



The Co-operative Development Society Ltd

Annual Report to Residents 2007



Chair's welcome

Welcome to our annual report to residents for 2007. I hope that you will find the information contained in this report interesting and useful as it informs you about the levels of service that you can expect from CDS Co-operatives (CDS). This report will help you to judge how well we are doing in meeting those standards.

We are committed to maintaining the high level of service that we are already providing in many areas whilst focusing attention on achieving further improvements in areas where we do not yet meet our targets.

You can assist us in our drive to improve standards by letting us know when we don't get it right first time.

We welcome constructive feedback from any residents and you will also find details on page 16 of this report on what to do if you need to complain formally about a failure of service.

I would like to thank my fellow Board members and our staff for all their hard work over the past year.

If you wish to know more about CDS please visit our website at www.cds.coop

Maureen Stables
Chair

Introduction

As a housing association, we own and manage hundreds of properties – some that we rent out, and others that we have sold under a shared ownership agreement.

As well as managing our own stock, we provide property management services for a long list of smaller, independent housing co-operatives. In these cases, our 'client' co-operatives decide which tenancy services they want to provide themselves, and which they want CDS to provide for them.

This report, for the financial year ending 31st March 2007, looks at how well we performed in providing services to residents in *all* of the properties that we manage: for ourselves, and on behalf of clients.

It does not cover any of the services that our clients are providing to their tenants themselves.

Types of homes owned and managed by CDS Co-operatives

Homes for rent

We have 690 properties of our own that we rent out to tenants, and we manage a further 1,890 rented units for 45 client co-operatives. These properties are located across 23 different local authority areas.

In the past year we began providing services for one new client co-operative and completed the development of one new scheme of rented and shared ownership housing in Camden.

Type	Owned by CDS		Managed for Clients	
	Count	Percentage	Count	Percentage
Shared Bedspaces			149	7.9%
Bedsits	24	3.5%	83	4.4%
1 bedroom	173	25.1%	581	30.7%
2 bedroom	283	41.0%	563	29.8%
3 bedroom	190	27.5%	463	24.5%
4 bedroom	14	2.0%	50	2.6%
5 bedroom	6	0.9%	1	0.0%
Total	690		1890	

Home ownership

As well as our rented homes, we manage many more properties that we have sold to residents under a shared ownership agreement.

We also provide services for a further 435 homes that have been sold but still need some management, and for which the residents pay us a service charge. These services involve maintaining communal areas in apartment blocks, and the grounds, gardens, non-adopted roads and pathways on housing estates.

Shared ownership stock

Owned by CDS
where the purchaser has not yet purchased 100% of the equity

115

Managed by CDS
where the purchaser has not yet purchased 100% of the equity

50

Customer Service Standards

We have published our Customer Service Standards Charter to let residents know what standard of services they can expect from us, and how and when they will be provided.

We measure ourselves against these standards in a number of ways, using a combination of direct measurements, resident surveys and 'mystery shopper' tactics.

There are 16 measurable standards on our list, and last year we failed to achieve four of them. So we will be trying especially hard to improve our performance on these four

standards over the coming year, while maintaining and improving our performance on all the others.

The table below gives an at-a-glance summary of how well we measured up to each of our service targets. Some of the Service Standard items are discussed in more detail elsewhere in this report.

Customer Service Standard	Result to 31st March 2007		Standard achieved?
1.	We will be polite and courteous when speaking to residents in person or on the telephone and will treat our customers and others with dignity and respect.	The 2006 resident satisfaction survey showed that 84% found the person they last spoke to helpful. Our Tenant Auditor found that staff members were polite.	✓
2.	We will be open for telephone enquiries and office appointments from 9.00am to 5.30pm Monday to Friday except on Bank Holidays.	Our Helpdesk was open 99.5% of the time it should have been open – only slightly below our target of 99.8%.	✓
3.	We will answer telephone calls within 12 seconds.	Our Helpdesk staff answered 79.3% of calls within 12 seconds, just below our target of 80%.	✓
4.	We will introduce ourselves by name when we answer the telephone or meet residents. When visiting residents' homes, our staff will supply an identification card.	Our Tenant Auditor found that sometimes our staff did not introduce themselves as fully as they should when answering the telephone.	✗
5.	We will produce a newsletter at least 3 times each year and send it to every resident.	Our target of 3 newsletters per year was achieved.	✓
6.	We will not discriminate because of age, disability, gender, race, religion or sexual orientation.	The 2006 resident satisfaction survey showed that: <ul style="list-style-type: none"> • Satisfaction among BME tenants was 13% lower than for white residents. • Satisfaction among women was 3% lower than for men. • Satisfaction among the over 60s was 12% higher than for the under 60s. 	✓ / ✗

7.	We will respond to complaints about our services within 14 days.	Just under 80% of stage one complainants were provided with a response within 14 days, against our target of 90%.	x
8.	We will give all new tenants a Sign Up Pack containing their Tenancy Agreement, our Tenants' Handbook, a copy of the lettable standard and other useful information.	Our lettings survey for 2006/07 showed that 82% of those responding to the question confirmed that they had received a copy of the lettable standard.	✓
9.	We will offer assistance with applying for housing benefit.	Our lettings survey for 2006/07 showed that 88.5% of those responding to the question confirmed that they were confident about claiming housing benefit.	✓
10.	We will visit all new tenants within 6 weeks of them moving in to check that they have settled into their new home and to offer any necessary support and advice.	Only 27.5% of new tenants were visited within 6 weeks of moving in, which is well below our 50% target.	x
11.	We will provide safe, secure, efficiently heated and weatherproof homes with modern kitchens and bathrooms.	In 2005, just 7% of homes failed to fully meet the Decent Homes Standard, which works out as 50% fewer than the HouseMark average figure of 10.5% for 2004/05.	✓
12.	We will complete: <ul style="list-style-type: none"> • Emergency repairs within 24 hours • Urgent repairs within 5 days and • Routine repairs within 28 days. 	(Targets in brackets) <ul style="list-style-type: none"> • Emergency 97.3% (97%) • Urgent 93.7% (98%) • Routine 97.0% (97%) 	✓ x ✓
13.	We will require our contractors to contact you to make an appointment before visiting to carry out any repairs you have requested.	In 2006, 85% of those who had had a repair completed in the previous year said that the contractor was either 'VERY GOOD' or 'FAIRLY GOOD' at telling them when they would call.	✓
14.	We will require that our contractors provide identification and respect you and your home.	We did not directly monitor whether contractors provided identification. However, in 2006, 93% of those who had had a repair completed in the previous year said that the attitude of the workers who carried out the repair was either 'VERY GOOD' or 'FAIRLY GOOD'.	✓
15.	We will inspect each of the estates we manage on a regular basis to make sure that common areas are clean, tidy, well maintained and safe to use.	Only 70% of the estate inspections due were completed in 2006, well below our target of 95%.	x
16.	We will give residents value for their money. We will regularly review the costs of providing our services and tell you how well we have performed compared to other similar landlords.	HouseMark benchmarking results for 2004/05 show that our housing management costs were 1% above the group average.	✓



Getting in touch

According to the resident satisfaction survey that we ran in 2006, most residents like to contact us by telephone, with 88% preferring to use the telephone rather than writing, e-mailing or meeting a member of staff face to face.

Our Customer Service Helpdesk is the first point of contact for residents phoning CDS, and can be reached on **0845 450 8545** from Monday to Friday, 9.00am to 5.30pm.

Last year, our Helpdesk team received just under 30,000 calls – that's an average of 118 calls a day. Monday is usually the busiest day, and Friday the quietest, with the busiest times between 9.00am and 11.30am and an afternoon rush from 2.30pm to 3pm. Calls that are waiting to be answered are held in a queuing system, so anyone with a non-urgent call would be wise to avoid these peak times.



The Customer Service Helpdesk team

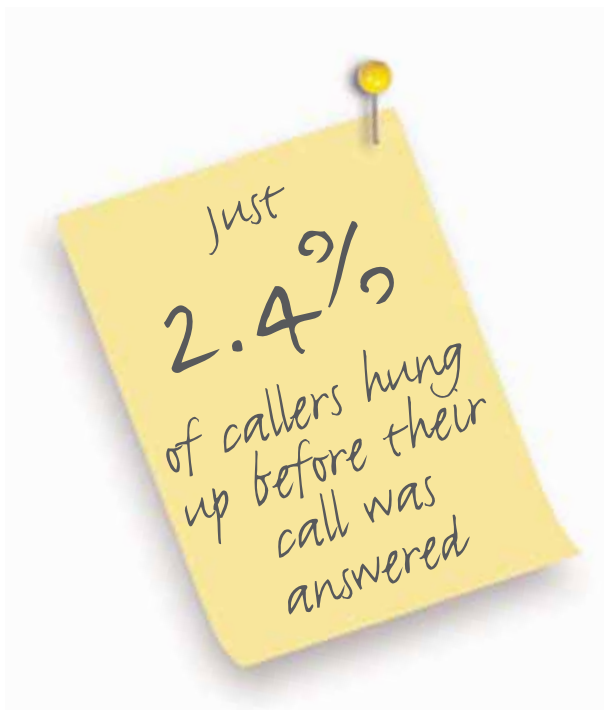
Some callers hang up before we can get to them during peak times. We have set ourselves a target that less than 2.5% of calls should be abandoned in this way. Last year we beat the target, with just 2.4% of callers ringing off before we were able to answer. We also aim to answer 80% of the calls we get within 12 seconds, and last year we just missed it by a narrow margin, with 79.3% of all calls answered in the target time.

We will soon be launching a new website which will provide a range of useful information for our residents and our clients. This will include the ability to report repairs on-line and over time other services will be made available through the website.

For those who would rather not telephone, we can also be contacted by post and email:

By post: CDS Co-operatives, 3 Marshalsea Road, London SE1 1EP

By e-mail: helpdesk@cds.coop



Day-to-day repairs

Last year, a total of 3,380 day-to-day repair work orders were raised by our Helpdesk staff. For some estates, the day-to-day repairs are dealt with directly by local co-op maintenance officers, rather than through the Helpdesk.

The repairs that we organise through the Helpdesk are categorised as emergency repairs, urgent repairs or routine repairs, and we have set targets for the maximum time it should take us to respond to each category:

Repair category:	Target time
Emergency	24 hours
Urgent	5 days
Routine	28 days

We aim to complete 97% of repairs within their target time, and last year we met or exceeded this target in two of the three categories:

Repair category:	% on target
Emergency	97.3%
Urgent	93.7%
Routine	97.0%

Each time we raise a day-to-day repair order, we send a confirmation form to the resident. The confirmation form includes a short satisfaction questionnaire, which we ask residents to complete once the repair has been carried out. Last year, only 16% of the satisfaction questionnaires we sent out were returned.

According to the returned questionnaires that we did receive last year:

92% found it easy to report the repair to us

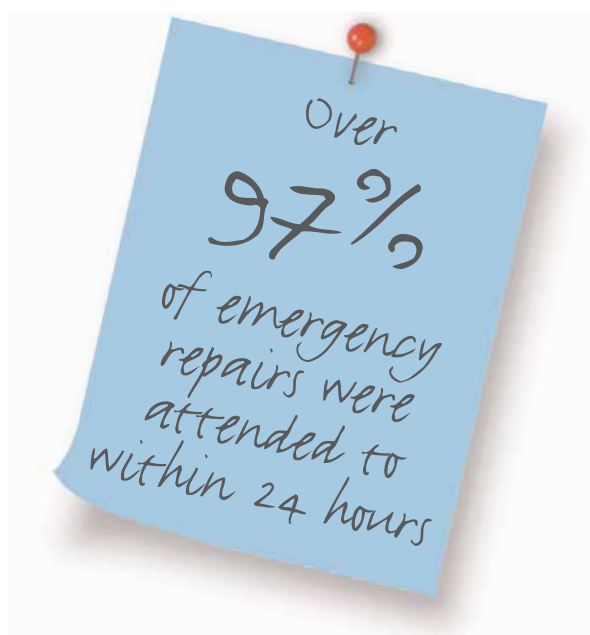
72% were contacted in advance to arrange an appointment

85% were satisfied with the quality of the contractor's work

87% were satisfied with our overall response to their repair request

Over the next year, we will be using the information we have gathered from the returned questionnaires to identify any problems, carry out post-work inspections where required and see which areas of our day-to-day repair service need to be improved.

The information that residents send us about their own experience of our repair service is very important and greatly appreciated. So we would like to encourage more residents to send us their satisfaction questionnaires when repair work has been completed. We have a FREEPOST address for returned forms, so it doesn't cost anything to send them back.





In our 2006 resident satisfaction survey, we asked some more detailed questions about any repairs that had been carried out for residents in the previous 12 months. Residents were invited to rate the repair on a number of criteria, with a three-choice rating scale of 'GOOD', 'NEITHER GOOD NOR POOR' or 'POOR'.

Criteria	GOOD rating (as a % of residents responding)
Being told when the workers would call	85.0%
The time before the work started	85.0%
The speed that work was completed	88.0%
The attitude of the workers	93.0%
The overall quality of the work	84.0%
Keeping dirt and dust to a minimum	97.0%

Planned maintenance

During the last financial year, we spent more than £400,000 carrying out major repairs to our own housing stock, including:

- **Replacing the boilers on three estates**
- **Replacing the kitchens on two estates**
- **Upgrading the bathrooms on two estates**

For the current financial year, we have set aside £500,000 for more major repair projects including replacing kitchens, bathrooms and boilers, repairing roofs and updating the electrical wiring in some homes.

To help us to identify the long-term maintenance priorities for our own stock, we have commissioned a stock condition survey, which will give us up-to-date information on the overall condition of the homes that we own. We have also been helping a number of our client co-operatives with their own stock maintenance programmes by supervising some major maintenance projects on their behalf.

Rent and service charges

In terms of our overall performance, we did just as well in collecting rent in the year covered by this report as we had done in the previous year.

Rent charged

At CDS, we calculate the rent for the properties we own in line with the latest government guidelines. So when it comes to reviewing the rents, we have rules to follow that make it easier to calculate and fairer all round.

It works like this:

- A target rent has been calculated for all of our properties using a formula based on the value of the property and the average earnings for the area. We have to make sure that the rents that we charge match the target rents by 2011/12.
- Each year the Housing Corporation sets a basic rent increase which is calculated by the rate of inflation plus 0.5%. So last year the allowed rent increase was 4.1%.
- When we review the rents each year we must compare the target rent with the current rent. If the rent at the time is *lower* than that target rent, we have to increase the rent by the amount published by the Housing Corporation plus up to £2 per week. If the rent is *higher* than the target rent for the year then the increase will be lower than the published percentage increase.

Payment options

We send residents four rent statements every year, and they can request further statements by phoning our Customer Service Helpdesk.

At the moment, residents can choose to pay their rent and service charges by cheque, standing order, with a Girobank payment card (at the post office and other retail outlets) or in person at our office.

Over the next year, we will be setting up a Direct Debit collection scheme, which we will roll out to all residents in phased stages to make sure it all runs smoothly. We are also looking into the possibility of accepting Debit Card payments over the phone and payment via our website.



Rent arrears and evictions

We collected 99.8% of the rent charged over the year, with 3.6% of the rent in arrears across CDS and client-owned stock – the same figure as the year before.

Unfortunately, we had to serve a notice on 129 households due to the level of rent arrears. Serving a notice is the first stage in a legal process that can ultimately lead to eviction for unpaid rent. Over the year, five households were either evicted or just abandoned their property following our successful application to the courts for possession. This is fewer than in the previous year, but it is still not something we are happy about. We see eviction as the very last resort, but to protect the interests of our other tenants we are obliged to take action when rent remains unpaid.

For CDS Owned Stock only

Local Authority	Number of dwellings	CDS average rent 31/3/07 per week £	Current target rent 31/3/07 per week £	Average HA rent 31/03/07* per week £
Bexley	138	85.17	81.13	75.49
Camden	26	99.82	N/A	83.18
Canterbury	21	82.39	68.95	74.37
Colchester	56	70.91	66.21	76.10
Dacorum	33	70.55	71.68	77.42
Dartford	222	62.51	63.63	73.15
Milton Keynes	102	79.65	69.39	68.30
Shepway	24	64.28	63.18	70.00
Tower Hamlets	19	96.67	133.35	75.72
Tunbridge Wells	16	86.73	75.47	78.22
Welwyn Hatfield	29	77.45	78.64	75.18

* Due to delays in the publication of information from the Housing Corporation, the figures for the Average of all Housing Associations Rents (shown in the last column) have been calculated by taking the average rent figures for 31st March 2006 and 'up-rating' them to reflect inflation.

How your rent is spent (CDS owned properties only)

We receive an average rent of £76.44 per property per week.

Considering the proportion of our income that is spent on maintenance, mortgage payments and other costs, we are able to calculate how much of the average rent is put towards each cost as follows:

Amount of the average rent spent on:	£
Housing management	12.38
Routine maintenance	14.06
Planned maintenance	17.19
Property depreciation	2.54
Service costs	2.70
Mortgage payments	7.05
Cost of void properties	0.35
Future repairs, building new homes and other costs	20.18
TOTAL	76.44

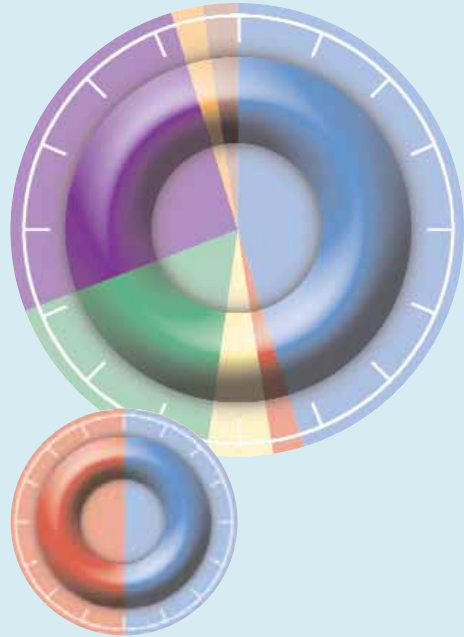


Recognising diversity

Over the last year, we revised and updated our policy and strategy documents for equality and diversity. As a result of this work, we now have an action plan for the next 18 months that details some of the work that we will be carrying out in this area.

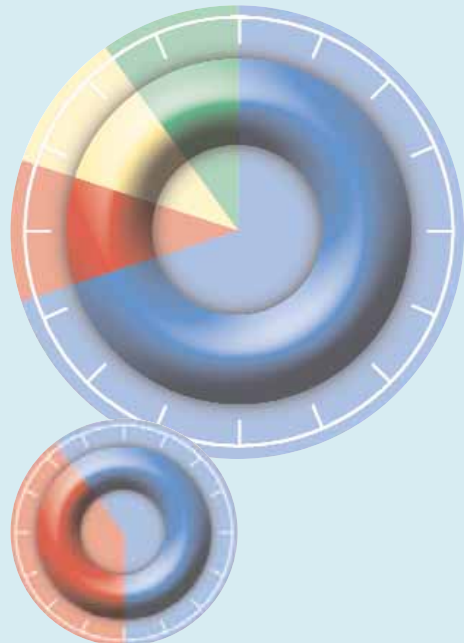
Our employees

White – British	45.2%
White – Irish	2.4%
Asian	4.8%
Black – Caribbean	16.7%
Black – African	26.2%
Black – other	2.4%
Chinese	2.4%
Male	50.0%
Female	50.0%



Our Board of Management

White – British	70.0%
White – Irish	10.0%
Asian	10.0%
Mixed – other	10.0%
Male	60.0%
Female	40.0%



Our residents

The resident satisfaction survey that we carried out in July 2006 has given us some valuable information on the diversity of our residents' households:

34.0% of households have children

28.0% of households have at least one member over 60

9.3% of households are black and minority ethnic households

2.5% of households are lesbian/gay couples

35.0% of households have at least one member with some form of disability

7.0% of households have at least one member who needs to use a wheelchair for mobility purposes

We want to increase our understanding of the diversity of our residents to make sure that we plan our services to meet their needs. We are particularly keen to collect information about any longer-term medical problems among our residents, and any particular or special communication requirements – for example, those who may require translation services, or documents in larger print.

Our original survey looked at residents in CDS owned properties only, but we will be extending the survey to encompass residents in properties owned by our clients in the near future.

Naturally there is no obligation for residents to complete the surveys, but we sincerely hope that as many as possible will choose to. By building up an accurate profile of the people we provide our services to, we will be in a better position to ensure our services meet their particular needs.

Voids and lettings

In the financial year covered by this report, we either let or re-let 49 of our own properties, and managed a further 79 re-lets on behalf of clients. It took us an average of 33 days to re-let a property, which is much longer than our target of 21 days.

According to a survey of our new tenants, 87% reported that they were satisfied with our lettings service, and not one person rated it as 'poor'. A total of 59% claimed they were satisfied with the condition of their new property, while 13% rated it as 'poor'. However, only 3% reported that they were 'dissatisfied' overall with their new home. This is probably explained by the fact that we know (from other research we have conducted) that the main issues our tenants have with the condition of their new properties relate to the overall cleanliness of the home, and any minor repairs to be completed.

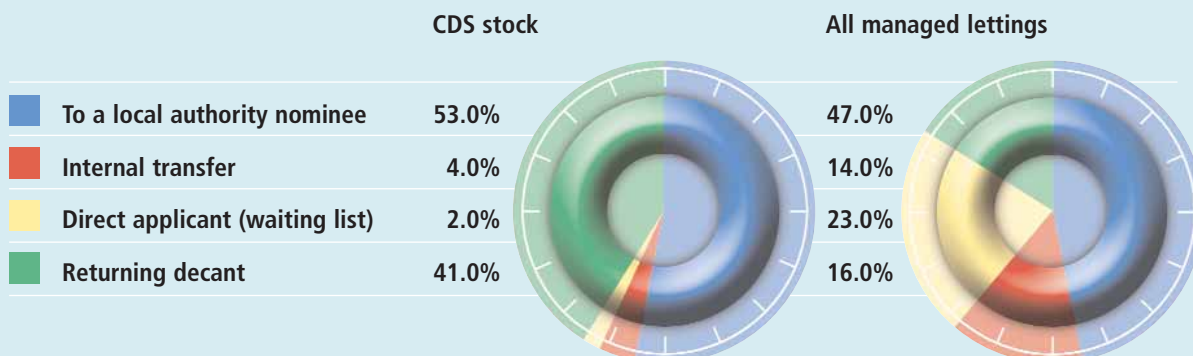
We aim to visit 50% of our new tenants at home within 6 weeks of them moving in, to check that everything is going OK and that any outstanding problems have been resolved.

Last year, though, we visited less than 30% within the target 6 weeks, so this is something we are working hard to improve on.

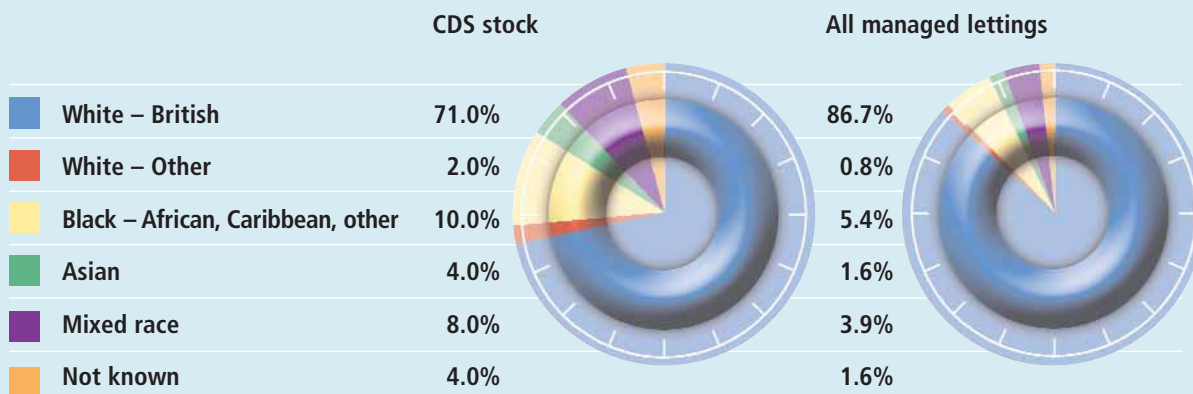
How homes were allocated

The percentage of allocations that we make to local authority nominees is usually higher. However, in the year in question, more than half of our lettings related to our new scheme in Camden. This involved major refurbishment work to some existing street properties and demolishing others to make way for new build properties. Therefore the residents who had been living in some of the old properties were 'decanted' into others while the building work was going on, and returned to their new or improved homes when it was finished. The percentage of lets allocated to local authority nominees was lower as a result.

How homes were allocated

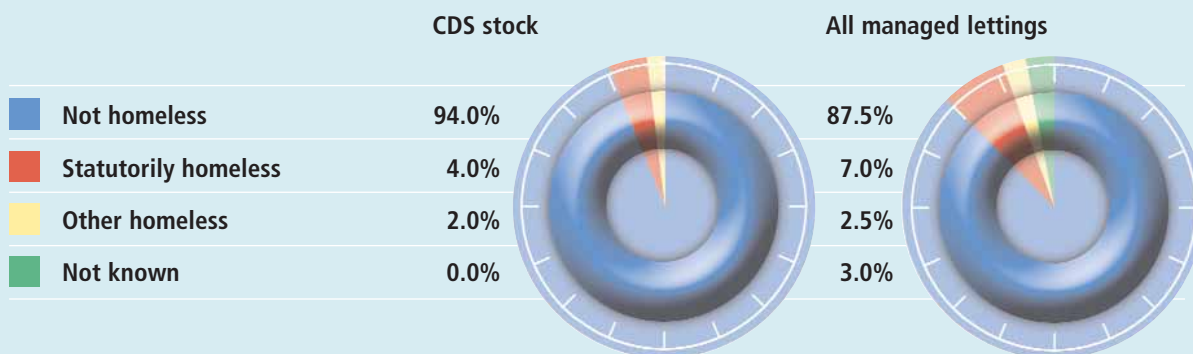


Diversity

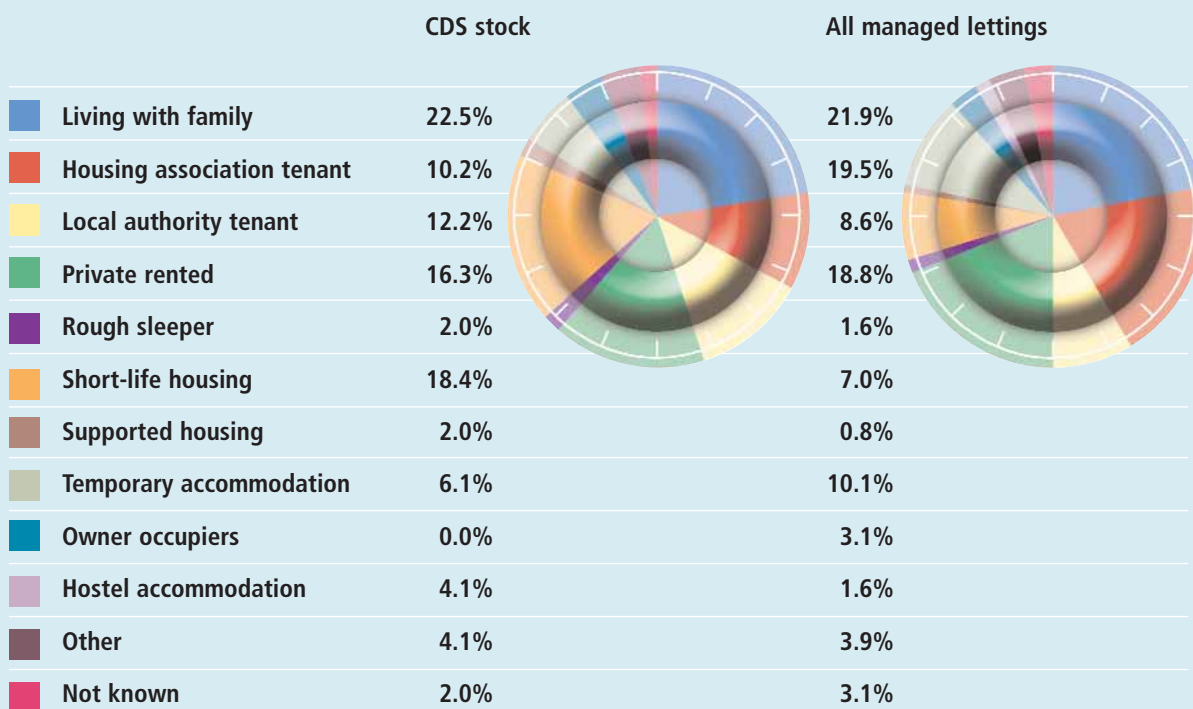


In 5.5% of the lettings, at least one member of the household had a disability, and in 2.3% at least one member of the household used a wheelchair.

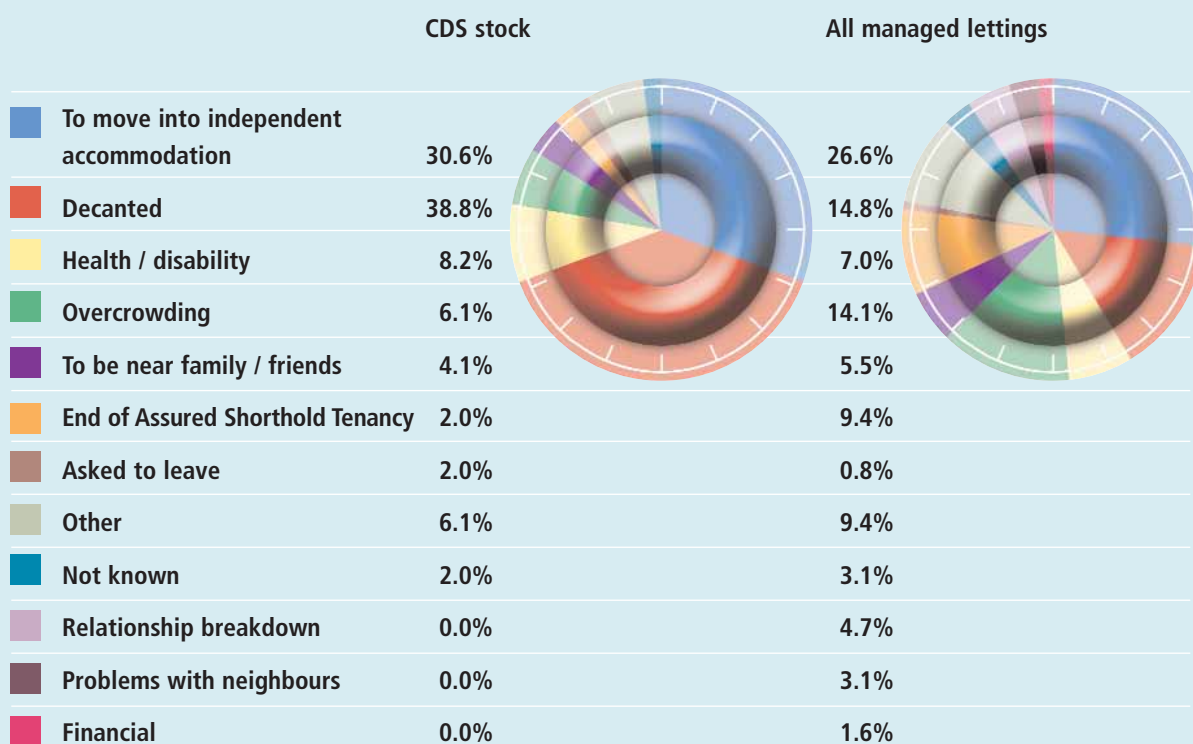
Homelessness



Previous housing type



Reason for moving





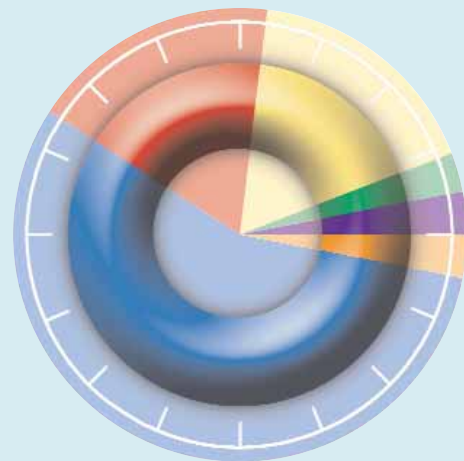
Complaints and feedback

Last year we received 30 formal complaints. All but one of these complaints were resolved at Stage 1 of our formal complaint process. The remaining complaint was resolved at Stage 2. None of the complaints needed to be referred to the Housing Ombudsman.

However, every complaint that we receive is considered with great care, to see if there are any lessons we need to learn from it so that the same thing doesn't happen again.

Reason for the complaint

Day-to-day repairs	56.0%
Planned maintenance	18.0%
Tenancy management	17.0%
Estate management	3.0%
Arrears control	3.0%
Finance	3.0%



Our target is to respond to 90% of complaints within 14 days of receiving them. Our actual achievement was well below that, with only 70% of complaints receiving a reply on time.

A total of 65% of the complaints were essentially upheld after we had investigated them.

Complaints from BME residents accounted for 11% of the total, which is roughly in proportion to the percentage of BME residents living in properties that we own or manage (9.3%).

CDS Complaints Procedure

We do want to know if we've got it wrong!

We aim to provide high quality services to our residents and our client co-operatives. But we recognise that sometimes things do go wrong, and when they do it can cause distress and/or inconvenience. To make it easier for residents to express any dissatisfaction with our services, we have put together an official complaints procedure which residents can download from our website or request from our Customer Service Helpdesk.

Before you make a formal complaint

If your complaint involves someone on our staff, please make an attempt to resolve the problem by speaking to the member of staff concerned. If you are not sure who to speak to about a problem, you can ask your Co-operative Support Officer or ring the Helpdesk.

Stage 1

If you do wish to make a formal complaint, please fill out a complaints form or write to the housing services manager, stating 'Formal Complaint'. If you would rather ring us with a complaint, ask to speak to the housing services manager. The housing services manager will ask the appropriate department manager to respond to your complaint within 10 working days.

If your complaint is about a complex issue, or there are reasons why it is not possible to respond straight away, we will explain the reasons for the delay and tell you when you can expect to receive a full reply.

Stage 2 and Stage 3

If you are not satisfied with the response that you receive to your complaint at Stage 1 you can ask for it to be moved on to the next stage.

In asking us to consider the complaint at the next stage you should make it clear why you feel your previous response was not satisfactory.

At Stage 2, your complaint will be considered by the executive director, and at Stage 3, by a panel of members of the Board of Management.

The Housing Ombudsman Service

If you are still not satisfied after your complaint has been considered at Stage 3, you can ask the Housing Ombudsman to consider your complaint. The Housing Ombudsman will only consider your complaint if you have been through all three stages of the CDS Co-operatives complaints procedure.

You can write to the ombudsman at:

The Housing Ombudsman Service

81 Aldwych

London WC2B 4HN

Telephone 020 7421 3800

Or e-mail info@housing-ombudsman.org.uk



Anti-social behaviour

We take anti-social behaviour and racial and other harassment very seriously. However we can honestly say that we do not have a major problem with serious anti-social behaviour, which we attribute (in part, at least) to the sense of community that is evident in co-operatively managed estates.

Over the year in question just five cases of harassment were reported to us. We served six notices on residents for anti-social behaviour or harassment, and two households were eventually evicted as a result of their unacceptable behaviour.

Our residents satisfaction survey in 2006 showed that 82% of residents were satisfied with their local area as a place to live. We asked a series of questions on 11 different 'quality of life' issues, from low level nuisance to more serious anti-social behaviour, and asked whether residents considered each issue a problem in their local area. If they confirmed that a particular issue *was* a problem, we asked them to indicate whether they considered it to be a 'SLIGHT PROBLEM' or a 'SERIOUS PROBLEM'.



23% of the residents surveyed said that none of the 11 issues was a problem in their area. The percentages rating each issue as a 'SERIOUS PROBLEM' were as follows:

• Racial harassment	1.4%
• Criminal damage to homes	1.8%
• Drug dealing	4.8%
• Graffiti	5.8%
• Noise from traffic	7.0%
• Neighbours	8.6%
• Noise from people	9.4%
• Vandalism	9.8%
• Dogs	10.2%
• Litter / rubbish	15.0%
• Other crime	3.4%



Involving residents

According to our resident satisfaction survey 2006, 82% of those who responded felt that the information we supply to them is 'GOOD'. A total of 89% agreed that we take account of their views when making decisions that directly affect them, and 84% were satisfied with the opportunities that they have for participating in decision making.

There are a number of ways that residents can get involved at CDS:

- **Joining focus groups**
- **Getting involved in their own co-op**
- **Visiting estate roadshows**
- **Responding to resident surveys/ invitations to provide feedback**

Key service improvements

Targets for the coming year:

- **Introduce a Direct Debit scheme for rent collection**
- **Launch a new website**
- **Carry out more inspections of completed repair work to ensure our service quality is maintained and improved**
- **Visit more of our new tenants within 6 weeks of their moving in date**

Introducing Maxine Ruddock – Tenant Auditor

As part of our programme of service improvements, we have employed Maxine Ruddock as a part-time tenant auditor to test the quality of our services and to find out at a 'grass roots' level what residents themselves would like to see improved.

Maxine is perfectly placed to look at our work from a tenant's perspective, being a co-op member herself and living in Darent Housing Co-operative.

As well as conducting surveys, Maxine will be talking confidentially to residents who have made complaints, following up on complaints and satisfaction surveys and carrying out estate inspections. She will also act as a 'Mystery

Shopper' to see if we live up to the promises we have made in our Customer Service Standards Charter, by calling us from time to time and pretending to be a resident with a problem to discuss.

Maxine will also join our service review teams, and contribute to discussions with staff about how best to improve services. At the time of writing, she is part of the review team investigating our estate management service.

So if Maxine gets in touch with you, please give her any assistance you can. Remember, her work benefits everyone living in the homes that we own or manage.

Contacting us

Key contact information:

For residents

Customer Services Helpdesk
Monday to Friday
9.00am to 5.30pm 0845 450 8545

Emergency maintenance
OUT OF HOURS 020 7397 5707

E-mail helpdesk@cds.coop

Website www.cds.coop

For non-residents

If you are not a resident and you wish to
contact us, please call us on 020 7397 5700

E-mail enquiries@cds.coop

Website www.cds.coop

এই ডকুমেন্ট অনুরোধে বাংলায় পাওয়া যায়।

This report can be made available in other languages, large print or audio tape.
Please phone the helpdesk for more information on 0845 450 0545.
Also available on our website as a pdf.

The Co-operative Development Society Ltd (trading as CDS Co-operatives)

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Executive Director: Mr David Rodgers