

**Inclusion and
Belonging
Annual Report
2022/23**

This report has been approved for publication and we've made a digital version available on our website.

We've created a plain text version to support those using accessibility tools such as translation, audio, changes to the size of text, ruler and screen mask.

We also aim to make our information and services more accessible by using plain English in our communication and offering sign language and language interpreters where required.

If you would like this document in an alternative format or have any questions relating to the report, please contact **inclusion@karbonhomes.co.uk**.

About Karbon Homes

At Karbon Homes, we build, manage and look after homes for people across the North. And then we go further, we give them the strong foundations they need to get on with life.

Since our formation in 2017, we've been focused on delivering our three strategic aims - to provide as many good quality homes as we can; to deliver an excellent service to our customers; and to shape strong, sustainable places for our communities.

Our footprint covers the North of England and Yorkshire, with around 32,000 homes across diverse communities where customers face differing opportunities and challenges.

Some customers just need an affordable home, or a way onto the property ladder. Others might need a bit more – financial advice, community services, sheltered accommodation or even training that can lead to a new job. Whatever people need to feel more secure, confident and happy with where they're at, we'll aim to provide it.

We always make the effort to really understand our customers. We believe that everyone deserves respect. Everyone's voice should be heard. And everyone deserves someone in their corner now and then. By focusing on our three strategic aims, combining a sound business head with a strong social heart and staying true to our values, we hope to build strong foundations for even more people.

A warm welcome

Here at Karbon Homes, we're renowned for our warmth and our welcoming, passionate and inclusive nature. We promote equity, celebrate diversity and champion the rights of our customers and colleagues.

And with that – we'd like to introduce you to our annual Inclusion and Belonging Report, which details our progress over the last year. While we are very proud of our journey so far, we are by no means finished; we will continue to take meaningful steps to ensure we are the very best we can be.

We are promoting and embedding equality, diversity and inclusion into everything we do – whether that's building or adapting homes to make them accessible for all; making certain everyone can understand the communications we send; or working with local charities to ensure the voices of any underrepresented groups are heard – the list is endless. While we do this because we know it's absolutely the right thing to do, we also have some legal duties to meet.

To help put the report into context, we need to tell you about the Equality Duty. It's a really big deal when it comes to ensuring that everyone in the UK is treated equally and fairly – and rightly so. The duty exists to make sure everyone is given the same opportunities and rights and to make sure we prevent (rather than just respond to) cases of discrimination and harassment. It's essentially a set of laws and regulations that require organisations, like ours, to consider the impact our decisions or policies may have on people with 'protected characteristics'. These include age, disability, gender reassignment, pregnancy and maternity, race, religion or belief and sex and sexual orientation. It's against the law to discriminate against anyone because of these characteristics. It's a crucial part of building a more inclusive and fair society, and we're pleased to delve into it further within this report and share some of our work with you.

You can read more about the duty and the law here: **[UK Government – Equality Duty](#)**.

This report complements the information provided in our portfolio of corporate reports, including our Annual Review and Financial Statements, Customer Annual Report, Gender Pay Gap Report and Environmental, Social and Governance Report.

Our approach

Our Board Sponsors

Taking meaningful steps to ensure our customers and colleagues feel they belong, empowered to thrive and confident to use their voice is a shared commitment across our board. We're pleased to introduce you to our board sponsors for equality, diversity and inclusion, Hanif Malik and Sarah Salter. Together, they have played a crucial role in shaping our approach and action plan.

Meet Hanif

We put equality, diversity and inclusion at the heart of everything we do and all that we stand for, at Karbon Homes. We are proud of our sound business head and our strong social heart, and inclusion and belonging are integral to this. I strongly believe that we all have a role to play in creating a more inclusive and welcoming society for everyone, and I will continue to champion this across Karbon Homes. It's also really important to me that we use the equality and diversity data available to us in an insightful and impactful way, ensuring it informs the decisions we take and ignites positive change for the benefit of our customers and colleagues.

Meet Sarah

For me, embracing diversity is about appreciating how we are all unique. By being open-minded – recognising and valuing how seeing different perspectives bring richer insight – we are more able to create and deliver better services for our customers.

That's why I'm encouraging us to lead by example from the top of the business. For example, as we recruit new board members, I feel sure we can enrich the board with people who bring the skills and experience we need, while also representing our diverse communities. And across the business, let's turn our intentions into action, so we can build on our credible approach to inclusion and belonging and make sure everyone feels comfortable being themselves.

Our inclusion and belonging approach

For us, inclusion and belonging is about providing the strong foundations for our colleagues, our customers and communities to reach their full potential and for our organisation to enable amazing to happen every day.

Our colleagues

We'll value you for your skills, difference, and uniqueness. You'll have an opportunity to share your knowledge and experiences and learn from others. You'll be rewarded for the part you play in making Karbon Homes a great place to work.

Our customers

We'll value your diversity and experiences and through understanding and knowledge. We'll aim to provide a personalised customer experience so that all customers feel that they belong in a Karbon home and within their community.

Our organisation

We're ambitious and we'll develop our offer and services using insights and collaboration. We'll find bold, innovative solutions to complex challenges through our multi-agency partnerships. We'll support growth and diversity within our geographical area.

Inclusion and belonging commitments

At the heart of what we do:

We'll always act to influence and advocate for positive change.

Credible and meaningful:

We'll use data and insight to meaningfully inform our decisions and priorities.

Creating inclusive communities:

We'll develop support networks with those who share our commitment to reducing inequalities.

Developing diversity, creating fairness:

We'll continue to diversify to represent the communities we serve.

Thriving and belonging:

We'll create an environment and opportunities that help us to learn, feel supported and thrive.

Supporting the Stronger Foundations Strategy

Homes

We want to provide the right type of homes for our customers and make our homes accessible for all.

Customer

We want to know more about our customers, so they feel valued, understood and listened to.

Place

We want to create communities that are inclusive, where people feel they belong, providing opportunities for them to reach their potential.

Enablers

We want to create a great culture where our colleagues are comfortable to bring their best and are valued for their skills, differences and uniqueness.

Our inclusion and belonging action plan

Inclusive leadership

We'll invest in our colleagues as leaders to support their development. We want everyone to feel included and empowered to lead, so we're providing opportunities for everyone to get involved, at all levels of our organisation.

We will:

- Develop an inclusive leadership module for all levels of the organisation.
- Ensure our board continues to demonstrate a clear and active responsibility to achieve against our commitments in all the organisation's activity.
- Develop our senior leaders to be confident in their understanding and to champion inclusion and belonging.
- Report and scrutinise the activity, delivery and outcomes from the Inclusion and Belonging Action Plan..

We'll measure this through:

- Colleague engagement questions in our annual survey.
- External accreditation through the National Centre for Diversity.

Data and insights

We'll focus on improving our data, using it in a meaningful way, and continue to be open and transparent in our approach. We really want to get to know our colleagues and customers even better, so we can make sure we're shaping our activity based on evidence.

We will:

- Better understand the diverse make-up of our colleagues and customers by improving the data we collect.
- Continue to conduct regular surveys with our colleagues and customers and complete demographic analysis of the results to get a better understanding of how different groups are feeling.
- Adopt the National Housing Federation's (NHF) data tool and publish our findings.
- Introduce diversity data into our performance reporting.

We'll measure this through:

- The National Housing Federation data comparing the percentage of colleague, customer and board representation against the communities that we operate in.

Customer data declaration:

- 100% for customer records with tenancies less than six-months-old.
- Year-on-year reduction of customer data towards no gaps by March 2026.

Colleague data:

- 100% completed records.

Policies and decision making

We're always working on making our policies more accessible and inclusive – and we'll continue to do so. We're also developing our approach to equality impact assessments and decision making to ensure everyone feels included and considered. It's so important to us that we implement good practice to make sure inclusion and belonging are part of everything we do at Karbon.

We will:

- Replace the Equality, Diversity and Inclusion (EDI) Statement with a dedicated policy that highlights inclusion and belonging as the way we talk about EDI.
- Review our internal approach to bullying, harassment and hate crime.
- Further develop our approach to reasonable adjustments.
- Review and embed an equality impact assessment process into our decision making to ensure that outcomes are proportionate.

We'll measure this through:

- All policies will have an equality impact assessment to support by 2026.
- All new projects will have an equality impact assessment in place by 2024.

Recruitment and attraction

We'll take action to attract and retain a diverse workforce – we'll give everyone an opportunity to succeed. We want our workforce to reflect the economically active population of the areas in which we work, to ensure our teams don't just have the right skills and professional experience, but also a breadth of viewpoints.

We will:

- Improve the recruitment area of our website.
- Monitor diversity data at each recruitment touchpoint, through our digital transformation project.
- Create a supportive environment from the first contact.
- Achieve the next level of our Disability Confident status.

We'll measure this through:

- The annual Employer Net Promotor Score (eNPS) measure of colleagues less than 12 months.
- Level 3 Disability Confident Accreditation by 2024.
- Starter and leaver data by protected characteristic.

Inclusion forums

We'll work together to understand and eliminate barriers that colleagues and customers experience during their lifecycle with Karbon Homes and create an inclusive environment, where people have a sense of belonging.

We will:

- Listen to our colleague voice through our annual engagement and regular spotlight surveys.
- Continue to work with our Colleague Forum and Health Advocates Forum to support the delivery of the Inclusion and Belonging Action Plan.
- Develop inclusion hubs, starting with gender, neurodiversity, disability and LGBT+. We'll develop more groups, such as culture and ethnicity, as we broaden our approach.
- Launch our Mental Health Allies programme.
- Work externally to ensure we share and learn from best practice externally.
- Aim to replicate this approach through continued work with our customer engagement programme.

We'll measure this through:

- The annual eNPS measure of colleagues.
- Colleague engagement questions in our annual survey.

We won Employer of the Year 2022 at the North East Women in Business Awards - nominated based on the success of our gender pay gap

Bringing inclusion and belonging to life

Here at Karbon Homes, we truly believe that everyone should feel valued, respected, supported and included - whether you're a customer, colleague or one of our partners or stakeholders. We're pleased and proud to be able to share some of our favourite customer stories with you, which help to demonstrate the impact and importance of our inclusion and belonging work so far. So, without further ado, let's take a look.

Meet George Bell

Our development of affordable bungalows in Sacriston, County Durham, has been life-changing for some of our residents.

George Bell has been living in his new home for a year, and as a wheelchair user he's praised Karbon Homes for providing much-needed accessible housing in the area.

George said: "The bungalow is marvellous, I'm over the moon with the place. I'd been waiting for a while for somewhere suitable to come available for me through the choice-based lettings system, and when Karbon offered me this bungalow I snapped it up."

George has severe arthritis leaving him dependent on using either a wheelchair or arthritic crutches to get around. Living by himself, the bungalow has allowed him to maintain his independence.

He added: "Moving in has been quite life-changing. I feel really confident living here by myself as I can access every room in the house with no issue and this boost in confidence has helped me become more independent in other aspects of my life.

"Karbon has really looked after me and I'm grateful for this beautiful home they've given me."

George's bungalow is one of 19 on the site, all of which have two bedrooms and were made available for affordable rent.

We've carried out **1,548** aids and adaptations in the last year to make life easier for our customers

Darren's story

Darren had experienced poor mental health for most of his adult life. It had led to him getting social anxiety and being unable to leave his home.

But when he was referred to our Supported Housing team, Darren, with the help of his support worker, Stephen, was able to rediscover his confidence and get out in the world again. Here is Darren's story.

A New Start

When we talk about inclusion and belonging, we can often think about issues such as gender, race or disability – but it can also include social mobility, especially in the workplace.

Social mobility is all about making sure everyone has the opportunity to reach their full potential, regardless of how much money they have, where they were born or raised or even where they went to school. For everyone to have an equal chance to thrive, we need the same access to resources to remove barriers. We need to get everyone to the starting line together, which is where the New Start scheme comes into its own. The scheme supports people aged over 25 living in a Karbon home to access a paid work placement.

In the last year, we've helped our customers gain almost **£4m** in additional benefits they were entitled to or through managing debt.

We hope you enjoy this New Start video as much as we do.

Removing communication barriers

Navigating normal day to day life can be hard when you face communication barriers such as having a hearing impairment, or not being able to speak the same language.

If you think about what it's like when you go on holiday trying to communicate with people who don't speak your language, you can begin to understand what it might be like for people who have these difficulties every day.

Hear from Di Keller, our strategic lead for inclusion and belonging, about why it's been crucial for us and our customers that we made sure our information on damp and mould was available in accessible formats and in different languages.

“When it's critical to a person's safety, it becomes even more important for us to find ways to overcome barriers and find effective methods to make sure everyone can access information and support in a format they can understand.

“From national data and insight, we know that certain groups of people are at greater risk of poor health associated with their homes being damp or cold – like children, elderly people and those with pre-existing health conditions – and we know that certain groups of people are more likely to live in these conditions. This includes, amongst others, people from different ethnic backgrounds or where their first language might not be English. That's why it's been so important to us that we ensure we offer our communications in different languages, as well as other accessible formats, to help deal with and prevent problems, raise awareness and offer reassurance, as well as promoting inclusivity.”

More generally, and to also help, our Property Services team has been using innovative technology to deal with damp and mould. It's helped us to take evidence-based decisions and understand barriers people face when reporting repairs to us, too.

During 2022, Recite Me, an online tool we offer, supported **9,774** customers and translated content into eight different languages.

Jonathan Fletcher, Director of Pre-Tenancy and Property Services added: “We’ve been using Repair Sense, a digital platform that uses artificial intelligence (AI) to cleverly plot patterns in the repair requests our customers make. They’ve introduced a damp and mould feature, which we’ve adopted straight away, and we’re now using this alongside our other data to ensure we are getting help to our customers and properties that need it the most.

We’ve also accelerated our stock condition programme, which looks at both the inside and outside of a home to check for repairs, ensuring all properties will have had a full survey once every five years. We do this alongside our other regular safety checks. These help us to identify where people may not have reported repair conditions and to understand and overcome any difficulties that they’ve faced in doing this, such as language barriers.

We’ve also brought in additional training around damp and mould, as well as the range of translation and accessible communications that are available.”

Working across the group

Byker Community Trust (BCT), part of the Karbon group, owns and manages 1,800 homes on the iconic Grade II* listed estate. Byker is home to a diverse community. There are 26 recognised languages spoken amongst customers on the Byker Estate and it is a community with a rich ethnic and cultural mix, which makes it a truly special place to live.

Understanding our customers and making sure they are listened to plays an important role in providing the best possible customer experience.

Last year, we undertook a review of all the languages spoken on the estate and identified the top seven, which includes English, Arabic, Slovak, French, Czech, Polish and Portuguese.

We then ensured key customer documents - such as the Byker News newsletter, our website and our letterhead - had an updated language panel to explain how to request information in different languages.

Our Thriving Byker Strategy provides a foundation for strategic partnership working, and the priorities and objectives are based on what customers asked for and how they impact positively on residents and the area. This has enabled BCT to create an ethos of building a thriving community by increasing community activities, working in collaboration with multi-agency partners, stakeholders, the community and voluntary groups.

This includes supporting veterans through our partnership with AFV Launchpad, based at Avondale, who will be celebrating 10 years in our community in the coming year.

Working with the Elders Council of Newcastle, they are helping us to grow our tenant engagement framework. The group, led by older volunteers, has been talking and listening to groups in Byker to find out how to make the neighbourhood more age-friendly.

Through our Community Development Fund, BCT provided funding to ACANE (African Community Advice North East) which is located next to our Byker neighbourhood office, to support a project that tackles holiday hunger. The funding enabled ACANE to provide 140 meals to children attending their activities during the school holidays.

BCT organise community engagement events for our customers aged 55 and over. This year, free trips to The Alnwick Garden and Seaton Delaval Hall were very welcomed.

Working across the group

We've further grown with the merger of our former subsidiary York Housing Association with Leeds and Yorkshire Housing Association to form 54North Homes. Their existing Equality, Diversity And Inclusion Strategy will run to 2024 and during this period we will integrate our approaches, sharing learning and best practice.

To help bring to life some of their work so far, below we hear from two colleagues. Tasha Rhodes-Fairley and Viv Stephenson, who have benefitted from a supportive and inclusive workplace.

Both Tasha and Viv work in customer facing roles and having their lived experience in our workforce helps us to better understand and support our customers, not only removing barriers for colleagues but for customers too.

First up is apprentice Tasha who recently won Apprentice of the Year at the Housing Heroes Awards. She has shared her own story of her late diagnosis of ADHD with us.

“Receiving my diagnosis both opened and closed a lot of doors for me, as I had now been able to accept myself and understand who I am, but also it felt as if I had this brick wall form overnight.

“Sharing information and offering alternative ways to how people work can be important in a workplace because no two people will ever work the same.

“I know if I am in a situation where I feel increased discomfort, for example lots of activity around me, talking or new places and people, are often big triggers for me personally. Distractions is a word I like to use to describe this type of environment; I take two minutes to myself - I remember that it is okay, and it is my normal to feel overwhelmed or disorientated in these situations and that my feelings are just as valid as those that don't have ADHD. I know I have every right to take a breather - whether that is stepping outside for some air or simply playing music through my headphones for five minutes – it all helps me and that is a good thing, and I should never feel as though I can't do these things. It is one of the reasons I do enjoy my role at 54North so much because I know that I can do these things openly and don't feel ashamed to do so.”

Colleague Viv Stephenson has also shared her personal journey and battle with multiple sclerosis (MS).

“I just want people to understand that I’m not lazy or stupid. I worry a lot about not being able to manage things the way I used to and about not being able to do my job.”

“Daily, I have physical and mental challenges, I can’t do some of the things that people take for granted. At present there is no cure for MS.”

Paula Whyllie, Senior People and Resources Business Partner said: “Understanding conditions is really important not only as colleagues, but also for our customers. The impact and effect of these conditions can change daily, so it’s about always asking.”

Since completing work to understand more about neurodiversity, 54North provide interview questions ahead of all interviews to remove the need for people to ask.”

Data tables

For the purpose of this report, we've used the Census 2021 data. We also continue to monitor our representation based on the housing stock and census data as provided by the National Housing Federation data monitoring tool which helps to review our data across the sector. Data for Byker Community Trust (BCT) is included in Karbon Homes' figures as they form part of that legal entity.

Gender identity data only started to be collected in the 2021 census. However, as an organisation, we have limited data in the category to make any meaningful comparisons. We are working to improve this through our focused data campaigns where our ambition is to improve the data in all categories for colleagues and customers.

We collect our ethnicity, faith and religion data in sub-categories, however, in terms of our reporting, these statistics have been grouped into the leading categories.

The customer data is based on the main tenant of the property.

Census data is based on 2021 averages across areas where Karbon Homes and 54North Homes owns stock.

Age

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
16-24	2.86	2.27	0.00	2.73	6.01	5.48	0.00	16.81
25-34	12.74	20.17	0.00	12.75	26.29	6.85	0.00	18.25
35-44	16.26	28.69	0.00	16.32	21.63	17.81	8.33	16.30
45-54	15.48	25.89	8.33	15.29	14.89	38.36	41.67	15.27
55-64	17.97	20.28	66.67	17.99	11.69	30.14	41.67	13.73
65+	32.97	2.70	25.00	33.08	16.46	1.37	8.33	19.64
Unknown	1.71	0.00	0.00	1.84	3.03	0.00	0.00	0.00

Disability

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
Current or work limiting disability	19.29	4.29	0.00	29.18	11.57	4.11	15.38	23.98
No core or work limiting disability	0.00	85.03	91.67	70.82	88.43	57.53	84.62	76.02
Prefer not to say	0.00	1.05	0.00	0.00	0.00	38.36	0.00	0.00
Unknown	80.71	9.63	8.33	0.00	0.00	0.00	0.00	0.00

Ethnicity

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
White	85.15%	89.42%	91.67%	95.06%	63.15%	68.49%	75.00%	98.04%
Mixed/ multiple ethnic group	0.98	0.21	0.00	0.52	0.79	0.00	8.33	0.00
Asian/Asian British	0.55	1.05	8.33	3.02	0.22	0.00	16.67	0.00
Black/ African/ Caribbean/ Black British	1.07	0.31	0.00	0.70	0.45	0.00	0.00	0.00
Other ethnic group	0.36	0.00	0.00	0.70	4.66	1.37	0.00	1.96
Prefer not to say	0.77	0.94	0.00	0.00	0.34	30.14	0.00	0.00
Unknown	11.12	8.06	0.00	0.00	30.39	0.00	0.00	0.00

Faith and religion

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
Has religion (Christian)	20.77	40.84	50.00	52.30	16.46	30.14	41.67	42.79
Has religion (other)	0.87	2.18	8.33	2.94	4.22	0.00	33.33	11.13
Not religious	19.71	43.04	33.34	39.57	32.13	35.62	25.00	40.28
Prefer not to say	3.81	3.25	8.33	0.00	6.29	1.37	0.00	0.00
Unknown	54.84	10.68	0.00	5.19	40.90	32.88	0.00	0.00

Sex and Gender identity

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
Female	58.75	44.50	33.33	58.68	62.81	53.42	30.77	51.73
Male	41.11	55.50	66.67	41.32	37.19	46.58	69.23	48.27
Other	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Sexual orientation

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
Hetero-sexual or straight	39.12	86.18	91.67	97.86	45.34	61.64	100.00	88.60
Gay or lesbian	0.56	1.26	0.00	1.43	0.84	0.00	0.00	1.83
Bisexual	0.34	0.42	0.00	0.48	0.56	0.00	0.00	1.86
Other	0.18	0.21	0.00	0.24	0.00	0.00	0.00	0.45
Prefer not to say	9.53	3.25	0.00	0.00	8.54	1.37	0.00	0.00
Unknown	50.27	8.69	8.33	0.00	44.72	36.99	0.00	7.25

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This guide has been produced with involvement from Karbon customers.

Contact us

Opening times: Monday to Friday 8am-6pm

Call us: 0808 164 0111

Email: info@karbonhomes.co.uk

Website: www.karbonhomes.co.uk



@karbonhomes