



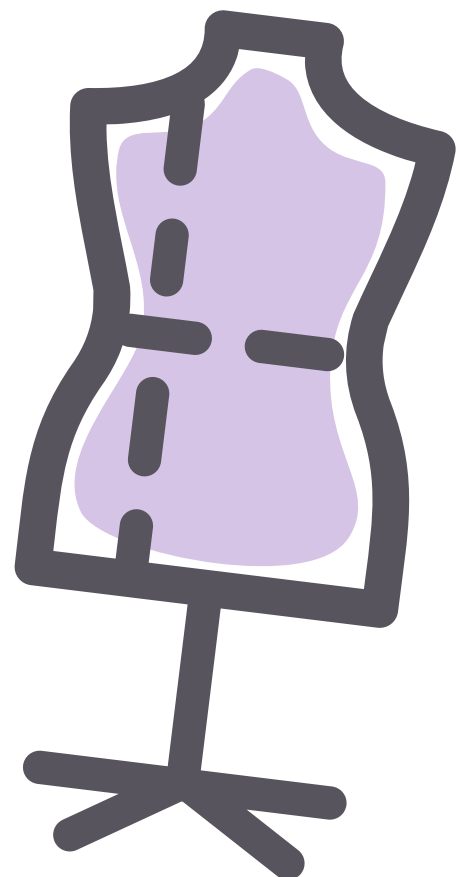
||
||
||
||
||

A perfect fit

Annual Report 2020/21

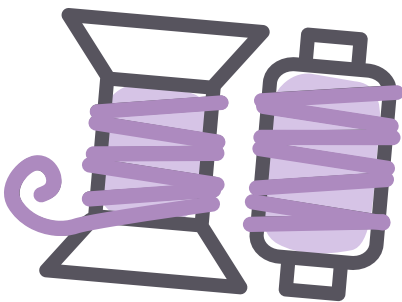
Since medieval times, Leeds has been synonymous with cloth and the clothing trade. A ready supply of water, the development of canals and, later, the railways, made it a perfect fit. Wool manufacturing at an industrial level started at Benjamin Gott's Armley Mills in the early 1800s. Leeds and the rag trade really came into its own thanks to Montague Burton. He developed a huge clothing factory in Burmantofts which, at its height, employed 10,000 people and made 30,000 suits a week.

At the end of the Second World War Burton's factory produced the 'demob suit', issued to soldiers returning to Civvy Street. Comprising a suit and waistcoat plus shirt and underwear it's the origin of the term 'Full Monty'. And when it comes to housing, our combination of quality properties, essential regeneration projects and an outstanding housing maintenance team makes us a perfect fit and, dare we suggest, the 'Full Monty' for our tenants.



Contents

3. Contents
4. Haute couture.
6. Always in fashion.
7. A tailor with taste.
8. Turn Ups.
13. Off the peg.
14. A pattern for success.
15. The smart set.
16. Final fit



Our mission

Provide housing choice, improve life opportunities and address inequalities.

Our objectives

- Provide and continue to develop good quality mixed tenure housing which reflects needs and aspirations.
- Provide high quality affordable housing services.
- Involve and work with our tenants and the communities we serve to inform and improve services.
- Work with partners to encourage and support the regeneration of our target neighbourhoods.
- Provide and facilitate business support services and encourage local enterprise.
- Be a progressive and expanding business with a sound resource base.

Our values

Integrity – being honest, transparent and sincere with strong principles

Respect – in the way we treat people, service users and each other

Flexible – in how we work for the benefit of our tenants, other people, the organisation and each other

Commitment – to provide services to meet the needs of our tenants, local people and local neighbourhoods

Business focused – continually review and adopt best practice and ensure we operate efficiently and effectively in order to make the best use of resources

Equality and fairness – in the way we work and deliver our services

Haute couture.



From the French for ‘dressmaking or sewing’, haute couture is all about high-end fashion constructed by hand from start to finish. In modern France, haute couture is a protected name that can only be used by fashion houses that meet certain well defined standards. And, when it comes to well defined standards in the world of social housing you need look no further than our chair, Shruti Bhargava and Interim Chief Executive, Cedric Boston.

It’s a great pleasure – and indeed honour – to present this report as Unity Housing Association’s Interim Chief Executive. I’ve been working in tandem with your long-standing Chair, Shruti Bhargava, who’s been keeping a careful eye on the new boy to make sure we’ve not missed anything out.

The year has, of course, been dominated by the Covid 19 pandemic. Sadly we’ve lost one current member of staff – Steve Cagan (Finance Manager) and a previous member of staff, Helen Walker. Helen was, for many years, Ali Akbor’s PA and Unity’s Office Manager. And, talking of Ali Akbor (OBE), our emotions were tinged with both pride and sadness as Ali left us to join the Grenfell Tower inquiry after over two decades leading Unity. Another member of our team, Kairen Mosley, (ICT Manager) retired after 26 years’ service.



Unity and its team can, I think, be proud of the way we’ve overcome the challenges the past year has thrown at us whilst continuing to deliver an outstanding service to our tenants and other clients. Thanks to additional investment in equipment and, more importantly, a lot of hard work by our IT team, Unity quickly converted to home working. But that didn’t take our housing officers and contractors out of the equation. Closely following the guidelines regarding social distancing and PPE they were back to work to ensure that tenants with homes in need of repairs or other housing issues were met. As well as dealing with repairs, our Housing Management team also found the time to make improvements at 146 Unity homes.

Our Regeneration and Development team have also had a successful year – the highlight being the completion of the 30-home development at Beckhill in Meanwood. Over the past five years Unity has grown its housing stock by over 12%. The next five years will see a slight refocusing, with new properties being developed at around ten per annum. To maintain growth we are considering marketing our development expertise to other housing associations.

In order to weather the storm, we’ve had to introduce stricter financial controls. As you’ll read in the Finance Report, this hasn’t stopped Unity delivering another strong financial performance. It was particularly pleasing to secure financing at advantageous rates which will provide Unity with a high level of funding certainty all the way through to 2043. We’re proud to report that Unity maintained its G1 and V1 National Housing Federation rating – confirming that we’re a well-run organisation.

The past year has been even tougher for many of our tenants. To alleviate hardship, there’s been embargo on evictions and our income management team have gone the extra mile to help tenants who, through no fault of their own, struggled to meet rent payments. Along with thoughtful repayment plans, we’ve signposted them to external sources of assistance, foodbanks and our own low cost Food Supermarket at the Leeds Media Centre. The crying need for our social purpose is reflected in unemployment figures which show that the national average unemployment for BME people is 7.4%. Young BME people are 40% more likely to be unemployed than their white counterparts.



Climate change is something none of us can afford to ignore. Currently 93% of Unity's properties either meet or exceed the required SAP ratings; better for the environment and better for our tenants who can enjoy living in warm energy efficient homes. Our next challenge is to meet the demands of de-carbonisation. Unity's aim is to be one of the best performing social landlords in West Yorkshire. That includes financial strength, growth and the depth of our social purpose activities. Tenant involvement is key and, looking ahead, we're seeking ways, using technology to make involvement easier and more accessible for tenants in this increasingly busy world.

The year also saw the publishing of the long-awaited Social Housing White Paper. It seeks to raise the standards of social housing by delivering safe quality homes free from the blight of anti-social behaviour

and meet the aspirations of tenants. Judging by tenant satisfaction surveys and our historically low rate of housing turnover, Unity is already performing well in these areas. But there is always room for improvement!

Of course, before we finish, thanks are due to our staff, our board members and our key business partners without whom none of our achievements over the past year would have been possible.

Cedric Boston (Interim Chief Executive)
Shruti Bhargava (Chair)

Always in fashion.

Some clothes never really go out of fashion. Think the classic Levi's 501 jeans or Doc Martin boots. They change to meet the current generation's taste. It's the same with Unity Housing Association. We've been in fashion since the 1980s, constantly improving and moving with the times to meet our tenants' needs.

Unity was established by a group of enthusiastic volunteers in 1987 to improve housing for the West Indian population in Chapeltown and Harehills. We're an organisation dedicated to the local community with a unity of ideas and a unity of purpose. That's where our name comes from – comm . . . unity.

Unity is a housing association with social purpose at its heart. Building high quality homes for people from diverse communities and positively impacting their lives is what drives us on. Over the past 33 years, we've never lost sight of our roots. Our annual aim is to let half of our properties to people from the BME population in Leeds. Over the past year lettings to that sector stood at 67.7%

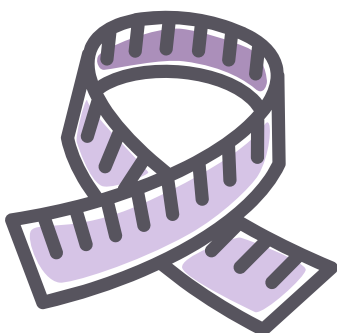
Of course, like all successful organisations, we've adapted, we've innovated and we've improved to meet the constantly changing demands of the social housing market. Whilst other BME housing associations have been swallowed up by larger organisations, Unity stands firm, proudly independent, as one of the UK's leaders in its field.

We're still based in Chapeltown, Leeds and now manage 1331 properties, providing homes for families, singles, the older generation and those with special needs. Our work focuses on Chapeltown, Harehills, Beeston and Holbeck. However, our ability to deliver hasn't gone unnoticed and we're now working in Kirklees. Whilst the provision of quality

homes at an affordable rent is our main business, we also include properties for shared ownership in some of our developments.

Tenant care, primarily through the delivery of first rate housing services, is at the heart of what we do. However we also look to help tenants in other ways too. That's why we now have an Income Management team whose work has become increasingly important during the pandemic. And, through Unity Employment Services, we help tenants and the wider community into the jobs' market. Unity also has a highly successful tenant involvement strategy.

Early in our history we recognised that creating sustainable neighbourhoods requires more than the provision of affordable quality housing. So we added Unity Enterprise to our remit. Comprising three business centres, it provides affordable workspace for a wide range of local businesses.



A tailor with taste.

Montague Burton was an enlightened employer. His workers – many of whom were women – benefited from pre-welfare state healthcare and a pension scheme along with free dentistry and chiropody. We'd like to think that Unity is a similarly enlightened, socially responsible provider of affordable homes and housing services. Ensuring that we are talking to our tenants and asking them to scrutinise what we do. That's where our tenant involvement strategy comes in.

Involving our tenants – and the wider local community – in the development of services and strategy is a key Unity objective. Their support and feedback helps us design tailored services and develop policies that meet the needs of the multi-cultural neighbourhoods in which we operate. Across our neighbourhoods, Unity tenants represent over 20 different ethnicities.

Tenant involvement at Unity is through a Tenants' Group and a Scrutiny Panel. Care is taken to ensure that tenant representatives accurately match our tenant profile. Throughout the pandemic the tenant panel have provided feedback on Unity services, and the Scrutiny Group have continued to evaluate Unity's performance with online meetings

Before the pandemic The Tenants Group met bi-monthly to discuss issues affecting the business, homes and tenants. It has had 23 active members. They were consulted on our new complaints procedures and the effectiveness and clarity of our website. Over the past year, the website has played a particularly important role in keeping tenants informed of Covid related issues, for example: accessing benefits and how to get tested for the virus.

The Scrutiny Panel meet quarterly. Members have an active role in scrutinising policies and conduct in-depth reviews of Unity's services based on KPIs. Over the past year they've looked at Unity's new Decanting Policy, our website and requested clearer information on the timescale for our repairs' catch-up.

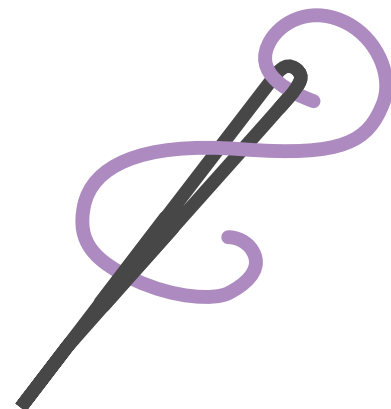
For tenants not directly involved, 'Unity News', our quarterly newsletter, and our website keep all our residents up to date with stories, special offers and other tenant-related issues. To increase interaction,



a competition page has been introduced. During the autumn, we also launched 'Know a good neighbour' via the pages of Unity News. The aim is for tenants to nominate neighbours who help out people in their local community. Good neighbours will benefit from a free redecoration to of the rooms in their home courtesy of our painting contractors, Bell Group.

Over the past year, our Housing Officers have been promoting tenant involvement and this has resulted in an increased interest. We've also been through a recruitment process for new tenant board members. Out of a long-list of eight, three have been appointed – two to Unity's main board and one to Unity Enterprise.

A Community Fund has been introduced with grants of up to £250 for local events and environmental improvements. To support the local community in Chapeltown and Harehills through the pandemic, a Community Supermarket was established. Its customers could do a week's shop for just £3.50. Elsewhere, a music and art event took place at Stratford Court. Unity also agreed to provide sponsorship to a basketball team and a junior football team.



Turn ups

Trousers with turn ups? It depends on your taste. But one thing's for certain, turning up is a key part of housing management services. Whether it's a leaky tap, broken window or central heating on the blink, you can rely on Unity's repairs team to turn up and get the job done. After all, the provision of affordable, high quality housing services that truly meet the needs of our tenants is one of Unity's key aims.

Repairs

Covid restrictions announced in spring 2020 has made the past twelve months a tough one in a whole host of ways. The key issues faced by Unity's repairs' team were:

- Difficulties in accessing properties because, understandably, tenants were reluctant to allow people into their homes.
- Lockdown restrictions meant that our repairs' team operatives were strictly limited in the time they were allowed to spend in a property, making it much harder to achieve first time fixes.
- The closure of builders' merchants, in line with Government instructions, making it hard to source materials to complete repairs.

Despite these issues, our repairs service responded to 4,490 repair orders. Understandably, performance was down compared to previous years; the repairs' team and contractors completed 98.5% of emergency repairs and 98.8% of urgent repairs within the agreed timescales. They finished the year slightly ahead of target on routine repairs.

One of the casualties of the initial lockdown was Unity's post-repair Customer Satisfaction surveys. Because it's a paper-based system, when the admin team moved to home working it became almost impossible to maintain records. Later in the year, an external team was sourced to complete telephone follow-ups. Overall, satisfaction rates ended the year 0.4% below target.

Gas servicing

An essential element of tenant safety, our annual gas servicing programme minimises the risk of carbon monoxide poisoning from faulty domestic appliances. We're pleased to confirm that, despite some disquiet amongst tenants regarding access, gas servicing and safety checks were completed at 99.7% of our properties. In a similar vein, electrical testing was undertaken at 99.6% of Unity homes.

Home improvements

Despite the difficulties caused by the pandemic, Unity continued to invest in its property portfolio. During the year under review our planned and cyclical maintenance programme resulted in a total capital spend of £928k. Tenants at 146 Unity properties benefited from a wide range of home improvements including new kitchens and bathrooms, boiler replacements, replacement doors and windows and external painting. A further 252 properties were repainted or had structural improvements.

Warm, energy efficient homes

The winter just gone was a chilly one. So the provision of warm, energy efficient homes for our tenants is an essential. And, of course, the Government's Green agenda has placed energy efficiency under even greater scrutiny. Our energy improvement programme has continued with 1172 Unity properties now in Band C or above with a SAP rating of 74.8% against a target figure of 73%.

Income collection

Income collection can be a difficult balancing act for socially responsible landlords. Rent collection is at the heart of what we do – a key performance indicator. At the same time, assisting tenants facing financial difficulties, helping them avoid falling into arrears, is always part of our mission. Never more so than over the past twelve months when so many of our tenants have faced extreme hardship because of the pandemic.



To assist in our efforts on both collection and support, our income team made a number of changes to improve performance. These include bulk and targeted text messaging, evening telephone calls and team mentoring. In addition training was undertaken on welfare benefit training and income collection.

We're pleased to report that Unity's income collection hasn't slipped. Measures introduced in the past – such as IT system Rent Sense – ensured we beat the national trend. The pandemic had, of course, an initial impact on arrears. However, during the year the story was one of gradual improvement – at the end of Quarter 2 arrears stood at 4.9% of rental income; at the year end this had reduced to 4.6%.

The year under review has seen a doubling of tenants claiming Universal Credit – the five-week wait before first payment causing particular problems for tenants on weekly charged rent. Of course, where tenants are facing problems, we've worked with them on payment programmes. Much of this has had to be done remotely, which has highlighted how much both the Income Management team and our tenants have missed the human element of direct contact.

During the year the Income Management team launched a prize draw for tenants with either zero or credit balance rent accounts. Whilst we can't be certain of the direct impact of this move – the number of accounts in arrears has reduced by 32 and debt by £12k. Another first was the introduction of a debt collection agency to work on former tenant arrears. Again this has had a positive impact with the recovery of £5k of debt.

An income management service review commenced in the Quarter 4 of the year. It is looking at: systems, processes, people, performance and costs and, when concluded, will make recommendations for improvements.

Void management

An empty property yields no rent. So, efficient void management is essential if we are to maximize rental income. Unity has an excellent record on this with just 0.69% of rent lost through voids during 2020/21. However, the past year has presented problems, as the pandemic has slowed down the necessary work to get a property to the required high standard for re-letting. In addition, Unity has been engaging with Leeds City Council's Emergency Lettings Panel. Three properties affected by this took over 100 days to re-let, which increased Unity's re-let time to 36.3 days (last year it was 28.8 days.) If these three properties were taken out of the figures, our re-let time would have reduced to 24.5 days.

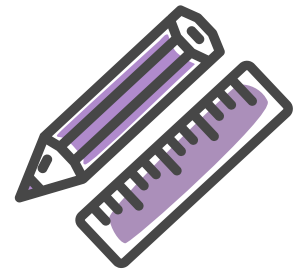
Lettings

The quality of our homes, value for money and the support and guidance given to all new tenants ensures the ongoing popularity of Unity properties. It also means that tenants are somewhat reluctant to leave! Unity has a very low stock turnover – just 1.8%. The national average is around 8%. Over the past year we have continued to meet one of our core aims – with 67.7% of lettings to members of the BME community.

Anti-social behaviour

Perhaps because of the national lockdown resulting in more people being restricted to their homes for large parts of the day, the number of reports of anti-social behaviour (ASB) had a marked increase in 2020/21. Overall Unity has a pretty good record on ASB averaging around 20 cases a year. We peaked at 31 cases in Quarter 3. However, thanks to the diligent work of our housing officers and a possible correlation with the easing of restrictions, by the year end, cases had reduced to 23.

Made to measure



Treating yourself to a made to measure garment is a luxury. One thing you know – when it’s complete, it’ll fit like a glove. And ensuring that ‘made to measure’ feel is what our tenants enjoy, is what Unity’s Regeneration and Development team are all about. ‘Made to measure’ applies whether you’re talking about developing new homes, regeneration projects or helping people find work through our Employment Services team.

Of course, over the past twelve months, the pandemic has meant changes to the way that the Regeneration and Development team work. One thing it hasn’t done is halt our drive to add 220 affordable new homes by the end of the year under review. When the first national lockdown hit the UK in March 2020, progress on all our sites and projects came to an abrupt halt. However, as ways of working in a Covid secure manner were developed there was a gradual return. This continued throughout the year with Unity’s affordable homes development programme now 100% operational. Nor has the pandemic been the only challenge over the past year. Several other factors came into play including: the voluntary liquidation of one of our building contractors, the initial effects of Brexit, the shutting of the Suez Canal and periods of extreme weather.

But, throughout the year, one thing that hasn’t changed is the demand for quality, affordable housing in Leeds and West Yorkshire. Demand continues to outstrip supply. The good news is, despite the many challenges

the past year has brought, Unity’s Regeneration and Development team, working alongside key development partners, Homes England, Leeds City Council and Kirklees Council, have had another successful year.

In June we were delighted to announce the completion of our Beckhills development in Meanwood, Leeds. The 30 family homes are a welcome addition to local housing needs and fit perfectly with the 125 properties Unity already manages in the area. Needless to say, demand was high, with 1,274 bids received from local people. This level of interest, whilst most welcome, created additional challenges for the lettings team who, due to Covid restrictions, were unable to conduct housing assessments face-to-face at Unity’s offices. Nonetheless, they achieved their goal, with 30 happy families now enjoying life in their new homes.

Elsewhere work is continuing on the following projects:

Leopold Street, Chapeltown

This is a joint venture with Chapeltown Co Housing Group (CHACO). When completed the project will deliver 64 new homes, for rent and shared ownership. Following a series of delays including the previous contractor going into Administration, the new contractors, Torpoint Construction, are making good progress with completion due in October 2021. The CHACO element of this project (34 houses and flats) is due for completion in February 2022.

Nabcroft Lane, Crosland Moor, Huddersfield

Utilising land previously owned by Kirklees Council, this £2m project will deliver 13 houses and 2 bungalows



to meet local housing need. We're supporting Chartford Housing (a subsidiary of the Horton Housing Group) to build 4 flats for clients with low/moderate support needs). The contractor, Jack Lunn, commenced work in February 2021 and completion is due in March 2022.

Dale Lane, Heckmondwike

This site was purchased by Unity from the Joshua Wood Charity. It's a further extension of Unity's work in the Kirklees area following the openings of affordable housing schemes in Cleckheaton and Huddersfield over the past few years. The £2.4m development comprises fourteen 2 and 3 bed bungalows. Completed in summer 2021, it is particularly noteworthy because the completed properties are the first affordable rent bungalows to be built in 30 years. The contractor was Torpoint.

Continuing our growing partnership with Kirklees Council, planning permission has now been given for thirty 2 and 3 bedroom houses at Plane Street, Huddersfield. Work is due to start on this site in September 2021.

Looking after the environment

Unity's new build development programme isn't just made to measure for our human tenants. We're also looking after nature too. Bat boxes are installed in properties and hedgehog highways established by cutting hedgehog-sized holes in fencing. We also score highly on energy efficiency with new build properties achieving SAP ratings of 84.9% – the Government required baseline figure is 76%.

New Wortley Housing Association (NWAH)

Created by New Wortley Community Association, NWAH is a newcomer to the local affordable housing scene. Based on Tong Road in Leeds 12, NWAH have ambitious plans to build 22 affordable homes and flats in New Wortley. A site has been identified and their management team approached Unity to act as development agents to help with negotiations to: acquire the land, secure a Leeds CC loan and apply for grant funding from Homes England. Unity's Regeneration and Development team have also submitted a planning application on behalf of NWAH.

Manningham Housing Association

Established around the same time as Unity, Manningham is a sister BME housing association based in Bradford. Following a business review, Manningham approached Unity for support with their development aspirations.

Collaborative Working

As a result of the pandemic, during much of the year under review, Unity's ongoing collaborative programmes with community groups including Chapeltown Investment Project and the Beeston & Holbeck Regeneration Plan have largely been put on hold. It's been a similar story with The Feel Good Factor project, Leeds Black Elders, and Care & Repair. However, easing of restrictions in spring 2021 has enabled joint work between these three latter organisations to recommence.

However the excellent work of the Holbeck Neighbourhood Forum has been maintained. The Forum consists of local residents, ward members, businesses and other local stakeholders. Forum members continued estate walks on a quarterly basis, identifying hazards both in homes and externally. The number of instances of fly-tipping has been reduced and action taken to improve unsightly buildings. Brick slip facelifts have been completed at a number of terraced properties and external insulation installed to improve energy efficiency. In addition, Forum members are also part of the Leeds Neighbourhood Approach (LNA). This initiative aims to improve the standards of private sector rented housing in the area. The most recent figures show that LNA has inspected 872 of the 1094 properties targeted.

At the start of the pandemic, Unity along with other local housing associations, working in partnership with Leeds CC, was involved in a highly successful effort to bring the street homeless off the streets of Leeds and into suitable accommodation.

Unity Employment Services

Unity Employment Services (UES), based at Unity Business Centre, supports Unity tenants and the wider communities in which they live, to return to employment and training. Using individually tailored plans based on candidates' skills and knowledge, UES takes them through a training programme that will lead them into either paid or voluntary employment. Our new developments are a key area in supporting our clients back into work. As a matter of course Unity ensures there's a local labour clause in all its capital development schemes, this allows local people to obtain local jobs. Over the past year UES has also helped people into work in other sectors including the rail industry, nursing, retail and the police.

Over the past year, because of the pandemic, the work of UES has become even more important. Employment generally has fallen by 1.5% with a greater fall likely as the furlough scheme ends. Research has shown that, in the world of work, BME

communities have been disproportionately affected by the pandemic. Those working in shrinking sectors are more likely to lose their jobs than workers from white or mixed backgrounds. BME workers are also less likely to take up opportunities in growing sectors than those from white or mixed race backgrounds. There's a clear social responsibility factor here – one that UES is aiming to tackle by linking up with a variety of schemes under the Government's 'Plan for Jobs'. These include the Job Finding Support Service, the Restart and Kickstart programmes, as well as apprenticeships. Unity is looking to support five Kickstart placements for young people and will bring in an apprentice.

To maintain its services over the past year, UES has had to adjust and rethink its approach to clients. It's continued to deliver ESOL, Job Club and IT classes in a Covid secure manner. Indeed, ESOL and Job Club became outdoor activities, taking place – weather permitting – at Lovell Park. Understandably some clients were deterred by the risk of catching Covid. In these instances we've overcome this by working with them on a one-to-one basis via audio/video calls and messaging apps. For those who are more tech savvy, we're sourced reconditioned laptops from organisations such as Tech Angels.

Over the past year UES had 256 active clients, attracting 182 new ones. It helped clients find work in retail, customer services, health care and warehousing and supported the following;

- 161 people find work (82 Unity tenants)
- 185 people improve their skills and employability through training (66 Unity tenants)
- 8 people find voluntary work (3 Unity tenants)

Corinne Lapierre's extraordinary business success story resulted in her being featured in our 2016/17 annual report. And over the past decade Corinne hasn't looked back.



Initially working from home, she launched her unique range of charming felt craft kits in 2009. At the time she had three small children to bring up as well as masterminding her business.

Helped by a regular slot on the 'Create and Craft' shopping TV channel, sales grew to a point when, in 2013, the only way forward was to move into a unit at the Unity Business Centre.

She now occupies five units and employs eleven people. As well as the domestic market, Corinne exports to Australia, New Zealand, Japan, France and the States.

"As a result of the pandemic lockdowns across the world, the craft market is booming," says Corinne. "I started my business during the financial crash so tough times are nothing new to me. Whether by luck or design, I actually chose the perfect moment. Looking back, Unity were very helpful in the early days, providing sound business advice and direction. It's a wonderful feeling to, not only, be making a good living for myself, but also to be providing work opportunities for other people."



Off the peg



Quality clothing at a price you can afford. That's what you get when buy 'off the peg'. And in the Leeds office space market that's where Unity Enterprise fits in. At its three business centres you'll find quality office/business space at a realistic price that's a perfect fit for a wide range of fledgling businesses and well-established SMEs.

Sustainable communities are about much more than just affordable homes. They must be economically viable to survive. And that's where Unity Enterprise fits into our business plan. More than just a provider of affordable work space, Unity Enterprise provides and facilitates business support services, encouraging local enterprise, fostering economic regeneration of our target neighbourhoods. It's all about income growth, whether that's through employment or self-employment, we aim to help people make the most of their skills.

Spread across three sites in Chapeltown and Harehills, Unity Enterprise comprises: Unity Business Centre (UBC), Chapeltown Enterprise Centre (CEC) and the Leeds Media Centre (LMC). The three centres house 142 units of quality and affordable business space let to a wide range of commercial enterprises and organisations. Tenant numbers have grown to 83, some of whom occupy multiple business units.

Alongside affordability, tenants at our three business centres value being part of a business community. We actively encourage them to talk to each other and swap ideas. Of course, the pandemic has prevented that over the past year. Instead we set up interactive apps to enable tenants to talk to each other online. This communication channel also enabled us to share information and signpost businesses to the various elements of government assistance on offer. In total, Unity Business Services assisted 98% of tenants to get the help they needed to keep their business afloat.

All three Centres have remained open throughout the pandemic, following social distancing rules.

Unity Enterprise Services delivered a strong performance in 2020/21. Cash flow was strong, the number of tenants grew and voids were kept to a minimum. There continued to be a good level of interest in units, with new tenants keen to take advantage of lower rentals away from the city centre. As a result there was a good financial performance which generated a small surplus.

Unity Business Centre (UBC)

The UBC's value for money offering continues to be extremely popular. Our flexible short-term lets use an easy to understand one page tenant agreement, removing the need for a solicitor, which has obvious cost saving advantages. Over the past year there were good rates of tenant retention and 100% occupancy. We attracted new tenants, moving out of Leeds City Centre but lost some units as businesses with multiple units because of the pandemic decided to consolidate.

An important element of UBC is the Business Incubator. It's a joint venture with long-standing tenants, Iota Business, an accounting and book keeping practice. The Business Incubator offers small scale business start-ups, a perfect package to get them off the ground. It combines highly affordable shared office space, specialist support services, business mentoring and access to networking events. Meeting rooms can be hired as can computers. Even better, desk space can be arranged for the day, the week or the month.

Chapeltown Enterprise Centre (CEC)

Our competitive rents continue to give us a leading edge over the competition. As a result, the Centre currently has 15 tenants and has enjoyed 100% occupancy during the year. Again we regard ourselves as more than just a landlord, working closely with a number of local business advice agencies. Unity Enterprise's manager was previously a manager in a high street bank and has the commercial knowledge and experience to provide advice that helps small businesses grow.

Leeds Media Centre (LMC)

The LMC is in direct competition with city centre office accommodation. However the availability of plentiful free parking – and our excellent product offer – ensures we both win and retain tenants. Our anchor tenant is St Giles Trust. A national charity, their excellent work is aimed at people in the criminal justice system, vulnerable women and their families, vulnerable young people at risk of exploitation, adults and young people facing unemployment and poverty as well as special support for people particular barriers in their life. Other tenants include Pitman Training, care providers, TV production companies and IT specialists.

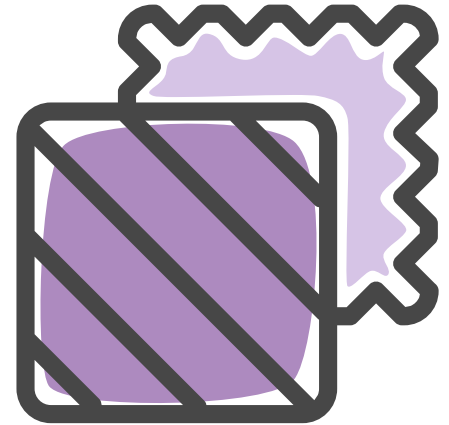
A pattern for success

A well-tailored garment – whether it’s a dress or a suit – has to start from a pattern. Or should we call that Unity’s Business Plan? Our pattern is clearly working at every level, ensuring Unity’s ongoing, perfectly fitting, financial success.

In the midst of a pandemic, Unity has delivered another strong set of results. An increase in rent – our first in four years – meant that, despite the Covid 19 headwinds facing us, we actually increased our annual income. However, for obvious reasons, there has been an increase in arrears. This will mean an increased bad debt provision for the, hopefully small number, that prove to be irrecoverable.

The rapid changes to our financial planning for the year resulted in a review of budget during quarter 2. With the new targets in place, we’re pleased to confirm that Unity ended the year ahead of forecast, accruing a group surplus of £1,382k.

Our strong financial record over many years enabled Unity to complete two advantageous financing deals. Combined they give Unity both the flexibility and long-term certainty to make meaningful change by continuing with our development programme, increase investment in our property portfolio and deliver other socially responsible programmes.



We’ve extended drawdown for another four years on our revolving credit facility with Yorkshire Bank. Unity also completed a first- taking a £7.5m loan from The Housing Finance Corporation. Unity was one of a group of 3 community based housing associations who benefited from their tap of an existing bond at an all in rate of 2.01%. Due for repayment in 2043 we’re sealed into this historically low interest rate. What’s more, because of the high volume of interest, Unity also secured a £4m loan premium. All in all, a good day’s work!



The smart set

That's our senior management team – always impeccably turned out. You might say they're models of perfection!

Senior management

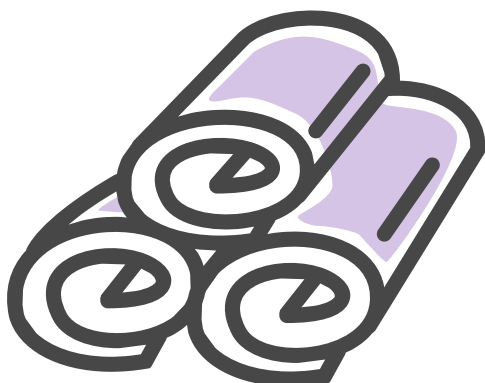
Cedric Boston	Interim Chief Executive from 4/12/20
Parveen Sidhu	Operations Director & Deputy Chief Executive
Wayne Noteman	Regeneration and Development Director
Ann Marie Matson	Resources Director

The Board

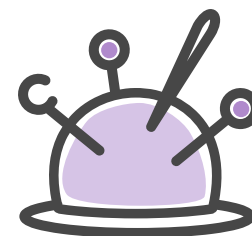
Shruti Bhargava	Chair
David Heels	Chair of Audit & Risk Management Committee
Waheed Butt	Chair of Operations Committee
Elizabeth Cook	Chair of Human Resources & Governance Committee
Naseer Ahmed	Left 26/2/2021
Emma Green	
Abdul Hamied	
John Jeffries	
David Richmond	
Nahim Ruhi-Khan	
Richard Walker	
Abdul Rashid	Audit & Risk Management Committee Independent Co-optee/ Board Observer
Haji Marfoua	Audit & Risk Management Committee & Board elect from 19/5/21
Belinda Lethan	Operations Committee elect from 5/5/21

Unity Enterprise Board

Emma Green	(Chair)
Abdul Hamied	
Kalsoom Iqbal	
Will Jennings	
Ravinder Panesar	
Cyril Powell	
Abdul Ravat	
Andrew Welsh	
Rohan Clarke	Observer / Board elect from 26/5/21



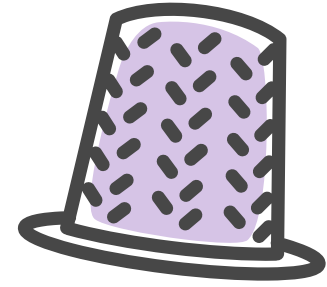
Final fit



Perhaps the most important part of the process – making sure that all those measurements and figures the tailor took at the outset – have ended up with a garment that’s a perfect fit. It’s the same with our financial figures.

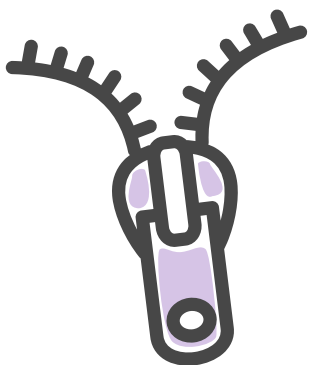
Group statement of financial position at 31st March 2021

	2021	Restated 2020
	£'000	£'000
Tangible fixed assets		
Housing properties	72,736	70,571
Other tangible fixed assets	115	123
Non-housing freehold properties	2,605	2,675
Fixed asset investment	391	-
	<hr/> 75,847	<hr/> 73,369
Current assets		
Debtors due within one year	345	852
Loans receivable	11,456	-
Cash at bank and in hand	2,033	1,888
	<hr/> 13,834	<hr/> 2,740
Creditors: Amounts falling due within one year	(4,637)	(4,203)
	<hr/> 9,197	<hr/> (1,463)
Net current assets / (liabilities)		
	<hr/> 85,044	<hr/> 71,906
Creditors: Amounts falling due after more than one year	(64,055)	(52,132)
Defined Benefit Pension Liability	(1,713)	(944)
	<hr/> 19,276	<hr/> 18,830
Net assets		
Reserves		
Revenue reserve	19,276	18,830
	<hr/> 19,276	<hr/> 18,830
Total reserves		

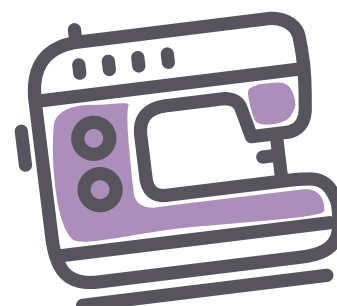


**Group statement of comprehensive income for
the year ended 31st March 2021**

	2021	Restated 2020
	£'000	£'000
Turnover		
Operating income	7,780	7,324
Operating costs	(5,813)	(5,613)
Operating surplus	1,967	1,711
Interest receivable	7	9
Interest payable & similar charges	(592)	(596)
Surplus for the year	1,382	1,124
Actuarial gain/(loss) in respect of pension scheme	936	986
Total comprehensive income for year	446	2,110



	2020/21		2019/20	
	Target	Actual	Target	Actual
Gross Turnover				
Unity Housing Association	£7,178k	£7,247k	£6,682k	£6,794k
Unity Enterprise	£587k	£577k	£571k	£603k
Surplus For The Year				
Unity Housing Association	£1,053k	£1,417k	£585k	£1,189k
Unity Enterprise (loss)/surplus	(£8k)	£29k	£48k	£44k
Rent arrears	3.71%	4.60%	3.91%	4.18%
Voids				
Unity Housing Association	1%	0.69%	1%	0.56%
Unity Enterprise	10.56%	5.2%	9.9%	2.61%
Re-let times excluding new developments	20 days	36.3 days	20 days	28.8 days
BME lettings, no less than	50%	67.7%	50%	44.9%
Repairs Performance				
Emergency	99%	98.5%	99%	99.1%
Urgent	99%	98.8%	99%	99%
Routine	99%	99.3%	99%	98.9%
Gas safety inspections	100%	99.7%	100%	98.7%
Number of new housing units	44	30	60	30





Supporting BME Communities
and Multi-Cultural Neighbourhoods

Unity Housing Association Ltd

113-117 Chapeltown Road, Leeds LS7 3HY
T. 0113 200 7700

A charitable housing association registered with
Regulator of Social Housing LH3737.

Registered under the Co-operative and Community
Benefits Society Act 2014
IP25616R
Affiliated to the NHF.
VAT registration no. 734 5524 34

Auditors
Grant Thornton UK LLP,
No 1 Whitehall Riverside, Leeds, LS1 4BN.

Bankers
Yorkshire Bank Plc,
329 Harehills Lane, Leeds, LS9 6AX.

Solicitors
Bevan Brittan LLP
Toronto Square, 7th Floor, Toronto Street,
Leeds, LS1 2HJ.

