

Together with Tenants Charter: Self-assessment (updated July 2025)



Charter commitment: Relationships

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.

How we meet this commitment	Scrutiny Group's 'sense-check' and comments
✓ Our Customer Charter (available on our website or as a hard copy on request) sets out the standards of service customers can expect.	✓ Yes - update due 2025/26.
✓ Quarterly performance information published online.	✓ Yes.
✓ Quarterly complaints information published online.	✓ Yes.
✓ Learning from complaints published online.	✓ Yes.
✓ Our 4P's Behaviours Framework underpins our approach (Positive, Professional, Plain speaking, Personal)	✓ Yes – hard to evidence impact but the Fairly & with Respect TSM score 2024/25 is 88%.
✓ We monitor our performance for the Tenant Satisfaction Measure survey question on how satisfied customers are that they are 'treated fairly and with respect' achieving 88% satisfaction in 2024/25.	✓ Yes - Scrutiny Group members attend Customer Insight Group (CIG) meetings to review performance.
✓ Have introduced a dedicated member of staff to manage shared owner/leaseholder accounts.	✓ Yes – from April 2025.
✓ Introduction of Pay-By-Link, so we can send a link via email or text direct to a customer to make a payment.	✓ Yes – from April 2025.
To do:	
<ul style="list-style-type: none"> • Introduce customer care training on induction and for all staff annually. • Update Customer Charter. 	<ul style="list-style-type: none"> ➤ 2025/26 ➤ 2025/26



Charter commitment: Communication

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.

How we meet this commitment	Scrutiny Group's 'sense-check' and comments
✓ Annual Report and Value for Money statement available online and hard copies on request.	✓ Yes – but need to promote more widely.
✓ Regular posts on social media on local issues.	✓ Yes – group members have checked.
✓ Regular posts on website and social media about repairs, maintenance and safety issues.	✓ Yes – group members have checked.
✓ Homepage ezine emailed to customers and available online and hard copy on request	✓ Yes – but need to promote more widely.
✓ Monitors satisfaction that 'Cottsway keeps you informed about things that matter to you' (85% in 2024/25)	✓ Yes - Scrutiny Group members attend CIG meetings to review performance.
✓ Quarterly performance information published online, including on cases of anti-social behaviour.	✓ Yes.
✓ Quarterly Cottsway Connect ezines sent to customers who have signed up to our mailing list (c1,300 people)	✓ Yes.
✓ Quarterly complaints information published online, including learning from complaints	✓ Yes.
✓ Quarterly spend on new developments published online.	✓ Yes.
✓ We have a programme to install noticeboards in blocks with information on key services updated quarterly	✓ Yes – plan to introduce QR codes.
✓ Customer Charter sets out the standards of service customers can expect.	✓ Yes - update due 2025/26.
✓ Community services booklet available online and in hard copy on request.	✓ Yes.
✓ Key information included with the annual rent review letter – plan to focus on communication in 2025/26	✓ Yes.
✓ We have a customer portal available 24/7 for customers to make payments, view the rent balance, raise repair requests, set up a direct debit and update contact information.	✓ Yes.
✓ We publish Annual Reports on our Community Fund, the Witney Mills Legacy Fund and the Scrutiny Group	✓ Yes.
To do:	
• Introduce QR codes to posters on notice boards.	➤ 2025/26
• Review and re-state our commitment to communicating effectively with customers not online.	➤ 2025/26



Charter commitment: Voice and influence

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.

How we meet this commitment	Scrutiny Group's 'sense-check' and comments
✓ Full suite of Tenant satisfaction Measures reported to the Regulator of Social Housing (RSH) and available quarterly on our website	✓ Yes.
✓ Results of surveys used to identify service areas in need of improvement.	✓ Yes.
✓ Reviews of policies include an impact assessment to ensure groups are not negatively impacted.	✓ Yes.
✓ Monitor satisfaction with TSM survey question 'listens and acts'	✓ Yes – Scrutiny Group members attend CIG meetings to review performance.
✓ Active and well supported Scrutiny Group plays a key role in monitoring performance and identifying service improvements.	✓ Yes.
✓ Customers involved in procurement of key frontline services.	✓ Yes – external painting contract in 2024/25.
✓ Closed Facebook group used for consultation and engagement, including how the Community Fund is spent	✓ Yes.
✓ Individual consultations on specific services.	✓ Yes.
✓ Latest consultations, satisfaction surveys and complaints reported to Board through the Executive Business Report and twice-yearly Customer Committee meetings.	✓ Yes – confirmed by Chair of Customer Committee.
✓ Customer issues raised in satisfaction surveys are responded to so we can put it right.	✓ Yes – Customer Services Team respond.
✓ Satisfaction surveys carried out by an independent research agency so respondents can be open and honest.	✓ Yes – Acuity.
✓ Completed our 'three-year consultation' to better understand how our customers want to have their 'voices heard' and received 1,508 responses.	✓ Yes – final report shared with Scrutiny Group.
To do:	
• To introduce a new annual report setting out how customers have influenced our services.	➤ Q2 2025/26
• To publish a new Customer Engagement Plan 2025/28 using feedback from the 'three-year consultation'.	➤ Q2 2025/26
• To trial integration of Smart Survey responses to enable real time responses to customer feedback in the Clean Space & Green Space surveys.	➤ Q2 2025/26



Charter commitment: Accountability

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.

How we meet this commitment	Scrutiny Group's 'sense-check' and comments
✓ A well-established Scrutiny Group monitor our performance and scrutinise our services.	✓ Yes.
✓ The Chair of our Scrutiny Group meets with Board champions and attends Customer Committee meetings.	✓ Yes.
✓ The Chair and members of the Scrutiny Group attend quarterly meetings of the Customer Insight Group to monitor performance and progress actions.	✓ Yes.
✓ A wide range of performance information is published online.	✓ Yes.
✓ Our Procurement Group, made up of customers, work with us to tender customer-facing contracts and in 2024/25 started work on the new external painting contract.	✓ Yes – though could do more if opportunities arise.
✓ We established a new Service Charge Task & Finish Group in 2024/25 to help improve our approach to service charge communications.	✓ Yes.
✓ The Housing Ombudsman Complaints Code has been adopted to ensure complaints are handled well and we learn from them.	✓ Yes.
✓ We publish an Annual Report, Value for Money Summary and financial statements setting out our spending, achievements and future direction.	✓ Yes.
✓ We now publish key policies on our website.	✓ Yes – since June 2025

To do:

- Publish information on directors' remuneration and management costs in our Annual Report 2024/25.

➤ Q2 2025/26



Charter commitment: Quality

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

How we meet this commitment

Scrutiny Group's 'sense-check' and comments

✓ Developed 129 new homes in 2024/25.	✓ Yes – reported on the website quarterly.
✓ Invested £19.1m in maintaining our homes in 2024/25.	✓ Yes – as reported in the Annual Accounts as at 31 March 2025.
✓ Monitoring satisfaction with the repairs service, both through TSMs and transactional surveys.	✓ Yes - Scrutiny Group members attend CIG meetings to review performance.
✓ Monitoring satisfaction that 'Cottsway provides a home that is well maintained', 'Cottsway provides a home that is safe' and 'Cottsway keeps communal areas clean and well maintained' and responds to issues raised.	✓ Yes - Scrutiny Group members attend CIG meetings to review performance.
✓ Prioritising issues of compliance to ensure our homes are safe. For example, gas servicing, electrical testing, fire safety and legionella testing.	✓ Yes – most are included in the TSM Management Information measures.
✓ Refitted 252 kitchens and 66 bathrooms, 10 electric heating systems and 122 boilers in 2023/24.	✓ Yes – as reported in the Annual Accounts as at 31 March 2025.
✓ Spent £354,534 on aids and adaptations to ensure homes meet our customers' needs.	✓ Yes - as reported in the Annual Accounts as at 31 March 2025.
✓ We spent £108,495 on our assisted gardening and assisted decorations schemes to help vulnerable customers keep their homes and gardens in good condition.	✓ Yes - as reported in the Annual Accounts as at 31 March 2025.

To do:

➤ Deliver improvements to the estate inspection process, as per the Scrutiny Group's recommendations, including publicity, recording, estate service standards and how to involve customers.	➤ 2025/26
➤ Improve how we communicate with customers about communal repairs.	➤ 2025/26



Charter commitment: When things go wrong

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.

How we meet this commitment	Scrutiny Group's 'sense-check' and comments
✓ The Housing Ombudsman Complaint Handling Code has been adopted to ensure complaints are handled well and we learn from them.	✓ Yes – published on the website.
✓ We carry out a self-assessment each year to see how well we are complying with the Housing Ombudsman's Complaint Handling Code and submit this to the HO and publish on our website.	✓ Yes.
✓ We publish an annual Complaints & Service Improvement Report.	✓ Yes – Scrutiny Chair also provides commentary.
✓ Our Customer Service Team can resolve low level complaints quickly and offer small compensation payments if required.	✓ Yes.
✓ 100% of complaints were responded to with the Complaint Handling Code guidelines.	✓ Yes – published on the website.
✓ Complaints can be submitted in person, by letter, email, online, phone or via social media.	✓ Yes.
✓ Monitoring satisfaction with our complaints process.	✓ Yes - Scrutiny Group members attend CIG meetings to review performance.
✓ Publishing information on complaints and how we have learned from them.	✓ Yes – see the 'Complaints & Service Improvements' report.
✓ Reviewed by Board's Customer Committee twice a year.	✓ Yes - see the 'Complaints & Service Improvements' report.
✓ We assess our compliance with the Housing Ombudsman's Complaint Code.	✓ Yes - see the 'Complaints & Service Improvements' report.
To do:	
• Raise the profile of how we learn from complaints and feedback and use it to improve services.	➤ 2025/26
• Consider whether a more formal review of complaints is needed – customers and /or external review.	➤ 2025/26



Charter commitment: Equality, Diversity and Inclusion

Housing associations will be inclusive organisations which seek views from all groups. Approaches to resident involvement will be inclusive by engaging with residents from a range of backgrounds and experiences. Consultations with residents will include outreach to underrepresented communities, including through targeted communications.

How we meet this commitment	Scrutiny Group's 'sense-check' and comments
✓ Cottsway's TSM survey is run by Acuity, a specialist market research organisation for the social housing sector. Acuity ensure the quarterly TSM survey is representative of Cottsway's demographic base and proportionately sample by age, tenure type, neighbourhood and housing area.	✓ Yes – quarterly reports published on website and shared with Scrutiny Group.
✓ The quarterly TSM results are monitored by age, disability, gender, ethnicity and sexual orientation to check that no group is reporting lower levels of satisfaction.	✓ Yes – monitored at Customer Insight Group.
✓ We ensure that engagement opportunities are accessible to all our customers, whether online or in-person. We use accessible venues and provide access to training and devices to support online access as required and meet expenses associated with engagement activities.	✓ Yes – see Customer Charter.
To do:	
• Introduce a specific mechanism to enable better engagement of LCHO customers. • Introduce a hard copy format of our Clean Space and Green Space surveys for customers not online.	➤ 2025/26 ➤ Q2 2025/26