TERMS OF REFERENCE
CUSTOMER COMMITTEE (CC)

Committee:	Customer Committee
Version date:	7 September 2026
Committee review date:	12 August 2026
Reviewed by:	Director of Governance and Assurance
Approved by:	Cobalt Board – 7 September 2026
Review date:	September 2029

1.0 Membership

1.1 The Committee shall comprise no more than 12 members, consisting of:

- up to four Board Members, appointed by Cobalt's Board on a skills and competency basis
- up to eight Customer Members.

1.2. To support resilience, the Board may appoint a reserve independent Non-Executive Director who may attend and participate when required to maintain quorum, or where conflicts, absence or urgent business would otherwise prevent effective operation. When acting in place of a substantive member, the reserve member will hold full voting rights.

1.3. Executives cannot be members of this Committee. The Chair of the Committee will be appointed by Cobalt Housing's Board. The Chair of the Board may not chair the Committee or be a member of the Committee.

1.4. The Committee may appoint specialist co-optees, as set out in the Rules, to provide additional expertise where required.

1.5. Membership should collectively reflect the diversity of Cobalt's communities and support the NHF Code of Governance expectations around inclusion, resident voice and effective governance.

1.6 Definition of "Tenant"

For the purposes of regulatory compliance and alignment with the Regulator of Social Housing's Consumer Standards, a *tenant* is defined as an individual who occupies a social housing property owned or managed by Cobalt under a Tenancy Agreement. This includes general needs tenants, supported housing tenants and temporary accommodation tenants. Shared owners and leaseholders are not included within this definition except where safety-related duties apply.

1.8 Customer Participation

While the regulatory definition of *tenant* is used for compliance and assurance, the Committee may include and seek insight from shared owners and leaseholders where their experience is relevant to service design, customer voice, or strategic decision-making. Their involvement strengthens the breadth of customer insight and supports Cobalt's commitment to inclusive governance.

2.0 Quoracy

2.1 The Committee will be quorate when four Members are present, comprising:

- Two Board Members (one of whom must be the Chair), and
- Two Customer Members.

2.2. The reserve independent Non-Executive Director may be called upon to ensure the Committee remains quorate.

2.3. The Company Secretary or their nominee shall act as Secretary to the Committee.

3.0 Frequency of meetings

3.1. The Committee will meet at least three times per year. Additional meetings may be convened by the Chair, the Company Secretary or Committee members.

3.2. Meetings may be held in person or virtually, as agreed by the Committee.

4.0 Purpose

4.1. The Board is committed to working with customers to ensure their needs and expectations are met. The Customer Committee (CC) is accountable to the Board for providing assurance on:

- The quality and effectiveness of customer-facing services
- Compliance with the Regulator of Social Housing's Consumer Standards
- Delivery of service standards and consumer commitments
- The strength and impact of customer voice within governance

4.2. The Committee provides a formal route for customers to influence:

- Services
- Policies
- Performance
- Strategic priorities
- Cobalt's wider corporate strategy

4.3. The Committee has authority to commission service scrutiny, co-design and co-production activities to ensure services are shaped around customer needs and to promote transparency and customer satisfaction. Such activities will be commissioned through the Customer Network. Where recommendations require additional financial investment, these will be referred to the Board.

4.4. The Committee strengthens the link between customer involvement and governance by acting as a conduit for customer insight, ensuring decisions reflect customer needs and expectations.

4.5. The Committee reports directly to the Board.

5.0 Roles and responsibilities of the Committee

5.1. Customer involvement and engagement

Assess and provide an opinion on the effectiveness of customer involvement and engagement. Review evidence to seek assurance that activities are accessible, inclusive and representative, and that customer input informs service design, improvement and value for money.

5.2. Customer insight and feedback

Oversee customer feedback and insight, including complaints, satisfaction data and thematic learning. Seek assurance that customer priorities are understood and used to influence service improvement.

5.3. Scrutiny and assurance

Use delegated authority to commission scrutiny and involvement projects that enhance assurance. Agree an annual scrutiny programme, delivered through the Customer Network, complementing the Internal Audit Plan and supporting compliance with Consumer Standards.

5.4. Complaints and learning

Review complaints performance, themes and organisational learning. Seek assurance that learning is embedded and that appropriate improvements are being delivered by officers. Escalate concerns to the Board where necessary.

5.5. Operational performance and customer satisfaction

Scrutinise operational performance, customer satisfaction and service standards. Seek assurance on the quality and integrity of performance information and escalate concerns to the Board.

5.6. Customer experience

Support the Board's understanding of customer experience by presenting insight, case studies and examples of customer challenges.

5.7. Policy and service review

Provide commentary on new and existing services and policies. Review, and where delegated, approve policies in line with the Scheme of Delegation and Policy Approval Framework.

5.8. Customer communications

Seek assurance that customer communications are accessible, transparent and aligned with the NHF Code of Governance expectations on openness.

5.9. Influence on policy and service design

Seek assurance that customer consultation influences policy and service design, and that customers are informed of changes made as a result of their engagement.

5.10. Oversight of customer-facing services

Contribute to the oversight and scrutiny of customer-facing policies, strategies and services, including but not limited to:

- Housing and neighbourhood management
- Repairs and maintenance
- Investment in existing homes including developing net zero approach
- Customer service and complaints resolution
- Customer engagement
- Neighbourhood regeneration
- Social value
- Customer satisfaction and Consumer Standards

5.11. Strategic influence

Act as a sounding board for other key strategies from a customer perspective, as requested by the Board or Committee Chair (eg Investment, Development and Growth, Sustainability, People).

5.12. In-depth reviews

Commission, with the Customer Network, in-depth reviews of services or areas requiring additional scrutiny.

5.13. Strategic Risk

Monitor customer-related strategic risks and escalate concerns to the Audit & Risk Committee.

5.14. Regulatory and legal compliance

Seek assurance on compliance with regulatory and legal requirements relating to customer-facing services, with a specific focus on the Consumer Standards.

5.15. Annual reports

Receive and review annual reports aligned to the Committee’s remit and commend these to the Board.

6.0 Accountability

6.1. The Committee is accountable to the Cobalt Board for fulfilling the responsibilities delegated to it.

6.2. All members share responsibility for decisions and must act in the interests of Cobalt, not as representatives of any constituency.

6.3. The Board will receive assurance through minutes and verbal updates from the Committee Chair.

6.4. The Chair will ensure key issues are promptly escalated to the Board.

6.5. The Committee will report formally to the Board on its work annually.

7.0 Review

7.1. These Terms of Reference are approved by the Cobalt Board and take effect from 7TH September 2026.

7.2. The Committee will review its structure, responsibilities, reporting arrangements and Terms of Reference at least every three years and recommend changes to the Board.