

How are we doing?

2025-2026 Annual Review



**Two
Rivers
Housing**

Investing in your home • Learning from feedback • Keeping you safe • Working #Twogether • Managing our finances

A message to our tenants



I am pleased to present my first tenant annual review as Chief Executive Officer of Two Rivers Housing, having joined the organisation in May this year. My focus has been very clear in the time I have been here; to spend frequent and quality time across the communities we serve with both colleagues and tenants.

It is clear to me that Two Rivers is a thriving and ambitious organisation where our vision and values extend far beyond providing homes and aim to empower our tenants and communities to thrive.

Earlier this year, the regulator of Social Housing completed our inspection, an intense review of everything we do, focussed on our financial, governance and customer strength.

I'm proud to say that Two Rivers achieved the highest outcomes following the inspection, which is a G1 (our governance of the organisation), a V1 (our financial viability) and a C1 (how well we deliver for customers).

When I reflect on the challenges we face as an organisation with rising costs to operate, changes in government at a local and national level and increasing regulatory pressures, our commitment to doing our very best for all our tenants and communities remains unwavering across Gloucestershire and Herefordshire.

At the very heart of our mission, we remain committed to a core belief that everyone should have a warm, safe and affordable home. The way we work with tenants is based upon listening to the voices of our communities, shaping the way we work with our tenants and making sustainable and progressive change to help us deliver the best services we can.

As a result of this, our satisfaction increased steadily to 82.7% in our 2025/2026 Tenant Satisfaction Measures, and we are incredibly proud to see that 87.8% of our tenants feel that they are treated fairly and with respect.

We have also delivered strong results for repairs and home safety. These improvements reflect the hard work of our colleagues and the impact of the changes we have made. However, we know there is more to do. In particular tenants have told us that communication needs to improve, and I will ensure that this is a key focus as we move towards our next corporate plan, which will cover 2027 to 2030.

When I reflect on the housing need across Gloucestershire and Herefordshire, we have a clear role to play in maintaining and investing in our existing homes to meet the highest standards, as well as working to build more homes for those who desperately need the most important of foundations.

During the year we have continued with this commitment by:

- delivering 81 new homes, contributing towards our ambition to deliver 1,000 homes by 2028 – we are well ahead of schedule.
- invested £6.13m in improvements to existing homes, including new kitchens, bathrooms and roofs, and;
- completed energy efficiency works in 354 homes and secured funding to support improvements to 365 more homes.

These investments are about more than bricks and mortar. They are about ensuring our tenants feel safe, comfortable and proud of their homes, while also helping to reduce energy costs and tackle fuel poverty.

I know more than ever that Two Rivers has a big part to play to provide homes to those most in need, and having grown up in social housing myself, I understand the opportunities this has given to me. Therefore, our vision to continue working across communities and with key partners and stakeholders to meet the housing crisis will remain a priority.

In order for us to achieve our ambitions, we have also taken important steps to improve the services we provide. After talking to tenants about our repairs service, we made the decision to bring our repairs team back in-house. This has already led to improvements in performance and greater collaboration between teams, and we expect to see further benefits over the coming year.

Alongside this, we have increased investment in our frontline housing services, strengthening our local presence in neighbourhoods and ensuring tenants have better access to support when they need it.

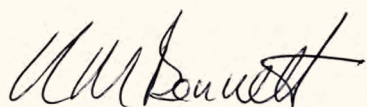
These changes reflect a deliberate decision to invest in people and services – delivering value for money for tenants. While this has increased some costs, it is essential to delivering the quality of service our tenants expect and deserve.

We have maintained a strong financial performance and delivered a Group surplus of £4.1m, supported by turnover of £33.7m and an operating surplus of £6.8m. This financial strength will allow us to continue investing in our homes and services; while ensuring we remain a stable and resilient organisation for the future.

We know that the cost-of-living crisis has continued to have an impact on the people and families living in our neighbourhoods. Over the summer our team supported more than 50 community events, that provided free activities and more than 3,000 packed lunches for families living in our communities. As a community-based housing provider, we'll continue to be relentless in providing this support to customers and communities wherever we can.

Two Rivers has great foundations, a clear mission and strong values. Our connectivity to our communities and tenants is a vital part of our own identity as an organisation and we recognise the challenges and pressures that tenants and wider communities face.

As we look ahead to the rest of the year and our new corporate plan, our vision, mission and values will continue to guide us. We'll remain focused on delivering a great experience for tenants, being a great place to work and building strong partnerships that help our communities thrive. #Twogether, we'll continue to make sure everyone has a warm, safe, affordable home.



Kevin Bennett
Chief Executive Officer

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.

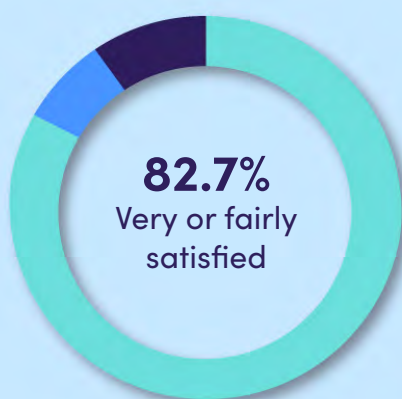
We've been working hard to improve our services and invest in our homes, so we're really pleased that in our annual Tenant Satisfaction Measures (TSMs), overall satisfaction has increased for the second year in a row this year.

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 know that we still have work to do in key areas including how we handle complaints and tackling anti-social behaviour in our communities and have put plans in place to make improvements in these areas. You can read our full [Tenant Satisfaction Measures](https://www.tworivershousing.org.uk/tenant-satisfaction-measures) report on our website: www.tworivershousing.org.uk

Tenants were asked:

Taking everything into account, how satisfied or dissatisfied are you with the service provided by Two Rivers Housing?



Up 3.2%
compared to
2024/2025

Key

-  Very or fairly satisfied
-  Neither satisfied or dissatisfied
-  Very or fairly dissatisfied

Working #Twogether

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:



87.8%

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



76%

agreed that we listened to and acted on their views.



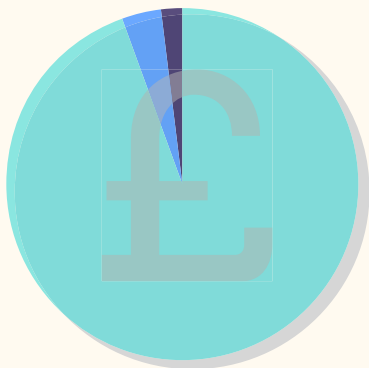
81.7%

said that we kept them informed about the things that matter to them.

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 (£29m)
- Service charges (£1.11m)
- Government grants (£580k)

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

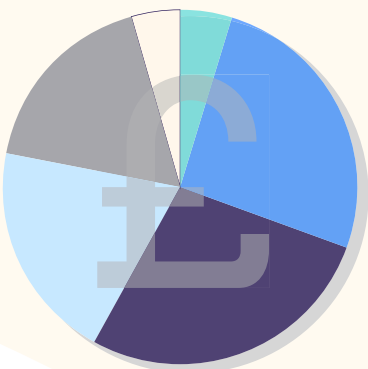
By calling:
033 33 55 44 33

Through our website:
www.tworivershousing.org.uk

On our official social media accounts:
Facebook: [/TwoRiversHousing](#)
LinkedIn: [Two Rivers Housing](#)

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 landlord compliance (£8.47m)
- Management costs (£7.88m)
- Improving our homes (£6.13m)
- Service charge costs (£1.52m)
- Loan interest (£5.39m)
- Other activities (£1.35m)



Repairing your home

We want our tenants to have well-maintained homes they can be proud of and our repairs service is a huge part of this. We're really pleased that in 2025/2026 our Tenant Satisfaction Measures showed an increase in the number of tenants who felt their home was well maintained. We'll continue to listen to what you tell us and make improvements to this service.

Here's a round-up of our repair's performance for the last year:

17,579

responsive repairs were completed in
our homes, including:

2,690

emergency repairs

14,889

non emergency repairs

97.4%

of emergency repairs
were completed within
the target timescales

88.75%

of repairs were completed
within the target timescales

Your feedback

In our 2025/2026
Tenant Satisfaction
Measures:

84.5%

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



Up from 77.8% in
2024/2025



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 2025/2026 we installed:



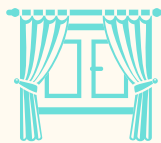
34

new kitchens



17

new bathrooms



34

homes had
new windows



65

homes had new
external doors



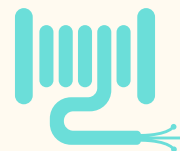
42

roof renewals



93

internal and external
decoration works



1

electrical rewires

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 energy efficient. We're completing retrofit work in many of our homes and this is partially funded through government schemes.

During 2025/2026, we made:

165

homes warmer through the Warm Homes: Social Housing Fund (previously called SHDF).

142

homes warmer through the ECO4 programme.

47

homes warmer through work we funded ourselves.

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:

68.63%

of our homes had an EPC rating of C or above (based on calculated EPC scores)

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.

Our compliance checks



- asbestos safety
- water safety
- lift safety
- fire safety
- gas safety.

**At the end of 2025/2026
we were:**

99.9% compliant

While we always aim for 100% compliance, we were unable to gain access to service one of our homes within the expected timescale because the home had been abandoned.

Help us keep you safe!

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

Your feedback

In our 2025/2026 Tenant Satisfaction Measures:



88.3%

of tenants asked felt that their home was safe.





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 for the communities 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...

885 new homes for people in our communities.

In 2025/2026, we invested **£24,644,000**

and built **81** new homes for families to live in.



We also started work on **125** 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 as well as bank loans that were renegotiated during 2025-26.

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 2025/2026, our welfare, benefit and debt advice team helped:

497

tenants to claim...

£332,488

in backdated benefits

£198,221

to help with debts

£173,300

in grant awards

£1,174,746

in new benefits

£776,353

in Universal Credit

£91,946

in Council Tax reductions

That's more than

£2m

in financial support for our tenants.

If you need help or support with your finances, get in touch with our team. Call 033 33 55 44 33



www.tworivershousing.org.uk

In your neighbourhood

Your feedback

In our 2025/2026 Tenant Satisfaction Measures:

60.4% of tenants were very satisfied or fairly satisfied with how we handle anti-social behaviour in our communities.

76.2% of tenants asked agreed that we make a positive contribution to their neighbourhood.

72.2% of tenants asked agreed that we keep communal areas and shared spaces clean and well maintained.

Tackling anti-social behaviour

In 2025/2026, we opened and managed



99

anti-social behaviour cases.

We've listened to feedback from our tenants and updated our approach to tackling anti-social behaviour in our neighbourhoods. Investment in our housing teams and the creation of a new safer neighbourhoods team means there are more people available to support our tenants.

We introduced a new ASB and Hate Crime Policy, designed with tenants, that lays out a more personalised approach to tackling anti-social behaviour.

Domestic Abuse and Safeguarding



This year we saw an **increase in Domestic Abuse and Safeguarding cases** reported to us. In February 2026, we created a new Domestic Abuse Policy and we have started reviewing our Safeguarding Policy.

You can find our policies in the library on our website:
www.tworivershousing.org.uk/news-library/publications

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.

During the year we've been working to improve our service based on the feedback you've given us. This included changes in communication, how we tackle anti-social behaviour, and dealing with damp and mould. Improving our communication will continue to be a priority in the year ahead.

In 2025/2026, we received **214** complaints.

168

went to Stage 1

46

went to Stage 2

Our Annual Complaints Report 2025-2026
is available on our website now.



We also received
97 compliments!

Your feedback

In our 2025/2026 Tenant Satisfaction Measures:

37.7% 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 2025/2026

15 new cases were raised with the Housing Ombudsman

The Ombudsman **reviewed 5 cases** and made **10 determinations**

The Ombudsman looks at the individual points 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 ten determinations made. The Ombudsman found **4** maladministrations, **2** cases of reasonable redress, and **4** cases of no maladministration.

We are currently awaiting determinations from 16 cases that are still with the Ombudsman for review.

You can find more details of the 2025/2026 determinations in our [Annual Complaints Report](https://www.tworivershousing.org.uk/news-library/publications/), which is available at www.tworivershousing.org.uk/news-library/publications/

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 2025/2026, we welcomed **274 new tenants** into our homes!

We helped **55 tenants** move through our mutual exchange programme

Helping you become a home owner

- 6** people bought their home through Right to Buy or Right to Acquire
- 26** people chose Shared Ownership
- 6** people bought their Shared Ownership home outright

On average, it took us **58.56 days** to get a home ready for tenants to move in.

We **SOLD** **6 of our** homes

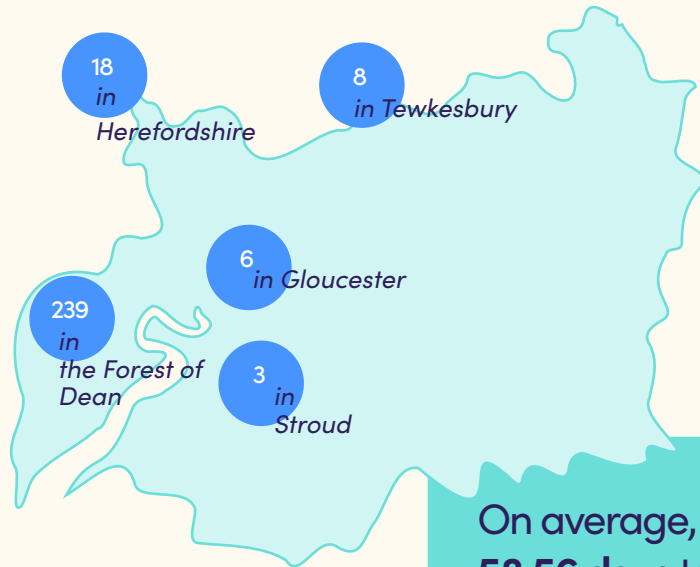
on the open market and will invest this money back into our homes.

When we need to move tenants

Occasionally, we need to move a tenant out of their home. This could be to enable us to complete major work after an incident that has caused significant damage like a fire, or because we have made the decision to refurbish, demolish or sell the home.

On these occasions we support tenants to move and find a new or temporary home. This process is known as a 'decant'.

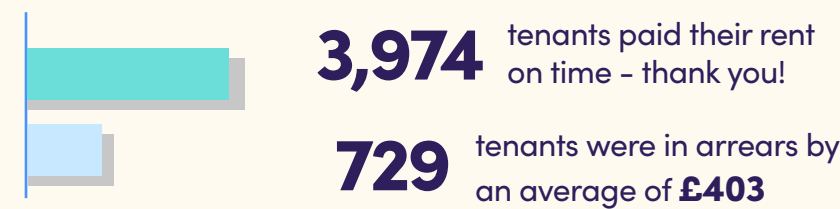
In 2025/2026, we made the decision to decant tenants from 6 homes.



Collecting your rent

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

During the year



We also collected **£3,861** in recharges for lost or broken items.

In 2025/2026, **1** tenant was evicted for not paying their rent.
They owed **£2,241** in rent.

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.

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.

£47,875 was collected from tenants who left owing money.

£37,990 in rent and

£9,885 in property damage.

Managing our finances

Cash in	Cash out
Rent paid by tenants £29,042,000	Maintaining our homes £14,598,000
Net new loan £12,150,000	Developing homes & communities £24,277,000
Property sales (Inc Shared Ownership) £4,672,000	Managing services £7,877,000
Interest received £1,729,000	Specialist services £1,521,000
Other income £832,000	Interest paid £5,392,000
Service charges £1,113,000	Other fixed assets £99,000
Total cash in £49,538,000	Total cash out £53,764,000

This is an overview of our finances for the year ending 31 March 2026.

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: 033 33 55 44 33

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](https://www.facebook.com/TwoRiversHousing)