



Annual Review 2012/13

For you, for your community, not for profit



A decade of achievement

Two Rivers Housing Association was 'born' in 2003 and our mission is still to provide affordable good quality homes that people are proud to live in and a range of services to our residents and the wider community'.

A decade on and we have taken massive strides forward. As a registered charity, we use the money left once the bills are paid to improve the houses we own, build new ones and support numerous local projects to help build communities and neighbourhoods.

We made a series of promises to our tenants 10 years ago, and we have either met or exceeded them, raising the quality of their homes. These are just a few examples of the improvements we have made:



£55 million

upgrading people's homes



169

homes sold under right-to-buy scheme



1,600

double-glazed properties



2,500

new kitchens fitted



3,500

security doors



£1.2 million

adapting homes to suit the elderly or disabled



2,900

heating systems installed



£1/2 million

supporting community initiatives



500

eco-homes built



5 year plan

This has given us an excellent base from which to grow and we have ambitious plans for the next five years that will continue to move us forward confidently into our second decade of achievement.

Reflecting on a year gone by



David Garnett and Garry King, at the Two Rivers Housing offices

Every year has its challenges and rewards that leave us with a mixture of events and milestones to look back on – and 2012/13 was no different.

The year is memorable in many ways, not least for the plans we made to prepare for the Government's under-occupancy charge – commonly referred to as the 'bedroom tax' – introduced in April 2013.

We knew this would have a major impact on many people receiving housing benefit and it was important we helped our tenants prepare, so we appointed extra staff, dedicated to supporting those we expected to struggle to make ends meet. Now they are planning for the next challenge that will affect every single person who claims housing benefit when the Government launches it in our area – Universal Credit.

The Government is also cutting the money available to us to build homes. With thousands on the waiting list for a place to live in this area, we simply don't have enough to house everyone.



The increased demand for smaller properties means we need to help people move and start building smaller homes, but the money isn't available like it was before, so we are looking for new ways to fund them.

Despite this challenge, we have provided our tenants with some excellent new homes in Sling and Joys Green this year. We continued to replace old homes in Coleford and Cinderford and we've started a brand new project to build 37 affordable homes in Cinderford on the site of a former abattoir, supporting the on-going regeneration of this important Forest town.

Coupled with this, all our new homes have environmental features such as heavily-insulated walls, floors and roofs, solar panels and water butts built in as standard, making them cheaper to run for the tenant and better for the planet, too.



We also aim to improve the wider neighbourhood where we can and, once again, we've continued to do this by supporting a variety of local community projects. We have a successful track-record of securing grant funding for groups and projects to help them turn their ideas to reality, and it's great for us to support them in this way.

This is just a glimpse of some of the work we've been involved with and we have exciting plans to take this further. At a time when we are looking back at our achievements over the last 10 years with pride, we are also setting goals for the future and seeking to improve further.

Our new Corporate Plan has given us targets for the next five years and these include setting up new business opportunities, providing services in the community and continuing our drive to find training and employment outlets for local residents.



We look forward to telling you how we're getting on with some of them, in next year's report.

David Garnett

Chair of the Board
(The Board comprises unpaid volunteers, some of whom are Two Rivers tenants)

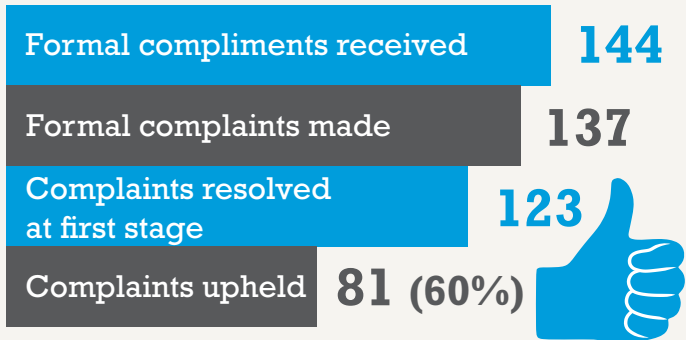
Garry King
Chief Executive



Caring about our customers

The first people you come into contact with when you ring our main 0800 316 0897 number are members of our Customer Services team. They answer queries, book appointments and redirect calls, among many other things, providing a valuable front-line service to our tenants and other callers.

No matter how much we might like it to be true, it isn't possible for us to get everything absolutely right, all of the time. There will always be things we can improve upon and it's important we learn from our experiences. This is where compliments and complaints are very useful to us, so thank you to everyone who has taken the trouble to tell us when we have done well – and when we 'could do better'.



We aim to learn from the complaints we receive to improve services for the future. For example: A tenant was unhappy when an appointment for one of our external contractors to visit had to be cancelled on the day, as he had taken time off work. We apologised, we reduced the number of jobs to be completed each day to allow more time and we now check all forthcoming appointments on a daily basis so that we can alert people to any changes.

Communication

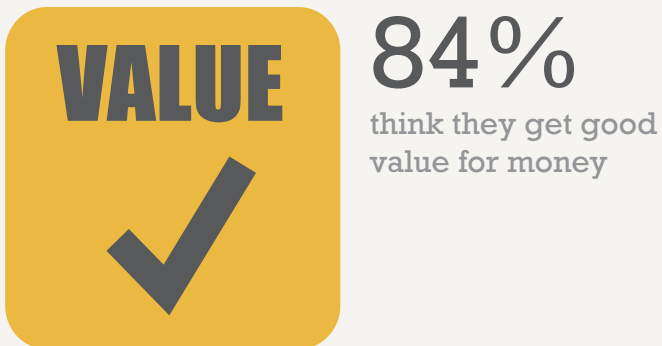
was the most common cause of complaint



Two members of staff received a particularly impressive tally of compliments last year. John Williams (above right), one of our experienced surveyors, received 12 formal 'thanks' for his "amazing" and "reliable" service, while one of our youngest members of staff, 20-year-old Jonathan Baynham, who only joined us in August 2012, received 10 acknowledgements of his kind and helpful attitude towards callers. Jonathan is one of a number of young people joining Two Rivers under the apprenticeship scheme, combining work experience with formal study towards qualifications.

STAR survey what you said about us

We asked our tenants for formal feedback on our services three times last year and compiled the results. Of those who responded, we were pleased to find that:



Areas we need to do more work on are: showing how we use your rent money to improve services; maintaining high standards in our repairs and maintenance service; improving our grounds maintenance and cleaning of communal areas; and increasing the opportunities for you to influence what we do. We will be addressing these points – and others – over the coming year to increase your satisfaction with Two Rivers Housing.



Rita Dummett (left) was delighted with our work to install a new heating system at her Cinderford home. "Two Rivers did everything to make the process as smooth as possible, keeping us informed and telling us what was happening and when. I found your staff very thoughtful and helpful."

Home improvements

We have invested £55 million on improving your homes over the last decade, which is £11 million more than we said we would spend, so we hope we have many more happy tenants.

Last year alone, we spent £3.4 million on improvements, comprising:



Patricia Stevens was pleased to find she had much more usable space in her kitchen following its re-fit.

“The kitchen was designed for me,” she said. “All the appliances fit neatly underneath, I have plenty of cupboard space and more worktop than before. The workmen were pleasant, tidy, considerate and cleaned up after themselves. I’m really pleased with the result.”

Repairs

Our team of 22 technicians are supported by electricity and gas experts from external companies to deliver a full range of repairs to our tenants. Last year there were:



 **13,215**
repairs carried out,
costing **£1.1 million**

 **346**
emergency call-outs



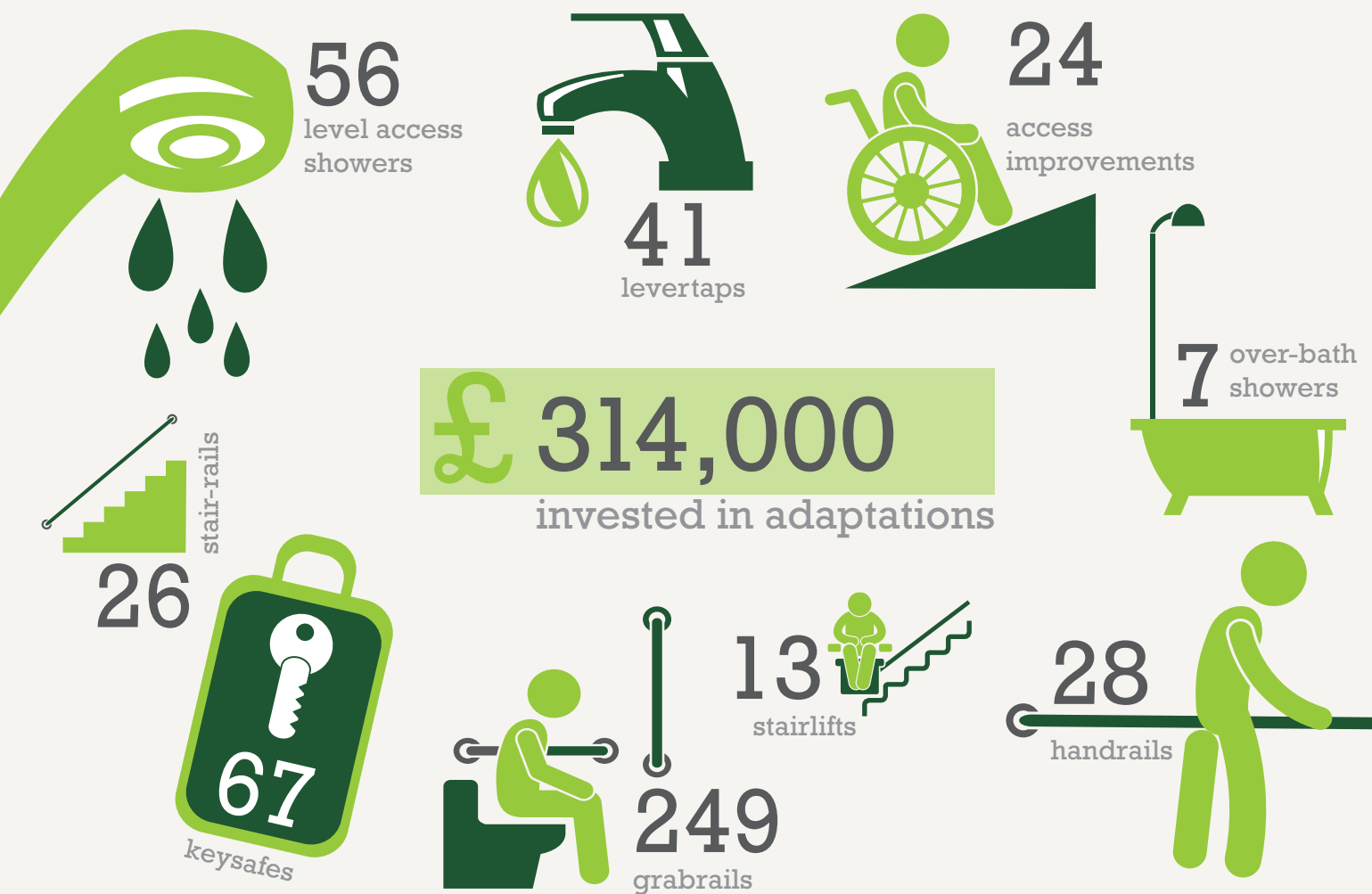
Adaptations

More and more people are living longer and want to stay in their homes for as long as possible. We understand this and have always made sure we set money aside to improve and adapt tenants' homes, in order to help them continue to live independently.

Two Rivers arranged for 144 more adaptations to be completed last year than in the previous 12 months, helping tenants to remain in their own homes. These ranged from small tasks to fit handrails that we pay for, to larger building projects such as installing walk-in showers, funded through the local council.

Satisfaction levels have always been high, but last year we reached the ultimate:

100% approval from our tenants for both minor and major work.



Turning Leslie and Doreen Gwilliam's bathroom into a wet room made all the difference to this Broadwell couple. Mrs Gwilliam was finding it increasingly difficult to get out of the bath, so the easy-access shower and grab-rails has made things much more comfortable for her.

"We love it and couldn't wish for any better," said Mr Gwilliam (left). "It has made things much easier for my wife. Thank you all, for a good job well done."

Building and selling homes

Building new homes is an important part of our work, both replacing existing homes that have become too expensive or impractical to repair, and providing additional properties to meet demand. We also sell some of our houses each year and build extra homes with the proceeds.

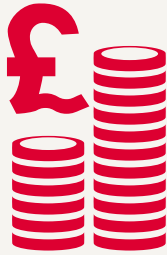
House-building schemes at Cinderford, Coleford, Dymock, Joys Green and Sling were either started or completed during the year, providing a total of 101 new affordable homes for people wishing to live in the area.

The environmental aspects are very important to us as it saves money for our tenants as well as protecting the planet. We therefore invest in initiatives where we can.



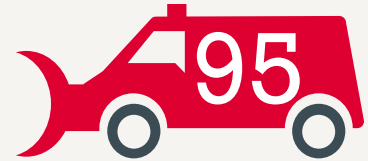
101

new affordable homes built



64

homes funded by the Homes and Communities Agency



95 homes demolished and their tenants re-housed

38

tenants moved back to replacement homes



64%

of suppliers used are local



25

homes built to the Code 4 standard of sustainability

HOUSES for RENT

89

were built for rent

73%

of sub-contractors are local



93

additional homes started but not yet complete



Mother and daughter Linda and Tracey Brookes had the best of all worlds when they moved into their brand new home at Tufthorn Avenue, Coleford. Not only did they get to choose all the fittings for their efficient new home, but it was in very familiar surroundings as it stands on virtually the same spot as the old run-down and energy-hungry house they left the year before. "It's great to be back, but in style," said Linda.

26 houses were sold, raising £3 million to spend on building new homes.

More than 2 new houses are built for every 1 sold.

11 new homes built for shared ownership (part-rent, part-buy)

1 tenant bought her house outright after 6 years on the shared ownership scheme.

7 tenants bought their houses under the 'right-to-buy' scheme.

Encouraging tenants to be involved

Tenants were involved with a variety of events and discussions during the year, either to help influence the way we run our services, or simply to have fun!

60 tenants joined 2 workshops on Welfare Reform



26 people worked with us to develop our purpose and our values



45 residents helped to develop our 2013 Local Offers



8 people on our Resident Scrutiny Group completed their first project



54 entertainment events held throughout the year, attended by more than 650 people of all ages



£112,000 raised by local groups to improve community facilities

The first Resident Scrutiny Group project was to examine how we report and classify the repair jobs that come in. As a result, we have told tenants the names of all our new contractors who began working in partnership with us in 2012, and launched a mystery shopping exercise known as 'the repairs experience'. If you would like to join our team of mystery shoppers and earn some shopping vouchers, please contact Emma Towler on 0800 316 0897.

Consultation with tenants during 2012 helped to determine six 'Local Offers' for the following year:

- 1 Routine repairs complete within 15 working days.
- 2 Outstanding kitchen and bathroom work complete within 48 hours.
- 3 Install 100% of minor adaptations within 20 working days.
- 4 Provide all tenants with a discount card for a DIY supplier.
- 5 Work with 5 communities on improvements in their area.
- 6 Extend the existing Handyperson service to cover some additional jobs at a low charge.



The Forest of Dean's growing Sea Cadet Corp had a financial boost when Two Rivers won a £4,500 grant from the Big Lottery to upgrade 40 bunks for the young cadets. This means they are now able to get a weekend taste of life on the ocean wave, but on dry land! The young sea dogs now have a much greater experience that helps to build their self-confidence, discipline and sense of responsibility, which are all vital life-skills for the future.

Working within our neighbourhoods

Our Neighbourhood Housing Team manages the homes we provide for local families, such as setting up tenancy agreements, moving people into their homes and dealing with issues that crop up in the area that affect our tenants eg anti-social behaviour (ASB) – all in a bid to make sure our tenants are comfortable and happy in their Two Rivers home.



During the year we spoke to tenants in our sheltered schemes about changes to the Community Support Worker service, brought about by County Council funding cuts and changes. We held 27 consultation events in the community, attended by more than 350 residents.

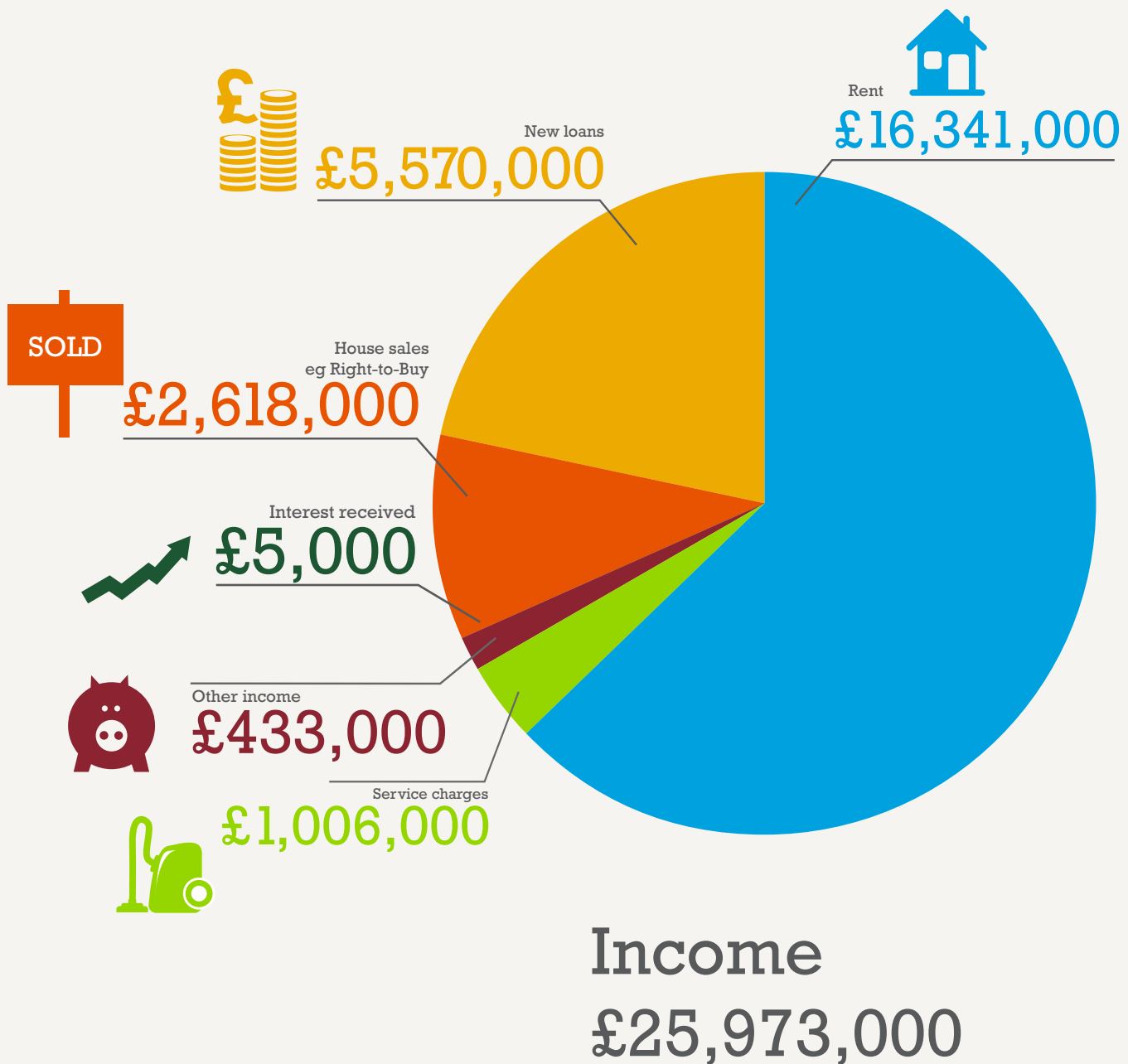
We learned how much our tenants valued the old service so we set up our own new service in February called Home Plus. Most of our existing staff continued to work in the new service, which was great news for tenants as they were familiar faces with a wealth of experience behind them.

Value for money

Our not-for-profit status is vitally important as it defines how we operate. We're a registered charity, so we don't pay dividends to shareholders or large bonuses to directors. Instead, we use the money that's left when the bills have been paid, to improve services, homes and communities for the benefit of the people who live there.

Most of our money (95%) comes from our tenants' rents. On average, people renting their home from Two Rivers Housing pay about two-thirds of what a private landlord would charge. We think this represents good value and five out of six residents (84%) (STAR survey 2012/13) agree with us.

The Government requires us to increase our rent charges until they reach 'target rent' and we are doing this gradually each year so that it keeps the impact on our tenants whose rents are currently below 'target', to a minimum.

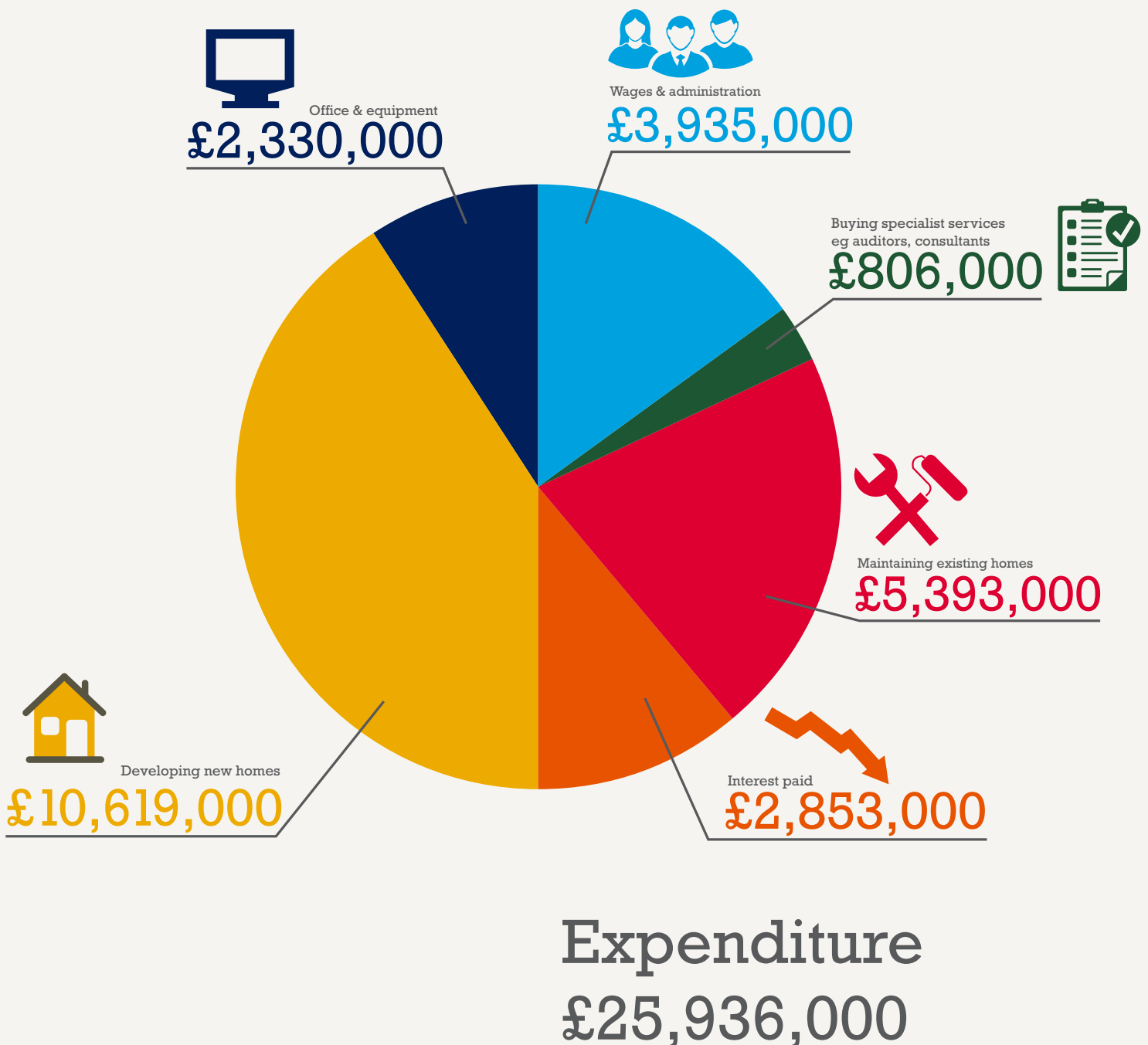


Value for money

We regularly check that our charges and our costs compare favourably with other housing providers, locally and nationally, and adjust them if necessary to bring them into line.

We invest the money we receive through our tenants' rent in building new properties and repairing and upgrading existing Two Rivers homes, buying equipment and running the association, eg paying our staff wages and re-paying interest on our loans. These loans were taken out to give us the money up-front to pay for our major development programme, and we are paying them back over 30 years.

Savings of £1.5 million were achieved during 2012/13, which has been re-invested in providing homes and services.



Thank you to our tenant group for helping to put this year's review together, and create your 2014 calendar.

They wanted to make the information simple and easy to follow, to encourage as many people as possible to find out what Two Rivers has achieved in the year gone by. This is why we have used more pictures and numbers to get the message across, so that you can see what we've been doing, at a glance.

They also noted the comments from tenants who returned the questionnaire on the back of last year's calendar and wanted us to continue to keep costs low and to make the information easy to understand. They have made the calendar a bit larger this year so that it is clearer for people with less than perfect eyesight. This is what they aimed to do and we hope you liked it.



'Two members of our tenant group, Julie White and Ken Smith, review design ideas for this year's report.'



Congratulations to Kelly Jordan of Newent

who scooped the £100 prize for returning the questionnaire last year. She's pictured here, with Neighbourhood Housing Advisor George Ehor, receiving her prize.


Look on the back cover of our 2014 calendar for your chance to do the same by telling us what you think of this year's report and calendar.

Two members of our repairs team were praised by residents after putting up a fence at their home in Worrall Hill. Angela Meek and her husband Andrew, who is a qualified carpenter, were impressed with the high standard of work and how polite and tidy our operatives were.

If you would like this information provided in large print, on audio CD or in another language, please call us on 0800 316 0897.

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