

Tenant Topics

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Blooming Brilliant!

*David Lilley and Morris Bodenham
of Dunstone Place*



In our summer edition of Tenant Topics, we asked you to share pictures of your gardens in bloom and you didn't disappoint!

Tenants from across the county sent in pictures of their beautifully pruned and lovingly looked after outdoor spaces. We've shared some of your pictures on page 11 of this issue, but our cover story focusses on the wonderful

shared garden at Dunstone Place in Mitcheldean.

Neighbours, David Lilley and Morris Bodenham have spent hours pruning, weeding and planting to create a beautiful space for residents. We paid them a visit in early August when the garden was in full bloom and asked what inspired them to create such a lovely place for their neighbours.

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Blooming Brilliant! continued on from page 1



You can't help but stop and smell the roses when you visit Dunstone Place. David and Morris have created a wonderland of colour that is striking from every angle and, the perfect place to relax on a sunny August afternoon.



When Morris and his wife moved to Dunstone Place in 2015, David had already been looking after the shared garden for a number of years. Morris was keen to contribute and spoke to David about looking after the piece of garden just outside his front window. From then on, their friendship blossomed.

Sadly, just a year after they moved in, Morris lost his wife. *"David came over to see how I was doing and offer his support,"* Morris told us. *"From then on the garden became a reason for me to get out of the house, it was a kind of therapy really."* He added.

In 2018, David started to add the trellises on the back wall. *"I remember thinking that it was a lot of work for him to do on his own,"* Morris said. *"And we started chatting, and working on things together, I bought some plants, I didn't want to step on his toes or intrude but he didn't mind, and we've been working on it together ever since."*

It has been a labour of love, but you can instantly see the joy it brings them and the rest of the residents of Dunstone Place.

Morris and David with Neighbourhood Housing Officer, Marriane Roy



Thank you from everyone at Two Rivers

As a thank you and to help David and Morris continue to look after the garden, we have sent them some gardening vouchers. If you've been working on a community project we'd love to hear about it, drop us an email to communications@2rh.org.uk

Two Rivers Chief Executive Garry King wrote to David and Morris to thank them for making Dunstone Place such a beautiful place to live.

"Thank you for everything you've done to create such a wonderful environment for the residents of Dunstone Place. The garden looks beautiful and I know that the other residents appreciate having such a lovely place to sit and enjoy the sunshine."

Garry King



Supporting our community – Forest Foodbanks

Due to the generosity of local people during lockdown, Forest Foodbanks had more food than they were able to store. Local community news site The ForestHub, put a call out on Facebook to see if anyone could help.

After seeing the post, our Income Collection and Tenancy Sustainment Manager Emma Watkins, leapt into action to help those in need in the Forest of Dean.

After a few enquiries with the team, Emma was able to offer some storage space to the foodbank free of charge, just in time to help them store a large delivery of food.

Speaking about the donation, Emma said: *"The Forest Hub plays an important role in raising awareness for local food banks and we were delighted to be able to provide this much needed storage space for them."*

"We know from experience as a local housing association, that there's an increasing number of people struggling to afford the basic necessities and sadly, people are becoming more reliant on foodbanks. We are always happy to support community initiatives that have a positive impact on not just our tenants, but also the wider local community."



Our Moving Out Reward Scheme

Did you know that if you are planning to end your tenancy with Two Rivers Housing you may be eligible for our Moving Out Reward scheme?

Following a consultation with our Challenge and Change Group, we have increased the amount that we will give tenants when they leave their home in good condition from £50 to £75.

To be eligible for the reward scheme you must give a minimum of four weeks' notice that you intend to leave your property, provide a forwarding

address and tell the neighbourhood housing team that you wish to be considered for the scheme.

Once you have notified our team, one of our Homes Inspectors will book an appointment to look around your home and advise you of the work that will need to be done in order for you to qualify for the scheme.

If you are eligible for the reward, we will send you a cheque for £75.

If you owe any money either as rent arrears or rechargeable repairs you can still apply for the reward and, providing the property is left in good order, this will be deducted from the amount you owe.

If you are planning to move out of your Two Rivers home, talk to your Neighbourhood Housing Officer about our reward scheme.

SAVING TIP

Use price comparison websites to check you're getting the best deal on your energy bills and make the switch before winter comes.





Investing in our homes – replacement windows and doors

Over the last few weeks, we have restarted our planned maintenance programme. Planned maintenance includes improvements to our homes such as new kitchens, windows, bathrooms and doors, as well as roofs and other external works.

We are pleased to announce that, following a consultation with our door and window contractors Nationwide, we are looking to restart this work.

In September, our contractors started home visits to check the condition of doors and windows and this will continue going forward. Their assessments will help us create our door and window replacement schedule for the coming year.

They have been, and will continue to, visit properties in Blakeney, Chepstow, Cinderford, Coleford, Gloucester,

Lydbrook, Lydney, Mitcheldean and Newent.

Please remember that all Two Rivers Housing, Centigen and Nationwide team members will always carry ID badges, which they will produce when attending your home. All window and door assessments will be arranged with you and our representatives will not turn up without an appointment.

Re-opening our Rivers Meet office

Over the coming months we will be re-opening our Rivers Meet office to allow our team to return to work. At the beginning of September, we allowed team members to access our office on Mondays and Wednesdays to undertake essential work.

Over the coming weeks, you may see more cars at Rivers Meet and more of our team in and around the building. At this point, our office remains closed to anyone other than members of our team, so please do not turn up to the office.

If you do, you will not be able to enter the building and will be politely turned away. This is to help keep both you and our team members safe so, please do not be offended if our team won't let you in.



What's happening with my repair?

We are currently working through a backlog of repairs and doing everything we can to get to them as quickly as possible.

If you have already reported a repair, our team will contact you to let you know when we will be able to complete the work. If we have not contacted you, we will not be able to provide any further updates on your repair.

Please only contact us if the issue that you reported has got worse since you

reported it, or to report a new repair. This will help us to work through the repairs backlog more efficiently.

Help us by keeping your appointment

If you are not going to be available at the agreed time, please contact our customer service team as soon as possible. This will help us manage the team's time more effectively and reduce the back log of repairs more quickly.



Help us keep you and our team safe



Since August our Centigen team have been conducting some small internal repairs in our homes. Now more than ever, we need your help and support to keep everyone safe.

Before our team book a repair, they will ask you questions about the health and well-being of the people in your home. You will also receive a phone call from the operative before they come to carry out the repair. For the safety of everyone, it is vital that you answer their questions truthfully.

If a member of our team visits your home, we will also need you to

follow the guidance set out below. This will help us keep you, your family and our team safe while our team members are in your home:

- You should allow our team members to isolate from members of your household. This means staying out of the room or area that they are working in and keeping a minimum of two metres away at all times.
- Please clean all the surfaces around the area that our team member will be working before they arrive.
- If possible, please open any doors and windows in the area that our

team members are working. This will help with ventilation and reduce the need for our team members to touch door and window handles.

- Please do not let visitors into your home while our team is working on your property.
- Please do not offer our team members food and drink, they will have their own.

Our team will not carry out repairs in a property where it is not safe to do so, and have a right to leave the job if they feel that their safety is compromised.

An update on our voids review



In the spring edition of Tenant Topics, we shared the findings of our Voids Review, which was undertaken by members of our Challenge and Change Group.

The group took their findings to the Two Rivers Board who reviewed and approved several of the group's recommendations. Since then, our teams have been working behind the scenes to make changes to the way in which we prepare properties for new tenants.

One of the recommendations from the Challenge and Change Group, was to increase the amount we pay tenants for leaving the property in good condition. We have increased this from £50 to £75 and you can find more information about this on page three of this issue of Tenant Topics.

We are also looking at the information we provide to tenants when they leave their homes and when they move in to a new Two Rivers property, to make sure that we provide the right information at the right time.

SAVING TIP

Christmas is coming why not start buying gifts for family and friends now to help spread the cost and take advantage of deals.



Two Rivers scoops gold from Investors in People

INVESTORS IN PEOPLE™
We invest in people Gold

In June 2020, Investors in People (IIP) awarded Two Rivers a 'We invest in people – gold award'.

Investors in People provide an expert overview of an organisation from an independent and objective perspective. They assess how well an organisation supports its people through leadership and making improvements to the workplace.

Gold awards are only awarded to 17% of companies that are assessed, and it shows that Two Rivers is committed to creating a great place to work for its team.

We are delighted to have received a Gold Award from Investors in People. It reflects our ambition to be an excellent local employer, playing our part in

creating rewarding roles within a vibrant local economy.

The award is valid for three years and includes an action plan to help make Two Rivers an even better place to work.

ANNUAL REVIEW

2019 | 20



In the past year we have continued to deliver on our mission to create great homes and support the communities in which we work. We have remained committed to our ambitious development plan, invested in our existing properties and undertaken a significant review of our repairs service.

Building has continued across the county and we have delivered 187 new homes across the local area. With a further 123 in the pipeline for 2020-21, we remain on target to meet our promise of building 1,000 new affordable homes in Gloucestershire and the surrounding counties by 2028.

We have also invested in improving our existing properties and services that we offer to our customers. This investment includes upgrading heating systems, windows and doors which, not only makes them more energy efficient – reducing the running costs for our tenants but is also good for the environment. We have also continued with our planned maintenance programme and installed new kitchens, bathrooms and fire doors at a number of properties.

We also invested in a full carbon audit, which will help us plan how we can reduce our carbon footprint as an organisation over the coming years, with an ambition to become carbon neutral.

2019-20 brought a number of challenges, both for Two Rivers and the housing sector as a whole and ended with a global pandemic that has left the UK and the world in uncertain times.

We are incredibly proud of the way in which our team has responded to the pandemic. With their hard work and dedication to the organisation we have managed to fully reinstate most of our services. They were quick to respond to the challenge and have continued to support our tenants throughout the outbreak.

As a result, our response to these challenges has been robust. We have revised our organisation plan and budgets to reflect the challenging situation we now face and will continue to focus on key areas such as health and safety, customer support and delivering value for money for our tenants.

Despite these challenges, we remain in a strong position financially having produced results in line with our organisation plan. This gives us a solid foundation from which to continue with our mission to create great homes.

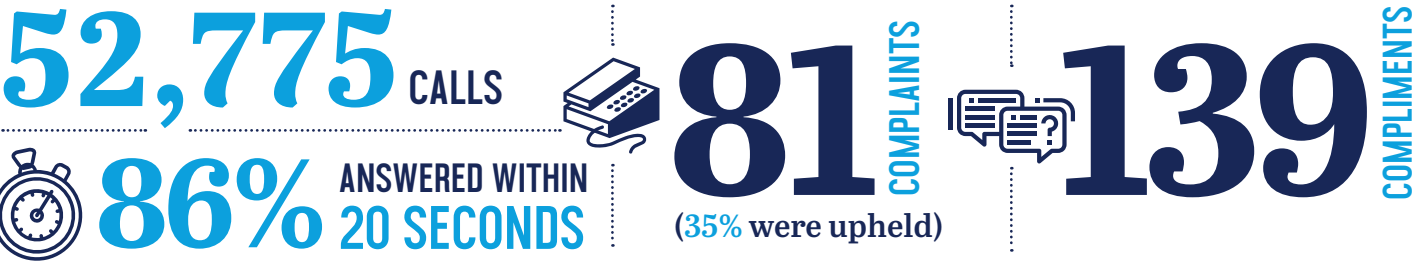
Our thanks go to our team who continue to deliver exceptional results for our organisation and our partners and contractors for their support.


GARRY KING
CHIEF EXECUTIVE


YVONNE LEISHMAN
BOARD CHAIR

AT YOUR SERVICE

OUR CUSTOMER SERVICE TEAM HANDLED OVER



REGULAR SURVEYS OF OUR TENANTS SHOWED:



WE CARRIED OUT

17,453 REPAIRS



1,280 EMERGENCY CALL-OUTS



646 OUT-OF-HOURS



OUR HANDYPERSON COMPLETED:

424 JOBS FREE-OF-CHARGE

& ANOTHER **130** HANDYPERSONPLUS TASKS



98% OF DAYTIME EMERGENCIES RESOLVED IN LESS THAN 24 HOURS

87% OF ROUTINE REPAIRS COMPLETED WITHIN THE 20-DAY TARGET

86% OF URGENT JOBS COMPLETED WITHIN 5 WORKING DAYS

11.6 DAYS AVERAGE COMPLETION TIME



WE FITTED...

11

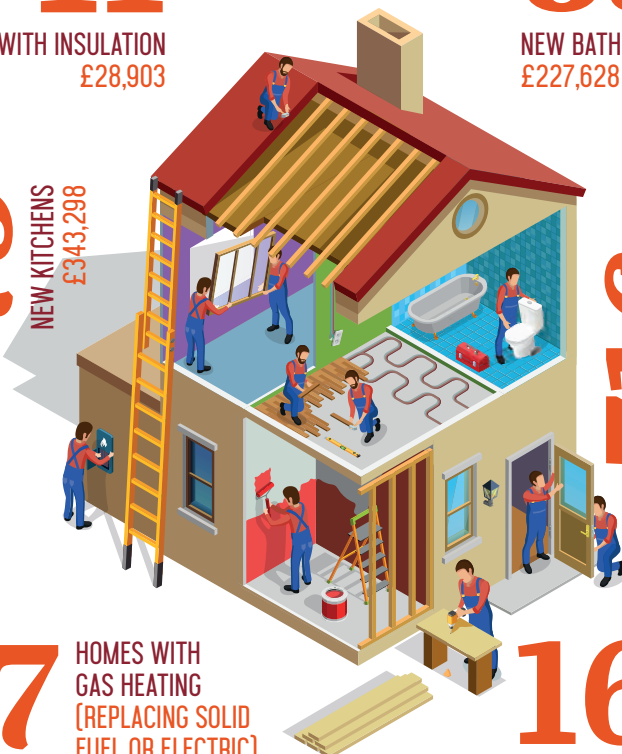
HOMES WITH INSULATION
£28,903

89

NEW BATHROOMS
£227,628

75

NEW KITCHENS
£343,298



716

NEW WINDOWS



47

HOMES WITH GAS HEATING
(REPLACING SOLID FUEL OR ELECTRIC)

166

NEW DOORS
£334,472 (COST FOR WINDOWS & DOORS)

WE CARRIED OUT...

159 HEATING UPGRADES (£621,331) ✓

304 EXTERNAL IMPROVEMENTS (£1,356,926) ✓

66 ELECTRICAL REWIRING TASKS (£329,100) ✓

2,915 GAS SERVICES (£95,000) ✓

744 SOLID FUEL SERVICES (£60,000) ✓

1,380 ELECTRICAL REPORTS (£300,000) ✓

1,233 SMOKE DETECTOR TESTS (£18,819) ✓

732 FIRE DOOR INSPECTIONS ✓

554 PROPERTY SURVEYS ✓

5 GARAGE SITES GIVEN PERMISSION FOR REDEVELOPMENT ✓

SUPPORTING YOU

WE HELPED

32 TENANTS
SWAPPED
THEIR HOMES



ON AVERAGE IT TOOK

16.7 DAYS

TO PREPARE AN
EMPTY HOME FOR
NEW TENANTS

243
OF OUR EXISTING HOMES
WELCOMED NEW TENANTS



232 IN
THE FOREST
OF DEAN

1 IN
TEWKESBURY

1 IN
HEREFORDSHIRE

3 IN
STROUD

7 IN
GLOUCESTER

WE DEALT WITH...

109 REPORTS OF ANTI-
SOCIAL BEHAVIOUR
(a decrease of 24%)

INCLUDING...

25 ABOUT ABUSIVE OR
THREATENING BEHAVIOUR



23 RELATED TO DRUGS



17 ABOUT NOISE



8 ABOUT CRIMINAL
ACTIVITY



WE GAVE FREE DEBT, WELFARE AND BENEFIT ADVICE TO...

358 TENANTS,
HELPING THEM
TO CLAIM:

£124,312 IN BACK-DATED
BENEFITS

£556,180 IN NEW
BENEFITS

£44,622 GRANT
AWARDS

£401,323 TO HELP WITH
NON-PRIORITY
DEBTS

£355,582 IN UNIVERSAL
CREDIT

£54,215 IN COUNCIL TAX
REDUCTIONS

OUR TENANTS



980 TENANTS CLAIMED UNIVERSAL CREDIT

445

WERE IN ARREARS
averaging
£398

UC

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

1,990

PAID BY DIRECT DEBIT
but we were
owed £312,326
in unpaid rent



We
collected
£4,200 in
recharges for
items lost or
broken

14 TENANTS WERE EVICTED FOR RENT ARREARS (average £2,340 each)

£71,238

WAS COLLECTED
from former
tenants who left
owing us
money



£42,118
in rent and
£29,210 in
property
damage

SUPPORTING COMMUNITIES

72 STAFF
GAVE

533 HOURS

OF THEIR TIME SUPPORTING

22 COMMUNITY
PROJECTS

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.



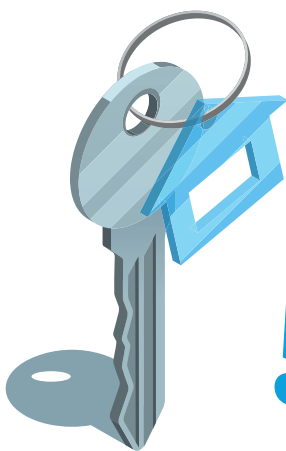
CREATING GREAT HOMES

WE INVESTED
£20.3 MILLION

ON BUILDING
187 NEW HOMES
in the Forest of Dean,
Stroud, Cotswolds,
Tewkesbury and
Gloucester City

WORK STARTED ON
38 NEW HOMES

TOTALLING
£58.4 MILLION INVESTMENT



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



50 PEOPLE
chose Shared
Ownership

5 PEOPLE
bought their Shared
Ownership
home outright



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

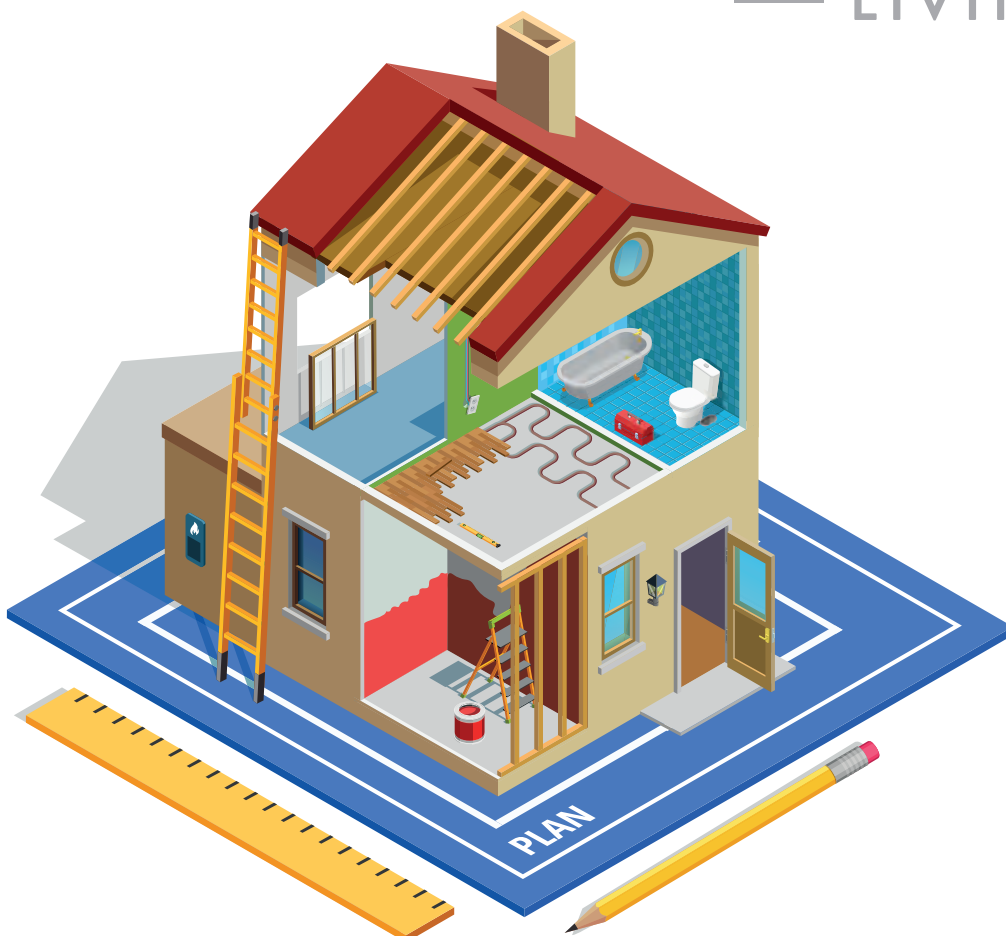
Centigen Facilities Management employed **56 staff** in grounds maintenance, cleaning, responsive repairs and voids, who looked after **five clients**.



TwoCan estate agency sold **68 homes** and now sells property on behalf of six other housing associations.



Tandem Living secured **£785,000** of grant funding from Homes England.



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.

In 2019/20 we launched our three-year organisation plan, which supports our 10-year vision for achieving our mission of 'creating great homes and supporting communities'.

In 2019/20 we repaid nearly £2.8 million of existing loans and, during the year, we invested £24 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>.



INVESTORS IN PEOPLE™
We invest in people Gold



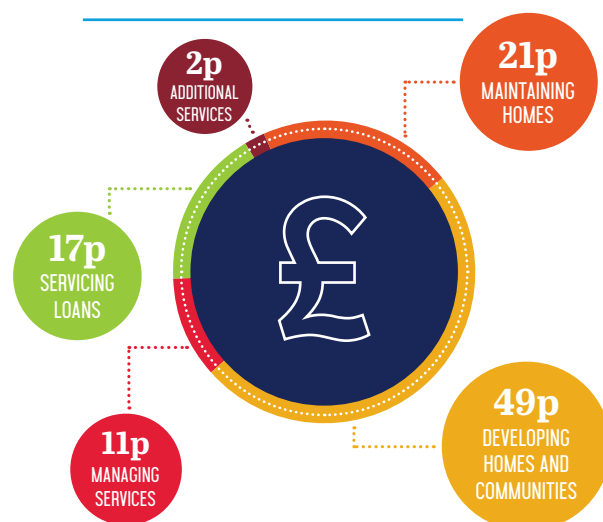
CASH IN

| | |
|-------------------------------------|--------------------|
| Rent | £19,532,000 |
| Shared Ownership and property sales | £7,160,000 |
| Service charges | £864,000 |
| Other income | £400,000 |
| Interest received | £181,000 |
| TOTAL | £28,137,000 |

CASH OUT

| | |
|----------------------------------|--------------------|
| Developing homes and communities | £21,065,000 |
| Maintaining homes | £8,774,000 |
| Managing services | £4,817,000 |
| Interest paid | £4,358,000 |
| Repayment of loan | £2,745,000 |
| Buying specialist services | £881,000 |
| Other fixed assets | £27,000 |
| TOTAL | £42,667,000 |

HOW EACH POUND IS SPENT:




tworivers
HOUSING
for you - for your community - not for profit

On target to deliver 1,000 affordable homes by 2028

In 2018, we made a pledge to build 1,000 new affordable homes in Gloucestershire and the surrounding area by 2028. Despite the nationwide lockdown, which saw many UK building sites close for several weeks, our development team remains on track to deliver on that promise.

So far this year, we have completed on 75 new properties across the county including sites in Standish, Tutshill and Newent with more due to complete in Tewkesbury and Stroud by the end of the financial year.



A mixture of flats, houses and bungalows, all of the 278 homes we have built since 2018 have been made available for social or affordable rent or as Shared Ownership homes where the tenant purchases a percentage of their new home.

There is a real need for affordable homes across Gloucestershire and we have worked closely with our development partners to ensure that we are building homes that local people want.



New affordable homes in Birch Grove, Tutshill

Looking to the future of Two Rivers Housing

In August 2020, we launched our new organisation plan. The plan sets out the key areas that we will focus on over the next three years. These will help us deliver on our mission to create great homes and support communities.

The four key areas are Our Customers, Our People, Our Homes and Our Corporate Health.

We will be delivering key projects in each of these areas over the next three years.

The plan is ambitious and will drive improvements across our organisation



that will benefit our customers and our team. We'll provide more details of the key projects and improvements as they happen, but they cover a range of things including improvements to our

repairs service, building new homes and investing in our existing homes.

We look forward to sharing more details with you over the coming months.

Everybody needs good neighbours

– nominate yours for our Good Neighbour Award

If there is one good thing to come out of the Coronavirus pandemic, it's the way it has brought people closer together. Neighbours that had never spoken before suddenly met on a Thursday night to cheer on our NHS heroes and new friendships have been made.

We know that there are lots of people that give up their time to help others in the community and we want to say thank you to them. So this year, we have launched the Two Rivers' Good Neighbour Award.

Do you have a brilliant neighbour that has helped you out during the lockdown, helps the local community, makes an effort to improve the area that they live in or is simply always

there when you need them? If so, we want to hear about it!

Got someone in mind already?

To nominate your neighbour, simply complete the form on page nine of this issue of Tenant Topics and return it to our community engagement team.



The person you nominate does not need to be a Two Rivers tenant, but they need to have helped out in one of the communities that we work in and must be nominated by a Two Rivers tenant.

Send your nominations to our community engagement team by post to:

Good Neighbour Award
Two Rivers Housing
Rivers Meet
Cleeve Mill Lane
Newent
Gloucestershire
GL18 1DS

Or by email
communityengagement@2rh.org.uk

Two Rivers' Good Neighbour Award Terms and Conditions

1. The Two Rivers' Good Neighbour Award is open to anyone that has made a difference to the communities in which Two Rivers operates. This includes Gloucestershire and Herefordshire.
2. Nominations must come from a Two Rivers tenant, however the person nominated need not be a Two Rivers tenant.
3. You are not able to nominate a close family member or someone you live with. The person nominated must be helping of their own free will and must not be getting paid.
4. All entries must be submitted using the official competition application form and returned to Two Rivers either by post to: Good Neighbour Award, Two Rivers Housing, Rivers Meet, Cleeve Mill Lane, Newent, Gloucestershire, GL18 1DS or by email to communityengagementteam@2rh.org.uk
5. Nomination forms must be completed in full. Anonymous nominations will not be accepted.
6. We will only use the information provided on the entry form to contact you in relation to the Two Rivers' Good Neighbour Award.
7. Winners, nominees and those making the nomination may be contacted by Two Rivers to inform them of their nomination and may be asked to participate in media activity to promote the Award.
8. Please provide the correct spelling of all names as this information will be used on certificates and in publications.
9. All nomination information and material submitted remains the property of Two Rivers and may be used in Two Rivers Housing owned media such as Tenant Topics, social media and the Two Rivers website.
10. A judging panel will select one overall winner and two runners up from all of the entries that are received. The judging panel will be made up from members of our Challenge and Change Group and Two Rivers representatives. The decision of the panel is final and neither they nor Two Rivers Housing will enter into any discussions about the decision.
11. The winners will be announced no later than six weeks after the closing date.
12. The closing date for entries is midnight Sunday 1st November 2020. No late entries will be accepted.
13. There are three prizes available a £100 voucher for the overall winner and two £50 vouchers for two runners up.
14. Two Rivers will share details of the winning nominees on its website, social media channels and in other printed or digital media it owns.



Good Neighbour Award nomination form

Your name

Your email address

Your home address – you must be a Two Rivers tenant to nominate someone

Name of the good neighbour

Address of the good neighbour

Why do you want to nominate them?

Please include as much detail as possible. Do they always go out of their way to help others? Do they make an effort to keep the area they live in looking clean and tidy? Are they someone who is always there when you need them?

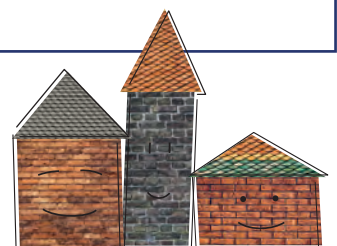
Keep up to date on social media

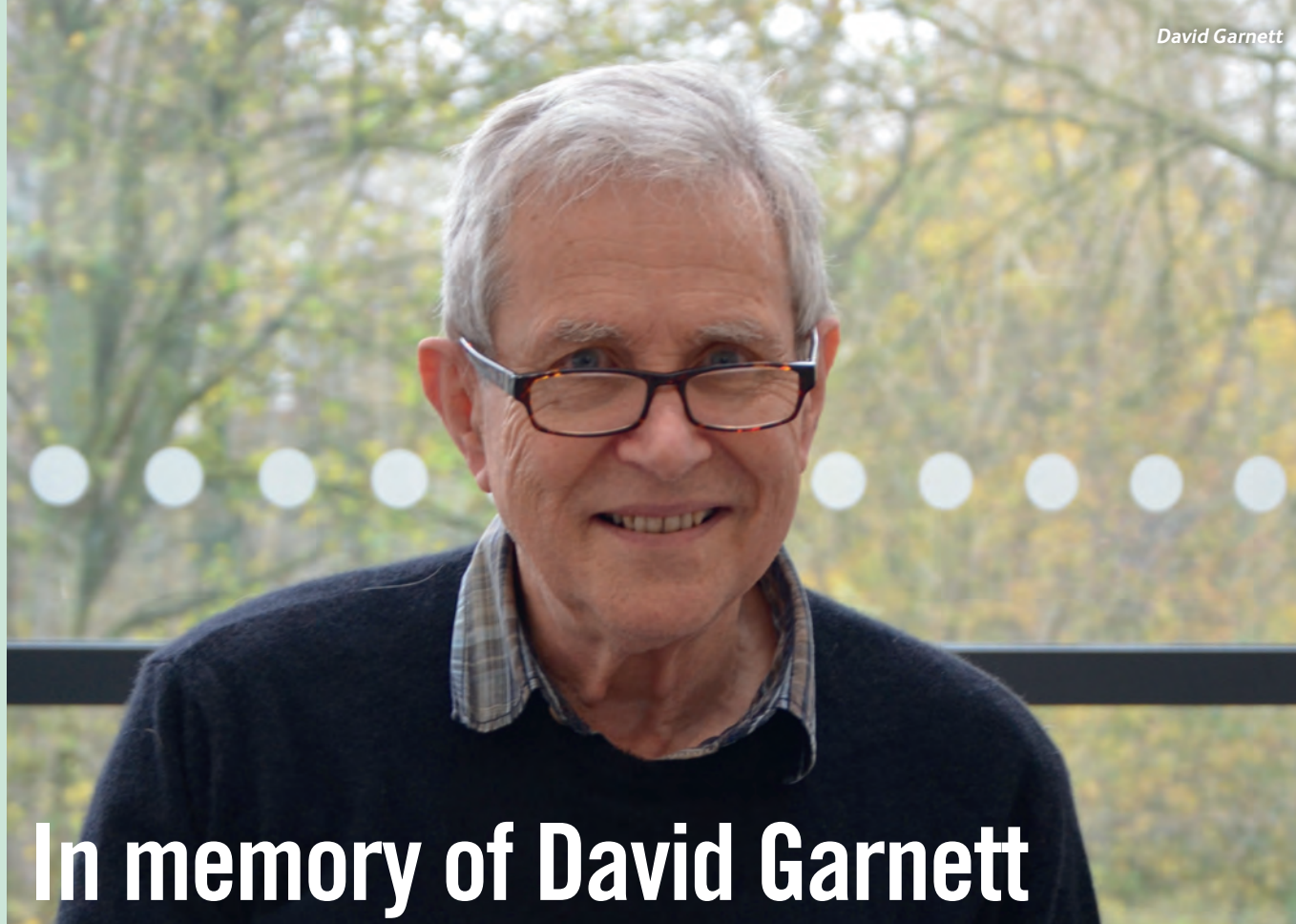


www.facebook.com/TwoRiversHousing



www.twitter.com/TRHousing





In memory of David Garnett

Many of our tenants will remember former Chair of Two Rivers Housing, David Garnett, who sadly passed away earlier this year.

Born in Edinburgh and brought up in Denham, Buckinghamshire, David was a late starter. He failed his 11-plus but went to grammar school in High Wycombe aged 13, where he spent his time setting up the school magazine, Scandal. After a building-trade apprenticeship while studying for A-levels in the evening, he trained as a teacher at Dudley College of Education.

Few people have a detailed grasp of how housing finance works in the UK across the private market and social housing. David was not only one of those, he also had the skill to make the subject accessible to students.

He was involved in setting up one of the first degrees in housing and wrote a number of textbooks on the subject.

Outside of his teaching career, David dedicated his time to the housing sector and charitable work. He was a founding Board member and Chair of Two Rivers Housing. He also set up a mentoring

group for young apprentices, sharing his own experience with them.

David was described by colleagues and ex-students as a dedicated and inspirational teacher. His energy, infectious humour and kindness made him wonderful company and he was a loyal friend to many.

He is survived by Julia, who continues to run the Garnett Foundation, a charity set up by David and Julia to enhance literacy and improve living conditions for those in need at home and abroad.

Have your say

We are committed to working with our tenants to improve our services. Don't forget, you can get involved with Two Rivers by joining one of our tenant panels.

Our Facebook group – Two Rivers-Your Views is a place to feedback on our services, complete short questionnaires and provide quick feedback on a wide range of things. You can join the group via our Facebook page.

Our Challenge and Change Group will help you get involved in more in-depth projects such as our Voids Review. It will provide you with the opportunity to help shape the future of Two Rivers Housing and practice and improve essential skills such as presenting and report writing.

Challenge & Change

Two Rivers Housing



If you'd like to join our Challenge and Change Group, please contact our community engagement team communityengagement@2rh.org.uk

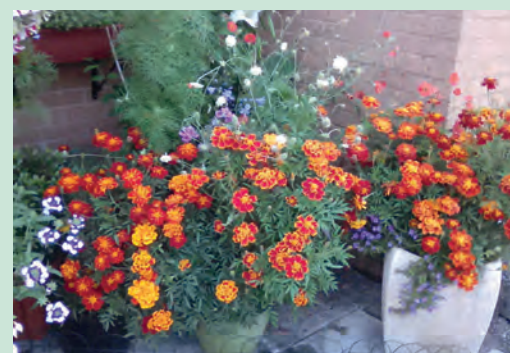


Your gardens

Thank you to everyone that has sent us pictures of their garden. We've enjoyed sharing them all with the team and have published a selection in this edition of Tenant Topics.



Tenant garden – R Nicholls, Cinderford



Tenant garden – S Bevan, Berry Hill

Autumn in the garden

Any good gardener knows that preparation is key to a great looking garden. As the summer colour fades and the leaves start to drop, it's time to get ready!

Time to tidy

The glorious autumn reds, yellows and oranges can make your garden feel magical, but as they fall, leaves can become slippery so, it's important to sweep up paths and patios.

Creating small piles of leaf debris around your garden will create the perfect home for insects and a warm hibernation spot for hedgehogs. They needn't be visible either, sweeping the debris under the shed for example acts as a perfect hiding spot!

Seasonal pruning

Now is the perfect time to give your hedges a good tidy up and prune the fruit trees. This will encourage the formation of fruit buds and flowers, as well as tidy up the general shape of the tree. You can prune fruit trees again in November before the winter sets in.

Pondering pond life?

Cover your pond with netting to avoid having to fish out falling leaves. Tidy up any aquatic plants or blackweed to reduce debris. While you are out there, add a polystyrene float or ball to prevent the pond freezing over completely in the colder months.

Preparation and planting

Preparing your soil now will help your garden flourish in the spring. Dig over the soil and mix in a bone meal fertiliser. If you have leaves or a compost bin use this as a mulch to create a top layer of soil – this will encourage worms to break down the soil and do all the hard work for you!

Do you have a gardening question?

If so, drop us a line communications@2rh.org.uk and we'll ask our head gardener if they can help!



Autumn tea break

Win a £15 voucher

Grab a pen and a cuppa, sit back and complete our autumn tea break crossword.

Simply use the clues to solve the crossword and reveal the hidden autumn word in the coloured boxes to be in with a chance to win a £15 gift voucher.

You can enter by emailing your name, full postal address and the hidden word to us at

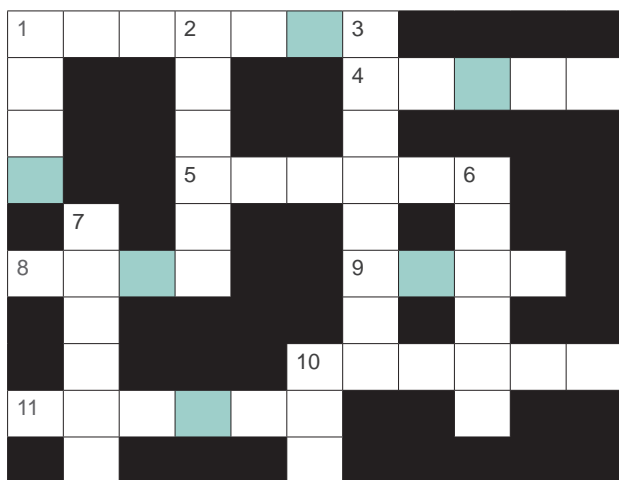
communications@2rh.org.uk or by completing the form and returning it in the post to:

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

The first correct answer selected at random after **30 November 2020** will win a £15 gift voucher.

The missing word in our summer wordsearch was SEAGULL.

Good luck!



Across

1. Looking fixedly
4. Country known as 'the boot'
5. Highway that encircles an urban area
8. A toy that flies in the wind
9. A circular domed tent
10. Largest Channel Island
11. Make smaller in size

Down

1. A dishonest scheme
2. A disorderly crowd of people
3. A unit of information equal to 1000 megabytes
7. The main meal of the day
6. Pressure
10. A rapid stream of liquid

What's the word hidden in the crossword?

Name: _____

Address: _____

Tel number/email: _____

Preferred voucher: ☐ Amazon ☐ Tesco ☐ M&S ☐ B&Q ☐ Argos ☐ Dining Out

Every mind matters – free help and support from the NHS

Did you know that the NHS has a whole website full of useful help, advice and techniques for looking after your mental health and wellbeing?

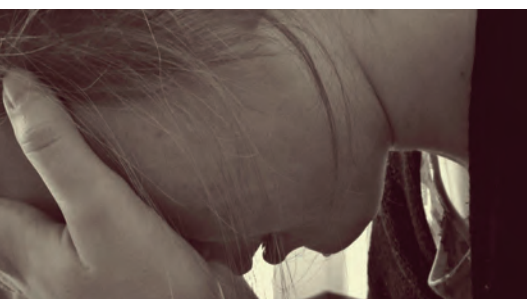
The new 'Free Your Mind' website has been designed to support those who are currently suffering from poor mental

health. It has a wealth of information on how to deal with stress, anxiety and the uncertainty brought about by the Coronavirus pandemic.

The site gives you access to help for yourself and your friends and family and even has an emergency button to allow you to access help immediately.

The last few months have been tough on us all, and we could all do with taking some time to look after our mental health. It's important to remember that you are not on your own and there is help and support available if you need it.

Visit the NHS Website
www.nhsfreeyourmind.co.uk



Contact us:

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

Freephone
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customerservices@2rh.org.uk

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