

Customer Strategy 2025 to 2028

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Preface

Welcome to Cobalt Housing’s Customer Strategy 2025-2028.
Our Strategy sets out how we intend to deliver the key customer related objectives contained within our Corporate Plan:

- To provide excellent customer service
- To support our communities to thrive.

Since our Corporate Plan was launched in 2023, we have commenced a significant period of transformation as a business. This was based on historic feedback from our customers, particularly around the standard of our repairs service, and the complexities of some of our processes, which led to dissatisfaction.

We are now almost one year into the launch of our new repairs service, and our IT and digital transformation projects, as well as the completion of our customer data project, ‘The Big Listen’. Significant improvements in performance and customer satisfaction have been recorded across all of our Tenant Satisfaction Measures and customer experience service data. However, we recognise that this is a starting point for us and we are committed to doing more.

Our aim is to keep building and strengthening our relationship with customers, and ultimately maintain trust based on the following key principles:

- **We do what we say we will:**
customers can rely on us, we are recognised as a good landlord that people would recommend.
- **We show customers empathy:**
we treat our customers with respect and have a passion for our work.
- **We understand our customers’ needs:**
Our customers can trust us to use their information to improve the services they need.
- **We listen to the views of our customers:**
We respond to customer needs and evidence how we do this.

The Customer Strategy has been designed to acknowledge this and outlines the behaviours and actions that will help us build, maintain, and strengthen our relationship with our customers. This document replaces historic strategies including Neighbourhood, Tenant and Customer Experience, Financial Inclusion, and the current Customer Voice Strategy. These historic documents will be replaced with the following by September 2025:

- **Customer Access Framework**
(new document)
- **Customer Voice Framework**
(to be updated)
- **Successful Tenancies Framework**
(new document)
- **Cobalt Community and Social Value Framework**
(new document).

We have developed this strategy in conjunction with customers, colleagues, Cobalt Board and wider stakeholders, and we would very much like to thank them for their critical contribution.



Louise Davies
Executive Director
Communities and Regeneration



Pam Smith
Chair of Homes and
Neighbourhoods Committee
/ Deputy Board Chair

Our organisational values and aims

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 somewhere to 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. Our core values are central to our decision making.

CUSTOMER STRATEGY MISSION STATEMENT

We are in the process of embedding a culture of actively listening to our customers and acting on their feedback. We will continue to amplify the voice of our customers at Cobalt and ensure that their influence leads to positive improvements in service delivery, tenancy wellbeing and tenancy support.

Links to Cobalt Corporate Plan objectives

In 2023, we launched a new five-year corporate plan, with ambitious targets to deliver the best that we can for our customers and communities. The development of the Customer Strategy is very much underpinned by our vision and values as an organisation, and we recognise the importance of the Customer Strategy in achieving positive outcomes for two of our key objectives:

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, and we are continuously reviewing and developing ways to do this.

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 values



National context

There is a legal and regulatory requirement for Cobalt to be a **responsible, fair and inclusive landlord**. Over recent years, there has been an increased focus on the expectations of the social housing sector and this is reflected in best practice, new legislation and the updated Regulatory Framework for Social Housing.

Importantly, the commitments we set out in this strategy take us beyond our statutory obligations. Below are some of the key parts of the formal framework that set out our responsibilities as a landlord.

These are in place to ensure that all of our customers are provided with good quality, safe homes and the opportunity to share their opinions, be heard and treated fairly.

Social Housing (Regulation) Act 2023

The Social Housing (Regulation) Bill became law on the 20 July 2023. This provides the legal basis for many of the measures set out in the 2020 Social Housing White Paper: The Charter for Social Housing Residents.

The Government expects all social housing providers to deliver on seven commitments, which tenants should be able to expect from their landlord:

1. To be safe in your home
2. To know how your landlord is performing, including on repairs, complaints and safety, and how it spends its money
3. To have your complaints dealt with promptly and fairly, with access to a strong Ombudsman
4. To be treated with respect, backed by a strong consumer regulator and improved consumer standards for tenants
5. To have your voice heard by your landlord
6. To have a good quality home and neighbourhood to live in, with your landlord keeping your home in good repair
7. The government will ensure social housing can support people to take their first step to ownership.

National context

Social housing landlords must meet ‘consumer standards’ set by the Regulator of Social Housing. Compliance with these standards helps to ensure that landlords are meeting the charter commitments. The four core standards have been in place since April 2024, and include:

The Safety and Quality Standard

This standard requires social housing landlords to provide safe and good quality homes and landlord services to tenants.

The Transparency, Influence and Accountability Standard

This requires social housing landlords to be open with tenants and treat them with fairness and respect so that tenants can access services, raise complaints when necessary, influence decision making and hold their landlord to account.

The Neighbourhood and Community Standard

This requires social housing landlords to engage with other relevant parties so that tenants can live in safe and well-maintained neighbourhoods and feel safe in their homes.

The Tenancy Standard

This sets requirements for the fair allocation and letting homes and for how those tenancies are managed and ended by social housing landlords.

Tenant Satisfaction Measures

In April 2023, the Regulator of Social Housing introduced a set of Tenant Satisfaction Measures (TSMs) that let tenants know how well their social housing landlord is performing. All social housing providers must collect data on the same 22 measures and report these results to their customers annually, so that there is increased transparency about performance.

Cobalt published their first set of results in June 2024 and will repeat this annually. The report includes 12 customer perception or satisfaction measures, which cover the performance of our repairs and safety services and other areas, including our handling of complaints and responsible neighbourhood management.

Building Safety Act 2022

The act sets out obligations to ensure tenants have a voice in decisions relating to safety risks in their homes, regulated by the Health and Safety Executive.

Board Member Responsible for Complaints

In April 2024, Cobalt appointed a Board Member Responsible for Complaints. The Member Responsible for Complaints ensures that the customer voice is heard through complaints at Board level, and works with all colleagues to ensure that there is a positive complaint handling culture at Cobalt.

In addition to the consumer standards, there are a number of other statutory obligations that social housing providers are expected to observe, to ensure that the interests of our customers are placed at the heart of the business:

The Ombudsman’s Complaint Handling Code

The Ombudsman’s Complaint Handling Code sets out requirements for member landlords that will allow them to respond to complaints effectively and fairly. The purpose of the Code is to enable landlords to resolve complaints raised by their residents quickly and to use the data and learning from complaints to drive service improvements. We are required to assess our effectiveness on an annual basis and submit our findings to the Housing Ombudsman Service.

Tenant Satisfaction Measures 2024/25

Our latest results show an improvement across all of the 12 metrics:

	Cobalt 2023/24	Cobalt 2024/25	Sector average 2023/24		Cobalt 2023/24	Cobalt 2024/25	Sector average 2023/24
Responses received	972	1,085	N/A	Satisfaction that Cobalt listens to and acts on your views	51%	65.2%	60.4%
Overall satisfaction	59.5%	72.3%	71.3%	Satisfaction that Cobalt keeps you informed on things that matter	59%	72.8%	70.3%
Satisfaction with repairs	58.9%	71.1%	72.3%	Satisfaction that Cobalt treats you fairly and with respect	64.5%	77.5%	76.8%
Satisfaction with time taken to complete last repair	56.4%	69.1%	67.4%	Satisfaction with approach to complaint handling	26.8%	39.1%	34.5%
Satisfaction that home is well maintained	56.7%	70.5%	70.8%	Satisfaction that communal areas are clean and well maintained	54.1%	68.8%	65.1%
Satisfaction that home is safe	62.4%	74.2%	76.7%	Satisfaction that Cobalt makes a positive contribution to neighbourhoods	55.9%	67.3%	63.1%
				Satisfaction with approach to handling anti-social behaviour	54.7%	63.5%	57.8%



Internal context

Customer service

Managing customer service requires a multifaceted approach, encompassing both physical and digital aspects, with a strong emphasis on creating a welcoming and accessible environment. Our digital transformation plan is aimed at significantly improving digital access at Cobalt, and enhancing customer experience by placing less reliance on telephone or face-to-face contact where our customers stipulate that this is their preference.

We have invested significantly in key projects which will go live in the next 12 months, including Active-H and Total Mobile, as well as an improved website experience to ensure that our customers have efficient and effective modes of contact. For those customers who prefer face-to-face contact or have individual requirements, we are able to offer that service via specialist staff / agencies, which ensures that we act inclusively at all times.

Our contact centre Solutions provides full-time access for customers to log repairs, queries, and complaints. We will review how the service operates to ensure it continues to meet customer needs and improves accessibility beyond traditional working patterns. Through our Customer Access Framework, the evolution of our contact centre will be key to continuing to improve overall customer experience, with specialist knowledge being embedded within the team, so first contact resolution increases.

Customer voice

We have invested significantly in our approach to customer voice and how we capture feedback from customers, to inform our decision making and to learn from our mistakes. The following provides a summary of some of the ways our customers' voice is currently heard within Cobalt's governance and decision-making structure.

- We seek customer consultation on the development of key strategies, policies and procedures.
- Customers are invited to join Housing Officer walkabout inspections and provide feedback on their homes and neighbourhood.
- We invite customers to become involved in operational service procurement/improvement. Recent examples include phases 1 and 2 of our Improving our Repairs project and providing feedback on our complaints service.
- In addition to customer experience surveys, we undertake quarterly surveys in line with Tenant Satisfaction Measures requirements. All of the quantitative results are reported to our Board and reviewed at our Homes and Neighbourhood Committee (HNC).
- Qualitative feedback from these surveys is analysed by our Strategic Leadership Team each quarter, with follow up action instructed and monitored across operational teams.
- All complaints data is reported to our HNC, and we review our complaints performance annually.
- Customers are invited to attend relevant National Housing Federation or other sector events with Cobalt colleagues.
- We have reported case studies of escalated Ombudsman complaints to our Board and follow up action plans with HNC.
- Our Board regularly receive films from customers giving their first-hand positive and negative experiences of Cobalt's service as part of our 'Customer Spotlight' video series, which we will rename 'Voices in the Boardroom' moving forward.



Customer centric

To be customer centric, Cobalt will continue to learn from feedback and take into account customer needs in everything that we do. Knowledge across Cobalt will be developed and enhanced to enable consistent excellent service delivery, with appropriate training and support for colleagues. Benchmarking and performance against key performance indicators will be monitored through Homes and Neighbourhood Committee, approved annually with colleagues, customers and the Board.

Digital and personal interaction

Our approach is twofold. Whilst enabling those customers to self-serve that are able to do so, capacity is freed up to provide in depth one-to-one support for those customers that can benefit the most. Options on broadband and the Internet of Things (IOT) will be taken into account, alongside improving colleagues' skillsets with a focus on mobility within geographical areas. Though our Big Listen project, we have identified that 38.7% of customers do not feel confident in engaging with Cobalt digitally, and we intend to provide support with this via the Community Hub and the wrap around support services.

Health and wellbeing and quality of life

Supporting the health and wellbeing of our customers is one of our key priorities. Our Community Hub provides activities built around connecting with others, belonging, learning and thriving. Regular sessions include access to health and wellbeing services and financial support. The feedback received through our Big Listen campaign will be used to shape the services we offer as part of our Community and Social Value Framework moving forward.

Related strategies

The successful delivery of this strategy is clearly linked to Cobalt's Corporate Plan, which supports the delivery of Cobalt's customer service commitments.

In addition, our People Strategy, Asset Management, Digital and Development Strategies directly support the delivery of our customer service commitments and are aligned to the same aims.

The Asset Management Strategy sets out our commitments to deliver safe, well-maintained, affordable homes. Similarly, our Development Strategy is committed to delivering high quality affordable housing to support our customer offer.

Developing our strategy

Over the last two years, we have spent a great deal of time listening to our customers, who have told us that they can feel frustrated when trying to access our services.

While levels of customer satisfaction have significantly increased from 2023/24 to 2024/25, we know that some areas require further work.

Feedback tells us that customers do not always receive a consistent level of service and the quality of our communication can vary. It also shows that customers are not always confident in our ability to resolve their queries or complete a repair so that it is right first time.

These themes resonate with some of our complaints feedback, and we are committed to improving these outcomes. On that basis, this strategy has been developed using our learning from a number of key areas:

- The delivery of our current Neighbourhood and Customer Voice Strategies.
- The preparation and 'go live' of our new repair service and intensive consultation with customers on where we were failing.

- The completion of our Big Listen Campaign - over the last six months, we have successfully contacted 76% of our customers to broaden our understanding of what matters most to them.
- Review of our complaints service and establishment of a dedicated team, with one point of contact for the duration of the complaint.
- Review of our specialist tenancy management services, including tenancy wellbeing, ASB, and safeguarding. These areas have been centralised to provide more intensive housing management competencies, aligned with the Regulator of Social Housing Consumer Code.
- Quarterly satisfaction surveys (customer experience data), Tenant Satisfaction Measures and other forms of customer feedback, including learning from complaints and Improving our Repairs.
- Dedicated sessions with Board and Homes and Neighbourhoods Committee to develop the new strategy within the context of the wider operating environment.

Key findings

Through our research, consultation and regular feedback, customers have told us that they expect a consistent and seamless experience including:

- Clear effective communication
- Prompt, resolution-focused responses to queries that are in line with published policy and service standards
- Regular updates about progress where issues cannot be resolved immediately, including clarity about how long these will take to resolve
- Clarity about who they need to contact and who is dealing with ongoing queries
- Evidence that we are listening to, and understanding, customer views and priorities and acting on them
- Transparency about the parameters of our service offer
- Cobalt staff who care about the services we provide and act professionally, and with respect and empathy
- An organisation customers can trust, that always keeps its promises
- Access to easy-to-use digital services, such as being able to report and track repairs or view rent accounts online
- Alternatives to digital services where in-person contact is more appropriate or where customers choose not to access digital services.

We have relied upon a significant amount of qualitative and quantitative information to inform this strategy. Neighbourhood, Partnership, and Customer Services are now aligned within the Neighbourhood and Communities Directorate. From September 2025 to March 2027, we will undertake a comprehensive review of these services to ensure we have the right capabilities and structures in place to support the effective delivery of the strategy and its associated frameworks.



Developing our Customer Strategy - spotlight on The Big Listen



We designed The Big Listen to capture direct insight from our customers, in their own words, on the things that matter most to them. The organisation-wide initiative allowed us to update existing data, collect new profiling information, identify support needs and gather feedback to inform future service delivery. It is crucial for Cobalt to maintain accurate and refreshed data so we can best support our customers and shape services that meet their needs.

The Big Listen combined digital engagement with face to face and telephone contact. Key features included:

- A custom-designed survey aligned to our four customer strategy pillars (Access, Voice, Community, Tenancy)
- In-person visits by neighbourhood teams during estate visits and targeted campaigns
- Phone calls made by a dedicated team, including evening and weekend calls
- Digital surveys sent via text/email to ensure broad reach and accessibility.

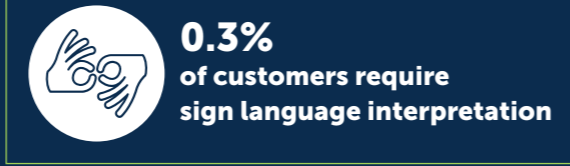
We prioritised home visits for customers who were elderly, had known support needs or who had not responded through other channels. We now have updated data for 76% of our customers.

The following high-level themes have been drawn from our analysis of Big Listen insight:

Customer access

- **Digital confidence**
38.7% of customers are not confident engaging with us digitally.
- **Language impact**
Language and ethnicity do not significantly influence digital confidence.
- **Communication preferences**
Customers prefer a range of contact methods, including digital, phone, letters and texts.

Customer communication preferences in order:



Customer voice

- **Customer engagement**
One in five customers expressed an interest in getting involved or learning more about our services, reviewing processes and policies and finding out more about our approach to performance and complaints. This provides a real opportunity to grow our Customer Network, where residents can get involved in shaping the services that matter to them.
- **Diverse voices**
Engagement interest is highest among customers whose first language is not English, providing an opportunity to strengthen co-creation with underrepresented groups.
- **Engagement gaps**
38.7% of customers are both digitally unconfident and uninterested in engaging through digital routes, highlighting harder to reach groups.



Community

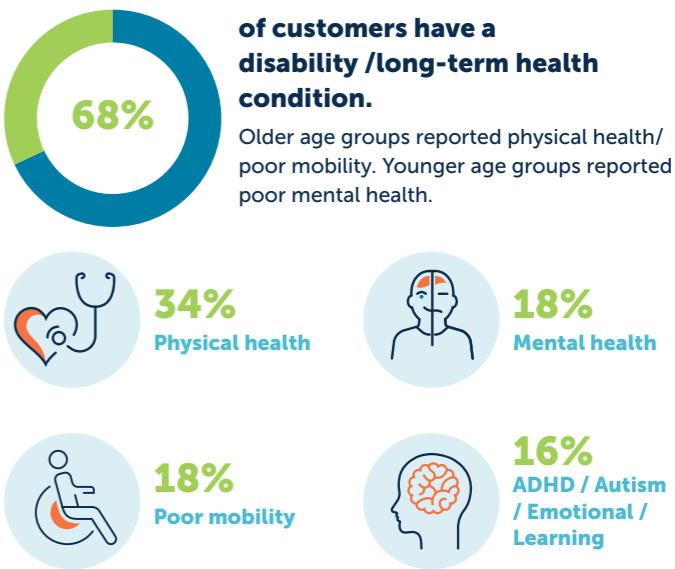
- **Anti-Social Behaviour**
9% of customers are aware of or experiencing new anti-social behaviour, indicating under-reporting and the need for early intervention to support safe, cohesive communities.
- **Community perception**
77% of customers feel no improvements are needed in their neighbourhood, while 23% made suggestions such as skip days, youth spaces, tackling anti-social behaviour and infestations.
- **Safety at home**
95% of customers feel safe at home. However, those who do not feel safe are disproportionately non-English speakers, highlighting the importance of considering the wider social and structural factors that can affect perceptions of safety, such as experiences of hate crime, isolation or lack of accessible services.

Action customers want to see in their community



Successful tenancies

- **Health and support needs**
68% of customers disclosed a disability or long-term health condition within their household and 3.5% require support not currently in place.
- **Adaptations**
90 respondents requested adaptations such as walk in showers, stairlifts and ramps to support tenancy sustainment.
- **Financial difficulty**
20% of customers reported financial strain or uncertainty around benefit entitlement, highlighting a need for income support and benefit assessments/maximisation.

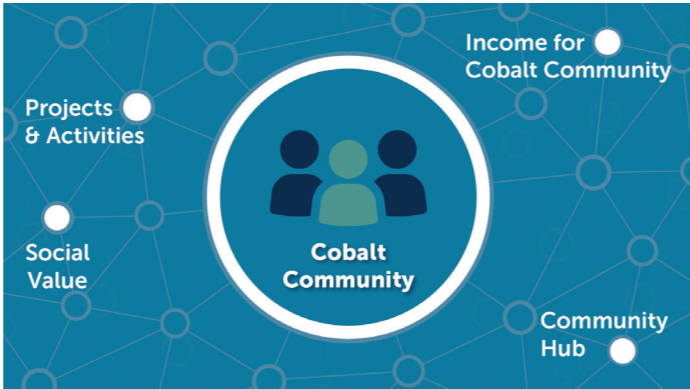


Strategy implementation plan

As part of the Customer Strategy, four new frameworks will be implemented to ensure that objectives are met. These have been designed and developed with Board, HNC, our wider customer network and Cobalt colleagues as part of transforming the way Cobalt both manages and delivers its services.

This will involve a further review of service areas, replacing what has traditionally been a geographical approach with a more agile customer-led model. This will be based around four key pillars, which provide a tailored and targeted approach to tenancy management and customer services.

The year one targets have been provided below, years two and three will be developed as part of each framework.



Pillar 1: Successful tenancies that all of our customers can maintain successful tenancies

Every tenancy is unique and our approach is being adapted to meet the needs of our customers at any point in time. A successful tenancy can only be defined by what is a success to each home, and by having a deeper understanding of our customers, we will ensure that our services are tailored to achieve this.

In year one of our successful tenancies pillar, we will:

- Empower customers to know the expectations of a successful tenancy, including repair responsibilities and tenancy conditions, with an easy-to-read customer handbook, available both digitally and non-digitally to ensure all customers are reached.
- Ensure that our customers fully understand their rent account and how it is managed, with appropriate support and intervention if arrears become an issue.
- Check that our customers are managing their home well and that it provides a clean and safe environment with usable outside space.
- Continue to target any anti-social behaviour that our customers and their household may be experiencing, putting in place surveillance, corrective actions and appropriate interventions where they are required.
- Proactively support customers to access the services they require at any point during the life of their tenancy, helping to improve their quality of life.
- Help households to better manage their finances through regular benefit reviews, and put support in place, where required, to ensure customers have adequate resources to sustain their tenancy.
- Provide customers with an annual 'home statement' of works expected over the next 12 months and repairs reported in previous 12 months, along with current status.
- Provide customers with annual personalised home safety and performance information for the community they live in.

Our aspirations for this pillar (what will it look and feel like)

- We will treat our customers as equal partners in their relationship with us, trusting them with the tools that give them more control of their information and their tenancies.
- Reduction of silo working, with innovation and collaboration encouraged between colleagues to achieve an empowered, consistent, and positive customer experience.
- Reinforcing collaborative relationships with customers to achieve successful tenancies within their homes and a positive community experience.



Pillar 2: Providing broad and effective customer access

This pillar sets out the aims and principles for how customers will connect with Cobalt services. It has been designed to ensure that there is organisational consistency and ultimately that customers find Cobalt easy to deal with.



Pillar 3: Hearing our customer voice

We are committed to listening, understanding and acting upon the voices of our customers. Our aim is to continue to ensure that feedback drives service improvements and decision-making. This pillar focuses on every aspect of how we hear our customer voice.

In year one of our customer access pillar, we will:

- **Map the customer journey:** We will identify the various touchpoints and interactions a customer has with our service throughout their journey and understand the emotions, expectations, and needs at each stage to ensure a seamless and positive experience.
- **Train and empower colleagues:** Colleagues will feel empowered to resolve problems, make decisions, and go above and beyond to meet the needs of our customers and deliver effective services.
- **Make contacting Cobalt easy:** We will make the best use of technology so customers can contact us in a way that suits them and will provide clear guidance and support for customers who are not digitally enabled.

Our aspirations for this pillar (what will it look and feel like)

- Ability for our customers to access information and services at a time convenient to them, to empower customers to manage a sustainable tenancy in their home.
- Develop a positive relationship with customers in how we communicate to meet their needs.

To achieve this, we will:

- **Integrate the customer voice:** Continue to display a more integrated and transparent approach to customer voice, which aligns with the expectations of the Regulator of Social Housing, Tenant Satisfaction Measures and our commitments to accountability and customer empowerment.
- **Bring all data sources together:** Consolidating feedback from multiple channels will provide a clearer, more rounded picture of the customer experience.
- **Establish clear feedback loops:** We will ensure that insights gathered through customer voice activities are analysed and acted upon, making sure that we learn from both positive and negative feedback.
- **Create a culture of learning and responsiveness:** We want to embed customer voice insight into every part of the organisation. Colleagues will regularly come together with a focus on reviewing feedback, identifying root causes and agreeing on actions for improvement.
- **Publish our progress:** We will publish a quarterly summary of what customers are telling us and how we are responding. This will be accessible on our website and customer newsletter, to ensure visibility and accountability.

Our aspirations for this pillar (what will it look and feel like)

- Active customer engagement network continues to expand and is representative of a wide cross-section of customers.
- Customers influencing processes and changes within Cobalt.
- Customers feeling empowered and informed on key information at Cobalt.
- Colleagues are considerate of customer engagement in everything they do, and are empowered within their role to deliver a customer-influenced service.



Pillar 4: Enhancing our support services via Cobalt Community Hub and social value

Our Community Hub has been operational for two years, supporting over 500 customers to access a range of additional support for health and wellbeing, as well as providing education and job opportunities.

Our revised Community and Social Value Framework outlines how we will maximise support and access to jobs and training via our Community Hub and work in partnership with local organisations and our contractors to maximise social value.

Through this pillar, we will:

- Clearly outline what constitutes social value for Cobalt, which will include customer wellbeing, community engagement, environmental sustainability, and economic development.
- Integrate social value considerations into all aspects of Cobalt's operations, including asset management, development, procurement, and service delivery.
- Invest in the delivery of community-led programmes, projects and facilities that address the aspirations of our customers, providing apprenticeships and training as part of our new delivery model.
- Attract external investment into Cobalt through grants and funding initiatives, which will enable our customers to learn, connect, thrive and belong.
- Continue to expand the use of the HACT Social Value Insight Tool across Cobalt to identify our social return on investment.
- Support the development of local Community Interest Companies aligned to our community investment work and corporate priorities.
- Link our purchasing power to our community investment programme to ensure contractor social value commitments benefit our customers and communities.

Our aspirations for this pillar (what will it look and feel like):

- Customers will feel like they are being supported and empowered, have a sense of belonging, and experience positive impacts on their wellbeing and community.
- Customers will have access to new opportunities and support services that they may not have previously experienced.
- We will be create training and job opportunities for customers, increasing skills and empowering young people to consider new pathways that may previously not been available.



Monitoring and measuring outcomes

We aim to deliver the actions outlined in this strategy as part of our day-to-day activities, ensuring that delivery of a great customer experience is central to measuring every colleague’s performance. Frameworks will be in place to monitor and embed the expected benefits of the strategy, and these will replace the objectives that are currently incorporated within the Corporate Plan.

Progress reports will be given to our Homes and Neighbourhoods Committee and in turn to customers via our newsletter, website and other engagement platforms.

Key feedback themes, service changes and successes will be cascaded throughout the organisation via internal communications platforms.

The voice of the customer is the most crucial element in enhancing our services. We need to be sure that our customers have real opportunities to give their views to shape and ultimately co-create the services we deliver to them, while understanding the parameters of our purpose.

It is vital that our colleagues are engaged in this journey, with a proven statistical correlation between how engaged employees are on this journey and the positive outcomes that we’d expect to see in customer service. This clearly links to our People Strategy.

Customer experience will ultimately be driven by our focus on and ability to deliver our key objectives, including consistently getting it right first time; responding within reasonable timelines; making it easy to interact with us; demonstrating openness, empathy, clarity of communications, and a sense of doing the right thing. It is also important to gauge how Cobalt as an organisation makes a person feel.

We need to ensure that Cobalt exhibits the levels of trust customers anticipate from us and that services are designed with them in mind. We want customers to feel that Cobalt has their best interests at heart.

We need to be genuinely curious about understanding the underlying issues that impact on customers’ lives and perceptions, and show that we want to learn and improve so situations don’t arise again. We will work hard to pull together as one team for a positive end-to-end customer experience.



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