

# ANNUAL REVIEW

## 2018 | 19



**tworivers**  
HOUSING

*for you - for your community - not for profit*



We have more than 4,000 homes to rent, but long waiting lists tell us more are desperately needed, which is why we have committed to build at least 100 new homes every year for the next decade.

Building is currently taking place across the county, including significant investment in our traditional territory of the Forest of Dean, where quality affordable housing supports the future of many rural communities.

We have also been improving our existing properties, upgrading their insulation and replacing old heating systems which, not only makes them more energy-efficient for the benefit of our residents, but is also good news for the environment.

Last year we earned an environmental award from the Campaign to Protect Rural England, acknowledging the contribution made to the local community through a new housing development built at Valley Road in Cinderford, in partnership with Forest of Dean District Council.

We reached the finals of two national safety and compliance awards, we picked up our second RoSPA Gold Medal for

safety and our Centigen electricians earned accreditation to the nationally-recognised NICEIC, confirming their high professional standards.

Our finance and governance practices also faced rigorous assessment and we were delighted when our regulator awarded us the ultimate rating, putting us amongst the top housing associations in the country.

A restructure of our Centigen Facilities Management subsidiary puts it in a strong position for future growth, and our TwoCan estate agency business continues to win new clients, with particular interest from other housing associations attracted by our unique offer.

There were several significant staffing changes during the year. Yvonne Leishman took on the role of Board Chair in the autumn, we appointed Ted Pearce to join the Board and we welcomed Carol Dover to continue the legacy of our Director of Resources, Barry Thompson, when he retired in the spring.

We extend our thanks to all staff and partners for their support during a busy year.



GARRY KING  
CHIEF EXECUTIVE



YVONNE LEISHMAN  
BOARD CHAIR

## AT YOUR SERVICE

OUR CUSTOMER SERVICE TEAM HANDLED OVER

**53,600** CALLS



**81%** ANSWERED WITHIN  
**20 SECONDS**



**73** COMPLAINTS  
(40% were upheld)



**118** COMPLIMENTS

REGULAR SURVEYS OF OUR TENANTS SHOWED:

**90%**

FIND US

**FRIENDLY**  
AND APPROACHABLE



**89%**

BELIEVE THEIR  
**RENT**  
IS GOOD VALUE



**88%**

**LIKE**   
WHERE THEY LIVE

**86%** ARE SATISFIED  
WITH THE QUALITY  
OF THEIR HOME



**86%** ARE SATISFIED  
WITH OUR SERVICE



**79%** ARE SATISFIED  
WITH OUR REPAIRS  
AND MAINTENANCE  
SERVICE

WE CARRIED OUT

**13,600** REPAIRS



**1,252**

EMERGENCY CALL-OUTS

**17** OUT-OF-HOURS

OUR HANDYPERSON COMPLETED:

**456**

JOB FREE-OF-CHARGE

& ANOTHER

**132**

HANDYPERSON PLUS TASKS



**99%** OF DAYTIME EMERGENCIES RESOLVED IN LESS THAN 24 HOURS

**92%** OF ROUTINE REPAIRS COMPLETED WITHIN THE 20-DAY TARGET

**86%** OF URGENT JOBS COMPLETED WITHIN 5 WORKING DAYS

**8** DAYS AVERAGE COMPLETION TIME



WE FITTED...

**374**

HOMES WITH INSULATION  
£800,000

**45**

NEW BATHROOMS  
£178,300

**109** NEW KITCHENS  
£555,700

**46** HOMES WITH GAS HEATING (REPLACING SOLID FUEL OR ELECTRIC)



**325** NEW WINDOWS

**64**

NEW DOORS  
£138,500 (COST FOR WINDOWS & DOORS)

WE CARRIED OUT...

**194** HEATING UPGRADES (£795,000) ✓

**192** EXTERNAL IMPROVEMENTS (£720,000) ✓

**39** ELECTRICAL REWIRING TASKS (£244,000) ✓

**3,000** GAS SERVICES (£95,000) ✓

**700** SOLID FUEL SERVICES (£60,000) ✓

**1,380** ELECTRICAL REPORTS (£300,000) ✓

**760** SMOKE DETECTOR TESTS (£43,000) ✓

**752** FIRE DOOR INSPECTIONS ✓

**554** PROPERTY SURVEYS ✓

**5** GARAGE SITES GIVEN PERMISSION FOR REDEVELOPMENT ✓

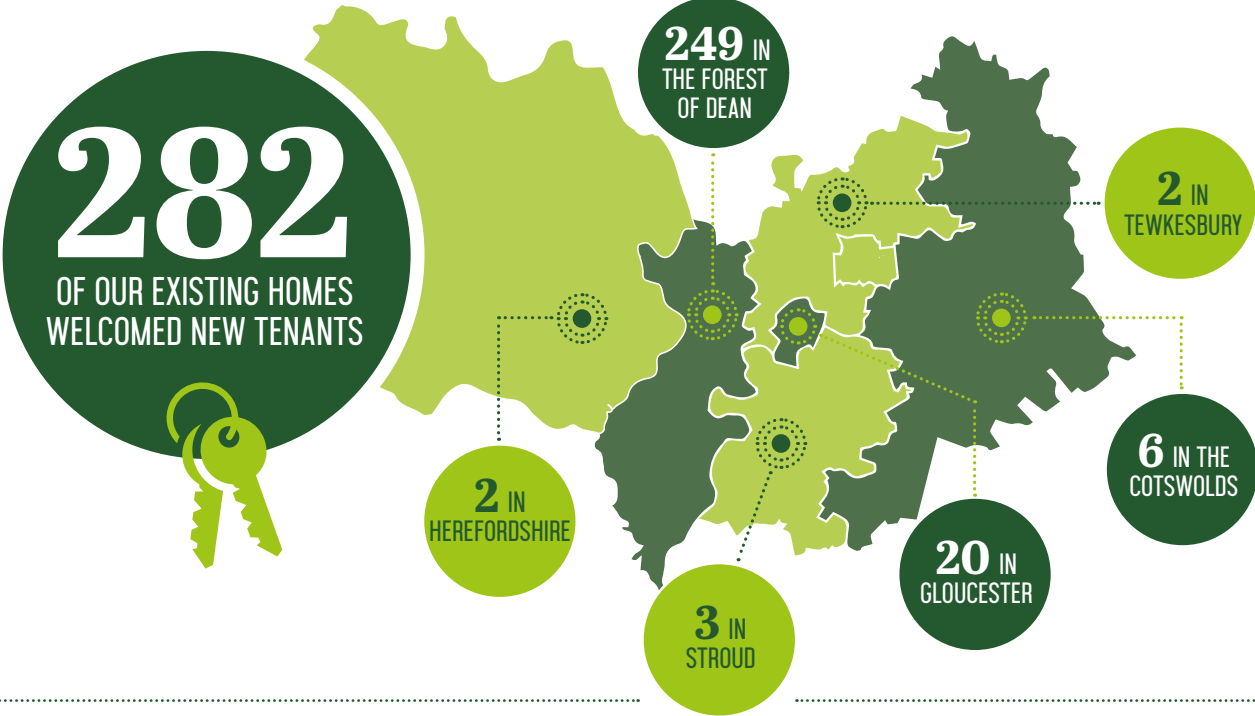
# SUPPORTING YOU

## WE COMPLETED

**548** TENANCY  
AUDIT VISITS 

**26** TENANTS  
SWAPPED  
THEIR HOMES 

ON AVERAGE IT TOOK  
**19.8** DAYS  
TO PREPARE AN EMPTY  
HOME FOR NEW TENANTS



## WE DEALT WITH...

**143** REPORTS OF ANTI-  
SOCIAL BEHAVIOUR  
(an increase of 7%)

## WE GAVE FREE DEBT, WELFARE AND BENEFIT ADVICE TO...

**303** TENANTS,  
HELPING THEM  
TO CLAIM:

### INCLUDING...

**32** ABOUT PROPERTY  
CONDITION 

**25** ABOUT ABUSIVE OR  
THREATENING BEHAVIOUR 

**23** ABOUT NOISE 

**16** RELATED TO DRUGS 

**£138,000** IN BACK-DATED  
BENEFITS

**£688,000** IN NEW  
BENEFITS

**£15,000** GRANT  
AWARDS

**£350,000** TO HELP WITH  
NON-PRIORITY  
DEBTS

**£288,500** IN UNIVERSAL  
CREDIT



## OUR TENANTS



**585** TENANTS CLAIMED UNIVERSAL CREDIT

**272** WERE IN ARREARS averaging £445

UC

**2,500** TENANTS PAID THEIR RENT ON TIME (Thank you!)

**1,800** PAID BY DIRECT DEBIT but we were owed £250,000 in unpaid rent



We collected **£4,200** in recharges for items lost or broken

**16** TENANTS WERE EVICTED FOR RENT ARREARS (average £2,700 each)

**£77,500** WAS COLLECTED from former tenants who left owing us money



**£55,000** in rent and **£22,500** in property damage

## SUPPORTING COMMUNITIES

**103** STAFF GAVE



**750** HOURS

OF THEIR TIME SUPPORTING



**24** COMMUNITY PROJECTS



THROUGH OUR HELPING HANDS INITIATIVE

### THEY HELPED...

- Community gardens
- Schools
- Playgroups
- Foodbanks and charities and...
- Groups supporting young people, the elderly, people with disabilities and mental health issues.



### PROJECTS INCLUDED...

- Gardening
- Reading
- Painting
- Preparing for events
- Collecting foodbank items
- Schools careers talks and...
- Helping with job interview practice.



### IN PARTNERSHIP WITH THE TRAVIS PERKINS COMMUNITY FUND WE ALSO PROVIDED...

- Materials (brushes, play chips, paint and tools)
- Funds (to pay for timber and kitchen units)



WORTH MORE THAN **£2,000** TO HELP



**6** COMMUNITY PROJECTS

# CREATING GREAT HOMES

WE INVESTED

**£8.2** MILLION

ON BUILDING

**56** NEW HOMES

in Tewkesbury,  
Newent and Tetbury

WORK STARTED ON

**212** NEW HOMES

in the Forest of Dean,  
Stroud, Cotswolds,  
Tewkesbury  
and Gloucester city

TOTALLING

**£31.5** MILLION



WE SOLD

**6** OLD HOMES

and invested  
the money in  
building new  
properties

**11** PEOPLE

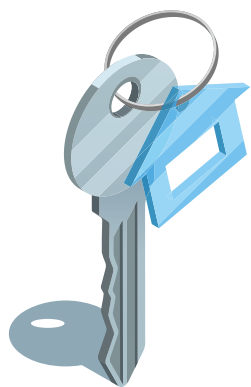
bought their  
home through  
'Right to Buy' or  
'Right to Acquire'

**40** PEOPLE

chose  
Shared  
Ownership

**1** PERSON

bought their  
Shared  
Ownership  
home outright



We have three separate ventures which donate profit to Two Rivers Housing, so that it can continue to create great homes and support communities.

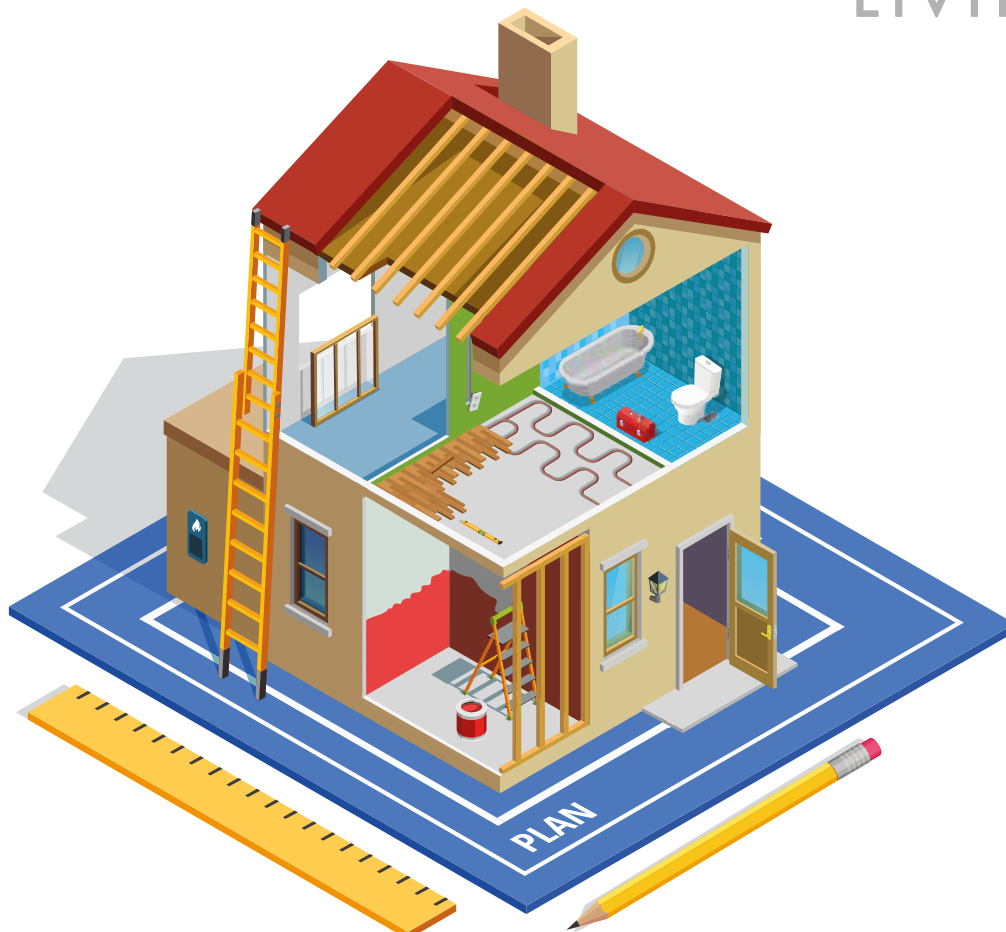
**Centigen Facilities Management** employed **65 staff** in grounds maintenance, cleaning, responsive repairs and voids, who looked after **10 clients**.



**TwoCan estate agency** sold **51 homes** and now sells property on behalf of five other housing associations.



**Tandem Living** submitted a planning application for **21 new homes** in Worcestershire.



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, whilst making sure we deliver high quality services.

We have a 10-year vision for achieving our core purpose of 'creating great homes and supporting communities'. In 2018 we borrowed nearly £37 million and, during the year, we invested £20 million in building new homes and maintaining our existing homes. Alongside this investment 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>.



**FRONT COVER:** We held an end-of-year staff event to celebrate our success, and each team was presented with a Hollywood Walk of Fame-style star listing some of their key achievements. This picture shows just some of them.



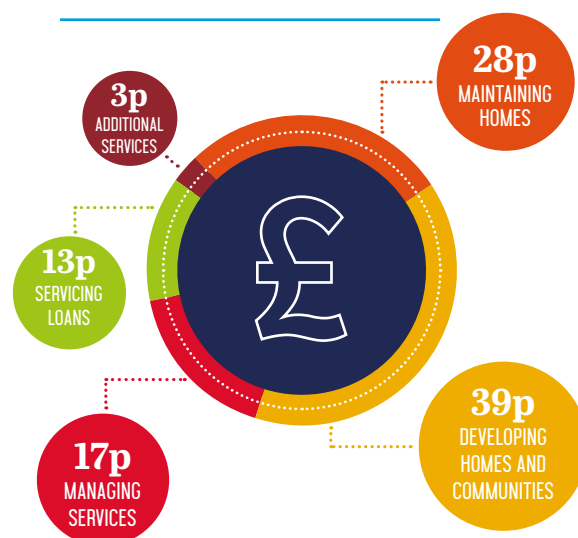
## CASH IN

Rent	£18,759,000
Shared Ownership and property sales	£2,243,000
Interest received	£208,000
Other income	£1,160,000
Service charges	£893,000
<b>TOTAL</b>	<b>£23,263,000</b>

## CASH OUT

Developing homes and communities	£10,789,000
Managing services	£4,549,000
Buying specialist services	£812,000
Maintaining homes	£7,789,000
Interest paid	£3,723,000
Other fixed assets	£14,000
<b>TOTAL</b>	<b>£27,676,000</b>

## HOW EACH POUND IS SPENT:



  
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