



# Annual Report to Tenants 2016/2017.

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**karbon**  
homes

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# Foreword

We have much to be proud of as we look back at 2016/17. It has been a very busy period for everyone at what is now Karbon Homes.

Cestria came together with Isos Housing in October 2014, and then we announced last November that Cestria and Isos were to merge with Derwentside Homes in Stanley in April this year.

All this change is happening against a backdrop of political uncertainty, and the likelihood of more upheaval through the Brexit process, which reinforces why we moved to become more efficient and further strengthen our financial position by creating Karbon Homes.

Through this period, we have experienced significant change in our organisation, though we hope the experience for you as our tenants has been as seamless as possible.

The purpose of this report is to look back on the achievements and challenges encountered in the last year of Cestria Community Housing and Isos Housing operating together as a group.

Over the 12 months, we completed over 200 new home, investing almost £25 million in our development programme.

We have achieved high levels of tenant satisfaction across the business, including crucial areas like repairs and maintenance.

We hope you enjoy reading this report, and if you have any questions about your tenancy, or Karbon Homes as your landlord, please do get in touch.

**Paul Fiddaman**  
Chief Executive - Karbon Homes



# Welcome

## What is in this report?

Welcome to our 2016-17 Annual Report to Tenants. This is an opportunity for us to report back to you on our performance last year, highlight key achievements, and to update you on future priorities.

As a Registered Social Landlord, Cestria (now Karbon Homes) is regulated by the **Homes and Communities Agency (HCA)**, and our Promises reflect the standards they set us. We report performance against seven standards. These are:

- **Home Standard**
- **Tenant Involvement and Empowerment Standard**
- **Neighbourhood and Community Standard**
- **Tenancy Standard**

We also provide an update on our compliance with the Economic Standards. These are:

- **Rent Standard**
- **Value for Money Standard**
- **Governance and Financial Viability Standard**

## A year of change

We announced in November 2016 our intention to merge Cestria Community Housing and Isos Housing with Derwentside Homes.

We set ourselves a challenging timetable, aiming to complete the merger by April 2017, and were all proud and relieved to have completed all the preparations on time.

Right from the start of the process, our Chief Executive Paul Fiddaman was determined to ensure we maintained our usual high standards for the homes and services we provide to you.

The reason behind the merger was simple – we thought it was the best way to protect and enhance our services at a time when the housing sector is operating in a very challenging financial climate with less money available to invest in homes and communities.

We want to continue to improve our services and build more homes to rent and buy across the region, and by pooling our resources we are now in a better position to do just that.

## Service Standards

We agree our Service Standards and targets in consultation with tenants. There are 22 service standards across all service areas. During 2016/17 we achieved 88% on average across all service standards which is just below our target of 90%.

## Your views

Gathering our tenants' views helps us to understand what we are doing well, what needs to be improved and how we can learn from your feedback. To help us do this, we collect satisfaction data as and when services are delivered. We surveyed over 1,400 tenants last year through these 'transactional' surveys. We set a target for 2016/17 of achieving 95% on average across all areas and we actually achieved 94.5% on average.

Throughout this report we highlight overall satisfaction levels with the services we provide, and identify good feedback as well as areas where we need to improve and, most importantly, what we have done as a result of your feedback.

In addition to our 'transactional' surveys we seek tenant feedback through regular 'opinion' surveys. During 2016/17 we received almost 3,000 responses to surveys on various topics, including repairs appointments, anti-social behaviour and the amalgamation proposals to form Karbon Homes. Your feedback is invaluable and allows us to design services how you want them delivered.

## Contacting us

Do you know there are a variety of ways in which you can contact us to provide your feedback?

Email	<a href="mailto:customerservices@cestria.org">customerservices@cestria.org</a>
Website	<a href="http://www.cestria.org">www.cestria.org</a>
Cestria Hub	Front Street, Chester le Street
Twitter	@karbonhomes
Facebook	Cestria Community Housing
Telephone	0800 587 0001

My Cestria Home provides online access to your account, where you can easily pay your rent, check rent statements, report repairs and see more information about your tenancy with us 24 hours a day.

## What do you think?

You can share your views about this Annual Report to Tenants by using this survey link:

[www.smartsurvey.co.uk/s/TenantsReportCT/](http://www.smartsurvey.co.uk/s/TenantsReportCT/)

We would like to hear your views about how well you think we are doing and to gather your feedback and suggestions about how we can deliver even better services to our tenants.

## How we are performing

Here we set out our performance during 2016/17 under the regulatory standards. Our performance is important to us as it indicates how well we are doing as an organisation, and more importantly how well we are delivering our services to you.

We set targets every year and monitor our performance against these targets. This helps to highlight good performance, areas which need to be improved and areas for immediate review.

## Key:

-  means we are meeting or exceeding target
-  means we are close to target
-  means we are not meeting target

## Tenancy Standard



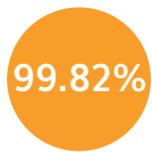
**Tenancy turnover**  
up from 9.5% last year.  
Target was 10.5%



**of tenants satisfied with the lettings service**  
compared to 98% last year.  
Target was 95%



**Properties that were vacant and available to let**  
down from 0.7% last year.  
Target was 0.8%



**of rent collected**  
Target of 100%



**Average time it takes to re-let a property after a tenant moves out**  
compared to 12.8 days last year.  
Target was 14 days.



**of current tenant rent arrears**  
Target was 1.6%



We co-sponsored a children's sports day held at the Riverside Athletics Track in Chester le Street.



# Home Standard



**of repairs jobs completed first time**  
compared to 92.0% last year.  
Target was 92.0%



**Average time to complete responsive repairs**  
compared to 4.8 calendar days last year.  
Target was 6 days



**of repairs appointments met compared**  
compared to 99.9% last year.  
Target was 99.5%



**of gas services due were completed**  
compared to 100% last year.  
Target is 100.0%



**of responsive repairs completed within target time**  
compared to 97.7% last year.  
Target was 98.0%



**of tenants satisfied with the repair service overall**  
compared to 93% last year.  
Target was 95%



**Average cost of responsive repairs**  
Target was £120



**of tenants satisfied with the way their repair call was handled**  
Target was 95%



**of tenants satisfied with the overall quality of the repair**  
Target was 95%



## Tenant Involvement and Empowerment Standard:



## Neighbourhood and Community Standard:





We worked alongside our contractors to keep children at Lumley Junior School informed about our local construction project – and warn them about the dangers of entering the site.

# Home standard

 **93%**

Overall satisfaction with the repair service.

 **14,609**

Repairs completed.  
15,536 completed last year.

 **5.1** Days

Average time to complete responsive repairs.

## The Regulatory Standard

What our regulator says landlords should deliver under this standard includes:

- Provide a quality of accommodation that meets the Decent Homes Standard
- Carry out a cost-effective repairs and maintenance service to homes and communal areas
- Meet all statutory requirements that provide for the health and safety of the occupants in their home

Some of our new homes at The Meadows in Bowburn



## Planned maintenance

To ensure your home is maintained to a high standard, as part of our planned maintenance programme (long term scheduled work), during 2016/17 we delivered:

- **112** new kitchens
- **87** new bathrooms
- **2** new heating systems / major heating components
- **251** roof replacements
- **68** garage refurbishments
- **8** garage demolitions
- **3** new window and doors
- **16** electrical rewires

We spent **£4.6 million** on planned maintenance work during the year.

Our 2016/17 programme of work has delivered improvements across the West Lane area of Chester-le-Street, Perkinsville, South Pelaw and Chester Central.

## What we spend on maintaining homes

We spent over **£8.5 million** in 2016/17 on repairs and maintenance for all our homes. This includes both planned (long term scheduled work) and reactive (responding to your calls about repairs and maintenance) work.

This year (2017/18) our budget is over **£7.1 million**.

## Gas Servicing – please let us in, it's for your own safety

By law we have to check all gas appliances and pipework once a year. It is really important that you allow us access to complete these checks, which is why it is part of your tenancy agreement. We will contact you in advance to make an appointment to carry out this service.

Customer service telephone number  
**0191 385 1900**.

If you smell gas at any time and suspect a gas leak, call the National Gas Emergency Service immediately on **0800 111 999**.

 **97%**

of tenants satisfied with  
the gas servicing team



Our community investment programme funded a fantastic scheme to provide handy-persons in Hendon, Sunderland, through the CHANCE project. Paul Hadden (front) with project co-ordinator, Julie Maven, and volunteer handy-person Andrew Maven.

High quality new homes for older residents in Bowburn, County Durham



## Repair feedback

We completed **14,609** repairs compared to **15,536** in 2015/16.

During the year, overall satisfaction with the repairs service was **93%**. **96%** of tenants said it was easy to report their repairs and **93%** were satisfied with the quality of the repair. Also **95%** said that they were satisfied that the trade staff kept dirt and mess to a minimum.

## When you complimented the repairs service, you said

 Worker was polite and helpful.

 Did job to a high standard.

 Reported repair in the morning and it was carried out the same day.

## In areas we could improve

### You said...

 I would like to see the tradesmen wearing plastic covers on their shoes like they used to when they come in the house.

### ...so we...

Have provided all our trades staff with overshoes to protect your home when we are visiting.

### You said...

 That they keep in touch with the customer in regards to appointments. It would be nice if they told us if they cannot come and keep us up to date with what's happening.

### ...so we...

Make sure that our work schedulers always endeavour to keep you fully updated as the repair job progresses. If we need to change your appointment for any reason we will always try to do so at the earliest possible time and make sure this is rearranged to your convenience.



## Key achievements during 2016/17

- Our new fleet of vehicles for our trade staff was rolled out. The vehicles have been upsized and include bespoke racking which means we can carry a wider variety of equipment than before. This improves our service delivery and right first time performance.
- Our trade staff have been issued with the latest mobile working technology to improve day to day and out of hours communications.
- Annual asbestos awareness training for all trade staff and team leaders was completed.
- We carried out a review to improve the process of how newly built homes are passed from the Development team to over to our Housing Management teams, ensuring the best possible service to the new residents. The review has resulted in improved communication between staff, communications with tenants are now always entered onto our Customer Relationship Management (CRM) system, and a standardised demonstration process of new homes to new residents has been introduced. Using a CRM system enables us to manage correspondence with tenants more effectively and deal with enquires more quickly and efficiently, resulting in a better customer experience.
- During the year we have also streamlined and standardised our satisfaction survey process for our development service. We use regular telephone surveys to gather your feedback which we use to help improve our service to you.

## Building new homes

To help meet housing demand we provided 49 new homes at affordable rent, including 6 properties at Carlin Close in Bowburn and 37 properties at Lonin Gardens in Pelton. All our homes are very energy efficient and include features such as high quality insulation in the walls and the roof, efficient heating systems and waste recycling measures.

 **89%**

of tenants satisfied with the quality of their new home.



Cestria funded a project to provide vital safety equipment at Bullion Lane Childrens Centre in Chester le Street. Pictured are Jonathan Fletcher and Paul Hadden (right) from Cestria, with Tammy Gillum from the children's centre.

## When you complimented your newly built home, you said

 The houses are absolutely beautiful, nice big rooms and my garden is an alright size.

 I love my new home, all the rooms are a good size; big bedroom and kitchen.

 I am just very satisfied. We have a big bedroom and a small one but that is quite alright.

 I love everything about it, the kitchen and bathroom is nice and the rooms are massive.

 Going from a home where we were getting harassed to a place where my kids are safe I couldn't be happier, the area is a lot nicer. It's a perfect size, it's a good sized kitchen and a garden.

## In areas we could improve

### You said...

 The only thing I would say is when I phoned up and complained about things needing changing in the house, I have had to complain about three or four times and nobody has gotten back to me.

### ...so we...

reviewed and updated our complaints, compliments and suggestions policy in consultation with tenants and will be using the new policy alongside our new Customer Relationship Management (CRM) system. This is an ICT system which allows any member of staff to log your complaint, compliment or suggestion and enables us to manage correspondence with tenants more effectively which means a better service for you. We aim wherever possible to resolve your complaint as quickly and smoothly as possible.

## Focus on adapting your home

Our Adaptation Service completed 209 adaptations during 2016/17, helping tenants retain independence in their homes.

We can provide a range of minor adaptations to your home, for example handrails, key-safes, lever taps and additional stair rails.



of tenants were satisfied with the quality of the work.



of tenants were satisfied with the adaptations service.



of tenants said that the adaptation work had improved their lifestyle and independence.

For major adaptations such as walk in showers, ramps and stair lifts you will need to contact **Durham County Council's Social Care Direct** on **0191 383 5752**.

If you would like to discuss your needs further then please do not hesitate to contact us on **0191 385 1900**.

## Our plans for 2017/18

- Roll out the new Karbon Homes brand to our trade staff and their vehicles.
- Our aim is to build 62 new affordable homes for rent in Shiney Row, South Pelaw and Chester-le-Street
- We have a budget of £4 million to carry out planned maintenance (long term scheduled work) works during 2017/18. The areas we will be working in include West Pelton, High Handenhold, Perkinsville and Pelton. We will be improving boundary walls, outhouses, roofs, fencing as well as carrying out internal work.





We co-sponsored a children's sports day held at the Riverside Athletics Track in Chester le Street.

# Tenant Involvement and Empowerment Standard



**50,478**

calls handled by the Customer Services Team.



**133**

compliments received.  
Down from 145 last year.



**100%**

of tenants satisfied with the service they received at The Hub.

## The Regulatory Standard

What our regulator says landlords should deliver under this standard includes:

- Provide opportunities for involvement and empowerment
- Have a clear focus on good customer service, choice and complaints
- Understand and respond to the diverse needs of our customers

We know we do not always get things right and when we don't we want to hear from you so we can improve and avoid similar things going wrong in the future. During 2016/17 we received 27 complaints and 133 compliments. Of the 27 complaints reported, 16 were upheld (ie. the complaints were justified).

Here is a breakdown of the types of complaints we received:

- Repairs and Maintenance 14
- Housing / Income Management 3
- Development 3
- Customer Services 5
- Community Engagement 1
- Corporate 1

Although we received complaints mostly about repairs and maintenance, it is useful to understand that, on average, our repairs service completes around 15,000 repairs each year and thousands of additional visits associated with gas servicing and planned maintenance work. Most of the enquiries and concerns we receive are successfully resolved at the first point of contact, leaving a very small number to escalate into a complaint.

We monitor how complaints are made and make sure that our methods for reporting are easily accessible. The most complaints were received via phone call closely followed by email.

- By Phone call 11
- By email 10
- By letter 4
- In Person 2

We use the complaints and feedback we receive to improve our services. We work with a group of tenants who help us to analyse trends and work with Service Managers to review the complaints and compliments we receive.

Here are just a few examples of how complaints have positively changed the way our services are provided.

- Unclear re-charges for repairs

**The re-chargeable repairs policy and process was reviewed with changes made and communicated to all staff**

- A tenant was unable to contact our Out of Hours provider

**We contacted the Out of Hours provider and addressed the issue**

- A tenants furniture package was collected before the tenant moved out

**Furniture collections are now always arranged for after the tenancy ends unless the tenant states otherwise**

We know we do not always get things right and when we don't we want to hear from you.

## Key achievements during 2016/17

- During 2016/17 we launched a new Customer Engagement Model which sets out the different ways you can provide feedback and become involved in how we run our business. Our new model is less formal than before and uses more digital methods to engage with more tenants. It was felt that previous, traditional customer engagement methods were restricted to a small section of our tenants.
- There are a number of ways in which you can now get involved and help to influence the way we run our business.
  - **Tenants Panel** – – the main role of the Panel is to oversee the Customer

Engagement Model, making sure that it is working effectively and that tenants' views are being used to help improve our services.

- **Regional Forums** – are meetings that take place with tenants in a particular region that is experiencing issues and require our support. Meetings can take place until the issue is resolved. Meetings can be called by tenants or staff.

- **Local engagement** – will provide tenants with opportunities to assess the quality of services delivered locally through activities such as Tenant Inspectors for empty properties, estates, sheltered housing, housing blocks and grounds maintenance.
- **Digital engagement** – you can engage with us via a number of digital methods such as such as Facebook, twitter. We also have online forums, 'live chat' and a 'rate and review' facility on our website.
- **Review and Assist Panel** - the role of the RA Panel is to scrutinise the services we provide, acting as 'critical friends'. This is done by the RA Panel identifying issues of concern to tenants, carrying out in-depth reviews and making recommendations for improvements to our services.

If you are interested in getting involved, call us on **0191 385 1900** and ask to speak to the Community Involvement Team or email us on **customerservices@cestria.org**



## Our plans for 2017/18

- During 2016/17 we reviewed and updated our complaints, compliments and suggestions policy in consultation with tenants and in 2017/18 we will be using the new policy alongside our new Customer Relationship Management (CRM) system. This is an ICT system which allows any member of staff to log your complaint, compliment or suggestion and enables us to manage correspondence with tenants more effectively which means a better service. We aim wherever possible to resolve your complaint as quickly and smoothly as possible.
- We plan to review the activities that have been delivered by the new Customer Engagement Model and improve it if necessary for Karbon Homes.



# Neighbourhood and Community Standard

 **170**

cases of anti-social behaviour reported this year. year. An increase in reporting by approx. 40%.

 **100%**

of anti-social behaviour complaints responded to within 5 working days.

 **97**

individuals helped to move into employment.

## The Regulatory Standard

What our regulator says landlords should deliver under this standard includes:

- Keep the neighbourhood and communal areas clean and safe
- Co-operate with tenants and other partners to promote social, environmental and economic well-being
- Prevent and tackle anti-social behaviour in neighbourhoods

We are about more than just bricks and mortar and see it as our responsibility to build more than just the homes people live in. We want to build and support communities which can build successful lives. During 2016/17 we developed a new Community Investment Strategy to help achieve this.

## Key achievements during 2016/17

- Online Owls, aimed at providing services to tenants to increase digital inclusion, by the end of the year had supported over 440 residents. The service not only supports people to find work by helping them understand how to use job sites, and upload CVs and applications, but can also help increase social inclusion. One tenant can now Skype her son who lives in New Zealand, when before she would be reliant on high cost phone calls. The service saved another tenant almost £300 by helping them navigate a comparison website for their utilities.
- Our Money Workers supported 352 tenants with their finances, increasing their overall annual income by £501,127 making each tenant on average £27.37 per week better off.
- Our employability service, in partnership with Durham County Council has helped:
  - 124 individuals engage with employability projects
  - 97 individuals move into employment
- Over the last 12 months we brought together the 2 anti-social behaviour teams at former Cestria and the former Isos so we can provide a consistent high quality service to tackle anti-social behaviour
- We introduced **The Noise App** for tenants experiencing noise nuisance. It's a free smart phone app service whereby tenants can instantly record noise nuisance and send the recordings to our officers. We aim to respond directly to tenants within 1 working day of receiving the noise report.
- We received over 800 responses to our online anti-social behaviour survey, with over 1,100 comments made. This provides great insight into your views on anti-social behaviour. The purpose of the survey was to get a better understanding of your perception and satisfaction with our anti-social behaviour service and what we can do to improve the service in the future as Karbon Homes.



We want to build and support communities which can sustain successful lives.

## Our plans for 2017/18

- Continue to support projects that have a positive impact on our communities and develop a Karbon Homes approach to this.
- Use the feedback you provided through the online anti-social behaviour survey to help improve our anti-social behaviour service.

## Employability Case Study

Chris engaged with the employability service through a referral from Job Centre Plus when he was made redundant. He was supported in updating his CV, identifying his skills and career aspirations. Through the service he was matched to a local employer who was keen to take on an apprentice. Chris was supported through the entire application and interview process and was successful in securing the role. The service also supported the local company to help them access additional funding and wage subsidies to make the role even more secure.



## Focus on anti-social behaviour

We want our tenants to feel safe and secure in their home and understand that experiencing anti-social behaviour where you live can be distressing and difficult for all involved. Our Housing team and dedicated Safer Neighbourhoods team work together to respond promptly to any reports they receive.

The Safer Neighbourhoods team who deal with all anti-social behaviour cases responded to 100% of complaints within 5 working days of being reported during 2016/17.

If anti-social behaviour is causing alarm or distress to you or the community where you live, you should report it. This can be done anonymously.

You can report anti-social behaviour incidents to us anonymously via our website:

**[www.cestria.org/your-community/anti-social-behaviour/](http://www.cestria.org/your-community/anti-social-behaviour/)**

Or speak to us in person at one of our offices, or please give us a ring on **0191 385 1933** or **0191 385 1934**.

## iWitness service

Our award winning iWitness service has gone from strength to strength with an average of two call outs per night from tenants wanting us to witness and evidence anti-social behaviour in our neighbourhoods.

You can use the service anytime day or night, as the specially trained team are on hand 24 hours a day and can arrive within 30 minutes of tenants calling to report anti-social behaviour.

The team will bring cameras and recording equipment and observe what is happening before producing a detailed report for us by the start of the next working day. To use the iWitness service contact us on **0191 385 1900**.

The service has been nominated and shortlisted for awards 3 times over the last year, demonstrating that the service is recognised for its innovative and specialist approach to anti-social behaviour when our offices are closed.

# Tenancy Standard



**98%**

of tenants satisfied with the lettings process.  
Target was 95%.



**86%**

of tenants satisfied with the  
condition of the property when  
they moved in.



**94%**

of tenants satisfied with the length of  
time they had to wait for the keys after  
being made an offer.

## The Regulatory Standard

What our regulator says landlords should deliver  
under this standard includes:

- Allocate properties in a fair, transparent and efficient way and have ways for tenants to mutually exchange
- Offer tenancies in a way that makes best use of stock
- Meet all applicable statutory and legal requirements in relation to the form and use tenancy agreements or terms of occupation

We own and manage 4,192 properties. We let 405 properties in 2016/17 and our average weekly rent was £74.60.



**94%**

of tenants satisfied that they were  
kept informed of progress whilst  
waiting for their new home.

Elms resident Jean Lee with two of the school children who worked on an artwork project, Grace Brown and Jordy Armstrong







## Key achievements during 2016/17

- Our staff received training to increase knowledge and awareness of the financial difficulties tenants are facing as a result of welfare reforms and we launched a welfare reform marketing campaign called "Making Your Money Work For You".
- All those tenants who were identified as potentially being affected by the 'benefit cap' have now been contacted. We have provided advice and support in securing exemptions for tenants, applying for discretionary housing payments or by helping with budgeting to make sure they can pay their rent.
- In partnership with a Tyneside social enterprise we can now offer discounted low cost furniture to tenants.
- Housing Officers continue to carry out a programme of regular tenancy visits to all our tenants.

## Working hard to maintain your tenancy

Our dedicated Financial Inclusion Team, which provides budgeting, benefits, debt, employability & tenancy sustainment support and advice has seen a very busy year with the introduction of some of the most complex and impactful welfare reforms since the introduction of the 'bedroom tax' in 2013. During the year, the team worked with 352 tenants and helped secure just over £500,000 in annualised income gains for our tenants (making each tenant on average £27.37 per week better off).

The new welfare reforms, including the reduced 'benefit cap', the introduction of full service Universal Credit (and the full roll out of 'live service' Universal Credit), as well as other changes to customers' entitlements to tax credits, pension credit and housing benefit, have presented the team with the opportunity to increase the help we can offer you, with an increase in advice on removing barriers to employment.

The team has worked closely with those households whose income has been effected by the benefit cap, resulting in more families being able to stay in their homes.



Fighting back against loan sharks are Claire McDonald and Tracey Pearson from our Bowes office.

## Benefit Cap Case Studies

1. A single parent with four children had their housing benefit entitlement reduced by £138 per week because of the reduced benefit cap.

The team helped the client first by reducing their furniture pack service charge, however, this still left a considerable shortfall. Debts were dealt with and budgeting looked at. Finally, employment was presented as the only option available to the tenant, who had not worked for approximately 10 years and had suffered from domestic abuse and other social and family problems.

After receiving advice and support from us, the client was able to secure paid employment. However, due to difficulties adjusting to the workplace, she ended her employment before her first wage payment. Our adviser suggested self-employment, and after extensive advice and support, the client registered as self-employed. 6 months on, the client is £176 per week better off, and their rent account is in credit.

2. A couple with four children had their housing benefit reduced to 50 pence per week by the benefit cap, making them liable to pay £94.15 per week rent.

The couple were refugees, and spoke English as a second language. The couple received no support and post often went unopened, making communication difficult. Our team identified health issues within the family, and helped them apply for Personal Independence Payment (PIP). This was successful, and resulted in an award of PIP worth £4,000 per annum, and full Housing Benefit. The team also switched the family's energy supplier, saving them over £300 per year. Overall the family are £175 per week better off as a result of the team's intervention.

## Our plans for 2017/18

- We plan to introduce more digital technology to improve our tenants experience when dealing with us.
- To continue to carry out a programme of regular tenancy visits to all our tenants.

## In areas we could improve

### You said...

 How do I know if I have been successful in bidding on a property?

### ...so we...

Improved our adverts to advise applicants we only contact successful applicants.

### You said...

 When will the keys be available for my property?

### ...so we...

Introduced a process whereby a prospective tenant gets a telephone call every week with a progress update on the property they have been allocated.





We signed up again with the Foundation of Light to deliver vital community programmes. (L-R) Paul Hadden from Cestria, Sarah Howell from FoL, Martin Warhurst, MD of Cestria, and Mark Pae from FoL.

# How we are performing against the economic standards - Our Financial Performance

## Rent Standard

We follow Government guidelines to keep rent and service charges affordable. Our housing, customer services and financial and social inclusion teams are on hand if you are struggling to make payments. You can call us on **0191 385 1900** or email [customerservices@cestria.org](mailto:customerservices@cestria.org)

In 2016/17 our weekly average general needs rent

**£74.60**

and the weekly average service charge was

**£20.40**

Our net rental income in 2016/17 was

**£17.2<sup>m</sup>**

## Governance and Financial Viability Standard

Our regulator, the **Homes and Communities Agency (HCA)**, assesses housing providers against their Governance and Financial Viability Standard.

The HCA grades housing providers using 4 grades:

### For Governance

- G1 and G2 are compliant
- G3 and G4 and non-compliant

### For Viability

- V1 and V2 are compliant
- V3 and V4 and non-compliant

The HCA has awarded Cestria **G1 governance V1 financial viability** ratings. This means we are fully meeting the HCA's requirements.

## Value for Money Standard

Our annual Value for Money Assessment provides evidence to the HCA on how we comply with their standards. The 2016/17 assessment can be accessed at

[www.karbonhomes.co.uk/value-for-money/](http://www.karbonhomes.co.uk/value-for-money/)

Our Board Members monitor our performance to make sure we meet standards and legislation and deliver the objectives in our strategic plans. They also manage the organisation's budget and assets to make sure we provide you with quality homes and services. In addition, they help us plan and deliver improvements to services and deliver value for money.

Paul Mooney joined (L-R) Cestria chair David Butler, Karbon chief executive Paul Fiddaman, Cestria MD Martin Warhurst and Coun Mike Dixon from Durham CC at the opening of The Elms Extra Care in Chester le Street.



All the money we collect in rent is reinvested in homes, communities and the services we provide.



# Our future as Karbon Homes

Your landlord Karbon Homes has now taken its place as one of the largest housing associations in the North East, owning and managing nearly 24,000 homes regionwide.

As you know, we were only formed in April this year from a merger of Isos Housing, Cestria Community Housing, and Derwentside Homes.

We are committed to being a very significant developer of new homes, building more than 500 each year across different tenures.

We want to provide a range of housing to suit the varied needs of you, our customers. As well as providing homes for rent, we will also develop homes for sale, or for shared ownership or rent-to-buy through our commercial development subsidiary Prince Bishops Homes.

Alongside the management of our homes, we will continue to deliver a wide range of services and projects such as welfare advice; community initiatives, support for older people and housing for a range of different client groups requiring specialist support.

To help us stay focused on what we need to deliver for you, we've developed five strategic aims. They are:

1. *To provide as many good quality homes as we can*
2. *To deliver excellent, modern services to all our customers*
3. *To build successful and sustainable communities*
4. *To grow the business and its reputation*
5. *To maximise capacity to deliver our ambitions*

We know that running a housing association in 2017, is a very different challenge than 10 or 20 years ago, and it's likely to remain challenging over the next few years.

We know we will need to be more self-reliant than ever before – but we are confident that, working alongside you as our tenants, we can create great things together.

We hope you will support us in developing the future of Karbon Homes, and we will continue to work in partnership to continue to deliver high quality homes and services for an ever larger community of Karbon Homes tenants.

If you need this document  
or other information in  
another language or  
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