This information is about Byker Community Trust, which owns the Byker Wall Estate in Newcastle upon Tyne. If you would like this information in your own language, we will arrange for an interpreter to help you on Freephone 0800 533 5442.

Arabic  
"كيف ب смог تشرك اذآ ين بورب لاس واهوين يف ليو رملا راوع تليحات ينذا، مسيرات رملا دوسر بناه بار تابور خبا، هذه قولهن "244 5034 5080, 0800 5335 442.

Česká  
Tato informace je o nadaci Byker Community Trust, která vlastní Byker Wall Estate v Newcastle upon Tyne. Pokud si tuto informaci přejete ve vašem vlastním jazyce, zajištěme tlumočníka, který vám pomůže na čísle 0800 5335 442.

Čeština  

Français  
Ces informations concernent le fonds Byker Community Trust auquel appartient la propriété Byker Wall Estate à Newcastle upon Tyne. Si vous souhaitez recevoir ces informations dans votre langue, nous demanderons à un interprète de vous aider en appelant le 0800 5335 442.

Polski  
Ta informacja dotyczy funduszu Byker Community Trust będącego właścicielem nieruchomości Byker Wall Estate w Newcastle upon Tyne. Aby otrzymać tę informację w swoim języku, prosimy zadzwonić pod nr 0800 5335 442, a zaaranżujemy tłumacza w celu udzielenia pomocy.

Português  
Esta informação é sobre a Byker Community Trust que é proprietária do Byker Wall Estate, em Newcastle upon Tyne. Se desejar esta informação na sua língua, trataremos de organizar um(a) intérprete para o/a ajudar através do 0800 5335 442.

Russian  
Здесь представлена информация о Byker Community Trust, которому принадлежит жилой комплекс Byker Wall в Ньюкасл-апон-Тайн. Если Вы хотите получить эту информацию на своем языке, мы подберем переводчика, который будет для Вас переводить, по номеру 0800 5335 442.
Tenants’ contribution to BCT is invaluable and your support for the organisation is continually helping us to shape and improve services as well as delivering value for money. During the last year, with your help, we have implemented a new service delivery model and reinvigorated tenant involvement, resulting in the introduction of a new Tenant Engagement Framework, which has increased the opportunities for local people to get involved and to resolve local issues.

To say that 2016/17 was a busy year would be an understatement. The implementation of a 1% rent cut and various welfare reforms has certainly put us all to test. The rent cut, applied by the government for four years, has meant a £2m reduction in expected income for BCT during that four year period alone. Fortunately, we had already been working closely with tenants and were ahead of the game. We had listened to what you told us and planned changes to service delivery which have resulted in cost savings for the business, similar to that of the amount lost by the rent cut. This has meant that the investment programme on the Byker Estate has not been affected and will continue as planned. 2017 marks the fifth anniversary of BCT and we have already committed over £30m of investment, with a further £11m earmarked investment up until 2025.

Additionally, the transition of services in-house and through our partnership with Karbon Homes, has given BCT far more influence over the standards of service delivery. Direct control over housing management and repairs and maintenance services will help us to continually improve performance, remain customer focused and deliver better value for money.

I’m delighted with the fact that we now have twelve grounds maintenance tenant inspectors on the Estate. The inspectors are doing a really fantastic job checking the work of our grounds maintenance staff, filling in satisfaction surveys and giving us valuable feedback on how to improve things.

Litter and waste management problems continue to be a real bugbear for most residents and we are working with Newcastle City Council to roll out a new combined approach in the coming year to tackle this. We need your help and co-operation in order to combat fly tipping and irresponsible waste management activity, so please let us know if you are interested in becoming involved with us to help tackle this issue in your area.

A main challenge for lots of people is Universal Credit (UC), which was rolled out in Newcastle in February. The Job Centre have a limited amount of staff available to support people applying for UC, therefore, BCT have increased our welfare benefits advice staff in order to help our tenants. We also now hold weekly drop-in sessions at the BCT office for anyone who needs help.

BCT’s new Tenant Engagement Framework hosts many different new groups and various opportunities for people to become involved with us. I would specifically like tenants to join our new panel to review the repairs and maintenance service. If you are interested in helping us with this, please let us know.

As well as the new service delivery cost savings, I am pleased that as part of the overall performance of the business this year, we are able to continue to demonstrate value for money savings on a range of projects amounting to £256,000. Although value for money isn’t just about price, every detail no matter how small will benefit you, our tenants, via reduced charges or in our ability to invest more money in existing or new homes.

Thank you for providing us with your valuable feedback and opinions on how we are doing and what you would like us to improve. We know that there is more work to do, so keep talking to us about what matters to you. The BCT team and I will look forward to working with you in the year ahead.

Jill Haley
Chief Executive
Meet the BCT Tenant Communications Group who have worked hard to develop our fourth Annual Report to Tenants.

The Group have been involved throughout the development and production of the Annual Report. This involved developing a range of questions and interviewing key members of BCT staff.

The Group have ensured that the report meets the needs of you, our tenants so it can be safely said that this Annual Report, ‘From Transition to Transformation’, has been developed by tenants, for tenants.

It should also be recognised that the Group also played a key role in the success of Byker News, our quarterly newsletter, which you can read about in the awards section of this report.

If you would like to become involved in the Tenants Communications Group, then please get in touch with us on 0800 533 5442 or via our website at www.bykercommunitytrust.org.

We would love to hear from you.
WHAT ARE BCT’S VISION, MISSION AND VALUES?

Vision

BCT’s vision for 2015 to 2020 is an independent BCT where;
• We have delivered on the major stock transfer promises.
• We ensure tenants have a key voice and role in decision making.
• We maximise access for local people into employment, training, health and education opportunities.

Mission

• We work for people who have a voice and influence in our business.
• We celebrate our diverse neighbourhood.
• We provide quality homes, environment and services.

Values

We will do our best for Byker by being;
• Ambitious for people and the community.
• Energetic in our work with and for our diverse neighbourhood.
• Innovative in providing excellent services.
• Open and transparent in the conduct of our business.
• Unrelenting in our focus on positive change.

It is important for us that we live by these values if we are to provide the best possible services for our tenants and communities.
HOME STANDARD
This is about repairs and improvements.

Michelle Bell (Director of Property and Development) answers your questions.

How do I report a repair?
Call: 0800 533 5442 and choose Option 1 for Repairs
Visit us at 17 Raby Cross
Request a repair via your intercom with the concierge service (this service is available for tenants who receive the concierge service in the Byker Wall, the five link blocks, Chirton House and Dunn Terrace sections of the Wall).

How are my repairs managed?
Since October 2016, BCT have delivered your repairs and maintenance service in partnership with Isos Complete Support (now Karbon Homes). We have a dedicated team of repairs staff working in Byker, which means you will get to know your repair team members and regularly see the same people when repairs are carried out to your home.

Why do different repairs take different times to complete?
Every repair is given a priority code which will depend on the nature of the fault, and the possible risk to health and safety. The priority code should give you an indication of how quickly the repair will be carried out.

<table>
<thead>
<tr>
<th>Priority Target</th>
<th>Completion Time</th>
</tr>
</thead>
</table>
| Emergency       | Attend by appointment within 24 hours
These are repairs that could affect a tenant’s health and safety or cause serious damage to the property e.g. total electrical failure or burst pipes. |
| Standard        | Attend by appointment within 20 working days
These are repairs that can generally be left without causing serious inconvenience to the tenant or causing damage to the structure of the building e.g. dripping tap or replacement kitchen drawer. |
| Programmed      | Attend by appointment within 60 working days
These are repairs that can be packaged together to form a small programme of works e.g. fencing repairs or replacements. |
How much did BCT spend on repairs last year?
We spent £2.37 million on repairs and maintenance last year.

Do you carry out Annual Gas Safety Inspections to all of your properties?
Yes, we carry out an Annual Gas Safety Inspection to all of our properties which have a gas supply.

What improvement works have been carried out by BCT this year?
This year, BCT’s Investment Programme has continued to deliver the stock transfer promises and we have carried out a number of projects to refurbish and improve the Byker Estate. These included:

• Completing the upgrade of the Byker Wall concierge and door entry system benefitting the 655 homes on the system and installing a digital aerial system to each property.
• Continued with the delivery of the district heating system and mains infrastructure upgrade.
• Delivered external painting improvements to 349 homes and internal stairwell redecoration benefitting 35 properties within communal blocks.
• Started on site with the conversion of ten hobby rooms to create new homes for rent, two of which will provide disabled adapted accommodation.
• Commenced a programme of modernisation works to twelve properties which have previously omitted from internal improvements as part of the decent homes programme.
• We completed 100% stock condition surveys of all homes, garages and buildings across the Estate which allows us to accurately plan future investment to your home.

The table below indicates how well BCT have been performing in relation to delivering the repairs service during 2016/17.

<table>
<thead>
<tr>
<th>Description</th>
<th>Target</th>
<th>Year End Position</th>
<th>Target achieved / not achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of all repairs completed within target</td>
<td>98.5 in 100</td>
<td>98.56 in 100</td>
<td>😊</td>
</tr>
<tr>
<td>Properties with a valid Gas Safety Certificate (out of 100)</td>
<td>100 in 100</td>
<td>100 in 100</td>
<td>😊</td>
</tr>
<tr>
<td>Average number of calendar days to complete repairs</td>
<td>7.5 days</td>
<td>4.3 days</td>
<td>😊</td>
</tr>
<tr>
<td>Satisfaction with the Repairs and Maintenance Service</td>
<td>94 out of 100</td>
<td>94.5 out of 100</td>
<td>😊</td>
</tr>
</tbody>
</table>

Investment on the Byker Estate 2012 - 2017

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed Schemes</td>
<td>£20,541,811</td>
</tr>
<tr>
<td>Committed Schemes</td>
<td>£9,830,619</td>
</tr>
<tr>
<td>Schemes still to commit and complete before 2025 (assuming delivery of option 2 investment requirements)</td>
<td>£10,947,000</td>
</tr>
</tbody>
</table>
How can I find out if and when improvement works are to be carried out in my home?

We will always write to you in advance to tell you when we are going to carry out work to your home. In addition, we will also write to tell you when work on the investment programme is being carried out in your area.

If you have any questions in relation to improvement works please contact me, Michelle Bell on Freephone 0800 533 5442.

<table>
<thead>
<tr>
<th>Description</th>
<th>Target</th>
<th>Year End Position</th>
<th>Target achieved / not achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfaction with investment works</td>
<td>90 in 100</td>
<td>96 in 100</td>
<td>☑️</td>
</tr>
</tbody>
</table>

Is BCT planning any further improvement schemes?

Yes. A number of projects are being developed to complete the delivery of the stock transfer promises, and further projects to refurbish and improve the Estate. These include:

- Major external environmental improvements across the Estate – during the next year we will work with a design team and our neighbourhood community to consult on your priorities.
- A project will start on site to deliver an external and communal upgrade of Tom Collins House and Mount Pleasant House sheltered accommodation.
- We will continue to deliver improvements to properties who previously omitted from internal modernisation works to their home.
- We will complete structural repairs and redecoration works to the link bridge walkways connecting the five blocks to the Byker Wall.
- Work will commence to carry out internal improvements to the district heating controls in your home and any repairs to your heating system. Each resident will receive guidance on using the system, to increase energy efficiency across the Estate.
- Delivery of external painting improvements to 256 homes, and internal stairwell redecoration benefitting ten properties within communal blocks.
- We are investigating plans to convert the disused Community Housing Office on Brinbkurn Street into four new homes, two of which would provide disabled adapted accommodation.

Has Byker’s special status been recognised in any awards?

In 2007, Historic England (formerly known as English Heritage) granted the Byker Wall Estate, Grade II* listed status for its special architectural and historic interest. This year, our listed Estate has been shortlisted by the Academy of Urbanism as one of three finalists for The Great Neighbourhood Award in The Academy of Urbanism Awards 2018.

The judges visited Byker in August 2017, and this year are focussing on Neighbourhoods built since 1945, and how they have transformed over time. We showcased the great work carried out within the Byker Wall since the creation of BCT and the investment we have carried out to date. The results will be announced in November 2017.
NEIGHBOURHOOD AND COMMUNITY STANDARD
This is about where you live.

What is BCT doing to reduce crime and anti-social behaviour?

BCT takes anti-social behaviour very seriously, we understand the impact that it can have on the lives of our tenants. We work closely with a number of partners including the Police, Fire Service and Newcastle City Council (NCC) in order to monitor and resolve any issues caused by anti-social behaviour. BCT are also part of the Safe Neighbourhood’s Actions and Problem Solving Group that contributes to tackling issues of anti-social behaviour across the city.

Our tenants can play a very important role in helping us tackle issues of anti-social behaviour and we do rely on you working with us.

This can include tenants keeping us informed of ongoing issues. You can talk to a member of BCT’s Customer Service Team in confidence by calling 0800 533 5442.

Who do you report fly tipping to?

If you notice anyone fly tipping or littering on the Estate you can report this to ‘Envirocall’ by calling 0191 278 7878. BCT is working closely with NCC to take action against those who continue to litter and fly tip on the Estate, which has led to successful prosecutions and the issuing of fixed penalty notices.

At the Annual Tenants’ Conference held in October 2016, BCT and NCC signed a ‘Cleaner, Greener, Byker’ Charter in order to outline the commitment to work in partnership to improve the environment in Byker.

A task group has been established that has reviewed the waste management provision and identified a number of measures that will be introduced in the forthcoming year including: designated bin areas and recycling points, skip days for bulky items, overt cameras to tackle fly tipping and the introduction of waste champions.

Which groups represent the community?

There are a number of groups that represent the community which BCT support and are actively engaged with.

The Community Forum has recently been introduced and this offers all tenants and residents an opportunity to have their say and become involved with the services that BCT deliver.

In addition, BCT support a number of groups that underpin the community forum, each with their unique circumstances that allow the needs of our diverse community to be taken into account. These groups include the Sheltered Housing Group, ACANE, Women of Diamond, Eastern European Group and a Young Persons’ Group.

There are also two Tenant and Resident Associations (TARA) that operate on the Estate. The Byker Village TARA and Gordon Road TARA. The Byker Village TARA meets in the Spires Lane Hobby Room and the Gordon Road TARA meets in the Chevron.
How can I apply for a property with BCT?
All of BCT’s vacancies are advertised through a Choice Based Lettings Scheme which is called ‘Tyne and Wear Homes’. To be considered for a property, you will need to complete an application form which you can access via the Tyne and Wear Homes website (www.tyneandwearhomes.org.uk), or the BCT website (www.bykercommunitytrust.org).

I know a friend who is looking for a home in Byker. How do they know which properties are available to apply for?
All available properties are advertised on the Tyne and Wear Homes website. Properties are advertised each week on a Thursday with the bidding window closing on a Monday night.

Sometimes, we have homes that are available for immediate occupancy. Potential new tenants can contact us on 0800 533 5442 to discuss availability.

Where else can I view available properties?
In addition to the Tyne and Wear Homes website, available properties can be viewed at the BCT office located at 17 Raby Cross. Properties are displayed on the window boards with further information available inside from the BCT reception.

How will I know what the weekly charge will be?
All of the advertised properties will provide details of the weekly rent and appropriate service charges. Should you need any clarification relating to the charges, a member of the BCT Customer Service Team will be more than happy to help you.

What is a ‘Service Charge’?
In addition to your weekly rent, BCT may also collect a ‘service charge’ depending on the services provided to your home. The service charge relates to any additional services provided to you which may be for services such as district heating or concierge services.
Why is tenant participation so important?

BCT are passionate about providing excellent services through engaging, empowering and supporting our tenants. We want our tenants to be proud of the homes and community in which they live.

We know that we need to work with and listen to you, our tenants, if we are to understand what your needs are and what you would like your homes and community to look like. By working with you, we aim to develop a thriving community that you are proud to live in and that others aspire to live in.

What opportunities are there to become involved?

BCT have recently reviewed the way in which we engage with our tenants. The review has brought about the introduction of increased tenant scrutiny and the BCT Community Forum as well as increasing support for a range of other community groups.

Tenant Engagement Framework

The diagram below shows Byker Community Trust's, three-tier Tenant Engagement Framework.

Each colour code indicates a different method of tenant engagement.
## Tenant Engagement Framework

The table below shows the tenant engagement opportunities which are presently available to Byker Community Trust tenants. This three-tier structure acknowledges and encourages tenants to get involved in a way which best suits them.

<table>
<thead>
<tr>
<th>Tenant Engagement Opportunity</th>
<th>The type of issues that tenants and residents can be involved in</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCT Board Member</td>
<td>The BCT Board regulate BCT, approving policies and service changes. They set long-term objectives for BCT to determine the strategic aims and outcomes required to achieve the Business Plan.</td>
</tr>
<tr>
<td>Tenant Scrutiny Panel</td>
<td>The Tenant Scrutiny Panel scrutinise and co-regulate BCT’s services and provide reports for the Board to consider in relation to their findings.</td>
</tr>
<tr>
<td>BCT Community Forum (currently in development)</td>
<td>The Community Forum will become BCT’s main consultation group. All residents will be able to join this group and representation will be encouraged from all groups across the community.</td>
</tr>
<tr>
<td>Tenants and Residents Association</td>
<td>Tenant and Resident Associations consider issues affecting the area in which they live. There are presently two Tenant and Resident Associations; Gordon Road TARA and Byker Village TARA.</td>
</tr>
<tr>
<td>Tenant Shareholder</td>
<td>Tenant Shareholders can attend and vote on issues raised at the BCT Annual General Meeting and Special General Meeting. They can also vote in BCT Board Member Elections.</td>
</tr>
<tr>
<td>Tenant Communications Group</td>
<td>The Tenant Communications Group look at how we communicate with tenants and review our publications, such as our Byker News newsletter and this Annual Report to Tenants.</td>
</tr>
<tr>
<td>Sheltered Housing Group</td>
<td>The Sheltered Housing Group help us to understand and explore the issues which affect tenants living in our older person’s accommodation.</td>
</tr>
<tr>
<td>Eastern European Group</td>
<td>An Eastern European Group is developing to give a voice to this section of our community so that we can understand the issues which they face, and adjust our services accordingly.</td>
</tr>
<tr>
<td>Women of Diamond</td>
<td>The Women of Diamond are a group made up primarily from ladies from the African community. The group is however open to all women. They are a self-support group who communicate regularly with BCT and also raise money for good causes.</td>
</tr>
<tr>
<td>Grounds Maintenance Inspectors</td>
<td>The grounds maintenance inspectors provide real time feedback in relation to the work that has been completed in their area by the Grounds Maintenance Team.</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Young Person’s Voice</td>
<td>This group will provide opportunities to understand what young people's views are in relation to the community they live in. This group will be supported through some of our existing partnership arrangements that engage young people.</td>
</tr>
<tr>
<td>ACANE</td>
<td>Working closely with ACANE allows BCT to engage with a well established organisation that operate on the Byker Estate dealing predominantly with the African community.</td>
</tr>
<tr>
<td>Annual Tenants’ Conference</td>
<td>The Annual Tenants’ Conference is open to all tenants to attend. It is an opportunity for tenants to find out about BCT and plans to develop and improve these services in the future. The conference also provides the opportunity for tenants to meet and speak to members of staff providing services across the Byker Estate.</td>
</tr>
<tr>
<td>Customer Care and Satisfaction Surveys</td>
<td>All tenants will receive a Customer Care Visit to obtain feedback upon the services that BCT provide. This also allows BCT to complete a property inspection. Satisfaction surveys are also used to enable them to provide feedback in relation to the service which they have just received. We use this feedback to bring about service improvements.</td>
</tr>
<tr>
<td>Ad-hoc Consultation Events</td>
<td>We will hold Ad-hoc consultation events to outline future projects or changes to services in order to seek tenant’s feedback in relation to these proposals.</td>
</tr>
<tr>
<td>Complaints, Compliments and Comments</td>
<td>We welcome feedback from tenants about the services they receive. We want to get things right first time however, if we don’t, we welcome feedback to provide us with the opportunity to remedy the problem. We will use the learning from that experience to improve services further for the future.</td>
</tr>
<tr>
<td>Estate Walkabouts</td>
<td>The neighbourhood housing officers carry out four estate walkabouts each year. The estate walkabouts are promoted widely and we encourage tenants to join and tell us about any particular issues that are affecting their area.</td>
</tr>
<tr>
<td>Digital Champions</td>
<td>There are several Tenant Digital Support Volunteers who provide I.T. training to encourage people to improve their confidence and skills and help them get online. This also allows BCT to obtain feedback relating to service provision.</td>
</tr>
<tr>
<td>Annual Garden Competition</td>
<td>We will support the delivery of a garden competition to encourage tenants to look after the environment they live in. This also allows BCT to obtain feedback relating to environmental issues on the Byker Estate.</td>
</tr>
<tr>
<td>Finding Funds Events</td>
<td>These are sessions delivered in partnership with the NCVS aimed at community groups, charities and residents looking to attract funding for projects that involve and/or support the community living in Byker. The events provide BCT with an opportunity to obtain feedback around community needs and aspirations.</td>
</tr>
<tr>
<td>Calendar of Events</td>
<td>BCT publish a rolling calendar of events that allow BCT to engage with tenants through various activities that are delivered either by BCT or through various partnerships.</td>
</tr>
<tr>
<td>Social Media</td>
<td>BCT use social media in order to engage with tenants and residents. This allows BCT instant access to tenants in terms of the provision of information and receiving feedback.</td>
</tr>
<tr>
<td>Byker News</td>
<td>Byker News is an award-winning publication that is produced on a quarterly basis by BCT. The publication allows BCT to consult and receive feedback upon issues included in the publication.</td>
</tr>
<tr>
<td>Engagement with local schools</td>
<td>By engaging with local schools, BCT have an opportunity to engage with all school age children on the Estate. This may be through one off initiatives or ongoing projects.</td>
</tr>
</tbody>
</table>
What are the benefits of getting involved?

If you want to help improve the community in which you live and make a real difference, getting involved with BCT is a great way of doing it.

By getting involved you can:

- Give your views and help BCT improve the services you receive
- Work in partnership with BCT to improve ‘Our Byker’
- Learn more about what BCT does
- Build confidence and knowledge
- Meet other tenants and staff
- Have fun whilst making a difference

How do I find out what involvement opportunities are available?

There is a lot of information available on our website (www.bykercommunitytrust.org) or you could speak to your neighbourhood housing officer who can be contacted on freephone 0800 533 5442. Even better, why not attend our Annual Tenants’ Conference or speak to a tenant who is already involved with us. They will be able to give you a flavour of what opportunities are available.

To help you see what engagement opportunities are available, we have developed a calendar of engagement, which is regularly updated and can be found on our website.

Do you help tenants to get involved?

We can provide transport for tenants or reimburse fuel costs to those who use their own car. We will also pay for child minding and care expenses (which must be from a registered child minder or care agency).

In addition, we offer extra assistance for those with mobility difficulties as well as providing regular training.

To help create an informal, friendly atmosphere we provide refreshments at our meetings where we ensure that everyone’s views are valued and respected.

How has BCT used the TPAS Tenant Engagement Standards to make a difference?

The Tenant Participation and Advisory Service (TPAS), who are national experts in tenant engagement, produced a report called ‘National Tenant Engagement Standards’ (setting the standard for effective engagement). BCT have undertaken an exercise to understand how we measure up against the TPAS Engagement Standards. A summary of the resulting report is on the BCT website, if you would like to find out more information.

We have also used the report to develop a Tenant Engagement Strategy which has been published during 2017.

How is BCT supporting the community?

Over the past year, BCT has carried out a range of activities to help support the Byker community, including:

- Delivering our first Annual Tenants’ Conference
- Tenant approved ‘Byker News’ won both regional and national awards
- Tenants involved in the media production of the Annual Report to Tenants
- Introducing the online portal ‘My BCT Home’
- Tenant Grounds Maintenance Inspectors
- Introducing Estate Walkabouts with residents
- Supporting the Tenants and Residents Associations
- Holding the first BCT Community Forum
- Delivering ‘Byker United’ project with Newcastle United Foundation
- Delivering sports activities in conjunction with the Hat-Trick Sports Partnership

www.bykercommunitytrust.org
How successful was the first Annual Tenants’ Conference?

The first Annual BCT Tenants’ Conference was held in October 2016 and it was a real success, with around 100 people attending throughout the day.

The conference was a great opportunity for tenants to meet BCT staff, as well as staff from various other partners, including Karbon Homes, Northumbria Police, Fire Service and Newcastle City Council.

Those who attended heard about the changes in service delivery as well as a number of investment opportunities and new initiatives that would be beneficial to tenants and residents of the Byker Estate.

What does Equality and Diversity mean to BCT?

Equality and Diversity is all about having a better understanding of who our residents and staff are. By understanding who they are, and their particular needs, we can hopefully meet those needs in the provision of our services and investments. By doing this on a day-to-day basis, we ensure that we take those needs into account when planning our priorities for the future.

It is important to us that everyone in the community is treated with dignity and respect. We know that Byker is a very diverse community, which has a rich ethnic mix and makes Byker a special place to live. We want everyone in the community to get involved with BCT.

How do I provide feedback about the service I have received and what should I do if I can make a suggestion that might help make services better in the future?

At BCT we pride ourselves on getting it right first time. We understand that from time to time this may not be possible, and we value your feedback as to how we can improve the way in which we deliver our services.

Your views are really important to us and we’d like to know if you have received an excellent service, or if someone’s been especially polite or helpful.

Compliments are important to us as they show when we are getting things right and recognise the hard work of people providing excellent services for you.

You can make a complaint, compliment or share your comments in person, by phone, letter, email or by completing the contact form on the BCT website.
How does BCT ensure that effective governance arrangements are in place to deliver their aims, objectives and intended outcomes for tenants?

BCT’s governance structure was reviewed during 2016/17, in response to the launch of our new service delivery model in October 2016. The structure now includes the BCT Board (with five Tenant Board Member positions), Performance and Services Committee, Finance and Audit Committee (both with Tenant Board Member seats) and a new Tenant Scrutiny Panel.

The Board and its two committees are responsible for maintaining effective control of the organisation, they make sure that we have effective risk management, internal controls and comply with regulatory and statutory requirements. In the coming year, we will commission an independent review of our governance arrangements, to identify any further improvements which the Board could implement to ensure continued compliance with the revised Governance and Financial Viability standard and the National Housing Federation (NHF) 2015 Code of Governance.

This year we have introduced a new Tenant Engagement Framework, to involve even more local residents to resolve local issues. Tenant participation is embedded in the new ‘Byker Approach’ housing management service delivery model and the opportunity for tenants to carry out meaningful scrutiny is increasing. The ‘Byker Approach’ is a way of driving greater efficiency by increasing customer and stakeholder involvement and supporting our residents and local communities.

The new resident-led Scrutiny Panel receives support from the Tenant Participatory Advisory Service (TPAS) and once fully operational will have a strong link into our governance structure.

If you would like to find out more, please go to www.bykercommunitytrust.org or telephone 0800 533 5442.
We have a comprehensive risk framework and a risk register, that is reviewed regularly by Board, as well as complete risk analysis of the business plan financial model. Our business plan makes sure of effective management and value for money. During 2016/17 we had our business plan independently validated.

Our current £26m loan facility with Yorkshire Building Society is in place until 2025 and we have a close working relationship with our funders ensuring that all loan covenants are continuously monitored. Annual external audits of our accounts are completed to ensure that they and our business plans are robust and viable and all returns to the Housing Regulator are completed on time.

**What has the BCT Board been doing during 2016/17?**

Under the strong leadership of our Chair, Jim Coulter, BCT continues to demonstrate excellent governance control and financial viability.

During October 2016, a major service transition occurred when housing management services were brought in-house and a new partnership was developed with neighbouring housing association Karbon Homes (previously Isos), to deliver repairs and maintenance and other services. This was successfully achieved and has given BCT greater control and influence over the services which you now receive, as well as achieving an annual cost saving circa £500,000 per annum.

Following on from service transition BCT Board did not stand still, they then went on to define the next strategic focus from ‘Transition to Transformation’, along with the target actions to be taken during 2017/18 to secure this.

During the year, we completed a 100% stock condition survey and Board took time to review this information in detail. Resulting from the review they were able to establish clarity on BCT’s investment priorities up until 2025.

Attendance at meetings is monitored and during 2015/16 we achieved 78%. Every Board member has had an annual appraisal and a skills and training needs analysis was undertaken, to identify individual training needs required or any potential skills gap in the Board. Members also complete an annual Board Effectiveness questionnaire. We have widely advertised opportunities for tenants to join the Board and become Tenant Board Members.

Over the next few months, BCT will be looking to engage tenants to become Waste Management Inspectors on the Byker Estate, to help us improve the standard of the Estate and ‘Keep Byker Tidy’.

Additionally, the Tenant Scrutiny Panel are looking for more members and if you would like to get involved in either of these two activities, please contact Philip Pollard on Freephone 0800 533 5442 or pop into the BCT office at 17 Raby Cross.

**Tenant Shareholder - what does that mean?**

We would welcome and encourage more BCT tenants to become Tenant Shareholder members of the BCT, it only costs £1 to do so. Membership will allow you to have a say in the management of BCT, receive copies of the Annual Report and accounts, vote at the Annual General Meeting, attend and vote at Special Board Meetings and to be consulted on any changes to our rules.

To have a vote and a voice in ‘Our Byker’ for only £1, please contact Claire Burns, Interim Company Secretary on freephone 0800 533 5442.
In financial terms, how well has BCT performed this year?

During 2016/17, income exceeded expenditure by £1.37 million. This money is kept in reserve and used to repay the loans BCT has taken out to fund the investment programme. These figures confirm that BCT is on track against its financial targets.

The Board and Chief Executive have been concentrating this year on how to increase influence and control over the standards of services delivered in Byker. The main focus was on improvement in quality and cost; demonstrating value for money; including excellence in services to residents; and completing the delivery of the Stock Transfer Promises. The new service delivery model and cost sharing partnership with Karbon Homes has helped us meet these aims, as well as saving us around £500k per year.

At the time of transfer from the Council, a number of Offer Promises were made. Are they being delivered?

Yes. BCT continues to deliver on its Offer Promises which were made to you on transfer. Improvements to the district heating system are continuing across the Estate, the conversion of some hobby rooms into new modern homes is well underway and the Byker Wall refurbishment has now been completed. The improvement works on the Estate were some of the main Offer Promises to tenants however equally as important, you, our tenants, are able to have more say and influence on how the Estate is managed and more opportunities to be involved in the work of BCT.

If you would like to get involved with BCT and help us to shape and improve ‘Our Byker’, please contact us on freephone 0800 533 5442.

This year, income exceeded expenditure by £1.37 million. This money is kept in reserve and used to repay the loans BCT has taken out to fund the investment programme. These figures confirm that BCT is on track against its financial targets.

**Income**

Income for Year Ending 31st March 2017

- **Total**: £9.8 million
- **£2.66 million**
- **£6.94 million**

**Expenditure**

Outgoings for Year Ending 31st March 2017

- **Total**: £8.43 million
- **£2.37 million**
- **£5.58 million**
VALUE FOR MONEY STANDARD
This is about making the best use of BCT’s resources.

Why is value for money important to BCT?

BCT is committed to delivering value for money in the interests of its tenants and the wider community. We want to minimise the financial pressures on households adversely affected by the economic pressures which they face, and to improve service quality in addition to customer satisfaction. We believe it is important to establish a culture of continuous improvement and in order to do so, engage with our tenants and residents to determine their views and priorities.

The ‘Byker Approach’, applied to service delivery is based around a ‘bottom up’, customer relationship and engagement programme. The ‘Byker Approach’ will continue to evolve and improve service delivery by using information provided by our customers to shape service provision, moving forward. Every tenant will receive a customer care visit, a one-to-one consultation with your neighbourhood housing officer in your home. That is the context in which we work to implement the regulatory requirements of the Homes and Communities Agency (HCA).

With effect from April 2017, BCT ended all furniture charges to residents by gifting the furniture to them. We did this for two main reasons:

- Tenants advised us that the furniture charges were too high and presented a barrier to many when accessing employment.
- The service was costing an additional £100,000 per year in irreconcilable VAT charges which also represents a significant annual saving to BCT.

Has BCT been able to make value for money savings?

To date, BCT have achieved significant one-off (£24,405 million) and annually recurring (£1.035 million) financial efficiency gains through various actions. These efficiency gains have been used to reduce BCT’s borrowing and running costs, and cashable savings have been invested in additional capital expenditure.
Why has BCT changed its service providers?

During 2016/17, BCT’s value for money approach has focused on service delivery arrangements. In February 2014, BCT first initiated a review of the service delivery arrangements which were put in place at the time of stock transfer in July 2012. The work included:

- Examining the service coverage of the current contracts and underlying costs put in place at the time of stock transfer and lasting for a four year duration
- Benchmarking across a range of comparator organisations (outcomes as well as costs)
- Consideration of value for money, efficiency and quality
- Potential tax efficiency as a contribution to reducing costs through participation in a Cost Sharing Vehicle (CSV).

In the review period, it was announced that additional pressure was to be brought to bear on BCT’s costs as a result of the rent reduction announcement made in the July 2015 budget. The impact of the rent reduction was to reduce revenue by £2m over a four year period and by £9m within the life of BCT’s financial facility (up to 2025).

Following consultation with tenants, BCT concluded the options appraisal in September 2015 and decided:

- To bring housing management and support services in-house from October 2016
- To extend the current contract with Your Homes Newcastle (YHN) in relation to concierge and cleaning services until June 2018
- To join a Cost Sharing Vehicle (CSV) with Karbon Homes, through which the following services would be delivered: Grounds Maintenance & Environmental Response Services from July 2016; Repairs & Maintenance (including voids); Finance & Income Management; and Older Persons Housing all from October 2016.

BCT were clear on the objectives to be achieved by the service transition and they were:

- Control over standards of service delivery with a focus on improvement in quality and cost
- Value for money including excellence in service to customers
- Completing the stock transfer promises to tenants, including those which highlighted service delivery reviews
- The Service Transformation Programme is achieving annual revenue savings of £0.5m (6.2% of our operating costs). In addition, BCT will aim to achieve median unit costs as per sector data by 2020.
BCT implemented the service changes through:

• A detailed, cost model of the new staffing structure which underpins executive and governance functions, housing management, customer engagement, marketing and communication, technical and corporate services
• A detailed Pricing Model and Service Level Agreement for each service area delivered through the CSV
• Ongoing work with YHN to develop appropriate specifications and accurate costs for concierge and cleaning.

Together, these three aspects of work enabled BCT to understand its cost base in greater detail than previously and to predict the impact on budgets in the event of service changes and/or levels of demand. New arrangements are being compared against the baseline costs of service delivery prior to transformation and all savings/benefits are being evidenced.

**Who is the Housing Regulator and what is the regulatory framework?**

The Housing Regulator is called the Homes and Communities Agency (HCA), soon to be re-launched as Homes England, and it is responsible for monitoring how Housing Associations, like BCT, are performing. To do this, the HCA established a Regulatory Framework which has seven National Standards.

These Standards are split into Economic and Consumer Standards.

**The Economic Standards are:**

• Governance and Financial Viability Standard (this is about how the BCT Board works and how BCT manages your money)
• Value for Money Standard (this is about making the best use of BCT’s resources)
• Rent Standard (this is about the rent you pay).

**The Consumer Standards are:**

• Home Standard (this is about repairs and improvements)
• Neighbourhood and Community Standard (this is about where you live)
• Tenancy Standard (this is about your tenancy agreement and how to get a house)
• Tenant Involvement and Empowerment Standard (this is about communicating with you and getting involved with BCT).

The Economic Standards are monitored by the HCA, and BCT like all other housing associations monitor their own performance against the Consumer Standards. At BCT, we do this by working closely with tenants and providing regular performance reports to the BCT Board.
What was the HCA’s Regulatory Judgement for BCT?

The regulator’s assessment on compliance with the Governance and Financial Viability Standard is expressed in grading’s from G1 to G4 for governance and V1 to V4 for viability. For both viability and governance, the first two grades indicate compliance with the standard.

The HCA have said that BCT is ‘Properly Governed’ and awarded us G1 for governance and V2 for financial viability. So the regulator has said that BCT meets the requirements of the Governance and Financial Viability Standard.

How does BCT monitor performance?

Within BCT, we constantly monitor our performance and have a number of methods in place to ensure all areas of the Association are as efficient and effective as possible.

These methods include:

- Board meetings
- Finance & Audit Committee meetings
- Performance & Services Committee meetings
- Executive Team meetings (fortnightly senior managers meetings)
- Operational Support meetings (monthly team meetings)
- Service Level Agreement meetings
- Reports from our Auditors
- Supporting this we also ask tenants how they think we are performing for example through the Survey of Tenants and Residents (STAR Survey)

We also compare ourselves against other similar organisations through an organisation called Housemark, using benchmarking, as part of understanding how we are performing.
I hear that BCT have won a number of awards. What have they been for?

We are exceptionally proud of what BCT has achieved since its formation in 2012 and our success has continually been recognised at both regional and national level. The last year has been no exception as we continue to grow stronger. The success in winning the Chartered Institute of Public Relations (CIPR) PRide North East and CIPR Excellence award categories for ‘Best External Publication’ for Byker News is something that both BCT and our tenants can be extremely proud of as our tenants played such an important role in the development of our quarterly newsletter.

BCT’s Chief Executive Jill Haley, was recognised for her ‘Exceptional Contribution’ to housing by the Chartered Institute of Housing.

The new ‘Byker Approach’ housing management model was also recognised with our success in implementing the Cost Sharing Vehicle with Karbon Homes winning the award for ‘Outstanding Innovation’ at the Chartered Institute of Housing, North East Awards. Our achievements of the last year are listed below:

<table>
<thead>
<tr>
<th>AWARD</th>
<th>CATEGORY</th>
<th>RESULT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chartered Institute of Housing - North East Awards</td>
<td>• Outstanding Innovation for the Cost Sharing Vehicle</td>
<td>Winner</td>
</tr>
<tr>
<td>Chartered Institute of Housing - North East Awards</td>
<td>• Exceptional Contribution by a CIH Member for Jill Haley</td>
<td>Winner</td>
</tr>
<tr>
<td>Chartered Institute of Housing - Housing Heroes Awards</td>
<td>• Exceptional Contribution by a CIH Member for Jill Haley</td>
<td>Finalist</td>
</tr>
<tr>
<td>Chartered Institute of Housing - Housing Heroes Awards</td>
<td>• Communications Team of the Year</td>
<td>Finalist</td>
</tr>
<tr>
<td>Chartered Institute of Public Relations (CIPR) North East PRide Awards</td>
<td>• Best Publication – Byker News</td>
<td>Winner</td>
</tr>
<tr>
<td>Chartered Institute of Public Relations (CIPR) Excellence Awards</td>
<td>• Best External Publication – Byker News</td>
<td>Winner</td>
</tr>
<tr>
<td>TPAS Northern Awards</td>
<td>• Excellence in Annual Reports</td>
<td>Finalist</td>
</tr>
<tr>
<td>Academy of Urbanism Awards (winner announced 8 November 2017)</td>
<td>• Great Neighbourhood</td>
<td>Finalist</td>
</tr>
<tr>
<td>Women in Housing Awards 2017 (winner announced 2 November 2017)</td>
<td>• Landmark Achievement - Jill Haley</td>
<td>Finalist</td>
</tr>
</tbody>
</table>
RENT STANDARD
This is about the rent you pay.

Questions to Claire Everden - Karbon Homes Income Management Team Leader

Why do I deal with Karbon Homes for rent queries?

In October 2016, BCT partnered with Karbon Homes to provide an efficient and effective income collection service. With a dedicated, experienced Income Team with an excellent track record they are well placed to collect tenants’ rent on BCT’s behalf.

A team of three specialist income management staff work solely on BCT tenancies ensuring that tenants pay the rent due for their tenancy and to provide support when tenants face difficulty in paying. Appropriate and timely action is also taken against those tenants who choose not to pay their rent, on occasion resulting in eviction.

I need to claim benefits but I have been told I now have to claim Universal Credit. What does this mean and what do I have to do?

Universal Credit (UC) was rolled out in Newcastle during February 2017, it is a new welfare benefit which replaces Income Support, Employment and Support Allowance (Income Related), Job Seekers Allowance (Income Based), Child Tax Credits, Working Tax Credits and Housing Benefit.

BCT have Welfare Benefit officers who are able to support you when making your application. They will also be able to advise you of the steps you need to take to ensure your benefit is paid correctly.

Your income management officer can help you to manage your rent account during this time to ensure you do not fall into rent arrears.

If I am having difficulty in paying my rent or I don’t know how much I should pay what should I do?

If you are having difficulty in paying your rent or need any advice on the rent you are charged, then please contact your income management officer at the earliest opportunity. They will be able to advise and support you to ensure that your rent account is kept up to date. You can speak with your Income Officer by calling 0800 533 5442. Alternatively, a drop-in rent surgery is held every Wednesday 9.30am – 1pm at the BCT office on 17 Raby Cross.
What methods are available to me to pay my rent?

There are a number of ways you can pay your rent. BCT recommend Direct Debit as the best way. It saves you time, it is safe and reliable, gives you peace of mind and is convenient. You can pay your rent weekly, fortnightly or monthly via Direct Debit. Other ways you can pay are shown below.

### Direct Debit

BCT recommend Direct Debit as the best way for you to pay. It saves you time, is safe and reliable, gives you peace of mind and is convenient. You can also pay weekly or monthly via direct debit.

Please contact us on 0800 533 5442 or drop into our office at 17 Raby Cross.

### Swipecard

Use your rent payment card to pay at any Post Office or PayPoint Outlet. There’s one at the Raby Cross Convenience Store and the Brinkburn Store.

### Telephone

Use your debit or credit card to make a payment by calling 0800 533 5442.

### Online Payments

Register your details at www.allpayments.net or download the allpay app for your phone.

### Online Banking

If you use online banking you can pay your rent into this account:
- Sort code: 30-93-71
- Account number: 59878060

Please quote your reference number.

### Recurring card payment option

This is a new method of payment available to all tenants. Unlike Direct Debit, there is no charge for bounced payments and it saves you having to make manual payments over the telephone or via PayPoint. There are no charges for this payment method.

If you need help with ways to pay your rent, please contact Byker Community Trust on 0800 533 5442 or email rents@bykerct.co.uk where staff will be pleased to assist you.
BCT work with tenants to understand their needs and to develop what the HCA call ‘Local Offers’. In other words, they could be described as ‘promises’.

In doing this, it means that we are making an agreement with tenants about how we will deliver and improve the services they receive.

Here are some of the promises we have already made to you and delivered upon:

### Economic Standards

#### Governance and Financial Viability Standard
- We have continued to develop new methods to enable tenants to co-regulate the services BCT delivers. We have implemented a Performance and Services Committee, which includes Tenant Board Members, and this oversees the operational performance of BCT.
- We have introduced tenant grounds maintenance inspectors who regularly oversee the work that is completed by the Grounds Maintenance Team. This approach ensures that tenant feedback is taken into account and that the service is continually improving.

#### Value for Money Standard
- Tenants told us that they were unhappy with the standards of service they had been receiving and so we undertook a review of the service delivery. In October 2016 we changed the way in which our services are delivered by bringing housing management services in-house and entering into a Cost Sharing Vehicle with Karbon Homes. This has subsequently brought about some significant improvements in service delivery and value for money savings.
- We joined the SPIRIT Partnership to enable BCT to access HCA development grants which is helping us to re-develop some of the hobby rooms into new and modern homes, including homes which will be specially adapted for tenants with disabilities.
- We have kept district heating charges at the same level since we took over ownership of the estate in July 2012.

### Consumer Standards

#### Home Standard
- We have progressed the conversion of ten unused hobby rooms into new homes for rent, two of which will provide disabled adapted accommodation.
- We have processed twelve Right to Buy applications.

#### Neighbourhood Standard
- We have introduced regular estate walkabouts that have provided tenants with an opportunity to identify any issues that are relevant to their area and neighbourhood. The walkabouts have been well attended and provide tenants with an opportunity to freely discuss issues with their dedicated housing officer.
- We have recruited twelve grounds maintenance inspectors who assess the quality of the work carried out by our grounds maintenance operatives. The feedback given is positive overall and reflects the hard work carried out by the Grounds Maintenance Team.

#### Tenancy Standard
- We have successfully advertised properties through social media and at our office at Raby Cross, which has helped us to reduce the number of void properties that we had. This means that we can collect more rent which in turn can be invested in the services that we deliver for you.

#### Tenant Involvement and Empowerment Standard
- We delivered our first Annual Tenants’ Conference. The conference provided the opportunity for tenants to meet BCT staff as well as those from our partner agencies. There was also an opportunity to hear about the changes in service delivery and future initiatives that NCT will be delivering.
- We won the Chartered Institute of Public Relations (CIPR) PRide North East and CIPR Excellence award categories for ‘Best External Publication’ for our Byker News quarterly newsletter. Tenants play a key role in the production of the newsletter.
## Glossary of Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>BCT</strong></td>
<td>Byker Community Trust.</td>
</tr>
<tr>
<td><strong>Bedroom Tax</strong></td>
<td>A name given to how housing benefits is adjusted to reflect how many people live in a property in relation to the size of the property.</td>
</tr>
<tr>
<td><strong>Benchmarking</strong></td>
<td>A way of comparing the performance of one Association against another.</td>
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<tr>
<td><strong>Board Appraisals</strong></td>
<td>A exercise which is used to see if any individual needs additional training.</td>
</tr>
<tr>
<td><strong>CAB</strong></td>
<td>The Citizens Advice Bureau is a free national advice and guidance service. A general advice contact point.</td>
</tr>
<tr>
<td><strong>Capital Investment Strategic Brief</strong></td>
<td>Guidance given to our contractors prior to them applying for work with the Trust.</td>
</tr>
<tr>
<td><strong>Choice Based Lettings Scheme</strong></td>
<td>The way all BCT properties are advertised.</td>
</tr>
<tr>
<td><strong>Code of Governance</strong></td>
<td>The rules which BCT has to follow.</td>
</tr>
<tr>
<td><strong>Cost Sharing Vehicle (CSV)</strong></td>
<td>A method of charging for services at cost.</td>
</tr>
<tr>
<td><strong>Co-regulation</strong></td>
<td>Tenants, the regulator and staff working together to monitor the Association.</td>
</tr>
<tr>
<td><strong>H.C.A.</strong></td>
<td>The Homes and Communities Agency is the regulator for social housing in England and Wales.</td>
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<tr>
<td><strong>Envirocall</strong></td>
<td>Newcastle City Council’s contact centre for environmental issues.</td>
</tr>
<tr>
<td><strong>Financial Hardship</strong></td>
<td>Finding it difficult to make ends meet.</td>
</tr>
<tr>
<td><strong>Housing Regulatory</strong></td>
<td>The organisation responsible for monitoring the performance of housing associations (including BCT).</td>
</tr>
<tr>
<td><strong>Investment Programme</strong></td>
<td>A plan for delivering the large improvements across the Estate.</td>
</tr>
<tr>
<td><strong>KPI</strong></td>
<td>Stands for key performance indicators. These are the areas which we monitor that are most important to BCT.</td>
</tr>
<tr>
<td><strong>Local Offers</strong></td>
<td>An agreement of how service delivery can be tailored to reflect local priorities.</td>
</tr>
<tr>
<td><strong>Mystery Shopping</strong></td>
<td>Checking out how a service works without the person who is providing the service knowing and feeding the finding back.</td>
</tr>
<tr>
<td><strong>National Standards</strong></td>
<td>The standards which all social housing providers are expected to either achieve or work towards achieving.</td>
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<tr>
<td><strong>NCC</strong></td>
<td>Newcastle City Council.</td>
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<tr>
<td><strong>Participatory Budget</strong></td>
<td>A budget which is available for all community groups to apply for funding to support them.</td>
</tr>
<tr>
<td><strong>Performance Indicators</strong></td>
<td>Scores that give a sense of how we are doing.</td>
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<tr>
<td><strong>Rapid Response Team</strong></td>
<td>BCT’s quick response tidy up team.</td>
</tr>
<tr>
<td><strong>Registered Provider of Housing</strong></td>
<td>A housing association which is registered with the HCA.</td>
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<tr>
<td><strong>Regulatory Framework</strong></td>
<td>The standard and rules which the Trust has to follow.</td>
</tr>
<tr>
<td><strong>Regulatory Judgement</strong></td>
<td>An assessment made by the regulator against set criteria.</td>
</tr>
<tr>
<td><strong>Service Standards</strong></td>
<td>The standard of service residents expect to receive.</td>
</tr>
<tr>
<td><strong>Scrutiny</strong></td>
<td>The act of examining something closely.</td>
</tr>
<tr>
<td><strong>Sustainable</strong></td>
<td>Making something last for a length of time.</td>
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<tr>
<td><strong>Tenant Communications Group</strong></td>
<td>The group of tenants who look at how we communicate with tenants.</td>
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<tr>
<td><strong>Tenant</strong></td>
<td>A tenant or leaseholder of BCT.</td>
</tr>
<tr>
<td><strong>Tyne and Wear Homes</strong></td>
<td>The name for the available property services which covers the region.</td>
</tr>
<tr>
<td><strong>Universal Credit</strong></td>
<td>A new type of Welfare Benefit.</td>
</tr>
<tr>
<td><strong>Void</strong></td>
<td>Another name for an empty house.</td>
</tr>
<tr>
<td><strong>Welfare Reform</strong></td>
<td>Changes to the social benefits system.</td>
</tr>
<tr>
<td><strong>YHN</strong></td>
<td>Your Homes Newcastle.</td>
</tr>
<tr>
<td><strong>Youth Forum</strong></td>
<td>A group of young people from different organisations who come together to discuss issues affecting the area.</td>
</tr>
</tbody>
</table>
THANK YOU TO OUR TENANT COMMUNICATIONS GROUP

Who have once again collaborated with BCT to produce our Annual Report to Tenants. A big thank you to you all.

How to contact Byker Community Trust

Call: 0800 533 5442

Option 1: Repairs (also for out of hours emergencies)

Option 2: Rent Enquiries

Option 3: Housing Enquiries

Option 4: Business Enquiries

customerservices@bykerct.co.uk

www.bykercommunitytrust.org

bykercommunitytrust

@bykertrust

17 Raby Cross, Byker, Newcastle upon Tyne, NE6 2FF