

karbon
homes

At Home with Karbon

Hello.

A very warm welcome to the winter edition of At Home with Karbon.

We're pleased to share a range of stories, community initiatives, helpful tips and customer feedback with you.

We know the cost of living continues to impact many people, and we've kept that in mind throughout this edition. Inside, you'll find helpful articles that we hope make a difference.

On pages 4 and 5, you'll hear from Cedarwood Trust, which has launched a brilliant service to make hot meals affordable and accessible in North Tyneside. We've included a web link detailing other community food providers across the areas where we work, too.

With winter in full swing, your safety is a top priority. That's why we've created a whole section on page 9 about staying safe and keeping your home warm in the colder months.

There are so many ways you can get involved and help shape the services we offer, and I'm really pleased to highlight a fantastic example of this in action. Damp, mould and condensation continue to be a big focus of ours, and customers have been reviewing our approach to tackling it. They explain what it has involved on page 13.

Customers of Karbon and other social housing providers also share their stories about the impact of the New Start employability scheme. It continues to attract people from across our communities, offering life-changing opportunities and support to help people into employment. You can hear directly from Paul, Nicola and Regner on page 16, where they describe how the programme has made a real difference to their lives.

Finally, on behalf of everyone at Karbon, I'd like to wish you and your loved ones a very happy and peaceful festive period.

Ian Johnson

Executive Director of Customer Services

Share your stories or provide feedback

If you have a story you would like to share about yourself, another Karbon Homes customer or a group that's doing great work in your community, please get in touch with us at communications@karbonhomes.co.uk as we would love to include it in a future edition. You can also use this email address to provide any feedback on the magazine.

Special thanks to all our contributors:

Alex Atkinson, Electrical Compliance Manager - Ann, Pauline and Tony, Local Area Forum customers - Joanne Blemings, Interim Sales and Marketing Team Lead - Dave Brown, Heating Compliance Manager - Louise Dixon, Sales and Marketing Apprentice - Lee Forrest, Money Matters Manager - Paul Hetherington, Stanley - Maggie Hynd, Consett - Rob Jeffreys, Head of Income - Nicola Lloyd, Middlesbrough - Dave Lucas, Cedarwood - Julie McHale, Head of Treasury and Business Planning - Ann Potts, Involved customer - Gillian Roll, Assistant Director of Strategic Planning - Eva Ryback, Treasury Apprentice - Jo Scorer, Cedarwood - Regner Teleron, Wallsend - Michael Thirtle, Prudhoe.

Delivering more than just a meal

In a world where convenience can often trump quality, North Shields-based community charity Cedarwood is taking a different approach to food delivery.

Jo Scorer, who joined Cedarwood over two years ago, told us how their Meals Made Simple was inspired by a model from Norway, where surplus food is used to create meals for those who are homeless.

“Our CEO Wayne Dobson saw an opportunity to develop our own concept, focusing on providing nutritious, homemade meals delivered to people in the community at an affordable price.

“Since many councils discontinued their meals-on-wheels services, there has been an increase in fast food deliveries, with fewer homemade meal options available. We recognised that the elderly could benefit from greater access to nutritious, homecooked meals, and we’re committed to making a difference in this area.

“We offer a personal touch with Nourish Meals Made Simple. We’re not just dropping off food. We interact with people, check in on them, and see if they need any additional help. Whether it’s directing customers to local services for council tax support or arranging a visit from a hairdresser, the team at Cedarwood is focused on building relationships and fostering community connections.”

Meals at affordable prices

At the heart of Cedarwood’s food initiative is a commitment to quality. The charity enlisted the help of Development Chef Dave Lucas, who ensures that all meals are made with fresh ingredients and minimal preservatives and additives often found in mass-produced food in large food chain stores.

“We’re making something with love and care rather than churning out meals in a factory,” says Dave. “The meals are traditional favourites, like cottage pie, sausage and mash and chicken curry and rice. We also have plans to expand the menu to include more options, including desserts.”

Affordability is also a priority. Meals are priced from just £3, or two for £5, with free delivery on orders over £25. The meals are frozen for convenience and heated in the microwave. “You can get food delivered from restaurants, but the price point and nutritional value doesn’t compare to what we offer.”

The meals are suitable for all, and while the meals have proven very popular with the elderly, they’re available to anyone in North Tyneside.

Every penny Cedarwood makes from the sale of meals goes straight back into the charity, helping to fund its ongoing work in the community.

You can find more food support projects in your area by visiting www.karbonhomes.co.uk/foodsupport

To give you a taste of the care that goes into every meal, Dave shared one of the new recipes they've been developing for the Meals Made Simple range - a delicious Mushroom Risotto. It's a simple, vegetarian dish that can easily be adapted to suit different diets.

Dave's Mushroom Risotto Recipe

Serves 4

Prep Time: 10 minutes

Cook Time: 30 minutes

Ingredients:

- 250g Arborio rice
- 200g woodland mushrooms (sliced)
- 50g dried porcini mushrooms (soaked in boiling water)
- 1 onion (chopped)
- 2 garlic cloves (minced)
- 1000ml vegetable stock
- 50g butter
- 50g Parmesan cheese (grated)
- Salt and pepper to taste
- Handful of chopped flatleaf parsley

Instructions:

1. Fry the onion and garlic in a tablespoon of oil in a wide-bottomed pan until softened.
2. Stir in the rice and cook for 2 minutes, coating the rice with the oil.
3. Gradually add the stock, one ladle at a time, stirring continuously until the rice is cooked and creamy.
4. Add soaked Porcini mushrooms and some of the liquid.
5. In a separate frying pan, cook the sliced woodland mushrooms in a tablespoon of oil for 5 minutes and add the chopped parsley.

6. Once everything is cooked, add half of the woodland mushrooms to the risotto. Then beat in the parmesan cheese and butter, then season with salt and pepper and plate up.
7. Add the other half of the woodland mushrooms to the top of each plate of risotto. Enjoy!

For a vegan version, simply leave out the butter and Parmesan, or for added richness, bacon can be stirred in.

If you live in the North Tyneside area and would like to access the Nourish Meal Delivery service, you can order from Cedarwood by calling Jo on 07934 540 292 from 10am-12pm, Monday to Friday.

Turning feedback into action

Customer care and satisfaction is at the heart of what we do. It's important that we understand what's on the mind of our customers so we can act on it.

One of the ways we monitor this is through Tenant Satisfaction Measures. We've just had the latest results this year.

We caught up with Gillian Roll, our Assistant Director of Strategic Planning and Insight, to see how we're performing and what we're doing to make improvements.

The lowdown: what are Tenant Satisfaction Measures?

The Government has introduced Tenant Satisfaction Measures to assess all social landlords' performance through customer surveys.

There are 22 different themes that get checked to make sure that everyone lives in a safe, comfortable home with a landlord who cares about them. Ten of them are measured by the landlord themselves, like how quickly they fix things and how easy it is to get in touch with them. The other 12 are measured through a survey with customers; to see how satisfied they are with their home, their landlord and the area they live.

The aim is to make the performance of social housing landlords visible and easy to access for customers. By seeing how your landlord is doing, you can hold us to account properly.

We had over 2,878 responses from customers across the Karbon Group to our monthly surveys on how you think we're performing.

We're pleased to share that the following areas received the highest levels of positive feedback from customers:

- Repairs carried out quickly and to a high standard.
- Customers feeling listened to and respected by Karbon.
- Customers felt safe in their homes due to regular safety checks.

What we've learned so far

Repairs

Whilst most customers are happy with the quality of repairs being carried out, some of you told us that you had been waiting too long for appointments. In response to this feedback, we have recruited additional trade colleagues and sub-contractors to reduce wait times.

We recognise that the speed of our repairs service is a top priority for customers. We are already seeing a reduction in the average length of time to complete repairs, and we very much appreciate your continued patience while we work to further reduce wait times.

Damp, Mould and Condensation

Some of you told us that you have been experiencing issues with damp, mould and condensation. We've created a project team who are working hard to tackle the issue, and you can find more about our approach on page 13 and on our dedicated area website page: www.karbonhomes.co.uk/dampandmould.

The web page also has information about how to report it to us, types of damp and advice and tips to manage damp and mould in your home.

Did you know?

Our MyKarbon portal now lets customers:

- Report damp and mould issues
- Upload images for surveyors and book appointments
- View detailed inspection reports, including surveyors' notes
- Update active inspections with new images.

You can find out more about our Tenant Satisfaction Measures on our website at: www.karbonhomes.co.uk/tsm

There's even more information about how we've performed over the last year in our new customer annual report.

To view, visit: www.karbonhomes.co.uk/car

If you're a Leazes Homes tenant, view your annual report at www.leazeshomes.org.uk

Inside Karbon's Area Forums: Your voice can make a difference

Our Area Forums have become a crucial part of building stronger, more connected communities across the region. Whether it's sharing valuable information, addressing local issues, or offering a listening ear, these forums provide a range of opportunities.

We spoke with customers Ann and Tony, who share their experiences of taking part.

Ann: Staying informed and being social

Ann has been an active member of the Consett Area Forum for two years, and said joining the forum was about staying informed. "You find out what's going on. It's a chance to give your point of view, and they listen."

She has also referred one of her neighbours to our Money Matters service. She said: "I'd heard about the Money Matters Team at one of the forums. I was able to put my neighbour in touch with the team and helped her to get the support she needed."

"The Customer Engagement Team is great. Plus, there's always a nice cup of tea and biscuits—it's a social space too."

Tony: Seeing both sides

Tony is a customer and employee and has been attending the Chester-le-Street forum for three years.

Tony's unique position allows him to see both sides - what Karbon is doing as an organisation and how it affects customers. "People sometimes think the call waiting times are still long, but I can share that we're answering within 50 seconds now. It's great to clear up those misconceptions."

He is also able to promote Karbon's services and support systems, and for him, it's a source of pride. "I'm proud to be a Karbon employee. The forums are a hive of information. It's not just about discussing issues, it's about building connections between Karbon colleagues and customers, and that's powerful."

Join your local forum

We currently have local area forums in Stanley, Chester-le-Street, Consett, Northumberland, Newcastle/North Tyneside, Haltwhistle, Hexham and Prudhoe, with new forums starting in Gateshead/South Tyneside and South Durham/Teesside over the next year.

We'd love to see you at a forum. You'll find friendly faces, valuable insights and maybe even a biscuit or two.

Want to get involved?

Find out all the ways you can get involved by emailing **connectwithkarbon@karbonhomes.co.uk** or call **0800 164 0111**.

General winter safety tips

What to do if...

- **You smell gas and think you have a gas leak**

Call the Gas Emergency Service on **0800 111 999**. This service is available 24 hours a day, 365 days a year. If you are deaf or hearing impaired and have a Minicom or Textphone, call **0800 371 787**.

Once it has been made safe, contact Karbon Homes so we can conduct an assessment, and fix or repair any faults that fall under our responsibility.

- **You think there's a risk of Carbon Monoxide poisoning**

Do the same as if you smell gas and see your doctor immediately or go to hospital.

All of our homes (except those that are electrically heated) are installed with Carbon Monoxide detectors. If you think your home doesn't have one, please contact us.

- **Your gas appliances are not working properly**

Turn them off, then call our usual number **0808 164 0111** to report the problem.

- **Your power goes out**

Head over to **[northernpowergrid.com/be-prepared](https://www.northernpowergrid.com/be-prepared)** to see information for advice and guidance if there's a power cut in your area.

By following these guidelines, you can ensure a safe, warm, and worry-free winter. For any concerns, or if you have any questions about gas and electrical safety, please contact us by email at **info@karbonhomes.co.uk** or by calling **0808 164 0111**.

Watch out for faulty batteries and chargers, especially those in e-scooters, e-bikes, and other electrical items. Faulty imported lithium-ion batteries and chargers have been identified as the main cause of fires in these devices.

Our gritting policy to keep you safe

As the colder months are upon us, it means we can expect more snowy and icy conditions. This can affect roads and pathways making them more slippery for you and your vehicles.

Grit bins are usually provided by your local authority in areas where they are responsible for roads and footpaths. You should be able to find locations of where they have grit bins on their websites.

In our supported living schemes, where some of our older customers and customers with vulnerabilities or difficulties with their mobility live, our colleagues will grit paths and ramps to make sure the schemes are accessible during the wintery weather.

The grit bins at these schemes are filled at the beginning of the winter season and we top them up when required.

You can read our full gritting policy on our policy page: [**www.karbonhomes.co.uk/policies**](http://www.karbonhomes.co.uk/policies)

Safety tips from our experts

If the winter temperatures take hold, it's vital to ensure our homes remain safe and warm. There is nothing more important to us than the safety and wellbeing of our customers. So, to help you stay safe this winter, we sat down with our Heating Compliance Manager, Dave Brown, and Electrical Compliance Manager, Alex Atkinson, to gather their expert advice on your heating and electrical appliances.

Dave's key heating safety tips for winter

Please ensure you're available for your annual boiler service and gas safety checks when you're offered an appointment, and if not let us know and we'll work around you.

We're now in the time of year where the heating is on more often and it's important one of our Gas Safe registered engineers can access your home to check on your heating appliances and flues once every 12 months. This ensures that your appliances are working correctly with no leaks or issues, keeping you and your family safe.

Also, there are some golden rules of heating and gas safety you can follow to help us ensure your home is safe.

- Please never put clothes on or over your heating appliances
- Don't block or obstruct fixed ventilation grills or air bricks
- Never paint the boiler or gas fire fronts

All of these things can cause fires. Another important thing to note is the location of your gas valve, so that you can turn it off should you smell gas.

Alex tells us how you can stay safe with electrical devices and holiday decorations

- Please make sure we're able to access your home once every five years to carry out our electrical safety checks, they only take a few hours and give you peace of mind that everything is working as it should for the foreseeable future.
- Test your smoke alarm each month. You can do this by just pushing the button on the alarm.
- Never leaving cooking unattended.
- Don't overload extension leads or plug sockets.
- Don't overload extension leads or plug sockets.

- If you use a tumble dryer, regularly cleaning the lint filter, avoiding overloading the dryer, and ensuring proper ventilation, can significantly reduce the risk of fires.
- Make sure to unplug electrical devices when not in use and don't leave appliances running when nobody is home. This not only keeps you safe but also helps save money!
- Remember to switch off Christmas lights and unplug them before going to bed or going out.
- Keep candles well away from decorations and never leave them unattended.

You have a home full of things that you need and love – clothes, TV, kitchen appliances, keepsakes, furniture, and gadgets. You can protect them with contents insurance. Find out more here: [**www.karbonhomes.co.uk/protect**](http://www.karbonhomes.co.uk/protect)

Keeping you and your home warm this winter

It's important for many reasons to heat your home this winter. Not heating your home can cause serious issues, such as damp and mould, and can be detrimental to your health.

It also impacts the health of your boiler, and may cause further issues, preventing you from heating your home in the future.

Having your boiler serviced is very important in helping to keep your home warm. Allowing us access to your home to do this means we can check your boiler and heating system are safe and performing as they should, which could even save you money.

We're here to help

Keeping your homes as energy efficient as they can be is a top priority for us, especially over winter. If you are concerned your home is not staying warm, we can work with you to change this.

Our Retrofit Surveyor can visit your home to carry out a home energy health check. The check explores ways we could improve the energy efficiency of your home, including looking at the levels of insulation, checking your thermostat and evaluating any other ways we could keep your home warmer for longer.

Helpful tips for heating your home this winter:

- **Set a comfortable thermostat temperature:**
If you can, keep your thermostat at the lowest comfortable temperature, recommended between 18°C and 21°C.
- **Adjust radiator valves:**
Try turning them up in rooms you use often and down in those you don't.
- **Lower the flow temperature on combi boilers:**
Reducing this can improve efficiency.
- **Use heating timers:**
Set central heating timers so it only comes on when you need it.
- **Take regular meter readings:**
This keeps bills accurate. Switching to a smart meter could create more accurate readings too.
- **Your curtains:**
Open curtains during the day to let in warmth and close at night to retain heat.

- **Wash clothes on a lower temperature:**

This can save energy.

- **Keep radiators clear:**

Move furniture away to help heat circulate.

- **Ensure ventilation:**

It's important to keep your home well ventilated, so try not to block vents, windows or extractor fans.

If you would like to arrange a visit from one of our surveyors, or have any enquiries please email energyefficiency@karbonhomes.co.uk or call 0808 164 0111.

Building Excellent Service Together

Providing the best possible customer service is a top priority for us and it's important that we understand how we're doing.

Ensuring our customers live in safe, healthy and energy efficient homes is our responsibility as a landlord. This includes tackling damp and mould.

We're also committed to giving customers the opportunity to shape our services. Recently, our Customer Scrutiny Panel provided feedback on how we handle condensation, damp and mould. We caught up with customer and panel member Ann Potts to hear her insight.

What made you join the panel?

I joined to help ensure the customer's voice is heard. I act as a 'critical friend' to influence decisions, ensure views of customers are considered and changes are fit for purpose and justified.

How did you find reviewing our approach to damp and mould?

I found it very positive, although sad due to the circumstances.

We were all aware of the terribly sad death of Awaab Ishak in Rochdale, leading to the introduction of Awaab's Law.

We worked alongside Karbon staff and found out how they're dealing with issues.

What did you learn as a result?

Karbon is very proactive in its approach. There are different types of damp, dealt with via different methods. Initially, they were managed through a six-stage process. It'll be reduced to three stages, making the process more efficient and streamlined.

Technology and training will be updated, communication will be even more comprehensive and transparent. There is a pilot placing sensors in homes to measure humidity and temperature, and so much more.

What would you say to other customers who'd like to join one of our customer committees?

I'd say go for it. There are a variety of groups to join, so something to interest most people. You don't have to have any qualifications, and you learn such a lot.

The panel members are currently writing up their findings and these will be shared with customers soon.

Our approach to damp and mould

Our approach includes:

- Training frontline teams
- Proactive surveys of all customers' homes every five years
- Monitoring homes more prone to damp
- Responding to reports from customers
- To stop water getting into a home, we replace doors, windows and roofs when needed, and we retrofit homes for better energy efficiency.
- We've also updated our customer advice materials to share our approach and provide some everyday tips we can all do to prevent issues. You can find them on our website.

Please report damp and mould issues via the MyKarbon portal, by emailing **info@karbonhomes.co.uk** or calling **0808 164 0111**.

This year we surveyed over 500 customers to get your views on the way we deliver our services, with three customers winning our survey prize draw!

Thank you everyone who completed the survey. Your feedback really makes a difference. We'll be sharing the results of the survey in a future edition of At Home with Karbon.

Give your finances an MOT

If you're worried about making your money work this winter, why not give your finances an MOT and create a spending plan?

It's straightforward and you can get the whole family involved.

First, take a look at how much you spend on:

- Household bills (rent, gas, electricity, council tax, internet, TV...)
- Living costs (groceries, household supplies...)
- Family and friends (gifts, school supplies/uniform...)
- Financial products (insurance...)
- Travel (public transport, car costs...)
- Leisure (trips away, subscriptions, sport, restaurants...)

Next, work out how much money you have coming in from work, benefits and anywhere else.

Now compare the two! If you've got more money going out than coming in, you may benefit from some friendly and expert advice.

The Money Matters Team can help you to maximise your income and minimise your spending by identifying and helping you to claim missing benefit entitlements and find the best ways to save money.

You can contact the team via phone on **0808 164 0111** or email **money matters@karbonhomes.co.uk**.

Did you know?

If you are struggling to keep up with your rent payments this winter or have changes in circumstances that may affect your rent payments, you can speak with your Customer Accounts Officer.

You can get in touch with the Accounts Team by calling **0808 164 0111** or email **info@karbonhomes.co.uk**

“I’d be lost without it.”

Michael Thirtle and Maggie Hynd are just two of the 267 Supported Housing customers who have benefitted from our recent £147,500 investment to upgrade their Home Assist Telecare system.

We recently caught up with Michael and Maggie to find out how the system is helping them to live independently in their homes.

Michael, who lives in Prudhoe, and Maggie, who lives in Consett, have both had brand new digital units installed in their homes that will enhance their safety and wellbeing.

Michael, who is registered blind, depends on the telecare system for his day-to-day safety:

“If I have a fall in the house, I can just press the button on my pendant and someone will respond on the system and come and help me.

“I can use it anywhere in my home. This new system is also linked to my smoke alarm, so if there’s a fire the fire service will be alerted and come and help me.

“It makes me feel safe. I’d be lost without it.”

Maggie has osteoporosis which affects her ability to get around her home easily. She’s lived alone since losing her husband three years ago, and thanks Home Assist for enabling her to retain independence and stay living in her home which she loves:

“When my husband passed away, my youngest son said he wanted me to come and live with him. But I wanted him and his family to live their lives. I’m determined to be independent too. I’m happy in my home and I didn’t want to move or go in a care home.

“My osteoporosis affects my back and my arm so getting around isn’t always the easiest. I can still do a lot of things but needed something, just in case I had a fall.

“The telecare system has been marvellous. I’ve got a pendant that I always wear around my neck. I just push the button, and I get an answer almost instantly.

“It’s reassuring to have it. If anything happens you know you’re not on your own. It’ll help me keep my independence for as long as I can.”

Home Assist Telecare

Home Assist Telecare is an essential service that allows customers to access immediate assistance in the event of an emergency.

If you would like to find out more about our Home Assist Telecare service, visit **www.karbonhomes.co.uk/homeassist**

Digital switchover

Our Home Assist Telecare upgrade is part of the Digital Switchover. Between now and 2027, most telephone providers will be moving their customers from old analogue landlines to new upgraded landline services using fibre technology. To find out if the switchover will affect your service, visit **www.local.gov.uk** and search for 'Digital switchover'.

There's no time like the present for a New Start

This year, we've been able to help over 160 customers throughout the North East find or get back into work through our New Start paid placement programme.

Here are just some of this year's success stories:

Paul from Stanley had been out of work for 20 years, but he managed to find a permanent job as a Maintenance Assistant at Beamish:

"I heard about New Start through the local Job Centre and thought 'there's no time like the present'.

"Graeme from the New Start Team really helped me with the interviews and how to present myself. It made it much easier for me to relax and just be myself.

"I've always liked Beamish and to work there is an honour.

"I feel brilliant. It's been so good to be back working again and the team at Beamish are brilliant."

Nicola from Middlesbrough has joined Beyond Housing as a Host Assistant:

"I really liked the employer events. We got to meet the employers first so we could get to know them and see if we'd be interested in working for them before we applied for the jobs. You get more of a sense of what you're going to be doing.

"I feel really happy and hope I'll be able to get a full-time role at the end of the placement. If not, I feel a lot more confident applying for jobs now. I'd worried about applying because I didn't have qualifications, but New Start has given me confidence in the experience and skills that I do have."

Regner from Wallsend is now working for Tyne Housing in their Social Support Team.

He said:

"I was homeless, living in a hostel and struggling to find ways to support my young son.

"The New Start Team helped me to realise what my attributes are. They made me feel stronger and more confident.

"I'm now working with people who have been affected by homelessness. I'm hoping to develop the professional skills to help make a change in people's lives, giving them encouragement to strive for better things – like I did."

New Start is a programme offering five-six month paid work placements to social housing customers who are struggling to find work. No experience or qualifications are needed for the roles, plus you'll receive support from an employment advisor throughout the programme.

New Start will return in 2025. You can register your interest by visiting **www.new-start.co.uk** and completing our form.

Building careers and changing lives: Apprenticeships at Karbon Homes

Apprenticeships are more than just a job, they're a pathway to a fulfilling career. We caught up with two of our three new apprentices who have recently joined us to find out how the programme is empowering them to find their professional footing.

Louise Dixon: Finding a new path

Louise from Durham is seizing an opportunity to shift her career into sales and marketing. After spending 15 years raising her children and working part-time, she's ready to start a new chapter as a Sales and Marketing Apprentice.

"It's brilliant that they offer apprenticeships to Karbon customers. It gives people who wouldn't otherwise have the opportunity a chance to build a career."

Louise's manager Joanne Blemings, Interim Sales and Marketing Team Lead echoes this sentiment: "We put our customers at the heart of everything we do and wanted to give one of our customers the opportunity to join our team and become part of Karbon. It's fulfilling to be part of someone's career journey."

Having been with us for just over a month, Louise is thriving. "The whole team is lovely. The management is easy to talk to, and everyone's been brilliant, there's such a welcoming atmosphere."

Eva Rybak: Jump-starting a career in finance

Eva from Durham is one of our youngest apprentices, working in the Treasury Team. For Eva, the appeal of this role goes beyond finance. "The Treasury Team engages in meaningful work that impacts the communities we serve, and that was a big motivation for me," she says.

Eva's apprenticeship involves one day at college and a balanced mix of home and office work. "It's a great mix - I'm not stuck in the office five days a week," she says. Eva is already immersing herself in the work, gaining insights into various aspects of finance. "The team has been so supportive, helping me develop practical skills and strategic knowledge."

Eva's manager, Julie McHale, Head of Treasury and Business Planning, shares her enthusiasm for the programme. "Having Eva on board has been a positive experience for the entire team. Her eagerness to learn and energy has made a real difference."

The power of apprenticeships at Karbon

With flexible working options, supportive teams and structured learning, Karbon's apprenticeship programme is empowering people like Louise and Eva to turn their career dreams into reality.

If you're looking to start or restart your career with hands-on experience, training and a supportive environment, head over to **www.karbonhomes.co.uk/careers** to find out more about our apprenticeship programme.

Coffee time and Karbon Kids

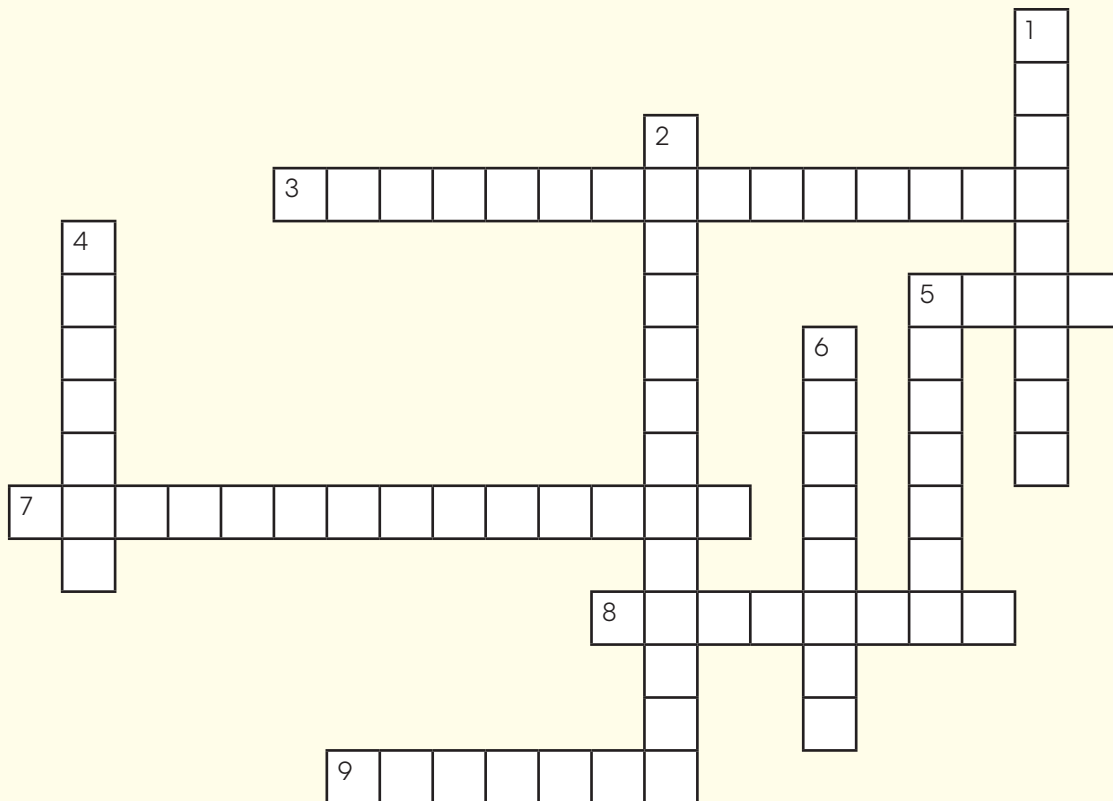
Crossword

Across

3. Their days are numbered (6,9)
5. What carollers do (4)
7. The star of the 1990 film Home Alone (8,6)
8. Item of clothing you hang up for Santa (8)
9. Decorations you hang on a Christmas tree (7)

Down

1. You can roast them on an open fire (9)
2. Wham's famous Christmas song (4,9)
4. Cultural holiday honouring African-American heritage (6)
5. German fruitcake (7)
6. Jewish festival of light celebrated in December (8)



Sudoku

Easy

	5	7	1					8
1	8	3					9	
4								
8		2		3				
	7			1		8		
5			4	8	9			
	4	9				7	6	
	6			7		9		
7	1	5	3	9				

Trickier

	2		7	6				3
						2		
9		6		2			4	
8		7	4				1	
			1					
1	9		5	3		6		8
4	8	9			1		3	6
				5	9			
2	1						8	9

Crossword answers
 Across: 3. Advent calendars, 5. Sing, 7. Macaulay Culkin, 8. Stocking, 9. Baubles
 Down: 1. Chestnuts, 2. Last Christmas, 4. Kwanzaa, 5. Stollen, 6. Hanukkah

Easy

7	1	5	3	9	6	4	8	2
2	6	8	5	7	4	9	1	3
3	4	9	8	2	1	7	6	5
5	3	1	4	8	9	6	2	7
6	7	4	2	1	5	8	3	9
8	9	2	6	3	7	1	5	4
4	2	6	9	5	8	3	7	1
1	8	3	7	4	2	5	9	6
9	5	7	1	6	3	2	4	8

Trickier

2	1	5	6	4	3	7	8	9
7	6	3	8	5	9	4	2	1
4	8	9	2	7	1	5	3	6
1	9	4	5	3	2	6	7	8
6	3	2	1	8	7	9	5	4
8	5	7	4	9	6	3	1	2
9	7	6	3	2	8	1	4	5
3	4	8	9	1	5	2	6	7
5	2	1	7	6	4	8	9	3

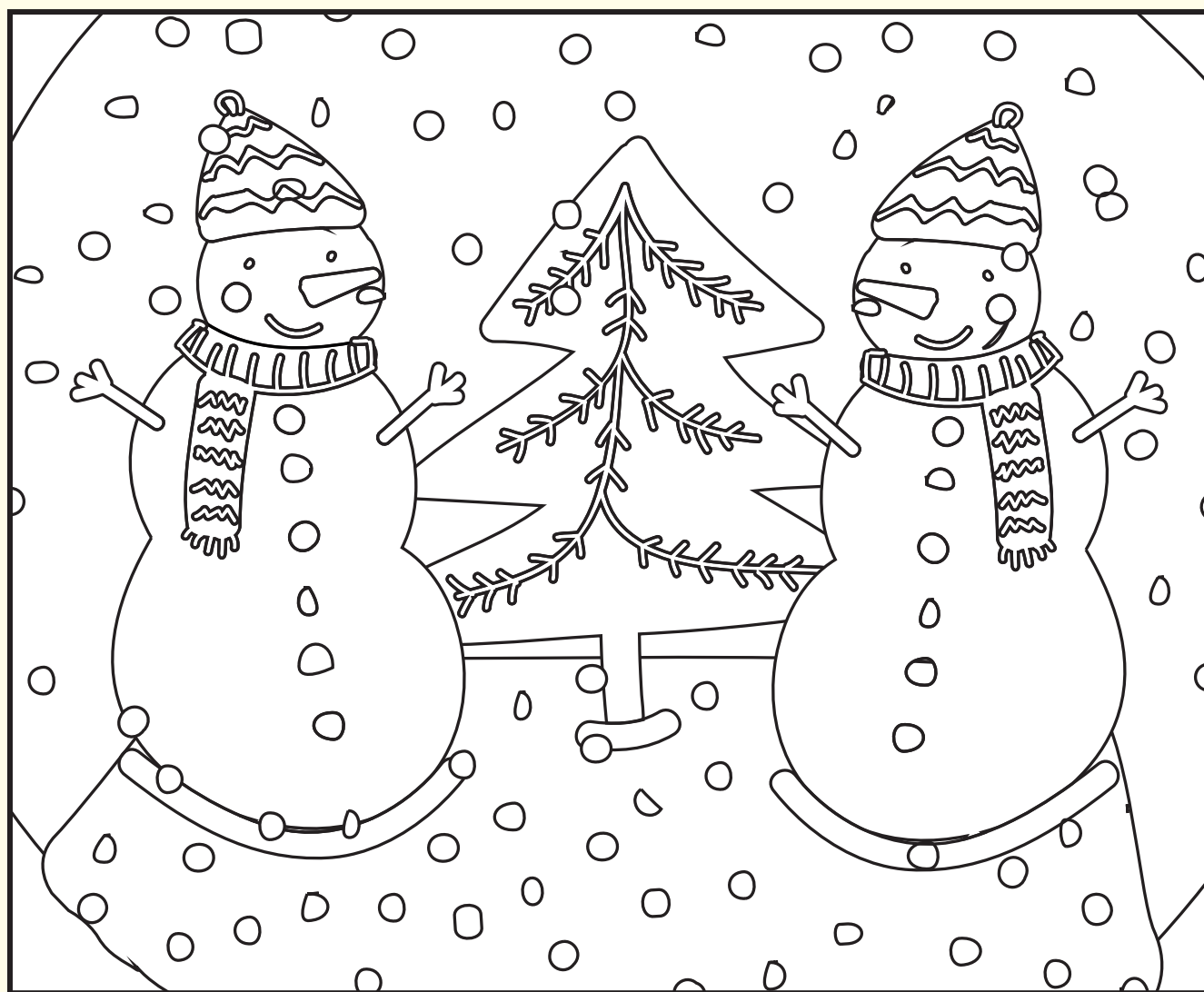
Christmas colouring competition

It's CHRISTMAS!!! To celebrate the festive season, we're giving you the chance to win a £25 gift voucher with our colouring competition.

Grab your pens, pencils, crayons and paints and colour in our snowy pals. Be as creative as you like, you can even add some of your favourite Christmas activities to the picture as well.

Ask a grown-up to share your entry to communications@karbonhomes.co.uk and be sure to include your age. We'll publish a selection of the entries on Facebook and in the next edition.

Good luck!



We had some ex-squid-ite entries for our Sid the Holiday Squid colouring competition in the last issue. Take a look at some of the entries in our gallery below and on our Facebook page @karbonhomes

George, 6



Holly, 7



Lucus, 6



Natalla, 22



Phoebe, 15



Ariyah, 7



Cruz, 7



Ways to get and stay in touch

Email info@karbonhomes.co.uk

Email is perfect for cancelling appointments or for less urgent enquiries.

Facebook [@karbonhomes](https://www.facebook.com/karbonhomes)

Write to us at:

**Karbon Homes, Number Five,
Gosforth Park Avenue, Gosforth Business Park,
Newcastle upon Tyne, NE12 8EG**

Visit us

To see which of our offices are open to customers for drop-ins and which are appointment only, visit www.karbonhomes.co.uk/contact

MyKarbon

www.karbonhomes.co.uk/mykarbon

Use to book and track repairs, check and pay your rent balance and update contact details. It's quick, easy and can be used anytime.

You can now set up a Direct Debit with MyKarbon. It's quick and easy to do. Log in to MyKarbon. Go to 'My tenancy' and select 'Create Direct Debit'. Enter your details and payment preferences. You'll then be taken to a secure site with our Direct Debit partner Allpay. To finish, enter your bank details.

Phone 0808 164 0111

8am – 6pm weekdays

We're here for repairs, rent payments and general enquiries. You can check your rent balance and make a payment anytime, without even speaking to an advisor. Just select the payment option and provide your tenancy number to use our automated service.

Out of hours service available:

6pm – 8am weekdays plus weekends and bank holidays. Automated rent payments, urgent repairs and other emergencies such as reports of anti-social behaviour.

Christmas holiday hours

During the Christmas holidays we'll be running our out-of-hours service from 12.30pm on Tuesday 24 December 2024 to 8am on Thursday 2 January 2025.

Our out-of-hours service can help you with emergency repairs, reports of anti-social behaviour and rent payments. Just call us on our usual number 0808 164 0111. MyKarbon is available 24/7, 365 days a year.

Our Supported Housing service will remain available during the holidays.