



## Diversity & Inclusion Policy Summary

### 1. PURPOSE

The Housing Finance Corporation is committed to being a diverse and inclusive organisation where every employee can thrive and reach their full potential. This policy outlines our commitment to ensuring that all colleagues, clients, and stakeholders experience respect, fairness, and equal opportunities.

This policy is reviewed annually to ensure it remains current, legally compliant, and aligned with our organisational values.

### 2. POLICY STATEMENT

- We value and celebrate the similarities and differences of all employees.
- We oppose all forms of unlawful discrimination, harassment, and victimisation.
- We recognise that inclusion is achieved when everyone feels that they belong.
- We are committed to building an organisation that reflects the communities we serve.

### 3. EQUAL OPPORTUNITIES

We comply with the Equality Act 2010 and ensure that no employee, job applicant, or client is treated less favourably due to a protected characteristic:

- Age
- Disability
- Gender identity or gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race (including colour, nationality, and ethnic or national origin)



# The Housing Finance Corporation

---

- Religion or belief
- Sex
- Sexual orientation

We also recognise additional aspects of diversity including caring responsibilities, socio-economic background, and political opinion.

Recruitment, training, development, promotion, pay, benefits, redundancy, and dismissal decisions are based on capability, qualifications, experience, and performance.

## 4. RESPONSIBILITIES

- **All employees** are expected to act inclusively and respectfully.
- **Managers** have additional responsibility to lead inclusively, promote equality, and take swift action against inappropriate conduct.
- **Executive Team and the Board** are accountable for ensuring compliance with legislation and embedding diversity and inclusion into organisational strategy.

The Housing Finance Corporation employees are encouraged to challenge or report any inappropriate behaviour. Concerns can be raised through the Grievance Procedure or confidentially via HR.

## 5. DEFINITIONS

- **Direct Discrimination:** Treating someone less favourably because of a protected characteristic.
- **Indirect Discrimination:** A policy or practice that applies to everyone but disadvantages people with a protected characteristic and cannot be justified.
- **Harassment:** Unwanted behaviour that violates someone's dignity or creates a hostile, degrading, or offensive environment.
- **Victimisation:** Treating someone unfavourably because they raised a concern or supported another individual in doing so.

## 6. POSITIVE ACTION

In line with the Equality Act 2010, The Housing Finance Corporation may take positive action to encourage under-represented groups to apply for roles. Positive action will only be applied in situations where candidates of equal merit are considered.

## 7. DISABILITY AND REASONABLE ADJUSTMENTS

The Housing Finance Corporation will make reasonable adjustments to remove barriers for disabled employees or candidates. These may include adjustments to the workplace, working hours, role allocation, or provision of equipment. Employees should speak to their manager or HR about adjustments that may support them.

## 8. RAISING A CONCERN

- Employees can raise concerns through the Grievance Procedure.
- All complaints will be taken seriously, investigated fairly and confidentially, and responded to promptly.
- Retaliation against anyone raising a concern will not be tolerated.

## 9. SUPPORT AVAILABLE

- The Housing Finance Corporation provides access to an **Employee Assistance Programme (EAP)** offering confidential counselling and wellbeing support.
- Further advice can also be sought from external organisations such as the Equality and Human Rights Commission or Citizens Advice.

## 10. EMBEDDING AN INCLUSIVE CULTURE

We aim to create a workplace culture where diversity and inclusion are embedded in everything we do. We achieve this through:



# The Housing Finance Corporation

---

- Annual review of recruitment processes to ensure fairness.
- Providing support / guidance on diversity, inclusion, and unconscious bias.
- Monitoring employee engagement and feedback on inclusion – via actions such as Great Places To Work (GPTW) survey or pulse surveys.
- Transparent action planning to increase representation and advancement of under-represented groups as / if required

## 11. EXTENT OF THE POLICY

This policy applies to all employees, contractors, and agents of The Housing Finance Corporation. It also guides how we provide services to clients, ensuring fairness, dignity, and respect.

This policy does not form part of any employee's contract of employment.

### **Review and Approval**

This policy will be reviewed annually to remain relevant and compliant with UK legislation and industry best practice.

Approved by:  
Priya Nair, Chief Executive  
October 2025