

ANNUAL REPORT



2022-23

Welcome from our CEO and Chair



CDS Co-operatives is unique, writes Chief Executive Tom Bremner and Chair Jayam Dalal (pictured above).

We were set up nearly 50 years ago to give communities more say in their housing. Almost five decades on, and that same principle is as important as ever.

CDS is a unique organisation with an unusual mission – to provide, support and promote community-led housing and co-operation. This means that more people can shape the things that most matter to them.

At CDS we do three things. We:

- Provide services as a housing association. We are a social landlord that owns and manages over 700 homes across the south east and London
- Support 33 housing co-operatives in managing the 1,800 homes they own
- Promote new community-led housing by helping groups create their own homes, and working with other groups on opportunities

The last year has seen a lot of changes. We have several new Board Members, including two residents and a new Chair, along with a new CEO.

There have been some challenges coming out of Covid and higher costs for us all. Fortunately, CDS

is financially stable and can weather the storms.

We also know we need to get better as a landlord. Our customer satisfaction over the last financial year was 68 per cent. The main thing people want us to improve on is acting on our promises and being reliable. So we are working hard to get better at this in 2023-24.

We also know that we need to invest more in the homes we own. So this year we are investing over £2 million in bathrooms, kitchens, windows and fire door replacements. We are also continuing with our boiler replacement programme which started in 2022; a further 100 boilers have been identified to be installed this year.

We are proud of the services we offer to housing cooperatives, and will be revising and renewing our offer over the coming year. And we have seen steady progress in promoting community-led housing, including planning submissions and consents. Indeed, we have several to submit in the near future.

For the year ahead, we are concentrating on making things run more smoothly, so that people who depend on us and work with us see us as an organisation on which they can rely.

It's our big birthday in 2025 (the 50 year mark) so we will be looking back and celebrating – but also planning for our future and the 50 years to come!

In the meantime, we want to hear from our residents. If you'd like to tell us what you think, or get involved in plans for the future, email TalkToUs@cds.coop or call us on 020 4551 0080.

Finally we'd like to thank Linda Wallace who was the Chief Executive for nearly 10 years and left CDS earlier this year. Linda was a much loved and highly respected leader who made a real difference and leaves us as a better organisation.

"We were set up nearly 50 years ago to give communities more say in their housing. Almost five decades on, and that same principle is as important as ever."

Measuring up for tenants in TSMs

The Regulator of Social Housing has created a new system to assess how well landlords are doing at providing good quality homes and services across the UK.

This includes a series of tenant satisfaction measures (TSMs) on which landlords like CDS must report.

These measures were implemented on 1 April 2023 to enable tenants to scrutinise their landlord’s performance, and ensure housing providers are accountable for the services delivered to their customers.

Housing providers are required to publish their first annual results for their customers for the

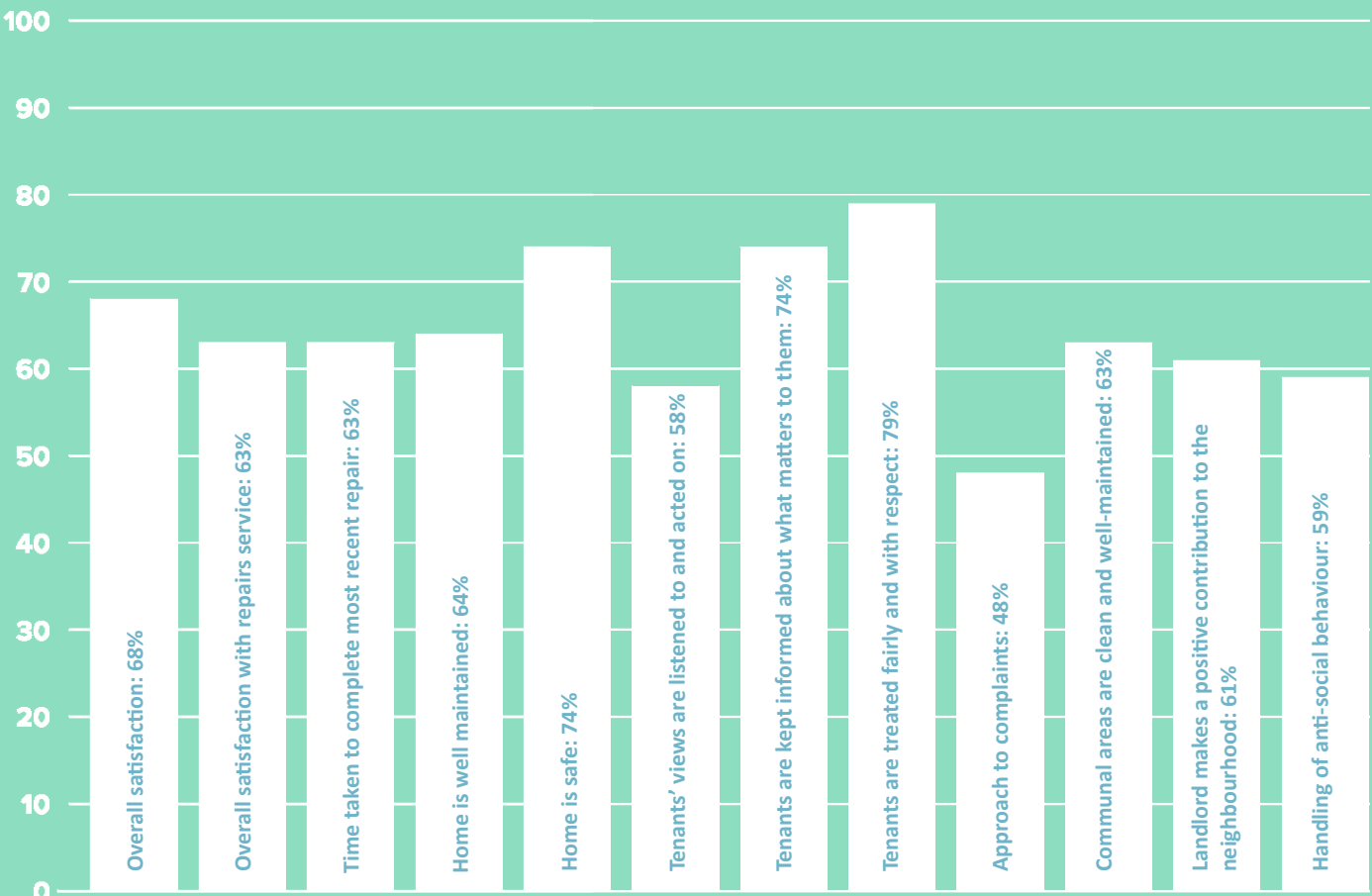
coming financial year in the autumn of 2024.

However, CDS started gathering the data early through our monthly independent resident satisfaction surveys in 2022/23, a year ahead of formal implementation.

This means we can report on our TSM performance for 2022-23.

The measures comprise 12 tenant perception questions, as indicated in the chart below, for which we gathered responses through surveys.

We will be able to compare our performance with similar-sized social landlords from next year, when others have gathered responses.



CDS Tenant Satisfaction Measures 2022-23

Repairs: How did we do this year?



We carried out over 2,000 repairs which equates to just under three repairs for every one of the rented properties that we own. Most of these were routine, but there were also more than 270 emergency repairs.

Our standard repairs were completed in an average of 13.14 days, with 97.5 per cent of emergency repairs made safe within 24 hours.

We aim to call all our customers following repairs to check on quality and satisfaction. This year, we spoke to 17 per cent of tenants who had received a repair, the vast majority of whom rated the service highly (98 per cent).

Our repair costs remain high for the year with

a total spent of just over £800,000. This is an average of £1,100 per home spent on routine maintenance. This high cost is partly due to the rising prices of building materials and labour. We continue to use feedback from surveys, complaints and compliments to inform how we can improve in the future.

Despite the increased costs and demand for repairs, it is reassuring to see that the majority of our tenants remain satisfied with the service they have received.

Meanwhile, we have recruited a surveyor who supports the team with identifying early-on defects and remedials. In addition, we now have an interim repairs caseworker to tackle our more complex and long-standing repair cases, which are particularly linked to damp and mould.

This role is focused on completing long-standing issues, finding ways to improve our customers' journey, and offer one point of contact.

Elsewhere, we have a planned works manager who is making real progress on major and planned work such as boiler and fire door installations, while he is planning a programme of kitchen and bathroom replacements. Making such improvements is key in reducing the number of routine repairs we receive each year.

Taking steps in each home to ensure tenant safety

We are committed to ensuring our residents can live safely and securely in their homes.

This is achieved through ongoing programmes of building safety management including fire, gas, electrical, water and lift inspections, as well as major works programmes dealing with remedial fire safety issues.

Fire and building safety legislation, developed and introduced since the Grenfell tragedy, is continuing to bring on board new requirements for building owners.

Many of these requirements came into effect in early 2023.

We are compliant with all of the required safety regulations. We have an annual independent audit of our safety compliance to make sure that our systems and reporting are accurate.

Every one of our tenanted homes has five-year electrical safety and gas safety certificates, and we have also installed heat, smoke and carbon monoxide alarms.

We have carried out hundreds

of thousands of pounds worth of compartmentation work to make our buildings more fire resistant. We are also installing new doors with increased fire resistance.

All our buildings continue to be compliant with fire risk assessments.

All remedial actions are managed promptly working closely with our fire partners, while housing officers walk around our estates every month to look out for any fire safety or health hazards.



The deaths of George Floyd and Breonna Taylor, and the global protests at anti-Black racism which followed, reaffirmed that racism continues to exist in many areas of public and private life.

In 2020 CDS began working with colleagues and advisers to find ways we could improve our own contribution, taking action to support change that makes a real difference for our employees, residents and clients - and in the wider sector we are part of.

We knew that our greatest strength in this work would be our diverse and talented team.

We committed to listening and learning, to projecting and amplifying the voices that need to be heard in this conversation, and to supporting each other in actively fighting racism and discrimination wherever we encounter it based on the nine protected characteristics - race, age, disability, sex, sexual orientation, gender, gender reassignment, religion or belief.

We developed an initial action plan to support change in 2021. Following our Equality, Diversity and Inclusion (EDI) strategy for 2022, we made some major steps forward which have been well received by our teams:

- Everyone's email signature now has their name phonetically spelt out. The reason for this is to be inclusive of people from other nationalities and with less common names to ensure everyone knows how to pronounce our staff's names properly. It was applied across the whole workforce so even if someone's name is

particularly obvious, it is still spelt out

- All staff training was carried out on Being an Ally – How to be a Good Ally
- There are six weekly Tea Break sessions where a topic relating to race, discrimination or the unique experiences of marginalised groups is chosen. We come together in a safe space to discuss, ask and answer questions
- Our Black History Month celebrations continue to be a huge success with traditions, food, music and learning all playing their part in making it a fun event for all
- The EDI group is made up of members from all teams who are consulted on all the above
- We were particularly proud to achieve a Race Equality Matters Trailblazers Award for the training and work we carried out on their #MyNames campaign

We also let tenants know that we will not tolerate discriminatory behaviour towards any of our staff or tenants. We wanted to encourage them to let us know if they experience racism or discrimination from a CDS employee, contractor or another tenant and that we take a zero-tolerance stance. In order to show the importance of this, we set up a new email address, nodiscrimination@cds.coop. Alternatively, if a tenant calls our switchboard they can discuss their issue with one of our Directors.

The CDS Board has signed up to the National Housing Federation's Chair's Challenge. We will continue the good work we have done so far, and continue to look for new and encompassing ways to impact equality and diversity across our workforce, tenants and wider communities.

The risks faced by our business

Every quarter, our Board's Finance and Audit Committee reviews the major risks to the business as a whole.

They review long-term ongoing risks, as well as those that may emerge during the year and be relatively short-lived. Committee members look at whether we have done enough to mitigate the risks, or if there is more than can be done.

After each meeting, they provide a summary report to our Board. Our wider Board of Management also reviews our risk strategy.

Below is a summary of some key risks the committee has considered throughout the year. These are related to the part of our business that manages the landlord service, and the work we've done to manage them.

Risk	Consequences	Controls
Failure to manage estate and property safety risks in line with law or regulation	<ul style="list-style-type: none"> • Risk to property or life • Reputational • Breach of law or regulation • Additional financial costs 	<ul style="list-style-type: none"> • Regular compliance reporting to the Board • Weekly monitoring report • Regular block and estate inspections • Introduced safety@cds.coop as the single point for staff and customers to report concerns • The Competent Person service has a hotline to report issues and ask for advice on any health and safety issues • Competent Person advice and networking ensures we remain alert to changes of a legal or regulatory nature
Unauthorised access to CDS IT or data storage systems	<ul style="list-style-type: none"> • Reputational risk • Breach of law or regulation • Loss of data 	<ul style="list-style-type: none"> • Network firewalls and authentication • Local and cloud-based backup of critical servers • Backup of cloud-based data including Office 365 • Protection of mobile phones, namely the ability to remotely wipe if lost • Staff training and awareness including acceptable use policy • Staff access data systems using CDS-provided equipment such as laptops and mobiles, rather than personal or open access kit • Exceptions report for login attempts outside the United Kingdom
Failure of CDS to manage data in line with law and regulatory requirements	<ul style="list-style-type: none"> • Breach of law or regulation • Reputational risk 	<ul style="list-style-type: none"> • Data protection policy • Staff training and awareness • IT acceptable user policy • System and network access controls • Staff advised how to manage potential risk of unauthorised access during home working
Landlord Gas Safety breach of law or regulation	<ul style="list-style-type: none"> • Risk to property or life • Reputational • Breach of law or regulation 	<ul style="list-style-type: none"> • Gas safety process • Annual audit of programme completeness • Weekly compliance reporting to highlight issues/concerns

Risk	Consequences	Controls
Failure to achieve income targets	<ul style="list-style-type: none"> • Cashflow risk • Financial loss • Reputational risk • Increased risk of evictions 	<ul style="list-style-type: none"> • Rent arrears management processes and monitoring • Close attention to debt for new Universal Credit claimants • Non-resident debt management processes and monitoring • Service charge setting and management • Cautious provision for bad debt • Added part-time dedicated Income Manager to staffing establishment
Failure to provide good quality service for customers or clients including regulatory requirements	<ul style="list-style-type: none"> • Reputational risk • Breach of regulation • Financial risk in terms of loss of clients 	<ul style="list-style-type: none"> • Regular satisfaction surveys (residents) • Regular surveys and annual reviews (clients) • Core performance monitoring • Complaints management • Changes to patch-based working in repairs team • Use of Plentific for repairs • A robust staff performance management framework • Identifying and fulfilling staff training needs
Overspend or technical failure on major works contract procurement or management	<ul style="list-style-type: none"> • Financial loss • Reputational risk • Breach of law or regulation 	<ul style="list-style-type: none"> • Financial regulations • Pre-contract checks and ongoing quality monitoring • Annual and project budget oversight • Using Fusion21 framework and ensuring value for money • Monthly monitoring expenditure against commitments • Increased internal resource to manage contract works
Failure to maintain adequate liquidity	<ul style="list-style-type: none"> • Threat to solvency • Breach of regulation 	<ul style="list-style-type: none"> • Regular cash flow forecasts • Treasury policy and strategy • Significant cash reserves • Monitor cash spend as a result of the investment plans
Staff accident or incident leading to harm	<ul style="list-style-type: none"> • Risk of injury • Reputational • Breach of law or regulation 	<ul style="list-style-type: none"> • Workplace & VDU risk assessment, including home working • Staff training • Lone worker safety system and monitoring • EAP programme rolled out to all staff • Twice a month requirement to meet face to face with teams/whole organisation
Breach of loan covenants	<ul style="list-style-type: none"> • Reputational risk • Regulatory risk • Immediate loan repayment 	<ul style="list-style-type: none"> • Financial covenant compliance monitored and reported • Non-financial covenant compliance monitored at each meeting by F&AC
Failure of governance	<ul style="list-style-type: none"> • Reputational risk • Breach of law or regulation 	<ul style="list-style-type: none"> • Adopted code of governance • Annual review of effectiveness of governance arrangements • Identification of Board skills gaps against matrix • Board training and development

Risk	Consequence	Controls
Inadequate succession planning for senior management	<ul style="list-style-type: none"> Exposure in terms of strategic level resource 	<ul style="list-style-type: none"> Develop next tier of leaders
Sector change context and organisational capacity significantly reduces our ability to meet our service or financial goals	<ul style="list-style-type: none"> Limited financial robustness for example without sales Limited organisational capacity because of our size 	<ul style="list-style-type: none"> Robust review of costs for efficiency savings in business plan Continuous review of options to collaborate with other organisations/share resources/intelligence as appropriate to reduce costs Growth of business areas, for example client services, the CLH Hub
Inability to recruit specialist staff	<ul style="list-style-type: none"> Failure to deliver our plans and services 	<ul style="list-style-type: none"> We have benchmarked staff salaries Use freelance and framework capacity to manage gaps Consider other team and staff structures to better cover specialist skills
Repairs service - quality and financial control	<ul style="list-style-type: none"> Resident dissatisfaction Reputation Resident safety 	<ul style="list-style-type: none"> Action and resource plan created and shared with Board/staff Put in place immediate arrangements to respond to surveying needs – particularly to respond to damp, mould and disrepair Weekly repairs team meeting to problem-solve and support Recruited interim surveyor to specify/inspect complex jobs
Inflation, new work and delays affect our ability to deliver the Asset Management Plan	<ul style="list-style-type: none"> Loan covenant waiver may run out before works are complete, slowing ability to do needed work 	<ul style="list-style-type: none"> We have worked to get as many of the current year contracts/projects back on track, with particular focus on boilers, fire doors and windows We are working on a plan for 2023-24 so that this can be commissioned and started quickly We have identified some specific additional unplanned works so that these can be included in the business plan
Damp/mould, condensation and disrepair cases	<ul style="list-style-type: none"> Resident dissatisfaction Reputation 	<ul style="list-style-type: none"> Reviewing all reported cases and agreeing specific next steps Recording checks on Beacon where customer confirms OK Letter issued to residents in early February to encourage reporting with a specific web form and advice section Additional resource put in place to respond to reporting. Referrals have been made and update meetings in place fortnightly to review recommendations and actions Recruited an interim in-house surveyor to quickly inspect damp and mould cases, specify works and ensure the problem is fixed

Lessons learned from complaints

During 2022-23, CDS received a total of 58 complaints, an increase from 30 in 2021-22.

The Housing Ombudsman has acknowledged that many landlords have seen an increase in complaints. The top three reasons for complaints in 2022-23 were repairs, leasehold services and estate management. 49 were upheld.

This year, we revised our complaints policy to incorporate changes in the Housing Ombudsman Service Complaint Handling Code, and we completed a self-assessment in light of this.

As part of our learning from complaints, we have launched an Estate Champion service. This new partnership between us and our residents will put tenants at the heart of what we do.

It will also help ensure our estate services focus on what matters to the people who live there.

We faced significant challenges with our repairs service this year, which is reflected in the level of complaints. We learnt that the quality of work we do is variable, the instructions we give contractors aren't always detailed enough, and we need to post-inspect more repairs.

To address these and our other findings, we have engaged an independent consultant to review our repairs service. The review will be used to put an improvement plan in place.

You also told us that staff changes had impacted on our ability to provide repairs effectively. In response, we rebuilt our repairs team and all of the vacancies are now filled.

For more details about lesson learned from complaints, have a look at the report to the CDS Board: <https://bit.ly/CDS-Complaints>.

How we're tackling anti-social behaviour

CDS continues to tackle all aspects of anti-social behaviour (ASB).

We do this alongside a range of service and community safety partners, such as the police, adult social care, mental health teams and local authorities.

All ASB cases are monitored

by the housing service manager, who ensures that referrals to our partners are made as promptly as possible.

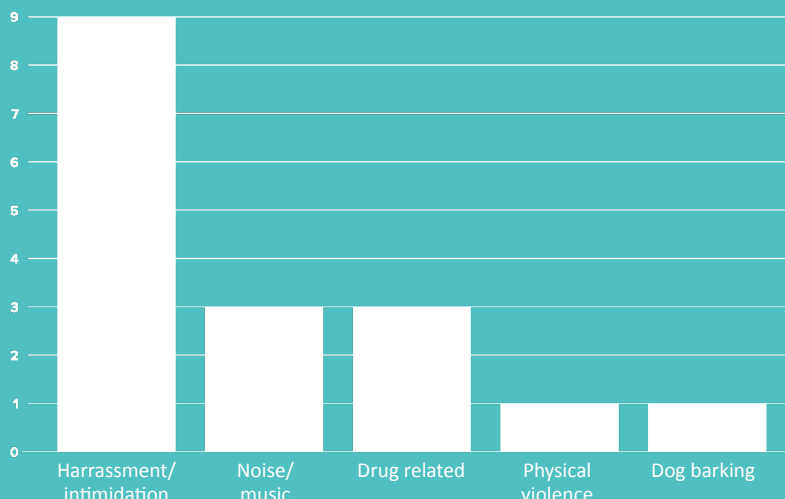
We then continue to collaborate with residents and external organisations to find resolutions for the future.

The housing officers are the first point of contact for

tenants experiencing anti-social behaviour.

They received 17 cases in 2022/23 and closed 14. These are broken down below.

At the end of March 2023, we had three active cases, which are being monitored in line with our ASB policy.





Engaging with our residents

Following our extended absence from our estates due to the Covid-19 pandemic, we held several events throughout 2022-23 to encourage staff to interact with residents in person and make their presence more visible.

The events ranged from door-knocking exercises, litter picking days, and 'meet and greets', to the Queen's Jubilee celebrations, and resident awareness and support events.

The events were well attended and positively impacted our residents and their communities.

In March, we launched our Let's Make It Better Together campaign, which included a litter picking day and door-knocking exercises.

We heard from residents at the events that communal gardening, estate parking and repairs were their top three concerns.

To address these issues, we consulted on gardening with residents at the schemes affected and changed our gardening contractors.

In response to resident comments, we also put in place a bi-monthly 'meet and greet' event with residents, CDS staff and the gardening contractors where issues could be discussed further.

At the schemes affected by parking issues, we held consultations to hear residents' views and ascertain if they wished to put parking controls in place near their homes.

A special extended bank holiday weekend allowed the team to collaborate with residents across our estates to commemorate a historic milestone - the Queen's Platinum Jubilee in June 2022.

The events were a huge success and were enjoyed by both residents and CDS staff.

In August, we launched our Customer Wellness campaign, which focused on identifying our tenants' support needs.

Special events were held at three locations in August and September, where residents shared their concerns with us and connected with members of our Income, Welfare Benefits, Repairs and Housing teams.

Tenants were invited to raise repair requests on the spot, while our staff could address any other concerns. We also took the opportunity to promote our Welfare Benefits service and provided financial advice.

In addition, residents enjoyed free raffles, which made the events more memorable.

At these events, we learned that residents wanted more 'meet and greet' sessions, repair and cyclical works, tree maintenance, and improved staff communication among other things.

Between October and December 2022, we conducted a service charge consultation, where housing officers spoke to as many residents as possible about upcoming service charges.

We listened to residents by including tree maintenance as part of the consultation, which led to works being carried out at a number of our schemes.

Some estates also wanted their communal areas to be redecorated, and the works were added to the cyclical decoration programme for 2023-24.

As part of our Customer Wellness programme, and to learn more about the support we can offer in light of the cost of living crisis, we launched a telephone campaign in November.

Residents were glad to hear from us, and this campaign continues into 2023/24.

We made positive differences to our residents and their communities last year, and we are committed to ensuring our residents are involved in improving the services that matter most.

We know that their needs, priorities and expectations continue to evolve. As a landlord, it is therefore necessary that we continue to seek feedback and make changes to improve our services for the future.

Creating homes to be proud of

We are committed to making sure that all our properties meet the decent home standard. We ensure our properties are clean, safe, secure, and ready for our tenants to move into.

Before a property is let, we carry out several checks, such as electrics, gas and asbestos.

In 2022-23, we carried out 28 lettings, compared to 22 the previous year. We had seven mutual exchanges as compared to five in 2021/22.

Of the properties let, 15 required extensive work to modernise and futureproof them. The remaining homes were completed as standard voids.

We had two evictions in the 2022/23 financial year. One was due to rent arrears, and the other was for matters related to anti-social behaviour.

Our team recognises the importance of getting voids back to use within our 28 day target time.

We aim to turn voids around quickly to ensure excellence in customer service, achieve the lowest possible void turnaround times, maintain a good relationship with the local authority and meet housing needs.



Tenants claim thousands thanks to our Welfare Benefits Service



Our in-house Welfare Benefits Service (WBS) works closely with residents to help them maximise their income through suitable benefits, applying for discounts and grants, and providing budgeting advice.

In 2022-23, the service helped residents claim £194,342.46 in benefits to which they were entitled.

A sum of £91,250 went directly to residents, and £52,906 was paid to CDS to help with rent and arrears. Co-op residents received over £27,436, while £22,748 went directly to co-ops to assist with rents and arrears.

Residents are delighted with the support they receive from our service, as it helps them

sustain their tenancies and improves their well-being.

Meanwhile, for the second year in a row, our income management team ended the year with just below 1.5 per cent rent arrears.

This is an incredible result given the cost of living crisis, which has affected everyone.

Our 2022-23 Senior Management Team

- Linda Wallace
Chief Executive (to February 2023)
- Tom Bremner
Chief Executive (from March 2023)
- Christina Friedenthal
Corporate Services Director
- Anne Hauxwell
Finance Director
- Hony Premlal
Interim Operations Director (to January 2023)
- Nigel Moore
Interim Operations Director (to May 2023)
- Kristell Marcantoni
Operations Director (from May 2023)
- Levent Kerimol
Project Director

Our 2022-23 CDS Board

- Brigid Sutcliffe: *Chair (to September 2022)*
- Jayam Dalal: *Chair (from September 2022)*
- Juliet Lack: *Honorary Treasurer*
- Ben Anim-Antwi *(from May 2022)*
- Tom Bremner *(from March 2023)*
- Tony Bush
- Simon Charlick *(from Nov 2022)*
- Matthew Creasey
- Rebecca FitzGerald *(from March 2023)*
- Satish Jassal
- Lakechia Jeanne
- Andrew Pakes *(to September 2022)*
- Rebecca Southern
- Linda Wallace *(to February 2023)*
- Lawrence Zollner *(to August 2022)*