

Annual Report to Customers 2023/2024



Welcome from Mark Pearson

Welcome to our Annual Report to Customers, which gives us a chance to share with you how we've performed over the 2023/24 financial year, and our first full year operating as 54North Homes.

The report highlights how we are performing against the things, you, our customers, told us were important to you and against the standards that are set by the Regulator of Social Housing (RSH).

Integrating two separate businesses and building new processes, systems and policies has been our key focus over the last year and I am pleased we have delivered much of what we set out to achieve in our first 12-months. I am grateful for the commitment and support we have received from all our colleagues, customers and key stakeholders in helping us to do this.

We are already seeing many benefits in terms of new opportunities and services, as well as economies of scale from being a larger housing association and part of the wider Karbon Homes Group.

We understand that many of our customers are still facing tough times. The cost-of-living pressures continue to bite and we are committed to supporting our customers who are struggling financially. Since becoming part of Karbon, we have been able to support customers with additional support, including free and impartial financial advice from our Money Matters service and a low-cost furniture appliance rental service called 'Home Comforts'.

This year, we launched our first Corporate Plan for 54North Homes, which sets out our approach to delivering the Group's strategic aims over the next two years, for the period 2024 to 2026.

The plan focuses on three main areas:

- providing as many good quality homes as we can
- delivering an excellent customer service, and
- shaping strong, sustainable places for our communities.

We want our customers to thrive and live well in our homes and communities. You can read more about this on page 31.



Our Customer Experience Committee scrutinised and challenged our performance on complaints and compliments and we refreshed our policy, which has enabled us to resolve complaints raised by customers and to use the learning from complaints to improve our services.

Customer safety is our top priority and we have reviewed our policy for damp and mould.

We are continuing to help address the shortage of good-quality, affordable new homes and work has commenced on Leonara House, our flagship scheme to build 58 affordable new homes on Railway Street. Work has also started on site for the development of 28 new affordable and sustainable homes in the Armley area of Leeds.

In addition to building energy-efficient new homes, which don't rely on fossil fuels, we have invested in our existing homes to ensure we meet the government's net zero targets, by adapting (retrofitting) them so they are more energy-efficient and affordable to run for our customers. I'm delighted to see work get underway to retrofit 98 flats in Chapeltown and Headingley.



Kate Spencer

Finally, I'd like to pay a special tribute to a dear colleague and friend who sadly passed away at the beginning of 2024. Kate Spencer, our Director of Customer Experience, died following a long illness. Kate was a wonderful colleague and friend whose warmth, empathy and kindness are greatly missed by us all. She was passionate about always putting customers first and driving improvements to services and I'm sure many of you met her and got to know her over the years.

A handwritten signature in black ink, appearing to read 'M. Pearson'.

Mark Pearson
Managing Director

We are passionate about improving customer experience by listening to your feedback and acting on what you tell us. Thank you to all our customers who have provided feedback – your views are important to us.

Welcome from Juanita Crawford

It has been one full year since 54North Homes was formed and as you'll read throughout this Annual Report to Customers, a lot has been achieved in such a short space of time.



It has been a year of opportunities and challenges but one which we have laid strong foundations for the future. It's never easy integrating two businesses and establishing a new one as there are different cultures, systems and procedures, but I am happy to report that significant progress has been made and I am excited and confident about the future.

As a 54North Homes customer, Board member and Chair of our Customer Experience Committee, I have seen first-hand the hard work and dedication of the leadership team and team members and would like to thank them for their commitment.

We fully support the recent introduction of the new consumer standards and Housing Ombudsman reforms which allow our customers to hold us accountable to high standards.

Our aim is to continuously improve our customer experience by listening to and acting on customer feedback. One of the big projects that myself and members of the Customer Experience Committee were involved in this year was to scrutinise and challenge our performance on complaints and compliments. You can read more about this on pages 29 & 30.

The Customer Experience Committee is a subcommittee of our main Board and is made up of customers as well as board members and is responsible for holding the organisation to account on customer-related matters. We're a friendly bunch and you can read more about the committee from Linda on page 18.

With rising inflation and the continued increase in the cost of living, this has led to significant rises in costs throughout our business however, I am pleased to see our Board agreed to keep any increases in rent to a minimum and ensure these were set in line with government policy and guidelines from the Regulator of Social Housing.

We never want to make cuts to our services. More importantly, we want to ensure 54North Homes continues to provide customers with a safe, warm and secure home whilst continuing to make improvements to services.

It was with great sadness to learn of the passing of Kate Spencer. Kate was an advocate for delivering excellent customer services and she is sorely missed. On behalf of all 54North Homes customers, I'd like to pass on our thoughts and best wishes to her family.

A handwritten signature in black ink, appearing to read 'Juanita Crawford'.

Juanita Crawford

Customer, Board member & Chair of our Customer Experience Committee

Contents

Welcome from Mark Pearson	2
Welcome from Juanita Crawford	4
About 54North Homes	6
Economic Standards	7
The Safety and Quality Homes Standard	10
The Transparency, Influence and Accountability Standard	16
The Neighbourhood and Community Standard	21
The Tenancy Standard	25
Complaints, Compliments and Suggestions	29
Corporate Plan	31

We are currently looking for more customers to get involved either as regular members of our Customer Experience Committee, a Customer Board Member or on a more ad-hoc basis being involved in focus groups or service reviews. If you are interested in getting involved or just finding out more, please email us at connectwith54north@54northhomes.co.uk

About 54North Homes

54North Homes owns and manages 3,500 homes throughout Yorkshire.

We provide a range of high-quality homes from one-bedroom apartments to 4-bedroom houses, providing affordable rental options for single people, couples and families, as well as low-cost home ownership and housing with support.

We are proud to be a subsidiary of Karbon which has a footprint that covers the North East and Yorkshire regions, with over 32,000 homes across a range of tenures.

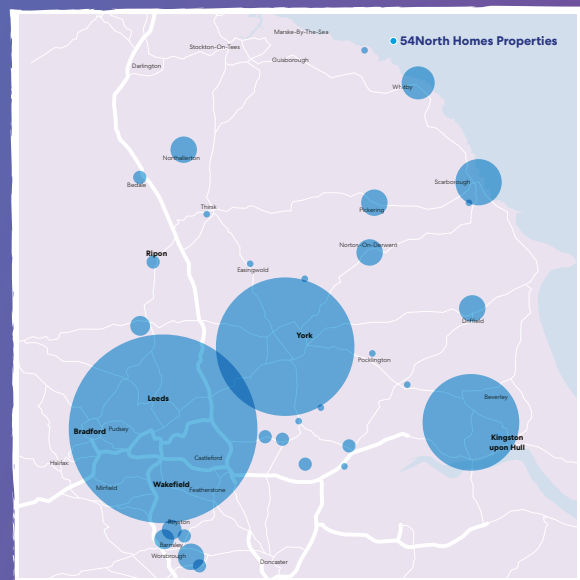
As a landlord, we believe in providing safe, warm and secure homes for our customers to live in. We put customers at the heart of everything we do and strive to provide an excellent level of service. We build strong foundations for over 7,000 people who live in our homes. This extends beyond the bricks and mortar of our homes, we offer a range of services from training to financial support, community investment projects to extending the ways you can get involved by helping us to shape and improve our services.

All money that we receive through rent and service charges is reinvested to improve our homes and communities, building new homes and delivering services which provide sustainable outcomes for our customers and communities.

The purpose of publishing this Annual Report is so you can see how we are performing against the things, you, our customers, told us were important to you and against the standards that are set by the Regulator of Social Housing (RSH).

In April 2024, the RSH introduced four new consumer standards which show how well we are performing but also, allow you to understand how well we're delivering our services to you. You'll read

throughout this report how well we've performed against these standards and also against the economic standards, which is to ensure we are financially strong and run efficiently.



54North Homes owns and manages around
3,500
homes in Yorkshire

There are approximately
7,000
people living in our homes

54North Homes has
74
employees

Economic Standards

The Economic Standards focus on effective governance; the achievement of value for money and how rent levels are set in line with the Government's Rent Standard guidance.

We define 'value for money' in terms of how we deliver against our objectives, and we measure our performance against others in the sector.

Last year, for every £1 of rent and service charge, we spent:



Overheads and Property Management



Major Repairs



Routine maintenance



Services to Customers



Planned Maintenance



Other costs

Setting our rents

We set our rents according to the Government's regulations, which in 2023/24 saw an increase of 7.7%. We set our rent in line with government policy and guidelines from the RSH.

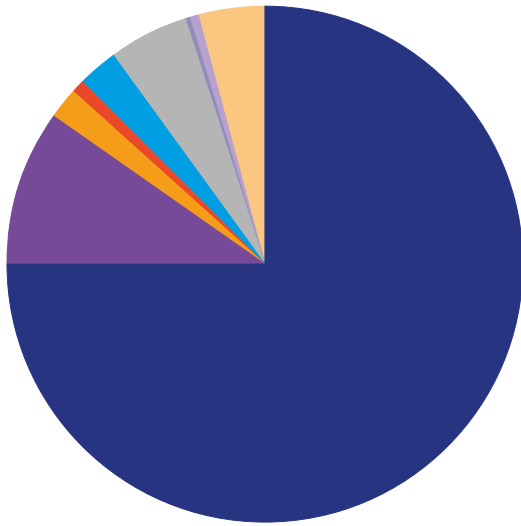
Like other social housing providers, we increase our rents by Consumer Price Index (CPI) +1 for most customers. The CPI is one of the UK's main measures of inflation – it measures changes in the price of goods, like food, fuel, gas and electricity.

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.

The RSH confirmed that the Karbon Homes Group, of which 54North Homes is a part, has maintained its top governance (G1) and viability (V1) ratings.

The G1/V1 is the highest possible score for governance and financial viability (this means we are well run and financially strong. This will help us achieve our future plans).

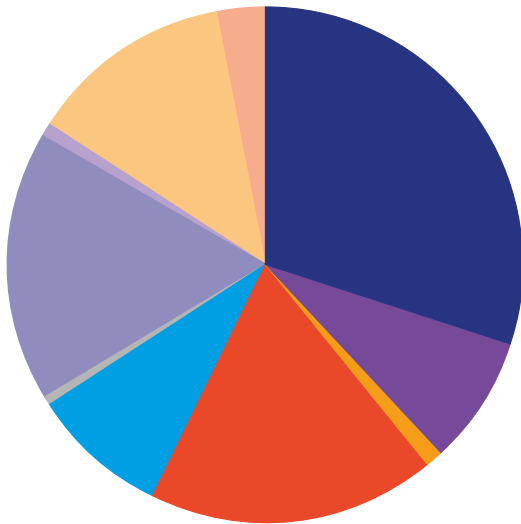
The rents and service charges paid by customers is used to pay for all day-to-day services provided by 54North Homes.



Income 2023/24

	£m
Rent charged to customers	13,553
Service charges collected from customers (e.g. cleaning, lift servicing, door entry systems)	1,769
Grant income	345
Other incomes	182
Shared Ownership sales	407
Sale of other homes	945
Support Income	39
Interest receivable	113
Management Fees (for managing Karbon Homes In Yorkshire)	707

Total Income 18,060



Expenditure 2023/24

	£m
Management	4,809
Service charge costs	1,288
Support Costs	156
Routine Maintenance	2,877
Planned Maintenance	1,387
Bad Debts	63
Depreciation and revaluation of housing properties	2,691
Leasehold rents payable	134
Interest payable	2,026
Cost to sell properties	478

Total Expenditure 15,909

***Surplus 2,151**

*When we have a surplus of income over our expenditure, we use it to fund investment in our existing housing properties and to develop new properties for rent.

In 2023/24, our surplus was put towards major repairs and the replacement of kitchens and bathrooms as part of a £2.1m investment in our existing homes.

We're a modern and ambitious business

We have 74 employees here to support you, from letting our homes, fixing repairs and supporting you during your tenancy; to back-office functions such as finance and IT to ensure all our services run smoothly.

One of the benefits of being part of Karbon is being able to provide more services which benefit our customers. This includes the Money Matters service which provides customers with advice on everything to do with your finances, benefits and money. You can read more about this service in our Tenancy Standards section on page 27.

Our independent 54North Homes board help us make strategic decisions, set the budget and monitor company performance. Our members bring a range of skills and experience to the business and this year, we appointed two new board members, Natasha Barbar-Evans and Dave Richmond.

To improve our communication with customers, we launched a new website at www.54northhomes.co.uk

Equality, diversity and inclusion

We recognise the value that diversity brings to our communities and workforce.

We want to make sure that our services are accessible to all and that customers and colleagues from all backgrounds are treated equally, fairly and with respect.

We have a 54North Homes Equality, Diversity and Inclusion (EDI) action plan in place to ensure we continually deliver on our commitments. Actions over the last year have included:

- Establishing an approach to ensure inclusion and belonging is taken into consideration in policies, procedures and practice by co-creating an Equality Impact Assessment policy
- Partnered with DFN Project SEARCH to become a host employer of internships to transform the lives of young adults with a learning disability and autism or both

- Continued to be an active member of the Northern Diversity Group and partnered with Leeds Beckett University to deliver WECAN programme to develop women in business
- We received accreditation as a Disability Confident Employer
- We are working towards the National Centre for Diversity (NCFD) accreditation

Our own Housing Hero

Tasha Rhodes-Farley won the 'Outstanding Achievement by Apprentices' category at the Housing Heroes Awards in 2023. Tasha joined 54North Homes in February 2022 from school aged 17 to complete her Level 3 Housing and Property Management apprentice.

Full of energy and enthusiasm, Tasha has been a breath of fresh air to the Neighbourhoods Team and the organisation as a whole. She has also brought a younger insight to the business which has been invaluable.

Tasha



The judges said:

“Tasha has showed incredible fortitude and spirit – enabling her to confidently advocate and raise awareness of neurodiversity, both in her workplace and on the national stage. The judges also liked Tasha’s compassion, empathy and ownership – for example, raising safeguarding concerns to colleagues. Tasha makes it her business to care.”

The Safety and Quality Homes Standard

This standard focuses on ensuring that landlords understand the condition of all of their homes and make use of that data to provide safe, quality homes.

Landlords are required to deliver repairs, maintenance and planned improvements in an effective, efficient and timely manner, and must be clear on their health and safety responsibilities.

During 2023/24:

Our properties meet the Decent Homes Standard

99.9%

Our homes meet the Decent Homes Standard (set by the Government that council and housing association homes must meet).

The proportion of homes that do not meet the Decent Homes Standard is

0.04%

Did you know?

The My 54North Homes portal is the quickest way to view and request repairs. You can see the status of any outstanding repairs and servicing in your account.

Just log in or register to take a look at the new tracking feature. It shows appointments booked and updates on your logged repairs, as well a button to request a new repair.

When customers receive a repair to their homes, we ask them how satisfied they are with the service they received. From 522 people asked, you told us:

Customers satisfied with the repairs service

77%

Satisfied with the quality of the work

93%

Getting the repair right first time

84%

Proportion of non-emergency responsive repairs completed within the target timescale

71%

Responsive repairs that had not been completed ('work-in-progress') at period end as a % of completed responsive repairs

30%



If we contact you to arrange access for safety inspections, please can you get in touch. We're just trying to make sure your home remains as safe as possible.

Building and Customer Safety

We make it a top priority to carry out regular safety checks in your home 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.

Building safety is delivered with our dedicated team of safety inspectors.

We achieved Building Safety Compliance of

99.84%

Fire Safety Compliance was

100%

with all required Fire Risk Assessments completed.

100%

of our homes have a valid gas safety certificate.

We need to ensure our homes are kept safe by annually checking the gas appliances in your home.

Five yearly electrical inspections

99.71%

We work to the industry best practice standard of inspecting electrical circuits every five years. We sometimes encounter issues in arranging access to customers' homes to undertake these inspections, and as a result they are not always completed on time.

Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out

100%

Proportion of homes for which all required legionella risk assessments have been carried out

100%

Proportion of homes for which all required communal passenger lift safety checks have been carried out

100%



Our approach to damp and mould

Tackling damp and mould and providing safe and secure homes for you and your families remains a top priority at 54North Homes. We have robust systems and processes in place to ensure we proactively identify any damp and mould problems and promptly respond to any issues raised.

Performance in this area is also reported quarterly to our board. Housing providers within the West Yorkshire Housing Partnership, of which 54North Homes is a member, are also working together to create shared resources.

If you have any concerns at all regarding damp and mould, please get in touch with our team straight away. Tel: **0345 521 1993** or email: **dampmould@54northhomes.co.uk**

How can I protect my home against damp and mould?

Damp and mould can be very upsetting, bad for your health and for your home. The problem is often just condensation and there are many steps that you can take to help with this. But sometimes it can be the result of a problem with the building, such as a leak, so we do need to know. We can then send out a surveyor to visit your home, diagnose the problem and undertake any necessary action.



Why do condensation and damp form?

Condensation can be a problem in any property, no matter how old it is. It can be a particular problem during the winter when the weather is cold and wet.

It happens when moisture meets a cold surface, it turns into droplets of water, often causing misting/dampness on windows and windowsills in the first instance. But if left, it can develop into patches of black mould growing on your walls and ceilings.

Activities like cooking, showering and drying clothes all create moisture in your home but taking the following steps can help to reduce it.

- Open windows (even if just for 15 minutes a day) to allow moist air to escape
- Wipe down windows and windowsills to remove condensation
- Cover pans and close internal doors while you're cooking
- Keep your home at a constant heat of around 18°C if you can (a low background heat all day is better than short bursts of high heat)
- Take shorter showers and always use extractor fans provided
- Drying clothes outside is ideal. But if you need to dry clothes inside, consider buying a dehumidifier. These cost from £20.

Importantly, many of these steps will also help to keep energy costs down too.

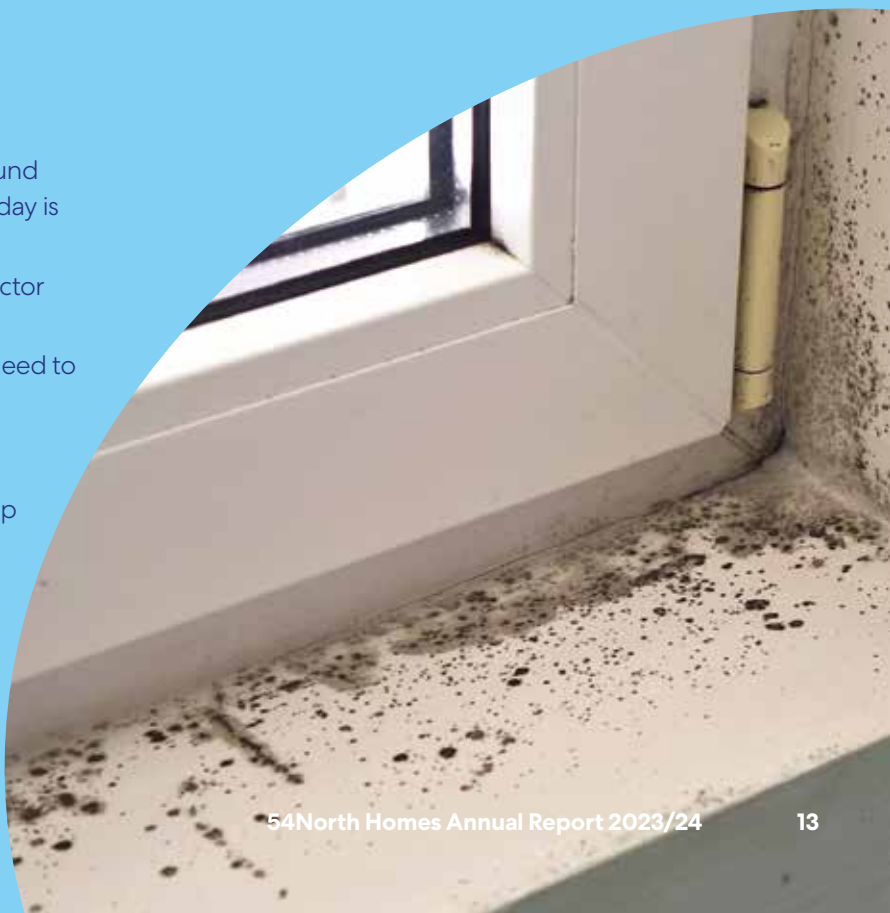
How to remove mould

You can remove mould by wiping down any affected areas with a fungicidal wash or with baking powder. Avoid brushing or vacuuming the area, as this can make it spread, and do not use bleach or washing up liquid, as this can also make things worse.

You will find a handy guide with lots more information on our website:

www.54northhomes.co.uk/your-home/customer-documents/

If you have any issues with damp or mould in your home, please report it straight away by contacting our customer services team on Tel: **0345 521 1993** or email: dampmould@54northhomes.co.uk



Planned maintenance and investment in your home

Over the last year, our ongoing investment in maintaining and improving your homes has included:

Retrofit

£765,000

Roof

£330,000

Kitchens

£327,000

Bathrooms

£135,000

Windows

£190,000

Doors

£45,000

Heating

£2,000

Boilers

£197,000

Footpaths

£93,000

Capital Works

£5,000

Making our homes warmer and more energy-efficient

At 54North Homes, we are committed to delivering both energy-efficient new homes which don't rely on fossil fuels, and adapting (retrofitting) our existing homes so they are energy-efficient and affordable to run for our customers.

As part of the York and North Yorkshire Housing Partnership, 54North Homes is one of 23 housing associations who have partnered to work together to scale up the delivery of affordable homes across the region including the drive to Net Zero.

Work is underway to retrofit 98 flats making them more energy efficient. St Mary's Court and St Mary's Close in Chapeltown, as well as Wood Lane Court in Headingley, are undergoing significant energy improvement works to make the homes warmer and more affordable to heat.

It is estimated that the project will reduce energy bills for our customers living in these flats, by up to £400 per property annually, whilst yearly carbon emissions will be reduced by up to a tonne in each home – enough to fill an Olympic-sized swimming pool five times over.

As a result of these improvements, Energy Performance Certificate (EPC) ratings in the flats will increase from as low as E to at least EPC C.

"I was a bit apprehensive when I knew the retrofit was happening, as I knew there would be some disruption. But three months on, I am already seeing a reduced electricity bill due to the new boiler and I really like how much control I have when I connect it to the app on my smartphone. I can schedule different timings of hot water, to fit around what works best for me.

"The one-to-one support visits that has been put in place for both the new boiler and heaters have made a real difference to understanding how to control my new appliances and get the best from them. I'm actually looking forward to cold winter weather this year, so I can be toasty warm inside with the new heaters."



Leonora House

Building new homes

54North Homes spent £13m this year on building new homes and completed 28 homes during the period, with the help of government funding. This was against our annual target of 50 new homes, but a considerable number of those were delayed due to extreme weather conditions.

We are still on track to build 300 new homes over the next three years to help address the shortage of affordable housing in the Yorkshire region.

Leonora House

Work is underway on this flagship scheme to build 58 affordable new homes on the site of the old Yorkshire Rider Social Club, on Railway Street near Quarry House. The £12m scheme will comprise of 28 1-bedroom, 25 2-bedroom and five three-bedroom energy-efficient apartments.

The scheme has been named in memory of Leonora Cohen, a Leeds-born suffragette and one of the UK's first female magistrates.

Work started on the development in Spring 2023 and is expected to be completed end of 2024.



Wesley Road

Wesley Road

Work has commenced on the development of 28 new affordable and sustainable homes in the Armley area of Leeds. The scheme is being built on a brownfield site on Wesley Road and has received funding of £700,000 from Leeds City Council.

This will be the first development where 54North Homes is installing air source heat pumps.



The Transparency, Influence, and Accountability Standard

This standard focuses on the provision of quality homes, a cost-effective repairs and maintenance service and the health and safety of customers.

This standard requires landlords to be transparent with tenants, treat them fairly and respectfully so they can access services. Tenants must be able to voice concerns where necessary, influence decisions, and hold the landlord accountable.

Customer Satisfaction

Feedback from our customers is very important to everyone at 54North Homes.

We need to know what we are doing right, what we're getting wrong and where we can improve.

In April 2023, The Regulator for Social Housing (RSH) introduced performance measures called Tenant Satisfaction Measures (TSMs) which hold housing providers, like 54North Homes, to account and give customers greater visibility of their performance.

There are 22 TSMs in total and all housing providers must report on them. They cover areas such as customer perception measures, responsive repairs, neighbourhood management, complaints and building safety and responsive repairs.



We are working with a research provider called Acuity who contacted 618 customers at random to provide feedback on the 12 customer perception TSMs and the results are below. All social housing providers will report their performance data to the Regulator of Social Housing and this information is available online.

77%

Overall satisfaction



84%

Agreement that the landlord treats tenants fairly and with respect



77%

Satisfaction with repairs



33%

Satisfaction with the landlord's approach to handling complaints



79%

Satisfaction with time taken to complete most recent repair



Please see page 30 to find what we have learned from our complaints and what action we are taking.

78%

Satisfaction that the home is well maintained



70%

Satisfaction that the landlord keeps communal areas clean and well maintained



88%

Satisfaction that the home is safe



76%

Satisfaction that the landlord makes a positive contribution to neighbourhoods



68%

Satisfaction that the landlord listens to tenant views and acts upon them



62%

Satisfaction with the landlord's approach to handling anti-social behaviour



81%

Satisfaction that the landlord keeps tenants informed about things that matter to them



Please see page 21 to find what action we are taking to stamp out ASB.

Our customer Net Promoter Score (NPS) score is +28

This is a measure of customer loyalty – how likely a customer would be to recommend 54North Homes as a landlord to friends and family. Scores range from -100 to +100 and the Customer Service UK benchmark is +21.

We are passionate about improving customer experience by listening to your feedback and acting on what you tell us. Customers are at the heart of everything we do, and we have lots of opportunities for you to get involved and share your views and suggestions.

Our Customer Experience Committee (CEC) is responsible for overseeing customer experience and customer engagement: ensuring that customers have their voices heard; that the needs and safety of customers are at the heart of the Board's decision making; and that our performance is monitored to strive for excellence across all our services.

The Customer Experience Committee holds 54North Homes to account on customer-related matters and provides feedback and insight to ensure that services are developed in partnership with our customers. 54North Homes resident Linda has been a member of our CEC since it was established and tells us why she gets involved and why others should consider joining too.



Linda

Why do you get involved?

Before 54North was established, I was involved with the Scrutiny Group at Leeds and Yorkshire Housing Association so I've been involved for five years now and I really enjoy it.

My background is in nursing so I've always been in a position of supporting and looking after people. I like to give back and help others. Being involved with Scrutiny has really helped as we were able to review services and provide feedback from a customer's perspective.

One of the scrutiny reviews I was involved with, looked at how calls are handled by customer services. It enabled me to understand what happens to your call – the process it goes through and that educated me. I learned more about the business and we could challenge the way these processes worked from a customer's perspective but also understand the pressures from a business perspective.

What are you proud of?

Last year, 54North reviewed its complaints procedure and evaluated how customer complaints are handled. One of the actions from that is that customers are now involved in Stage 2 complaints which involves a customer and a manager. I have been able to sit on panels and support customers from their perspective. I think this is a positive step for the organisation and enables customers to feel that it is a balanced process.



What are the biggest changes since becoming 54North Homes?

Customers are much more involved. When you receive a service or if work has been undertaken within your home, the organisation uses an external agency to select a sample of customers to contact to get feedback and understand how satisfied you are with the service you have received.

Would you encourage others to get involved?

Absolutely. Before I got involved, I was not sure as I just thought it was a process – a tick box exercise. I imagined a room of white middle-class people sat in an office who didn't understand how customers live but I saw a person who looked like me.

The Customer Experience Committee holds 54North Homes to account on customer-related matters and we provide feedback and insight to ensure that services are developed in partnership with customers. I feel like I am able to speak openly and honestly – I can tell it from a customer's perspective. You feel like you can make a difference. I get a lot from it and I'd definitely recommend anyone to get involved.

Some examples of business areas reviewed by involved customers during 2023/24 include:

- The renewal of a contract for the gardening procurement
- Insurance procurement exercise for the Executive Team
- Appointment of the Customer Services Team Leader role
- Damp and Mould consultation for the introduction of a new policy
- Draft customer bulletins



Would you like to get involved?

We are looking for new customers to get involved either as regular members of our Customer Experience Committee, a Customer Board Member or on a more ad hoc basis being involved in focus groups or service reviews. No specific experience is needed.

If you are interested in finding out more, please email: connectwith54north@54northhomes.co.uk

We'd love to hear from you!

What other ways can customers get involved?

Estate walkabouts and pop-up events

We are regularly on estates, undertaking inspections and organise pop up events periodically to meet customers. We encourage customers to come and meet our team and tell us about any issues that are affecting their area.

Focus Groups

We hold customer focus groups to discuss and scrutinise particular services or improvement proposals. These are a great opportunity to meet other customers and share views and ideas.

Customer satisfaction surveys

Feedback from our customers is very important to everyone at 54North Homes. We need to know what we're doing right, what we're getting wrong and where we can improve. We work with an independent research provider, called Acuity, to carry out regular customer satisfaction surveys, where they contact a selection of customers at random to provide feedback on a range of key satisfaction measures. See page 17 for our latest satisfaction results.

We use Pulse surveys to gather real-time insights from customers. These are short questionnaires with only a few questions and are designed to be quick and easy to complete. We asked customers:

Effort to engage with 54North – scored on a scale of 1-10, where 1 is little effort and 10 is a lot of effort.

65% of customers gave us a score of

4

or less (the average score was 3.6)

How much do you trust 54 North as an organisation – where 10 is complete trust and 1 is no trust –

78.8% of customers gave us a score of

7

or more (the average score was 8)

Customer Communication

We use a range of channels to communicate regularly with our customers, including our website, emails, customer bulletins, printed newsletters and social media platforms, all of which provide opportunities for customers to feedback to us.

This year, we've also been updating all our signage around our schemes. Old signs that refer to York Housing Association or Leeds & Yorkshire Housing Association are being replaced with 54North Homes signage.



The Neighbourhood and Community Standard

Landlords need to engage with relevant parties to ensure tenants live in secure, well-maintained neighbourhoods and feel safe in their homes.

How well do we manage our estates?

72%

satisfied with the quality of our gardening service

67%

customers satisfied with the quality of our cleaning service

Stamping out Anti-Social Behaviour

We recognise the impact that anti-social behaviour (ASB) can have on customers. It is a sensitive issue and we aim to provide as much support as possible and investigate fairly and consistently whenever necessary.

Number of ASB cases opened per 1,000 homes

27%

Number of ASB cases that involve hate incidents opened per 1,000 homes

0.4%

Last year, we had 347 incidents reported to us, of which 35 were judged to be ASB tenancy breaches. Other issues raised include parking concerns, neighbour disputes, recycling problems and children playing outside.

We carry out estate walkabouts and arrange customer contact visits to listen to your concerns. Please speak to your housing officer if you would like a visit.

Investing in our communities

We are always happy to consider customer requests to improve the area where you live. Whether that is providing activities or events to bring the local community together, such as bulb planting, a coffee morning, yoga session, summer party or picnic? Or purchasing items to improve your living area, such as outdoor seating, plants, hanging baskets etc.

In September 2023, we welcomed Abida Jamil as our new Customer Experience Manager responsible for overseeing customer involvement and feedback.



Last year, we invested

£21,555

into community projects via our 54North Homes Community Fund.

See over the page for a selection of projects we have supported.



54North in Bloom

We launched our 54North in Bloom gardening competition last summer. We received entries for all categories including best community garden, best first time entry, best hanging baskets and best small garden.

Congratulations to all the winners. The standard was exceptionally high and we have been truly inspired by the green-fingered talents of so many customers. Well done!

12 Deeds of Christmas

We donated to 12 local charities in our '12 Deeds of Christmas' campaign, to recognise the tremendous work that community-based projects do to support the needs of vulnerable local people in our region.

The full list of beneficiary charities from this year's campaign is:

- **The Collective Sharehouse Food Bank** in York
- **The Kirkstall Valley Development Trust** (Community Hub and Food Bank)
- **The Athersley Community Shop & Café** in Barnsley
- **Give a Gift**, who provide support for asylum seekers and those experiencing poverty in Leeds
- **Hyde Park Source** who work with local people to design and manage outdoor spaces and community projects
- **Our Co.** poverty support and pop-up shop in Scarborough
- **Cherry Tree Pantry and Community Centre** in Beverley which provides support and advice for those experiencing poverty in East Yorkshire
- **The Island** in York, a mentoring service for vulnerable young people
- **Trussell Trust Food Banks** in Leeds and York
- **OWLS (Older, Wiser, Local Seniors)** who provide help for older people to live independently
- **SASH**, a youth homelessness charity supporting young people in York, North and East Yorkshire
- **St George's Crypt** in Leeds





Investing in projects to support your wellbeing

54North Homes is a not-for-profit landlord; as well as providing high-quality housing, we also want to help you thrive in your communities by offering targeted investment and support where you need it most. Here are some of the projects we've supported:

Featherbank Forest

54North Homes has created an outdoor 'Forest Classroom' for pupils at Horsforth Featherbank Primary School in Leeds.

Working in partnership with the school and local conservation volunteers, we have developed the area to include an outdoor classroom made of logs covered by a tarpaulin (so it can be used in all weathers), together with a fire pit, structures to make dens, a see-saw and climbing frame which all embrace the outdoor learning ethos.

The area has now been formally adopted by the school as an outdoor classroom, called 'Featherbank Forest' (as named and voted on by the children) and is being used daily to deliver learning for all pupils in a natural, outdoor setting.

Every class has accessed and used the Forest with

212

children benefitting this academic year. Art, Science, Phonics, RE, Maths and Geography classes have all been taught in the Forest.

Positive Footprints

We have continued to provide funding to a charity called Positive Footprints to engage with local primary schools to raise aspirations. They have created opportunities for children and young people to discover their potential, explore the world of work and develop the skills they need for the future.

Our funding has engaged five schools this year including Athersley South and Knexborough in Barnsley and Park Spring, Raynville and Rothwell Victoria primary schools in Leeds.

A total of

541

children and young people have been impacted. The schools rate the impact of the partnership and associated activity as very high with 82%.

124

hours of learning have been delivered with pupils engaging in an average of 10 hours of careers-led learning with different businesses and local organisations.

Our partnership has created

£100,076

of social value with the project generating £9.10 of social value for every £1 invested by 54North Homes.



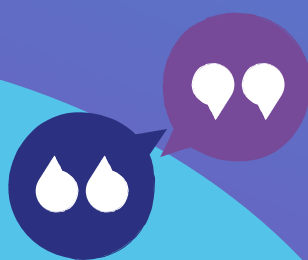


St. Mary's Rooftop Garden

We have teamed up with community environmental experts, Hyde Park Source, to deliver a year-round weekly gardening group at our community roof-top garden on top of our St Mary's scheme in Chapeltown in Leeds. This is one of our longest-running and most successful community projects.

The friendly group which runs every Friday afternoon 2.30pm-4.30pm, is open to 54North Homes customers, members of the local community and people throughout Leeds.

Sessions range from growing all kinds of fruit, vegetables and flowers and learning new horticultural skills, through to outdoor cooking using the fresh food grown in the garden! There are 12 regular members with four being St. Mary's residents.



One group member said:

"The rooftop garden group has a happy and calming effect on me. We all have similar mental issues so we can relate our problems with each other and try and listen and help as much as we can. Also, sharing our experiences and knowledge on gardening helps tremendously.

"I look forward to the gardening group each week as it really helps with my anxiety, social skills and communication.

"The rooftop garden is a fantastic place and it boosts my confidence within myself and my self esteem. It's a lifeline for me as I do get anxious and nervous, but once I am here I feel so much better. Mentally and physically."

Talk, Listen, Change – FREE Counselling sessions for 54North customers

We have partnered with an organisation called Talk, Listen, Change (TLC) to offer free counselling sessions for customers with fully qualified counsellors.

We know many people are experiencing tough times and talking to someone can make all the difference. We fund a course of 10 one-to-one sessions and these can take place via telephone or Zoom.

55

people have been referred since the project began.

173

Counselling sessions have been offered since the start of the project.

100%

said they were very satisfied or satisfied with their session experience.

If you think you could benefit from this service, please speak to either your Housing Officer or Support Officer who will be able to make a referral.

The Tenancy Standard

This standard focuses on the way homes are allocated and how we support our customers to maintain their tenancies. During 2023/24, 729 customers and their families moved into properties owned or managed by 54North Homes.

We allocated homes to

729 customers

Including

375 new lets and
354 re-lets

Average re-let time

28.7 days
- up from 26.54 days in 2022/23

Rent loss from void property

2.56%
- up from 1.09%.

This is a result of bringing a number of supported housing services in-house, which were previously provided through agency contracts. We will be reviewing our supported housing provision throughout 2024.

Collecting your rent

Average weekly general needs rent was

£92.87

We collected

98.52%
of rent

Our rent arrears were

3.12%
of our rental income



Manage your home at your fingertips

Did you know... you can make rent payments anytime at the touch of a button via your My54North account.

We welcomed

374

new My54North Homes accounts this year.



If you sign up to My54North Homes you can:

- Set up a new Direct Debit to manage your payments
- View your balance, recent transactions and make a rent payment
- Log a repair and book your own appointment, view outstanding repairs and their latest status, view past repairs
- Keep your personal details up to date – meaning you'll not miss any important messages

If you don't already have an account, it takes minutes to register and you will have instant access 24 hours a day. You just need your tenancy reference number and an email address.

You can register via our website at www.54northhomes.co.uk/your-home

Ways to pay your rent

Paying your rent on time is important so that we can provide an effective housing service. We offer a range of ways for you to pay your rent:

- **By Direct Debit** - this is our preferred payment option.
We can collect your payments weekly, fortnightly, 4-weekly or monthly on any day that is convenient for you. Please visit our website to set up a direct debit or contact our Customer Services Team who can arrange it over the phone.
- **By debit card** - via your My54North account
- **By calling our Customer Service Team** - on **0345 521 1993**.
You will just need your tenancy reference number.
- **By Allpay payment card**
Simply take your card to your local post office or PayPoint Location and pay with cash or debit card (please ask for a receipt for your payment as it can take up to seven days for the rent to be credited to your account).

Please note, your rent is due either weekly or on the 1st of every month, as stated in your tenancy agreement. Your rent must be paid in advance and your rent account must remain free of arrears.

Being part of Karbon enables our customers to access and benefit from more services.

Money Matters

The cost-of-living crisis continues to be a challenge for us all. If you are experiencing money struggles, please don't sit at home worrying about it – contact our Money Matters team who will be able to help you.

Money Matters is a confidential welfare benefits and money advice service. Our experienced advisors provide free and confidential money guidance and can help you find other support that will make your life easier.

During the year,

147

customers accessed the Money Matters service, securing

£115,135

of additional income gains for 54North Homes customers.

We welcomed Liz Wilson to the team in June 2023 who is your dedicated Money Matters Caseworker. Here is one example of the help she has provided to one of our customers.



Liz Wilson

Case study:



A customer was referred to the Money Matters Team by our Tenancy Sustainment Officer as they had rent arrears of £4,000 and Council Tax arrears of £1,500. Our team contacted the council which reduced the stress experienced for the customer and asked them to assess Housing Benefit and Council Tax Support. We encouraged the customer to re-engage with a debt advice service and helped them to understand the impact of what their earnings would be on their benefits, should they return to work following health issues.

Result: The £4,000 rent arrears was paid and the Council Tax bill was reduced by £800. They received ongoing Housing Benefit – approximately £11,000 per annum. Moving into work has proved to be a positive step for the customer and they are considering increasing their hours.

If you feel you could benefit from this service, please contact us and ask for a referral or you can find out more at www.54northhomes.co.uk/your-money

54North Homes Support Fund

Helping our customers to thrive in their homes and communities is really important to us but we recognise that some of our customers struggle financially on a day-to-day basis and have limited reserves to fall back on when the unexpected occurs. We may be able to provide a small amount of support to customers who are suffering serious financial hardship due to unexpected/ exceptional circumstances.

**Last year, we helped
70 households through our
Support Fund, totalling
£3,970**

If you feel you may benefit from this, please get in touch with your Income Officer or our Customer Service Team on **0345 521 1993** or email us at **hello@54northhomes.co.uk**

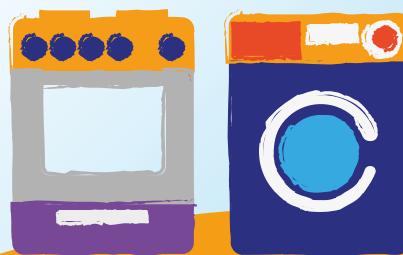
Making you feel at home

We recognise that some customers may struggle to afford important household items such as a washing machine or cooker. These can be expensive but are essential so our 'Home Comforts' furniture and appliance rental service enables you to rent good quality furniture and appliances for the duration of your tenancy.

There are three levels of packs to choose from depending on your needs and items will be replaced free of charge if it is not working.

To find out more about this service, please visit our website at

**[www.54northhomes.co.uk/your-home/
welcome-to-your-new-home/home-comforts](http://www.54northhomes.co.uk/your-home/welcome-to-your-new-home/home-comforts)**



Complaints, Compliments and Suggestions

We aim to continuously improve our customer experience by listening to and acting on customer feedback.

We want to get things right first time but if we do fall short, we will do our best to resolve your issue quickly, fairly and effectively.

In the last year:

We received

24

recorded compliments. These were mainly attributed to the service delivered by our staff and our contractors

We received

46

Stage 1 and 2 complaints with 89.5% resolved at Stage 1 and 87.5% resolved at Stage 2

Number of stage one complaints received per 1,000 homes

15.7

Number of stage two complaints received per 1,000 homes

3.3

We had

3

complaints upheld by the Housing Ombudsman which date back to before 54North Homes was established.

The Member Responsible for Complaints (MRC – The Customer Experience Committee Chair) and our Customer Experience Committee reviewed our Complaints, Compliments and Suggestions annual report. The committee scrutinised and challenged our performance on complaints and compliments.



Learning from our complaints

At 54North Homes, we want to ensure we are responding to complaints effectively and fairly to create a positive complaint handling culture. To do this, we will learn from customer feedback – to try to improve the experience for other customers.

This year, we refreshed our Complaints, Compliments and Suggestions Policy in line with the changes made by the Housing Ombudsman. This has enabled us to swiftly resolve complaints raised by residents and to use the learning from complaints to improve services.

We have a dedicated complaint section on our website <https://54northhomes.co.uk/about-us/our-performance/complaints-compliments-and-suggestions> and customer materials have been updated, including a leaflet and we have developed a video and infographic to help customers understand how we handle complaints.

We also developed and launched new reporting so our colleagues can respond to complaints more efficiently and colleagues have received training on the importance of recognising and handling complaints. This also enables us to benchmark our performance with other housing providers. Looking ahead, we are planning to focus more on learnings and continue to keep you informed on these learnings.

What action are we taking?

- We've significantly revised our complaints handling procedures for 2024/25, and we are also introducing a survey of customers who have had a formal complaint handled by 54N.
- All operational colleagues are requested to send all compliments received to our Customer Experience Officer who is centralising the logging of all complaints.
- We are using a 'learning journal' which will be shared quarterly with the Customer Experience Committee and the areas of learning will be published on our website.
- We will publish a self-assessment against the Housing Ombudsman's Complaint's Handling Code and this will be published on our website for customers to view.
- Our Customer Experience Team will hold monthly complaints meetings to discuss the previous month's complaints, ensure interventions are put in place and to track performance improvement and learnings.



Corporate Plan

We have published our first 54North Homes Corporate Plan which sets out how we will build and manage homes for people across Yorkshire, whilst delivering excellent customer experience and shaping strong, sustainable communities.

Our two-year plan has been informed by feedback from customers, colleagues and board members whose voices are critical to its successful delivery. The plan focusses on three key strands:



Homes - Provide as many good quality homes as we can

We will:

- Build 300 new high-quality, affordable homes throughout Yorkshire over the next three years. On top of this, Karbon Homes will build over 900 new homes in Yorkshire during the same period, which will also be managed by 54North Homes.
- Ensure all our new homes are sustainable and energy efficient.
- Adapt (retrofit) our older homes to make them warmer, greener and more affordable to run.
- Work with partners to explore opportunities for growth and improvement (including local authorities, developers and Homes England).
- Continue to focus on keeping our customers safe in their homes by investing in additional building safety measures, including new fire doors and upgrading alarms.

Customer - Deliver an excellent customer service

We will:

- Strengthen our customer service culture.
- Develop services and partnerships to provide additional support for customers that need help to live well.

- Increase our customer engagement and provide more opportunities for customers to feedback to us.
- Use customer feedback to inform and co-create service improvements.
- Achieve the Institute of Customer Service Accreditation.

Place - Shape strong, sustainable places for our communities

We will:

- Explore new services we can offer to customers, such as employability and training initiatives.
- Work with local authorities and partner organisations to provide joined-up support for customers and communities.
- Maintain high quality and sustainable estates and neighbourhoods.
- Develop partnerships with local anchor institutions, such as universities, colleges and NHS trusts.
- Work with local and voluntary sector groups on community initiatives that deliver social value.



**This information is about
54North Homes, part of Karbon Homes.
If you'd like this in another format, such as
translated or audio version, please let us know!**

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 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.

It's easy to get in touch with us:

Email: hello@54northhomes.co.uk

Tel: 0345 521 1993

Our phone lines are open 8.30am - 5pm weekdays

Website: www.54northhomes.co.uk

Or visit our social media pages



This report has been approved for publication and we've made a digital version available on our website.

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: **hello@54northhomes.co.uk**

54North Homes is part of the Karbon Homes Group and is a charitable registered society under the Co-operative and Community Benefit Societies Act 2014.