

Rivers Meet

# ANNUAL REVIEW 2013/14



[www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)

*for you - for your community - not for profit*

# REFLECTING ON A YEAR GONE BY

What a year we've had! We reached our 10th anniversary, and it was particularly significant that we achieved some major goals and laid the foundations for several important long-term plans during these 12 months.

We were busy building new homes, upgrading our existing properties and helping tenants to manage Government changes to the welfare and benefits system. All very much the bread-and-butter of what we do.

But we have also had our eyes on the future as house prices continue to rise, leaving renting as the only realistic option for many people. This situation looks unlikely to change for some time so we need to put roofs over people's heads, and we need to attract new income to be able to do this.

One solution we followed was to create a subsidiary company called Centigen Facilities Management. Centigen has brought some previously out-sourced services in-house, such as cleaning and estate maintenance, to save money, but its longer-term ambition is to sell a wide range of services to external companies – and gift the profit it makes back to Two Rivers to invest in its tenants.



This should help to secure our future, so that we can continue providing homes for generations to come. We will report back on Centigen's progress as it continues to grow.

So, we are in the midst of exciting and changing times and it feels as though 2013/14 was a turning point for Two Rivers Housing. We took stock of what we'd achieved in our first decade, confirmed our five year corporate plan and looked to the future with a clear sense of the direction we are taking.



We take a clutch of new awards with us on the next stage of this journey which should reassure customers that others have given us their seal of approval for what we do. We also have a new energy-efficient office which saves us money on running costs and gives us an asset to borrow against when we need extra funds.

All-in-all, there's a lot going on and the future is very exciting.

Garry & David



Garry King  
Chief Executive

David Garnett  
Chair of the Board



# CARING FOR OUR CUSTOMERS

OUR CUSTOMER SERVICE TEAM HANDLED NEARLY  
**71,000**  
 TELEPHONE CALLS

**78%**  
 ANSWERED



WITHIN  
**20**  
 SECONDS

FEEDBACK FROM OUR TENANT SURVEY GIVES US A GENERAL PICTURE OF SATISFACTION WITH OUR PERFORMANCE OVER THE LAST YEAR

SATISFIED WITH OUR SERVICE **85%**  
 FOUND STAFF HELPFUL **96%**  
 LIKE WHERE THEY LIVE **93%**  
 BELIEVE RENT IS GOOD VALUE **82%**

WE WILL BE ADDRESSING THE FOLLOWING POINTS:

IMPROVE OUR REPAIRS AND MAINTENANCE SERVICE

RAISE SATISFACTION WITH THE RESULT OF LAST CONTACT

GIVE CONFIDENCE THAT VIEWS ARE TAKEN INTO CONSIDERATION



**139**  
 COMPLAINTS

**96%** RESOLVED  
 AT FIRST STAGE

**82 UPHELD**

WE APOLOGISED AND OFFERED A REMEDY, WHERE WE COULD

POOR COMMUNICATION  
 and  
 SERVICE

were the most common complaints and we aim to learn lessons from them.

**132**  
 COMPLIMENTS

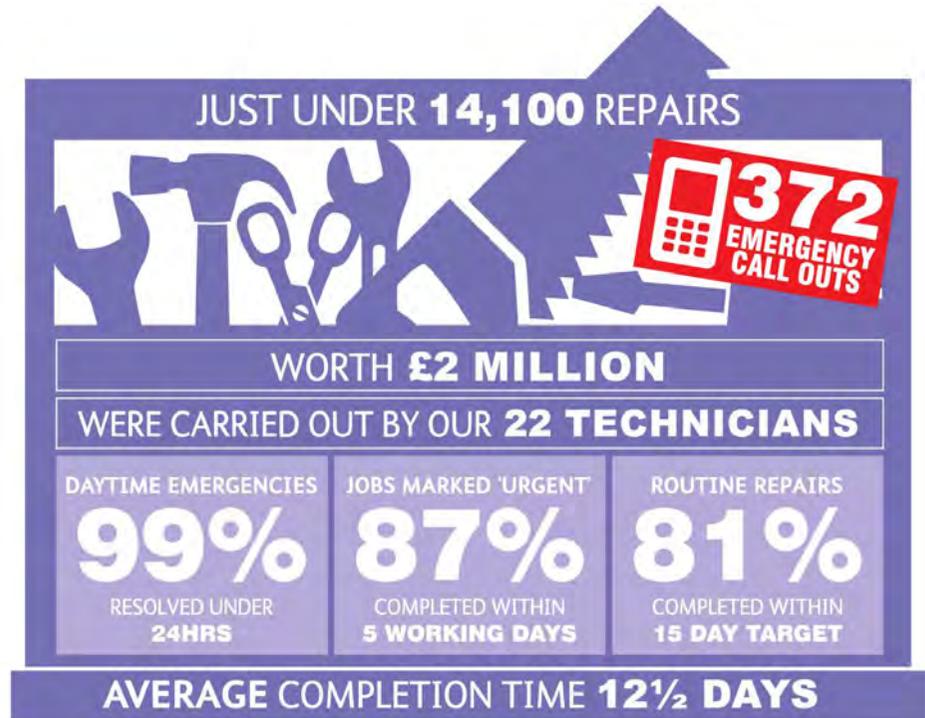



Julie James is a familiar voice to many as a key member of our **Customer Service** team, and one of the first people you speak to when you call our office. Her 11 years of experience and her calm and helpful manner earned Julie an impressive **10 personal compliments** from grateful tenants during the year.

Other staff who received compliments during the year included:

KARL BATES	HANDYPERSON	12
IAN RAWLINGS	REPAIRS TEAM	11
ROB WARD	REPAIRS TEAM	11

# LOOKING AFTER YOUR HOME



**Ian Rawlings and Rob Ward** were part of the team busy upgrading tenants' kitchens last year – and they clearly did a great job as they each received **11 formal compliments** for their work.

Here they are with Alan and Jan Phelps of Newent – just one set of residents who told us how thrilled they were with their new kitchen and the service delivered by Rob, Ian and the rest of the team.





Our traditional Handyperson service carried out many free basic DIY jobs for tenants during the year.

We also delivered an **extra 67 tasks** through our new **Handyperson Plus** service launched in July, which makes a minimal charge for other jobs, such as gardening, decorating and installing an outside tap.

INVESTED ON ROOFS, GUTTERS AND PAINTING AT **148 HOMES**  
**£1.4 MILLION**



2,418 GAS SERVICES  
**£84,600**

438 SOLID FUEL SERVICES  
**£10,300**

114 NEW BATHROOMS  
**£403,000**



**100** ELECTRICAL REWIRES  
**698** ELECTRICAL REPORTS  
**758** SMOKE DETECTOR TESTS  
**98** OTHER ELECTRICAL WORKS PROJECTS

**105** SMOKE DETECTORS  
& **28** CO<sub>2</sub> DETECTORS  
**FITTED**

**£653,400**  
NEW HEATING SYSTEMS

**£14,500**  
HEATING IMPROVEMENTS



WINDOWS & DOORS  
FITTED TO **30** HOMES  
**£25,900**



**159** NEW KITCHENS FITTED  
**£880,000**

HANDYPERSON  
**PLUS**



Nina Buffin was one of the first to benefit from our new **Handyperson Plus** service and she was delighted with the “brilliant job” **Karl Bates** made of tidying her Coleford garden.

Mrs Buffin was also one of many residents who contacted us to formally thank Karl for his help, making him the member of staff who received the most compliments last year.

# CREATING A HOME AND A COMMUNITY

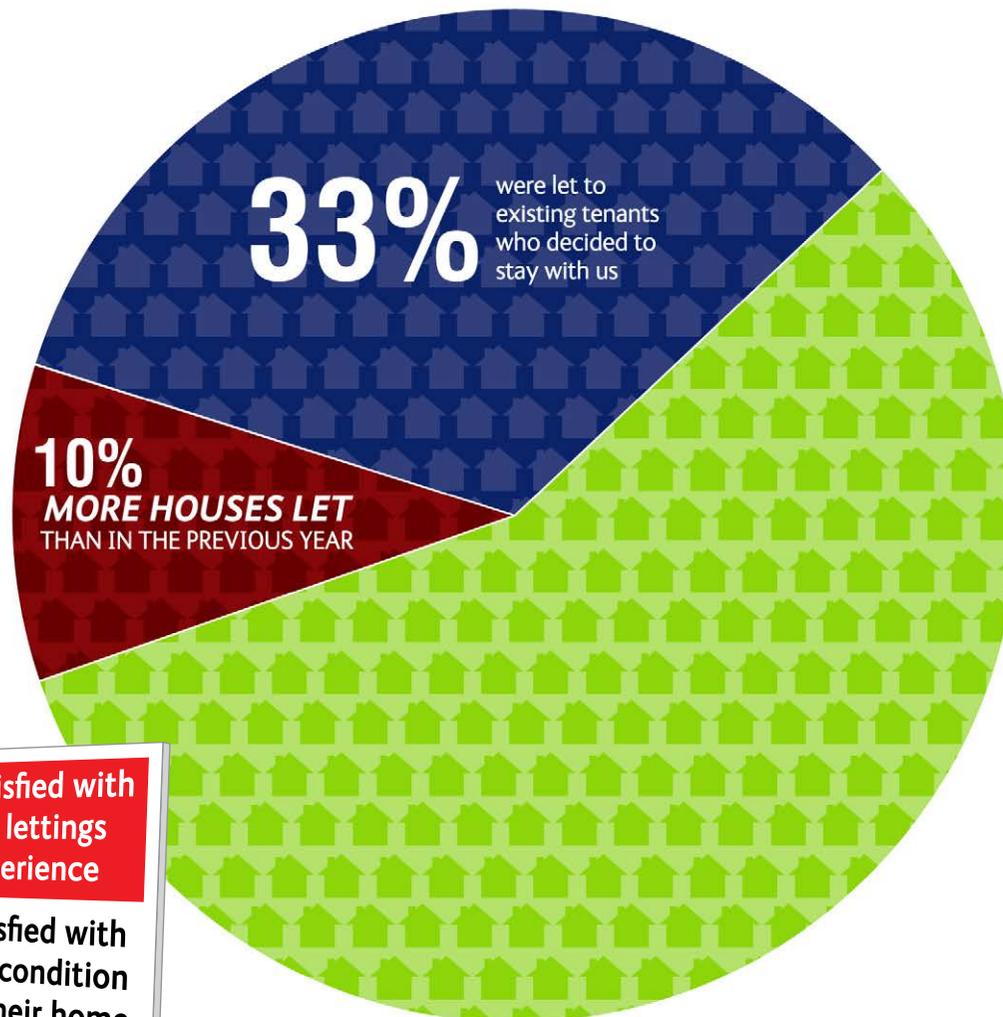
Your home is important, but there's more to being comfortable with where you live than just bricks and mortar. At Two Rivers Housing, we aim to make your stay with us a positive and happy experience.

**403**  
homes were let

**38**   
FAMILIES SWAPPED THEIR HOMES

**30**  
DAYS

was the average time taken to prepare an empty home for its next residents



Our two Tenancy Compliance Officers have been busily working with tenants – and other partner organisations – to manage complaints of...

**ANTI SOCIAL BEHAVIOUR**  
**324**  
new cases 

**80%** satisfied with how case was handled

**71%** very happy with what was achieved

## ACTION TAKEN INCLUDED

- 5** ACCEPTABLE BEHAVIOUR AGREEMENTS
- 4** ACCEPTABLE BEHAVIOUR CONTRACTS
- 4** NOTICES SEEKING POSSESSION
- 4** INJUNCTIONS
- 4** MEDIATION MEETINGS

Adapting a home to make it suitable to the needs of residents can be less disruptive and less expensive than moving to a new home.

 **291** IMPROVEMENTS TO HOMES LAST YEAR

APPROXIMATELY **£100,000**

INCLUDING	FITTING KEY SAFES	✓
	HALF STEPS	✓
	LEVER TAPS	✓
	GRAB RAILS	✓
	RAMPS	✓

**100%** of minor **ADAPTATIONS INSTALLED** within



 **A FURTHER £250,000** adaptations funded by Forest of Dean District Council.

Together, we hope to help our residents live independently for longer.

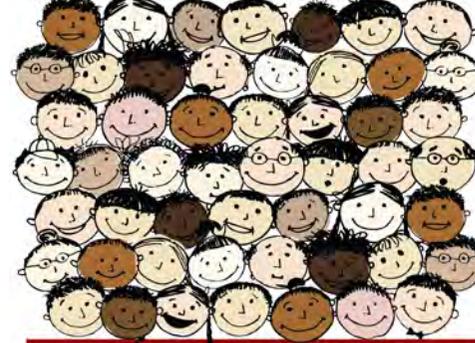


Two Rivers gave financial help to 21 tenants who chose to move to a smaller home, in response to the Government's cut in benefits for 'spare rooms'.

Beverley Jones of Sedbury was one of those we helped to down-size and she's now settled into a two-bedroom home with her daughter, just a few doors away from where she used to live.

Two Welfare and Benefits Advisors were appointed to help tenants cope with the national welfare reforms.

HELPING OVER **250 TENANTS** MANAGE THEIR MONEY



CLAIMING OVER **£130,000** IN BENEFITS

AND MANAGING ANOTHER **£130,000** WORTH OF DEBT ON BEHALF OF OUR RESIDENTS



Our Income Collection team, and our two Welfare and Benefits Advisors in particular, had a busy year helping tenants to manage their money and debts. But they've been rewarded with some fabulous feedback from grateful residents.

*You have improved my life*

is a phrase that is repeated more than once.



It was the first full year of our **Home Plus** service for older residents, brought in after the County Council changed its funding arrangements – and the many familiar faces amongst the staff helped to achieve a smooth transition.

**950** HOMES USE **HomePLUS**



**86%**  
SEE THEIR  
NEIGHBOURHOOD  
ASSISTANT WEEKLY

**71%**  
GIVE 'GOOD' OR  
'VERY GOOD'  
RATINGS



**970** EVENTS  
HELD  
AT **21** COMMUNAL  
CENTRES



attended by more than  
**12,000 PEOPLE**  
including family, friends  
and other visitors.

**860\*** OLDER  
RESIDENTS

took part in consultation  
over changes to the



as a result of council funding cuts

**\*THIS FIGURE IS MORE THAN  
75% OF THE PEOPLE AFFECTED**

**2/3** ASKED US TO REMOVE  
THE ALARM AND NOT  
REPLACE IT

**AS A RESULT WORK BEGAN  
IN SUMMER 2014**



**Home Plus** residents enjoyed a Two Rivers treat with a free trip to the cinema at Christmas.

It was the first time we'd organised this for our older residents and almost 60 people enjoyed the film whilst tucking into a cup of tea and a mince pie.

This special swing at Blakeney recreation ground has been provided through the joint efforts of Two Rivers and a very active village group.

It is designed to be used by disabled children and adults as well as able-bodied youngsters, helping to bring people from the whole community together.



Many of our tenants like to play an active role in supporting their community and Two Rivers activities – whether it's giving or receiving.



24 students of St John's C of E Academy in Coleford became our first ever Junior Wardens, helping to improve the neighbourhood where they live and go to school.

It was such a success, that we will be extending this to 2 more schools



*We don't just build homes; we believe in building strong communities, too.*

LAST YEAR WE HELPED TO RAISE **NEARLY £61,000** for 3 of our communities:

**£1,000** for a new swing at Blakeney recreation ground

**£9,800** to create a garden of reflection at a Coleford primary school

**£50,000** to build a Forest path linking the villages of Soudley and Blakeney

Two Rivers staff also raised **£2,000** for local charities from various events

**150** children  
**60** HomePLUS residents  
enjoyed free Christmas cinema events

OUR RESIDENT SCRUTINY GROUP WAS INVOLVED WITH **3** projects

A DESIGNATED TENANTS COMPLAINTS PANEL was established with **5 TENANTS ELECTING** to be involved.



residents helped to put together last year's annual review and calendar

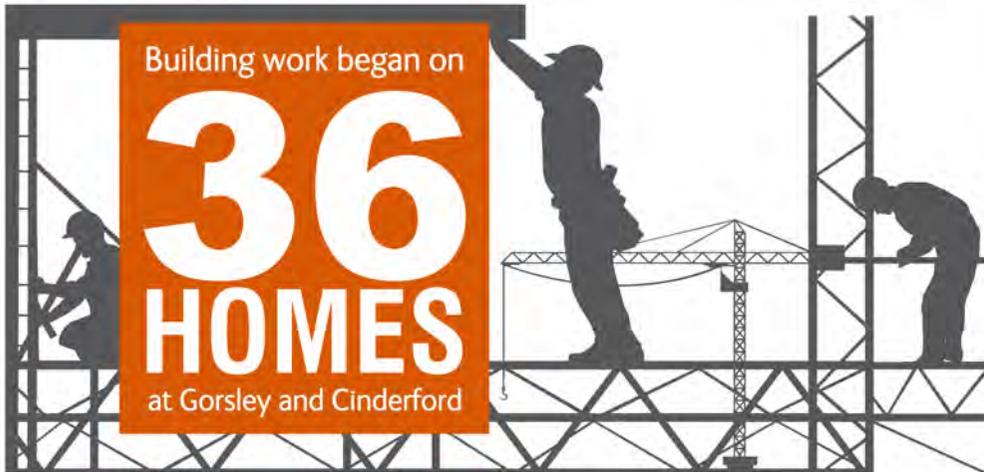
# BUILDING AND SELLING HOMES

It is important for us to build new homes to keep pace with increasing demand.

Last year we spent

# £7.5 MILLION

COMPLETING **81** HOMES a mix of houses, flats and bungalows in Alvington, Cinderford, Coleford, Lydney, Newent and Sedbury



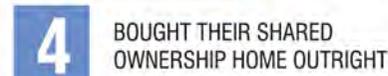
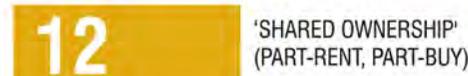
LAST YEAR WE SOLD

# 21 HOMES

The money we receive goes straight into our building programme.



We can afford to build two new homes for every one that we sell.



All new Two Rivers properties meet Level 3 of the Code for Sustainable Homes which means they use less energy and emit fewer harmful emissions than average.

Customer satisfaction with the quality of our new homes is rated

**100% EXCELLENT**



Our development programme helped to support **276 jobs** and **9 apprenticeships** among our various suppliers, such as this trainee plumber from Gloucestershire College working on our scheme at Alvington.

# ADDING VALUE TO SERVICE

Two Rivers Housing is a registered charity run on a not-for-profit basis. This means we don't have any shareholders who expect 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.

Last year, most of our money **91%** came from our tenants' rents. On average, people renting their home from Two Rivers Housing pay about two-thirds of what a private landlord would charge.

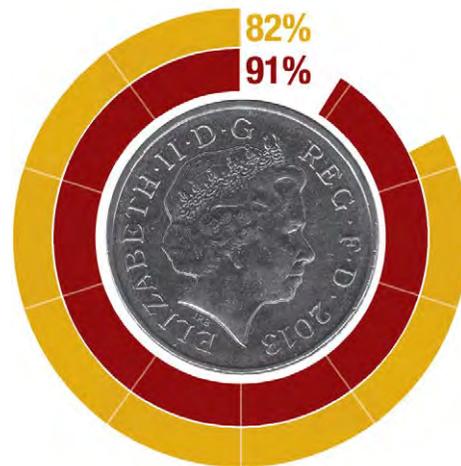
We think this represents good value and five out of six residents **82%** agree with us (STAR survey 2013/14).

The Government requires us to increase our rent charges until they reach 'target rent' and we do this gradually each year to keep the impact on our tenants whose rents are currently below 'target', to a minimum.

We regularly check that our charges and our costs compare favourably with other housing providers, locally and nationally, and adjust them if necessary to bring them into line. Our regulator, the Homes and Communities Agency, also requires us to complete a value-for-money self-assessment. **The full version of this for 2013/14 can be found on our website, [www.tworivershousing.org.uk/vfm](http://www.tworivershousing.org.uk/vfm).**

We invest the money we receive through our tenants' rent in building new properties and repairing and upgrading existing Two Rivers homes, buying equipment and running the association, eg paying our staff wages and re-paying interest on our loans. These loans were taken out to give us the money up-front to pay for our major development programme, and we are paying them back over 30 years.

***Savings of £0.2 million were achieved during 2013/14, which have been re-invested in providing homes and services.***

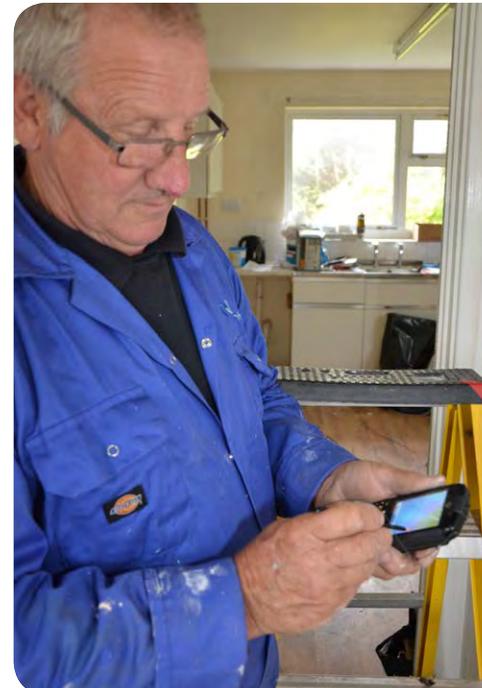


## CASH IN

Rent	£17,335,000
New loans	£2,336,000
House sales eg Right-to-Buy	£3,716,000
Interest received	£7,000
Other income	£530,000
Service charges	£903,000
<b>TOTAL</b>	<b>£24,827,000</b>

## CASH OUT

Office and equipment	£2,172,000
Wages and administration	£4,323,000
Buying specialist services eg auditors, consultants	£613,000
Maintaining homes	£9,419,000
Interest paid	£2,759,000
Developing new homes	£6,359,000
<b>TOTAL</b>	<b>£25,645,000</b>



We are making significant investment in our IT systems so that we can save money and provide a higher quality service to our tenants.

Last year we spent **£176,000** on computer software which improves the information we hold about our properties, our tenants and our activities. For example, many of our staff can now receive instructions and retrieve information from mobile phones, tablets or home computers, reducing the time they need to travel to, and spend in, the office.

We have the equivalent of four people working continuously on these projects and more than **40%** of our staff have been trained in the new systems so far.

## AND FINALLY

Our thanks go to Two Rivers tenants Ken Smith, Julie White, Dawn Perry, Paul Ireland and Sophie Edginton, who helped to prepare this year's annual review.



We have kept production costs at the same level as last year, which means the compilation of this report and the design and print of your calendar cost less than 90p per tenant. We hope you agree this is a reasonable price to pay to be kept informed, and to have a calendar you can use for a whole year.

We would also like to thank everyone who filled in the free prize survey on the back of the 2014 calendar. Your feedback helped us decide how to approach the task this year, and lucky Maria Baldwin of Coleford won £100 towards her family holiday. All because she returned the completed form to us, and her entry was first out of the 'hat'.

If you'd like the chance to win £100 cash, like Maria, just fill in the short form in the free 2015 calendar that will be posted through your door before Christmas, along with the winter edition of Tenant Topics.

