

Inclusion and Belonging Annual Report 2024

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 us

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 thrive.

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 over 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, supported 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

Welcome to our 2023-24 Inclusion and Belonging Report

At Karbon, we take pride in our warm, welcoming and inclusive environment. We always strive to promote equity, celebrate diversity and advocate for the rights of our customers and colleagues.

Over the past year, we've taken meaningful steps in our approach to equality, diversity and inclusion, and with that in mind, we're proud to share our annual report with you.

It serves as a moment of reflection and celebration, allowing us to share our achievements and outline our plans for the future. Within it, we shine a light on powerful examples of our initiatives in action.

We have the support of our board members who share a commitment to ensuring our inclusion and belonging approach is purposeful and impactful, that everyone feels included, listened to and confident to be themselves. They oversee our plans and guide us in turning them into action. You'll hear more from our two board members responsible for inclusion and belonging, Hanif Malik and Sarah Salter, in this report.

After reading the report, as well as your own experience of being a customer or colleague, we hope you see the significance we place on ensuring equality, diversity and inclusion.

While we're proud of how far we've come, we know there's always more we can do. We're committed to continuing our journey and bringing you along with us. If you have any suggestions for improvements, we'd love to hear from you.

Paul Fiddaman Group Chief Executive

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.

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 individuality.

Our colleagues

We'll value you for your skills, differences and individuality. 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 a great place to work.

Our customers

We'll value your diversity and experiences 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 multiagency partnerships. We'll support growth and diversity within our geographical area.

Our inclusion and belonging commitments

We've developed five commitments to inclusion and belonging, and we're proud to share these with you. We're even more proud to bring these to life for you through storytelling and case studies over the next few pages. By sharing real-life examples, we aim to show you the impact of our efforts and that our commitments are more than just words on paper.

85% of colleagues feel proud to work for Karbon Homes

1. At the heart of what we do

We commit to always act to influence and advocate for positive change.

This commitment is brought to life by our Board sponsor, Hanif Malik.

This year marked a milestone for us with the launch of our Inclusion and Belonging Policy. This policy not only sets out the expectations of our organisation, customers, colleagues and board members, but it also reflects our unwavering dedication to fostering a diverse and inclusive environment. In tandem with this, we have introduced an improved approach to our equality impact assessments.

We've continued to use data and insights from colleagues and customers to refine our approach, ensuring our efforts are both effective and meaningful. A highlight for me has been the growth of our internal inclusion hubs over the last year. They've played a big part in ensuring colleagues' voices are heard, valued and action is taken. They include our Gender, LGBT+, Armed Forces, and Neurodiversity and Disability inclusion hubs.

We've engaged with the National Centre for Diversity, which is measuring our progress and future plans against their Investors in Diversity accreditation. We're pleased to be working with colleagues and customers across Karbon to develop this work.

To support our work and the hubs, we've enhanced our branding, with the introduction of new icons that reflect our customers and colleagues. I'm delighted that the feedback from our colleague survey demonstrates that we're moving in the right direction.

We've been awarded...

Investors in Diversity Award

Hive Employee Voice Certified 2024

2. Credible and meaningful

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

Meet Ian Johnson, our Executive Director of Customer Services.

The Grenfell Tower tragedy and the death of Awaab Ishak in Rochdale, directly caused by damp and mould in his home, understandably brought the housing sector under scrutiny. Important lessons have been learnt for both our sector and others. Both incidents have highlighted the need for social landlords to improve the information they hold on their customers, prompting action from the Housing Ombudsman and the Regulator of Social Housing. We're committed to better using customer information to help us shape our services, delivering a personalised and customised offer wherever we can.

We want to make sure our decisions are based on evidence and will improve the lives and services for our customers. The more we know about our customers, the better service we can offer. What's most important is ensuring that we turn this knowledge and understanding of our customers into action.

One area where we see real benefits in this is our aids and adaptations service. In the past year, we've completed 1,432 home aids and adaptations. These range from major adaptations such as wet rooms and stair lifts, through to minor ones such as lighting, steps and handrails.

We spent over £535k on aids and adaptations this year

Let's hear from our customers David and Ashley who share their story about how our aids and adaptations service has been life changing for them.

3. Creating inclusive communities

We are dedicated to developing support networks with those who share our commitment to reducing inequalities.

Meet Deanna Linfoot, one of our Money Matters Advisors.

Hanif, our board sponsor, has already shared the power of our internal networks and hubs and how they're helping us to make improvements. Deanna is a much-valued member of our network inclusion hubs.

She said: "I've been an active member in the LGBTQ+* Inclusion Hub for over a year now. I'm also a qualified Mental Health Ally and Health Advocate. These groups do such good work within Karbon that I'm proud to be a member and supporting things I feel passionate about. I've also got to know more colleagues by becoming more involved outside my usual role.

"Everyone needs to be able to come to work and be accepted for who they are, and not feel that they have to hide their identity or lifestyle. This could affect mental health, as can negative experiences, stigma and discrimination.

"I've attended several training events to further my knowledge, including The HouseProud Pledge Webinar - supporting LGBTQ+ Inclusion in Social Housing. Some of the things discussed here I hadn't even thought about, for example customers feeling they needed to hide photos and personal items before visits from Housing teams. I also attended the LGBTQ+ Online Conference.

"I'm looking forward to being more involved over the next 12 months including attending Northern Pride and celebrating our commitment to the LGBTQ+ community.

* We recognise that there are a number of different acronyms that support this community. At Karbon, our hub members agreed the use of LGBTQ+ as our recognised approach.

Our whole 'selfie'

'My Whole Self' is a campaign run by Mental Health First Aid England and encourages workplaces to celebrate and embrace diverse identities, empowering colleagues to bring their whole self to work.

We invited colleagues to share their 'whole selfie' with the business, asking them to share a selfie or picture of something they love, along with five words that describe their whole self. Here's a snapshot of what they had to say.

Our new Armed Forces Inclusion Hub

The creation of the hub was prompted by the celebration of Launchpad's 10th anniversary in Byker Community Trust in October 2023, bringing together the community and colleagues.

Launchpad is a veterans' charity that provides vital accommodation and support to veterans who have struggled with the transition from the military to civilian life. The charity opened Avondale House on the Byker estate in 2013 and leases the building from Karbon. The house comprises 33 self-contained flats for veterans and their partners.

We've been awarded...

Armed Forces Covenant Employer Recognition Scheme Silver Award 2022

90% of colleagues agree that the work we do at Karbon makes a positive contribution to our customers, the community and society.

Our Armed Forces Hub supports veterans and military families. Hub member John Robinson shares his thoughts on the importance of it:

"As a veteran, I'm keen to help in any way to get the Armed Forces recognised within the Karbon community. Seeing the work that we're doing in Byker Community Trust with Launchpad is great, as I know how difficult it can be as a veteran. Veterans being able to support veterans is really important, so the opportunity to get involved at the start of the Armed Forces Hub was great. We've already signed up to the Armed Forces Covenant, but being able to support each other in the workplace and in our communities is where we can really have impact."

4. Developing diversity and creating fairness

We commit to continuing to diversify to represent the communities we serve.

Meet Sarah Salter, our Board Sponsor, who shares her thoughts on this commitment.

At Karbon, we believe that by having a wide range of perspectives, backgrounds and experiences, we'll make better and more informed decisions for the benefit of our customers and colleagues. A real focus for me over the last year has been trying to better represent the diverse communities we serve at board level. That's why I've helped to launch our first ever Board Trainee Programme, designed to offer a route for those who may not ordinarily consider themselves candidates for board positions.

We're not just working internally to support our commitment. Our successful apprenticeship programme, open to our customers, and our New Start programme, a multi-organisation partnership we facilitate, have been huge successes. New Start has helped support customers from housing providers across the region move from long term unemployment into meaningful, paid work placements. We're pleased to share an example with you below.

Case study

When we talk about inclusion and belonging, we often think about issues like gender, race or disability. However, social mobility is another crucial aspect, particularly in the workplace.

Social mobility ensures that everyone has the opportunity to reach their full potential, regardless of how much money they have, their birthplace or where they went to school. To provide equal chances for everyone to thrive, we need to ensure equal access to resources and remove barriers. This means bringing everyone to the starting line together, which is where the New Start scheme shines.

Shazia Noor, from Middlesbrough, originally set up Nur Fitness as a gym and studio, but over the years it's evolved into something more. Shazia tells us how it's helped empower hundreds of women and now, through New Start, is empowering even more.

Hear directly from Shazia here!

5. Thriving and belonging

We commit to creating an environment and opportunities that help us to learn, feel supported and thrive.

Di Keller, our Strategic Lead for Inclusion and Wellbeing, tells us more about this commitment below.

Making sure that our colleagues and customers thrive and feel a sense of belonging is at the centre of our learning, development and wellbeing activity. These areas are so intrinsically linked. We've continued our success with Better Health at Work, with recognition from the regular campaigns and activities to gain our 'continuing excellence' accreditation.

We've also been working with DurhamEnable, which is supporting us with our Level 3 Disability Confident Accreditation. Our managers are taking part in our interactive training sessions. This involves using various props and simulations to help participants to understand the experiences of people with disabilities. By immersing ourselves in these perspectives, we aim to foster awareness and empathy, ultimately creating a more inclusive environment for everyone. We launched this at our all-colleague conference last year.

This year has also seen us continue to support our customers struggling with their mental health to engage more in their communities. I'm delighted to share one of my favourite examples from the past 12 months, which sees our support workers and customers take a wellbeing walk at Beamish Museum.

[Watch our wellbeing walk here](#)

Byker Community Trust

In Byker, we own and manage 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.

It's here that we're working with IDOS Health to bring holistic wellbeing sessions to the community. The sessions cover vital topics like sleep, exercise, nutrition, changing behaviour, mental health, and recognising red flags when it comes to health.

By collaborating with The Byker Pantry, an affordable food provider, IDOS Health has hosted several informal drop-in events, to talk to people about their own health and the needs and requirements of services within the community.

In Byker, we're collaborating with the Elders Council of Newcastle. This will see us engage with older people across the estate, promoting a positive image of aging and encouraging them to be more active in their communities. Together, we're making sure that age is celebrated and that every generation feels connected and valued.

We've trained 35 Mental Health Allies

Everyone matters – Our Inclusion and Belonging Strategic Action Plan

Our Inclusion and Belonging Strategic Action Plan, along with our overall business strategy, our Stronger Foundation Strategy, details our actions and measures for the coming years. We know there's a lot to do and we're making good progress. We're determined to make a difference.

A full list of our measures are detailed on page 22.

What we've achieved and what we're working on

At the heart of what we do

Our culture

We're a warm and welcoming organisation, where everyone is treated fairly and with dignity and respect.

What we've achieved:

- We continue to listen to our colleague and customer voice.
- Working externally to ensure we share and learn from best practice.
- We've achieved our certified Hive Employee Voice certification.

What we'll do:

- We'll amplify the work that we're doing on our Investors in Diversity accreditation through our Inclusion and Belonging Strategic Action Plan.
- We'll refresh our behaviour framework and develop a colleague toolkit as part of this work.
- We'll continue to engage with our customers and colleagues to promote our commitment to inclusion and belonging.

Inclusive Leadership

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.

What we've achieved:

- Through our governance framework, we've ensured our Board continues to demonstrate a clear and active responsibility to monitor the achievement against our inclusion and belonging action plan.
- We approved 75% of colleague requests for our external qualifications programme, investing over £60k in external programmes offered outside of the internal development programmes that are available.

What we'll do:

- Continue to report and scrutinise the activity, delivery and outcomes from the Inclusion and Belonging Strategic Action Plan through our steering group, leadership groups and Board.
- Inclusive leadership training through our LEAD programme will continue to be delivered.
- Ongoing development for our senior leaders to be confident in their understanding and to champion inclusion and belonging.

Policies and decision making

Our policies are accessible, and colleagues and customers are treated fairly and equitably in our decision making.

What we've achieved:

- We've published our new Inclusion and Belonging policy to replace our Equality, Diversity and Inclusion Statement.
- We've included a category of vulnerability on our equality impact assessment.

What we'll do:

- Review and embed an equality impact assessment process into our decision making to ensure that outcomes are proportionate.
- Continue to implement all relevant law and good practice to address unlawful discrimination and to promote equal opportunity, fairness, trust and respect.

We want everyone to feel included and empowered to lead

Developing diversity, creating fairness

Recruitment and attraction

We'll attract and retain a diverse workforce giving everyone an opportunity to succeed.

What we've achieved:

- We've been awarded Disability Confident status Level 2.
- We've introduced a welcome event and a digital induction for all new colleagues as part of their overall onboarding experience.

What we'll do:

- Improve the careers area of our website.
- Continue to monitor diversity data at each recruitment touchpoint, through our digital transformation project.
- Create a supportive environment from the first contact for new colleagues and for internal promotions.
- Achieve the next level of our Disability Confident status.

Focus on Customers

We'll make every customer feel valued, understanding their needs and treating them with respect.

What we've achieved:

- We've reviewed our complaints, compliments and suggestions policy and process to make this more accessible and we'll continue to monitor the positive impact of these changes.
- We've provided an accessible and comprehensive guide for our customers to support them to understand, prevent and report cases of damp and mould.

What we'll do:

- Build on the delivery of our employability programmes, such as New Start, which have been developed to provide opportunities for people living in social housing who are furthest away from the jobs market.
- Continue to build inclusive, accessible and affordable housing as part our overall investment to build new homes.
- We'll develop and implement an approach to support customers in vulnerable circumstances.
- Develop and implement a policy and approach to reasonable adjustments.

Creating inclusive communities

Inclusion hubs

We'll work together to understand and eliminate barriers to create an equitable and inclusive environment.

What we've achieved:

- Implemented and supported Gender, Neurodiversity and Disability, LGBT+ and Armed Forces inclusion hubs.

What we'll do:

- Develop inclusion hubs to support more groups, such as culture and ethnicity, as we broaden our approach.
- Develop an 'Everyone Matters' customer engagement group to support our focus on customers' actions.
- Continue to work with our Colleague Forum and Health Advocates Forum to support the delivery of the Inclusion and Belonging Strategic Action Plan.

Social value

We'll have fair and inclusive procurement practices supporting our social value proposition.

What we've achieved:

- We work with our suppliers to measure the impact of social value through the delivery of our contracts in our communities.

What we'll do:

- Through our community grants scheme, we'll continue to work with charities and community partners to provide stronger foundations for life.
- We'll support our suppliers through our inclusive procurement practices.
- We'll support our suppliers to have a great understanding of our inclusive culture.

We'll attract and retain a diverse workforce giving everyone an opportunity to succeed

Credible and meaningful

Data and insights

We'll engage with customers and colleagues to improve our data and respond to it in a meaningful way.

What we've achieved:

- Adopted the National Housing Federation's (NHF) data tool and we publish our findings in our annual report.
- We've created a baseline assessment of the declaration rates of colleague and customer data.

What we'll do:

- Better understand the diverse make-up of our colleagues and customers by improving the data we collect.
- Introduce diversity data into our performance reporting.

Inclusive communications

We want our communications to ensure that everyone, regardless of any barriers, can access, understand and engage with the information we share.

What we've achieved:

- We offer a translation and accessibility support service for customers, including accessibility software on our website and customer portal.
- Our formal published reports are provided in a plain text version to be more easily accessed on the website.
- Our key customer documents (complaints and damp and mould) are translated into our most six common languages.

What we'll do:

- Better use our customer data to tailor our communications where we can.

Thriving and belonging

Raising awareness

We'll provide training opportunities to promote fairness, respect and understanding of the benefits of diversity and inclusion.

What we've achieved:

- We deliver regular training opportunities aligned to national awareness campaigns.

What we'll do:

- We'll launch mandatory inclusion and belonging training.
- Introduce a manager's toolkit that includes messaging and learning activities focused on inclusion, belonging, and wellbeing to amplify these messages.

Health and wellbeing

We'll support our customer and colleagues to take responsibility for their health and wellbeing and work to respond to their individual needs.

What we've achieved:

- Launched our Mental Health Allies programme, with 35 colleagues trained in mental health first aid.
- Provided in depth training in mental health for all of our managers.
- We've achieved the 'Continuing Excellence' level of the Better Health at Work Award.

What we'll do:

- Review our internal approach to bullying, harassment and hate crime following the publication of our Dignity and Respect at Work Policy, which now references hate crime and microaggressions.
- Introduce a Health and Wellbeing Passport and Reasonable Adjustments Policy to provide further guidance to support colleagues with disabilities, long term health conditions and where short or long term adjustments are needed.

We want our communications to ensure that everyone, regardless of any barriers, can access, understand and engage

Equality Duty

While we are committed to equality and diversity because of its importance to us, we also have some legal duties to meet.

To help to put the report in context, we'd like to share information about the Equality Duty. It's an important piece of legislation that ensures that everyone in the UK is treated equally and fairly. The duty exists to provide equal opportunities and rights to us all, and to stop (rather than just respond to) discrimination and harassment.

It requires organisations like ours to consider the impact our decisions, services 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. By holding public organisations accountable for promoting equality, the UK Equality Duty helps to challenge discrimination and create a more fair and inclusive society for all. You can read more about the duty and the law here: **UK Government – Equality Duty**.

By holding public organisations accountable for promoting equality, the UK Equality Duty helps to challenge discrimination

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.

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 Group owns stock.

Age

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
16-24	2.66	2.58	0.00	13.60	4.37	2.67	0.00	16.48
25-34	11.93	21.51	0.00	14.09	19.99	10.67	0.00	17.40
35-44	16.13	28.59	8.33	13.87	20.98	18.67	11.11	15.77
45-54	14.98	24.86	8.33	15.71	15.60	34.67	44.44	15.30
55-64	17.87	20.27	50.00	17.03	16.58	29.33	44.44	14.14
65+	33.20	2.20	33.33	25.69	20.46	4.00	0.00	20.91
Unknown	3.21	0.00	0.00	0.00	2.02	0.00	0.00	0.00

Sexual Orientation

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
Hetero-sexual or straight	34.94	87.86	100.00	91.04	50.49	72.00	100.00	88.60
Gay or lesbian	0.52	1.72	0.00	1.49	1.14	0.00	0.00	1.79
Bisexual	0.30	0.38	0.00	1.25	0.77	1.33	0.00	1.87
Other	0.16	0.19	0.00	0.27	0.00	0.00	0.00	0.45
Prefer not to say	8.66	2.96	0.00	0.00	9.28	2.67	0.00	0.00
Unknown	55.41	6.88	0.00	5.96	38.33	24.00	0.00	7.28

Disability

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
Current or work limiting disability	17.46	4.21	8.33	39.34	13.80	5.33	11.11	33.38
No core or work limiting disability	0.00	87.00	91.67	60.66	0.00	66.67	88.89	66.62
Prefer not to say	0.00	1.15	0.00	0.00	0.00	1.33	0.00	0.00
Unknown	82.54	7.65	0.00	0.00	86.20	26.67	0.00	0.00

Faith

	Karbon Homes %				54North Homes %			
	Customers	Colleagues	Board	Census	Customers	Colleagues	Board	Census
Has religion (Christian)	18.47	35.09	33.33	52.31	23.10	25.33	33.33	43.85
Has religion (other)	0.77	7.07	8.33	2.95	4.81	4.00	22.22	9.53
Not religious	17.69	46.27	50.00	39.55	25.32	45.33	44.44	40.70
Prefer not to say	3.41	2.87	0.00	0.00	18.68	1.33	0.00	0.00
Unknown	59.67	8.70	8.33	5.19	28.08	24.00	0.00	5.92