



Customer Annual Report.

2017/2018

Welcome

I am pleased to be bringing you the first Customer Annual Report for Karbon Homes following the amalgamation of Isos, Cestria and Derwentside Homes in April 2017, and then York Housing Association in December 2017. It is important for us to keep our customers up-to-date and every year we produce this report so our customers can see how we are performing and provide feedback.

It has been an exciting year for Karbon and one of significant change. Lots has happened behind the scenes to introduce new structures and working arrangements, bring together our IT systems and introduce a new single Freephone telephone number for Karbon. Our priority during this change has been to ensure that we maintained our usual high standards of service for the homes and services we provide to you. This is also against a challenging backdrop of a continued 1% decrease in the rental income we receive but we remain committed to providing services that go way beyond our landlord functions.

I'm proud of our mission at Karbon to provide people with a strong foundation for life.

Our strategy for the next five years is to build stronger foundations for even more people by delivering on three strategic aims:

- 1 To provide as many good quality homes as we can
- 2 To deliver excellent services to you as our customers
- 3 To shape strong, sustainable places for our communities

We are on a journey, and when organisations come together it's just a starting point. As the newly formed Karbon we've made great progress and this report shows that despite the changes, we have had a successful year.

There is still lots to do and plans are already underway to complete our organisational structures; continue with our bold development plans to build new homes for rent and sale; invest in our existing homes; develop a new approach to customer experience and work with our involved customers on our future approach to involvement and engagement.

We hope you enjoy reading our report and I look forward to hearing your thoughts.

Paul Fiddaman
Group Chief
Executive



Meeting our regulatory standards

It is really important that we continue to meet the standards that are set by the Regulator of Social Housing as it indicates how well we are doing as an organisation, and more importantly how well we are delivering our services to you. The following information shows how we are performing in 2017/18 against each of the regulatory standards.

Tenancy standard

The regulator says we should:

- ✓ Allocate homes in a fair and efficient way and have ways for customers to mutually exchange
- ✓ To provide services that will support customers to maintain their tenancy

Letting homes

Processed over
5,000
applications for
rehousing with Karbon



Let **2,648** homes

Had an
average
let time of
29 days
against a target of 23.6



 **95%**

of new customers
were satisfied with
the lettings service

Despite promotion
of the scheme, only
30 people
moved home through
mutual exchange

Provided
313 general
needs customers with
one to one
support through our
mental health support
pilot, trialled in the
Derwentside area

264 customers found a
new home in our sheltered and
supported housing schemes to
help them live independently

Offered additional services
in our **sheltered
accommodation**
to prevent social isolation and
help residents live
independently,
including intergenerational
projects and **fitness
and health** initiatives

Future plans

- Our new Homes Choice Team will provide a much more customer focussed approach to support people to choose a new home, including helping them become tenancy ready by working in partnership with our Money Matters Team.
- Our Homes Team will welcome customers into their new home to ensure they are fully satisfied with the quality of their home and their Karbon experience as they move in, supporting customers to put down strong foundations in their homes and communities.
- Our housing teams will provide a complete housing management service that meets your needs and helps you to sustain your tenancy.
- We are reviewing our empty home and lettable standard to improve your experience of moving into a new home. Although we are currently behind target in this area, we are confident that this review will reduce the time taken to let homes.



Tenancy standard continued

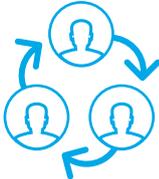
Your rent

Set our rents accordingly to the Government's regulations, which this year saw a  **1% decrease**

Average weekly general needs rent was **£77.75**

Collected **99.32%** of rent against a target of 100%

Current customer rent arrears were **2.29%** against a target of 1.92%

650  customers moved on to Universal Credit

Average rent arrears of Universal Credit tenancies was **£570**



Supported customers to get a total of **£5million** in unclaimed benefits

Supported **4,500** customers to provide benefit, money and debt advice



Future plans

- We know that Universal Credit is having a big impact on customers and our business in terms of rent arrears but we will continue to offer support through our Customer Accounts and Money Matters Team to ensure we can reduce the impact as much as possible. Our Money Matters Team are available to help you manage your finances and try to maximise your income. From Universal Credit advice, helping you manage debt and completing benefit checks, to budgeting and energy advice, our team are available on 0808 164 0111 and all calls are free and confidential.
- We will also ensure that our service charges continue to provide value for money and that you are clear on what your service charge pays for.

Home standard

The regulator says we should:

- ✓ Provide a quality of accommodation that meets the Decent Homes Standard
- ✓ Provide a cost-effective repairs and maintenance service
- ✓ Meet all our legal requirements that ensure the health and safety of our customers
- ✓ Provide an adaptations service that meets customers' needs

Repairing and investing in your home

100% of our homes meet the Decent Homes Standard

95% of customers were satisfied with the repairs service

94% of responsive repairs were completed within target time against a target of 98%

Completed **97%** of repairs appointments against a target of 96.97%

The average cost of a repair was **£112.98** against a target of £120

It takes on average **9 days** to complete responsive repairs against a target of 9.2 days

100% of gas services due were completed in 20,760 homes

Completed **71,585** responsive repairs

262 homes had a new kitchen fitted

193 homes had a new bathroom fitted

1,285 homes had new boilers installed

We delivered over **1,000** adaptations helping customers who needed that service to remain independent and safe in their home

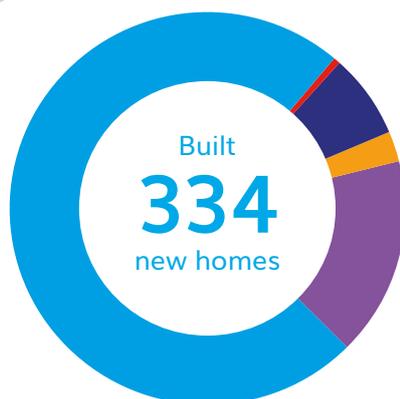
Future plans

- We have plans to extend our operating hours so that we can carry out repairs until early evening, making it much more convenient for customers.
- We are developing a new five year investment plan which will identify the continued investment in our existing homes.
- Our new Retirement Living Team will provide a range of services and activities to help Karbon's older customers remain independent, safe and active.

Building new homes



Invested **£39m** in new homes



246 were affordable rent
2 were market rent
23 were supported accommodation
9 were for sale
54 were rent to buy

Future plans

- We will complete a further 300 new homes by the end of March 2019.

Neighbourhood and community standard

The regulator says we should:

- ✓ Keep neighbourhoods and communal areas clean and safe
- ✓ Work with relevant partners to help promote social, environmental and economic wellbeing
- ✓ Work with partners to prevent and tackle anti-social behaviour (ASB)

Your neighbourhood

Conducted **2,532** estate inspections and **230** community walkabouts

Dealt with **1,200** cases of anti-social behaviour, 350 of which were of a serious nature

Supported the sustainment of **1,200** tenancies through a range of successful ASB interventions

Introduced our **iWitness** service across Karbon

Successfully procured a new **grounds maintenance** contract

Future plans

- Our new Sustaining Tenancies Team enables us to have more time to be out and about in neighbourhoods.
- A new Anti-social Behaviour Strategy will further enhance the approaches to tenancy sustainment.

Your community

Invested over **£350,000** in our communities, including:

 **£133,317** on helping people on their journey into work

 **£138,966** on diversionary activities for young people

 **£45,310** on initiatives to improve neighbourhoods

 **£37,000** on helping to improve people's health

 **£13,689** on digital training

We worked in partnership with 19 other organisations to fund and deliver some of the activities and initiatives and some we directly delivered through our Community Investment Team.

We worked with our contractors to unlock 'added value' from their work with us and generate **£62,279** of additional money to invest in our communities

- Supported **300 customers** to access training opportunities
- We supported **90 customers** into employment
- We supported **350 customers** with digital skills training

Future plans

- A new Community Strategy will help us to re-evaluate our priorities in terms of Community Investment and to identify more partnerships across our growing geography so we can work together to support more customers and communities.

Involvement and empowerment standard

The regulator says we should:

- ✓ Provide opportunities for tenant involvement and empowerment
- ✓ Support tenants in their ability to scrutinise and improve services
- ✓ Have a focus on good customer service, choice and complaints that is clear, simple and accessible to tenants
- ✓ Understand and respond to the diverse needs of customers

Involving you

Our involved customers continued to work with us, looking at how we can improve services, including:

- Neighbourhood assessments
- A scrutiny review of our approach to tackling anti-social behaviour
- A review of service standards
- Helping us to assess grant applications
- Responding to digital surveys – over 4,000 customers are signed up to get involved in this way
- Undertaken independent customer research to gain valuable insight in to what you want from us as a landlord and to help shape our vision for a great customer experience
- Brought together all of our involved residents and worked with them to help us develop a new framework for Karbon that provides opportunities for residents to get involved in how we operate both at a strategic and local level

Future plans

- We have already begun a programme of pop up events across Karbon, visiting 40 communities to find out what you think about our services and to tell you more about Karbon.
- We are developing our Strategic Group which will form part of the overall governance of our organisation. This will give customers a real opportunity to get involved in scrutinising our performance and delivery of services and to provide genuine challenge.
- We also have plans to develop local groups to work with communities on local issues which we know is still really important to you.

The Karbon customer experience

286,000

calls were received by our Customer Services Team



It took an average of

19 seconds

to answer calls



Answered

96.8%

of the calls received

- Introduced a new customer **online portal** on our website where you can pay your **rent, request a repair** and view your **rent account statements**
- Received **358** complaints with **64%** resolved at first point of contact
- Received **189** compliments

Future plans

- We are reviewing how we deal and respond to complaints and how we collect your feedback on our services to make sure that we listen and learn from what you tell us.
- Our new structures will enable us to deliver better frontline services and our new Customer Relationship Team are working to make sure that all of your dealings with us are as easy and effective as possible, including extending our opening hours.

Economic standard

The regulator says we should:

- ✓ Ensure effective governance arrangements that deliver aims, objectives and intended outcomes for tenants and potential tenants in an effective, transparent and accountable manner
- ✓ Have an approach agreed by board to achieving value for money
- ✓ Charge rents in accordance with the government's Rent Standard Guidance

Karbon Homes has a turnover of
£127million

Following a recent In Depth Assessment from our regulator, we received a

G1/V1

rating, the highest possible score for governance and financial viability

We are a profit for purpose organisation and have generated

£21million

to be reinvested back in to our development of new homes and the improvement of our existing homes



We are on track to have achieved
£14.5million

in value for money savings as a result of our amalgamation and have also generated over

£2million

of social value through our investment into communities



Future plans

- Our financial strength means we can build more new homes for people who need them and invest in the communities in which we operate to shape strong, sustainable places for our communities and build strong foundations for even more people.

Get in touch and get involved

We want to hear from you and get your views. If you'd like to get involved in shaping our future products and services then please get in touch.

T: 0808 164 0111

E: info@karbonhomes.co.uk

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Or visit our social media pages

