

Group Customer Committee Meeting

Date: Monday, 16 June 2025

Location: Number Five Board Room / MS Teams

Chair: Hanif Malik

Context	Agenda Item
Chair's welcome	Welcome & Opening Remarks The chair welcomed members to the meeting.
Minutes from Group subsidiaries and Committees are presented to GCC for their review, these include: <ul style="list-style-type: none"> Karbon Resident Committee minutes 54North Homes Customer Experience Committee Minutes 	Resident Engagement & Committee Minute Updates Karbon Residents Committee (KRC) Update <ul style="list-style-type: none"> Members attended meetings with Savills, Metro Dynamics, and various panels (Environmental, Building Safety, Grants, Procurement). KRC preparing for IDA observation in July. Customers requested summary formats for Board and Committee updates. Committee members expressed support for customer involvement and acknowledged the importance of constructive criticism and transparency. 54 North CEC Minutes <ul style="list-style-type: none"> New customer members joining meetings and scrutiny exercises. Focus on dissatisfied customers to drive improvement. Committee welcomed the integration of 54 North and Karbon customers.
Reporting relates to a progress update against our Resident Involvement Framework. The Karbon Homes Resident Involvement Framework has formed the foundation from which resident involvement has been delivered, particularly through the Karbon Residents Committee, the scrutiny function and project and task groups.	Resident Involvement Report <ul style="list-style-type: none"> Forums aligned with operational areas; Byker Forum still in development. Hybrid format (in-person and Teams) ensures accessibility. Committee found the supporting information useful and inclusive.
Reporting relates to the Customer and Community Engagement Annual Review for 2024/25	Customer & Community Annual Review <ul style="list-style-type: none"> 1,800 hours of customer engagement logged. Q4 damp and mould scrutiny exercise completed.

<p><i>By engaging with all residents through a range of different methods we can develop and support all members of our communities. We also aim to ensure that all engagement and support activities are inclusive.</i></p>	<ul style="list-style-type: none"> • 100 businesses engaged; “New Start” project growing. • Committee praised the Money Matters team and suggested raising its profile.
<p><i>Reporting relates to our Customer Engagement Strategic Plan, which outlines Karbon’s approach to customer engagement.</i></p> <p><i>The plan aligns several existing mechanisms by which Karbon engages with customers as well as considering industry best practice and regulatory requirements. The Karbon Residents Committee were involved in the design of the plan, and they play a role in influencing activities and decision making.</i></p>	<p>Customer Engagement Strategic Plan</p> <ul style="list-style-type: none"> • Plan consolidates engagement activities and identifies gaps. • Metrics under development to track “you said, we did” outcomes. • Committee approved the plan and praised the customer involvement team.
<p><i>Reporting relates to the results of the 2024-25 Low-Cost Rental Agreement and Low-Cost Home Ownership TSM Perception Surveys.</i></p> <p><i>As Karbon Group, we own more than 1,000 low-cost rental accommodation (LCRA) properties and 1,000 low-cost home ownership (LCHO) properties, we’re required to submit TSM results for both covering the 2024-25 period.</i></p>	<p>Performance Improvement</p> <p>Tenant Satisfaction Measures (TSMs)</p> <ul style="list-style-type: none"> • Year-end data submitted for IDA. • Survey response rates remain low; data gaps being addressed via G2G project. • Committee discussed demographic weighting, data confidence, and survey methods. • Telephone surveys to remain a key channel. • GR to follow up on data categories and survey thresholds.
<p><i>Verbal update provided regarding the Damp and Mould Dashboard.</i></p>	<p>Damp & Mould Dashboard Presentation</p> <ul style="list-style-type: none"> • Dashboard includes property risk factors (e.g., EPC, ventilation, flooding). • Customer segmentation and vulnerability data integrated. • Committee praised the system’s potential and requested: <ul style="list-style-type: none"> • An update in November. • Presentation to Group Board and KRC in July.
<p><i>Reporting relates to our Income Management Risk which is overseen by the Group Customer Committee. It aims to provide assurance to the Committee that this risk is being managed effectively.</i></p>	<p>Income Management Update</p> <ul style="list-style-type: none"> • Arrears performance improved; UC migration lower than expected. • Customer contact strategy credited for positive results. • Committee noted the update; no issues to escalate to GARC.

<p><i>Reporting provides detail on the 2024/25 Annual Complaint Performance and Improvement Report and self-assessment against the Housing Ombudsman's Complaint Handling Code</i></p>	<p>Complaints, Compliments & Satisfaction</p> <p>Annual Complaints Report 2024/25</p> <ul style="list-style-type: none"> • Ombudsman deadline changed; report to go to Committee before Board. • Committee discussed the new complaint model and endorsed the report.
<p><i>Reporting provides detail on Karbon Group Operational Performance for the period 1 April 2025 – 30 April 2025</i></p>	<p>Performance Reports</p> <p>Q4 Performance Report</p> <ul style="list-style-type: none"> • Group-wide reporting being consolidated. • Misclassification issues from previous years being corrected. • Committee discussed sample sizes and year-on-year tracking.
<p><i>Governance related items regarding risk, self-assessments against regulatory standards, annual reports to Board and Committees and any policy approvals.</i></p>	<p>Policy & Risk Review</p> <p>Risk Review – CC Risks Update</p> <ul style="list-style-type: none"> • No major changes to risk profile. • Committee noted the report. <p>Annual Assessment Against Consumer Standards</p> <ul style="list-style-type: none"> • Organisation compliant in all areas. • Improvements needed in customer data and damp/mould. • Committee approved the recommendation for Board approval. <p>Annual Summary Report & Terms of Reference</p> <ul style="list-style-type: none"> • Summary of customer voice activities and updated metrics. • Committee approved the report and changes to Terms of Reference. <p>Consumer Regulation – Savills Review Update</p> <ul style="list-style-type: none"> • Positive compliance across the Group. • Committee noted the report. <p>Repairs Policy</p> <ul style="list-style-type: none"> • Awaiting updates from Awaab's Law (expected October). • Policy approved in principle. • To be resubmitted if substantial changes are required. • Committee discussed inclusion of criminal damage and agreed on conditional approval.

	Next Meeting Monday, 15 September 2025 at 3:00 PM (Boardroom, Number Five / Teams)