karbon homes

Customer Annual Report 2025 - 2026

Introduction

Welcome. I'm pleased to introduce our Customer Annual Report for 2025/26.

Each year, we produce this report to keep you informed about how we're performing against the standards set by the Regulator of Social Housing and, more importantly, how well we're delivering the services that matter most to you.

At Karbon, our purpose is to provide more than just homes. We work to build strong foundations for people, places and communities, and this year we've continued to invest in improving homes, supporting customers and strengthening neighbourhoods across the North.

Over the last 12 months, we've invested £86.9 million in maintaining and improving our existing homes, delivering thousands of home improvements including new kitchens, bathrooms, heating systems and energy efficiency upgrades. We have also continued our commitment to building new affordable homes, investing £117.1 million in the development of 412 new properties to help meet growing housing demand across our region.

Supporting customers through challenging times remains a key priority. Our Money Matters Team helped customers secure more than £8.3 million in additional income and support, while our Employment and Skills service continued to create opportunities for people to gain qualifications, build confidence and move into work.

Listening to customers and acting on feedback is central to everything we do. This year we strengthened customer involvement through our Resident Involvement Framework, welcomed more than 200 customers to a fantastic customer event at Beamish Museum, and continued to work closely with the Karbon Residents' Committee and customer panels to help shape our services and influence important decisions.

We have also continued to focus on improving the customer experience. Satisfaction with our overall service remains strong at 84.9%, placing us among the highest-performing housing providers nationally across many of the Tenant Satisfaction Measures. At the same time, we've invested in improving repairs services, complaint handling and digital services, including the launch of an enhanced MyKarbon customer portal and webchat service.

One area of particular importance is ensuring every customer has a safe, healthy home. During the year we established a dedicated Damp and Mould Team and continued to strengthen our approach ahead of the introduction of Awaab's Law. While we are proud of the progress we've made, we recognise there is more to do and remain committed to responding quickly to issues and continually improving our services.

I'd like to thank all our customers who have shared feedback, taken part in our engagement activities and worked with us throughout the year. Your insight helps us improve and ensures our services reflect the needs of the people we serve. I'd also like to thank our colleagues whose dedication and commitment continue to make a real difference every day.

I hope you find this report informative and interesting.

Paul Fiddaman,
Group Chief Executive

A message from Michael Lisle the chair of the Karbon Resident's Committee

As Chair of the Karbon Residents' Committee (KRC), I'm pleased to introduce this year's Customer Annual Report.

One of the most important roles we play as involved customers is ensuring that the customer voice is heard at every level of the organisation. Throughout the year, KRC and the wider network of customer groups and forums have worked closely with Karbon to provide challenge, share experiences and help shape decisions that affect customers and communities.

It's been encouraging to see customer involvement continue to grow. More customers than ever are getting involved through Area Forums, the Scrutiny Panel, Readers Panel, Procurement Panel, Building Safety Panel, Customer Environment Group and our sheltered housing and leaseholder forums. Together, these groups have influenced policies, reviewed services and helped ensure that customer views remain at the heart of decision-making.

This year, KRC has been involved in discussions on a range of important topics, including damp and mould, customer safety, service improvements and the proposals within Karbon's Business Plan. We welcomed the positive steps being taken to strengthen the organisation's approach to damp and mould, including the introduction of a dedicated team and the preparations and changes made for Awaab's Law, helping to ensure homes remain safe and healthy for customers.

One of the highlights of the year for me was Karbon's customer event at Beamish Museum. Bringing together over 200 customers to enjoy a great day out at this fantastic venue and get the opportunity to interact with Karbon colleagues, find out more about the services they offer and the work they're doing, and get direct feedback on the issues that matter to us.

There have been some positive results this year, particularly around customer satisfaction, communication and the way Karbon engages with customers. However, as customer representatives, we know there is always more to do. Our role is not only to celebrate successes but also to provide constructive challenge where improvements are needed, ensuring that Karbon remains accountable to its customers.

I would like to thank everyone who has taken the time to get involved, whether by joining a panel, attending a forum, completing a survey or sharing feedback. Your contribution helps shape the services we all rely on and makes a genuine difference.

We look forward to continuing this work over the coming year and encouraging even more customers to have their say.

Michael Lisle,
Chair of Karbon Residents' Committee

About us

At Karbon Homes, we build, manage and look after affordable homes for people across the North. And then we go further, we give them the strong foundations they need to get on with life.

Since our formation in 2017, we've focused on delivering our three strategic aims - to provide good quality homes, to deliver excellent service to our customers and to shape strong, sustainable places for our communities.

Our group footprint covers the North East of England and Yorkshire, with around 35,000 homes across diverse communities, all facing different opportunities and challenges.

We always make the effort to understand our customers. We believe that everyone deserves respect and everyone's voices should be heard.

Some customers just need an affordable home, or a way onto the property ladder. Others might need more – financial advice, community services, sheltered accommodation or even training that can lead to a new job. Whatever people need to feel more secure, confident and happy with where they're at, we'll work hard to provide it.

As a profit-for-a-purpose organisation, we invest any surplus we generate into improving our homes and communities, building new homes and delivering services which provide sustainable outcomes for our customers and communities.

We believe that by combining a sound business head with a strong social heart and staying true to our values, we can build strong foundations for even more people.

The following report focuses on Karbon Homes. There will be separate reports for 54North Homes and Leazes Homes.

Key facts - Karbon Homes key statistics

The Karbon Group (which includes 54North and Leazes Homes) owns and manages around

35,000

homes

Karbon Homes owns and manages over

28,812

homes

There are approximately

32,839

customers living in a Karbon Home

Karbon Homes has

1,223 + 7

employees **apprentices**

Apprenticeships

In line with our vision to help customers lead successful, independent lives, all our apprenticeship positions are kept exclusively available to people who live in a Karbon household.

Two of our most recent apprentices, Ollie Porter from Prudhoe and Will Kidman from Ovingham, see their apprenticeships as a big first step on their career journeys.

Ollie, an Apprentice Heating Engineer believes Karbon is a great company to work for, “You don’t get put under pressure. As long as you do your work and don’t mess around you can just get on. It’s such a stress-free environment.”

Will, an Apprentice Plasterer agreed: “I live in a Karbon home and I’ve had chats with people who’ve worked at Karbon for 50 years. They both spoke highly of it. They both started as apprentices and developed their careers over that time. That really appealed to me.”

Contents

Each year we publish this report to make sure our customers are kept up to date on how we are performing against the standards that are set by the Regulator of Social Housing and against the things that you, our customers, have told us are important to you.

These standards help show how we're doing as an organisation and, more importantly, allow you to understand how well we're delivering our services to you.

Our Executive Director of Customer Services, Ian Johnson has been appointed as our Health and Safety Lead and has responsibility for ensuring that Karbon complies with the Consumer Standards.

We report on standards set by the Regulator of Social Housing - they have two main objectives set by the Government.

One is a consumer objective which is broken down into four standards:

- Tenancy Standard
- Transparency, Influence and Accountability Standard
- Safety and Quality Standard
- Neighbourhood and Community Standard

The other is an economic objective, to ensure that we are financially strong and run efficiently:

- Economic Standards

We're determined to provide you with the best service possible which is why this report also includes our Customer Service Standards. With the help of our involved customers, we developed these standards to guide and improve our operations and have highlighted them throughout the report.

Tenancy Standard

This standard focuses on the way homes are allocated and how customers are supported to maintain their tenancy.

Key statistics

2,148
customers moved into one of our homes

95.8%
of customers were satisfied with the lettings service

29.86
days taken on average to re-let homes against a target of 36 days (standard relets only)

Customer Service Standard

You told us that the following things were important to you:

We'll provide all customers with clear and appropriate information for their new home, including legal obligations relating to their tenancy.

Result: 96.3%

We'll keep you informed of the progress of you getting into your home, from offer stage to the beginning of your tenancy:

Result: 89.5%*

*of customers were very/fairly satisfied with how they were kept informed

Collecting your rent

Average weekly general needs rent was £97.61.

We collected 99.86% of rent against a target of 99.70%. Our rent arrears were 2.46% of our rental income.

Did you know?

You can make rent payments anytime at the touch of a button via your MyKarbon online account. It's easy to set up and use - with 89,019 payments made this year. You can pay your rent straight away with no need to wait in a queue.

Find out more about our work towards the Tenancy Standard

Money Matters

Our Money Matters Team is here to help customers who are worried about money, struggling with rising costs or need support to access benefits and financial assistance.

Over the last year, the demand for support has remained high as many people continue to feel the impact of the cost of living. The team has helped customers increase their income, reduce financial worries and stay secure in their homes.

During 2025/26

4,404
customers were referred to the service

The team dealt with
9,646
enquiries

2,102
pre-tenancy checks were carried out to make sure new customers received the right advice and support from the very beginning of their tenancy

Making a real financial difference

During the year, the team helped customers access more than £8.3 million in additional income and financial support.

On average, customers who received support saw their household income increase by £1,889.

This included:

£4.5 million
in housing-related benefits and financial support

£1.5 million
in health-related benefits, including Personal Independence Payment (PIP) and Attendance Allowance

£900,000
in support from Northumbrian Water to help customers on low incomes reduce their water bills

Support when it's needed most

As well as helping customers maximise their income, the team also provided emergency support to families facing financial hardship.

During the year:

643
families received crisis support

£31,286
in energy vouchers was issued

£63,105
in food vouchers was provided

£30,000
was distributed through Karbon's Household Support Fund

Karbon customer Lee was able to find some much needed support after he unexpectedly lost his job to redundancy and found himself struggling financially.

Due to losing his job and having to claim Universal Credit, Lee was facing being charged for underoccupancy ('bedroom tax'), as he lives in a three-bed home but needed the extra rooms for when his children visit.

Lee said, "I was worried about paying my bills and rent so I rang up and spoke to Karbon, who put me in touch with the Money Matters Team."

"The Money Matters Team were great. They handled my situation quickly and Joan who I spoke to was very friendly and clear when explaining everything to me."

With Joan's help, Lee was awarded a Discretionary Housing Payment short-term of £25 per week for 52 weeks. This helped to relieve some of the financial stress so he could focus on getting his employment back on track.

After hearing about Lee's redundancy, Joan was also able to direct him to Karbon's Foundations for Life service, who have a team of dedicated Employment Advisors. After speaking with an advisor, Lee was able to interview for and successfully secure a new job in Karbon's Grounds Maintenance Team.

Employment and Skills

Our Employment and Skills service continues to play a vital role in supporting customers to build confidence, develop skills and access sustainable employment.

In 2025/26, the service has responded to increasing demand by delivering tailored, person-centred support that helps customers overcome barriers and take meaningful steps towards independence. Through a combination of employability support, skills development and partnership working across the region, including working with employers to create placements and jobs, we are enabling customers to improve their life chances and financial resilience.

During the year:

499
customers received tailored support

126
customers moved into employment

162
customers progressed into training and qualifications

108
customers improved their digital skills, helping them access services and opportunities online

In addition, targeted financial support was provided through the Employment and Skills Support Fund:

Over
£15,000
distributed to help remove barriers to employment and training

Creating pathways into work

Our employment programmes continued to provide structured pathways into work, supporting customers at different stages of their journey.

New Start Programme

The New Start and Green Start programmes officially ended on 31 March 2026. Funded by the North East Mayoral Strategic Authority (NEMSA), New Start and Green Start provided 1:1 support to customers and helped local employers create funded placements to give customers much needed work experience and qualifications.

During 2025/2026

190
customers engaged in the programme

52
customers managed to secure employment

161
customers were supported towards employment

46
placements were created with employers

The programme has also strengthened links with employers, engaging new businesses and creating opportunities across a range of sectors.

One resident who found recent success through the programme was Waheed.

Waheed struggled with his confidence due to language barriers. New Start was able to change this.

“New Start has improved many aspects of my interview technique” said Waheed, who managed to find work with Newcastle City Council in their warehouse. “English is my second language and I’d always struggled with this. The New Start Team gave me a lot of ideas on how I can manage this for interviews and in the work environment, such as asking people to clarify questions and help me to understand what they want. This helped me to build my confidence and day by day I’ve been able to improve my English.”

Step into Driving

We launched Step into Driving, a fully funded bus driver training programme funded by the North East Mayoral Strategic Authority (NEMSA), working in partnership with Durham Learn and Department for Work and Pensions (DWP).

The programme gives people all the skills they need to become a fully licensed bus driver. Plus, we'll guarantee a job interview with local bus operators.

Michael Dawson was able to find work through the programme. He'd been unemployed for a significant period of time and was facing financial difficulties. Michael worked with one of our Employment and Skills Advisors, Sean who introduced him to the programme.

With encouragement and support, Michael was able to gain confidence through the programme, passing the theory and practical tests and finding full-time employment with Stanley Travel.

The transformation in him has been remarkable. From someone struggling with confidence and unemployment, he has become a valued employee earning a regular income and taking pride in his work.

Transparency, Influence and Accountability Standard

This standard focuses on being open with customers and treating them with fairness and respect so that you can access services, raise complaints, influence decision making and hold us to account.

Karbon Residents' Committee

We're committed to working with our customers to ensure they have a voice and influence at every level of decision making across the organisation.

The Karbon Residents' Committee (KRC) continues to play an important role in providing independent customer feedback, helping us review services and identify opportunities for improvement.

During the year, the committee reviewed a report analysing our damp and mould cases, including trends affecting customers and properties, as well as the actions taken in response.

KRC welcomed the positive steps we are taking to prevent and address damp and mould issues. These include introducing Voicescape, an automated contact system that checks in with customers after a case has been resolved to help ensure problems do not return; upgrading homes from electric to gas heating where appropriate to improve energy efficiency; and using data and insights to better target future damp and mould prevention work.

The committee was also asked to provide feedback on a number of proposals within Karbon's 2026/27 Business Plan, including:

- A proposed rent increase of 4.8% from April 2026.
- Rent convergence in line with Government guidance (bringing rents in line with current market levels).
- Increases to service charges.

Having reviewed the information presented, KRC recognised the financial challenges facing Karbon and understood the reasons behind the proposed 4.8% rent increase, which is in line with current Government policy.

Roll out of the Resident Involvement Framework

The number of customers engaged throughout the year has continued to rise with strong participation across all groups and forums. Here are highlights of the activity of some of our forums.

How Marge and Isobel influence Karbon's procurement process

Marge and Isobel are two customers who regularly take part in our customer engagement forums and panels. We spoke to them about their work on our Procurement Panel and how it helps them ensure that Karbon is delivering value for money for customers.

Isobel: *There are two parts to it. Sometimes the panel get asked if they have any questions they want to ask contractors before tenders go out. The other part is where there are four or five contractors that Karbon is happy with and we can comment on and score them before the contract is offered.*

Marge: *You're able to give your input and then Karbon take it away and use it as part of their decision on who they are going to take on. They then gave us feedback on who they appointed.*

Customer Environment Group learn about innovative approach to heating homes

Customers from our Environment Group took a behind-the-scenes visit to the Dawdon Mine Water Treatment Centre, where an exciting new ultra-low carbon energy project is taking shape.

The innovative site, located just down the road from the new **Seaham Garden Village**, is central to plans that will deliver sustainable heating to the 750 new affordable homes we're building on the development.

The tour gave insight into how the mine water beneath Dawdon is being repurposed to generate heat. As part of a wider low-carbon initiative, a new energy centre is being built here to use the heat from the mine water and pipe it directly to our new homes. This way of heating, paired with other energy efficiency technologies, like solar PV panels, will mean these homes are well on the way to net zero.

Our summer customer get together

Last summer we welcomed over 200 customers for our free get together at Beamish Museum.

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

There was lots of fun to be had with the chance to explore the fabulous sites Beamish has to offer, including the Pit Village, the Beamish tramway and the new 1950s Grand Cinema.

Customers had the opportunity to meet members of our teams and chat with us about a whole range of subjects, including financial advice, career support, community safety, our MyKarbon customer portal and more.

There was also the opportunity for customers to find out how they could get involved with the decision making at Karbon through our customer engagement forums and panels.

With the school holidays providing added financial pressure for many families, we wanted to give people the opportunity to enjoy a summer day out without having to worry about the cost. As well as providing free entry, customers were able to enjoy discounted food and drink, a free ice cream and free tokens to use at the fairground too.

Shaping digital services together

To help develop our digital offer, we launched the Digital Experience Network (DEN) in October 2025, giving you the opportunity to influence the digital services you use every day.

The DEN welcomed 105 members during 2025/26 and has since grown to more than 150 members. Through online surveys and workshops, members have helped shape improvements across our digital services. Customer feedback has directly informed enhancements to the MyKarbon repairs journey and supported the rollout of WhatsApp as a contact channel. Members have even helped choose our new hold music!

By involving customers in the design and development of our digital services, we're helping to ensure they're shaped by the people who use them every day.

We're always on the lookout for more customers to join our groups.

Want to get involved?

If you'd like to take part in Karbon's Residents' Committee or any of our customer groups or forums, contact our Customer and Community Engagement Team at **connectwithkarbon@karbonhomes.co.uk**.

Complaints, compliments and suggestions

In the last year:

We received

1,798
complaints

1,073
compliments and

67
suggestions

82.3%
of complaints were resolved at the first stage

In 2025/26, the Housing Ombudsman reviewed 18 cases involving Karbon. Two cases were outside the Ombudsman's remit, four found that we had acted appropriately, and 12 highlighted opportunities for us to improve the services we provide to customers.

Customer satisfaction and feedback

Customer Service Standard

You told us that the following things were important to you:

If you make a complaint, we'll aim to resolve 80% at the first stage.

Result: 84.9% Target: 80%

We'll answer calls into our Customer Relationship Team via the Freephone service within 100 Seconds. Monday to Friday 8am to 6pm.

Result: 78 seconds

We'll answer calls to our emergency 'Out of Hours' telephone service within 100 seconds.

Result: 52 seconds

Have you got your MyKarbon account?

We've been busy transforming our digital customer experience, giving you more choice and flexibility when it comes to accessing services, managing your home and getting in touch with us.

At the heart of our digital offer is MyKarbon, our online customer portal. Re-launched in October 2025, MyKarbon provides 24/7 access to key services such as making payments, reporting repairs, and managing important information about your home. It's available from any device and can now be accessed through the MyKarbon app, making it easier than ever to manage your home at a time that suits you.

During 2025/26, 19,740 new accounts were registered for MyKarbon, with 14,980 customers actively using their account during the last 12 months.

Alongside MyKarbon, we've continued to expand the ways you can contact us digitally. Customers can now get in touch through Live Webchat and WhatsApp. Since launching Live Webchat in 2025/2026, we had more than 2,000 webchat conversations, helping customers access quick and convenient support online.

Learning from our complaints

Here at Karbon we want to ensure we're responding to complaints effectively and fairly to create a positive complaint handling culture. To do this, we'll learn from customer feedback to try and improve the experience for other customers.

Here are some of the key lessons learned from complaints across Karbon this year:

You said: Complaint responses could be better.

We did: In May 2025, we introduced a dedicated Complaints Team to improve the way we handle complaints and keep customers informed. Since then, we have:

- Introduced a new triage system to ensure complaints are reviewed and responded to as quickly as possible.
- Worked closely with our Operations Team to make sure complaints are progressed efficiently and any agreed timescales are met.
- Kept customers regularly updated throughout the investigation process, so they always know what is happening with their complaint.
- Appointed a team member dedicated to identifying lessons learned from complaints and helping us improve our services.

The result: Customers are receiving faster responses and reporting a better complaints experience, with customer satisfaction increasing from 43.2% in 2025 to 54.6% in 2026.

You said: Complex repairs were difficult to manage

We did: We created a dedicated Major Works Team to coordinate more complicated repairs involving multiple contractors.

The result: Customers needing complex repairs are receiving better support, and related complaints have reduced.

Our complaints performance reports

All landlords are required to evaluate their complaint handling procedures against the Ombudsman's code.

You can find the following self-assessments on our complaints performance reports page on our website:

1. Our annual complaints performance and service improvement report – this report looks at our performance with handling complaints over 2025-26, an overview of what they related to and our response to these complaints.
2. Our landlord report - this provides information on Karbon Homes' cases reviewed by the Housing Ombudsman.
3. Our Complaint Handling Code Self-Assessment – we review the service we provide to our customers and how this meets the Complaint Handling Code.
4. Our response to the annual complaints performance and service improvement report.

You can view these reports by visiting **www.karbonhomes.co.uk/complaints**

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) are how the Regulator of Social Housing (RSH) assess if social landlords in England are doing their job right.

The RSH asks us to measure this performance as Karbon Group, this includes Karbon Homes and subsidiaries **54North Homes** and **Leazes Homes**.

What are the measures?

There are 22 different themes that get checked to make sure that everyone lives in a safe, comfortable place with a landlord who cares about them.

Ten of them are measured by us, as a landlord – like how quickly we fix things and keeping your home safe. The other 12 are measured through a survey with our customers; to see how satisfied they are with their home and with the service we provide. All social landlords in England must collect and publish the data.

It is intended that people will be able to use these measures to understand how landlords are doing and if they're meeting the regulator's standards. The aim is to make the performance of all social housing landlords in England visible and easy to access for customers.

Results from every housing provider will be available to everyone to view online, compare and question.

How does Karbon carry out the survey?

These results come from our latest Tenant Satisfaction Measures (TSM) survey. We gather feedback from customers mainly through telephone surveys, as well as face-to-face surveys in our supported housing schemes. The RSH sets guidelines on how many customers we need to hear from, and we adjust the results to make sure they fairly reflect the views of all our customers and homes.

Our research provider, M.E.L (Measurement Evaluation and Learning). carried out most of the surveys for us.

You can find all of the TSM information **www.karbonhomes.co.uk/tsms**

What our customers told us

Feedback from customers

Our latest survey shows that most tenants are happy with the services we provide:

84.9%
are satisfied with our services overall.

83.8%
are satisfied with our repairs service.

74.9%
are satisfied with the time taken to complete their most recent repair.

85.2%
feel their home is well maintained.

90.5%
feel their home is safe.

77.2%
feel we listen to their views and take action.

85.5%
feel we keep them informed about issues that matter to them.

89.6%
feel they are treated fairly and with respect.

54.6%
are satisfied with how we handle complaints.

83.2%
are satisfied with the cleanliness and maintenance of communal areas.

80.8%
feel we make a positive contribution to their neighbourhood.

72.6%
are satisfied with how we deal with anti-social behaviour.

Feedback from leaseholders

Leaseholders shared the following views about our services:

61.0%
are satisfied with our services overall.

77.8%
feel their home is safe.

50.4%
feel we listen to their views and take action.

60.3%
feel we keep them informed about issues that matter to them.

63.1%
feel they are treated fairly and with respect.

34.8%
are satisfied with how we handle complaints.

52.7%
are satisfied with the cleanliness and maintenance of communal areas.

38.3%
feel we make a positive contribution to their neighbourhood.

42.1%
are satisfied with how we deal with anti-social behaviour.

What this means

While our performance remains strong compared with many other housing providers, your feedback shows there are areas where we can do better.

We're particularly focused on improving customers' experience of complaint handling, demonstrating how we listen and respond to feedback, tackling anti-social behaviour effectively, and strengthening our contribution to the neighbourhoods where you live.

You can read more about the improvements we're making in the **Complaints, Compliments and Suggestions** section of this report.

How we're delivering services for customers

Complaints

We received

66.8

stage one complaints for every 1,000 homes.

99.2%

of stage one complaints were responded to within the timescales set by the Housing Ombudsman.

97.0%

of stage two complaints were responded to within the timescales set by the Housing Ombudsman.

We received

12.4

stage two complaints for every 1,000 homes.

Quality of homes

100%

of our homes met the Decent Homes Standard, meaning they are safe, warm, well maintained and have modern facilities.

Repairs

81.3%

of routine repairs were completed within our target timescales.

99.4%

of emergency repairs were completed within our target timescales.

Our repair targets are:

20

working days for routine repairs.

60

working days for larger or more complex repairs.

24

hours for emergency repairs.

How we're delivering services for leaseholders

Complaints

We received

37.5

stage one complaints for every 1,000 homes.

We received

7.3

stage two complaints for every 1,000 homes.

95.7%

of stage one complaints were responded to within the Housing Ombudsman's timescales.

100%

of stage two complaints were responded to within the Housing Ombudsman's timescales.

Keeping homes safe and supporting our communities

These figures cover both tenants and leaseholders.

Neighbourhoods and anti-social behaviour

56.9

anti-social behaviour cases for every 1,000 homes.

We opened

0.4

hate-related anti-social behaviour cases for every 1,000 homes.

Home safety

We completed all required safety checks across our homes:

99.95%

gas safety checks completed*

100%

asbestos surveys and re-inspections completed

100%

communal passenger lift safety checks completed

100%

fire risk assessments completed

100%

legionella risk assessments completed

*There were 11 homes we could not check within this period because of delays to gaining access to the homes.

Looking after your home

90.5%
of rental customers feel their home is safe.

83.8%
are satisfied with our repairs service.

85.2%
are satisfied that their home is well maintained.

74.9%
are satisfied with the time it took to complete their last repair.

To allow fair comparison between housing providers, some measures are reported as the number of cases for every 1,000 homes we manage.

What happens next?

We'll continue to survey our customers for TSMs (see more information here) and we'll learn from feedback.

We already closely monitor our performance, as well as customer satisfaction and feedback, to shape our services and our TSM results will also help us to do so. We'll tell you more about this through our digital newsletter, Take Five. You can sign up by emailing **communications@karbonhomes.co.uk**.

The Karbon customer experience

84.9% of Karbon customers were satisfied with the overall service they received from us against a target of 84.6%

Our customer Net Promoter Score (NPS) is 50.2 and our target for this was 44.

NPS measures our customers' willingness to recommend Karbon to friends or family if they were looking for housing. Scores range from -100 to +100. The National Institute of Customer Service UK benchmark is +25.6 and the benchmark for Housing Associations is +7.2.

Safety and Quality Standard

This standard focuses on the provision and maintenance of quality accommodation, a cost-effective repairs and maintenance service, the health and safety of customers, and the provision of an adaptations service that meets customer needs.

Customer Service Standard – Repairs and Maintenance

100%
of our properties meet the Decent Homes Standard (minimum standards for safe, decent homes set by Government)

96.6%
of new build customers were satisfied with the quality of their new build home

99.7%
of emergency repairs completed within 24 hours

80.7%
of non-emergency repairs completed within 20 days

83.8%
of customers were satisfied with the repairs service against a target of 86%*

*We're continuing our work to reduce repair waiting times through our repairs improvement programme. We introduced better appointment updates by text message and improved our processes to make sure our Repairs Team have the right materials before visiting. We've also created a dedicated Major Works team to coordinate more complicated repairs involving multiple contractors.

Did you know?

The MyKarbon portal is the quickest way to view and request repairs – you can report and manage your repair at the touch of a button with no need to wait in a queue. You can also use the portal to view live updates about your repairs.

Building and customer safety

We make it a top priority to carry out regular safety checks in your homes to ensure all appliances and safety equipment are in a safe working condition. This includes things such as annual gas services, weekly testing of communal fire alarm systems and five-yearly electrical tests. We also have dedicated teams responsible for managing your safety.

We invest around £13 million per year on building and customer safety related works.

We'll ensure our homes are kept safe by successfully checking gas appliances in your home once a year.

Result: 99.95%* Target: 100%

*There are 11 overdue gas services at the end of March due to some delays with gaining access to the homes.

We'll also ensure that every five years or upon a resident moving into a new home we carry out a safety check on the electrics.

Result: 99.39%* Target: 100%

*There were 11 homes we could not check within this period because of delays to gaining access to the homes.

We'll ensure all our blocks of flats have current and up to date Fire Risk Assessments:

Result: 100% Target: 100%

Our progress in tackling damp and mould

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

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

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

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

Our approach

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

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

Visit our dedicated damp and mould webpage for more information, including every day tips we can all follow to help to manage the issue – visit **www.karbonhomes.co.uk/dampandmould**

What is Awaab's Law?

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

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

From 30 November 2026, the rules will go beyond damp and mould, covering a wider range of risks like extreme temperatures, fire safety, structural issues and hygiene hazards.

In 2027, Awaab's Law will extend again to cover a wider range of health and safety issues in homes, based on the national Housing Health and Safety Rating System, excluding overcrowding. It includes pest infestations, lighting issues, acoustic problems and more.

If you spot damp and mould in your home, please let us know straight away. Call us on **0808 164 0111,** email **info@karbonhomes.co.uk** or report it via the MyKarbon portal.

Our new Damp and Mould Team

At Karbon, we listen to what matters to you and always look at where we can improve. Damp and mould in your home isn't just frustrating; it can affect your health and wellbeing.

That's why we've created a dedicated Damp and Mould Team, a group focused on tackling these issues quickly, thoroughly and with care, to respond to customer reports.

Planned maintenance and investment in your home

£86.9m
spent on maintaining our existing homes in the last year

1,113
bathrooms and kitchens fitted

346
roofs fitted

309
rewires

1,674
adaptations made helping customers remain independent in their homes

31,110
gas services completed

364
structural improvements

549
windows, doors or fire doors replaced

1,286
improvements to boilers and heating systems

1,975
energy efficiency upgrades made to homes

Find out more about our work towards the safety and quality standard

Homes in Redcar benefit from £6m housing investment programme

Homes in Redcar are benefitting from major investment as part of our wider £6m investment programme.

Through the programme, being delivered by contractor Straightline NE, 50 homes in the town are set to be modernised with a variety of upgrades, including window and door upgrades, kitchen and bathroom renovations, full electrical re-wires and renewal of heating systems.

Twenty-seven of the 50 homes are at Langley House, our scheme for over 55s in The Lakes area of the town, where flats have been fitted with new kitchens and upgraded windows and doors. The scheme's communal kitchen was also upgraded, as well as all communal fire doors.

Work gets underway on a new 124-apartment Extra Care scheme in South Shields

Construction has begun on a new Extra Care scheme on Benton Road in South Shields, designed to help those with differing levels of care and support needs to live well and independently for longer.

Built on the site of the former Chuter Ede school and Ede Community Association, we're developing this much-needed specialist accommodation in partnership with South Tyneside Council.

The 124-apartment scheme will help address the lack of supported accommodation options in the borough, available to those over the age of 18 with additional needs for independent living.

£3.6m energy improvement programme boosts efficiency of hundreds of homes

218 homes across Northumberland and County Durham have benefitted from a much-needed efficiency boost, as part of a government funded energy improvement programme.

Delivered through our partnership with RE:GEN North East, the programme has seen our homes fitted with a range of energy saving measures, making them warmer, greener, and cheaper to run.

Works have included external wall, cavity, loft, and underfloor insulation, new roofs, and solar PV panels. 24 of the homes are in the rural West Northumberland village of Ovington.

Cheryl Mulholland is an Ovington resident whose home has benefitted from a number of improvements, including the installation of solar PV panels on the roof of her bungalow, external wall insulation, and a new air source heating system.

Cheryl said: “I’ve had lots of work done and I’m really pleased with the results. You can really feel the improvement in the heat of the home, the bungalow feels a lot cosier.

“My favourite element is the improvements it’s made to the aesthetic look - the outside looks much fresher and cleaner and much smarter. Another bonus is it’s going to help reduce my bills, absorbing some of the hit from the price rises.

“My experience with the team from Karbon and RE:GEN has been great. You couldn’t fault them, they’d keep you informed about what’s going on and would always get back to you if you had any questions or concerns.”

Did you know?

We provide a range of ways for customers to access homes: from homes to buy and shared ownership, to affordable housing, social housing, and supported and specialised housing.

Through 2025/26 we invested £117.1m in building 412 new homes, 127 homes for affordable rent, 148 for rent to buy, 69 for social rent and 68 for shared ownership.

Neighbourhood and Community Standard

This standard focuses on the cleanliness and safety of neighbourhoods and communal areas; the promotion of social, environmental and economic wellbeing; and the prevention and tackling of anti-social behaviour.

Customer Service Standard

You told us that the following things were important to you:

We'll contact a customer within one working day of receipt of a report for high level anti-social behaviour:

Result: 98.17% Target: 100%

Your community

Our Community Investment Team work within your communities to build strong sustainable places for you to live.

This year has seen several new large initiatives launched and the development of other initiatives such as our holiday programme, with the aim of investing in the right projects that will support our customers and communities.

Find out more about our community work

Schools benefit from £60k partnership between Karbon Homes and Greggs Foundation

Over 700 children across the North East are fuelling their school day with Greggs Foundation Breakfast Clubs, thanks to new Unlocking Social Value funding from Karbon Homes.

Karbon's £60,000 community investment over the next two years will offer breakfast to pupils in a total of 11 primary schools from Seaham to Wylam, where some may have previously arrived at lessons hungry.

Karbon has been working with Greggs Foundation for several years as part of their wider approach to combating the cost-of-living crisis affecting many families across the North East region, already funding four breakfast clubs.

Funding boost helps befriending service expand across the region

Our Staying Connected in-person befriending service, designed to help older and vulnerable people overcome loneliness and isolation, is set for expansion thanks to a £74k funding boost.

The service, which launched last year in County Durham, has secured £64k from the Legal & General Health Equity Fund to roll out its support across West Northumberland.

It has also received an additional £10k grant from the Department for Digital, Culture, Media and Sport's 'Know Your Neighbourhood' fund, to continue its work in North Durham.

Karbon Homes partners with local primary school to launch affordable food club

A primary school in Consett, County Durham, has partnered with us to launch an affordable food hub for the benefit of the local community.

We've teamed up with The Grove and food provision charity The Bread and Butter Thing (TBBT) to set up one of its food hubs in the school.

At the weekly food clubs, members can access three bags of food, consisting of fresh fruit and vegetables, chilled items and cupboard staples from just £8.50. Healthy Start cards are accepted, and any non-food products are also available at a reduced price too.

There's no joining criteria — anyone interested in using TBBT's food clubs can register as a member by texting 07507 237311 with their name, postcode and chosen hub, e.g., The Grove School. Once registered, members receive a weekly text message offering the food service, which they can then collect from their hub.

Winter Wellbeing Fund supports communities facing cost of living pressures

21 community projects across the region have benefited from a much-needed boost in funding to help combat the rising cost of living in their communities.

We have administered the £16,000, awarding grants of up to £2,000 to organisations that provide food, hygiene and basic household supplies, enabling them to continue their work and reach more people through the winter months.

One project that received funding was Eden Miners Centre in Leadgate, County Durham. It received £1,940 to fund its weekly warm/welcome hub.

Andy Plant, Trustee at Eden Miners Centre, said: "A lot of communities are in a bit of a social limbo these days, especially for older people who are more isolated and don't go out as much anymore.

"We provide a welcome space for people where they can come and stay warm, charge their phones and use the computers, saving them from having the gas and electric on at home for a couple of hours. We provide hot meals, tea and biscuits and a game of bingo. Most importantly, it provides company for people.

"We'd struggle to do this without the funding. It's really important to have smaller pots of money like the Winter Wellbeing Fund. There is bigger money out there but there's a lot of pressure when you apply for it. It's very useful having someone like Karbon doing small amounts of money that are reasonably accessible and you can do little bits with it and make a big difference."

Residents praise the successful Stanley street food market

Crowds have been heading to Stanley Front Street for its quarterly street food markets, with local residents praising its success in bringing people back to the high street.

The Stanley food market, which launched in April, is an initiative organised by food market specialists Baccanalia and sponsored by Karbon.

With an average of 1,500 people attending each of the free events to date, the initiative has not only created a vibrant, social event bringing the community together but has boosted footfall on the high street for local businesses.

Local Karbon customer, Lesley Brearey, from Catchgate, praised the food market she attended in August. She said: “It’s nice to see Front Street busy. I’m old enough to remember how bustling Front Street used to be with the town market, so it’s nice to see the front street in use like that again.”

Your neighbourhood

80.8% of customers were satisfied that their landlord makes a positive contribution to the neighbourhood

We will visit all our schemes and estates on a quarterly basis and where relevant will invite residents, local authorities, police and other parties to attend.

100% of visits completed

Our in-house Grounds Maintenance Team and our external contractors ensured that grounds maintenance and cleaning services continued safely and to a high standard.

Our Community Safety Team dealt with 1,904 anti-social behaviour cases of varying seriousness but all very important to our customers.

We continued to work with key partners, such as the police, to support victims of anti-social behaviour and deal with perpetrators.

Economic Standards

The Economic Standards focus looks at how well an organisation is run and if it is financially viable.

Karbon is in a position of financial strength. As a profit for purpose business, we continue to invest any money we make into maintaining and improving our existing homes and developing the services we provide to customers.

We have a G1/V1 rating from The Regulator of Social Housing (RSH). G1/V1 is a rating given by the RSH to social housing providers to indicate that they meet the highest standards for governance and financial viability.

The G rating is for governance, and the V rating is for viability. Both ratings are scored from 1 to 4, with G1 and V1 being the highest ratings.

We met the Consumer Standards with a C2 rating, which looks at how well we support customers and keep homes safe. The inspection highlighted strengths including keeping homes and communal areas safe, treating customers fairly and involving customers in decisions.

It also identified areas where we can do better, including reducing wait times for non-urgent repairs and improving our understanding of customers' different needs. To help with this, we've invested an extra £2.9 million in repairs and are continuing our Getting to Know You project to better understand and support our customers.

Karbon had a total turnover of £212.9m million

We set our rents according to the Government's regulations, which in 25/26 saw an increase of 2.7%

The rents and service charges paid by customers is used to pay for all day-to-day services provided by Karbon Homes.

Income

Rent charged to customers

158.6

Income from property sales

17.1

Service charges collected from customers (e.g. cleaning, lift servicing, door entry systems)

16.0

Other income (e.g. furniture packs, non-social housing rent)

12.6

Services provided to other group companies and third parties (e.g. gas servicing, repairs)

11.0

Grant amortisation – the recognition of grant funding over the life of housing properties

5.0

Interest receivable

2.9

Support services

2.0

Community investment

0.9

Total is

£226.1m

Expenditure

Routine maintenance

40.4

Depreciation, impairment and write off of housing properties

31.2

Management of properties

25.7

Loan interest

23.5

Services (e.g. cleaning, lift servicing, door entry systems)

21.8

Planned maintenance (e.g. heating servicing, electrical testing, decoration)

13.6

Other expenditure (e.g. furniture packs, non-social housing management)

11.1

Services provided to other group companies and third parties (e.g. gas services, repairs)

10.9

Cost of property sales

10.7

Support services

2.2

Decrease in property value

1.8

Bad debts

0.6

Total is

£197.6m

Our surplus is

£28.5m

When we have a surplus of income over our expenditure, we use it to fund additional investment in our existing housing properties and to develop new properties for rent. This is in addition to our planned investment for the year.

These figures confirm that Karbon is on track against its financial targets.

The year ahead

Keeping your homes safe

Ensuring our customers have a safe, healthy and secure home is our top priority at Karbon.

Looking ahead, we're preparing for the introduction of the second phase of Awaab's Law, which comes into force on 30 November 2026 and will introduce new timescales for inspecting and addressing a range of hazards in social housing. While phase one focused on damp and mould, phase two includes issues such as heating faults, damaged stairs or flooring, electrical defects, blocked drains and pest infestations, as well as other repairs that could affect the health, safety or wellbeing of those living in the home.

Our experienced teams are skilled in identifying, assessing and resolving these issues. Every concern raised is assessed based on its nature, severity and potential impact on those living in the home and is then prioritised and managed through the appropriate repair process. While some issues may require urgent action, others may be addressed as routine or planned repairs. We have robust processes in place to proactively monitor the condition of our homes, identify potential risks and ensure concerns are addressed within the appropriate timescales.

Karbon Foundation

In July 2026 we launched Karbon Foundation strengthening our commitment to supporting customers and communities across the North.

Karbon Foundation is a registered charity and part of the Karbon Group. It exists to grow the Group's social purpose – working alongside communities to help people live well and feel empowered.

It will continue, and build 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 to our communities every day.

The foundation will provide practical, locally led support to people who need it across our geography – creating a consistent delivery approach for customers of Karbon Homes, 54North Homes and Leazes Homes, as well as our wider communities.

Getting to Know You

Last year we launched our Getting to Know You (GTKY) campaign with the aim of collecting up-to-date information about our customers and residents. This helps us make better decisions and enhance customer service so we can support you better.

We've been able to make improvements to our complaints process helping us understand any vulnerabilities or circumstances that may affect a customer and ensures we're considering reasonable adjustments from the very beginning.

The information collected through GTKY has also helped us identify new ways to make our services easier to access and we've recently introduced a vulnerability risk assessment as part of our Unacceptable Behaviour Policy process. This means that when we review concerns about a customer's behaviour, we take time to consider whether any vulnerabilities or personal circumstances may be affecting the situation. This helps us make fair and balanced decisions while ensuring customers are treated with understanding and respect.

We want to extend our thanks to everyone who has shared information through GTKY - it helps us make a real difference. We look forward to letting you know about more improvements that GTKY helps us to make over the coming year.

Your feedback

This report was created for you, our customers, to keep you updated on how we're doing as an organisation and how we're delivering our services to you.

We would love to hear your constructive feedback on the report, from the content to the way it has been designed, so we can understand if it works for you and how we might improve it in the future.

You can get in touch with our Communications and Marketing Team in the following ways:

Email: communications@karbonhomes.co.uk

Telephone: 0808 164 0111

Facebook and LinkedIn: @karbonhomes

To chat to us about anything else, contact our Customer Relationship Team.

The full service is available 8am - 6pm on weekdays.

0808 164 0111

info@karbonhomes.co.uk

www.karbonhomes.co.uk

or visit our social media pages

Don't forget, you can also use your MyKarbon account to pay your rent, check your balance, update your contact details or to book a repair at a time that suits you.

Visit **www.karbonhomes.co.uk/mykarbon** to log in or register.

This report has been approved for publication and we've made a plain text version available via a link at the top of this page.

We've created a plain text version to support those using accessibility tools such as translation, audio, changes to the size of text, ruler and screen mask.

We also aim to make our information and services more accessible by using plain English in our communication and offering sign language and language interpreters where required.

If you would like this document in an alternative format or have any questions relating to the report, please contact **inclusion@karbonhomes.co.uk**.

Karbon Homes is a charitable registered society under the Co-operative and Community Benefit Societies Act 2014. Registration No.7529