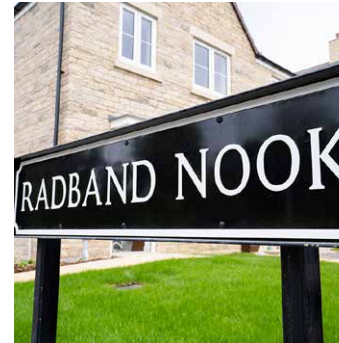


ANNUAL REPORT 2021-22



Foreword

Andrew Hall, Cottsway Board Chair

“ We see Cottsway as a partnership between customers and staff and key stakeholders. It is this strong sense of working together that benefits us all greatly and is one of the things that makes Cottsway unique.

We would like to thank our customers for their understanding during another challenging year caused by the coronavirus pandemic. Our staff have worked exceptionally hard to keep services running as smoothly as possible, where restrictions have allowed. We have continued to respond to all emergency repairs, completing 100% of these within 24 hours of being contacted by customers.

We've carried on with important health and safety work to keep our homes safe and have supported our most vulnerable customers throughout.

With all coronavirus restrictions recently having been lifted, we are well on the way to clearing a backlog of routine repairs caused by the various lockdowns and pandemic challenges.

We have continued to monitor our performance and customer satisfaction throughout the year. While satisfaction has declined across the sector, data indicates that Cottsway has shown resilience and adaptability these past 12 months. Our service costs are low compared to similar-sized housing associations and we've performed strongly in terms of satisfaction and ease of contact for our customers.

We have invested in communities with grants to support local groups and projects; provided learning and education opportunities for customers; and we have worked with partners to ensure support is given to customers in need. This includes a £51,000 grant to Citizens Advice West Oxfordshire to provide an independent money and benefits advice service for our customers.

We have also continued to work to build relationships with our customers and to enable them to have their voices heard. You will find more information on this throughout this report.

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. See www.cottsway.co.uk/publications

Our strong financial position has enabled us to provide 130 new homes this year and invest £9.1m in maintaining our existing homes, as well as additional funding to install aids and adaptations to enable people with disabilities and mobility needs to continue living in their homes.

Sadly, we have ended the year with the recent sudden death of our Chief Executive Vivian Rosser. Viv had been here since 2015 and provided strong leadership to ensure Cottsway was performing, with customers at the heart of everything. We will continue this legacy.



Our Board has appointed Viv's deputy Richard Reynolds as Acting Chief Executive. Richard has been Resources Director at Cottsway since 2014, working closely alongside Viv. He will continue to work alongside our senior management team and Board to lead the organisation while we carry out a recruitment process over the coming months.

We are now facing other challenges, including escalating costs and supply issues caused by the pandemic as the recovery gets under way, as well as other political and world issues.

We know that our customers will be impacted by rising living costs and the months ahead will be tough. I am confident that Cottsway is well-placed to meet the challenges that lie ahead, and we will be there for our customers throughout. ”

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 2021-22, we own and manage 5,189 homes ranging from flats and bungalows to family homes and we have just over 12,000 customers.



■ Bear Close, Woodstock

Contents

Our year in summary	4
Delivering for our customers	6
Building relationships	6
Providing support	7
Communicating	8
Customer voice and influence	9
Customer satisfaction results	10
Accountability	11
Decent, safe homes from which customers can enhance their lives	12
Repairs and maintenance	12
Providing more affordable homes	14
Becoming more sustainable	16
We are part of, and value, our communities	17
Being open and transparent about how we do business	19
Always improving	20
Responding to customer feedback and complaints	20
Performance and changes made	21
Looking to the future	22
Over the coming year	23
Longer-term	23

Our year in summary

84%

of customers happy with overall service provided



100%

of emergency repairs carried out within 24 hours



£9.1m

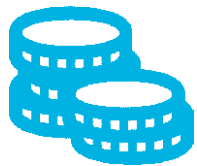
invested in maintaining and repairing existing homes



Almost

£142,500

spent to support communities and customers



3,584

gas services completed



£25.1m

invested in providing more new affordable homes



£750,000

social value brought to our communities



857

electrical safety checks carried out



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



What drives us

We have a Corporate Plan and focus 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

We are driven by our values:

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

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

This Annual Report sets out our activities during 2021-22 based around our priorities and values, with a focus on our main priority – our customers.

2021-22 highlights



Customer service training provided to all staff.



Customer portal relaunched enabling customers to view their rent payments, balance, and basic tenancy information online.



New grounds maintenance contractor appointed to look after Cottsway-owned land.




Introduced additional ways for people to report anti-social behaviour.



Some of the highest customer satisfaction among similar-sized housing associations.




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've included details of what the Charter says and what we've done, or are doing, to comply and we're continually assessing ourselves against this.

Refreshed Housing Ombudsman's Complaint Handling Code

The Housing Ombudsman Service (the official body set up by law to look at complaints about housing organisations registered with them) has reviewed its Complaint Handling Code introduced in 2020. It is making some changes to support a positive complaint handling culture among landlords.

The refreshed Code begins in April 2022, so in readiness we have assessed what we're currently doing and will be making any changes needed, including doing more to publicise how you can complain, if you need to, or give feedback.

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

New Tenant Satisfaction Measures on the way

The Regulator of Social Housing (RSH) is creating 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 that we, and other social housing landlords, must report on. The measures will help people to understand how well landlords are doing and are part of regulation changes set out in the Government's Social Housing White Paper.

The RSH consulted on this between December and March. We asked customers for their views during this time and used your feedback to help us respond to the RSH.

The new measures will come into force in April 2023, but we're already preparing to make some changes to the questions we ask in customer surveys to ensure we've got everything in place.

 We already carry out surveys and ask for feedback to see where we're doing things well and where improvements can be made. We've included lots of information in this report on satisfaction rates and feedback received this year.



You can read the Social Housing White Paper at:
www.gov.uk/government/publications/the-charter-for-social-housing-residents-social-housing-white-paper

Delivering for customers

Building relationships

Our customer services team have received and responded to more than 80,000 phone calls, emails, online forms, web chats, social media messages and letters this year. However, customer care goes way beyond this at Cottsway.

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.

What we've done this year

- Provided all staff with customer care training.
- 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.
- Contacted new customers to ask them about their experiences of joining Cottsway and the moving process to identify areas for improvement.
- Published quarterly performance and complaints information on our website, along with what we've learned from complaints and any changes made as a result.

Customer contact



50,500 calls answered



Average time to answer calls:

108 seconds



24,138 emails received



3,429 online forms received



2,200 web chats



239 letters received



“Our focus on creating positive relationships with customers so that they can have their voices and experiences heard has been further embedded with training for every member of staff this year. This was tailored for Cottsway and emphasised how we can all feel good by doing good for customers, with an emphasis on taking responsibility and accountability.

“This has had a positive impact, setting a consistent standard across the organisation, and we'll continue to integrate and develop this further.”

Sue Lakin, our Operations Director

Providing support

With the impact of the pandemic continuing and energy costs and household bills increasing, 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.

This year

500+ 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 254 households.

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

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

Speaking about our pre-tenancy support service, customers Carol and Paul Windebank said:

“Just wanted to say a huge thank you for all your help with moving to a Cottsway tenancy from our old house, everything was manic and daunting for us at the time, and we didn’t know if we were coming or going. But thanks to your help and assistance we got it all sorted, well you did to be honest because we wouldn’t have known where to start as it was brain overload.

“With our anxiety and health issues it was very good that you came to our home and also your kind, caring calmness and efficiency at sorting all our direct debits, bills etc. By the time you finished we felt like you were a friend and we will miss your visits, you were invaluable to us and we truly appreciate everything you have done for us. Many, many thanks.”



Carol and Paul Windebank outside their home

Communicating

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.

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 e-zine called 'Homepage' with news and latest information about services and support available. This is also published on our website and provided in hard copy where requested.
- Introduced a quarterly e-zine to update customers on our work in local communities (to sign up for this, 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.
- Regularly posted information on social media – including 449 posts on Facebook, Twitter and LinkedIn.
- Ensured information on our website is clear and up to date, including regular updates about service changes caused by the pandemic.

Digital improvements

We've continued to create more opportunities for customers to communicate with us and receive information digitally, including moving more of our forms online for people to access via our website.



Cottsway customer feedback

"Comprehensive website and good written information when needed. Staff always friendly if I ever ring to seek information."

We've also:

- Re-launched an online portal for customers to view their rent balance, payments and basic tenancy information. 535 customers have signed up to this since October. We are working to make further improvements to this to offer them more services online.
- Added Readspeaker to our website, to improve accessibility for people with learning difficulties.
- Provided additional ways for people to report anti-social behaviour (ASB) to us, including an app and a 24/7 reporting phone line. In total, we've received and responded to 358 reports of ASB.
- Provided online tenancy sign-ups for customers.
- Run online pre-tenancy workshops to support new customers identified as needing additional support to maintain a successful tenancy.

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.



"As well as communicating outwards to customers, we take on board what they tell us and respond by making changes and improvements where necessary.

"A good example of this is ASB. This year we have implemented lots of recommendations made by our Scrutiny Group after they were tasked with reviewing how we deal with ASB. This includes improving the information available to customers about the support we can provide and introducing new ways to report ASB online and by phone 24-hours-a day."

Shaz Chudry, our Neighbourhood Manager

Find out about joining the Scrutiny Group:



[www.cottsway.co.uk/
getinvolved](http://www.cottsway.co.uk/getinvolved)

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 satisfaction surveys throughout the year with a wide selection of customers. These surveys are conducted by Acuity, an independent market research company, so customers can be open and honest. 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 page 10.
- Carried out a large-scale customer consultation as required by the Regulator of Social Housing and set out in the Tenant Involvement and Empowerment Standard. Nearly 700 customers took part to tell us what they think of our performance, the information we provide and how they would prefer to engage with us. We're using this feedback to help shape our Customer Engagement Strategy in 2022 and to review our communications with customers about safety and performance.

- Held other surveys and consultations, ranging from asking customers what they think to service or policy changes through to proposals for redeveloping some of our older housing schemes.
- Changed, implemented or withdrawn services following customer involvement – including introducing a new grounds maintenance service contract and work to renew our communal cleaning service, updating our Empty Homes Standard and improving our ASB service.
- Engaged and consulted with tenants via a closed customer-only Facebook group.




See results summary at:
www.cottsway.co.uk/performance

 **3,452** customer survey and satisfaction responses.

 **206** responses to consultations on topics like service and policy changes.

 **24** service changes following customer involvement.

 **570** feedback responses (including general comments, compliments and complaints)

Customer satisfaction results

These results are from satisfaction surveys carried out by Acuity.

We compare ourselves with similar-sized housing associations in London, the South-East and South-West via Housemark (data and insight company for the UK housing sector) to review our performance and continue improving.

Housemark informs us that satisfaction has dropped across the sector during the pandemic.

Our performance is mostly well above the average and either close to or in the top quartile in terms of operational performance, when compared to our peers, but we are not complacent and will continue to work to maintain and improve satisfaction where possible.

Satisfaction with:	2021-22	2020-21	Compared to peers*
Overall customer satisfaction	84%	89%	Median quartile
Quality of homes	85%	87%	Upper quartile
Satisfaction with value for money of the rent customers pay	89%	92%	Upper quartile
Satisfaction with our repairs service from customers based on the most recent repair carried out in their homes	92%	92%	Upper quartile
Neighbourhoods as a place to live	90%	90%	Upper quartile
Estate services	84%	86%	No benchmark comparison*
Easy to deal with	87%	90%	Upper quartile
Opportunity to make views known	77%	78%	No benchmark comparison*

*Where there is no benchmark comparison, this is due to comparative data not being available from peer organisations.

Other satisfaction results and future changes

Further performance information is detailed later in this report and full results from customer feedback is published on our website: www.cottsway.co.uk/performance

New Tenant Satisfaction Measures (TSMs) are being introduced by the Regulator of Social Housing:

- April 2023: TSMs come into force
- Summer 2024: landlords to send first year of data to the Regulator
- Autumn 2024: first set of annual data published by Regulator

We're already preparing to make some changes to the questions we ask in customer surveys to ensure we've got everything in place ready for the new TSMs.

We want to keep our customers updated throughout, so we'll be continuing to publish our data quarterly on our website, presenting it in a more customer-friendly way, as well as submitting it for annual publication by the Regulator.

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've continued to meet online during the pandemic to 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.

This year

- The Scrutiny Group has carried out a review of our empty homes standard. You can find a summary of this and their recommendations, which we are responding to, on our website: www.cottsway.co.uk/getinvolved
- A group of customers joined our Procurement Group to help us tender for new services that will impact our customers.

Working together to appoint new grounds maintenance contractor

Our grounds maintenance contract was due for renewal and as this is one of our largest contracts, affecting many residents and communities, it was important to get our customers involved from the start.

As well as consulting via surveys, we had a group of customers join our Procurement Group to work alongside staff to help shape the tender specification and select the final contractor. They carried out a full review of the service and set recommendations for improvements.



■ Joe Howarth, Regional Manager at John O'Conner with Wendy Hardy, Cottsway's Head of Housing

Mr Jamieson has been a Cottsway customer for 8 years and is part of the Procurement Group. He said:

"I live in a Cottsway home and pay service charges to have my garden maintained so it was good to be able to have a say and get involved in the project with the aim of improving services. The work we've done will hopefully make a positive difference – not only to where I live but for all customers who receive grounds maintenance services from Cottsway."

Family-run business John O'Conner GM Ltd, which has 50 years' experience of providing grounds maintenance and landscaping services, was awarded the contract following a competitive tender process and took over in January 2022.

The Procurement Group will continue to work together and are currently concentrating on renewing our communal cleaning services contract.



Find out how you can get involved at:
www.cottsway.co.uk/getinvolved

Decent, safe homes from which people can enhance their lives

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 44 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 £9.1 million to repair and maintain our homes.
- Followed coronavirus-safe working procedures to continue delivering essential services, like emergency repairs and gas servicing, throughout the year including during lockdowns and other coronavirus restrictions. 100% of emergency repairs were carried out on target, within 24 hours.
- Worked to clear a backlog of routine repairs caused by the pandemic and supply issues, and kept customers informed.
- Continued with a planned programme of works to replace older kitchens, bathrooms and boilers.
- Spent £246,000 on aids and adaptations to ensure homes meet customers' needs. Substantial additional funding was also received from West Oxfordshire District Council's Disabled Facilities Grant scheme to enable us to carry out further work.

Repairs summary

	2021-22	2020-21
 Number of responsive repairs	13,544	9,400
 Average time taken for responsive repairs	25 days	17 days
 Number of emergency repairs	2,119	1,249
 Emergency repairs carried out on time (within 24 hours)	100%	100%

Planned maintenance summary

	2021-22	2020-21
 Kitchens fitted	137	59
 Bathrooms fitted	69	31
 Empty homes repaired	278	264
 Gas services	3,587	3,432
 Electrical safety checks	857	468

Where the money's been spent 2021-22

Routine maintenance £3.1m

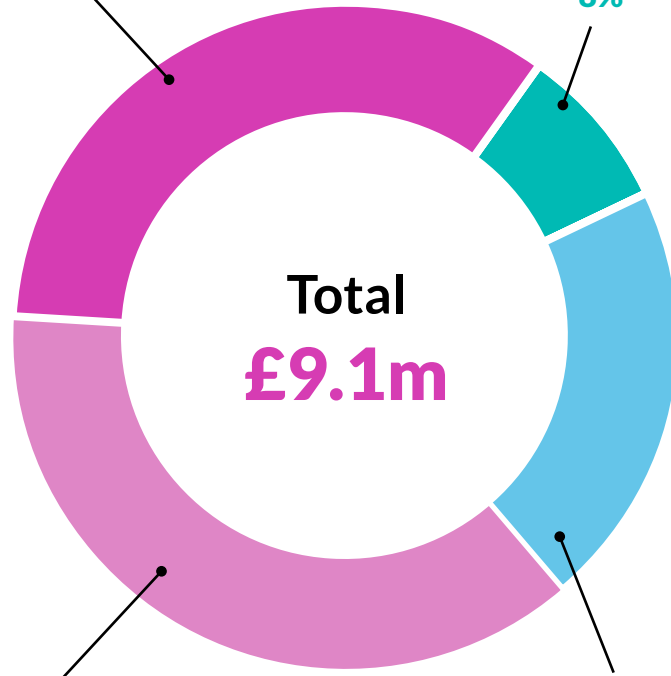
Day-to-day repairs requested by customers and repairs to empty properties between tenancies.

34%

Major repairs £0.7m

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%



Component replacement £3.4m

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

37%

Planned and cyclical maintenance £1.9m

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

21%



■ Richard Swan, electrician

92% of our customers were satisfied with our repairs service (based on the most recent repair in their home)

Providing more affordable homes

Demand for housing is extremely high in the areas we operate, with more than 30,500 people on waiting lists for affordable rented housing and over 3,700 registered for shared ownership homes.

We are committed to working in partnership with local authorities and developers to build more new homes for people in housing need.

We and our construction partners have continued following Government guidance throughout the pandemic and, despite some delays and issues with supplies, we are pleased that we have been able to stay largely on track with our development programme.

We now provide almost 5,200 homes and aim to have c.6,000 by 2026.

Communities that benefited from new affordable Cottsway homes this year are Bampton, Carterton and Witney, in West Oxfordshire, Gloucester and Swindon.

What we have done this year

£25.1m
spent on new
developments



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



Built **130**
new homes



94 new affordable
36 new shared ownership

Working in partnership

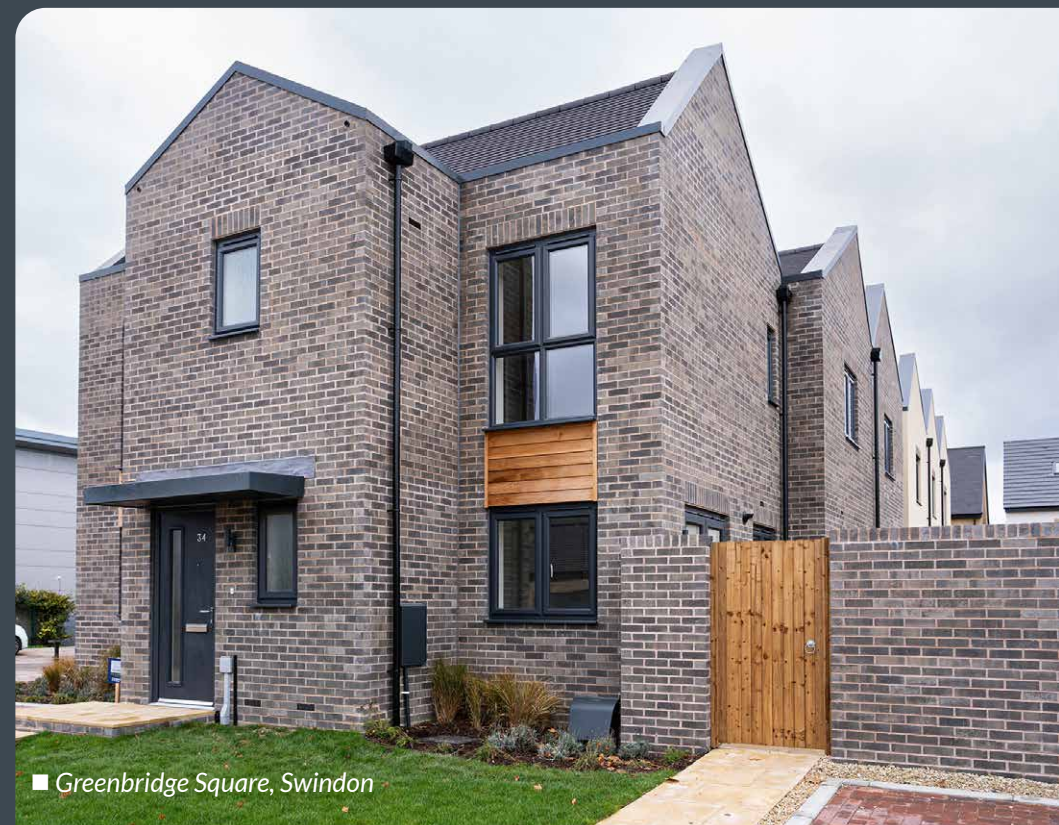
We partnered with Keepmoat Homes for the first time this year, working together on the redevelopment of a brownfield site, now named 'Greenbridge Square' in Swindon. Our first customers moved into the new homes in early December.

We have 20 properties on the site - 14 for affordable rent and 6 for shared ownership - which

is located near Swindon Rugby Football Club and called Smiths Lane, to reflect the site's former use by WHSmith's headquarters.

Charlotte Goode, Regional Managing Director at Keepmoat Homes, said:

"It's been a pleasure working with Cottsway to help them deliver affordable homes for those in need."



■ Greenbridge Square, Swindon



■ Lavender Place, Bampton: representatives from EG Carter & Co Ltd, Cottsway and West Oxfordshire District Council



New home movers satisfaction

92% of our new home movers were satisfied with the quality of their home - up by 4.5% on 2020-21.

Redeveloping outdated sheltered schemes into modern homes

We have been working on two significant developments for Cottsway, to transform two of our former sheltered schemes in West Oxfordshire into larger, modern apartments.

All 49 of the new apartments at Lavender Place, Bampton, and Blenheim Court, Carterton, will be for social rent for people aged over 55 in housing need.

We're delighted to have almost completed both schemes, working with EG Carter & Co Ltd at Lavender Place and Feltham Construction at Blenheim Court.

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

Becoming more sustainable

Energy performance ratings

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 73.5% 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. We are focussing on this area of work because we feel it will bring the greatest benefits for our customers in the future.



Oil heating replacement

We're removing oil heating systems from 168 of our rented homes. Depending on the property, these are being replaced with air source heating, electrical storage heaters or gas central heating with a combination boiler - where a gas supply is available and there is a reasonable cost involved.

Coronavirus restrictions, Brexit and other global issues have impacted this work, but we've completed 36 replacements this year and aim to finish this by 2024-25.

Renewable energy

We have 1,200 homes with solar panels installed using Government grants (which are no longer available), 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.

We will make further improvements in our work to meet all regulatory requirements.

Cottsway as a business is also working towards becoming more sustainable. Latest steps include:

- plans to install electric vehicle charging points at our offices in Witney during 2022;
- exploring introducing electric vehicles to our fleet of repair vans; and
- considering options for electric car leasing for staff.

■ Ray Hall, whose bungalow has been fitted with solar panels



73.5% of our homes requiring an EPC are rated B or C and most of our other properties are rated D or E.



168 of our rented homes are having oil heating systems removed as part of a rolling programme of works.



36 oil heating systems were replaced this year.



1,200 Cottsway homes fitted with solar panels using government grants, with more being installed at new developments.



Electric vehicle charging points will be installed at our offices in

2022



■ Oliver Wilkes

We are part of, and value, our communities

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 15 projects and individuals, including:

- **Oxfordshire Youth:** £2,335 to support their Mental Wealth Academy, a 3-year programme that supports 18-25-year-olds through non-clinical mental health interventions and wellbeing coping methods.
- **Carterton Family Centre:** £2,325 towards a kitchen refurbishment which will be used to help teach people to cook, including how to use up leftovers and eat more healthily.
- **West Oxfordshire Community Transport:** £2,280 towards buying a new replacement bus, so the community-owned co-operative can continue to provide a bus service to rural communities in the district.

Increasing prospects

We also offer grants up to £250 to help those living in our homes to pay for training and coaching courses, qualifications and learning support materials, to learn new skills and increase job prospects.

Oliver Wilkes, 20, who received a £200 grant to support him with his Youth Work Diploma, said:

“Thanks to Cottsway I’ve been able to purchase a new laptop. This has been crucial to my apprenticeship as without this money I would have had to take out a loan to pay for a laptop – or I wouldn’t have been able to access the course.

“I think the Community Fund is an amazing opportunity for Cottsway residents and I’ve been encouraging other young people I know to apply for the grant as - due to their age or living arrangement - being able to afford extra supplies for school or college on their own is really difficult, if not impossible.”

Other support

- Provided 6 months' free coaching and mentoring support to 7 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 4 shared homes and support for 14 younger people in housing need.
- Sponsored a Children's Safety Education Foundation 'Money Wise' programme at Chipping Norton School, teaching young people about the importance of budgeting and the impact debt can have on lives.
- Organised 2 community clear-up days.
- Continued to provide rent-free space for Witney and West Oxfordshire Foodbank. We also referred 115 customers so that they could access support from the Foodbank.
- Through our furniture re-use scheme, we have provided over 130 items of furniture and white goods to 28 Cottsway households in need. This has diverted those items from landfill, saving 1255kg of carbon dioxide.

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.

We use the Housing Associations' Charitable Trust (HACT) Social Value Bank framework to calculate our impact, keeping records and surveying the people we support.

Although the pandemic has had an impact, we're pleased to say we delivered over £750,000 of social value through our work this year, including organising things like community clear-up days, providing free accommodation to the local Foodbank and funding free debt advice via Citizens Advice.

■ Community clear-up day in Chipping Norton



Being open and transparent about how we do business

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.

	2021-22	2020-21
Turnover	£37m	£32.8m
Annual expenditure	£22.1	£24.5m



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

Turnover



Most of our income comes from rent.
We collected 99.51% rent in 2021-2022

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

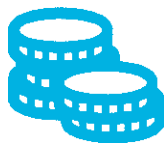
Expenditure



Our income paid for:

- **£9.1m** of repairs and maintenance to our customers' homes.
- **£6.9m** on services provided and other running costs, including staffing. We have 151 staff, including a repairs team of 44 trades operatives.

Surplus



After-interest, we had a **cash surplus of £7.4m to reinvest**

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

Investments



We invested **£25.1m** in 2021-22 to deliver **130** more homes.

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.

We adopted the Housing Ombudsman's Complaint Handling Code when it was introduced in 2020. This sets out good practice in responding to complaints effectively and fairly, and we will make any necessary changes following a forthcoming update to the Code in April 2022.

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

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 are 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.

Complaints received: 2021-22

Informal complaints received **415**

Informal complaints responded to without full escalation

Investigated within 48 hours and a resolution offered or passed onto one of our complaint handlers. **415**

Stage 1 complaints

Escalated complaints that could not be resolved informally. **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. **15**

Performance and changes made



99%
of complaints
responded to
within target time



Average time to
respond to all
complaints:

5.99
days

You said, we did

Some examples of actions taken this year following feedback:

- Customers fed back that they were unhappy with the service they had received from one of our contractors. After investigation, a dedicated site manager has now been assigned to keep a personal overview of the progress of our programme of work.
- Following feedback from a dissatisfied customer who could not proceed with a mutual exchange as one of the parties did not meet the Section 106 local connection criteria, our customer services team have now been issued with new guidance regarding mutual exchanges, including a checklist to identify if a scheme has a S.106 agreement in place and what those restrictions are.
- Following a complaint, we've made changes to our out-of-hours service. Customers living in new-build properties who are unable to raise an emergency repair directly with the developer, can now escalate the issue to one of our on-call managers. They will assess the issue and decide if we need to arrange for one of our repairs delivery team or contractors to attend.

How we compare

As the data below shows, Cottsway is performing well, falling within Quartile 1 (upper) for both measures:

Measure	Sector-wide			Southern housing associations <20k units			Cottsway
	Quartile 1	Quartile 2	Quartile 3	Quartile 1	Median	Quartile 3	
Formal complaints received (per 1,000 units)	1.30	2.56	5.19	0.94	1.74	1.97	0.59
Percentage of complaints resolved within timescales	72.3%	91.4%	100%	68.1%	77.4%	100%	100%

(Information taken from Housemark Monthly Pulse Annual Summary 2021-22. Around 200 landlords submitted data to this report)



Looking to the future

We will be appointing a permanent Chief Executive during summer 2022 and will keep customers informed when this happens.

We are preparing to open our offices more for staff now that we have entered the 'Living with coronavirus' phase, but we continue to support agile working as we have proven during the pandemic that it is possible to continue delivering high quality services with staff working remotely.

While we will continue to encourage agile working, we see our offices in Witney as Cottsway's central hub and we want staff to have access to office working too, as we feel it is important and beneficial to have this balance of choice and ability to get together to innovate and work collaboratively.

We are now using our reception area for meetings with customers for pre-booked meetings when face-to-face contact is needed. We are also visiting people in their homes once again and we have found many other ways of staying in touch.

Over the coming year

Our customers face escalating living costs and we continue to face rising prices and issues with supplies due to the pandemic and other geo-political circumstances.

Our priority is supporting customers to maintain their tenancies and we will offer help and advice where needed. We will carefully manage budgets and finances to respond to cost and supply issues, while planning for the future.

We'll continue to provide a high-quality repairs and maintenance service to keep existing homes to a high standard, meeting Government standards on safety.

We will also:

- Continue to embed a culture of customer voice, influence and experience by further developing customer service training, including producing a training video for new and existing staff.
- Make improvements to our back-office systems to continue to improve our services for customers. This includes a portal to improve communication between us and our repairs and maintenance contractors.
- Plan for improvements to our customer portal, with the goal of introducing more online services for customers.
- Respond to regulatory and sector changes, including new Tenant Satisfaction Measures and the updated Ombudsman Complaint Handling Code.
- 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 this.
- Complete redevelopment of our former sheltered housing schemes at Lavender Place, Bampton, and Blenheim Court, Carterton, to provide 49 new apartments for social rent for over-55s. We will also progress with proposals for two other schemes in Woodstock and Witney, along with plans for redeveloping a general needs scheme in Chipping Norton, working closely with the remaining few customers.
- Welcome Citizens Advice West Oxfordshire as they move into our offices. They were previously housed in a nearby Travis Perkins building, where our repairs stores are based, and we are providing a floor in our offices for their use rent-free. This is a continuation of our support for their service and fits with our social purpose, enabling them to continue supporting people in our local community.
- 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. We will also be installing EVC points in the car park of our offices in Witney.

Longer-term

We will continue to work towards the objectives set out in our Corporate Plan 2021-24, which can be seen on our website: 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's been affected by the pandemic, but our goals continue to be to:

- Invest more than £330 million to double our homes to 10,000, 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!

Cottsway House
Heynes Place
Avenue Two
Witney
Oxfordshire OX28 4YG

www.cottsway.co.uk

E: contact@cottsway.co.uk
T: 01993 890000

Follow us on:
Twitter and Facebook

