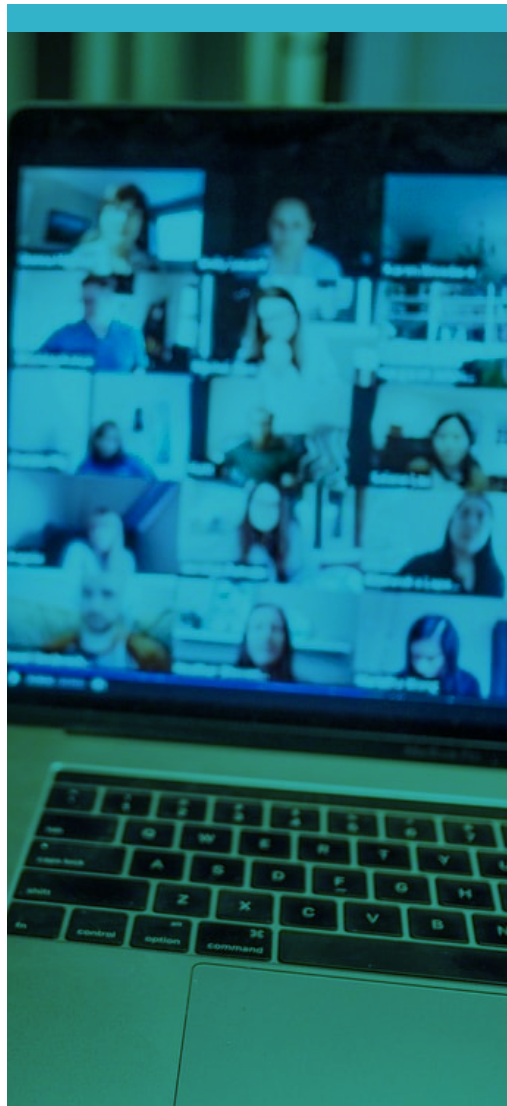


Annual Report

2020/21





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Welcome from the Chief Executive



Nothing could have prepared us for the 2020/21 year. I remember talking with a colleague in February 2020 about the emerging coronavirus and him saying ‘my sister works in the health service... It is going to be really bad’ – and to be honest, thinking he was being a bit dramatic. What did I know!

By mid-March everything was changing. We had our first ‘hybrid’ board meeting on 16 March 2020 and on 17 March, all our team left site, armed with laptops and mobile phones, ready to work at home for a few weeks. The rest – as they say – is history.

Once lockdown was announced, one of our first actions was to contact all our residents. In our team meetings, we were very mindful that people might be scared, unwell or struggling for some other reason. We knew that people might have financial worries and practical problems to overcome in such extraordinary times and so wanted to make a human connection. We began calling our residents to check in with people, to make sure no-one was struggling alone and to offer help where we could.

“Calling Out” became a campaign and we loved every minute of it. We had amazing conversations with our residents and shared the human experience of being confused and concerned for the safety of people we cared about. We had the chance to work with new partners – such as the local foodbanks in Dartford and Colchester – and to help our customers in new and creative ways. In one instance we brokered the delivery of some hearing aids to someone who was shielding and in another we organised a regular food drop. Often, we just arranged to call back each week – to make sure things were OK. The power of these simple human connections has shaped our new strategy and we hope, will be lasting mark of the pandemic for us.

We were proud of the fact that we kept our services running smoothly throughout the year and that we were able to support so many customers in paying rent regularly despite the financial challenges that many people faced. Many customers used our welfare benefits advice service and received not just help with the rent but often backdated payments of other more direct benefits. We hope that we did this work in a way that recognised the extraordinary times, whilst also protecting our financial position and ability to keep providing much needed affordable housing for the long term.

We continued to ensure that customers were safe in their homes. We were particularly proud of keeping our fire and gas responses at 100% compliance throughout the lockdown and increasing the fire safety measures at our one high rise scheme in Camden with the help and advice of the London Fire Brigade. With the help of our partners, estate safety inspections and system tests continued without much disruption, ensuring that any changes or hazards were responded to quickly. Although we were disappointed that our electrical safety programme, which will test and upgrade installations in all our homes, was delayed by coronavirus, we are pleased to have recommissioned this for completion by March 2022.

The death of George Floyd and the ensuing Black Lives Matter campaign shook all of us. In the wake of that terrible murder, we listened to many of our own team members’ personal

stories of racism, violence, humiliation, and fear – sometimes in the course of their work for us. We have begun the work of becoming an anti-racist organisation, recognising that this starts with our own acts and omissions. We have made a commitment that we want to live up to but know we have a lot to do to turn that into meaningful change and we will stumble on the way.

In our client business, we continued to provide business and landlord services to more than 30 housing co-ops and their nearly 2,000 residents. We moved many corporate support services online and helped our co-ops to continue to meet and to make decisions in a new way. This was exciting work and offered a view of democratic engagement and efficiency that we want to take forward alongside our clients.

In the London Community Led Housing Hub, the team carried on working with groups who are developing new housing projects that are owned, managed, or otherwise controlled by residents. Understandably, this work slowed down a little as voluntary members had to focus on their own life challenges for a while but by the middle of the year, projects were enthusiastically back on track. Several schemes secured ‘preferred partner’ status on sites in Camden, Croydon, Harrow and Crystal Palace and partnership working with housing associations saw real progress for the London Older Lesbians Cohousing group and for Tonic Housing. As the funding for this programme starts to reach its end, we are working to see what a sustainable support model might look like in the years ahead.

Most of our staff have been working from home for nearly 18 months at the time of writing but one member of our team deserves a particular ‘shout out’... Matthew Reach, our caretaker for the Phoenix Estate, went off to work every day over this period, putting himself and his family at risk to serve others. He never once complained or pointed out that his lot was very different from most of us in the team who were working from the safety of their home – he just carefully did his work and helped residents.

We really appreciate this and want to take this opportunity to thank him!!

As we move into the new 2021/22 year, we have revised our corporate strategy to refocus on the things we learned over the last year:

- ▶ We need to shape our service around our residents.
- ▶ Human connections really make a difference.
- ▶ There are always new ways to do things.
- ▶ When we work together, we can achieve much more.

Our new strategy ‘Changing Up’ is all about these things. **Our goal is refocused on helping people shape the things that most matter to them at home, in their neighbourhood or in their community.** We will continue to value being a collaborative landlord, an enabling service provider and a promoter for growth in our sector and will do this in a spirit of co-operation.

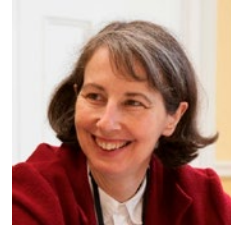
Our big shift, however, is the emphasis on actively moving decision making toward customers for those things that most matter to them – and looking out for opportunities to build a sense of community and belonging through our work. Our big goals for 2021/22 are to build a culture of collaboration and ownership and to radically improve service experience for our customers and clients. We hope that you will work with us and feel the difference this can make.

As always, I am grateful to our amazing staff team – talented, funny, energetic, kind and relentlessly trying to do more and better for those we serve. I am also grateful to our brilliant Board who have provided guidance, good challenge, support, and enthusiasm for our work.

To everyone who reached out, showed kindness, or just did their part with good grace this year – thank you!

Linda
Chief Executive

Welcome from our Chair



I feel very proud to be the Chair of an organisation that provides good and safe homes to nearly 900 tenants and leaseholders as well as supporting the delivery of similar services for members of the client co-operatives that we support.

2020 was inevitable a difficult year for us, as it was for the whole country, but we have maintained our focus on our three key areas: providing housing for our tenants across many sites, providing the services that our housing co-op clients need, and continuing to support the development of community-led housing.

Response to coronavirus

When the coronavirus pandemic became a reality in March 2020, we focused on three key things:

1. Ensuring our tenants were safe and well and that they knew that we were there to support them and to work with them in case of financial difficulty.
2. Ensuring that our client co-ops knew that we would work in a different way to support their requirements.
3. Ensuring that our own employees were safe and well, and were able to continue to work remotely without putting themselves in danger.

Our Chief Executive, Linda Wallace, explains elsewhere in this report how our team quickly initiated a phone campaign at the very start

of the pandemic, in which all our employees took part. Employees in all departments started calling all tenants to check how they were, physically and mentally, and to understand what support they might need. This was very well received by tenants, and enabled our staff to identify the smaller group of tenants who did need additional support and/or welcomed a friendly voice on the phone.

Building safety

As ever, building safety has at the top of our list of priorities this year, as we continue to respond to new legislation and advice. Across our estates, our team have taken measure to ensure that properties have high fire safety measures and tenants can feel safe in their homes. We know that there is always more to do and we have invested in additional external expertise to support our ability to do this well.

Continuing to support

For the rest of 2020, we have continued to build on its core values of Unity, Trust, Intention and Impact, Communication and Collaboration, and Kindness, to provide services for tenants and clients that maintain their immediate health

OUR BOARD (as at 1 September 2019) are:

- | | | |
|---------------------------|--------------------|--------------------|
| ▶ Brigid Sutcliffe Chair | ▶ Martha Slade | ▶ Andrew Pakes |
| ▶ Nick Whitaker Treasurer | ▶ Lawrence Zollner | ▶ Zohra Chiheb |
| ▶ Nigel Wood | ▶ Tony Watt | ▶ David King |
| ▶ Tony Bush | ▶ Ed Wallace | ▶ Rebecca Southern |

and well-being, whilst also responding to the changing context of strengthened building safety. We have ensured that our own staff and our contractors respect all social distancing and hygiene measures, maintaining an emergency only service in lockdown periods. We also increased our provision of dedicated and expert benefits advice to tenants, to ensure that they were able to identify and claim for all benefits to which they were eligible. Given the volatile nature of the jobs market over the past year, we felt this increase was particularly necessary. I have been immensely proud, as Chair of CDS Co-operatives, of the imaginative

and thoughtful response of the organisation's senior management team, its employees and its Board members to the challenges of last year. The way that our team have embraced new ways of working whilst continuing to serve our tenants and clients effectively has shown the power of collaboration and kindness in difficult circumstances. I would like to take this opportunity to thank them all for their contribution.

Brigid Sutcliffe
Chair



CDS Community

CDS Values

We believe that how we work is as important as what we do. The values that underpin our work are:

- ▶ **Unity:** We act as one team with one reputation.
- ▶ **Trust:** We strive to be reliable, fair, and to act with integrity.
- ▶ **Intention:** We know why we do things: we plan, we monitor.
- ▶ **Impact:** We care about the effect we have on people.
- ▶ **Collaboration:** We can achieve more by working with others.
- ▶ **Communication:** We seek understanding as a basis for win/win solutions.
- ▶ **Kindness:** We value kindness which is brave & honest, facing difficult issues with empathy.

We hope that residents, clients and partners hold us to account for these values and feel confident to challenge us if we fall short.



Calling Out Campaign – Unity and Kindness in action

Throughout the year, we tried new ways to reach our residents. The Calling Out Campaign relied on the power of simple human connection to build trust and show kindness, at a time of isolation.

Almost as soon as lockdown hit it became clear just how many people were feeling isolated, and we wanted to help where we could. We decided to do something really simple and really human; to pick up the phone and check in. Over the year, we made thousands of ‘Calling Out’ calls to our residents – simply to ask how people were getting on, seeing if people needed help and then trying to do something practical.

Everyone across the organisation got involved and came back with amazing stories: from residents who were key workers taking on extra shifts on the frontline, to those shielding who we were able to connect with services to get them food. These conversations were some of the best we’ve ever had with our residents and reminded us of the power of a simple human connection. We were able to directly meet the needs of many residents, connecting them with local foodbanks, their neighbours, or solving practical problems – like getting hearing aid batteries delivered! We connected many more with other services that could support them. 10% of those we called requested a regular call back, and in the months that followed we spoke regularly to these residents, checking in just for a chat.

We spoke to two residents about what the Calling Out Campaign meant to them, and why the community has been more important than ever this year:



I was so grateful to get a call. It was nice to have someone to chat with because it was just me and my dog at home during lockdown and I had not been seeing family. I could only go out once a week to the shops and I just missed that human connection. It really meant a lot.

It was great hearing from residents about how they looked after each other and made that their neighbours were well cared for. We want to thank our residents for everything they have done for their neighbours this year:

Getting a call really felt like CDS cares. I'm a key worker so not much changed but I do think for a lot of people this sort of thing really matters. I also said I was happy to help if they did speak to any of my neighbours who needed something because I'm getting out anyway. That connection is helpful in the community as you might not know if someone nearby is in need.



Helping our residents be ‘work ready’ in a challenging jobs market

In January, we were delighted to collaborate with Stirling Careers Consultancy to help our residents access resources to help them get the right job for them at a time of insecurity and worry for many. We ran a careers workshop and provided online resources that were available to all our residents. These resources were specifically aimed at residents who:

- ▶ Had been furloughed.
- ▶ Were starting out on their career.
- ▶ Had recently been made redundant.
- ▶ Were considering a career change.

The workshop gave constructive, useable advice for those who were facing job insecurity during the pandemic. We aimed to give

residents support and signpost them towards organisations who could help them take the next step on the career. Stirling Careers Consultancy were also able to help us create a permanent, online version the workshop which will act as a permanent resource for the future.



CDS Team fundraising to help fight food poverty

When the first lockdown was announced in April, CDS donated £9000 to three local foodbanks (City of David Church, Dartford, Colchester Foodbank, Milton Keynes Foodbank) on behalf of our tenants and their communities.

When the second lockdown was announced, our team were inspired by the work and words of Marcus Rashford to fundraise for foodbanks. Throughout November 2020, our team donated and fundraised for the Trussell Trust. At CDS, kindness is one of our most important values, and so ahead of the festive period we decided to put our money where our mouth is and fundraise together for a very worthy cause.

Our staff donated the cost of something they had been unable to spend due to the lockdown restrictions e.g. the cost of their gym pass or travel pass for the month. Some team members also ran fundraising campaigns with their friends and family.

We were delighted to be able to contribute more than £3,000. We were proud to be able to support the fantastic work of the Trussell Trust with this donation. We spoke to our colleague at the London Community-Led Housing Advice and Resource Hub (hosted at CDS) and long-term supporter and volunteer at the Trussell Trust, Brendan Conway, about why in 2020, more than ever, supporting foodbanks in our communities was vital:

This donation will make a huge difference to families relying on their local foodbanks at Christmas. Donating money to foodbanks is always worthwhile as they need income to survive. They need money to turn on the lights, to hire the space, run their vans. Without fundraising we would not be able to feed people – it is that simple. At Christmas, however, foodbanks play an even more vital role. It isn't just about the staples at this time



of year that families survive on but it is about little 'luxuries' that you might take for granted but that make the festive period special. So on top of all your staples, foodbanks will be getting ready with crackers, Christmas puddings, mince pies, and the other bits that make Christmas, well, Christmas.

This year is has been hard for everyone and more and more people have has to turn to foodbanks for support. We are in a very challenging couple of months and we have

had to redouble our efforts as a community to make sure that we can continue to feed families. I know that everyone involved with CDS understand communities and the power of communities due to the nature of their work. I am not surprised, therefore, that they have acted with kindness over the past month and stepped up by putting their hands in their pockets. I want to thank them for their generosity and know the money will go straight to those in the community that need support the most.

CDS Performance and Policy



Phoenix Place: Project Safe and Satisfied

In March 2020 we launched our Phoenix Place ‘Safe and Satisfied’ Project. Phoenix Place Safe and Satisfied was launched in response to feedback from our residents. At our largest estate, some of our customers did not always feel that we were listening to their concerns or that we had taken time to understand what mattered to them. The “Safe and Satisfied” initiative was introduced to improve our communication with residents on the estate, gain a clearer understanding of their priorities and take action to improve their experience with us.

The project was headed up by our Safe and Satisfied Team: Vivien Okonkwo, (Housing Officer), Dave Brand, (Project Officer), and our Caretaker at Phoenix Place, Matthew Reach. When lockdown hit shortly after the project launch, we had to rapidly rethink how this shift in communication and connection would be made. While Matthew continued to attend site each day, other members of the team worked remotely and had to find new ways to engage with and respond to local residents. A range of new things were tried – particularly our virtual surgery sessions and consultations which were popular and effective.

Safe and Satisfied Zooms

Throughout the year, we were keen to communicate effectively with our residents despite the challenge of not being able to meet. We held our first open Zoom call with residents at Phoenix Place in the summer and quickly realised how useful they could be.

Our monthly Zoom calls allowed us to discuss the issues facing residents, and listen to their concerns in a new way, despite the circumstances. For our residents, it allowed

them to get to know us and have a platform to use their voice to draw attention to the things that mattered most to them. It was also an opportunity for connection with neighbours at a time of increased isolation.

We want to thank each and every resident who took the time to come along to zoom rooms, offering us fresh ideas, feedback and an understanding of the estate that has directly impacted our plans and approach. We will continue to work on ways of ensuring that all our residents have an opportunity to shape the things that matter most to them in all aspects of our service.

CCTV reinstated following resident feedback

In March 2021 we reinstated the CCTV at Phoenix Place. This had been decommissioned due to limited use and challenges of data privacy – but residents really felt it made them feel safer. Working closely with the local police, we reinstated the CCTV in communal areas with a view to improving a sense of safety and actively decreasing anti-social behaviour. The new CCTV covers all carparks, entrances to blocks, outside lift entrances and in areas where fly-tipping has been an issue.



We spoke to Housing Officer, Vivien Okonkwo about the decision to install CCTV at Phoenix Place:

As part of our Safe and Satisfied Project at Phoenix Place, I have been working alongside our Project Officer, Dave Brand, to understand what matters most to residents with a view



to finding lasting solutions. In surveys, emails and in conversations with residents it became clear that safety was a concern to many of you and so we are installing the CCTV primarily in response to this consistent feedback. We are confident that it will quickly have a positive impact in decreasing anti-social behaviour, such as fly tipping, and damage to communal areas, and we hope that it will give people greater peace of mind in their homes.

New tumble dryer across blocks

In February, we installed new tumble dryers where residents had let us know how frustrating the unreliability of the older machines had become. After some careful research, we were able to install brand new machines that are larger, more effective and more efficient.

We spoke to Housing Officer, Vivien Okonkwo about the decision to upgrade the dryers:

We know that the unreliability of the dryers was disrupting residents' daily lives and

making things more difficult when they simply didn't need to be. The new dryers will offer our residents the very best value for money and this investment now in high spec, reliable dryers, will protect that in the long run. We also know that sustainability and protecting the environment are things that our residents care about so the new machines will be up to 80% more efficient which means that both the cost of running the dryers, and the estates carbon footprint, will decrease.

We have been delighted by the impact of Safe and Satisfied and will be implementing its principles across our estates in the coming 12 months:

- ▶ Overall tenant satisfaction increased to 86% – a top quartile performance among similar small London providers.
- ▶ Tenant satisfaction about being listened to and views being acted on improved by 11% over the year to 74% – a huge improvement.



Introducing Plentiful – our new, simpler approach to carrying our repairs

Repairs is almost always the most important service for our customers and as a small provider with homes across the South East of England, building effective relationships with contractors – each of whom only receive quite small amounts of work – can be a challenge.

During the year we introduced a new, simpler way of administering repairs that provides residents with a wider selection of contractors and improves both quality and value for money.

What is better about our new repairs service?

- ▶ The platform allows us to choose from a wider range of contractors and all with feedback from those who have previously used the firm. This means that we can make sure that the contractor that carries out your repair has been chosen from a wide selection which ensures you are always getting the best possible service.

- ▶ We chose from contractors that are local to you. The wide spread of our properties mean that in the past we have found it difficult to always have contractors on call close to your home. We are delighted to be able to choose from contractors that are close by when you need them most.
- ▶ Contractors offer to do the work because they have the ready capacity to carry it out. This means that jobs are carried out more quickly and efficiently.
- ▶ The new platform makes communication simpler with our contractors. This means we can make sure that you are getting the service you can expect and we can get things back on track quickly if there are any issues.

We are excited to have made this change to our repairs service and hope you notice the difference during the year ahead.

Resident satisfaction – how did our residents feel we did this year?

Feedback from our residents guides what we do and the decisions we make. We regularly survey residents to make sure we are able to

track how they think we are doing and take steps to improve when we do not meet their expectations.

Satisfaction area – tenants	19-20 year-end results	20-21 year-end results	20-21 Target
Overall Satisfaction	72%	75%	75%
Quality of home	77%	74%	75%
Neighbourhood	80%	80%	N/A
Value for Money – rent	85%	88%	85%
Easy to deal with (new in 2021)	68% (Q1)	77% (Q4)	N/A
Repairs	64%	64%	75%
Friendly & approachable	77%	77%	85%
Staff reliability	58%	59%	75%
Listens to and acts on view	51%	54%	N/A
Recommend	29%	36%	N/A

We were pleased to see that overall satisfaction with services improved a little during the year and that residents have begun to feel the impact of our focus on really listening and responding to what matters most to them. This will continue to be a key priority for us in the years ahead as we build a more engaged dialogue with residents in our homes.

We were disappointed that we did not make more impact on residents in terms of the repairs service. Improving satisfaction here was a key goal during the year which we did not achieve, as was the case with residents feelings about the quality of their home. We recognise that the pandemic – and the unreliability and minimum service that this resulted in – had an

impact but we still see this as one of our most important goals. Over the next 3 years we have a major property investment programme which will allow us to renew older equipment and fixtures and we know that this will have a big impact on how people feel about their homes.



CDS Policy updates over the past year

Over the past year we have consulted with residents as we introduced/updated the following:

- ▶ **Anti-social Behaviour policy**
- ▶ **Safeguarding Adult and children policy**
- ▶ **Rent arrears policy**
- ▶ **Homeowner income collection policy**
- ▶ **Former tenant arrears policy**
- ▶ **Repairs Policy**
- ▶ **Gas Safety Policy**

A huge thank you to all residents who took time to contribute to these consultations! Your voice made a difference to the final documents and means that the way we work and make decisions is more in line with your expectations.





CDS Properties



Keeping you Safe at Home

Safety is always our top priority and we do everything that we can to identify and respond to any safety issues as quickly as possible. We see safety as an area where partnership with our residents is critically important and aim to make it easy for you to let us know if there are any issues or concerns. During the year we introduced a new direct mailbox for safety issues (safety@cds.coop) which is regularly monitored to make sure we can pick up any safety concerns quickly. This new report mechanism brought forward a number of smaller and once more serious safety issue – so we really do value your feedback.

Gas Safety

Gas safety inspections became more challenging during the pandemic. Residents were understandably worried about letting engineers into their homes and infection/isolation affected the number of engineers available. We were pleased to maintain 100% compliance with the legal inspection requirements and were grateful to all residents who helped make this possible.

Fire Safety

A key focus for us this year has been resolving the fire barrier issues at our newest and tallest block in Camden. Although the building met all the required standards when it was built, our review of all properties after the Grenfell Tower fire identified a need for improvements. Working with the London Fire Brigade, we fitted a new fire detection and alarm system so that residents can live safely in the building whilst these more extensive works are carried out. The work gave us an opportunity to change the outside 'skin' of the building – from a treated timber to a render finish. The choice of colours was decided by a majority resident vote after consultation. Work is expected to complete late in 2021.

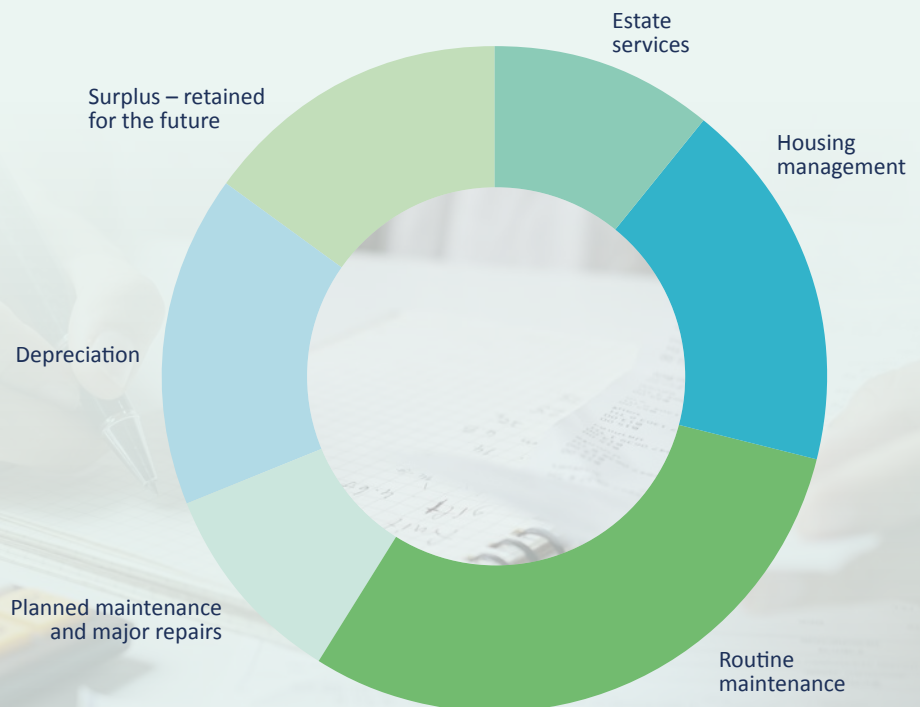
Alongside this work, we have carried out a new and more intrusive fire risk assessment (FRA) in every building we own. Again, this identify some opportunities to improve fire safety and a programme of short and medium term works is now underway.

CDS Finance



How our income from rents is spent

- ▶ Estate services **11%**
- ▶ Housing management **18%**
- ▶ Routine maintenance **30%**
- ▶ Planned maintenance and major repairs **10%**
- ▶ Depreciation **16%**
- ▶ Surplus – retained for the future **15%**



CDS People

CDS' new approach to working



Like many up and down the country, in March 2020 the pandemic brought about sudden and seismic shifts to the way our teams work. Our shift to remote working was enabled by the efforts and hard work of our staff and by 'Beacon', the online CRM that we implemented in April 2019.

Working remotely has been challenging and rewarding in many ways. The early weeks were a blur of firsts – our first fully online co-op meetings, our first online staff meetings, our first fully online board meetings. Over time we, like others, have adapted, learnt and refined our ways of working. We have considered how we can

work more effectively for our customers, whilst improving the work/life balance of our teams.

Having surveyed our staff throughout the past year, it appears that the switch to homeworking has been a success with staff feeling they have a better environment to focus in and a better work life balance a result of the change. With a view to maintaining this, decreasing our carbon footprint, and saving money currently spent on offices, we will be trialling a more hybrid approach to office work – which will use our London office space for active team working and collaboration, whilst allowing teams to work remotely for more of their week.





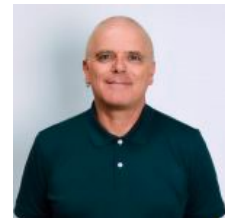
Stephen Brown retires from CDS Co-operatives after 26 years

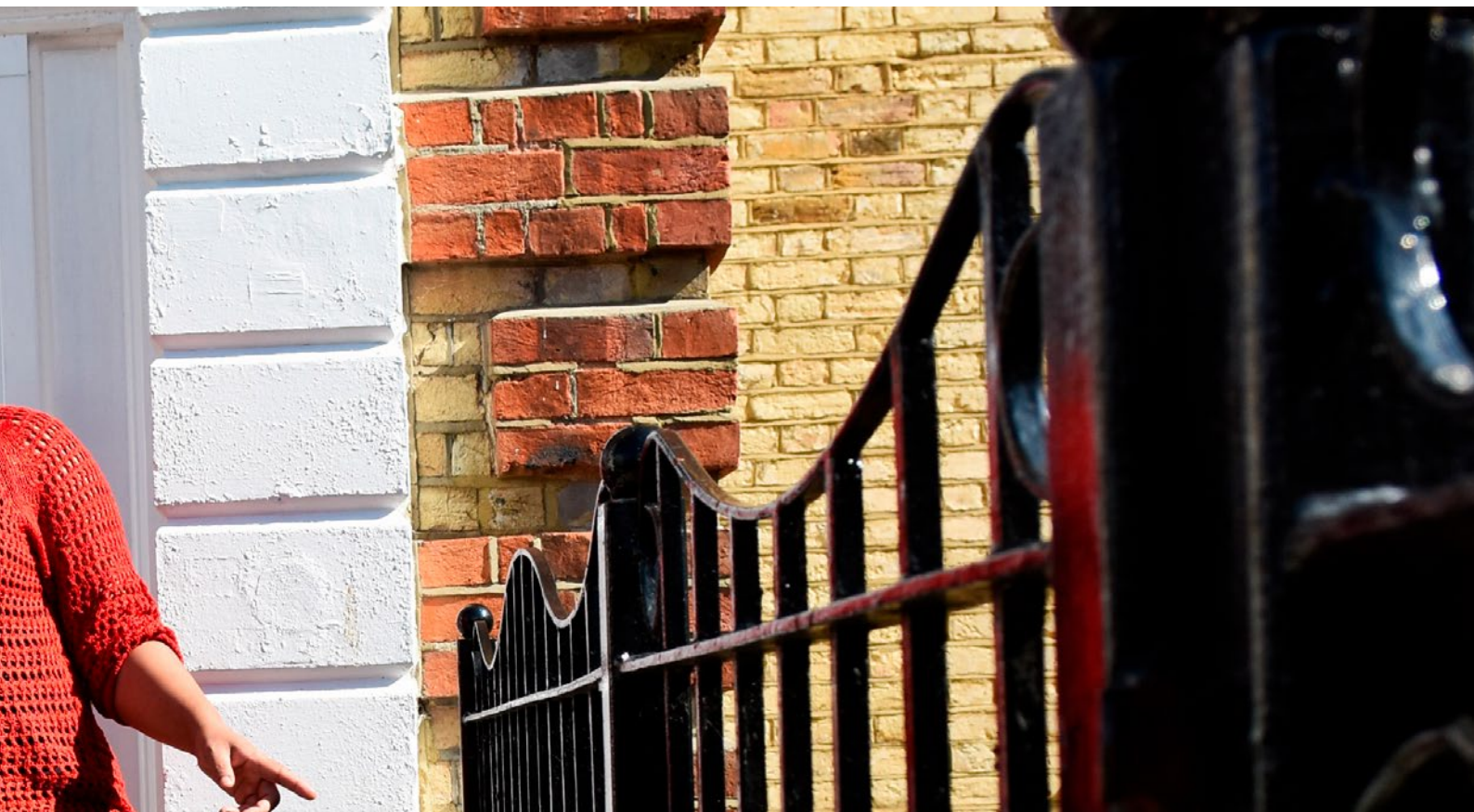
In April, after 26 years with CDS, our Director of Corporate Services, Stephen Brown, retired from CDS. Stephen joined us in 1991 on a temporary contract but quickly joined us permanently. Over the past 26 years he has worked in many teams across CDS and has supported hundreds of colleagues throughout the years. Linda Wallace, Chief Executive of CDS, paid tribute to Stephen’s incredible contribution over the past two and a half decades:

All of us at CDS owes Stephen a massive debt of thanks for his quiet, relentless work over the past 26 years. His attention to detail,

good humour, kindness and dedication has been present in every task he has approached and every project he has led on. He has always been there to support the Board, the

Chief Executive and his colleagues and the organisation would simply not be the place it is today without his hard work and unrivalled attention to detail. We wish him all the best for a very long, happy and well-deserved retirement with his partner Michael.





Anti-racism at CDS

Over the past year our team has been working hard to become actively anti-racist. In the aftermath of the murder of George Floyd we had some open conversations about the impact of racism on the lives of our employees and as a result of these conversations decided that we need to do more to contribute to positive change. **We stand against racism and all other forms of discrimination and prejudice.** We have begun this work with the view to the long term and we are hopeful that with this work we can make a real difference to the lives of our employees and our residents.



Over the past twelve months, the Anti-Racism Group has met regularly. With the full support of our Board of Management, we have created an action plan (available on our website) to ensure that we are accountable for our aims in this area as we are aware that action is required.

Anti-racism is a collective goal for CDS and hence we ask residents to support us in these endeavours.



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