal office to suggest an alternative, or we will be happy to advise.

SAVING TIP

Buy supermarket own-brands.
They're usually cheaper, just as tasty and could save £1,500 a year on a family's £100 weekly shop.

Turning over a New Leaf

Traditional woodland management and craft skills are being given a new lease of life, preserving the rich heritage of the Forest of Dean and supporting vulnerable people.

The New Leaf project is designed to engage with Gloucestershire's hardestto-reach adults and young people, who may be unemployed and financiallyexcluded, and facing obstacles to finding work or training (NEET).

The project, run from Kensley Sheds in a beautiful setting near Speech House, is a fantastic opportunity for those with a passion for the forest to learn traditional skills in coppicing, woodcraft and conservation, which could open doors to future employment.

The project's relationship with Forestry England means they can offer coppicing training and select and cut wood to support a range of craft skills. It is also a caring space to learn green woodworking and traditional crafts such as pole lathing, and to make beautiful



and functional items such as rustic stools and carved bowls.

All participants are supported by qualified and experienced professionals and the project is supported by the Foresters' Forest National Lottery Heritage fund.

If you are interested in joining the training, please call **0300 067 4789** or email info@forestersforest.uk. If you have relevant skills to share and would like to help as a volunteer, please call **01594 822073** or email forestersforest@fvaf.org.uk.

You can find out more general information by visiting www. forestersforest.uk/projects/34/ new-leaf or www.therewildproject. com and by visiting Facebook pages @therewildproject and @forestersforest.





If you're struggling on a low income, there are many local charities that can help you with your home and to make your money go further.

Some offer grants to individuals, from one-off sums to help with things like furniture and decorating, to regular amounts to help cover bills and household expenses.

These usually depend on personal circumstances, such as illness or disability, occupation, age or income. visit www.turn2us.org.uk to search for grants that may be available.

Some charities sell low-cost furniture and appliances to help you furnish your home. If you follow us on Facebook, you'll see we regularly share items for sale at the Forest Upcycling Project in Cinderford. Visit www. forestupcyclingproject.com.

Foodbanks can help to put food on the table in a crisis. Search online or discuss with your support worker to find your nearest one.

We've selected some of the local charities you could approach, and there are lots more you can find online and on the high street too. Visit our website and head to the 'Library' where you will find more information in our 'Charities and support' flyer.

We're making a difference

The summer months are always busy for staff taking part in our community volunteering programme, and this year has been no different.

Many of the groups we support through Helping Hands ask for help with gardening and painting, which lend themselves to the finer weather - and it's great to see the difference we can make in a day when we put a team of people onto the task.

One group gave the hand rails in the garden at Great Oaks Hospice in Coleford a welcome lick of paint, cleared the weeds from the paths and cut back overgrown shrubs.

A couple of members of our Centigen grounds maintenance team also tackled overgrown grass, shrubs and hedges at a church in Bristol which were also blocking a fire escape, and we despatched two teams to the Orchard

Trust in Lydbrook to help set up for its summer fair, and tidy up afterwards

Unfortunately, the good weather broke for the advance party, and the group worked through torrential rain for a large part of the day, which made the task of erecting gazebos particularly challenging!

Phill Hucks, Project Manager at the Orchard Trust thanked our Helping Hands teams: "They were cheerful, enthusiastic and hardworking; they helped us get the site ready for the summer fete and clear and tidy up afterwards. Volunteers are really important in making a success of events like this."

Emma Watkins, our Income Collection Team Leader said: "I really enjoy spending time out of the office, doing something completely different from my day-job. It's a great way to support local people and find out more about charities and organisations, many of which we







SAVING TIP

Pay by Direct Debit where you can. Once set up you don't have cost over the year. There is no catch!

A problem shared...

If you, or someone you know, is struggling with mental health issues, you might be interested in a friendly and informal support group.

Rollercoaster is a weekly drop-in session which meets in Coleford and Cinderford, offering a warm smile, an understanding ear and an essential cuppa! People share their experiences and how they've coped, helping to show you're not alone.

Rollercoaster meets:

- every Tuesday at Café 16, Bank Street, Coleford, 1pm – 3pm.
- every Wednesday at Café 31, Market Street, Cinderford, 10am – 2pm.

Anyone aged 18 and over is very welcome to call in. For further information, please call Andy on **07817 006664** or Sophie on 07494 583950 or check out their Facebook page @rollercoastermhsg.

Please let us in!

The safety and welfare of our tenants is hugely important to us, and we do need to be allowed to carry out essential maintenance and repairs to your home.

Some of our visits, such as servicing, are linked to our legal responsibilities and our engineers can detect and address issues that might otherwise cause equipment to fail.

If we contact you with an appointment for one of our staff or contractors to visit you, please be available for their visit if you possibly can. If the proposed time is not convenient, please get in touch with them as soon as you can to rearrange it to a time when you will be at home.

Please remember, our visits are often arranged in the interests of welfare and safety – for you, your family and your visitors – so please help us to help you.



Ted's a NED

We have a new non-executive director on our Group Board, taking over from Jonathan Richards who recently stepped down.

Ted Pearce (above) is currently Director of Strategic Asset Management at another housing association called Orbit Homes, and has previous experience of running the property teams of some major businesses, giving him great insight into the work we do.

We are delighted to have someone of Ted's knowledge on the Board, and thank Jonathan for the support he has given us in recent years.



Help us save the planet!

Are you passionate about the environment, and inspired by recycling and saving resources to preserve our communities for the future?

If you are, you might be interested in a project we're working on, demonstrating our commitment to playing our part to reduce the impact of climate change.

We are putting together an Environmental Strategy and we want our residents to help us identify and prioritise the promises we make. We are, therefore, inviting you to suggest the things you believe are of greatest importance, and that you think we should be addressing.

These might include ways to save energy and reduce water use in your homes and communities, recycling materials, regenerating disused land or using innovative products that help us to be more efficient.

We have recently introduced recycling of pens, batteries and crisp packets in the office (see page 2) and you may remember we have replaced the old single-use plastic wrapper for Tenant Topics with a compostable alternative, which was an idea that came from a tenant.

So, if you've got an idea we'd love to hear it — no matter how large or small it may be — and we can consider how it might be achieved and if it can fit into our overall plan for protecting our environment.

Please send us your ideas by **1 November** by email – **customerservices@2rh.org.uk** – or by post to our office in Newent, and we will keep you updated on our progress.

Thank you.

We planted a sedum roof at our office to create a wildlife habitat.







Autumn tea break

We had a huge response to our wordsearch in the summer issue – and every single entry was correct!

That means Averil Davies was particularly lucky to be drawn as our winner, heading off strong competition on her way towards the gift voucher prize!

Clearly you enjoy doing the wordsearches, so we've created another one for our autumn-themed competition.

Just identify the missing word from the list of 12 that you might find in the grid and either ring it on your entry form and post it in, or send us your answer by email.

The first correct entry to be drawn out on **1 November** will win the next £15 voucher prize.

Email the missing word to communications@2rh.org.uk or post your completed form to:

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

Hope you enjoy it!

Winter work



Our gardens have had another tough year, with some extreme heat and comparitively little rain following on from a relatively dry winter and spring. Our changing climate throws a bit of everything at us these days, doesn't it?!

The Centigen grounds maintenance team comes to the close of its summer programme of grass-cutting at the end of October and launches its winter schedule, which includes pruning, trimming, clearing moss and leaves.

So, please say hello to our Centigen operatives if you see them out-and-about over the winter.

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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