

Customer Annual Report 2023/2024

Welcome

I'm pleased to introduce our Customer Annual Report for 2023/2024.

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

We remain focused on providing good quality homes, delivering excellent customer service and shaping strong sustainable places for our communities. I'm proud to say that this is truly exemplified in this year's report.

We've been able to join forces with other North East housing providers to form the North East Housing Partnership (NEHP) to tackle the housing challenge head on and support local authorities to deliver the social housing the region needs. This means we'll be able to build more new homes, just like the new development in Prudhoe, which you can read about on page 19.

We'll also continue to make key investments to our existing homes, like the energy efficiency upgrades that are helping to make homes in Haltwhistle more environmentally friendly (see more on page 18). These partnerships and investments help us to ensure that we can provide good quality, modern homes for our customers both now and in the future.

I'm really pleased that we've been able to offer a greater local presence through our new enhanced housing service offer. This comes as part of our commitment to ensuring our teams are structured to best deliver our services to you. By combining our Housing and Homes Teams to create one Housing Team, colleagues at all levels will be able to support you through your journey, giving you a greater local service and a stronger connection to Karbon.

I'm thrilled with the work our Customer and Community Teams have provided in our communities. From supporting important local projects to help tackle the cost-of-living challenge, providing financial advice through our Money Matters service, and developing job opportunities for our customers, they've really helped show how we can go above and beyond to support you.

As always, there have been challenges this year. From a continued demand for repairs as well as concerns over damp and mould. We want to assure you that we are working hard to manage these issues and ensure that we meet this demand.

As well as our new enhanced housing service mentioned above, we've also created a Damp and Mould Project Team to improve the experience for customers, we've recruited additional trade operatives and surveyors to respond to reports of damp and mould as quickly as possible. We've also enhanced our online customer service MyKarbon and our complaints, compliments and suggestions policy to ensure our service is up to scratch.

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

I would also like to thank our involved customers, who have given us fantastic insights and guidance on the projects above and more. Your representation, passion and commitment ensure that the customer voice is part of everything we do.

Paul Fiddaman, Group Chief Executive

As the Chair of the Karbon Resident's Committee (KRC), I'm delighted to have the opportunity to say a few words and to reflect on this year.

It's been fantastic for the KRC to be involved in a lot of key areas relating to how Karbon deliver their service to customers. I'm particularly thrilled with our involvement in Karbon's new housing delivery model. This new model will help ensure that Karbon have a greater local presence and are able to respond to customer needs. With this being such an important improvement to customer experience, it's great that our feedback and recommendations have played an integral part of creating this model.

We've also been able to contribute to two Regulator of Social Housing led consultation exercises this year around safety and quality and transparency, influence and accountability standards. While there are still improvements for Karbon to make, we feel that they are doing a lot of positive work, including scrutiny reviews on building safety and tailoring services to suit customer needs, such as the new housing delivery model.

I'm pleased 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 a new local area forum in Northumberland, a Customer Procurement Panel and a Leaseholder Forum. 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 in the Tenant Involvement and Empowerment section.

There are so many ways that you can get involved, and if you've considered joining our committee or one of the forums, then please do. Your voice really does matter and the more representation we have from customers, the greater impact it will have on improving the service Karbon offers.

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 2024/25 and working with more of you in the future.

Michael Lisle Chair of the Karbon Resident's Committee

About us

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

Since our formation in 2017, we've focused on delivering our three strategic aims - to provide good quality homes, 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 over 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.

Karbon Homes key statistics

Karbon Homes owns and manages over **32,000** homes

There are approximately **39,644** people living in our homes

Karbon Homes has **1,039** employees and **7** 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.

Over the last year, we've taken on seven new apprentices of a variety of ages and backgrounds - from those who are just starting out in work, to those who have been trying to get back into work after a break or those wanting to re-train and pursue a new career, the programme offers something for everyone.

Toni Major from South Stanley is a mother of two who has started working with us as an Apprentice Joiner in August 2023:

"I focused on my family first, I've raised two children who are now 14 and 11. Now that they're old enough I wanted to take this time to focus on developing my own career.

"I think it shows the kids that you can do anything you want, you just need to put the work in.

"I love it. Best thing I've ever done."

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 you, our customers, have told us are important to you.

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.

Our Executive Director of Customer Services, Ian Johnson has been appointed as our Health and Safety Lead and has responsibility for ensuring that Karbon complies with the Consumer Standards.

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

One is a consumer objective which is broken down into four standards:

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

The other is an economic objective, to ensure that we are financially strong and run efficiently:

- Economic Standards

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.

Tenancy Standard

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

2,238 customers moved into one of our homes

92.2% of customers were satisfied with the lettings service, against a target of **93%**

44.5 days taken on average to re-let homes against a target of **47** days

Customer Service Standard

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

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

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

Result: **92.1%***

Target: **93%**

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

Collecting your rent

Average weekly general needs rent was **£87.52**.

We collected 99.23% of rent against a target of **99.7%**. Our rent arrears were **3.5%** of our rental income.

Result: **99.2%**

Target: **99.7%**

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 83,363 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 over £5.3m in benefits and other income gains for customers.

We were able to support many customers with a range of household bills, most notably through 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 by the Money Matters and Customer Accounts Teams.

In the winter of 2023, the Money Matters service successfully applied to distribute the Household Support Fund on behalf of Durham County Council, distributing over £30,000 to customers in need over the winter.

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.

Altogether over 600 customers presented in crisis or hardship during 2023/24 and over £90,000 in help was distributed by Karbon Homes.

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

They have supported over 400 customers this year. This includes 99 people supported towards employment.

The team have continued to deliver support in community venues and in customers' homes, establishing job surgeries in numerous venues, including No 28 Hexham, Byker Community Trust, Cornerstones in Chester-le-Street and Salaam Community Centre in Hartlepool.

Skills Hub

Our Stanley Skills Hub has continued to prosper during this year, with partnerships with Job Centre Plus, Durham Works, Penshaw View Training and Durham Learn.

In October, we forged a local partnership with Barclays Bank. They are now using the hub for a pop-up branch where they provide customers with a chance to meet in person and get support with their banking needs.

A rewarding New Start

This year, 18 Karbon Homes' customers from across the North East started an exciting new career journey as part of our paid placement programme, New Start.

Sharon Palmer, a New Start placement with our Facilities Team was a finalist for a national Employment Related Services Association award in the 'Achiever of the Year' category:

"I'm thrilled to have been selected as one of the finalists for the ERSA Employability Awards.

"I applied for New Start after having been made redundant from my previous role. I love everything about my role. I come in and there's a smile on my face. I have employment, I have that little bit more freedom and I really enjoy it."

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 Resident's Committee

We're committed to working with our customers to ensure they have a voice and influence at every level of decision making across the organisation.

Our Karbon Resident's Committee (KRC) have enjoyed a successful year. The KRC is a key part of our governance arrangements and are the pinnacle of our customer involvement framework. 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.

Over 850 volunteer hours have been provided by customers throughout the year in terms of being involved in the delivery of the Resident Involvement Framework, including various forums and scrutiny groups. This is an increase from 570 volunteer hours in 2022/23.

The KRC has discussed and fed back on a number of service areas. This includes our new housing delivery model which supported our ambition to have a greater local presence, with connected teams that are locally based, building a stronger connection to Karbon for our customer.

Members commented on how the model would bring back the personal touch of liaising with customers on a daily basis and allow for continued strengthening of community links with partners to support Karbon Homes aims and objectives.

Ann Potts, our Vice Chair of KRC together with our Customer Engagement Specialist, Lewis Rimington, presented an overview of the customer scrutiny review on building safety at the Northern Housing Consortium Resident Involvement Conference in June. The presentation was well received by delegates.

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.

This included the introduction of several new engagement groups: a Procurement Panel, a Leaseholder Panel and a Northumberland Area Forum, all welcoming newly involved customers.

Procurement Panel

The Customer Procurement Panel was introduced in October, with 16 customers recruited. The aim of the Panel is to support Karbon's Procurement Team in the appointment of the right contractor for key procurement projects that have been identified as part of our forward plan. The Panel supports the Group Procurement Manager in ensuring that customer voices are at the centre of Karbon Homes procurement process and that the best contractor is appointed.

Panel members have been involved in the appointment of insurance and cleaning contractors to date. In 2024/25 panel members will have the opportunity to be involved in tendering of product standardisation (materials), energy broker, catering and tree management contracts.

The Leaseholder's Forum was introduced in May

The aims of the forum are:

- To work with Karbon Homes to improve and scrutinise services provided to leaseholders
- To recommend good practice to improve services to leaseholders
- To make recommendations on service standards related to leasehold management and the service provided by the Leasehold Team
- To provide comments on reports presented to the forum in respect of leasehold policy matters.

20 leaseholders have regularly engaged in the forum throughout the year. A chair has been appointed and topics discussed include an overview of Karbon Homes Customer Relationship Team's roles and responsibilities. The forum has also discussed Karbon Homes' Pet Policy, responsive repairs service and how service charges are calculated.

Area Forums

Five Area Forums are up and running, complementing the new housing delivery model. A new forum in Northumberland met for the first time in March, adding to forums in Stanley, Chester-le-Street, Consett and Tyne Valley. An additional three forums will be established in 2024/25 in Newcastle/North Tyneside, Gateshead/South Tyneside, and South Durham/Teesside.

Jaci McGinty from Sunderland is a member of several of our panels, including the Procurement and Environment Panel:

“I decided to get involved just to keep updated on what was happening and so that tenants had a voice.

“I get to meet a lot of people and be listened to. It makes me feel as if my opinion is valued and that the customer can have an input in what happens.”

Would you like to be involved?

We're always on the lookout for more customers to join our groups.

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.

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

100% of our properties meet the Decent Homes Standard

83.9% of new build customers were satisfied with the quality of their new build home, against a target of **91.3%**

99.75% of emergency repairs completed within **24 hours**

85.6% of non-emergency repairs completed within **20 days**

92.8% of customers were satisfied with the repairs service against a target of **91%**

Did you know?

The MyKarbon portal is the quickest way to view and request repairs. We're also developing the portal so that you can view live updates about your repair.

Building and Customer Safety

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 2024, 95% of customers surveyed were satisfied with the electrical test and 95.8% for gas servicing that was completed in their home.

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

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

Result: **99.9%**

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%**

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 in our homes 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 have now attempted to survey all our housing stock within the last five years, where we have been able to access 86% of our homes.

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.

We've also implemented a new damp and mould inspection process whereby we undertake repeat visits to affected properties at set times to ensure any issues have been resolved.

Along with our existing approach, we also have a team focusing on:

- 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
- Awareness raising and refreshed training for colleagues on spotting the signs, recording concerns and supporting customers

If you suspect you may have a form of dampness or a leak, please contact us as soon as possible through your MyKarbon account, by emailing info@karbonhomes.co.uk or calling 0808 164 0111.

Planned maintenance and investment in your home

£20.5m spent on maintaining our existing homes in the last year

544 bathrooms and kitchens fitted

348 roofs fitted

46 rewires

1,398 adaptations made helping customers remain independent in their homes

31,723 gas services completed

327 structural improvements

649 windows, doors or fire doors replaced

2,487 energy efficiency upgrades made to homes saving an estimated 489.675 tonnes of carbon dioxide

Energy efficient homes

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.

Karbon customer Gail Ward had work done at her home in Haltwhistle where she's lived for over 20 years.

"The homes were rather drab before, rather grey and miserable, but the investment has certainly brightened things up. The highlight for me has been the replacement of the windows, which have cut out the drafts and made the flat a lot warmer.

"It can be very daunting to have major works carried out on your property, but it's been well worth having it done. The team on site were really interactive with residents, keeping us updated with progress and answering any questions we had, and the finished product has made such a difference."

North East Housing Partnership launches

In November, the North East Housing Partnership (NEHP) launched. The partnership is made up of 17 North East social housing providers, including Karbon Homes. The role of the partnership is to tackle the housing crisis head on and to support the Mayoral Combined Authority to deliver the social housing the region needs.

Our Group Chief Executive Paul Fiddaman is Chair of the North East Housing Partnership. Paul said: "As a partnership, we hold onto a simple belief that a house is more than just a roof over your head. It's something you can build a life around.

"Through the partnership I hope to see housing providers from across the North East shift from a group of individual organisations, working in relative isolation, to a strong and unified partnership."

Residents welcomed to new bungalows in Prudhoe

In October, we welcomed the first residents to our development of new, affordable bungalows in Prudhoe town centre, marking the completion of a £1.1m investment of homes in the area.

Vera and Laurence Bell are two of the residents to move into the new bungalows, just off Front Street in the town.

Laurence said: "This bungalow has been a God send. It's been absolutely marvellous for us.

"We both have health conditions which affects our mobility, and the stairs in our two-bed house were becoming too hard to manage. We'd been waiting for a bungalow to become available in the area for a long time and were delighted when we were offered this. We're really happy here."

Did you know?

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 2023/2024 we invested £115.7m in building 644 new homes, 469 homes for affordable rent, 82 for social rent and 93 for shared ownership.

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.

The past year has provided challenges for the team as we look to support and encourage initiatives that benefit residents through the ongoing effects of the cost of living crisis. We have worked with a wide range of organisations, big and small, to help support the foundations for our residents to thrive.

Responding to the cost of living crisis

We relaunched our 'Winter Wellbeing' fund offering community groups and charities the chance to apply for support for projects that help local communities with the rising cost-of-living. The fund was targeted at smaller organisations working closely with our customers.

We funded 37 organisations out of 69 that applied, totalling £18,700 in funding being issued.

We were also able to support several place-based initiatives targeting food insecurity. These initiatives included a new community café in Lynemouth, Northumberland, providing affordable, healthy meals and free food to vulnerable residents and a safe, inclusive environment.

Calmer Café was developed by local community interest group Calmer Therapy, based in Stobhill, Morpeth, and was made possible thanks to over £8,000 of funding from Karbon.

Celebrating the good eggs in our communities

We continued to celebrate the people in our communities who make a real difference with Our 12 Deeds campaign, which entered its fourth year. Our annual campaign celebrates the stars in its communities by formally recognising both the good neighbours and community heroes who have gone the extra mile to help others and deserve a big thank you.

One of this year's community heroes was Letty Davison who runs the Egg Crackers group in Chester-le-Street, County Durham.

"I decided to set up Egg Crackers after an incident where a friend of mine was physically attacked for trying to use a public restroom. I wanted to create a safe space for the LGBTQ+ community and people with health conditions or impairments.

"Egg Crackers was named after our mission statement "to bring everyone out of their shell". We meet fortnightly at REfUSE café in Chester-le-Street to offer peer-to-peer support and plan events for our members.

"The local community has helped me massively to get this off the ground and together we have created a safe space where people can be who they're supposed to be and don't have to be afraid to show their colours. I just want to help people.

"I was so shocked to have been named one of Karbon's community stars. I felt honoured to just be nominated but to win just feels amazing. I am very grateful."

Funding boost helps bring Benwell community centre back into use

We have continued to support place-based initiatives, going beyond what people might normally expect from a landlord. This includes the Merton Lodge community centre in the heart of the South Benwell estate which benefitted from £25,000 in funding from Karbon. Local community interest company NE14 Productions manages the centre, running a variety of new services and activities.

Bessie Williams, Founder and Company Director of NE14 Productions, said: "I love being in the community and I love people caring about where they live. Having a place where people can engage with one another and where they feel safe and supported, is key to any thriving community."

The funding for the reopening came through our Unlocking Social Value programme, which matches the social value commitments of our contractors and suppliers with community projects across the region.

Getting out and about with Silver Friends

It has been another great year for Silver Talk, with the service securing funding to launch a new face to face offering in County Durham in October.

Silver Friends was set up thanks to funding from UK Government's Know Your Neighbourhood Fund. Run by the team behind our Silver Talk friends on the phone service, Silver Friends is a community group hosting face-to-face events and activities for people aged 50+ in the north of County Durham.

Silver Friends helps people connect with their local community, through a calendar of social events in community venues across North Durham. Over the last four months, over 109 residents have benefitted so far from the pilot, which has been boosted by the support of nine volunteers.

Ann has been taking part in the bingo event at The Garden Farm Pub in Chester-le-Street:

"Silver Friends gives us a chance to get out and about. It's really convenient and we get to have a nice walk over here. You get a nice cup of tea and the bingo is good for your mental capacity."

Your Neighbourhood

82.4% of customers were satisfied that their landlord makes a positive contribution to the neighbourhood

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.

100% 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.

Our Community Safety Team dealt with 2,412 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.

Enhancing our services within communities

This year we changed the way in which we work within our communities.

We've recently brought together teams from across Karbon – as well as recruiting more staff – creating one housing service. From general housing support to repairs, compliance to safer communities, we're all working together to bring you an even better service.

Our teams now have fewer homes to look after in a smaller geographical area – meaning they can be more on hand whenever you need them. They have a greater local presence and all be based within the communities they serve too.

We're really pleased that this change is a direct result of what you and our colleagues have told us they'd like to see.

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 the first stage.

Result: **89.3%**

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: **164 seconds**

Target: **100 seconds**

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

Result: **59 seconds**

Target: **100 seconds**

Have you got your MyKarbon customer account?

We've welcomed 1,328 new MyKarbon accounts and now have 9,467 active accounts overall. This has resulted in 37.6% of our enquires coming via a digital channel, which also includes email and social media.

Manage your home at your fingertips

MyKarbon is our free, safe and secure online tool where you can view and manage your tenancy and access some of our services digitally, including repairs and servicing for your home.

It's available 24/7 on any device, so you can do what you need, when you need.

Sign up online at [**www.karbonhomes.co.uk/mykarbon**](http://www.karbonhomes.co.uk/mykarbon)

Complaints, Compliments and Suggestions

In the last year:

We received **774** compliments and 18 suggestions

We received **961** complaints with 89.3% resolved at the first stage

We had five complaints upheld by the Housing Ombudsman. The common themes of these cases related to our complaint handling timescales and handling of reports of anti-social behaviour. We've improved our complaint handling timescales and continue to focus on achieving agreed 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're responding to complaints effectively and fairly to create a positive complaint handling culture. To do this we'll learn from customer feedback to try and improve the experience for other customers.

This year, we refreshed our Complaint Handling 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.

Sometimes you might need us to take action but not handle it as a complaint. This is a 'service request' such as a request for a repair or reporting anti-social behaviour. It may also be a query for information or an explanation, or a request to put something right.

Service requests are not complaints. If you are dissatisfied with our approach to resolve the issue, or the outcome, you'll be given the opportunity to make a complaint.

We refreshed all our customer complaint materials to make them easier to read. So, our leaflet and video are now much shorter. Both have been translated into Arabic, Bengali, Polish, Romanian and Urdu to ensure as many people as possible can understand how to raise a concern or complaint. We've also developed a visual infographic and offer a translation service too.

A major piece of customer feedback last year was that we weren't responding to complaints in agreed timescales.

This has been a significant area of focus all teams. We implemented alerts before deadlines for colleagues and introduced weekly performance reporting to monitor progress. We also provided one-to-one guidance and training to colleagues to ensure they meet timescales and maintain contact with customers.

This has resulted in a notable improvement in our performance, with us achieving our 99% of complaints on time for the last four months.

Complaint learning

Damp and Mould

In response to an increase in the number of calls and complaints from customers in relation to damp and mould, we've put a number of new processes in place to address the issues customers were raising.

We introduced a Damp and Mould Project Team consisting of colleagues from different areas of the business. The team created a new Damp and Mould Policy, and a new process for managing cases, designed to improve the experience for customers. We are also currently piloting a new case management system and intend to roll out further improvements in the coming months.

We've recruited additional trade operatives and surveyors so that we can respond to reports of damp and mould as quickly as possible. We have rolled out training for all customer-facing colleagues to identify and support customers. We've also updated our website and leaflets, which are available in multiple languages, to help guide customers on this important topic.

You can see all of our current complaint learnings by visiting www.karbonhomes.co.uk/complaints

Self-assessment

New 'Complaint Handling Code

The Housing Ombudsman has published a new Complaint Handling Code enabling landlords to swiftly resolve complaints raised by residents 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 our self-assessment form by visiting www.karbonhomes.co.uk/complaints

Tenant Satisfaction Measures

The Regulator of Social Housing (RSH) has created a new way to assess if social landlords in England are doing their job right, called Tenant Satisfaction Measures (TSMs).

What are the measures?

There are 22 different themes that get checked to make sure that everyone lives in a safe, comfortable place with a landlord who cares about them.

Ten of them are measured by us, as a landlord – like how quickly we fix things and keeping your home safe. The other 12 are measured through a survey with our customers; to see how satisfied they are with their home and with the service we provide. All social landlords in England must collect and publish the data.

It is intended that people will be able to use these measures to understand how landlords are doing and if they're meeting the regulator's standards. The aim is to make the performance of all social housing landlords in England visible and easy to access for customers.

Results from every housing provider will be available to everyone to view online, compare and question.

How does Karbon carry out the survey?

We've collected our customer perception survey measure results from 2,878 of Karbon and 54North Homes customers, picked at random.

We did this using a rolling monthly survey from April 2023 to March 2024 and made sure we met the survey conditions as required by the Regulator of Social Housing. Our research provider, Acuity carries out the surveys for us and will continue to do so.

Our latest results

Our results below cover the period from April 2023 to March 2024 and are a group figure of Karbon Homes and 54North Homes.

KARBON GROUP TENANT SATISFACTION MEASURES (TSMS) 2023-24

Our results below cover the period from April 2023 to March 2024 and are a group figure of Karbon Homes and 54North Homes.

Management information measures

Number of stage one complaints received per 1,000 homes. **24.9**

Number of stage two complaints received per 1,000 homes. **3**

Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales. **87.3%**

Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales. **88.2%**

Number of anti-social behaviour cases, opened per 1,000 homes. **102.6**

Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes. **1.4**

Proportion of homes that do not meet the Decent Homes Standard. **0.0%**

Proportion of non-emergency responsive repairs completed within the landlord's target timescale. **76.4%**

Proportion of emergency responsive repairs completed within the landlord's target timescale. **95.9%**

Proportion of homes for which all required gas safety checks have been carried out. **99.9%**

Proportion of homes for which all required fire risk assessments have been carried out. **99.9%**

Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out. **100.0%**

Proportion of homes for which all required legionella risk assessments have been carried out. **100.0%**

Proportion of homes for which all required communal passenger lift safety checks have been carried out. **100.0%**

Tenant perception measures

Overall satisfaction. **84.3%**

Satisfaction with repairs. **84.4%**

Satisfaction with time taken to complete most recent repair. **79.8%**

Satisfaction that the home is well maintained. **85.6%**

Satisfaction that the home is safe. **92.6%**

Satisfaction that the landlord listens to tenant views and acts upon them. **76.8%**

Satisfaction that the landlord keeps tenants informed about things that matter to them. **88.4%**

Agreement that the landlord treats tenants fairly and with respect. **90.1%**

Satisfaction with the landlord's approach to handling complaints. **45.1%**

Satisfaction that the landlord keeps communal areas clean and well maintained. **78.7%**

Satisfaction that the landlord makes a positive contribution to neighbourhoods. **82.4%**

Satisfaction with the landlord's approach to handling anti-social behaviour. **70.9%**

The Karbon customer experience

84.3% of Karbon customers were satisfied with the overall service they received from us against a target of **83%**

Our customer Net Promoter Score (NPS) is **35.2*** and our target for this was **43.3**.

NPS measures our customers' willingness to recommend Karbon to friends or family if they were looking for housing. Scores range from -100 to +100. The National Institute of Customer Service UK benchmark is +21 and the benchmark for Housing Associations is +4.1.

Our NPS wasn't as strong as we hoped this year, with customer dissatisfaction predominately in relation to delays with repairs.

To make improvements in this area we put a recovery plan in place and sent communications to customers to assure them that they had not been forgotten. We have also updated MyKarbon, our customer portal so that customers can self-serve for information about their repairs.

Economic Standards

The Economic Standards focus looks at how well an organisation is run and if it is financially viable.

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 (RSH). G1/V1 is a rating given by the RSH to social housing providers to indicate that they meet the highest standards for governance and financial viability.

The G rating is for governance, and the V rating is for viability. Both ratings are scored from 1 to 4, with G1 and V1 being the highest ratings.

Karbon had a total turnover of £177.8m

We set our rents according to the Government's regulations, which in 2023/24 saw an increase of 7.7%

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 customers	132.7
■ Income from property sales	10.2
■ Service charges collected from customers e.g. cleaning, lift servicing, door entry systems)	13.5
■ Other income (e.g. support services, furniture packs, non-social housing rent)	10.3
■ Services provided to other group companies and third parties (e.g. gas servicing, repairs)	9.5
■ Grant income-amortisation – the recognition of grant funding over the life of housing properties	5.0
■ Merger accounting adjustments to reflect the value of South Tyneside Ventures Housing Trust joining Karbon Homes	4.7
■ Interest receivable	3.4

Total is £189.3m

Expenditure (£m)

■ Routine Maintenance	32.1
■ Depreciation, impairment and write-off of housing properties	28.0
■ Loan interest	18.1
■ Management of properties	19.8
■ Services (e.g.; cleaning, lift servicing, door entry systems)	19.8
■ Planned Maintenance (e.g.; heating servicing, electrical testing, decoration)	13.1
■ Cost of property sales	7.0
■ Services provided to other group companies and third parties (e.g. gas servicing, repairs)	9.5
■ Other expenditure (e.g. support services, furniture packs, non-social housing management)	6.6
■ Community investment	3.3
■ Bad debts – debt that cannot be recovered	1.7

Total is £159.0m

Our surplus is £30.3m

When we have a surplus of income over our expenditure, we use it to fund additional investment in our existing housing properties and to develop new properties for rent. This is in addition to our planned investment for the year.

In 2023/24 we invested £27.3m in our existing housing properties on the replacement of components, including kitchens, bathrooms and roofs, energy efficiency works and central heating.

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

Looking forward to the year ahead

From 2024/25 we'll be reporting on a new set of standards set by the Regulator of Social Housing.

These standards are:

- Economic objective, which is broken down into the following three standards:
- Governance and Financial Viability Standard
- Rent Standard
- Value for Money Standard

Consumer objective which is broken down into the four standards:

- Tenancy Standard
- Transparency, Influence and Accountability Standard
- Safety and Quality Standard
- Neighbourhood and Community Standard

We look forward to sharing our performance in these areas in next year's report.

Your Feedback

This report was created for you, our customers, to keep you updated on how we're doing as an organisation and how we're delivering our services to you.

We would love to hear your constructive feedback on the report, from the content to the way it has been designed, so we can understand if it works for you and how we might improve it in the future.

You can get in touch with our Communications and Marketing Team in the following ways:

Email: **communications@karbonhomes.co.uk**

Telephone: **0808 164 0111**

Facebook and LinkedIn: **@karbonhomes**

To chat to us about anything else, contact our Customer Relationship Team.

The full service is available 8am - 6pm on weekdays.

0808 164 0111

info@karbonhomes.co.uk

www.karbonhomes.co.uk

or visit our social media pages

Don't forget, you can also use your MyKarbon account to pay your rent, check your balance, update your contact details or to book a repair at a time that suits you.

Visit **www.karbonhomes.co.uk/mykarbon** to log in or register.

We've created this 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**.

Karbon Homes is a charitable registered society under the Co-operative and Community Benefit Societies Act 2014.

Registration No.7529