







# Welcome to your Christmas edition of Word on the Street

In this edition we'll be telling you about life at Co-op Homes and some of our service performance results. I'm also excited about our digital journey – changes that have been designed to improve your access to our service. We still have a long way to go, so next year we'll be further enhancing the ways you can report a repair, view and pay your rent account and communicate with us directly.

If you need to get in touch, emailing customer.services@coophomes.coop, texting 07398 377388 or visiting www.coophomes.coop is quick and easy. If you prefer to use the phone,

you're welcome to call us on 020 3166 2608.

I hope you enjoy this edition. I'm grateful to members of our Customer Focus Group for helping us choose content our residents want to read about. If you'd like to contribute to the group or have ideas for the next edition, we'd love to hear from you.

In the meantime, on behalf of the team and our Board, we wish you a happy Christmas!

Neil Tryner, Managing Director

#### Christmas opening hours

All our offices including Longlife, QBTC, Redwood and Deptford co-ops will be closed over the holiday period:

Monday 24th December	Open until 2pm
Tuesday 25th December	Closed
Wednesday 26th December	Closed
Thursday 27th December	Closed
Friday 28th December	Closed
Monday 31st December	Closed
Tuesday 1st January	Closed
Wednesday 2nd January	Open (Redwood/Mulberry/Deptford Closed)

#### Emergency repairs when our offices are closed

If we normally provide a repairs service for you, no routine repairs will be carried out when we're closed. If you're unfortunate enough to suffer an emergency, please call 020 3166 2608. Your call will be redirected to Pinnacle, our out-of-hours emergency contractor, who'll make the situation safe. You might need to book a second appointment when our offices re-open.

Emergency repairs include:

- Complete loss of water or burst pipes.
- Complete loss of electricity (after checking your fuse board and fuel credit) or unsafe electrical sockets.
- Blocked soil pipe, main drain or toilet (if you only have one toilet in the house)
- · Loss of heating and/or hot water
- · Major structural defect
- Broken windows or doors following a break-in (police crime number must be available)
- · Offensive or racist graffiti

For a complete loss of gas supply (after checking your credit) and/or smell of gas, please turn it off at the meter and call National Grid immediately on 0800 111999.

You can still report non-emergency repairs when we're closed by:

- · Emailing chsrepairs@coophomes.coop
- Texting REPAIR followed by details of the repair issue to 07398 377388
- · Clicking 'Report a repair' at www.coophomes.coop

**Bramleys residents:** Call the out-of-hours service on 0203 815 0000

Longlife residents: Home from Home will be open to report repairs on Thursday 27, Friday 28 and Monday 31 December with a full service from Wednesday 2 January calling 0208 472 7711. When the HFH offices are closed, emergencies should be reported to Mission Maintenance Team (MMT) on 07985 163558 or 07949 392808.

In case of boiler breakdown, call British Gas on 0800 107 7797 and quote the Longlife contract number: 911001173030.

Minster, Ealing, Chippenham, Flame and Nimbus members should let a member of their committee know if any emergency arises.

#### Repairs online

There are now more ways than ever to request a repair. Beat the telephone queues and contact us by:

Text: REPAIR to 07398 377388

Email: CHSrepairs@coophomes.coop

Website: Go to www.coophomes.coop and click on "Report a Repair".



### Don't get caught with an extra bill after Christmas

Unblocking sinks isn't our responsibility, so if we're called out to a repair to unblock a sink where the blockage was caused by fat or other waste, you'll be charged. If it's over the Christmas period, the cost will be higher. So, please don't pour fat or food waste down the sink: there are lots of specialist products you can buy to clear blockages. Boiling water and soda crystals are a good preventative measure.

#### Our festive food traditions

We asked the Co-op Homes team what they like to tuck into at Christmas...

- One of the team is from Italy and Christmas dinner is a real feast in their house. Antipasti, consisting of different types of salami and pickles is the starter, followed by homemade spinach and ricotta ravioli and turkey with all the trimmings. Pud is tiramisu and later a cup of tea with a slice of panettone.
- Our Portuguese colleague's traditional day consists of titbits like Fatias Douradas - golden slices of eggy bread smothered in sugar and cinnamon. Main course tends to be roast duck with orange sauce, with crème caramel for dessert.
- We have someone from St Lucia and the tradition in her county is to enjoy fish fritters for starters followed by roasted ham for mains with apple and mango crumble for pudding.
- Our Nigerian colleague and his family love the traditional turkey but told us that back home Jollof Rice – a savoury, meaty, rice dish followed by fried plantain - is the norm.
- We also have a few vegetarians amongst us who favour a juicy nut roast with creamy leeks, cauliflower cheese, butternut squash and sprouts of course!
- Ashley comes from Canada. She says: As a family we sit around together making and eating gingerbread houses and cutting paper snowflakes to hang on the real Christmas tree. Lunch is roast turkey with stuffing, mashed and sweet potatoes and Brussels sprouts. We drink lots of eggnog and rum! We also enjoy drinking apple cider whilst being driven around reindeer farms on a sleigh and stopping to taste real maple syrup straight from the tree! On Boxing Day, we'll gather round the TV to watch the world junior ice hockey championships. Oh, how I miss my home sweet home..."

# Be prepared



As usual at this time of the year, members of the Coop Homes Customer Focus Group would like to remind everyone about the need to be prepared in case of bad weather over winter. Why not put an 'emergency box' together, that everyone in your house can quickly grab in an emergency? Suggested contents include:

- · Battery operated LED lights
- · Wind-up battery-operated radio/torch
- · Basic tool kit
- · Basic first aid kit
- · Bottled water
- Tinned food you can eat cold (and a tin opener if they're not ring pulls)
- Emergency telephone numbers (NHS 111, GP, local chemist, local taxi, family and friends, Co-op Homes or your co-ops emergency repairs numbers)
- Phone number of gas emergency (National Grid 0800 111 999)
- Phone number of electricity, gas, water and broadband suppliers
- · Small amount of cash
- · List of prescription medicines
- · Passport and NI numbers
- · Car registration and insurance details

Make sure everyone in your home knows where your emergency box is stored and how to turn off your water, electricity and gas supplies. It's also a good idea to discuss and practice your escape route if you need to leave the building in an emergency.

#### Have a neighbourly Christmas

For some people Christmas is a time for lots of visitors – which might mean some extra noise and disturbance for a while. We're asking people to be tolerant of other people's lifestyles and understand that a jolly time for one might feel

like a nightmare to a neighbour who is unwell, alone and just wants peace and quiet. If you plan to have a get together with your family and friends, it would be considerate to let your neighbours know in advance, or even invite them along! And remember: if noise is bothering you, normally if you speak face-to-face to the person causing the issue, the problem will be resolved - they might not know they're causing a problem.

#### **Hate Brussels Sprouts?**

Love them or loathe them, Brussels sprouts are the quintessential Christmas dinner veg. Try this recipe for a zesty fresh take on an old classic.

# Sprouts with chestnuts, lemon and herb crumbs. Serves - 4-6

#### Ingredients

- 1lb/450g sprouts
- 4oz/110g peeled roasted chestnuts (a vacuum pack is fine, fresh is better)
- · 6 tbsp fresh or dried breadcrumbs
- · 2 tbsp butter
- · Grated zest of a lemon
- · Leaves from 2 sprigs of thyme
- 2 tbsp chopped parsley

#### Method

Trim and halve the sprouts and steam until tender, not crunchy. Turn in 1 the butter and keep warm. Heat the rest of the butter in a frying pan and add the crumbs and lemon zest. Season with salt and pepper and fry until crisp and golden. Add the chestnuts and heat through, then stir in the herbs. Tip over the sprouts and serve.

#### Making ends meet in colder weather

There are several grants available at this of year for low-income families struggling to make ends meet, or older residents who worry about keeping warm.

- Winter Fuel Payment: a payment made to people who have reached pension credit age.
- Warm Home Discount: If your electricity supplier belongs to this scheme and you're getting the guarantee part of Pension Credit or are on a low income, you may be able to get £140 off your electricity bill.
- Cold Weather Payment if you're on certain benefits you may be eligible for money to help with fuel costs during periods of very cold weather (must cover seven consecutive days between 1 November and 31 March when the average temperature must be zero degrees Celsius or below). For more information, visit

www.turn2us.org,uk or www.citizensadvice.org.uk



#### Struggling to pay your energy bills?

For some people Christmas is a time for lots of visitors—If you're struggling to pay your energy bills, you may be worried that that your supply will be cut off. This will always be a last resort for the energy company, so it's vital to talk to them straight away and try to work out a solution. Some energy companies have set up charitable trusts to help people with fuel arrears—another reason to talk to them.

The Priority Service Register is a free service offered by most companies to customers who have extra communication, access or safety needs. It helps companies tailor services to support households who may need extra help. Promises include providing extra support and communication, or heating or cooking facilities if there's a power cut - which will vary upon the scale and length of the outage. For example, those that have electrically dependent medical equipment and/or life-threatening illnesses are likely to be prioritised. You can even nominate an alternative contact, so they can receive updates on your behalf. Find out if you can join the PSR by calling the phone number of your electricity/gas bill.

# A fond farewell to our Financial Director, John Holdsworth



The longest serving member of our team, John Holdsworth, will be retiring in January 2019. John joined Co-op Homes in 1996 to help provide housing and management services to small co-ops across London and the South East. Before he got his calling for accountancy, John worked in the print and media industry. His contribution

to the development of housing co-ops, permanent homes and short-life housing was tremendous and we'll sorely miss his input in the years to come. We'll also miss our own very special Secret Santa – a role John has played for many years with enthusiasm and humour! Once he stops

work, John plans to spend his time travelling and volunteering for charitable work in India.

Lisa Boursnell, Senior Management Accountant, will be taking over his role and looks forward to joining the Senior Management Team at Co-op Homes.



#### Say hello to Minster Housing Co-op

We welcomed Minster to the Co-op Homes fold earlier this year. Minster is a small, vibrant housing co-op with 36 homes on the Isle of Sheppey in Kent. The fully mutual co-op is successfully run by its active committee and was once featured on a BBC programme which looked at the positive aspects of co-operative living. We'll be providing rent arrears management, governance, financial services and reporting. Minster are our first digital-only co-op, meaning all contact between Co-op Homes, the MC and members is done electronically.



# How are we doing?

We set ourselves targets at the start of the year to make sure we improve service delivery and meet our own financial goals.

القالية المالية	
	4

The team's been working hard to meet and better the targets which are set at the start of the year. We experienced some slippage on the collection of rent arrears earlier in the year, which is partly due to issues around Universal Credit as well as complications in direct payments to Co-op Homes. This matter is now being resolved by working with our tenants and we're confident we'll end the year still on target.

Not currently on target is our planned maintenance or major works budget. We're committed to installing 25 or so new bathrooms to selected homes across Reading, Slough and Chiswick, but a few empty properties will need complete refurbishment, so we're holding some budget back to meet this financial requirement.

#### Half-year performance Target for 2018-19 Key performance indicators for 2018-19 Repairs completed within target (Co-op Homes 99.6% 98% 97.6% 96% Repairs completed within target (Co-ops only) Properties without valid gas certificate (Co-op Nil Homes and Co-ops) Average days to let an empty property (Co-op 4.8 15 Homes only) Current arrears as a % of current rent debit incl. 2.8% 5% HB Operating Surplus (£000s) 403 438 Planned maintenance v budget 100 170 Satisfaction with service provided 88% 88% Customer satisfaction with the way CHS deals 90.7% 83% with repairs and maintenance Easy to do business with 80% **79**% Employees who are satisfied working at CHS 100% 90% Employees who are very satisfied working at 79% 75% CHS Short-term sickness 1% 1%

#### No unexpected shocks here

We've recently been audited on our electrical safety programme for Co-op Homes' residents' homes and communal areas and were pleased to be given a strong rating of significant assurance with minor improvement opportunities.

The auditors said the process for planning and completing our electrical safety checks is robust and appropriate and our five-year cycle for re-inspection is more rigorous than those usually seen within the sector. Co-op Homes' residents can be confident that all homes will have been checked and updated to meet current safety standards by the end of 2018-19 and re-inspected every five years.

If you're contacted to have your electrics checked and upgraded, please make sure you allow the contractor into your home.

#### A day in the life of a Graduate

"Hi, I'm Avril and I'm a Graduate at RHP Group. I graduated from the University of Exeter earlier this year with a degree in politics. Eventually I'd like a career where I can put this into practice by advising on housing policy, so I'm spending some time working in key areas across RHP Group (including Co-op Homes) to find out the part they play in delivering new homes and providing great customer service. Co-op Homes has specialists in housing management, finance and asset management, surveying, governance, and customer service, so there's loads for me to learn!"



**9am:** "I spend some time with the repairs team, learning how they organise our contractors. I think it's great we're expanding the ways people can access services digitally, like booking a repair by text or paying rent online. Being agile in this area means Co-op Homes' residents benefit from a faster, more convenient service at a time that suits them. The repairs team is really committed to fixing things fast to last."

11am: "It's Free Fruit Wednesday, so I grab a banana from one of the office tea points and help the governance team review and rewrite some policies, including a 'Participation and Membership' Policy. It's a knowledgeable team. Their experience includes advice on governance requirements, keeping co-ops updated on regulation and legislation and helping develop the skills and expertise of Management Committees. This experience is perfect to fit my career goals!"

**1pm**: "Time for lunch in the café – we're really lucky to have such great on site services here."

**2pm:** "Every week Co-op Homes holds a quick team huddle to discuss what everyone's up to and learn how we can support each other. These huddles help everything stay on track and run smoothly for the benefit of our customers and residents."

**3.30pm:** "I shadow Carl, one of our Senior Community Housing Advisors. We went to one of the County Courts to seek an injunction. Carl and the housing management team's expertise ranges from interviewing applicants, investigating and resolving members' enquiries and complaints, through to tenancy and empty property management, rent arrears, attending court and implementing judgements. The relationship they have with our co-ops is fascinating and so valuable, supporting them to stay independent and helping their communities thrive.

**5.15pm**: This evening there's a resident's meeting at one of our Co-ops, so I go along with Zoe, a Housing Advisor, to meet some of our customers. Co-op Homes is always keen to get feedback or suggestions and work with customers to make things better; and what's great is that customers can get involved in the way that suits them best. This could include having a say on an issue, developing and monitoring new and existing services or helping develop and review policies and strategies."

8pm: "I get home, tired after a long day – but luckily not too tired. It's Wednesday: time to go salsa dancing with my housemates!"

#### **Spreading Christmas Cheer**

Our customer focus group, made up of our residents wanted to make sure that some of our more vulnerable tenants weren't forgotten about this Christmas. With this in mind they decided that this year they would like to nominate residents over 75 years to receive a special hamper to help them over the festive period. Kathy McNulty, our community housing officer who championed the scheme, took a trip out to Reading to meet a surprised resident who was delighted with her surprise gift and gave Kathy a great big hug of thanks!



#### How safe is your personal data?

You might already be aware of the big data news this year – the introduction of the General Data Protection Regulations, otherwise known as the GDPR. This has meant a tightening up of the way that organisations store, manage, handle and delete personal data. Personal data means any information relating to a living person who can be identified, directly or indirectly.

Here at Co-op Homes, we've always had a rigid, audited, Data Protection Policy but for GDPR we've had to introduce some additional policies and procedures to meet the new regulations. As joint data controllers with most of our co-ops we also had to create GDPR Action Plans to address all elements of the new law.

GDPR is a complicated area with massive financial implications if breaches occur, so as a complementary service, our Governance Team drew up action plans on behalf of our co-op clients free of charge and have been monitoring progress to make sure things stay on track.

Work included introducing a new co-op specific Data Protection and Confidentiality Policy which included:

- A statement of intent and the key principles and definitions of GDPR
- An outline of the responsibilities for Management Committee and Co-op Officers and staff
- A summary of the key basis for collecting, processing, sharing and disclosing personal data
- A schedule for retaining data based on the latest National Housing Federation guidance
- Processes for using visual data (CCTV and surveillance) and processing Subject Access Requests
- Appendices for completing a data protection impact assessment, and a declaration of confidentiality

We're serious about making sure our residents' data is safe and confident that the steps we've put into place meet all the requirements of GDPR.

#### Coffee break: wordsearch

Α	C	U	S	T	0	М	Ε	R	В	Α	C	T	S
L	R	U	Α	Α	Р	E	Υ	Ε	В	T	P	S	T
U	I	Ε	М	Α	I	L	Т	R	Α	S	N	K	R
T	Α	W	Т	Ε	X	Т	Ε	Ε	N	М	М	Т	0
S	Т	N	Α	N	Ε	Т	F	Α	K	0	X	S	Р
Α	N	Р	0	М	Α	Р	Α	Υ	М	Е	N	Т	Ε
S	R	T	Т	S	S	Α	S	М	Ε	Ε	Ε	S	R
D	Ε	R	М	Α	N	Α	G	Е	М	Е	N	Т	S
I	S	Α	Ε	Ε	G	Т	R	0	P	P	U	S	R
G	I	S	S	Α	R	Е	S	I	D	Е	N	Т	S
I	N	Ι	S	L	R	Α	Α	Н	S	I	S	R	Α
Т	Р	Т	Ε	I	Ε	S	I	Е	L	K	F	Е	Т
Α	R	Ε	P	Α	Ι	R	S	L	0	Ε	S	N	N
L	E	Ι	R	L	W	E	В	P	S	0	Α	T	Α

RESIDENTS MANAGEMENT BANK RFNT ARREARS WEB SAFETY REPORTS CUSTOMER **REPAIRS** PAYMENT SUPPORT EMAIL DIGITAL HELP TENANTS TEXT GAS

Address: 8 Waldegrave Road, Teddington, TW11 8GT

Tel: 020 3166 2608

Email: homes@coophomes.coop Website: www.coophomes.coop.

INVESTORS | Platinum Until 2020

