

at home

with **karbon**

Good old fashioned fun

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Christmas holiday hours

During the Christmas holidays, we'll be running our out-of-hours service from 12.30pm on Wednesday 24 December 2025 to 8am on Friday 2 January 2026.

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

MyKarbon is available 24/7, 365 days a year. Our Supported Housing service will remain available during the holidays.



We have roles available for electricians and joiners!

Are you an experienced, qualified electrician or joiner looking for new opportunities? Look no further! Our Repairs Team is expanding, and we're seeking electricians and joiners to join our team.

To find out more and apply, visit www.karbonhomes.co.uk/careers



Didn't get your copy of the magazine? You can subscribe or unsubscribe at any time, or if you'd like it in another format, such as translated or audio version, let us know!

Polski - Prosimy o kontakt z nami, jeśli życzą sobie Państwo otrzymać ten dokument w innym języku.

دنس نی دی هاوخ یم رگا - یسراف
علاطا ام هب افطل دوش همجرت
دیهد

تنك اذا انمالع! اجرب - يبرع
يف بخرت
نم قمجرتم قخسن ىلع لوصحل
ققيثول هذه

0808 164 0111
communications@karbonhomes.co.uk

Hello



A warm welcome to the latest At Home with Karbon.

Over the summer, we had our routine inspection from the Regulator of Social Housing (RSH). They make sure housing associations like ours are well-run, financially stable and provide safe, good-quality homes.

We're really pleased to have received the highest ratings for how we're governed (G1 rating) and how financially secure we are (V1 rating). This means the RSH is confident we can continue to deliver on our goals and support our customers.

We also met the consumer standard (C2 rating), which looks at things like safety, repairs and how well we involve you in shaping our services.

While the C2 rating highlighted some of our strengths, we know we need to improve how quickly we carry out non-urgent repairs. To help, we've invested £2.9million on more colleagues and contractors, enabling us to complete 6,000 extra repairs over the last year. We know how important this is to you, and we're grateful for your continued patience as we work to do even better.

We're also working to better understand all our customers' needs through our 'Getting to Know You' project, aiming to collect up-to-date information. This helps us make more informed decisions, enhance our services and tailor support if we need to and where we can. Read more on page 17, and if you've received a survey link from us, we'd really appreciate you taking

the time to fill it in. Next to that, you'll find information about our newly refreshed online self-service area, MyKarbon, that has been shaped on your feedback.

In this edition, we also share our work to tackle damp and mould, keeping your appliances safe and our community safety work.

At Karbon, we're especially proud of the work we do to support our communities. On page 14, you'll find stories about some brilliant local projects we've helped make happen - from breakfast clubs for children, to holiday activities and boxing clubs that bring people together and promote wellbeing.

It was great to meet over 200 of you at our free customer event at Beamish, thank you to everyone who came along and for all of feedback about Karbon. You can see some of the photos on page 13.

We're always working to make At Home with Karbon useful and relevant to you, based on what you tell us is important, so if you have any feedback, we'd love to hear from you.

Finally, I'd like to wish you Season's Greetings and a Happy New Year.

Ian Johnson

Executive Director of Customer Services

We're going paperless

At Karbon, we're always looking for ways to improve our services and make life easier for our customers, while also trying to reduce our carbon footprint. That's why we've gone paperless with rent statements, and we're no longer sending them in the post.

You can access your rent information using your MyKarbon account, where you can view your balance, transactions, make payments and

manage your rent. If you're not already signed up, visit **karbonhomes.co.uk/mykarbon** to register.

You can also phone us on **0808 164 0111** and use our 24-hour 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 one to be sent via email or post.

Making rent count

Your rent is important. Without it, we couldn't provide an effective housing service. But have you ever wanted to know how we set your rent? Our Head of Income, Rob Jeffreys, has the answers.



Rob Jeffreys

When we set your rent, we follow government rules and guidance from the Regulator of Social Housing using something called the Rent Standard. This standard applies to the vast majority of our homes and makes sure housing associations like Karbon charge reasonable rents, and that your money is used to benefit you and your community.

The government will announce in the budget the new rent standard for the coming financial year. As soon as we know what this means for you, we'll be in

touch in the new year to explain everything clearly.

I want to reassure you that every penny we receive is invested right back into making your homes and the services we provide better. We're always working hard behind the scenes to make sure our services are efficient and offer real value for money, so your rent goes further.

As a profit-for-purpose organisation, we don't make money for shareholders. Instead, we use it to:

- ✓ Keep your homes safe, warm and well-maintained
- ✓ Improve energy efficiency and heating systems
- ✓ Build more affordable homes for people who need them
- ✓ Help meet national environmental targets.

In 2024/25, we invested £86.9 million in existing homes - upgrading kitchens, bathrooms, roofs and heating systems to make sure your home stays comfortable and efficient.

Need support?

We appreciate that some of our customers are feeling the pressure of the cost of living, especially around the Christmas period. We're here to help if you need us.

- Our Money Matters Team offers free, confidential advice on all things money related, including Universal Credit, debit and budgeting, benefits and more.
- Our Housing, Customer Accounts and Money Matters teams can source help if you're in a crisis and support you if you need help to avoid going hungry.
- The Northumbrian Water Support Plus scheme is open to all customers who pay Northumbrian Water charges – if you're on a low income, your water charges can be reduced by up to 40%.
- Our Foundations Support Fund can help you overcome any financial barriers you face when looking for work, such as travel costs, clothes for interviews or course fees.

If you need our help, please get in touch by calling us on **0808 164 0111**, or by emailing **info@karbonhomes.co.uk**.

We're committed to supporting you - not just with your home, but with your wellbeing too.

Leaseholder life

This dedicated section for leaseholders provides feedback and support for your common questions.



In this issue, our Leasehold Team Manager, Duncan Bird tells us about the Section 20 consultation, what it means for you and why it matters.

So, Duncan, what is the Section 20 consultation process?

Our Leasehold and Variable service charge customers regularly receive Section 20 notices, and the feedback we receive is that it can be very confusing to understand.

We follow set rules and keep residents informed at every step, sharing things like plans, designs and costs as the project progresses.

Section 20 is part of the Landlord and Tenant Act 1985, and it's designed to protect customers who pay service charges from being charged too much for major works or long-term service contracts in their building. It ensures that landlords like us follow a proper consultation process before starting expensive work or signing long-term agreements.

When does Section 20 apply?

There are two main situations:

Major works

If any work on your building will cost you more than £250, it's classed as 'qualifying works'. This includes things like replacing a roof, fixing or replacing lifts, repairing external guttering or resurfacing pathways.

Long-term contracts

If a contract lasts more than 12 months and costs you over £100

a year, it's a 'qualifying long-term agreement'. These might include cleaning services, fire safety checks, lift maintenance, grounds maintenance and buildings insurance.

If the cost of the work or contract goes above a government-set limit, the consultation process changes slightly, but you'll still be kept informed.

What should leaseholders expect from the consultation process?

Before any work starts, we must follow a consultation process. This usually involves two or three stages.

Stage one is the 'notice of intention' where we explain what work or contract is planned and why it's needed. You'll have 30 days to share your thoughts and, in some cases, suggest a contractor you'd like to be considered.

Stage two is the 'notice of estimates'. After reviewing feedback and getting quotes, we'll send you the costs from different contractors, your estimated share of the cost and summary of feedback from stage one. You'll again have 30 days to comment before we choose a contractor.

If needed, there's also a third stage called the 'notice of reasons'. This takes place if we choose a contractor who isn't the cheapest or wasn't nominated, we'll explain why in writing.

It's worth noting that if the work is publicly advertised, you won't

be able to nominate a contractor, but all qualified contractors can apply. Also, if we didn't follow the correct process, your contribution to the cost may be capped - so it's important we get it right.

Finally, why does Section 20 matter?

Section 20 is all about fairness and transparency. It gives you a voice in decisions that affect your home and ensures you're not paying more than necessary.

If you ever receive a Section 20 notice, take a moment to read it and share your views, it's your chance to be part of the process.

If you're a leasehold customer and have any more questions about Section 20 or any other queries, please get in touch at leasehold@karbonhomes.co.uk



Duncan Bird

Money Matters

Our Money Matters Manager, Lee Forrest has some great advice for anyone claiming Universal Credit and those who could benefit from Attendance Allowance:



Lee Forrest

Making sure your Universal Credit claim is up to date

The Department for Work and Pensions (DWP) may carry out checks to make sure that your Universal Credit (UC) claim is up to date and correct. These are called case reviews. Customers are being asked to upload bank statements, ID and proof of address. You may be asked for other documents relating to your claim, and to have a phone appointment.

If your claim is selected for review, it doesn't mean that you've done anything wrong, but you must follow the instructions on your journal. If you don't do this, your claim will be suspended, leaving you without payments.

It is important to know that most UC claims are correct. The DWP is checking to see that your income and savings haven't changed, and that your personal details and rent details are the same

as the last time you updated your UC account. It's recommended that you check your journal regularly to make sure you don't miss something on your 'To Do' list, and that your details are correct.

If you get a message on your journal about a claim review, please do not ignore it. If you need more time, or help supplying the information, you can put a message on your journal or call the UC helpline on **0800 328 5644**. If your claim has been suspended, you've missed the deadline to supply information or you need independent advice about what to do, please call us straight away on **0808 164 0111** and ask for **Money Matters**.

Attendance Allowance – could you be missing out?

Attendance Allowance (AA) is a benefit for people who are over state pension age and need help with their personal care.

It isn't means tested, and you don't have to have a carer to get it.

Who can claim?

You must be state pension age when you claim and have needed help for at least six months. If you get Personal Independence Payment and you've reached State Pension age, you don't need to claim Attendance Allowance.

Please get in touch for more advice.

How can I claim?

Head to **gov.uk/attendance-allowance** for more information or call **0800 731 0122**. If you need advice and guidance to complete your application the Money Matters Team can help, and you can contact them on **0808 164 0111**.

Hitting the ground running

Lee Forsyth was struggling to find work and support his family after being made redundant. Here Lee tells us how our Money Matters Team, and New Start programme helped him to get back on track with a new job in our Grounds Maintenance Team.



💧💧 I found out about Money Matters when I was struggling to get back into employment. I spoke to the local council after I'd be made redundant, and they put me in touch.

I was really struggling. I was feeling down because I wasn't working and wasn't able to provide for my kids. I didn't have much hope that I could get any help because it's quite hard these days. But when I spoke to Joan from the Money Matters Team she explained everything I needed to know.

Joan was easy to speak to, like talking to someone I'd known for ages. She kept in touch regularly, checking how I was and giving me advice on how I could save and the benefits I could be entitled to.

I wanted to be in work, so Joan pointed me towards Karbon's New Start programme. They helped me with my CV and prepping for the interview – it gave me that bit of support I needed to feel better about myself.

They put me forward for the Grounds Maintenance Operative job at Karbon and thanks to them I was able to get it. It was a six month contract at first, but two months down the line I was able to get a permanent contract.

I like working with Karbon. I like the people, the shifts are good and I get my weekends off with my kids. There's a chance for me to progress if I do stick with Karbon.

If somebody was in a similar position to me, I would strongly encourage them to get in contact with Money Matters. They helped me massively with work as well as financially and emotionally. 💬💬



Lee at work as a Grounds Maintenance Operative

If you'd like to find out more about Money Matters, contact us at **moneymatters@karbonhomes.co.uk** or call **0808 164 0111**.

To find out more about the New Start employability programme, visit **www.new-start.co.uk**.

Our progress in tackling damp and mould

The tragic death of two-year-old Awaab Ishak, caused by prolonged exposure to mould in his home in Rochdale, was a devastating reminder of just how important safe, healthy homes are.

Awaab's story sparked a national conversation about the dangers of damp and mould and led to the Regulator of Social Housing releasing a report highlighting the issue and recommending improvements.

Since then, we've worked hard to strengthen how we spot, manage and fix issues, because everyone deserves to feel safe and secure in their home. We're pleased to share our progress.

With new rules, known as Awaab's Law, now being introduced across the country to ensure faster action, the work we've done has put us in a good position. We know there's still more to do in speeding up inspections and repairs, and we're committed to doing so.

Our approach

We take a proactive approach to prevent and respond to damp and mould, including:

- Surveying all homes every five years
- Monitoring homes at higher risk
- Acting on customer reports
- Preventing water from entering homes by replacing doors, windows and roofs when needed
- Improving energy efficiency of homes
- Training teams to better identify and resolve issues

What is Awaab's Law?

Since 27 October 2025, housing associations must investigate serious repair issues within strict timeframes, including 24 hours for emergencies posing immediate risk and 10 working days for extensive damp and mould.

If the issue can't be resolved immediately, a letter or email will be provided to customers within three working days, detailing findings and next steps.



From 2026, the rules will go beyond damp and mould, covering a wider range of risks like extreme temperatures, fire safety, structural issues and hygiene hazards.

Find out more at www.karbonhomes.co.uk.

A timeline of some of our key actions:

2023

- Reviewed our approach and created an action plan
- Introduced a damp and mould policy
- Launched new training for our teams
- Created a risk rating, ensuring we prioritise any high-risk cases
- Improved customer communications and made them available in multiple languages
- Improved our record keeping

2024

- Recruited more surveyors to do damp and mould inspections
- Invited customers to review our overall approach and suggest changes
- Trialled sensors in several homes to better understand causes of damp

2025

- Prepared for Awaab's Law – making sure we can respond within timescales
- Created a dedicated Damp and Mould Team
- Created a Major Works Team to resolve complex cases
- Introduced technology to check customers are satisfied the issue has been resolved and to help to manage appointments

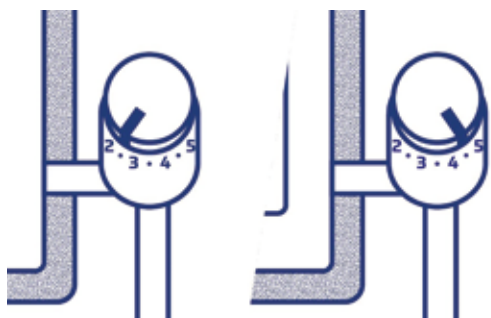
Healthy home top tips

All homes are at risk of condensation, particularly through the winter months. There are some everyday things we can all do to help prevent it:

- **Opening windows** when cooking, showering, bathing and drying clothes helps moist air escape.
- Turning your **extractor fan on** when cooking, showering and bathing removes excess moisture from the air.
- Putting **lids on pans** when cooking prevents excess moisture in the air (and helps save on your energy bill).



- **Twisting radiator valves** higher in rooms you want warmer and lower in rooms you don't use as often helps to save energy and keep your home healthy.



There is nothing more important than the safety of you and your family

If you suspect you may have a form of dampness or a leak, let us know by reporting this to our Customer Relationship Team via your MyKarbon account, emailing info@karbonhomes.co.uk or calling **0808 164 0111**.

True Grit

As the colder months are upon us, it means we can expect more snowy and icy conditions. This can affect roads and pathways making them more slippery for you and your vehicles.

Grit bins are usually provided by your local authority in areas where they are responsible for roads and footpaths. You should be able to find locations of where they have grit bins on their websites.

In our staffed supported living scheme, where some of our older customers and those with

vulnerabilities or difficulties with their mobility live, our colleagues will grit paths and ramps to make sure the schemes are accessible to our supported housing colleagues throughout the winter.

The grit bins at these schemes are filled at the beginning of the winter season and we top them up when required.

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

We're changing how we manage missed repairs appointments

We're committed to making sure that when you need a repair, it's completed as quickly and smoothly as possible. To help us achieve this, it's really important that we're able to access your home at the agreed appointment time.

When we're unable to gain access, it can cause delays and means repairs are sometimes completed outside the timescales we aim for. It also places extra pressure on our Repairs Team and can lead to jobs staying open longer than necessary.

To help us provide the best possible service for everyone, we're updating our approach.

From now on, we'll make three recorded attempts to access your home for a repair. If we're still unable to gain access after these three attempts, the job will be closed. You'll receive a text message to let you know, and if the issue still needs attention, you're welcome to get in touch to raise a new repair request.



This change will help us to:

- Manage our workload more effectively
- Improve appointment availability for customers who are able to provide access
- Strengthen our overall repairs performance

We believe this new approach will help us deliver a more efficient and responsive service for all our customers.

Thank you for your continued support and understanding. If you need to rearrange an appointment or update your contact details, please call us on 0808 164 0111 or email info@karbonhomes.co.uk.

Making sure you're safe and comfortable

Over the last year, we had 3,208 responses from our customers to our monthly Tenant Satisfaction Measures (TSM) Surveys on how you think we're performing.

Tenant Satisfaction Measures were created by the Regulator of Social Housing to assess if social landlords in England are doing their job right. There are 22 different measures that get checked to make sure that everyone lives in a safe, comfortable place with a landlord who cares about them.

We're pleased to share that the following areas received the highest levels of positive feedback from customers:

- We keep you informed about things that matter to you.
- You feel that you're treated fairly and respected by Karbon.
- You feel your homes are safe and well-maintained

There are also areas that you would like to see improvements on, including:

Repairs

You said: Some of you told us that you had been waiting too long for repairs.

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. We were able to complete an additional 6,000 repairs this last year, resulting in shorter wait times for customers.



Complaints

You said: You wanted to see improvements on how we handle complaints.

We did: 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 will be to learn from complaints, spot trends and find ways to make our services even better. We improved response timescales in the short term, and the new team has been recruited and launched in May 2025.

There's even more information about how we've performed over the last year in our new customer annual report. To view, visit: www.karbonhomes.co.uk/car2025. If you're a Leazes Homes customer, **view your annual report at www.leazeshomes.org.uk**

Keeping your home appliances safe

We work hard to keep you safe in your home. While we make sure our buildings and services meet the highest safety standards, risks can come from everyday household items. Electrical appliances are one of the most common causes of home fires, which is why using them safely is so important.

We spoke with Andy Kennedy, our Assistant Director for Building and Customer Safety, about some simple steps we can all take to reduce risk and protect our homes.



Andy Kennedy

Hi Andy, tell us why it's important for everyone to think about appliance safety.

Electrical appliances – like kettles, toasters, washing machines, phone chargers, etc – are part of everyday life, but if not used safely, they can cause serious accidents. Simple steps like carrying out visual checks and using appliances correctly can make all the difference.

What should people look for when checking their appliances?

Look for frayed wires, scorch marks, cracked plugs or unusual noises or smells. If something doesn't feel right, unplug the appliance straight away and get it checked or replaced.

How else can customers reduce risk?

Always buy products from reputable retailers, and avoid cheap, unbranded items online. Unsafe or counterfeit goods can look convincing but may not meet safety standards. It's also really important to register your appliances with the manufacturer or through **www.registermyappliance.org.uk**. That way, you'll be contacted if there's ever a safety recall.

Any final advice?

Small actions can prevent big risks – please don't overload sockets or run appliances like washing machines when you're asleep. It's important to make sure you have working smoke alarms in place, and if it isn't working, please contact us.

5 quick appliance safety tips:

1. Check them regularly
2. Only buy appliances from trusted, reputable retailers
3. Register your appliances
4. Use them safely – avoid using them when you're out or asleep
5. Test your smoke alarms monthly, contact us if it isn't working



Good old-fashioned fun

Over the summer, we welcomed over 200 customers for our free get together at Beamish Museum.

The day was a chance to bring people together and offer a memorable family day out.

It was an opportunity to meet members of our team and have a chat with us and explore the fabulous sites Beamish has to offer.

We've had some fantastic feedback from many of the customers who joined us:

"The venue brought back so many memories of my childhood. Brilliant - thank you." Peter and Linda Beard

"I haven't been to Beamish before, so all of it was really good and exciting for me. It brought back so many memories of my grandma and her house and my childhood at my mum and dad's house." Kym Gabriele



"The children have been buzzing all day about it - thank you!"
Emma Dallas

A big thank you to everyone who joined us and to the team at Beamish for supporting us with the event.

To find out more about how you can meet up with teams from Karbon on a regular basis, head over to www.karbonhomes.co.uk/get-involved or email connectwithkarbon@karbonhomes.co.uk.



From breakfast clubs to boxing rings: Our community impact

We believe in creating strong, thriving communities. One way we do this is through our Community Investment and Social Value Funds. The grants aim to support projects that make a real difference to our customers' lives and the wellbeing of the community.



Paul Moralee

Our Community Investment Manager, Paul Moralee tells us about some of the recent projects we've been able to support this year:

Squad goals

Over the summer holidays we welcomed almost **900 children** and young people to our free **Holiday Squad sessions**. We were able to provide much needed support for families

across the school holiday periods by providing a range of enjoyable activities. They included SEND (special education needs and disability) friendly activities, cricket camps with Durham Cricket and some brand new boxing skills sessions with the team at Alpha Boxing Gym in Consett.

All the children attending also received a free meal, easing the financial burden for families.



Holiday Squad fun



Greggs Foundation Breakfast Club



The big breakfast

Over 700 children across the North East are fuelling their school day with **Greggs Foundation Breakfast Clubs**, thanks to £60,000 from our Community Investment Fund.

No child should go to school hungry. Our work with the Greggs Foundation Breakfast Clubs helps to ensure children are nourished and ready to learn.

Going pound for pound with local boxing clubs

We've supported two not-for-profit boxing clubs helping children, teenagers and adults in our communities to get fit, learn new skills and build confidence.

Langley Park Boxing Club in County Durham and **Steeltown Spartans** in Consett have

received grants of £3,600 and £1,500, respectively, to bring much needed health and wellbeing provision to the areas.

They create safe, supportive environments where young people can thrive through sport. This funding allows us to give more people the opportunity to take part and build brighter futures for the young people it serves.

A friendly boost

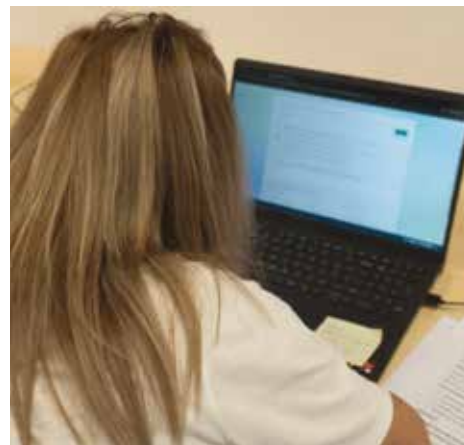
Our in-person befriending service, **Silver Friends** has received two big funding boosts.

We received over £10,000 from the Department for Digital, Culture, Media and Sport's Know Your Neighbourhood fund to keep the service running in Durham until March 2026. We also received over £64,000

from Legal and General Health Equity Fund to start running it in Northumberland.

Silver Friends offers a way for people aged 55+ to connect with one another with a calendar of social events in the community. We're thrilled that we can continue running this hugely popular service in Durham and expand it into Northumberland to support even more people in our communities.

To find out more about our Community Investment Fund and how it can support local projects in your area, visit www.karbonhomes.co.uk/mycommunity.



A digital leap forward

We've been busy transforming our customer experience - guided by your feedback and built for everyday ease. At the heart of this is MyKarbon, our newly updated customer portal, launched in October.

From reporting repairs to viewing tenancy details, MyKarbon puts your home in your hands. And we're not stopping there. A dedicated mobile app is in development, set to launch soon, making access even easier.

A first look with real impact

At a recent 'first look' event, customers explored the new portal and shared their thoughts:

- **85% said they're keen to use MyKarbon going forward**
- **Most found it easy to navigate**
- **Many valued having support on hand, boosting confidence online**

This was more than a demo; it was a conversation. The MyKarbon team listened, learned and acted.

From feedback to fixes

Thanks to your input, we've already resolved an issue with saving personal attributes like mental health information. Other suggestions that will be reviewed and considered include:

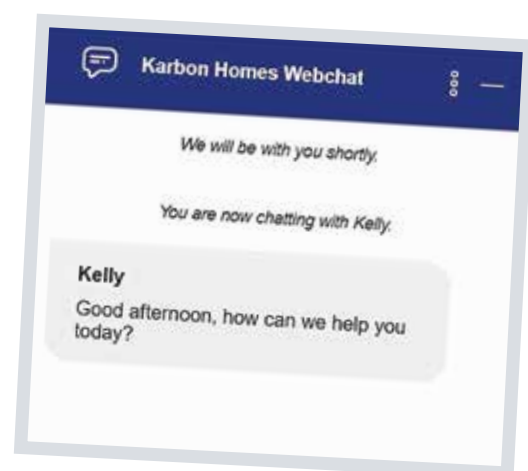
- **Adding an open text field to the "Other" box**
- **Renaming "Overview" to "Homepage"**
- **Clarifying messaging around rescheduling repair appointments**

Webchat is now live

We've also launched webchat - a faster, more direct way to get help online. Whether it's a quick question or support using MyKarbon, our team is just a message away.



Scan here to sign up today or visit karbonhomes.co.uk/mykarbon



Want to be part of it?

We're looking for digitally confident customers to join our new Digital Experience Network and help us to shape our digital services.

You don't need to be a tech whizz, but if you usually do things like shopping, banking or managing your utilities online we'd love to hear your thoughts. Register your interest by emailing dcet@karbonhomes.co.uk



Getting to know you

Don't forget to update your details for a chance to win a £50 voucher!

We're committed to delivering the best possible service to our customers. That's why we've launched our 'Getting to know you' campaign - giving you the chance to update your details so we can better support you.

By updating your information, you'll be entered into a monthly prize draw to **win a £50** high street voucher of your choice.

- Simply log into MyKarbon at karbonhomes.co.uk/mykarbon, where you'll now see the option to update your details.
- Or complete your survey from the link we either sent to you via email or SMS.



Need more info?

Check out our FAQs or read our prize draw terms and conditions at www.karbonhomes.co.uk/gtky

Coffee time

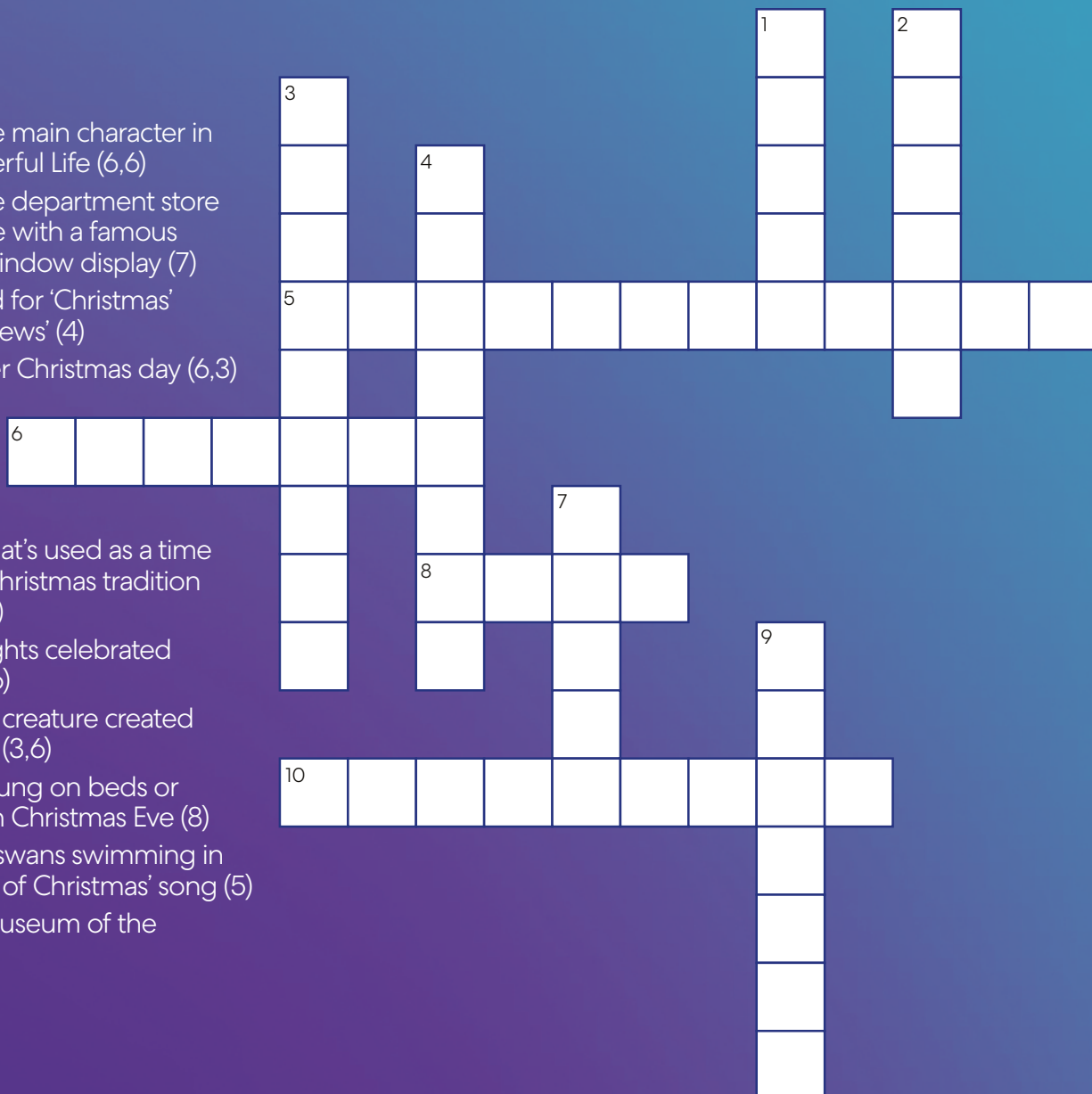
Crossword

Across

5. Name of the main character in It's A Wonderful Life (6,6)
6. Name of the department store in Newcastle with a famous Christmas window display (7)
8. French word for 'Christmas' and 'good news' (4)
10. The day after Christmas day (6,3)

Down

1. Hot room that's used as a time honoured Christmas tradition in Finland (5)
2. Festival of lights celebrated by Hindus (6)
3. Bitter green creature created by Dr. Seuss (3,6)
4. Long sock hung on beds or fireplaces on Christmas Eve (8)
7. Number of swans swimming in 'The 12 Days of Christmas' song (5)
9. The living museum of the North (7)



Sudoku

Easy

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

Trickier

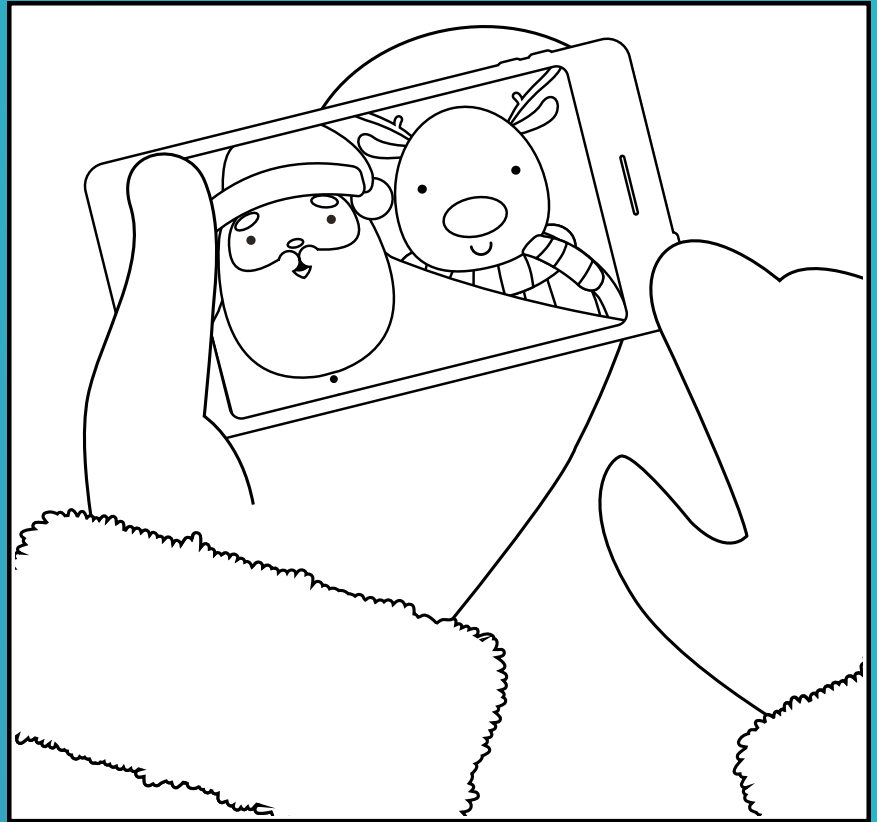
8		5		7				2
			1					
				3				
2			3			8		
				2			9	
	4						6	5
	1			5				
4	3			8	7			
6							7	

Christmas colouring competition

To celebrate the festive season, we're giving you the chance to win a £25 gift voucher with our colouring competition.

Grab your pens, pencils, crayons and paints and colour in our Christmas pic. Be as creative as you like, you can even add some of your favourite winter activities to the picture as well.

Ask a grown-up to share your entry to communications@karbonhomes.co.uk and be sure to include your age. We'll publish a selection of the entries on Facebook and in the next edition. **Good luck!**



We had lots of entries for our summer competition in our last issue. Take a look at some of the entries below. We've also included the winner of our Community Star drawing competition. This design will be featured on the cards we present to this year's Community Stars.

Libby, 9



Alfie, 10



Ariyah-Khaleesi, 8



Daisy, 8



Emily, 7



Isabella, 6



Easy

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

Trickier

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

Ways to get and stay in touch

MyKarbon

www.karbonhomes.co.uk/mykarbon

Use 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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to sign up to
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Phone 0808 164 0111

8am – 6pm weekdays

We're here for repairs, rent payments and general enquiries. You can check your rent balance and make a payment anytime, without even speaking to an advisor. Just select the payment option and provide your tenancy number to use our automated service.

Out of hours service available:

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

Email **info@karbonhomes.co.uk**

Email is perfect for cancelling appointments or for less urgent enquiries.

Facebook **[@karbonhomes](https://www.facebook.com/karbonhomes)**

Write to us at: _____

Karbon Homes, PO Box 169, Blyth, NE24 9GZ

Leazes Homes, PO Box 170, Blyth, NE24 9HA

Visit us

To see which of our offices are open to customers for drop-ins and which are appointment only, visit **www.karbonhomes.co.uk/contact**