

How are we doing?

2024-2025 Annual Review



A message to our tenants



In 2024/2025, we've worked hard to make sure that you are at the heart of the decisions we make. We've taken the time to listen to what you are telling us, understand what needs to change and work closely with you to set our priorities for the years to come.

This started with the launch of our three-year plan 'Delivering #Twogether 2024-2027', which sets out our priorities and commitments to you. It was designed using your feedback and will help ensure that we continue to focus on the things that are important to you over the coming years.

During the year, we have used the plan to guide us in making the changes you told us you want to see.

We know that our repairs service was falling short of your expectations and that you wanted to see a more joined up approach to repairs and a better overall service. So, we made the decision to bring our repairs team back in house, bringing our teams closer together and helping us to make service improvements more easily.

You also told us that we needed to make improvements to how we manage our neighbourhoods. This included how we manage our estates, being more visible in our neighbourhoods, and how we tackle anti-social behaviour.

To help us make these changes, we invested in our estate maintenance team and looked at how we could improve this service ahead of a full review in 2026. We implemented a new way of working, which means our teams focussed on the work that needs to be done in each area, and increased the size of the team to help us deliver a better service.

We know that you want your neighbourhoods to be nice places to live in and understand the impact that anti-social behaviour can have on the community. We also understand the frustration some tenants have felt in how we've dealt with this in the past and are making changes to address this.

At the end of the year, we restructured our frontline housing teams and are in the process of bringing in additional resource to help us better manage our neighbourhoods. This will include more Neighbourhood Managers who will be out in our communities and available to talk to tenants about what's going on in their patch. We are also creating a dedicated safer neighbourhoods team who will work with you to tackle anti-social behaviour and other issues in our neighbourhoods.

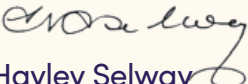
Alongside this, our community engagement team have reached out to new communities and increased our popular Holiday Club events throughout the year. They have continued to support community events with partners in the Forest of Dean and ran workshops with you to gather feedback on our services. This included feedback on our repairs policy and planned maintenance programmes, which is being used to improve our approach in these areas.

We have continued to invest in your homes during 2024/2025. Through government funding, we have been able to make more than 130 homes warmer and more sustainable for the tenants living in them. We have planned a further £10.3m investment over the next three years, which will enable us to do this work in another 530 homes. We also installed 125 new kitchens and 24 bathrooms and replaced 344 windows and 98 doors during the year.

There are still thousands of families in need of a home across Gloucestershire. A warm, safe, affordable home is the bedrock of a happy healthy life, so we remain committed to increasing the number of affordable homes available in our neighbourhoods. In 2024/2025, we built 117 new homes and have a healthy pipeline of developments to continue to build homes for even more families.

We've set clear priorities for the next few years, based on what you have told us we need to improve and change. This includes continuing to invest in our homes and neighbourhoods, continuing to improve our repairs service, working #Twogether with you to improve other services (including neighbourhood management), tackling anti-social behaviour and increasing the number of affordable homes available in our neighbourhoods.

It's a real privilege to be the Chief Executive of Two Rivers Housing and, while I know that we still have some work to do, my promise to you all is that we will continue to listen to what you are telling us, create homes and services that support you and your families and build a community where you will truly feel like 'You're Home Now'.


Hayley Selway
Chief Executive

How are we doing? Your feedback



It's really important for us to understand how our tenants feel about their homes and the services we provide. Your feedback is crucial in helping us make improvements and plan for the future.

Over the last 12 months, we've been listening to what our tenants have told us about their homes and the services we provide. We've worked closely with our Tenants' Voice Group and held workshops and focus groups to help us understand what we are doing well and where we need to make improvements.

We've been working hard to improve our services and invest in our homes, so we're really pleased to see an increase in overall satisfaction of 0.5% in our annual Tenant Satisfaction Measures (TSMs) this year. (In 2024/2025, 79.5% of tenants asked said they were very or fairly satisfied with our overall service, 11% were dissatisfied and 9% gave a neutral response.)

We know that we still have work to do but promise to continue to listen to what you are telling us and improve our services. #Twogether we'll make sure that we continue to make the improvements you want to see and provide the support that you and your family needs.

You can read our full Tenant Satisfaction Measures report on our website: www.tworivershousing.org.uk

How your rent is spent

Income from social housing

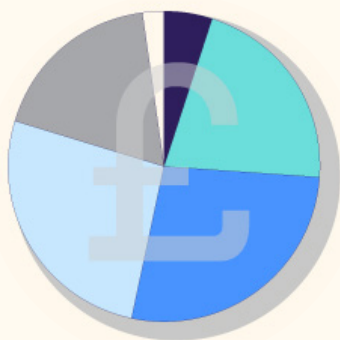
As a registered social housing provider, the majority of our income comes from the rent you pay.



- Rent paid by tenants (£27.8m)
- Service charges (£1.08m)
- Government grants (£350k)

How this was spent

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



- Repairs and safety checks (£8m)
- Improving our homes (£7.6m)
- Service charge costs (£1.48m)
- Management costs (£6.16m)
- Loan interest (£5.37m)
- Other activities (£562k)

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, 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

Through our website:

www.tworivershousing.org.uk

On our official social media accounts:

Facebook: /TwoRiversHousing

X: /TRHousing

LinkedIn: Two Rivers Housing



Repairing your home

You told us that you wanted to see improvements in how we deliver our repairs service. In 2024/2025, we made changes to how we manage our repairs including bringing the team back in house and reviewing our Repairs Policy based on your feedback. We'll continue to listen to what you tell us and make improvements to this service in 2025/2026.

Here's a roundup of our repair's performance for the last year:

13,568

responsive repairs were completed in our homes

57%

of repairs were completed within the target timescales

3,553

emergency responsive repairs were completed in our homes

93.6%

of emergency repairs were completed within 24 hours

On average, it took us **33 working days** to complete a responsive repair.

Your feedback

In our 2024/2025 Tenant Satisfaction Measures:

77.8% of tenants said that they felt their home was well maintained.

Of the tenants that had a repair completed in their homes in the last 12 months:

81.0% were satisfied or very satisfied with the repair.

77.1% were satisfied or very satisfied with the time taken to complete the repair.

Investing in your home

Each year, we invest in improvements to our homes. This can include installing new kitchens, bathrooms, windows and doors as well as electrical rewires, replacing roofs and other maintenance. In 2024/2025 we installed:



125

new kitchens



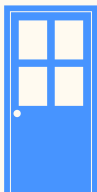
24

new bathrooms



344

new windows



98

new external doors

We also completed:

- 136 roof renewals
- 122 external and internal decoration works

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

“Les, the maintenance engineer, was very professional and had a great personaility. He did a wonderful job and his customer care was excellent!”

Tenant feedback for our repairs team

Making your home warmer

A warm, safe, affordable home is the foundation of a happy healthy life, which is why we're investing in making our homes warmer and more affordable to heat. In fact, over the next three years we'll be investing more than £10m to make our homes warmer.

During 2024/2025, we continued with this work and made:

26 homes warmer through retrofit work. This was partially funded by the government's Social Housing Decarbonisation Fund.

108 homes warmer through the government backed ECO4 programme. We installed air source heat pumps, solar PV and loft insulation in these homes.

Energy performance ratings

The government 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:

61.9% our homes had an EPC rating of C or above.

Keeping you safe

Keeping you safe in your home is our top priority. Each year we complete key safety checks in all our homes to make sure that you and your family are safe. These are called 'Landlord Compliance' checks.

At the end of 2024/2025:

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

Tackling damp and mould

No one wants to live in a home that has damp and mould and tackling this remains a priority for our team. In early 2024, we reviewed how we deal with damp and mould in our homes.

We set up a dedicated team to investigate and remove damp and mould from our homes. As part of this new process, all tenants that report a damp and mould issue will be called back three, six and 12 months after any work to resolve the problem has been completed. This will ensure that the problem has been fixed and help us take further steps quickly where needed.

If you spot damp and mould in your home, please contact our team as soon as possible.


You can get in touch with our team in person, by telephone, by email or on our website.

Help us keep you safe!

Please let our team into your home to complete these important safety checks.

Your feedback

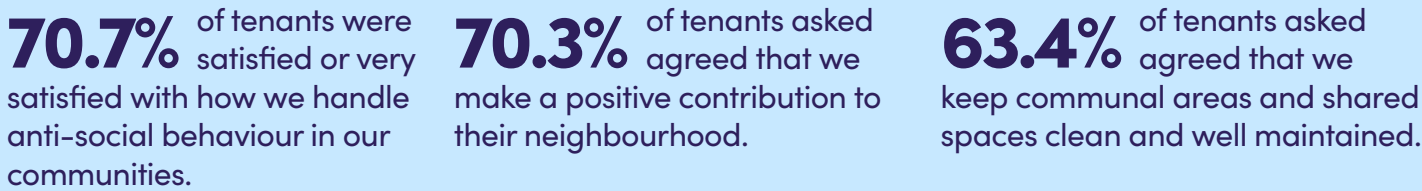
In our 2024/2025 Tenant Satisfaction Measures:

 **83.4%** of tenants asked felt that their home was safe.

In your neighbourhood

Your feedback

In our 2024/2025 Tenant Satisfaction Measures:



Tackling anti-social behaviour.

You've told us that we need to do better when it comes to tackling anti-social behaviour. To help us do this, we've created a dedicated neighbourhood safety team. The team will be in place from October 2025 and will support tenants and our neighbourhood team with tackling anti-social behaviour and other neighbourhood safety issues.

In 2024/2025, we opened and managed 149 anti-social behaviour cases.

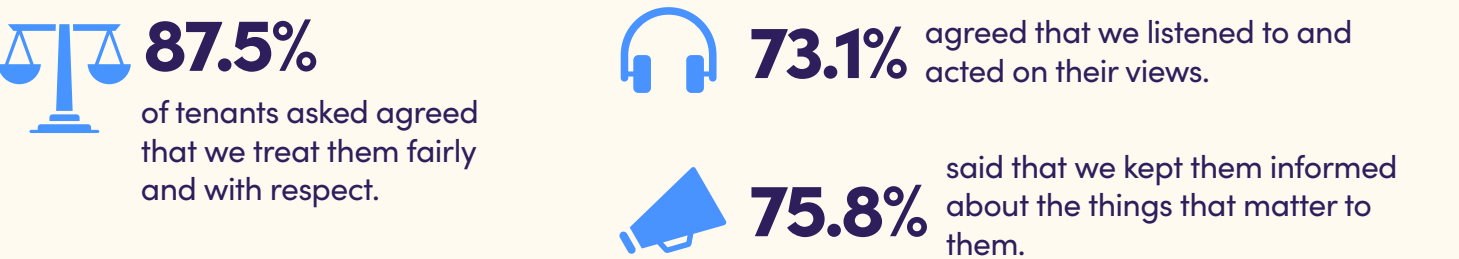
This included:



Working #Twogether

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.

Making sure you feel treated with respect and that your thoughts and opinions are heard and acted on is important to us. In our latest Tenant Satisfaction Measures:



Supporting you

Our welfare, benefit and debt advice team have helped thousands of tenants manage their finances. Over the years, this free service has helped families get millions of pounds in financial support.

In 2024/2025, our welfare, benefit and debt advice team helped:

495

tenants to claim...

£275,372

in backdated benefits

£254,962

to help with debts

£120,710

in grant awards

£1,371,586

in new benefits

£387,453

in Universal Credit

£53,092

in council tax reductions

"I'd like to take the opportunity to say thank you to Gywn. Over the years she has helped me with so many different things and is such a kind woman. I personally can't thank her enough."

Tenant feedback for our welfare, debt and benefit advice team

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

Complaint handling

If we get something wrong, we want to hear from you. Complaints help us understand what we need to change and make improvements to our services. If you need to raise a complaint with us, you can do this in lots of ways including in person, over the telephone, by email, on our website or on any of our official social media channels.

In 2024/2025, we received 202 complaints.

43

were dealt with through early resolution.

137

went to Stage 1

22

went to Stage 2



We also received 151 compliments!

Your feedback

In our 2024/2025 Tenant Satisfaction Measures:

41.5% of tenants asked were very or fairly satisfied with the way we handled their complaint.

The Housing Ombudsman

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

In 2024/2025, we received 5 determinations from the Ombudsman

The Ombudsman looks at the individual point raised in each complaint and decides if we got something wrong (maladministration or partial maladministration), whether we did everything we could to put things right (reasonable redress) or if we have acted in the right way (no maladministration).

Within the five determinations the Ombudsman found:

- 7** maladministrations, where we had got something wrong.
- 1** case of reasonable redress where we acted to put things right.
- 2** cases of no maladministration, where we followed our procedures correctly.

You can find more details of these determinations in our Annual Complaints Report, which is available on our website: www.tworivershousing.org.uk

Contacting the Ombudsman

You can contact the Housing Ombudsman at any time.

Write to:

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

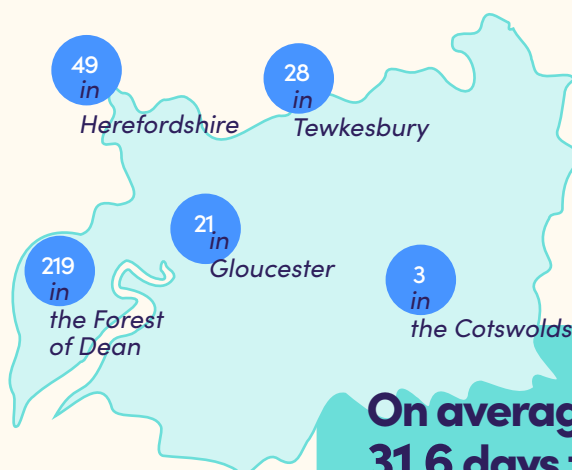
Email: info@housing-ombudsman.org.uk

Call: 0300 111 3000

Helping you find your home

In 2024/2025, we welcomed
225 new tenants into our homes!

We helped
48 tenants
move through our mutual
exchange programme



**On average, it took
31.6 days to get an
empty home ready for
new tenants.**

**Helping you
become a
home owner**

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

35 people chose Shared Ownership

2 people bought their Shared
Ownership home outright

**We
SOLD
3 of our
homes**

on the open
market and
will invest
this money
back into our
homes.

Building new homes

There are thousands of families in need of a warm, safe, affordable home in our area, which is why we are committed to increasing the number of affordable homes available in the areas we serve.

In 2018, we pledged to build 1,000 new affordable homes for families by 2028 and are well on our way to meeting that promise!

Since 2018, we've built...

804 new homes for people in our communities.

In 2024/2025, we invested **£20,400,000**
in building **117 new homes for families to live in.**

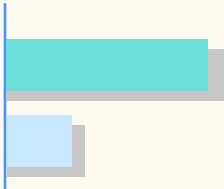
We also started work on **117** new homes to help more families find a home in our neighbourhoods.

Our new homes are mainly financed through a private investment that we secured in 2020.

Collecting your rent

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

During the year



3,854 tenants paid their rent on time – thank you!

580 tenants were in arrears by an average of **£313**

We also collected **£5,834** in recharges for lost or broken items.

Our income team work closely with tenants to help them manage their finances and pay their rent. Sometimes a tenant refuses to work with us, and we have no choice but to take legal action.

Evicting a tenant is always the last resort and usually only done when all other options have failed.

In 2024/2025, 2 tenants were evicted for not paying their rent. On average, they owed £3,671 in rent each.

Collecting money owed

Unfortunately, some tenants leave our homes damaged or still owing rent.

When this happens, our income team does everything they can to recover the lost rent and charges in relation to any damage.

£61,308 was collected from tenants who left owing money.

£46,430 in rent and

£14,878 in property damage

Managing our finances

Cash in	
Rent paid by tenants	£27,810,000
Property sales (Inc Shared Ownership)	£5,273,000
Interest received	£890,000
Other income	£560,000
Service charges	£1,081,000
Total cash in	£35,614,000

Cash out	
Maintaining our homes	£15,662,000
Developing homes & communities	£15,477,000
Managing services	£6,751,000
Specialist services	£1,480,000
Interest paid	£5,374,000
Other fixed assets	£301,000
Total cash out	£45,045,000

This is an overview of our finances for the year ending 31 March 2025.

You can see our full financial statements in our Annual Report and Accounts, which is available on our website.

The difference between cash in and cash out is funded by our long-term loans. There is a desperate need for more social housing and the long-term investments have enabled us to build more homes for people in our communities.



Contact us

Telephone: 0800 316 0897

Website: www.tworivershousing.org.uk

Email: customerservices@2rh.org.uk

If you would like this document in large print or audio CD, please call us.

 TwoRiversHousing