

Winter | 2025

**Cobalt**  
Housing



**Customer  
Newsletter**

@CobaltHousing   



## 1 | Welcome from Claire

Hello and welcome to the **winter edition** of your customer newsletter.



As we look back on the year, I'm proud of the progress we've made together.

Between April 2025 and March 2026, we will spend around **£8 million** in improving our homes, fitting new kitchens, bathrooms, windows and doors and carrying out energy efficiency works. We are committed to all of our homes achieving EPC C rating by 2030.

Our focus on listening to you has shaped real change. From bringing our repairs service in-house to launching our Customer Network, every improvement is driven by your feedback.

We've also taken steps to make our services more accessible, including refurbishing our Lower House Lane office and taking our Community Hub on the road so important activities can continue.

This edition of your newsletter includes practical advice for winter - from fire safety tips, to guidance on managing energy costs and staying warm. You'll also find an important update on our Improving our Repairs project, how your feedback is changing services and how to get involved.

On behalf of us all at Cobalt, I would like to wish you a very Merry Christmas and a happy New Year.

**Claire Griffiths,**  
**Chief Executive**



## 2 | Annual report summary 24/25

In September, we published our 2024/25 Annual Report. This told you how we are performing in areas such as repairs, complaints and anti social behaviour.

You will find the full report at [www.cobalthousing.org.uk/performance](http://www.cobalthousing.org.uk/performance)



### Repairs and maintenance

We completed:

- **5,871** emergency repairs
- **2,109** urgent repairs
- **17,082** routine repairs
- The average repair cost **£101.51** down from £131 in 23/24.
- The average time taken to complete a routine repair was **14 days**.
- Customer satisfaction with repairs was **64.4%** up from 58.8% in 23/24.



### Investing in your home

- We invested **£12.6m** in homes, delivering **564** new kitchens, **49** bathrooms, **368** boilers, **135** front doors, and energy efficiency upgrades for **280** properties.
- Energy performance has improved, with **4,706** homes now rated EPC C.
- We remain committed to ensuring all homes meet **EPC C** or higher by 2030.





## New homes

- We built **74** new affordable homes in Croxteth and Norris Green.
- We're on site building **181** new homes.
- We received planning permission for **128** new homes including:
  - Bluebrook House: **50** apartments for over 55s.
  - Stonedale Estate: **70** social rent homes.



## Keeping you safe

- Gas safety checks: **99.8%** completed.
- Fire, water, asbestos checks: **100%** completed.
- Electrical safety checks: **99.2%** completed.

Legal action is being taken where access was refused.

## Tackling anti social behaviour (ASB)

- We investigated **400** reports of ASB.
- **455** cases were closed.
- **26%** of ASB cases related to domestic abuse.
- Actions included: **10** behaviour contracts, **11** mediations, **45** warnings, **4** court orders, **3** injunctions.



## Getting the most for our communities

We generated over **£15.8 million** in social value activity:

- Cobalt Community Hub: between November 2024 and March 2025, our Hub had over **900** visits.
- **77** customers attended our Hub Health event.
- We gave **£40,687** to 19 community projects through our Community Fund.
- We secured **£1.7 million** in additional benefits and grants for Cobalt customers.



## Your feedback

- We received **337** complaints.
- **99%** of stage 1 complaints were closed within target.
- **95%** of stage 2 complaints were closed within target.



## Want to find out more?

You'll find our full annual report at:  
[www.cobalthousing.org.uk/performance](http://www.cobalthousing.org.uk/performance)

### 3 | Improving our repairs

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

We partnered with Carroll Group and Penny Lane, who carried out repairs to our homes, alongside Cobalt Housing Property Services (CHPS), our growing in-house team.



Since then, we have continued to grow our team, delivering repairs to homes in Croxteth, Fazakerley, Sparrow Hall and Norris Green South. We purchased a new office and depot close to our communities, and, from 1st December 2025, Cobalt Housing Property Services will carry out all repairs to our homes.

We will still use contractors to carry out some work, such as gas and electrical safety checks and Penny Lane Builders will continue to respond to emergency repairs out-of-hours. But when you report all other repairs to Cobalt, it will be a member of our CHPS Team who will attend.

#### Performance

The whole purpose of bringing repairs in-house was to improve the service that you receive, and we're delighted to report we have seen an increase in satisfaction - you're telling us that the service you're receiving is improving.

#### From April to October:

- **86.4%** of customers were satisfied with the repairs service received (this is up from 79% in 2023/24)
- **91.5%** of repairs appointments were kept (this is up from 78% in 2023/24)
- **86.4%** of customers told us that they were treated with courtesy and respect. (this is up from 83% in 2023/24).

#### Next steps

We'll continue to listen to our customers to improve the services that you receive.

### 4 | You said, we did: acting on your feedback

We're committed to listening to our customers and making real changes based on what you tell us.

Over the past few months, we've worked closely with residents to improve key services and standards. Here's how your feedback has helped shape what we do:

#### Block safety guide

**You said:**  
The safety guide wasn't clear or easy to use.



**We did:**  
We co-created a new version with customers - now clearer, more visual, and easier to follow, with key emergency advice front and centre.

#### Moving in and out

**You said:**  
It's unclear what condition homes should be in at move-in or move-out.



**We did:**  
We reviewed our policy and are creating a new standard with photos and checklists to set clear expectations.

#### Repairs standard

**You said:**  
Repairs should be more consistent and reliable.



**We did:**  
We updated our Repairs Standard with customer input. It now includes flexible appointments and clearer communication.

**You'll find our updated Repairs Standard here**



#### Repairs feedback

**You said:**  
Survey results don't always reflect real experiences.



**We did:**  
We introduced peer-to-peer feedback calls to double-check digital survey results and improve accuracy.

## 5 | Lower House Lane office refurbishment underway

We expect to reopen in June 2026



At the end of September, we temporarily closed our Lower House Lane office to begin a major refurbishment.

While the building is closed, our services continue as normal.

The Cobalt Cabin, located in the car park at the front of the office, is open Monday to Friday, 9am–5pm. It's a space where you can speak to staff, access support and ask any questions.

Our Solutions Team is also available by phone and we're still carrying out repairs, safety checks, home visits and community events.

### Looking ahead

We expect to reopen the refurbished office in summer 2026, and we can't wait to welcome you back to a space that truly reflects the high standards our customers and colleagues deserve.



## 6 | Cobalt Community Hub on the road

Our Community Hub has been busy since opening its doors in November 2024, with lots of activities aimed at improving health and wellbeing and offering training and employment support.

We wanted to make sure the Hub continued during the refurbishment of our Lower House Lane office, so we've taken the activities out into our neighbourhoods.

### Hub on the road – the first month

Despite the change in location and some challenging weather, we've welcomed lots of customers to a variety of sessions across lots of our communities.

### Where to find us

#### Tuesday

**Food pantry, boccia, men's shed and blossoming course for women.**

**10am to 12pm**

Fazakerley Federation and Library  
Formosa Drive, L10 7LQ.

#### Community art group

**1pm to 3pm**

Fazakerley Federation and Library  
Formosa Drive, L10 7LQ.

#### Communities Together Choir

**5:15pm to 6:45pm**

Church of the Good Shepherd  
Lower House Lane, L11 2SF.

#### Wednesday

**Tiny Teeth, Little Lambs Toddler Group and Norris Green debt advice.**

**10am to 12pm**

Christ Church Cabin  
Sedgemoor Road, L11 3BR.

#### Men's group

**12pm to 1:30pm**

Church of the Good Shepherd  
Lower House Lane, L11 2SF.

#### Friday

**Brekkie and Brew Friday and community boccia**

**10am to 1pm**

De La Salle Hotel School  
Carr Lane East, L11 4SF

**Growing community gardening**

**1pm to 2:30pm**

De La Salle Hotel School  
Carr Lane East, L11 4SF



Keep an eye on our social media for the latest updates or send us an email if you'd like to find out more: [communityhub@cobalthousing.org.uk](mailto:communityhub@cobalthousing.org.uk)

## 7 | Standing together against hate crime



Everyone deserves to feel safe, respected and included in their community.

At Cobalt Housing, we're proud to stand with our partners and residents to say: there's no place for hate in our neighbourhoods.

**NO PLACE FOR HATE**

### What is hate crime?

A hate crime or incident happens when someone is targeted because of who they are or who someone thinks they are. This can include:

- Race or ethnicity
- Religion or belief
- Sexual orientation
- Disability
- Transgender identity.

If the act is criminal and motivated by hate, it's a hate crime. If it's not criminal but still hostile, like isolating a neighbour, it's a hate incident. Both are serious, and we investigate every report.

### How to report it

If you or someone you know has experienced hate crime or a hate incident, please speak up. Reports can be made confidentially and anonymously.

#### You can report:

- **To Cobalt Housing:**  
Call 0330 303 2222 or report online
- **To Merseyside Police:**  
Call 101 (or 999 in emergencies)
- **To Stop Hate UK:**  
Call 0800 138 1625

### What happens next

Our Anti-Social Behaviour (ASB) team will:

- Contact you to gather details and agree on an action plan
- Keep your information confidential
- Connect you with trusted partners like Stop Hate UK, the Anthony Walker Foundation, and others for extra support.

We also work with the Liverpool Hate Crime Joint Action Group to ensure victims are supported and perpetrators are held accountable.

### Making a difference

As part of Hate Crime Awareness Week, our ASB Community Engagement Lead, Kate, visited St Teresa of Lisieux Catholic Primary Academy in Norris Green to deliver a workshop to Year 6 pupils.

These regular sessions in schools across the region help young people understand what hate crime is, challenge stereotypes, and promote inclusion and respect.

Thanks to community action, hate crime incidents have dropped from 2.3 to 0.9 cases per 1,000 homes in the past year. Let's keep going.

## 8 | Stay fire safe this winter

As winter approaches, it's worth taking a moment to think about fire safety at home.

With increased use of heating, cooking and decorative lighting, the risk of fire can rise during the colder months. At Cobalt, we want to help you stay safe with a few simple tips to protect your home and loved ones.



### Heating and electrical safety

- Keep heaters at least one metre away from curtains, furniture and bedding.
- Never use heaters to dry clothes and always turn them off when unattended.
- Avoid overloading plug sockets, especially with Christmas lights or electric heaters.
- Check electric blankets for frayed wires or scorch marks and never fold them tightly.



### Candle and decoration safety

- Use LED candles instead of real ones - they're safer and just as festive.
- Keep real Christmas trees watered and away from heat sources.
- Turn off fairy lights before bed or when leaving the house.
- Don't decorate communal areas in flats or shared buildings - these must be kept clear for fire safety.



### Gift and gadget safety

- Be careful with lithium battery gifts like e-scooters or e-bikes. Use the original charger and never charge overnight or unattended.
- Keep fire blankets and extinguishers handy.



### Test your alarms

Working smoke and carbon monoxide alarms save lives. Test yours regularly by pressing the button, and let us know if you need support.



Find out more:  
[cobalthousing.org.uk/fire-safety](https://cobalthousing.org.uk/fire-safety)

## 9 | Smokefree homes: Why it matters



We're committed to creating healthier homes for everyone. Smoking indoors doesn't just affect you - it impacts those around you, especially children.



### Why give up smoking?

- Second-hand smoke contains over 4,000 harmful chemicals.
- Toxic residue can linger in carpets and furniture long after smoking stops.
- Children exposed to smoke face higher risks of asthma, ear infections, and sudden infant death syndrome (SIDS). They're also three times more likely to become smokers later in life.

### Support to quit

Thinking about quitting? Smokefree Liverpool offers free advice, nicotine replacement products, and vape kits. Call **0151 364 2535** or visit [www.smokefreeliverpool.co.uk](http://www.smokefreeliverpool.co.uk).

**Together, let's make our homes healthier for everyone.**

## 10 | Keeping homes warm and efficient

In 2023, we partnered with Ecogee to deliver energy efficiency improvements to our homes.

Supported by the Social Housing Decarbonisation Fund (SHDF), the works have included insulation, ventilation upgrades, solar panels and kitchen refurbishments, making homes warmer, more comfortable and more affordable to heat.



### Hear from our customers...



**Jeanette, from Haselbeech Close, said:**

"My house feels so much warmer, and I'm absolutely made up with my kitchen. It's gorgeous."



**Colette, from Whinhowe Road, added:**

"I've lived here for 22 years. I was delighted to find out the works wouldn't cost me anything. The team were lovely, and the results are amazing."



**Julia, from Colesbourne Road, shared:**

"Before the works, the house was cold and damp. Now it's much warmer, and we're not leaving the heating on all day. It's lowered my energy bills a lot."



**720 homes**

### What's next

We have secured additional funding, which will be used to improve a further 720 homes.

## 11 | Awaab's Law: keeping you safe



### Awaab's Law came into force in October 2025 and strengthens tenants' rights to safe, healthy homes.

It was introduced following the tragic death of Awaab Ishak, caused by prolonged exposure to mould in his social housing home.

**Awaab's Law requires all social housing landlords, including Cobalt, to:**

- Investigate all reports of damp or mould within 10 working days
- Address emergency risks within 24 hours
- Provide a written update to customers within three working days of the inspection being carried out
- Fix all identified hazards within five working days of the inspection being carried out

We are fully committed to meeting these standards, and have updated our repairs standard, trained colleagues and improved our reporting procedures to ensure that your home is safe.

If you notice damp, mould, leaks or any issues with the ventilation in your home, please report this straight away by calling us on **0330 303 2222**.

It's important that you report it to us as soon as possible and that you let our staff and contractors into your home to carry out an inspection and agree the action we will take.

You can read more about damp and mould on our website here: [www.cobalthousing.org.uk/damp-and-mould](http://www.cobalthousing.org.uk/damp-and-mould)

## 12 | Have your say and join our customer network



### During our Big Listen survey, many of you told us you'd like more opportunities to share your views and help shape our services.

**That's why we've launched our Customer Network - a dedicated group of customers who want to have their say and make a difference. How it runs is shaped by the people who join, whether you prefer online, in person, or a mix of both.**

#### Why join?

- Share your views on our policies, procedures and service
- Influence decisions that impact you and your community
- Choose what to take part in - we'll share topics and let you decide what matters most.

There's no big time commitment - you can get involved as much or as little as you like. What matters is that your voice is heard.



#### Interested?

**To join or ask any questions, email:** [getinvolved@cobalthousing.org.uk](mailto:getinvolved@cobalthousing.org.uk) **or visit** [www.cobalthousing.org.uk/get-involved](http://www.cobalthousing.org.uk/get-involved)

## 13 | Ending your Cobalt tenancy



### Thinking of moving on? You need to tell us at least 28 days before you're planning to move.

Once you tell us, we'll send you a termination form by email, post or you can collect it from our Lower House Lane office. Once we have received your signed termination form, your Neighbourhood Housing Officer will arrange a quick visit.

**It's not an inspection, it's just a chance to:**

- Make sure the paperwork's sorted
- Explain what happens on moving day
- Offer tips and support to make things easier.



**28**  
days' notice

During the visit, your officer may offer help with clearing unwanted items, including arranging a skip for safe disposal. Your officer will explain this in full during the visit.

## 14 | Protect what matters: get home contents insurance today



### Accidents happen.

A burst pipe, a break-in, or even a small fire can cause big problems. But did you know that Cobalt won't pay to replace your belongings if they are damaged?

Home contents insurance is an easy way to protect the things that matter most - your furniture, clothes, gadgets and more. It's affordable and gives you peace of mind if the unexpected happens.

**Don't wait  
until it's too late!**

Find out how simple it is to covered by visiting:

[www.cobalthousing.org.uk/home-content-insurance](http://www.cobalthousing.org.uk/home-content-insurance)

# 15 | Word search competition

Find the missing word and you could WIN Love2shop vouchers.



S	J	S	S	P	V	H	T	V	J	F	Z
E	N	R	M	N	T	T	I	N	S	E	L
Y	F	O	E	V	O	M	S	N	T	T	V
F	B	S	W	I	F	W	H	O	L	L	Y
H	T	L	L	M	N	R	F	Z	Y	E	L
X	A	T	I	E	A	D	O	L	L	Y	V
T	A	V	I	Z	I	N	E	S	A	G	Q
W	N	K	O	F	Z	G	O	E	T	K	Z
H	Q	R	Y	X	B	A	H	I	R	X	E
V	I	C	I	C	L	E	R	Q	N	D	S
M	Y	Z	J	H	V	U	D	D	H	Z	Q
M	Q	D	Q	M	I	T	T	E	N	S	C

## Find these words in the word search

- SNOWFLAKE
- ICICLE
- FROST
- SLEIGH
- BLIZZARD
- BAUBLE
- HOLLY
- MITTENS
- REINDEER
- TINSEL
- 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 **9th January 2025**. All winning entries will be put into a prize draw with the winner informed by email.

## Opening hours over Christmas

**We will close for Christmas at 1pm on Wednesday 24th December 2025 and will reopen at 9am on Friday 2nd January 2026.**

**During this time, please report all emergency repairs to us by calling 0330 303 2222.**

We're here 24 hours a day, 365 days a year for all emergency repairs. To find out more about emergency repairs, visit: [www.cobalthousing.org.uk/repairs](http://www.cobalthousing.org.uk/repairs)  
From everyone at Cobalt Housing, we wish you a

*Merry Christmas*

and a Happy New Year!





## Ways to get in touch

### Telephone

Call Cobalt Solutions on  
**0330 303 2222**

### Social media

@CobaltHousing   

### Address

**Cobalt Housing**  
199 Lower House Lane  
Liverpool L11 2SF