

# ANNUAL REVIEW 2019 | 20



**In the past year we have continued to deliver on our mission to create great homes and support the communities in which we work. We have remained committed to our ambitious development plan, invested in our existing properties and undertaken a significant review of our repairs service.**

Building has continued across the county and we have delivered 187 new homes across the local area. With a further 123 in the pipeline for 2020-21, we remain on target to meet our promise of building 1,000 new affordable homes in Gloucestershire and the surrounding counties by 2028.

We have also invested in improving our existing properties and services that we offer to our customers. This investment includes upgrading heating systems, windows and doors which, not only makes them more energy efficient – reducing the running costs for our tenants but is also good for the environment. We have also continued with our planned maintenance programme and installed new kitchens, bathrooms and fire doors at a number of properties.

We also invested in a full carbon audit, which will help us plan how we can reduce our carbon footprint as an organisation over the coming years, with an ambition to become carbon neutral.

2019-20 brought a number of challenges, both for Two Rivers and the housing sector as a whole and ended with a global pandemic that has left the UK and the world in uncertain times.

We are incredibly proud of the way in which our team has responded to the pandemic. With their hard work and dedication to the organisation we have managed to fully reinstate most of our services. They were quick to respond to the challenge and have continued to support our tenants throughout the outbreak.

As a result, our response to these challenges has been robust. We have revised our organisation plan and budgets to reflect the challenging situation we now face and will continue to focus on key areas such as health and safety, customer support and delivering value for money for our tenants.

Despite these challenges, we remain in a strong position financially having produced results in line with our organisation plan. This gives us a solid foundation from which to continue with our mission to create great homes.

Our thanks go to our team who continue to deliver exceptional results for our organisation and our partners and contractors for their support.

  
**GARRY KING**  
CHIEF EXECUTIVE

  
**YVONNE LEISHMAN**  
BOARD CHAIR

## AT YOUR SERVICE

OUR CUSTOMER SERVICE TEAM HANDLED OVER

**52,775** CALLS



**81** COMPLAINTS  
(35% were upheld)



**139** COMPLAINTS



**86%** ANSWERED WITHIN  
20 SECONDS

REGULAR SURVEYS OF OUR TENANTS SHOWED:

**92%**

FIND US

**FRIENDLY**  
AND APPROACHABLE



**89%**

BELIEVE THEIR  
**RENT**  
IS GOOD VALUE



**91%**

**LIKE**   
WHERE THEY LIVE

**86%**

ARE SATISFIED  
WITH THE QUALITY  
OF THEIR HOME



**87%**

ARE SATISFIED  
WITH OUR SERVICE



**77%**

ARE SATISFIED  
WITH OUR REPAIRS  
AND MAINTENANCE  
SERVICE

WE CARRIED OUT

**17,453** REPAIRS



**1,280** EMERGENCY CALL-OUTS



**646** OUT-OF-HOURS

OUR  
HANDYPERSON  
COMPLETED:

**424**

JOB  
FREE-  
OF-CHARGE

& ANOTHER

**130**

HANDYPERSONPLUS  
TASKS



**98%** OF DAYTIME  
EMERGENCIES  
RESOLVED IN LESS  
THAN 24 HOURS

**87%** OF ROUTINE REPAIRS  
COMPLETED WITHIN  
THE 20-DAY TARGET

**86%** OF URGENT JOBS  
COMPLETED  
WITHIN 5  
WORKING DAYS

**11.6** DAYS AVERAGE COMPLETION TIME



WE FITTED...

**11**

HOMES WITH INSULATION  
£28,903

**89**

NEW BATHROOMS  
£227,628

**75**

NEW KITCHENS  
£343,298

**716**

NEW WINDOWS

**47**

HOMES WITH  
GAS HEATING  
(REPLACING SOLID  
FUEL OR ELECTRIC)

**166**

NEW DOORS  
£334,472 (COST FOR  
WINDOWS & DOORS)



WE CARRIED OUT...

**159**

HEATING  
UPGRADES [£621,331]



**304**

EXTERNAL  
IMPROVEMENTS  
[£1,356,926]



**66**

ELECTRICAL REWIRING  
TASKS [£329,100]



**2,915**

GAS SERVICES  
[£95,000]



**744**

SOLID FUEL SERVICES  
[£60,000]



**1,380**

ELECTRICAL REPORTS  
[£300,000]



**1,233**

SMOKE DETECTOR  
TESTS [£18,819]



**732**

FIRE DOOR  
INSPECTIONS



**554**

PROPERTY  
SURVEYS



**5**

GARAGE SITES GIVEN  
PERMISSION FOR  
REDEVELOPMENT



# SUPPORTING YOU

## WE HELPED

**32** TENANTS  
SWAPPED  
THEIR HOMES



ON AVERAGE IT TOOK  
**16.7** DAYS

TO PREPARE AN  
EMPTY HOME FOR  
NEW TENANTS

**243**  
OF OUR EXISTING HOMES  
WELCOMED NEW TENANTS



**1** IN  
HEREFORDSHIRE

**232** IN  
THE FOREST  
OF DEAN

**1** IN  
TEWKESBURY

**3** IN  
STROUD

**7** IN  
GLOUCESTER

## WE DEALT WITH...

**109** REPORTS OF ANTI-  
SOCIAL BEHAVIOUR  
(a decrease of 24%)

### INCLUDING...

**25** ABOUT ABUSIVE OR  
THREATENING BEHAVIOUR



**23** RELATED TO DRUGS



**17** ABOUT NOISE



**8** ABOUT CRIMINAL  
ACTIVITY



## WE GAVE FREE DEBT, WELFARE AND BENEFIT ADVICE TO...

**358** TENANTS,  
HELPING THEM  
TO CLAIM:

**£124,312** IN BACK-DATED  
BENEFITS

**£556,180** IN NEW  
BENEFITS

**£44,622** GRANT  
AWARDS

**£401,323** TO HELP WITH  
NON-PRIORITY  
DEBTS

**£355,582** IN UNIVERSAL  
CREDIT

**£54,215** IN COUNCIL TAX  
REDUCTIONS

## OUR TENANTS



**980** TENANTS CLAIMED UNIVERSAL CREDIT

**445** WERE IN ARREARS averaging £398

UC

**2,500** TENANTS PAID THEIR RENT ON TIME (Thank you!)

**1,990** PAID BY DIRECT DEBIT but we were owed £312,326 in unpaid rent



We collected **£4,200** in recharges for items lost or broken

**14** TENANTS WERE EVICTED FOR RENT ARREARS (average £2,340 each)

**£71,238** WAS COLLECTED from former tenants who left owing us money



**£42,118** in rent and **£29,210** in property damage

## SUPPORTING COMMUNITIES

**72** STAFF GAVE **533** HOURS OF THEIR TIME SUPPORTING



**22** COMMUNITY PROJECTS



THROUGH OUR HELPING HANDS INITIATIVE

### THEY HELPED...

- Community gardens
- Schools
- Playgroups
- Foodbanks and charities and...
- Groups supporting young people, the elderly, people with disabilities and mental health issues.



### PROJECTS INCLUDED...

- Gardening
- Reading
- Painting
- Preparing for events
- Collecting foodbank items
- Schools careers talks and...
- Helping with job interview practice.





# CREATING GREAT HOMES

WE INVESTED  
**£20.3** MILLION

ON BUILDING  
**187** NEW HOMES  
in the Forest of Dean,  
Stroud, Cotswolds,  
Tewkesbury and  
Gloucester City

WORK STARTED ON  
**38** NEW HOMES

TOTALLING  
**£58.4** MILLION INVESTMENT



**13** PEOPLE  
bought their  
home through  
'Right to Buy' or  
'Right to Acquire'



**50** PEOPLE  
chose  
Shared  
Ownership

**5** PEOPLE  
bought their  
Shared  
Ownership  
home outright



We have three separate ventures which donate profit to Two Rivers Housing, so that it can continue to create great homes and support communities.

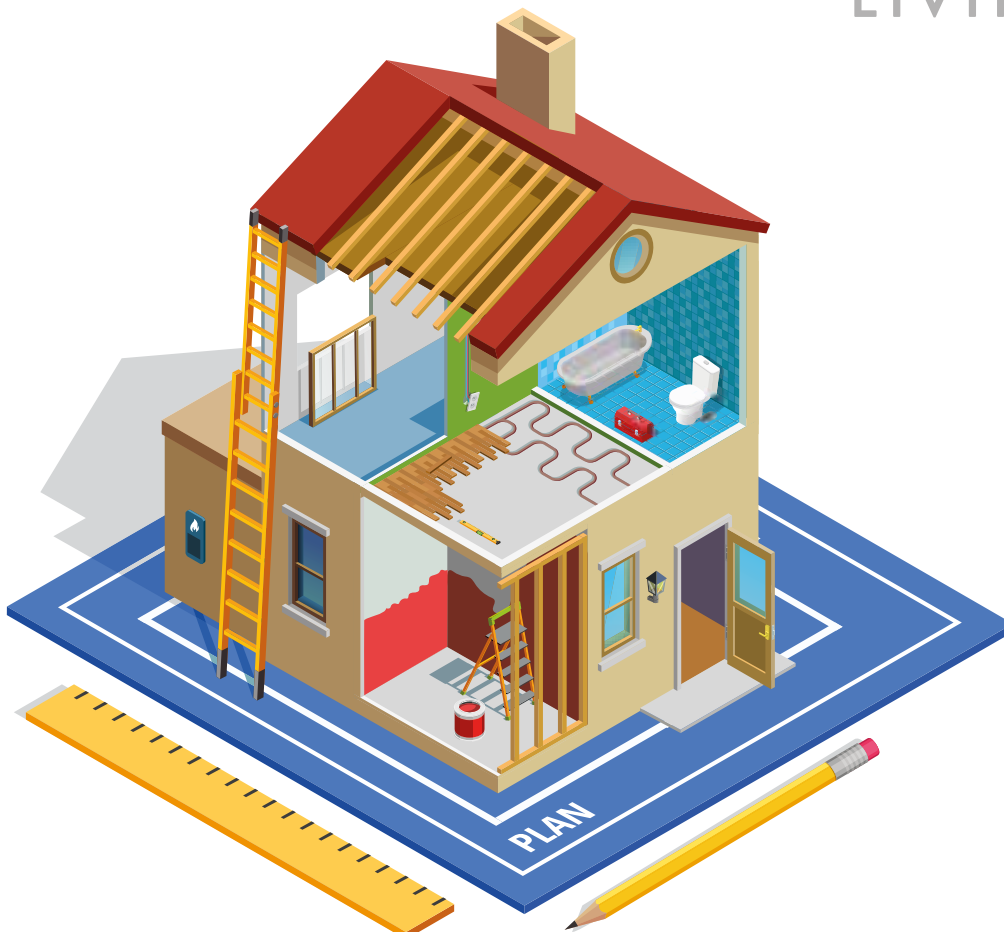
**Centigen Facilities Management** employed **56 staff** in grounds maintenance, cleaning, responsive repairs and voids, who looked after **five clients**.



**TwoCan estate agency** sold **68 homes** and now sells property on behalf of six other housing associations.



**Tandem Living** secured **£785,000** of grant funding from Homes England.



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, whilst making sure we deliver high quality services.

In 2019/20 we launched our three-year organisation plan, which supports our 10-year vision for achieving our mission of 'creating great homes and supporting communities'.

In 2019/20 we repaid nearly £2.8 million of existing loans and, during the year, we invested £24 million in building new homes and maintaining our existing homes.. Alongside this investment we have continued to provide our core housing services within our communities, 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>.



**INVESTORS IN PEOPLE™**  
We invest in people Gold



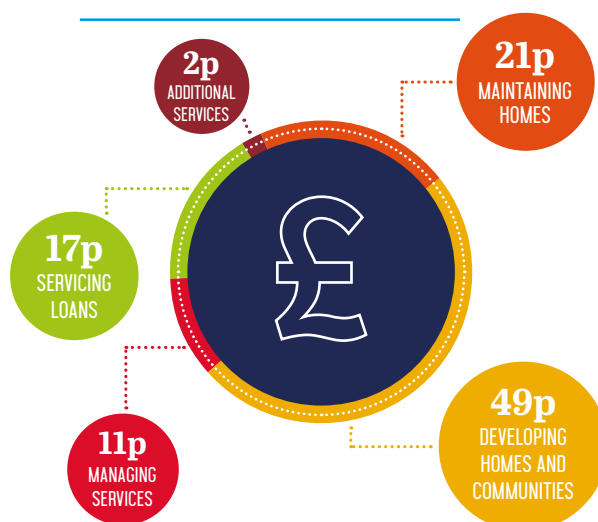
## CASH IN

Rent	£19,532,000
Shared Ownership and property sales	£7,160,000
Service charges	£864,000
Other income	£400,000
Interest received	£181,000
<b>TOTAL</b>	<b>£28,137,000</b>

## CASH OUT

Developing homes and communities	£21,065,000
Maintaining homes	£8,774,000
Managing services	£4,817,000
Interest paid	£4,358,000
Repayment of loan	£2,745,000
Buying specialist services	£881,000
Other fixed assets	£27,000
<b>TOTAL</b>	<b>£42,667,000</b>

## HOW EACH POUND IS SPENT:



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