Winter 2020

Tenant Topics

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Bowled over. Cinderford resident given opportunity to represent England in 2022



After losing his sight in 1992, HomePlus resident Paul, got in touch with Forest Sensory Services at The Forge in Cinderford. The centre, which provides bespoke support to help those with sensory loss to live independently, helped Paul adjust to life without his sight and talked to him about the sorts of things he would like to be involved with going forward.

As well as learning to read braille, Paul was determined to play an outdoor sport, and given the choice of shooting or lawn bowls, in 1995, he chose bowls!

Since then, Paul's amateur bowls career has flourished. He has already represented his country – helping

Now aged 55, Paul told us what it would mean to represent his country at the Commonwealth Games in Birmingham:

"It is just such an honour to play for your team and particularly for your country. I will never forget playing for England in Scotland – we were piped on to the bowling green by a Scottish piper – it was a tremendously proud moment." England to a win against Scotland on their home turf and regaining the competition shield and, was due to participate in the World Bowling Championships in Australia earlier this year, before the pandemic meant that the event had to be cancelled.

Undeterred, Paul recently travelled to Weston-super-Mare to try-out for the England team. He is now waiting to hear if he has been selected as a visually impaired bowler in the mixed pairs team at the Commonwealth Games, which will be held in Birmingham in 2022.

If selected, he will also play in a sixnations warm-up event in York in January 2021 before the Commonwealth Games take place in the summer.

The bowling championship will take place at Victoria Park in Royal Learnington Spa in the summer of 2022. Good luck from everyone at Two Rivers Paul!

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





Dementia & Domestic Abuse

Domestic abuse is defined by power and control. Understanding domestic abuse in the context of dementia can be complex. It is crucial to understand the individuals history.



For more information download an accessibile version of the leaflet at www.fdean.gov.uk/DementiaAwareness

IF YOU ARE CONCERNED ABOUT SOMEONE AND ARE UNSURE HOW TO RESPOND CONTACT:

GDASS

Gloucestershire Domestic Abuse Support Service (GDASS) is a countywide service designed to reduce the level of domestic abuse and improve the safety of victims and their families.

> Helpdesk: 01452 726570 Professionals Helpline: 01452 726561 e. support@gdass.org.uk www.gdass.org.uk

MANAGING MEMORY TOGETHER

We support people who are worried about memory, people with dementia and carers of people with dementia, in Gloucestershire.

t. 0800 694 8800 or e. managingmemory@ghc.nhs.uk

GLOUCESTERSHIRE CAREERS HUB

T 0300 111 9000 e. carers@peopleplus.co.uk www.peopleplus.co.uk

For support in developing your organisational response to domestic abuse, or for formal guidance documents on identifying and responding to domestic abuse please contact:

County Domestic Abuse and Sexual Violence (DASV) Strategic Coordinator e. glostakeastand@gloucestershire.pnn.police.uk www.glostakeastand.com



GloucestershireDAA@outlook.com

DAA Dementia Action Alliance FOREST OF DEAN DISTRICT

www.tworivershousing.org.uk



The season of good will – make sure you are a good neighbour this Christmas

There is no doubt that this year has been tough on everyone. While there are many excellent examples of our communities coming together, the added pressure of being confined to our homes has also amplified the frustrations we might feel towards others.

Our neighbourhood housing team have seen a significant increase in anti-social behaviour complaints throughout 2020 and are asking for tenants to show some good will over the Christmas period and beyond.

In most cases, anti-social behaviour complaints start off with a small issue, perhaps loud music or a barking dog, but it can escalate very quickly, particularly now we are spending so much more time at home. If you are experiencing issues with your neighbour, the best way to resolve things is to talk to them. These cases are often complex and can take time to work through, but our trained Neighbourhood Housing Officers can help with this process.

They will work with you, your neighbour and where needed, local partners such as social services, mental health support services, the police and Restorative Gloucestershire to find a solution that works for everyone involved.

In extreme cases, our team will go to court to seek an injunction order. This is a legal procedure that orders a person to take or stop a specific action. Failure to do what the injunction order asks can result in further action being taken by an application for committal proceedings. This means the person who the injunction is against could go to prison, have their assets seized, or be fined and their home could be at risk.

Getting an injunction from the courts is a costly and lengthy process and it can take a number of months to get a hearing date. This has been impacted further by the pandemic, but our team will continue to take action against persistent offenders.

Christmas is the season of goodwill and a time to come together. Please think about the impact your actions have on the people in your community and work with us to ensure that everyone can have a peaceful Christmas, New Year and 2021.

Hot healthy meal straight to your door this winter

A hearty, healthy meal can make all the difference in the cold winter months and registered charity, Forest Mobile Meals are here to help.

They have a selection of meals available from breakfast baps and burgers to jacket potatoes and a daily lunch special for just £5.00 or £6.00 for two courses. They also do a range of sandwiches too.

If you or a family member would benefit from a hot meal, their friendly volunteers are waiting to deliver to your door!

You can order by calling 01594 827 927 between 8:00am and 3:00pm Monday to Friday. (Lunch specials will need to be ordered by 10:00am.)

For more information or to find out how you can donate to Forest Mobile Meals contact them by email on info@forestmeals.org.uk

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	Bacon and o-	£3.50
		£2.30 £2.30
	Sausage and bacon BLT (Bacon	£2.10
	BLT (Bacon, lettuce and tomato) Quorn sausage (x2)	£2.80
	Extras	£2.80
	Mushrooms	£3.00
	Black Pudding	£2.70
		£2.30
	102 Dilfgor	
	4oz Cheese Burger Hotdog	
F	Vtro-	
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Cinderford tenants explore the south west

Cinderford residents Peter and Judy love to explore the western tips of the UK and have spent their holidays exploring the best caravan sites and bed and breakfasts it has to offer.

Over the last few years, they've explored Exmouth, strolled around Saundersfoot and trekked to Tenby and as a special treat, made it to Malta for 10 days - just to try something different!

Their love of the west has had a big influence on their children and



grandchildren too! They will be travelling to St Ives in May 2021, not to meet a man with seven wives, but to watch their grandson get married and then back to Cheltenham in August for a second wedding celebration - this time for their granddaughter!

They also enjoy using their National Trust membership to visit homes and gardens around the country. We can't wait to see where their travels take them next and will be eagerly awaiting a postcard!



Two Rivers' tenants recognise local heroes

Good Neighbour Award Winners

We know that there are many people in our community that make a real difference to other people's lives and we wanted to help say thank you to our local heroes.

So, we asked you to nominate your community heroes for a Two Rivers Good Neighbour Award. In November, our judging panel met to choose the winners from all the entries we received.

Our first ever Good Neighbour Award winners are:

Carl and Ashton Jennings

They were nominated by their neighbour Denise, who described them as 'the most caring couple on the road'. During lockdown, Carl went shopping for Denise, collected her medication and took her to her hospital appointments.

The pair also made sure that she had a cooked meal everyday and were always there for a chat to help keep up her morale. Alongside the help they gave to Denise, they also supported another neighbour when her husband suffered a heart attack.

In her nomination Denise said: "Carl and his family have been my rock both before and during lockdown, they put a smile on people's faces, and I would love for them to win the Good Neighbour Award."

Our judging panel agreed and added: "These two are a great example of good neighbours, providing a daily hot meal on top of putting themselves at risk to attend medical appointments is really exceptional."

When we told them that they had won our Good Neighbour Award, Carl said: "That's fantastic, I'm so surprised and shocked. It's in my nature to help people out even in the current situation, we simply can't turn our back on people. Just in the last couple of days, I have been helping again with medical appointments."

As winners of the Award, Carl and Ashton will receive a £100 gift voucher to say thank you for everything they have done.

Alongside Carl and Ashton, two runners up were also chosen by the judges. Carol Marfell was nominated three times by her neighbours, who said that "despite not being a Two Rivers tenant, she has gone out of her way to support the elderly people that live nearby." Carol has regularly checked in on all her neighbours and is continuing to do their shopping even now!

And our second runner-up was Nick Graham. Nick has been a truly great neighbour to Nathan, who knows Nick can be relied upon for help, support and good advice – especially when it comes to his motorbike! Nathan said that Nick is 'always a nice friendly face'. He also went above and beyond to sort out the shared recycling area and planted a small flowerbed outside his flat to brighten up the shared space for his neighbours.

Congratulations to all our Good Neighbour Award Winners.

Two Rivers Housing secures its largest ever investment



In September, we secured a £130 million investment package for the group. Working with Santander, our executive team secured a private investment of £80million, refinanced our existing debt and secured a £50 million revolving credit agreement.

The additional funds will be invested in our existing homes, regeneration projects and the services we provide to our tenants, as well as helping us to deliver on our promise to build 1,000 new homes in Gloucestershire by 2028.

We are committed to increasing the availability of affordable housing across Gloucestershire and ensuring that we can continue to create great homes and support the communities in which we work. This investment gives us the financial backing to do so.



Berry Hill residents honour NHS heroes

Residents of Berry Hill have paid tribute to our NHS heroes by turning the local phone box blue and adding a thank you NHS sign.

HomePlus Scheme Co-ordinator, Nancy Weller spotted the tribute while visiting tenants in October. Everyone here at Two Rivers would like to join the residents of Berry Hill in thanking the wonderful people that work in our NHS.

How long would it take to guess your password?



Online shopping, banking and email have become even more regular features of life since lockdown, but how safe are your online accounts?

Password security is something we often overlook but it is an important part of keeping our personal data safe. So, making sure your passwords are not easily guessed is vital.

The most common passwords used are '12345', '123456789', 'qwerty' and 'password'. However, the most secure passwords are a series of several short words, that contain a mixture of upperand lower-case letters, numbers and special characters. For example, if you were using the word 'password', it would take a computer just fractions of a second to guess it. But, a string of three random words such as 'Cream pa55 Potter!', would take two quintillion years!

Some companies offer extra security measures such as Two Factor Authentication (2FA) in addition to a password, always use this where it is offered.

So, how secure is your current password?

Take a little time to think about this and make sure you are making it as difficult as possible for cyber criminals to crack your code!





We know it's the time of year when some of our tenants like to give a gift to say thank you to our team members, but please remember that our team members are unable to accept gifts or money from tenants.

We agree that our team has done an excellent job in 2020 so, if you want to

say thank you to any member of our team, why not drop us an email on **customerservices@2rh.org.uk** or through our Facebook page and we will share this with those involved and the rest of the Two Rivers team.

Have your voice heard and help improve our services Challenge



Here at Two Rivers we are always looking at how we can improve our service and our Challenge and Change Group plays an important part in making that happen.

Becoming a member of this group is a great way to meet other residents and have your voice heard when it comes to how we adapt and shape our services.

As a member, you will be involved in projects across the organisation from improving how we prepare properties for new tenants, to assessing how we've handled the Coronavirus pandemic and helping us shape our digital strategy.

Alongside helping other tenants, you'll have the chance to improve your own skills, such as presenting to stakeholders, working with others and report writing. In line with the current government guidelines, our Challenge and Change Group are meeting virtually, making it even easier for tenants to get involved.

We are currently looking for new members to join the group, if you are interested please get in touch with our community engagement team: communityengagement@2rh.org.uk

Have your voice heard, learn new skills and help shape the future of Two Rivers!

SAVING TIP

This Christmas, don't waste left-over food. Turn it into a tasty new meal instead with these ideas – www.bbcgoodfood.com/ recipes/collection/leftovers

Looking after you this winter

The days are short, and the nights are long, winter is well and truly underway, and it can feel a little bit overwhelming at times. Now, more than ever it's important that you take time out to look after your own mental health and well-being.

So, in this edition of Tenant Topics we are sharing some simple tips from mental health charity Mind, to help boost your mood and take care of yourself this winter.



How to spot a phone scam

It can be difficult to know when a phone call is fraudulent, especially when criminals pose as respectable companies to try and trick people into parting with their money or personal details.

We often get reports from our tenants of attempted phone scams, so we wanted to put together some advice on how to spot a scam and what to do about it.

In the worst cases, these fraudsters can trick their victims into sharing bank details or downloading software to gain access to their computers, so it's important to be one step ahead of them. Being able to spot a phone scam starts with understanding the most common types:

- Bank scams
- Computer repair scams
- Compensation calls
- HMRC / tax scams
- Investment / pension scams

According to the National Fraud Intelligence Bureau, nearly a third of all fraud is committed over the telephone. If you receive a call that you think is suspicious, you should hang up and check that the call is genuine.

Stay one step ahead with our top tips for spotting a scam:

1. Were you contacted out of the blue?

You should always be cautious if you receive a call you're not expecting. If you're in any doubt, put the phone down, wait five minutes and call back on a number you trust.

2. Have they given you time to think?

Fraudsters try to create a sense of panic, for example telling you that your phone line will be disconnected or that your bank account is under threat.

3. Are they asking for personal details?

Your bank will never ask you to move money to a 'safe' account or share details such as your password or four-digit PIN.

a scam:

4. Have they asked you to go to your computer?

Unless you know the caller and their intentions you should never let them access your computer. Scammers may ask you to go to specific websites or install programs that allow them to take control.

5. Are you being asked to keep quiet?

Speak to a friend or relative before making any decisions. If the caller attempts to stop you talking to someone about the call it's most likely a scam.

If you ever think you may have fallen for a scam contact your bank immediately and to save others falling for the deceitful tricks, always report fraudulent calls to Action Fraud at **www.actionfraud.police.uk**

Changes to how we handle complaints



Two Rivers Housing has always handled complaints in line with the Housing Ombudsman's best practice guidance and has a robust complaints handling system in place. However, the Ombudsman has recently updated its Complaint Handling Code and there are some changes that we need to make you aware of.

The changes have been designed to improve standards across the housing sector and give customers greater access to the Ombudsman Service.

Changes at Two Rivers Housing

As we already follow the Ombudsman's best practice guidance, changes to our processes will be very minor and we will be updating our Compliments and Complaints leaflet to reflect these changes. This will be available on our website.

Changes to the Housing Ombudsman Service

Most of the changes being implemented are linked to how the Ombudsman handles complaints.

Before the changes, the Ombudsman would only consider a customer complaint, once it had gone through the landlord's internal complaints process and they had attempted to resolve the issue using a designated person. If a customer was dissatisfied with the result of this process, they then had to wait eight weeks before they could go to the Ombudsman.

This has now changed.

Customers can now seek the help of the Ombudsman Service at any time, even before they have logged their complaint with their landlord. Upon receipt of a complaint, the Ombudsman will advise the customer to work with their landlord and to log their complaint directly with their landlord if they have not already done so, but they will also keep a record of the complaint.

If the landlord does not resolve the complaint to the customer's satisfaction, and as soon as the landlord has confirmed that they have given their final response, the customer can go straight to the Ombudsman. They no longer need a designated person and they no longer need to wait eight weeks.

The Ombudsman will then carry out its own investigation, requesting documents and evidence from the landlord, which must be provided within strict timelines.

The Ombudsman will use this evidence to make a decision on the complaint, which will be shared with both the landlord and customer. The landlord must comply with the result of this decision and must carry out any actions outlined in the Ombudsman's 'determination'.

The Ombudsman will also have greater powers to take action against a landlord, where its complaints process or handling does not meet the requirements of its new Complaints Handling Code.

What you need to know

If you raise a complaint with Two Rivers Housing, we will provide you with information that makes you aware of your rights with regards to the Ombudsman, including the details of how you can get in touch with the service.

You can find more information about the Housing Ombudsman on its website: www.housing-ombudsman.org.uk

What is an Ombudsman?

An Ombudsman is an independent body officially appointed to investigate complaints against an organisation. The Housing Ombudsman Service does this for the housing sector.

What is a designated person?

A designated person can be an MP, local councillor or a tenant panel that helps resolve complaints between a landlord and its customers. They can only be appointed once the customer has been through the landlord's internal complaints process and can help resolve the complaint or escalate it to the Housing Ombudsman. Prior to the changes, a customer had to appoint a designated person before they could take their complaint to the Ombudsman.

What is the Ombudsman 'determination'?

This is the word used to describe the decision reached by the Housing Ombudsman when it has reviewed a complaint. Landlords must comply with the decision and any actions requested as a result of it.

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Meet your HomePlus team

This year our HomePlus team haven't been able to visit you as often as they'd like to, and while they've been busy on the phones, we thought you'd like to get to know them a bit better!

Claire Carter

Claire joined Two Rivers back in 2003 and is currently looking after our schemes at Watermead and



Klondyke in Lydney. She has four grandchildren, the youngest of which was born this year just six weeks before lockdown. Claire is also a fan of Moto X and Moto GP, hates flying but loves a cruise!

Elaine Hill

Elaine is celebrating 20 years as a Two Rivers employee this year! Her two grandsons keep her busy in her free time



but when she does manage to grab a little bit of time to herself, she enjoys getting involved in all kinds of crafts. She is currently working on a king-sized crochet blanket for her daughter and also loves upcycling old furniture – when she gets time to fit it in! Elaine currently looks after our scheme at Meads Close in Coleford.

Fiona Stewart

Fiona started her career at the Forest of Dean District Council in 1996 and transferred to Two Rivers, so she has a



wealth of knowledge and experience. She currently looks after our Newentbased St Bartholemews scheme. She likes nothing more than spending the day in the country or by the seaside with her dog Seth – who especially enjoys getting wet and muddy!

Gina Facchiano

Meet Ginal Fundraising extraordinaire, she can often be found running Italian events with her husband raising money



and merriment! She loves renovation projects, gardening and growing veggies to cook with. She has been with Two Rivers for 12 years and has lived in the Forest of Dean, which she's still exploring, for 13. You'll find her in our Rowandean, Ruardean, Coombe and Kensley Vale schemes.

Julie Shingles

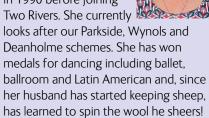
Julie will have been with Two Rivers for 15 years this month! During that time, she has worked at most of our schemes but



is currently based in the Coleford area. An outdoorsy type – Julie is a proud Forester who loves exploring the Forest, trips to the beach and is planning to go to New Zealand in 2022. She played on the wing for Berry Hill RFC in 1986 and competed in javelin, shot and discus at county level – she even held the county record for javelin for a few years. She has one daughter, a rescue dog called Tizer and has been with her partner for 22 years.

Karen Weaver

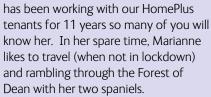
Karen started her career in housing at the Forest of Dean District Council in 1990 before joining



Marianne Roy

Those of you that live in our schemes at Western Way, Johnstone Close, Littledean and Mitcheldean, will

Mitcheldean, will recognise Marianne. She



Mary Hemming

One of our longest serving team members, Mary has worked across virtually every scheme at some point. Through



rain, sun and snow she's looked after our HomePlus tenants, but then coming from the west coast of Ireland she's used to that! Mary is well travelled and lived in Iceland and Greenland, she enjoys walking holidays and recently climbed Mount Snowdon.

Nancy Weller

Nancy has been working at Two Rivers for 15 months, initially she joined as one of our customer service team



members, but she recently moved across to the HomePlus team. She currently looks after our schemes in Drybrook, The Horsepool, Crawshay Place and Hilldean.

One thing you might not know about Nancy is that she bought an old petrol station!

Paul Gale

Paul joined the team just over four years ago and covers Ryelands Road in Bream, Willowdean in Cinderford and Worrall Hill in Lydbrook. A keen



sportsperson, Paul used to play rugby for Cinderford RFC and cricket for Cinderford St John Cricket Club. While his playing days are long gone, he still indulges in the odd round of golf!

Sally Sedgebeer

Sally is one of the newest members of the team, she has been with us for just three months and looks after



our schemes in Eastbourne, Buttinginton Road, Danby and The Springs. She is a self-declared 'car boot enthusiast' and loves buying and selling 'quality antiques', which she lovingly refers to as old tat!

Winter work for the ground maintenance team

This year has certainly been a busy one for our ground maintenance team. With a delayed start to the grass cutting season, thanks to the first national lockdown, they've worked tirelessly to keep on top of the evergrowing grass.

Over the season, they cut and collected more than 3.5million square metres of grass. That's the equivalent of 420 rugby pitches! All that grass is collected up and taken to a local farm where it is recycled.

In October, we said goodbye to our seasonal ground maintenance team members, and our permanent team have switched to their winter maintenance schedule now. You'll see them out and about in all weather, cutting back hedgerows, pruning shrubs and trees, litter picking and collecting leaves – so give them a wave!

Facebook feedback

Our exclusive tenant feedback group on Facebook has been busy providing feedback on all kinds of topics.

Over the last few weeks, we've run a number of polls on the page. These gave the group the opportunity to feedback on the quality of their home, how they are keeping in touch with family and friends during the pandemic and how easy it is to work with Two Rivers.

Our most recent survey is all about how tenants want to interact with us digitally. The poll is still open but so far, they've told us that:

- 66% access the internet by phone.
- Reporting a repair, mutual exchanges, reporting antisocial behaviour and estate management/grass cutting are the service areas they would most like to see available digitally.
- And that the single biggest thing that would help them manage their tenancy online is making the process simple.

There is still time to take part in this and other quick polls and surveys, so why not join the conversation today and have your voice heard!?

How we calculate service charges

As part of your tenancy you are asked to pay a service charge to help pay for general maintenance to shared areas and the land around your home. This can include things such as grass cutting, lighting and cleaning in shared spaces and the maintenance of sewage pumping stations.



For tenants renting on an affordable rent, intermediate or market rent tenancy, the cost of services is already included in the rent you pay. For all other tenancies, this is charged in addition to your weekly rent.

Every year, our team calculates the charges for each property based on the services provided in the previous year and the anticipated costs for the upcoming year.

This means that if we spent more or less than we predicted at the start of the year, this will be reflected in the service charges for the following year.

This year has been unusual, and we are currently assessing the impact that the pandemic has had on our services, both during and after the lockdown. However, we will calculate the service charges as normal and make any adjustments needed.

We calculate these charges in line with the annual rent review and will write to you in March to let you know what you will need to pay from April 2021.

SAVING TIP

Give something handmade – it will cost less and mean more. There are some great gift ideas online like here: www.itsalwaysautumn.com/ christmas-crafts.html

Walking in a winter wonderland?

Winter is often seen as a cold, bleak time of the year but it can also be incredibly beautiful. There's nothing quite like a crisp winter day, where the frost covers the grass, spider webs become stunning frozen structures and the winter sun makes everything sparkle.

While not much is growing at this time of year, there's still plenty of work to do in even the smallest of patches. So, grab your winter coat, wellies, gloves and scarf and get out in your garden:

• Food is scarce at this time of the year, so the local wildlife really does appreciate a helping hand. If you've got bird feeders, now is the time to keep them topped up and don't forget to break any ice on the surface of water sources too.



- Cut back any perennials to ground level and shape your shrubs. Don't be scared to cut them back – they will thank you for this in the spring.
- Place a football or other floating object in your pond. This will stop it freezing over completely in the colder months and ensure the survival of any fish.
- If you are lucky enough to have a greenhouse, now is the perfect time to clean the glass and generally tidy away empty pots and clutter.
- Clean and sharpen your hand tools and apply a light oil to help protect them from rust.
- And, if you want to get ahead of the game, you can sow tomatoes, chillis and peppers in December ready for next year. Keep them inside on the windowsill ready to plant outside later in the year.





Despite the leave date being 31 December 2020, there is still much uncertainty surrounding the UK's exit from the European Union.

The Two Rivers Housing Board has been preparing and planning for any potential impact that Brexit may have on the organisation.

The Board has sought and listened to advice from the sector's governing bodies, stressed tested the organisations financial plans and worked with partners to put contingency plans in place wherever possible.

As the deadline approaches, the Board will continue to monitor the situation and work with others to ensure that any impact on our organisation is kept to a minimum.

New garages at York Road, Cinderford

We are pleased to announce that we have several new garages available to rent at York Road in Cinderford, Forest of Dean.

These are available to rent now so, if you would like to register your interest, please contact our lettings team on **0800 316 0897**.



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Which of these Christmas words is missing?

C	Holly	Wreath	Tree	Elf	Rudolph	Bauble
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Christmas opening hours

Due to Covid-19 restrictions, our Rivers Meet office remains closed to visitors for the time being. Please do not come to the office as you will not be allowed in.

In addition to this we have taken the decision to close over the Christmas period. Our team will not be available from 12:00pm on Thursday 24 December 2020 until 8:30am on Monday 4 January 2021.

If you need to report an emergency repair, you can do so in the normal way by contacting our out of hours team on **0800 316 0897**.

Festive tea break

Win a £15 voucher!

Grab a pen and a cuppa, sit back and complete our winter wordsearch.

All but one of the words below the puzzle has been cleverly hidden by our Christmas elf, can you tell us which one he forgot? Let us know and you could win a £15 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 **31 January 2021** will win a £15 gift voucher. The hidden word in our autumn crossword was **AUTUMN**. Good luck!

Contact us:

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

Freephone 0800 316 0897

Email

customerservices@2rh.org.uk

Join the Two Rivers community on





Registered Charity No1104723

www.tworivershousing.org.uk