



Annual Report to Tenants 2016/2017.

karbon
homes

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Foreword

Welcome to Derwentside Homes' final annual report covering 2016 to 2017, a year of success and the end of an era. In April 2017, Derwentside Homes joined with Isos Housing and Cestria Community Housing to form the new dynamic housing association, Karbon Homes.

Against a backdrop of an increasingly challenging operating environment we have again recorded good performance and through Karbon Homes we will continue to invest in neighbourhoods and communities to provide homes and services that respond to the changing requirements of our residents and customers.

We are proud of what Derwentside Homes has achieved over the last decade and we are resolute in our belief that Karbon Homes is well placed to meet the variety of challenges that the current social and economic climate presents.

Sebert Cox OBE

Chairman of Derwentside Homes' Board

Welcome

What is in this report?

Welcome to our 2016-17 Annual Report to Tenants. This is an opportunity for us to report back to you on our performance last year, highlight key achievements, and to update you on future priorities.

In this report we detail progress against our service standards, which are our commitment to delivering the quality and range of services our tenants want, in the way that they want them. This report updates you on the delivery of our standards during 2016/17, as well as our plans for 2017/18.

As a Registered Social Landlord, Derwentside Homes (now Karbon Homes) is regulated by the Homes and Communities Agency (HCA), and our service standards reflect the standards they set us.

We report performance against four standards. These are:

- **Home Standard**
- **Tenant Involvement and Empowerment Standard**
- **Neighbourhood and Community Standard**
- **Tenancy Standard**

We also provide an update on our compliance with the three Economic Standards which are:

- **Rent Standard**
- **Value for Money Standard**
- **Governance and Financial Viability Standard**

A year of change

For Derwentside Homes 2016 /17 was a significant year. It was the year the company in consultation with our tenants, staff and key stakeholders took the momentous decision to amalgamate our organisation with Isos and Cestria, bringing together three organisations with similar values to jointly create a stronger, more resilient and resourceful organisation, Karbon Homes, with its communities at its heart.

Not only was 2016/17 to be Derwentside Homes' final year; it was also the year in which Derwentside Homes turned 10 years old. The double page spread within this annual report is testament to a decade of many achievements and successes.

We have invested over £120 million in upgrading our homes; transformed our sheltered housing schemes into highly desirable and luxurious places to live and developed and acquired a further 571 quality homes to meet the housing needs of local people of which 484 were delivered through our market Rent then Buy subsidiary Prince Bishops Homes. We have supported the communities in which we work through award winning initiatives such as SmarterBuys Store, Brighter Futures and SHED, aimed at maximising incomes and employment opportunities as well as Silvertalk, a befriending telephone service for older people. We can be very proud of our 10 year track record.

All this has been achieved against a very challenging and rapidly changing political and socio economic background from the credit crunch and welfare reforms to an unexpected reduction in our rents and the continuing uncertainty around Brexit.

As in previous years, Derwentside Homes has demonstrated strong performance combined with real resilience in the face of significant challenges. We have secured £10m in funding for Prince Bishops Homes to help deliver 1,000 new Rent to Buy homes over the next three years and spent £9.3million maintaining our properties through responsive repairs and programmed works. We have strived to place our customers at the centre of everything we do since our conception in 2006 and 2016/17 saw overall customer satisfaction rates running at 92%.

Success is not a matter of just good luck; it is founded on the consistent hard work, professionalism and determination of the workforce coupled with effective leadership. I therefore must close by thanking the Chairman Sebert Cox, the Board of Derwentside Homes, the Executive Team and Scrutiny Panel for their significant contribution to shaping Derwentside Homes into such a financially strong, high performing and hugely successful business. Thank you for your support and commitment over the last decade.

With an annual surplus of £9.3m against a £30.7m turnover, together we have built a strong foundation for our success to continue through Karbon Homes long into the future.

Geraldine Kay
Former Chief Executive
Derwentside Homes

Most of all a big thank you to all our staff at Derwentside Homes as none of this would have been possible without their hard work, dedication and going that extra mile for our tenants and each other.

Your views

Gathering tenants' views helps us to understand what we are doing well, what needs to be improved and how we can learn from this feedback. To help us do this, we collect satisfaction information when delivering services to you. We surveyed over 3,700 tenants during 2016/17 through these 'transactional' surveys.

Throughout this report we highlight satisfaction levels with the services we provide, and identify good feedback as well as areas where we need to improve and, most importantly, what we have done as a result of your feedback.

In addition to our 'transactional' surveys we seek tenant feedback through our Virtual Information Group surveys and 696 responses were achieved from 12 surveys in 2016/17 on topics such as SHED and Direct Debits as a preferred payment method.

Your feedback is invaluable and allows us to design services how you want them delivered.

Contacting us

Do you know there are a variety of ways in which you can contact us to provide your feedback?

Email	customer.services@ derwentsidehomes.co.uk
Website	www.derwentsidehomes.co.uk
Facebook	www.facebook.com/DsideHomes
Telephone	0333 9999 506 / 0800 783 9295

Our website allows you to easily pay your rent, check your rent balance, report repairs, see what programmed works are happening in your area and see more information about your tenancy with us 24 hours a day.

What do you think?

You can share your views about this Annual Report to Tenants by using this survey link:

www.smartsurvey.co.uk/s/TenantsReportDH/

We would like to hear your views about how well you think we are doing and to gather your feedback and suggestions about how we can deliver even better services to our tenants.

How we are performing

Here we set out our performance during 2016/17 under the regulatory standards. Our performance is important to us as it indicates how well we are doing as an organisation, and more importantly how well we are delivering our services to you.

We set targets every year and monitor our performance against these targets. This helps to highlight good performance, areas which need to be improved and areas for immediate review.

Key:



means we are meeting or exceeding target



means we are close to target



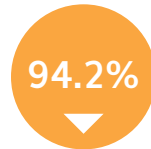
means we are not meeting target

Tenancy Standard:



Tenancy turnover

Down from 10.77% last year.



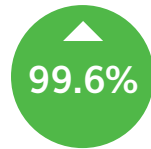
Tenants satisfied with the allocations and lettings process

Down from 96% last year.



Properties that were vacant and available to let

Up from 0.12% last year.



Rent collected

Up from 99.4% last year



The average time it takes to relet a property after a tenant moves out

Down from 22.5 days last year.



Current tenant arrears as a percentage of the rent debit

Down from 2.3% last year.

Home Standard:

▲
99.3%

Repairs appointments kept
Up from 98.8%

6.7
days
▼

Average time taken to complete a responsive repair
Compared to 7.1 days last year

▲
96.4%

Routine repairs completed within target
Up from 96% last year

100%

Gas services due were completed

£102

Average cost of a responsive repair
Up from £88 in 2015/16

▲
97.5%

Tenants satisfied with the repair service overall
Compared to 97% last year.



Tenant Involvement and Empowerment Standard:

86,351

Number of calls handled by the Customer Services team
Compared to 91,215 last year

93%

of respondents found it easy to get through to Customer Services (STAR 2016 survey)

10 secs

Average time taken to answer an inbound call
Up from last years 9 seconds

92%

found Customer Services helpful (STAR 2016 survey)

1,258

Customer service emails received
An increase from 1,160 last year

323

Complaints recieved about our services

112

Number of compliments received
Down from 136 last year

99.6%

Complaints dealt with within timescale



We funded a community garden project in Blackhill, Consett to pay for a brand new fence around its site.

Neighbourhood and Community Standard:

276

Tenancy breaches dealt with by the Tenancy Enforcement team

Down from 320 last year

4

The number of evictions due to anti social behaviour

Reduced from 11 last year

96%

Anti-social cases resolved successfully

Up from 94% last year

29 days

Average time to deal with an anti-social behaviour case

Reduced from 39 days last year



Home standard



97.5%

Overall satisfaction with the repair service.
Up from 97% last year



37,423

Repairs completed.
42,348 completed last year



96.4%

Routine repairs completed within target.
Target was 90%



6.7 days

Average time to complete a responsive repair.
Down from 7.1 days last year



99.3%

Repairs appointments kept.
Up from 98.8%

The Regulatory Standard

What our regulator says landlords should deliver under this standard:

- Provide a quality of accommodation that meets the Decent Homes Standard
- Carry out a cost-effective repairs and maintenance service to homes and communal areas
- Meet all statutory requirements that provide for the health and safety of the occupants in their home

Our standards

- Improve support, training and information for our repairs staff so they can carry out your repair at your convenience, to a high standard, the first time they visit your property
- Provide training, employment opportunities and apprenticeships
- Compare ourselves with other repairs companies to help improve our service, reduce costs, and provide the service you want from us
- Deliver planned maintenance improvements that meet the standard we agreed with our customers



Planned maintenance

To ensure that your home is maintained to a high standard, as part of our planned maintenance programme (long term scheduled work), during 2016/17 we delivered:

- **335** new heating systems;
- **155** roof replacements;
- **62** new bathrooms;
- **64** new kitchens;
- **654** external work improvements;
- **229** homes had new internal doors fitted;
- **194** homes received new external doors; and
- **196** homes received wall tie replacement and structural works.

We spent over **£5 million** on planned maintenance work during the year. Our 2016/17 programme of works was delivered right across our stock.

88.8% of tenants reported they were satisfied with the overall planned maintenance service which included the quality, workmanship and timeliness of the work being carried out.

What you said about the planned maintenance service:

 *An excellent service and thanks for the quick response.*

 *Very professional and very pleasant.*

 *We should be proud of the staff we have.*

What we spend on maintaining homes

We spent over **£9.3 million** in 2016/17 on repairs and maintenance for all our homes. This includes both planned (long term scheduled work) and reactive (responding to your calls about repairs and maintenance) work. For 2017/18 our budget is **£10 million**.

Gas Servicing – please let us in, it's for your own safety

By law we have to check all gas appliances and pipework once a year. It is really important that you allow us access to complete these checks. We will contact you in advance to make an appointment to carry out this service.

Customer service telephone number **0333 9999 506** / **0800 783 9295**.

If you suspect a gas leak, call the National Gas Emergency Service immediately on **0800 111 999**.


 **98.6%**


of tenants satisfied with the gas servicing team


Repair feedback

During the year, overall satisfaction with the repairs service was **97.5%** with **99.3%** of appointments to carry out repairs being kept and **96.4%** of routine repairs being completed within target and within an average of **6.7 days**.

When you complimented the repairs service, you said:

 *I am so happy with the work done and that it was the best work he had ever had carried out.*

 *I am 'over the moon'; the joiner tidied everything up after himself and did a very good job.*

 *The plasterers did excellent work in the property, working very hard and helping to put furniture back and leaving the property in a clean condition.*

 *Nothing is a bother to them.*

In areas we could improve

You said...



I would like to see the tradesmen wearing plastic covers on their shoes like they used to when they come in the house.

...so we...

Have provided all our trades staff with overshoes to protect your home when we are visiting.

You said...



That they keep in touch with the customer in regards to appointments. It would be nice if they told us if they cannot come and keep us up to date with what's happening.

...so we...

Make sure that our work schedulers always endeavour to keep you fully updated as the repair job progresses. If we need to change your appointment for any reason we will always try to do so at the earliest possible time and make sure this is rearranged to your convenience.

Key achievements during 2016/17 in delivering our promises under the Home Standard

- Further improvements have been made to our new electronic repair scheduling and appointment system which has helped to improve our performance. For instance, the average time to complete a repair, the number of appointments made and kept, and time it takes to re-let a property once the previous tenant has moved out have all improved as a result of improved resource management.
- During the year we have also streamlined and standardised our satisfaction survey process using regular telephone surveys to gather your feedback which we use to help improve our service to you.

Building new homes

Prince Bishops Homes developed 128 homes during 2016/17 and sold 2 homes on the basis of outright sale with all profit reinvested back into housing and services for those who cannot afford a home through market rent or purchase.

10 bungalows have been developed for affordable rent in Easington Winning County Durham; these much needed homes were in high demand from older persons and those with mobility problems.

30 homes were designed and built with use of HCA grant funding that are Rent to Buy with a discount on the rent, making these homes affordable and enabling our customers to save a mortgage deposit to eventually buy their home.

80 homes were constructed using the Prince Bishops Rent then Buy model providing the customer with an opportunity to rent their brand new home at market rent levels and after 4 years buy their home.


Two customers bought their home that they were renting under the Prince Bishops Homes Rent then Buy model and we have offered advice and support throughout the year to customers who do wish to proceed to sale on becoming "mortgage ready".

When you complimented your newly built home, you said:

 Layout is perfect for an elderly person

 Looks like a Spanish villa, very stylish and modern

 Stylish, interesting and different

 I like the master bedroom being on the first floor of the townhouses so that parents are below the children

10 years of achievement at Derwentside homes



2006: Derwentside Homes is created. A year to the day since the announcement of the transfer ballot, the transfer was completed. The launch party saw speeches from key figures; past, present and future.



2008: Our first tenants conference put Money, Money, Money at the heart of the message to tenants. The conference held over two days was attended by approximately 200 tenants.



2008: In February, our capital works programmes got under way – we invested £12million in our homes during 2007/08.



2008: Ground breaking – work begins on our new headquarters in Greencroft.



2008: Prince Bishops Homes is set up in late 2008 to help local people to secure homes on a 'rent then buy later' basis.



2011: Recognition for our DLO. Our in-house repairs team was the first Direct Labour Organisation (DLO) in the North East to receive accreditation from the Housing Quality Network



2012: Work begins - with help from some residents - as we start developing our Castle Court sheltered accommodation



2015: We launched our DigitAL project to help our tenants improve their IT skills and get online.



2012: Silver Talk was launched to help combat social isolation. The project, initially funded by The Big Lottery, continues to support elderly and isolated people across the country.



2015: Sure Living - We launched our 'Sure Living' out of hours emergency response service to give tenants extra support to be able to live independently in their own homes.




2012: We won two UK Housing Awards for Most Efficient Landlord and the Community Initiative of the year for The Store.



2016: Supporting local charities through events was always at the heart of Derwentside Homes.

In areas we could improve

You said...

 Storage space seems to be limited in the homes that you are building.

...so we...


Looked at the design types of our homes and accommodated where possible additional storage areas.

Focus on adapting your home


Our Adaptation Service completed over 364 minor adaptations during 2016/17, helping tenants retain independence in their homes.

We can provide a range of adaptations to your home, for example minor adaptations such as handrails, key-safes and over-bath showers. Major adaptations such as installing stair lifts, ramps and level access showers (and in exceptional cases a minor adaptation) are subject to a full assessment by an Occupational Therapist who works with Durham County Council's Health and Social Care.

What you said about the service:

 *It's made me feel safer in my home, thank you Derwentside Homes*

 *The work was done quickly and any mess was cleaned up*

 *I now don't feel as worried about my Mam being in her home alone; it's a weight of my mind*

If you would like to discuss your needs further then please do not hesitate to contact Customer Services on **0333 9999 506 / 0800 783 9295**.



Our plans for 2017/18

- Prince Bishops Homes are going to build or start to build 232 homes in 2017/2018 across the North East using outright sale and rent then buy options. Most of the homes that we now have under construction are designed in consultation with our existing tenants. We have a beautiful range of house types that range from smaller two bedroom homes to larger four bedroom properties. Our new house types can provide both a contemporary or traditional finish.
- We have a budget of £5.6 million to carry out planned maintenance (long term scheduled work) works during 2017/18. The areas we will be working in include Consett, Delves Lane, Moorside, Blackhill, Annfield Plain, Tanfield Lea, Dipton, Burnopfield, South Stanley, East Stanley, Esh Winning and Langley Park. The type of works will cover roofing, structural works, internal doors and central heating upgrades



Tenant Involvement and Empowerment Standard



86,351

calls handled by the Customer Services Team



1,258

emails handled by the Customer Services Team



93%

of respondents found it easy to get through to Customer Services (STAR 2016 survey)



92%

of respondents found Customer Services helpful (STAR 2016 survey)



112

compliments received.

The Regulatory Standard

What our regulator says landlords should deliver under this standard:

- Provide opportunities for involvement and empowerment
- Have a clear focus on good customer service, choice and complaints
- Understand and respond to the diverse needs of our customers

Our standards

We want every customer to have a say on:

- How we run our organisation
- How we support local communities and provide opportunities for customers
- How we tackle local issues



We offer advice to our tenants to get the best deal on their energy bills

To achieve the Standard we

- Provide lots of different ways for customers to get involved and have a say about what we do.
- Provide support and training for our involved customers so they can represent different customers' point of view.
- Make sure that our customers are involved in developing our business plan so that we tackle the local issues that matter.
- Ensure customers with disabilities or specific needs can easily access and use our services.
- Deliver the best possible supported housing services, and offer excellent value for money.
- Publish timely and accurate information about how we are performing against our Standards.
- Deliver an accessible and clear complaints process and make sure we learn from complaints in order to improve our services.



86,351

calls handled by the Customer Services Team
in 2016/17

We know we do not always get things right and when we don't we want to hear from you to make sure we can put things right and avoid similar things going wrong in the future. During 2016/17 we received 323 complaints and 112 compliments.

Here is a breakdown of the types of complaints we received:

- Building Services x 175
- Capital Works x 53
- Customer Services x 14
- Electrical Services x 3
- Gas Services x 13
- Income Services x 17
- Older Persons Services x 3
- Tenancy Services x 43
- Finance x 2

Although we received complaints mostly about building services, it is useful to understand that our repairs service completed over 37,000 responsive repairs in 2016/17 and thousands of additional visits associated with gas servicing and planned maintenance work.

Most of the enquiries and concerns that we received were successfully resolved at the first point of contact as a level 0 complaint, leaving a relatively small number to be escalated.

We use the complaints and feedback we receive to improve our services. Here are some examples.

- Customer Services can't always accurately inform tenants of progress with a repair.

Customer Services now receive updates from dedicated inspectors so information can be more easily provided to tenants.

- The gardens on some estates are not maintained by the tenants.

Our staff members have been asked to inspect known 'hotspot' areas more frequently and the Estate Inspection/Management Policy will be prioritised for review and developed for the new organisation, Karbon Homes.

Key achievements during 2016/17 in delivering our promises under the Tenant Involvement and Empowerment Standard

There are a number of ways in which you can now get involved and help to influence the way we run our business.

Local engagement – through the Ageless Project we are working to improve the cohesion between different age groups. During 2016/17 three of these projects successfully ran and broke down barriers between the ages.

Digital engagement – you can engage with us via Facebook which has seen the number of engagements nearly double from last year.

Virtual Improvement Panel (VIP) – our VIP complete online surveys which influence existing and future service provisions, in 2016/17 they completed 12 surveys on areas such as SHED and Direct Debits as a method of payment.

Scrutiny Panel – the Scrutiny Panel have an influential role in monitoring Derwentside Homes' performance, service delivery and priorities. They produce two customer led service area reviews a year which are presented to the Board with action plans monitored by the Management team.

If you are interested in getting involved, call us on **0333 9999 506 / 0800 783 9295** and ask to speak to the Community Investment Team or email us at **customer.services@derwentsidehomes.co.uk**

Neighbourhood and Community Standard



276

tenancy breaches were dealt with by the Tenancy Enforcement team.



85

individuals were helped to move into employment.



96%

of the anti-social cases were resolved successfully.
Up from 94% in 2015/16.



29days

The average time taken to deal with anti-social behaviour has reduced from 39 days in 2015/16.

The Regulatory Standard

What our regulator says landlords should deliver under this standard:

- Keep the neighbourhood and communal areas clean and safe.
- Co-operate with tenants and other partners to promote social, environmental and economic well-being.
- Prevent and tackle anti-social behaviour in neighbourhoods.



Our standards

- Work with community partners such as council and parish representatives, police and local schools to tackle anti-social behaviour and nuisance.
- Invite local community members and partners to take part in our estate inspections.

We are more than just bricks and mortar and see it as our responsibility to build more than just the homes people live in. We want to build and support communities which can build successful lives.

Through our initiatives we help fund projects that will have a positive impact on the community. The types of projects vary considerably such as:

- The Brighter Futures project which works with customers to help increase their employability through reducing their barriers in obtaining training and employment which in turn enables them to pay their rent.
- The Learning Hive which works in partnership with the Northern Learning Trust to build the capacity of individuals and the community by providing local residents with access to basic programmes.
- The Foundation of Life project works with young people and their families to offer courses and build relationships whilst also providing diversionary activities to reduce complaints of anti-social behaviour
- Working with people who are digitally excluded helping them to access online services. For example, setting up direct debits or paying bills, or accessing websites

Key achievements during 2016/17 in delivering our promises under the Neighbourhood and Community Standard

By working on projects we have:

- Helped **85** individuals move into employment.
- Delivered **16** family learning courses and engaged **109** learners.
- Facilitated Brighter Futures workshops aimed at reducing barriers to employment or training which **726** people attended.
- Assisted **110** individuals participate in vocational training through Brighter Futures.
- Carried out **74** formal and publicised estate inspections along with tenants, police and Durham County Council.
- Reduced the time that our communities had to deal with anti-social behaviour case by reducing the time we took to resolve an anti-social behaviour case down from **39** days to **29** days.

Our plans for 2017/18

- Improve our anti-social behaviour service through use of 'The Noise App'.
- Continue to support projects that have a positive impact on our communities and develop a Karbon Homes approach to this.

Focus on anti-social behaviour

We want our tenants to feel safe and secure in their home and understand that experiencing anti-social behaviour where you live can be distressing and difficult for all involved. Our Housing teams and dedicated Tenancy Enforcement team work together to respond promptly to any reports they receive.

The Tenancy Enforcement team deal with high and serious risk anti-social behaviour resolving a case on average within 29 days. In total, 276 anti-social behaviour cases were dealt with by the team in 2016/17.

For us evictions due to anti-social behaviour are a last resort and the team's priority aim is to prevent cases from escalating. By developing close working practices with the Police, Durham County Council and service providers we have reduced the number of evictions to 4 from 10 in 2015/16 whilst the number of demotion of tenancies remained at 2.

If anti-social behaviour is causing alarm or distress to you or the community where you live, you should report it.

For further details on how Derwentside Homes deals with anti-social behaviour visit us online at: <http://www.derwentsidehomes.co.uk/your-home/anti-social-behaviour-and-domestic-abuse/>

Or speak to us in person at one of our offices, or please give us a ring on **0333 9999 506** / **0800 783 9295** (Customer Services Team) and ask to speak to a member of the Tenancy Enforcement Team.

Our Ageless project brings young and old together to foster greater understanding between generations



Tenancy Standard



94.2%

of tenants are satisfied with the allocations and lettings process. Down from 96% last year.



96.9%

of tenants found our staff helpful during the lettings process.



21 days

the average time it takes to relet a property is down from 22.5 days last year. Our target was 24 days.



96.5%

of tenants were satisfied with the information and advice provided during the lettings process.

The Regulatory Standard

What our regulator says landlords should deliver under this standard:

- Allocate properties in a fair, transparent and efficient way and have ways for tenants to mutually exchange
- Offer tenancies in a way that makes best use of stock
- Meet all applicable statutory and legal requirements in relation to the form and use tenancy agreements or terms of occupation

Our Promises

- Provide financial support and advice for customers who have seen a change in their benefit entitlement due to their tenancy with us
- Work with partner agencies to make sure that the right customer is living in the right property
- Provide advice and support for customers struggling to pay their rent
- To offer our Sure Living service to vulnerable customers to help support tenants live independently in their own home.
- Provide more opportunities for property exchanges through Durham Key Options.

Key achievements during 2016/17 in delivering our promises under the Tenancy Standard

- Our Tenancy Management team use social media to advertise properties outside of the Durham Key Options scheme to reach those customers not yet using the system.

- We relet 82% of our properties to new tenants, reducing the number of transferring tenancies by ensuring that right tenant is living in the right property and that it is suitable for their needs.
- 99% of our properties were relet within the 24 day target.
- One of our sheltered schemes for older people received national recognition at the National Housing for Older People Awards. Almost 1200 schemes were nominated from across the UK.
- Magdalene Court in Medomsley was highly commended within the "Retirement Housing under 25 units" category.
- We continue to deliver the Silver Talk telephone befriending service, which helps to tackle social isolation amongst our older tenants. We now have 17 volunteers supporting a growing number of tenants across the region.
- Staff have worked with the Alzheimer's society to deliver 'dementia friends' sessions to colleagues to raise awareness of dementia.
- Our housing teams have been making best use of new technology. Housing officers are using mobile technology to record their estate inspections on their mobile devices whilst they are out on site, without having to go back and report this at the office. Officers can send information such as reporting repairs or uploading photos immediately back to the office. This saves valuable time meaning that officers can spend more time on our estates doing the work that is needed rather than being tied up at a desk in an office. This has been so successful that we are now looking to introduce this across other areas of our work.

Working hard to maintain your tenancy

Our dedicated Tenancy Income Services team have seen a very busy year with the introduction of some of the most complex and impactful welfare reforms since the introduction of the 'bedroom tax' in 2013. The financial gains over the last four years reached £6 million an increase of £1.3 million from 2015/16.

During 2016/17 we successfully appealed 121 cases on behalf of our tenants with a success rate of 62% and with a monetary value to the 121 tenants of £112,500.

The new welfare reforms, including the reduced 'benefit cap', the introduction of full service Universal Credit (and the full roll out of 'live service' Universal Credit), as well as other changes to customers' entitlements to tax credits, pension credit and housing benefit, have presented the team with the opportunity to increase the help we can offer with an increase in advice on removing barriers to employment.

The team has worked closely with those households whose income has been effected by the benefit cap, resulting in more families being able to stay in their homes.

In addition to their roles as welfare benefit experts the team provides specialist debt advice.



Benefit Cap Case Studies

1. A client with a previous failed PIP tribunal approached the service. With our assistance a new claim for PIP was made. Due to the levels of her anxiety and difficulties in explaining her situation we accompanied her at her assessment.

Following our assistance an award of PIP was made. This award allowed her husband to make a claim for carers allowance to help provide the additional support she required. This award allowed her husband to end his claim for Jobseekers Allowance and concentrate on providing care for his wife.

In addition to the improvement in her mental health situation due to the removal of the concern and worry about her situation they are £122 per week better off.

2. A tenant who was in receipt of DLA was invited to apply for PIP. She completed her own application and attended her assessment. Following this assessment she was given an award of PIP. She lost £141.00 per week DLA and had a reduction of £62.45 on her ESA. She approached the service for assistance. Following our intervention we worked with her and the relevant medical professionals to obtain evidence to request a mandatory reconsideration of this decision.

This reconsideration was successful and her benefit was reinstated. She also received a backdated payment of almost £2000.

As part of our interaction she advised that she required a family member to stay in her home overnight to help provide care. Due to this we requested an exemption from the bedroom tax. This request was successful saving our tenant an additional £10 per week.



Focus on Silver Talk

The key objective of Silver Talk is to improve the confidence of older service users, leaving them better resourced to cope with everyday life whilst reducing their social isolation and maintaining their independence. Silver Talk is a completely free telephone befriending service that has been designed by older people for older people. It provides the opportunity for regular social telephone conversations for anyone over the age of 50. All of the telephone calls are made by friendly, fully trained volunteers.

Silver Talk provides links to other agencies that can help with a variety of issues that will assist older people to live independently in their own homes with confidence – from making sure everyone has up to date information on pensions and benefits to finding help with little jobs around the home and garden.

Two service users after a number of months using the Silver Talk service have begun volunteering activities of their own. One gentleman who struggled with mobility issues and poor self confidence who had in effect become a recluse has actually become a volunteer with Silver Talk. He has completed the training course and is now making weekly telephone calls and getting involved with the social aspect of volunteering by attending our volunteer coffee mornings. Another Lady who had been a client for about a year has become a volunteer steward at Durham Cathedral. She is still receiving her weekly call from her Silver Talk, but now she says she has lots of new things to talk about with her volunteering getting her out of the house and in amongst people again.

Some things that clients have said about Silver Talk:

-  *I've been with the service six weeks now and they are fantastic, whoever thought of this service is brilliant and should be very proud.*
-  *I love Silver Talk and I look forward to a Tuesday when I get my call.*



Focus on Sure Living

Sure Living is an emergency response service that is available 24 hours a day, every day of the year to residents who need that little bit of extra support. The Sure Living Team helps residents to keep their independence and remain in their own homes with the assurance of knowing that someone is always available to help and will respond if required within 30 minutes.

The key objectives of Sure Living are:

- provide an emergency response service to support people in their own homes;
- reduce the need for admissions to hospital and residential care; and
- offer extra support options for residents including fall detectors, bed/chair occupancy sensors and door exit sensors, making the service especially useful to those who may be at risk of falling, having seizures or wandering.

Sure Living Case Study:

A couple found a new lease of life when the wife knowing that her husband was safe and had someone looking out for him whilst she went out to meet her friend and go shopping. 'It gives me peace of mind knowing he can contact someone with the press of a button on his pendant'.

What has been said about Sure Living:

"My father who had been really ill lately was once again taken ill; his pendant was pressed for your out of hours service. Very quickly they were attended to by Louise who was on call. Louise's performance was excellent, she comforted both parents and sought medical help. When I arrived everything was organised and Dad was off to hospital. Dad is now improving thanks to the care given by Louise and the service given by your team, who as support workers all do a wonderful job, so on behalf of my family - thank you all."

Our plans for 2017/18

- Our housing teams will look into using mobile technology across other areas of our work to provide you with a more efficient service.
- We will continue to explore opportunities to expand our mental health and crisis response service in existing and new areas where we work. We are also keen to offer our mental health services to tenants who live in our 'general needs' properties.
- To help our tenants gain valuable work experience and employment skills, we will offer volunteering opportunities to the people we support to work with us.
- We will be carrying out assessments of our older persons sheltered schemes to identify if we can make them more dementia friendly. Examples may include introducing 'dementia friendly' communal clocks.

When you complimented the lettings and tenancy management service, you said

 All my dealings with Derwentside Homes have been positive

 Queries and requests have been answered quickly and positively


In areas we could improve

You said...

 You didn't always know how to access our properties through the Choice Based Lettings process.

...so we...

have introduced advertising our properties on social media rather than just the traditional method of Choice Based Lettings.



One of our residents Helen Lolachie who received business advice through Karbon about her new crèche, pictured with her daughter Isabella.



Got a business idea in mind?

How we are performing against the economic standards - Our Financial Performance

Rent Standard

We follow Government guidelines to keep rent and service charges affordable. Our Tenancy Services, Customer Services and Tenancy Income Services teams are on hand if you are struggling to make payments. You can call us on **0333 9999 506 / 0800 783 9295** or email **customer.services@derwentsidehomes.co.uk**

In 2016/17 our weekly average rent for social housing excluding service charges was

£74.38

and for affordable housing excluding service charges was

£95.69

Our net rental income in 2016/17 was just over

£29.6^m

All the money we collect in rent is reinvested in homes, communities and the services we provide.

Governance and Financial Viability Standard

Our regulator, the Homes and Communities Agency (HCA), assesses housing providers against their Governance and Financial Viability Standard. The HCA grades housing providers using 4 grades:

For Governance

- **G1 and G2 are compliant**
- **G3 and G4 and non-compliant**

For Viability

- **V1 and V2 are compliant**
- **V3 and V4 and non-compliant**

The HCA has awarded Derwentside Homes **G1 governance and V1 financial viability** ratings. This means we are fully meeting the HCA's requirements.

Value for Money Standard

Our annual Value for Money Assessment provides evidence to the HCA on how we comply with their standards. The 2016/17 assessment can be accessed at www.derwentsidehomes.co.uk.

Our Board Members monitor our performance to make sure we meet standards and legislation and deliver the objectives in our strategic plans. They also manage the organisations budget and assets to make sure we provide you with quality homes and services. In addition, they help us plan and deliver improvements to services and deliver value for money.

Our future as Karbon Homes

Your new landlord Karbon Homes has now taken its place as one of the largest housing associations in the North East, owning and managing nearly 24,000 homes regionwide.

As you know, we were only formed in April this year from the merger of Derwentside Homes with Isos Housing and Cestria Community Housing.

We are committed to being a very significant developer of new homes, building more than 500 each year across different tenures.

We want to provide a range of housing to suit the varied needs of you, our customers. As well as providing homes for rent, we will also develop homes for sale, or for shared ownership or rent-to-buy through our commercial development subsidiary Prince Bishops Homes.

Alongside the management of our homes, we will continue to deliver a wide range of services and projects such as welfare advice; community initiatives, support for older people and housing for a range of different client groups requiring specialist support.

To help us stay focused on what we need to deliver for you, we've developed five strategic aims. They are:

1. **To provide as many good quality homes as we can**
2. **To deliver excellent, modern services to all our customers**
3. **To build successful and sustainable communities**
4. **To grow the business and its reputation**
5. **To maximise capacity to deliver our ambitions**

We know that running a housing association in 2017, is a very different challenge than 10 or 20 years ago, and it's likely to remain challenging over the next few years.

We know we will need to be more self-reliant than ever before – but we are confident that, working alongside you as our tenants, we can create great things together.

We hope you will support us in developing the future of Karbon Homes, and we will continue to work in partnership to deliver high quality homes and services for an ever larger community of Karbon Homes tenants.

If you need this document or other information in another language or format, please call us on **0800 587 0001**

Karbon Homes (Stanley office)

Tel: 0800 783 9295

Email: customer.services@derwentsidehomes.co.uk

Web: www.derwentsidehomes.co.uk