

ANNUAL REVIEW 2014/15



www.tworivershousing.org.uk

for you - for your community - not for profit

LOOKING BACK – AND AHEAD

Last year's annual report hinted at a busy and exciting year for us in 2014/15, and that's exactly what we had. This is becoming normal as we evolve to respond to changes in our sector which show no sign of abating.

The new government has announced more cuts to the welfare budget which will have a major impact on our tenants' lifestyles. There are also huge challenges in proposed changes to the Right-to-Buy legislation. We support home ownership, but selling our homes without recovering the cost of replacing them, or having the land on which to build them, won't help those who rely on us for a low-cost rental option.

We will campaign for changes that are fair, whilst being pro-active and positive to protect the future of our tenants. For example, last year we introduced Centigen, our facilities management subsidiary, designed to provide great customer service, but ultimately make money for us to invest in our homes and communities. Centigen is steadily winning new business that will certainly help in the future. (See page 5)

Our second enterprise launched more recently. TwoCan is a property sales, private letting and management company with precisely the same aim – to attract new money to support our work. Next year we'll tell you more about TwoCan's progress.



twocan

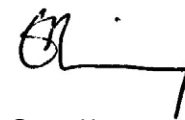
These are important developments for our future, but we're equally focused on our business today. We were delighted to achieve our highest-ever tenant satisfaction results, to meet all our performance targets and improve our rating in the Top 100 list of best companies to work for.

We built 77 new homes (including our innovative 'flexi-flats') and aim to build 300 more properties over the next three years to meet local demand for affordable housing. We also launched new services to make it easier for customers to contact us online, by text and by phone.

With mixed feelings we said 'goodbye' to three dedicated members of our Board of trustees who retired during the year – Ann Christian, Di Martin and our Chair David Garnett – but we are so pleased they have all pledged their continuing commitment as 'Friends' of Two Rivers Housing.

With their on-going support – and that of our current Board members, staff, contractors, tenants, partners and subsidiary companies – we look forward to all the next 12 months has to offer.

Garry and David



Garry King
Chief Executive



David Powell
Chair of the Board
of Trustees



CARING FOR OUR CUSTOMERS



Our busy Customer Service team – described by one grateful tenant as *'always very friendly, helpful and have a like-minded sense of humour'*. From left to right, back row: Cassie Holdsworth, Alison Rickards, Maria Hale and Vicky Grant. Front row: Helen Norris, Tina Brown, Rachael Brooke and Carly Compton.

Tenant feedback

- 88%** satisfied with our service
- 94%** found us friendly & approachable
- 92%** like where they live
- 87%** believe rent is good value

WE WILL DO FURTHER WORK ON:

- Making it easier for tenants to speak to the right person
- Making sure staff can deal with the query appropriately

WE RECEIVED 92 COMPLAINTS
OUR LOWEST FIGURE EVER.

- 100%** were resolved at first stage.
- 51** were upheld and we apologised and offered a remedy, where we could.

Poor communication and delays to service were the most common complaints. We will continue to work on these.

WE RECEIVED 156 COMPLIMENTS
OUR HIGHEST FIGURE EVER.

The greatest number went to four members of our Repairs team:

KARL BATES 13
WILL WADLEY 11
BEN TAYLOR 9
and
JASON PHILIPPIDIS 8

We have invested heavily in technology in recent years to streamline our services, and last year we finished a major programme to allow our various systems to 'talk' to each other.

*We also carried out an additional **8 system upgrades**.*

SEVERAL NEW SERVICES WERE INTRODUCED TO DIRECTLY IMPROVE OUR CONTACT WITH CUSTOMERS

- A new website, including an improved 'My account' portal for tenants. Rent enquiries have dropped by **40%** since its launch.
- Repairs appointment reminders and satisfaction surveys sent by text. Almost **3,200** texts were sent.
- Chat online – live chat through our website.
- Call back – request this and we'll ring you at a convenient time.



7 tenants supported the preparation of our new website from assessing suppliers and giving feedback on design to testing functions and giving it a final check before launch.

LOOKING AFTER YOUR HOME

Our Repairs team of
22 OPERATIVES

CARRIED OUT
14,974 REPAIRS
WORTH **£1.6 MILLION**

Attending **810**
EMERGENCY CALL-OUTS
278 WERE OUT-OF-HOURS

99%

DAYTIME EMERGENCIES RESOLVED
IN LESS THAN **24 HOURS**

93%

'URGENT' JOBS COMPLETED
WITHIN **FIVE WORKING DAYS**

89%

ROUTINE REPAIRS COMPLETED
WITHIN THE **15 DAY TARGET**.

AVERAGE COMPLETION TIME

10 DAYS



50 tenants joined a project to see how much money they could save on their fuel bills by conserving energy. Mary Paddon (above) was one of them.

Each one **saved an average of £20** and a potential **£215 could be saved** per household if further changes were made.



11 compliments were recorded from tenants grateful for the help of our operative, Will Wadley. Michael Reeves is one of those who took the trouble to tell us how pleased he was. He said Will did a very good job of repairing his taps, he was courteous and tidied up well when he'd finished.

Karl Bates, our popular Handyperson, helped tenants with

630 SEPARATE DIY JOBS
FREE OF CHARGE

Demand for our chargeable
Handyperson PLUS service
increased in its second year
and Karl carried out
99 jobs during 2014/15.



*Garden tidy-up,
decorating and
plumbing were
the tasks most
people asked for
help with.*

WE SPENT MORE THAN **£3¼ MILLION** MAINTAINING & IMPROVING OUR HOMES:

Roofs, gutters or external painting at **181 HOMES**
£1¼ million

New heating & upgrades at **105 HOMES**
£437,000

New doors & windows fitted to **70 HOMES**
£53,500

 **133**
new kitchens
£485,000

 **161**
new bathrooms
£337,500

 **165**
electrical rewires
£462,000

500 electrical reports **£72,500**

304 solid fuel services **£9,100**

725 smoke detector tests **£35,500**

2,926 gas services **£116,500**

All costs exclude VAT



£800,000

was invested in replacing nearly
300 BATHROOMS & KITCHENS

SCORING 98.8% our highest-ever tenant satisfaction rating

Joyce Pacey is just one of those delighted with her new kitchen.



CENTIGEN

FACILITIES MANAGEMENT

GENERATING INFINITE OPPORTUNITIES



Our subsidiary company, Centigen Facilities Management, completed its first year of trading in 2014/15, mainly providing grounds maintenance and cleaning services.

Centigen saves us money on services previously provided by external suppliers, and is winning business from external clients to make profit for us to invest in our homes and services.



During the year Centigen employed **15** staff, **3** of whom were Two Rivers tenants.

72,000 sq metres of grass was cut each week

7,000 sq metres of hedgerow was cut twice

11,000 sq metres of bedding area was weeded

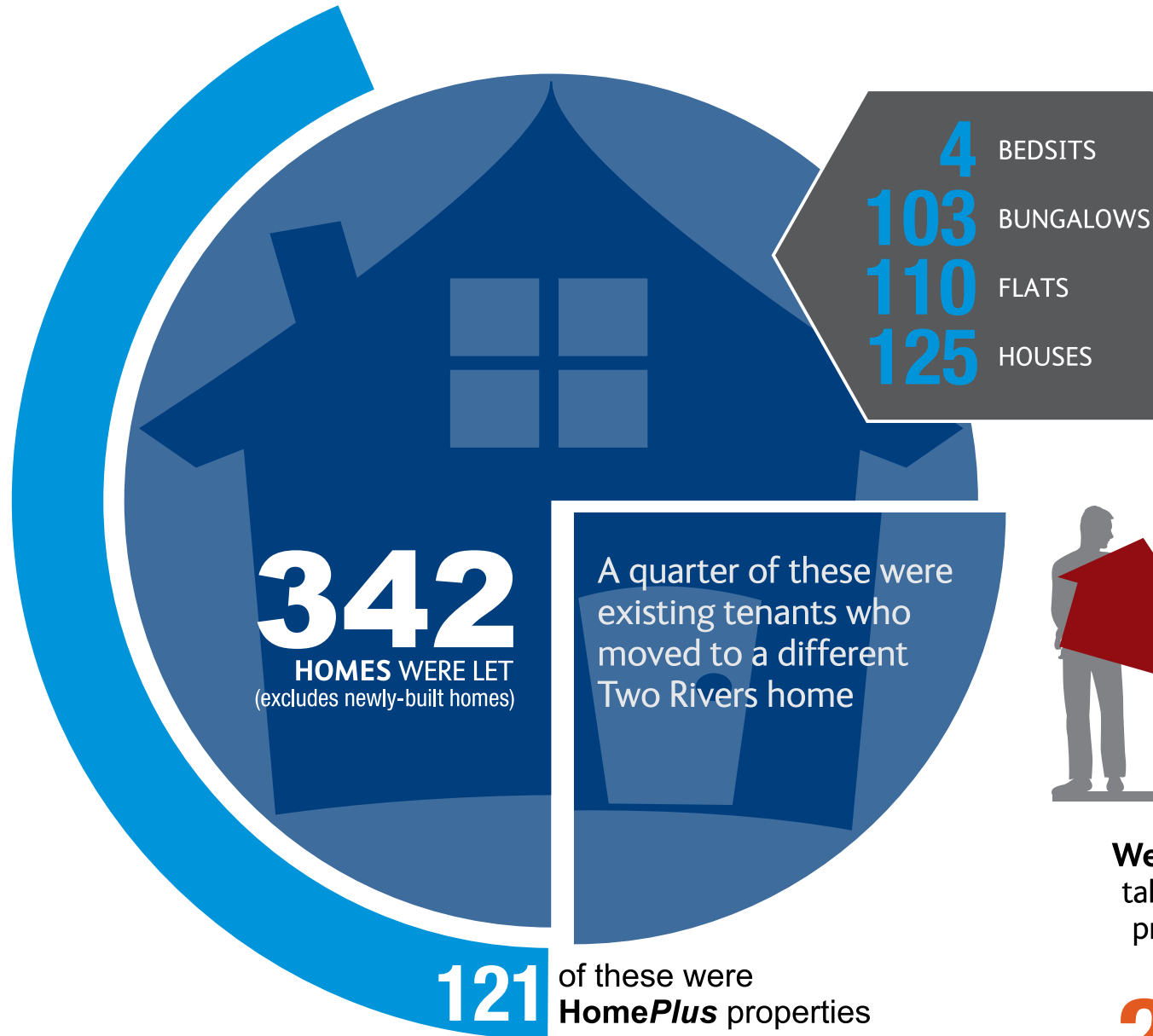
222,000 sq metres of paved area was weeded



97% of all green waste was recycled.

Each week Centigen sent **3** tons for composting and **2** tons for conversion to bio-fuel.

CREATING A HOME AND A COMMUNITY



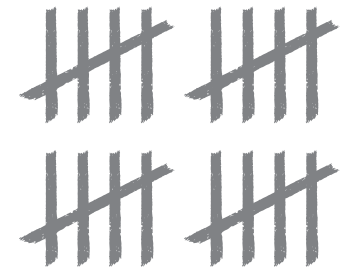
Kaylie Guy (right) was delighted to sign the contract on her new Two Rivers flat with our Housing Advisor Shazia Sheikh, and set up a family home with partner Ben and their new baby Cody.



We cut the average time taken to prepare an empty property for new tenants

from 30 days to

20 DAYS



Our two Welfare, Benefits and Debt Advisors had another busy and hugely successful year supporting

427 TENANTS

They helped tenants to claim

£465,000

of benefits they were entitled to

and helped them to manage

£173,000 of debt

They also sourced another

£39,000

of additional income



Extra help is now available since we joined forces with My Home Finance – a national scheme which offers short-term loans exclusively to housing association tenants, at affordable repayment rates.



Adapting a property may help someone to stay in their home for longer and last year we carried out:

264 MINOR ADAPTATIONS
eg: grab-rails, ramps, lever taps

AND SUPPORTED
105 LARGER PROJECTS

FUNDED BY THE DISABLED FACILITIES GRANT

WE GAVE FINANCIAL HELP TO

17 tenants

who wanted to move to a smaller home, following the Government's cut in benefits for spare bedrooms.

7 MOVED TO 2 BEDROOM HOMES

10 MOVED TO 1 BEDROOM HOMES

Our two Tenancy Compliance Officers worked with tenants and partner organisations to manage

200

NEW DISPUTES OR CLAIMS OF
ANTI-SOCIAL BEHAVIOUR



71%

WERE SATISFIED WITH THE WAY THEIR CASE WAS HANDLED

ACTION TAKEN INCLUDED:

- 9** ACCEPTABLE BEHAVIOUR AGREEMENTS
- 6** ACCEPTABLE BEHAVIOUR CONTRACTS
- 2** NOTICES SEEKING POSSESSION
- 5** INJUNCTIONS
- 6** MEDIATION MEETINGS
- 0** EVICTIONS



We launched a **reading project** at **St John's C of E Academy** in Coleford,

11

Two Rivers staff gave up a couple of hours each week to listen to Key Stage 1 and 2 children practice their reading.



The popular **Junior Wardens project** was repeated at St John's last year and **extended to two more schools** in Cinderford and Lydney.

£43,955

was raised in grants to help community group projects, including:

£8,100



to set up an arts and crafts club, a dinner club and to fund trips, for members of Sedbury Circle.

£13,305



to run a healthy cooking and wellbeing project for residents at various schemes.

£22,550



for modernisation of Blakeney Village Hall.

PLUS

£43,375

was raised with Forest of Dean District Council to launch a boxing club and mini moto road safety club in Cinderford.



OVER £1,000

was raised by Two Rivers staff for local and national charities through a variety of activities.

Monthly dress-down days (including **Christmas jumper day** – supported by Kim, Gareth and Laura among others) – **cake sales**, an **ice bucket challenge**, raffles and a collection of food and clothing for the Salvation Army were among the ideas supported.



WE ORGANISED
1,290
ACTIVITIES & EVENTS

AT OUR COMMUNAL CENTRES
and supported another **833**
run by other organisations

attended by more than
27,000
PEOPLE

including our tenants, their families,
friends and other visitors.



170 people enjoyed the **four events** we held during the school summer holidays, offering circus skills, face-painting and a barbecue,

FREE FOR OUR TENANTS TO ENJOY



BUILDING AND SELLING HOMES

96%

'SATISFIED' WITH THE
QUALITY & LAYOUT OF
THEIR NEW HOME.

WE SPENT

£8.5 million

COMPLETING **77** NEW HOMES

in Cinderford, Coleford, Gorsley,
Lydney, Sling and Stonehouse

all funded by Two Rivers Housing with grant support
from the Homes and Communities Agency.

13

SHARED OWNERSHIP
(part-rent, part-buy)

64

RENTED

Work started on
36 homes
at Coalway, Coleford,
Dymock and Sling.

LAST YEAR WE SOLD

10 HOMES

on the private market
and invested the money
in building new properties.

17

people bought their home
through the 'Right to Buy' or
'Right to Acquire' scheme.

15

people chose Shared Ownership.

1

person bought their Shared
Ownership home outright.

2

people chose Rent to Homebuy
(rent at first then convert to
Shared Ownership).



6

one-bedroom flats built in
Stonehouse became the first of our
innovative '**flexi-homes**' – so-called
because they can be easily converted
to add a second bedroom if
circumstances change.

We will use this design again and the next scheme
to benefit is in Orchard Road, Lydney.



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

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.

90% of our income comes from our tenants' rents

Our rents are, on average, 20% lower than a private landlord would charge

20% LOWER

87% of our tenants think this represents good value (seven out of eight residents)*

*STAR survey 2014/15

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 (HCA), also requires us to complete a value-for-money self-assessment.

The full version of this for 2014/15 can be found on our website: www.tworivershousing.org.uk/custom-content/uploads/2015/09/VFM-Statement-TRH-2014-15.pdf

We invest the money we receive 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 almost 1/2 MILLION (£480,000) were achieved during 2014/15, which have been re-invested in providing homes and services.

As a social landlord, we follow the Regulatory Standards laid down by the HCA, and regularly check our own compliance with them. Further to this, from April 2015 our Board will need to certify that we meet 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



42 PENCE	maintaining existing homes
24 PENCE	developing new homes
18 PENCE	managing our services
13 PENCE	servicing our loans
3 PENCE	providing additional services (eg grounds maintenance, HomePlus).

CASH IN

Rent	£18,559,000
New loans	£2,400,000
House sales eg Right-to-Buy	£2,002,000
Interest received	£6,000
Other income	£1,323,000
Service charges	£844,000
TOTAL	£25,134,000

CASH OUT

Developing new homes	£5,799,000
Wages and administration	£4,526,000
Buying specialist services eg auditors, consultants	£771,000
Maintaining homes	£10,438,000
Interest paid	£3,252,000
Other fixed assets	£119,000
TOTAL	£24,905,000

AND FINALLY

Our thanks go to Ken Smith and Robert and Pam Matthews for their help with putting together this year's report and advising on production of the calendar. Their input was really appreciated and has helped to achieve what you have read.



We have managed to keep production costs at the same level for the last few years which means the design and print of this report and your calendar costs less than 90p per tenant, which we think is important and represents good value. We hope you find this report an interesting and enjoyable read.

We would like to thank all those who completed our survey in the 2015 calendar. The comments you made were extremely helpful and everyone was entered into a free prize draw as a 'thank you'.

Colin Graham of Berry Hill was the lucky winner, receiving £100 that he told our Neighbourhood Housing Advisor Justine Skitt would be spent on his garden.



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tworivers
HOUSING

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