

Tenant Topics

This issue
includes the
**Annual
Report**

Inside
this
issue



Apply for our
bursary
Page 3



Happy 90th
birthday!
Pages 4&5



Changes to
benefits
Page 8

Kane enjoys new freedom



Jody Davey from Two Rivers Housing (left), gets to see how much life has improved for Emma, Dean and Kane Ormond.

Kane Ormond is living proof that a few modest home adaptations can make a huge difference to the quality of life.

The eight-year-old has Cerebral Palsy, which affects his movement, balance and posture. Two years ago Kane and his family moved from Ruardean to a Two Rivers bungalow in Cinderford, and the adaptations made since then have quite literally changed his life.

Grab rails have been fitted, paths widened and paved areas levelled, giving the football-mad youngster a whole new level of independence.

"They can seem like small things", said Emma, Kane's delighted mum, "but before, he could only play outside with his brother and sister if his dad or I went with him. Now there's no stopping him!"

We are so lucky to have this place. We know larger bungalows are in high demand and I can't say how grateful we are to have it. It means so much for him to have some freedom and we are very grateful to Jody, who has helped to implement these changes."

Jody Davey is our Homes Inspector. He said: *"Emma showed me a video of when Kane first went outside on his own. He was absolutely delighted; it made such a difference for him. I am so glad we could help."*

If you, or someone you know, could benefit from home adaptations, such as grab rails and toilet frames, call the Social Services Adult Help Desk to find out more on **01594 820500** (Forest of Dean) or **01452 426868** (Gloucester and Stroud).

Switch and save?

SWITCH
& SAVE
TOGETHER



Would you like to know how much you could save on your gas and electricity bills, without any obligation?

Then the Big Community Switch could be for you, and it's really easy to change suppliers – and save money. It also works if you have a pre-payment meter.

Gloucestershire County Council has organised this bulk-buying deal and the more households that register, the stronger the bargaining power and the greater the savings to be made.

All you need to do is register, then the council invites energy companies to offer their best prices. The cheapest tariff wins and you decide whether to

accept or not. There is no obligation and no fee.

The autumn auction is now open. Register before **Monday 10th October** by phoning the council on **01452 425757**, or go online to **www.gloucestershire.gov.uk/bigcommunityswitch**.

BIDDING SITE MAKEOVER

Great news! The local Homeseeker property-bidding website has emerged from a makeover and is more flexible and easier to use than ever before.

This site is essential for anyone looking to move, as all bids for homes must be made online through this system, and a series of improvements will make this a far more streamlined process.

The site has changed its name to Homeseeker Plus as it now includes homes in West Oxfordshire. It also has a new web address – **www.homeseekerplus.co.uk** – but you should find your existing registration and log in details have transferred across, so there's no need to re-register.

There's also good news for those of you who use a smartphone or tablet to access the internet. The new site is wholly compatible with these devices which means you can search and bid for a new home while you're on the go!

Homeseekerplus

WELCOME TO OUR BOARD

Christopher Hillidge



Rita Jones



Our Board of Trustees has changed recently, and two tenants have joined the team that helps to guide our future.

Christopher Hillidge is a full member of the Board, while Rita Jones is acting in a 'shadow' capacity at the moment, so she is learning the ropes and will be ready to step in as soon as we have another vacancy, giving us important continuity.

Both offer different experiences to the role and we will particularly welcome their perspective as tenants.

Christopher is a retired veterinary surgeon with a special interest in reproductive and exercise physiology of Thoroughbred and Arabian horses. He spent most of his professional life in university clinics and private stables in the USA, Russia and the Middle East, and now lives in one of our homes in Dymock.

Rita originates from Stoke-on-Trent and has taken many different roles, including a ceramic artist and a pub landlady. Living in Bream with her three cats, Rita enjoys gardening, DIY, cycling and getting involved in as many community activities as she can.

The beauty of learning

Returning to training for the first time since school has inspired one of our Lydney tenants to continue learning in pursuit of her dream career.

Rachel Lane has always wanted to work in the beauty industry, and now she is taking bold steps towards achieving her goal.

Last autumn she enrolled on a year-long evening class in Gloucester and, even before her certificate arrived, she signed up to take the next level of qualification.

Now she's learning aromatherapy and massage two days a week, and wants to join a salon so she can enrich her skills with some industry experience.

Working part-time, home-schooling her son and being unable to drive made 40-year-old Rachel's quest particularly challenging, but she rose to the occasion with real determination,

helped along with a combination of buses, lifts from friends and the Two Rivers Housing David Garnett Bursary which covered some of her expenses.

"The travelling was tiring but I really enjoyed the course," she said. "I think I'd like to specialise in waxing and facials, and I'm really enjoying the aromatherapy part of my current course. Now I'm looking forward to finding a salon where I can put my new skills to good use."

Meanwhile, her three sisters are delighted to be able to help Rachel practice at home!

If you've been inspired by the stories of Rachel, Sophie and Audrey featured in Tenant Topics, you might like to apply for a Two Rivers Housing David Garnett Bursary. We have up to £1,000 available to share to support you, or a member of your immediate family who lives with you, through training or education.



Rachel perfects her skills at home while she continues her training.

You will find details and an application form in the Careers section of our website.

The deadline for applications is 30 November 2016. Please contact us if you have any questions or need a form to be posted to you.



Wardens care for Cinderford

This is one of the latest groups of jubilant school children to complete our Junior Wardens scheme.

The Year 6 students from Forest View Primary School in Cinderford have successfully carried out a series of tasks including a street survey, picking up litter and monitoring the speed of motorists driving near their school.

We work closely with Forest of Dean District Council Street Wardens and officers from Gloucestershire Police to deliver the Junior Wardens programme in three local schools, aiming to give young people a sense of pride in the area where they live. Three more schools are included in this year's scheme.

HAPPY BIRTHDAY TO YOU!

A sea of red, white and blue stretched across the Forest this summer as Two Rivers Housing helped to celebrate some important milestone birthdays.

First of all we invited all our tenants marking their 90th birthdays this year to join us at Speech House for a tea party, where we had a wonderful afternoon of chat and laughter, plus music, singing and poetry from the Coalway Singers.

Keen to join in the fun, tenants from our HomePlus schemes organised their own parties to commemorate the Queen's birthday and, as you can see, whenever our tenants come together, they knew how to celebrate in great style!



Tiaras at George Place (Berry Hill) – and hopefully no tantrums!



Sheila Sheppard couldn't resist dressing up for the Willowdean party in Cinderford.



Irene Hall with the prize she won at the Queen's 90th birthday celebrations at Worcester Road (Cinderford).



The table decorations find good homes at the end of the Worcester Road Centre (Cinderford) party.



Coalway Singers entertain our 90th birthday guests at Speech House.



Edith Corry was Queen of Danby Close (Cinderford) at their residents' party, giving a welcoming speech and staying regally seated on her throne throughout.



Guests show how much they have enjoyed their afternoon tea party at Speech House



Ready for cake at Ryelands (Bream).



Our honoured birthday guests line up for the photographer at Speech House with our Chair David, Chief Executive Garry and party organiser Julie.



Rosemary Hawkins shows a royal souvenir to Neighbourhood Assistant Gina at the Rowandean (Cinderford) party – carefully watched by someone in the background!



Bert Bullock pictured on his 100th birthday in 2003, when we treated his garden to a special make-over.

Tribute to 'Uncle' Bert

The name of one of our tenants will live on in a new housing scheme being built in Newent.

Bert Bullock was a well-known local character who lived in one of our homes for many years before he passed away earlier this year at the age of 103. When we were invited to suggest road names for our new 48-home development at Foley Road in Newent, we thought it would be fitting to name one in his memory.

Forest of Dean District Council has now approved the suggestion, and Bullock Way will serve as a lasting tribute to the man known fondly by many as 'Uncle Bert'.

Stay connected

Get Online Week is back, giving us another opportunity to help our tenants access information and stay connected through the internet.

Last year's events were a great success when our resident IT expert Tim Watkins visited some of our schemes to help tenants solve their technology problems, so we're repeating it this autumn.

Tim knows how to use most smartphones, laptops and tablets which means he can demonstrate how to use many of their features, and sometimes fix problems that you may have thought couldn't be mended.

If you have a problem with your mobile device and would like to see if Tim can help, bring it with you to one of our free sessions.

GET ONLINE WEEK SESSIONS ARE:

- Willowdean, Cinderford.
Tuesday 18th October at 2pm till 4 pm.
- Watermead, Lydney.
Thursday 20th October at 10am till 12 noon.

Hallowe'en caution

Hallowe'en is fast approaching, and the darker nights can make this an unnerving time if people call at your door.

Gloucestershire Police officers will be carrying out more evening patrols to make sure trick-or-treaters are friendly and not causing a nuisance, and have issued the following advice for anyone who feels unsafe:

- Don't open your door if you're unsure who is there. Use your spyhole, look out of a window, and use your door chain if you do decide to open your door.

- Have a contact number of a close relative or good neighbour to hand by your telephone, just in case you need to phone them.
- If you live in a Neighbourhood Watch area, let your co-ordinator know you will be on your own at Hallowe'en.
- Report anti-social behaviour to the Police, using the non-emergency number, 101. If you feel threatened, if it's an emergency, or if a crime is in progress, call 999.

Getting tough on drugs

Two Rivers Housing will always take action if it knows its tenants are using or supplying illegal drugs, and this often leads to eviction.

It can be a long process to follow the correct legal procedures and gather sufficient evidence, but we are concerned about the negative impact drug use and drug dealing can have on a community and will always take a tough approach.

In one recent example, a tenant was charged with possessing Class A and B drugs and possession with intent to supply.

We successfully applied to the court for a Suspended Possession Order and worked with the Police and other agencies to try and address the problems, but neighbours continued to report drug activity and disturbances at the address.

The tenant was eventually imprisoned, but the activity was continued by his partner and even got worse.

Finally, the court agreed we could evict the residents and we were able to restore order to the area.

Our thanks go to the neighbours who were subjected to prolonged anti-social behaviour before this was resolved, but their reports and support were critical in helping us to bring it to a conclusion.

Garages become homes

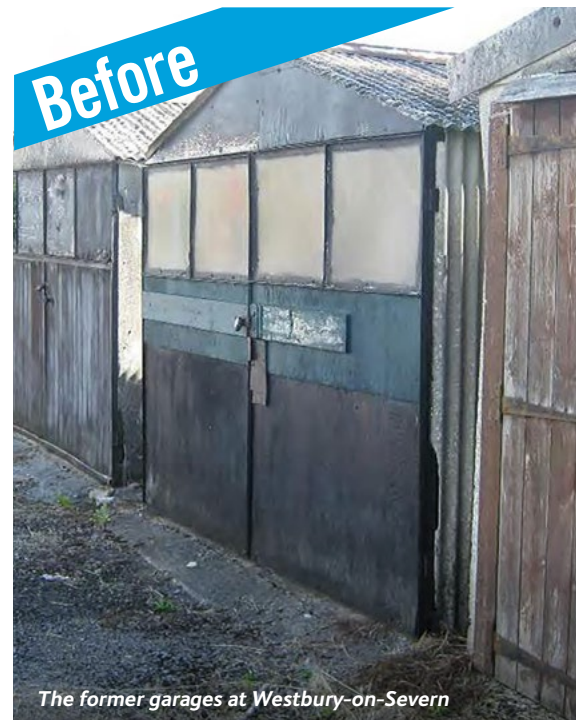
The housing shortage is well known and it's hard to find building land in the right location that we can afford to buy.

That's why we've been thinking creatively and have recently built eight new homes on two former garage sites we own in Ruardean and Westbury-on-Severn – and their tenants are settling in nicely!

An average of 50 people bid without success for every Two Rivers home, and we know there is great demand for one and two-bedroom properties. Determined to help, we decided to make better use of the land we already own, replacing the row of unsightly garages with attractive, modern homes complete with parking and landscaping.

Alex Kidley and Kerry Bowers were among the excited tenants who moved into the new Ruardean homes. "We are so grateful to have somewhere fresh and clean to live and it has come at just the right time," explained Alex. "Our baby is due any day now and this is the perfect place for starting our new family life together".

Over at Westbury-on-Severn, we welcomed new tenants to two one-bedroom flats and two two-bedroom houses. The scheme has not only provided valuable homes, but it has also improved how the area looks, and the natural wildlife habit has also been protected.



The former garages at Westbury-on-Severn



Alex Kidley and Kerry Bowers receive the keys to their new home from Housing Advisor Clive Wilce.



How the former garage site looks today

ANNUAL REVIEW 2015/16

Creating great homes and supporting communities



www.tworivershousing.org.uk

for you - for your community - not for profit



At your service

Each year seems busier than the last. We've been through a period of great transition in the last 12 months and we're still working through the detail behind many of these issues that are, as yet, unknown.

No sooner had the Housing and Planning Bill completed its journey through Parliament, than we learned the result of the European Referendum. Both have an impact on our business, most particularly in relation to financial matters.

We're still managing the introduction of Universal Credit and many of our tenants will see changes to the way their benefits are paid, and how much they receive. We're also waiting to find out what proposed amendments to the Right to Buy scheme mean to us and those who wish to buy their homes.

Meanwhile, we are still addressing the great demand for our homes, by investing in the repair and maintenance of existing properties, and building new ones to increase the number of homes available in our area.

We're also growing our two social enterprise subsidiaries, both of which will generate funds that will be used to support Two Rivers Housing in the future.

Centigen Facilities Management has continued to win new clients and business in its second year of trading, while our brand new property sales and lettings



agency TwoCan picked up an award for great customer service within its first six months. This is excellent news for our current and prospective tenants.

Steering us through this period, and experiencing its own time of change, is our Board of Trustees. Our sincere thanks for their years of support went to Adrian Birch, Colin Lumsden, Vic O'Brien and Shelley Renwick as they stepped down, and we welcomed Patrick Harkness, Christopher Hillidge, Susan Holmes, Jonathan Richards and Neil Sutherland to take over the reins and guide our future.

Yours

Garry King
Chief Executive

David Powell
Chair of the Board



Our Customer Service team handled over

53,800 CALLS

83.5% were answered within 20 seconds

We received 

146

COMPLAINTS
half were upheld

We received 

195

COMPLIMENTS
more than ever before

Regular surveys showed our tenants...

96%

find us
friendly &
approachable

92%

like where
they live

90%

believe their
rent is good
value

87%

are satisfied
with our
service



Your home

Our **PropertyPlus** repairs team carried out



15,564 REPAIRS
WORTH £1.16 MILLION



975

**EMERGENCY
CALL-OUTS**

297
OUT-OF-HOURS

98%

of daytime emergencies
resolved in **less than 24 hours**

90%

of urgent jobs completed
within five working days

89%

of routine repairs completed
within the 15 day target

9 DAYS

average completion time

WE FITTED: 137 NEW KITCHENS
(£541,000)

115 NEW BATHROOMS
(£310,000)

**66 HOMES WITH NEW WINDOWS
& DOORS** (£55,000)

114 HEATING UPGRADES
(£410,000)

WE CARRIED OUT:

308 external improvements
(£1.4 million)

60 electrical rewiring tasks
(£290,000)

2,847 gas services
(£80,000)

495 solid fuel services
(£11,600)

480 electrical reports
(£58,000)

717 smoke detector tests
(£29,700)



Our
Handyperson
completed

**623
JOBS**

FREE OF CHARGE
and another **124**
HandypersonPlus tasks

*which tenants pay for,
eg plumbing, garden work
and decorating*



Supporting you



We held almost **2,500 EVENTS**
at our HomePlus centres
enjoyed by **32,000 people!**



99%

of tenants thought our spring
and summer action days really
benefited their community



On average it took
14¹/₂ DAYS
to prepare an empty home for new tenants



91%

of tenants were satisfied with their
estate maintenance service



94%

were satisfied with the cleaning
at our communal areas



We
dealt
with

136

reports of
**anti-social
behaviour**



70% WERE SATISFIED
with how their case was handled

We gave **FREE DEBT, WELFARE & BENEFIT ADVICE** to
351 TENANTS

**HELPING
THEM TO
CLAIM**

£52,500 in backdated benefits
£590,000 in new benefits



Tenants owed us £297,000

in unpaid rent during the year – 1.5% of our total rental income

17 tenants were evicted for rent arrears
totalling £44,500



8 TENANTS

received our financial help to **DOWN-SIZE**
following the cut in benefits for spare bedrooms



237 TENANTS

claiming Housing Benefit saw their income
reduced by the Government's 'spare room
subsidy' or 'bedroom tax'

52

of them were helped with
Discretionary Housing Payments
awarded by the council



12 TENANTS

were affected by the
Government's cap on benefits



5 TENANTS

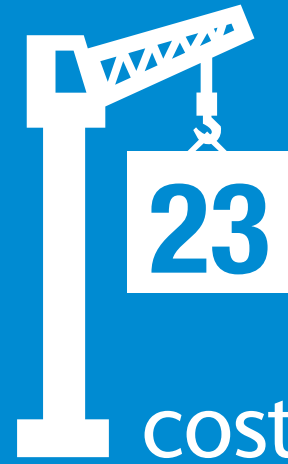
claimed their benefits using the
new 'Universal Credit' scheme



Building and selling homes

We spent **£3.2 million**
building **29** new homes for affordable
rent and Shared Ownership

in Coalway and Dymock, part-funded by
the Homes and Communities Agency



Work started on

23 NEW HOMES

at Eastington, Lydney, Ruardean
and Westbury-on-Severn

costing **£2.6 million**



We bought 28 homes
in Hartpury and Staunton
from Oxfordshire-based Cottsway Housing



**12 HOMES
PRIVATELY**

and invested the money in building new homes

**8 people
bought**

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

**6 people
chose**

Shared Ownership
and
2 PEOPLE BOUGHT
their Shared Ownership
homes outright

Our future

We have **two business subsidiaries**, set up to **deliver quality services** and **generate profit** to invest in **Two Rivers Housing**.



Centigen
Facilities Management
gained 15 new clients
in 8 service sectors
and has seen
an eight-fold growth
in the number of
services offered.

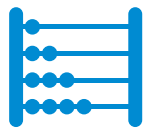


twocan

TwoCan
property sales & lettings agency
launched in June 2015
and marketed
90 homes
worth almost
£17 million
in less than a year.

It earned a **5-star rating**
from satisfied clients in its first six
months, through raterAgent.





Adding value

CASH IN

Rent	£19,327,000
New loans	£401,000
House sales	£2,043,000
Interest received	£6,000
Other income	£755,000
Service charges	£772,000
TOTAL	£23,304,000

CASH OUT

Developing new homes	£4,979,000
Wages and administration	£4,697,000
Buying specialist services	£516,000
Maintaining homes	£9,385,000
Interest paid	£3,464,000
Other fixed assets	£42,000
TOTAL	£23,083,000

Two Rivers Housing is a registered charity run on a not-for-profit basis. This means we don't have any shareholders to receive dividends, nor do we pay bonuses to directors.

Instead, 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.

Our regulator, the Homes and Communities Agency (HCA), requires us to complete a value-for-money self-assessment.

The full version of this for 2015/16 can be found in the Library on our website.

We are bound by a set of HCA Regulatory Standards, including the Governance and Financial Viability Standard. Further details on the standards can be found on the HCA website at www.gov.uk/topic/housing/regulation.

HOW EACH POUND IS SPENT



41 PENCE	maintaining existing homes
22 PENCE	developing new homes
20 PENCE	managing our services
15 PENCE	servicing our loans
2 PENCE	providing additional services (eg grounds maintenance, HomePlus)



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for you - for your community - not for profit



Benefits are changing

If you're aged between 16 and 64 and receive benefits, these are the new limits:

- If you are a couple, whether your children live with you or not, you can receive up to £384.62 per week, or £20,000 a year.
- If you are single and your children live with you, you can receive up to £384.62 per week, or £20,000 a year.
- If you are single and you don't have children, or your children don't live with you, you can receive up to £257.69 per week, or £13,400 a year.

The government is changing the 'benefit cap' this autumn, which could reduce how much money you receive to help pay your rent.

If you have received a letter from the Department of Work and Pensions confirming you will be affected, please call our **Income Collection Team on 0800 316 0897** to discuss your rent account and rent payments, even if you are currently receiving full Housing Benefit.

If you haven't received a letter and want to check if it applies to you, you can check online on www.gov.uk/benefit-cap-calculator. You need to know the amounts of each benefit you receive and the number of people in your household, ie you, your partner and any children you're responsible for and who live with you.

The Shelter website also has some useful advice.

Please remember, even if the amount of benefit you receive each week does reduce as a result of these changes, you must still pay all your rent on time to avoid legal action which could result in losing your home.

Nick Lane, Jamie Coull, Nikola Szplitt, Stephen Ingram and Simon Wheeler-Jones transform the Chill Out Zone garden.



Helping hands make light work

Two Rivers staff have been busily supporting community projects throughout the summer, as part of our 'Helping Hands' initiative.

This time it was the turn of Severnbanks Primary School in Lydney and the Chill Out Zone in Newent to benefit from the array of weeding, gardening, cleaning, painting and furniture assembly tasks they asked for our help with.

A total of 14 staff helped the school with a variety of indoor and outdoor

jobs to prepare for the new term in a week of activity, while five pairs of hands went to the aid of the Newent youth project and transformed the garden area in less than one day.

Carol Morgan, Business Manager at Severnbanks said: "There is so much to do with little funding and, without this kind of help, it is impossible to keep the school looking its best. Thank you so much. This is an inspirational idea to help the community."



Lisa Finnegan and Karen Weaver clean chairs ready for the new term at Severnbanks School.



Simply the best?

We've been shortlisted for an award which confirms our position as a great local employer.

We won't know the outcome of the Gloucestershire Business Awards until early October, but we're one of three businesses shortlisted for the 'Best Place to Work' award, so we're keeping our fingers crossed!



Working in Tandem

We will soon be starting to build our first houses for private sale – in a bid to raise more money to invest in our tenants' homes and community projects.

We have many years of experience of building new properties, but we aim to attract new income by selling some of them on the open market and making some available for private rent.

The money we make from this will be used to fund new affordable rented homes for the benefit of our future tenants.

We are using the name Tandem Living to market homes for private sale and rent, and the first scheme is on land next to our office in Cleeve Mill Lane in Newent. Called 'Cleeve Chase', we are building 17 bungalows, exclusively for people aged 50 and over.

Seven of them will be for affordable rent and available to bid for through HomeseeckerPlus (formerly Gloucestershire Homeseecker) but the remaining 10 will be sold through our estate agency TwoCan.

It's good to talk!

Annoyed by your neighbour's son practising his guitar chords for hours on end, or fed up with them having their second barbecue of the summer?

Well, don't tell us – tell them!

Our Customer Service Advisors deal with more than 4,000 telephone calls in an average month and many of them are complaints about minor one-off issues – like the above – regarding the behaviour of people who live near them.

Our Housing team will always help to smooth the way when they can, but

many of these minor grievances could be dealt with quickly and far more amicably through a calm and sensible conversation between the parties involved. There are also other agencies, such as the local council and county highways department, who can help in some situations.

So, if you don't like the way your neighbour parks their car on the road, or the fence they've put up in their garden, please discuss it with them in a friendly and informal way and try resolve it without calling us – as the chances are

SAVING TIP

Car sharing to work is an easy way to split the cost of fuel between you and your colleagues. And it gives you a karaoke partner while you travel!

it won't be appropriate for us to get involved, and sometimes it can even make things worse.

But if it's a serious nuisance issue or a dispute between neighbours that escalates, then our Tenancy Compliance Officers – often working alongside the Police – will be able to step in and support you.

Hero James averts disaster



The morning light shows just how severe the fire was, and how close the car was to other vehicles and homes.

Good neighbours are worth their weight in gold, and community-spirited James Duff has proved the value of neighbourly concern and quick-thinking.

In the early hours of a Sunday morning in July, James was up late talking to friends in America when he saw glowing embers pass the window of his Cinderford home.

"I went outside and was horrified to see a car on fire, and the fire was rapidly spreading towards the

fuel tank, hedgerows and nearby bungalows," recalled James. "The car was between two others and they, too, were catching light. I knew my neighbours were in danger and needed to evacuate."

The 28-year-old, who was left paralysed from the chest down following an accident, couldn't get across to his neighbours, so he did three sensible things instead: he dialled 999, he started to shout, and he rang a friend who lives nearby.

Fortunately, the commotion woke his neighbours and the fire crew was able to put the fire out before it reached the fuel tank – preventing a bad situation from getting far worse.

"I used to be in the Army", said James, "so, although I am the youngest living here, I try to look out for my neighbours. I just did my best to let them know they needed to get out and fortunately everyone was okay. It could have been a lot worse."

Keeping us up-to-date

Every two years we will be reviewing the information we hold on all our tenants, to make sure we're as up-to-date as we can be.

This is a new step we're taking so we can be certain we have the most current details about you and your home, helping us to provide the services that are most important to you.

Staff in our Housing team will arrange to meet you in your home. You will be asked to confirm your identity and we will take a photograph of you so that, in future, we can be certain we are

speaking to the right person.

Whilst they are with you, they will be able to show you how you can use our website to look up your rent statement, view servicing and maintenance information and request a new repair, among other things. They can also help you to sign up to the secure 'My account' area.

Please help us by making yourself available for this appointment when we contact you to arrange it, and speak to your Neighbourhood Housing Advisor if you would like further information.

Olivia makes the grade

Apprentices are a regular part of the Two Rivers team and Olivia Follis can prove the value of the learning they gain from us.

Olivia (17), joined us as a Business Administration apprentice in summer 2015, following her GCSEs. She became part of the team working for our facilities management company Centigen, and flourished in the role.

She learned a wide range of business skills, her confidence grew and she gained qualifications so that, at the end of her placement, she had the necessary experience and skills to secure a new job as a Business Administration Assistant with B&Q.

We have always been a huge supporter of the apprenticeship scheme as it often

gives young people their first taste of full-time work, and Olivia is pleased she chose this route.

"I am so glad that I chose to do an apprenticeship because other employers can see that I have worked in a busy environment and that I can deal with difficult situations," said Olivia, who lives at Newnham.

Gerry McFall, who heads Centigen, added: *"We strongly believe in investing in the future and benefit from the positive contributions apprentices make to our business. I am delighted for Olivia. She has grown in terms of her confidence, maturity, skills and experience and we wish her all the best in her new position."*



Olivia celebrates the end of her apprenticeship with the Centigen team and prepares for the next stage of her career.



Many ways to pay

Paying your rent by Direct Debit has always been a great option – and it's just got even easier!

You can now pay weekly, fortnightly or monthly and choose the payment date(s) which suit you best. Simply make one telephone call to our Income Collection Team to set it up, and the rest will happen automatically. You won't ever have to remember to pay your rent again, and you can alter the arrangement at any time.

If Direct Debit isn't for you, you can still pay over the telephone by calling us with your debit or credit card. Please remember payments can only be made by the card-holder and you can pay outside normal office hours by phoning **0844 557 8321**.

You can also pay online via our website –

www.tworivershousing.org.uk – or use the Allpay app if you prefer. This is available to download from the Apple App Store or Windows Phone Store and Google Play, and you'll be able to pay using your Apple, Windows or Android smartphone.

Alternatively, you can use your payment swipe card at any Post Office or other outlets showing the PayPoint sign.



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

Name: _____

Address: _____

Tel number/email: _____



Autumn tea break

Well done to Miss T Baker who is the winner of our summer Sudoku.

We had dozens of correct entries for the last teaser – everyone who took part got the answers right, so well done to all of you – but the £15 gift card is on its way to Redbrook.

This time we've got a Halloween-based Wordsearch, with 16 words to find. Find all of them and send your completed entry to:

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

before **15 November 2016**

These are the words to find:

BOGEYMAN	HAUNTED
CAULDRON	MAGIC
CEMETERY	NIGHTMARE
EYEBALLS	SCREAM
FANGS	SPOOK
FRIGHT	TRICK
GHOST	VAMPIRE
GRAVESTONE	ZOMBIE

Be alert to callers



Always ask to see ID if someone comes to your home who you don't know.

Cold-calling is part of life, and many people who knock on your door uninvited are legitimate. However, many are not, and some use a name similar to ours to win your confidence.

We have recent reports of men posing as our staff and offering to do extra work for a charge. This is something we will never do, and we will always try to let you know in advance if we are planning to call at your home.

All Two Rivers Housing staff and its contractors carry ID cards, so ask to see their ID before letting them into your home. If in doubt, ask them to wait outside while you call us on **0800 316 0897** to check they are legitimate.

We won't be offended, and we want you to be safe.

Contact us:

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

Freephone
0800 316 0897

Email
customerservices@2rh.org.uk

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