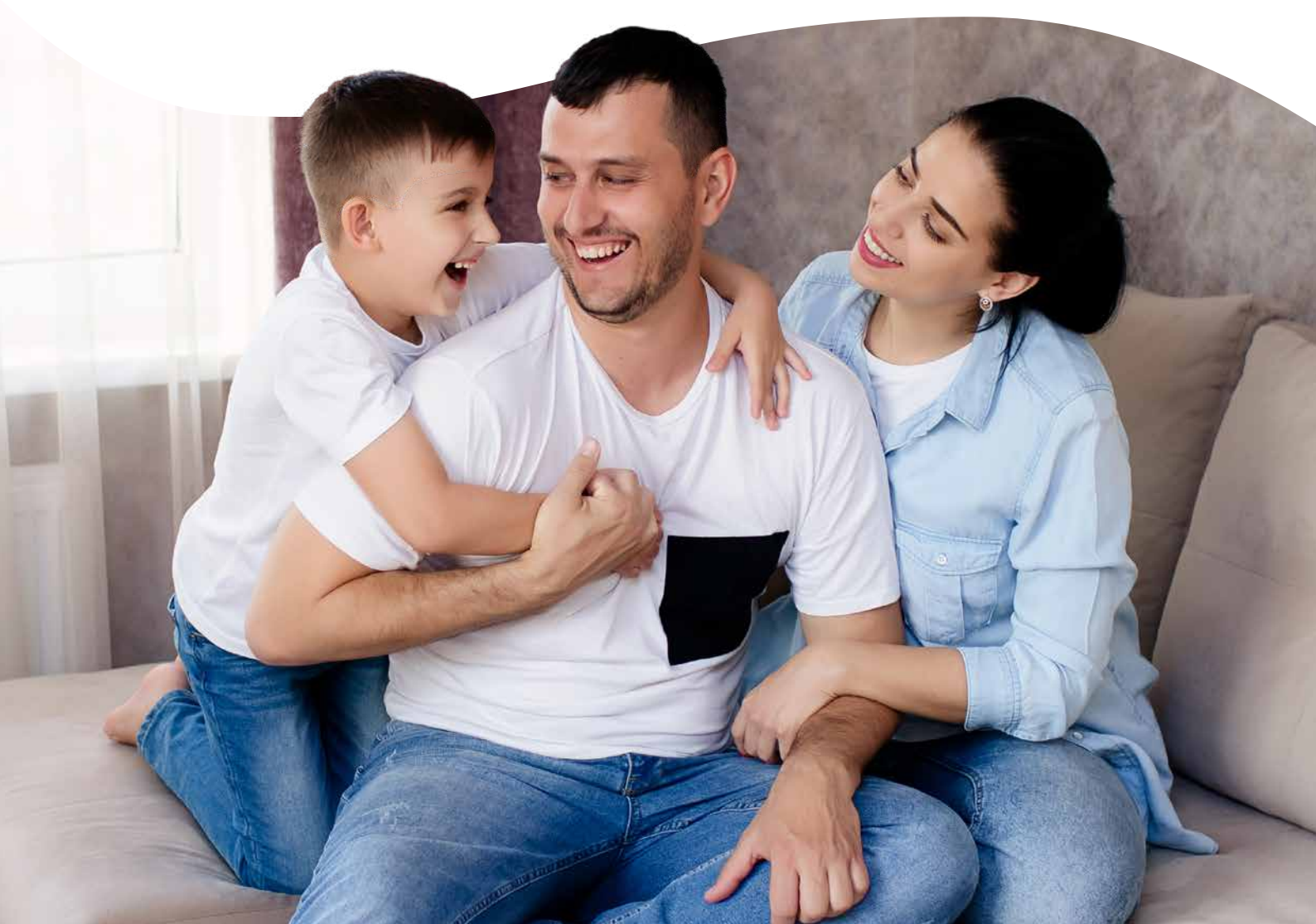


Our year in review 2020/21



Despite the incredibly challenging circumstances of the last 12 months, we are pleased to announce another successful year for the Two Rivers Housing Group.

The pandemic has demonstrated the importance a good quality, affordable home has on people's quality of life and we are proud to play our part in providing this for more than 4,200 families across Gloucestershire.

Our response to the pandemic has been robust. We revised our organisation and financial plans early on to ensure that we were able to focus on our core areas and our financial position for 2020/2021 remains in line with our business plan and continues to provide a strong foundation for us to create great homes and support communities.

This foundation will help us to deliver on our promise to build 1,000 new affordable homes by 2028, but also support regeneration projects, investment in our existing homes and the services that we provide to our tenants as well as our ambition to become a net-zero carbon organisation.

Our planned maintenance programme was put on hold during the first national lockdown and, while we continued with some aspects of the programme during the year, we chose to focus on maintenance issues that could be completed with minimal contact between our tenants and Operatives. We have now been able to reinstate our full planned maintenance programme and works will continue in line with the previous schedule.

The first national lockdown also saw construction sites shut down. Inevitably this had an impact on our ability to deliver new homes. Despite this, we were able to make 84 new homes available to families across Gloucestershire between April 2020 and March 2021.

We have not only strengthened existing relationships with our development partners, but forged several new ones. As a result, we have a healthy pipeline of development opportunities for the coming years and remain on track to hit our target of building 1,000 new affordable homes by 2028.

There is no doubt that the past 12 months have been challenging for everyone on all levels, but together we have continued to support our tenants, build new homes and help more families find a warm, safe, affordable home. This would not have been possible without the hard work and dedication of our colleagues, the Board and committee members, our involved tenants, partners and contractors.

We are incredibly proud to work for an organisation that continues to make a real difference to the lives of people across Gloucestershire and would like to thank everyone involved for helping us achieve this.




Garry King
Chief Executive




Yvonne Leishman OBE
Chair







Our customers

Surveys of our tenants showed:

86% are satisfied with our service

90%

feel safe and secure

85%

find us easy to deal with

93%

find us friendly and approachable

83%

are satisfied with the quality of their home

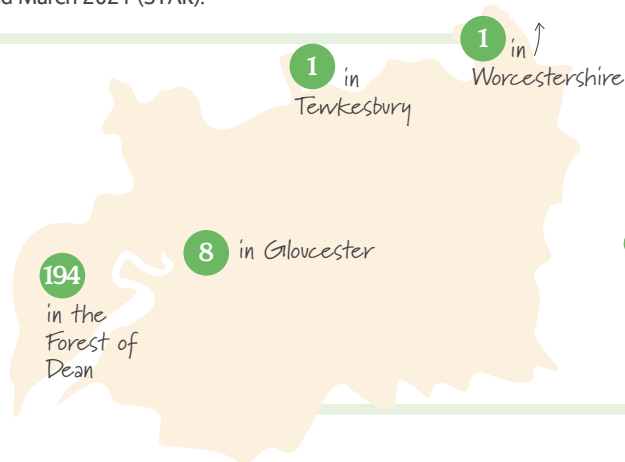
78%

are satisfied with our repairs and maintenance service

From a survey of 750 tenants between April 2020 and March 2021 (STAR).

In 2020/2021 we welcomed new tenants into

204
of our homes



40

tenants swapped their homes

On average it took

32 days

to prepare an empty home for new tenants



1,279 tenants claimed Universal Credit

404 tenants were in arrears, averaging £407

2,843 tenants paid their rent on time (thank you!)

But we were owed **£266,987** in unpaid rent

2,123 paid by Direct Debit



2 tenants were evicted for rent arrears (owing an average of £6,266 each)

We collected **£2,298** in recharges for items lost or broken

£61,756 was collected from former tenants who left owing money

£39,373 in rent and £22,383 on property damage





Our team

Our team received:

 **39,066** calls
92% of which were answered within 20 seconds

 **119** compliments

 **71** complaints

How we listen

Each year we ask our tenants to rate our services. We use the STAR (Survey of Tenants and Residents) methodology and speak to around 750 tenants. We also analyse the calls to our contact centre, complete regular surveys with tenants and work with our involved tenants to review our policies and surveys. All of this helps us identify how we can improve our services and develop new ones to support our tenants.

In 2020/21 this led to us undertaking a Repairs Review to improve our repair and maintenance service. The review, which we ran with an external agency, produced a list of actions, which we are currently implementing. This will help us improve the repairs service we provide to our customers.

We dealt with

109
reports of anti-social behaviour

including:

28 about abusive or threatening behaviour

15 related to drugs

28 about noise

8 about criminal activity

7 about domestic abuse

1 about tenancy fraud



Our team carried out:

13,017 repairs

1,277 emergency call-outs

646 out of hours repairs

98.5% of daytime emergencies were resolved in less than 24 hours

87% of routine repairs were completed within the 20-day target range

It took an average of **11.41** days to complete a repair



Our team gave **FREE** debt, welfare and benefit advice to **347** tenants, helping them to claim:

£112,766
in back-dated benefits

£144,640
to help with non-priority debts

£16,306
grant awards

£510,890
in new benefits

£201,407
in Universal Credit

£26,128
in council tax reductions

Did you know?

We have a specialist welfare, debt and benefit team and can offer Two Rivers Housing tenants friendly advice and support. You are not alone.

Call: 0800 316 0897

Email: WBDAteam@2rh.org.uk



Our homes

During the pandemic we had to suspend our internal planned maintenance programme, but we still carried out:

264 external improvements

including:

120 x full roof replacements

29 x footpath renewals

99 x exterior decoration works



We carried out...

3,080 gas services

457 solid fuel services

6 heating upgrades

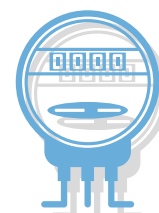
5 electrical rewiring tasks

89 electrical tests

627 smoke detector tests

850 fire door inspections

821 property validations



We fitted...

79 homes with party wall insulation

2 homes with gas heating

And built...

20 new garages



Our finances

During 2020/2021...



We invested **£7.45m**
on building **84** new homes

We also secured **£130m** in new funding

Work started on **20** new homes

and we made **£90,000** available via the
Two Rivers Initiatives Community Grant Fund

5

people bought homes
through Right to Buy
or Right to Acquire

4

people bought their
Shared Ownership
home outright

40

people chose
Shared
Ownership

We
SOLD
2 of our
homes

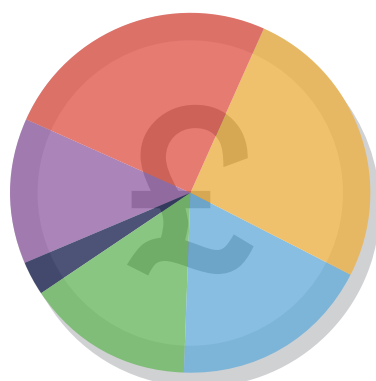
Cash in

Rent	£20,113,000
Shared Ownership and property sales	£5,483,000
Service charges	£790,000
Other income	£1,935,000
Interest received	£18,000
TOTAL	£28,339,000

Cash out

Developing homes and communities	£7,082,000
Maintaining homes	£6,750,000
Managing services	£4,795,000
Interest paid	£4,196,000
Repayment of loan	£3,436,000
Buying specialist services	£831,000
Other fixed assets	£32,000
TOTAL	£27,122,000

How each pound is spent:



Developing homes and communities	26p
Maintaining homes	25p
Managing services	18p
Servicing of loans	15p
Repayment of loans	13p
Additional services	3p

Our subsidiaries



Centigen Facilities Management employed 45 permanent and five seasonal staff in grounds maintenance, cleaning, responsive repairs and voids, who looked after three clients, including Two Rivers Housing.



TwoCan estate agency sold 65 homes and now sells property on behalf of five other housing associations.

Did you know?

All the surplus generated by Centigen and TwoCan is gifted to Two Rivers Housing, to invest in creating great homes and supporting communities.

Two Rivers Housing is a registered charity run on a not-for-profit basis. Any money left over after we have paid our bills goes straight back into providing homes and services. It is, therefore, important for us to achieve the most we can from the funds available, while making sure we deliver high quality services.

In 2020 we secured our largest ever private investment to support the delivery of new homes and invest in improving our existing homes and services. Alongside this work and throughout the pandemic, we have continued to provide our core housing services within our communities, in line with our Value for Money ethos.

Our regulator, the Regulator of Social Housing (RSH), requires us to complete a Value for Money position statement. This can be found in the library on our website.

We are bound by a set of RSH Regulatory Standards, including the Governance and Financial Viability Standard.

Further details on the standards can be found on the RSH website at <https://www.gov.uk/government/publications/regulatory-standards>.



/TwoRiversHousing



/TRHousing



INVESTORS IN PEOPLE™
We invest in people Gold