

# How are we doing?

## 2022/2023



# A message from our CEO and Chair

The cost-of-living crisis has had a huge impact on the family finances across the country and we have been working hard to do what we can to support tenants during this difficult time.

To better understand the challenges facing our tenants, we set up a Cost-of-Living Group. This group worked with our local agency partners to provide additional support and guidance to our tenants and communities throughout the year.

As part of its work, we established a tenant hardship fund and obtained a grant from The Garnett Foundation to help those that were most in need. We were also able to provide a range of advice and guidance on ways to save energy, reduce waste and make the most of budgets through a number of events held in our communities as well as through our social media channels and other regular tenant communications.

As a result of the cost-of-living crisis, we saw an increase in demand for our support services. To help ensure that we could provide these services to those that needed them, we undertook a restructure of our housing and property teams.

This has helped us work more closely with tenants that need additional support, helped us get back out into our communities and identify the roles and resources we need to deliver against our organisation plan. We are confident that, as we continue to embed these changes, we will be in a strong position to continue to improve our services, adapt to regulatory changes and meet our commitment to provide warm, safe, affordable homes.

While 2022 finally saw the end of the global pandemic, the impact it left on our communities and our organisation was still being felt. We have worked hard to reinstate our community events and services such as estate inspections, but the biggest impact was on our repairs and maintenance programme.

We understand the frustration this has caused for those tenants waiting for a repair in their home and put a plan together to address this in the first half of the year. We are pleased to report that our Centigen team had cleared the backlog of repairs caused by the pandemic by August 2022 and would like to thank them and the wider team who pulled together to make this happen.

We were pleased to see a 2% increase in our repairs and maintenance satisfaction scores during 2022/2023. However, we recognise that we still have some work to do in strengthening our repairs service to improve flexibility and our overall performance in this area.

In March 2023, we appointed Ian Atkinson to the new position of Corporate Director of Property. Ian has a proven track record for delivering repairs and maintenance service improvements and will be working with the Centigen and property services teams alongside tenants to agree and make improvements to this service going forward.

While our overall tenant satisfaction scores remain good, we have seen a drop of 3% in overall satisfaction to 81% for the financial year.

We believe this has been driven by the disruption to our planned maintenance and repairs programmes. This has not only impacted the perceived 'quality of our homes' but how easy we are to deal with as our team struggled to effectively resource the large number of outstanding repairs in the first half of the year.

We have an aspiration to provide a great customer experience and will continue to use tenant feedback including satisfaction survey scores to identify areas for improvement to push our scores even higher.

To support this, we have been working with tenants to design a Customer Experience Strategy. This sets out our customer promise and how we will work together to ensure we remain focussed on providing a great service to all our customers. This will be embedded across the organisation in 2023/2024.

At the heart of our organisation is the promise to provide warm, safe, affordable homes to those that need them.

In 2018, we pledged to build 1,000 new homes by 2028. During the year we took handover of 99 new homes and started development work on another 125. We also reached the halfway point in our mission to deliver 1,000 new homes and have a healthy pipeline of development opportunities for the coming years.

Alongside this, we continued to invest in our existing homes. We spent £4.54 million to support the delivery of energy improvement work including new heating systems, new windows and doors and retrofit works. We also installed 152 new kitchens and 105 new bathrooms.

We remain committed to reducing our carbon footprint and ensuring that our homes are affordable to heat. Following the success of our decarbonisation retrofit demonstrator project, we secured funding from the Social Housing Decarbonisation Fund Wave 1 and Wave 2.1. The funding from Wave 1 was used to complete retrofit work at 18 of our homes in 2023. Funding from Wave 2.1 will be used to fund retrofit works at a further 36 homes between 2023 and 2025.

Despite another challenging year, we are pleased to report that the Group delivered a surplus of £2.9m, which can now be invested in our homes and services.

To consolidate these strong financial results, we are delighted to confirm that following an In Depth Analysis in June 2023, the Regulator of Social Housing confirmed our G1/V1 status for governance and financial viability.

These strong results are a testament to the continued hard work and dedication of our people. They are the foundation of our success and on behalf of the Group Board, we would like to thank them for everything they have and continue to do for our tenants and our organisation.

Like many similar organisations, recruiting and retaining colleagues has been challenging throughout the year. As a result, we reviewed and enhanced our colleague offering across the Group. This has enabled us to reduce colleague turnover and attract the best people where we have had vacancies.

Finally, Garry King announced that he would be stepping down as our Chief Executive in January 2024.

On behalf of the Group Board and the organisation we would like to thank him for everything he has done over the last 20 years. Under his leadership, our organisation has continued to grow, and he leaves us in a strong position to continue on our mission to ensure that everyone has a warm, safe, affordable home when they need it.



**Garry King**  
Chief Executive

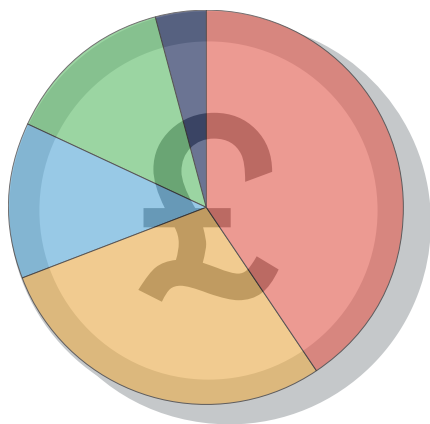
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**Yvonne Leishman OBE**  
Chair

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## How your rent is spent



<span style="color: red;">■</span>	Developing homes and communities	41p
<span style="color: orange;">■</span>	Maintaining homes	29p
<span style="color: blue;">■</span>	Managing services	13p
<span style="color: green;">■</span>	Servicing of loans	14p
<span style="color: purple;">■</span>	Additional services	4p

We believe everyone should have a warm, safe, affordable home and want to make sure every penny counts when it comes to how we invest the rent you pay to us.

This is why, for every pound in rent we collected during 2022/2023, 70p was spent on improving our homes or building new homes in our communities.

## Your feedback

Each year we ask you to provide feedback on our services. We work with an independent research agency to collect your thoughts on our services and use this to look at where we are doing well and where we need to make improvements.

# 81%

of tenants are satisfied with our overall service



## 83%

agree that their home is safe.



## 83%

find us easy to deal with



## 89%

find us friendly and approachable



## 78%

are satisfied with the quality of their home



## 78%

are satisfied with our repairs and maintenance service

\*Based on feedback from 800 tenants who responded to our annual survey between 1 April 2022 and 31 March 2023.

From April 2023, we will be adopting the new Tenant Satisfaction Measures. These will be published annually and reported to the Regulator of Social Housing.

# Compliments and complaints

You can provide feedback to us at any time in writing, in person, over the telephone or online via our website or social media channels. We use your feedback to make improvements to our services and always share feedback with our team.

During the year our team received:



172

compliments



227

complaints

40 of which went to stage 2.

## Working with the Housing Ombudsman

8 complaints were referred to the Housing Ombudsman Service.

Going forward, we will publish the details of Housing Ombudsman's findings on our website.

Housing Ombudsman Service (HOS) findings in 2022/2023*	No.
Cases withdrawn after reaching a satisfactory resolution with the customer	5
Cases awaiting HOS decision as at 31 March 2023	3
HOS determinations received between 1 April 2022 and 31 March 2023 (Details below)	1
1 x Maladministration (related to door replacement)	

\*Includes eight complaints referred during the year and any decisions made by HOS on previous complaints during 2022/2023 financial year.

## Learning from complaints

We welcome feedback from our tenants and customers and see complaints as an opportunity to improve our approach, processes, and services. As a result of complaints that we received in 2022/2023, we made the following changes:

- Reviewed our approach to how we handle complaints.
- Created a new complaints tracker to ensure that deadlines are met and agreed actions are completed.
- Improved how we communicate delays to the resolution of complaints.
- Improved our scripting process, so that our initial advice to tenants and customers is more effective.
- Made improvements to the systems to improve how we record and report information.
- Worked with our Out of Hours service providers to improve response times.
- Improved the process for tenants to claim compensation for the cost of running temporary heating, to make payment quicker and easier for tenants.



# Planned improvements

For every pound we received in rent during 2022/2023, 70p was put straight back into our homes. In total we spent more than £11.2m on repairing and maintaining our homes during the year.

In 2022/2023, we carried out:

47

Electrical rewires

123

Gas boiler replacements

Plus 10 night storage heaters and 1 air source heat pump.

We also installed...



137

window and door replacements



152

new kitchens



105

new bathrooms

## Repairs and safety checks

Our team carried out:

13,552 repairs

1,481 emergency call-outs

98.7% of daytime emergencies were resolved in less than 24 hours

68% of routine repairs were completed within the 20-day target range



3,260 gas services

592 solid fuel services

989 electrical tests

7,138 smoke detector tests

738 fire door inspections



It took an average of 22.42 days to complete a repair



## Supporting our tenants

Our team gave **FREE** debt, welfare and benefit advice to **644** tenants, helping them to claim:

**£155,528**  
in back-dated benefits

**£278,777**  
to help with debts

**£15,358**  
grant awards

**£887,276**  
in new benefits

**£306,675**  
in Universal Credit

**£70,421**  
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](mailto:WBDAteam@2rh.org.uk)

Our contact centre team are always on hand to help. They take all the calls that come into the organisation, wherever possible they will try to resolve your issue on the first call.

**In 2022/2023 they handled...**

 **48,922** calls

**86%** of which were  
answered within 20 seconds

# Warm, safe, affordable homes



We invested **£16.9m**  
on building **99** new homes

and started work on another **125** new homes in our communities.

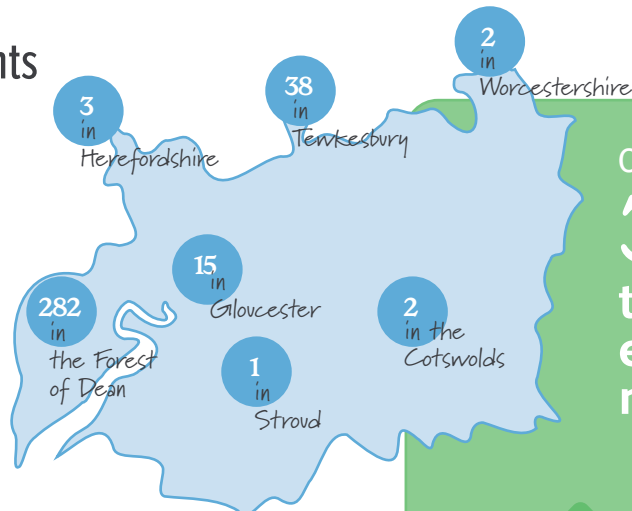
Since 2018, we have built **509** new homes for families in our communities.

We believe that everyone should have a warm, safe, affordable home. Over the years, we've welcomed thousands of families to their new home and remain committed to making more affordable homes available in our communities.

In 2018, we pledged to build 1,000 new homes by 2028 and last year we hit the halfway point. As of 31 March 2023, had delivered 509 new homes.

In 2022/2023 we welcomed new tenants into

**343**  
of our homes



On average it took  
**33.6 days**  
to prepare an  
empty home for  
new tenants



Helping you  
become a  
home owner

**41**  
tenants exchanged  
homes



11 of our homes

**39**

people chose  
Shared  
Ownership

**9**

people bought homes  
through Right to Buy  
or Right to Acquire

**5**

people bought their  
Shared Ownership  
home outright





# In our communities

At the end of the year, we restarted our estate inspections programme. Our neighbourhood team will be visiting all our estates each quarter and will be available for you to talk to and raise any issues.

Our team also works with tenants and other partners to deal with anti-social behaviour in our communities.

**158**  
reports of anti-social behaviour

including:

**25** about abusive or threatening behaviour

**7** related to drugs

**33** about noise

**6** about home and garden conditions

**11** about criminal activity

**5** about domestic abuse

**7** about intimidation



## Community events

Our team also ran and supported several events, partnering with local agencies such as FODCC Community Builders, Gloucester Fire and Rescue, Beezee Bodies, and Adult Education in Gloucestershire.



# Rent collection

As a not-for-profit organisation, our main source of income is the rent you pay.

We have a duty to make sure rent is collected, as without it we can't continue to invest in our homes.

We will always work with our tenants to help them manage their rent account but, when we have exhausted all other options, we will take action.

**5** tenants were evicted for rent arrears (owing an average of **£2,663** each)

We collected **£7,699** in recharges for items lost or broken.

**£73,312** was collected from former tenants who left owing money



**1,726** tenants claimed Universal Credit

**599** tenants were in arrears, averaging **£322.78**

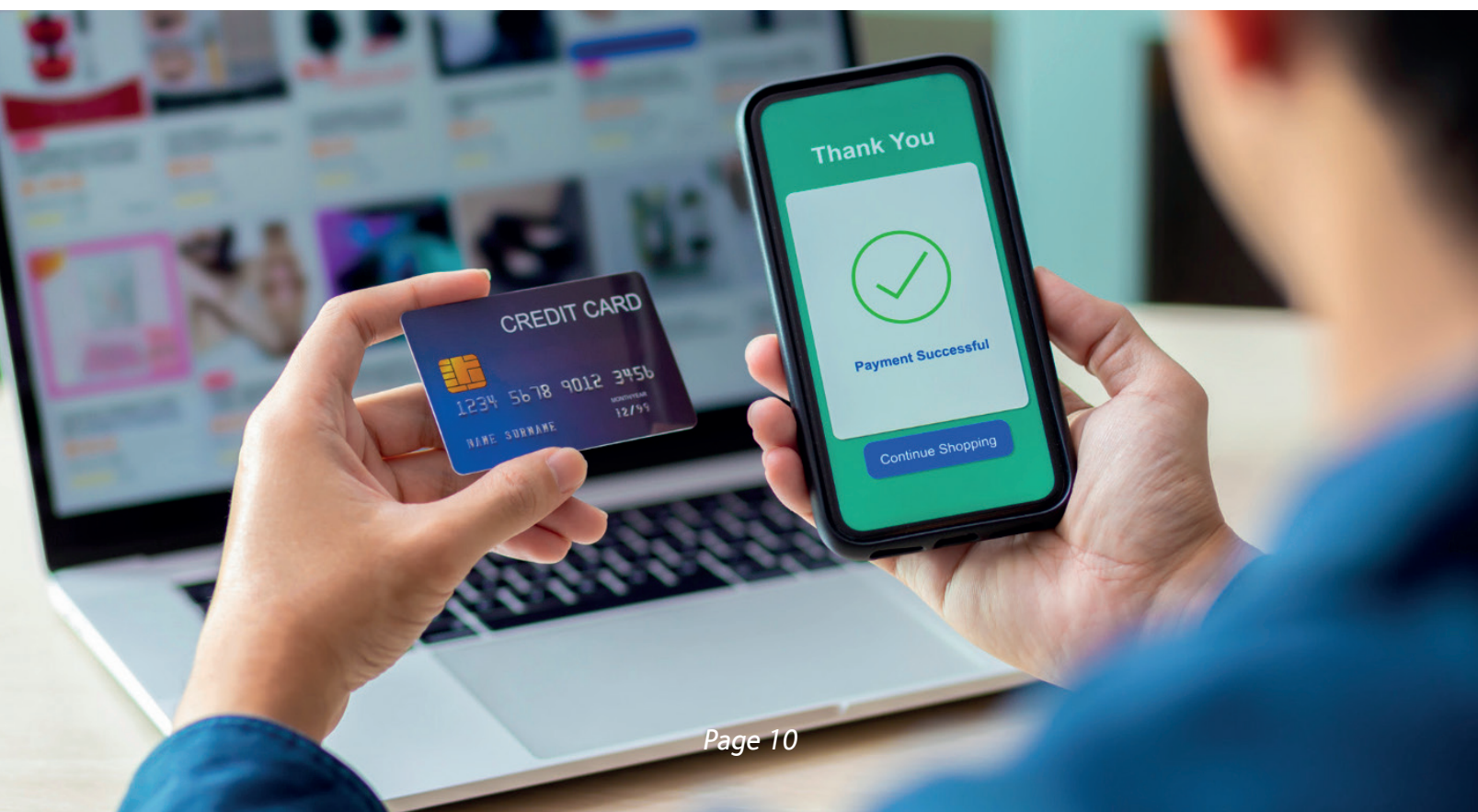
**3,784** tenants paid their rent on time (thank you!)

*But we were owed  
£193,345 in unpaid rent*

**2,195** paid by Direct Debit

Unfortunately, some tenants leave our properties still owing rent or having incurred charges for damaging the property.

When this happens, our team will do everything they can to recover the lost rents and charges.







## Managing our finances

We do everything we can to deliver Value for Money for the rent we collect. Below is an overview of our financial accounts for the year ending 31 March 2023.

You can find the full report in our Annual Report and Accounts, which is available on our website.

### Cash in

Rent	£22,218,000
Shared Ownership and property sales	£6,006,000
New loan	£0
Service charges	£909,000
Other income	£270,000
Interest received	£893,000
<b>TOTAL</b>	<b>£30,296,000</b>

### Cash out

Developing homes and communities	£16,003,000
Maintaining homes	£11,235,000
Managing services	£5,104,000
Interest paid	£5,347,000
Buying specialist services	£1,031,000
Other fixed assets	£3,394,000
Net repayment of loan	£0
<b>TOTAL</b>	<b>£39,132,000</b>

# Our subsidiaries



Centigen Facilities Management employed 55 permanent delivering grounds maintenance, cleaning, responsive repairs and void work. It completes repairs and maintenance for Two Rivers Housing.



TwoCan estate agency sold 48 homes in 2022/2023 including nine on the private market. It now sells property on behalf of four 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.**

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>.