

Winter | 2024

**Cobalt**  
Housing



# Customer Newsletter

@CobaltHousing   

# 1 | Welcome from Claire



With autumn well underway, I'm pleased to update you on the improvements we're making across our services and the exciting plans for 2025.

We've achieved some remarkable milestones in 2024. We invested **£12.3 million** in home improvements, including new kitchens, energy efficiency upgrades, and essential safety checks. Through our Community Fund, we supported **17 local projects** and **11 community groups** providing **£32,606** in funding and bringing meaningful changes to Crompton, Norris Green, Fazakerley, and Sparrow Hall.

**£12.3 million**  
in home  
improvements

**£32,606**  
in funding

**Our focus remains on delivering the best possible service to you.** From expanding our repairs service to enhancing customer engagement, every change we're making is driven by your feedback and aimed at creating a community where everyone feels heard and supported. Our Big Listen survey is underway, and we hope you'll take part in shaping the future of Cobalt. We're also proud to launch our new website, which has been designed alongside our customers to ensure it is accessible and easy to use.

We understand the challenges that winter can bring, so we've included helpful advice in this newsletter on staying warm and managing energy bills. Our Welfare Advice and Tenancy Wellbeing teams are also here to provide support if you're in need - please don't hesitate to reach out.

**Best wishes,**  
**Claire Griffiths,**  
**Chief Executive**



# 2 | Winter tips for your home

As winter approaches, it's important to keep you and your home safe and warm. Here's some practical advice for managing frozen pipes.



Winter  
Tips



**Winter temperatures can cause pipes to freeze and in some cases, burst. Here's what to do if you spot a problem.**

**If you have a burst pipe:**

1. Turn off your stop tap and switch off the boiler.
2. Drain the system by turning on all taps, then turn them off when the water stops.
3. Use towels to soak up any escaping water and, if water has leaked near any electrical outlets, do not touch them - switch off the power at the fuse box.
4. Contact us for an emergency repair. Please call **0330 303 2222**, 24 hours a day, 365 days a year.

**If you think a pipe is frozen:**

1. Turn off your inside stop tap right away - it's usually under the kitchen sink but could be in a downstairs bathroom, kitchen cupboard or under the stairs. If you can't find your stop tap, please contact us.
2. Turn on all taps to quickly drain the system, saving a bit of water in a bucket for essentials like flushing toilets or hand washing. Once the water stops flowing, turn the taps off.

**How to safely thaw frozen pipes:**

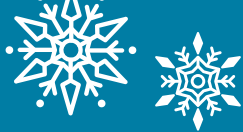
Gently warm the frozen section using hot water bottles or towels soaked in warm, but not boiling, water. Never use an open flame as it could damage the pipe or cause a fire.

**Tips to prevent future problems:**

- Know where your stop tap is and check it works every six months.
- Leave heating on low if you're going away for longer periods.



### 3 | Joining your energy supplier's Priority Services Register



**PRIORITY**

Did you know your energy supplier offers extra support for those who need it?

Joining their Priority Services Register means you can access additional help whenever you need it – permanently or for a short period due to life changes.



#### What kind of help can you get?

The Priority Services Register offers support that includes:

- Priority assistance in an emergency.
- Advance notice of planned power cuts, whenever possible.
- An ID and password scheme for visitors to help you feel safe.
- The option to have a family member, carer, or friend receive communications on your behalf.
- Support for relocating a prepayment meter if it's hard for you to reach.
- Regular meter readings, and bills in large print or braille.
- Help with reconnecting your gas supply if you need assistance.

#### Who can join?

You can sign up if you:

- Are of state pension age, pregnant, or have young children.
- Have a disability or long-term health condition, such as a mental health condition or sensory impairment.
- Depend on medical equipment that needs a power supply.

Life changes, like recovering from an injury, a recent hospital stay, or a bereavement, also make you eligible.

#### How to register

Contact your energy supplier directly by phone, online, or by post. If you're not sure who your supplier is, check your latest energy bill or visit their website for contact information.



Remember to contact both your gas and electricity suppliers if they're different, and re-register if you ever switch providers.

Our expert Welfare Advice and Tenancy Wellbeing Teams can help with:

- Signposting for budgeting and debt advice, including utility debt.
- Applying for benefits, including Universal Credit, Personal Independence Payments, Disability Living Allowance, etc.
- Appealing benefit decisions, including sanctions.
- Issuing food and fuel vouchers.
- Grants for rent arrears or essential items in exceptional circumstances.

In 2023/24, we secured more than £1million in additional benefits and grants for Cobalt customers. This was money that our customers did not know they were entitled to. If you ever need financial support, please call our Welfare Advice Team on 0330 303 2222.

### 4 | Paying rent over Christmas

Christmas is fast approaching and with that comes some changes to payment dates. Rent will still be due over this period, so if you have a Direct Debit or standing order set up, please be aware that it may not come out when you expect.

If you have payments due out on the following dates, the date your rent will leave your account is listed below.



25  
DEC

Payment will leave your account on 27th December 2024

26  
DEC

Payment will leave your account on 27th December 2024

1  
JAN

Payment will leave your account on 2nd January 2025

Although we are closed over Christmas and New Year, don't forget that.

You can pay your rent in the following ways:

- Your MyCobalt account [www.cobalthousing.org.uk/my-services/mycobalt/](http://www.cobalthousing.org.uk/my-services/mycobalt/)
- Paypoint locations
- [www.allpay.net](http://www.allpay.net)
- Post offices
- Online banking
- Calling 0330 303 2222 and selecting option 3 to use our automated payment line.

Please ensure there is enough money in your bank account to make your payment or you may be charged by your bank for any returned Direct Debits or standing orders.

Dates of benefit payments can change around bank holidays, and Christmas is no exception, so we'd recommend checking dates if you claim Universal Credit, tax credits, pension, Disability Living Allowance or any other benefits.



If you are struggling to pay your rent, please get in touch with us as soon as possible on 0330 303 2222.

To view advice on Money and Welfare benefits, please visit: <https://cobalthousing.org.uk/my-services/paying-your-rent/money-and-welfare-advice/>





## 5 | The Big Listen

Our customers are at the centre of everything we do and every decision we make. To help us know our customers and better understand the future services that you want to see, we have launched the Big Listen.



### What is the Big Listen

Between November 2024 and April 2025, we're contacting all our customers to carry out a short survey. This will ensure that the information we hold about your household is correct and we will use your feedback to shape our services in the future.

**All completed surveys will be entered into a free prize draw to win £50 Love2Shop vouchers.**

### The Big Listen: what it is

We are contacting all our customers to carry out a survey. This shouldn't take more than 20 minutes to complete. We'll check that the information we hold about your household is correct and will use your feedback to shape our services in the future.

### The Big Listen: what it isn't

This isn't a 'tick box' survey - your feedback is at the heart of service improvements and we want to hear what you have to say.

If we visit your home, it's not a property inspection - we don't want to look around your home unless there's something you want to show us.

### When will you contact me?

We'll contact you between November 2024 and April 2025.

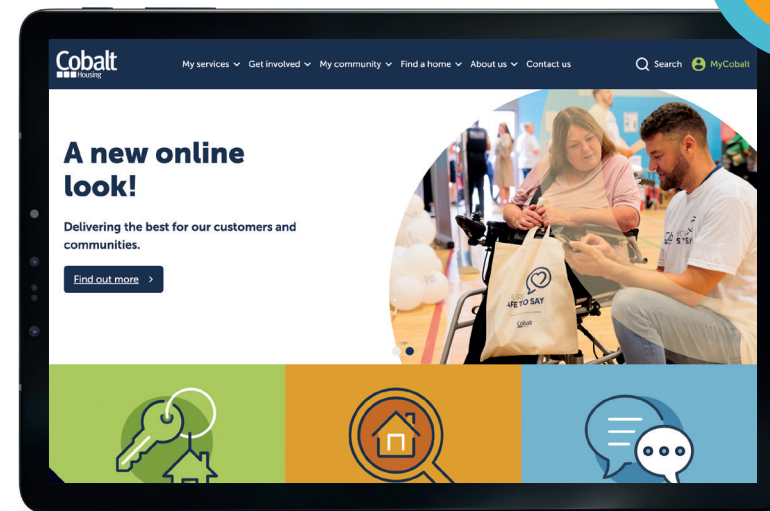
### What will you ask me?

We will ask you to confirm your household details, including the date of birth, ethnicity and preferred language of everyone living in your home. We will also ask you some questions relating to the health and wellbeing of your household, whether you have any concerns around damp and mould and for your thoughts on services you would like to see in your community.



## 6 | The new Cobalt website is live!

*New website*



**You told us that our website was difficult to access, looked old and it didn't match where Cobalt is now as an organisation. It was hard to find what you were looking for and when you did, the information was outdated.**

**You were right – our website was old, and that meant we were limited with what we could do to make changes. What we needed was a new website - one that better reflected Cobalt Housing and our communities.**

We worked with our involved customers from the start, from procuring a supplier to mapping out the structure, approving content to testing the new site. What you see on our new website is customer approved at every stage.

**We hope you like the new site and it does what you need it to.**

If you have any comments or feedback, good or bad, we'd love to hear it.

**Email: [marketing@cobalthousing.org.uk](mailto:marketing@cobalthousing.org.uk).**

Scan here to visit our brand new website





# 7 | Annual Report Summary

This summary provides key highlights from our Annual Report 2023/24, showcasing how we've been improving homes, services, and communities.

For more details, scan the QR code on the next page to access the full report.

## Repairs and maintenance

- Completed **16,941 routine repairs** and 4,692 emergency repairs, with 97% of emergency repairs completed within our target of two hours.
- Average repair cost: £131.** Routine repairs averaged nine days to complete.
- 84%** of customers reported satisfaction with their most recent repair, a slight decrease from **93%** in 2022/23.



## Community Investments

- £12.3 million** Invested in homes
- This includes installing **264** new kitchens, **83** homes receiving cavity wall insulation and solar panels, and **120** homes getting loft insulation. We are focused on upgrading energy efficiency, and now 70.7% of our homes have an Energy Performance Certificate (EPC) rating of C or above, an improvement from 66.5% last year.

## New homes development

- Construction of **88 new homes** began at Waterdale Gardens, Croxteth. These will include a mix of affordable rent, Rent to Buy, and Shared Ownership.
- We also submitted planning applications for **150 additional homes** and established a pipeline of over 500 properties to meet our goal of building 1,000 new homes in the coming years.



## Keeping You Safe

- Safety Performance
- 99.8%** of gas safety checks and 100% of asbestos and fire risk assessments were completed.
- We faced challenges accessing **15** properties, but legal action was taken to ensure these essential checks were carried out.

## How we spent the rent we receive

- In 2023/24, we collected **£30.2 million in rent**, with approximately **£3 million in grants**. We allocated:
  - £8.1 million** for home improvements,
  - £8.1 million** for staff costs,
  - £6.9 million** for repairs, and
  - £5.7 million** for building new homes.

## Addressing Anti-Social Behaviour (ASB)

- In 2023/24, we investigated **327 reports of ASB** and successfully closed **416 cases**.

We achieved a **99.5% rent collection rate** and saw a slight increase in tenant rent arrears, from 4.3% in 2022/23 to 4.4% this year.



For a full breakdown of Cobalt Housing's activities and improvements, scan the QR code to read our 2023/24 Annual Report online.



# 8 | Tenant Satisfaction Measures

You'll find lots of useful information below but if you have any questions, please call us on 0330 303 2222.



Your feedback is vital in helping us to deliver the services our customers want to receive. We're contacting customers to carry out a Tenant Satisfaction Measures survey.



**Why are we carrying out these surveys?**  
The Regulator of Social Housing assesses how social housing landlords in England are at providing good quality homes and services. They have introduced a series of tenant satisfaction measures (TSMs) that social housing landlords must report on. You'll be able to use these to see how we are performing, and the Regulator will use these to see which landlords need to improve.

**Who will be contacted to take part in the survey?**  
Every Cobalt Housing household will be invited to take part.

**How will I be contacted?**  
You may be contacted by text or via phone call to take part. In some cases, we will visit residents to carry out surveys face to face.

**Who will contact me?**  
Staff from Cobalt Housing will carry out these surveys. In some instances, we may use an external provider and will update our website and social media channels with their details if this happens.

**What will you do with my feedback?**  
We will use your feedback to improve our services and will continue to publish our results in our annual reports so you can see how we are performing; you can also see our 2023/24 TSM results on the next page.

You'll find our 2023/24 satisfaction results on page 11. Scan the QR code to read our full report.



# Tenant Satisfaction Measures

2023/24



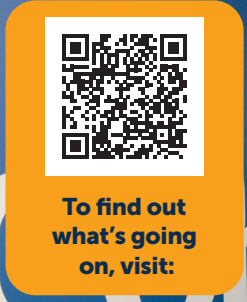
## Satisfaction with the services we provide

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.

Overall satisfaction	60%	Satisfaction that we keep tenants informed about things that matter to them	59%
Satisfaction with repairs	59%	Agreement that we treat tenants fairly and with respect	64%
Satisfaction with time taken to complete most recent repair	56%	Satisfaction with our approach to handling complaints	27%
Satisfaction that home is well maintained	57%	Satisfaction that we keep communal areas clean and well maintained	54%
Satisfaction that home is safe	62%	Satisfaction that we make a positive contribution to neighbourhoods	56%
Satisfaction that we listen to tenant views and act upon them	51%	Satisfaction with our approach to handling ASB	55%







**Improving our Repairs**  
 We have listened to your feedback and are making significant changes to our repairs offer, to improve the service you receive.

**We're delighted to officially launch the Cobalt Community Hub space!**

The Hub forms part of Cobalt's wider customer support offer and is located at our Lower House Lane Office in Croxteth.

As well as offering on-site triage for housing and repair related queries, the Hub will host regular weekly drop-ins and events, providing the community with the opportunity to access services, and to come together to learn new skills and make new friends.

Created for both Cobalt customers and our wider communities, the Hub allows people to:

- **Connect** - build positive relationships and social networks
- **Belong** - access tenancy sustainability and financial support services
- **Learn** - access education, training and employment
- **Thrive** - develop good health and wellbeing.



Brekkie and Brew morning is part of our Feel-Good-Friday offer, with snooker, darts and a drama group accessible on site.

**In need of Property Pool Plus advice? Support to access benefits? Want to chat over a game of chess or improve your health? There's something for you at Cobalt Community Hub.**

**Phase 1**

**In July 2024, our contract with HMS ended and phase 1 of our Improving our Repairs project began.**

Carroll Group and Penny Lane Builders began carrying out repairs to our homes, alongside Cobalt Housing Property Services, our in-house team.

In the first three months of these changes, 95.4% of all repairs were completed within target times. This is up from 76.7% in 2023/24.

We have carried out over 200 satisfaction surveys, asking for:

- Overall satisfaction with the repairs service received
- Whether the appointment was kept
- The politeness and professionalism of the operatives who carried out the repair

**Results so far:**

- **Overall satisfaction 79%**
- **Appointment kept 78%**
- **Polite and professional 83%**

**Phase 2**

In phase 2 of our Improving our Repairs project, all of our repairs will be carried out by Cobalt Housing Property Services. We anticipate that this will happen in stages through 2025 and we will keep you updated throughout the entire project.





## 11 | Is Your Community Barking?



### Steps for a quiet community

**We understand that excessive barking can be disruptive and affect the peace in your community. If you're experiencing issues with a neighbour's dog, consider having a friendly conversation with them first. They might not be aware that their pet is causing a disturbance.**

If the noise persists and you don't feel comfortable approaching your neighbour or the situation hasn't improved, please get in touch with us for support. In some cases, you can contact Liverpool City Council's Environmental Health Team by calling **0151 233 3001**. If enforcement action is taken, we may use this as part of our process to address the issue with the dog owner.



**Additionally, if you're concerned about the welfare of the dog, please contact the RSPCA to ensure the pet is being looked after properly.**

## 12 | Cobalt Spotlight

**David Dyson, Cobalt Housing Property Services Environmental Operations Team Leader**

**This section highlights a member of staff who has a significant impact in the community through their work. In this edition, we get to know David Dyson, Environmental Operations Team Leader of Cobalt Housing Property Services.**



*David Dyson*

### Tell us a bit about yourself.

I originally started my career as a painter and decorator, running my own business for over 20 years. I'm proud to have grown up locally in Croxteth, eventually moving to Norris Green. Outside of work, much of my time was spent supporting my son's football career, which took up about 18 to 20 years of my life!

### How long have you been with Cobalt?

I've been with Cobalt for 12 years now, and I've had the opportunity to take on many different roles during my time here, starting as a painter and decorator and working my way up to supervisor and now a team leader.

### Tell us a bit about your role and how it impacts the Cobalt community.

I oversee environmental services, which includes fly-tipping clearance, communal area maintenance, and compliance responsibilities like fire alarm and lift testing in apartment blocks. I also work closely with the community on various projects, such as clean-up events, typically in partnership with the council. It's about ensuring that our customers are safe in their homes and supporting beautiful, well-kept neighbourhoods.



**Finally, if you were stranded on a desert island and could only have three items with you, what would you choose and why?**

- 1 Sleeping bag** - to keep warm.
- 2 A lighter** - because I've watched enough Bear Grylls.
- 3 A multi-tool** - just in case something tasty comes along!

### What gives you satisfaction in your role?

Happy customers! Knowing that we've made a difference in the community, whether through clearing up bonfire sites and removing potential hazards or helping residents with personal garden services, is really rewarding. Seeing the positive feedback and gratitude from the people we help makes all the hard work worth it.

### What exciting projects do you have coming up?

There are lots of exciting changes at Cobalt Housing Property Services. Our environmental services to include tree maintenance. We look after around 1,350 trees across North-Liverpool which are regularly checked and maintained.

### How can people get involved?

We regularly collaborate with partners to host community clean up events, so if anyone wants to get involved, I recommend keeping an eye on the events calendar on our website, check our social media or reach out to your Neighbourhood Housing Officer to find out how you could get involved.

## 13 | Getting Involved



At Cobalt Housing, we're committed to making sure our customers' voices are heard in shaping the services and policies that matter most.

### Join My Voice Matters

My Voice Matters is your platform to share feedback, participate in policy reviews, and influence decisions through surveys, polls, and more. Very soon, members of My Voice Matters will receive a monthly engagement newsletter, keeping you updated on the latest activities and ways you can contribute

MyVoice Matters



### Tenant Consultative Panel

Recently, our Tenant Consultative Panel has been reaching out to customers to gather feedback on satisfaction with our new repair contractors. This helps us ensure the quality of services and make necessary adjustments based on your experiences.

### Complaints Forum

The Complaints Forum has created a first draft of a new complaints policy aimed at being simple, clear, and visually accessible. Your feedback will be instrumental in finalising this important document.

### How you can get involved

Whether you'd like to participate in forums, provide feedback on services, or stay informed on our activities, we'd love to have you on board! Sign up for My Voice Matters today or email us at [getinvolved@cobalthousing.org.uk](mailto:getinvolved@cobalthousing.org.uk) to express your interest.

To find out more about getting involved, visit: <https://cobalthousing.org.uk/get-involved/>



## 14 | Join Our Homes and Neighbourhoods Committee



**Cobalt's Board is committed to working with customers to meet their needs and expectations. Our Homes and Neighbourhoods Committee provides assurance on the delivery of customer services, adherence to service standards and compliance with Consumer Standards.**

**This Committee includes tenant members who provide valuable insights, ensuring the views, needs, and aspirations of customers are central to our decision-making.**

The Committee is expanding its membership, and we're looking for tenants with local knowledge and experience, who share our values and passion for making a positive impact locally. The role offers an annual remuneration of £2,650, with a time commitment of approximately one day per month. Committee meetings are held every three months, usually on Wednesdays at 5.30pm. Full induction and training will be provided.

*Find out more*

**For more information and to apply, please email: [governance@cobalthousing.org.uk](mailto:governance@cobalthousing.org.uk)**

**The closing date for applications is 5pm on Sunday 8th December 2024. Interviews will be held in January 2025.**





# 15 | Word Search Competition



**Win!**

Find the missing word and you could **WIN Love2shop vouchers.**

W	S	N	O	W	F	L	A	K	E	A	B
I	C	A	E	M	I	T	T	E	N	S	L
A	A	H	O	F	R	C	I	C	E	A	K
D	R	B	A	R	E	H	M	A	N	F	T
R	F	L	R	E	P	M	F	K	O	R	I
I	C	A	H	M	L	C	O	E	Z	Y	C
Z	E	N	F	I	A	O	S	F	Y	W	I
I	S	K	N	F	C	H	F	O	B	I	C
D	C	E	R	E	E	I	R	N	E	N	L
H	O	T	C	H	O	C	O	L	A	T	E
C	Z	N	A	K	B	L	S	F	R	E	S
L	Y	I	S	N	W	E	T	K	E	R	A

### Find these words in the word search

- |           |               |
|-----------|---------------|
| SNOWFLAKE | HOT CHOCOLATE |
| MITTENS   | ICICLES       |
| FIREPLACE | COZY          |
| FROST     | WINTER        |
| SCARF     | BLANKET       |
|           | SNOWMAN       |

### Once completed

Once you've completed your wordsearch, email the missing word to [marketing@cobalthousing.org.uk](mailto:marketing@cobalthousing.org.uk) along with your name and address by 10th January 2025. All winning entries will be put into a prize draw with the winner informed by email.

# Ways to get in touch over the holidays.



**Monday 23rd December 2024 9am - 5pm**

Call us on **0330 303 2222**

Email us at [info@cobalthousing.org.uk](mailto:info@cobalthousing.org.uk)

Send us a message at **MyCobalt**

Visit our reception 9am - 5pm

Message us through Facebook or Instagram



**Tuesday 24th December 2024 9am - 1pm**

Call us on **0330 303 2222**

Email us at [info@cobalthousing.org.uk](mailto:info@cobalthousing.org.uk)

Send us a message at **MyCobalt**

Visit our reception 9am - 1pm



**Wednesday 25th December 2024 until Thursday 2nd January 2025**

CHRISTMAS CLOSURE

Emergencies only on **0330 303 2222**

All other enquiries will be responded to upon our return.



**Thursday 2nd January 2025 9am - 5pm**

We open at 9am as usual.







## Ways to get in touch



**Book repairs, reschedule appointments, pay your rent or check your rent balance by messaging Cobalt Solutions 24/7.**

MyCobalt allows you to manage your home and tenancy online, 24 hours a day, 365 days a year. Through the MyCobalt portal, you can pay your rent, view your rent account, report a repair and communicate with our Cobalt Solutions team. Registration is quick and easy, scan the QR code to find out more.



## Live Chat

**Chat to Cobalt Solutions through social media:**

**Monday** 9am - 5pm

**Tuesday** 9am - 5pm

**Wednesday** 9am - 3pm

**Thursday** 9am - 5pm

**Friday** 9am - 5pm

## Telephone

**Call Cobalt Solutions on 0330 303 2222**