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Welcome to Cobalt Housing's 2023/24 annual report

I am delighted to share our 2023/24 annual report with you. This report lets you know how we performed against our targets and the improvements we are making to our services.

Listening to our customers

Our customers told us that they were unhappy with the repairs service they were receiving. We listened and used your feedback to plan significant changes.

In February 2024, Cobalt Board agreed to our plans to bring the repairs service in-house sooner than anticipated. This will enable us to deliver the improvements you have asked for.

You can read about the changes we are making to our repairs service on page 8.

Investing in homes and communities

We began a significant investment programme into our existing homes, investing over £12 million into new kitchens, bathrooms, roofs and the installation of energy efficiency measures.

We made significant progress at Waterdale Gardens, building 88 new homes for affordable rent, rent to buy and shared ownership. Customers will continue to move into their new homes over the coming year.

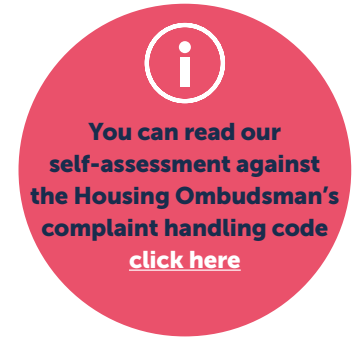
I hope you find this year's annual report useful. If you have any questions or would like to provide feedback, please email marketing@cobalthousing.org.uk



Claire Griffiths
Chief Executive



A look back on 2023/24



In 2023/24, we owned and managed 5,769 homes in Croxteth, Fazakerley, Sparrow Hall and Norris Green.

The Regulator for Social Housing
In 2024, we were inspected by the Regulator of Social Housing. These inspections take place approximately every four years. Our last inspection was in 2019. Following our inspection, the Regulator of Social Housing issued the following grades for Governance, Viability and Consumer standards:



- G1:** We are pleased to retain our G1 rating. This means that our governance is robust and effective in identifying risks and that we are successfully delivering against our core purpose and strategic objectives.
- V2:** We have moved from a V1 to a V2 rating. We still meet the regulator's viability requirements, but our significant investments into our homes and communities will result in less financial headroom moving forward.
- C2:** The new Consumer standards put the customer at the heart of what we do. We received a C2 rating. The Regulator saw evidence of the many positive ways we're working with our customers and looking after homes, but identified areas where we need to improve.

We recognise that our repairs service needs considerable improvement, and have begun the steps needed to make sure this happens. This is our number one priority. The Regulator for Social Housing acknowledged that our Improving our Repairs project will help us to address concerns raised.

We provided strong evidence in supporting customers to maintain their tenancies and in dealing with Anti-Social Behaviour. They found that our Customer Voice Strategy and our customer involvement methods are delivering in line with the standards. We have made commitments to continuously improve and embed our customer's voice in our decision making and improvement journey.

Highlights

In 2023/4, we provided **£178,814** in direct funding for community projects. This generated over **£7 million** in social value*

School projects

We invested **£33,700** in projects for schools, including providing funding for the delivery of Positive Footprint's award-winning Raising Aspirations programme.

This generated **£1,923,699** in social value



Community projects

We provided funding of **£52,950** for community projects. This included youth and play provision for children and young people and funding for a forest school, improving health, wellbeing and local spaces.



This generated **£3,931,232** in social value



Cobalt Hub

We spent **£11,364** on activities in our community hub. This included our weekly brekkie and brew Friday sessions and our community choir.

This generated **£317,396** in social value



Training courses



We provided funding of **£2,280** for training courses, including mental health first aid, a cookery course and football training.

This generated **£198,732** in social value

* We use HACT, an independent social value calculator, to measure the impact of our investments within our communities.

Highlights



AltFest

AltFest 2023 provided the perfect day out for customers, families and neighbours!

From face painting and hook a duck to discussions about what's important, AltFest brought people together.



706

We supported 706 Cobalt customers into training and employment opportunities.



£92,461

£92,461

We were granted £92,461 in UK Shared Prosperity Funding in January 2024.

This is being used to support volunteering projects in our local communities.

Tenancy wellbeing



It cost £78,520 to run our dedicated tenancy wellbeing service.

This generated
£659,398
in social value

"I didn't think there would be a time in my life that I would need the help like you have given me, and I really appreciate it, thank you."



£1 Million

We secured £1 million in additional benefits and grants for Cobalt customers.

This was money that our residents did not know they were entitled to and brought added income into the household.

Spotlight on The Good Help Hub

Liverpool City Council chose Cobalt Housing to deliver a pilot scheme using funding from Partnerships for People and Place.

The Good Help Hub was set up as a pilot scheme in 2023 at our Cobalt office. Anyone from the community could drop in to access advice and support and take part in activities. During the 12 week scheme, 430 people in the local area received support in areas such as housing, mental health support and financial advice.

Following the success of the Good Help Hub, we are planning to establish a permanent hub at our Lower House Lane Office.

Our communities

We're committed to making a difference in our communities and hold events throughout the year to bring partners and customers together to improve our neighbourhoods.

To keep up to date with what's going on in our communities, follow us on Facebook or Instagram.

www.facebook.com/CobaltHousing
www.instagram.com/CobaltHousing/



Croxteth

The 'Our Croxteth' pilot project came to an end in 2023. Our Croxteth saw local groups and community projects successfully bid for up to £5,000 through the initiative, which was made up of £50,000 worth of funding from Cobalt Housing, Liverpool City Council, Mersey Care and Merseyside Police's proceeds of crime. Projects brought the community together and consisted of walking groups, a community choir, armchair exercises for people with dementia, art for wellbeing, football, boxing, a women's group, educational plays for schools and much more.



Fazakerley and Sparrow Hall

Over 100 customers attended our Sparrow Hall Impact Day, meeting partners from Energy Plus Project, Partners Credit Union, Liverpool in Work, Local Solutions, Foster Care Liverpool and the NHS.

Norris Green

As part of our Norris Green Action Day, we cleared rubbish and flytipping, cut back trees, set up a communal greenhouse and planted bulbs and flowers to create a beautiful space for the community to enjoy.

Repairs and Maintenance: performance in 2023/24

↓↑ Performance compared to 2022/23

😊 At or above target

😐 Slightly below target

😞 Below target



4,692

Emergency repairs

8,567 in 2022/23



16,941

Routine repairs

18,277 in 2022/23



383

Urgent repairs

93 in 2022/23

97%

Emergency repairs completed within two hours



92% in 2022/23

Our target is 98%

78%

Routine repairs completed within 10 working days



87% in 2022/23

Our target is 98%

94%

Urgent repairs completed within 5 days



93% in 2022/23

Our target is 98%



9 days

Average number of days to complete a responsive repair



12.3 days in 2022/23

Our target is 10 days



84%

Customer satisfaction with most recent repair



93% in 2022/23



£131

Average cost of repair



£92.42 in 2022/23

Spotlight on Improving our Repairs service

We know how important the repairs service is to our customers.

After listening to feedback from our customers and colleagues, the Cobalt Board agreed to plans to bring our repairs service in-house, so we can make the improvements that our customers, colleagues and Board want to see.

While we grow our in-house team, we have partnered with Carroll Group and Penny Lane Builders, who will carry out repairs alongside our existing team, Cobalt Housing Property Services.

We contacted all customers and sent a special edition newsletter to keep residents up to date as we made changes to our repairs service. We also set up a dedicated page on our website to answer any questions that customers may have.

Repairs standard

We produced a new repairs standard and reviewed repair timescales. This was produced in conjunction with our Homes and Neighbourhood Committee, Tenant Consultative Panel, Repairs forum, engagement platform and our Improving our Repairs Task and Finish Group, which is made up of Board members and customers.

Repair priorities and response times

All repairs are prioritised as either emergency, urgent or routine. We have reviewed and agreed our response times to each:

- **Emergency:** attend within 4 hours (make safe) and complete within 24 hours
- **Urgent:** 5 working days
- **Routine:** 20 working days
- **Planned:** 50 working days

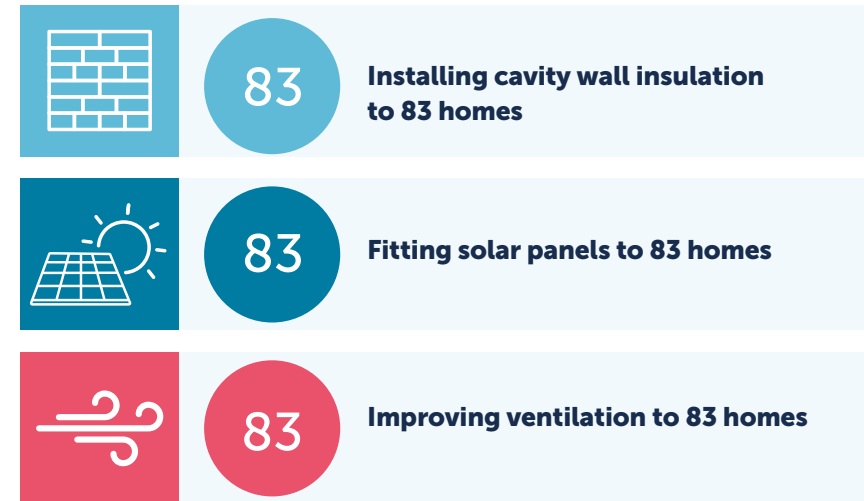
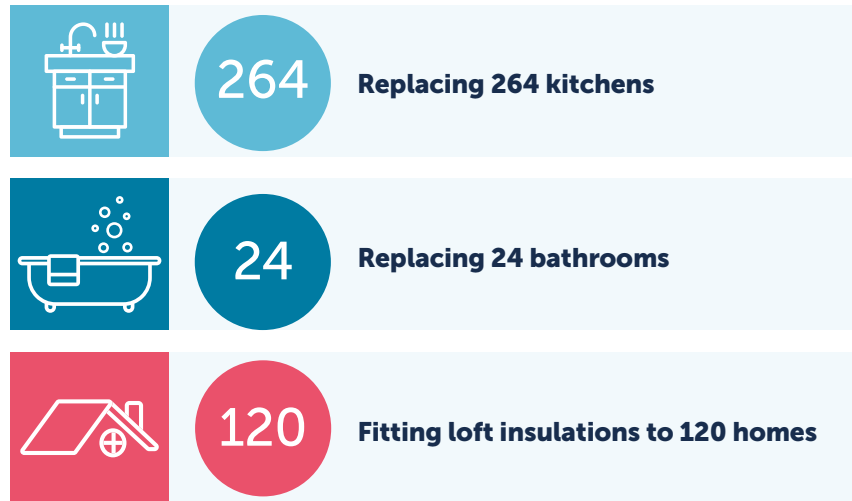


You can read our full repairs standard and contractor code of conduct here [click here](#)

Investing in our homes

In 2023/24, we invested **£12,271,000** into our homes.

This included:



We plan to invest approximately **£13,800,000** into our homes in 24/25

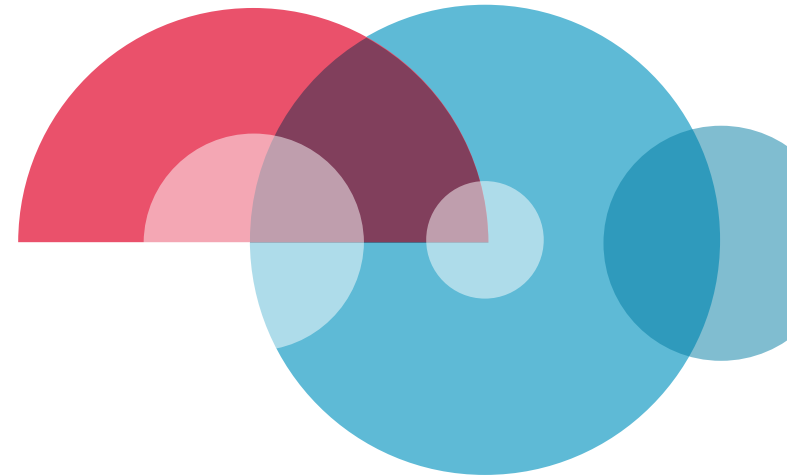


In 2023/24, **0.3%** of our homes did not meet the Government's Decent Homes Standard. Work has been planned to rectify this.

In 2023/24, **70.7%** of all of our homes had an Energy Performance Certificate (EPC) rating of C or above. This is up from 66.5% in 2022/23.

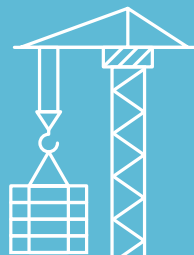
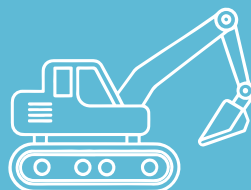
Building new homes

As part of our corporate priority to invest in our homes and communities, we have ambitious plans to build **1,000 new homes** over the coming years.



In 2023/24, work started on Waterdale Gardens, Croxteth, where we're building **88 new homes** for affordable rent, Rent to Buy and shared ownership.

Waterdale
GARDENS



We submitted planning applications to build **150 new homes**.

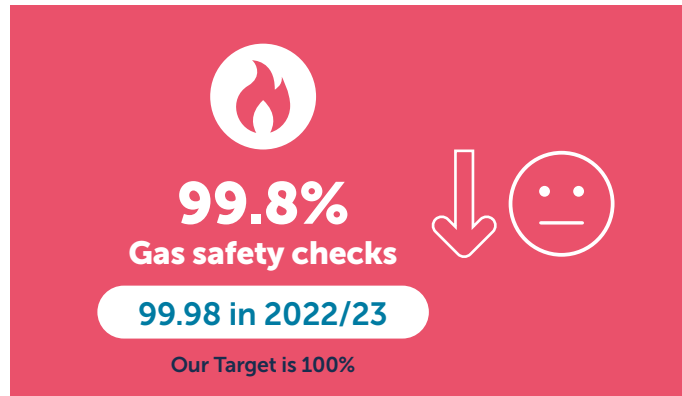


We have established a development pipeline of more than **500 properties** to support the delivery of our new homes target.

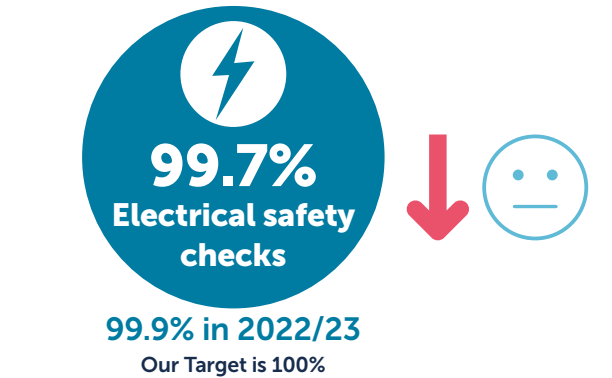
Keeping you safe: 2023/24 performance

We are required by law to carry out checks to your home to ensure that you, those living with you and your neighbours are safe.

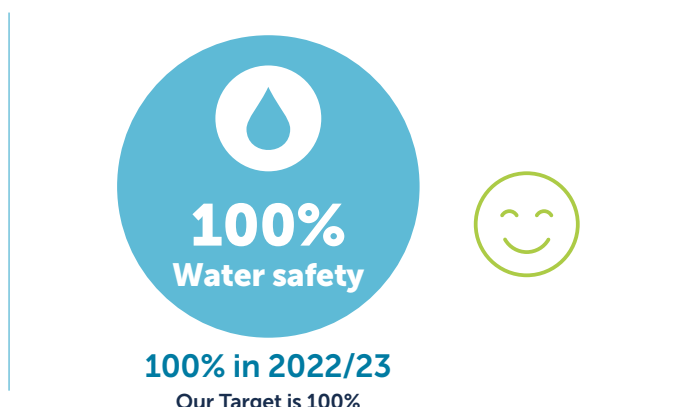
As part of your tenancy agreement, you are required to allow access for these checks to be undertaken. If you are concerned about the safety checks or are worried about allowing us into your home, please call us on 0330 303 2222 and we will discuss how we can support you.



Twelve properties were overdue for inspection due to customers not allowing access into their homes. We are taking appropriate legal action to ensure that these checks can be carried out.



Fifteen properties were overdue for inspection due to customers not allowing access into their homes. We are taking appropriate legal action to ensure that these checks can be carried out.



Compliments, complaints and comments

We use your feedback to improve the services we provide.

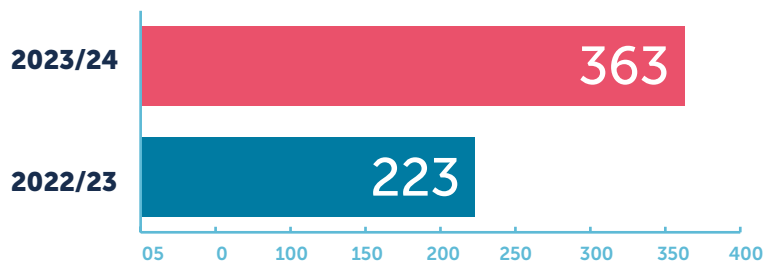
In 2023/24, we carried out a full review of our complaints process and established a dedicated complaints team.

Our Complaints Forum meets monthly and has reviewed our complaints policy and our offers for resolution. Moving forward, the forum will review complaints that have been closed and make recommendations on how we can further improve the service we provide.

In February 2024, we hosted a Meet the Housing Ombudsman event in our community, and invited our customers to find out what the Ombudsman does and the support they provide.



In 2023/24, we received **363** complaints. This is up from **223** complaints in 2022/23.



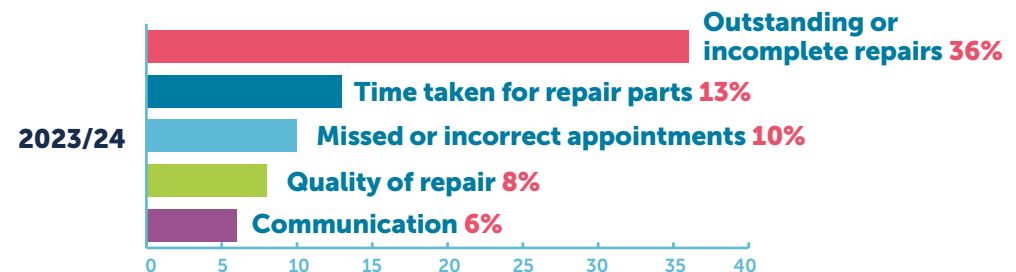
Stage 1 complaints



Stage 2 complaints



The top five reasons for complaints were:



Improving our services

In addition to improving our repairs service, we are making further changes:

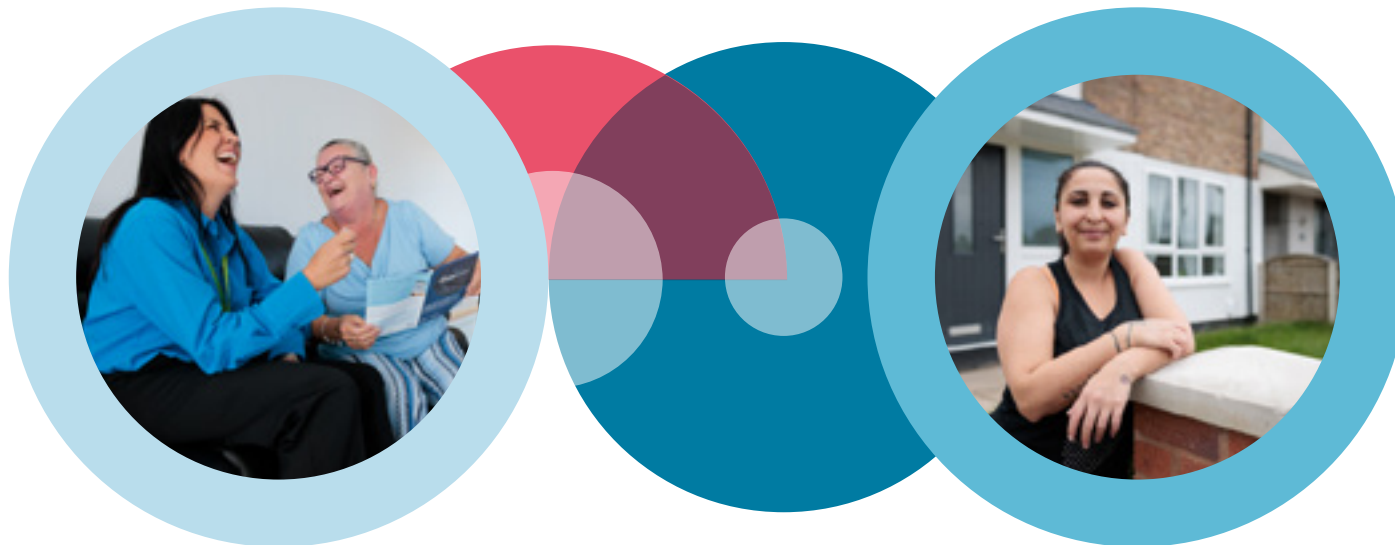
Customer voice

We have established three new customer forums relating to key service areas. Forums are made up of customer representatives, a member from our Tenant Consultative Panel (TCP) and a service lead from Cobalt Housing. You can read more about our customer voice opportunities on page 15.



Community hub

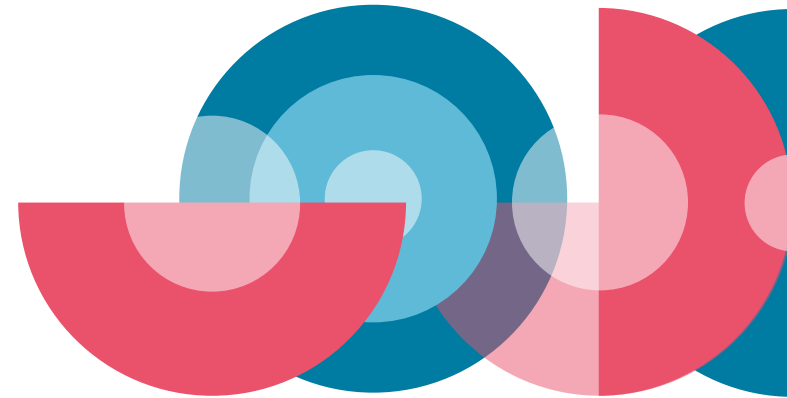
We are creating a community hub within our Lower House Lane office, providing a central place for our customers and people living in our neighbourhoods to build positive relationships with Cobalt and our partners, access support, undertake training and discover volunteering and employment opportunities.



Tenant Satisfaction Measures

The Regulator for Social Housing introduced Tenant Satisfaction Measures that all housing associations in England must report on.

The Regulator of Social Housing introduced Tenant Satisfaction Measures for all social housing landlords in England. Housing associations must publish the results of their TSM surveys, and you can use these results to see how Cobalt is performing. This is the first year that housing associations have had to publish results, and you'll find ours below.




You can read more about our TSM surveys and results [click here](#)

You said we did

**We use your feedback to make improvements to our services.
In 2023/24, we made the following changes:**

You said: You visit my home to carry out a repair when I'm not expecting you and you don't tell me what I need to do next.

You said: The contractor didn't finish my repair and the communication was really poor.

You said: You didn't come to carry out my repair and when I queried this, you said I wasn't home when they came. No card was left so I wasn't aware.

We did: As part of our new repairs offer, we will aim to offer all customers an appointment at first contact. If we need to come back to complete your repair, we will give you a new appointment date.

We did: We have created 'partial completion cards' that will be left with customers when we have been unable to complete a repair at the first visit. These cards will let you know why we were unable to finish the work and when we will be back to complete the job.

We did: We will leave no access cards with relevant phone numbers and email addresses when we are unable to access your home.



Customer voice

Cobalt's Board is committed to working with customers to ensure their needs and expectations are met. We offer a number of ways for our customers to get involved, from in person to online:

Homes and Neighbourhoods Committee

The Homes and Neighbourhoods Committee (HNC) reports directly into the Cobalt Board. It is made up of customers, staff and Board members and commissions service reviews and makes recommendations for improvements.

Tenant Consultation Panel

The Tenant Consultation Panel (TCP) reports into HNC. It is made up of eight customers.

TCP reviews all customer-facing documents. A member of TCP sits on our community fund panel, which decides which projects to fund across our neighbourhoods.



To get involved, email getinvolved@cobalthousing.org.uk

Customer forums



Complaints

Our complaints forum scrutinises performance and holds us to account. They reviewed our complaints policy to ensure that it is fit for purpose and aligns with regulation.



Repairs

Our repairs forum monitors performance and makes suggestions for improvement.



Youth

Our youth forum is for young people aged 11 to 16 to come together and have a say on matters that are important to them. They provided feedback on our new website and looked at accessibility at our Lower House Lane office.

My Voice Matters

My Voice Matters is our customer engagement platform. Once you have registered, you can have your say on everything from policies and procedures to new designs and literature.

My Voice Matters is a place where you can talk to customers and staff and help to shape services.



Surveys

From time to time, we may text or email you to ask you to complete a satisfaction survey. This could be after a repair. We also contact our customers every year to carry out a Tenant Satisfaction Measures survey. The results of this are published on our website.



Brekkie and Brew Friday

Brekkie and Brew Friday is a place for people to come together in a relaxed setting and get something to eat and a hot drink completely free.

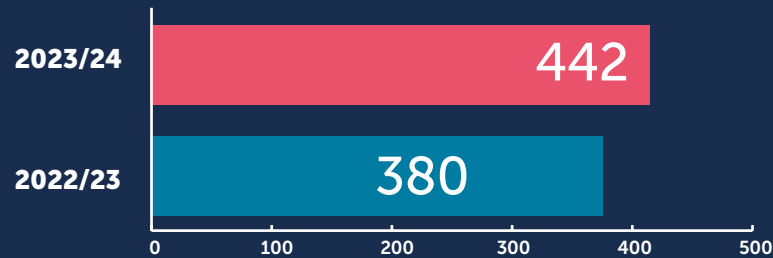
Colbalt staff are on hand to chat and teams will sometimes bring suggestions along for feedback.



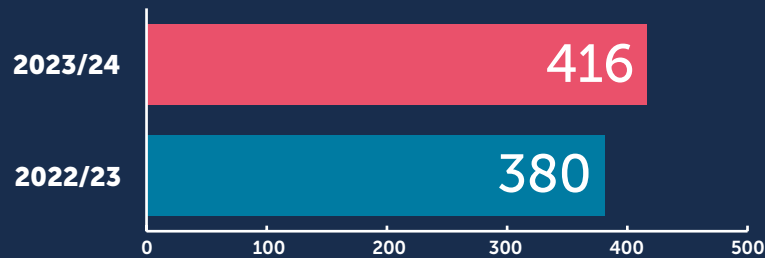
Anti social behaviour

We work with our partners to tackle anti-social behaviour in our communities, holding awareness days, dealing with fly tipping and managing breaches to tenancies.

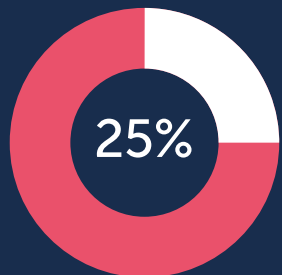
In 2023/24, we investigated **327** reports of anti-social behaviour.



In 2023/24, we closed **416** cases of anti-social behaviour.



Domestic abuse and safeguarding



Approximately **25%** of all ASB reports we receive relate to domestic abuse.

In 2023/24, we received **105** reports of domestic abuse. This is up from **77** reports in 2022/23.



We are in the process of joining the Domestic Abuse Housing Alliance (DAHA).

DAHA Accreditation is a framework designed to enable social housing providers and local authority housing teams to embed policy and practice that ensures they identify and respond to domestic abuse earlier and with greater efficiency so that victims/survivors can achieve safety and housing security.

Outcomes of ASB investigations

Eviction is the final option available to us, and we will do everything we can to provide a satisfactory resolution before it gets to that stage.

In 2023/24, we:



In 2023, following an increase in reports of hate crime across our neighbourhoods, we held **You're Safe to Say**, an all day event held in **Norris Green**. Over 300 people from the local community met partners from from Merseyside Police, the Anthony Walker Foundation, The Sophie Lancaster Foundation, Victim Support and many more to sign our You're Safe to Say charter, agreeing to work together to combat hate crime. The aim of You're Safe to Say was to break down barriers and create a more understanding environment.




 If you are experiencing anti-social behaviour, it's important that you report it to us.


You can report ASB to us by:

- Calling 0330 303 2222
- Clicking www.mycobalt.cobalthousing.org.uk/cob/www/dashboard
- Visiting our office at 199 Lower House Lane, Liverpool, L11 2SF

Your Rent

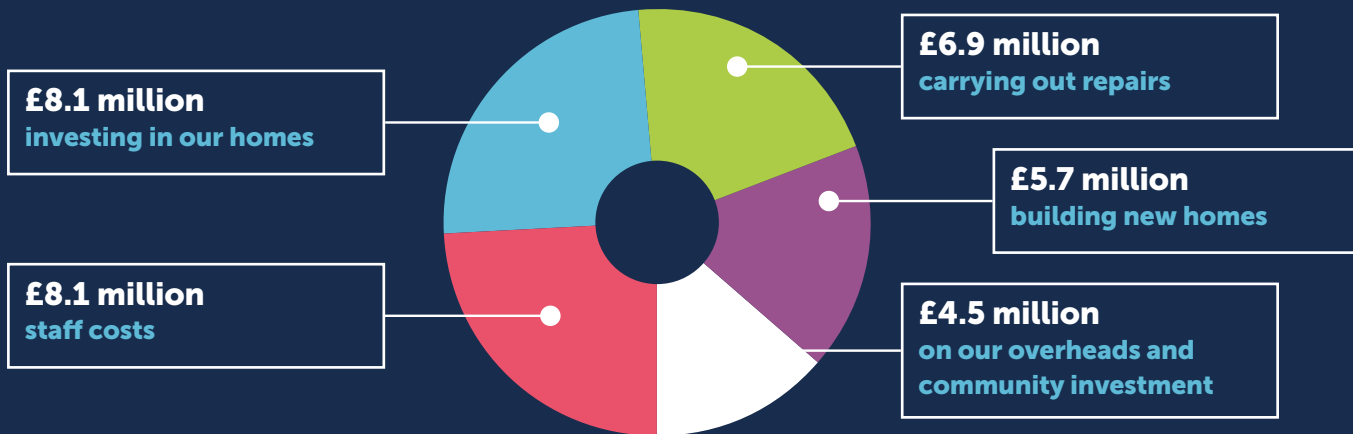
Paying your rent is important for maintaining your tenancy. We use the rent we receive to carry out investment works, improving properties and building new homes in our communities.

 Rent Due	
2023/24	We collected 99.5% of rent due.
2022/23	We collected 99.6% of rent due.
Our target is	99.3%

 % of current tenant rent arrears (excluding amounts due to housing benefit).	
2023/24	4.4%
2022/23	4.3%
Our target is	4.7%

We received **£30.2 million** in rent in 2023/24 and approximately **£3 million** in grants.

This was how we spent it:





Contact details
0330 303 2222

199 Lower House Lane,
Liverpool, L11 2SF
www.cobalthousing.org.uk