

Newsletter for Two Rivers Housing Tenants

# Tenant Topics.



Find out  
more on  
page 2

## It was a busy summer!

Find out what's been happening in our communities and around the business in the latest issue of Tenant Topics.



Two  
Rivers  
Housing

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See back page  
for your chance  
to win a  
**£15  
voucher!**



**You're Home Now.**

# In our communities...

## Hats-off to our Parkside knitters!

The Parkside knitting club has been busy making baby hats for newborns at the Grange University Hospital in Cwmbran, Wales. The group knitted an amazing 79 hats in a range of colours. Abby, a Theatre Assistant from the hospital, joined the group for tea and cake before collecting the donations.



The Parkside Knitters made 79 hats for newborn babies!

## Piece of cake!



These cakes may look good enough to eat but they are actually made of plaster, card and paint! The impressive works of art were made by tenants at The Springs HomePlus scheme in Lydney. Helped by tutors from Art Space, our tenants made their cakes over an eight week course - designing, building and then painting them in stages. We love the creativity!

## A summer to remember

Our community engagement team had a fun summer holding free events across Gloucestershire.

They worked with our partners to hold breakfast clubs, brunches, sports clubs, craft workshops, pizza making, circus skills and music workshops.



Our team supported more than 40 events across eight towns and provided 2,532 meals as part of the events.

Circus skills at St Stephen's



Pizza workshops at Wheatpieces in Tewkesbury



Anyone for Brunch? Lydney Brunch Club



Sedbury Breakfast Clubs with our friends at Sedbury Space

# Get creative in the Forest of Dean with the Canopy Creative Network!

Canopy is a locally run not-for-profit organisation that supports artists, musicians and performers of all ages and abilities with funding from Arts Council England and the Forest of Dean District Council.

They run a number of events throughout the Forest including art workshops, artist talks and creative walks. Tickets for their events are low cost ranging from free to around £10 depending on the activity you want to take part in.

Here are some of the things happening later this year that you might be interested in!

## Creative walks for preschoolers

Buggy friendly walks in nature. A gentle walk that includes the opportunity to paint with feathers, make bark rubbings or leaf frames, spot birds, go bug hunting or enjoy a little story time.

Duration: 1.5 hours. Tickets are £2.50 – book online

## Creative walks in nature

Enjoy an artist led walk in nature with time to reflect, engage and explore creative opportunities. With gentle routes, friendly conversation and inspiring creative prompts, followed by a hot drink – this is the perfect walk for adults and older people.

Duration: 1.5 hours. Tickets are £5.00 – book online

### Star tip

The Canopy Creative Network also run lots of FREE events throughout the year, so keep an eye out on their website: [www.canopynetwork.co.uk](http://www.canopynetwork.co.uk)



To book on these events and see what else is happening visit: [www.canopynetwork.co.uk](http://www.canopynetwork.co.uk)

## Meet Phil, Chair of your Tenants' Voice Group

Our Tenants' Voice Group is made up of tenants from across our communities. They meet every couple of months to review our services, question members of our team and Board, and provide constructive challenge on the decisions we make.

The group is structured in a similar way to one of our committees. It has a Chair and a planned agenda, which sets out the areas that the Tenants' Voice Group want to look at during the year. The group invites members of the executive team and senior management to its meetings so that they can ask questions, receive reports and updates on

key areas and hold us to account when we say we'll do something.

Phil was appointed Chair of our Tenants' Voice Group earlier this year. He's been a tenant for four years and is keen to support people living in the community.

He originally trained as an apprentice Carpenter and has also worked as a sub-contractor in both private and commercial construction for 42 years. He even worked as a contractor for Merlin Housing Association in Bristol, which means he has a good understanding of how trades work.

Throughout his career, he has been involved in making sure that homes met the Decent Homes Standard, installing fire safety upgrades, refurbishing empty homes and completing responsive repairs. This makes him the perfect person to review and assess our repairs service on your behalf!



Phil Robinson,  
Chair of the Tenants' Voice Group

### Star tip

If you'd like to join our Tenants' Voice Group, please get in touch with our community engagement team: [communityengagement@2rh.org.uk](mailto:communityengagement@2rh.org.uk)



We currently have nine members on our Tenants' Voice Group and you can find out more about them on our website: [www.tworivershousing.org.uk/our-tenants-voice-group/](http://www.tworivershousing.org.uk/our-tenants-voice-group/)

# More than 130 warmer homes and counting...

Last year, we completed work in more than 130 homes to make them warmer and more affordable to heat for our tenants.

We've also made some changes to our team, so that we can complete this work in even more of our homes over the coming years - helping even more tenants reduce their energy bills.

Our teams are working across three projects which will help us reach our goal of upgrading 750 homes over the next three years. The homes included in the project are selected by their current energy rating and the type of work that can be done to make them warmer.

## The three projects are...

### **Warm Homes: Social Housing Fund (Wave 3)**

Earlier this year, we were awarded a grant of £4.56m from the government's Warm Homes: Social Housing Fund. The fund will be used to install solar panels and improve ventilation and insulation in our homes over the next three years. We have already started work installing solar panels in our homes under this scheme.

### **ECO4**

ECO4 is another government scheme that provides grants to install air source heat pumps and other energy improvements in homes that have the lowest energy ratings. It is funded by a levy placed on the 'Big Six' energy companies, that is then given in grants to invest in our homes.

We will upgrade 148 of our tenants' homes using this funding this year and have already completed 88 so far!

### **Two Rivers Housing funded work**

Some of our tenants' homes already have good heating systems but need some extra upgrades to help make them warmer. We've recently finished a project to upgrade 47 homes in Newent and Sling as part of our planned improvement work and will start work on even more homes soon!



We're investing in our homes to make them warmer and more energy efficient

## **Supporting tenants through these changes! Our new Customer Liaison Officer**

Meet Sally Sedgebeer, she is our new Customer Liaison Officer for our warmer homes projects.

If we make energy improvements in your home, Sally will be there to talk you through the process. She will answer any questions you have and work with you, our team, and our partners to resolve any issues.

Sally joined us in 2020 and was one of our HomePlus Scheme Coordinators before taking on this new role. She used to work as a Tenant Liaison Officer and has also had jobs in community engagement, health and safety compliance, and repairs and maintenance.

She'll be your first point of contact throughout the project.



# Gas safety in your home: protecting what matters most

As the colder weather sets in, many of us will be turning on our heating for the first time in several months. Gas appliances play a big part in keeping homes warm and comfortable, but they can become dangerous if not properly looked after. Here's how you can stay safe and how we can work together to keep your home protected.

## What you can do to stay safe

### • Let us in to complete our gas safety checks

By law, all gas appliances we provide must be checked every year. These checks are free, take less than an hour and are an important part of our landlord safety work. When our team books an appointment with you for your gas safety check, please make sure you are home and let them in so they can complete this important job. If you are unavailable for the scheduled appointment, please call us on 0800 316 0897 and reschedule the appointment. This saves on wasted fuel and time and also ensures your home is safe.

### • Check your carbon monoxide alarm and smoke detectors

We'll test your carbon monoxide alarm and smoke/heat detectors as part of our safety check, but you should test these alarms regularly too. Smoke alarms can save your life – so it's really important to make sure they are working by testing them weekly. If a smoke detector isn't working, let us know so we can repair or replace it.

### • Make sure vents and chimneys are clear

Don't block air vents, flues or chimneys – gas appliances need proper ventilation to operate safely.

### • Look out for warning signs

Contact us immediately if you notice:

- o A yellow or lazy flame instead of a crisp blue one on your boiler.
- o Soot marks or scorching around appliances.
- o Increased condensation in the room.

### • Know the symptoms of carbon monoxide poisoning

These can include headaches, dizziness, nausea, breathlessness, or confusion. If you suspect a carbon monoxide leak, leave the property immediately and seek medical advice. (Remember that while you can smell a natural gas leak, you cannot smell carbon monoxide.)

## Please allow our gas engineers access to your home when we contact you.

If the appointment time doesn't work for you, we'll gladly rearrange – just let us know.

## How to report a gas leak

If you smell gas or think there might be a leak, take action:

1. If it's safe to do so – turn off the gas at the meter.
2. Open doors and windows to ventilate the area.
3. Do NOT use electrical switches, light matches, or smoke.
4. Call the National Gas Emergency Service immediately on 0800 111 999. (This number should be displayed on your gas meter.)
5. Once you're safe and the emergency service has been alerted, contact our team to inform us of the issue.

## Working #Together to stay safe

Gas safety is a shared responsibility. By allowing us into your home and staying alert to possible risks, you're helping protect your family, your neighbours and the wider community.

**Help us keep your home safe. When we call, please let us in.**

## Star tip

Let us in – your safety depends on it!

Every year, we must carry out essential gas safety checks in your home. These checks:

- Keep you and your family safe.
- Ensure your boiler and other gas appliances are working properly (By ensuring your boiler is working efficiently and within the parameters designed by the manufacturer, this could help to save money.)
- Helps prevent fires, leaks and carbon monoxide risks.
- Are a legal requirement for all social landlords.



# Housing Ombudsman issues two service failures

Earlier this year, we received a determination from the Housing Ombudsman. This was linked to a pest control issue raised by a tenant in one of our homes.

The Ombudsman investigated the complaint and found that:

- We had taken reasonable action to investigate the issue in a timely manner. However, we had failed to keep the tenant informed about the next steps of treatment and what they should expect.
- We took the right action in appointing a specialist contractor and paying for items to be removed from the property, but our contractor missed an appointment. This caused difficulties for the tenant's family, and we failed to take their individual circumstances into consideration.
- We didn't have complete and full information on the treatment that the contractor had completed in the home.
- We didn't address all the points raised in the tenant's complaint, so had not fully resolved the issue.

Following its investigation, the Housing Ombudsman issued two service failures:

- Service failure in the handling of the pest control issues raised by the tenant.
- Service failure in our complaints handling process.

## **They have asked us to take the following action, to compensate the tenant:**

- Write to the tenant and apologise for the failings identified in this report.
- Pay £150 in compensation for the missed appointment and failure to monitor the initial treatment effectively.

- Raise a new complaint on behalf of the tenant to investigate the concerns raised about the condition that the contractor left their home in.
- Remind our team of the importance of considering the individual needs and circumstances of tenants when taking action.
- Review our processes and guidance for pest control within our homes and ensure that this is adequate to prevent similar service failings happening in the future.

## **Learning from this complaint**

We want to make sure all our tenants receive a great service, but we know that we don't always get things right. Complaints are a great source of feedback on our services and a chance to learn how we can do things better.

These are the areas that we are looking to improve following the feedback from our tenant and the Housing Ombudsman:

- Making sure that we keep tenants updated on any work happening within their homes.
- Ensuring that we get full and accurate reports from any contractors completing work on our behalf and that this is recorded within our systems.
- Making sure that we address all points raised within a complaint when we investigate them.
- Making sure that we take the individual needs of the tenant and their family into account and making reasonable adjustments wherever possible to limit any negative impact on them.

You can get in touch with the Housing Ombudsman at any time. Here are the contact details:

### **Housing Ombudsman Service**

PO Box 1484  
Unit D  
Preston  
PR2 0ET

**Email:** [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)    **Fax:** 020 7831 1942

**Phone:** 0300 111 3000  
(Mon-Fri from 9:00am to 5:00pm)

(Please note that telephone lines will be closed for staff training every Thursday from 3:30pm-5:00pm)

# How are we doing?

## 2024-2025 Annual Review



**Two  
Rivers  
Housing**

# 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](http://www.tworivershousing.org.uk)

# How your rent is spent

## Income from social housing

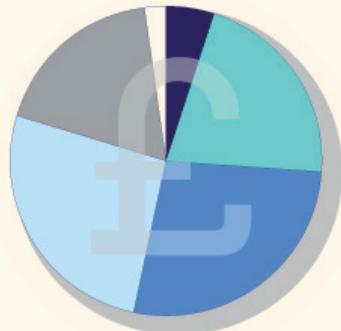
As a registered social housing provider, the majority of our income comes from the rent you pay.



- 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](http://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.**

## 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:



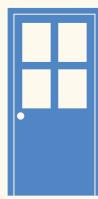
**125**  
new kitchens



**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 personality. 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:

**70.7%** of tenants were satisfied or very satisfied with how we handle anti-social behaviour in our communities.

**70.3%** of tenants asked agreed that we make a positive contribution to their neighbourhood.

**63.4%** of tenants asked agreed that we keep communal areas and shared spaces clean and well maintained.

## 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:**

**29** reports of abusive or threatening behaviour.  
**28** reports of nuisance behaviour including noise nuisance.  
**23** reports of drug related activity.  
**20** reports related to safeguarding.

**18** reports of criminal activity.  
**14** reports of attempted intimidation, harassment or verbal abuse.  
**10** incidents relating to domestic violence.  
**3** cases relating to the condition of a tenant's home.

**3** cases related to a tenant not allowing us to enter their home to complete safety checks.  
**1** report of hate crime.

## 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:

 **87.5%** of tenants asked agreed that we treat them fairly and with respect.

 **73.1%** agreed that we listened to and acted on their views.  
 **75.8%** said that we kept them informed about the things that matter to them.

# 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 Gwyn. 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.**

<b>43</b>	<b>137</b>	<b>22</b>
were dealt with through early resolution.	went to Stage 1	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](http://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](mailto: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

## Cash out

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
<b>Total cash in</b>	<b>£35,614,000</b>

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
<b>Total cash out</b>	<b>£45,045,000</b>

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.



**Two  
Rivers  
Housing**

## **Contact us**

Telephone: **0800 316 0897**

Website: [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)

Email: [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk)

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

# Complaints performance April – June 2025

**Between April and June 2025, we received:**

- 41 complaints from tenants.
- 30 of these were Stage 1 complaints.
- 11 of these were Stage 2 complaints.
- 95% of these complaints were responded to within the timescales set out in the Housing Ombudsman's Complaints Handling Code.

## Did you know

...95% of complaints were responded to within the timescales set out in the Housing Ombudsman's Complaints Handling Code.



## How to raise a complaint

If you need to make a complaint there are lots of ways you can get in touch, including:

By email: [complaints@2rh.org.uk](mailto:complaints@2rh.org.uk)

By telephone: **0800 316 0897**

By post: **Complaints Team, Two Rivers Housing, Rivers Meet, Cleeve Mill Lane, Newent, Gloucestershire, GL18 1DS**

Through our website: [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)

In person to any member of our team or on our official social media channels (Facebook, X (Twitter) or LinkedIn.)

## Learning from complaints: What our tenants have told us

If you're not happy with the service we have provided, we want to hear from you!

Between April and June 2025, we received 41 complaints from tenants. These have helped us identify some areas where we need to make changes to how we do things.

## Listening to what you told us

There were some key lessons that came out of your feedback and complaints we received. You told us that:

- We need to consider your individual needs and circumstances and be prepared to make reasonable adjustments.
- We need to make sure that our teams have a better understanding of how to support tenants that experience hoarding.
- We need to continue to improve communication between our teams and with you.
- We need to make sure that actions that have been agreed to resolve a complaint are completed in good time.
- We need a better process for handing over ongoing cases to new team members and make sure they have all the relevant information.

## What we are doing to improve things

- We are creating a Reasonable Adjustments Policy, which will help empower our team to do the right things for our tenants and consider adjustments based on their individual needs wherever possible.
- We are bringing more people into our frontline housing team. This will mean that tenants will have a single point of contact for their neighbourhood, improve our ability to tackle issues quickly and effectively and improve communication with tenants.
- We are creating a dedicated safer neighbourhoods team, who will look at how we can support our tenants and make sure our neighbourhoods are places where people love to live.
- We are increasing the number of people that investigate complaints and providing additional training to help them understand their responsibilities. This will help us meet the Housing Ombudsman's timescales for responding to complaints. It will also give our team more time to ensure follow-up actions are completed once they've been agreed.



# New Repairs Policy designed with tenants launches!

We know that a good, well-run repairs service is really important to our tenants. So, over the last 12 months, we've been making some changes that will help us improve our repairs service and provide better information about the service and what you should expect.

Earlier this year, our Executive Director of Homes, Jonny held some workshops with tenants to look at our Repairs Policy. The tenants were asked to review the policy to make sure that it was fair, reasonable and provided enough information about our repairs service to tenants.

## Our tenants told us that:

- We need to get better at sharing information about repairs including timescales, what is an emergency, urgent and routine repair and how we communicate with tenants about repairs in their home.
- We need to be clearer on who is responsible for what in our homes including, what improvements tenants need permission for and what repairs are the tenant's responsibility.
- We need to make sure that we collect money owed by tenants for rechargeable repairs, but we should take personal circumstances into account when chasing this and be upfront about the costs.



**We've taken all of this on board and used it to create our new Repairs Policy.**

**The policy sets out our approach to repairs including:**

- How to report a repair.
- What we are responsible for as a landlord.
- What repairs tenants are responsible for.
- When tenants must seek permission to do improvement work and how to do this.
- How and when we will work with tenants to adapt their home to suit their needs.
- Information on rechargeable repairs and how we will work with tenants to recover costs.
- The definition of emergency, urgent and routine repairs with examples for each category.
- How we will carry out inspections to make sure the work completed is correct and of good quality.

The review has been shared with our Tenants' Voice Group, who checked that we had included all the feedback that we had received and that the document provided the information that tenants need.

**You can view our new Repairs Policy in the Library section of our website: [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)**

# Repairs Performance

As part of our Repairs Policy review, we looked at how we measure our repairs performance. Our tenants told us that they want us to focus on emergency and urgent repairs to make sure that these get completed as quickly as possible.

We worked with tenants to review and agree some of our repairs' performance measures including how long we have to complete a repair and what percentage of repairs we should aim to complete within these timescales. We will always try to complete repairs as quickly as possible and agreed the following measures with tenants to help us monitor performance:

- 100% of emergency repairs completed within 24 hours.
- 90% of urgent repairs completed within five days.
- 80% of routine repairs completed within 30 days.

## How are we doing?

In the first three months of the year (April 2025 – June), we completed:

- 95.71% of emergency repairs within 24 hours.
- 84.19% of urgent repairs within five days.
- 80.06% of routine repairs within 30 days.

We'll continue to work with the team to improve our repairs service and share how we are doing against these targets with you throughout the year.



## Helping you stay independent in your home

Are you, or is someone you live with, struggling to live independently at home? Did you know that we can help adapt your home to make it easier for you?

Last year, we adapted 150 tenants' homes to help them live more independently. This included small adaptations such as installing grab rails or lever taps as well as working with Occupational Therapists and local councils for larger adaptations like level access showers and stairlifts.

If you have a disability or mobility issues and need an adaptation in your home, you can call our team on 0800 316 0897. They will talk to you about your situation and work with you to find the best solution for your needs.

For smaller adaptations like grab rails and lever taps, our team will work with you to assess your needs and book in a convenient time for our team to make those changes.

For larger jobs, we'll work with your council's adult social care team and Occupational Therapists to assess the changes that are needed. This could include changes to your kitchen or bathroom, installing level access or stairlifts.

## Did you know

We fitted 102 grab rails for tenants and worked with local health and social care partners to fit 23 level access showers, five stairlifts and three vibrating smoke alarms for deaf tenants in 2024/2025.



Most larger adaptations are funded by the council, so we cannot make these changes without their agreement. You will need a referral from the council and an assessment from an Occupational Therapist before we start this work.

You can find more information on our adaptations service on our website: [www.tworivershousing.org.uk/your-home/extr-services/adaptations/](http://www.tworivershousing.org.uk/your-home/extr-services/adaptations/)

**"Your support has made a big difference in my daily life, especially as I am a person with a disability. The improvements have helped me function more independently and with greater ease."**

**A tenant, Forest of Dean**

# Moving home through a mutual exchange

If you are looking to move home, did you know that one way to do this is through mutual exchange?

This is where you find another social housing tenant who wants to move into your home and apply to swap homes with them. This could be someone living in a Two Rivers Housing home or tenant of a different housing association or council.

If you want to exchange homes, you will need to register on [www.homeswapper.co.uk](http://www.homeswapper.co.uk).

Here, you will find other tenants looking to move through mutual exchange and can arrange to view each other's homes before making a decision. The website lists available homes across the UK, and we pay for the service so it is free for our tenants to use. (You will just need to add 'Two Rivers Housing' in the 'your landlord' section when you register.)

## What happens next?

Once you have found a tenant to swap with, you will need to get our permission to make the exchange. To do this call our customer advisors on 0800 316 0897 and ask for our mutual exchange form.

On the form, you will need to provide information about your home as well as the home you want to move to and the people that live there. We will then check the details and let you know if you can make the swap or not.

Mutual exchanges are a great way to move to a new area, downsize your home or move to a home that better suits your needs. You'll find more information on mutual exchanges on our website: [www.tworivershousing.org.uk/find-a-home/to-rent/mutual-exchange/](http://www.tworivershousing.org.uk/find-a-home/to-rent/mutual-exchange/)

## Star tip

If you're looking for a mutual exchange register on

[www.homeswapper.co.uk](http://www.homeswapper.co.uk)



## Working better #Twogether with Tpas

We've renewed our membership with tenant engagement experts Tpas for another year!

Tpas works to help tenants and housing providers work together to improve social housing for everyone. As a Tpas member, our tenants can access training, regional networking events and email updates about the work that Tpas does to support tenants.

This summer, Teresa and Phil from our Tenant's Voice Group went along to the 2025 Tpas Tenant Conference. They joined in workshops showing how tenants can be an important part of making improvements in social housing and shared their experiences with tenants of other housing providers.

If you'd like to get involved, you can register with Tpas on its website: [www\(tpas.org.uk/landlord/tenant/create-member/286](http://www(tpas.org.uk/landlord/tenant/create-member/286) or by calling its free enquiry service on 0800 731 1315.

Listening to our tenants and involving them in the decisions we make is vital to improving our services. Our Tpas membership helps us learn from the experts, share best practice with other housing providers, and connect with our tenants more effectively. #Twogether we can make changes that will improve social housing for everyone.



Tenants' Voice Group members Phil and Teresa at the last Tpas conference earlier this year.



# Community Catalysts: Working #Twogether to help people in Gloucestershire

Community Catalysts is a group that helps people feel part of their community. They want everyone to have chances to make friends, join in fun things, and help others.

They work to make sure that everyone who needs help or care can live their life the way they choose and feel included and able to join in with their community.

## Could you help support people in your community?

Community Catalysts are looking for people to support their work across Gloucestershire. Through its 'Help at Home' development programme, it is recruiting talented people that want to help others while building their own business.

You'll be supported to start and grow a small business that gives people more choice on when they get help at home. You'll work alongside other care services, so that people can get the best support that suits their needs.

## People in the programme might choose to do things like:

- Keeping someone company.
- Helping with jobs around the house, like cleaning, gardening, shopping, or walking the dog.
- Going with someone to parties, appointments, or to see friends.
- Helping with washing, getting dressed, or other personal care.

## Here to help! Forest of Dean Dementia Action Alliance

The Dementia Action Alliance (DAA) is a group of local volunteers with personal experience of dementia and is there to help anyone affected by it. Whether you're living with dementia yourself or supporting someone who is, their goal is to connect you with the right information, resources and events in a way that works best for you.

The DAA wants to make sure that everyone living with dementia in the Forest of Dean feels understood, supported and can continue to enjoy life in their community for as long as possible.



Creating a  
**Dementia  
Inclusive**  
Community

## Dates for your diary

As part of the work they do, the group publicises local 'dementia friendly' events that are happening across the Forest of Dean. You can view these events on its new website or email them at [help@foddaa.co.uk](mailto:help@foddaa.co.uk) to find out more.

Events include activities such as memory cafés, creative art sessions, singing groups, carer support groups and bereavement cafés at venues across the Forest of Dean. There's also a weekly Singing for the Brain session held on Zoom on a Wednesday afternoon at 3:00pm.



Looking for help?  
Contact your  
Neighbourhood  
Manager  
or Luke Warren  
in our community  
engagement team.

They also offer training and awareness sessions to help build understanding and reduce stigma around dementia.

You can find all of these and more on the DAA's new website: [www.foddaa.co.uk](http://www.foddaa.co.uk)

By raising awareness and building a strong local network, we can create a more inclusive and compassionate community. If you'd like to get involved, the DAA would love to hear from you.

Q	D	J	E	K	A	L	F	W	O	N	S	Q	A	B
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V	E	U	C	L	S	G	H	C	A	C	K	E	T	C
A	N	G	K	G	M	U	S	B	Q	C	S	R	M	W

Which of these  
Winter words is  
missing from the  
wordsearch?

Cosy	Snowman
Cocoa	Gloves
Fleece	Frost
Chilly	Scarf
Sledge	Icicle
Blizzard	Snowflake

Name:

Address:

Telephone number/email:

Preferred voucher:  Amazon  Tesco  M&S  B&Q  Argos

# Winter tea break.

You can enter by emailing your name, full postal address, preferred voucher, and the hidden word to us at [communications@2rh.org.uk](mailto:communications@2rh.org.uk) or by completing the form and returning it in the post to:

Communications team, Two Rivers Housing, Cleeve Mill Lane, Newent, Gloucestershire GL18 1DS

The first correct answer selected at random after **31 December 2025** will win a £15 gift voucher.

The missing word in our last wordsearch was **LAMB**.

Win a £15  
voucher!

Grab a pen and a cuppa, sit back and complete our teaser!

Simply find the words in the wordsearch and let us know which one is missing and you could win a £15 voucher.

Good luck!

## Contact us:

Please tell us if you would like this in large print or on audio CD. Freephone **0800 316 0897** Email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk)

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