

**Equality, Diversity
and Inclusion**
Annual Report
2020/21

This report has been approved for publication and we've made a digital version available on the website. We've also created a plain text version to ensure compatibility with accessible readers which include 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**.



Welcome to our Equality, Diversity and Inclusion Annual Report.

It provides an update on our equality, diversity and inclusion (ED&I) achievements during 2020/21 along with an overview of some of our plans for the year ahead.

We're proud of the positive difference we've been able to make through our actions but there's still more for us to do and we'll continue to evolve and build on the progress we're making every day.



We've evolved our strategy and as part of that we have five commitments that will help us to continue to develop our approach and action plan and ensure that it can be integrated into all areas and touchpoints of our organisation. We're already doing some great work, but we can always do more.

Our commitments for inclusion and belonging are:

At the heart of what we do:

We know our strength is in our diversity and this provides a strong foundation for our success. We're not a faceless landlord and will care and act to ensure we can influence and advocate for positive change both in our sector and beyond.

Credible and meaningful:

We'll always make the effort to understand our people and customers. We'll collect relevant data and insights to inform our decisions and priorities. Through strong governance, we'll be clear and transparent with our data and progress internally and externally.

Creating inclusive communities:

We'll develop networks of support with those who share our commitment to reduce inequalities. We have a sound business head and a strong social heart and through our values and behaviours, we will create an inclusive culture.

Developing diversity, creating fairness:

We want to be reflective of the communities we work with and ensure representation is always balanced. We'll develop approaches to address and remove barriers.

Thriving and belonging:

We'll create an environment and opportunities that help us to learn, feel supported, thrive and belong. We'll focus on wellbeing, vulnerability and personal development. Whatever people need to feel more secure, confident and happy with where they're at, we'll work our heart out to provide it.

At Karbon, we believe that ED&I is everyone's responsibility, and our leadership and role modelling from the top of the organisation ensures that ED&I is considered in every decision at every level. Our board demonstrates a clear and active commitment to achieve equality of opportunity, diversity and inclusion in all of our activities and this is supported through the sponsorship of board members.

We work closely with our Residents Strategic Group and customer forums. We'll continue to improve this engagement and ensure that we're reaching out to our diverse communities and using their feedback and views as we develop our approaches to ensure they are inclusive and forward thinking.

"I feel Karbon is a very welcoming and inclusive employer where people are free to be themselves. A very good company with excellent ethics."

*Anonymous colleague quote from our annual survey





Sarah Salter
Board Member and ED&I Sponsor

“There’s so much opportunity for us be innovative and creative when we embrace diversity and inclusion in our organisations. When we listen inclusively, we hear the diverse voices in our communities, which means we can include them more fully in our journey and better solutions emerge. When leaders choose to lead the way forward inclusively, people become energised, and so we can make greater progress towards our vision at Karbon.”



Hanif Malik
Board Member and ED&I Sponsor

“Having diversity and inclusion on our agenda is fundamental and it’s great to be a sponsor as we take this agenda forward. We need to be seen as leading it from the top of the organisation and supporting how that is delivered throughout. This isn’t a bolt on, it’s about people and it’s about the culture of an organisation. We have to make continued progress and we can’t just see this as its own initiative, but something which is cross-cutting across the organisation. Whatever decisions we’re making, we should make them using a diversity and inclusion lens.”



Paul Fiddaman, CEO

“The last year has been very challenging to say the least and had a profound impact on how we live and work.

Many of our customers and communities are already facing social and economic disadvantages and were therefore hit disproportionately hard. We recognise our responsibility to address this and challenge this inequality through sustained action within our organisation, our communities and by working in partnership with others across our region.

The concrete actions we’re taking now to build diversity, equity, and inclusion into everything we do will ensure that we continue to make a positive impact and build strong foundations for more people in communities across the North.



Homes

We consult with our colleagues and customers on the design and improvement of our homes, offices and community spaces making sure they are accessible, welcoming and supportive. We offer a range of house-types, tenures, design, affordability and accessibility to enable people to gain access to high quality affordable homes within rural and urban environments.

Our aids and adaptations service supports customers with reasonable adjustments in their homes. Working alongside over 13 different local authorities, we aim to make changes to homes that are in keeping with their locations. This can often include some quite complex cases in order to make our houses into a home that supports our customers specific needs.

During the year we have made 1,408 adaptations costing almost £400k. Our team of experts work with our customers and any support services they have in place to make the process as smooth and quick as possible.

One customer has several health conditions which were exacerbated during a recent kitchen improvement. The colleagues who worked with the customer in their home made several reasonable adjustments to support the improvements being made and ensuring as little impact on the customer as possible during the process.

The customer shared with us
“I just wanted to say thank you for your help with the kitchen process and wanted to say that Michael (Karbon colleague) has been brilliant all the way through and really understood what happens to me. He’s a credit to Karbon homes, I was glad to have one point of contact to get everything sorted and completed.”



Customer

Connecting with our customers is really important to us and we actively seek feedback from them whenever and wherever we can. Our involved customers work alongside our teams to ensure the customer voice is heard and that projects are well managed and deliver value for money.

One of the many ways that we engage with feedback from our customers is through our customer led Residents Strategic Group. They meet with us monthly and provide insight, support and a customer voice and hold Karbon Homes to account in terms of the customer service that we are providing.



Lesley, one of our rent officers, has been supporting a customer since their tenancy started in 2014.

The customer suffers with mental health conditions and had been particularly impacted by the pandemic.

They contacted us to say:

“Lesley has helped me with money advice, gas and electricity solutions, food bank and job referral contacts and wellbeing calls, and most importantly, understanding and compassion. Lesley has helped me mentally and emotionally build myself up and now after a long year of suffering I am back to work. Lesley has been extremely understanding, also very clear in her instruction on the best way forward to resolve my rent arrears.”

Place

We aim to shape strong and sustainable places for our communities. Through our community investment work, our team of community connectors, and working with key local partners, we aim to provide the support that is relevant to the diversity of those areas as we know a ‘one size fits all’ approach doesn’t add the same value. We want our customers to feel they are part of our community and can play a part in shaping its success and this approach has been put into action as part of our place shaping pilot in Stanley, County Durham, where we engaged with the Stanley Local Area Forum to get their valuable input into the project.



Diversifying the Karbon Homes Group through partnerships and acquisitions further strengthens our commitments to our place-based strategy. York Housing Association (YHA) is a subsidiary of the Karbon Homes Group and leading our activities in the Yorkshire area, bringing a different dimension to our portfolio. Byker Community Trust became part of Karbon Homes earlier this year and brings a broader level of diversity and a well-established community hub that we can engage and learn from.

YHA worked with the NHS and City of York Council’s Adult Social Care Team to convert a large, shared property into three specialist self-contained homes for people with very complex needs related to autism. The substantial investment in the property, grant funded by the NHS, included specialist equipment and great thought to the construction of the new homes to ensure they provided a safe and secure environment for the residents. These new homes provide some level of independence with 24 hour care and support.



Enablers of success

Scott Martin – Executive Director, Resources.

It has been an exciting year for us and one where we have strengthened our approach to ED&I.

Firstly, we have appointed a strategic lead to make sure ED&I is at the heart of our organisation. Secondly, we have worked with experts at the National Centre for Diversity to provide insights and recommendations to support our progress. And finally, but most importantly, we have launched our first ED&I survey with our colleagues. It was important that we had an understanding of how our colleagues feel within the organisation. This will help us to benchmark our progress for future years.



“Karbon has the best working culture and staff care of any company I have worked for.”*

Acting on colleague feedback, we’re changing the way that we approach ED&I, and the way we’ll talk about ED&I at Karbon Homes is ‘inclusion and belonging’. We want to move from a transactional and legislative approach and towards being more people centric. If we get that right, then we’ll not only meet but exceed our legislative requirements. We recognise that inclusion and belonging is an ever evolving topic and we can’t do everything overnight.

Our colleagues also gave us some great feedback on the areas we should focus on. Some of these are already in our plans and we’ll talk further about these in this report, but additionally they wanted us look at our approach to recruitment, specifically, how we can make this more inclusive and how we can advertise our roles in some of our more diverse communities.

We know that we need to understand more about our colleagues, customers and our communities to better support them. Improving our data is a priority for us over the next year. Our equalities monitoring data is shared in the appendices.

“I don’t have to ‘fake it’ to fit in or hide who I am, and I feel included in what is important to me.”*

“I am excited for the future of inclusion and belonging at Karbon and making a great difference.”*

*Anonymous colleague quote from our annual survey



The legislation and why is it important for us?

The Equality Duty was created under the Equality Act 2010, replacing the race, disability and gender equality duties and was extended across all of the protected characteristics; age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation. The new legislation was implemented to prevent rather than just respond to cases of discrimination and harassment and places responsibility on organisations to positively promote equality, not merely to avoid discrimination.

In summary, those subject to the Equality Duty must:

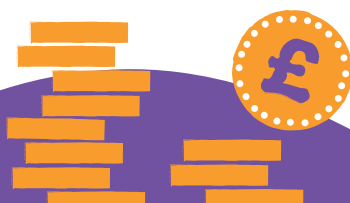
- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act.
- Advance equality of opportunity between people who share a protected characteristic and those who do not.
- Foster good relations between people who share a protected characteristic and those who do not.

And to help advance equality they must:

- Remove or minimise disadvantages suffered by people due to their protected characteristics.
- Take steps to meet the needs of people from protected groups where these are different from the needs of other people.
- Encourage people from protected groups to participate in public life or in other activities where their participation is disproportionately low.

Why it's important for us

For us, this means considering how our products and service can affect different groups in different ways and positively contribute to greater equality and better outcomes for our colleagues and customers and makes good business sense.



Our Money Matters Team support our customers with their finances, this includes everything from budgeting in a change of circumstances, ensuring they can afford their homes and providing practical money advice and all for free.

They also support many of our customers with their benefit claims. An 80 year old couple whose health deteriorated over lockdown was helped to claim an additional £6,500 in Attendance Allowance and Housing Benefits and passed on their heartfelt thanks to Karbon and the Money Matters Team.

And a customer with a long term disability was provided tribunal representation by the team and wrote in to say: 'thank you for all of your support - you have been amazing throughout this whole process, and I truly appreciate all of your help' after they were awarded over £20,000 in disability benefit.

Taking action

Our Equality, Diversity and Inclusion Strategy Statement is published on our website and forms the priorities of our approach to ED&I. We recognise that we continually need to evolve and innovate as society continues to change, but we don't want our statement to be just words. Here are some of the ways we have brought it to life in the last year and how we will take this forward over the coming months.

Leadership

Last year we said we would “champion ED&I at board and senior level. This will include the appointment of a senior ED&I post to lead this agenda and sponsored by executive and board.”

We have:

- Appointed a Strategic Equality, Diversity and Inclusion Lead supported from day one by the board and the Executive Team and their respective ED&I sponsors at both levels.
- Our leaders have progressed through our CIPD award winning ‘Adaptive Leader’ programme which has helped our Employee Net Promoter Score (eNPS) increase from an original position of -9 to +29.
- The leadership team is actively involved in supporting the delivery of the priorities and also to develop the longer term strategic approach to inclusion and belonging at Karbon.



Over the next year:

- We will conclude our consultation on the longer term strategy.
- Inclusive leadership training will be incorporated into the development programme of all leaders in Karbon.
- We will report progress to the board working in partnership with our board sponsors.

Taking action

Mental health

As a priority we said we would “continue to champion the importance of mental health and provide support to both colleagues and customers through the development of appropriate programmes and services.”

The mental health of both our colleagues and customers is a priority for us and this year we celebrated World Mental Health Day with a joint campaign to raise awareness and provide signposting and support for both communities.

We are a silver member of the Better Health at Work Awards scheme and this year we have delivered:

- A year-long internal campaign that supports mental health awareness.
- Mandatory awareness training for all colleagues and enhanced training for our managers.
- A dedicated wellbeing survey to understand the physical and mental health of our colleagues.
- Drop in sessions for our front facing colleagues, especially in our male dominated trade environment.
- Continue to provide free access to the external Headspace mindfulness app.

Our Supported Housing Team work in our communities to support our customers with their mental health, help them to maintain their tenancies and to tackle social isolation through a range of community activities.

In our recent wellbeing survey our colleagues said:

“I feel that wellbeing is high on the organisation’s agenda, and I feel supported in that respect.”

“Karbon as an employer has been brilliant giving support for those in need and quick to highlight the importance of our mental health.”



Taking action

Disability

We want “to ensure colleagues and customers with any form of disability are not at a disadvantage.”

We have committed to the Disability Confident Scheme and will be aiming to get to the next level of our accreditation early in 2022. A key part of this is looking at how we can make our recruitment process more accessible for all people looking to join Karbon.

Similarly we are reviewing this approach with our customers. We already have the accessibility software ‘Recite Me’ available on our website to provide useful tools to enable customers to access our information. We’ve also introduced this functionality within our MyKarbon portal.

“Disability North is delighted to receive a community grant from Karbon Homes at this difficult time. Disabled people have found themselves more vulnerable than most in the midst of the COVID-19 pandemic and this funding is making a massive difference to the people we support.”

Dr Victoria Armstrong, Chief Executive

In the community, Karbon has given Disability North £5k of funding to support their service delivery during the pandemic.



Taking action

Training

We want to ensure we have identified a comprehensive programme of education and training opportunities across the workforce starting with basic awareness raising sessions for all colleagues. We strive to ensure that any development opportunities we provide for our colleagues are relevant to the work they do on a day by day basis and aren't just 'one off' sessions.

All of our colleagues have completed the first phase of their mandatory ED&I training and we will continue to build on this it and evolve and regularly develop this knowledge. We have already started to work in this area with our customer experience training programme bringing together lived experience, expert knowledge and an agile approach to our training to respond to the diversity of roles and ways of working since the pandemic.

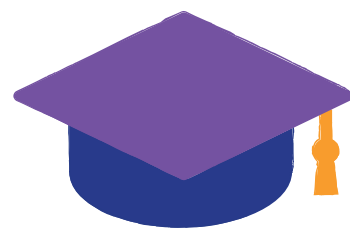
We recognise that we need to ensure we have psychological space to have conversations and discussions around relevant and current ED&I topics. We have introduced 'Learning Circles' for this to happen. These safe spaces are facilitated by a topic expert to ensure that we have continued learning experiences and build knowledge for our colleagues.

Our colleagues gave the following feedback from the Learning Circles:

"It helped me to understand more about the emotions involved for someone with Dementia and how they are affected, I feel I am better equipped when talking to someone who suffers from dementia."

"I really enjoyed gaining an understanding of bipolar and an awareness of the highs and low episodes sufferers experience. I would like to think that I could support someone with bipolar in the working environment and also socially."

"I think Karbon Homes already promote equality and diversity awareness really well and I personally have found the training courses that we have available to be really informative."



Taking action

Customer experience

Delivering an excellent customer service is one of our key strategic priorities and we aim to provide our customers with a great experience. We want to ensure that ED&I plays an integral part in developing our customer experience approach. Through our Customer Experience Action Meeting (CEAM) network, we are able to scrutinise and act upon customer feedback, which will inevitably support us to understand where there may be barriers in our service for some minority groups.

During the year we refreshed colleague awareness and understanding of our opportunities to provide translation services, and this has seen an increase in uptake in the use of these services.

We're also developing a suite of training on customer experience skills that will enable our colleagues to provide improved service and support to our customers. Our most recent modules have focussed on identifying and responding to vulnerability, increasing awareness of bi-polar and dementia through learning circles and our new 'In the Moment' resource on supporting someone in serious distress.

Finally, we're developing the software we use to manage complaints and as part of this project we'll be seeking to make it even simpler for our customers to raise complaints with us when we visit in person.

"We set ourselves a high standard for the work we deliver to our customers."

89% of colleagues responding to our recent survey scored this favourably.

Data

We want to improve the accuracy of our data to better understand the diverse make up of colleagues, customers and homes and use this data to inform our decisions. Our approach is evidence led and we will continue to use qualitative and quantitative data and insights from our colleagues and customers to develop our approach and measure our progress.

We have:

- Invested in bespoke segmentation insight which enables us to understand our customers and will continue to help us improve our service delivery with an ability to tailor our offer.
- Been developing our application forms to ensure that we are collecting the right data at the right time.

Over the next year we will:

- Understand the gaps in our colleague data and develop a plan to address this and encourage our colleagues to self-declare.
- Develop a campaign to keep our customer data up to date to ensure we are responding to the changes in our communities.
- Continue to report our gender pay gap and equalities monitoring data on an annual basis.
- Use the data tool launched by the National Housing Federation to measure demographics against census data and the locations of our homes alongside the region.





Equality, Diversity and Inclusion Annual Report

Appendices

Equality, Diversity and Inclusion Strategy Statement

By recognising and meeting people's needs, valuing differences and providing opportunities to participate we are well on our way to achieving our aim of providing people with a strong foundation for life. This includes not only our customers who live in our homes but also our colleagues who everyday go out their way to deliver an excellent customer experience. We believe we can only be our best when we can be ourselves.

Our vision for ED&I is one where everyone, whether a colleague, a customer, or a member of the community, is treated fairly and has the right to the same opportunities, freedom, respect, and access to services.



By listening to our customers, people and leaders, we've learned that we should be focusing on the following priorities:

- **Leadership** – to champion ED&I at Board and senior level
- **Domestic abuse** – to make sure we respond to new legislation (Domestic Abuse Bill)
- **Mental health** – to champion the importance of mental health and provide support to both colleagues and customers
- **Disability** – to ensure colleagues and customers with any form of disability are not at a disadvantage
- **Customer engagement** – to reach out to all groups of customers
- **Customer experience** – to deliver an excellent customer experience to all our customers
- **Data** – to better understand the diverse make up of our staff, customers and homes
- **Training** – colleagues are confident and trained in embedding diversity issues into everything we do
- **Decision making** – to review and embed an equality impact assessment process into all our decision making at Karbon.

Our Equality, Diversity and Inclusion Strategy Statement is published on the website in full.



Equalities monitoring data

As identified in previous reports there continue to be gaps in our data. We are confident that the work to raise the profile of data by the Census collection this year will help improve our data this year. The census introduced some new reporting categories, such as gender identity and socio-economic status. We will need to review our data monitoring platforms to align the categories with the new data we will have access to.

For the purpose of this report we have used the Census 2011 data, however the internal data monitoring uses more current data tables where they are available as an additional comparator.

Data for Byker Community Trust (BCT) is not included in figures as the organisation was acquired after the data collection period. Their data will feature in the next report.

Gender

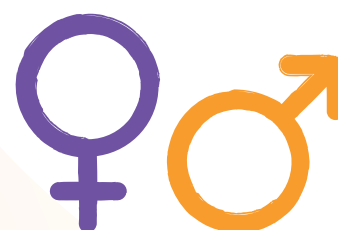
Gender data table

	Karbon Homes			York Housing Association			Census		
	Customers	Colleagues	Board	Customers	Colleagues	Board	England	North East	Yorkshire and the Humber
Female	58.1%	42.1%	36.4%	60.9%	69.7%	42.9%	50.8%	51.1%	50.8%
Male	41.7%	57.9%	63.6%	39.1%	30.3%	57.14%	49.2%	48.9%	49.2%

Insights

We have continued to report our Gender Pay Gap figures even when this was suspended by the Government during the pandemic. Full details of the data and analysis can be found in our annual Gender Pay Gap Report.

We recognise that gender identity is much broader than female and male and work is underway to collect and understand our gender identity data more broadly to align with the forthcoming census.



Equalities monitoring data

Age

Age data table

	Karbon Homes			York Housing Association			Census		
	Customers	Colleagues	Board	Customers	Colleagues	Board	England	North East	Yorkshire and the Humber
16-24	3.2%	4.3%		6.8%			14.9%	15.4%	15.5%
25-34	12.5%	22.4%		24.4%	9.1%		17.0%	15.0%	15.6%
35-44	14.5%	26.1%		17.3%	24.2%	14.3%	17.6%	16.2%	16.8%
45-54	16.1%	27.1%	27.3%	13.8%	33.3%	28.6%	17.3%	18.0%	16.9%
55-64	17.4%	18.2%	45.5%	11.9%	24.2%	28.6%	14.6%	15.7%	14.7%
65+	30.7%	1.9%	27.3%	19.2%	9.1%	28.6%	18.6%	19.7%	20.4%
Unknown	5.6%			6.7%					

Insights

We would expect there to be some disparity between the age of the population and the age of the customers within our homes which is largely due to the types of homes and schemes that we manage.

However we do recognise that we could better reflect the age demographics within our colleague and board data to ensure we have the diversity from a generational perspective.



Equalities monitoring data

Disability

Disability data table

	Karbon Homes			York Housing Association			Census		
	Customers	Colleagues	Board	Customers	Colleagues	Board	England	North East	Yorkshire and the Humber
Current or work limiting disability	20.1%	4.2%		12.6%			17.6%	21.6%	18.8%
No core or work limiting disability		82.4%	100%			100%	82.4%	78.4%	81.2%
Prefer not to say		1.1%			81.8%				
Unknown	79.9%	12.2%		87.4%	18.2%				

Insights

For customer data we have previously recorded where there is a disability to enable us to respond and provide the right level of care, support and adaptations for that customer, therefore we have a large proportion of 'unknown' data that we would expect to be predominantly customers without a disability. We're adapting our processes to better capture this data.

We also recognise that our colleagues and board do not currently represent the population. Our work to achieve disability confident status will help us to develop this representation further.



Equalities monitoring data

Ethnicity

Ethnicity data table

	Karbon Homes			York Housing Association			Census		
	Customers	Colleagues	Board	Customers	Colleagues	Board	England	North East	Yorkshire and the Humber
White	87.6%	89.1%	90.9%	66.5%	90.9%	71.4%	85.4%	95.3%	88.8%
Mixed/ multiple ethnic group	0.6%			0.8%		14.3%	2.3%	0.9%	1.6%
Asian/Asian British	0.5%	0.6%	9.1%	0.3%		14.3%	7.8%	2.9%	7.3%
Black/ African/ Caribbean/ Black British	0.4%	0.5%		0.2%			3.5%	0.5%	1.5%
Other ethnic group	0.2%	0.1%		6.3%			1.0%	0.4%	0.8%
Prefer not to say	0.8%	0.6%		0.2%					
Unknown	9.9%	9.0%		25.7%	9.1%				

Insights

We collect our ethnicity data for the sub-categories, however, in terms of our reporting, these statistics have been grouped into the leading categories. We recognise that some of our rural communities are less ethnically diverse. However our geography is very diverse with ethnically diverse communities.

The acquisition of Byker Community Trust is one of the ways we have expanded to offer housing in more of these communities. We will continue to use our evidence based approach to respond to housing in the most deprived areas within our communities and work in a similar way to develop our ethnic diversity internally.



Equalities monitoring data

Faith/religion

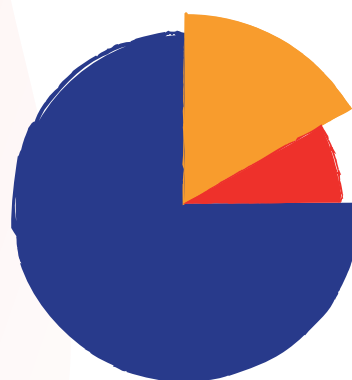
Faith/religion data table

	Karbon Homes			York Housing Association			Census		
	Customers	Colleagues	Board	Customers	Colleagues	Board	England	North East	Yorkshire and the Humber
Has religion (Christian)	21.6%	42.8%		21.7%	69.7%	57.1%	59.4%	67.5%	59.5%
Has religion (other)	0.7%	5.0%		5.5%		14.3%	8.7%	3.0%	7.8%
Not religious	18.9%	36.1%		33.8%	12.1%	28.6%	24.7%	23.4%	25.9%
Prefer not to say	3.6%	3.4%		1.65%	6.06%		0.0%	0.0%	0.0%
Unknown	55.3%	12.7%	100.0%	37.4%	12.1%		7.2%	6.1%	6.8%

Insights

We collect our faith/religion data in sub-categories, however, in terms of our reporting, these statistics have been grouped into the leading categories.

This is one of the data areas that presents high levels of unknown data and therefore prevents meaningful comparisons being made.



Equalities monitoring data

Sexual orientation

Sexual orientation data table

	Karbon Homes			York Housing Association			Census		
	Customers	Colleagues	Board	Customers	Colleagues	Board	England	North East	Yorkshire and the Humber
Hetero or straight	38.8%	85.5%		52.9%	78.8%	100%	94.8%	97.0%	94.4%
Gay or lesbian	0.5%	1.5%		0.8%			1.4%	1.1%	1.1%
Bisexual	0.2%	0.3%		0.5%			0.8%	0.5%	0.9%
Other	0.1%	0.2%		0.1%			0.5%	0.3%	0.5%
Prefer not to say	10.8%	2.6%		4.2%	3.0%		2.5%	1.2%	3.1%
Unknown	49.6%	9.9%	100%	41.6%	18.2%				

Insights

The data collected for the Census 2011 did not include questions about sexual orientation. The data used is taken from the Annual Population Survey data and provided through the ONS relating to the period 2016-2018. This hadn't been through a formal assessment process and are therefore published as estimates.

This is one of the data areas that presents high levels of unknown data and therefore prevents meaningful comparisons being made.





0808 164 0111



@karbonhomes

www.karbonhomes.co.uk

Karbon Homes is a charitable registered society under the Co-operative and Community Benefit Societies Act 2014.
Registration No.7529