

Housing
Ombudsman Service

LANDLORD PERFORMANCE REPORT

2025/2026

Two Rivers Housing

Two Rivers Housing

Landlord: Two Rivers Housing

Landlord Homes: 4,685

Landlord Type: Housing Association

PERFORMANCE AT A GLANCE



Determinations

5



Findings

10



Maladministration Findings

4



Orders Made

15



Recommendations

7



CHFOs

0



Compensation

£8,514



Maladministration
Rate

40%

PERFORMANCE 2023-2024



Determinations

6



Maladministration
Rate

38%

PERFORMANCE 2024-2025



Determinations

5



Maladministration
Rate

70%

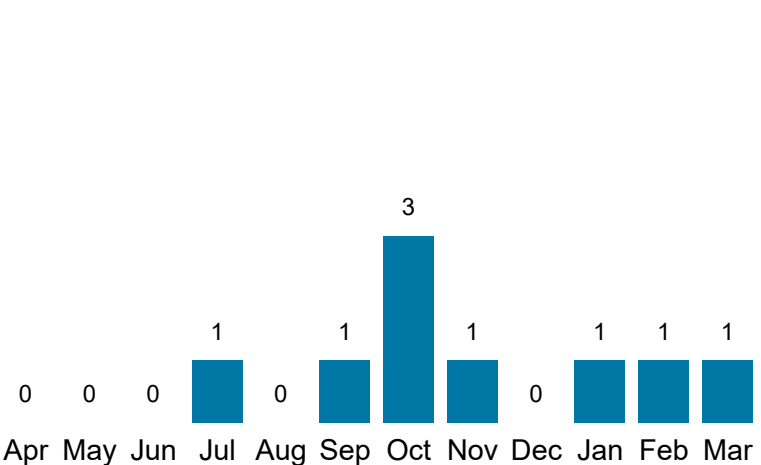
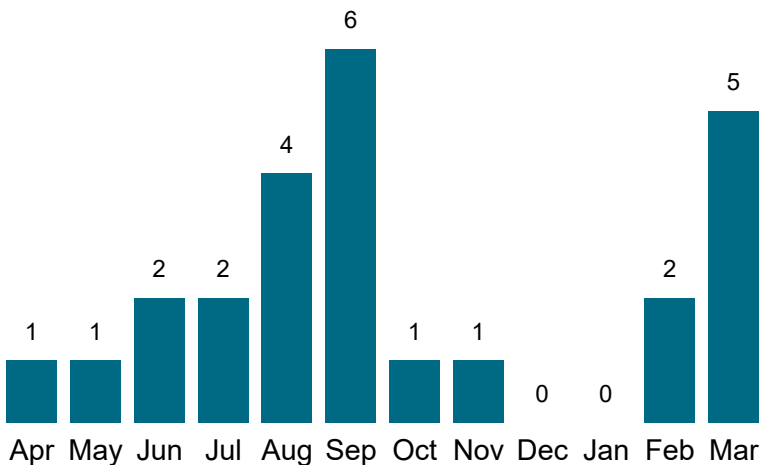
Incoming Caseload | Cases Received / Duly Made between April 2025 - March 2026

Received Cases:

25

Duly Made Cases:

9



Findings Comparison | *Cases determined between April 2025 - March 2026*

National Performance by Landlord Size: Table 2.1

Outcome	Less than 100 units	Between 100 and 1,000 units	Between 1,000 and 10,000 units	Between 10,000 and 50,000 units	More than 50,000 units	Total
Severe Maladministration	3%	2%	2%	2%	2%	2%
Maladministration	53%	25%	35%	35%	36%	35%
Service failure	21%	23%	23%	23%	22%	23%
Mediation	0%	2%	1%	1%	1%	1%
Redress	6%	14%	14%	16%	24%	19%
No maladministration	15%	29%	21%	18%	12%	16%
Outside Jurisdiction	3%	5%	4%	4%	3%	4%
Withdrawn	0%	0%	0%	0%	0%	0%

Two Rivers Housing	
Outcome	% Findings
Severe Maladministration	0%
Maladministration	20%
Service failure	20%
Mediation	0%
Redress	20%
No maladministration	40%
Outside Jurisdiction	0%
Withdrawn	0%

National Performance by Landlord Type: Table 2.2

Outcome	Housing Association	Local Authority / ALMO or TMO	Other	Total
Severe Maladministration	2%	3%	0%	2%
Maladministration	32%	42%	32%	35%
Service failure	23%	23%	22%	23%
Mediation	1%	1%	2%	1%
Redress	23%	10%	23%	19%
No maladministration	16%	17%	16%	16%
Outside Jurisdiction	3%	5%	5%	4%
Withdrawn	0%	0%	0%	0%

Outcome	% Findings
Severe Maladministration	0%
Maladministration	20%
Service failure	20%
Mediation	0%
Redress	20%
No maladministration	40%
Outside Jurisdiction	0%
Withdrawn	0%

Landlord Findings by Category | *Cases determined between April 2025 - March 2026*

Table 2.3

Category	Severe Maladministration	Maladministration	Service failure	Mediation	Redress	No maladministration	Outside Jurisdiction	Withdrawn	Total
Managing Relations	0	0	1	0	0	4	0	0	5
Responsive repairs/activity	0	1	1	0	1	0	0	0	3
Estate Management	0	1	0	0	1	0	0	0	2
Total	0	2	2	0	2	4	0	0	10

Findings by Category Comparison | Cases determined between April 2025 - March 2026

Top Categories for Two Rivers Housing				Table 3.1
Category	# Landlord Findings	% Landlord Maladministration	% National Maladministration	
Managing Relations	5	20%	57%	
Responsive repairs/activity	3	67%	72%	
Estate Management	2	50%	54%	

National Maladministration Rate by Landlord Size: Table 3.2						
Category	Less than 100 units	Between 100 and 1,000 units	Between 1,000 and 10,000 units	Between 10,000 and 50,000 units	More than 50,000 units	% Landlord Maladministration
Estate Management	100%	36%	52%	55%	55%	50%
Managing Relations	80%	54%	61%	60%	53%	20%
Responsive repairs/activity	75%	58%	71%	72%	73%	67%

National Maladministration Rate by Landlord Type: Table 3.3				
Category	Housing Association	Local Authority / ALMO or TMO	Other	% Landlord Maladministration
Estate Management	53%	60%	60%	50%
Managing Relations	52%	69%	56%	20%
Responsive repairs/activity	70%	78%	61%	67%

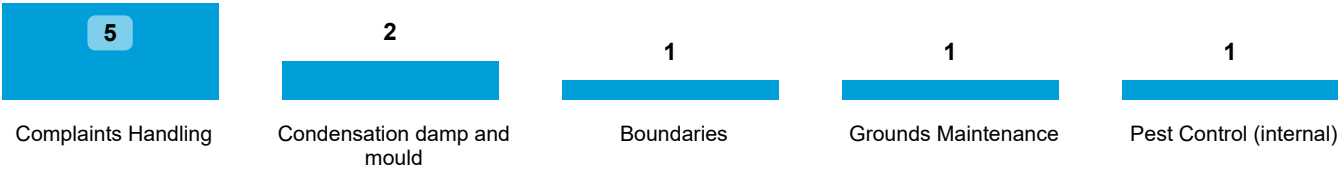
Findings by Sub-Category | Cases Determined between April 2025 - March 2026 Table 3.4

Highlighted Service Delivery Sub-Categories only:

Sub-Category	Severe Maladministration	Maladministration	Service failure	Mediation	Redress	No maladministration	Outside Jurisdiction	Withdrawn	Total
Condensation damp and mould	0	1	0	0	1	0	0	0	2
Pest Control (internal)	0	0	1	0	0	0	0	0	1
Total	0	1	1	0	1	0	0	0	3

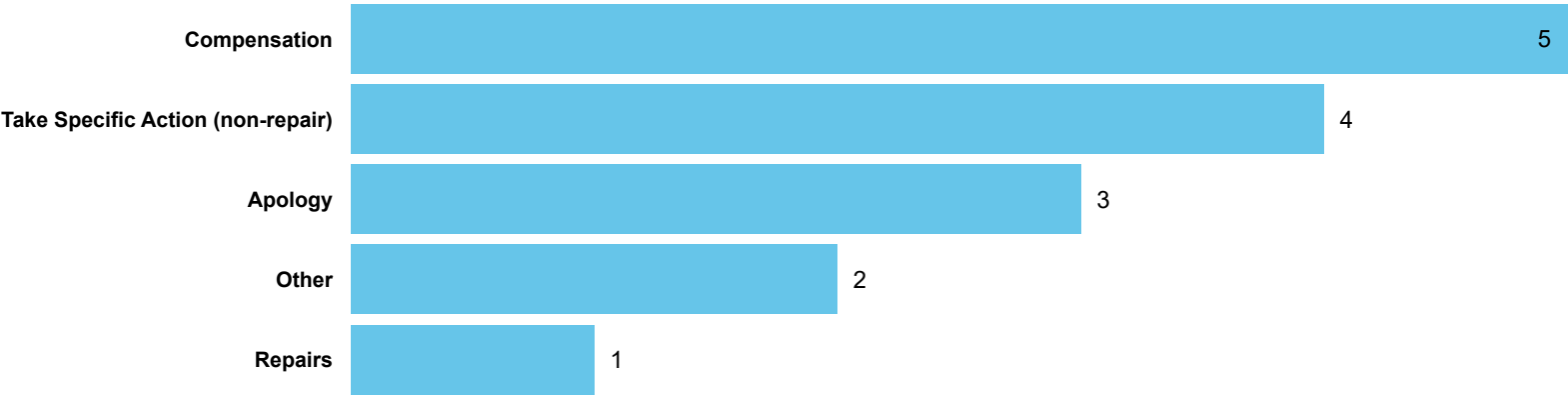
Top Sub-Categories | Cases determined between April 2025 - March 2026

Table 3.5



Orders Made by Type | Orders on cases determined between April 2025 - March 2026

Table 4.1



Order Compliance | Order target dates between April 2025 - March 2026

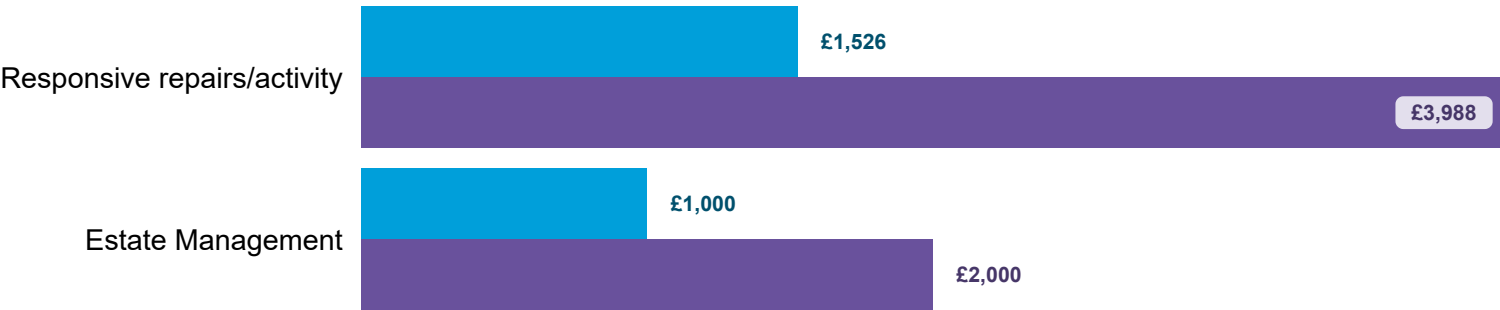
Table 4.2

Order Complete?	Within 3 Months	
	Count	%
Complied	15	100%
Total	15	100%

Compensation Ordered | Cases Determined between April 2025 - March 2026

Table 5.1

Ordered Recommended



Cases Per 1k Homes | April 2025 - March 2026

Two Rivers Housing : **5.3**

MEDIAN CASES Received per 1k Homes: **5.4**

Median Cases per 1k for Landlords of a similar size and type: **5.1**

Median Cases per 1k by Landlord Size:

4.4



Between 1,000
and 10,000 units

by Landlord Type: Table 6.1

5.5



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Mal Per 1k Comparison | April 2025 - March 2026

Two Rivers Housing : **0.9**

MEDIAN MALADMINISTRATION per 1k Homes: **1.5**

Median Maladministration per 1k for Landlords of a similar size and type: **1.3**

Median Mal Findings per 1k by Landlord Size:

1.2



Between 1,000
and 10,000 units

by Landlord Type: Table 6.2

1.6



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% Mal Rate Comparison | April 2025 - March 2026

Two Rivers Housing : **40%**

NATIONAL MALADMINISTRATION RATE: **62%**

National Maladministration rate for Landlords of a similar size and type: **54%**

National Mal Rate by Landlord Size:

60%



Between 1,000
and 10,000 units

by Landlord Type: Table 5.1

53%



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Introduction | *Notes on your figures in this report*

The Housing Ombudsman's 2025-26 landlord reports are for landlords with 5 or more findings made in cases determined between 1 April 2025 and 31 March 2026.

The data comes from our casework management system. The reports include statistics on cases determined in the period. If we published a performance report for the landlord last year, then its individual report will also include limited statistics about cases determined between 1 April 2023 and 31 March 2025 for year-on-year comparison. Where a landlord has merged, we have merged the 2023-25 data and it may therefore be different to the published figures last year.

Determinations | *Cases Determined*

The number of cases determined (decided upon) for this landlord by the Ombudsman. 5 determinations were recorded for Two Rivers Housing, this includes OSJ and Withdrawn determinations. 5 determinations were made excluding OSJ and Withdrawn.

In this report we are counting the determinations excluding OSJ and Withdrawn overall - this is a change from 23/24 where we included OSJ/Withdrawn Determinations. We have adjusted the determined figures for 23/24 referenced on the first page of this report to exclude OSJ and Withdrawn so that it is comparable. This means these figures may not match the published reports for that year, however 24/25 figures are comparable.

Findings | *Category Findings*

The number of findings on cases determined. Each category on a determined case has one finding. When we count findings, we exclude any cases where the entire case was declared outside our jurisdiction (OSJ) or all elements of the complaint were entirely Withdrawn, usually prior to the case being allocated for investigation.

On this basis, we are only counting the findings made in the 5 determinations. 10 findings were recorded for Two Rivers Housing in these 5 determinations.

Maladministration Rate | *Calculated from Category Findings*

Under our Scheme, maladministration includes findings of severe maladministration, maladministration and service failure. The number of findings of maladministration are expressed as a percentage of the total number of findings (excluding findings of 'outside jurisdiction' and 'withdrawn'). This is referred to as 'mal rate'.

The number of findings recorded for Two Rivers Housing to calculate the Maladministration rate is 10. This excludes the findings of Outside Jurisdiction or where elements of the case were Withdrawn during our investigation, but we made other findings on the case.

The number of 'Mal' findings recorded for Two Rivers Housing is 4, which gives the Maladministration rate of 40.0% (4 / 10). The national Mal rate is calculated on the same basis and is comparable to previous reports.

Orders | *Calculated from Orders on Cases Determined*

We issue Orders when the case investigation has resulted in a category finding of some level of maladministration. They are intended to put things right for the resident. We can issue multiple orders for each category of a case, so if we issue compensation of £50 for one category, and £50 for another category - we will count this as two orders even though the Landlord may just see it as one order of £100 compensation for the case.

The number of orders recorded for Two Rivers Housing is 15, these orders are across 4 category findings.

Cases Received / Maladministration Findings per 1k | *Calculated from Unit Numbers*

These measures show the number of cases received, and findings upheld, by the Ombudsman relative to the size of the Landlords housing stock. Using a rate per 1,000 homes allows Landlords of different sizes to be compared on a like-for-like basis. The national and type/size comparisons shown in this report are based on the median. The median is the middle value when all Landlords are ranked lowest to highest - half of Landlords performed above the median and half below it. We used the median as it is less affected by unusually high or low rates and therefore provides a more representative benchmark for comparison.

Unit Numbers | *Homes owned by the Landlord*

The number of homes (or 'units') owned or managed by the member landlord under the Housing Ombudsman Service's jurisdiction as of 31 March 2026. This is based on information available from the Regulator of Social Housing and provided by landlords.