



# Corporate Plan 23-28

Delivering the best for our  
customers and communities



# We are changing

**We're proud to be launching our 23-28 Corporate Plan with ambition to deliver the best possible services to our customers and invest our resources to help our communities thrive.**

# Welcome

“We are delighted to introduce our new corporate plan. We are ambitious and embracing change to make sure we deliver the best services we can, and we will invest our resources to ensure positive outcomes for our communities.

We have renewed our purpose and vision to demonstrate our commitment to our customers, our homes and our communities, and have developed the plan with colleagues, customers and partners.

**We have developed four new headline priorities to focus our energy and resources;**

- 1. We will provide excellent customer services**
- 2. We will invest in quality homes**
- 3. We will support communities to thrive**
- 4. We will develop positive people**

The next five years will see us investing significantly in our existing, and new homes, new technology and systems, and we will also be refurbishing our current HQ to provide a new community based collaborative hub for our customers, colleagues and the wider community.

In the plan we have set out what the priorities will mean, and how we will measure our success. Our plan sets a new vision for the coming years. We know it will be challenging to deliver, but we are positive and excited to be in a strong position to do so.”



**Claire Griffiths**  
Chief Executive



**Kieran Timmins**  
Chair of the Board





# About us

Cobalt is a community-based housing association in Liverpool, celebrating its 20<sup>th</sup> birthday in 2023.

We own and manage just under six thousand homes in Fazakerley and Sparrow Hall, Croxteth, and Norris Green, and are an independent organisation with our customers, communities and colleagues at the heart of everything we do.

We understand the importance of community and place. We are ambitious and determined to ensure our significant investment and commitment to our neighbourhoods, through our role as a community catalyst, succeeds with improved outcomes in customer satisfaction, increased incomes, jobs, training, health and wider community support.

We will continue to support the most vulnerable and be a valued and long-term partner in the Liverpool City Region. We will work to ensure the benefits of our investment is clear, and ensure we provide the right support that our communities need and value.

## **We are excited and positive about the future and will continue to listen to our customers and act on what they tell us**

We are excited and positive about the future and will continue to listen to our customers and act on what they tell us, supporting their needs and investing in our homes and resources to secure the long-term success for the neighbourhoods and communities we serve.

We will work hard to ensure that we embed equality, diversity and inclusion in its widest possible sense, in everything we do, and offer opportunities for colleagues to grow and flourish in their work.

# We've renewed our purpose and vision to demonstrate our commitment to our customers, homes and communities

## Our Purpose

We will provide quality homes and services, and maximise the positive impact of our investment for the communities we serve

## Our Vision

Everyone deserves a community they can call home; a place to make their own, feel safe and secure and set down firm foundations. The right home will help people to live well, realise their potential and achieve the things that are important to them

# What is happening around us?

Across the UK, and locally, the political and economic situation continues to be uncertain and challenging for people from all backgrounds.

Many of our customers are dealing with significant hardship as economic conditions impact on people's ability to afford basic utilities and food. High inflation and supply chain shortages are impacting on all organisations' ability to maintain investment and services, in public sector services and in the private sector.

At local authority level, Liverpool City Council continues to rebuild its organisation and finances post the Caller Report publication in 2021. The Liverpool City Region Combined Authority has started developing its role in delivering some significant infrastructure funding and projects.

Our neighbourhoods have transformed since 2003. Alongside our investment, the area has benefited from new commercial and retail investment and several hundred new private homes for sale and rent. Despite this, our communities face multiple inequalities and barriers to success.

The affordable housing sector is itself undergoing a period of change and is under some increased scrutiny due to some high profile failings. The Regulator for Social Housing will be implementing its Social Housing Regulation Bill from April 2023, and the National Housing Federation and Chartered Institute of Housing joint review of the Sector - the Better Social Housing Review - pointed to a need for the sector to refocus its priorities on ensuring basic services are met and the customer voice is heard.

**Cobalt Housing is a strong and resilient anchor organisation and we can significantly assist our customers and communities through uncertain times.**

Cobalt Housing is a strong and resilient anchor organisation and we can significantly assist our customers and communities through uncertain times. But our commitment and ambition is far greater than that, and plans for the next stage of our journey involve significant change and investment to ensure that we become a catalyst for our communities to thrive and to be able to live their lives to their best potential.

As we celebrate our 20th birthday in 2023, we are confident, and determined to ensure, that we can drive much greater opportunities for our communities. We will continue to collaborate with our customers, the wider housing sector, local government, public and voluntary agencies, our supply chain and the research community, to achieve our objectives and we will be agile and responsive to changing needs and opportunities as they evolve.

A woman with long brown hair and two children are sitting on the ground, planting flowers in a woven basket. The woman is on the left, looking down at the plants. The child in the middle is a girl with blonde hair in a ponytail, wearing a dark blue hoodie. The child on the right is a boy wearing a red vest over a dark blue shirt. They are all focused on their task. The background shows a wooden fence and some outdoor furniture. A large orange semi-circle is in the top right corner.

# What are our priorities for the next five years?

We have developed four new corporate priorities which will help us focus on delivering our ambitious plans

Provide excellent customer service

Support thriving communities

Invest in quality homes

Develop positive people

Provide  
excellent  
customer  
service







**Provide  
excellent  
customer  
service**

# **We will provide excellent customer services**

**We will provide the best possible services to our customers. We know that we have work to do to improve some of our services, including repairs, and we are continuously reviewing and developing ways to do this.**

# Our core objectives

**We will have flexible and accessible services in place for all customers with clear service standards.**

**We will:**

- Translate customer feedback into service and process improvements.
- Increase customer satisfaction across all our services.
- Offer proactive services tailored to our customers' needs, where they are needed most.
- Expand choice and improve efficiency through our digital offer to tenants.
- Develop a customer and community focused 'Good Help Hub'.

**We will ensure customer feedback, engagement and complaints learning are embedded in our culture and processes.**

**We will:**

- Enhance our knowledge about our customers to better understand their needs and expectations.
- Develop new ways to ensure all customers can make their voices heard.
- Introduce a customer engagement portal for better two-way engagement.
- Develop an engagement framework with a menu of choice.
- Enhance Board and Committee representation from a diverse range of customers.
- Increase the involvement of under-represented groups across all channels.
- Enrich the role of our Tenant Consultative Panel and strengthen the role of our Homes and Neighbourhoods Committee in our governance reporting and oversight.

Customer services



**Provide  
excellent  
customer  
service**



**Invest  
in quality  
homes**



Invest  
in quality  
homes

# We will invest in quality homes

**We will ensure that the significant resources we invest in our homes, services and the wider community, achieve targeted and measurable outcomes for the benefit of Croxteth, Norris Green and Fazakerley and Sparrow Hall.**

We will work with the local authority, city region and other key stakeholders including partners in education, health, the voluntary sector and our supply chain, to bring about lasting improvements to the lives and aspirations of our communities through our investment, by developing new and meaningful social value aspirations and indicators.

We are fortunate that as a financially strong organisation we can invest in our existing homes whilst still leveraging in grant and borrowings to grow our stock by over 1,000 homes over the coming years.

# Our core objectives

**We will invest in our existing homes to ensure they meet the current and future needs of our residents.**

**We will:**

- Using updated stock condition data and analysis of repairs and customer feedback, produce a new asset management strategy detailing our roadmap for over £110million investment our existing homes in Norris Green, Fazakerley and Croxteth
- Pilot energy saving and zero carbon investment in existing stock to ensure our investments prioritise energy efficient and healthy home interventions which improve our customers' lives, complementing our own investment with funding where appropriate from government and energy providers.
- Engage with our customers and other partners to produce live neighbourhood plans setting out investment in homes, placemaking and services, and communicate our activities and progress on a regular basis
- Invest in significant regeneration and placemaking to ensure the success of existing neighbourhoods and maximise the potential of strategic development sites.

**We will grow our business and ensure that growth opportunities will deliver a positive contribution to the sustainability of our homes, neighbourhoods and our business.**

**We will:**

- Develop up to 1,000 new affordable homes by 2033, ensuring that our schemes contribute to our wider regeneration commitments in our core neighbourhoods.
- Expand our current geographic base to neighbouring areas within the Liverpool City Region where it makes financial sense to do so, and where new homes make a positive contribution to our Business Plan.
- Establish a Cobalt design standard which meets the Government's Future Homes Standard of all new homes producing 75%-80% less carbon emissions from 2025.
- Diversify our affordable housing offer, providing homes for sale and intermediate tenures for our emerging shared ownership and rent to buy customers.
- Consider any further growth opportunities through our design principles lens that support our business objectives and do not distract from our core objectives

Quality homes





# Our journey to sustainability

We will work with partners and our customers to develop long term, sustainable neighbourhood plans for all our existing homes, that will bring pride and value to our places.

As we continue to target net zero carbon by 2050, we will transition away from gas to lower carbon heating alternatives and improve the energy efficiency of our homes.

The future management of green spaces will be integral to our new build plans; we will create bio-diverse, sustainable environments to help people improve their physical and mental health

**Invest  
in quality  
homes**

Support  
thriving  
communities





Support  
thriving  
communities

# We will support our communities to thrive

Our wider investment in community support and development will be closely aligned to what our communities tell us their needs are, and what we know will make the most positive impact on their lives.



# Our core objectives

**We will unlock potential and overcome barriers to success by providing additional support to customers who need it, by proactively developing and supporting community led initiatives, and by maximising the social value our overall investment generates.**

**We will:**

- Expand our Good Help Hub pilot to provide flexible multi-agency support services through our local headquarters, alongside expanded customer access.
- Work with Liverpool City Region partners to maximise training and job creation through our own, and our supply chain activities.
- Realign our support and partnerships to reflect customer and community feedback, ensuring that support is targeted at successful collaborative partnerships, and is sustainable and meets targeted outcomes.

**We will ensure that social value is enshrined in all our investment to maximise the benefits of our investment to our communities.**

**We will:**

- Work with our suppliers and contractors to support them to deliver their social value commitments to our customers and communities.
- Integrate and embed social values into our procurement and contracting specifications and deliverables.

Thriving communities



**Support  
thriving  
communities**



**Develop  
positive  
people**





Develop  
positive  
people

# We will develop positive people

Successful delivery of our corporate plan is based on the creation of an environment where we attract, retain and support talented people who share our values, and who are in turn valued and supported.

We have committed colleagues who have worked hard to maintain our services during the pandemic and in uncertain and challenging times, who share our commitment to doing the very best for our customers and communities.

In embarking on the next stage of our organisational journey, we will invest in training and technology and ensure that our offer as a contemporary and rewarding place of work is developed. We will set out clear expectations for colleagues in performance and behavioural frameworks, and invest in training and development, career coaching and health and wellbeing support. Many of our colleagues have local connections and we are keen to continue to develop a local employment offer as part of our organisational growth plans.

# Our core objectives

**We will develop talent and ensure all colleagues are given opportunities to grow and learn.**

**We will:**

- Develop leadership, management and talent academies, career mapping, coaching and mentoring programmes will become embedded in our organisational establishment and culture
- Substantially increase our apprenticeship, trainee and entry level employment opportunities

**We will work to ensure a culture of collaboration, respect, trust and empowerment is developed throughout Cobalt.**

**We will:**

- Embed new agile working policies and allied digital capabilities with increased customer satisfaction and efficiencies at the heart of our approach
- Invest in a new contemporary collaborative workspace at our community HQ
- Develop new and improved engagement and communication for colleagues and stakeholders
- Develop clear and accountable performance management frameworks for all colleague

**Positive people**



**Develop  
positive  
people**

# What will keep us focussed on our core objectives?

Our design principles underpin all our activities and act as a 'checklist' that we ask ourselves whenever we undertake new activities. They keep us focussed on our core objectives, and ensure sustainability and new technology underpin the future development and improvement of our activities and investment.

## Community catalyst

- How will we **seek a deeper understanding from customers** and use this understanding to inform the design of the service delivery and support?
- How will we **collaborate with those that deliver services** in our communities where possible?
- How will we **understand how our activities positively impact** on the lives of people in our communities?
- Have we **examined all our activities and decisions** and asked ourselves '**is this making a contribution to the vision or is it inadvertently detracting**'?

## Economic and social value creation

- How will we ensure we **invest our resources responsibly** to both ensure financial sustainability and, wherever possible, to drive greater social value?
- Are we **clear about the level of investment we are making** and be clear about **who that investment will impact** in our community?
- Have we examined every investment through a **sustainable, environmental and social value lens**?

## Agility

- Are we enabling a culture where **people are empowered** to make decisions, learn and continually improve?
- Can we **co-design solutions with our community** and strive to improve service quality?
- Will we be able to see **changes** and then respond to them **at pace**?
- How will we use **insight and analysis** to support good and timely decision making?
- How will we work **effectively and collaboratively** both externally and internally?
- We understand that we won't be afraid to change direction where needed**

# What will help us to deliver our core objectives?

## Good governance

We are embarking on a period of change and growth, and we start this from a position of financial strength with an engaged and skilled Board. We will ensure that our governance enables the organisation to continue to be community-focused, viable and vibrant, able to deliver significant change within the framework of a rigorous and consistent approach to data, change management and reporting.

## Equality, diversity and inclusion

We know we have work to do on ensuring that we reflect the diversity of our communities and the wider city, and to develop and embed a meaningful and effective approach to Equality, Diversity and Inclusion (ED&I). We will develop and implement a new ED&I strategy which is embedded in the organisation's culture and processes, with clear defining objectives and target outcomes to be achieved which better reflect the needs of our communities, and our organisation.

## Transformation

We will ensure that our transformation plans are aligned to the priorities within the corporate plan, and that they can adapt to meet changing needs and priorities as they arise.

## Sustainability

We are at the early stages of our sustainability journey. We will work with customers, colleagues and partners to co-develop and prioritise the organisation's sustainability strategy, focusing initially on activities which significantly improve our communities' environment and our customers' lives. We will develop a detailed implementation plan during 2023/24 with clear pathways to achieving both EPC C performance in all our stock by 2030, and net zero by 2050.





# How will we **measure** success?

The tables on the following pages summarise the core objectives for each corporate priority as we embark on the next stage of our journey. More detailed strategies and implementation plans accompany all our priorities and enablers.

<b>What?</b>	<b>How? By when?</b>
<p><b>We will increase our customer satisfaction across all our services</b></p>	<p><b>By 2023:</b></p> <ul style="list-style-type: none"> <li>• There will be an annual reduction in customer complaints.</li> </ul> <p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• Our customer satisfaction will be 80%* or higher for all services.</li> </ul>
<p><b>We will use new systems to improve our repairs service and make it easier for you to report and track your repair online</b></p>	<p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• 100% repairs appointments will be allocated at the first point of contact.</li> <li>• An annual increase in right first-time repairs.</li> </ul> <p><b>By 2025:</b></p> <ul style="list-style-type: none"> <li>• 60% of interactions with customers will be digital by 2025 and 85% by 2030.</li> <li>• At least 60% of our customers will access their service needs digitally.</li> </ul>
<p><b>We will develop new ways to ensure all customers are able to make their voices heard</b></p>	<p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• 100% of our customers will know about our Engagement Framework and the opportunities open to them.</li> </ul> <p><b>By 2025:</b></p> <ul style="list-style-type: none"> <li>• More than 30% of our customers will be registered on our Engagement Portal, with 10% using it to engage.</li> <li>• 80% of our customers are satisfied that the Portal is useful, easy to access and understand.</li> </ul>
<p><b>We will visit all our customers to ask you about the quality of your home</b></p>	<p><b>By 2025:</b></p> <ul style="list-style-type: none"> <li>• 100% of our customers will have received a tenancy visit.</li> <li>• We will have asked 100% of our customers about their specific needs and expectations and use this to improve our services.</li> </ul>
<p><b>And make sure we offer proactive services tailored to our customer's needs, where they are needed most</b></p>	<p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• Reception opening times will reflect our customers' needs.</li> <li>• Our Community Hub offer will be expanded.</li> </ul> <p><b>By 2025:</b></p> <ul style="list-style-type: none"> <li>• A new service offer will be in place for 100% of our customers.</li> <li>• We will publish our performance against a suite of agreed service standards that you have told us mean the most to you.</li> </ul>



<b>What?</b>	<b>How? By when?</b>
<p><b>We will invest £110 million into our existing homes, including energy efficiency measures and develop our roadmap to zero carbon</b></p>	<ul style="list-style-type: none"> <li>• We will invest £55 million by 2028, increasing this to £110 million by 2033.</li> </ul> <p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• 100% of our homes will meet the Decent Homes Standard.</li> </ul> <p><b>By 2026:</b></p> <ul style="list-style-type: none"> <li>• We will have installed sensor technology/IOT devices into at least 30% of our homes.</li> <li>• 30% of our existing homes will have improved affordable warmth.</li> </ul> <p><b>By 2030:</b></p> <ul style="list-style-type: none"> <li>• 100% of our homes will achieve Energy Performance Certificate C.</li> </ul>
<p><b>We will work with customers, contractors and frontline staff to develop new standards for repairs and maintenance of our homes</b></p>	<p><b>By 2023:</b></p> <ul style="list-style-type: none"> <li>• We will have completed stock condition surveys on 100% of our homes.</li> </ul> <p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• More than 80%* of our customers will be satisfied that their homes are well maintained.</li> <li>• More than 80%* of our customers will be satisfied that their homes are safe and that their communal areas are clean and well maintained.</li> </ul> <p><b>By 2025:</b></p> <ul style="list-style-type: none"> <li>• A property portfolio dashboard will be accessible to all customers so our investment activities and plans can be viewed.</li> </ul>
<p><b>We will build over 1,000 new affordable homes by 2033</b></p>	<p><b>By 2028:</b></p> <ul style="list-style-type: none"> <li>• We will invest £189 million into new homes and remodeling of existing estates to improve thermal comfort, affordability and customer satisfaction.</li> <li>• A Cobalt design standard for all our new homes will produce 75-80% less carbon emissions.</li> <li>• We will have created well-managed green spaces, creating places to help people improve their physical and mental well-being.</li> </ul>
<p><b>We will diversify our housing offer, providing homes for sale, shared ownership and rent to buy, and specialist housing for older people</b></p>	<p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• We will have secured additional development opportunities outside of core neighbourhoods.</li> </ul> <p><b>By 2028:</b></p> <ul style="list-style-type: none"> <li>• Around 30% of our new homes will be built on an intermediate tenure basis.</li> </ul>

\*Metrics form part of the suite of Tenant Satisfaction Measures reportable to the Regulator of Social Housing.

<b>What?</b>	<b>How? By when?</b>
<p><b>We will be supporting financial inclusion and opportunities to work in our neighbourhoods</b></p>	<p><b>By 2025:</b></p> <ul style="list-style-type: none"> <li>• We will launch our Neighbourhoods/ Financial Inclusion Strategy to deliver improved outcomes for our customer and communities</li> </ul>
<p><b>We will work with our customers to develop and deliver new neighbourhood plans to use as a framework for new projects and investments in each area</b></p>	<p><b>By 2023:</b></p> <ul style="list-style-type: none"> <li>• Our Neighbourhood Plans will be launched and published.</li> </ul> <p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• We will publish the social value benefits delivered into our communities by our suppliers and contractors.</li> </ul>
<p><b>We will develop and enhance our key partnerships with external organisations to maximise the impact of our services for our customers</b></p>	<p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• We will develop a staff volunteering skill bank and increase the number of volunteering days by 20%.</li> <li>• We will refine our Good Help Hub offer with established service offers from our new community hub.</li> </ul>
<p><b>We will ensure that we maximise the added social value benefits from our suppliers and contracts to make a real difference in our communities</b></p>	<p><b>By 2024:</b></p> <ul style="list-style-type: none"> <li>• At least 80%* of our customers are satisfied that we make a positive contribution to their neighbourhoods.</li> </ul> <p><b>By 2025:</b></p> <ul style="list-style-type: none"> <li>• We will create a new Social Value Policy</li> </ul> <p><b>By 2026:</b></p> <ul style="list-style-type: none"> <li>• We will win at least three grants worth at least £30,000 each in areas identified as priorities in the Corporate Plan.</li> </ul>

*\*Metrics form part of the suite of Tenant Satisfaction Measures reportable to the Regulator of Social Housing.*



<b>What?</b>	<b>How? By when?</b>
<b>We will increase the number of apprenticeships, trainees and entry level opportunities at Cobalt</b>	<b>By 2024:</b> <ul style="list-style-type: none"><li>• A range of apprenticeships and entry level positions will be available each year.</li></ul>
<b>We will develop a talent management framework, with training academies and coaching and mentoring programmes</b>	<b>By 2024:</b> <ul style="list-style-type: none"><li>• We will deliver coaching/mentoring programmes for improving career and personal development.</li><li>• Reduced staff turnover in key roles.</li></ul>
<b>We will enable staff to work with agility, helping them to work out in community locations and customer homes to maximize our efficiency.</b>	<b>By 2024:</b> <ul style="list-style-type: none"><li>• Mobile devices with remote access for customer facing staff will drive improvements in how we work.</li></ul>
<b>We will develop a new performance management framework with colleagues, for colleagues, with clear targets for everyone.</b>	<b>By 2024:</b> <ul style="list-style-type: none"><li>• Clear performance expectations and accountability for all staff.</li><li>• A new behaviours framework that supports our new values will be in place.</li></ul>



**Cobalt**  
■■■ Housing