YOUR HOME · YOUR MAGAZINE · YOUR LIFE

Winter 2026

at home with karbon



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Christmas holiday hours

During the Christmas holidays, we'll be running our out-of-hours service from 12.30pm on Thursday 24 December 2026 to 8am on Monday 4 January 2027.

Our out-of-hours service can help you with emergency repairs, reports of anti-social behaviour and rent payments. Just call us on 0808 164 0111.

MyKarbon is available 24 hours a day, 365 days a year. Our Supported Housing service will remain available during the holidays.



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0808 164 0111
communications@karbonhomes.co.uk

Hello



Welcome to the winter edition of At Home with Karbon. Inside, you'll find the latest updates on our services, support and projects, along with stories from customers and communities across our neighbourhoods.

As we look ahead to the next five years, we're reviewing our Stronger Foundations Strategy and would like your views to help shape our future priorities. While our focus will continue to be on providing quality homes, delivering great customer service and creating strong, sustainable communities, we're keen to hear your thoughts on how we can achieve these goals. You can find out more and have your say on page 4.

Over the past year, we've introduced and improved ways for you to get in touch, including the MyKarbon portal, WhatsApp and webchat, making it quicker and easier to access the help and services you need. We're pleased to share more information about these contact options on page 5.

This edition also features the latest results from our Tenant Satisfaction Measures (TSMs), the national measures used to assess how customers feel about their landlord's performance. We're proud to remain among the highest-performing social housing providers in the country. Our results show that customers continue to value the services we provide, while also helping us understand where we can improve and focus our efforts for the future.

Our work to improve services has been recognised with the highest rating from the Regulator of Social Housing for meeting the standards expected in looking after customers and homes. This reflects the progress we've made in areas such as the timeliness of our routine repairs and making sure we have the right information about you, helping us to better understand your needs and provide the right support.

You'll also meet some of the teams making a difference behind the scenes, including our Domestic Abuse Team and Money Matters Team, who provide specialist support when customers need it most. We celebrate the power of community with the Pop-Up Living Room, which is helping tackle loneliness and ease financial pressures. Plus, we speak to two participants from our new work experience programme, Step into Karbon.

As new national housing requirements come into effect, we explain what Phase 2 of Awaab's Law means for you and our role in helping to keep your home safe and healthy. And if you're a leaseholder, you'll find your regular dedicated section, which focuses on building insurance in this edition.

We hope you enjoy reading about the people, projects and services helping to make a positive difference across our communities. From everyone at Karbon, have a wonderful Christmas and a happy New Year.

Ian Johnson

Executive Director of Customer Services

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Help shape Karbon's next five-year strategy



Kari Best, Karbon's Strategic Planning and Insight Manager

Our Strategic Planning and Insight Manager, Kari Best tells us all about our plans for the new Stronger Foundations Strategy and how you can have your say.

We are reviewing our Stronger Foundations Strategy as we prepare for the next five years, and we're keen to hear your views to help shape our future priorities.

This is happening at a time of continued challenges facing our sector and customers. It has been and continues to be a testing time, so our new strategy will take these challenges into account. We remain focused on ensuring our customers live in safe, secure and well-maintained homes.

Our priorities will continue to focus on providing good quality homes, delivering great customer service and shaping strong, sustainable places for our communities. What will be slightly different from what has gone before is how we deliver on these priorities.

You'll be able to have your say between now and Tuesday 5 January 2027 by simply using the QR code opposite.

If you would like to share your views on what we should be prioritising over the next five years, you can do so via our online form:

Or visit https://online1.snapsurveys.com/nhdmtr

We want to hear your views on what we should be prioritising in our services to customers, what we can do differently, what would make your neighbourhood a better place to live and how we can use technology for the benefit of everyone.

We are seeking views from our customers, colleagues and stakeholders, and plan to launch and share our refreshed strategy, covering 2027 to 2032, in spring 2027.

We look forward to hearing from you!



Winter's here. Need a repair? Start with MyKarbon.



Lou Woods, Karbon's Head of Customer Experience

Need to report a repair this winter? MyKarbon is the quickest and easiest way to let us know about a problem, whenever it suits you.

This winter, you can report repairs and access support more quickly and conveniently using our digital services, including MyKarbon, webchat and WhatsApp.

Over the past year, we've been working closely with customers to improve the way they contact us. Through our Digital Experience Network (DEN), customers have shared feedback, tested new ideas and helped shape the services they use every day.

One of the clearest messages we've heard is that customers want services that are simple, easy to use and available when they need them. That's why we've continued to improve our digital channels, giving customers more choice in how they get in touch and report issues.

For most repairs, MyKarbon is the quickest and easiest way to let us know there's a problem. Available 24 hours a day, seven days a week, customers can report repairs online whenever it suits them, without needing to call us.

Webchat and WhatsApp are also available during opening hours for many enquiries, offering flexible alternatives to picking up the phone.

Winter is traditionally one of our busiest periods, with an increase in repair requests and enquiries. By using MyKarbon, webchat and WhatsApp where possible, customers can access support through the channel that works best for them, often without needing to wait for assistance during busy periods.

Customer feedback continues to shape these services. Most recently, members of our DEN helped us choose the new AI voice used on our phone system, demonstrating how customers are influencing both the services we provide and how we provide them.

By listening to customers and acting on their feedback, we're creating services that are easier, faster and more convenient to use.

Lou Woods, Head of Customer Experience, said: "Customers have told us they want services that are simple, convenient and available when they need them. Their feedback has helped us improve MyKarbon and expand our digital contact options, including webchat and WhatsApp. This winter, we're encouraging customers to make the most of these services, particularly when reporting repairs, so they can access support quickly and at a time that suits them."



Winter is one of our busiest times of the year. If you need to report a repair or get in touch, our digital services are available whenever it's convenient for you.

MyKarbon www.karbonhomes.co.uk/mykarbon
Or scan this QR code
Report repairs, manage your tenancy and access services online, 24/7.

WhatsApp 0808 164 0111
Add us to your WhatsApp contacts with our usual freephone number. Send us a message at a time that suits you.

Webchat www.karbonhomes.co.uk
Get quick answers from our customer service team online.

How your feedback is making a difference



Wendy Graham, Karbon's Group Director of Customer Experience

Our Group Director of Customer Experience, Wendy Graham tells us about our latest Tenant Satisfaction Measures (TSMs) and how your feedback makes a difference.

"The Government introduced TSMs to check that social landlords in England are doing their job right.

"There are 22 different things 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 the landlord themselves, like how quickly they fix things and how easy it is to get in touch with them. The other 12 are measured through a survey with customers, to see how satisfied they are with their home, their landlord and the area where they live.

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

What we've learned from this year's feedback

Here's what customers who rent from us told us when we asked for their satisfaction levels in 2025/26 on the following:

84.9% **are satisfied with our services overall.**	85.5% **feel we keep them informed about issues that matter to them.**
83.8% **are satisfied with our repairs service.**	89.6% **feel they are treated fairly and with respect.**
74.9% **are satisfied with the time taken to complete their most recent repair.**	54.6% **are satisfied with how we handle complaints.**
85.2% **feel their home is well maintained.**	83.2% **are satisfied with the cleanliness and maintenance of communal areas.**
90.5% **feel their home is safe.**	80.8% **feel we make a positive contribution to their neighbourhood.**
77.2% **feel we listen to their views and take action.**	72.6% **are satisfied with how we deal with anti-social behaviour.**

You can also find feedback from our leasehold customers and our full set of results at **www.karbonhomes.co.uk/tsm**

What this means

Our results are among the strongest in the housing sector. We're pleased that customers rate us highly in many areas, particularly home safety, property maintenance and treating customers with fairness and respect.

However, we know there are still areas where we can improve. Here are a few examples of changes we've made in response to customer feedback:

Complaints: You told us that complaint responses could be better. In May 2025, we introduced a dedicated Complaints Team to improve the way we handle complaints and keep customers informed. This has led to customers receiving faster responses and reporting a better complaints experience, with customer satisfaction increasing from 43.2% in 2025 to 54.6% in 2026.

Repairs: You told us that complex repairs were difficult to manage, so we created a dedicated Major Works Team to coordinate more complicated repairs involving multiple contractors. Customers are now receiving better support, and related complaints have reduced.

Your chance to tell us how we're doing

Independent research specialists M.E.L (Measurement Evaluation and Learning) are helping us to gather impartial feedback from customers via telephone surveys. If you get a call from the team, please consider spending time answering their questions. The survey should take about 12 minutes and will play a vital part in helping us understand what's important to you. Calls from M.E.L will come from the number **0191 821 0079**.

You can find out more about how we're performing in our latest Customer Annual Reports:

Karbon Homes 25/26 report:
www.karbonhomes.co.uk/car2026

Leazes Homes 25/26 report:
www.leazeshomes.org.uk/how-we-are-performing

Service request or complaint: what's the difference?

We're often asked about the difference between a service request and a complaint.

Sometimes you might need us to take action, but not handle the issue as a complaint. This is known as a service request. Examples include reporting a repair, reporting anti-social behaviour, asking for information or an explanation, or requesting that something is put right.

When you make a service request, we'll contact you to confirm we've received it and explain what will happen next.

If you need to make a service request, the fastest and most convenient way is by using MyKarbon. It's quick, easy and can be used anytime.

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

The Housing Ombudsman defines a complaint as an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.

What this means is if you're unhappy with the service you've received, or with something Karbon, a member of our team, or someone acting on our behalf has done or not done, that affects you or your community then you are entitled to raise a complaint with us.

When you make a complaint, we'll contact you acknowledging your complaint and outlining the next steps in our complaints process.

If you need to make a complaint, contact our Customer Relationship Team by emailing **info@karbonhomes.co.uk** or calling **0808 164 0111**.

You can find out more about service requests and complaints at:
www.karbonhomes.co.uk/complaints

Supporting you through domestic abuse



Our Domestic Abuse Team: Rebecca Higgins and Phoebe Usher.

Domestic abuse can affect all members of the community, regardless of gender, age, ethnicity, disability, sexuality or religion.

Our Domestic Abuse Team, Rebecca Higgins and Phoebe Usher spoke to us about how we help customers experiencing domestic violence so that they can live free from violence, fear, abuse or neglect.

Rebecca: We support customers who are experiencing or have experienced domestic abuse by working with police, adult social care and other partner agencies to find the right support for each individual. We take a person-centred and trauma-informed approach to support victims from all backgrounds.

Phoebe: We also work with perpetrators of domestic abuse, referring them to behaviour change programmes, creating safety plans and risk assessments, and attending meetings with police for updates on high-risk offenders to identify ways to prevent further abuse.

Rebecca: We work closely with colleagues across Karbon to raise domestic abuse awareness and provide knowledge and confidence to support victims in the first instance and the referral pathways to get them the support they need.

Phoebe: We're most proud of the support that we offer. Our team has strong skills in listening, understanding of trauma responses, building trust and rapport and maintaining confidentiality. This is backed up by considerable knowledge of support services across the North East.

Rebecca: We are proud of the work that we complete, and ensuring customer safety is paramount to everything we do. We recently supported one customer following a high-risk domestic abuse incident which left them with serious physical injuries. We worked with the police to move the customer, so the perpetrator no longer knew their address. We also arranged ongoing support through social services and helped coordinate their move so they could settle into their new home safely.

Phoebe: Being a part of their journey is rewarding. It's also comforting for the customer to know someone is on their side. We're proud to be a part of Karbon, an organisation that is driven and passionate about maintaining the safety of its customers.

If you need to report domestic abuse you can contact Karbon by calling **0808 164 0111** and asking for the Safer Communities Team, email **domestic.abuse@karbonhomes.co.uk** or complete the self-referral form at the bottom of: **www.karbonhomes.co.uk/ask**.

If you are in immediate danger, please call 999 and ask for the police.

Looking out for each other: **Staying safe from scams**

As Christmas approaches, we should all be aware of scams, particularly when shopping online or receiving unexpected calls, texts or emails. We spoke to Jennifer Burn, Scams Prevention and Support Officer at Age UK to find out how we can stay safe from scams.



Jennifer Burn, Scams Prevention and Support Officer at Age UK

As a community, one of the best ways we can protect ourselves is by talking about scams and helping friends, family and neighbours stay informed.

Recently, there has been an increase in scam phone calls from people claiming to be from a bank's security department or even the police. These callers can sound convincing and may tell you that your money is at risk or ask you to help with an investigation. It is important to remember that neither your bank nor the police will ever ask you to transfer money to another account for safekeeping.

There have also been reports of scam text messages claiming to be from the Department for Work and Pensions (DWP) about Warm Homes payments or support schemes. These messages often include links designed to steal personal or financial information.

As we approach the festive season, be especially cautious of parcel delivery texts. Many of us are expecting deliveries at this time of year, and fraudsters take advantage by sending messages about missed deliveries, customs charges or tracking updates.

If something doesn't feel right, trust your instincts. A useful number to remember is **159**, which will connect you securely to your bank if you are concerned about potential fraud or think you may have been targeted by a scam.

By staying alert and sharing advice with one another, we can help keep our community safe.

If you need more help and advice, please contact the Age UK Northumberland Scams team on **01670 784 800** or email them at **scams@ageuk-northumberland.org.uk**

Gritting during winter weather

As we move into the colder months, we can expect more snow, ice and frosty conditions. This can make roads, pathways and ramps slippery, so it's important to take extra care when travelling around your neighbourhood.

Grit bins are usually provided by your local authority for roads and footpaths that they are responsible for maintaining. You can find information about grit bin locations on your local council's website.

At our staffed supported living schemes, where many older customers and people with mobility or other support needs live, our colleagues help keep pathways and ramps safe and accessible throughout the winter by gritting them when needed.

The grit bins at these schemes are filled at the start of the winter season and topped up as required.

You can read our full gritting policy on our website: **www.karbonhomes.co.uk/policies**.

Keeping homes safe – what the next phase of Awaab's Law means for you



Andy Kennedy,
Karbon's Group Assistant Director for Building and Customer Safety

Making sure our customers are safe in their homes is our top priority. Our Group Assistant Director for Building and Customer Safety, Andy Kennedy, explains the next phase of Awaab's Law.

Hi Andy, what is Awaab's Law?

Awaab's Law was introduced following the tragic death of Awaab Ishak after prolonged exposure to mould in his Rochdale home.

The law sets timescales for social housing providers to respond to serious hazards. Phase 1 focused on damp and mould, and Phase 2 expands those same rules to other serious problems.

What sort of issues does Phase 2 include?

Serious hazards in your home, including damp and mould, very hot or cold homes, fall hazards such as unsafe stairs or flooring, and structural problems such as unsafe ceilings, walls or roofs, fire and electrical hazards, and hygiene issues involving drainage, waste, washing facilities or pests.

How quickly will you fix the problem?

If you contact us about a concern in your home, our trained teams will assess the issue and decide how quickly we need to act. We may ask questions about who lives in your home and any health conditions. This helps us understand how urgently the repair needs to be dealt with.

We already attend emergency repairs and make them safe within 24 hours. From 30 November 2026, Awaab's Law will make these response times a legal requirement for certain hazards.

If an issue isn't an emergency but could seriously affect your health or safety, we'll investigate it within 10 working days. If it doesn't pose an immediate or significant risk, we'll manage it through our routine repairs service.

How do I report concerns?

Please report any repair, maintenance or safety concerns to us as soon as possible using MyKarbon, over the phone or by email. You don't need to decide whether an issue is covered by Awaab's Law. Once you report it, we'll assess the problem, prioritise it and make sure it's dealt with within the correct timescales.

1. REPORT IT

Tell us about your concern online, by phone or by email.

2. WE'LL ASSESS THE RISK

Our trained teams will determine how quickly we need to visit your home.



3. WE'LL VISIT IF NEEDED

If there's an immediate health or safety risk, we'll visit within 24 hours. If the risk isn't immediate but could become serious, we'll visit within 10 days. Other issues will be managed through our normal repairs service (20 working days for routine repairs, 60 working days for major repairs).

4. WE'LL KEEP YOU UPDATED

We'll explain what we've found and what happens next.

5. WE'LL PUT THINGS RIGHT

We'll carry out any necessary work and keep you informed.





It's not 'part of the job'

We do not tolerate any form of bullying, harassment or violence towards our colleagues, contractors or one another.

Action will be taken if you use offensive language, behave violently or display unwanted behaviours, including those of a sexual nature.

We know the majority of our customers act respectfully towards our colleagues, but we'll take action against those who don't.

If you experience or witness anything of this kind, report it to us by emailing **info@karbonhomes.co.uk**, calling **0808 164 0111**, or contact the police.

We've gone paperless

We're always looking for ways to improve our services, make life easier for customers and reduce our environmental impact. That's why we've gone paperless with rent statements, and no longer send them by post.

You can access your rent information using our free and secure online MyKarbon portal, where you can view your balance, check transactions, make payments and manage your rent. If you're not already signed up, visit **www.karbonhomes.co.uk/mykarbon** to register.

You can also phone us on **0808 164 0111** and use our automated line to check your balance or make a payment. You'll just need your tenancy reference number.

If you need a paper statement at any time, please contact us to request a copy by email or post.



New protections for heat network customers



Ruth Sutton, Karbon's Environmental and Energy Officer

Customers connected to a heat network will soon benefit from stronger protections, clearer information and improved support under new industry regulations.

Ruth Sutton, Karbon's Environmental and Energy Officer, said: "Since heat networks came under Ofgem's regulation, customers have started to benefit from protections similar to those already available to gas and electricity customers. The new regulations are a positive step and will help ensure people receive clear information, fair treatment and the support they need when they need it."

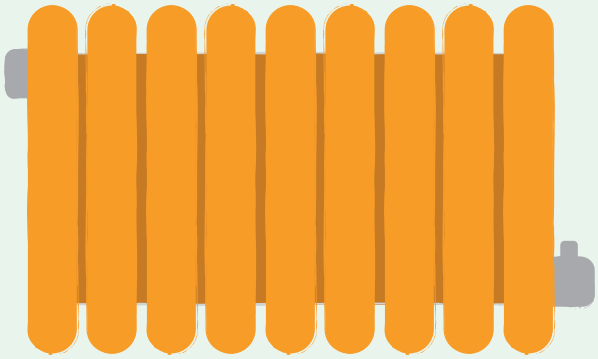
Heat networks supply heating and hot water from a central energy source to multiple homes, such as communal heating schemes and the Byker estate.

The new regulations mean customers can expect:
- clearer information about charges and services
- support if they're struggling to pay their bills
- additional help for customers with health, mobility or communication needs
- easier access to complaints processes and independent advice.

We'll continue to maintain our heat networks, provide reliable heating and hot water, and deliver high standards of customer service.

You don't need to do anything right now. We'll contact affected customers directly over the coming months with more information where these changes apply.

Need support or have a question? **Call 0808 164 0111** or email **info@karbonhomes.co.uk.**



Money Matters – ask Steven!



Our new Money Matters Team Manager, Steven, shares his advice on managing finances and keeping warm this winter.

In winter, household bills naturally rise as temperatures drop and the days get shorter. With the cost of living still putting pressure on many household budgets, this can be a worrying time of year for some customers.

That's where our Money Matters Team can help. We can review your finances, looking at your income and outgoings to see where you might be able to save money. We can also carry out a benefits check to make sure you're not missing out on any financial support you're entitled to.

If you've applied for benefits before and been unsuccessful, we can also help you through the appeals process and support you in maximising your income.

For older customers, you may qualify for the Winter Fuel Payment if you were born on or before 27 June 1960. Depending on your circumstances, this can provide between £100 and £300 towards heating costs. If you think you're eligible but haven't received it, please get in touch.

There is also the Warm Home Discount, which provides eligible households with a £150 discount on their electricity bill.

In addition, the Chancellor recently announced a new one-off £100 energy payment for many households to help with rising energy costs this winter. Households in Council Tax bands A to D are expected to be eligible, with further details being confirmed.

That's great, Steven. Do you have any advice or support for our younger customers?

Yes, the Youth Trust Fund has been established to raise awareness of unclaimed Child Trust Funds and Junior ISAs in the North East.

It's estimated that around 32,000 accounts in the North East remain unclaimed. If you, or a young person in your household, were born in the UK between 1 September 2002 and 2 January 2011 (aged 15 to 23), they will have had a Child Trust Fund set up with £250 from the government. This was to make sure they have some money when they turn 18, to spend on things they need or to save and earn interest for their future.

Any young person who has been in care for more than 12 months after 2 January 2011 without moving out of the system, will have a Junior ISA account. The Government paid £200 into the account when it was opened. The value may have changed over time, but funds will be available for the young person to access when they turn 18. We know that this money can make such a big difference, especially for those who are about to leave care.

If you think you are entitled to claim either of these accounts, please head to **www.sharefound.org/ytf** or get in touch with the Money Matters Team.



Get in touch: For free, independent support, call the Money Matters Team on **0808 164 0111** or email **moneymatters@karbonfoundation.co.uk**.

A warm welcome at the Pop-Up Living Room



With support from our Community Investment Fund, Bensham Grove Community Centre has been able to deliver the Pop-Up Living Room, a welcoming and affordable community space where local residents can enjoy refreshments, take part in relaxed activities and build meaningful social connections.

Claire-Marie Hebron, Bensham Grove Community Centre Manager, told us about the project and how it's helped to tackle loneliness.

"The Pop-Up Living Room was created in response to loneliness, social isolation and the financial pressures experienced by many people within our community. It's a warm, informal environment located in our beautiful building that gives residents somewhere safe and friendly to spend time without the expense of cafes.

We visited a local charity shop to find furniture we could use, and with the help of our volunteers created a pop-up lounge. The sessions combine affordable food and refreshments with conversation, games and themed activities, including pie, peas and bingo sessions, seaside-inspired activities and crumble and conversation. Attendees can also find out about other support services available to them in the community.

The funding from Karbon has helped us put on these sessions which now regularly welcome 20 or more visitors. We've been able to reduce loneliness, increase people's confidence, raise awareness of Bensham Grove and the services available."

Shirley Brown, a Karbon resident living in Bensham, has been part of the Community Centre for over 30 years, working as the Chair of the Committee and also writing a book about its history.

"Throughout its history, Bensham Grove has always brought people together. There's such a diverse collection of people living here and the centre is our way of reaching out and welcoming new people into the community.

We're so grateful for the funding Karbon has provided to make the Pop-Up Living Room possible. The work Claire and her team do is wonderful. It gives people who would normally be quite isolated a welcoming space where they can socialise and enjoy themselves."

To find out more about Bensham Grove's Pop-Up Living Room, email: **admin@benshamgrove.org.uk** or call **0191 433 6450**.

If you have a club or community group that you need help getting off the ground, please visit **www.karbonfoundation.co.uk/apply-for-funding/** to find out how we can help.

Work experience with a Karbon spin

Earlier this year, we launched Step into Karbon. This new work experience programme helps people discover the wide range of career opportunities available in the housing sector while developing valuable skills for the future.



Two of our first participants, Ronnie from Lanchester and Alison from Stanley, told us about their experiences on the programme:

Ronnie: "I've been a single parent for 20 years, bringing up three children since they were babies. I saw the advert on Facebook and thought, 'I want something for me. It's my time now.'"

Alison: "I'd just been made redundant. I was looking for work on Karbon's website and spotted the Step into Karbon work experience week. I thought it would be ideal for me because I wanted to change careers from retail to administration."

Ronnie: "We learned how the different departments work and what the different roles and responsibilities involve. I chose to gain experience with the Communications and External Affairs Team because it's a subject I'm really interested in."



Alison: "It was very welcoming and supportive. We looked at interview techniques and completing application forms, which was great because they've changed a lot since I last applied for a job. The hints and tips from an employer's perspective were really useful."

Ronnie: "The support has been amazing. Everybody listens to you and takes an interest in what you want to do. I think it's brilliant."

Alison: "You're nervous at first because the group is so different, but we've all helped and supported each other. I've really enjoyed it and got a lot out of it."

Sean Robson, from Karbon Foundation's Employment and Skills Team, is excited to see the impact Step into Karbon will have on participants:

"My hope is that we've helped build their confidence and develop their employment skills so they feel ready to apply for jobs. They also know we're here to support them if they need any further help or advice."

If you're looking for work, work experience, or a new direction, our Employment and Skills Team can help. Contact us at **employmentandskills@karbonfoundation.co.uk** to find out more.

Leaseholder Life

This dedicated section for leaseholders provides guidance and answers to common questions.

In this issue, we spoke to Karen Healey, Assistant Sales Manager in Housing at Zurich, about the buildings insurance that covers all our leasehold properties.

Hi Karen, could you explain how the insurance works?

Insurance helps protect people and organisations from financial loss. If something goes wrong, it helps cover the cost of putting things right.

Karbon has arranged buildings insurance for your home with Zurich on a reinstatement basis. This means Zurich will pay the cost of repairing or rebuilding your home to the same standard it was in immediately before the damage.

The aim is to put you back in the position you were in before the loss, using a "new for old" approach to the building itself.

What is insured under our building's insurance?

Under the policy, buildings are defined as:

- The structure of your home, such as walls, roofs, floors and ceilings
- Permanent fixtures and fittings, such as fitted kitchens and bathroom suites

The policy covers loss or damage caused by events such as:

- Fire
- Storm
- Flood
- Escape of water
- Impact by a vehicle
- Theft
- Subsidence

A full list of what is covered – and what is not – is set out in your Summary of Cover letter.

How are you ensuring our leaseholders get the best deal?

Karbon works with independent insurance specialists who help us find and arrange insurance. We make sure the process is fair, open and follows procurement rules.

This helps us secure appropriate cover while achieving good value for money for leaseholders.

Can leaseholders take out their own building's insurance?

No. As the freeholder, Karbon is responsible for arranging buildings insurance for leaseholders and shared owners.

For leaseholders in blocks of flats:

Your building is treated as one physical structure.

If individual leaseholders arranged separate buildings insurance policies, there could be gaps in cover or duplicate insurance, making claims more complicated.

The most sensible and secure approach is one policy that covers the entire fabric of the building, including the roof, external walls, common areas and shared services.

Please keep in mind that while our cover descriptions were completely accurate when published, insurance details can sometimes change. To see exactly what you are covered for right now, we always recommend checking the current Policy Schedule. If you ever feel unsure or need a hand finding these documents, please don't hesitate to reach out - we're here to help.

You can read even more about the building's insurance Zurich offer on our website at www.karbonhomes.co.uk/buildings-insurance-faqs



Karen Healey, Zurich's Assistant Sales Manager in Housing

It's **quittin'** time!

If your New Year's resolution for 2027 is to quit smoking, support is available to help you succeed.

We spoke to Mark Foden, Service Manager at Northumberland Stop Smoking Service, about the support available.

"Quitting smoking is one of the best things you can do for your health – and the benefits start almost immediately.

"At the Northumberland Stop Smoking Service, we run a 12-week programme with one 15-minute session per week for those wishing to stop smoking.

"We're with you every step of the way. Our team of specialist, clinically trained advisors offer free, friendly support and advice to help you change habits and manage nicotine withdrawal symptoms, so you can quit for good.

"We understand that this is a journey and not a quick fix. That's why we deliver tailored sessions to suit you, including appointments in convenient locations or telephone calls and out of hours sessions if you find it difficult to attend sessions during the day.

"We've supported more than 80,000 quit attempts, with people going from smoking 20 to 60 cigarettes a day to stopping. Many people have been thinking about quitting for a while but weren't sure where to start. The service gives them the confidence, support and resources they need to take the first step."

Karbon Foundation is here to help people in our communities live happy and healthy lives. If you would like to find out more about stop smoking services in your area, contact our team at **hello@karbonfoundation.co.uk**.

Karbon celebrations

Happy 90th Birthday to Park View residents Allan Rochester and Cecilia Barrett who both turned 90 this year!



Residents at sheltered scheme Temple Park Court in South Shields also recently celebrated the 10th anniversary of the building being opened. They were treated to a buffet in the communal gardens with funds from the Karbon social fund.



Coffee time



Across

2 Service setup to raise awareness of unclaimed Child Trust Funds and Junior ISAs in the North East (5, 5, 4)

3 On the second day of Christmas your true love gave you two of these (11)

4 The retirement living scheme where Helen Atkinson has her garden therapy (7, 5)

5 Which town did the Grinch try to steal Christmas from? (8)

6 24 December is commonly known as (9,3)

9 Our sheltered scheme in South Shields that celebrated its tenth anniversary (6, 4, 5)

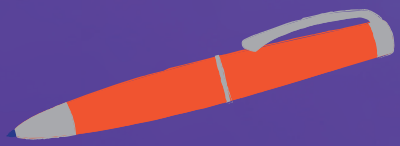
Down

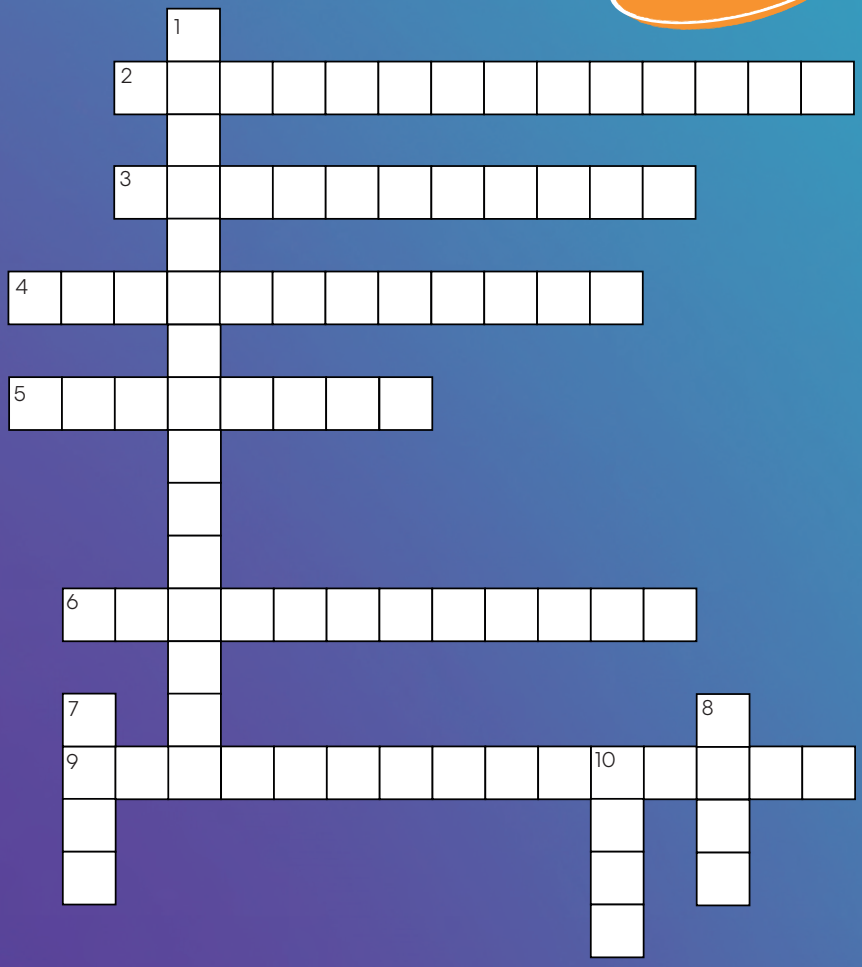
1 The name of Bensham Grove Community Centre's community space (3, 2, 6, 4)

7 Christmas treetop decoration (4)

8 Popular festive sweet treat: ____ log (4)

10 You might get this if you're on the naughty list (4)





Sudoku

Easy

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

Trickier

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

Easy

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

Trickier

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

Crossword answers **Across** 2. Youth Trust Fund, 3. Turtledoves, 4. Shelley Court, 5. Whoville, 6. Christmas Eve, 9. Temple Park Court. **Down** 1. Pop-Up Living Room, 7. Star, 8. Yule, 10. Coal

Karbon Kids colouring competition

To celebrate all the festive fun, we want you to spread Christmas cheer by grabbing your pens, pencils, crayons and paints and colouring in this picture.

You can even try adding some of your favourite things about Christmas such as candy canes, Christmas crackers and even some mistletoe!

Ask a grown-up to share your entry with us for a chance to win a **£25 gift card**. Send a photo of your entry to **communications@karbonhomes.co.uk** and be sure to include your age. We'll publish a selection of our favourites on Facebook and in the next edition.

Good luck!



Wow! Your summer pictures of Sid the Holiday Squid are ex-squid-sitely good.

You can look at some of the delicious creations in the gallery below or head over to our Facebook page **@Karbonhomes.**

Alani, 7



Aurelia, 2



Cara, 5



Dainton, 7



Elsie, 6



Emmie, 8



Evan, 8



Flora, 3



Joey, 7



Kacey, 6



Leona, 8



Malayah, 4



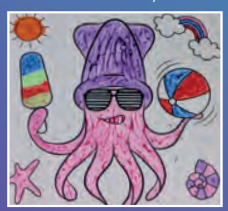
Mollie, 3



Mya, 7



Ramona, 9



Willow, 7



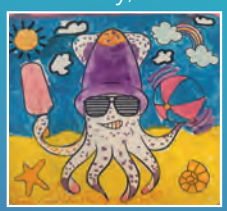
Timi, 10



Sophia, 5



Rory, 9



Ways to get and stay in touch

MyKarbon
www.karbonhomes.co.uk/mykarbon

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

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

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