



WELCOME FROM OUR CHAIR, KATHARINE HIBBERT:

I'm glad to welcome you to this edition of Word on the Street – my first as Chair of Co-op Homes' board. Since taking on the role of Chair last July, it's been a pleasure to meet some of you at events like our AGM and during site visits, and I look forward to meeting more of you in the months to come.

It has also been exciting to see work begin on projects to develop new homes in partnership with client co-ops Middlesex Housing and Wellington, as well as on Co-op Homes' own sites. All these projects, which you can read about in this newsletter, will see the creation of high-quality, environmentally friendly homes for affordable rent. At a time of housing crisis, rising cost of living and

climate emergency, the need for these has never been greater.

Meanwhile, it's essential to look after existing homes to a high standard as well as creating new ones, so work continues improving the service we offer to you, our existing customers, and tenants. Read on for updates on our online repairs ordering system, our major works programme, our investment in improving energy efficiency, and the new colleagues who are joining the team to help us deliver this work on your behalf.

This summer, the Co-op Homes board will be joined by new members as we say goodbye to Helen Berg, Nicholas Leggett, and Steve Tucker, all of whom

have served full terms and made huge contributions to the organisation. We also say goodbye and thank you to Toby D'Olier and welcome our new RHP appointee, Jane Gallifent. You can read extracts of the annual report by the board as part of this newsletter. In the months to come, I look forward to working alongside the board, our employees and our tenants, customers, and stakeholders, to find ever more effective ways to deliver on Co-op Homes' purpose - to work with a co-operative ethos to help people and their communities to flourish.

Katharine Hibbert, CHS Chair



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WELCOME TO THE TEAM

We're delighted to welcome several new members of the team:

Client Services

Saphire Sterling is an experienced housing officer and is excited about providing management services to Bramleys, W14, Ealing, Effra, Flame, and Nimbus co-ops, as well as being part of the Ackroydon TMO support team.

Ella Mackay was our team administrator but has recently progressed into the housing adviser role. Ella will be working with Ekarro and Abeona co-ops and Ackroydon TMO.

Daphne Fernandes is a first-class administrator and comes to us with a wealth of customer service experience gained within RHP Group. Daphne will be joining our Governance team and helping to deliver a seamless service to all our co-op customers.

Repairs

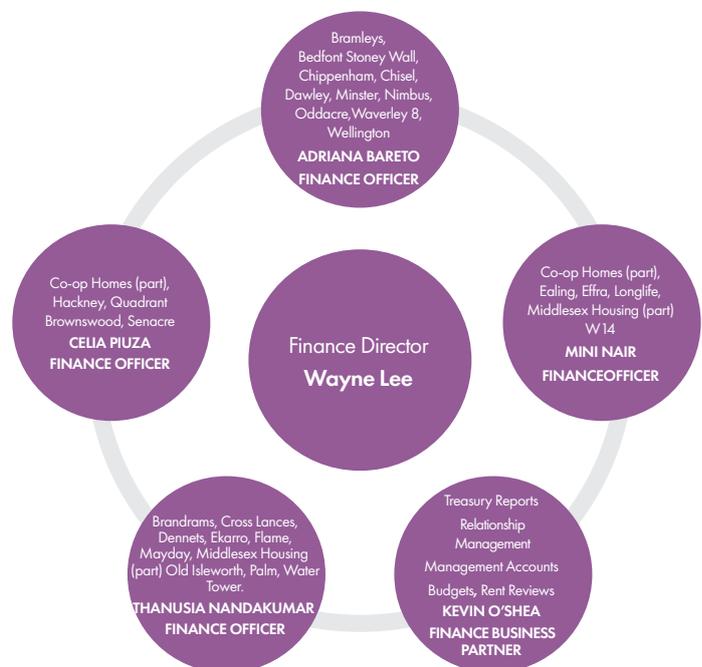
Kalpna Rimal, Axel Bowen-Dale, and Luke Andrews also joined us in 2022 and make up our enthusiastic and friendly repairs team. They are our first point of contact for all Co-op Homes enquiries and will be happy to help you if you call. Their main role is to process the repairs jobs our customers report on FIXFLO (<https://coophomes.fixflo.com/>) and liaise with contractors to a satisfactory conclusion.

James Flood is our new Health & Safety Advisor. He will make sure all Co-op Homes properties and communal areas meet all our Health & Safety standards, ranging from gas and electric inspections, legionella and asbestos monitoring along with Fire Risk Assessments. You may see James out and about on our estates when he carries out regular estate inspections so don't be shy to say hello!

Finance

Wayne Lee is our new Finance Director, and Thanusia Nandakumar joins us a Finance Officer.

Wayne will be managing our busy Finance team who have an important job managing the finances of Co-op Homes and of our co-op clients, where this is a service we provide. The team arrange payments for contractors, making sure weekly and monthly rent postings take place and that rent payments reach the correct accounts. They also liaise with different banking institutions and will take telephone payments for rents as well as arrange direct debits for customers. They provide management and treasury accounts to co-ops and prepare budgets, business plans and annual rent reviews. To contact the Finance team please email CHSFinance@coophomes.coop.



CONTACT US

Email: Customer.services@coophomes.coop

Call: 0203 166 2608

Repairs: coophomes.fixflo.com

You can also write to:

Co-op Homes, 8 Waldegrave Road, Teddington, TW11 8GT.

Text your message to 07398 377388 or text:

- ▶ BAL for an immediate rent balance
- ▶ RENT to speak to someone about your rent account
- ▶ DD to set up a direct debit
- ▶ REPAIR to report a repair.



Look out for our LinkedIn and Twitter pages coming soon!



IN LOVING MEMORY

We share the sad news of the death of two distinguished people who were very important to Co-op Homes.

Brian Rose: Chair of Co-op Homes between 2010-2016

Brian was the Chair of Co-op Homes Board from 2010 to 2016. He helped shape and steer Co-op Homes into the success it is today, always committed to the world of co-operative housing and its residents. Even after his tenure as Chair ended, Brian and his partner Pat, our former Treasurer, continued to support our work and we shall be forever grateful for his wise words, gentle support, drive, and encouragement. Brian's legacy will live on forever.

Barbara Lenton: CHS tenant, CHS Board member between 2009-2014 and CFG member

Barb, as she was affectionally known, was one of our most respected tenants, with a passion for resident engagement. She served on CHS' Board as a tenant rep for many years but in more recent years was a crucial member of our Customer Focus Group. Barb offered sound common sense and inclusive ideas from a tenant's perspective and was our critical friend, helping to shape many of the service improvements we still enjoy today. Barb was one of our heroes and we will deeply miss her and her contributions.

WHO ARE OUR CLIENTS?

This year we welcomed Abeona Housing Co-op to our list of clients. Abeona is a small co-op with 42 dwellings in the London Borough of Camden. We will provide repairs & maintenance, housing management and governance services. Abeona was founded in 1975 and registered as a housing provider of permanent housing in 1983. The Co-op has a strong sense of community and like many of our other housing co-operatives, this is achieved through a structure where all tenants are members and all members understand the principles of co-operative housing and are equally responsible for running, planning and collective decision making. Our Housing Adviser, Ella Mackay is the named contact for Abeona members.

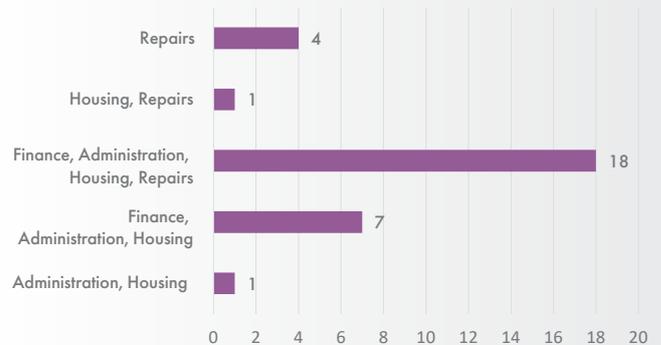


SERVICE OFFERING TO OUR CLIENTS

Co-op Homes offers a 'pick and mix' approach. Commercial clients can choose one or more of the following: Administration, Finance, Governance, Housing Management, Major Works and Repairs. The diagram shows how this is shared out.

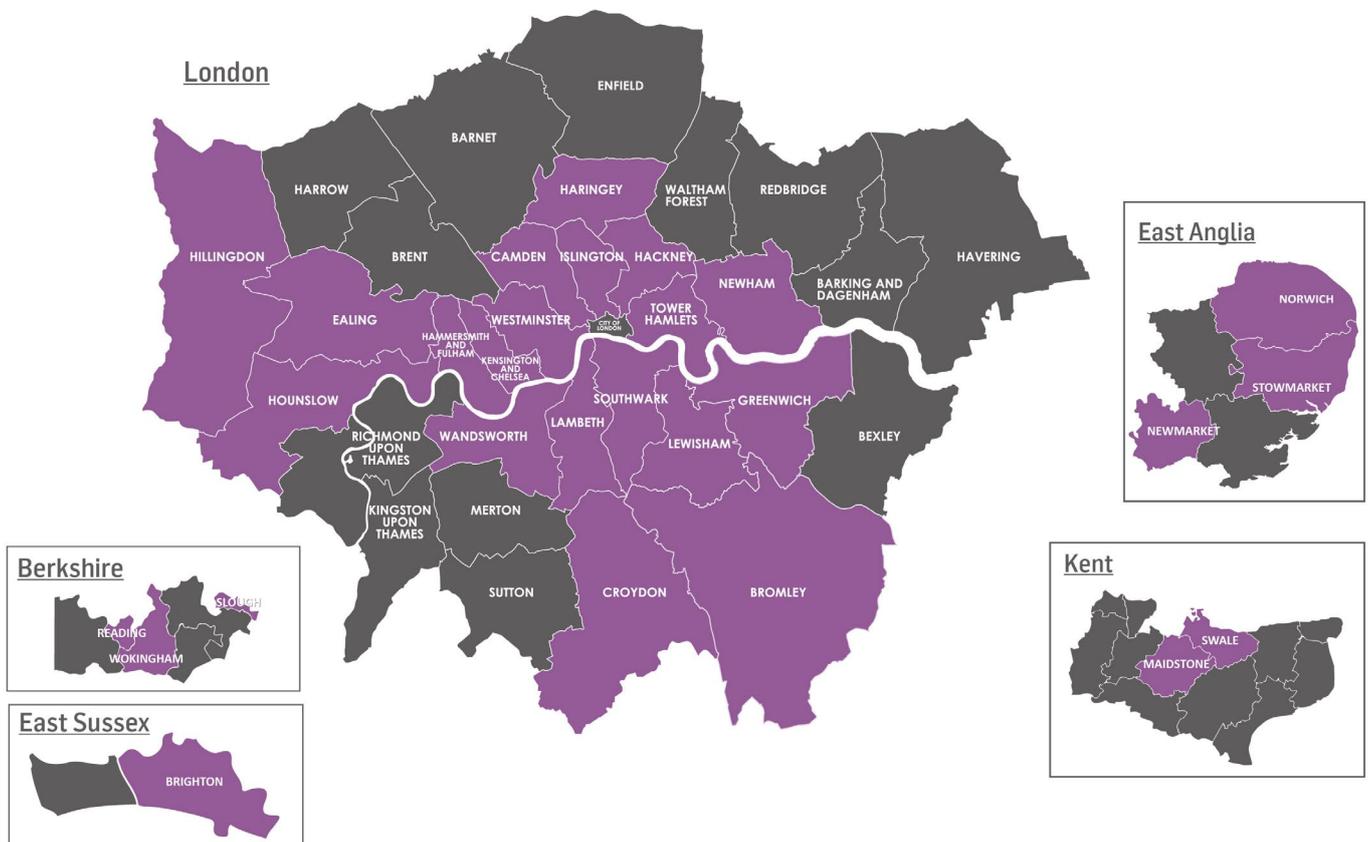
We're carrying out a strategic review of our management services to find out what different services customers would like us to provide or source for them in the future. We have contacted members for their opinion and the feedback and results will be included in a report to Co-op Homes Board in the Autumn and form part of our Management Plan for 2023-24. Early results have given us an indication of the way forward. Some key themes have arisen, and we can see we have some challenges to address, but we have also collected some great ideas to include in our 2023-2027 strategy. We will be contacting our co-ops with an action plan, based on their feedback and our overall strategy report, but in the meantime, we'd like to thank everyone who responded.

What services do our Co-op clients take

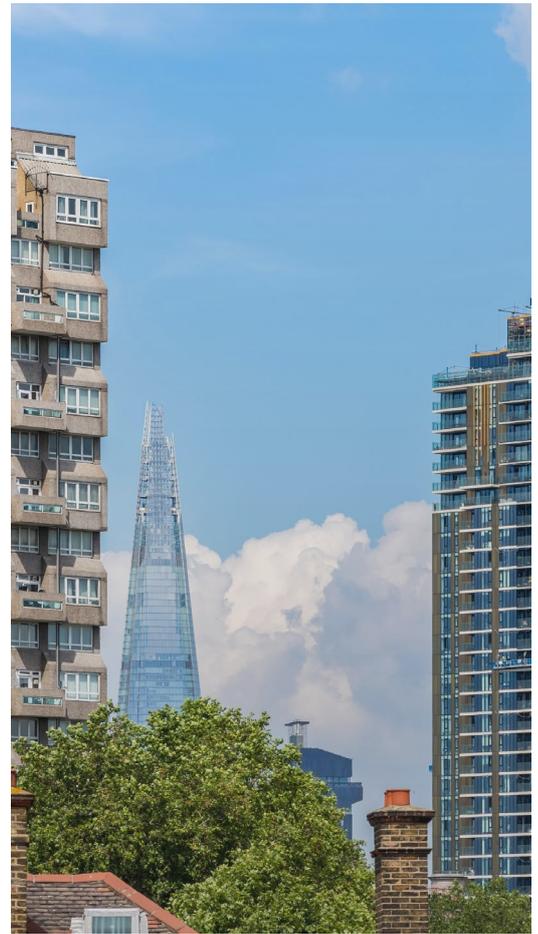
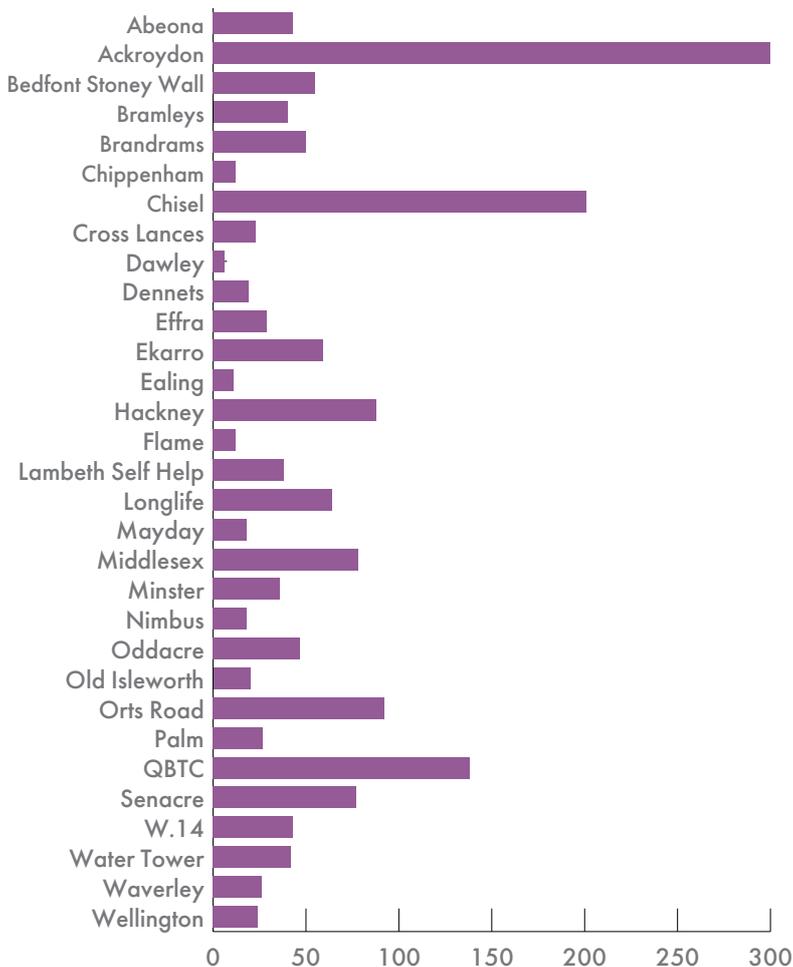


OUR RESIDENTS

Our Co-ops and our own homes are spread over a large geographical area, although they are mostly in Greater London and Berkshire.



HOMES PER CLIENT



KEEPING COMMUNAL AREAS CLEAR

As part of our commitment to keeping our residents safe, we carry out regular inspections on our estates and properties which share a communal area. Sadly, we're becoming more and more aware of items such as pushchairs, bikes and other personal items or rubbish being left in the stairwells and cluttering hallways of homes which share a main entrance.

This is a health and safety hazard to both residents and the emergency services and contrary to the terms of your tenancy agreements, so we are obliged to arrange to remove such items when we come across them or when they are reported to us. We do not have storage facilities so items removed will be

immediately disposed of. We have all learnt from the Grenfell disaster about the impact of overcrowded access areas and the ability of fire crews to reach the heart of a blaze so we ask everyone to please not leave your goods outside.

Also, we need to remind residents that each time we clear this type of rubbish we must pay the contractor. This charge is passed back to residents through the Service Charge element of your rent, so it is in everyone's interest to refrain from leaving stuff outside your front door or in the stair well. Residents can report dumped items or repairs to communal areas through Fixflo.

DEVELOPMENT ACTIVITY

After a quiet couple of years due to lockdown, we are pleased to finally pick up on our development plans and have made positive progress on two schemes.

The Fountain, New Malden

A former public house in New Malden, The Fountain is the site for our exciting new development. Of the 45 flats being developed across the whole scheme, 15 will be for Co-op Homes. The scheme is roughly half a mile from the train station and sits at the end of New Malden high street which is a hub of shops, pubs, and restaurants.

Five of the flats are to be in the refurbished Public House building. The other ten will occupy a new building to be constructed at the rear of the site. The new energy-efficient homes will be a mix of one, two and three bedrooms and will be set at an affordable rent. It is hoped that the homes will be ready for occupation in 2023. The Fountain meets one of our strategic objectives of developing new homes.

Reading Office, Rowdell Drive

We closed our office in Reading some time ago and we are now working with surveyors to draw up plans to convert the building into a one-bedroom home. This will be subject to the Council's approval for change of use. We hope that this will be completed and ready for occupation early next year.

Carnwath Road, Fulham

After many years of negotiations with the borough and various developers, our existing 16 properties within three buildings in Carnwath have finally been sold. Initial plans for redevelopment have been shared with our residents and works are starting this summer. The first of the new homes are due to be handed over in 2024, with the remainder in 2025. As well as permanently decanting our 16 existing residents into brand new modern units in a prime location, Co-op Homes will be acquiring additional units to be let at an affordable rent level which will add to our housing stock and help us fulfil our obligation to house local people in statutory housing need.

Wellington Road, Hounslow

We're also working in collaboration with two of our existing client co-ops, Middlesex Housing and Wellington. We're redeveloping two sites by replacing temporary short life housing to create creating high quality, modern homes for around 30 households across two sites. The development will be a ground-breaking design as well as being carbon zero and ultra-energy efficient and perfect for housing local people with a passion for co-operative living.



ALL ABOUT REPAIRS

Our online repairs ordering system, Fixflo, (coophomes.fixflo.com) has been a huge hit with residents since we introduced it a couple of years ago. Between April and June this year, nearly 2,000 repair jobs have already been issued to our contractors. Fixflo cuts out the middleman and allows you (where we provide this service) to communicate directly to the preferred contractor (and avoid queues on the phone). We asked some customers what they thought of Fixflo:



I have used Fixflo a couple of times now, and found it just about the easiest thing to use. Repair request done before I'd finished boiling kettle for tea. Lots of space if you have a complex problem/request, of course. And - really swift response!

Ms T from Chiswick



Love it! Exceeded my expectations

CHS tenant from Slough



I would like to say Fixflo is easy to use and report repairs. Your requests acted upon very quickly.

Tracey from Isleworth



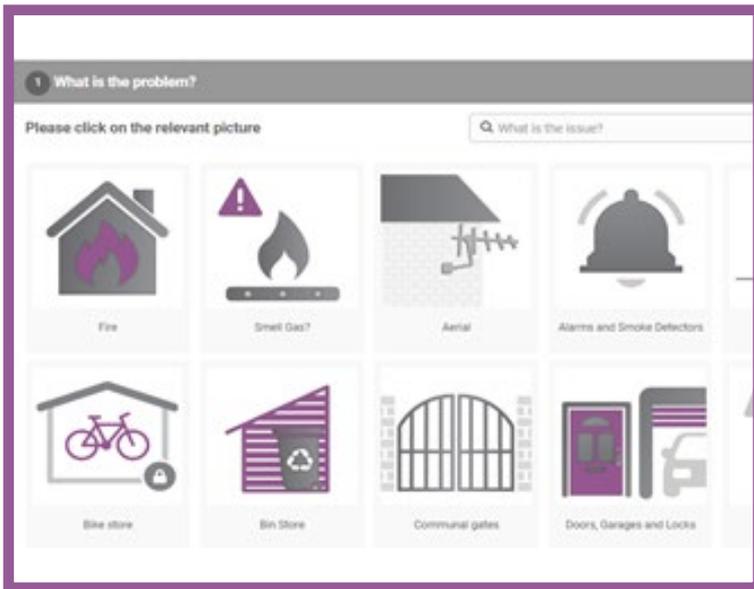
I think it's excellent! Very easy to use

CHS tenant from Reading



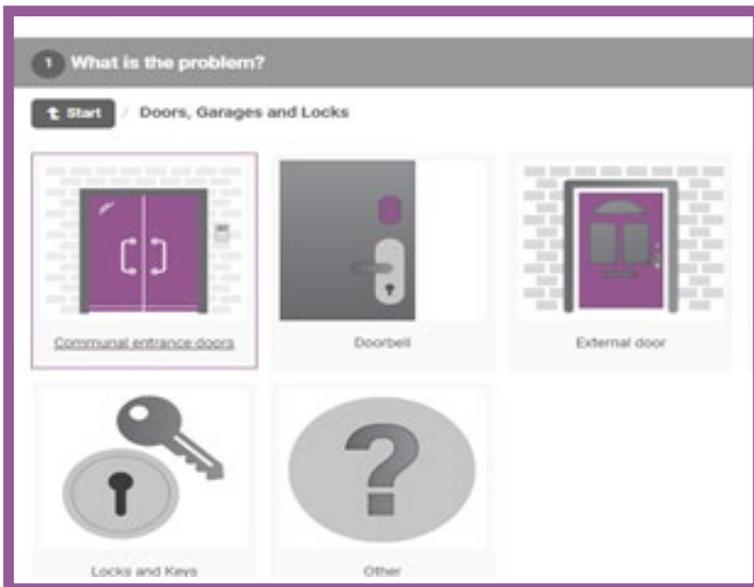
ALL ABOUT REPAIRS CONTINUED

If you have not already tried out how it works, visit <https://coophomes.fixflo.com>. Once signed in you will be greeted by icons or different areas.



STEP ONE

By clicking the relevant icon or description you will be able to easily explain what the problem is. Once you give your details, any photos of the problem and save the request this will come back to our team who will issue the job to the best contractor approved by your co-op or Co-op Homes.



STEP TWO

You will then get an email confirmation of the job raised, and the contractor will contact you directly with an appointment time. If you are not confident about this, please call us on **020 3166 2608** and we will be happy to talk you through it.

FREQUENTLY ASKED QUESTIONS



I was unable to be home for an appointment made for me. I see now that the job has been 'closed' on Fixflo. The work still hasn't been done though!

We're sorry you were unable to keep the appointment the contractor made with you. If you didn't tell the contractor when you would be available, the job would be closed down as there is nothing they can do without you giving access. Please raise the job again on Fixflo, including dates when you can be home.

I raised a job on Fixflo because I saw a mouse in my kitchen. I was told the job was cancelled because this was my responsibility.

That's correct. Co-op Homes or your landlord isn't responsible for pest control in individual homes, unless the vermin is pharaoh ants or cockroaches. We will get involved however if there is a vermin infestation in communal areas. Customers are advised that if there is a problem with pests (rats, mice, wasps, foxes, squirrels, bedbugs etc.) you should contact your local authority's Environmental Health Team in the first place, as you may qualify for any free or low-price scheme in your area.

I asked for a new bathroom, but the contractor came looked around and closed the job without me getting a new bathroom. What's happening?

Very often for larger jobs we need a professional opinion on the amount (and cost) of works required. We also must ask our co-ops management committees if they are happy to authorise a large job such as a new bathroom (as they may have other plans to replace all the bathrooms in a particular area which will work out cheaper). In such cases, the contractor is paid for their time to visit and produce the estimate. We then need to pay them for that part of the request which is why the job must be closed. Once a new bathroom is approved by the co-op then the job will be reissued. This will generate a new job number.

I had a job done last week and I was happy with the work and the attitude of the operative. Is there a way that I can give positive feedback?

Yes - thank you. When the contractor indicates on Fixflo that a job has been completed, the matter will pass to you for your feedback. This is when you can give it a score. Alternatively, if you weren't impressed, you can give negative feedback. We won't pay a contractor if there is negative feedback, so we would contact you further about this to check your views before passing the invoice for payment.

HOW DO I KNOW HOW LONG A REPAIR WILL TAKE?



We have time limits for different categories of jobs.

- ▶ **24 hours for emergencies** where an issue poses an imminent threat to life or property
- ▶ **Seven days for urgent issues** where a repair will prevent or resolve significant interruption to your facilities
- ▶ **30 days for routine repairs** which are not-emergencies or urgent.

WHAT REPAIRS ARE THE LANDLORD'S RESPONSIBILITY?

- ▶ The structure and exterior of the building - this includes the roof, walls, windows and external doors.
- ▶ Central heating, gas fires (if fitted by us), fireplaces, flues, ventilation and chimneys.
- ▶ Water, pipes, basins, sinks*, toilets and baths, drains and guttering.
- ▶ Gas pipes and electrical wiring.
- ▶ Common parts such as communal entrances and hallways.

* We are not responsible for unblocking sinks, basins, or WCs where the blockage has been caused by inappropriate use or lack of cleaning. If we are called out to do this and it wasn't our responsibility, we will recharge you. We are also not responsible for carrying out cosmetic works or repairing or replacing any alterations, fixtures or fittings not installed by us or your co-op. We will only replace our fixtures or fittings when it is not economic to repair them, and if we fit replacements, they will be completed to our minimum void letting standard which may not match existing.

We won't:

- ▶ Maintain showers unless these have been provided by us or your co-op.
- ▶ Repair or renew toilet seats.
- ▶ Renew light bulbs and/or electrical fuses.
- ▶ Carry out cosmetic work or repair/replace alterations, fixtures or fittings installed by you.
- ▶ Replace or repair your flooring, unless it is in the kitchen or bathroom and it was installed by us. It will be renewed in line with our property lettings standard.

We reserve the right not to carry out a repair or to recharge you for the cost of reinstating any damage where you are responsible for a repair or have caused damage or if damage occurs to your home which is unexplained or repeated.

MAJOR WORKS PROGRAMME BACK ON COURSE

Sadly, because of lockdown, Co-op Homes' major works programme has been on pause for a couple of years. We know this caused upset for tenants who were long overdue major improvements in their homes, and we are really sorry about that. But we are delighted to be going full steam ahead with our plans for this financial year and have a plan to deliver new bathrooms across selected homes in Hillingdon, Southall, Slough and Isleworth as well as a few kitchen refurbishments in Slough and Isleworth. We hope to start work at the end of summer, to be completed by Christmas. We are already in direct contact with the residents at these schemes so if you have not heard from us, your home won't be having major works in this cycle. In the meantime, if you need any repairs to your current bathroom or kitchen, please contact us. We are here to help. The quickest way to order a repair is via Fixflo (coophomes.fixflo.com).

On top of this, and because of the Building and Fire Safety Acts, we are required to improve fire prevention measures in our homes and communal areas. We are also planning to improve the EPC rating of more homes to bring them up to the recommended minimum level and satisfy the requirements of the social housing white paper.



CO-OP HOMES' TOTAL MAJOR WORKS BUDGET, 2021-22

Type	Amount (£'000)
Health and Safe works/EPC	202
Bathrooms/Kitchens	97
Major voids allowance	84
Boilers	72
Windows	54
Development - change of use	40
Aids and Adaptations	6
Fencing	6
Roofing/externals/tanking works	80
Total	641

CCTV AND CAMERA DOORBELLS

If you're thinking of installing CCTV or a camera doorbell (like Ring), you need to follow some guidelines to make sure it's safe and respects other people's privacy.

You should write to us for permission first, letting us know where you want to install it. Cameras must not view other residents' properties, communal areas, or public spaces. If we grant permission, it will only be to enable your device to capture images within the boundary of your private domestic property, including the garden. If the system captures images of people outside of your boundary, for example, in neighbours' homes or gardens, shared spaces, or on a public footpath or a street, then the General Data Protection Regulation (GDPR) and the Data Protection Act 2018 (DPA18) will apply, and you will be personally responsible to ensure you comply with the necessary laws and regulations and pay any fines if found in breach. Failure to meet the legal requirements of CCTV may also be a breach of your tenancy agreement and Co-op Homes may ask for the removal the CCTV equipment or doorbell and/or tenancy enforcement action may be taken. <https://ico.org.uk/your-data-matters/domestic-cctv-systems-guidance-for-people-using-cctv/>



Please note: if installation involves drilling and you live in a flat, we can't allow a Ring type doorbell, as it would compromise the integrity of your fire door or frame.

EASY WAYS TO PAY YOUR RENT

It's important that your rent is paid regularly and in advance. If you get into arrears, you will be at risk of losing your home and it's unlikely that your local authority will accept you back on the housing waiting list as not paying your rent is generally classified as making yourself intentionally homeless. So, please avoid that situation and talk to one of our friendly housing advisers who can talk you through your payment options to keep a healthy rent account (if this is a service Co-op Homes provides for you).



Sometimes paying your rent on time gets forgotten. If you have not already, why not set up a Direct Debit? It means that we can automatically collect your rent at agreed intervals (plus any arrangement you have for paying off arrears) without you needing to do any more other than setting it up in the first place. Most residents now choose the ease of using Direct Debit so why not join them and take the worry of remembering to pay your rent on time off your action list? Give us a call on **020 3166 2608** and we can help you set it up.



If you are not able to pay by direct debit, you can go online and pay your rent at www.allpayments.net. You will need your Allpay card which was issued at the start of your tenancy as well as your bank debit card. If you have mislaid your Allpay card, give us a call and we can arrange for a new one to be sent out. Once registered you can easily pay your rent online by debit card. If you prefer, you can call us on **020 3166 2608** and we will be happy to take a telephone payment or set up a direct debit for you over the phone.

CAN'T SEE YOUR PAYMENT ON MYTENANCY?

Rents and payments received are manually entered by a member of our Finance Team onto customers' rent accounts three times a week, unlike at the bank where things are mostly automated and instant. This can mean that there could be a delay between you making your payment and then seeing it appear on your rent statement. We always suggest giving it a couple of days to check your payment's been posted before contacting us, but please let us know if after five days you still can't see your payment so we can investigate for you. Paying by Direct Debit, by your card directly to us, or via Allpay, is the most efficient way to pay your rent and reduces the waiting time.



FINANCIAL HELP WITH THE COST OF LIVING

In February 2022, the Chancellor announced that every household would receive up to £350 to help with the cost of living. All households would receive £200 towards their energy bills from October and households in Council Tax Bands A-D a £150 rebate off their Council Tax demands which will not need to be repaid.

Discretionary funding is also available to support the vulnerable or those on low incomes who do not pay Council Tax or that pay Council Tax for properties in Bands E-H. To find out more about these schemes please visit www.gov.uk or the Council Tax Department of your local authority.

For more help with the cost of living, including useful links to help with budgeting and claiming benefits, visit RHP's website at www.rhp.org.uk/news/news/financial-support or speak to your housing advisor.



COULD YOU AFFORD TO REPLACE ALL YOUR HOUSEHOLD POSSESSIONS?

If your answer is no, please think about your insurance needs. Sadly, we had a couple of major fires last year and whilst thankfully no-one was harmed, residents had no insurance meaning that they lost most of their possessions.

Co-op Homes has buildings insurance for all its properties which will cover rebuilding costs, and fixtures and fittings supplied by us. Our insurance does not cover your white goods, fridges, freezers, cookers, clothes, TV, personal possessions, children's toys etc. It can be daunting knowing where to start, so the National Housing Federation are recommending a scheme run by Thistle Tenant Risks, who provide My Home Contents Insurance. Their scheme is designed for tenants and residents living in social housing and offers economical and flexible schemes to protect you against a whole range of risks, include damage from fire, flood, theft, as well as accidental damage to your TV and home computers.

To find out more please call the company on 0345 450 7288, email myhome@thistleinsurance.co.uk or visit www.thistlemyhome.co.uk.

My Home
Contents Insurance

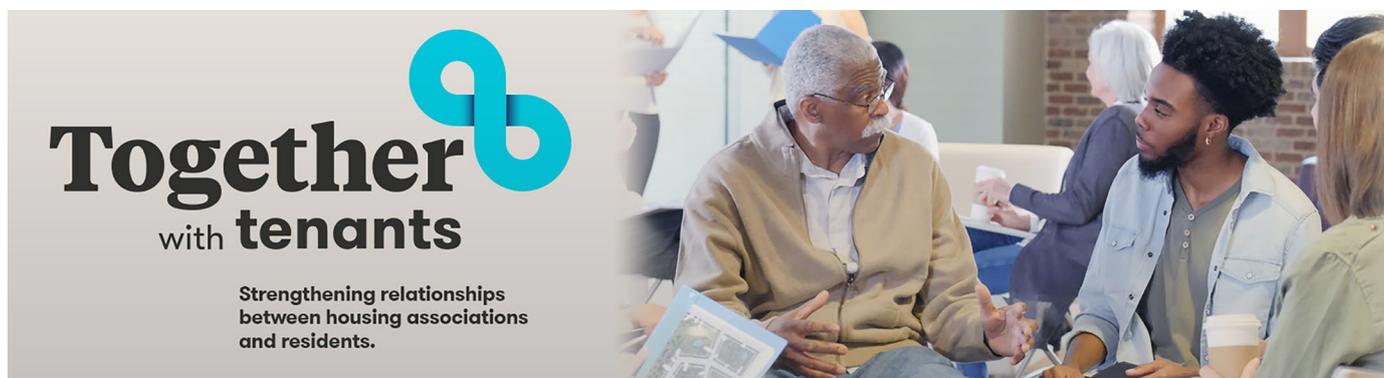
NATIONAL HOUSING FEDERATION
Preferred Supplier

Home contents insurance designed for tenants in social housing

Visit www.thistlemyhome.co.uk for more information. Limits and exclusions apply, a full policy wording is available on request.

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NEW TENANT SATISFACTION MEASURES (TSMS)



Every social housing landlord in England is required to collect TSMs and report results to the Regulator of Social Housing from April 2023. Results will be published online from Summer 2024, making performance more visible. As we're part of a larger Group, Co-op Homes is included under RHP's umbrella and they've selected the independent market research company, IFF Research* to carry out this project on our behalf. We've already contacted most Co-op Homes tenants to let them know that IFF may contact them to collect their views about the service received. This might be about repairs, antisocial behaviour, and communal cleaning – these are the new Tenant Satisfaction Measures

The conversations will take around 10 minutes on average. Calls will come from **0203 148 7717** between 9am and 8pm on weekdays and 11 am - 4pm on Saturdays. IFF Research can keep responses completely confidential if you'd prefer, and you don't have to answer the questions at all if you don't want to. They'll never include anything in their reports that could personally

identify you. If you don't want to take part at all, let IFF Research know, and they'll remove you from any future surveys. If you're not sure about the identity of the caller, please call us on **0203 166 2608**.

*IFF Research is an independent social and market research agency with a reputation for delivering high-quality, high-impact research. They adhere to the Market Research Society's Code of Conduct. For full details about IFF Research and its privacy policy, please visit www.iffresearch.com.

In our previous edition of Word on the Street, we introduced the Together with Tenants Charter, launched by the National Housing Federation to help strengthen relationships between housing associations and residents. We held a team away day to focus on these important promises to tenants and our engaged and passionate employees contributed over 100 ideas they thought could help us meet the objectives of the Charter and improve our customer service. Here's a summary:

What's expected of us	What we will do better
<p>1. Relationships</p> <p>Housing associations will treat all residents with respect in all of their interactions. Relationships between residents and housing associations will be based on openness, honesty and transparency.</p>	<ul style="list-style-type: none">▶ Be clearer in our communications and explain what we can and can't do.▶ Work together as one team to ease the process for customers.▶ Prepare better for co-op meetings and produce timely reports.▶ Be transparent and accountable and be upfront about saying sorry when things have gone wrong.▶ Carry out more home visits when tenants can't meet with us over Zoom▶ Pick up the phone more to talk to our residents rather than relying on long email trails.▶ Keep residents updated even if there is no progress on a particular case.

<p>2. Communication</p> <p>Residents will receive clear, accessible and timely information from their housing association on the issues that matter to them, including important information about their homes and local community, how the organisation is working to address problems, how the organisation is run, and information about performance on key issues.</p>	<ul style="list-style-type: none"> ▶ Explain what we are going to do and the process, so the customer is fully informed about what to expect. ▶ Give the Fixflo IS number so customers can check their own progress and job status. ▶ Pay invoices on time and keep the contractor notified if there is going to be a delay. ▶ Make sure the website is up to date and senior managers are visible. ▶ Confirm in writing agreed actions discussed so you and the customer have clear expectations – make sure we do what we say we will. ▶ Ensure our Annual Plans to co-ops and informative contain results of the key tasks identified in Management Agreements and our progress against them.
<p>3. Voice and influence</p> <p>Views from residents will be sought and valued and this information will be used to inform decisions. Every individual resident will feel listened to by their housing association on the issues that matter to them and can speak without fear.</p>	<ul style="list-style-type: none"> ▶ Expand the work of the Customer Focus Group. ▶ Encourage the re-formation of CHUG – the Co-op Homes User Group (for co-op committee members). ▶ Ensure our service is what our customers want and not what we think they want. ▶ Include tenants in making decision that affect them. ▶ Carry out more estate visits and walkabouts with our residents. ▶ Embrace inclusivity – reach out to everyone. ▶ Take steps to make our services accessible to all customers and adapt it as necessary so as not to discriminate unknowingly.
<p>4. Accountability</p> <p>Collectively, residents will work in partnership with their housing association to independently scrutinize and hold their housing association to account for the decisions that affect the quality of their homes and services.</p>	<ul style="list-style-type: none"> ▶ We will take ownership of a query and deal with it – we won't pass the buck or shift the blame elsewhere. ▶ Take account of complaints received and deal with them in the moment. ▶ We will try and resolve a customer's query to their satisfaction at first point of contact. ▶ We will have more regular meetings to iron out issues and improve service. ▶ We will be pro-active so problems do not fester.
<p>5. Quality</p> <p>Residents can expect their homes to be good quality, well maintained, safe and well managed.</p>	<ul style="list-style-type: none"> ▶ Improve co-op void turnaround times – work with them to reduce the “pinch points” from existing procedures. ▶ Ensure that all our homes are the best quality possible by doing surveys to get feedback and do improvements where necessary. ▶ We will report more informative KPIs to our co-ops e.g., rent arrears and other business critical targets. ▶ We will all support each other and work together to help maintain a first-class repairs service.
<p>6. When things go wrong</p> <p>Residents will have simple and accessible routes for raising issues, making complaints and seeking redress. Residents will receive timely advice and support when things go wrong</p>	<ul style="list-style-type: none"> ▶ Make it clearer how to activate/refer to the complaints procedure where necessary. ▶ We will apologise when we've made a mistake, take ownership of it and fix the problem. ▶ We will listen when residents make complaints and ensure their issues are resolved, updating them on where we are in the process. ▶ Complaints will be reviewed at Senior Management Team meetings. Outcome and learning points to be shared with team and published on the website.



**EXTRACT FROM
ANNUAL
REPORT FOR
RESIDENTS**

OUR BOARD 2021-22

Katharine Hibbert

Chair (from 16th July 2021)

Katharine is founder and director of Dot Dot Dot Property Ltd, a social enterprise that places individuals who are keen to volunteer for good causes in homes that would otherwise be empty. She was its Chief Executive for six years. Katharine is a voluntary Trustee for charity Headway East London, which supports those affected by brain injury, contributing to its overall strategy and scrutinising performance. Katharine has built her career around a belief in the effectiveness of social enterprise as a mechanism to make a difference, and in the importance of well-managed affordable housing which supports communities. Her values also mirror our own as she believes in compassionate commercialism and the importance of striking the right balance between positive social impact and financial sustainability.

Derrick Turner

Vice Chair & Treasurer Acting chair until 15th July 2021.

Derrick's been on Co-op Homes' Board since 2014 and Treasurer since 2015. Derrick is an experienced Finance Director and currently works for Relentless Group in Manchester. He has spent time working in Scotland, working for private property companies and Scottish Water. Derrick has also been a Trustee of Changeworks – Resources for Life (2009/10), and a Trustee of the Forth Ports Pension Fund (2011/2012).

Toby D'Olier

RHP appointee

Toby joined the board in 2014 as a representative from RHP Group. Toby spent many years working in blue chip radio groups as an executive producer and manager. He is now self employed as a videographer and web consultant, producing corporate video for a wide variety of clients. Toby is a member of the Kew Society, who campaign to preserve the character of Kew and the surrounding area. Toby is also a board member for RHP and is a RHP homeowner.

Nicholas Leggett

Nicholas joined the CHS Board in 2014. He is the Vicar of St Oswald's Tile Hill (Coventry), Chaplain RACHD (Warwickshire & West Midlands ACF), and Senior Chaplain (Air Training Corp). He is also a Director/Trustee for the Coventry Independent Advice Service, and Director of Cheam Priory Centre. Nicholas has previously worked with the Benenden Hospital Trust, the postal service, the Royal Green Jackets, and Royal Army Medical Corp. Nicholas will be stepping down from the Board in 2022.

Helen Berg

Helen joined our board in 2016. She has more than 30 years taxation experience at senior level with major international accountancy firms, working across a wide range of clients, taxes and sectors, and as an independent UK tax adviser to corporate and business clients. Helen is on the Board of Trustees for People to Places Housing Association and Chair of the Audit and Risk Committee of Chislehurst and Sidcup Housing. Helen will be stepping down from the Board in 2022.

Steve Tucker

Steve joined us in 2016. He has extensive experience in managing and developing businesses at a senior level and is currently with Calypso and previously with RELX Group, where he was the Global Head of Sales for ICIS, the world's largest petrochemical market information provider. He has also held senior positions with S&P Capital IQ, Thomson Reuters and FFastFill. Steve has an active interest in housing and charitable organisations and has previously been on the Board of Devon and Cornwall Housing Association. He was also Chair of their Westco Properties division developing both social and commercial housing. Steve will be stepping down from the Board in 2022.

Gail Walters

Gail joined the board in 2018. She currently works for the Royal British Legion as Assistant Director Operations and has significant experience in the housing and community sector. She also has extensive experience in creating and managing innovative and influential projects to tackle youth unemployment, homelessness, social exclusion, and development of services for marginalised groups utilising a range of funding. Expertise also includes the integration of refugees, asylum seekers and migrant groups into communities and management of 'Superdiversity'. Gail is our voice of the customer and participates in shaping the role of Co-op Homes' Customer Focus Group.

PRINCIPAL ACTIVITY

The core business activity of the company (Co-op Homes) is to provide a range of services which meet the needs of our customers, both individual and corporate, principally:

- ▶ the provision of good quality, well managed, affordable housing for people in housing need; and
- ▶ the provision of management and support services to affiliated organisations.

STRATEGIC OBJECTIVES

Co-op Homes' business operates within a five-year strategic planning framework. The 2017 - 2022 strategy included three key strategic goals, each of which focus on Value for Money (VfM).

The strategic goals have been to:



1

Modernise the current business to release capacity and improve core service efficiency.

The impact of Covid-19 allowed us to embed alternative methods of delivering services to our customers, many of which resulted in improved efficiency and positive feedback. We now report to our managed clients digitally as well as offering a 'virtual' presence at all monthly client meetings. This had enabled us to more efficient, increasing our annual operating margin to 30.8%.

We have continued to invest in our self-service repair portal, which resulted in 30% of tenants raising their own repairs. It also increased the proportion of rent payments received via Allpay and Direct Debit, whilst retaining the same high levels of satisfaction with the service (94%) as the previous year.



2

Develop new homes for niche customer groups currently excluded from the housing offer.

During the year Co-op Homes drew down an initial £1m from the new £11m of revolving credit facility with our parent, RHP. We are currently working with the RHP development team and have exchanged contracts for 15 additional units in New Malden.

We provided consultancy support and acted as an agent to allow a consortium of our co-op clients to access grant funding to support initial feasibility costs of developing two new sites for cooperative housing. Both sites have now progressed to formal planning with the local authority.



3

Deliver agency services to a wider range of organisations.

We have built upon our existing experience in providing management services to co-ops and are able to offer our services to a wider range of organisations with the aim of diversifying our income streams and increasing units under our management. During the year we welcomed three new housing cooperatives adding an additional 174 units in full management and an additional 250 units with a housing association where we now deliver responsive maintenance and planned works.

DELIVERING VFM TO STAKEHOLDERS

Our Vfm approach aims to optimise the benefits we deliver from our resources in an economic, cost effective and efficient manner. The Board has a commitment to deliver Vfm, which is demonstrated by the strategic aim to modernise business processes and improve service efficiency. Our achievement towards this strategic aim is measured by a set of performance indicators agreed by the Board that allows Co-op Homes to demonstrate delivery of Vfm to our stakeholders and compare performance within the Group, and externally.

Each month Co-op Homes publishes and circulates data within the Group showing our achievements in key performance areas of 'Doing the Basics Brilliantly', 'Great Financial Management', 'Brilliant Customer Service' and 'Being an Excellent Employer' each of which has several metrics within them. An extract is shown below:

CHS Scorecard	CHS	Board Target
Repairs completed within target time	92%	≥ 98%
Arrears (as a % of rent income)	4.99%	< 5.0%
Customer Satisfaction	86%	≥ 80%
Employee Satisfaction	94%	≥ 90%

Co-op Homes has faced challenges in achieving some performance indicators, specifically repairs completed on target which remained below target at 92% against a target of 98%. Overall performance remains in line with expectations with health and safety compliance ending the year at 100% and average re-let times exceeding target at 11 days.

VFM AND SECTOR SCORECARD

Performance Metrics	CHS 19/20	CHS 20/21	CHS 21/22	Peer 1 20/21	Sector Scorecard 20/21
Reinvestment	1.4 %	1.7%	1.1%	1.7%	4.6%
New Supply Delivered	0.0%	0.0%	0.0%	0.0%	0.8%
Gearing	0.1%	-3.7%	12.9%	-12.5%	33.7%
Interest Cover (using EBITDA MRI)	1696%	2352%	1232%	333%	205%
Headline social housing cost per unit	£4,042	£4,530	£4,107	£4,595	£4,790
Operating Margin (social housing only)	39.8%	36.7%	40.1%	15.4%	25.1%
Operating Margin Overall	30.3%	28.4%	30.8%	7.6%	22.1%
Return on Capital Employed	6.0%	4.2%	4.2%	3.7%	2.9%

Peer 1 is a direct competitor, as it is one of few organisations that provide management services in addition to owning its own stock. The sector scorecard data includes registered providers with less than 2,500 units in London and the Southeast.

Compared with our peers, our performance in the profit metric is strong. Whilst cost per unit of £4,107 is lower than the sector

scorecard figure of £4,790, this metric can be volatile due to the low stock numbers Co-op Homes has currently to divide costs between. To achieve our strategic objective to modernise the business and improve core efficiency, it is necessary to invest in our systems. This investment is expected to increase our capacity to manage further units and protect our margins in the longer term.

MEASURING VALUE FOR MONEY

Co-op Homes operates in a competitive market in the provision of management services. To retain and attract new customers, Co-op Homes must offer an excellent service at competitive prices.

The chart below shows our financial performance for the managed services part of our business compared with a competitor. Sector Scorecard data is not available for this business stream.

Managed Services	CHS 20/21	CHS 21/22	Peer 1 20/21
Turnover £000	929	1,026	1,419
Margin	13.1%	14.8%	0.7%
Units in management	1,248	1,422	1,559

The figures above demonstrate our success in growing this part of the business whilst maintaining a positive margin. Our challenge continues to be finding economies of scale in the way we deliver our services to 30 separate entities, each with their own ways of working. In response to this challenge, we are continuing to promote our 'digital only' service to new and existing customers. The 'digital only' service helps to increase the efficiency of our internal processes, and therefore allows us to offer a more competitive fee. As a result of the pandemic, we have been offering further digital services to our existing customers which we expect to lead to further efficiencies.

Regarding our owned properties, Co-op Homes uses 'cost per unit' as an important indicator of our performance and how it compares with others.

Overall operating results – Owned stock		CHS 20/21	CHS 21/22	Peer 1 20/21	Sector scorecard
Management cost per unit	£	1,198	1,204	1,031	1,075
Routine repairs cost per unit	£	923	1,013	1,845	1,845
Major repairs cost per unit	£	1,420	1,134	904	935

The figures above illustrate that our management cost per unit is around 15% higher than our peers, however routine repairs is significantly lower. Most of our stock is less than 30 years old, and we have continued to invest in maintaining the properties to a good standard which may account for the reduced routine repairs cost. The major repairs cost in 21/22 include significant repairs being required to some of our properties which were damaged due to subsidence and additional investment in health and safety costs relating to fire safety. Some of the major repair costs have been capitalised. The table above shows the unit cost net of capitalisation.

Employment information 2021-22	2021-22
The average monthly number of office persons employed during the year (full time equivalent)	24

Employee costs	£'000s
Wages and salaries	865
Social security costs	89
Pension costs	69
Total	1,023k

REVIEW OF RESULTS

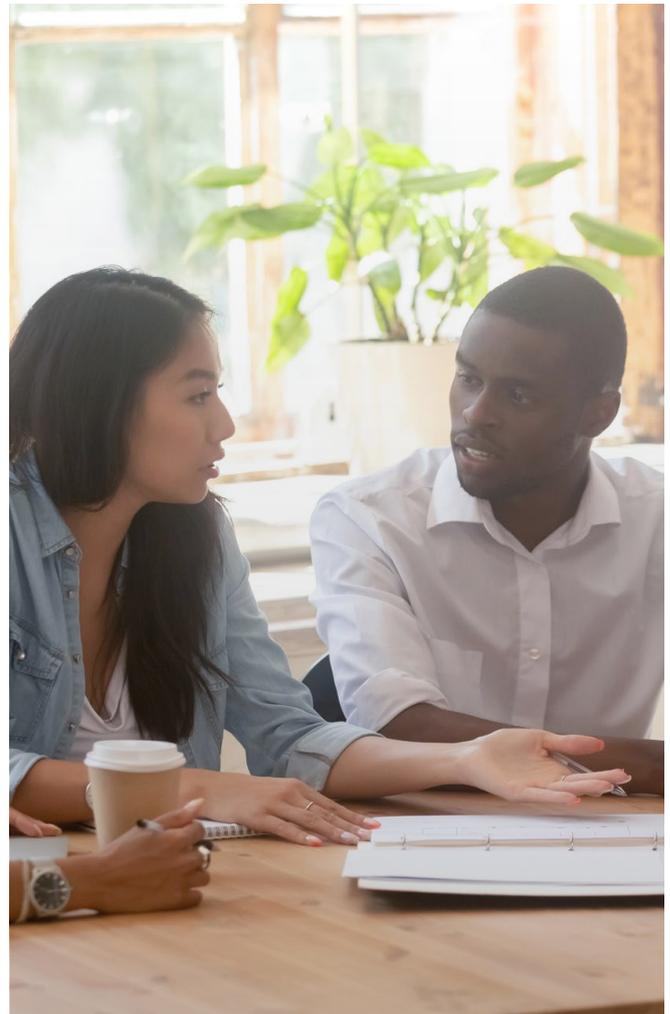
- ▶ Turnover increased by 4% and surplus by 7.5%.
- ▶ The operating margin increased to 30.8% because of achieving increased margins in social housing activities 40.1% and management fees of 14.8%
- ▶ The post-pandemic operating environment has been challenging, but the team managed the challenges arising from material shortages and cost pressures well and achieved a timely completion of the remedial works in the Reading properties.
- ▶ Temporary social housing management continues to generate a loss of mainly due to high levels of voids. We have actively managed these properties, monitoring their conditions and the related lease commitments to ensure that we hold adequate dilapidation provisions at year end to cover any future hand back costs.
- ▶ We provided management and other services to 30 organisations during the year which included three new contracts and ad-hoc projects. We also terminated a contract.

REVIEW OF PERFORMANCE

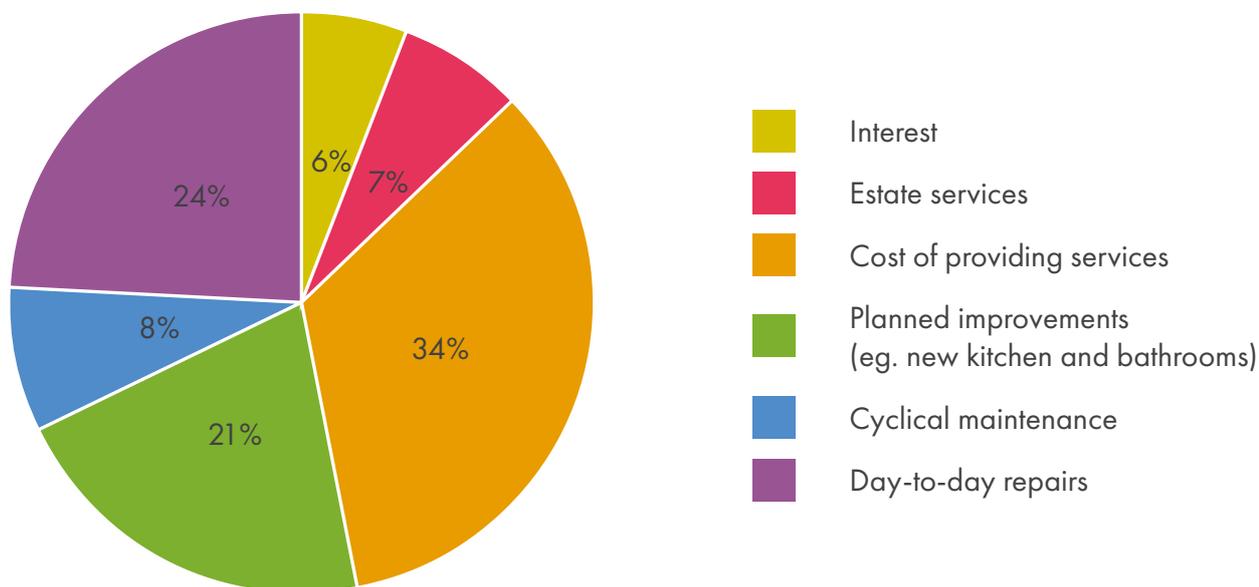
- ▶ As the restrictions on mobility eased during the year, services returned to business as usual whilst retaining the positive measures introduced during the pandemic, such as digital service delivery for the majority of formal meetings and mailings.
- ▶ Co-op Homes continued to embrace the Group approach to flexible working, allowing employees to choose how and where they work whilst balancing customer needs. We retained excellent levels of employee engagement, with 94% of staff feeling satisfied at work.
- ▶ To ensure the safety of our customers and contractors we offered a reduced repair service for part of the year but moved to a full service in the latter half. Despite the challenges of the pandemic, 86% of customers were satisfied with the way we deal with repairs, which is consistent with last year's performance.

To ensure we can continue to maintain our properties to a good standard and deliver the necessary energy efficiency improvements, our Board concluded that it was necessary to increase our rents by CPI (consumer price index) plus 1% for the 2022-23. We're mindful of our customers economic circumstances and will continue to offer the necessary support and signposting to ensure arrears are well managed.

Delivering VfM is embedded within Co-op Homes' culture and clearly measured by the achievements outlined above relating to systems improvements, business growth and improved financial performance. However, the Board has a continued commitment to VfM and seeks to continually improve the cost per unit whilst simultaneously increasing the revenue generated from new business.



HOW WE SPENT OUR RENTAL INCOME IN 2021-22



LOOKING TOWARDS 2022

We now enter the last year of our strategic period during 2022/23. We will:

- ▶ Review the deliverability of our strategic ambitions and outline the strategic intent of the company for the next five years – for which we will be seeking the opinion of our current customers whose views will shape our new strategy.
- ▶ We have already moved from a negative to a positive financial position on agency services by expanding the range and volume of services delivered and modernising the operational delivery of services by digitalisation.
- ▶ A development program has also started and there is a firm foundation from which to grow because of strong performance metrics, a solid financial position and high levels of customer and employee satisfaction.

We've increased our budget for planned works in this financial year from £300k to £641K to deliver increased health and safety requirements and enable EPC ratings for 70% of our homes to comply with the Government White Paper directive, ensuring timely progress is being made ahead of the 2030 deadline for all properties to be compliant.



INCOME AND EXPENDITURE FROM SOCIAL HOUSING LETTINGS

	Permanent accommodation £000's	Temporary social housing £000's	Total 2022 £000's	Total 2021 £000's
Rent receivable	1,942	28	1,970	1,933
Service charges receivable	136	-	136	136
Amortisation of Capital Grant (Note 17)	134	-	134	134
Turnover from social housing lettings	2,212	28	2,240	2,203

Expenditure on lettings				
Rents payable	-	18	18	15
Services	90	4	94	115
Management	2,203	39	400	391
Routine maintenance	304	9	313	297
Planned maintenance	101	-	101	61
Loss on disposal of property components	-	-	-	108
Depreciation of housing properties	392	-	392	389
Rent losses from bad debts	7	-	7	-
Other	16	1	17	18
Operating costs on social housing lettings	1,271	71	1,342	1,394
Operating surplus / (deficit) on lettings	941	(43)	898	809
Void losses	7	5	12	14





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