

Equality, Diversity and Inclusion Report 2025/26

Cobalt Housing



Foreword

At Cobalt, we believe that everyone deserves to be treated with **dignity, respect** and **fairness**.

Equality, diversity and inclusion (EDI) are fundamental to who we are as a housing association, employer and community partner. They influence how we plan and deliver services to our customers and communities and how we support our colleagues.

Over the past year, we have continued to develop our understanding of the diverse communities we serve and of our colleagues who make a difference every day. We have taken positive steps to strengthen our approach to EDI through investment in community and colleague initiatives.

We know there is still more we can do and this report sets out our plans for the future, ensuring that EDI is embedded across our organisation and each decision we make.

I am proud of what we have achieved so far and am thankful to the colleagues, customers, Board members and partners who continue to support this work.

Amy Causley
Executive Director of Corporate Services

Building stronger communities

Community Cohesion

Throughout 2025/26, we supported and delivered events, activities and partnership work to celebrate diversity in our communities. This includes activities to celebrate diversity and encourage inclusive communities.



Tackling exclusion

From a community choir to a fishing project, Brekkie and Brew to Boccia, we brought the community together to tackle social isolation.

Over **3,500** people attended Cobalt's Community Hub in 2025/26, taking part in armchair exercises, health events and training sessions.

We hosted **25 English as a Second Language** sessions, breaking down barriers and supporting those living in our neighbourhoods to build new friendships.

We handed out **10 laptops** and gave wi-fi access to customers to support digital inclusion.



76.3% of customers feel we treat them fairly and with respect.



Youth engagement

One of our main focuses has been on engaging with young people, ensuring their voice is heard and their needs responded to.

In 2025/26, we:

- Invested **£35,000** in youth provision across Norris Green, Fazakerley, and Croxteth, supporting the expansion of youth and play sessions
- Engaged **1,709 young people**
- Funded **80 hours** of careers-led learning.

Inclusive culture



In 2025/26, we completed our first Gender Pay Gap analysis. Cobalt has a mean gender pay gap of 2.2% and our analysis showed that men and women are not evenly represented across all roles in the organisation. While pay is broadly comparable, there are opportunities to further reduce the gap by increasing gender balance in areas where certain roles are more commonly held by one gender.



We co-created the Cobalt Compass, a behaviour framework that demonstrated how we live our values. The Compass sets our expectations and was written in conjunction with colleagues from across the organisation.

"We will not allow discrimination or disrespect to go unchallenged".



All Cobalt colleagues have undertaken EDI development activities throughout 2025/26.

Our #IncludeMe campaign aimed to help us better understand our workforce. We now hold full EDI data for 91% of all Cobalt colleagues and will continue to ensure that the information we hold is up to date to allow us to make more informed decisions around employee support, workforce planning and our overall company strategy.

Looking ahead

Better understanding our communities

- Future demographics - we are embarking on the development of new homes to meet the needs of our communities, for example, older people's housing and a range of accommodation for families of different sizes.



Strengthening customer voice

- Increasing diversity to understand different experiences and hear a range of views.

Improving our services

- Using the information we hold to remove barriers and improve access to our services.

Governance and accountability

We successfully delivered against our EDI Strategy and action plan, which sets out our commitment to ensuring equality, diversity, and inclusion. The strategy is overseen by the Board to ensure accountability.



Our commitment to transparency

We will publish this report annually, share progress openly and continue to embed equality, diversity and inclusion in everything we do.



We launched our inclusive recruitment initiative, including sharing interview questions in advance, removing gender bias from adverts and job descriptions and introducing a range of assessment tools helping to make an inclusive recruitment experience.

We asked applicants for feedback on our recruitment process - 83% of respondents felt that it was inclusive, telling us that communication was timely and that reasonable adjustments were made. It was noted that sharing interview questions in advance was not being applied consistently and this is being reviewed.

A new colleague voice framework is now in place which clearly sets out how Cobalt listens, understands and responds at every stage of the colleague lifecycle, including recruitment. Insights to capture perceptions of the recruitment journey will be captured on an annual basis moving forward.



Inclusive culture

- Raising awareness, developing skills and celebration - Colleague EDI group, programme of awareness raising based on the needs of colleagues and celebrating a diverse range of events creating an inclusive environment for all
- Embedding equality in our decision making - we will be launching our new policy framework including a refreshed approach to Equality Impact Assessment
- We will continue to sponsor the development of a diverse pool of talent at Board level through the Housing Diversity Network's Board Excellence programme and traineeship programmes.