

**2023/24**

# **ANNUAL REPORT**



# Welcome from CEO and Chair



For the coming year we have plans to really make a difference. We'll be offering CDS tenants the option of ordering and tracking repairs online.

We'll be spending time listening to what sort of service you want in the future so we can better meet expectations. We'll be exploring how communities can run things for themselves.



CDS is 50 years old next year and whilst we and the world have changed, what we are about has not. Almost five decades on we are still here to give communities more say in their housing.

This means 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 their homes.
- Promote new community-led housing by helping groups build new homes.

We hope you enjoy reading this annual report. In it we talk about the challenges faced over the year and what we have done to improve things. For the coming year we have plans to really make a difference. We'll be offering CDS tenants the option of ordering and tracking repairs online. We'll be spending time listening to what sort of service you want in the future so we can better meet expectations. We'll be exploring how communities can run things for themselves – both CDS residents and residents from other social landlords.

We will also be concentrating on getting the basics right. We know, because you have told us through surveys, that you want us to listen, act and get things done. In short be reliable and helpful. We are working hard on this and we get some great comments back to tell us that. But we have more to do and we hope you'll see the difference.

We wish you an enjoyable summer.

TOM BREMNER

JULIET LACK



TOM BREMNER  
Chief Executive



JULIET LACK  
Chair

# The CDS Board of Management

The CDS Board of Management is responsible for ensuring the long-term viability of the organisation, sets our strategic direction and monitors our performance against agreed targets.

Our Board of Management is comprised of 11 people from a broad spectrum of backgrounds and experiences. They include two CDS residents and one corporate member, who lives in one of the housing co-operatives to which CDS provide services. Our Chief Executive is also a Board member.

Four of our Board members (36%) are female and three (27%) are from an ethnic minority background. It is our aim to increase diversity on the Board even further with our next round of Board recruitment over the next twelve months.

Based on a self-assessment of skills, our Board consists of people with expertise in such things as:

- Customer service;
- Leadership;
- Marketing and communications;
- Financial management and accounting;
- Business management;
- People management;
- Property and estate management;
- Stakeholder engagement; and
- Equality, diversity and inclusion.

Our Board members include people with experience living in social housing, living in a housing co-operative, those who are retired from work, those who work for other social housing providers, local authorities, schools, the private sector and who are self-employed.



# WBA/Hardship - Brief Report Year End 23-24

From April 23 to March 24, our free in-house Welfare Benefits Service, tailored to each person, assisted residents in claiming around £97,000 in various benefits they were entitled to. The service is designed to maximise residents' income, decrease expenses, debt and to ensure residents are equipped to remain financially stable.

We continue to assist tenants with maximising their income through disability benefits, universal credit, council tax reduction and other grants and discounts. Residents have expressed their appreciation of the service by providing the below feedback.

## Anonymous resident 1

“Maureen is a gift, her help has changed my life, and her patience and determination to fight and advocate on my behalf. A blessing! I love her.”

## Anonymous resident 2

“Without Maureen, I would still be in the same situation, I still need her around to help sometimes, I find her very warm and helpful and friendly, I really like her.”

## Anonymous resident 3

“Lovely lady, very supportive, helps me when I am low and upset. Very helpful, I hope Maureen never leaves CDS.”

## Hardship Fund Info 23-24

We assisted 23 residents through the CDS Hardship Fund in the years 2023-2024. We spent £4,498.08 helping our residents by providing supermarket vouchers, electric vouchers, cash vouchers, and white goods. In the coming year, 2024-2025, we have again created a Hardship Fund to allow us to assist anyone who may be struggling with high prices for food, energy, and general living costs.



# YOU SAID... WE DID...

At CDS, we value the feedback we receive from residents. It's through your insights and suggestions that we can improve our services. In these "You Said, We Did" updates, we'll outline how your feedback has directly influenced our actions across various estates:

## YOU SAID....

## WE DID....

Residents said they wanted more flexible ways to pay their rent and service charges.



We implemented a 24-hours payment line.

At Hauksbee Gardens, residents asked that we install a noticeboard and wanted regular pruning of the trees on the estate.



We installed a noticeboard which now serves as a communication tool among residents for information sharing.

After a consultation, we included tree pruning in the 2024/25 service charges, demonstrating our commitment to transparency and residents' involvement in our decision-making process.

At Wootton Drive, Great Palmers, Swallow Close, and Phoenix Place, some residents requested more regular pest control service.



We put an annual pest control treatment in place in the communal areas following consultation at the schemes, the costs of which will be re-charged through the 2024/25 service charges.

Residents at Grove Hill asked for window cleaning as an additional service.



We consulted and obtained quotes for the additional service so residents could decide. Due to the high cost, residents chose not to proceed with the service.

Residents at Watermeadow were dissatisfied that they were not getting much value from the ground maintenance service provided.



Following consultation with the residents, we discontinued this service and removed ground maintenance costs from the 2024/25 service charges, thereby saving residents money.

At Block 5/7 Shellons Street, residents expressed concern about their main entrance door and internal post boxes that need changing following reports of vandalism.



We installed a new front entrance door and replaced the internal post boxes to improve security.

Residents at Forge Close asked us to address safety concerns regarding overgrown shrubs.



We trimmed the shrubs and budgeted for further work in the 24/25 financial year.

# MEASURING UP FOR TENANTS IN TSM'S

**73%**  
Their home  
is safe

**71%**  
are treated  
fairly and with  
respect

**69%**  
communal areas  
are clean and well  
maintained

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. The TSMs (that's Tenants Satisfaction Measures) give us invaluable information on how we're doing. Our independent surveying partner, completed 289 surveys last year. They point out what we're good at and where we need to improve. It is a roadmap for getting better and planning ahead. What you have shared with us, has influenced our improvement plan for this year.

We are committed to improve your overall satisfaction with the service we deliver, involving you each step of the way. We have already taken steps to manage your complaints more effectively and learn from what you tell us so that we don't repeat the same mistake. It might involve doing things differently at times.

We're working on speeding up repair times too. We recognise the inconvenience and stress caused by long delays. We know it's an area where we can do better.

## CDS TSM Perception Survey 2023-24



We are really pleased that over 70% of our residents rate us for having safe homes and being fair and respectful. It is really important to us.

We recognise that we need to improve on reliability and listening and acting on your views.

What you tell us matters!

# CDS TSM Management Information 2023/2024

TSM	DESCRIPTION	2023-2024
Complaints (CH01 and CH02)	<ul style="list-style-type: none"> <li>Number of stage 1 Complaints</li> <li>Stage 1 responded within target</li> <li>Number of stage 2 Complaints</li> <li>Stage 2 responded with target</li> </ul>	45 40 (88.89%) 4 4 (100%)
Housing Maintenance (RPO1 and RPO2)	<ul style="list-style-type: none"> <li>Number of emergency repairs completed YTD</li> <li>Number of non-emergency repairs completed YTD</li> <li>% of emergency repairs completed within target</li> <li>% of non-emergency repairs completed within target</li> <li>Emergency repairs as a % of all responsive repairs</li> <li>% of dwellings that are non-decent at year end</li> </ul>	368 1816 87.50% 80.84% 16.85% 0.95% (7 properties)
Building safety (BS01 to BS05)	<ul style="list-style-type: none"> <li>Number of properties requiring a valid Gas safety record</li> <li>% of homes for which a gas safety check has been carried out</li> <li>% of homes for which a fire risk assessment has been carried out</li> <li>% of homes for which all required Asbestos management surveys or reinspection have been carried out</li> <li>% of homes for which all required legionella risk assessments have been carried out</li> <li>% of homes for which all required communal passenger lift safety checks have been carried out</li> </ul>	738 100% 100% 100% 100% 100%
ASB (NM01)	<ul style="list-style-type: none"> <li>Number of cases of ASB reported</li> <li>Number of cases involving hate incidents</li> </ul>	8 0

**COMPLAINTS** - Our complaint response time, while not at 100% at year-end, showed an improvement of 6% compared to the previous year. This is positive but not where we want to be. Responding to your complaints in good time is important to us. We also want to learn from your feedback and communicate how it has shaped our offer with you.

**BUILDING SAFETY** – We are proud of our achievements in 2023-2024 and report 100% compliance with the TSMs. Keeping you safe is our top priority.

**REPAIRS** - We recognise the need to be better with our response time and make sure we keep you in the know on the actions we are taking. We are actively working on being more reliable.

**DECENT HOMES** - We identified seven properties that did not meet the Decent Home Standard last year. The necessary remedial work, focusing on windows, doors, and roofing, is already underway and the residents are kept informed. The stock condition surveys we will complete this year will give us the information we need to ensure we know what investment is required.

**ASB** – The team continues to monitor all reported cases of ASB closely. We work with your local community partners to find solutions. This year, we will make sure our residents know how to report ASB issues to us and advertise our approach to working with other local partners to ensure ASB issues are resolved.

# PROPERTY IMPROVEMENTS - REPAIRS

**1816** Repairs completed last year

**87.5%**

Emergency repairs completed within 24 hours

It was a very busy year with 1816 Repairs completed in our community last year. Most repairs were linked to plumbing and electrical faults. Our team worked hard to ensure our contractors completed your repair within the target of 28 days. We achieved this in 80% of cases. We understand that waiting for repairs can be frustrating, and so this year, we want to improve and collaborate closely with you to better understand your repair needs. We've heard your feedback about accessibility challenges and forgotten repairs, and we are taking steps to be more reliable.

We also addressed 368 emergency repairs achieving 87.5% completion rate within the 24 hours target. Our team remains committed to improve our response times, ensuring that we support all our residents with quick actions and good communication.

We are proud to have successfully completed a substantial number of complex repairs including 60 repairs linked to Damp and Mould. We sincerely appreciate your patience and understanding during the repair process, and we recognise that it did not always go as smoothly as it should have. Our team is on it. We want to do better!

We teamed up with a specialist contractor to tackle damp and mould issues in your homes. The performance is closely monitored, following our new policy. Last year, we invested nearly £80,000 (averaging £1300 per property) in initial measures and remedial work for damp and mould.

We installed over 200 boilers ensuring efficient heating and comfort for our residents. We gave urgent attention to faulty windows and roofs and we're proud to report that these critical repairs were completed to our residents' satisfaction. We replaced just short of 200 fire doors to improve fire resistance. Our assessment of bathrooms and kitchens last year led to action. This year, we've already revamped 15 kitchens and 10 bathrooms, with more in the pipeline for 2024-2025. We conducted over 450 EPC inspections, and we are pleased with the results. The vast majority of our properties have a C rating, confirming their energy efficiency. For those with a rating higher than C, we have a plan of action. Finally, in collaboration with Warmfront, a governmental scheme designed to help residents benefit from energy efficiency improvements, we evaluated properties in need of cavity wall insulation. So far, we've insulated 72 properties, with more to follow. We want to help you keep your energy bills in check!

We're on a mission to know our homes inside out. This year, we will be doing thorough surveys across all our properties. These surveys will help us figure out what needs fixing and prioritise our actions. We will need your support with access to complete this important work.

While we celebrate our achievements, we recognise that there's more work to be done. We're committed to raising the bar higher this year. Our focus will be on delivering a better repairs service in collaboration with you.



We are ready to listen!



## HOW WE HAVE IMPROVED

- We completed a full review of our repair service and implemented tighter controls in the management of calls, emergency and complex repairs.
- We have trained our staff in better diagnosing your repair and understanding the impact of Damp and Mould and our responsibilities.
- We now have a planned works manager to manage the investment in our stock and complex repairs.
- We manage our contractors' performance and as a result stopped working with some of them where workmanship was not up to scratch.



## COMPLIANCE WITH PROPERTY SAFETY

The safety of our residents is at the top of the list at CDS. We have ongoing programmes of building safety management including fire, gas, electrical, water and lift inspections. We are 100% compliant with all statutory requirements and we are very proud to be able to report this.

We are working hard to manage fire risks in our buildings so you can feel safe in your home. All our buildings meet fire risk assessment standards. We continue to work closely with PSM, our independent fire risk specialists, to carry out regular Fire Risk Assessments (FRA) of the communal areas of all our buildings, such as the stairways and the corridors. We promptly address any necessary remedial actions in close collaboration with our fire partners. Additionally, our housing officers conduct monthly inspections across our estates to proactively identify fire safety and health hazards.



We comply with the Building Safety Act regulation and for our tall building, (>18 meters), we completed the installation of secure information boxes which contain important information about your building which can be used by the Fire and Rescue Service in the event of a fire.

We invested £380,000 to replace 188 fire doors across our estates where it was deemed necessary to increase fire resistance. Thank you all for your help with access.

# Complaints - Lessons Learnt

We reviewed and closed 50 complaints in 2023-2024 compared to 55 the previous year.

Over 90% were successfully resolved at Stage 1 without the need to be escalated for a review at Stage 2. This is an improvement on last year.

We completed the Housing Ombudsman's complaint handling self-assessment in April 2024 and changes were made to our complaint's policy as a result. We have a clear action plan to address the areas needing further work. We comply with 78% of the code with minor adjustments required to be fully compliant.

## This is what you were most dissatisfied with:

- Delays with repairs and our contractors attitude
- Poor follow through of actions
- Lack of communication
- Disagreement with decisions

## You told us, we did:

- We set clear expectations for better communication and reliability in our team.
- We are in the process of reviewing all contractors used in 2023-2024, recognise achievements and manage underperformance.
- We have a dedicated Complaints' lead at CDS, keeping a very good eye on our response time.
- We log our commitments to you centrally with clear timeframes for completion to make sure none are forgotten.
- All completed complaints are reviewed monthly, and lessons learnt identified, actions taken and improvements monitored.
- We publish lessons learnt quarterly on our website.
- All Stage 2 complaints are reviewed externally to ensure a fair and thorough review has taken place with outcomes in line with the Housing Ombudsman's complaint handling guidelines.
- Trained our team in complaint handling with a focus on ensuring good communication right from the onset and learning from our mistakes.



For more details about lessons learned from complaints, have a look at the report to the CDS Board:

<https://www.cds.coop/cds-complaints-report-board-2023-24/>

## Tenants' Comments

Thank you all at CDS for all your hard work getting this work done on our home, we can now again take pride in the home you supply us and keep it to the high standard we used to once again.

And having lived in this home for over 50 years CDS are getting better and better as time goes on which is great for us tenants.

How lovely! Good job everyone involved :o)

I have had numerous jobs carried out in my home over the past few days. The men took pride in their work and made sure the job was fully completed. If they were not happy with the look, such as clearing mould and redoing the window frames, they stayed and sorted it until they was happy that it had a professional finish.

I just was extremely happy with the service provided and wanted to inform someone. Many thanks.

I'm so pleased with my roof and the leak is all fixed. Its so nice not to be worried about my roof any more.

I just want to say thank you and I don't have any problems anymore apart from my arthritis which keeps flaring up lol"

How wonderful it was to meet you and your colleagues that made us feel so welcome to be joining you as tenants and also a part of this community. We met so many people ready to offer friendship and help in making our move so special. It is evident on meeting both staff and residents that you care about everyone's future happiness at Church Grove.

Would you please pass on our gratitude to your team for making today so exciting and memorable as a new start to our lives.



# Equality, Diversity and Inclusion



More than three quarters of staff are female

50% of the Senior Management Team are female



More than 40% of the workforce has an ethnic minority background

Building on our EDI Strategy 2023-2026, our first year highlights our achievements in relation to our equalities performance and being inclusive and accessible to all our residents and support good equalities practice with regard to our employees.

Equality and diversity is at the heart of everything we do at CDS from the services we deliver to our residents and how we support our workforce. We want equality, diversity and inclusion to become second nature at CDS to the extent that it becomes unnecessary to speak about their individual definitions and they become natural to the way in which we work.

Some of CDS's significant efforts over the previous year to incorporate equality and diversity throughout the organisation have included:

- the implementation of a Fair and Equal Pay policy which saw roles being benchmarked and salaries being increased where appropriate.
- continue to make an inclusive culture part of the CDS brand and promote widely.
- the NHF Chairs' Challenge was put on hold due to a change in the Board Chair.

Given our level of ambition, we believe much work is still in progress to achieve our goals. We plan to continuously assess and improve our performance.

# Risk Management

It is essential we effectively manage risk in all aspects of our work. Our board of management is responsible for determining the risk appetite for the business. At its meeting each quarter, the Finance and Audit Committee of the board then reviews the risks facing the business and the steps taken to reduce the likelihood of that risk materialising.

A numerical score using the table below is given to each risk based on the likelihood of the risk happening and how serious it would be if it did.

Impact	Very Serious	5	10	15	20
	Serious	4	8	12	16
	Significant	3	6	9	12
	Moderate	2	4	6	8
	Little	1	3	3	4
		LOW Less than 20% chance	MEDIUM Less than 50% chance	HIGH More than 50% chance	PROBABLE More than 75% chance
	Probability				

Below is a list of our top four managed active risks, all of which have a mitigated risk score of 6, making them a medium risk:

TOP RISK	MITIGATIONS IN PLACE TO REDUCE RISK
1. Failure to provide good quality service for customers or clients including regulatory requirements	<ul style="list-style-type: none"> <li>• Regular resident satisfaction surveys</li> <li>• Client surveys and annual reviews</li> <li>• Core performance monitoring</li> <li>• Complaints management</li> <li>• Improvements in place where service improvement potential is identified</li> <li>• Use of Plentific platform for repairs</li> <li>• Robust staff performance management framework</li> <li>• Identifying and fulfilling staff training needs</li> </ul>
2. Failure to achieve income targets	<ul style="list-style-type: none"> <li>• Rent arrears management processes and monitoring including the addition of a Welfare Benefits Advisor due to the complexity of Universal Credit (UC)</li> <li>• Close attention to debt for new UC claimants</li> <li>• Non-resident debt management processes and monitoring</li> <li>• Service charge setting/management</li> <li>• Caution provision for bad debt</li> </ul>
3. Failure to balance costs with income in respect of managed services	<ul style="list-style-type: none"> <li>• Client fee strategy implemented to cover cost of service</li> <li>• Separate account 'stream' to highlight relationship of costs/ income</li> <li>• 6-month notice period for outgoing clients</li> <li>• Plan to reduce costs to match any loss of income for departing clients</li> <li>• As part of updating management agreement in 2024-25, we will review costs to ensure costs and income balance</li> </ul>
4. Sector change and organisation capacity reduces our ability to meet our service or financial goals	<ul style="list-style-type: none"> <li>• Robust review of costs for efficiency savings in Business plan</li> <li>• Continuous review of options to collaborate with other organisations/share resources/intelligence as appropriate to reduce costs</li> <li>• Growth of business areas e.g. client services, the CLH Hub</li> </ul>