



Customer Annual Report 2024/2025

Introduction

Welcome, I'm pleased to introduce our Customer Annual Report for 2024/2025.

Each year, we share this report to keep you informed about how we're performing against the standards set by the Regulator of Social Housing and to give you a clear picture of how well we're delivering the services that matter most to you.

As you'll see, we're now reporting on a new set of standards which have been set by the Regulator to ensure that all customers are treated fairly and safely and keep housing standards high. We're committed to meeting these standards, and this report shows how teams throughout Karbon are going above and beyond to achieve these aims.

We've continued to invest in developing new, affordable and energy efficient homes, such as the Seaham Garden Village development which will use an ultra-low carbon district heat network. We also continue to work with local partners to improve existing homes for our customers, including a £4.4million housing investment programme in Hartlepool which is being used for kitchen and bathroom replacements, electrical rewires and heating upgrades.

We've also strengthened our approach to customer engagement, deepened our partnerships, and invested in initiatives that improve lives and build stronger, more resilient and safer communities.

An important area I'd like to bring your attention to is how we're ensuring all our homes are free of damp and mould. The introduction of Awaab's Law is a key part of resolving any of these issues and, as you'll see in this report, we're taking an active approach to ensure we meet these requirements.

We've been working closely with our involved customers to review Awaab's Law and improve important areas like tackling damp and mould. I was thrilled to be able to meet so many of you at our first Customer Conference. It was a great opportunity to talk to you about what's going on in the world of housing and listen to your feedback. I would like to take this opportunity to thank all our involved customers for their commitment to working with us to make a real difference.

While it's been a positive year, we are still facing high demand for repairs and increases in the number of customer complaints. We will tackle these issues head on, with our Customer Experience and Property Services teams making significant progress in reducing the wait time for repairs and improving complaint response times.

A heartfelt thank you to all our brilliant colleagues for your ongoing dedication and to you, our customers, for your honest feedback, continued support and trust in us.

Paul Fiddaman, Group Chief Executive

A message from Michael Lisle the Chair of the Karbon Residents' Committee

As Chair of the Karbon Residents' Committee (KRC), I'm delighted to share a few reflections on the past year and the progress we've made together in 2024/25.

Together, we've dedicated over 1,800 hours this year to shaping Karbon's services and I couldn't be prouder. Every minute you've given has made a real difference. From tackling vital issues like damp and mould to driving visible service improvements, your efforts have strengthened our commitment to making things better for every Karbon Homes customer.

It's been fantastic to see the KRC involved in so many key areas that shape how Karbon delivers services to customers. I'm especially proud of our role shaping how customers raise complaints, helping to make the process clearer and ensuring they are responded to in set timescales.

We've also been able to review the Regulator of Social Housing's new consumer standards, challenging how Karbon is meeting the expectations set out by these standards. You can find out more in this report.

I'd like to highlight the Scrutiny Bank's important role in shaping Karbon's approach to damp and mould, with their extensive review leading to the creation of a dedicated damp and mould team to tackle this issue more effectively.

This year, Karbon also put on the first Customer Conference. It was fantastic to see so many of you there and reflect on the impact involved residents can make. I'm looking forward to attending more events like this in the future.

You can find out more about the conference and some of the work involved residents have been a part of in the Transparency, Influence and Accountability Standard section.

You'll be able to find out about the many ways you can get involved, such as making improvements to Karbon services with the Scrutiny Bank, tackling local issues through the Area Forums, or making Karbon Homes greener with the Environment Group. Whichever group you decided to join, you can make a real difference. The more customers who participate, the stronger our collective impact will be in shaping and improving Karbon's services.

Finally, I'd like to give a big thank you to the team at Karbon Homes for their continued support. I look forward to continuing my work as an involved customer over the next year and to collaborating with even more of you in the year ahead.

Warm regards,

Michael Lisle, Chair of the Karbon Residents' 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.

The following report focuses on Karbon Homes. There will be separate reports for 54North Homes and Leazes Homes.

Key facts

Karbon Homes owns and manages over

30,000

homes

There are approximately

47,355

customers living in a Karbon Home

Karbon Homes has

1,101

employees and 8 apprentices

Apprenticeships

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 three new apprentices of a variety of ages and backgrounds. The apprenticeship opportunities are great for those who are just starting out in work, those who have been trying to get back into work after a break and those wanting to re-train and pursue a new career - the programme offers something for everyone.

Finding a new path

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

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

"The whole team is lovely. The management is easy to talk to, and everyone's been brilliant, there's such a welcoming atmosphere."

Contents

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.

This year we're reporting on a new set of standards set by the Regulator of Social Housing - they have two main objectives set by the Government.

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

- Tenancy Standard
- Transparency, Influence and Accountability Standard
- Safety and Quality 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.

3,242

customers moved into one of our homes

93.5%

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

40.94

days taken on average to re-let homes against a target of 43.5 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.

Result: 100% Target: 100%

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

Result: 92.2%* Target: 93.2%

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

Collecting your rent

Average weekly general needs rent was £94.55.

We collected 115.57% of rent against a target of 99.70%. Our rent arrears were 2.81% of our rental income.

* We collected all our expected rent, plus an extra 15% from current and former tenants. This was mainly due to the 2024/25 rent year being 53 weeks long. Because many tenants pay rent monthly on the 1st, we received 13 monthly payments instead of the usual 12. That extra payment boosted our total rent collection to 115%.

Did you know?

You can make rent payments anytime at the touch of a button via your MyKarbon online account. It's easy to set up and use - with 89,477 payments made this year. You can pay your rent straight away with no need to wait in a queue.

Find out more about our work towards the tenancy standard

Money Matters

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

This year the team supported over 5,000 customers through a range of initiatives focusing upon income and benefit maximisation, achieving almost £6m in financial gains. The team also focused upon a wider financial inclusion offer against the backdrop of a challenging economy and cost of living crisis.

This support includes crisis and financial wellbeing assessments. Customers in crisis and hardship can contact the Money Matters team direct for a needs assessment, and receive crisis support, and access to grants.

One customer was able to get support with her energy bills after a previous supplier charged a termination fee of £90 and sent a bill of £245 for electricity, they alleged she had used between December and January. After challenging the supplier, Money Matters assisted with a complaint to the Energy Ombudsman. Within a month of the case being raised, the supplier resolved the issue, paying back the customer's termination fee, writing off the charges and a letter of apology was sent to the customer.

Foundations for Life

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

They have delivered a range of initiatives to support over 500 customers to successfully find employment, education and training and engaged with over 100 businesses within our geography to do so.

Our Skills Hub in Stanley has continued to welcome a host of customers and partners, with our English and Maths courses supporting 88 customers to develop those skills. Our team has also gone out into the community hosting careers talks and interview/job searching workshops at local colleges.

It was testament to our work that Karbon were the winner of the "Community Business of the Year" Award at the 2024 North East Chamber of Commerce Business Awards.

Innovating in employability

New Start

The team have also worked with the Housing Employment Network North East (HENNE), along with partners across the North of Tyne, South Tyneside and Teesside areas to successfully deliver and develop the New Start employability project throughout the year.

New Start has expanded substantially this year, reaching more than 230 placements across 75+ organisations since its launch. This year alone we have created and fulfilled 147 placements.

They include Jon from Hexham who had been out of work due to a disability. Earlier this year he completed a New Start placement with Forum Cinema Hexham, working as an usher.

“My confidence has just gone from zero to hero and that’s thanks to New Start. They realised there was potential there with me. They haven’t pushed me into a job that they know would be no good for me. I genuinely look forward to going into work on Monday.”

Stanley Travel Pilot

We've also led on other innovative projects such as Durham Employment Connections a collaborative project formed to create connections and empower the local employment and skills sector in County Durham. This sparked a project between Karbon, Stanley Travel, Department for Work and Pensions and North East Combined Authority called The Stanley Travel Pilot.

The Stanley Travel Pilot's aim is to create a unique supported transport package for residents in the surrounding areas to access local business to work.

The programme has supported people like Simon who not only passed his bus driving theory test but has found employment.

Simon, having served in the Army, was looking for a new career but was very anxious about getting a job after being unemployed for a significant period of time.

Simon shared his experience of the employability scheme: "The theory test was the hardest part, I'm much more of a practical person. I definitely wouldn't have passed if I hadn't done the preparation with my advisor, Sean.

"I can't wait, I'm excited to get out on the road. For people who are interested in getting this type of work it's a great foot in the door."

Simon is starting his new role with Stanley Travel after he recently passed his practical test with flying colours which is the final stage in the process.

Transparency, Influence and Accountability Standard

This standard focuses on being open with customers and treating them with fairness and respect so that you can access services, raise complaints, influence decision making and hold us to account.

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) has contributed to several consultation exercises to provide valuable and independent customer feedback to test Karbon's services and suggest improvements. These include:

Reviewing how customers make complaints and suggesting more signposting for customers on how to complain, for example use of posters, emails and magazine communications.

Supporting our Governance Team to review our approach to the Regulator of Social Housing's new consumer standards.

Working with our Strategic Equality, Diversity and Inclusion Lead, the KRC also took part in a workshop to support the certification from the National Centre for Diversity, to gain an understanding of how we're performing when it comes to equality, diversity and inclusion.

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

The number of customers engaged throughout the year has continued to rise with strong participation across all groups and forums. Highlights from each of the groups and forums include:

Scrutiny Bank

Making sure your voice is heard in everything we do.

The group that checks and challenges our services and suggests improvements conducted an extensive review of our approach to damp and mould. They suggested several recommendations for service improvements, including the creation of a dedicated damp and mould repairs team to enhance customer experience.

Procurement Panel

This panel help us ensure we're delivering exceptional value for money.

One great example of their input in action is the Tree Works Tender:

- We realised we needed a reliable contractor to take care of tree work across our properties.
- By speaking with customers living in Karbon homes, we learned about the real challenges, like safety worries, seasonal upkeep and the need for clear communication.
- Thanks to their feedback, we chose a contractor who puts your needs first and delivers a service that works for you.

Area Forums

Our area forums ensure that the local issues that matter to you are being addressed.

Highlights from this year include:

- Stanley Area Forum invited Durham Constabulary to participate in a session outlining their approach to preventing crime and anti-social behaviour.
- Northumberland Area Forum invited our Executive Director of Resources to present our business plan for 2025/26, with discussions on the increase in rents last year to the maximum permitted, 7.7% and our performance in relation to repairs.
- Newcastle and North Tyneside Area Forum invited housing management colleagues to provide an overview of how we allocate and let our homes.
- Chester-le-Street Area Forum was consulted on the County Council's social housing allocations policy, last reviewed in 2017.

Sheltered Housing Forum

Sheltered Housing customers have had the opportunity to participate in a range of activities, including:

- An 'ask me anything' activity with our Assistant Director, Operations and Support Services. Customers raised various challenges including delays with repairs.
- A review of our customer support plans, with a view to suggesting improvements.

Environment Group

Helping us make a cleaner more sustainable environment for current and future generations.

The Customer Environment Group has worked with colleagues in Karbon's Asset Management and Communications Teams to explore how to tackle the incredibly challenging and complex issue of climate change.

This included encouraging customers to take up energy efficiency improvement in their home and how we can communicate green messaging to customers it can be understood and acted upon.

Customer Grants Panel

This panel works with our Community Investment Team to review grant applications via our Community Fund.

Involved residents have continued to support our Community Investment Team to assess grant applications received via our Community Fund throughout the past 12 months.

One example of a project supported by Karbon is Wheels 2 Work County Durham, based in Chester-le-Street. A £4,000 grant is enabling the charity to loan 12 County Durham residents a scooter to get them to and from work and subsidise the hire fee so they can save for their own vehicle.

Ann Potts, a member of the panel, said: "You could see how beneficial the scheme would be. There are so many people who want to work but the transport wasn't there for them. Some had to walk miles for interviews. This is a great alternative."

Building Safety Panel

Guiding us in creating a safer living space for our communities.

The Customer Building Safety Panel acts as a sounding board to allow Karbon to have two-way conversations with customers to discuss building safety related issues. The Panel has supported Karbon to produce a Building Safety Resident Engagement Strategy for higher rise residential buildings.

Customer Readers Panel

Ensuring our policies and practices are of a good standard.

The Customer Readers Panel has enjoyed a busy and successful year in supporting Karbon to consider new and refreshed policies. Policies considered throughout the year included estate management, hoarding, repairs and maintenance, unacceptable customer behaviour and understanding our customers – our approach to vulnerability.

Karbon Homes Customer Conference

In November 2024, we held our first customer conference. This was a fantastic opportunity to bring together customers, Karbon colleagues and partners to hear about what's going on in the world of housing, our approach to customer service and an overview of our finances. Over 130 customers attended, and we were able to provide updates from members of our Executive Team, showcase various support services that assist our customers and our communities, and have a fun quiz.

We're aiming for events like this to become a regular feature in our Resident Involvement calendar, with a free summer customer event at Beamish Museum taking place in August 2025.

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

Would you like to be involved?

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 at **connectwithkarbon@karbonhomes.co.uk**.

Complaints, Compliments and Suggestions

In the last year:

We received

812

compliments and 28 suggestions.

89%

of complaints were resolved at the first stage.

We had five complaints upheld by the Housing Ombudsman. The common themes of these cases related to stage one complaint handling and levels of compensation. We've introduced a new Feedback Team to manage stage one complaints to improve the quality and consistency. We have also updated our compensation policy with guidance on levels and brought this into the Feedback Team for consistency.

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%

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: 58 seconds

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

Result: 66 seconds

Have you got your MyKarbon customer account?

We've welcomed 976 new MyKarbon accounts and now have 13,893 active accounts overall. This has resulted in 37.8% of our enquiries 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. Save time, skip the queue and get everything sorted at the touch of a button - sign up to MyKarbon today by visiting **www.karbonhomes.co.uk/mykarbon**.

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.

Here are some of the key lessons learned from complaints across Karbon this year:

Handling the increase in complaints

What you said: You wanted us to improve how we handle complaints.

What we did: At the start of the year there was an increase in complaints, we needed to address this quickly but also find a way to act more on the causes of complaints and improve the overall experience. So more colleagues got involved to ensure we kept to our promised timescales. Looking ahead, we've set up a new Feedback Team to work closely with our Operations experts. This means our operational teams will have more time to improve services while still providing a high-quality complaints process. We've also hired someone whose main role is learn from complaints, spot trends, and find ways to make our services even better.

What changed: We've seen response times improved in the second half of the year. We improved response timescales in the short term and the new team has been recruited and launched in May 2025.

Complaints responded to in timescales

What you said: Feedback from customers indicated that we were not responding to complaints in agreed timescales. In some of the cases determined by the Ombudsman, they found that we had not met the agreed timescales.

What we did: This has been a significant area of focus across all teams and we have taken extensive action:

- Implemented alerts before deadlines for colleagues
- Introduced weekly performance reporting to check progress
- Provided one-to-one guidance and training to colleagues to ensure they meet timescales. This includes extensions and maintaining contact with customers.

What changed: This has resulted in a notable improvement in our performance. We responded to over 98% of complaints on time for the last four months of 2023/24. We're seeing fewer customers raise this issue on more recent complaints too.

Reducing the wait time for repairs

What you said: You were unhappy about the wait times for repairs.

What we did: We invested an additional £2.9m to recruit additional trade operatives and extra sub-contractors to respond to the increased demand for repairs and cut down on wait times for appointments.

What changed: We completed an additional 6,000 repairs this last year, resulting in shorter wait times for customers.

Our complaints performance reports

All landlords are required to evaluate their complaint handling procedures against the Ombudsman's code.

You can find the following self-assessments on our complaints performance reports page on our website at **www.karbonhomes.co.uk/complaints**:

1. Our annual complaints performance and service improvement report – this report looks at our performance with handling complaints over 2024-25, an overview of what they related to and our response to these complaints.
2. Our landlord report - this provides information on Karbon Homes' cases reviewed by the Housing Ombudsman.
3. Our Complaint Handling Code Self-Assessment – we review the service we provide to our customers and how this meets the Complaint Handling Code.
4. Our response to the annual complaints performance and service improvement report.

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) are how the Regulator of Social Housing (RSH) assess if social landlords in England are doing their job right.

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?

Here are the results of our latest TSM tenant perception surveys which are collected mainly through telephone surveys, as well as face to face with customers in our supported homes. The Regulator sets out how many customers we need to survey and we 'weight' the results to ensure they are representative of our homes and our customers.

Our research provider, Acuity carried out most of the surveys for us.

Our latest results

Our results below cover the period from April 2024 to March 2025 and are Group figures for Karbon Homes, Leazes and 54North Homes.

Regulator Code	TSM Title	2024-25 Result
Tenet Perception Measures (Low Cost Rental Accommodation)		
TP01	Overall satisfaction	81.5%
TP02	Satisfaction with repairs	84.1%
TP03	Satisfaction with time taken to complete most recent repair	74.6%
TP04	Satisfaction that the home is well maintained	84.8%
TP05	Satisfaction that the home is safe	89.9%
TP06	Satisfaction that the landlord listens to tenant views and acts upon them	70.9%
TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	85.6%
TP08	Agreement that the landlord treats tenants fairly and with respect	89.8%
TP09	Satisfaction with the landlord’s approach to handling complaints	43.2%
TP10	Satisfaction that the landlord keeps communal areas clean and well maintained	74.7%
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	76.3%
TP12	Satisfaction with the landlord’s approach to handling anti-social behaviour	68.3%

Tenet Perception Measures (Low Cost Home Ownership)		
TP01	Overall satisfaction	65.7%*
TP05	Satisfaction that the home is safe	86.4%*
TP06	Satisfaction that the landlord listens to tenant views and acts upon them	47.3%*
TP07	Satisfaction that the landlord keeps tenants informed about things that matter to them	74.0%*
TP08	Agreement that the landlord treats tenants fairly and with respect	74.7%*
TP09	Satisfaction with the landlord's approach to handling complaints	42.3%*
TP10	Satisfaction that the landlord keeps communal areas clean and well maintained	64.4%*
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods	43.3%*
TP12	Satisfaction with the landlord's approach to handling anti-social behaviour	45.1%*

*Unweighted responses, reported alongside weighted responses to the Regulator of Social Housing. We didn't receive enough survey responses from our Karbon Homes customers so we weighted the responses to make sure the results are representative of the Karbon Group.

Management Information Measures (Low Cost Rental Accommodation)		
CH01	Number of stage one complaints received per 1,000 home	74.0%
CH01	Number of stage two complaints received per 1,000 homes	9.1
CH02	Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	97.3%
CH02	Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	94.1%
RP01	Proportion of homes that do not meet the Decent Homes Standard	0.0%
RP02	Proportion of non-emergency responsive repairs completed within the landlord's target timescale	59.3%
RP02	Proportion of emergency responsive repairs completed within the landlord's target timescale	99.3%

Repairs timescales:

- Karbon Homes/Leazes Homes has a target of 20 working days for standard repairs and 60 workings days for major repairs. 54North Homes has a target of 5 working days for urgent repairs and 30 days for standard repairs.
- The Karbon Group has a 24-hour turnaround for emergency repairs – please note that this is for making sure the customer's home is safe but may require follow on work.

Management Information Measures (Low Cost Home Ownership)		
CH01	Number of stage one complaints received per 1,000 home	22.5
CH01	Number of stage two complaints received per 1,000 homes	5.2
CH02	Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	100%
CH02	Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	100%

The Karbon customer experience

81.5%

of Karbon customers were satisfied with the overall service they received from us against a target of 86%

Our customer Net Promoter Score (NPS) is 43.4 and our target for this was 40.

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 +25.6 and the benchmark for Housing Associations is +7.2.

Safety and Quality Standard

This standard focuses on the provision and maintenance 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

96%

of new build customers were satisfied with the quality of their new build home, against a target of 91.25%

99.72%

of emergency repairs completed within 24 hours

59.3%

of non-emergency repairs completed within 20 days

84.1%

of customers were satisfied with the repairs service against a target of 85%

Did you know?

The MyKarbon portal is the quickest way to view and request repairs – you can report and manage your repair at the touch of a button with no need to wait in a queue. You can also use the portal to view live updates about your repairs.

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 2025, 96.7% of customers surveyed were satisfied with the electrical test and 97.5% for gas servicing that was completed in their home.

We invest around £13 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.

Result: 99.99%

Target: 100%

We'll also ensure that every five years or upon a resident moving into a new home we carry out a safety check on the electrics.

Result: 97.3%*

Target: 100%

*There were two homes we could not check within this period as a result of residents not allowing us access.

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

Result: 100%

Target: 100%

Tackling damp and mould with Awaab's Law

Making sure you live in safe, well-maintained and energy efficient homes is at the heart of what we do. This includes homes free of damp and mould.

Earlier this year, the Government announced the introduction of Awaab's Law from October 2025. The law is named in memory of two-year-old Awaab Ishak, who tragically passed away after prolonged exposure to mould in his family's home in Rochdale.

The law means social landlords, like us, must respond to resolving health hazards, like damp and mould, within set timeframes.

Our approach to damp and mould*:

- We take an active approach carrying out five-yearly surveys of all homes, and we keep an even closer eye on those more vulnerable to damp.
- To stop water getting into homes, we replace doors, windows and roofs when needed.
- We're also making improvements to homes to make them more energy efficient, because poor insulation can be a cause.
- We train our teams to spot signs too. On top of that, we respond quickly to customer reports and concerns.
- We've updated our customer advice materials, sharing our approach and everyday tips we can all follow to prevent issues. We've also translated the materials into different languages, which you can find on our website.
- We have a new dedicated Damp and Mould Team, which will solely focus on delivering repairs to resolve damp and mould issues.

If you spot damp and mould in your home, please let us know straight away. Call us on **0808 164 0111**, email **info@karbonhomes.co.uk** or report it via the MyKarbon portal.

*This information was written before the Government published the full details and timeframes for Awaab's Law.

Planned maintenance and investment in your home

£86.9m

spent on maintaining our existing homes in the last year

894

bathrooms and kitchens fitted

401

roofs fitted

261

rewires

1,653

adaptations made helping customers remain independent in their homes

24,132

gas services completed

264

structural improvements

309

windows, doors or fire doors replaced

1,356

improvements to boilers and heating systems

2,671

energy efficiency upgrades made to homes saving an estimated 500 tonnes of carbon dioxide

Find out more about our work towards the safety and quality standard

Homes in Hartlepool benefit from £4.4million housing investment programme

Hundreds of homes across Hartlepool are benefitting from a major investment programme, with customers receiving a range of internal upgrades.

Over the last 12 months we've worked with specialist regeneration contractor RE:GEN Group to carry out the improvement works to 267 of our homes across the town.

Upgrades have included kitchen and bathroom replacements, electrical rewires and heating upgrades.

We're really pleased with the results of this major investment work so far - a proactive programme which has helped ensure our homes in Hartlepool are great quality and provide our current and future customers with a great place to live.

Enhancing customer safety and independence: Karbon Homes' Home Assist Telecare upgrade

Home Assist Telecare is an essential service that allows customers to access immediate assistance in the event of an emergency. With just the push of a button, customers can connect to a 24/7 monitoring centre staffed by trained professionals who are ready to offer support, call emergency services, or contact a family member or caregiver.

For those with worries about having a fall or accident while alone, or who find it difficult to do everyday things like getting dressed, climbing the stairs or having a bath, through Home Assist we can give them a little extra help.

Karbon customer Maggie Hynd is just one of the 267 Supported Housing customers who have benefitted from our recent £147,500 investment to upgrade their Home Assist Telecare system.

Maggie has osteoporosis which affects her ability to get around her home easily. She's lived alone since losing her husband three years ago. Thanks to Home Assist she has been able to retain independence and stay living in her home which she loves:

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

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

750 affordable homes in County Durham set to connect to new mine water heating network

A key milestone has been reached in one of the UK's first large-scale mine water heating projects, which is set to power 750 affordable homes in County Durham.

And Karbon is confirmed as the first user of the new ultra-low carbon district heat network, which will heat the affordable homes it is building on the new Seaham Garden Village development.

The project is being led by Durham County Council, which has teamed up with the Mining Remediation Authority to harness mine water treated at the Dawdon Mine Water Treatment Scheme in Seaham.

Our involvement in the delivery of Seaham Garden Village shows our commitment to investing in the area, working with our construction partner Esh Group to build new affordable homes that help meet local housing need.

With further commitments to ensuring the homes we build are of the highest quality and energy efficiency, it's fantastic to partner with Durham County Council and the Mining Remediation Authority to connect our homes to this innovative low carbon heat system, one of the first of its kind in the country.

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 2024/2025 we invested £117.1m in building 549 new homes, 193 homes for affordable rent, 255 for social rent and 101 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: 97.6%

Target: 100%

Your community

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

This year has seen several new large initiatives launched and the development of other initiatives such as our holiday program, with the aim of investing in the right projects that will support out customers and communities.

Find out more about our community work

Responding to the cost of living crisis

Winter Wellbeing Fund

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.

38 organisations were recipients of funding, providing tangible outcomes for residents across the region. Feedback of the impact of the fund included:

"Thanks to the funding from Karbon Homes, veterans and their families have been supported to access emergency food supplies and vouchers over the cold winter months. With the ongoing cost of living crisis, veterans have been forced to make difficult financial decisions and choose between heating and eating. The grant from Karbon Homes helped us to alleviate some of this need and has enabled us to purchase emergency food shops and vouchers." Jennifer Bone of Walking with the Wounded

Bringing communities together and celebrating community heroes

Community Stars

We also continued to celebrate those in communities who make a real difference with our 12 Deeds of Christmas campaign, which entered its fifth 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.

This year's winners really embodied what it means to be a Karbon Community Hero. Winners included Chris Gibson who has not only faced personal development through his anxiety but also became a beacon for others to overcome similar issues by starting PACT Owls. Chris set the group up to help remove social anxieties and loneliness, creating friendship groups of all types. Chris organises activities and makes food for each session. They go on trips to the cinema, Beamish Museum, York Railway Museum and more.

Wellbeing amongst young people

Greggs Foundation Breakfast Clubs

Over 700 children across the North East are fuelling their school day with Greggs Foundation Breakfast Clubs, thanks to funding from Karbon Homes.

Our £60,000 community investment over the next two years will feed pupils in a total of 11 primary schools from Seaham to Wylam, who previously arrived at lessons hungry.

We feel no child should go to school hungry and our targeted interventions supporting the Greggs Foundation Breakfast Clubs help children get a stronger foundation for life which they need to have a strong future.

Feedback shows the benefits go far beyond providing breakfast, from improving classroom focus, social bonds and attendance at school.

Squad goals

Holiday Squad

Our Holiday Squad continues to provide much needed support for families across school holiday periods by providing a range of enjoyable activities for children. All children attending receive a free meal, easing the financial burden on families.

During the summer, as part of our Holiday Squad we delivered Special educational needs and disabilities (SEND) friendly activities for children in our communities.

Sessions were developed with parents and tailored appropriately to ensure that nobody is excluded. Specialist sessions were delivered in partnership with the Newcastle United Foundation and The Hub at Consett. We also made our sessions as accessible as possible, meaning even more children could join in with the fun.

Getting out and about

Silver Friends

The “Silver Friends” initiative, an in-person befriending service supported by a £42,000 funding grant from the Department for Digital, Culture, Media and Sport’s ‘Know Your Neighbourhood’ fund, has created five regular activities for our communities in the County Durham areas. These include two Men’s Groups, a bacon butty brunch at Lynwood House; coffee mornings in Annfield Plain and lunch with bingo in Chester-le-Street. Over the winter months, the team also hosted a Warm Space Hub in Stanley.

Making positive places

Our Place Team continue to work on projects that help to provide more opportunities for our communities.

We continue to build partnerships, including:

- The Fans Museum Sunderland – the museum is in the Monkwearmouth railway station in Sunderland and has a huge collection of football memorabilia which they use to connect with the wider community. We've worked with them to bring the collection to people in our communities, such as our Extra Care homes and Customer Conference. Our Place Team has also met with them to discuss how we could set up similar projects in our communities.
- In North Tyneside we've developed strong relationships with the council's social inclusion team.
- In Northumberland we've worked closely with the public health team and look at how they are tackling health inequality through housing.

Social Value

Social value is a key part of our procurement activity, creating opportunities for our customers and communities and playing a vital role in helping us provide the support to build a strong foundation for life.

This year we've worked with 47 contractors to deliver over £2.8million of social value.

That work includes the support of Able Construction who, through interactive sessions, supported pupils from St Oswald's Primary School in Hebburn to explore design and technology, gaining hands-on experience in construction. A £500 donation from Able helped equip their school with a workbench and tools, ensuring they could continue to develop their skills and aspirations.

"Seeing the pupils getting stuck in has been truly rewarding—it's been about giving them a glimpse into their future." – Les Wharton, Contracts Manager at Able

To find out more about our Social Value work, visit

www.karbonhomes.co.uk/social-value

Your neighbourhood

76.3%

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 464 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.

Economic Standards

The Economic Standards 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 £196.6m

We set our rents according to the Government's regulations, which in 2024/25 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.

The numbers are as follows:

Income

Rent charged to customers

147.3

Income from property sales

11.8

Service charges collected from customers (e.g. cleaning, lift servicing, door entry systems)

14.5

Other income (e.g. support services, furniture packs, non-social housing rent)

13.8

Services provided to other group companies and third parties (e.g. gas servicing, repairs)

10.2

Grant income-amortisation – the recognition of grant funding over the life of housing properties

4.5

Merger account adjustments to reflect the value of South Tyneside Ventures Housing Trust joining Karbon

0

Interest receivable

3.3

Total is

£205.4m

Expenditure

Routine maintenance

36.3

Depreciation, impairment and write-off
of housing properties

30.1

Loan interest

19

Management of properties

23.2

Services

(e.g. cleaning, lift servicing, door entry
systems)

20.2

Planned maintenance (e.g. heating
servicing, electrical testing, decoration)

13

Cost of property sales

9.7

Services provided to other group
companies and third parties
(e.g. has servicing, repairs)

10.4

Other expenditure (e.g. support
services, furniture packs, non-social
housing management)

9.5

Bad debts

1.2

Community Investment

4

Total is

£205.4m

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

The year ahead

Looking forward to the year ahead

Tackling damp and mould with Awaab's Law

A major focus of the next year will be ensuring our measures to tackle damp and mould remain on track and that we meet the timeframes set by Awaab's Law for all our customers.

We already work to respond to all emergency repairs within 24 hours – whether it's a gas leak, electrical issue or unsafe damp and mould. From October 2025, this will be a legal requirement. Within 72 working hours of our investigation, we'll provide you with a written summary too.

We'll also continue to make improvements as the protections of the law expand, with new safety standard covering dangers like excess cold and fire risks.

Getting to know you

We're committed to delivering the best possible service to our customers. Our 'Getting to know you' campaign has helped us to work with you to improve the information we have about you so we can provide better support. We're rolling it out slowly, but you can log into your account at **www.karbonhomes.co.uk/mykarbon** and update your information when it's your turn.

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.

This report has been approved for publication.

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