



How we plan to make paying rent less of a pain



Over the years, CDS tenants have been telling us they would like more choice in the way they pay their rent and service charges. Well, we do listen to what you say, and as a result we are working to introduce new methods of payment that should make it much easier for tenants and residents to pay their bills.

Not only are we bringing in new rent payment swipe cards that can be used in many more convenient places, we are also going to offer payment by direct debit or debit card.

Standing orders

Many of you already pay your rent by standing order. This means your bank transfers an agreed sum of money from your account to ours every month. The disadvantage of this method is that any time the rent changes, you have to contact your bank immediately to amend your

standing order, if you don't want to end up in arrears.

We will continue to accept payment by standing order but we think most of you will find the other methods listed below are much more convenient.

Debit cards

By the beginning of 2010, we should be able to offer three ways of using a bank debit card to make your rent payment.

These are:

- On-line, using a secure link from our website, www.cds.coop
- By phone, by calling the Help Desk on **03333 21 30 30** during office hours.
- In person, at our office during office hours.

Please note: this will only apply to debit cards, such as Maestro or Solo or Visa Electron, which

withdraw cash from your bank account right away. We will not be able to accept payment by credit card. (The 'Managing money' section on the government's www.direct.gov.uk website will explain the difference, if you are not sure which you have.)

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This newsletter and other documents can be made available in other languages or in large print or audio. Please phone the Help Desk for more information on 03333 21 30 30.

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Direct debit

We are also introducing payment by direct debit from your bank account.

The difference between this and a standing order is that you give us the authority to tell your bank how much you need to pay us each month. This means that when the rent changes, the direct debit can be changed immediately, without any need for you to contact your bank. You won't even have to fill in any paperwork.

We are not allowed to change the amount without telling you first, so you won't get any nasty surprises.

You will be able to choose between three possible dates when the rent will be taken out of your bank account: on the 1st, 15th or 25th of the month. This should make it easier to watch your cashflow.

Direct debit for weekly tenants

If you are on a weekly tenancy, you will still be able to pay by direct debit. We won't be taking money out of your account every week, though. Instead, we will work out the total due for the whole month, and make a single monthly deduction from your account. Again, you can choose

whether to pay on 1st, 15th or 25th of the month.

Swipe cards

Many of you already use our rent payment swipe cards, which allow you to pay your rent by cash, debit card or cheque at any post office or Payzone outlet. We will gradually replace these swipe cards with new ones that can also be used at PayPoint outlets, making them even more convenient to use.

Watch this space

These new payment methods will be introduced over the next couple of months. We will keep you updated when we send out your rent statement and through the website and newsletter.

Don't let fire damage your pocket as well as your property

Fires can be caused in the most unexpected ways. For example, one early evening in May 2009, a family pet started one in a co-op house in Colchester. The dog jumped up at the cooker and managed to turn one of the rings on. This became hot and set fire to a pile of washing on the worktop next to the cooker. Fortunately the thick smoke from the washing set off a smoke alarm, so everyone in the house escaped unharmed – including the dog.

Because a Fire Brigade patrol spotted the smoke, the fire was put out quickly, and fire damage



was limited to the area around the cooker. But, [as you can see in the photograph above] the kitchen was left in a terrible mess, with a lot more damage caused by heat, smoke and water.

The structural damage caused by the fire was covered by CDS Co-operatives' insurance, but this

did not cover damage to the tenants' belongings, which is their own responsibility. This shows how important it is to have contents insurance – and enough cover to replace all your possessions. It's horrifying how the cost of ordinary household items can add up. Contents insurance – which can be as little as a couple of pounds a week – can go a long way to reducing the distress of a fire, however small, in your home.

We would like to remind all our readers to fit and check smoke alarms. **Alarms save lives.**

Sanford tenants get on their bikes

There are a lot of keen cyclists in Sanford housing co-op – more than a hundred of them – which meant storing bicycles was becoming a big problem for the South London co-op. No one likes bikes cluttering up their entryways and blocking fire exits, and hauling heavy bikes up stairs is no fun. At the same time, leaving them outside is risky.

What's the answer? Conventional bicycle lockers are expensive, take up a lot of room and are rarely attractive to look at. But members of Sanford Co-op came up with an ingenious solution to their problem: a bike shed that doubles up as an outdoor performance space.



After several years of planning, Sanford's Recycle Stage is now in use. It is built almost entirely from reclaimed wooden railway sleepers – which are stacked to make terraced seating areas – and provides safe storage for 80 bicycles. The bonus is an outdoor platform, big enough to be used for theatre and musical events.

And who is responsible for this great green project? Take a bow, Sanford tenants – they designed it all themselves, led by Christos Choraitis, an architect who lives on the estate. And they did most of the work, too. An inspiration to all of us.

Value for money



Plan2Do®

At CDS Co-operatives we are always working to ensure that we give our members value for money. We have therefore brought in a consultancy called Plan2Do to look at the way we spend money on goods and services and help us to identify areas where we can make savings.

We are now working with Plan2Do on initiatives to:

- Reduce the costs of our energy supplies.
- Reduce the costs of employing temporary staff.
- Reduce the costs of stationery and office supplies.
- Reduce the costs of repairs and maintenance.
- Reduce the costs of telephones and mobile phones.

Plan2Do's review of our utility supplies has already helped us

cut our spending on gas and electricity by almost £24,000. We do have to pay Plan2Do a fee – a percentage of any savings we make in the first year. But after that, CDS Co-operatives keeps all the money saved. Even better, if these savings relate to service charges, we will eventually be able to pass them on by reducing what we charge to you.

CDS is now offering client co-operatives the chance to benefit from this research, and we hope for further savings over the coming months.

On the road again



Kent co-ops welcome the Housing Services Sub-Committee

Cyril Davenport, chair of the Housing Services Sub-Committee, reports on the HSSC's visit, with members of the CDS board, to three co-ops in North Kent this summer.

Our annual visit this year started at **Darent Housing Co-op**, in Sutton at Hone, Dartford. The gardens here were a credit to the residents, many of whom turned out to greet us. They were keen to show off their bathrooms, which have all been retiled and fitted with a new bath or shower, paid for out of major repairs funding.

There was also a good turnout at **Perryview Housing Co-op** in Crayford, our second port of call.



Maxine Ruddock, tenant auditor from Darent Co-op with members of CDS board – Munir Malik, Jon Fitzmaurice and Theresa Lyons at Perryview Housing Co-op

This is a scheme with low-rise flats, specially designed for older people. Once again, we were impressed by the gardens, which were a mass of blooms.

Then it was on to **Phoenix Place** co-op, in Dartford, for lunch and an afternoon looking around its 300 properties. This co-op was one of the first estates developed by CDS Co-operatives, and it is now more than 30 years old. As a result CDS is carrying out major refurbishment works there as part of the decent homes standard programme, and we visited one flat to see how the rewiring was going. The co-op's private garden area is also being renovated too.

The residents we met seemed happy with the condition of their homes, but did say they would like better meeting facilities. At present the committee has to use the caretaker's office.



Mr and Mrs Dack discuss leaseholder issues at Phoenix Place with Cyril Davenport [chair of the Housing Services Sub Committee] and Steve Smith from CDS board

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Everywhere we went, Maria McCarron, CDS housing services manager, took notes on the issues raised by residents and by HSSC members, and will arrange appropriate responses. In the meantime, we would like to thank all the people we met for their hospitality and for sharing their ideas with us.



CDS road shows

This summer's CDS road show programme took us to seven housing co-ops: Halcyon in Hemel Hempstead, Furbank in Welwyn Garden City, Golden Hill in Whitstable, St George's Church in Camberwell, Allnutt Mill in Maidstone, Cheriton in Folkestone and Delce Manor in Rochester.

We brought along a contractor on each visit, so they could carry out minor repairs on the spot. At Golden Hill, we also carried out a survey of residents' kitchens and found out their priorities for major repairs in the future.

Road shows are one of the ways CDS Co-operatives exchanges information with its tenants, and a good opportunity for tenants and residents to comment on the services we provide. Our staff enjoyed spending time on the estates and talking to tenants whom we would not normally speak to.

Watch out for a road show on your estate next year. If you have any suggestions on making these visits more effective, please contact Maria McCarron, housing services manager, on **03333 21 30 30** or email maria.mccarron@cds.coop

Tenant power at the top of everyone's agenda

'Communities and power: it's time for tenant control' was the theme of this year's joint conference of the Confederation of Co-operative Housing and the National Federation of Tenant Management Organisations. And representatives from Minster and Senacre co-ops were among the 300 delegates who spent an interesting weekend at Beaumont House, Windsor, in July.

The main speaker was Peter Marsh, the chief executive of the Tenant Services Authority, the new watchdog for affordable housing. He explained how the

TSA plans to be more tenant-friendly than the Housing Corporation, which it replaced in December 2008. He encouraged people to contribute to the TSA's 'National Conversation' – an on-going consultation about standards for social-housing landlords. Other interesting speakers included Adrian Coles, chair of the Commission for Co-operative & Mutual Housing, and Richard Crossley, from the Communities and Local Government Department, on the National Tenant Voice.

There were exhibitions of

community-controlled projects and various organisations had stands – including CDS Co-operatives, which helped sponsor the conference. With more than 300 delegates, there was plenty of opportunity for networking with other tenants involved in decision-making, too. The people from Minster and Senacre who attended said it was great to meet new friends and share ideas. And there was a lot to learn at the workshops – especially the one on 'participation through gardening', in which they all made flowerpots to take home...!



Service check



By Maxine Ruddock, from Darent HC, tenant auditor

Since my last report, I have been collecting your views about the services CDS Co-operatives provides. I have been asking your management committees probing questions about what you think CDS is good at, and what its weaknesses are. I have finished my Response Repairs survey, which looked at the effectiveness of our contractors. And I have just completed my Complaints Satisfaction questionnaire, which followed up tenants' complaints to see if they were satisfied with the way CDS dealt with their complaint. I have visited Rutherford Gate, Phoenix Place, Atwell and Townshend estates, amongst others, and talked to many of you about your concerns regarding services provided by CDS Co-operatives.

What I am hearing is that CDS could listen more, and as a managing agent, it could do better.

I report all your worries and comments back to CDS and I can see that this feedback is being noted and that action is being taken. I am confident that the things you are telling me are being listened to and changes are being made because of that.

I hope that you are seeing changes made by CDS Co-operatives and that they are having a positive effect on your estate.

What is good for you? What has improved? I hope you will tell me when I next see you.

Lawrence's garden tips

Now is the time to start tidying up in your garden and planning for the winter, says Lawrence Zollner, of Bonham & Strathleven TC.

Composting: Autumn pruning and clearing up means you will have a lot of garden waste to get rid of. If you don't have a compost bin, now is the time to buy or build yourself one. Composting not only recycles your garden waste but also produces a handy supply of free soil improver. Information on composting is available at garden centres and on the websites such as www.gardenorganic.co.uk.

Container growing: Plants in summer containers have just about had their moment and it is now time to replace them with autumn and winter plants. If you are buying plants from garden centres, remember plants do not grow much during the colder months, so you may need larger ones for the best display. Pansies and violas are good for autumn and winter colour.

Shrubs: Planting new shrubs in early autumn allows them time to settle in before the spring growth starts.

- Start with a plant that has lots of healthy stems and a good root system.
- Do not position your plant too close to others.
- Carefully separate out the roots before planting; this will help the shrub quickly root into the soil.
- Use your foot to firm the soil around the shrub so that it is secure, and water well.

Free seeds: Many plants are producing seeds at the moment, so collect the ones you like. Just cover the seed head with a paper bag and tap out the seeds when they are ripe. If you are not going to sow these straight away, store them in a cool dark place until next spring.



CDS people

Glyn Thomas: vice-chair of the CDS board of management

Glyn Thomas, the vice-chair of our board, has been with CDS Co-operatives since 2001.

A committed co-operator, he was born in Treorchy which used to be a mining village in the Rhondda Valley, with a strong community spirit. Everybody worked together. The Co-op shop was part of the village; the cinema, library and the local hospital were originally set up by the local miners union.

He trained as an electrical engineer, and had a long career in broadcasting, which included working on programmes such as Ready Steady Go, Double Your Money and Wagon Train, until he



moved over to news, where he spent 20 years. By the time he retired in 2001, he was a senior engineer at Millbank Studios, which specialises in news coverage of Parliament. The only time he has been to a football match, he jokes, was when he was being paid for radio sports coverage!

He and his wife, Janet, were married in 1976. They have a son, Hywel, and one grand-daughter, Isla.

Glyn is an active member of the Co-op and Labour parties and is currently involved with several organisations in the mutual and co-op sectors, including the North London Area Committee of the Co-op Group. He used to be a union officer and a councillor for the London Borough of Camden, and he is still a justice of the peace.

He has written many articles on mutuality and co-operatives, which you can read on his website, www.glynthomas.org.uk. But his message to our readers is: 'Shop at the Co-op, it pays!'

Ade Makinde, accounts officer, CDS finance department

Ade Makinde is responsible for paying contractors, and dealing with invoices for both CDS Co-operatives and independent co-ops, travel claims and Construction Industry Scheme payments. Before joining CDS Co-operatives, he worked for the accountancy firm Badenoch & Clark.

Ade was born in Lagos, in Nigeria. He grew up in a quiet neighbourhood where everybody knew and took care of each

other. He now lives in Kent but has also lived in London, where he studied at the London School of Accountancy and London South Bank University.

He thinks that co-operative housing is the best form of social housing because it empowers people by involving them in the decision-making over day-to-day issues. He says almost everybody in Lagos knows about co-ops because so many people in Nigeria, such as women marketers, work in co-ops. In Lagos alone, he says, there are more than 7,000 co-operative societies with two million



members and a financial base approaching £4 billion.

His message to client committees? 'Submit your invoices early for early payment!'

Minster's out to lunch!

There may have been showers on the Isle of Sheppey on 19th July, but that did not stop Minster Housing Co-operative joining 2 million other people across the country for the Big Lunch, a national street party. The Big Idea was for neighbours to share a lunch, with food, entertainment and decorations that they had either grown, cooked or made themselves, and get to know one another.

Minster's committee decided it would be fun to host a barbecue. First the committee had to organise insurance and get official permission to close the road. Then they found volunteers to manage three barbecues and cook burgers and hotdogs for everyone. There were plenty of salads and sauces to accompany them. Everyone who attended contributed food and drink, which meant there was no need to dip into co-op funds.

The co-op did lots of other things to ensure that everyone had a great time. For the kids, there was a bouncy castle (sponsored by DBM Properties), an egg and spoon race, face painting, apple bobbing and pony rides. For the adults, there was a raffle, tombola, guessing the weight of a cake, a dog show, cracker eating competitions and competitive sausage-throwing. There were prizes for all winners (the bottles of wine for the adult winners seemed to go down particularly well).



Big lunch tombola winners at Minster

Everyone in the co-op worked really hard – in particular, Sharon Frankum, the co-op secretary, who persuaded local shopkeepers to donate prizes and provide boxes of oranges, apples, bananas and grapes to eat, and made the raffle a roaring success.

The rains came and went throughout the afternoon, but nothing dampened the spirit of the members, friends and relatives, who all agreed that it had been a great day. They can't wait till next year to do it all over again.

This document is available in other languages, large print, audio tape or Braille on request.

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Don't be afraid to complain

If you are dissatisfied in any way with our services, you must let us know. Your complaints show us where we are falling down and what we need to do to rectify the problem.

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Telephone **03333 21 30 30** Email **enquiries@cds.coop**