

SUMMER 2021

Word *on the street*

NEWS & INFO FOR CO-OP HOMES' CUSTOMERS

co-op
HOMES
part of RHP Group



WELCOME

Hello and welcome to your customer newsletter, Word on the Street from myself and the whole Co-op Homes team.

It's been a long eight months since our Christmas edition, with many changes both at Co-op Homes and in the wider community. We're still primarily home-based but slowly adjusting to a staggered return to our offices.

I'm delighted that over the last year we've sustained services to both our Co-op Homes' residents and housing co-op clients with an increase in overall satisfaction in the services we deliver. But we're not resting on our laurels. Approved by our Board, we have an ambitious Management Plan for the year which contains some tough targets for the team

to achieve: helping us stretch, grow and build for the future.

We've seen a major change in Government's requirements for housing providers in its White Paper – The Charter for Social Housing Residents - as well as the National Housing Federation's Together with Tenants, which aims to strengthen the relationships between tenants and housing association landlords. Discover more about this and how we're planning to respond in this edition. You'll also find out how we're inviting residents to give us feedback, to help us understand how we're delivering services to you.

Also included in this issue is an annual statement of our performance over 2020-2021.

I hope you find this newsletter interesting and that we have a summer to remember: for all the right reasons!

Finally on behalf of us all, I'd like to thank William McManus who's stepping down after 6 years as Chair of our Board but pleased to let you know that we've appointed Katharine Hibbert as our new Chair to commence in the post from September.

Neil Tryner,
Managing Director



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WELCOME TO HACKNEY HOUSING

We were pleased to welcome Hackney Housing Co-operative on 1st April this year. Hackney Housing was founded in 1976 by a group of Hackney residents who, like many others at the time, were struggling to find decent, affordable places to live and wanted to manage their own homes. Over the years they bought properties for renovation with money from the Housing

Corporation and the local council. The Co-op steadily expanded and now has 86 social housing units in Clapton and Dalston. Co-op Homes provides a full service to Hackney members, including repairs & maintenance, rents & finance, housing & tenancy management, and governance & administration.

CLIENT SERVICES: WHO'S WHO

Client Services provide governance and housing management services to our co-ops. Their work includes housing management, rent and arrears management, meeting administration, governance and regulation, compliance and all company matters where we're responsible for this. Client Services is also made up of our experienced housing officers who carry out tenancy management tasks for our co-ops. This includes

starting and ending tenancies, managing rent accounts, general housing management responsibilities, dealing with complaints and queries from residents and committee members. We also have a new housing and development officer post, where we're working with a local co-op to develop additional housing units in Hounslow, Middlesex.

Who's your Housing Officer?

Services to Co-op Homes residents and the repairs responsibilities to Orts Road Housing Co-op is managed by **KATHY MCNULTY**.

To contact your housing officer, email customer.services@coophomes.coop or text 07398 377388.

To order a repair visit <https://coophomes.fixflo.com>.

For repairs enquiries email chsrepairs@coophomes.coop.



HAPPY BIRTHDAY TO US!

We celebrated our 35th birthday on 1 April. Since we were formed in 1986, we've continued to deliver management services to numerous co-ops in the southeast as well as being landlord to 300 tenants.

We were registered to provide agency services to co-ops and seek grant funding for further housing development. This was because Middlesex Housing Association needed help acquiring short-life properties to turn into permanent co-ops. The first co-ops created were Water Tower and Green Dragon Lane in west London.

Before 1985, most of the formal development work had been done by the Society for Co-operative Dwellings which had started to struggle. At the Housing Corporation's request, Co-op Homes was set up to carry on the development work. Over the years, we formed other independent co-ops: Cross Lances, Wellington, Old Isleworth, and Bedfont Stoney Wall remain our clients to this day.

In the early 1990s, the Housing Corporation got cold feet about registering new co-ops and a new era for Co-op Homes began, as a landlord of our own permanent properties. At the same time the business was expanding in many different directions and areas, from Yarmouth in the east to Weymouth in the southwest.

When we opened our doors for business 35 years ago, there were just three members of staff and now we are a team of 20. We provide management or consultancy services to 29 different organisations, from Reading in the west over to East Kent. Our article on page 4 explains which members of our team deal with which co-op.

In 2005 we joined the award winning RHP Group, where their back-office specialisms gave us economies of scale, better value for money and access to new modern facilities in Teddington. This finally gave our hard-working team the type of working environment they deserved.



EASY WAYS TO PAY YOUR RENT

Sometimes paying your rent on time gets forgotten. If you haven't already, why not set up a Direct Debit? It means that we can automatically collect your rent monthly (plus any arrangement you have for paying off arrears) without you doing any more than setting it up in the first place. Many residents are using Direct Debit now so why not join them and take the worry of remembering to pay your rent off your action list! Give one of our team a call on 020 3166 2608 and they will be happy to help you set it up.

If you're not in a position to pay by direct debit, you can go online and pay your rent at www.allpayments.net. You'll need your Allpay card which was issued at the start of your tenancy. If you've mislaid it, give us a call and we can arrange for a new one to be sent out. Once registered you can easily pay your rent by debit card. If you prefer, you can call us on **020 3166 2608** and we'll take a payment over the phone.

After lockdown, the Courts are now hearing applications for evictions so if you get into arrears, you may be at risk of losing your home. So, please remember that it's really important that your rent is paid regularly and in advance.



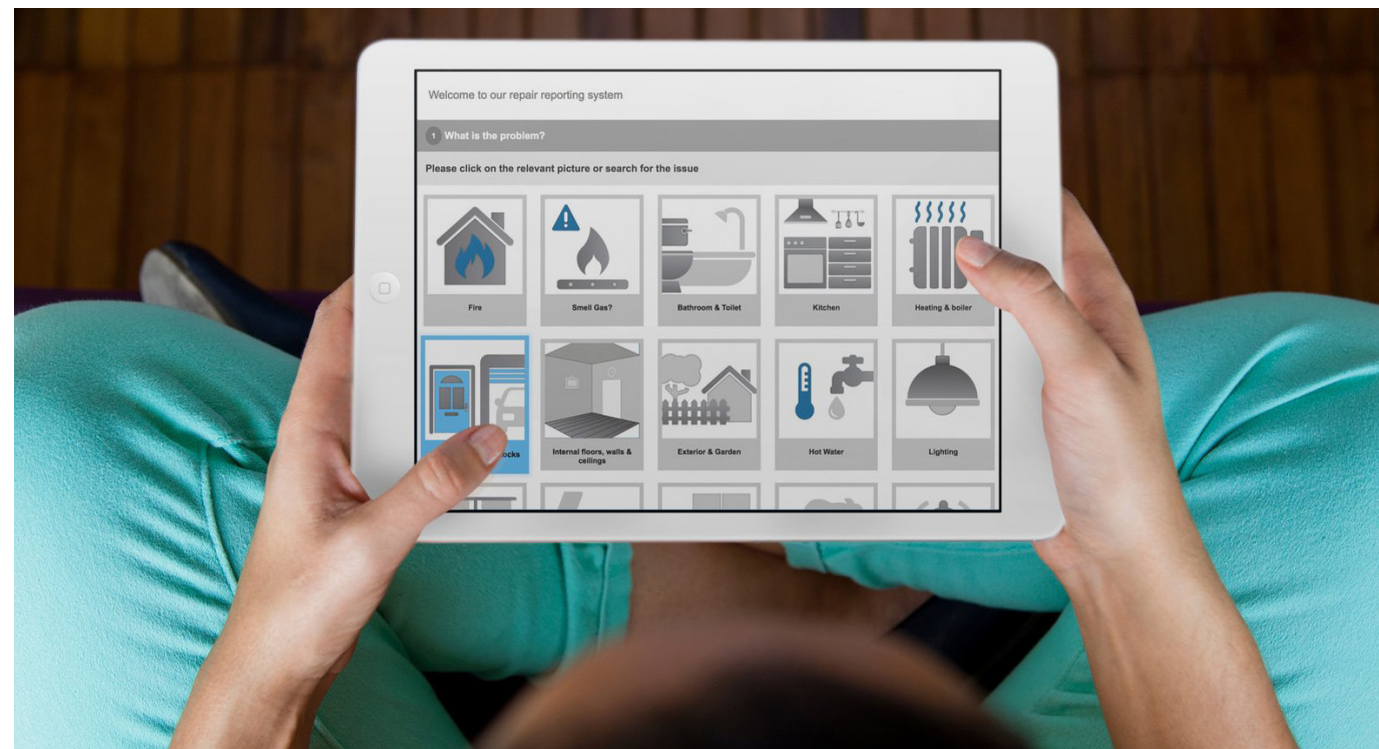
REPAIRS REPORTING ONLINE*

Nearly two years ago, we invested in our 24/7 online repair reporting service, Fixflo.

Since then, over 1,500 jobs have been raised by customers themselves using Fixflo on your phone, tablet or computer enables you to track your repair, write comments to us and the contractor and leave feedback. Uploading photos and videos helps save time and make it easier for our contractors to bring the right parts for the job. There are even DIY guides which can help you fix a problem yourself without even needing to book a repair.

You'll also beat phone queues to request a repair or find out the status of your repair request. See how easy it is by visiting coophomes.fixflo.com. Alternatively, we can send you the link when you call us to order a repair.

**If this is a service we provide*



OUR ANNUAL REPORT

HOW WE DID IN 2020/21

You'll see we fell short of reaching our repairs targets for both Co-op Homes and our co-ops. Unfortunately, the lockdown restrictions along with shielding and self-isolation issues restricted services and affected both ours and our contractors' ability to complete some jobs within target. We also ended the year without one gas service inspection taking place for both Co-op Homes and at a co-op, because the residents were shielding. In both cases, we gifted carbon monoxide monitors to ensure their safety until we were allowed access to complete the inspection.

Each month Co-op Homes publishes and circulates data within the group showing our achievements in the Group's 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 from our March 2021 performance:

	CHS month Actual month	CHS YTD Actual YTD	CHS YTD Target YTD	Previous Year Year end (last year)
Doing the basics brilliantly				
Repairs completed within target (Co-op Homes)	92.50%	91.50%	98%	96.94%
Repairs completed within target (Co-ops)	84.75%	80.76%	96%	92.71%
Properties without a valid gas safety certificate (Co-op Homes)	1	1	0	0
Properties without a valid gas safety certificate (Co-ops)	1	1	0	2
Properties without a gas safety certificate within the month (Co-op Homes)	1	1	0	-
Properties without a gas safety certificate within the month (Co-ops)	1	1	0	-
Avg days to re-let GN dwellings (Co-op Homes permanent)	13	8.7	15	6
Great financial management				
Current arrears as % of current rent debit incl HB (Co-op Homes)	4.97%	4.97%	5%	4.80%
Cumulative additional agency income (£000s)	£156	£156	£130	£125
Operating surplus (£000s) (Co-op Homes)	£988	£988	£790	£782
Planned maintenance spend v budget (Co-op Homes)	£411	£411	£230	£283
Brilliant customer service				
Satisfaction with service provided (Co-op Homes Permanent)	-	90.30%	90%	90.32%
Customer satisfaction with the way CHS deals with repairs and maintenance	-	90.70%	90%	90.70%
Excellent employer				
Employees who are satisfied working at CHS	-	94%	96%	100%
Short term sickness	0.20%	0.20%	1%	0.80%

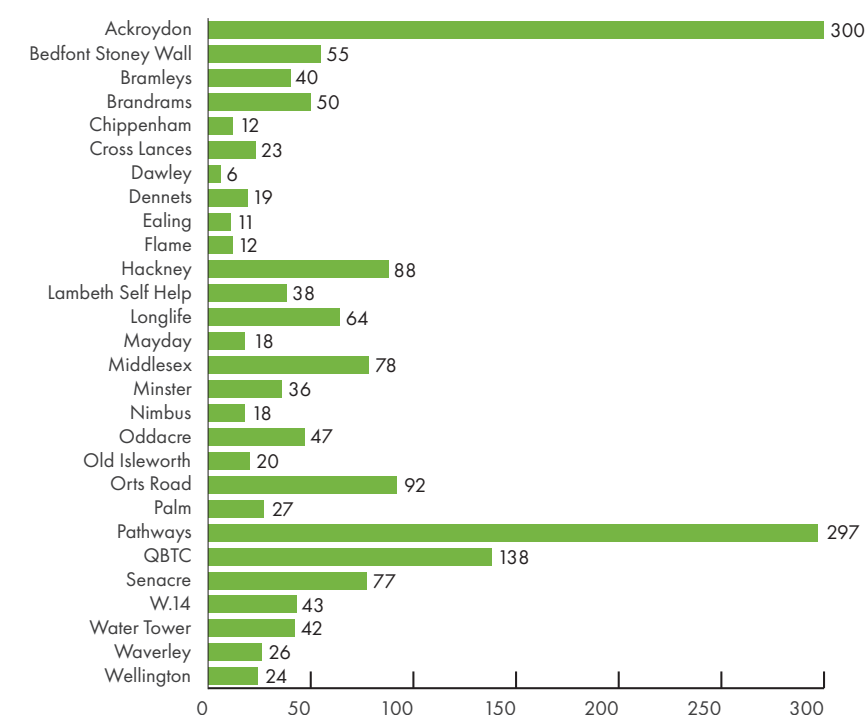
MANAGEMENT AGREEMENTS WITH CO-OP CLIENTS

We delivered all we promised against our Management Agreements in 2020-21. We have a 'pick and mix' approach to providing a variety of services so our co-op clients can choose which elements they require:

- ▶ Annual Report (AR30) to Financial Services Authority
- ▶ Annual Accounts and Management Letter to the Regulator of Social Housing
- ▶ Annual Return to the Housing Ombudsman
- ▶ NROSH+ to the Regulator
- ▶ Data Protection Information renewed to the Information Commissioner
- ▶ Annual renewal of building, public liability and fidelity insurances
- ▶ Annual Rent Reviews and rent setting
- ▶ Quarterly management accounts submitted within 6 weeks of each quarter end
- ▶ Draft Annual budget & cash flow projections
- ▶ Treasury management advice and guidance
- ▶ Maintaining control of financial systems to ensuring best practice and security of funds
- ▶ Audit support
- ▶ Managing payments to suppliers
- ▶ Housing Management Services including lettings and allocations, voids, rent collection and arrears management, anti-social behaviour and all tenancy management tasks.

As well as our own 300 properties, we provide management services to 28 co-operative clients across London and the southeast.

Co-op Homes Client List



OUR INCOME AND EXPENDITURE IN 2020-21 *

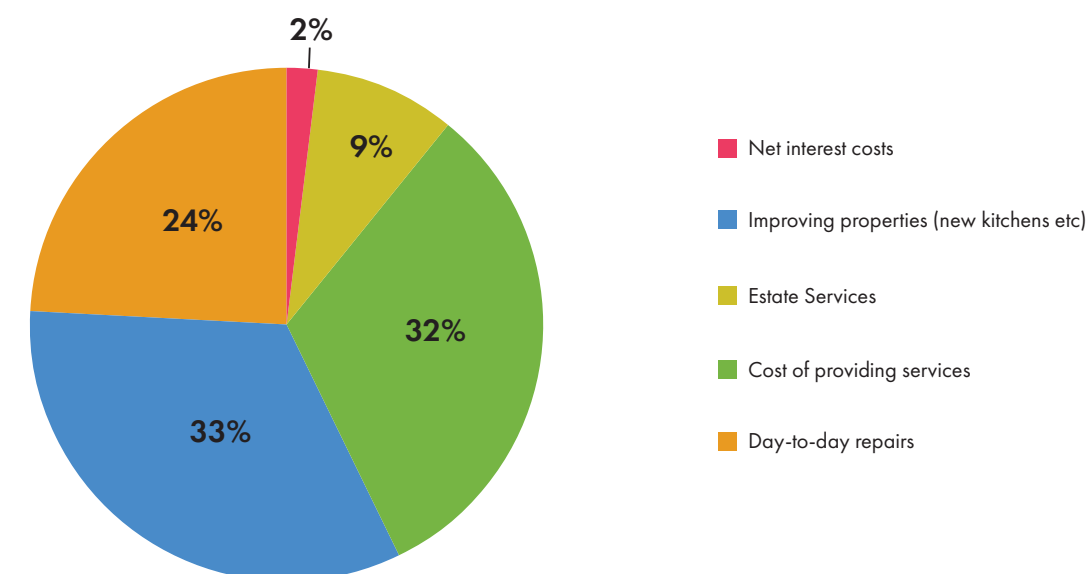
Here is an extract from Co-op Homes' Annual Statutory Accounts for 2020-21 which is also available on our website:

	Permanent accommodation £'s	Temporary social housing £'s	Total 2021 £'s	Total 2020 £'s
Rent receivable	1,909,566	23,212	1,932,778	1,879,544
Service charges receivable	135,646	690	136,336	133,395
Amortisation of Capital Grant	133,649	-	133,649	133,649
Turnover from social housing lettings	2,178,861	23,902	2,202,763	2,146,588

Expenditure on lettings				
Rents payable	-	14,970	14,970	15,153
Services	113,146	2,347	115,493	125,445
Management	359,472	31,333	390,805	397,112
Routine maintenance	276,785	20,039	296,824	260,002
Planned maintenance	61,444	-	61,444	29,303
Loss on disposal of property components	108,104	-	108,104	-
Depreciation of housing properties	389,447	-	389,447	418,116
Other	14,378	3,292	17,670	21,631
Operating costs on social housing lettings	1,327,010	67,636	1,394,646	1,293,180
Operating surplus / (deficit) on lettings	851,851	(43,734)	808,117	853,408
Void losses	2,945	10,799	13,744	6160

OUR INCOME AND EXPENDITURE IN 2020-21 *

How we spent the rent you paid



Average weekly rents in 2021	Co-op Homes' properties
One bedroom	£126.13
Two bedrooms	£138.91
Three bedrooms	£156.59
Four bedrooms	£163.62

* The financial information above relates only to Co-op Homes side of the business. Our Client Co-ops have their own individual budgets and management accounts.

Employment information	2021
The average monthly number of office persons employed during the year (full time equivalent)	20

Employee costs	£'s
Wages and salaries	774,814
Social security costs	79,178
Pension costs	102,145
Total	956,137

OUR BOARD IN 2020-2021

Derrick Turner

Interim Chair and Treasurer

Derrick's been on 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.

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's on the Board of Trustees for People to Places Housing Association and Chair of the Audit and Risk Committee of Chislehurst and Sidcup Housing.

Steve Tucker

Steve joined us in 2016. He has extensive experience in managing and developing business 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.

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.

REVIEW OF 2020-21 PERFORMANCE

In the summer of 2019 RHP launched 'Your Work your Way' (YWYW), which encouraged employees to work flexibly under the 'inspiring place to work' pillar of RHP Group's five-year strategy.

This meant when the pandemic hit, we already had the technology to be able to work from anywhere. As a result, Co-op Homes was able to quickly adapt to the changing working environment whilst retaining excellent levels of employee engagement, with 94% of employees feeling satisfied.

To ensure the safety of our customers and contractors we offered an emergency-only repairs service during parts of the year. We retained 90% satisfaction with the way we deal with repairs, which is consistent with last year's performance. Overall tenant satisfaction remains at 90% which is consistent with our target.

As we return to 'business as usual', we've listened to our employees and believe the original principles of YWYW are more relevant than ever. We've used them as our foundations and evolved them to help shape our way forward, empowering employees to keep some flexibility so they can be the best version of themselves, get the best out of their lives and do the best for our customers.

As is the case across the sector, Co-op Homes faced a slight dip in key performance indicators, specifically rent arrears (up from 4.97% from 4.8% in 2020) although still within our targets; and repair completion targets (down from 91.5% compared to 96.9% in 2020) however overall performance remains in line with expectations.

LOOKING TOWARDS 2022

As detailed below, our strategic objectives include new development activity. We've carefully considered our approach to meeting this objective in the current climate and tested a revised business plan. The exercise concluded that we have retained sufficient strength to continue with our strategic objectives without causing undue risk to our key stakeholders.

Following the Government's Social Housing White Paper, which aims to deliver improvements in transparency and accountability of landlords, Co-op Homes' leadership team have formed a working group tasked with conducting a self-assessment of our current performance. We plan to build on our existing levels of customer satisfaction and proactively engage with our tenants to identify areas where improvement is needed to meet the specifications of the new Tenant's charter.

We're currently undergoing a review of our own homes' EPC ratings to prepare to meet the Government's target of level 'C' by 2035. Once this data and our customer feedback has been collected the leadership team will prepare a detailed plan of how to implement the required improvements. The expected costs will form part of our triennial Asset Management Plan which, in turn, will follow through to the next business plan.

We'll also be looking at our offer to co-ops and working with them to determine how we can help them meet these targets too.



STRATEGIC OBJECTIVES

Every 5 years Co-op Homes' Board agrees upon some objectives that will drive the business forward to ensure that we achieve our potential and offer the best we can for our customers. The 2017 - 2022 strategy includes three key strategic goals, each of which focus on Value for Money.

The strategic goals are:



1

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

The impact of Covid-19 has allowed us the opportunity to trial different ways of delivering services to our customers. Many of these have resulted in improved efficiency and positive feedback. We've now moved to providing all reporting to our managed clients digitally as well as offering a 'virtual' presence at all monthly client meetings. This will reduce print and travel costs as well as travel time.

We've continued to invest in our self-service repair portal, Fixflo, for our tenants, and tenants of our managed clients. This has resulted in up to 29% of tenants raising their own repairs and a reduction of telephone call in calls to the office whilst retaining the same high levels of satisfaction with the service (90.7%) as the prior year. We plan to increase this percentage by more promotion of the service.



2

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

During the year Co-op Homes has utilised available borrowing capacity to negotiate a new £11m loan facility with our parent, RHP, which is available to draw from 1 April 21. We're currently working with the Group's Development team to identify viable development options to grow our permanent accommodation stock.

We've also 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 in the local area.



3

Deliver agency services to a wider range of organisations.

We've built upon our existing experience in providing management services to co-ops 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 a large Tenant Managed Organisation (TMO) into our customer base, in addition to three new housing co-operatives.

Our full set of financial statutory accounts and formal Annual Report is available on our website at www.coophomes.coop.

COMPLAINTS: HOW WE'LL HELP IF THINGS GO WRONG

We've recently updated our complaints policy in line with guidance from the Government and the Housing Ombudsman. Our code of practice has been approved by our Board. This can be found on our website, along with our complaints leaflet, at www.coophomes.coop.

We want you to enjoy living in your home or being one of our co-op clients but please let us know if you're happy or unhappy with our services. We're committed to providing good-quality customer service so we're open to comments, compliments, suggestions and complaints from customers on any part of the organisation. It's important for us to get this feedback, good or bad, as our senior managers use this information to continually learn and improve our service.

You can use the forms on the website or drop an email to customer.services@coophomes.coop. We'll do all we can to put things right.



OUR COMPLAINTS PROCESS

We'll try to put things right and fix what's gone wrong by the end of that day. If that's not possible or the matter needs further investigation, we'll acknowledge receipt of your complaint within five working days*. If we're unsure about the specific nature of your complaint, or whether it's covered by our Complaints Policy, we may ask you to clarify it and tell us the outcome you're expecting within those first five days*. On receipt of your response, we'll pass it on to a Complaints Officer who will let you know the results of their investigation and their decision within 10 working days*. This is called Stage 1.

If you're unhappy with the outcome of our Stage 1 you can ask for it to be escalated to Stage 2 where we'll look again at our initial decision to check that it was fair and set out any new actions if they're required and send a summary report setting out our final decision within 20 days.

* If we're unable to respond within the timescales set out, we'll let you know our reasons for this and how much extra time is needed.

At any time during our Complaints Process you have the right to refer to the Housing Ombudsman which is an independent organisation that offers a free and fair way of dealing with complaints against housing organisations. <https://www.housing-ombudsman.org.uk/contact-us/>

KEEPING YOU SAFE IN YOUR HOME

On 14 June 2017 at 54 minutes past midnight, a fire broke out in the 24-storey Grenfell Tower block of flats in North Kensington in West London. The horrendous fire caused the death of 72 residents, including two victims who later died in hospital. More than 70 others were injured, and 223 people escaped. It was the deadliest structural fire in the UK since 1988 and the worst UK residential fire since the Second World War. Our hearts are still broken about the loss of life and trauma suffered by the survivors and their families, and we will never forget.

Customers are and have always been at the heart of our approach to managing fire safety across all our homes:

- ▶ All buildings that share a communal entrance have an up-to-date Fire Risk Assessment, which is completed by an independent expert and updated regularly.
- ▶ We regularly have our fire risk management scrutinised by third-party audits: RHP Group is proud to be the only housing association in London to achieve British Standard BS9997.
- ▶ RHP Group works in partnership with the London Fire Brigade to share best practice and stay up to date about changes in legislation.
- ▶ Our employees carry out estate inspections every three months to check for safety, identifying repairs and removing items left in the communal areas.

Leaving clutter in communal areas can block emergency exit routes and prevent the emergency services from carrying out their duties, and if items are set alight, they give off toxic smoke and gas which might reduce your visibility. They could also explode or cause the fire to spread more quickly. Items that shouldn't be kept in communal areas include buggies, bikes and prams, children's toys, large plant pots and rubbish you're waiting to throw away. If we find any of these items in communal areas we'll ask you to remove them immediately. If this doesn't happen, we'll have no option but to dispose of them and charge you for doing so. You can report repairs for H&S in communal areas through fixflo (www.coophomes.fixflo.com) or let us know by email to chsrepairs@coophomes.coop.

We work hard to make sure we fulfil our responsibilities as landlord or managing agent *, but we can't do this without your co-operation. Whether it's allowing us access for your annual gas safety check, checking or upgrading your electrical installations or any other issue where we need to enter your property for safety reasons, we'd like to remind you to keep working with us so we can make sure you're safe. We, or our preferred contractors will always give you notice of a visit, so please continue to co-operate and keep appointments so we or your housing co-op can be confident that your home is safe to live in.

**Where this is a service we provide.*

THE IMPORTANCE OF CONTENTS INSURANCE

If you suffer a flood, fire, theft or accidental damage in your home, whether caused by yourself or a neighbouring property, any damage to your personal contents, furniture or carpets etc will not be paid for by your housing provider or Co-op Homes.

We advise all residents to make sure that you have contents insurance to insure against your loss. The National Housing Federation recommends My Home Contents Insurance provided by Thistle Tenant Risks. Their My Home scheme is designed for tenants and residents living in social and affordable housing and offers economical and flexible schemes to protect tenants against a whole range of risks.

Pricing and payment options have been developed to provide flexibility and has features like no excess and optional extra cover so you can choose to personalise your cover to protect what's important to you. Residents can choose from a range of payment options including weekly, fortnightly, monthly and annual collections.

Benefits:

- ▶ No excess (you don't pay the first part of the claim)
- ▶ Covers theft, water damage, fire and many more household risks
- ▶ Covers tenant's improvements (up to £2,000 or 20% of the sum insured, whichever is the greater)
- ▶ Covers contents in sheds, outbuildings and garages (up to £2,000)
- ▶ Covers damage to external glazing for which you are responsible
- ▶ Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.

To find out more visit www.thistlemyhome.co.uk or if you've got a question or to arrange cover over the phone, give them a call **0345 450 7288** or email myhome@thistleinsurance.co.uk.

COULD YOU BE AN ESTATE CHAMPION?

We're looking to expand our teams of Estate Champions, who form part of our Customer Focus Group. You're welcome to be included in our quarterly meetings but ideally we're looking for someone who'd be happy to report repairs or dangerous issues in communal spaces in between our own regular visits. You'd also be the person we'd contact to check if a repair to your communal areas have been completed.

As an Estate Champion, you'll also be part of our Customer Focus Group and if you're interested will be able to comment on policy changes, complaints scrutiny and other resident involvement opportunities. Training is available. To take part, email customer.services@coophomes.coop. Active members who participate fully in this and the work of the CFG may be rewarded with Love 2 Shop e-vouchers.



SHARE YOUR VIEWS

We're trying harder to make sure our services hit the right mark and we need your help to do this. We're asking a series of questions to check in with Co-op Homes' tenants and also ask about your views on the Green Agenda. For example:

- ▶ Taking everything into account, how satisfied are you with the service provided by Co-op Homes?
- ▶ How satisfied or dissatisfied are you that Co-op Homes is easy to deal with?
- ▶ If you've had a repair carried out in the last 12 months, how satisfied or dissatisfied were you with ease of reporting it?
- ▶ How satisfied are you that your rent provides value for money?
- ▶ How satisfied or dissatisfied are you that Co-op Homes listens to your views and takes them into account?

- ▶ Would you be happy for Co-op Homes to help make your home meet green requirements and introduce sustainable energy efficiency measures?
- ▶ Would you be prepared to accept an increase in your rent knowing that measures that we could introduce would reduce your energy bills?
- ▶ Would you like the opportunity to influence decision making at Co-op Homes?

We'll be asking these questions about energy efficiency as they will help us plan how we're going to meet the target to bring all greenhouse gas emissions to net zero by 2050. If you are eligible to complete this survey please see the link and QR code on the accompanying letter.

SAFEGUARDING: LET'S STOP ABUSE TOGETHER

At Co-op Homes we want to raise awareness and focus attention on the problem of physical, emotional, and financial abuse of older or vulnerable people.

Abuse can include physical, emotional, or sexual harm inflicted upon an older adult, financial exploitation or neglect of their welfare by people who are directly responsible for their care. Research shows that almost half a million people aged over 65 will experience some form of abuse or neglect. Sometimes, as older adults become more physically frail, they're less able to take care of themselves or stand up to bullying. Older adults who have mental or physical issues may not see or hear as well or think as clearly as they used to, which can make them more vulnerable to unscrupulous people taking advantage of them. Elder abuse tends to take place where they live: And their abusers are often their adult children or other family members.

We want to bring your attention to the fact that this could be happening right now in your neighbourhood. So, please, if you suspect that an elderly person is at risk from a neglectful or overwhelmed caregiver, or being preyed upon financially, it's important to speak up. Everyone deserves to live in safety, with dignity and respect and free from abuse and neglect but sometimes they will need others to speak up for them.

Abuse can include:

- ▶ Hurting you (kicking, punching, slapping, pushing or biting).
- ▶ Abuse with your money: stealing your money or other things that belong to you.
- ▶ Talking in a bad way to you: teasing, shouting or swearing.
- ▶ Sexual abuse: someone touching your body in a way you don't like or want.
- ▶ Treating you differently or badly because of your religion, disability, sexuality or the colour of your skin
- ▶ Not respecting your privacy or dignity.
- ▶ Stopping friends or family from visiting you
- ▶ Being forced to do work you don't want to do or working for no or low pay.
- ▶ Not looking after yourself properly.

If you're the victim of abuse, or think someone else could be, it's important that you tell someone so you can get help from someone you trust so they can help keep you safe. This might be:

- ▶ A family member
- ▶ A friend or neighbour
- ▶ A nurse, GP or other health providers
- ▶ Your housing officer
- ▶ Adult Social Services at your local council
- ▶ Domestic Abuse helpline **0808 2000 247**
- ▶ Hourglass helpline: **0808 808 8141**
- ▶ The Police - You can call the local police on the **101** non-emergency number or call **999** immediately in an emergency
- ▶ Pharmacies – ask staff for 'ANI' and they can provide immediate help.



FIGHT THE SCAMMERS: DON'T GET CAUGHT

Scams don't discriminate - scammers target people of all ages, backgrounds and income levels. Police forces across the countries are reporting the devastating effects scam crimes have on victims and their families. Try to fight the scammers and take steps to prevent yourself or a vulnerable neighbour from being caught out in the first place.

Police advice is to remember these 10 golden rules:

1. If it sounds too good to be true it normally is - there are no guaranteed get-rich-quick schemes.
2. Don't agree to offer or deals immediately - insist on time to obtain independent/legal advice before making a decision.
3. Don't hand over money or sign anything until you have checked the credentials of the company or individual.
4. Never send money to anyone you don't know or trust, whether in the UK or abroad, or use methods of payment that you are not comfortable with.
5. Never give banking or personal details to anyone you don't know or trust. This information is valuable so make sure you protect it.
6. Always log on to a website directly rather than clicking on links provided in an email.
7. Don't rely solely on glowing testimonials: find solid independent evidence of a company's success.
8. Always get independent/legal advice if an offer involves money, time or commitment.
9. If you spot a scam or have been scammed, report it immediately and get help. Contact Action Fraud on **0300 123 2040** or online at www.actionfraud.police.uk. Contact the Police if the suspect is known or is still in the area.
10. Don't be embarrassed to report a scam. The scammers are cunning and clever, there's no shame in being deceived. But reporting the incident you'll make it more difficult for them to deceive others.

To find out about the latest scams doing the rounds, visit <https://www.actionfraud.police.uk/>.

GIVE FOOD, STOP HUNGER

It's been a year of hardship for many people across the country with many families without the resources to feed their families adequately. If your family is struggling you can ask us, your social worker, school staff, health visitor or the Citizens Advice Bureau to refer you to a food bank in your area. They provide emergency support by way of free, nutritionally balanced, tinned and dried food to those who need it during a crisis. This might include people:

- ▶ hit by an unexpected financial crisis, such as redundancy or reduced working hours
- ▶ received unexpected bills
- ▶ affected by the coronavirus pandemic.
- ▶ change in circumstances which may have affected your entitlement to benefit or reduced the amount you receive
- ▶ a benefit payment has been delayed
- ▶ turned down for a crisis loan
- ▶ ill health
- ▶ suffering domestic abuse
- ▶ on low-income or in debt

There are also several private/independent food banks which are run by local churches or charities. You may find them advertised in your local paper and usually you can visit one of these without a referral.

Some food banks have specialised members of staff who can provide additional support to help people resolve problems with their finances, such as debt, mental health issues or a lack of access to government benefits.

Donate today

All food banks rely on public donations from places like supermarkets, schools and local businesses. If you don't need the services of a food bank but can spare a couple of items from your weekly food shop there are food donation points after the checkouts in most large supermarkets. You can also volunteer to help at a food bank. For more information about this or about the location of food banks in your area please visit the The Trussell Trust website who operate most food banks in the UK with over 1200 food banks nationwide www.trusselltrust.org/map.

CONNECT WITH NATURE

This spring we were given a talk from Professor Alistair Griffiths, Director of Science and Collections at the Royal Horticultural Society. His team is working to improve the health of people, plants, the environment & wildlife. We learnt how gardening (whether in the outdoors or with house plants) and enjoying all that nature gives us is so inspiring and good for our mental health.

We also found out that having house plants can minimise noise from your immediate surroundings as the flexible and porous

nature of their leaves act as natural sound reducers – something to think about if you live in a flat! When using plants to reduce noise, don't be afraid to get a few more than you first planned. Look for a variety of plants, some bigger and some smaller. The more plants you have means there is more overall surface area to help reduce noise and place around them around the walls. What this does is help to trap the sound as it bounces off the walls into the plant

Some examples of sound-absorbing indoor plants:

Ferns

Ferns have a lot of surface space to help reduce sound. Their wide leaves spread out and cover quite a bit of area. Ferns are a pretty dense plant as well, and they do a great job of absorbing noise.



Peace Lily

The peace lily is a great sound absorbing plant you can put in your home. Their noise absorbing properties are in their thick, broad leaves.



They're extremely easy to care for and don't require too much upkeep. They absorb some of the sounds with their leaves and do a great job of bouncing the sound to other plants placed around the room as well.

Rubber Plants

Rubber plants are often tall. They can grow over three feet and have broad, thick leaves that reduce noise.



The beauty of this plant is just how big it can get. Rubber plants leaves cover a large surface area which only serves to enhance their sound absorbing properties.

If you have room, you could place them in a large pot, right on the floor anywhere. The combination of the leaves and size act as like an acoustic wall.

Weeping Fig

These plants are excellent noise blockers because of how dense the plant is as the more density a plant has, the more it can block out the noise.



This plant has some thick, arching branches that help to give it a full appearance. The branches and leaves combined are great at absorbing the sound.

Palm

Palm trees are known for their broad fronds. These plants can stretch out and fill in areas that might be difficult to cover otherwise.



They are dense at the bottom which helps to deflect the sound up into the fronds. These plants cover a large surface area since the fronds like to spread out, especially as they grow larger.

These plants are good as a standalone plant if you have an area that needs some sound absorption and don't have a lot of space for lots of plants.



HEATWAVES: KEEPING YOUR COOL

We all know the weather in the UK can be unpredictable and very often we can experience all four seasons in the same day! But as we need to be sensible in the winter about keeping warm, more and more often in these summer months our homes can get too hot for comfort. Ovo Energy suggest these simple tips to keep your home cool when the sun is shining too brightly as well as saving energy but not relying on energy-guzzling electronics that eat your money and increase your carbon footprint.

1. Close the windows and draw the curtains

Tempting as it is to fling open the windows at the first sign of heat, it could backfire on you. To keep your house cool, you need to keep the hot air out, so this means keeping windows – particularly south-facing windows – closed and covered with blinds or curtains during the day. Then at nighttime, when the temperature has dropped, you can open everything up, to give your house a good airing.

2. Create a cross-breeze through the house

Even though we've just advised to keep your windows closed sometimes you simply need to feel a breeze on your skin. Try opening windows at opposite sides of your home and keeping doors open so the air can move through freely. You could also position a fan towards a window, so that it's pushing the hot air outside. If you can, keep curtains and blinds closed, to deflect any direct sunlight.

3. Place some bowls of water around the house

Leaving bowls of water lying around might look a little untidy but doing so can help cool hot air. Also, plants act as natural air-conditioners and pump moisture into the atmosphere, so there's another reason to give a houseplant a home!

4. Unplug and switch off your devices

A surprising amount of heat is generated from appliances around the house. Switching them off can help avoid internal heat gains. Turn them off when they're not being used, and make sure the backs of fridges and freezers have plenty of ventilation space as these appliances in particular can pump a lot of unnecessary heat into a room.

5. Change your lightbulbs

Conventional incandescent light bulbs are surprisingly inefficient. In fact, they give off up to 90% of their energy as waste heat¹. Switch to low-energy light bulbs to reduce overheating (not to mention save money).

6. Don't use the oven

In a heatwave try swapping to cold meals like salads and sandwiches to keep temperatures down. This will have the added benefit of using less energy, so it's a win-win for you and the environment!

7. Invest in a fan

Since heat rises, the coolest air in your house is going to be at floor level – so set your fan on the floor and point it upwards. Position it so that it points outwards towards the opposite wall, unobstructed by large objects. This will bounce cooler air off the wall and back into the room, where it mixes with warm air, to help cool the temperature.

8. Even better: try an ice fan

Need to get cooler faster? Try placing a bowl of ice and cold water in front of your fan's blades, so the air blows across it.

This will send icy water droplets all around the room, which should feel like a relief on your parched skin. Voila: a homemade, DIY air-conditioner!



How to sleep in the heat

1. Take a cold wash before bed

Sometimes the best way to fight the heat is to trick your body into thinking it's cooler. One way to do this is to have a quick cool shower or bath right before you hit the pillow for the night.

Remember not to make the water too cold, and don't do this right after you've come in from intense heat. A sudden change in body temperature can be dangerous!

Alternatively, run your wrists under the cold tap and wrap a chilled flannel that's been in the freezer around your ankles as a means to help cool your body temperature down.

2. Swap your duvet for a sheet

Light, breezy cotton sheets trap less heat than the thick duvets we usually have on our beds. So to get prepped for summer, swap your bedding for something thinner.

3. Put your pyjamas in the freezer

It might sound a bit silly, but you can make your bed feel nice and cool by putting your sheets and PJs in the freezer for just a few minutes before bedtime. Though it won't last all night, this should create a cooling effect for just long enough for you to fall asleep. But don't overdo it, or you'll have hardened icicles for bed sheets!

4. Turn your hot water bottle into an ice pack

Did you know that you can use a hot water bottle to cool down? It sounds counter-intuitive, but it's true. Just stick a hot water bottle full of water into the freezer a few hours before bed.

Once frozen, it'll emit cold in the same way that it warms you up if you use hot water. Stash your ice pack in the bed before you get in, or place it under your feet, to help you regulate your temperature as you drift off.

6. Get bed sheets made from natural fibres

Synthetic materials don't absorb as much moisture as natural ones, so they'll leave you feeling sweaty. Getting a cotton sheet, or one made of natural fibres, will help you stay drier.

Buckwheat pillows are also excellent for hot nights. They encourage air flow, unlike traditional cotton pillows, and don't hold onto heat.



co-op
H O M E S
part of RHP Group

8 Waldegrave Road,
Teddington, TW11 8GT
020 3166 2608

homes@coophomes.coop
www.coophomes.coop

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