

Cobalt Housing 2025/26 Annual Report



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Welcome to our 2025/26 Annual Report.

Over the past year, we have focused on strengthening our services, investing in our homes and listening to customers to help shape the way we work. We have made positive steps forward, including improvements in customer satisfaction, growing our in-house repairs service and achieving a C1 consumer regulation grading.

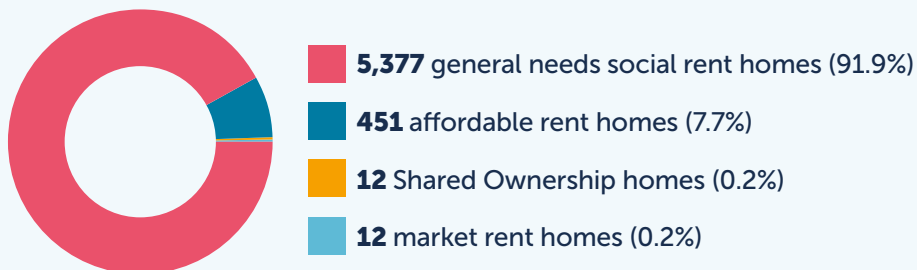


We have continued to invest in our homes, with more than **£14 million spent on improvements**, including new kitchens, bathrooms and energy efficiency measures, helping us provide homes that are safe, sustainable and fit for the future.

This report celebrates the progress we have made, recognises where we can continue to improve and sets out our ongoing commitment to creating thriving communities where people are proud to live.

Breakdown of homes managed

In 2025/26, we owned and managed 5,852 homes:



Regulator of Social Housing

The Regulator of Social Housing confirmed that Cobalt has achieved a **C1 grading**, following a period of significant improvement to our services. This means that the Regulator is confident that we meet the standards set, that services are being delivered properly and that we are listening to and acting on customer feedback.

We remain committed to listening to our customers and continuing to improve services, building trust, communicating clearly and being open and honest when things go wrong.

Our regulatory grades



Welcome



I am delighted to introduce our 2025/26 Annual Report, my first as Chair of Cobalt Housing.

Over the past year, we have continued to improve services for customers, invest in homes and communities, and build strong foundations for the future.

One of the most encouraging outcomes this year has been the improvement in our Tenant Satisfaction Measure results. We know that customer satisfaction is one of the most important indicators of how well we are performing, and we're seeing the positive results of the changes we are making. This progress reflects the hard work of our colleagues and our commitment to listening to customers and acting on their feedback.

Following our decision to bring repairs services in-house, we have seen significant improvements in performance and customer satisfaction. We know there is more to do, and we will continue to listen to customers through our Repairs and Maintenance Performance Group.

We have also continued to invest in our homes, **spending over £14 million on improvement works** including new kitchens, bathrooms and energy efficiency measures.

I am particularly proud that these achievements have been recognised through our improved consumer regulation regrade, with Cobalt receiving a **C1 grading**. This reflects the significant effort made across the organisation to strengthen services, enhance compliance and ensure that the customer voice is at the heart of decision-making.

I would like to thank our customers, colleagues, partners and fellow Board members for their support, commitment and contribution throughout the year. Together, we are continuing to build an organisation that is financially strong, customer-focused and committed to creating thriving communities where people are proud to live.



Pam Smith
Chair of Board



I am pleased to share the progress we have made during another important year for Cobalt.

Our focus throughout the year has remained clear: **delivering better outcomes for our customers**. Listening and responding to customer feedback has driven many of the improvements highlighted within this report. As a result, we have seen increases across our Tenant Satisfaction Measures, including significant improvements in overall satisfaction and satisfaction with our repairs service.

We continued to grow Cobalt Housing Property Services, our in-house repairs team, investing in people, processes and technology to improve performance and customer experience.

We have also continued to invest in existing homes:

- Fitting **566** new kitchens
- Installing new windows in **192** homes
- Fitting **203** external doors
- Spending over **£14m** on improvement works.

The improvements we are making ensure that homes are safe, modern and meet the needs and expectations of our customers.

We are also focusing on building much needed affordable homes. In 2025/26, we took handover of **73** properties in Whiston and Croxteth and are on site building more than **120** homes, including **70 social rent homes** in Croxteth as part of the regeneration of Stonedale and **50 affordable rent apartments** for over 55's in Norris Green.

Across 2025/26, we delivered significant and lasting impact across our neighbourhoods. Through Cobalt's Community Hub, local partnerships and targeted regeneration initiatives, we supported thousands of customers to improve their health, wellbeing and financial resilience. During the year, our Community Hub welcomed more than **3,600 visitors** and generated **£1.7 million in social value**, while wider initiatives, including Forest Schools, youth provision, parental engagement programmes and community events, created opportunities to connect, learn and thrive. Together, our investments helped build stronger and more resilient communities.

While we are proud of what has been achieved, we know there is more to do, and we will continue to invest in our homes, services, communities and people to ensure that Cobalt remains an organisation our customers can trust and we can be proud of.



Claire Griffiths
Chief Executive

Repairs

Cobalt Housing Property Services, our in-house repairs team, continues to grow. In 2025/26, we partnered with Huws Gray to deliver a fully stocked repair store at our depot. Located just 10 minutes from our core communities, the store gives repairs colleagues immediate access to essential materials, helping to reduce delays and increase the number of repairs completed on the first visit.



Continuing to improve our repairs

We reviewed our Repairs Standard alongside involved customers and launched our Repairs and Maintenance Performance Group to strengthen how we listen, learn and improve repairs and investment across our homes. The group brings together colleagues and customers to review performance, understand what's working well and take action where improvements are needed, ensuring repairs and planned works are shaped by our residents.

Read our Repairs Standard by visiting:
www.cobalthousing.org.uk/repairs-and-maintenance



Repairs

Metric	2024/25 performance	2025/26 performance	Target	Performance against target
Emergency repairs completed	5,354	5,143		
Emergency repairs completed in target	70.6%	96.2%	100% within 24 hours	☹️
Urgent repairs completed	2,109	4,192		
Urgent repairs completed in target	84.8%	89.9%	90% within five working days	😐
Routine repairs completed	17,082	17,193		
Routine repairs completed in target	83.9%	92.2%	90% within 20 working days	😊
Satisfaction with repairs service	71.5%	74%	80%	☹️
Average cost of a repair	£101	£121		
Average days to carry out a repair	14	8.5		

Keeping you safe

We carry out regular safety checks and inspections to make sure your home is safe and meets the required standards. From gas servicing and electrical checks, to fire safety, water quality and asbestos surveys, our compliance teams work hard to protect you and your home.



100%
Homes with a valid gas
safety certificate
Our target is 100%

Up from 99.8% in 2024/25



100%
Homes with a valid lift
safety check
Our target is 100%

Up from 86.8% in 2024/25



100%
Homes with a valid water
safety check
Our target is 100%

Maintained from 2024/25



100%
Homes with a valid
electrical safety certificate
Our target is 100%

Up from 99.2% in 2024/25



100%
Homes with a valid fire
risk assessment
Our target is 100%

Maintained from 2024/25



100%
Homes with a valid
asbestos check
Our target is 100%

Maintained from 2024/25

Investing in your home

In 2025/26, we invested more than £14 million in our homes, improving energy efficiency, safety and quality through upgrades including new kitchens, bathrooms, windows and doors.



566

kitchens installed



43

bathrooms replaced



564

boilers installed



203

external
doors fitted



192

homes benefitted
from new windows



296

homes received
energy efficiency works
to achieve EPC C rating

Customers who have received these improvements tell us that they're making a real difference to their everyday lives:



"The house is staying warmer for longer - I don't need to have the heating on all day anymore."

"My bills have reduced by more than half."

"I've seen a big saving on our electricity usage and our electric bill."



Energy Performance Ratings

An Energy Performance Certificate (EPC) shows the energy efficiency of a home. Ratings range from A (most efficient) to G (least efficient). In 2025/26, **78% of our homes achieved an EPC rating* of C or above**. We are continuing to invest in energy efficiency improvements across our homes, with a target for 100% of our homes to achieve EPC C or above by 2030.

*or EPC equivalent



Building new homes

We took handover of 73 properties in 2025/26, providing new homes for 291 customers at our Waterdale Gardens development in Croxteth and The Meadows in Whiston.

We'll take handover of 82 new homes in 2026/27 and will continue work on new developments in North Liverpool and beyond.



Kilnmore Place

Kilnmore Place is a new development of 92 homes in Rainford, Merseyside, offering **46 shared ownership homes** and **46 homes for affordable rent**. Homes will be handed over throughout 2026 and 2027.

You can find out more about Kilnmore Place at <https://cobalthousing.org.uk/find-a-home/new-developments/kilnmore-place/>



Stonedale Estate

Work is ongoing at the Stonedale Estate in Croxteth as part of our significant regeneration of the area. Our contractor is on site, building **70 one, two, three, four and five bedroom houses, apartments and bungalows**. All new homes will be available for social rent.



Bluebrook House

Work has started on Bluebrook House, where we are building **50 apartments for over 55's**. This new development, located at the corner of Lower House Lane and East Lancashire Road, Norris Green, will provide support to customers with care or support needs, with communal facilities and assistive technology.

Find out more about Bluebrook House at <https://cobalthousing.org.uk/find-a-home/new-developments/bluebrook-house/>

Social value

In 2025/26, we generated **£14,206,318** in social value through the work we do with our customers, communities and partners.



Our social value in 2025/26

In 2025/26, we generated **£14.2 million in social value**. This includes the wider benefits created through activities that support **health and wellbeing, financial resilience, education, employment, stronger communities and opportunities for young people**.

Our social value included:

- **£1.74 million** generated through our Community Hub
- **£1.38 million** generated through youth and play provision across Norris Green, Fazakerley and Croxteth
- **£1.08 million** generated through the Help Your Child Thrive programme
- **£1.8 million+** in additional benefits and grants secured for customers
- **£53,088** generated through careers-led learning for children and young people

These are just some examples of the difference our work made during the year. Together, our programmes, services and partnerships generated **£14.2 million in social value** across our communities.

In September 2025, we took our Hub on the road, while we carried out refurbishment work to our Lower House Lane office.



"I love coming here, Fridays can't come quick enough in the week. People are so friendly, I can talk to anyone in the group, and I can't do that normally. I have to feel comfortable in order to talk to people and I feel comfortable here. It's helped me to get to know my neighbours better. We also have regular health checks, so it's improved my physical health too. I wouldn't change a thing about the Hub – you couldn't make it any better!"



"The Hub has helped me a lot, they are full of information and have linked me up with Energy Projects Plus and other support groups like Autism in Motion. I've made friends here and feel part of the community. Coming to the Hub helps my mental health, because we have a laugh."

Investing in future generations

Positive Footprints

Positive Footprints aims to open up the world of work for children and young people. In 2025/26, we provided funding for **411 children and young people** across seven schools to benefit from 80 hours of careers-led learning, generating **£53,088** in social value.

Youth Consortium

We contributed **£40,000** to support Norris Green, Fazakerley and Croxteth Youth Consortiums, enhancing youth and play provision across the neighbourhoods. In 2025/26, **1,964** young people attended sessions, generating a total social value of **£1,383,732**.

Social value is about the positive difference our work makes to people, communities and the environment. This could include helping people find work, learn new skills or improve their wellbeing.

We measure this using the HACT Social Value Bank, which uses research and wellbeing data to put a financial value on these outcomes. This gives us a simple, consistent way to show the wider difference our work makes.

Social value

[Click here to read our full Social Impact Report 2025/26](#)



Spotlight on...

Through the Help Your Child Thrive programme, a parent of six gained the confidence, skills and support needed to better engage with her children's learning and build stronger relationships with their school. As her confidence grew, she became a more active advocate for her children, applying new strategies at home and working in partnership with teachers. Inspired by the positive impact of the programme, she later returned as a volunteer to support other parents and has since pursued SEND and Teaching Assistant qualifications, with aspirations to work in education.

Help your Child Thrive

Help your Child Thrive supports children's learning and development. We provided **£12,500** in funding in 2025/26, supporting 81 families through the programme, generating **£1,082,754** in social value.



Customer support

In 2025/26, we secured over **£1.8 million** in additional benefits and grants. This was money that our customers did not know they were entitled to. Throughout the year, we issued **259** food bank vouchers and **1,775** energy vouchers worth **£86,975** to customers at risk of having their energy disconnected.



Spotlight on...

We secured **£13,527.26** per year in additional benefits for one household. Following a comprehensive benefit check, the team identified unclaimed entitlements and successfully secured Attendance Allowance, Carer's Allowance and increased Pension Credit, Housing Benefit and Council Tax Reduction. The support also enabled the disabled customer to obtain a Blue Badge, improving her independence and ability to access the community, while her carer was connected with local organisations to help reduce social isolation.

Your feedback

Listening to our customers helps us understand what we do well and where we can improve. This section highlights the feedback we've received throughout the year, including compliments, complaints and the actions we've taken in response.

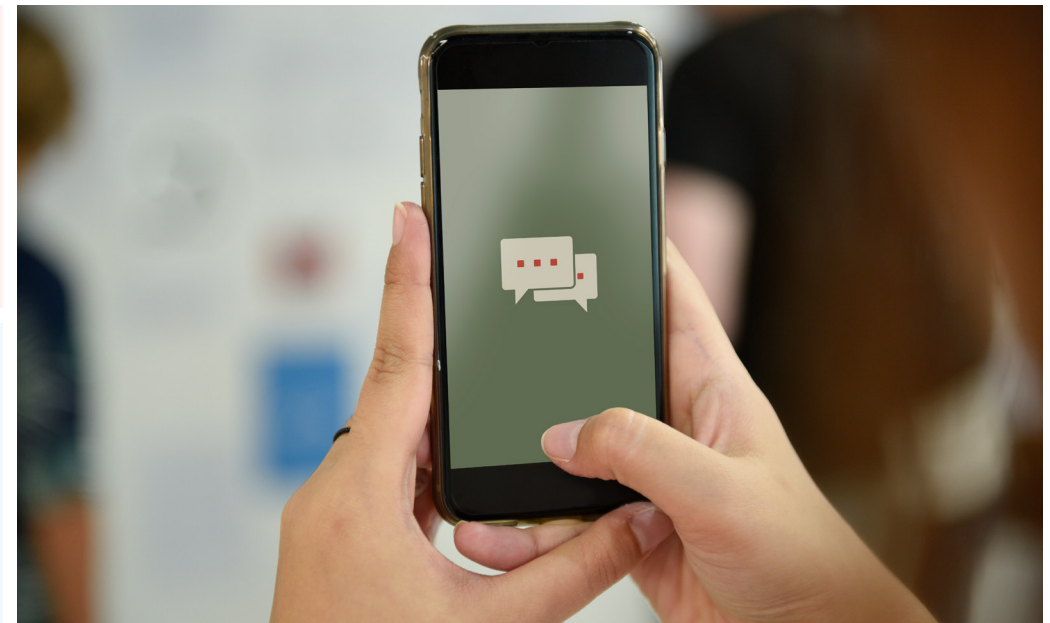
358

In 2025/26, we received 358 complaints.
This is up from 337 in 2024/25.



Top five reasons for complaints

- 1 Quality of finish
- 2 Incomplete works
- 3 Communication around appointments
- 4 Damage during works
- 5 Mess/conduct



Stage one complaints

All complaints are dealt with at stage one when first received. We aim to resolve all stage one complaints within 10 working days.

100% of stage one complaints were closed within target.

Stage two complaints

If you are unhappy with our response at stage one, you can ask for your complaint to be escalated to stage two. We aim to resolve stage two complaints within 20 working days.

100% of stage two complaints were closed within target.

Top five reasons for compliments

- 1 Polite staff/operatives
- 2 Professional service
- 3 Quick/fast response
- 4 Clean and tidy work
- 5 Helpful staff



Customer Voice

We are committed to putting the customer voice at the heart of our decision making, working alongside customers to make improvements to services across Cobalt.



Healthy Homes Checks

We worked with involved customers on our Healthy Homes Checks. Formally known as Stock Condition Surveys, customers worked with us to improve communications and engagement during the work. As a result of feedback, the surveys were renamed and we have made changes to how we communicate during the process.



Repairs and Maintenance Performance Group

In 2025/26, we launched our Repairs and Maintenance Performance Group. This customer-focused forum brings together colleagues and customers to review performance, identify where improvements could be made and look at what is going well. Customers have identified communication, appointment management and follow-on works as areas for improvement and we are using this feedback to make changes.



Competence and Conduct Standard

The Regulator of Social Housing has introduced a Competence and Conduct Standard, which sets out expectations around skills, knowledge and behaviours for people working in social housing. Customers have shaped how we'll ensure we meet these standard, including reviewing our new Code of Conduct document, which will be shared with all staff.

You said, we did

Listening to our customers is central to the way we improve our services. Through our Customer Network, surveys, focus groups and feedback, we've worked with customers to make meaningful changes across the organisation. Here are just a few examples of how your feedback has helped shape the services we provide.



You said:

Repairs updates should be clear, timely and easy to understand.



We did:

Customers reviewed and improved our repairs text messages, helping us decide what information should be included and when updates should be sent. As a result, customers now receive clearer messages at key stages of their repair, making it easier to stay informed throughout the process.



You said:

The repairs service should continuously improve and customer feedback should remain a key part of the process.



We did:

Through our Repairs Task & Finish Group, customers helped review repairs delivery, communication and appointment flexibility. Building on its success, we've established a permanent Repairs & Maintenance Performance Group, giving customers an ongoing role in shaping both repairs and planned maintenance services.



You said:

Planned maintenance letters should be clearer and more customer friendly.



We did:

Customers reviewed our planned maintenance letters and suggested improvements to make them clearer, more consistent and easier to understand. The updated letters now better explain visit attempts, next steps and escalation stages while using a friendlier, more supportive tone.

Get involved

Our Customer Network gives customers the opportunity to influence the services we provide, review policies and communications, test new ideas and help shape future improvements.

Whether you have a little time to spare or want to get more involved, we'd love to hear from you. **To join the Customer Network or find out more, visit: www.cobalthousing.org.uk/get-involved or email getinvolved@cobalthousing.org.uk**



Tenant Satisfaction Measures

Our Tenant Satisfaction Measures (TSMs) give customers the opportunity to tell us how we're performing and help us understand where we're making a difference and where we need to improve.

We're pleased to have seen improvements across all 12 satisfaction measures in 2025/26, reflecting the positive impact of the changes we've made and our continued commitment to putting customers first.

How we're performing

Tenant Satisfaction Measures	2024/25	2025/26
Satisfaction with overall service	65.1%	72.9%
Satisfaction with the overall repairs service	64.4%	74.1%
Satisfaction with the time taken to complete the most recent repair	63.8%	72.7%
Satisfaction that we provide a home that is well maintained	62.3%	71.2%
Satisfaction that we provide a home that is safe	66.3%	75.8%
Satisfaction that we listen to customer views and act upon them	58.5%	66.5%
Satisfaction that we keep customers informed	65.9%	70.6%
Customers agree we treat them fairly and with respect	71.1%	76.3%
Satisfaction with our approach to complaints handling	36.4%	40.7%
Satisfaction that communal areas are clean and well maintained	67.5%	74%
Satisfaction that we make a positive contribution to neighbourhoods	60.6%	66%
Satisfaction with our approach to handling anti-social behaviour	57.7%	62.3%

Tackling anti-social behaviour

Everyone deserves to feel safe in their home and we are committed to tackling anti-social behaviour (ASB), working closely with customers, local authorities, Merseyside Police and partner organisations to investigate reports, support those affected and take action where necessary.



Anti-social behaviour in 2025/26



427

reports of anti-social behaviour investigated
(up from 400 in 2024/25)



434

anti-social behaviour cases closed
(down from 455 in 2024/25)



31%

of all ASB reports related to domestic abuse
(up from 26% in 2024/25)

We use a range of tools and legal powers to resolve anti-social behaviour and protect our communities. During the year we issued:

- 40 Tenancy warnings**
- 21 Acceptable Behaviour Contracts**
- 7 Mediation referrals**
- 4 Injunctions**
- 3 Court orders**
- 1 Eviction**



Reporting anti-social behaviour

If you're experiencing anti-social behaviour, it's important you let us know. We treat all reports in the strictest confidence and will work with you to resolve the issue.

You can report ASB by:

Calling: 0330 303 2222

**Visiting: 199 Lower House Lane,
Liverpool, L11 2SF**



Your rent

The rent you pay helps us provide safe, well-maintained homes and deliver the services our customers rely on every day. It also enables us to invest in improvements to existing homes, support our communities and build more affordable homes.



In 2025/26, we received **£32.4 million in rent payments**, **£7.6 million in development grants** and **£3.5 million in other income**, including the sale of homes.

Together, this income helps us continue investing in our homes, services and neighbourhoods, while planning for the future and meeting the growing demand for affordable housing.

How we spent this income



For every £1 we receive:

- 27p** is spent investing in our homes through improvement works.
- 24p** is spent building new homes.
- 19p** is spent on staff costs.
- 15p** is spent carrying out repairs.
- 15p** is spent on overheads and community investment.

Figures are rounded to the nearest penny and based on total spending of £61.4 million.

Rent due



99.8% ↑

In 2025/26, we collected 99.8% of rent due.
Up from 99.6% in 2024/25.
Our target is to collect 99.3% of rent due.

Rent arrears



3.53% ↓

**% of current tenant rent arrears
(excluding amounts due to housing benefit)**
Down from 3.69% in 2024/25.
Our target is 4.5%.



Contact details

0330 303 2222

199 Lower House Lane,
Liverpool, L11 2SF

www.cobalthousing.org.uk

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