

# **Customer Annual Review 2022/2023**

# Welcome

## I'm pleased to introduce our Customer Annual Report for 2022/2023.

**Each year, we publish this report to ensure our customers are kept up to date on how we are performing against the standards set by the Regulator of Social Housing and have an overview of how well we're delivering our services.**

In this year's report, we want to show you the positive impact we're having in our communities and for our customers, in what continues to be a very challenging time across the UK, with household budgets being put under pressure by the continued cost of living crisis.

That's why it's important that we continue to deliver our three strategic aims:

- providing as many good quality homes as we can
- delivering excellent service to our customers
- shaping strong sustainable places for our communities

It's heartening to be able to share how everyone at Karbon has been working together to do that, whether it's through creating new job opportunities specifically for our customers through our New Start and apprenticeship programmes, providing financial support and advice through our Money Matters service, investing money in supplying more people with affordable and environmentally-friendly homes as well as upgrading our current homes to make them more efficient for you and fit for the future.

It's been wonderful to welcome new customers and colleagues to our Karbon family through 54North Homes, a new partnership between York Housing Association, Leeds and Yorkshire Housing Association and Karbon Homes. We believe 54North Homes will enable an even greater positive impact for more customers in the Yorkshire area.

Your safety is also of vital importance to us, and we continue to put measures in place to tackle issues such as damp and mould and ensure a high standard of safety in all our buildings.

While we want to celebrate our successes, we recognise that we still have areas we need to improve. This includes repairs, where a rise in demand has meant that some of our customers are having to wait longer than usual. This is not the level of service we hold ourselves to and we're sorry if you've been affected. I know our trades and customer relationship colleagues are working hard to meet this demand and we're appointing more subcontractors and additional trade colleagues to address this issue.

I want to say a huge thank you to all our colleagues for their continued efforts and to you, our customers, for your understanding and patience.

As always, I would like to thank our involved customers, who are a vital part of Karbon, ensuring that we continue to make improvements to our services and act in your best interests. We're thrilled to have welcomed new members to the Karbon Residents' Committee (KRC) and the many groups that make up our Resident Involvement Framework:

- local area and sheltered housing forums
- Scrutiny and Customer Grants panels
- the Environment Group and Youth Network your representation, passion and commitment ensures that the customer voice is part of everything we do.

**Paul Fiddaman**

Group Chief Executive

## **As the Chair of the Karbon Residents' Committee, I'm delighted to have the opportunity to say a few words and to reflect on this year.**

We welcomed new representatives from Byker and 54North Homes to the KRC and I'm thrilled that both myself and the Vice Chair of the KRC successfully joined the Group Customer Committee. This has helped us to strengthen your voice and ensure that Karbon is held to account for services that they deliver.

I'm pleased to say that everyone we've worked with at Karbon has been very receptive to our feedback, particularly around important areas such as complaints handling and damp and mould. These have been two of the main areas we've focused on over the past year. We're pleased that our findings and recommendations have been taken on board and helped to ensure that your needs have been considered.

We were able to present our approach to these scrutiny review exercises at last year's National Resident Involvement Conference in Leeds. Our presentation received a standing ovation from the delegates present and goes to show what an impact you can make as an involved customer.

We've also been able to represent the KRC at national events throughout the year, including the National Housing Federation in Birmingham and the Chartered Institute of Housing Festival in Harrogate.

It's great to see the continued progress with the Resident Involvement Framework which places a greater focus on ensuring your voice is heard in Karbon's business decision-making process. This has included more local area forums, a Youth Network and the Customer Grants Panel. All these groups will mean we can continue to have a greater say across more areas of the business – you can read more about them on pages 13 and 14.

There are so many ways that you can get involved, and if you've considered joining our committee or one of the forums, I would highly recommend doing it. You won't regret it.

Finally, I would like to say a huge congratulations to our Vice Chair, Ann Potts who was nominated for Tenant of the Year at the Chartered Institute of Housing (CIH) Conference in Manchester in June 2022. Another much-deserved nomination for Ann, well done! I'd like to say a big thank you to the team at Karbon Homes and look forward to continuing my work as an involved customer into 2023/24 and working with more of you in the future.

### **Michael Lisle**

Chair of the Karbon Residents' Committee

**We're always on the lookout for more customers to get involved with Karbon. Your help makes sure our customers are kept at the heart of everything we do, and that our services and products are shaped with you in mind. You can find more information on how you can get involved on page 15.**

## About us

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

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

Our group footprint covers the North East of England and Yorkshire, with around 32,000\* homes across diverse communities, all facing different opportunities and challenges.

We always make the effort to understand our customers. We believe that everyone deserves respect and everyone's voices should be heard.

Some customers just need an affordable home, or a way onto the property ladder. Others might need 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 work our heart out to provide it.

As a profit-for-a-purpose organisation, we invest any surplus we generate into improving our homes and communities, building new homes and delivering services which provide sustainable outcomes for our customers and communities.

We believe that by combining a sound business head with a strong social heart and staying true to our values, we can build strong foundations for even more people.

## **54North Homes becomes part of the Karbon Family**

This year, we welcomed 54North Homes to the Karbon family. They were formed after York Housing Association, who were already part of the Karbon group, merged with Leeds and Yorkshire Housing Association and changed their name to 54North Homes Limited. The partnership aims to deliver excellent services to customers by having the increased strength and opportunities of being part of a larger group while retaining a local approach and understanding of local customers.

**\*Our group is made up of Karbon Homes, Byker Community Trust and 54North Homes.**

## Key facts

- Karbon Homes owns and manages around **28,000** homes across the North East of England
- There are approximately **60,000** people living in our homes
- Karbon Homes has **964** employees and **3** apprentices

In line with our vision to help customers lead successful, independent lives, all our apprenticeship positions are kept exclusively available to people who live in a Karbon household.

This year, Marc Cooper qualified as an electrician after completing a four-year apprenticeship at Karbon Homes.

***“I was working for a maintenance company when I saw the advert. I’d always wanted to be an electrician, so I knew it was a good opportunity to make that happen. I knew I had a better chance of getting it because it was only open to people living in a Karbon home.*”**

***“It’s been a good experience and Karbon is a good place to work. I feel supported and never rushed or under pressure. I’d definitely encourage others to use the apprenticeship route to do something new.”***

**Each year we publish this report to make sure our customers are kept up to date on how we are performing against the standards that are set by the Regulator of Social Housing and against the things that our customers have told us are important.**

These standards help show how we're doing as an organisation and, more importantly, allow you to understand how well we're delivering our services to you.

The Regulator for Social Housing has two main objectives set by the Government.

One is an economic objective, to ensure that we are financially strong and run efficiently, and the other is a consumer objective which is broken down into the four standards that this report covers:

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

We're determined to provide you with the best service possible which is why this report also includes our Customer Service Standards. With the help of our involved customers, we developed these standards to guide and improve our operations and have highlighted them throughout the report.

# Economic Standards

**The Economic Standards focus on effective governance; the achievement of value for money and how rent levels are set in line with the Government's Rent Standard guidance.**

Karbon is in a position of financial strength. As a profit-for-purpose business, we continue to invest any money we make into maintaining and improving our existing homes and developing the services we provide to customers.

We have a G1/V1 rating from The Regulator of Social Housing, the highest possible score for governance and financial viability (this means we are well run and financially strong. This will help us achieve our future plans).

Karbon had a total turnover of **£158.1m**

We set our rents according to the Government's regulations, which in 2022/23 saw an increase of **4.1%**

**The rents and service charges paid by customers is used to pay for all day-to-day services provided by Karbon Homes.**

## Income (£m)

- Rent charged to tenants **118.9**
- Income from property sales **11.9**
- Service charges collected from tenants (e.g. cleaning, lift servicing, door entry systems) **11.5**
- Other incomes (e.g. support services, furniture packs, non-social housing rent) **9.0**
- Services provided to other group companies and third parties (e.g. gas servicing, repairs) **7.8**
- Grant income-amortisation – the recognition of grant funding over the life of housing properties **4.9**
- Increase in valuation of non-social housing properties **0.5**
- Interest receivable **2.6**

**Total is £167.1m**



## **Expenditure (£m)**

- Routine Maintenance **26.6**
- Depreciation, impairment and write-off of housing properties **24.3**
- Loan interest **17.6**
- Management of properties **18.0**
- Services (e.g. cleaning, lift servicing, door entry systems) **17.5**
- Planned Maintenance (e.g. heating servicing, electrical testing, decoration) **9.2**
- Cost of property sales **6.9**
- Services provided to other group companies and third parties (e.g. gas servicing, repairs) **7.9**
- Other expenditure (e.g. support services, furniture packs, non-social housing management) **6.1**
- Community investment **3.7**
- Bad debts – debt that cannot be recovered **1.1**

**Total is £138.9m**

\*Surplus **28.2**

### **These figures confirm that Karbon is on track against its financial targets**

\*When we have a surplus of income over our expenditure, we use it to fund investment in our existing housing properties and to develop new properties for rent.

In 2022/23, our surplus was put towards the replacement of kitchens, bathrooms and roofs, energy efficiency works and central heating as part of a £29.3m investment in our existing homes.

# Tenancy Standard

**This standard focuses on the way homes are allocated and how customers are supported to maintain their tenancy.**

## Customer Service Standard

You told us that this is what is important to you:

We'll provide all customers with clear and appropriate information for their new home, including legal obligations relating to their tenancy.

**Result: 100%** - Target: 100%

We'll keep you informed of the progress of you getting into your home, from offer stage to the beginning of your tenancy.

**Result: 100%\*** - Target: 91%

\*of customers were very/fairly satisfied with how they were kept informed.

- **2,479** customers moved into one of our homes
- **89.4%** of customers were satisfied with the lettings service, against a target of 92.5%
- Had an average re-let time of **47.99 days** against a target of 48 days
- **87.9%** of customers were satisfied with the quality of their home, against a target of 89%

## Collecting your rent

- Average weekly general needs rent was **£81.49**
- We collected **98.89%** of rent against a target of 99.5%
- Our rent arrears were **3.83%** of our rental income

## Did you know?

You can make rent payments anytime at the touch of a button via your MyKarbon online account. It's quick, safe and simple – with 81,561 payments made this year.

## **Money Matters is a confidential service offering advice on everything to do with your finances, benefits and money.**

- This year the team secured almost **£4m** of income gains for customers
- Secured **£199,261** customer gains from the Northumbrian Water Support Plus scheme

This scheme is open to all customers who pay Northumbrian Water (NWL).

If you're on a low income, your water charges can be reduced by up to 50%.

Applications for the scheme can be made direct to NWL or our Money Matters and Customer Accounts Teams.

- Supported **4,569** customers with specialist benefits, money and debt advice gains
- Helped **380** households, through its Crisis fund, totalling £14,931. This fund enables colleagues working in our housing management and Money Matters teams to make non-repayable awards of up to £100 to customers in a combination of cash and fuel vouchers.

The aim of the fund is to help customers avoid going hungry or without heating and electricity, giving colleagues the means to respond quickly in situations where there is no other help available.

## **Foundations for Life is our employment and digital support service, available to all Karbon Homes' customers.**

- 59 people supported towards employment
- 110 people supported into training to get qualifications
- 30 customers helped to increase their digital skills

Broke down barriers to employment for **171** customers through the Foundations Support Fund, totalling **£7,868**.

### **A head start with New Start**

This year, 15 Karbon Homes' customers from across the North East started an exciting new career journey as part of our paid placement programme, New Start.

Catherine, who has four young children, was able to benefit from the flexibility and support New Start and her new employer NE14.TV provided:

***“My biggest barrier was childcare, but this role fits around my family brilliantly and gives me the flexibility I need. The opportunity is just going to change my family's whole life. It's going to give us a head start.”***

# Tenant Involvement and Empowerment Standard

**This standard focuses on providing opportunities for customer involvement and empowerment; supporting customers to scrutinise and improve services; having a clear focus on good customer service, choice and complaints; and having a clear understanding and response to the diverse needs of customers.**

## **Karbon Residents' Committee**

Our Karbon Residents' Committee (KRC) have had a successful 12 months. The KRC are a critical friend. They are customers who work alongside Karbon colleagues to make sure the customer voice is heard. They look at different areas of the business and decide which areas they want to scrutinise and give a customer perspective.

This year the KRC reviewed the needs of Karbon customers in areas such as complaints, the Decent Homes Standard review (which includes ventilation, home security, electrical safety and green spaces) and Karbon's damp and mould policy.

As part of their recommendations, the KRC were able to work with us to support with the development of:

- A set of customer service standards and tenant satisfaction measures to demonstrate how we're performing
- Information on how customers can make a complaint/compliment with a dedicated web page for complaints featuring lots of useful information, including a customer brochure explaining our process
- Housing Ombudsman Complaint Handling Code Self-Assessment 2022 – the KRC supported us with delivering our self assessment form which all landlords must carry out against the Code to ensure their complaint handling remains in line with its requirements
- Learning from our complaints – a new complaint review process was delivered to give customers regular updates on the feedback we've had from both customers and colleagues, the actions we're taking in response to this feedback and the results of these actions

This work has been acknowledged by the National Resident Involvement Conference which invited the KRC to share its findings and recommendations at the conference in Leeds in June 2022.

## **Roll out of the Resident Involvement Framework**

We've continued to roll out our Resident Involvement Framework which has created more opportunities for customers to have their say on areas across Karbon.

Local Area Forums have been established in Tyne Valley and Consett giving a local perspective on customer needs in those areas, adding to the existing forums in Stanley and Chester-le-Street. The forums have been able to discuss fear of crime with representatives from the Police, the current cost of living crisis and the approach Karbon has adopted to support customers, and our planned investment programme, outlining how we identify what is needed and where and how we deliver improvements.

Sheltered Housing Forums have been established in the North and South of the region to help us understand and explore issues which affect customers living in our older person's accommodation.

25 customers regularly attend both forums and consultation has taken place around Karbon Homes' strategic review of sheltered accommodation and Telecare service.

Telecare is a monitoring service that offers remote support to people who live alone in their own homes and means they can call for support when they need it. Customers were asked what they valued about the service, what they would change and what new features they would like to see.

There were lots of service improvements suggested, including improving pull cords and pendants and a desire for the service to run faster. We also explored digital confidence, something relevant as the new solutions are more interactive.

Now we have gathered this initial insight, we will use it to look at both service improvements and longer term potential investment in digital solutions.

Our Customer Environment Group has continued to meet throughout the year. The group has discussed Karbon Homes' successful funding bids for the Social Housing Decarbonisation Fund Wave 1 and 2 which provides energy efficiency upgrades for properties including loft insulation, underfloor and external wall insulation.

Group members who took part in the Social Housing Tenants Climate Jury in 2021 have discussed the development of the Northern Housing Consortium's toolkit, which looks to embed the findings and recommendations of the jury into the workplans of the respective housing associations who took part.

A Customer Scrutiny Bank was established at the start of the year to provide opportunities for customers to scrutinise Karbon Homes' services and provide reports for our Group Customer Committee to consider in relation to their findings and recommendations. They've focused on building safety, advising on customer needs, communications and engagement in building safety assurance.

A number of recommendations outlined in the review have since been implemented, including input from the Scrutiny Bank in producing a series of safety leaflets for customers. The leaflets outline evacuation policies, how to contact the fire service and tips for checking smoke alarms. Other recommendations implemented include updates on the Karbon Homes website and articles in Karbon Homes and Byker Community Trust customer magazines featuring safety information.

A Customer Building Safety Panel has also been established to act as sounding board to allow us to have two-way conversations with customers to discuss building safety-related issues.

A Youth Network was established in December to engage youth leaders working with children under 13 and young people aged 14-19 and 19-25-year-olds with additional needs.

The panel meets to discuss topics and subjects relevant to children and young people in communities where Karbon Homes has a major presence. The panel will act as a link between Karbon Homes and the young people we provide services for.

We're also thrilled that the KRC's vice chair, Ann Potts, was shortlisted for Tenant of the Year at the Chartered Institute of Housing Conference in Manchester in June 2022.

We caught up with Ann to find out more about being part of the committee and what it means to her:

***"I wanted to make sure people are getting the best deal for their money from Karbon and I found the prospect of being involved with the committee interesting.***

***"We are a critical friend. We work alongside colleagues to make sure the customer voice is heard. We get to see the bigger picture and give representation for customers to make sure things are happening for their benefit – even if they are not aware it's happening.***

***"It makes me feel very proud. Proud of the work we're doing and the people we get to work with. Karbon do a lot to make sure we're supported."***

## **Would you like to be involved?**

We're always on the lookout for more customers to join our groups. We're going to continue creating more opportunities to get involved throughout the forthcoming year, with an additional four Area Forums to be established together with a Complaints Review Panel, Procurement Panel and a second meeting of our Leaseholders Forum which will take place later this year.

If you would like to take part in Karbon's Resident Committee or any of our customer groups or forums, please contact our Customer and Community Engagement team by emailing **[connectwithkarbon@karbonhomes.co.uk](mailto:connectwithkarbon@karbonhomes.co.uk)**.

# Home Standard

**This standard focuses on the provision of quality accommodation, a cost-effective repairs and maintenance service, the health and safety of customers, and the provision of an adaptations service that meets customer needs.**

## Customer Service Standard - Repairs and Maintenance

You told us that the following things were important to you:

- Our properties meet the Decent Homes Standard.  
**100%** - All of our homes meet the Decent Homes Standard (set by the Government that council and housing association homes must meet)
- When you report an emergency repair, we'll complete it in 24 hours  
**Result: 99.95%** - Target: 99.75%
- When you report your repair we'll complete it in the following times: 20 days for a non-emergency  
**Result: 95.61%** - Target: 96%
- We'll answer calls to our emergency out of hours telephone service within 100 seconds  
**Result: 79 seconds** - Target: 100 seconds
- Customers were satisfied with the repairs service **91.7%** - Target: 91%

## Did you know?

The MyKarbon portal is the quickest way to view and request repairs. You can now see the status of any outstanding repairs and servicing in your account. Just log in or register to take a look at the new tracking feature. It shows appointments booked and updates on your logged repairs, as well a button to request a new repair.



## Building and Customer Safety

We invest over £12 million per year on building and customer safety related works.

We make it a top priority to carry out regular safety checks in your homes to ensure all appliances and safety equipment are in a safe working condition. This includes things such as annual gas services, weekly testing of communal fire alarm systems and five-yearly electrical tests. We also have dedicated teams responsible for managing your safety.

In March 2023, 100% of customers surveyed were satisfied with the electrical test or gas service that were completed in their home.

We'll ensure our homes are kept safe by successfully checking gas appliances in your home once a year prior to certificate expiry.

**Result 99.74%\*** - Target: 100%

\*We are very grateful for your support in allowing us access to your home to carry out these important safety checks. Unfortunately, we have been unable to gain access to a small number of properties this year which is why we were unable to meet our target. If we are unable to complete this vital safety work, we may be required to take legal action to gain access to a property. This is very much a last step and we will always work with our customers to get these issues resolved.

We'll ensure all our blocks of flats have current and up to date Fire Risk Assessments.

**Result 100%\*** - Target: 100%

## Planned maintenance and investment in your home

Last year we invested **£65.1m** in maintaining our existing homes

- **958** bathrooms and kitchens fitted
- **414** roofs fitted
- **135** rewires
- **401** structural improvements
- **241** fencing improvements
- **207** windows, doors or fire doors replaced
- **1,548** adaptations made, helping customers remain independent in their homes
- **2,526** energy efficiency upgrades made to homes, saving an estimated 3,694 tonnes of carbon dioxide

## **Our approach to damp and mould**

Tackling damp and mould and providing safe and secure homes remains a top priority at Karbon. We have a number of robust systems and processes in place to ensure we proactively identify any damp and mould problems as well as promptly respond to any issues customers raise. We aim to work collaboratively with customers in our approach.

We undertake stock condition surveys in all customer homes and communal areas to ensure compliance with Decent Home Standards (DHS). This is delivered on a five-year rolling cycle in accordance with best practice. We'll have attempted to survey all our housing stock by the end of summer 2023 within the previous five years.

The stock condition surveys also include a Housing Health and Safety Rating System (HHSRS) assessment to identify and protect against any other potential risks and hazards to health and safety, including damp and mould. If any issues are identified, this gets logged, investigated and acted upon.

From a repairs and maintenance point of view, we have already implemented a new damp and mould inspection process which specifies that we undertake repeat visits to affected properties at set times to ensure any issues have been resolved.

Along with our existing approach, we have further enhanced our activity and control measures by setting up a cross team working group focused on:

- The completion of a detailed review of any existing or recent damp and mould cases to ensure they have been resolved or in the process of being resolved
- Analysis of customer survey feedback and complaints to ensure any references to damp and mould are picked up and logged
- Refreshing our customer communications to ensure customers know how to report any concerns around damp and mould along with the latest advice on prevention. We will ensure our communication is accessible and available in a number of formats
- Awareness raising and refreshed training for colleagues on spotting the signs, recording concerns and supporting customers

We will continue to collaborate with others and share learning and best practice.

**If you suspect you may have a form of dampness or a leak, please contact us as soon as possible.**

## Feeling the benefits of the upgrades

Thanks to the UK Government's Social Housing Decarbonisation Fund, we've been able to invest in energy saving upgrades to improve the performance of our existing homes.

Customer Colin Barnes of Ouston is already feeling the benefits:

***“My home has had a total overhaul! It's incredible really. The work has included more insulation as well as improvements to the roof.*”**

***“The difference it makes to the warmth of the house was immediate and really noticeable. My sister really feels the cold and even she is lovely and warm now!”***

## Building new homes

We provide a range of ways for customers to access homes: from homes to buy and shared ownership, to affordable housing, social housing, and supported and specialised housing.

Through 2022/2023 we invested £88m in building 484 new homes; 245 homes for affordable rent, 36 for social rent, 73 for shared ownership and 130 for rent to buy.

We welcomed the first residents to our development of new, affordable bungalows in Sacriston, with one particular customer describing the move as 'life changing'.

George Bell, 74, moved into his new home in May, and as a wheelchair user he's praised Karbon for providing much-needed accessible housing in the area.

George said: ***“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.”***

# Neighbourhood and Community Standard

**This standard focuses on the cleanliness and safety of neighbourhoods and communal areas; the promotion of social, environmental and economic wellbeing; and the prevention and tackling of anti-social behaviour.**

## Customer Service Standard

You told us that the following things were important to you:

We'll contact a customer within one working day of receipt of a report for high level anti-social behaviour.

**Result 100% \*** - Target: 100%

## Your community

Our Community Investment Team work within your communities to build strong sustainable places for you to live.

Over the past 12 months we've supported 176 projects in your communities through Karbon grant funding, totalling £317,530.40.

## Winter Wellbeing Fund

Projects of all shapes and sizes have been awarded grants of up to £3,000 from our £30,000 'winter wellbeing' fund, an initiative designed to enable organisations that provide food, hygiene and basic household supplies to continue their work and reach more people through the winter months.

One organisation that received a grant from the fund is Nite Light CIC, whose Middlesbrough Matters helps support the most vulnerable within Middlesbrough and Stockton-on-Tees by providing basic essentials of food and hygiene products.

Nadia Gibany from Nite Light CIC, said: "The direct impact our parcels have on people's lives is evident when we're distributing these items. It relieves stress and anxiety and is a weight off people's shoulders who can't afford these basic items which are needed to live."

## Putting the spotlight on social value

A key way in which we help shape our communities and make a difference in the places where we work is through our Unlocking Social Value programme. This matches the social value commitments of our contractors and suppliers with organisations across the region.

Social Value looks beyond money as the main indicator of value, instead putting the emphasis on the difference it has on the lives of those impacted. Social Value plays a vital role in helping us provide our customers and communities with the support they need to build strong foundations for life.

One project that has benefitted is Merton Lodge, a great facility which sits at the heart of a large estate of 170 properties in South Benwell. The estate has experienced a great deal of vandalism, graffiti and fly-tipping over the last few years.

To help support the community, we used our Unlocking Social Value fund to provide £25,000 worth of funding for community development work on the estate.

This funding has been granted to NE14.TV, a development agency based in Ouseburn. Led by their director, Bessie Williams, they have taken on the lease for Merton Lodge and are running activities out of the venue including weekly litter picking, community warm hubs, children's activities, family trips and food provision from award-winning mobile food club, The Bread and Butter Thing.

## **Your Neighbourhood**

- **86.9%** of customers were satisfied with their neighbourhood as a place to live

We will visit all our schemes and estates on a quarterly basis and where relevant will invite residents, local authorities, police and other parties to attend.

- **99.26%** of visits completed

Our in-house grounds maintenance team and our external contractors ensured that grounds maintenance and cleaning services continued safely and to a high standard.

The team dealt with 2,252 anti-social behaviour cases of varying seriousness but all very important to our customers. We continued to work with key partners, such as the police, to support victims of anti-social behaviour and deal with perpetrators.

## **Did you know?**

We offer an out-of-hours iWitness service - an accredited, independent team of officers who gather evidence of anti-social behaviour discreetly and efficiently. They provide credible witness statements accepted by the courts, meaning we can build a better case without you needing to give evidence yourself.

If you spot anti-social behaviour, please contact us by calling 0808 164 0111. Advisers will offer you iWitness services for incidents happening at the time of the call. In an emergency, always call the police on 999, or 101 for less serious incidents. Report crime anonymously to Crimestoppers on 0800 555 111.

## Holiday Squad Goals

We've continued to host free Easter and summer holiday activities for children throughout the region, investing £67,769 with support from Fun and Food County Durham, North Tyneside Council and Northumberland Holiday Provision as part of the Department for Education Holiday Activities and Food programme (HAF).

These activities have provided children in our communities with a great range of things to do over the holidays, including learning circus skills, arts and crafts, cooking, exploring nature and sports. Plus, all the activities come with a free meal.

With the cost of living increasing, finding affordable things to do during school holiday periods has become so important for many families. Holiday Squad has really helped parents and guardians find fun ways for children to spend their free time.

The Holiday Squad has been very popular with residents, with over 1,000 children in attendance this year and virtually all sessions fully booked. The feedback from customers has been fantastic too:

“With Holiday Squad there are so many different things to do, experiences to be had and memories to be made. Plus, the kids get a free packed lunch, so we have been able to save some money too.”

“It's good that my children can get out and about, meet new people and take part in things that I never would have thought to do. It's great to see how much they enjoy it. I feel lucky and privileged that they can experience these events.”

## Ten years of telephone friendships

This year our telephone befriending service Silver Talk celebrated ten years of helping people stay connected and proving that it matters to matter.

Silver Talk is a free service for residents aged 50 and over who may be feeling lonely and isolated.

It's a weekly social chat for up to 30 minutes usually on an agreed day and time, with a volunteer who is there to provide a friendly, listening ear.

Susan, who has been volunteering with Silver Talk for two years, said:

***“I wanted to get involved because I realised a lot of people were isolated by lockdown. They lost contact with relatives, neighbours and friends and lost confidence after being in their homes for a long time.*”**

***“A lot of people have turned to Silver Talk because it gives them a chance to get used to talking to people again and build up their confidence.*”**

***“I find it really uplifting and rewarding. I look forward to talking to them – we can't wait to find out what we've been up to.”***

## Customer Satisfaction and Feedback

### Customer Service Standard

You told us that the following things were important to you:

If you make a complaint, we'll aim to resolve 80% at Stage 1.

**Result: 85.7%** - Target: 80%

We'll answer calls into our Customer Relationship Team via the Freephone service within 100 seconds, Monday to Friday 8am to 6pm.

**Result: 499 seconds** - Target: 100 seconds

We recognise that this isn't the excellent level of customer service we aim for at Karbon and we're very sorry for any inconvenience this has caused you. The delays our customers are experiencing are caused by a number of factors, including an increase in customer enquiries across telephone, email and social media by 15.6% on the previous year, as well as a reduction in the Customer Relationship Team.

We have been working hard to make improvements, including recruiting more colleagues into our team which has improved the experience significantly and enabled us to hit the service level we're aiming for.

**Result: 79 seconds** - Target: 100 seconds

We'll answer calls to our emergency 'Out of Hours' telephone service within 100 seconds

### The Karbon customer experience:

- **87.9%** of Karbon customers were happy with the quality of their home against a target of 89%\*
- **80.7%** of Karbon customers were satisfied with the overall service they received from us against a target of 88%\*

\*Customers were disappointed by the speed of repairs as it took us longer to get to them following the pandemic, adverse weather conditions such as storms and an increase in repairs. However, once we were able to get to them the satisfaction with repairs remained strong. Customers were also disappointed with the call wait times which we have been able to improve by recruiting more colleagues to manage the increase in customer enquiries.

- Our customer Net Promoter Score (NPS) is **+39.8** and our target for this was +52

The NPS measures our customers' willingness to recommend Karbon to friends or family if they were looking for housing. Scores range from -100 to +100 and the Customer Service UK benchmark is +21.

Our NPS wasn't as strong as we hoped this year, with customer dissatisfaction mainly in relation to delays with repairs, wait time on the telephone and the handling of some anti-social behaviour issues. Whilst this has steadily improved through the year thanks to a huge effort from our colleagues in our Repairs Team and Customer Relationship Team, our focus remains on recovery to our NPS target over the next year.

### **Have you got your MyKarbon customer account?**

We've welcomed 2,050 new MyKarbon accounts and now have 12,756 active accounts overall. This has resulted in 29.8% of our enquires coming via a digital channel, which also includes email and social media.

### **Manage your home at your fingertips**

If you sign up to MyKarbon you can:

- Set up a new Direct Debit to manage your payments
- View your balance, recent transactions and make a rent payment
- Log a repair and book your own appointment, view outstanding repairs and their latest status, view past repairs
- Keep your personal details up to date – meaning you'll not miss any important messages
- It's safe, secure and can be accessed anytime, on any device.
- Log in or register today. Visit **[www.karbonhomes.co.uk/mykarbon](http://www.karbonhomes.co.uk/mykarbon)**



# Complaints, Compliments and Suggestions

**Customer feedback is really important to us as it helps us to continuously improve, learn and develop our products and services.**

## **In the last year:**

- We received **334** compliments and 13 suggestions
- We received **1,286** complaints with 85.7% resolved at Stage 1

We had four complaints upheld by the Housing Ombudsman which were all related to the speed of our response to the issues. We're working hard to focus on achieving our timescales and have brought in a new complaint and compliment system to help recording and reporting.

## **Learning from our complaints**

Here at Karbon, we want to ensure we are responding to complaints effectively and fairly to create a positive complaint handling culture. To do this we will learn from customer feedback – to try to improve the experience for other customers.

This year, we refreshed our Complaints, Compliments and Suggestions Policy in line with the changes made by the Housing Ombudsman. This has enabled us to swiftly resolve complaints raised by residents and to use the learning from complaints to improve services.

We replaced Stage 0 (an informal complaint) in our complaints process with an early resolution approach called 'Make it Right (MIR)' in October. It's a way for us to resolve your concerns efficiently at first contact so that you don't need to go through our formal two-stage complaints process.

Where something has gone wrong, we act quickly to Make It Right, usually within one working day, unless otherwise agreed with you. If you would prefer to raise your issue as a formal complaint, you can do so. Also, if you're unhappy with the outcome of MIR, you may wish to escalate the issue as a complaint. Our team will let you know how to do this.

We launched a dedicated complaint section on our website [www.karbonhomes.co.uk/complaints](http://www.karbonhomes.co.uk/complaints) and developed a video infographic to help customers understand how we handle complaints.

We also developed and launched new reporting so our colleagues can respond to complaints more efficiently. This also enables us to benchmark our performance with other housing providers.

Looking ahead, we are planning to focus more on learnings and continue to keep you informed on these learnings.

# Complaints - lessons learned

## Time taken to complete repairs.

### The feedback

There has been a rise in demand for repairs since September 2022 which is leading to longer wait times for appointments for customers. Around 14% of our complaints relate to a lack of communication, which is not unexpected given the large rise in overall number of repairs.

### The action

We've supplemented our workforce with sub-contractor and additional agency resource.

Bespoke training around customer communication has been arranged. This will benefit colleagues managing more complex repairs and will reinforce the importance of good communication during these types of works which can be a source of dissatisfaction with customers.

We have also recruited a new customer feedback specialist to support the team in responding to the increased number of complaints.

### The result

This increased demand for repairs started to reduce in March 2023, indicating that wait times should reduce slightly moving forward. We'll also be contacting customers who are facing longer wait times to provide reassurance that works will be completed as soon as possible and to provide an update on their repair.

## New 'Complaint Handling Code' Self-assessment

The Housing Ombudsman has published a new Complaint Handling Code enabling landlords to swiftly resolve complaints raised by customers and to use the learning from complaints to improve services.

The code will also help customers understand what to expect from their landlord when they make a complaint and how to progress their complaint.

All landlords are required to evaluate their current complaint handling procedures against the code and the Housing Ombudsman Service has provided a self-assessment form to support in doing this.

We have completed this self-assessment form. We pledge to regularly refer to the code and consider it in the design of any alterations we make to our complaints service.

You can view both our current complaint learnings and self-assessment form by visiting [www.karbonhomes.co.uk/complaints](http://www.karbonhomes.co.uk/complaints)

# Looking forward to the year ahead

**Over the next year we'll be continuing to offer opportunities for customers to get involved with the work we do at Karbon.**

## **Our response to climate change**

We're committed to playing our part in creating a sustainable environment for current and future generations.

We're investing £3.6 million in improving the energy efficiency of our existing homes. The work will improve the properties, reducing energy demand by reducing heat loss and providing free energy. It puts Karbon in a strong position to achieve net zero in the future.

We're developing innovative, energy efficient homes built using timber frame construction – a high quality, environmentally friendly, modern method of house building.

We're also identifying opportunities for new innovations, technology and initiatives that can help us reach our net zero goals, including battery storage units and infrared heating panels.

## **Your voice matters**

We'll be rolling out more locally focused area forums, a complaints review panel and a procurement panel to ensure that you have an even greater voice in how we operate and in shaping our services.

## **New housing team**

As part of our commitment to ensuring our teams are structured to best deliver on our aims of homes, customer and place, we'll be combining our current Housing Team and Homes Teams to create one Housing Team. This will allow colleagues in the new team, at all levels, to support you throughout your journey, as well as providing a greater local presence. Our vision is to have connected teams that are locally based, that work as one and that give you a stronger connection to Karbon.

**Net Zero – a commitment by an organisation to reduce its greenhouse gas emissions to zero compared to a baseline year (for the UK that year is 1990).**

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

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**.

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**