



Cottsway

ANNUAL

REPORT 2022-23



Foreword

Vanda White, Scrutiny Group Chair

We are Cottsway customers and giving residents a voice and improving services for all customers is what drives us to be part of the Scrutiny Group.

We have had an enthusiastic new volunteer, Carole Scott, join us in 2022-23 and we have also launched Scrutiny Assist, a way to enable customers to support us with our scrutiny work online, without the need to join regular meetings. The more customers the better when it comes to helping us delve into Cottsway's work and services, to find out what is working well or what may need improving.

I am pleased to report that Cottsway takes our feedback extremely seriously. During 2021-22, following lower customer satisfaction on Cottsway's handling of anti-social behaviour reports, we carried out a review and came up with a list of recommendations. We've seen these recommendations put into place and it's been very fulfilling to see the positive difference this has made.

Cottsway are now acting on recommendations from our latest review into communal repairs - again driven by customer satisfaction rates and feedback - and we are looking forward to seeing the improvements that we feel this will bring.

We try to focus on the services or issues that matter most at the time. As many of you will be aware, the spotlight has been firmly put on damp and mould this past year following the very sad case of a young boy who died after prolonged exposure to mould in his flat owned by a housing association in Rochdale, so we're currently reviewing Cottsway's approach to damp and mould. The findings of our reviews and any recommendations are published on Cottsway's website:
www.cottsway.co.uk/getinvolved

We welcome the Regulator of Social Housing's new Tenant Satisfaction Measures coming soon now and it is good to see that Cottsway has already updated its customer survey questions to reflect these, well in advance of them being introduced in April 2023. Some of our scrutiny members sit alongside Cottsway staff on a customer insight group and we are also updated regularly, so we are kept well informed of what is happening. It has been reassuring to see and hear that Cottsway is adapting the way it works to respond to further regulatory requirements and changes in the sector.

We are always looking for new members to join us, so if you would like to make a difference please think about applying to the Group or signing up to our Scrutiny Assist mailing list.



Vanda has lived in a Cottsway home for over 10 years. She is currently Chair of our Scrutiny Group - a small group of customers who use their experiences to help us improve our services.



For more information about our Scrutiny Group, see:

www.cottsway.co.uk/scrutinygroup

Andrew Hall, Cottsway Board Chair

We are proud to work in partnership with our customers, staff and key stakeholders. This strong sense of working together means that at Cottsway, we really feel it when times get tough for our customers. We have seen the impacts of the cost-of-living crisis and we have prioritised support this year for our customers who have needed it the most, with our aim always being to help people to maintain their tenancies.

I know that many of our staff have gone the extra mile to offer support to customers at a time when local authorities and other agencies are in high demand, and I would like to take this opportunity to thank them for their work.

Our service costs are low compared to similar-sized housing associations and we've performed strongly in terms of satisfaction, at a time of declining satisfaction across the sector. We remain in a strong financial position and invested £11.52m in maintaining our existing homes to a high standard, while providing 211 new homes for more people in need – exceeding our target.

We have continued to invest in communities, while working in partnership with others where we can to bring added value, and we are supporting customers and the wider community at this time of greater need by providing space for both Citizens Advice West Oxfordshire and the local Foodbank at our offices.

Our full audited accounts and Value for Money Summary are published on our website, showing that we are in a well-managed, financially robust position, delivering value for money.

It is a time of significant change in the social housing sector and we are facing challenges not only due to the economic climate and cost-of-living crisis, but also from changes being made by the Government bringing stricter regulation and a greater focus on involving and empowering customers and on improving transparency and accountability.

We have been monitoring these changes closely at Cottsway and we welcome them because we know that everyone deserves to live in decent, safe homes and have their voice heard. I am confident that we are in the best position to face the challenges that lie ahead, meeting the regulatory requirements expected of us and delivering for our customers, while ensuring value for money. More information on some of these changes and our approach is included in this Report.

Our Board appointed Richard Reynolds as Chief Executive in August 2022, following the sad death of Vivian Rosser earlier in the year. Rich was previously Resources Director at Cottsway since 2014 and we are confident he is the right person to lead Cottsway. Operations Director Sue Lakin has also become Cottsway's Deputy Chief Executive, supported by two other Executive members and a senior management team who work closely together with Rich and our Board.

There is a lot of work happening and we hope you find this Report informative about our work over the past 12 months. Customers remain our priority, so if there is anything you feel we could do better on – or anything you think we are doing well – please do get in touch.



Chair of Cottsway's Board since 2019. Following an extensive executive career, Andrew is now in non-executive roles chairing a number of private equity and social purpose enterprises.



For our full-audited accounts, Value for Money summary and other corporate documents, see:
www.cottsway.co.uk/publications

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Introduction

Cottsway is a registered housing provider working in Oxfordshire, Gloucestershire, Wiltshire and Worcestershire. We are the largest affordable housing provider in the district of West Oxfordshire.

At the end of 2022-23, we owned and managed 5,386 homes ranging from flats and bungalows to family homes, for rent and Low-Cost Home Ownership (LCHO). We have over 12,000 customers.

We are in a strong, robust financial position and our ambition is to own and manage c.6,000 homes by 2026.

What drives us

We updated our company purpose this year to better reflect the work that we do in partnership with others:

“Together we are turning houses into homes, growing and building stronger communities and making a positive difference to people’s lives.”

We are driven by our values. We:

- See Cottsway as a partnership between customers and staff and key stakeholders.
- Will do all we can to provide our customers with decent homes from which they can enhance their lives.
- Are part of, and value, the communities in which we work.
- Are open and transparent about how we do business.
- Are here for the long term.

Our current Corporate Plan focuses on five key priorities:

1. Delivering for our customers
2. Sustainability and reducing our environmental impact
3. Developing our people
4. Growing the business
5. Building further financial strength

With the changing economic and operating environment, we are looking to update our Corporate Plan during 2023-24. This will set out our ambitions, priorities and targets for the next five years (2023-28), including an increased focus on decarbonisation.

This Annual Report sets out our activities during 2022-23 based around our priorities and values, with a focus on our main priority – our customers.

Our year in summary



84%
of customers
happy with overall
service provided



£209k+
spent to support
communities and
customers



£500k+
social value
brought to our
communities



100%
of emergency
repairs carried out
within 24 hours



4,681
gas services
completed



794 electrical
safety checks
carried out



£11.52m
invested in
maintaining and
repairing existing
homes



£28.3m
invested in
providing more
new affordable
homes



**Top G1
Governance
V1 Viability
ratings** from the
Regulator of Social
Housing

Responding to sector changes

We follow guidance from national social housing bodies to ensure our work complies with regulations and we are also members of organisations like the National Housing Federation (NHF). This enables us to share experiences and learning with other housing associations across the country and work to achieve best practice.

Together with Tenants

Throughout this report, you'll see references to the Together with Tenants Charter. This is a code of practice set out by the National Housing Federation which, like Cottsway, the majority of housing associations have signed up to. It is aimed at making sure social housing landlords are transparent in what we do and how we do it and so you can ask questions and expect answers.

✓ We have embedded the Charter into all aspects of our work and this Report includes details of what the Charter says and what we've done, or are doing. We're continually assessing ourselves against this.

Emerging Tenant Satisfaction Measures and wider sector changes

The Regulator of Social Housing (RSH) is introducing a new system for assessing how well social housing landlords in England are providing good quality homes and services.

This will involve a set of Tenant Satisfaction Measures (TSMs) that we, and other social housing landlords, must report on. The measures will help people to understand how well landlords are doing and make it easier to compare performance on a like-for like basis.

Although the TSMs do not come into place until April 2023, we have made changes during 2022-23 to the questions we ask in customer surveys to ensure we have everything in place.

✓ You will find more information about the emerging TSMs in this Report, along with the results of customer satisfaction surveys we have carried out during this year, details of other feedback received and examples of where we have made changes and improvements in response.

We regularly publish summaries of customer surveys and feedback on our website and we will continue to do this once the TSMs are in force. Read our latest customer feedback at:

www.cottsway.co.uk/performance



■ Starvehall Farm, Cheltenham

Social Housing Regulation Bill

The TSMs are part of wider changes by the Government to increase proactive consumer regulation and ensure social housing across the country is of a decent standard, with customers having their voices heard.

They apply to all registered social housing providers in England and are part of new laws currently going through Parliament as part of the Social Housing (Regulation) Bill.

This Bill provides the legal basis for many of the measures set out in the Government's Social Housing White Paper.

Various amendments have been added to the Bill as it has progressed through Parliament and we are monitoring this closely. We have already made changes to our complaints procedure (see Housing Ombudsman's Complaint Handling Code) and, as with the work we are doing to meet the requirements of the TSMs, we will ensure we are meeting further new requirements expected of us as a responsible social housing landlord.

One of the more recent amendments added to the Bill (February 2023) includes 'Awaab's Law', following the tragic death of two-year-old Awaab Ishak, who died from prolonged exposure to damp and mould in his housing association flat in Rochdale. The amendment will require social housing landlords to fix hazards, such as damp and mould, in their homes within strict time limits.

✓ Providing decent, safe homes has always been a priority for us at Cottsway and you will find more information about our repairs and maintenance, asset management and safety checks throughout this report. The tragic death of Awaab has rightly put a spotlight on the issue of damp and mould – we have also included further information on this issue in this report.



For more information see:

- <https://bills.parliament.uk/bills/3177>
- www.gov.uk/government/publications/the-charter-for-social-housing-residents-social-housing-white-paper

Housing Ombudsman's Complaint Handling Code

The Housing Ombudsman (the official body set up by law to look at complaints about housing organisations registered with them) launched its refreshed Complaint Handling Code in 2022 to help support a positive complaint handling culture among landlords.

We assessed our current practices and have implemented any changes needed in response to the updated Code. We are required to carry out a self-assessment against the Code and present our findings to the Board every year. We do this annually, or whenever we introduce major service changes that may affect customer's satisfaction.

✓ We've included information in this report about the complaints and feedback we've received this year.



Delivering for customers

The Tenant Satisfaction Measures (TSMs) being introduced by the Regulator from 1 April 2023 include:

- 12 perception questions for landlords to ask tenants as part of customer surveys; and
- 10 measures for landlords to report directly to the Regulator, known as Management Information (MI).

The 12 perception measures will be:

1. Overall satisfaction
2. Satisfaction with repairs
3. Satisfaction with time taken to complete most recent repair
4. Satisfaction that the home is well-maintained
5. Satisfaction that the home is safe
6. Satisfaction that the landlord listens to the tenant views and acts upon them
7. Satisfaction that the landlord keeps tenants informed about things that matter to them
8. Agreement that the landlord treats tenants fairly and with respect
9. Satisfaction with the landlord's approach to handling complaints
10. Satisfaction that the landlord keeps communal areas clean and well-maintained
11. Satisfaction that the landlord makes a positive contribution to neighbourhoods
12. Satisfaction with the landlord's approach to handling anti-social behaviour

The 10 Management Information measures will be:

1. Complaints relative to the size of the landlord
2. Complaints responded to within Complaint Handling Code timescales
3. Anti-social behaviour cases relative to the size of the landlord
4. Homes that do not meet the Decent Homes Standard
5. Repairs completed within target timescale
6. Gas safety checks
7. Fire safety checks
8. Asbestos safety checks
9. Water safety checks
10. Lift safety checks

How satisfied are our customers?

Below are the results from customer perception surveys carried out by independent market research agency, Acuity.

We adjusted our questions during 2022-23 to reflect the emerging 12 TSM perception questions and 1,007 of our customers took part. We have published the results quarterly on our website. We want to keep our customers updated, so we'll be continuing to publish customer data perception results quarterly on our website, as well as submitting it for annual publication as required by the Regulator.

We have also included information in the table from Acuity showing how we have performed compared to a selection of other housing associations that have been using the new TSM questions during the year. The quartile positions are based on results collected from quarter 1 to quarter 3 2022-23.

How we are performing and benchmarking: Customers in rented homes	Cottsway	Acuity quartiles			Cottsway quartile position	No. of landlords
		Lower quartile	Median	Upper quartile		
Overall customer satisfaction	84%	70%	75%	84%	Upper	67
Satisfaction with time taken to complete most recent repair	80%	60%	71%	78%	Upper	51
Satisfaction with repairs carried out within the last 12 months	84%	68%	75%	84%	Upper	55
Satisfaction that the home is well maintained	83%	66%	71%	80%	Upper	38
Satisfaction that the home is safe	85%	74%	78%	83%	Upper	40
Satisfaction that the landlord listens to the tenant views and acts upon them	75%	54%	66%	76%	Median	53
Satisfaction that the landlord keeps tenants informed about things that matter to them	81%	68%	75%	83%	Median	52
Agreement that landlord treats tenants fairly and with respect	86%	74%	80%	84%	Upper	46
Satisfaction with the landlord's approach to handling complaints	59%	38%	51%	60%	Median	57
Satisfaction that the landlord keeps communal areas clean and well maintained	66%	61%	68%	73%	Lower	51
Satisfaction that the landlord makes a positive contribution to neighbourhoods	73%	59%	67%	74%	Median	64
Satisfaction with the landlord's approach to handling anti-social behaviour	68%	55%	65%	69%	Median	55

How we are performing and benchmarking: Low-cost home ownership (LCHO) customers	Cottsway
Overall customer satisfaction	75%
Home is safe	87%
Satisfaction landlord listens to views and acts upon them	62%
Landlord keeps LCHO customers informed about things that matter to them	82%
Agree that landlord treats tenants fairly and with respect	83%
Approach to handling complaints	33%
Landlord keeps communal areas clean and well maintained	58%
Landlord makes positive contribution to neighbourhood	61%
Approach to handling anti-social behaviour	63%

There is no benchmark comparison for other satisfaction measures for LCHO.

At 75%, Cottsway is in the upper quartile (61.5% and above) for overall satisfaction among shared owners, according to sector-wide benchmarking data published in January 2023 by Housemark (data and insight company for the UK housing sector).

Management Information measures

We already record a lot of the information that will be required via the TSM Management Information (as you can see from the figures included in this Annual Report) and we will be recording all 10 measures set out by the Regulator and publishing these yearly, in line with the guidance.



“Customer satisfaction is vital to us at Cottsway and we take the results of customer surveys very seriously, as this helps us to identify any issues and continue to improve. We always aim to achieve at least median quartile when it comes to benchmarking against other housing associations and we are pleased that our performance is mostly above average and either close to, or in the top quartile, in terms of operational performance.

“In the one area where this isn’t the case – keeping communal areas clean and well maintained – action is being taken to make improvements and we will continue to work to maintain and improve satisfaction where possible.”

Sue Lakin,
our Operations Director

Building relationships

The Together with Tenants Charter says:

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.

Our customer services team have received and responded to more than 86,000 phone calls, emails, online forms, web chats, social media messages and letters this year. However, customer care goes way beyond this at Cottsway.

What we've done this year

- Continued to embed customer care training, including incorporating it into new staff inductions.
- Reviewed and updated our Customer Charter, setting out the standards of service that our customers can expect to receive from us, so that they are fully informed and can hold us to account.
- Published quarterly performance and complaints information on our website, along with what we've learnt from complaints and any changes made as a result.
- Started to review our Corporate Plan to ensure it is up-to-date and fit for the future, with a continuing focus on our core values of 'We see Cottsway as a partnership between customers and staff and key stakeholders' and 'being open and transparent about how we do business'.

Customer contact



57,316
calls answered



Average time to
answer calls:
122 seconds



22,875
emails received



3,503
online forms
received



1,825
web chats



574
letters received



Providing support

With the impact of the cost-of-living crisis taking grip during 2022-23, some of our customers have needed support now more than ever.

We have teams providing welfare and tenancy support, money and benefits advice and we help customers to access training, coaching and education to improve their circumstances.

Speaking about our pre-tenancy support service, customer Les Bishop, pictured below, said:

"Since being rehoused with Cottsway I have been the recipient of many benefits that I had no idea even existed. Cottsway have helped me with necessary items for my flat as I had no belongings other than clothing to start a home with.

"I was fortunate enough to be the recipient of a new fridge freezer, a cooker, a bed, and a dining table all of which made my transition to settling in easier. I was allocated a Pre-Tenancy Support Officer unbeknown to me. On our first meeting, my support officer displayed utmost professionalism and a human approach to help me with matters I could not have dealt with within the timescale she has achieved.

"I have limited mobility and underlying health issues which would hinder me settling into my new dwelling, along with getting my affairs in order. Since my meetings with my support officer a long list of issues have been 'ticked off' with a full explanation and understanding of what, when, and why. She has set up all my relevant direct debit amounts and dates noted which leaves me feeling at ease and in control.

"I never expected this level of support and help I have been given. She has made this possible, every question asked has been answered in detail as to alleviate any concerns that I may have. I have found the support and the level of care astounding."



This year

490 customers received tenancy support.

£51k was given to Citizens Advice West Oxfordshire to fund a free, impartial financial and debt advice service for our customers, which supported 134 households.

174 people received pre-tenancy support to help them settle into their new home and develop the skills required to maintain a successful tenancy.

48 customers received Cottsway-funded training, education or have been supported back into employment.

What our customers say

86% agree that we treat tenants fairly and with respect.

The Together with Tenants Charter says:

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.



What our customers say

81% are satisfied that we keep tenants informed about things that matter to them.

As well as our Customer Charter and publishing quarterly performance, feedback and complaints information and learning online, we publish this Annual Report and a Value for Money summary to keep customers informed.

This year, we've also:

- Produced a bi-annual customer newsletter called 'Homepage' with news and latest information about services and support available. This is sent by email and published on our website and provided in hard copy where requested.
- Published a quarterly e-zine to update customers on our work in local communities (to sign up for this, you can email communities@cottsway.co.uk) and sent other e-zines when we had important news.
- Sent letters to households when there is important information about their homes, such as the annual rent review or service charge updates. Before Christmas, we wrote to customers to provide information on how to help prevent damp and mould in their homes, and we have updated information on this issue on our website too. We took this opportunity to include a printed version of the 'Homepage' newsletter update.
- Regularly posted information on social media – including 484 posts on Facebook, Twitter and LinkedIn. We have also joined Instagram this year to ensure we are reaching as many different audiences as possible.
- Ensured information on our website is clear and up-to-date.
- Run online pre-tenancy workshops to support new customers identified as needing additional support to maintain a successful tenancy.

Digital improvements

This year, we've continued to create more opportunities for those customers who want to communicate with us and receive information digitally. We've:

- Introduced more online forms for people to contact us and make requests about their homes via our website – for example, people can now register their interest in a mutual exchange online, rather than having to complete and post back paper forms.
- Started working with a new supplier to make improvements to our 'My Cottsway' customer portal to enable customers to do more (in addition to viewing their rent balance, make payments and access basic tenancy information) to manage their tenancies and agreements online.

We have also carried out a tender process to appoint a new website development company to carry out essential upgrade work. This will include redesigning the look and feel of the site to make it easier for customers and other web users to find the information they're looking for. This is due to be launched by autumn 2023.

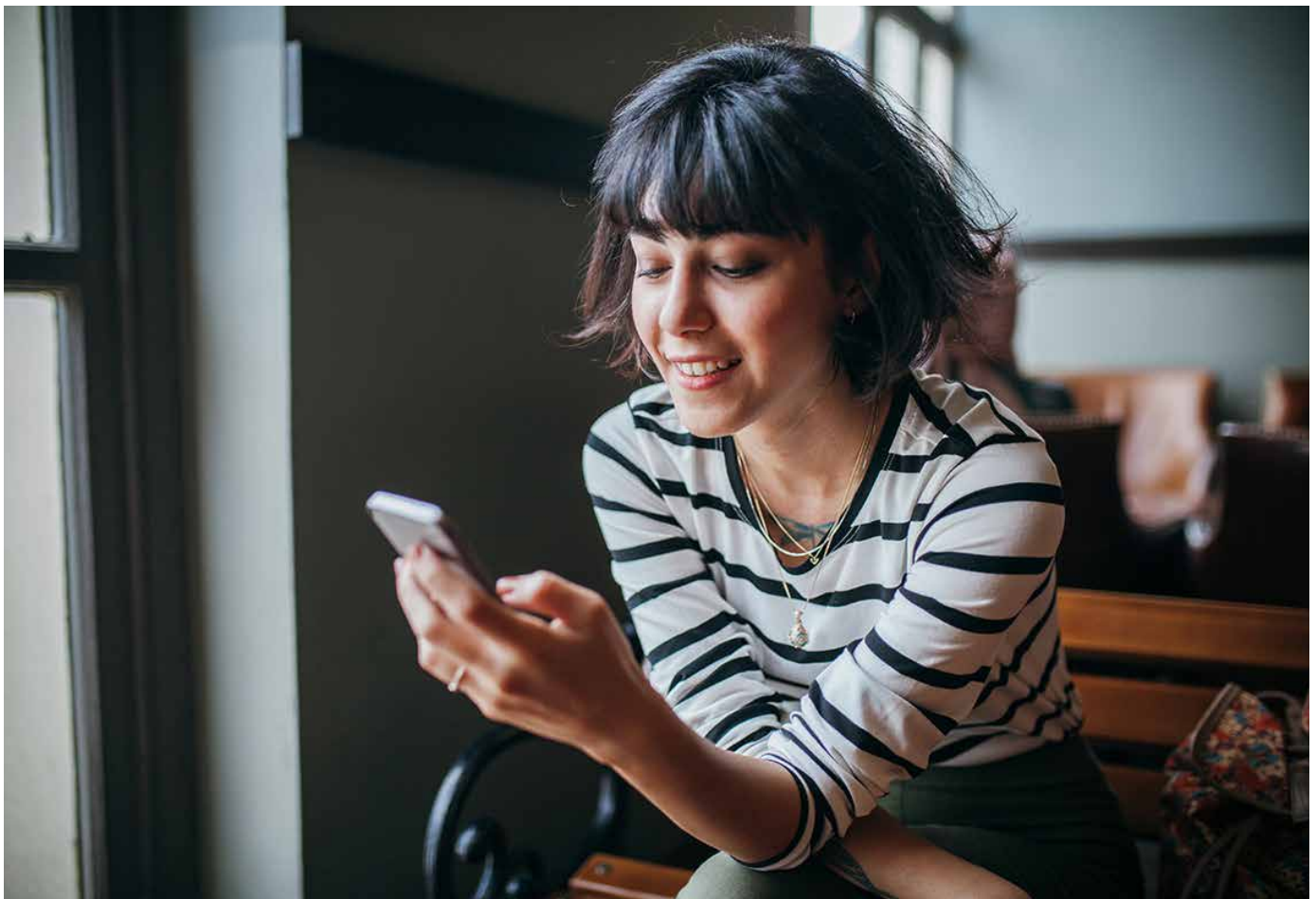
We know that our customers are not all online, so we are at the end of the phone if they need us and provide paper copies of any information that is needed.

Behind the scenes, we are investing in a new finance system to streamline our payment processes and increase efficiency.



66% of customers use the internet and online services –

88% of these customers are satisfied with the online services provided by Cottsway.



Customer voice and influence

We carry out different types of survey and consultations to gauge customer feedback and we ask our customers at every opportunity to let us know their views so that we can continue to improve.

The Together with Tenants Charter says:

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.

What we have done this year

- Carried out customer perception surveys throughout the year. These surveys are conducted by independent market research company Acuity so customers can be open and honest. We have adjusted the questions we ask customers to prepare for the emerging TSMs as we want our information to be current and as up-to-date as possible. We monitor satisfaction rates throughout the year and use these to help us change and improve our services. You can see our annual satisfaction rates in the table on pages 9-10.
- Carried out almost 1,500 transactional customer surveys, via Acuity, throughout the year to gauge feedback from a percentage of customers who had recently received a service from us, including customers who had received a repair, made a complaint, reported anti-social behaviour, let a property from us or moved into one of our new-build homes.
- Held other surveys and consultations - ranging from a new quarterly estate services survey asking customers to give their feedback on grounds maintenance and communal cleaning services, through to an open survey asking people to tell us their views on our website and any improvements they would like to see. All feedback is used to help us improve services.
- Changed, implemented, or withdrawn services following customer involvement or contact – including introducing a new communal cleaning service contract, changing suppliers for some of the items used to carry out repairs and maintenance, and changing the way we let customers know about fencing repairs and the expected timescales for completion. We also updated our empty home standard and end-of-tenancy pack following customer feedback, and updated our Customer Charter in relation to communal repairs as a result of the scrutiny review of our communal repairs service.
- Published our new Customer Engagement Strategy 2022-25, setting out our approach to customer engagement, key objectives and how we plan to deliver on these. You can find this on our website: www.cottsway.co.uk/publications
- Engaged and consulted with customers via a closed customer-only Facebook group, covering issues like service changes and keeping people informed and asking for feedback on policy reviews, for example our Customer Involvement and Empowerment Policy, as well as having a say on Community Fund applications.

Customer engagement

2,570

responses received to surveys gauging customer perception (what people think of us) and transactional feedback (from those who have recently received a service from us)



876

responses to consultations on services provided and policy reviews



502

feedback responses (incl. compliments, informal and formal complaints)



What our customers say

75%

feel that Cottsway listens to their views and acts upon them.

86%

agree that Cottsway treats them fairly and with respect.

NEW: Customer Committee on the way

We have an internal Customer Insight Group, bringing together staff from across Cottsway along with members of our customer Scrutiny Group, to delve into and identify the cause of customer satisfaction or dissatisfaction and to ensure Cottsway responds, learning and building on successes and making improvements where needed.

Our Board has recently decided to introduce a new Customer Committee, made up of three Non-Executive Board Members along with our Deputy Chief Executive Sue Lakin.



Accountability

The Together with Tenants Charter says:

Collectively, residents will work in partnership with their housing association to independently scrutinise and hold their housing association to account for the decisions that affect the quality of their homes and services.

As well as letting our customers know about the wide range of performance information published online, we have:

- A well-established Scrutiny Group who scrutinise our work and provide feedback and suggestions to help us make improvements. This Group works both collaboratively with us and also carry out independent scrutiny of our services.
- Board members who act as scrutiny 'champions.' They meet regularly with the Scrutiny Group Chair and Vice Chair. We will also be introducing a new Customer Committee (as outlined) over the coming year.

This year

The Scrutiny Group had an extra member join during 2022-23 and has:

- Carried out a review of our communal repairs service, comparing Cottsway with similar-sized housing associations and carrying out a survey of customers and interviewing a small group of customers. They made a series of recommendations which we are responding to and they will continue to monitor this. Find out more about this on our website: www.cottsway.co.uk/getinvolved
- Launched Scrutiny Assist – giving customers the opportunity to sign up to help them via email with their scrutiny reviews. You can join this via: www.cottsway.co.uk/scrutinyassist
- Completed the latest assessment of how well Cottsway is delivering on their commitment to Together with Tenants, which they will continue to review.
- Started to prepare to carry out a scrutiny review of our response to reports of damp and mould, including a customer survey.

"Cottsway is committed to delivering for our customers and ensuring it meets new consumer regulations and this new committee will be monitoring everything customer related, this includes Tenant Satisfaction Measures, landlord safety compliance, customer satisfaction and complaints. Having this committee in place will ensure the Board has oversight and assurance on the service we deliver to our customers and is an important part of ensuring we demonstrate how seriously we take these matters."

Committee Chair (and Board Member) Lizzie Hieron, who will also act as the Board's 'Customer Champion'

 **What our customers say**

75% are satisfied that we listen to the tenant views and act upon them.

Working together to appoint new communal cleaning contractor

Our Procurement Group is made up of customers and staff to help us when there is a need to find external contractors to deliver some of our services. Our communal cleaning contract was due for renewal and as this is one of our largest contracts, affecting many residents and communities, the Procurement Group worked together to shape the tender and appoint a contractor.

The Group used the results of a customer survey to build positive changes into the new cleaning contract, including more regularised service quality checks and clearer management oversight.

Carter & Faraday Associates were reappointed the contract following a competitive tender process in July 2022. Operations Director, Luke Faraday, said:

“We have over 40 years’ experience of providing commercial cleaning and support services across the wide-ranging portfolio of properties, clients and locations we service. We’re delighted to have once again won this contract with Cottsway.

“We pride ourselves on our strict quality control procedures and customer care plan and look looking forward to continuing to work in the Cottsway community and delivering a high-quality cleaning service to their customers.”

As part of improvements, a ‘cleaning checklist’ is now prominently displayed in communal areas so customers can easily see when the contractor was last at the site and when they are due next. We have also added more information to our website about the cleaning services customers can expect, and when.



Find out how you can get involved with the Procurement Group:

www.cottsway.co.uk/getinvolved

■ Luke Faraday, Operations Director at Carter Faraday Associates with Wendy Hardy, Cottsway’s Head of Housing



Decent, safe homes from which people can enhance their lives



What our customers say

80% are satisfied with the time taken to complete their most recent repair.

84% are satisfied with repairs carried out in the last 12 months.

Repairs and maintenance

We have a diverse range of homes, the oldest dating back to the 18th century. Our houses, flats and bungalows are our customers' homes, and we work hard to ensure they are safe and meet the high standards they expect and deserve.

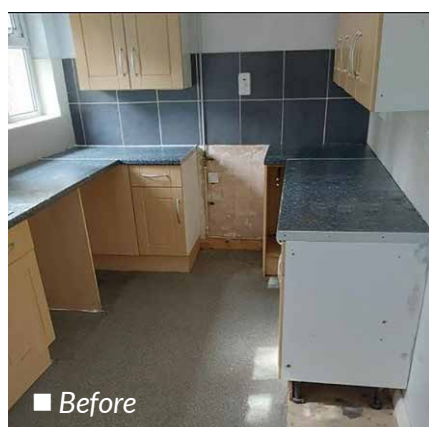
The Together with Tenants Charter says:

Residents can expect their homes to be good quality, well maintained, safe and well managed.

We have an in-house team of 47 trade operatives, an assets and compliance team who work to ensure our homes are to the Government's Decent Homes Standard, and we also work with trusted contractors. We prioritise compliance issues to ensure our homes are safe, for example gas servicing, electrical testing, fire safety and Legionella testing.

What we have done this year

- Invested £11.52 million to repair and maintain our homes.
- Continued to deliver essential services, like emergency repairs and gas servicing. 100% of emergency repairs were carried out on target, within 24 hours.
- Continued with a planned programme of works to replace older kitchens, bathrooms and boilers.
- Spent £302,000 on aids and adaptations to ensure homes meet customers' needs. Substantial additional funding was also provided to some of our customers by West Oxfordshire District Council from its Disabled Facilities Grant Scheme, enabling us to carry out work to support them to continue living in their homes.







■ Before








■ After

■ Example of a kitchen replacement in one of our older homes in Witney. We offer customers a selection of worktops, unit doors, tiles and flooring so they can choose which they would like best for their home.



Repairs summary	2022-23	2021-22
 Number of responsive repairs	11,298	13,544
 Average time taken for responsive repairs	24 days	25 days
 Number of emergency repairs	2,331	2,119
 Emergency repairs carried out on time (within 24 hours)	100%	100%

Planned maintenance summary	2022-23	2022-22
 Kitchens fitted	240	137
 Bathrooms fitted	76	69
 Empty homes repaired	335	278
 Gas services	4,681	3,587
 Electrical safety checks	794	857

 **What our customers say**

83% are satisfied that their home is well maintained.

85% are satisfied that their home is safe.

Where the money's been spent 2022-23

Routine maintenance £3.6m

Day-to-day repairs requested by customers and repairs to empty properties between tenancies.

31%

Major repairs £0.92m

Larger repairs that involve a greater amount of work than that of day-to-day repairs which need to be carried out more urgently than as part of planned maintenance.

8%

Total
£11.52m

Component replacement £4.4m

Replacing components such as kitchens, bathrooms and boilers. This is part of our planned maintenance programme.

38%

Planned and cyclical maintenance £2.6m

A planned programme of works to ensure properties are kept in good condition, such as roofing, fencing, paving and external painting.

23%

"As always, the service is nothing but a shining example of a well-oiled and efficient association. I understand in today terms you must be rushed of your feet and working with ever stretched resources, so I do appreciate the smooth, quick, polite, and courteous service both on the phone and on the ground throughout my residency. Thanks for a lovely service."

Comment from a customer who contacted us to pass on thanks for a quick response in replacing their electric shower after their old one broke down.

Spotlight on: Damp and mould

The tragic death of toddler Awaab Ishaq caused by prolonged exposure to mould in his housing association home in Rochdale, and the findings of the inquest in November 2022, have rightly put a spotlight on the issue of damp and mould.

We are continuously improving our work and actions based on expectations from customers, the Regulator and Ombudsman (as we have referenced throughout this report) and we want to keep you informed of the actions we take to address reports of damp and mould.

Following Awaab's inquest, we reviewed our procedure and approach to reports of damp and mould, and we wrote to all customers to give advice on steps that can be taken to help prevent damp and mould in the home, and to reassure that we take this issue extremely seriously.

Prior to the inquest, damp and mould caseloads had started to increase sharply, likely due to a combination of factors such as higher customer expectations of housing standard as well as increased awareness of mould risks, and higher heating costs. We managed 294 cases in 2022-23 – almost double those managed the previous year (159 cases) and more than triple than in 2020-21 (91 cases).

Service standards

Heightened awareness across Cottsway has also led to staff and contractors flagging cases of damp and mould, or any safety concerns at our properties. We have clear service standards in place that we always aim to meet:

- When a case is identified, it will be assessed and initial advice provided to the customer.
- If necessary, the case will be passed to our Assets team to consider a further plan of action. In most cases this will include a visit for assessment. We aim to visit the home and carry out an assessment within 20 working days, or within 10 working days if children live there.
- Following the assessment, a letter informing of our findings and intended actions will be sent to the customer within 10 working day of the visit.
- We'll contact the customer again within 6 months of the assessment to check if the issue is resolved.

Condensation is a primary factor in many cases of damp and mould. Rarer contributing factors are penetrating damp, rising damp, leaking services, and evaporation from materials in new builds.

We have worked hard to introduce new measures to help to reduce risks to customers from mould. Depending on each case and customer circumstances, we may offer:

- Improved ventilation exceeding building regulations standards
- Mould cleaning, and/or;
- Paint packs to help customers decorate their homes.

We aim to work in partnership with our customers to try to manage cases and this includes information during visits about heating and ventilation systems, which can help reduce condensation and the risk of damp and mould becoming an issue.

We continue to work towards improving identifying and addressing damp and mould issues and our performance on this issue is monitored on an ongoing basis by monthly reporting to senior management, and quarterly to our Board. Our customer Scrutiny Group is also carrying out a scrutiny review into how we respond to reports of damp and mould, and we will consider any recommendations that result from this.

Becoming more sustainable

We're required by law to produce an Energy Performance Certificate (EPC) for any homes we have built or re-let since 1 October 2008. An EPC lasts for 10 years and gives a property a rating from A-G based on its energy efficiency and carbon dioxide emissions – A being the most efficient and G the least.

Nationally, the typical rating for a home is D or E. Currently around 74% of our homes are rated B or C and most of our other properties are rated D or E. We are working to raise the energy performance of our existing homes, improve sustainability and introduce renewable energy where possible; and we aim to achieve an EPC rating of at least a C for all our properties by March 2028 to help with customers' energy costs.

Grant funding secured to support improvements

As we neared the end of 2022-23, we received positive news that we had been successful in applying to the Government's Social Housing Decarbonisation Fund (SHDF Wave 2.1) for funding to improve energy efficiency in some of our homes.

We are set to receive a substantial grant of £1.3m which, coupled with a further £1.4m investment of our own funding, will enable up to £2.7m worth of energy efficiency improvements to be made to 142 of our homes over the next two years.

Depending on the requirement of each individual property, this work could include a variety of energy saving measures, such as:

- Installing cavity wall insulation
- Installing external wall insulation
- Installing or improving loft insulation
- Installing solar panels
- Replacing electric and oil heating with air source heating.

We will be working to identify potential properties and contacting customers in those homes and will publish more details about this work as time goes on.

Renewable energy

We currently have 1,200 homes with solar panels installed using previous Government grants, and solar panel installation now features at some of our new developments. Electric and air source heating is also being installed more and more as we work to future-proof our homes and ensure greater cost-effectiveness for our customers.

To help us prepare for the wider use of air source heating in our properties, our in-house plumbing and heating engineers will be trained in this technology to support our on-going learning about renewable energy solutions.

We will continue to make further improvements in our work to meet all regulatory requirements and renewable energy will feature in some of the improvements to come for some homes, thanks to the Government grant we have recently secured.

We're removing oil heating systems from 188 of our rented homes. Depending on the property, these are being replaced with air source heating wherever possible. We've completed 20 replacements this year.

Cottsway as a business is also working towards becoming more sustainable, including:

- Installing 7kW electric vehicle charging points at our offices in Witney, which are available to all - staff and public.
- Looking at introducing electric/hybrid vehicles to our fleet of repair vans.

We will be updating our Corporate Plan during 2023-24 to include ambitions on decarbonisation.

Providing more affordable homes

Demand for housing is extremely high in the areas we operate, with more than 30,000 people on waiting lists for affordable rented housing and over 3,150 registered for shared ownership homes.

The current economic climate, pressures resulting from high inflation and the cost-of-living crisis are all having an impact on this demand. We are committed to working in partnership with local authorities and developers to build more new homes for people in housing need and are doing all we can to provide as many new homes as possible.

The impact of Brexit and the economic situation following the Covid pandemic have affected our new development schemes, but we are pleased to say that we are on track with our development programme and exceeded our target of 181 new homes by providing 211 during the year.

We now provide over 5,300 homes and aim to have c.6,000 by 2026. Communities that benefited from new affordable Cottsway homes this year are Bampton, Brize Norton, Carterton, North Leigh and Witney – all in West Oxfordshire – and Swindon.

Brownfield into affordable housing

We partnered with Feltham Construction for the first time this year, working together on the redevelopment of a brownfield site in Carterton. We now have 46 properties for affordable rent on the site, named Mason Close after a long-standing West Oxfordshire district councillor George Mason, who lived in Carterton and served with the council and RAF Brize Norton for many years.



■ Photos of the site before and after



What we've done this year



£28.3m
spent on new
developments



Built
**211 new
homes**
(Target was 181)

124 for affordable rent

49 for social rent

38 for low-cost home ownership



Continued a
£10m
funding arrangement
partnership with
West Oxfordshire
District Council,
which has provided
48 new homes in the
last 3 years.



"I was surprised by the size of the house and we're genuinely really happy. We came from a coach house with no garden, so it's amazing to have a garden. Everyone has been helpful."

Lesley-Ann Kirby, who has moved into one of the new homes on Mason Close



What our customers say

100% our new low-cost home ownership movers were satisfied with the quality of their home - up by 8% on 2021-22.

- ABOVE: Lavender Place, Bampton
- LEFT: Blenheim Court, Carterton

Redeveloping outdated sheltered schemes into modern homes

We successfully completed work on transforming two of our independent living schemes in West Oxfordshire into larger, modern apartments.

All 49 of the new apartments at Lavender Place, Bampton (built by EG Carter & Co Ltd), and Blenheim Court, Carterton (built by Feltham Construction), are for social rent for people aged over 55 in housing need.

Both schemes include eco-friendly features such as solar panels, electric heating and we're also providing the option for electric vehicle charging points to meet customers' needs in the future.

The Oxfordshire Housing and Growth Deal - involving Oxfordshire's five district councils and county council working together to secure government investment for new homes and infrastructure across the county - provided a grant of nearly £2.7m to support the two developments.

We are also planning to start work at redeveloping another of our independent living schemes - St Mary's in Witney - over the next year.

We are part of, and value, our communities

We have a dedicated Communities team who work to engage with communities, provide specialist welfare support and create opportunities, reflecting our purpose statement of 'Together we are turning houses into homes, growing and building stronger communities and making a positive difference to people's lives.'

We respond and react to factors affecting the lives of our customers and communities, and during 2022-23 we have been part of cost-of-living events in West Oxfordshire to provide advice and support to those struggling.

We have also:

- Given Citizens Advice West Oxfordshire a £51,000 grant to support an independent debt and welfare advice service, open to all Cottsway customers, and provided office space to support them in running their services for everyone in West Oxfordshire (see more right).
- Continued to provide rent-free space for Witney and West Oxfordshire Foodbank. We also referred 250 customers so that they could access support from the Foodbank – this was more than double the previous year.



■ Sue Lakin, our Operations Director, with Matthew Smith and Hugo

Working in partnership to support others

We are committed to working in partnership with others to benefit our customers and local communities. We encourage agile working among our staff and with an increase in remote working following the pandemic, we had extra room in our offices in Witney and wanted this to be put to good use – so we have provided space for Citizens Advice West Oxfordshire, rent-free.

This means a larger work environment for their telephone advisory and project staff and volunteers, whose services are needed now more than ever due to the cost-of-living crisis. Citizens Advice provides free, independent, confidential and impartial advice on a wide range of issues such as debt, welfare benefits, housing matters, consumer rights, court proceedings, child support maintenance and employment.

"We are extremely grateful to Cottsway for providing us with a professional working environment.

This allows the opportunity for project caseworkers to have sufficient space to fulfil their duties to the maximum effect and be supported by managers on site."

Matthew Smith, one of the Citizens Advice staff members who relocated to our Cottsway House offices in summer 2022, along with his hearing dog Hugo.



Grants to support community projects and customers

We offered £30,000 via our Cottsway Community Fund to projects, groups and events that benefit our wider communities, and to support our customers with training and education.

Funding went to 17 projects and individuals, including:

- **Witney and West Oxfordshire Foodbank:** £2,400 to fund classes to help teach individuals how to cook, including information on food hygiene, seasonal produce and how to stretch budgets further.
- **Burford Environmental Action Group:** £835 towards running four repair cafés in the town and surrounding area to encourage people to bring along unused or unwanted items for repair or refurbishment, reducing the amount sent to landfill.
- **Branching Out Drama Society:** £2,090 towards the cost of scenery equipment to support this community theatre group, based in Milton-under-Wychwood, put on performances in community venues which do not have access to theatrical equipment.
- **Living in Fitness:** who received a £1,445 grant and opened their classes up to the wider community, offering 30 Cottsway customers six months of free online fitness classes.



What our customers say

89% are satisfied with their neighbourhood as a place to live.

73% are satisfied that we make a positive contribution to neighbourhoods.



■ Carl Davies with Lorna Jones, our Community Investment Officer

"I'm delighted to have been awarded a grant from Cottsway's Community Fund and that, in turn, I'm able to give something back to the community."

Living in Fitness founder,
Carl Davies

Some of our other work

- Lent 8 laptops and tablets to customers as part of a loan scheme to help people who would otherwise not have internet access.
- Worked in partnership with Travis Perkins Managed Services (one of our suppliers) to support 4 younger people living in Cottsway homes aged between 14-21 to gain an ILM Level 2 Award in Leadership and Team Skills through Oxfordshire Youth's Young Leaders Programme.

Joshua Timms (14), Oliver Wilkes (21) and brothers Joshua Marshall (15) and Leo Kingston (14) - all from West Oxfordshire - achieved Leadership and Team Skills ILM Level 2 Award after we supported them to attend Oxfordshire Youth's Young Leaders Programme.

- Provided 6 months' free coaching and mentoring support to 5 customers who have faced a change in work circumstances.
- Worked with West Oxfordshire District Council and Aspire charity on the 'Our house' project to provide 3 shared homes and support for 18 younger people in housing need.
- Organised 6 community clear-up days, providing skips free-of-charge with some of our staff volunteering to help tidy up.
- Through our furniture re-use scheme, we have donated 98 items of furniture and white goods to 43 Cottsway households in need. This has saved customers around £14,000, diverting 4 tonnes of items from landfill and 5 tonnes of carbon dioxide emissions.
- Organised community events, including working with our grounds maintenance contractor John O'Conner GM Ltd to create bulb planters with residents at Churchill Close, Woodstock, taking the chance to speak to them about what improvements they would like to see in their area. We have also encouraged other customers to get in touch with wildlife and biodiversity ideas for other communities.

"Initially I was against getting online and I didn't even want a mobile phone, but my daughter encouraged me to take part in the loan scheme when I was unwell. I was so against being online but I can even order my own shopping now. And since I have been a bit poorly it has been a lifeline - it brings the world to you. So, I would say, give it a go, you've got nothing to lose and you might gain a whole lot more."

Carol Godfrey, 73, a Cottsway customer who borrowed a tablet



■ Young Leaders Programme



■ Community clear-up day

Our impact

We monitor our activities to evaluate how much social impact we're having - that is, how much additional value we bring to the local community through what we do. Our calculations show that we achieved £524,024

social value through our work this year, including pre-tenancy support, tackling homelessness and funding a free debt advice service through Citizens Advice West Oxfordshire.



■ Woodstock planting day

Being open and transparent about how we do business

Most of our income comes from rent and these payments enable us to manage, maintain and improve our existing homes. Like all housing associations we review rents annually and follow Government guidelines. Housing associations can increase their rent by the Consumer Price Index (CPI) in the previous September, plus 1% (CPI is a measure of consumer prices, set by the Government's Office for National Statistics).

The Consumer Price Index in September 2021 was 3.1% so our rent increased by 4.1% from April 2022. Rent for our low-cost homeowners changes annually in line with the terms of their lease.

Where the money goes

We are an efficient and effective business and we generate profits to reinvest in maintaining homes, services and building new homes. We want to grow so we can do more to help more people in housing need. We operate within a manageable and cost-effective distance of our office in Witney, West Oxfordshire, to deliver the best value for money and efficient services to our customers.

	2022-23	2021-22
Turnover	£39.46m	£37m
Annual expenditure	£25.99m	£23.3m

Turnover

Most of our income comes from rent.

We collected 100.97% rent in 2022-2023*

Other income comes from service charges and proceeds from the sale of shared ownership properties.

Expenditure

Our income paid for:

- **£11.52m** of repairs and maintenance to our customers' homes.
- **£7.55m** on services provided and other running costs, including staffing.

At the end of 2022-23 we had 160 staff, incl. a repairs team of 47 trades operatives.

Surplus

After-interest, we had a **cash surplus of £10.14m to reinvest**

We used this alongside other available funds (loans and grants) to build more affordable homes.

Investments

We invested **£28.3m** in 2022-23 to deliver **211** more homes.

** Over 100% due to customers choosing to over-pay so that they are in credit and pre-payments taken in advance (eg. new customers taking out tenancies paying rent in advance).*



You can find our Value for Money summary and full audited accounts at: www.cottsway.co.uk/publications

Always improving

Responding to customer feedback and complaints

We constantly review our services and ask customers for feedback to help us make improvements. While we want to get things right first time, every time, sometimes the service we provide falls below the standard our customers expect.

The Together with Tenants Charter says:

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.

Customers can provide feedback or make a complaint via our website, by phone, email, social media, letter or in person. When a customer contacts us to provide feedback, or to complain, we take this very seriously.

Cottsway fully supports the Housing Ombudsman's Complaint Handling Code which was introduced in 2020 and then later updated in April 2022. This code sets out good practice in responding to complaints effectively and fairly.

What we have done

- Provided clear information about how to make a complaint and how we deal with any complaints received, including updating our website and including details in our Customer Charter.
- Provided training to enable our customer services team to resolve low-level complaints and offer small compensation payments, if required.
- Complaints and feedback regularly reviewed by our internal Customer Insight Group, made up of various staff from customer-facing teams across Cottsway, as well as representatives from the customer Scrutiny Group.
- Complaints reviewed by two appointed Board Members and our Operations Director each quarter.
- Published customer feedback and complaints quarterly online, along with examples of what we've done to address any issues.

We will continue to assess ourselves against the Ombudsman's Code to ensure we are complying.



97%

of complaints responded to within target time (99% in 2021-22)*

* Any complaint responded to over target time is done so in agreement with the customer



Average time to respond to all complaints:

4 days

(5.99 days in 2021-22)

Target time for responding to complaints

Informal complaints		Stage 1 complaints								Stage 2 complaints				
2 days		8 days								5 days				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Total response time: 15 days														

Performance and changes made

Complaints received:	2022-23	2021-22
Informal complaints received	313	415
Informal complaints responded to without full escalation Investigated within 48 hours and a resolution offered or passed onto one of our complaint handlers.	269	415
Stage 1 complaints Escalated complaints that could not be resolved informally.	63	39
Stage 2 complaints Formal complaints escalated following the Stage 1 process. This is the final stage of the complaints process. If a customer remains unhappy following this, they may take their complaint to the independent Housing Ombudsman Service.	21	15

You said, we did

Some examples of actions taken this year following feedback:

- Two separate customers were unhappy with the delay in our being able to obtain a particular high specification extractor fan. This delay was due the supplier facing an increase in demand for these items. To resolve this issue, we are now using alternative fans of the same specification which we can obtain much more easily, reducing delays for other customers.
- Following feedback from a customer regarding the delay in completing fencing repairs, we sent a text message to all affected customers to let them know that we were aware that fencing work was outstanding at their property and give a provisional timescale for when the work would be completed.
- After a communal fire alarm has been reported as sounding, we now notify the contractor automatically via email, helping us to ensure that similar future repairs are responded to more efficiently and within timescales. Previously this type of repair was manually transferred to the contractor by our customer services team.

How we compare

59% of our customers were satisfied with our approach to handling complaints during 2022-23 – 1% off Acuity's 60% upper quartile when benchmarking the performance of 57 social housing landlords.

Looking to the future

Over the coming year

Our customers continue to face escalating living costs. From April 2023 rents could have potentially increased by 11% given the high CPI rate in September 2022. However, in November the Government announced a cap of 7% on rent increases for the forthcoming year and we will be following this.

Rents for low-cost homeowners were also due to rise by at least 12.6% based on the September 2022 Retail Price Index. However, we have decided to apply a cost-of-living credit to subsidise rents for shared owners and reduce the increase to 7% for 2023-24 too.

Our priority is supporting customers to maintain their tenancies and we will offer help and advice where needed. Like other housing associations and businesses, we also continue to face rising prices due to the economic climate and other geo-political circumstances. We will carefully manage budgets and finances to respond to cost and supply issues, as we work to ensure value for money.

We'll continue to provide a high-quality repairs service and we will continue to invest in maintaining our existing homes to ensure they are to a high standard, meeting Government standards on safety.

We'll respond to emerging Regulatory changes, including the forthcoming TSMs and Social Housing Regulation Bill. Our aim is to achieve at least median performance compared to the sector on all satisfaction measures.

We will also:

- Update our Corporate Plan and Business Plan to ensure they reflect the current operating environment and our future ambitions, and how we will achieve these. Customers will remain our focus, along with decent, safe homes, growth to provide more affordable housing for people in need and improving energy efficiency of our homes where possible.
- Work with our new customer portal provider to introduce a new 'My Cottsway' app, and introduce more online services for customers, including reporting routine repairs, making payments directly within the portal rather than having to log into the separate allpay system, and setting up Direct Debits online.
- Introduce a new Customer Committee made up of Executive and Non-Executive Board Members to oversee customer insight and help us to ensure we are meeting emerging Regulatory requirements.
- Continue to listen to, and engage with, our customer Scrutiny Group and implement recommendations from their communal repairs review and any future reviews. We will receive and respond to their findings of the current scrutiny review into our approach to reports of damp and mould.
- Work with our new website development supplier to carry out an essential upgrade and take the opportunity to redesign the site to improve navigation for customers. We will also continue to move any outstanding paper forms online where possible and continue to use e-zines to contact customers digitally.



- Work to identify suitable homes for energy efficiency improvements using the grant we have recently secured from Government, along with our own funds, and ensure our own trade workforce are suitably skilled to deliver services on renewable heating technologies.
- Continue work to provide more new homes with developments in Bampton, Carterton, Charlbury, Chipping Norton, North Leigh, Stanton Harcourt, Witney and Woodstock (West Oxfordshire), and also in Tewkesbury, Kemble and Moreton-in-Marsh (Gloucestershire), Wanborough (Wiltshire) and further develop partnerships to enable us to do more of this in the future.
- Start work on the redevelopment of our former sheltered housing scheme at St Marys Court, Witney, to provide 30 new apartments for social rent for over-55s and continue with our planned approach to redeveloping some of our other independent living schemes, to replace them with modern housing fit for the future.
- Look at ways to become more sustainable, including installing rapid charging Electric Vehicle Charging (EVC) points and other features such as solar panels, electric and air source heating at our new developments.

Longer-term

We will continue to work to the ambitions set out in our Corporate Plan and the updated version of this will be published on our website when available: www.cottsway.co.uk/publications

Our Investment Strategy sets out plans for future growth within our tight geographical area to enable us to be efficient and effective when managing, repairing, maintaining or checking the safety of our homes.

We set this 10-year strategy at the start of 2020 and it was affected by the pandemic, but our goals continue to be to:

- Invest more than £330 million to double our homes to 10,000 by 2030, using existing partnerships and developing new ones to support this; and
- Invest around £85 million in our existing homes and maintain their quality, safety and energy efficiency in line with Government standards.



Get in touch

If you're a customer who would like to get involved or you have any ideas about how Cottsway can improve, or you're a business interested in working with us, we would love to hear from you!

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