

at home

with karbon



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August holiday hours

During the August bank holiday, we'll be running our out-of-hours service from 6pm on Friday 28 August to 8am on Tuesday 1 September.

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 also remain available during the holidays.



We have roles available in our Repairs Team!

Are you an experienced, qualified electrician, heating engineer or joiner looking for a new opportunity? Look no further! Our Repairs Team is expanding, and we're looking for new colleagues to join us.

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



JOB

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 versions, 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
عالمطام هب افطل دوش همجرت
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تنك اذا انمالع! اجرب - یبرع
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نم قمجرتم قخسن یلع لوصحلا
ققیثول هده

0808 164 0111
communications@karbonhomes.co.uk

Hello



Welcome to the summer edition of At Home with Karbon.

We're delighted to bring you a range of stories that celebrate the people, partnerships and services making a positive difference across our communities.

In this issue, we're especially pleased to introduce Karbon Foundation, our very own charity. It's an exciting new step that will help us grow the support we offer and extend our impact even further.

Supporting customers with the cost of living remains incredibly important to us. Our Money Matters service, now celebrating its 20th year, remains a trusted source of friendly, practical advice for managing your finances. You can read more on page 6.

We know that rising costs can make day-to-day life more challenging, so we're always looking for ways to help ease the pressure. One way we do this is through strong local partnerships, such as our long-standing work with West Northumberland Food Bank. Find out more on page 10.

You'll also find a lovely feature on our Holiday Squad sessions (see page 9). These are funded to give customers' children fun activities during the school holidays. They help reduce pressure on families at what can be an expensive time, while also supporting parents with childcare.

We're pleased to continue our Leaseholder Life pages in the magazine, created especially for leaseholder customers and shaped by their feedback. We'd also encourage all our customers to share their thoughts on At Home with Karbon, so we can make sure it stays relevant, useful and helpful for everyone.

Finally, we're delighted to share a very special celebration - Barry and Celia from one of our retirement schemes are marking an incredible 60 years of marriage. Turn to page 11 to read their story.

We hope you enjoy this issue, and I'd like to wish you a brilliant summer.

Thank you.

Ian Johnson

Executive Director of Customer Services

Share your stories or provide feedback

If you have a story you would like to share about yourself, another Karbon Homes customer or a group that's doing great work in your community, please contact us at **communications@karbonhomes.co.uk** as we'd love to include it in a future edition.

You can also use this email address to provide any feedback on the magazine.

Your new Welcome Home Guide

We've put together useful information to support you as a Karbon customer.

Our Welcome Home Guide gives you an overview of your tenancy with us and helps you settle into your home as easily as possible.

Visit **www.karbonhomes.co.uk/welcomehomeguide** to find out more.

Learn the skills to save a life

Defibrillators are being installed on all 38 of our over 55s housing schemes, thanks to our Unlocking Social Value Fund and match funding from Red Sky Foundation.

This project is helping communities across the region access life-saving equipment providing vital support should someone go into cardiac arrest.

Red Sky Foundation supports babies, children and adults living with complex heart conditions. Founded in 2020 by Sunderland couple Sergio and Emma Petrucci MBE, the charity raises funds and awareness to help save lives affected by heart disease, organ donation and cardiac arrest.

Sergio shares some key things to know about a heart emergency:

How common is cardiac arrest and who can it affect?

Cardiac arrest doesn't discriminate and can affect anybody, regardless of postcode, age or body size. Statistics show the most common time for it to happen is early morning but no matter the time of day there's no warning signs beforehand. It can happen whilst relaxing to music or in a high emotional situation such as a big sporting occasion. Recently sports people have suffered cardiac arrests, as well as spectators in stadiums.

If someone collapses and you think it might be a cardiac arrest, what should you do first?

Should the unthinkable happen, call 999. They will be able to give you advice on how you can support the person while you wait for the ambulance to arrive. This will likely involve giving hands-on CPR and getting help from someone to collect the local defibrillator.

What's the one thing people often don't realise about defibrillators that you wish they knew?

Anybody can use a defibrillator and you won't cause any harm by using one on someone in cardiac arrest.



Red Sky Foundation's Sergio Petrucci with one of the newly installed defibrillators.

You don't need training on a defibrillator as they are automated and will provide clear instructions of what to do.

Why is knowing where your nearest defibrillator is important?

If you suspect someone is in cardiac arrest and are calling 999 for help, the ambulance service would then signpost you to your nearest defibrillator. However, at a stressful time like this it's useful if you've already got an idea of where your local defibrillators are because every second counts. All of the defibrillators in the UK are on a searchable national database called The Circuit so you can familiarise yourself with which ones are local to you.

Find your nearest defibrillators by scanning this QR code:



How you can be better prepared

We would encourage everyone to learn CPR initially, but also how to respond if someone is unconscious, not breathing or responsive.

You can familiarise yourself with our video of how to use a defibrillator with the North East Ambulance Service, by **scanning this QR code:**



Our Unlocking Social Value fund provides support to deliver projects that will support our communities. You can find out more at www.karbonhomes.co.uk/social-value.

A more open approach to information sharing

Being open, transparent and accountable is at the heart of how we work. We know that having clear, accessible information helps you understand what we do, why we do it and how it affects your home and community.

We sat down with our Governance and Risk Manager, Imogen Potter, to talk about the Government's upcoming Social Tenants Access to Information Requirements (STAIRs) and what they mean for you.

Hi Imogen, can you tell us what STAIRs is, and why they are being introduced?

From October 2026, the Government is introducing these new rules to make sure social housing landlords, like us, are more open and transparent.

For you, that means clearer, easier access to information about how we're performing, how decisions are made and what it means for your home and services.

What difference will this make to me as a customer?

These changes will give you more access to important information, including:

- How we're performing as a landlord
- How decisions about homes and services are made
- The ability to request specific information about your tenancy or home.

Aren't we already sharing information?

Yes, and that's something we're proud of. We already work hard to make our services, performance and decisions clear, accessible and easy to understand.

STAIRs builds on this. It strengthens our commitment and ensures there is a consistent, regulated approach across the country's social housing providers.



What are the timescales?

The changes will be introduced in two stages.

From October 2026, all social landlords will need to publish key information about how they manage their homes. This will include things like policies, performance and how they are run.

In April 2027, social landlords must reply to customers' requests for information within 30 calendar days. This could include data on repairs, service charges and customer satisfaction.

Between now and when the changes come in, we'll continue to review and improve what we share so that we're ready and making the most of these changes.

Celebrating 20 years of Money Matters



This year marks 20 years of our Money Matters service.

Since 2006, we've helped customers to navigate their finances, understand benefit entitlements, take control of their debts and much more. Over that time, we've helped customers gain more than

£60 million in additional income, with £45 million secured in the last seven years alone.

Money Matters Caseworker Elaine has been with us for that whole journey. She spoke to us about her experiences with the team and why she's proud to be a part of Karbon.

Hi Elaine, can you tell us about how you came to work for Money Matters?

It was accidental, I had become a single parent and needed work, so after a couple of jobs that weren't the right fit, I became a welfare benefits advisor. After five years a job came up at Nomad Housing - one of the organisations that later merged to form Karbon - they hadn't had a financial support service before, so it was a chance to work on something completely from scratch.

What was the money matters service like compared to now?

The main difference was the number of homes we own and manage and the number of customers there are to help. Back in 2006, we only had 3,000 homes whereas now there's over 34,000.

Since then, we've seen lots of changes in the benefits system, and lots of changes in society, and we've adapted our services to best serve the needs of all our customers across all our communities.

Back then, it was just me. In the first year alone, I managed to gain £250,000 in additional income for our customers.

What's been a highlight of your career?

It has to be when people don't realise they can claim a benefit. We're able to assist them and increase their income, sometimes dramatically. It can transform lives, enables customers to pay their bills, clear rent arrears and have a sense of stability. When someone doesn't have to struggle to pay for basics, they can focus on other areas of their lives, including looking for sustainable work or taking part in training opportunities.

What would you want customers to know about money matters?

The Money Matters Team is now 16 members strong. Last year, we supported thousands of people and helped secure over £8,000,000 in additional income. We can help with benefit claims, appeals, grant searches, money guidance and we can also help find solutions for problem debt. All you need to do is give us a call on **0808 164 0111** or email moneymatters@karbonhomes.co.uk.

Handy things to know - Crisis Resilience Fund

Sometimes we can find ourselves in unexpected circumstances that impact our finances.

The newly established Crisis and Resilience Fund (CRF) is a government-funded grant for those in financial difficulty. The CRF replaces the Household Support Fund. It provides help in a crisis, including support with food and household fuel. It also replaces Discretionary Housing Payments for people receiving Universal Credit or Housing Benefit who need extra help with housing costs.

If you would like to know more, call the Money Matters Team on **0808 164 0111** or check your local council's website.



Rescue your recyclables

Knowing what can and can't be recycled isn't always easy.

Packaging looks similar and sometimes it feels like a guessing game.

What goes in your bins matters, and recycling can give items a brand new lease of life.

When your council collects your recycling, it's sorted, sent to reprocessors and then transformed back into products we use every day - from packaging to furniture.

- Your yoghurt pot could become a child's toy.
- Your plastic bottles could become a raincoat.
- Your deodorant could become part of a train.
- Even this magazine could be recycled and turned into new paper products.

Recycling helps reduce waste, save energy and protect the environment – but only if the right items go in the right bin, so it's worth checking.



2.3 billion recyclable items end up in the rubbish every year



As part of Recycle Week 2026 (14 - 20 September), Recycle Now is encouraging you to rescue your recyclables. Visit www.recyclenow.com where you can find out more, including a simple guide which gives handy recycling advice based on your postcode.

The government will make it easier for you to sort your recycling from your waste. Keep a lookout for more information from your local council.



If you'd like to know more about what we're doing to help our planet, visit www.karbonhomes.co.uk/climatechange

Introducing Karbon Foundation

We're launching Karbon Foundation, our new charity, to create lasting social impact by addressing key challenges faced by communities across the North.

It builds on the brilliant work of our Customer and Community Engagement teams, bringing their valuable experience and continuing to deliver the services that make a difference every day.

What the Karbon Foundation will do

It'll provide services and support to customers and communities around:

- **Financial wellbeing**
- **Employment, skills and training**
- **Digital inclusion**
- **Community investment and grants**
- **Social value**
- **Support with food and rising living costs**
- **Working with local partners**
- **Health and wellbeing**
- **Tackling social isolation**

Our purpose

Karbon Foundation aims to strengthen communities and improve lives across the North by providing inclusive, practical and locally led support to people who need it most.

Through the foundation, we can widen the reach of our services and access different funding, ensuring more people feel supported, connected and empowered - whether they live in our homes or in wider communities. Our services will remain free.

We'll continue to build on our strong relationships with local charities, community groups and partners. This is about working together to complement existing provision, share expertise and respond to local needs, rather than duplicating work.

Our team is here to support you. If you'd like to find out more about the foundation, visit www.karbonfoundation.co.uk.



Squad goals

Everyone deserves the opportunity to enjoy a full life in their own way. That's the passionate belief of Katie Toner who works with us to put on activities for children with special educational needs and disabilities (known as SEND) and neurodivergence.

Inclusion is important

Inclusion doesn't mean come and do it straight away, it's giving people the option. Many families feel like they don't have the choice, they don't feel like there's anywhere that trusts them, and they need a space that doesn't come with a judgemental eye.

I'm neurodivergent myself, I have a physical disability, I live it every day, so when they come to one of our SEND-friendly Holiday Squad sessions they're not meeting a stranger, they're coming to people who get it. I work with lots of families and can ask them what works best for them, and then we can build a programme around them – whether that be visual senses with arts and crafts, tactile touch senses with cooking, or movement and physicality with sports.



Katie (third from the left at the back) enjoying Holiday Squad fun

Stealth therapy

When we put together a range of activities, the kids get what I like to call "stealth therapy" - they're having fun but the activity is there for a reason. We put on a variety of things so they have time to enjoy the activity, but then they can move onto something else before they get bored.

Our SEND activities have been popular. We're getting lots of families coming back to us because they trust us. It's welcoming and flexible. When you come to an inclusive session you just need to be. Come on in – this is for you.

Come join our Holiday Squad

Our Holiday Squad has a great range of free activities for children of primary school age running during the summer holidays. From sports to cooking, arts and crafts to fun science experiments, there's something for everyone to enjoy.



We've got a wide range of SEND-friendly activities taking place as part of our summer Holiday Squad, running throughout the school summer holidays. You can find out more and book your place at www.karbonhomes.co.uk/squad

Supporting communities, together

As rising costs and tight budgets make everyday life difficult to manage, we're always looking at ways we can ease these pressures and offer help.

One way we do this is through funding local community partnerships, like West Northumberland Food Bank. We've been supporting the food bank for over 13 years to help residents while shaping how the food bank responds to need across the region, including connecting the organisation with wider partners and support.

Sam Gilchrist, CEO for West Northumberland Food Bank, told us more about the partnership:

💧💧 Karbon Homes has supported the food bank from the very beginning, and that long-standing relationship has made a real difference to how we're able to support people locally. It's not just about funding though; it's about a shared understanding of the challenges people are facing and how we respond to them together.

Food remains an essential part of the support provided by the food bank, but together, the partnership has enabled us to develop services that go far beyond emergency provision.

At the heart of our service is the helpline, which acts as a first point of contact for people experiencing hardship. Each year, the team responds to thousands of calls from people struggling to stay afloat due to rising energy costs, low incomes or unexpected changes in their circumstances.

With the backing of Karbon, we've been able to expand this offer to include emergency energy vouchers, essential household items and targeted signposting to a wide range of support services.



Volunteers from West Northumberland Foodbank and helpline



This includes debt and benefits advice, employment support and local community organisations, including Karbon's own Money Matters Team.

Recent funding from Karbon has helped strengthen how we respond to this, including supporting additional training for the helpline team in areas such as mental health and wellbeing.

This means people are not only supported through moments of crisis but are better able to move forward with greater stability and confidence. 💬💬

How this support helps in number:

- **67% of people** supported are Karbon Homes residents
- **3,880 calls** to the helpline each year
- **65% of support** relates to energy and debt advice
- **184 Karbon households** supported in just three months (334 in last 12 months)

To find out more about our community partnerships, visit www.karbonhomes.co.uk/my-community

A Lynemouth Love Story

Barry and Celia Love certainly have the right surname. This year they celebrated 60 years of marriage at their home at our Park View retirement scheme in Lynemouth, Morpeth. We spoke to the couple to find out their secrets to a long, happy marriage.

Congratulations on your Diamond wedding anniversary. How did you two meet?



Barry: We met when we were 11. And at the age of 19 asked Celia's dad if we could be married. Her dad said "Yes".

Celia: We have lived here all our lives. Barry was born nearby on Fenham Road in Lynemouth. Then we got our own house where we raised our children and lived there for 38 years. We then moved into Park View, Lynemouth, where we've been for 22 years.

Barry: We've got a lot of happy memories. I'm a motorbiking enthusiast and we used to get on the bike and take days out to places like Seahouses and Bamburgh.

Celia: He still has a bike which he goes out on, but I don't ride on the back anymore. I have a mobility scooter now.

How did you celebrate your anniversary?

Barry: We celebrated here in our apartment at Park View. We had a lot of company and lots of cards from all our family and friends. We even got one from King Charles and Queen Camilla.

Celia: Our daughter phoned us and said she had booked a photographer for us. When we went down to meet them, she was there waiting with a camera around her neck. She'd come all the way from Aberdeen for the day, she even took our pictures.

Barry: Our son also surprised us by buying some land in Glencoe in Scotland. He wanted to get us something different and he knows we love it up there. It means we're now a lord and lady when we visit.

What's the secret to a happy marriage?

Barry: When you apply good principles to your life – like helping other people and honesty – and you put them into practice in your relationships, then it makes you better. I think that's what's helped us through the years.

Celia: No marriage is marvellous. We all fall out and have ups and downs, but you've got to learn to give and take. My grandma used to say "Never let the sun go down on an argument. Make it up before you go to bed, and the next morning start over again." We've always done that.

A huge congratulations to Barry and Celia from everyone at Karbon!

If you have any big occasions coming up that you would like to be featured in a future issue of At Home with Karbon, please contact communications@karbonhomes.co.uk



Making it easier to get in touch and helping shape what's next

Getting in touch with us should be simple, quick and work around you.

That's why we're continuing to invest in our digital services, giving you more choice in how you contact us, while also making sure customers help shape what we do next.

MyKarbon - manage your home in one place

More customers than ever are choosing MyKarbon, our app and online account, to manage their home. With nearly 4,000 downloads of our new app, it's helping make everyday tasks quicker and more convenient.

With MyKarbon, you can:

- ✓ Check your rent balance and make payments
- ✓ Report repairs and track progress
- ✓ Update your details
- ✓ Access key tenancy information

Available 24/7, MyKarbon fits around your day. Whether it's early morning, during a break or in the evening. Customers tell us how simple and easy it is to use for everyday tasks. "It's very easy and straightforward to log repairs, even better that you can now do multiple repairs at the same time. I'm happy with how easy it is."

Nearly
4,000
MyKarbon downloads

Helping customers manage their home anytime, anywhere



What customers are telling us about MyKarbon:

"Easy to use. Everything's in one place."

"Much easier than ringing up to report a repair."

"Quick and simple with easy-to-follow instructions."

"A very useful app and easy to install."



Message us on WhatsApp

If you prefer messaging, our WhatsApp service is a quick and easy way to get in touch about repairs, tenancy questions or general support without needing to call.



It's available during office hours and is popular with customers who want a fast, straightforward option.

Simply use our freephone number: **0808 164 0111**

Help shape our digital future

We're also looking ahead. Our Digital Experience Network (DEN) gives customers the chance to help shape new digital services before they're launched.

We're looking for customers who are digitally confident. You don't need to be a tech expert! If you're used to things like online banking or shopping then you'd be a great fit. By joining DEN, you could:

- ✓ Test new digital tools
- ✓ Share feedback through surveys or discussions
- ✓ Help us make services clear, accessible and customer-friendly

DEN members will also help us explore plans for a new AI chatbot, designed to help answer common questions quickly, at any time of day. Customer feedback will be central to shaping how this works.



Scan here!

Still here when you need to call

While digital options are growing, our Customer Relationship Team and out-of-hours service are still here when you need to speak to someone, especially for urgent issues.

It's all about choice

Digital contact isn't about replacing existing services. It's about giving you more choice. Whether you prefer an app, a message, email or a phone call, we want contacting us to feel simple, flexible and supportive.



Keeping your communities safe

We're committed to making sure you feel safe and secure in your home. Most people make our communities a great place to live, but if you're experiencing anti-social behaviour (ASB), our Community Safety Team is here to support you with advice and action.

We spoke to Safer Communities Officers, Rebecca Hunter, Jessica Ashenurst and Shona Palmer, to get some examples of the support they offer.

Rebecca: ASB has a huge impact on residents. For example, a group of residents and Karbon colleagues in the Elswick area were experiencing regular verbal abuse from one of their neighbours.

While evictions are sometimes necessary in these situations, we do take steps to try and change behaviour. In this case, we placed an injunction on the resident. This is a court order designed to prevent a person from engaging in ASB. While this did make an improvement for some time, eventually he breached the injunction, and this became grounds for eviction.



Safer Communities Officers Shona Palmer, Jessica Ashenurst and Rebecca Hunter

Jessica: I've been working as a dedicated Housing Officer in Stanley for the last year. I've been able to identify some of the common issues in the area and work with residents and the police to act.

One resident was creating a lot of disturbances, including shouting, having arguments in the street and playing loud music late at night. We worked with the police and neighbours, using tools such as the **Noise App** and **iWitness** to gather evidence and put together a case to address the issues.

iWitness is a specially trained, independent and accredited team of officers who respond to your reports of disturbances immediately and provide accurate and credible witness statements.

The Noise App is a quick and easy way to record noise which is causing an annoyance or nuisance.

Download the app on your smartphone and start recording the noise that is causing the problem straight away.

Shona: Sometimes residents can be scared to report ASB due to feeling anxious about repercussions. We had a case of criminal activity and drug use at a property in Jarrow. The council made us aware as it was having a negative impact on the community.

We're able to offer anonymous ways for residents to report cases. We also offer additional safety and security for their homes, such as CCTV, letterbox restrictors and alarms for windows and doors.

Thanks to a collaboration between the council, police and these anonymous reports, we were able to evict the tenant and start tackling the wider issues affecting the community.

Rebecca: ASB cases can take time – it can be months or even years – sometimes they'll need to go through courts or other agencies to get involved to find suitable solutions.

Shona: The sooner people report issues, the sooner we can start investigating and taking action.

Jessica: I've been a Safer Communities Officer for a year. It's a challenge, but it's also a massive opportunity to create more sustainable communities. I think now that people know there is someone there who will challenge ASB, they feel better supported.

Shona: Taking action on people who are having a negative impact can have a hugely positive impact on the community as a whole.

It's not part of the job

Rebecca: We also have a zero tolerance policy for any bullying, harassment or violence towards our colleagues and contractors.

Jessica: It's a great feeling to know that both colleagues and residents are supported and that we will stand up to anti-social behaviour.

Shona: It reinforces that there are consequences for people's behaviour. It can also mean that someone else gets the opportunity to move into that property and make a positive impact.

How we're supported you over the past 12 months:



19 Injunctions: legal action used to stop serious anti-social behaviour and protect the community.

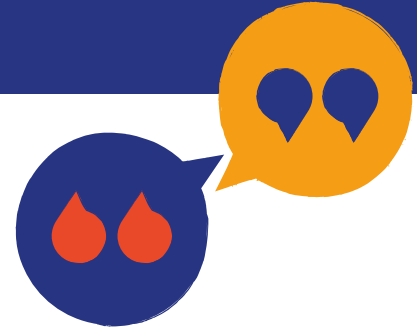
24 Notices of Seeking Possession (NOSP): A formal warning that we may take legal action if serious tenancy issues are not resolved.

80 Tenancy warnings: An early warning to help residents put things right and prevent issues from escalating.

To find out more about how our Community Safety Team can support you - including how to access iWitness and the Noise App - visit www.karbonhomes.co.uk/community-safety

Leaseholder life

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



In this issue, our Leasehold Team Manager, Duncan Bird, tells us about the importance of having contents insurance for your home.

You have a home full of things that you need and love – clothes, a TV, kitchen appliances, keepsakes, furniture and gadgets. If something is worth owning, it's worth protecting.

All Karbon leasehold properties (where the lease requires Karbon to provide buildings insurance) are automatically covered by our building insurance policy – meaning you have one less thing to worry about. The insurance covers the likes of falling trees, damage to supply pipes and cables, and fire.

The contents of your property, whether a house or flat, are not insured. You'll need to arrange this cover yourself.

Contents insurance protects your possessions against risks like fire, theft, flooding and escape of water. It's easy to underestimate the total value of your belongings because costs add up quickly across multiple rooms. Contents insurance is designed for a worst-case scenario, where you might need to replace most of your belongings at once.

What does contents insurance cover?

- Furniture, clothes, electronics, kitchen items and valuables.
- **Outbuildings and garden items:** such as sheds, garages, tools, bikes and garden furniture.
- **High-value items:** like jewellery, watches, art or expensive bikes.
- **Cover away from home:** useful for phones, laptops and bikes when you're out and about.
- **Accidental damage:** this can be especially valuable if you have a busy family living space prone to spills, broken items and damage to walls and flooring.
- **Home office:** like computers, screens and printers. It's worth confirming whether your equipment is covered by your place of work and whether business use affects your policy terms.

You can find out more about contents insurance, including a discounted scheme with insurance provider RSA, by visiting www.karbonhomes.co.uk/contents-insurance.



Duncan Bird

Your feedback matters – clarifying the complaints process

Feedback from our shared ownership customers has shown it's not always clear how to make a complaint with Karbon. So, we've put together a handy guide to explain how it works:

Service requests vs complaints

Sometimes you may need us to put something right, but it doesn't need to be handled as a complaint. This is called a service request. This could include requesting a repair or reporting anti-social behaviour, or a query for information or an explanation.

If you're not satisfied with our response or the outcome, you'll be given the opportunity to make a complaint.

Our complaints process

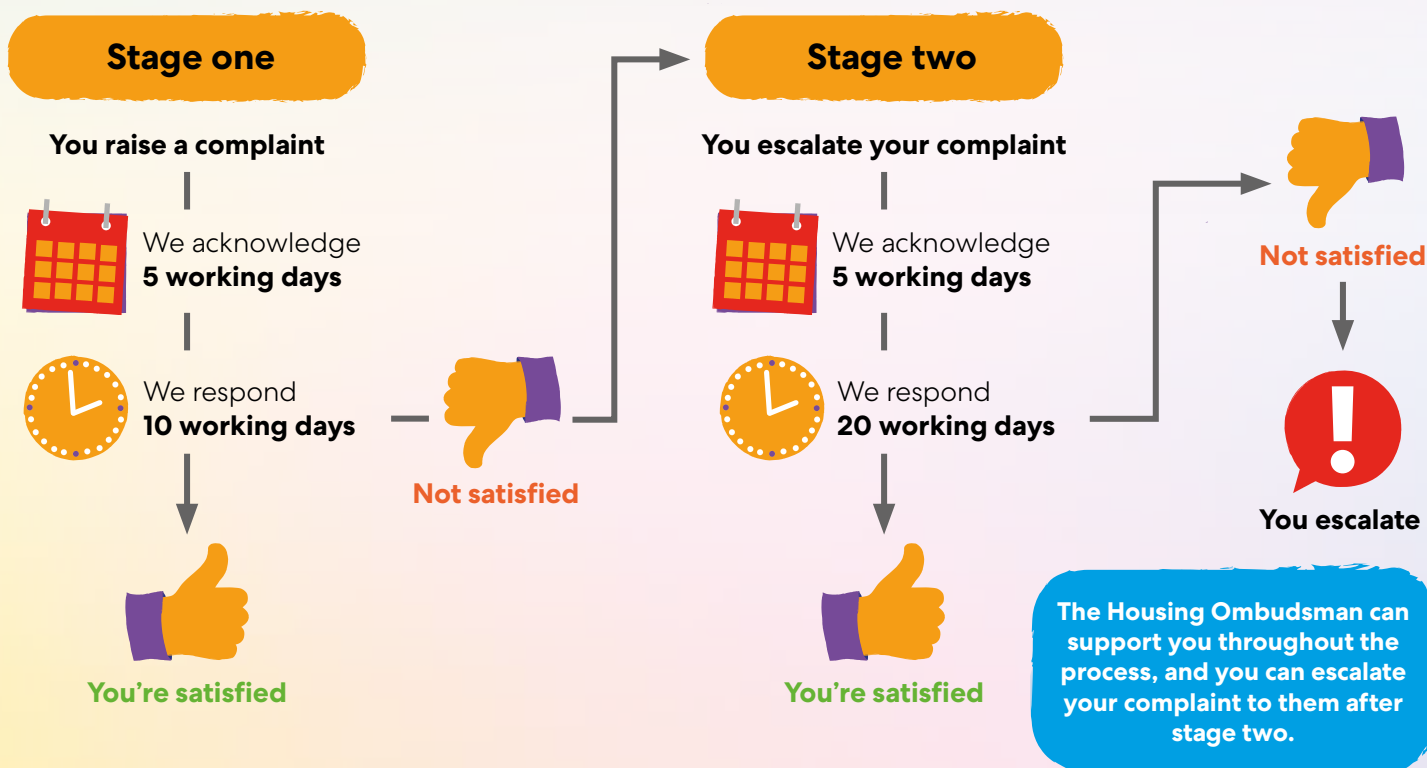
Our internal complaints process has two stages. We aim to resolve your complaint quickly and fairly at stage one wherever possible. If you're not satisfied with our response, you can choose to take your complaint to stage two.

Complaints must be raised within 12 months of an incident or issue arising. This is so that we can make things right as quickly as possible.

You can contact us about a service request or complaint by calling or messaging us on WhatsApp on **0808 164 0111** or emailing **info@karbonhomes.co.uk**.

You can also find more information about making a complaint by visiting **www.karbonhomes.co.uk/complaints**

You can see an overview of the process below.



Coffee time

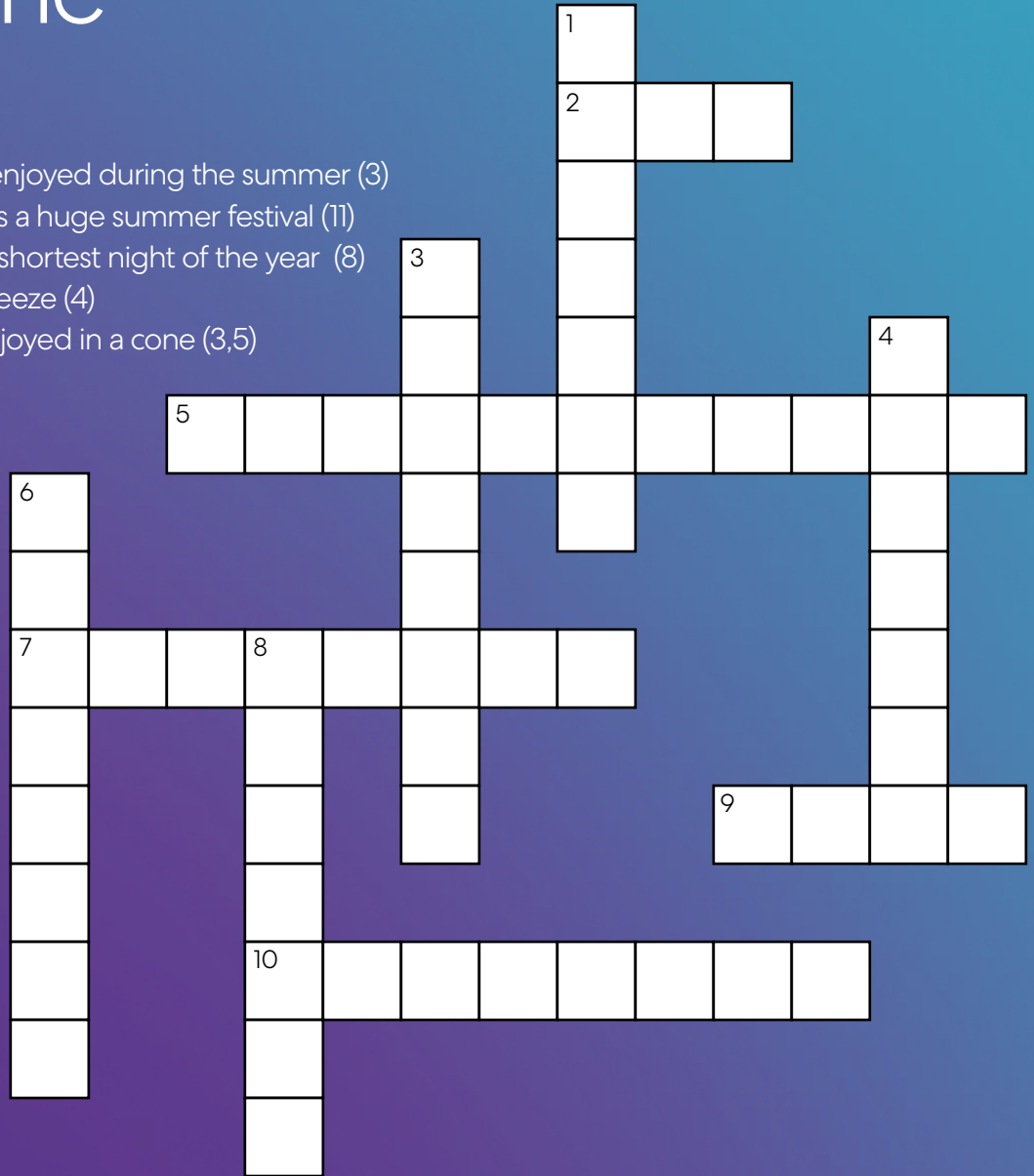
Crossword

Across

2. A type of beer commonly enjoyed during the summer (3)
5. Town in Somerset that hosts a huge summer festival (11)
7. Longest period of daylight, shortest night of the year (8)
9. Something you fly in the breeze (4)
10. Cold dessert that can be enjoyed in a cone (3,5)

Down

1. Shade provider that might also be folded away (7)
3. Insect known for summer bites (8)
4. Popular summer sport with a bat and ball (7)
6. Important identification for going on your hols (8)
8. Holiday by the sea (7)



Sudoku

Easy

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

Trickier

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

Easy

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

Trickier

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

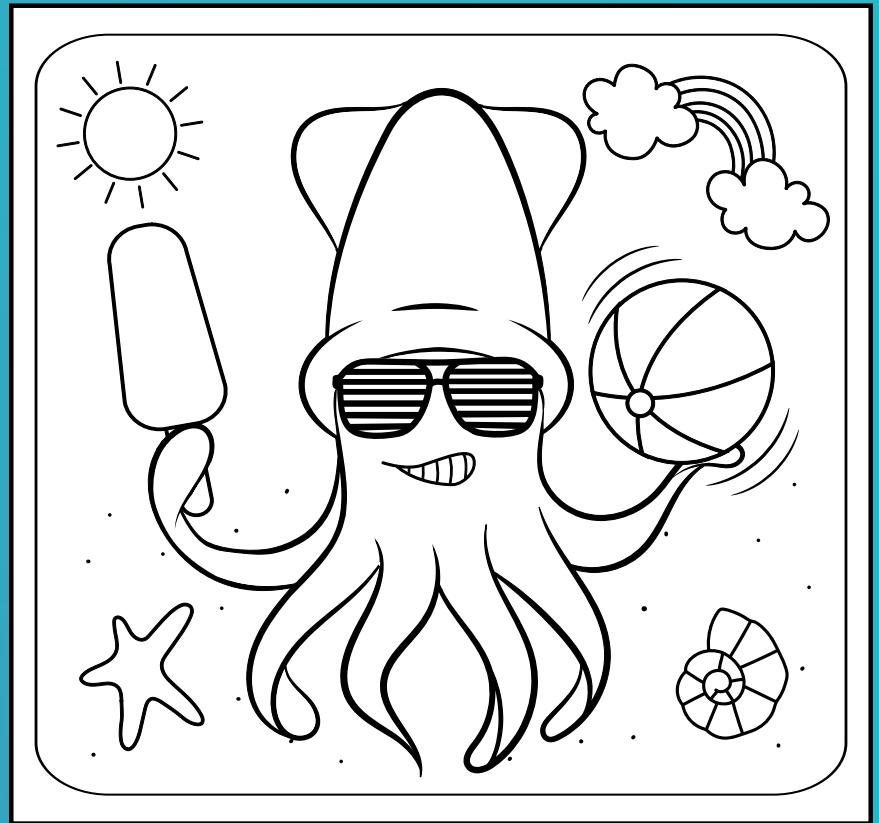
Summer colouring competition

The sun's out so get your pens, pencils, crayons and paints out for our colouring competition.

We're giving you a chance to win a **£25 gift voucher** with our summer Holiday Squad picture of Sid the Holiday Squid. Add your favourite colours and summer activities to the picture then 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!



Come join the Holiday Squad. Free summer activities for children of primary school age. Find out more at karbonhomes.co.uk/squad.

Take a look at some of the fantastic entries from our **Easter colouring competition**. There's a selection of entries in our gallery below and on our Facebook page [@karbonhomes](https://www.facebook.com/karbonhomes).

Daisy, 9



Elsie, 5



Emmie, 8



Jak, 4



Leandra, 12



Olivia, 6



Lillie, 9



Lucas, 8



Mia, 6



Mya, 7



Ramona, 9



Ruby, 8



Sophia, 5



Willow, 7



Piper, 7



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

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Write to us at:

Karbon Homes, PO Box 169, Blyth, NE24 9GZ
Leazes Homes, PO Box 170, Blyth, NE24 9HA

Visit us

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