







## Welcome

This report is for you, the tenants and leaseholders of CDS Co-operatives and our client co-operatives. It summarises our performance over the past financial year to 31 March 2011, but it is not only our assessment. Tenants who serve on our Resident Quality Services Committee have scrutinised our services and reviewed this report in detail.

The report highlights our good performance areas, but also shows where we need to make improvements. This will be the focus of our work in the coming year.

To enable readers to evaluate our performance in key areas more easily, we have used a face symbol rating system based on assessments agreed with the Resident Quality Service Committee. The four-category rating system marks areas of excellent performance through to significant improvement required throughout the annual report. One of the following relevant face symbols sits alongside each performance area.

-  Excellent performance
-  Good performance
-  Satisfactory performance
-  Significant improvement required

A separate focus group of residents helped us to finalise our format. They agreed that the report should: be easy to read, have a limited number of tables, contain more photographs and case studies – and be available in a longer version with more performance details on our website. They also requested that future issues of the tenant newsletter include basic information on how CDS lets properties, how rents and service charges are set, and how we deliver the repairs service.

This report summarises a more extensive document, which we published on our website at [www.cds.coop](http://www.cds.coop) in September 2011 as required by the Tenant Services Authority (TSA). It was sent to every resident who receives services from CDS Co-operatives.

## CDS Co-operatives service standards

CDS Co-operatives Service Standards detail how we aim to meet the service standards set by the TSA. We have agreed these standards with our residents and a copy can be found on our website.

## Local service standards

Last year, we agreed 'local service standards' with tenants, through the Residents Quality Services Committee in the following areas: Home, Neighbourhood and Community, and Tenant Involvement and Empowerment. These show what standards of service we can offer tenants beyond the requirements of the TSA.

## Context

CDS Co-operatives owns and manages properties for rent and shared ownership. We also provide management services to smaller independent housing co-operatives, which choose the tenancy services they want us to provide and what they want to provide for themselves.

















This report focuses on our performance for services that CDS Co-operatives provided to residents during the financial year to 31 March 2011. However, the performance data here does not apply for any service supplied directly by your co-operative.

## Types of homes owned and managed by CDS

We continued to grow last year despite choosing not to build or purchase any additional housing units. Instead, we began providing services to two additional client co-operatives: Orts Road Housing Co-operative and Longlife Housing Co-operative. By May 2011, we had started to provide maintenance services to Alamo Housing Co-operative Ltd. We are also in discussions with more potential clients and providing management support services to two tenant management organisations.

## Homes for rent

As of 31 March 2011, the society owned and rented out 689 properties to tenants. Separately, we also managed 2,244 rented units on behalf of 49 client co-operatives. Our total housing stock spans 28 local authority areas.

Homes for rent	Owned by CDS		Managed by CDS (for client co-ops)	
	Number	% of total	Number	% of total
Shared Bedspaces			268	11.9%
Bedsits 	24	3.5%	111	4.9%
1 bedroom 	173	25.1%	676	30.1%
2 bedroom  	282	40.9%	625	27.9%
3 bedroom   	190	27.6%	505	22.5%
4 bedroom    	14	2.0%	57	2.5%
5 bedroom     	6	0.9%	2	0.1%
Total	689		2,244	

## Home ownership

In addition to these rented homes, the society owns 114 and manages 46 shared ownership units where the purchaser has not yet bought 100% of the equity.

We also provide an estate service to 448 properties that now belong to their residents. Residents pay a service charge, which covers upkeep of the communal areas of blocks of flats and gardens, as well roads and pathways on the estates.

As of 31 March 2011 CDS Co-operatives was providing some form of service to 3,541 households.

## Getting involved

As a housing co-operative, CDS is committed to the belief that tenants should control the management of their own estates. In 2010/11 we worked with residents at our largest estate at Phoenix Place, in Dartford, to create a single tenant management organisation (see case study opposite).

Elsewhere, at other estates, we will work to encourage co-op committees and residents' associations to form and ultimately become tenant management co-operatives. At estates without an active co-op committee, we hold regular roadshows, which give residents an opportunity to inform and influence their services.

Individual residents can get involved by volunteering to participate in focus groups that we establish from time to time to look at particular aspects of service provision. Residents can also complete feedback surveys that we circulate when we carry out day-to-day repairs or planned maintenance to properties – and every two years we carry out a comprehensive satisfaction survey, with the next survey to be carried out in early 2012.

We are also working closely with co-operative committees to encourage our client co-operatives to become accredited housing co-operatives with the Confederation of Co-operative Housing.



*Committee members of New Cut Housing Co-operative Ltd in Waterloo*

## CASE STUDY

### Forming a tenant management co-op at Phoenix Place in Dartford, Kent



*Committee member Pauline Wilkins at home and on the estate with committee chair Susan King*

“Having a solid committee keeps the estate alive and means we can look after it a lot more,” says Susan King, who moved to Phoenix Place four years ago before her election as the committee’s chair in mid-2011.

The Phoenix Place Tenant Management Co-operative replaced four separate committees at the housing estate last year after residents chose a streamlined process to better co-ordinate work across the estate. “It’s great to get the whole estate together to oversee the management of Phoenix Place,” she says.

The committee was given responsibility for dealing with repairs to empty homes and communal areas, for which it receives a management allowance from CDS. Last year, the committee had enough money to install five CCTV cameras and bins to stop dog fouling.

“There was a lot of anti-social behaviour before and we’ve reduced it by half,” says Susan. “Every few days a neighbour and I flick through the camera footage, which seems to deter people from doing bad things.”

When there were four committees, each quarter had someone responsible for maintenance and lettings. Now, dedicated lettings and maintenance officers run things more smoothly.

The new committee also receives help from CDS support officer Nurain Abudu, who offers advice and attends monthly meetings. “He’s been good, helping us with the business side of lettings or when we’re finding it hard to get through to someone important,” adds Susan.

“We’re delighted there is now an active Phoenix Place committee and we’re keen to work closely with them to continue to improve the management of the estate,” says Maria McCarron, housing services manager at CDS Co-operatives.

**“There was a lot of anti-social behaviour before and we’ve reduced it by half”**

Car permits allowing two cars per home to park on the estate without being clamped were among the committee’s achievements last year. Now Susan wants to build on such breakthroughs by raising money from bingo nights, coffee mornings and car boot sales.

“We’ve done little things and look forward to arranging a street party for the Queen’s Diamond Jubilee and a coach trip to the seaside for the kids,” she says.

“But the council has condemned our Portakabin where we hold our meetings, so we want to buy a hall where people can bring their children. If we can do that we could really flap our wings and fly.”

## Customer service and complaints

Last year we published a set of service standards. Our performance against these standards is published in our newsletter.

### Helpdesk

Last year we received an average of 129 calls a day from residents to the helpdesk. Of these, 89.5% were answered within 12 seconds, an improvement of 0.6% on the previous year.

### Roadshows

In the past year we held roadshows at a number of estates including Hollymeadow in Slade Green, Allnutt Mill in Maidstone, Cheriton in Folkestone and Orts Road in Reading. The roadshows were generally arranged in areas with a major repairs programme underway, which enabled us to meet residents and discuss the improvement works planned for their homes.

### Complaints

Last year, we received 42 formal complaints about our services – three fewer than in the previous year. Most complaints were resolved at stage one, six complaints were taken to stage two, with none taken to stage three or referred to the Housing Ombudsman. Some 40% of complaints came from CDS tenants, 33% from client co-operative members, 12% from client co-operative committees, 12% from homeowners and 2% from other sources.

We aim to respond to 90% of complaints within 14 days of receipt. Last year, we only managed to respond to 83% of complaints within our target time.

Reasons for formal complaints 2010–11		
Day to day repairs	22	52%
Planned and cyclical maintenance	7	17%
Tenancy management	5	12%
Arrears control	2	5%
Lettings	2	5%
Estate management	1	2%
Financial services	1	2%
Other	2	5%

Performance: Tenant Involvement, Customer Choice and Complaints		
Service Standards	Rating	Comments
We will maximise opportunities for tenants to influence the services they receive.		We want to encourage more residents to meet us to improve their estate management.
We will maximise opportunities for tenants to exercise democratic control over their housing.		We want to encourage more estates to form co-op committees to take control of their estate management.
We will provide an effective complaints service for residents.		We need to improve the way in which we deal with complaints.

## CASE STUDY

### Taking up tenants' needs



*Lynn Walsh's role as a conduit served tenants and CDS well last year*

Lynn Walsh became a tenant auditor at CDS Co-operatives to boost her CV as she strove to re-enter the housing sector. Only a year after succeeding Maxine Ruddock in June 2010, she achieved her aim and started a job at Kenniston Housing Association.

CDS hired Lynn partly because her tenancy at Darent Housing Co-operative means she lends a tenant's perspective to its work. The job has many tangible benefits, but its main aim is to improve services by making the views of CDS tenants count.

One aspect of the part-time role includes joining CDS staff on (mainly summer) roadshows to different co-operative estates. During the roadshows, a traveling handyman usually makes instant repairs to tenants' homes and tenants talk in earnest about specific service-related issues they want to see improved.

"Sometimes they want to speak to me tenant to tenant," says Lynn, who likens her role to an MP taking up issues on a constituent's behalf. "I'm around to reassure tenants that their services are being met. Even though I work for CDS, tenants perceive me to be unbiased so it feels more like an informal chat."

Lynn says roadshows work best on estates when they occur before planned building

improvement works. "Then they attract a lot more people who end up discussing a range of issues," she says.

During estate inspections, Lynn conducts satisfaction surveys and listens to tenants' complaints, which she passes to the Resident Services Committee at bi-monthly meetings. "The process means tenants know that someone other than central staff is checking what's happening on their estate and that services are being well delivered," she says.

**"My role as a go-between means I can ensure that performance and service standards are maintained"**

"Last year my presence helped to clear up issues around fly tipping and abandoned vehicles that hadn't been dealt with or had been overlooked." She helped to overcome the problem at one housing estate by taking photographs of the fly tipping and reporting it to the relevant staff member at CDS.

"My role as a go-between means I can ensure that performance and service standards are maintained," adds Lynn. "Getting tenants' feedback is all about getting them involved and enabling them to collectively contribute to improving services."

## Neighbourhood and community

CDS Co-operatives wants to manage the highest quality local neighbourhoods. This involves us working hard to ensure that each estate has an effective grounds maintenance service, communal areas are well looked after, and that we take action with our main partners to tackle anti-social behaviour and graffiti.

In the past year we have taken steps to invest in the appearance of our estates and introduced a new computer system to track and monitor anti-social behaviour. We have also started work on developing a Neighbourhood Charter on each estate, which sets out the service standards required by residents.

Last year, we introduced new estate management services to our homes in Welwyn Garden City. Following discussions with the Resident Quality Services Committee we also appointed a new grounds maintenance contractor for our estates in Welwyn Garden City and Hemel Hempstead.

After a competitive tender we appointed Hi-Spec, which followed a detailed plan to maintain the grounds and clean the flats' communal areas for a set fee. Hi-Spec started in Autumn 2010 and we are planning to extend this approach to other estates soon.

At our Dartford estate, CDS employed a caretaker to clean the communal areas of the flats, oversee the grounds maintenance and collect litter. Later this year we will be seeking to establish a handyman service at Dartford, enabling small repair jobs to be passed quickly to a handyman rather than using our repairs contractors.

Performance: Neighbourhood and Community		
Service Standards	Rating	Comments
We will use preventive and remedial action to deal with anti-social behaviour on our estates.		We have introduced REACT computer software to help us to improve the way we deal with anti-social behaviour. In 2010/11, we served eight notices for anti-social behaviour and evicted four households (one from CDS and three from client co-ops).
We will seek to ensure that our estates are well managed and that communal areas, in particular, are well-maintained, safe and secure.		We will draw up local plans for each estate as part of our Neighbourhood Charter.
We will agree a Neighbourhood Charter on each estate, setting out what service standards will apply to each estate and how we plan to deal with anti-social behaviour.		This work will be completed by March 2012.

## Tenancy

The TSA's tenancy standards require registered providers such as CDS to charge rents in accordance with the Government's rent restructuring framework. The standards also require us to allocate homes in a fair, transparent and efficient way and offer the most secure form of tenure possible.

## Rents

We may increase rents annually by the cost of inflation plus 0.5% (plus or minus £2 a week, depending on whether rents are below or above the Government's target rents). We are permitted to increase rent fees up to 105% of target rents.

Last year, rent arrears across all CDS and independent client co-operative homes stood at 2.8% – slightly lower than in 2009/10. We collected 99% of the total rent charged during 2010/11 – up 0.2% on the previous year – and seven fewer households (78) were served with an arrears notice in 2010/11 compared with the previous year.

Last year, residents from 13 households were either evicted or abandoned their property after a successful court action for possession – more than in the previous year. Eviction is a last resort, but we will evict anyone who fails to pay their rent or does not comply with their tenancy to protect the interests of the vast majority of tenants.

### How your rent is spent (CDS-owned properties only)

During 2010/11, we received an average of £86.76 a week in rent and service charges per property. This is lower than the average rent being charged at the end of the financial year because different estates introduce rent increases on different dates. This average rent is spent as follows:

Housing management	£12.51
Routine maintenance	£18.64
Planned maintenance	£34.41
Property depreciation	£2.96
Service costs	£4.02
Mortgage payments	£4.02
Cost of void properties	£0.56
Future repairs, building new homes and other costs	£9.64

We spent more money on maintenance in 2010/11 than in the previous year. Encouragingly, a greater proportion of this was spent on planned maintenance, rather than day-to-day repairs.



There was a slight fall in the cost of mortgage payments, reflecting the historically low interest rates throughout the financial year. However, due to the increased spending on planned maintenance, a lower proportion of our rent income was set aside to fund future repairs, the building of new homes and other costs than in the previous year.

Rent amounts (CDS-owned properties only) at 31 March 2011			
Local authority	Number of properties	CDS average rent	Target rent
Bexley	138	£94.54	£96.16
Camden	30	£111.63	£117.91
Canterbury	21	£83.30	£80.62
Colchester	56	£77.75	£78.98
Dacorum	33	£81.89	£85.51
Dartford	221	£73.42	£74.64
Milton Keynes	102	£82.95	£83.98
Shepway	24	£72.80	£73.82
Tower Hamlets	19	£116.90	£151.51
Tunbridge Wells	16	£89.37	£85.75
Welwyn Hatfield	29	£91.02	£93.82

## Letting homes

Some 47 CDS-owned properties were let or re-let during the year to 31 March 2011 – a slight reduction on the previous year. Our lettings officer also dealt with 94 re-lets on behalf of client co-operatives, boosting the total to 141 properties. Separately, 44 residents carried out a mutual exchange of their property with another local authority or housing association resident – 11 more than in 2009/10.

When a void property from CDS stock becomes available it is offered to a local authority nominee or someone from our waiting list. Sometimes the nominated person declines the property. During 2010/11, our refusal rate almost doubled to 27% from the previous year. It took 37 days on average between a property becoming void and it being re-let to a new tenant – much longer than our 21-day target.

Performance: Tenancy		
Service Standards	Rating	Comments
CDS Co-operatives will ensure that it provides an efficient allocations service and minimises rent lost from empty homes.		We perform well in this area.
CDS Co-operatives will ensure that its rent and service charges are set in accordance with the Government's rent restructuring guidance. We will also seek to ensure that we take action to recover arrears fairly and efficiently.		Our rents are set in accordance with the Government's standard and we perform well in terms of collecting rents.  We are discussing the level of service charges in our work on the local Neighbourhood Charters.

## Repairs and decent homes

Our work in this area is governed by the TSA's home standard. The standard states that accommodation must meet the Government's Decent Homes standard and provide a cost effective repairs and maintenance service to homes and communal areas that responds to the needs of tenants. The standard's aim is to get repairs and improvements right first time.

### Day-to-day repairs

We provide a full responsive repairs service to all CDS-owned properties and also provide this service to 26 independent co-operatives. Last year, we reduced the number of contractors we deal with in an effort to improve costs and service levels. Our contractors are now beginning to use a schedule of rates for void works and day-to-day works.

Our main contractors (from March 2011)	
DBM	Kent
HGPM	Kent and South London
JJD	South London
Paint Right Group	North London, Herts and Bucks
EF Denny	Essex

### Planned and cyclical work

Every five to seven years we carry out cyclical maintenance to the exteriors of our buildings. This usually involves repainting or restaining timber and carrying out repairs to communal areas. Last year, we carried out such work on our properties at Hollymeadow in Slade Green; Phoenix Place and Harold Campbell Court in Dartford, and at Temeraire, a shared ownership estate in Rotherhithe. We did likewise on behalf of client co-operatives at Senacre Housing Co-operative in Maidstone, Lynsted Housing Co-operative in Kent and at another shared ownership estate, Shearwood Housing Co-operative in Bexley.

### Major repairs

We also carry out major repairs to maintain our properties up to the Government's Decent Homes standard. Last year, for our own stock, we replaced central heating boilers at Syllhet in Tower Hamlets and at Phoenix Place in Dartford, where we also made digital TV upgrades and improved insulation to the flats. We undertook kitchen refurbishments at Hollymeadow in Slade Green and Normandy in Erith, and made fire safety upgrades in a number of blocks.

For client co-operatives we carried out: security works at St George's Church in Camberwell, bathroom upgrades at Barnwood in Guildford and Milldale in Dover, kitchen upgrades at Allnutt Mill in Maidstone and Delce Manor in Rochester and replaced doors at Shorncliffe in Folkestone.

## CASE STUDY

### Del, a contractor with a human touch



*Del Sturrock puts the finishing touches to a void property in Maidstone, Kent*

“I wouldn’t mind living in a CDS home as they offer a great service to tenants,” says Del Sturrock of DBM Properties, which has delivered response repairs and maintenance to CDS homes in Kent since 2003.

Del’s workload grew by 20% last year after CDS cut its main contractors list to five in a bid to improve cost efficiencies and service levels. That led to DBM’s four qualified tradesmen and sub-contractors responding to around 1,000 works orders, including out-of-hours and same-day emergencies, seven-day urgent and 28-day repairs.

“We’re on call 24 hours a day and met 98% of our target for emergency calls to arrive within two to four hours,” says Del. “I’ve been out many times at two in the morning to fix a leak. We get it right most of the time and that pleases me.”

DBM’s vans carry siphons, taps, ball valves, locks and handles so its team can do most repairs and plumbing on the spot. “We try to offer a fix-first-time service on a fair basis,” he says.

Del – a qualified plumber, locksmith and electrician – often clocks up 300 miles a day on callouts and always strives to meet tenant requests, even if it entails a 60-mile drive

from his base on the Isle of Sheppey to Folkestone. Since giving up other clients to provide a dedicated service to CDS, the company is more flexible than ever.

**“We’re on call 24 hours a day and met 98% of our target for emergency calls to arrive within two to four hours”**

One increasing task is preparing empty homes for incoming tenants: checking that gas, plumbing, insulation and water points work so an incoming tenant can move in without problems. “Sometimes tenants leave unpaid utility bills, so it can be a challenge to get gas or electric supplied to the home quickly, but we work closely with the officers and CDS helpdesk to smooth over such problems.”

Apart from his punctuality, Del is particularly proud of his personal service. “If you pick an address I can probably tell you who lives there and what they’re like,” he says. “I try to form a relationship with them all.”

“It’s sad when people pass away because we have usually gained their trust and listened to their stories. We get to know so much about them it’s like they’re part of the family.”

## Key statistics

### Repairs satisfaction

92%	found it easy to report a repair to us
87%	were satisfied with the quality of the contractor's work
86%	were satisfied with our overall response to their repair
79%	were contacted in advance to arrange an appointment

### Time taken to complete repairs

98.3%	of emergency repairs were completed within the 24 hours target
94.9%	of urgent repairs were completed within the seven-day target
93.4%	of routine repairs were completed within the 28-day target

Our helpdesk issued 4,590 day-to-day repair works orders for CDS-owned homes and independent client co-operative homes where we provide a response maintenance service.

## Where to report your repair needs




Telephone: 03333 21 30 30

Out-of-hours emergency: 020 7397 5707

Email: [helpdesk@cds.coop](mailto:helpdesk@cds.coop)

Website: [www.cds.coop](http://www.cds.coop)

Tenants who require emergency repairs should telephone, rather than e-mailing or contacting us via our website.

Performance: Repairs and Decent Homes		
Service Standards	Rating	Comments
We will ensure that our homes meet the Government's Decent Homes standard at all times.		We had achieved full compliance with the Decent Homes Standard by 31 March 2011.
We will ensure we provide a cost effective and responsive repairs service to our tenants.		We performed adequately in this area, but recognise there is room for improvement.
We intend to have agreed on a set of local repairs standards with residents and consider if we can agree a higher standard for our Decent Homes work.		We missed our target to complete this work by April 2011, and will complete it by March 2012.

## CASE STUDY

### Replacing kitchens at Compass Close in Rochester, Kent

As the Rochester homes at Delce Manor Housing Co-operative were built more than 15 years ago CDS knew they would need new kitchens. But, once inspected, it became clear that some kitchens had been recently replaced in homes that had been empty and re-let. Elsewhere, some tenants had looked after their kitchen so well it didn't need replacing and others had already paid for a new kitchen themselves.



So we adopted a considered approach, only completely removing old kitchens and fitting new ones where absolutely necessary. In most cases, we replaced worktops, flooring, drawer fronts and doors, and did less work elsewhere. Where a kitchen carcass was damaged we replaced the unit in full.

**“Getting a new kitchen for free gave us an opportunity not usually found in rented properties”**

We drove down the cost of replacing old or damaged kitchens by tendering for a fit-only contract. We engaged HGPM to strip out and refit kitchen units that we had

purchased separately, paying 70% less than the catalogue price. This meant we were able to replace two kitchens for the normal price of one. The successful approach is now being replicated across other CDS estates.

“Getting a new kitchen for free gave us an opportunity not usually found in rented properties,” says Sharon Pragassa, one of 29 tenants at Compass Close, to have benefited last year. Like all others installed by CDS, the cost of Sharon’s “free” kitchen was covered by rent payments.

**“They only took three days to refit, retile and redecorate, worked around our schedule and cleaned up afterwards. We really struck lucky”**

“The kitchen was 15 years old with worn worktops and doors coming off their hinges,” says Sharon, who received a full refit, which included new units, worktops and wall tiling – all decorated in her desired walnut colour. “Now it’s great for food preparation, we have extra storage and guests often compliment the quality of the work.”

HGPM fitted all the kitchens in the close. “They always provide a fast and excellent response as our regular repairs service with CDS,” she says. “They only took three days to refit, retile and redecorate, worked around our schedule and cleaned up afterwards.”

“I couldn’t wish for a better place and would never think of moving,” she adds. This year she will also benefit from new double-glazed windows and doors, which will reduce heating bills and increase security. “We’ve really struck lucky,” says Sharon, for whom getting the work done without any noticeable extra payment while renting is “the best of both worlds and the icing on the cake”.

## **Governance and financial viability**

The TSA's governance and financial viability standard requires providers to have effective governance. These arrangements must deliver their aims, objectives and intended outcomes for tenants and potential tenants and manage their resources effectively to ensure their viability is maintained.

### **Governance**

CDS Co-operatives is governed by a board of management that includes three members from client co-operatives, one leaseholder representative and nine independent members, each of whom bring specific skills and expertise.

The board had three sub committees: a Resident Quality Services Committee, an Internal Control Committee and a Finance and Administration Committee. A fourth sub committee has recently been established, the Business Development and Marketing Committee. The chair of the Board of Management is Maureen Stables, the vice chair is Glyn Thomas and the treasurer is Munir Malik.

Last year, the board met seven times, the Resident Quality Services Committee met six times, the Finance and Administration Committee met four times and the Internal Control Committee met three times.

The board has more members than the amount recommended by the National Housing Federation's Code of Governance. The extra numbers ensure that co-operative members can put representatives forward to serve as board members. As a co-operative organisation, we value resident membership and four of the 13 board members are residents. Additionally, resident scrutiny of CDS services is largely conducted by the board's 13-strong Resident Quality Services Committee, which includes 12 residents.

We will be seeking accreditation from the Confederation of Co-operative Housing to demonstrate that we operate with democratic and effective governance.

### **Management team**

Executive director David Rodgers leads CDS Co-operatives' five-strong senior management team. The team comprises Les Haswell (director of operations), Stephen Brown (administration manager and society secretary), Maria McCarron (housing services manager) and Previn Tailor (finance manager).

#### **Financial planning**

We demonstrate our financial viability via a rolling five-year financial plan, an annual budget and quarterly management accounts.

#### **Cash flow and covenant compliance**

In the past year we have improved our cash flow monitoring and ensured that we are compliant with our various loan covenants.

#### **Stock investment**

We have the resources necessary to keep our homes at the Decent Homes standard.

## CASE STUDY

### Building strong fiscal roots at Mulberry Co-op

In July 2010 Simon Roice swapped his home in Wales to live at Mulberry Housing Co-op on London's South Bank. A year later he became chair of the committee that is now leading a massive regeneration programme on the estate expected to cost around £1.5m.

"I felt very welcomed and was surprised I could afford a property in the centre of London for £90 per week. When you move into such a place you take it in its existing condition and live with it," he says, referring to the need for a new kitchen and bathroom. "I later realised many others on the estate were in a similar position and thought my experience could help them to make improvements."

That experience includes several years as a bank manager, lending crucial financial skills to his new voluntary role as chair and the committee's treasurer. "The financial issues are second nature to me," says Simon. "I bring a lot of commercial knowledge to ensure that we do things in the correct manner regarding good governance, data protection and financial planning."

**"I bring a lot of commercial knowledge to ensure that we do things in the correct manner regarding good governance, data protection and financial planning"**

Developed in 1988, Mulberry was the first co-op developed by Coin Street Community Builders – which owns the OXO Tower – and CDS began providing management services to Mulberry in 1992. However, the homes have never been regenerated.

Simon's role includes steering Mulberry's tenants safely through home improvement plans, which involve adding solar panels to improve heating efficiencies. With previous experience of commercial co-ops, he can't wait to get stuck in to help Mulberry make the most of its assets, such as moving its



*Financial decisions are "second nature" for ex bank manager and Mulberry chair Simon Roice, leading the co-op's regeneration*

healthy bank reserves into an account paying much higher interest.

"There will be a big shift in the way the co-op is run," he says. "Our committee will become proactive with a new outlook beyond the sticking plaster approach."

Simon hopes the renovations will revitalise the homes and the co-op spirit among tenants. "I want to help rebuild the spirit that was behind the co-op in the first place, which includes improving the park within our estate square where children play."

Like CDS, the committee is also seeking accreditation from the Confederation of Co-operative Housing to demonstrate that it operates with democratic and effective governance. "We want to bring everyone together in a uniform approach."

## New business

Last year our business development strategy helped us to gain new business providing services to additional co-operatives, which strengthened our financial position.

## Financial planning

We aim to produce a 30-year financial and business plan for the society, and aim to continue to improve our financial viability by taking opportunities for fiscal growth.

## Internal control

A CDS Co-operatives board of management subcommittee handles internal control. We have also appointed independent internal auditors to conduct periodic reviews of various aspects of our services. Last year, we re-tendered this service, appointing Mazars, which conducted the following reviews over the past 12 months.

Service area	Level of assurance
Payroll and employee expenses	Substantial
Purchasing and payments	Substantial
Lone and remote working	Adequate
Treasury management	Adequate
Response repairs	Adequate
Gas servicing	Adequate
Stock investment and asset management	Adequate

## Performance: Repairs and Decent Homes

Service Standards	Rating	Comments
We will ensure that we operate an effective governance structure that encourages the highest level of participation.		We have a high level of resident representation on the board and the Resident Quality Services Committee.
We will ensure effective management of resources to guarantee our viability.		We have improved our financial viability over the past year while maintaining record level of investment in modernising our properties.

## Value for money

CDS Co-operatives is committed to delivering value for money in all areas of our work. Last year we continued to make the following improvements:

- We increased our number of new clients
- We re-tendered our internal audit service
- We re-tendered our external audit service
- We created new arrangements to deliver better value for money for grounds maintenance
- We directly employed a caretaker at Phoenix Place
- We moved to a schedule of works for repairs to empty homes
- We undertook mini refurbishments of kitchens and bathrooms to deliver modernised homes at half the cost.

Performance: Value for money		
Service Standards	Rating	Comments
We will make sure we deliver value for money in all areas of our operations.		We have more work to do in this area to deliver even greater value for money.



*Board and resident services committee members during their annual visit to co-op estates*  
**Opposite:** Rosa Wright of New Cut Housing Co-operative Ltd enjoying a friendly cup of tea

### Annual report 2011

Approved at CDS' Annual General Meeting in September 2011

Written and edited by CDS staff and Dominic Wood

Designed by Calverts





## Contact us

CDS Co-operatives  
3 Marshalsea Road  
London SE1 1EP

### Key contact information

#### For residents:

**Helpdesk** (Mon–Fri 9am–5.30pm)  
03333 21 30 30  
helpdesk@cds.coop

**Out-of-hours emergency repairs**  
020 7397 5707

#### For non-residents:

020 7397 5700  
enquiries@cds.coop

[www.cds.coop](http://www.cds.coop)



Printed on 100% recycled, FSC certified paper  
using vegetable inks by Calverts Co-operative  
[www.calverts.coop](http://www.calverts.coop)