

How are we doing?

2023-2024 Annual Review



A message from Hayley



When I took over as Chief Executive of Two Rivers Housing in February, I promised to tackle the things that matter to you and work with you to make improvements to our services.

It is really important for us to understand how you feel about your home and the services we provide. Your feedback is helping us plan for the future and make improvements.

At the beginning of the year, we established our Tenants' Voice Committee. This group is led by tenants who meet every two months to review our services and help us make improvements. They are joined by me and members of our Group Board including the Chair. This means that our Board can hear how it really feels to be a Two Rivers Housing tenant directly from those living in our homes.

We are also listening to what you have to say through independently run surveys, the results of which are called Tenant Satisfaction Measures. This is a new survey that all housing associations must complete with their tenants. Developed by the Regulator of Social Housing (RSH) with tenants and landlords, these measures not only show how we are doing, but they can also help you understand how we are performing when comparing us with others.

The independent research company, Acuity, who carry out the research, contacted 1,200 tenants from the 4,500 households we serve and asked how they felt we were performing in key areas.

Almost eight out of ten (79%) tenants that were asked said that they were satisfied with the overall service we provide. We also saw improvements in key areas including the maintenance of our homes (78% very or fairly satisfied), the safety of our homes (84% very or fairly satisfied), and complaints handling, which improved by 8% to 41% very or fairly satisfied. (33% last year).

But the surveys also told us that there are some areas where we need to do better including how we handle your concerns on anti-social behaviour, how well we deal with your complaints, and how we look after communal areas and shared spaces in our neighbourhoods.

We also looked at complaints that came from you and we know that our repairs service and tackling anti-social behaviour were key issues that you raised during the year, alongside the quality and frequency of our grounds maintenance service in some of our neighbourhoods.

We have used this feedback to help shape our new corporate plan. This is the plan that sets out what we want to achieve in the next three years, which we will launch later this year.

We'd love to hear from you!

If you'd like to get in touch with us and share your thoughts and opinions on our services we'd love to hear from you. You can do this in lots of ways including:

In writing: Two Rivers Housing,
Rivers Meet, Cleeve Mill Lane, Newent,
Gloucestershire GL18 1DS

By email: customerservices@2rh.org.uk

By calling: 0800 316 0897

On our website: www.tworivershousing.org.uk

On our official social media channels:

www.facebook.com/TwoRiversHousing

www.x.com/TRHousing

[www.linkedin.com/company/
TwoRiversHousing](https://www.linkedin.com/company/TwoRiversHousing)

A message from Hayley

I know that the past year has been a challenging one for you and your family with high energy costs and other day to day costs rising. We will continue to keep our homes affordable and invest in additional services such as Welfare and Debt Advisors to ensure you get the support if you need it.

The team at Two Rivers Housing has also seen significant change with Garry King, the longstanding Chief Executive retiring in January 2024. I would like to thank Garry for his commitment and passion for the organisation and to delivering warm, safe affordable homes across the Forest of Dean and the wider Gloucestershire area.

Alongside this, we have a newly formed executive team who will be working together to make Two Rivers Housing an organisation you can be proud of.

Jonny Jones has taken on the role of Executive Director of Homes and Liz Evans joined us our new Executive Director of People and Neighbourhoods. They will work with Deputy Chief Executive Carol Dover and me to deliver the new corporate plan and make improvements in the areas that you have told us we need to do better.

We will also have a new Chair of our Board from October. Ted Pearce will take over from Yvonne Leishman, who has reached the end of her tenure as Chair of the Board. Yvonne has been an excellent Chair, and I'm pleased that she will be staying on as a Non Executive Board Member once she steps down as Chair.

September saw the publication of the final report of the inquiry into the tragedy that was Grenfell.

It is a stark reminder of the responsibility we have as senior leaders to never forget, to always listen to you and always put your welfare at the centre of everything we do. I will never take the role of Chief Executive of Two Rivers Housing for granted and recognise the privilege in leading this organisation on your behalf.

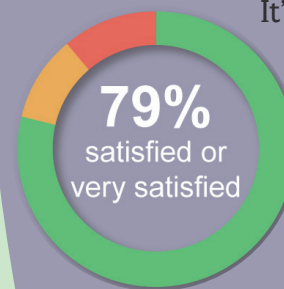
My priority for the year ahead is to put you at the heart of this organisation. I promise to listen to what you are telling us, continue to make improvements to our services and understand our role in investing in the wider communities that we serve.

#Twogether we can make a real difference.



Hayley Selway
Chief Executive

How are we doing? Your feedback



It's really important that we understand how you feel about your home and the services we provide. Our Tenant Satisfaction Measures (TSM) help to provide a snapshot of this. These measures include a set of 12 questions that were designed with tenants by the Regulator of Social Housing.

We use an independent research agency to complete the survey on our behalf. They contact around 1,200 tenants each year and ask for their feedback on our homes and services.

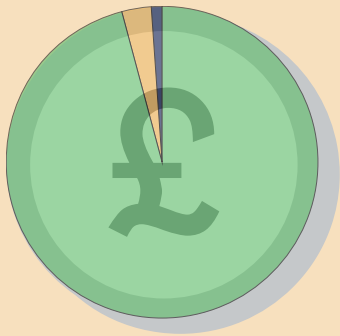
Of the 1,200 tenants that they contacted, 79% said that overall, they were satisfied or very satisfied with the service they receive from us. Just over one in ten (11%) said that they were not satisfied including 6% who said they were very dissatisfied with the service we provide.

We have included some of our TSM results in this document but, you can view our full set of Tenant Satisfaction Measures on our website: www.tworivershousing.org.uk.

How your rent is spent

As a registered charity and social housing provider, the majority of our income comes from the rent you pay.

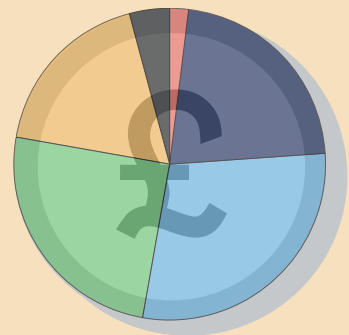
Income from social housing



- Rent paid by tenants
- Service charges
- Grants from government

We use the rent you pay us to maintain, repair and invest in our homes and the services that we provide to you.

How this was spent



- Net service charge costs
- Management costs
- Repairs and landlord compliance
- Improving our homes
- Loan interest
- Other activities

Repairing your home

How are we doing? Your feedback

In our 2023/2024 Tenant Satisfaction Measures (TSM), we asked 1,200 tenants how satisfied or dissatisfied they were that their home is well maintained.

78% of tenants asked said their home is well maintained.



We also asked those that have had a repair in their home how satisfied they were with our repairs service and the time taken to complete the repair.

- **80%** of tenants were satisfied or very satisfied with their repair.
- **78%** of tenants were satisfied or very satisfied with the time taken to complete their repair.

Repairs performance

You've told us we need to make improvements to our repairs service, in particular when it comes to quality of the work and keeping you updated about what's going on. We'll be focussing on this during 2024/2025 and hope to see improvements in this area during the year. Here's a round-up of our repairs performance for 2023/2024.

12,619

responsive repairs were completed in our homes.

2,513

emergency repairs were completed in our homes

72%

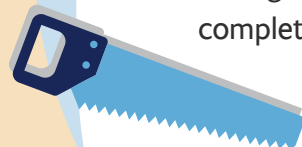
of repairs were completed within target timescales

97.2%

of emergency repairs were completed within 24 hours



On average it took us **23.8 days** to complete a responsive repair.



Making your home warmer

Over the last few years, we've been investing in our homes to make them warmer and more affordable to heat.

We know we still have work to do in this area and have partnered with other local housing providers and specialist contractors to help us complete energy improvement works in even more of our homes.

During the last financial year:

100 of our homes were made warmer through the government's ECO4 programme. We installed air source heat pumps, solar PV and loft insulation in these homes.

28 of our homes were retrofitted to make them warmer. This was partly funded by the governments Social Housing Decarbonisation Fund.

Energy performance ratings

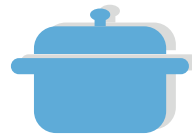
The government has set a target for all social housing homes to have an Energy Performance Certificate (EPC) rating of C or above by 2030. At the end of the financial year:

56.6% of our homes had an EPC rating of C or above.



Investing in your home

Each year, we invest in home improvements including new kitchens, bathrooms, windows and doors, as well as electrical rewires, roof replacements, and other maintenance work. In 2023/2024 we installed



47

new kitchens



7

new bathrooms



new windows in

79

homes



new external doors in

38

homes

We also completed:

- **91** roof renewals
- **71** external and internal decoration works.
- **39** electrical rewires

as well as external property work including repointing, rendering and boundary walls.

Tackling damp and mould

Tackling damp and mould continues to be a priority for our repairs team. Last year, we made some significant changes to how we identify and manage damp and mould in our homes.

We now have a dedicated damp and mould team. They work with tenants and our wider team to identify the root cause of the issue and ensure that the work is completed as quickly as possible.

Alongside this, we have implemented a new call back process. Tenants who have previously reported damp and mould in their homes will be called once the work has been completed after three, six and 12 months. This will help ensure that the damp and mould issue has been fully resolved.

If caught early, damp and mould is relatively easy to deal with so, it is important that you report any damp and mould in your home to our team. You can report it to our team in person, by telephone, by email or on our website.

Working #Together

We value your feedback and want to work with you to make improvements to our services. We know that we don't always get things right, but we are committed to learning from the things we get wrong and making things better for everyone.

There are lots of ways you can get in touch and share your thoughts, which you will find on page eight of this document.

How are we doing? Your feedback

In our 2023/2024 Tenant Satisfaction Measures, we asked 1,200 tenants how they feel about working with us. This is what they told us.

84% of tenants asked agreed that we treat them fairly and with respect.



79% of tenants asked were satisfied that we kept them informed about the things that matter to them.



70% of tenants asked agreed that we listen to their views and act on them.

If you need help or support with your finances get in touch with our team. Call 0800 316 0897

Supporting you

Over the years, our welfare, benefits and debt advice team have helped thousands of tenants manage their finances more effectively. This is a free service which is available to all of our tenants.

In 2023/2024 our welfare, benefit and debt advice team helped:

651

tenants claim

£213,389

in backdated benefits

£226,760

to help with debts

£52,368

grant awards

£2,370,547

in new benefits

£333,996

in Universal Credit

£51,719

in council tax reductions



The Housing Ombudsman

The Housing Ombudsman Service is an independent organisation that investigates and resolves disputes between tenants and leaseholders and social landlords like Two Rivers Housing. This is a free service for all tenants, and you can contact them at any time.

They work closely with the Regulator for Social Housing to help ensure that social landlords treat their tenants fairly.

Ombudsman cases 2023-2024

In 2023/2024, a small number of tenants raised a complaint with the Housing Ombudsman service, you'll find a summary of this below.

- **6** cases were referred to the Housing Ombudsman during the 2023/2024 financial year.
- We received four decisions* from the Housing Ombudsman during the year:
 - Two of these were severe maladministrations (one for record keeping and one for complaints handling)
 - The Ombudsman found no maladministration on one case.
 - The Ombudsman found that we had already taken reasonable action on the other.
- We have four more cases with the Ombudsman and are awaiting their decision.

*Some cases were raised in previous years, but the Ombudsman decisions were received in 2023/2024.

Complaint handling

All feedback, including complaints, is crucial in helping us understand how you feel about your home and our services. It helps us identify where we need to make improvements, what matters most to you and informs our future plans.

In 2023/2024 we received: **266** complaints

139

were dealt with
through early resolution

115

went to Stage 1*

12

went to Stage 2*

*In line with the Housing Ombudsman Code, our formal complaints process has two stages. You can find more about complaints on our website: www.tworivershousing.org.uk

How are we doing? Your feedback

In our 2023/2024 Tenant Satisfaction Measures, you told us we need to do better when it comes to handling complaints.



41% of tenants asked were very or fairly satisfied with the way we handled their complaint.

We also received **92**
compliments from tenants.

How to contact the Housing Ombudsman

Write to:

The Housing Ombudsman Service
PO Box 1484
Unit D
preston
PR2 0ET

Email:

info@housing-ombudsman.org.uk

Telephone:

020 7831 1942

Learning from complaints

We take complaints very seriously and are committed to learning from what you tell us and using this to improve our services and how we deliver them. We have already made some changes to how we manage and handle complaints, which we hope will provide a better experience for you going forward. Alongside this, we've made the following changes to how we do things based on your feedback:

- Improved our approach to handling damp and mould cases, including establishing a dedicated team to manage all cases, simplifying our internal processes and raising awareness of our responsibilities amongst our team.
- Committed to completing a review of our repairs service with our Tenants' Voice Committee to understand the needs of our tenants and agree an action plan to improve the service we can offer to tenants.
- Reviewed how we manage anti-social behaviour cases and made changes to our tenancy compliance team and the processes used to manage anti-social behaviour.
- This has included implementing a risk-based approach that reviews the severity of anti-social behaviour against tenant vulnerabilities.
- Started work to strengthen our culture and bring customer service back into the heart of everything we do. This has included a review of our values and an increased focus on customer service in our strategic priorities, which will be launched in 2024.
- Continued to use lessons learned from complaints to continually improve our services and processes.



Help us improve things

We want to work with you to make Two Rivers Housing an organisation we can all be proud of.

So, if you'd like to be more involved in our decision making, help us improve our services or just share your feedback, please get in touch with our community engagement team.

There are already lots of ways you can have your say, including:

- Sharing your feedback with us, through any of our official communication channels.
- Joining our Tenants' Voice Committee
- Becoming part of our tenant communications and proofreading group.
- Completing surveys
- Being part of a focus group
- Joining our Your Views Facebook group

If you are interested in any of these, please get in touch:

Email: communityengagement@2rh.org.uk

Keeping you safe

As your landlord, one of our responsibilities is to make sure that we do everything we can to keep your home safe. Each year, we complete key safety checks in your home to make sure that you and your family are safe. In our Tenant Satisfaction Measures, we asked 1,200 tenants if they felt safe in their home, here's what they told us:



Landlord compliance

- **100%** of asbestos safety checks were completed.
- **97%** of water safety checks were completed*.
- **100%** of lift safety checks were completed.
- **100%** of fire safety checks were completed.
- **99.97%** of gas safety checks were completed*.

Help us keep you safe!
Please let our team in to your home to complete these important safety checks.

*At the end of the year, we had one home that did not have an up-to-date gas safety certificate. This was due to the tenant refusing to let us into the property. We are currently taking legal action to gain access to their home and complete the work. We also had one outstanding water safety risk assessment that was over its two yearly review date. This has since been completed along with any remedial action that was identified.

Tackling anti-social behaviour

In 2023/2024 we opened and managed

164 anti-social behaviour cases.

67% of tenants asked were satisfied or very satisfied with how we handle anti-social behaviour in our communities.

In your neighbourhood

In our 2023/2024 Tenant Satisfaction Measures, we asked 1,200 tenants how well they think we manage our neighbourhoods. Here's what they told us:



of tenants asked agreed that Two Rivers Housing made a positive contribution to their neighbourhood.



of tenants asked were satisfied or very satisfied that we keep communal areas and shared spaces clean and well maintained

In 2023/2024 our team dealt with...

65	reports of nuisance behaviour including noise nuisance	18	reports of drug related activity
29	reports of abusive or threatening behaviour	7	reports of dangerous pets or pet related complaints
22	reports of criminal activity	3	incidents relating to domestic violence
18	reports of attempted intimidation, harassment or verbal abuse	2	reports of hate crime

Helping you find your home

In 2023/2024 we welcomed
new tenants into

255
of our homes

We helped

31 tenants

move home through
our mutual exchange
programme



On average, it took

21.6 days

to get an empty home ready for new tenants

Helping you
become a
home owner

We
SOLD
6 of our
homes

2

people bought their home
through Right to Buy or
Right to Acquire

44

people chose Shared
Ownership

3

people bought their
Shared Ownership
home outright

Building new homes

There are currently 136,000 families on the social housing waiting list in the southwest, which is why we are committed to increasing the availability of affordable housing in the areas that we serve.

In 2018, we pledged to build 1,000 new homes for families in our neighbourhoods by 2028 and we are well on the way to delivering that!

Since 2018, we've built...

687 new homes for people in our
communities.

In 2023/2024, we invested

£25,278,000

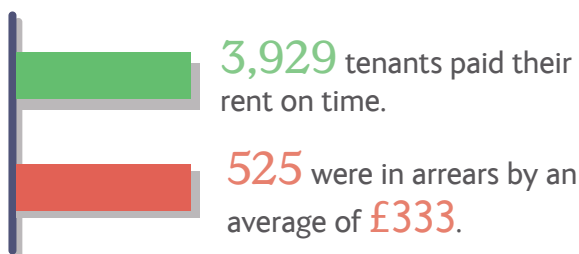
to build **178** new homes for families to live in.

We also started work on another **71** new homes to help more people find a warm, safe, affordable home in our neighbourhoods.

Our development programme is mainly funded through private investment that we secured in 2020.

Collecting your rent

As a not-for-profit organisation, our main source of income is the rent you pay. This is invested back into our homes or the cost of running the organisation and delivering the services we provide to you.



We also collected **£7,670** in recharges for items lost or broken.

If you need help managing your finances, get in touch with our team. Call 0800 316 0897

Collecting money owed by tenants that have moved on

Unfortunately, some tenants leave our homes still owing rent or having caused damage to the property. When this happens our income team does everything they can to recover the lost rent and charges in relation to any damage.

£56,516 was collected from tenants who left owing money.

6 tenants were evicted for not paying their rent. Owing an average of **£3,239** each.

£44,991 in rent and **£11,525** in property damage

Managing our finances

Cash in	Cash out
Rent paid by tenants £24,946,000	Developing homes & communities £25,278,000
Property sales (Inc Shared Ownership) £5,028,000	Maintaining our homes £8,684,000
Interest received £1,570,000	Management costs £5,413,000
Other income £812,000	Service charge costs £1,281,000
Service charges £835,000	Loan repayments £5,000,000
	Interest paid £5,365,000
	Other fixed assets £73,000
Total cash in £33,191,000	Total cash out £51,094,000

Above is an overview of our finances for the year ending 31 March 2024. The majority of our development programme is funded through private investment.

The difference between cash in and cash out is funded by this long-term investment and has enabled us to build more homes for people in our communities where there is a desperate need for social housing.

Read our full Annual Report

Our full Annual Report and Accounts is available on our website: www.tworivershousing.org.uk

More about Two Rivers Housing

 www.tworivershousing.org.uk

 Rivers Meet, Cleeve Mill Lane, Newent, Gloucestershire, GL18 1DS

 www.linkedin.com/company/TwoRiversHousing

 www.facebook.com/TwoRiversHousing

 www.x.com/TRHousing

Company registration number: 4263691

Homes and Communities Agency number: L4385

Registered charity number: 1104723

Version: September 2024 (a)

Want to know more?

This document was produced to provide our tenants with an overview of our performance during 2023/2024.

You can find more information on our 2023/2024 performance, including the documents below, in the library section of our website:
(www.tworivershousing.org.uk/news-library/publications/):

- Annual Report and Accounts 2023/2024
- Tenant Satisfaction Measures 2023/2024
- Complaints Report 2023/2024
- Value for Money Statement 2023/2024

Tell us what you think!

If you'd like to share your feedback on this document or make suggestions for what you'd like to see in future versions, please email our communications team: communications@2rh.org.uk.