

Tenant Topics

Newsletter for Two Rivers
Housing Tenants

**Annual
Review**
inside this
issue

Help and support for our tenants

We know that this winter will be a worrying time for many of our tenants. The current cost-of-living crisis is pushing family budgets to their limits, and we want all our tenants to know, that we will do everything we can to help.

In this issue of Tenant Topics, you will find some helpful money-saving tips, information on ways we can help and the services available to help you through these difficult times.

If you need additional help, please get in touch with our team as soon as possible, so that we can see what we can do to help.

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See
back page for
your chance
to win a
£15 voucher!



tworivers
HOUSING



Repairing and maintaining our homes

Our Centigen team has been working hard to reduce the backlog of repairs that had built up during the government enforced lockdowns over the last couple of years. We know that waiting for a repair to your home can be frustrating and are doing everything we can to get to tenants as quickly as possible.

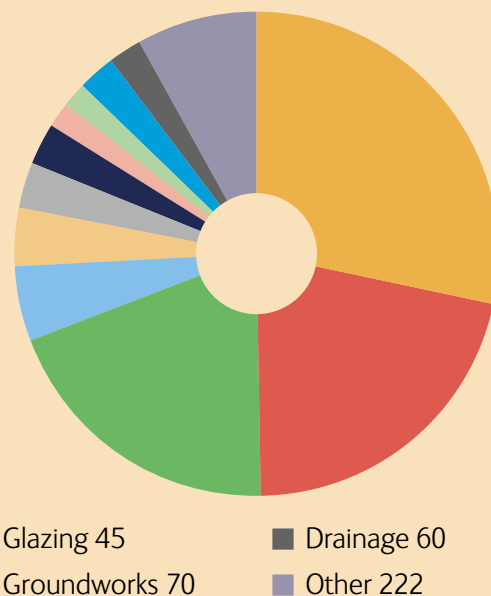
Between 1 April 2022 and 30 June 2022, we received 2,768 new repairs jobs from tenants, and we completed 2,793. We've been recruiting more operatives and working with our contract partners during that time to increase our capacity to reduce the back log and expect our repairs service to return to pre-pandemic levels by the end of the year.

Repairs in numbers – April to June 2022:

2,768 new jobs raised
2,793 repairs completed

Jobs completed by type:

- Plumbing 795
- Electrical 595
- Carpentry 542
- Roof and chimney works 140
- Fencing 113
- Plastering 87
- Brickwork 87
- Specialist works 50



Our welfare debt and benefit team is here to help...

Our welfare, debt and benefit team is available to all Two Rivers Housing tenants free of charge. They are dedicated to helping tenants manage their finances and can help with budget planning, benefit applications and other sources of funding that you may be able to apply for.

Over the last few months, we've seen the cost of living rise significantly. If you have been affected by this, please get in touch with the team.

If you are struggling to pay your rent, please get in touch as soon as possible, so that we can work with you to find the best solution.

"I don't know what I would have done without your help, as I had no one to fight the DWP and Benefits on mistakes they made."

Help with bills and the cost-of-living

Alongside the help and support we are providing to our tenants, there are other organisations that may be able to provide additional guidance, advice, and assistance. We've put together a list of organisations that can provide more help and support.

Help with energy and utility costs

Citizens Advice can provide help with grants and benefits for energy bills.
www.citizensadvice.org.uk

Warm and well can provide advice on being more energy efficient and grant funding.
www.warmandwell.co.uk

Ofgem can provide advice on switching energy tariffs and suppliers.
www.ofgem.gov.uk

Both Welsh Water and Severn Trent have financial support available for customers that need additional support.

Welsh Water: www.dwrcymru.com/en/support-with-bills/customer-assistance-fund

Severn Trent: www.sttf.org.uk

Additional support for families

FOREST FOODBANK – COLEFORD
www.theforest.foodbank.org.uk
Call: 07775 265263

Email: info@theforest.foodbank.org.uk

FOREST OF DEAN BABY BANK
www.forestbabybank.org
Call: 07789 465127

Email: yourbabyfod@outlook.com

GLOUCESTER FOODBANK
www.gloucester.foodbank.org.uk
Call: 01452 309683
Email: info@gloucester.foodbank.org.uk

FLUCK CONVALESCENT FUND
For help with expenses, home essentials and respite care (grants by application).
www.fluckfund.org.uk

Ten simple ways to reduce your energy use

We've compiled a list of 10 simple things we can all do to reduce the amount of gas and electricity we use in our homes. As energy prices continue to rise, finding ways to reduce the amount we use can help reduce the monthly bills.

1. Replace your Halogen bulbs with LED bulbs. This could save you £40 per year.
2. Sticking with lights, make sure you (and the kids!) turn them off when you are out of the room. This could save an extra £20 per year.
3. Switch appliances that you are not using, such as TVs, off at the wall. Unplug phones and other tech once they are charged rather than leaving them plugged in overnight. Amazingly this could save up to £55 per year.
4. Nothing warms you up like a cup of tea in the winter but try boiling the kettle with just the amount of water you need rather than filling it up each time. This could save you up to £36 per year.
5. If you have a hot-water cylinder, make sure it is set at 60°C and not higher. At this temperature water is heated sufficiently to kill bacteria and to use for washing and cleaning. Also check that the insulating jacket is present and well fitted – together these tips can save you up to £72 per year.
6. Wash your clothes at 30°C and, if possible, reduce the number of loads you do by one per week. This can save up to £42 per year.
7. Turning your thermostat down by one degree (making sure it's not set any lower than 19°C) can save up to £80 per year.
8. Taking a shower, rather than running a bath can help you save up to £82 per year reducing the amount of energy and water you are using.
9. If you have a single flush toilet, install a 'save a flush' bag within the cistern to reduce the amount of water you are using.
10. Visit the energy saving trust website for tips on your specific heating systems to ensure you are using them in the most efficient way.

These tips could help you save more than £400* on your energy bills every year but, while every little helps, we know that some tenants may need more help in the coming months.

Our welfare, benefit and debt team is available to provide additional help to those that need it and our independent Tenant Support and Wellbeing Service from Life and Progress is available for FREE 24 hours a day seven days a week.

**The figures used in this article that show how much can be saved are only estimates and were taken from multiple sources including the Energy Saving Trust, Which?, uSwitch and the Centre for Sustainable Energy.*

for you -for your community - not for profit



Tenant Support & Wellbeing Service

Keep these details safe in case you need them.

Website: **www.tsws-assist.co.uk**

Telephone: **0330 094 8845**

Username: **tworivers**

Password: **tenant**



Your feedback - handling complaints

We aim to provide a great customer experience and deliver a first-class service to all our tenants however, occasionally we do get things wrong. When this happens, we will work with you to resolve the issue as quickly as possible.

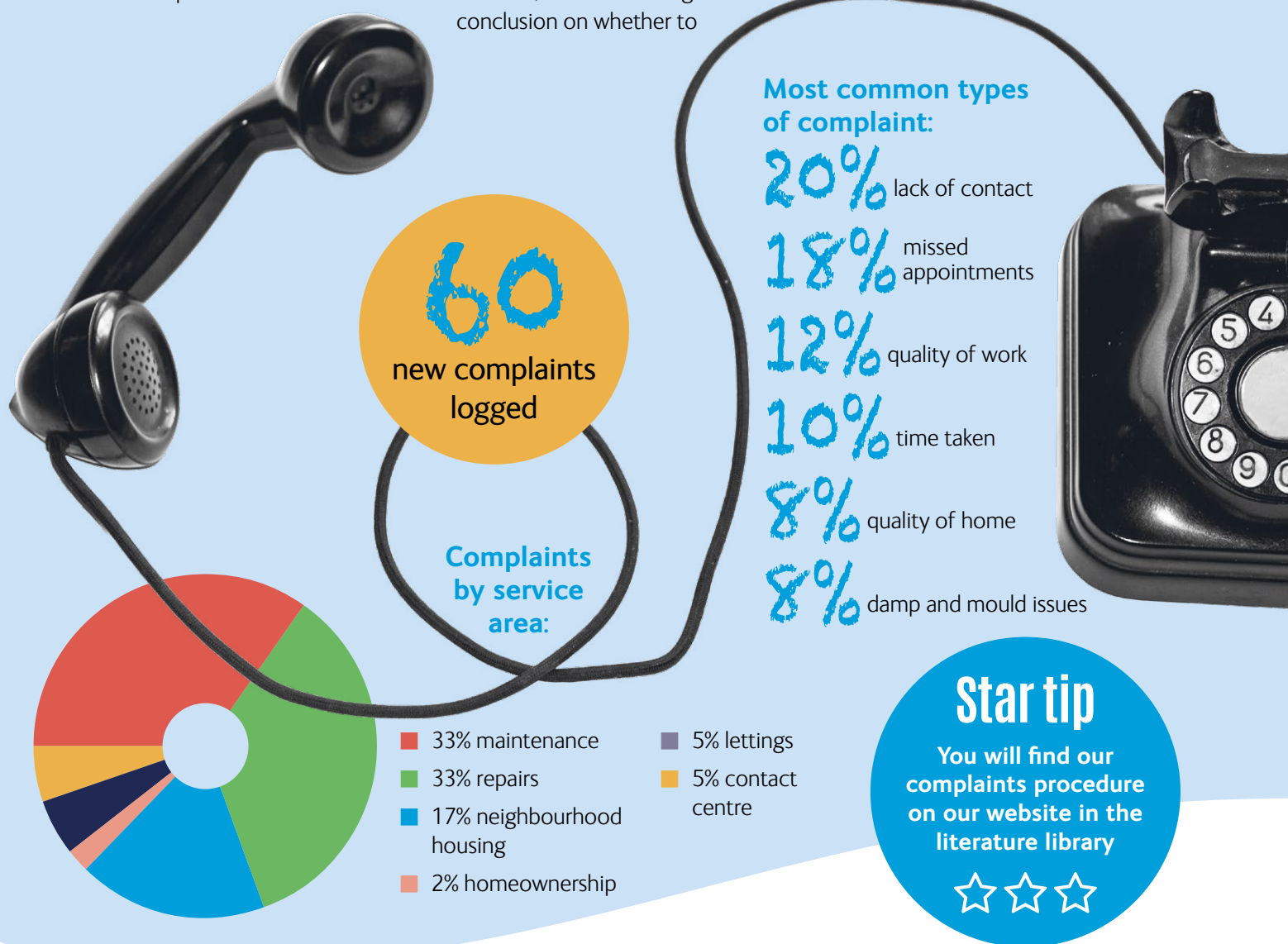
Where we are unable to do this to your satisfaction, you may want to raise a complaint. We have a written

complaints procedure, which is available on our website. This sets out how you can make a complaint and how we will handle it.

We also have a Complaints Business Partner. Their role is to work through complaints and act as a critical friend for you and us. They look through all the evidence and talk to those involved, before reaching a conclusion on whether to

uphold the complaint or not. They work independently within our organisation, which enables them to remain impartial.

In the last year, we have seen an increase in the number of complaints raised by tenants. You can find more details of the complaints we received between April and June 2022 below.



About the Housing Ombudsman Service

All tenants have the option to raise complaints with the Housing Ombudsman Service (HOS) at any time. They offer a free, independent, and impartial service and can provide dispute support and dispute resolution.

You can contact the Housing Ombudsman Service on its website, by email, by telephone or by post.

W: www.housing-ombudsman.org.uk

E: info@housing-ombudsman.org.uk

T: 0300 111 3000

P: Housing Ombudsman Service,
PO Box 152, Liverpool, L33 7WQ

Meet our Electrical Apprentice Jack

Our apprenticeship scheme is providing opportunities for people in our communities to gain experience and qualifications in a real working environment. Jack Thomas is one of three electrical apprentices that started with us in April this year.

We met him at one of our homes to find out how he is getting on.

At just 20 years old, Jack is well on his way to a great career as an Electrician. Having studied fulltime at Glos College completing level two and three electrical installations, he joined our two-year apprenticeship programme.

"I decided to give it a try and really enjoyed it." Jack said, when we asked him what attracted him to becoming an Electrician. *"I started an apprenticeship with a small, local electrical company based in Lydney, but then Covid hit, and I lost that opportunity."* He added *"I was straight out of school, when I started with them, so it was quite a difficult time really."*



Jack, started with us on 20 April 2022, and he has been getting to know our tenants and the team in Centigen. *"It's been really good all round,"* he said, *"I've enjoyed working with the team and getting involved in first fix infrastructure work as well as installing fixtures and fittings at our properties. It's great to get such a good variety of experience and being 'hands on'."*

Jack lives at home with his parents, he's really enjoying working with the Centigen team and said *"It's a really friendly environment, with good people, good work and good opportunities to learn more. If anyone was thinking of applying for an apprenticeship with Centigen, I'd say go for it!"*

He's keen to make the most of his apprenticeship and said he'd like to stay with the Group and continue working with our tenants.

You might spot him on the fishing lakes around the Forest of Dean over the weekends, so give him a silent wave so as not to scare the fish!



Want to be part of the Two Rivers Housing team?

Join the Team!

Are you looking for a new opportunity, working within your local community and making a real difference to the lives of families near you?

If so, take a look at our current vacancies and get in touch.

We have some fantastic opportunities to join our team and help us deliver warm, safe, affordable, homes across the Forest of Dean and surrounding area. You'll find them on our website:

www.tworivershousing.org.uk/careers

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Night storage heaters - a simple guide

We know that many tenants have night storage heaters in their homes. With the cost of electricity continuing to rise, we've put together a simple reminder on how to use these and heat your home in the most efficient way possible.

Most storage heaters are wall-mounted and look a bit like radiators.

They work by drawing electricity over the course of a few hours at night and storing it as heat in a 'bank' of clay or ceramic bricks to use the following day.

The advantage is that they can consume electricity at night, when it's cheap, and give out their heat many hours later.

As a consequence, they work best if the household is on an Economy 7 tariff. This is an arrangement with an energy supplier by which the

electricity that a household uses at night is much cheaper than that used during the day – typically about a third of the price.

The hours of cheaper electricity are normally from 12 midnight until 07.00 in winter, and from 01.00 to 08.00 in summer, although this can vary.

Every storage heater has a set of simple controls.

An **input setting** allows you to regulate the amount of heat that the heater stores during the night. This is important because, even though night-rate electricity is cheaper, there's no point paying for more than you need.

If it's not particularly cold, or you'll be out of the house for most of the day, you don't need to set the input to maximum because there's no point storing so much heat. Most storage

heaters will only charge up at night, so there is no danger of using expensive day-rate electricity.

The controls also have an **output setting**. This allows you to regulate the amount of heat that the storage heater gives off. When set to high the heater will release stored heat quickly and when set to low it will release heat more slowly. It means you don't have to use up all the stored heat at once, but can let it out gradually, saving some for the evening if you want to.

Some storage heaters have a timer that gives you even more control over the output. For example, it allows you to programme your heater to come on at a time that suits you, like when you get up in the morning or just before you get back from work.

Others include a control that regulates the amount of charge the heater draws at night, depending on the temperature. Some storage heaters have a 'boost' setting.

This doesn't use 'cheap-rate' stored heat but uses 'peak-rate' electricity directly from the mains, so it should only be used if the stored heat has run out.

Tips for getting the best from your storage heater

- 1 Where possible adjust the input setting to suit the weather. For example, if it's going to be cold tomorrow then turn the input setting up so that the heater will store more heat for the next day, but if it is going to be milder then perhaps turn this down so that you don't store more heat than you need. Remember the higher the input setting the more electricity the heater will use and any adjustments to this setting won't have an impact until the next day.
- 2 The output setting of your storage heater should be turned off at night; and also turned off when you are out of the room or out of the house.
- 3 The boost setting on the storage heater can be used to throw out extra warmth. But it uses the appliance's stored heat more quickly, so try not to use it unless you really need to.
- 4 Avoid using supplementary plug-in heaters. It's better to turn up the input on your storage heater and store more heat.



Our year in review 2021/2022



Chair and CEO Statement

In overall terms, we are pleased to report another successful year for the Two Rivers Housing Group. The fallout from the global pandemic continues to affect some of our services and we appreciate that this is disruptive to our Customers, but we are determined to get the organisation back to our pre-pandemic position as quickly as we can.

The Group's financial position for 2021/2022 remains robust and we generated a Group surplus of £2.8m for the year (2021: £4.2m). This provides a strong foundation for us to continue to deliver on our mission and support the communities in which we work.

Like many other housing associations, we have been left with a significant backlog of repairs and maintenance work following the global pandemic. Additional pressures on our responsive repairs team such as, delays in the delivery of materials, colleague sickness and a challenging local labour market are also creating further challenges in this area.

The leadership team has recognised this challenge and the impact it has on our customers and is taking steps to eliminate the repairs backlog in the first half of 2022/2023. We will continue to monitor this and make the necessary decisions to reduce the backlog over the coming weeks and months.

As we continue to work through recovery from the pandemic, we now face the challenge of the worst cost-of-living crisis for a generation. Keeping people in their homes during this crisis is a must and brings our organisation's purpose into sharp focus.

The basic right to a warm, safe, affordable, home has never been more important, and we remain committed to playing our part in increasing the number of affordable homes available to families in our communities.

In 2018, we pledged to build 1,000 new homes in our communities by 2028. Our development team delivered 84 new homes in 2021/2022 taking the total number of new homes built in the four years since our pledge to 410. We also have a healthy pipeline of new developments for 2022/2023 and beyond and remain on target to deliver on our promise.

However, delivering new homes is just a part of the picture. We understand that having an affordable home goes far beyond the rent people pay. Affordability includes the costs of keeping the lights on and being able to heat your home, which is why we are committed to achieving net-zero carbon by 2050.

Understanding how our properties perform and the work needed to reduce their energy consumption is fundamental to the success of achieving net zero carbon. In 2020, we formed a consortium with Stroud District Council and Cheltenham Borough Homes and made an application to the Department of Business, Enterprise, and Industrial Strategy (BEIS), for funding from the Social Housing Decarbonisation Fund to run a pilot project at a small number of our homes.

We were successful and received a grant of £500,000, which we used to fund a £1million decarbonisation pilot project at sixteen of our homes in Blakeney.

This was a valuable piece of work, that has helped us gain a more thorough understanding of the work, resources and costs involved in achieving net zero carbon and will help us to plan future maintenance programmes.

While the full retrofit of all our properties is a long-term project, we understand that we also need to make improvements that help our tenants in the short-term. We have committed to improving the Energy Performance Rating (EPC) of our worst performing properties and are currently drafting plans, which we hope will see all our homes achieve an EPC of Band C or above by 2030.

Alongside this, we have a two-year project in place to improve our homes with an EPC rating of E or below between 2022 and 2024.

We have also boosted the support network available to our tenants. As well as our in-house welfare, benefit and debt team, which provides free support and advice to our tenants, we launched a new Tenant Support and Wellbeing Service. Provided by Life & Progress, this service provides 24/7 access to free, confidential and impartial advice on a wide range of topics including debt management, family issues and mental health and wellbeing.

We will continue to look at other ways we can support our tenants through these difficult and unpredictable times by listening to and working with them to find appropriate and meaningful solutions wherever possible.

Looking forward, new Building Safety Legislation, the implementation of the Charter for Social Housing Residents, the net zero challenge, and the continued cost-of-living crisis will no doubt present more challenges for our tenants, colleagues, and organisation. However, we are confident that we are in a strong position to rise to these challenges and continue to ensure that everyone has a warm, safe, affordable home when they need it.

We'd like to take this opportunity to thank our colleagues and partners for their continued support during the last year. Together, they have helped us make a real difference to the lives of thousands of families across the Forest of Dean, Gloucestershire and Herefordshire and we are grateful for everything they have done and continue to do for our organisation.



A handwritten signature in black ink, consisting of a stylized 'G' followed by a horizontal line.

Garry King
Chief Executive



A handwritten signature in black ink, consisting of a stylized 'Y' followed by a horizontal line.

Yvonne Leishman OBE
Chair



Our customers

Surveys of our tenants showed:

84%

are satisfied with our service

92%

feel safe and secure

85%

find us easy to deal with

91%

find us friendly and approachable

83%

are satisfied with the quality of their home

76%

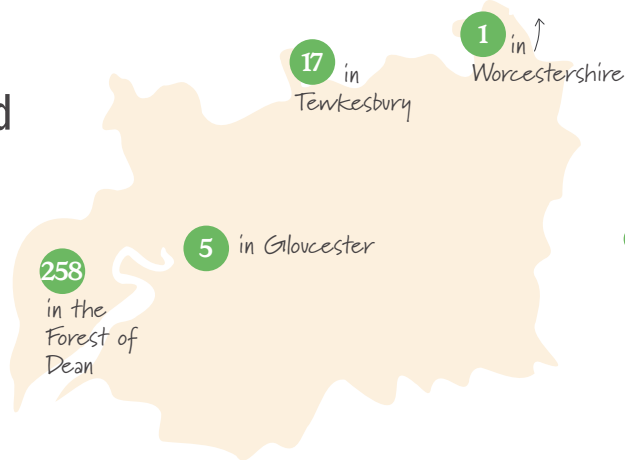
are satisfied with our repairs and maintenance service

From a survey of 750 tenants between April 2021 and March 2022 (STAR).

In 2021/2022 we welcomed new tenants into

281

of our homes



56

tenants swapped their homes

On average it took

43 days

to prepare an empty home for new tenants



1,458 tenants claimed Universal Credit

554 tenants were in arrears, averaging **£361**



3,439 tenants paid their rent on time (thank you!)

But we were owed **£199,739** in unpaid rent

2,023 paid by Direct Debit

9 tenants were evicted for rent arrears (owing an average of **£3,235** each)

We collected **£5,250** in recharges for items lost or broken

£56,465 was collected from former tenants who left owing money

£38,072 in rent and **£18,393** on property damage





Our team

Our team received:

 **44,620** calls

91% of which were answered within 20 seconds

 **98** compliments

 **147** complaints

30 of which went to stage 2.

We also had 2 complaints referred to the Housing Ombudsman Service.

Learning from complaints



In 2021/2022, we saw an unusually high proportion of complaints relating to repairs and maintenance. As a result, we looked at the structure of our operations team and made changes to clarify roles and responsibilities and improve accountability and delivery. This will be embedded during 2022/2023.

We are also looking at how we can make improvements to how we keep tenants informed on the progress of repair work and reducing the repairs backlog caused by the pandemic to help improve the time taken to complete repairs. These issues were the primary cause of almost a third of all complaints.

We dealt with

208
reports of anti-social behaviour

including:

48 about abusive or threatening behaviour

13 related to drugs

51 about noise

25 about home and garden conditions

10 about criminal activity

6 about domestic abuse

6 about intimidation



Our team carried out:

12,232 repairs

1,479 emergency call-outs

618 out of hours repairs

98% of daytime emergencies were resolved in less than 24 hours

63% of routine repairs were completed within the 20-day target range

It took an average of **28.36** days to complete a repair



Our team gave **FREE** debt, welfare and benefit advice to **552** tenants, helping them to claim:

£159,767
in back-dated benefits

£351,459
to help with debts

£12,770
grant awards

£773,944
in new benefits

£242,160
in Universal Credit

£49,911
in council tax reductions

Did you know?

We have a specialist welfare, debt and benefit team and can offer Two Rivers Housing tenants friendly advice and support. You are not alone.

Call: 0800 316 0897

Email: WBDAteam@2rh.org.uk



Our homes

As we came out of the pandemic, we reinstated our planned maintenance programme. While there were still restrictions on the work we could undertake, we completed:

279 external improvements

including:

107 x full roof replacements

36 x guttering and downpipes works

53 x exterior decoration

We also re-pointed **568m²** of walls and re-rendered **11** homes.



We carried out...

3,031 gas services

144 solid fuel services

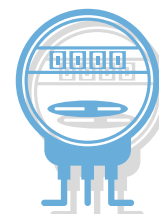
158 heating upgrades

38 electrical rewiring tasks

950 electrical tests

4,036 smoke detector tests

850 fire door inspections





Our finances

During 2021/2022...



We invested **£14.2m**
on building **84** new homes

We received a grant of **£500k** to support
our decarbonisation pilot project in Blakeney

Work started on **225** new homes

and we made **£61,000** available via the
Two Rivers Initiatives Community Grant Fund

7

people bought homes
through Right to Buy
or Right to Acquire

9

people bought their
Shared Ownership
home outright

21

people chose
Shared
Ownership

We
SOLD
3 of our
homes

Cash in

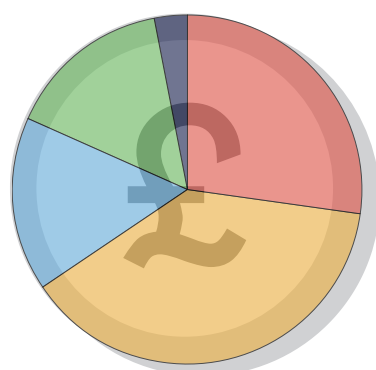
Rent	£20,707,000
Shared Ownership and property sales	£4,514,000
New loan	£39,899,000
Service charges	£829,000
Other income	£249,000
Interest received	£47,000
TOTAL	£66,245,000

Cash out

Developing homes and communities	£12,452,000
Maintaining homes	£8,813,000
Managing services	£5,125,000
Interest paid	£5,038,000
Buying specialist services	£976,000
Other fixed assets	£145,000
TOTAL	£32,549,000*

*We have invested £35m of the new loan in short-term investments and deposit accounts to maximise interest received until the funds are required for developing and maintaining our homes.

How each pound is spent:



Developing homes and communities	27p
Maintaining homes	38p
Managing services	16p
Servicing of loans	15p
Additional services	3p

Our subsidiaries



Centigen Facilities Management employed 52 permanent and three seasonal staff in grounds maintenance, cleaning, responsive repairs and voids, and two Apprentices, who complete repairs and maintenance for Two Rivers Housing.



TwoCan estate agency sold 34 homes and now sells property on behalf of three other housing associations.

Did you know?

All the surplus generated by Centigen and TwoCan is gifted to Two Rivers Housing, to invest in creating great homes and supporting communities.

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, while making sure we deliver high quality services.

In 2021 we secured a grant from the Department of Business, Energy and Industrial Strategy (BEIS) to complete a decarbonisation pilot project in a small number of our homes. This will help us understand the best approach to improving the energy performance of all our homes over the coming years. Alongside this, we have continued to provide our core housing services within our communities and support our tenants through the cost-of-living crisis 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>.



/TwoRiversHousing



/TRHousing



INVESTORS IN PEOPLE™
We invest in people Gold



Be Gas Safe

Carbon monoxide (CO) poisoning can occur even from breathing in small amounts. The CO gets into your blood stream and prevents your red blood cells from carrying oxygen. Without oxygen, your body tissue and cells die.

Even small levels of CO that do not cause death can cause serious harm to your health if breathed in over a long period of time. The long-term effects of carbon monoxide poisoning can include paralysis and brain damage.

Making sure you can spot unsafe gas appliances and know the symptoms of carbon monoxide poisoning can save lives.

As your landlord, Two Rivers Housing inspects and services the gas appliances in your home every 12 months. During these inspections we check that:

- Your appliance is positioned in the right place
- Your appliance is burning correctly and not producing carbon monoxide
- Harmful gases are safely removed from the appliance to the air outside

Star tip

Gas safety checks are a legal requirement. You must let us into your home to complete these



Star tip

If you smell gas, call the 24 hour emergency gas service on 0800 111 999



- Ventilation routes are clear
- Safety devices are working

You also have a part to play in making sure that your gas appliances are safe. Look out for the following things and, if you notice any of them call us immediately.

- Is your gas appliance burning with a lazy yellow flame? (a healthy flame is crisp blue)
- Can you see soot, black marks, or staining on or around your gas appliances?
- Does the pilot light keep going out?

All of the above could be signs that your gas appliances aren't working properly. It is important that you report this to us, so we can complete safety checks.

Star tip

**If you spot an issue with your gas appliances, stop using them and report this to us immediately
0800 316 0897**



Know the symptoms of carbon monoxide poisoning

If you or someone in your home experiences the following symptoms, it could be a sign of carbon monoxide poisoning:

- Headaches
- Nausea
- Breathlessness
- Collapse
- Dizziness
- Loss of consciousness



Community grants: Artspace Cinderford

Over the last two years, the Two Rivers Initiatives Community Grant programme has donated more than £60,000 to good causes across the County. We caught up with Hannah from Cinderford Artspace to find out how the grant is supporting the work they do in the community.

Artspace Cinderford offers a wide range of creative programmes to people of all abilities and specialise in performing arts such as circus skills. In the heart of Cinderford, it also regularly holds events to showcase the artwork its patrons create.

"As a small charity, we often have to rely on external financial support to provide our workshops and programmes. So this grant will help us to continue to deliver fun

projects and workshops." Hannah said. *"During the COVID-19 pandemic, the demand for our activities increased as people looked to reconnect with their creative side and find new hobbies."* Lockdowns and restrictions on gatherings meant they had to get creative. *"As a result, we moved all our activities online and were able to deliver our workshops in a new way."*

The change was a challenge, but it enabled Artspace to engage people in a new way and

attract new people. As a result, the online activities are here to stay. *"Now we are back in the building, but we're keeping an element of our programme online to help maintain the connection with people that can't physically be here."* Hannah added.

The charity received a Community Grant of £5,000.

The grant will be used to support a creative programme for parents and children from the end of September. Photos of the work created will be used to create a digital exhibition on the Artspace website: www.artspacecinderford.org

When asked about the grant funding from Two Rivers Initiatives, Hannah said: *"We would like to give a huge thank you to Two Rivers Housing for the support and for helping to keep our organisation running. We're very grateful for the opportunity to continue our work at the Artspace and deliver for the local community."*

News in short

Regulator confirms ratings

Following an in-depth assessment, we are delighted to announce that we have retained our G1/V1 ratings for governance and viability. These are the highest ratings the Regulator can award and demonstrate that they believe your housing association is well-run and financially viable.

Getting involved!

Our community engagement team is looking for tenants to join our Challenge & Change Group. As a member of this group, you will help review our current services and play a vital role in the development of new ones. If you'd like to know more, contact our community engagement team: communityengagement@2rh.org.uk



Free courses to help you be healthier

Beezee Bodies is offering free courses to help Gloucestershire families be healthier. A mixture of community-based activities, interactive webinars and programmes to help with nutrition and exercise are available across the County. For more information, visit: www.beezeebodies.com

All things bright and beautiful!

In the last issue of Tenant Topics, we launched our Two Rivers Housing in Bloom gardening competition. Big or small, we asked you to capture the best blooms, greatest gardens and prettiest pots across our estates and you didn't disappoint.

The judges met on 13 September 2022, to make their decision. Four members of the Two Rivers Housing team, accompanied by Rita Jones our tenant Board Member

had the unenviable task of selecting the winners.

In addition to the winners of the three categories, Best Tubs, Pots and Baskets, Best Edible Garden and Best Garden, the judges also made an additional award for the Best Use of Initiative and Creativity in a Small Space.

They have also donated a Rose Bush to the tenants at Dunstone Place and Parkside for their impressive efforts at their communal gardens.

All the winning gardens are featured below.

Winner: Lynda Tiffany
Best Edible Garden

Winner:
Anita Owen
Best Garden



Thanks
to everyone
that
entered!



Special Award: Abbie Lloyd
Best use of initiative



Winner: Barrie Meredith
Best Tubs, Pots and Baskets

Staying safe online - usernames and passwords

From banking to shopping, gym membership to club cards, almost all online systems require you to create a username and password to access their services.

Password security is vital to keeping you and your information safe and secure while online and, as cyber criminals and their tactics have become smarter, we've had to get smarter when it comes to choosing passwords too.

You can now identify passwords that have already been seen in a cyber breach, and test the strength and security of your passwords on sites such as:

Delinia.com

www.delinea.com/resources/password-strength-checker

and

Have I been pwned

www.haveibeenpwned.com/Passwords

But, what else can you do to make sure your passwords are as secure as possible?

Our data protection team has provided the latest best practice for choosing passwords, to help you stay safe online:

- ✓ Pick something long and unique, for example three unrelated words with spaces, numbers, or special characters like 'seal paper-mango' but avoid common combinations such as 'sootyandsweep'.
- ✓ Keep passwords confidential and only use them on one account. If you use the same combination for multiple accounts, if one is breached this may mean criminals have access to all of them.
- ✓ Use multi-factor-authentication when available. This is where an organisation sends a code or message to your phone or email address when it detects a log-in to an account. It provides an extra layer of security when accessing your accounts.
- ✓ If you think your password may have been shared or compromised, change it immediately to resecure your accounts.

✓ Use a password manager. This will keep all your usernames and passwords securely for you and, you will only need to remember how to use the password manager. On your phone, this might be a biometric signature such as your fingerprint, which is easy and convenient.

✗ Avoid linking accounts. This can present a cyber risk because if someone gains access to one account, they will have access to all those that are linked to it too.

Being responsible with your passwords can keep you and your data safe online.

Star tip

Cyber security advice and guidance is also available from the National Cyber Security Centre (NCSC):
www.ncsc.gov.uk





Supporting People To Construct The Future



Our Chief Executive Garry King and Corporate Director - Operations Suzanne Hemingway met with the team at AccXel

The future of construction is in safe hands

Our Chief Executive, Garry King and Corporate Director of Operations, Suzanne Hemingway met with the team at AccXel in its centre in Cinderford to take a look at their facilities and discuss future partnership opportunities. AccXel is the UK's first construction skills accelerator centre founded to tackle the skills shortage in the construction sector.

Located in Cinderford, Gloucestershire, the pioneering centre is co-funded by K W Bell Group and the government's Getting Building Funding awarded by Gloucestershire's Local Enterprise Partnership (GFirst LEP).



Parkside newly-weds raise £730 for charity

Parkside tenants, Christine and Nigel got married in April this year and celebrated with a party at their local communal centre.

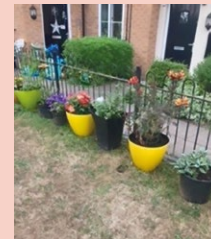
Instead of wedding presents, the couple asked their guests to donate to the Great Western Air Ambulance Service charity.

Thanks to family and friends at Parkside, the couple raised an amazing £730!

The cheque was presented at a Parkside coffee morning, where members of the charity gave a presentation on how the money would be used to support the charity.

You said... We did Brightening up Meek Road shared space

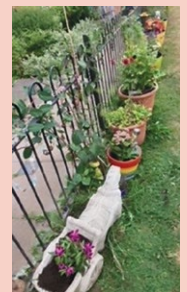
Our Neighbourhood Advisor Kathryn was approached by one of the tenants of Meek Road in Newent to ask if we could help with the purchase of some pots and plants to improve a community area



where tenants and friends meet up.

With a small donation from our Environmental Improvement Budget, our community engagement team

met with the tenant to purchase some pots, soil, and plants to brighten up the area.



Heatwave proves too much for Crawshay Place

Two of the residents at Crawshay Place got a little too much sun during this year's heatwave!





B P I N E C O N E H J W D K
 P C A R A T O C B C S A G D
 C U W N N X S H O I L T G B
 H G M V R V D I Z S U E P B
 E Z T P A I B L I H C R O D
 S F K D K J C L E A V E S S
 T F H W E I R Y O L F T Q N
 N X W O J H N S C L S L U O
 U Y I U L R Z D B E S O I R
 T D N L O I G T V G E N R K
 S Y D C Q M D R L X O A R E
 H P A C N H A L L O W E E N
 A L I I T H O C Y W O Z L A

Which of these Autumn words is missing from the wordsearch?

Acorn	Pinecone
Chestnuts	Pumpkin
Chilly	Raincoat
Halloween	Rake
Harvest	Squirrel
Leaves	Wind

Name: _____

Address: _____

Telephone number/email: _____

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

Autumn tea break

You can enter by emailing your name, full postal address, your preferred voucher, 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 2022** will win a £15 gift voucher.

The missing word in our summer wordsearch was **LEMONADE**.

Good luck!

Win a £15 voucher!

Grab a pen and a cuppa, sit back and complete our springtime teaser!

Simply find the words in the wordsearch and let us know which one is missing and you could win a £15 voucher.



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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