

at home

with **karbon**

Get to know your Grounds Maintenance Team

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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.

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0808 164 0111

communications@
karbonhomes.co.uk

Hello

Welcome to your spring
At Home with Karbon magazine.



In this edition, we've put together a mix of inspiring stories from our communities, helpful hints and tips and interesting interviews.

We've highlighted some important topics – like our commitment to preventing modern slavery, a damp and mould pilot and why it's important to have a safety check of your home.

Here at Karbon, we take great pride in the services we offer and one we're particularly proud of is our Money Matters Team. On page 13, you can read about the millions of pounds the team has secured for customers, as well as hearing directly from a customer about the difference it's made to them.

Making sure our communities are well-maintained is important to both us and you, so we're pleased to introduce you to our Grounds Maintenance Team on page 8.

This edition also shares the many ways you can have your say on Karbon services, like those I've mentioned above. We're committed to continuously

improving what we do, so we need to know from you what you think we're doing right and where we can improve. I'd encourage you to have a read and get involved if you'd like to.

Another way we use customer feedback to shape and refine our services is through the new Tenant Satisfaction Measures. This involves a telephone survey from independent researchers Acuity, who ask you several questions about how you think we're doing as your landlord. We must report this information back to our regulator so they can see how we're performing, and we'll share the findings with you later in the year.

We really do value hearing what you think – customer care and satisfaction is at the heart of everything we do.

I hope you enjoy reading this edition of the magazine.

Ian Johnson

Executive Director of Customer Services

Share your stories

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 get in touch with us at communications@karbonhomes.co.uk as we would love to include it in a future edition of At Home with Karbon.

Special thanks to all our contributors:

Jay Brennan, Apprentice Joiner – Ollie Brotherston, Apprentice Heating Engineer – Stacey Close, Engagement Coordinator – Letty Davison, Eggcrackers – Geordie and Rose Dixon, Prudhoe – Michael Farrington, Byker – Lee Forrest, Money Matters Manager – John Gray, Grounds Maintenance Manager – John Johnson, Prudhoe – Julie Law, Customer Relationship – Craig Lonsdale, Asset and Sustainability Manager – Toni Major, Apprentice Joiner – Laurence and Doris McDermott, Lanchester – Shazia Noor, Nur Fitness – Christine Parkin, Scheme Coordinator Magdelene Court – Bernie Penman, Stanley – Lewis Rimington, Customer Engagement Specialist – Chris Smith, Group Procurement Manager – Sandy Swinhoe, Engagement Coordinator – Penny Walters BEM, Byker.

Our annual Good Deeds campaign gives you the chance to celebrate the stars in your community who are making a difference.

Celebrating the good eggs in our communities

We met up with community hero Letty Davison who runs the Eggcrackers group in Chester-le-Street to find out more about the work she does.

"I decided to set up Eggcrackers after an incident where a friend of mine was physically attacked for trying to use a public restroom. I wanted to create a safe space for the LGBTQ+ community and people with health conditions or impairments.

After moving to Chester-le-Street just over a year ago, I couldn't find a Pride group anywhere to join, they all seemed to have folded through lockdown, so I set one up.

Eggcrackers was named after our mission statement "to bring everyone out of their shell". We meet weekly at REfUSE café in Chester-le-Street to offer peer-to-peer support and plan events for our members.

The local community has helped me massively to get this off the ground and together we have created a safe space where people can be who they're supposed to be and don't have to be afraid to show their colours. I just want to help people.

I was so shocked to have been named one of Karbon's community stars. I felt honoured to just be nominated but to win just feels amazing. I am very grateful."



Letty Davison with our Community Connector Paul Hadden.

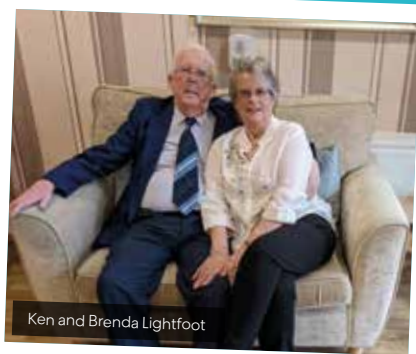
Do you have a customer champion in your area?

If there's someone in your community who you think deserves recognition for their good deeds, contact our Community Team at my.community@karbonhomes.co.uk.

Congratulations from Karbon!



Happy 100th Birthday to Edna Halliday of Matfen Court, Chester-le-Street. She celebrated on Sunday 11 February with her family who she adores.



Brenda and Ken Lightfoot from Moordale Court, Redcar celebrate 55 years of marriage with their Ruby wedding anniversary.

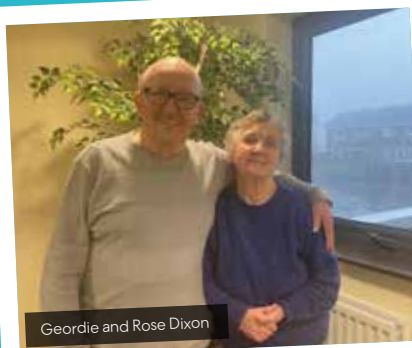


Laurence and Doris McDermott from Lynwood House in Lanchester are celebrating 63 years of wedded bliss.

Penny Walters from Byker has been awarded a British Empire Medal (BEM) in this year's New Year's Honours list for her services to the Byker community.



Geordie and Rose Dixon from Prudhoe celebrated 57 years of marriage on Monday 1 April.



John Johnson, an 83-year-old who lives at The Manors, Prudhoe, has been awarded the Nuclear Test Medal after serving during the Christmas Island nuclear testing programme.



Last but by no means least, we have our very own Christine Parkin who is retiring as Scheme Coordinator at Magdelene Court. Christine has worked in the role for 35 years.

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.

Are you signed up for MyKarbon?

We've recently surpassed 10,000 sign ups to MyKarbon!

Stats correct as of the end of 2023

- Number of tenancies with a MyKarbon Account: **10,096**
- Number of payments made online in 2023: **84,413**
- Repairs logged in MyKarbon in 2023: **6,127**
- Direct debits created using MyKarbon in 2023: **100**

MyKarbon is a free, safe and secure online service that can be used anytime, anywhere, to manage your rent and repairs.

It's easy to register and you can access it from your laptop, tablet or mobile. All you will need is: your name, an email address and your Karbon tenancy number.

If you need any help with your account, you can go to karbonhomes.co.uk/mykarbon to find detailed answers to frequently asked questions, helpful how-to videos and more.

Sign up to MyKarbon today!



What can I do on MyKarbon?

- You can report a repair, with the ability to select a slot at a date and time that suits you and your family.
- You can make payments anytime, anywhere and in just a few minutes, and your account balance will be updated instantly.
- You can update your details on the go in seconds, ensuring we always have the right information for you.
- You can now also set up direct debits so your payments come out automatically.

If you have any questions about setting up your MyKarbon account, you can give us a call on **0808 164 0111** or email **mykarbon@karbonhomes.co.uk**.





Keeping your home safe

Craig Lonsdale, Asset and Sustainability Manager

Using technology to help detect damp and mould

Our Asset and Sustainability Manager, Craig Lonsdale tells us more about a new pilot to help tackle damp and mould.

“Making sure you live in a home that is safe, healthy and energy efficient is a priority for us – and it’s our responsibility as your landlord.

With permission from customers, we’re installing sensors in a number of homes to help us to understand the likelihood or reasons for damp and mould developing. It also helps us to check the energy efficiency of homes. We’ll then use this data to tailor solutions for these homes.

As well as the data being automatically sent to us, customers can also use a mobile app to see insights from their home.

If the pilot is successful, we’ll be rolling it out to more homes.”

The sensors are part of our wider approach to tackling damp and mould. If you’re experiencing these issues and you haven’t previously reported it to us, please contact us and we’ll arrange for an inspection of your home.

Help us reduce missed appointments

We make it a top priority to carry out regular safety checks in your home. Just like a car needs an MOT, your home needs to have these checks to ensure all appliances and safety equipment are in a safe working condition. This includes checking your gas appliances, smoke alarms and electrical installations.

Unfortunately, recently over 35% of these appointments were missed as, when we called by, we couldn’t access the home. If we’re unable to do this vital safety work, it can make your home vulnerable to fire, gas and electrical risks.

It’s important that these safety checks take place and are a legal requirement of your tenancy. Therefore, we’d be very grateful for your support in making sure you or a responsible member of your household is available to allow us access to your home.

It’s now even easier to book, confirm and reschedule appointments with our new automated system. You can confirm at the **click of a button** via call or text or, if the appointment is not convenient, you can speak to a member of our scheduling team to rearrange.

You’ll have more control over your appointments, providing a better service for you and helping us make sure we can keep your home safe.

With around 54 in-house Karbon operatives, and five external contractors, our Grounds Maintenance service maintains the outdoor areas around your homes.

Common ground

It's a big operation – there's over 50 geographical areas to maintain, along with the grounds around our schemes.

The Grounds Maintenance Team carry out a variety of jobs to keep the areas around your homes looking neat and tidy, and the service charge you pay monthly goes towards making this happen.

Our Grounds Maintenance service includes:

- Grass cutting
- Hedge and shrub bed maintenance in communal areas
- General upkeep including the removal of litter, leaves and debris
- Minor tree works
- Gritting our sheltered schemes

In-house teams also carry out works in empty home's gardens, so you have a clear garden ready for when you move into your new home. They also work with our housing teams to clear untidy gardens.

Our grass cutting season runs from March until October (weather permitting!). We provide a range of cuts, at various frequencies, to make sure our outdoor spaces remain consistently kept throughout the season.

We're committed to reducing our environmental impact too and improving biodiversity. This includes stopping the use of Glyphosate-based pesticides and actively trying to reduce our use of pesticides overall. We've also started the transition from petrol-operated tools to battery ones. Moving forward, we're working to improve habitats and tree planting.

For further information about our Grounds Maintenance service, and to see who's responsible for the areas around your home head to www.karbonhomes.co.uk/grounds-maintenance

Have your say

Did you know that there are 12 different ways you can have your say on what happens at Karbon?

We caught up with our Customer Engagement Team of Lewis Rimington, Sandy Swinhoe and Stacey Close to find out more about the ways you can get involved with Karbon.

What is customer engagement?

Lewis: Customer engagement is all the ways we interact with our customers – this can be when we visit you in your home, speak on the phone, or message via email or on social media.

At Karbon, we also run our customer engagement groups. These groups give our customers the chance to find out about each part of our business, how and why we do things and to give their perspective.

Why is Customer Engagement important?

Sandy: Our customer's voice matters. Customer engagement makes sure we can keep your voice at the heart of our decision making, shaping services and implementing change.

It helps build a strong relationship between Karbon and our customers. It creates opportunities to have open and constructive discussions about how and why we do things at Karbon. We can also discuss how you feel about the business and what issues matter to you. We can then work together to make things better.

How can customers get involved with Karbon?

Stacey: We have lots of opportunities for customers to get involved with Karbon's engagement groups. From looking at certain aspects of the business such as the environment, building safety and procurement, to focusing on issues in your community through our Area Forums or Sheltered Housing Group.

Each group meets a few times throughout the year, with opportunities to join both in-person and remotely via computer. We can support you with travel expenses as well.

All Karbon customers are welcome. You don't need to be an expert in the subject matter, just be interested and open to the discussion.



Your Customer Engagement Team: Lewis Rimington, Stacey Dobson and Sandy Swinhoe.

How you can get involved with Karbon

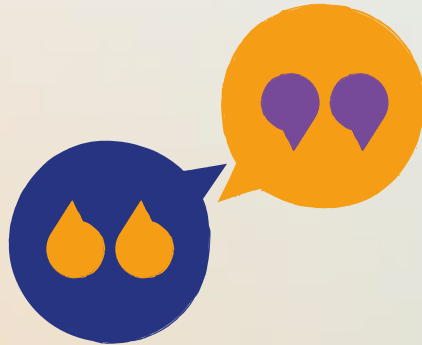


Karbon Residents' Committee

Give your perspective on the work we do. The committee makes sure we're focusing on issues that matter to you, provide valuable and independent customer feedback and provide recommendations on how we can make things better.

Complaints Review Panel

Here at Karbon, our aim is to give you the service you expect. The Complaints Review Panel helps us to do this by reviewing how we're responding to customer feedback and assisting customers who need support in making a complaint.



Area Forums

You can make sure that the local issues that matter to you are being addressed at our Area Forums. They give all customers the opportunity to become involved in learning about our performance and services. We also invite partners and groups working within communities to join us for these meetings.

Scrutiny Bank

This group makes sure your voice is heard in everything we do. It checks and challenges our services, reports findings and suggests positive ideas for improvement.



Sheltered Housing Group

The Sheltered Housing Group helps us to understand and explore the issues which effect residents living in our older person's accommodation and work with them to make improvements.

Grants Panel

This panel works with our Community Investment Team to review grant applications via our Community Fund, which supports projects that make a real difference to people's lives and wellbeing within the communities you live in.





Environment Group

Be part of our Response to Climate Change project and address how we can reduce greenhouse gas emissions, embed sound environmental practices, and make a cleaner more sustainable environment for current and future generations.



Leaseholder Forum

The forum reviews services to leaseholders and discusses how we can improve them using best practice.

Customer Readers Panel

The panel reviews the most up to date housing policies and work with us to ensure our policies and practices are of a good standard.

Procurement Panel

Help us ensure we're delivering exceptional value for money with our Procurement Panel. They review our suppliers, services and materials, making sure they are of a high quality and purchased fairly.

Youth Network

The Youth Network works with us and youth group leaders throughout our communities. They meet to discuss topics and subjects relevant to children and young people in communities where Karbon has a major presence.

Building Safety Panel

Your safety matters to us, which is why we're actively engaging in regular building safety panels to ensure we're meeting the latest regulations. Your insights guide us in creating a safer living space for you and your community.



Penny Walters BEM

Penny for your thoughts

Penny Walters BEM is part of a wide selection of customer engagement groups including the Scrutiny Bank, Environment Panel and the Resident's Committee.

"As a Karbon customer, there are things that you can be unsure about or want to question. The engagement groups give you the opportunity to do that and get more insight.

Nothing is as easy as you think it is, but the collaboration is beneficial. It helps me pass on an authentic viewpoint of what's happening at Karbon to other customers. They know they can talk to me to find out more and give their thoughts. I can then pass their feedback onto Karbon.

It's nice to be thought of as somebody that Karbon like to work with and it's great to meet other customers and form bonds and friendships with other people."

Keep reading to find out about upcoming opportunities for you to get involved.



Thank you to our brilliant customer engagement groups

**PULL
OUT**

Upcoming opportunities to get involved with Karbon

May

Consett Area Forum

Wednesday 1 May, 5 - 6:30pm at Glenroyd House Community Centre, Consett

Environment Group

Thursday 9 May, 10am - 12pm at our Newburn office, Newcastle

Sheltered Housing Forums – North and South

Wednesday 15 May, 11am - 1pm at The Manors, Prudhoe
Featuring guests from The Fans Museum

June

Procurement Panel

Wednesday 5 June, 10:30am - 12:30pm at our Gosforth office, Newcastle

Chester-le-Street Area Forum

Wednesday 12 June, 5 - 6:30pm at Bullion Hall Community Centre, Chester-le-Street

July

Environment Group

Wednesday 17 July, 10am - 12pm at The Brooms, Ouston

August

Sheltered Housing Forum South

Wednesday 7 August, 11am - 1pm, location TBC

September

Consett Area Forum

Wednesday 4 September, 5 - 6:30pm at Glenroyd House Community Centre, Consett

Procurement Panel

Wednesday 11 September, 10am - 12pm at our Gosforth office, Newcastle

Chester-le-Street Area Forum

Wednesday 18 September, 5 - 6:30pm at Bullion Hall Community Centre, Chester-le-Street

November

Environment Group

Wednesday 13 November, 10:30am - 12:30pm at our Gosforth office, Newcastle

Sheltered Housing Forum South

Wednesday 20 November, 10am - 12pm, location TBC

December

Chester-le-Street and Consett joint Christmas Area Forum

Wednesday 4 December, 5 - 6:30pm, location TBC

Procurement Panel

Wednesday 11 December, 11am - 1pm at our Gosforth office, Newcastle



Look out for other ways to get involved with us on our website and by following us on social media '@KarbonHomes.' We recently held a workshop and all attendees received a £25 Amazon or Love2Shop voucher for their time.

If you would like to find out more about any of our customer engagement opportunities or want to take part, please contact our Customer Engagement Team by emailing connectwithkarbon@karbonhomes.co.uk or calling **0800 164 0111**.

Money Matters

Supporting you with the cost of living



Seeking help and advice can be difficult at the best of times, but even more so when it comes to our financial circumstances.

But help is at hand thanks to our Money Matters Team.

In the last five years, Money Matters has made a record £26 million gains for customers, this has included:

- **10,524 benefits and affordability advice reports for customers looking for a new home**
- **15,792 one off benefits and money enquiries**
- **14,995 welfare rights cases helping customers to claim benefits or appeal decisions**
- **4,168 cases assisting customers with enquiries around financial wellbeing and debt***

One Karbon customer was recently referred to the Money Matters Team by their housing officer, after explaining they had been struggling with the cost of living.

The team was able to identify that the Department for Work and Pensions had incorrectly applied the bedroom tax, wrongly reducing the customer's Universal Credit payment. After the advisor intervened, the bedroom tax was removed and the customer received a refund and an additional £59.41 a month in Universal Credit.

"They were friendly and dealt with my case quickly and professionally.

Without speaking with them I wouldn't have known I was paying the bedroom tax. Having the back payment and extra money every month is great and reassuring that I can cover my bills every month.

I don't feel I need it, but the team explained how I can access emergency help, which is reassuring if I ever do need it."

Lee Forrest, Money Matters Manager at Karbon Homes, said: "For the past five years the Money Matters Team has been on hand to try to help our customers – no matter how big or small the case is.

The income gained for customers is huge – but being able to help customers manage their money goes so much further than this, especially when the struggle with the cost of living is only increasing."

If you feel in a similar situation to this customer's story, or want to find out more about Money Matters, please contact the team at **moneymatters@karbonhomes.co.uk** or on **0808 164 0111**.

Remember, you're not alone and the Money Matters Team is here to help.

* Please note that our Money Matters Team does not carry out a full debt advice service. We can provide help and advice to people who are at risk of losing essential services or are facing imminent action from bailiffs or who need advice with urgent issues like council tax debt. We partner with the Money Adviser Network for customers who need help to arrange repayment plans and other debt solutions for problem non-priority debt. Our debt advice service is authorised and regulated by the Financial Conduct Authority (FCA) FRN 775843.

Taking up a new hobby can be a great way to manage your mental health and live the life you want. Bernie Penman, a 71-year-old from Stanley found that taking up photography really helped him. We met up with Bernie to find out more.

A picture of health



Bernie Penman enjoying taking photos of wildlife



"I originally started taking photos of live music as I'm a big rock fan. Then somewhere along the line I just started taking pictures of wildlife.

I like to photograph all sorts of animals, but my favourite things to shoot are owls. I find them so astonishingly beautiful. When you see them out hunting, they are so graceful to watch.

I suffer from chronic depression and have been getting treatment for years. The photography has helped with the mindfulness, especially the editing side of things. When you're trying to clean up and improve the images you've taken you can get lost in it.

I've been able to make lots of friends through the photography, both through the wildlife photos and my music photography.

I met a young guitarist who can play like Jimi Hendrix at a gig at a pub. We ended up talking about the music we love, like Led Zeppelin, Dave Gilmour and Santana. There's no age barrier when you share the same passions.

If you're interested and you're keen to improve you can get really into it. I'm 71 now and it's the most I've tried to learn something.

It's a hobby. I don't have any technical knowledge; I just enjoy doing it."

As told to At Home with Karbon.

You don't have to face life's challenges alone. We provide a wide range of personalised support services throughout the North East for people with diagnosed mental health needs.

To find out more about our services and how we can help you, please ask to speak to a team leader in our Supported Housing Operations Team by contacting us at **info@karbonhomes.co.uk** or calling **0808 164 0111**.

We've just started running Silver Friends, a community group hosting events in the north of County Durham for people aged 50+. To find out more contact Silver Talk on **0191 223 8662** or email **silvertalk@karbonhomes.co.uk**.

Protecting against modern slavery

Our Group Procurement Manager, Chris Smith sheds light on modern slavery, a global crime which exploits vulnerable people for someone else's gain.

Recent Home Office data paints a shocking picture, with the number of potential victims in England and Wales at the highest levels since records began.

Victims can be forced into work for little or no pay, such as on construction sites, factories and even in nail bars and car washes. It can also include criminal and sexual exploitation.

What's also alarming is how modern slavery, unknowingly to us, can also happen within the supply chains of some of our favourite products, like laptops, mobile phones and clothing.

The Salvation Army offers specialist support to adult survivors in England and Wales through a government contract. We had the opportunity to chat with Kathy Betteridge, Director of Anti Trafficking and Modern Slavery, to understand more about their work.

Who does it affect?

It can affect anyone of all ages, including children, of all nationalities and backgrounds. The second highest nationality referred to us are British people.

How do you spot the signs?

Spotting the signs can be challenging, but there are things to watch out for – physical signs such as looking anxious, dishevelled, malnourished or having untreated injuries.

Other signs could be someone paying for their travel or speaking for them. Perhaps they're picked up and dropped off from work at unusual times or may not know their own address.

How can we help as members of the public?

We'd encourage people to trust their instincts. If something doesn't look or feel right, raise the alarm if it's safe to do so. We have a 24/7 confidential advice line: **0800 808 3733**. If you think someone is in immediate danger, call **999**.

You can find out about the other ways you can help at **www.salvationarmy.org.uk**.

What support do you offer victims?

We provide a range of support including safe accommodation, interpretation and translation services and financial support. We also offer access to healthcare to meet physical, emotional and mental health needs, legal advice, education for school-aged dependent children, transport to important appointments and more.

Through dedicated support workers, teams of volunteers, and church and community centres, survivors are helped to reclaim their lives, live independently and build resilience for the future.

Organisations have a level of responsibility to be informed and act to prevent or stop modern slavery. Here at Karbon, we do everything we can to combat modern slavery – both for our customers and in our supply chains. Keeping our customers and our communities safe is our priority. We have robust procedures and training in place, as well as working with our partners, to ensure appropriate action is taken when concerns are raised.

Visit our website for more information.



Feeling empowered

Shazia Noor, from Middlesbrough, set up Nur Fitness as a gym and studio, but over the years it's evolved into something more. Shazia tells us how it's helped empower hundreds of women and now, through our New Start employability scheme, is going to empower even more.

"The reason I set up Nur Fitness was for people like my mother who had suffered with mental health issues. In Asian communities sometimes mental health isn't spoken about or recognised as an illness. I wanted to create a safe space for women from all communities to come to work out and improve their mental health.

We teach self-compassion and self-help – we help women recognise themselves. Women can feel guilty for taking time out for themselves, they feel selfish. But we teach them that by taking time out for themselves it can help them to support their families as well.

We've been able to support and empower hundreds of women over the years, and now many of them have become role models for the community. I saw the New Start scheme as a great way to continue doing this. I see so many women come through our doors who would be great to work here, but I just needed to find a way to fund their training.

When New Start came along, I thought 'this is perfect.'

Many women in the community want to work but they haven't had the opportunity. New Start helps by working around their lives, giving them work experience and the chance to get training and support at the same time.

We've taken on five new starters of various ages and backgrounds, and it makes me so proud to see how much their confidence is growing. When you see them at the start, they feel unhappy. They don't have financial independence and they don't feel of value. But now they feel important. There's a desire to learn and take everything in. They're realising their dreams and I just know they are all going to have successful careers."

As told to At Home with Karbon.



New Start is an employability programme that can help unlock your potential, addressing your barriers to employment and supporting you to find the new start you've been looking for.

We're recruiting now, for more information and for live vacancy information please visit www.new-start.co.uk

Karbon apprenticeships offer something for everyone

Our apprenticeships offer customers a great way to gain valuable experience and make a valuable contribution to Karbon Homes.



Ollie Brotherston



Julie Law



Toni Major and Jay Brennan

Over the last year, we've taken on seven new apprentices of a variety of ages and backgrounds - from those who are just starting out in work, to those who have been trying to get back into work after a break or those who wanted to re-train and pursue a new career, this year's programme offers something for everyone.

We caught up with some of our apprentices to find out how they're getting on in their new roles.

Julie Law from Blaydon was a hairdresser before she decided to change her career path and become a Customer Relationship Apprentice:

"I'm 52 and wanted to try something different before I retire. The apprenticeship was perfect for me. My skillset was very particular. I was really lacking current skills so this has been really helpful."

Ollie Brotherston from Dipton has been working as an Apprentice Heating Engineer. Ollie had previously been working in a pub until he spotted the apprenticeship positions at Karbon:

"I'd heard really positive things about Karbon and it seemed like a good place to work.

"It's great. I can't say a bad thing about Karbon or the job. I get up and I want to go to work, I actually enjoy the job."

Jay Brennan from Chester-le-Street and Toni Major from South Stanley both started as Apprentice Joiners in August. Both have had very different career journeys but have found that the apprenticeships are suitable for anyone.

Jay said:

"I was starting to steer away from joinery because I was going so long without getting any work. Getting the job here and working with the team has boosted my confidence so much it made me realise that Joinery is what I want to do."

Toni is a mother of two who took a different approach to her career path:

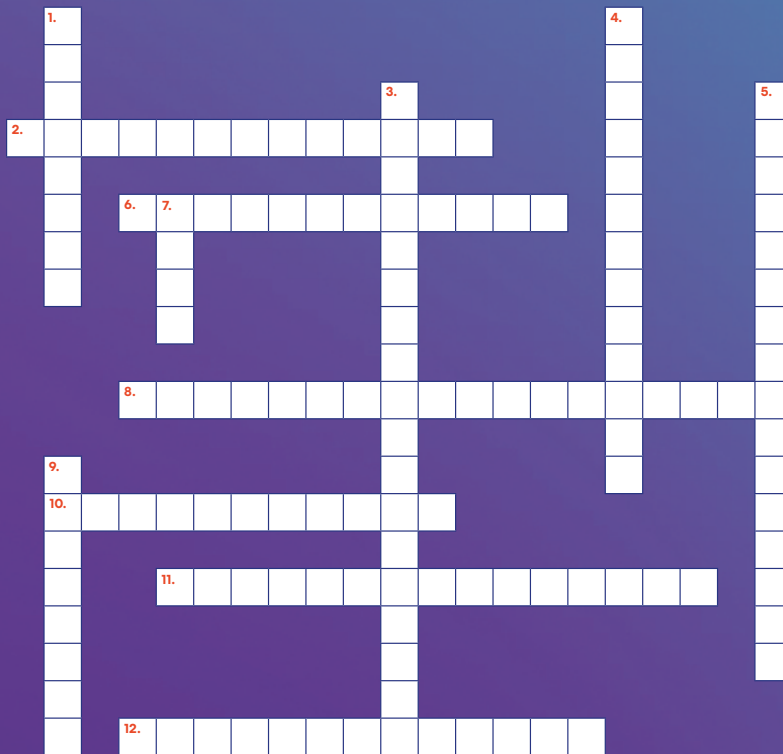
"I focused on my family first, I've raised two children who are now 14 and 11. Now that they're old enough I wanted to take this time to focus on developing my own career.

"I think it shows the kids that you can do anything you want, you just need to put the work in."

Our 2024 apprenticeship programme will open later this year.

Please visit **karbonhomes.co.uk/apprenticeships** to find out more about apprenticeships at Karbon.

Coffee time and Karbon Kids



Crossword

Across

2. Charity that provides specialist support for vulnerable people experiencing things like modern slavery (9, 4)
6. Karbon service that supports people with their finances (5, 7)
8. Service that maintains our grassy areas, removes litter and grits sheltered schemes (7, 11)
10. Name of the Chester-le-Street organisation that won a Karbon Community Star (11)
11. Australian territory where John Johson took part in nuclear testing programme (9, 6)
12. Global crime that exploits vulnerable people for someone else's gain (6, 7)

Down

1. Online service that can be used to manage your rent and repairs (8)
3. Name of medal Penny Walters received (7, 6, 5)
4. Name of our new community group for the over 50s (6, 7)
5. Name of the customer group that helps us ensure we're delivering exceptional value for money (11, 5)
7. Bernie Penman's favourite animals to photograph (4)
9. Programme that helps people find career starter opportunities (3, 5)

Sudoku

Easy

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

Trickier

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

Crossword answers
Across: 2. Salvation Army, 6. Money Matters, 8. Grounds Maintenance, 10. Eggcrackers, 11. Christmas Island, 12. Modern Slavery
Down: 1. MyKarbon, 3. British Empire, 4. Silver Friends, 5. Procurement Panel, 7. Owls, 9. New Start

Bin the wipe – colouring competition

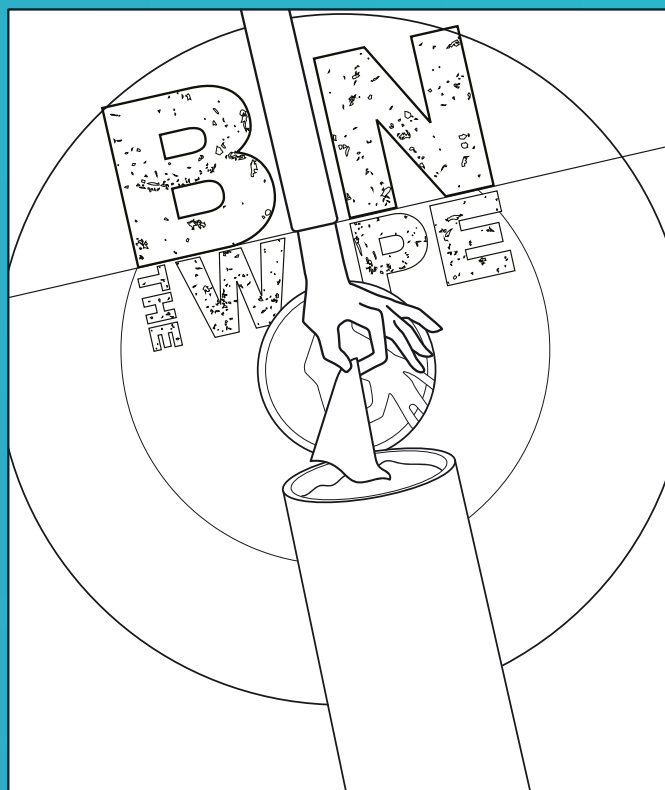
We've teamed up with Northumbrian Water to support their Bin the Wipe campaign for our colouring competition. This time, three lucky winners can each grab a £25 voucher.

Flushing wipes down the toilet is a BIG no-no! It can block drains, cause floods and damage your home, your neighbours' homes, and the environment.

All wipes including toilet, baby, make-up and cleaning wipes should be binned after use - even ones that say they're flushable.

Have a go at colouring the Bin the Wipe picture and ask a grownup to share your entry with us for a chance to win. Send a photo of your entry to **communications@karbonhomes.co.uk** and please include your age. We'll publish a selection on Facebook and in the next edition. Good luck!

Scan the QR code to access Northumbrian Water's free educational resources.



NORTHUMBRIAN
WATER *living water*

Wow! We loved the way you brought our Christmas elves to life in our last competition!

There's a selection of your entries in our gallery below and on our Facebook page @Karbonhomes

Aishia, 7



Emily, 6



Erica, 10



Esme, 3



Georgia, 11



Ivy, 8



Kacie, 8



Libby, 7



Lucas, 6



Maddie, 7



Mia, 9



Ramona, 6



Saskia, 6



Savanna, 6



Sirat, 9



Violet, 5



WINNER

WINNER

Ways to get and stay in touch

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, Number Five
Gosforth Park Avenue
Gosforth Business Park
Newcastle upon Tyne
NE12 8EG**

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**

MyKarbon

www.karbonhomes.co.uk/mykarbon

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

You can now set up a Direct Debit with MyKarbon. It's quick and easy to do. Log in to MyKarbon. Go to 'My tenancy' and select 'Create Direct Debit'. Enter your details and payment preferences. You'll then be taken to a secure site with our Direct Debit partner Allpay. To finish, enter your bank details.

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.