



Equality, diversity and inclusion report 2025





Foreword

We recognise and acknowledge that the world we live in is not always fair and without prejudice. Cottsway as a landlord and an employer are committed to tackling unlawful discrimination, promoting equality, supporting diversity, and fostering inclusion.

Our equality, diversity and inclusion (EDI) commitments help us treat people according to their specific needs, ensuring no individual or group is disadvantaged by any of our policies, procedures or practice.

We aim to provide and deliver services which meet the needs of the community which are relevant, appropriate and accessible to all sections of the communities we serve, and to create an environment where diversity is valued and embraced by our staff, our suppliers and our customers alike.

We have signed up to, and monitor delivery against, the commitments made in the National Housing Federation's Together with Tenants Charter. They say:

"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 under-represented communities, including through targeted communications."

The Regulator for Social Housing's new Consumer Standards, which we are measured against, also emphasises the importance of equality, diversity and inclusion in ensuring services are accessible.

We know our customers and take account of individual needs, but when it comes to equality, diversity, and inclusion, we think things could always be better. By producing this annual report, we seek to improve our transparency and accountability.

Richard Reynolds, Chief Executive

Equality is about creating a fairer society where everyone can participate and has the same opportunity to fulfil their potential. Equality is backed by legislation (Equality Act 2010) designed to address unfair discrimination, harassment and victimisation; advance equality of opportunity and foster good relations between people who share a protected characteristic and those who do not.

Diversity acknowledges and values the full range of differences between people both in the workplace and in wider society. Diversity acknowledges that entry into the workplace, and an individual realising their potential once there, can be influenced by a range of factors beyond the characteristics included within equality legislation, including social, economic, and educational background, professional background, hierarchical level, working style, nationality etc.

Inclusion refers to an individual's experience within the workplace and in wider society and the extent to which they feel valued and included. We are fully committed to promoting the benefits of equality, diversity, and social inclusion/cohesion, ensuring this principle underpins our work. In doing so, we recognise the importance of the protected characteristics stated in the Equality Act 2010.

Introduction

EDI is a key issue for social housing providers, and we need to demonstrate the ability to provide flexible and responsive services to customers - ensuring all service users enjoy the same level of service and opportunities to engage with us - and fair treatment of all our employees.

It's important that we put people first by creating an inclusive environment which allows individuals to feel safe, respected, engaged, motivated, and valued for who they are.

Our purpose:

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

We offer a range of services, and invest in communities, to help people and their neighbourhoods be the best they can be. We reviewed our EDI policy in 2024 to ensure:

- Customers and potential customers find it easy to access our services, which reflect and meet their needs and the needs of the diverse communities which we serve.
- Staff and job applicants are treated fairly in recruitment, selection, terms and conditions of employment, learning and development.
- Contractors and partners share our commitments to promote equality, diversity, and inclusion and this is reflected in the services they provide for our customers and how they treat their staff.

CASE STUDY: Supporting education, skill-building and community-benefit projects

During the last year, we provided £30,000 funding to support local charities, voluntary groups, and customers, benefiting both individuals and the wider community.

Fourteen community projects received grants for diverse services, including APCAM’s gaming group for young people and The Wychwood’s Day Centre for elderly care.

We invite customers to vote on Community Fund applications via social media. The fund also offers up to £250 for customers to pursue training, qualifications, and learning support.

Last year, four customers benefited from grants including one in Witney who used the grant to access support through Rising Kites - a learning support and dyslexia assessment hub which helps young people build confidence, overcome challenges, and unlock their full potential.



‘What our customers say’ figures quoted in this report are from the results of our annual Tenant Satisfaction Measures for 2024-25, and the ‘What our staff say’ statistics are from our annual staff survey, carried out in June 2025.



What our customers say

85% overall satisfaction with the homes and services we provide.

What our staff say

97% feel positive about working for Cottsway.

Managing and monitoring EDI

We ensure all staff complete regular mandatory EDI training. Our approach to EDI is embedded into everything we do, with all staff taking responsibility for EDI when they interact with customers and other colleagues when delivering services. But we also set corporate goals, objectives and actions which are led by:

- Producing an EDI action plan each year - which includes measures for colleagues. This is approved by our Board and regularly reviewed, actioned, and updated by key managers;
- Progress against this action plan - this is closely monitored and reported to our Board and Executive Team.

We collect equalities profile data - this information is important as it allows us to monitor access to services and customer satisfaction with services to understand any differences there may be between different groups. This then allows us to adapt services where needed to ensure services take account of the needs of our customers.

We like our staff and Board composition to broadly reflect the composition of our customers and the local communities in which we serve, and seek opportunities to address any imbalance via our recruitment activities.

To ensure we comply with law and meet our Regulator's standards, we have committed to:

1. Provide accessible services that meet customer needs
We want to ensure that all our customers can access our services as easily as possible - that the services we provide meet their needs, and that customers feel valued and included. It is also important that we communicate with our customers and service users in the ways which are most appropriate for them. We are committed to ongoing improvement in providing fair, accessible, and inclusive services and will continue to develop our understanding, respond to customer's needs, and seek to ensure that services are provided fairly and effectively.
2. Be a fair and inclusive employer
We want Cottsway to be an employer that embraces diversity and is inclusive, ensuring the dignity and rights of all are respected and protected, and the needs of staff are met. We aim to recruit, develop, and promote staff fairly and support a culture that enables all staff to achieve their full potential.

Delivering against these commitments in turn helps us to implement our values.



Our values

- We are open and transparent about how we do business.
- We are here for the long term.
- 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.



What our customers say

88% agree that we treat them fairly and with respect.

What our staff say

95% feel they are treated with respect.

How we help meet each commitment

Commitment 1

To offer accessible services that meet customer needs we:

- Collect equalities profile data to help us ensure our services meet individual needs. We have data for over 99% of our customers in relation to age and gender; over 90% for sexual orientation and ethnicity, and 87% for disability
- Provide a range of traditional and digital ways of accessing services, including language translation, and an emergency service out of office hours
- Ensure our website can be used easily by people with visual impairments and offering a range of languages.
- Measure customer satisfaction by protected characteristics set out by the Equality Act 2010 and act on any areas of concern.
- Compare and monitor the diversity of our workforce and our Board to see if it broadly reflects our customers and the areas we operate in.
- Use our ongoing customer satisfaction surveys and feedback, as well as the 3-yearly consultation to identify customer priorities.
- Offer a range of support for more vulnerable people, including adaptations, assisted gardening and decorating service, access to welfare and pre-tenancy support and an 'easy move' scheme to assist with financial and practical support to downsize.
- Provide community grants to support inclusion activities including education, learning and skills development and environmental, social, or educational projects to improve local communities.

Commitment 2

To be a fair and inclusive employer we:

- Monitor diversity of staff with the aim of having a diverse workforce and Board.
- Give staff opportunities to provide feedback and suggest improvements to our ways of working, and the services we provide, via a staff suggestion scheme and an annual staff survey.
- Identify areas for action from the annual staff survey.
- Ensure all staff complete regular EDI training.
- Offer apprenticeships and work experience.
- Provide learning and development opportunities for our staff.
- Undertake a gender and ethnicity pay gap exercise and action accordingly.
- Belong to the Disability Confident scheme.
- Provide a 24/7 advisory and support service for staff.
- Have Mental Health First Aiders available to support staff. We have also signed the Mental Health at Work commitment.

CASE STUDY: Supporting our staff

As part of our commitment to staff health, wellbeing, and inclusion, a range of learning and social opportunities were offered in 2024/25.

These included webinars on ovarian cancer and neurodiversity, as well as coffee mornings, lunchtime walks, team days, quiz nights, craft workshops, and a pool and darts league.

Mental health support sessions and key awareness campaigns were also held, providing staff with valuable resources and support, including:

- Men's Health Week
- World Menopause Day
- Mental Health Awareness Week (Wear it green day)
- World Suicide Prevention Day
- Cycle to Work Day
- Healthy Eating Week (Fruit made available to staff)
- National Fitness Day (Yoga / wellbeing session)

A member of staff said: "The recent webinar on supporting neurodiversity was so interesting and really valuable to me from a non-work perspective too, as my partner has recently been diagnosed with ADHD."

CASE STUDY: Supporting customers through our welfare and debt advice project

Natalie* is among 84 of our customers to receive specialist support from Citizens Advice West Oxfordshire, funded by a Cottsway welfare and debt project. She was facing complex mental and physical health challenges and had no income beyond statutory sick pay.

With support from the service, we were able to:

- Maximise benefits - we conducted a full benefit check for Natalie and her partner. As a result, we supported successful claims for: Universal Credit; Personal Independence Payment (PIP) – awarded at the standard rate for both daily living and mobility; Council Tax support.
- Build confidence and empowerment - Natalie faced difficulties attending appointments due to her mental health. We worked with her to build confidence, enabling her to attend essential assessments. Receiving PIP enabled Natalie to apply for a Blue Badge, improving her daily independence.
- Provide debt relief - Natalie's partner received tailored debt advice and opted for a Debt Relief Order, resulting in almost £13,300 of non-priority debts being written off. He also received support for a successful PIP claim and work capability assessment.

Natalie and her partner are now in a significantly improved financial position. They've been supported and empowered throughout the process and are better equipped to manage essential household expenses. We continue to support Natalie to challenge a Work Capability Assessment decision.

*Name changed to protect identity.

Our work in action

We work to ensure our services are accessible to all and respond where there are individual needs. We have almost 5,800 homes and of this, 1,271 are bungalows and 677 are ground-floor flats, including 15 homes in a scheme for over 55's in Witney which have level access showers and a new development in Wanborough which includes wheelchair adapted units and a through floor lift.

We are committed to supporting people to stay in their homes by providing aids and adaptations, and we work closely with partner agencies to make this happen. We have:

- 1157 level access showers installed in homes.
- 35 homes with stairlifts, including 3 through-floor, 1 step lift and 1 with electric hoists.
- 37 homes with 'wash and dry' toilets.
- 1 home with a sensory room for a disabled child.

This year we have completed:

- 49 major adaptations (for example, installing level- access showers).
- 257 minor aids and adaptations (for example, installing grab handles).

Online access

Our customer portal and website enable customers to self-serve and access more of our services online. We have accessibility tools on our website – including Google translate, colour contrast and text size adjusters and Readspeaker, which enables someone to listen to the information, rather than read it.

The number of customers using our portal is steadily increasing - over 2,170 customers were registered to use our portal as at April 2025, with over 1,000 consistently using it each month.

During 2024-25, 21,264 users (unique visitors) visited our website 95,678 times, most using their mobile phone (75%).

- 73% of customers told us they used the internet during 2024-25 and 87% of these are satisfied with the online services provided by Cottsway.
- This compares to 92% of people across the UK who said they accessed and used online services in 2020.

We offer laptop and tablet loans and training to support our customers to get online. While we are trying to offer more digital services, as we know that some of our customers do not have online access, we continue to use traditional methods of communication, including letters and providing hard copies of online information where needed.

CASE STUDY: Downsizing to a more suitable home

Our 'Easy move' scheme helps around nine households a year to downsize to more suitable homes. Recent examples include:

- Supporting a single woman to downsize from an unsuitable 3-bedroom property into a fully-adapted disabled bungalow suitable for her needs.
- Assisting a customer with mobility issues after a fall, which left her with poor mobility, to relocate to a bungalow with a level access shower, enabling her to live independently.



What our customers say

85% feel we keep them informed about the things that matter to them.

What our staff say

93% feel Cottsway cares about their health, safety and well-being.

Some of our most recent work includes:

Commitment 1

To offer accessible services that meet customer needs we have:

- Increased usage of the customer portal and continued to improve the services available including increasing the types of repairs customers can raise.
- Carried out an accessibility audit of our website, with minor changes where needed to ensure we meet website accessibility standards. Our website also offers accessibility tools to aid those with visual impairment or for who English is a second language.
- Compared and monitored the diversity of our workforce and our Board against additional local authority data to monitor if it broadly reflects our customers and the areas, we operate in.
- Provided a community grant funding pot of £30k to support inclusion activities including education, learning and skills development and environmental, social, or educational projects to improve local communities.

Recent inclusion activities carried out include:

- Loaning 11 tablets, laptops and dongles/MiFi units to help customers get online. We also provide one-to-one training/support.
- Supporting 91 customers with our pre-tenancy support service.
- Supporting over 387 customers with our tenancy sustainment service.
- Referring 84 customers to our welfare and debt advice service provided by Citizens Advice West Oxfordshire.
- Making 357 food bank referrals to support people in need and developing links to food banks in Cheltenham, Swindon, Tetbury and Cirencester, as well as in West Oxfordshire.
- Supporting 8 individuals with our coaching and mentoring service.

Commitment 2

To be a fair and inclusive employer we have:

- Held our annual staff survey and shared feedback with our service managers, corporate leadership team and Board.
- Offered webinars so staff can learn more about health and wellbeing issues. Topics covered included men's health, women's health, neurodiversity and mental health awareness.
- Improved our staff area to encourage staff to meet with others.
- Created further opportunities for staff to collaborate via team / staff days.
- Signed up to the Menopause Charter and the Cervical Cancer Trust's 'Time to Test' initiative.

Local profiling: comparing the composition of our customers, staff and Board



Our data sources

We analyse customer demographics across the areas where we have properties, including Cheltenham, Cotswold, Gloucester, Stroud, Swindon, Tewkesbury, West Oxfordshire, Wiltshire, and Wychavon.

To provide context, we draw on a variety of baseline data sources for each local authority area and compare these with the profile of our own staff and Board. These sources include:

- Information provided by customers through our Household Information Form.
- Data from the Office for National Statistics; and
- The 2021 Census for local authorities in our catchment area, as referenced by the National Housing Federation.

We have both a legal and service commitment to ensure we are delivering services that meet individual needs.

As a housing association serving rural communities with an older population, our work is more focused on inclusion, including isolation and disability, as this reflects the demographic of the places we work. We use our data profiling to shape our services to respond to needs – for example, we offer assisted decorating and gardening programmes to customers who have disability or are aged over 70.

What the data shows

Analysis of our customer, staff, Board, and local population data highlights some interesting demographic patterns:

- Customers are predominantly female (around 61% overall, with district figures ranging from 50% to over 70%), whereas staff are more evenly balanced, and local populations remain close to a 50/50 gender split.
- Ethnicity data shows that staff are the most likely to identify as White British (91%), while customers report lower levels (around 81% overall), with some districts such as Cheltenham and Wychavon showing particularly low proportions. Customer records also contain higher levels of “other,” “prefer not to say,” or missing data compared with staff and the wider population.
- Disability is more frequently reported among customers (up to 21% in some areas), while staff and Board members report very low levels.
- Age data indicates an older customer base with over a quarter of our customers aged 65 or over.
- In terms of sexual orientation, staff and Board members report high levels of heterosexual identity (over 90%), while customer groups report lower levels (around 70%) and much higher proportions of “prefer not to say” or no data, in some cases exceeding a quarter of responses.

Overall, the customer profile skews older and more female, with lower disclosure rates for protected characteristics compared to staff, Board, and local population data. This highlights notable gaps in ethnicity and sexual orientation information in particular and we are aware that some of our customers opt to not provide any information for some of the areas that we profile. We are also mindful that some people perceive disabilities in different ways and understandably do not provide information about their personal circumstances.

We encourage customers to update their information with us, as this helps us to ensure services reflect needs. Customers can do this via:

- Our My Cottsway customer portal: www.cottsway.co.uk/mycottsway
- By contacting our Customer Services team via our website www.cottsway.co.uk/contact email contact@cottsway.co.uk or by calling 01993 890000.

For this profiling exercise, we group ethnicity into 'White British' and 'other' because there is a low ethnic minority population in the demographic of the areas we serve. Where it is needed, we respond to different individual needs, for example by providing language translation services.

	Gender	Ethnicity	Disability	Working age (16-64 yrs)	Aged 65+	Sexual orientation
Cottsway customers (all)	60.7% F 37.5% M 0.05% Other 0.05% Prefer not to say 1.7% No data	81% White British 6% Other 1.0% Prefer not to say 12% No data	18.9%	71.3%	26.1%	70.1% Straight 1.7% Other 13.2% Prefer not to say 15% No data
Cottsway staff	48.5% F 51.5% M	91.0% White British 7.2% Other 1.8% Prefer not to say	1.2%	98.2%	1.8%	93.4% Straight 1.2% Other 5.4% Prefer not to say
Cottsway Board	63.6% F 36.4% M	81.8% White British 9.1% Other 9.1% Prefer not to say	0%	81.8%	18.2%	90.9% Straight 9.1% Prefer not to say

Gender and ethnicity analysis

Every year, we carry out a gender and ethnicity pay analysis. We use Inbucon, an independent remuneration consultancy, to support us with this. We are not required to report this, however our latest analysis shows that there are no issues for us to address.

Our aim is always to be representative of our customer base, using the data profiling information that we have, when it comes to staff and Board make-up. With changes to staff and Board, this inevitably is subject to change and if any divergent were ever to arise, we would address this through our recruitment process.

Looking ahead

During 2025-26 our EDI action plan sets out:

Commitment 1

To offer accessible services that meet customer needs we will:

- Continue to offer a range of support to our vulnerable customers.
- Produce an action plan from our 3-year customer consultation carried out in December 2024, and report back to customers on their priorities.
- Regularly review customer satisfaction survey results so we can act on areas of concern. When needed, our customer scrutiny group will also carry out further investigative work to identify areas for improvement.
- Monitor data completeness for protected characteristics at our ongoing Customer Insight Group (CIG) meetings.
- Improve collection rates of equalities profile data. Further develop the functionality within 'My Cottsway' longer-term to allow customers to add or update their diversity data online.
- Continue to promote access to activities that reduce isolation and loneliness either through our Community Fund or in partnership with local organisations.
- Continue to provide support for customers through our tenancy and sustainment officers and pre-tenancy work.

Commitment 2

To be a fair and inclusive employer we will:

- Update our self-assessment for the Disability Confident scheme (due October 2025).
- Regularly review and report back to staff on any actions taken following feedback received via the staff suggestion scheme and annual staff survey.
- Focus our staff health and wellbeing initiatives around the Six Dimensions of Wellbeing:
 - Occupational wellness
 - Physical wellness
 - Social wellness
 - Spiritual wellness
 - Intellectual wellness
 - Mental wellness
- Compare and monitor the diversity of our staff and our Board to see if it broadly reflects our customers and the areas we operate in (second review for the year due in Q4). Any inequalities will need to be considered as part of our succession planning, especially for our Board.
- Actively encouraging applications from under-represented groups, such as people with a disability or females for trade operative roles.

CASE STUDY: Developing our people - apprenticeships

We offer apprenticeship roles in our Property Services team across various trades such as plumbing, heating, electrical, carpentry, and decorating.

Apprentices split their time between college and hands-on work, working towards recognised qualifications. After completing the college-based part of training, some apprentices move into 'improver' roles to gain experience of working independently and further develop toward full qualification.

These roles help people learn practical skills and support us in growing our future workforce. Currently we have two apprentices training as a plumber and an electrician, and we're planning to recruit two more. Three former apprentices now work with us – one is a qualified electrician, another is an improver electrician, and one is progressing to be a skilled void operative.

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