

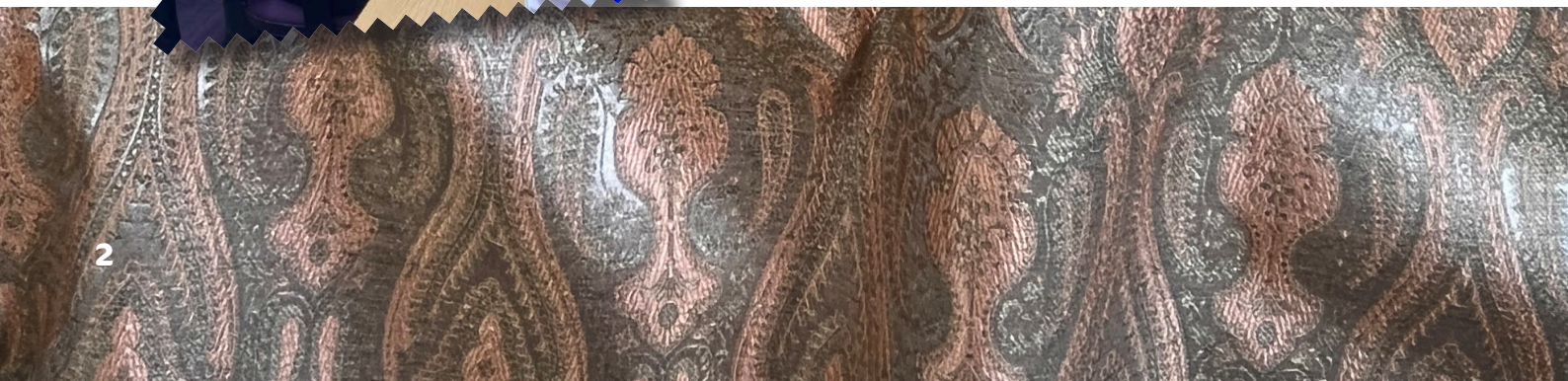


# Part of the Fabric of the Community for 35 Years

## Annual Report 2022

unity





# Wearing well

**Unity Housing Association was established in 1987 to alleviate the housing needs of BME people living in Chapeltown, Leeds. We've been an essential part of the local community ever since. 35 years on, our operations now include Chapeltown, Harehills, Beeston and Holbeck. Our brand of high quality, affordable homes has expanded beyond Leeds and now contribute to social housing supply in Kirklees.**

From our base in Chapeltown, Unity manages 1350 properties, providing homes for families, singles, the older generation, and those who need support. Our customers are ethnically diverse, and we aim to meet their individual needs. Unity prides itself on its tenant care, primarily through the delivery of first-rate housing services.

Of course, like all successful organisations, we continue to adapt, innovate, and improve to meet the changing demands of the social housing market. Whilst the provision of quality homes at an affordable rent is our main business, we recognise that people may want to own their home and want to add to the 61 shared ownership properties in our portfolio.

Social purpose is at the heart of what we do. Unity is about much more than simply putting a roof over someone's head. Alongside the provision of decent homes, our work regenerates deprived communities and provides economic opportunities for BME people.

And that's where Unity Enterprise fits into our business – and makes us unique. Comprising three business centres, it provides affordable workspace for a wide range of local businesses, providing help and support to budding entrepreneurs. It's also the home of Unity Employment Services whose team deliver training to help unemployed people develop skills and find work.

Of course, there's plenty more to do. Our next challenge is helping our customers cope with the cost-of-living crisis and we're already working with them on strategies to do just that.



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# 100% natural

**There's nothing synthetic about Unity's social purpose.**

**We reviewed our social purpose in 2021/2 and, more recently, the beliefs and values we need to deliver our Corporate Plan and want to share these with all our stakeholders.**

Unity's social purpose is to "fight inequality and empower BME people to improve their lives by creating opportunities and helping to regenerate communities". We are driven by the following beliefs and values:

**Beliefs:**

- People come from different starting points
- With support, individuals and families can make progress on things that matter in their lives
- Everybody is entitled to a decent home and access to opportunities
- The world is unequal but does not have to be or stay that way
- We can help make a positive difference in the lives of people
- Our customers are worth the best we can possibly provide
- The work we do, and the way we do it, can inspire better in those around us





## Values:

### Rooted in Reality

Paying attention to the here and now, seeking to understand the struggles people face, we communicate clearly what can be done and hold ourselves accountable for delivering on our promises

### Having the courage to care

Being brave enough to listen carefully, unlocking potential by exploring opportunities across departmental and organisational boundaries, and always determined to get things right

### Laying sound foundations

Investing time and effort in our skills, knowledge, systems and processes to enable us to do what we do well by making the most of our resources

### Going boldly

Not settling for ordinary when better is possible, we actively experiment, embracing innovation and harnessing creativity to explore where others may fear to go

### Full lives well lived

We cooperate generously sharing our skills and time to help one another flourish and effectively support individuals and families across all of our services, we appreciate that many different things matter and every individual is so much more than the circumstances in which they find themselves

## Our goal

We want to be known as an excellent service provider that meaningfully engages with and involves its tenants and provides opportunities for people to make real and lasting improvements in their lives.

### By 2027 we want to be:

- A best performing and well-regarded social landlord
- A financially strong, viable and growing business
- A recognised community anchor, working in partnership with other agencies to improve the lives of its people.
- A socially purposed organisation tackling inequality – a beacon for others to follow.
- A great organisation to work for





# Woven together

**A strong agreement on the direction of Unity weaves together our Chair, CEO, Board members and Senior Management Team to create a taut and sturdy fabric.**

**Unity Housing Association can look back proudly on 35 years of service to the local community. From humble and localised beginnings, Unity's reputation, and ability to deliver has taken it to new areas in Leeds and beyond. Now we're looking to move forward in other ways without losing sight of our original purpose and values.**



*Unity was a key partner in Re'new a joint initiative to reduce crime, ASB, improve housing, the environment, and help young people with education and skills training*

Providing a decent home is just the start of the story. The Unity of the future means becoming even more embedded in the communities in which we work; it means going forward boldly as a BME organisation that is equally

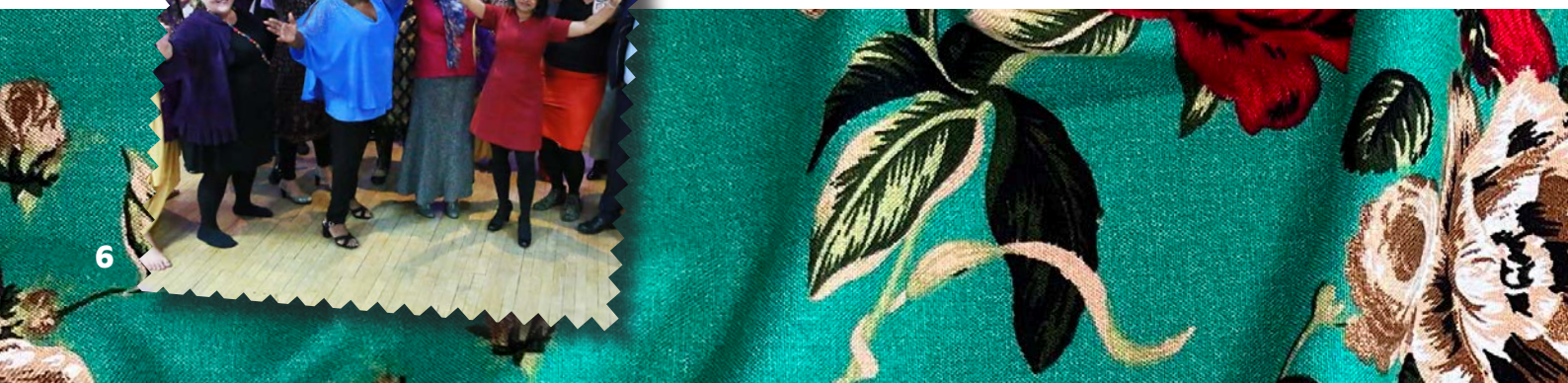
welcoming to non-BME people. We want to give a 'hand-up', so aspiring people living in poorer communities can grab opportunities and make the most of their talents and potential.

Now let's look back at last year – another successful one for Unity Housing Association. For the eighth year running Unity was awarded the 'Customer service excellence Certificate', achieving 'Compliance Plus' status for service delivery.

Over the past twelve months we've continued to lay solid foundations, providing value for money, quality affordable housing, improving the delivery of housing management services and involving more tenants in service provision. Our regular customer survey shows that 80% of our tenants are happy with our service. That's a good foundation for our longer-term aim – 90% satisfaction and to be one of the best performing social landlords in West Yorkshire.

To do all this, we must be financially sound. In the year under review a healthy surplus coupled with good financial management enabled sustained investment in our property portfolio. We've also invested in IT to offer self-service options to customers and make our housing management team more efficient.

In practical terms our social purpose is rooted in reality. 72% of our tenants are BME and they are twice as likely to be unemployed or economically inactive as white people. That's why providing economic opportunity is a priority for us – it's our tenants' greatest need after a decent home.





The work of Unity Enterprise, our business arm, in fostering small businesses, developing skills through training, and encouraging entrepreneurs, means that we're ideally placed to transform the life chances of people in our target areas of operation. Currently, Unity's three business centres are home to 88 businesses which, combined, provide employment for over 700 local people.

With that in mind, our plans are to establish an incubation hub in Leeds Media Centre to help budding entrepreneurs shape their ideas, develop business plans and launch their businesses. If successful, it will be of economic benefit to the wider local community.

On the Regeneration & Development front we added a further 44 properties to our portfolio, continuing our progress towards meeting our ambitious target of building 220 new homes over a five-year time slot. In the next phase of Unity's ongoing story, we're going to be concentrating on the improvement of our customers' homes. While we will be doing less development for ourselves, we have set up a development consortium and will be sharing our development expertise enabling other associations to utilise their capacity to build new affordable homes.

It does seem that, as we overcome one challenge, another one quickly appears to replace it. Fingers crossed; the worst of the Covid-19 pandemic is behind us. But now, both Unity and our tenants face an even tougher financial challenge – the cost-of-living crisis. Inflation is driving up the cost of repairs through increased prices for materials and supplies. Staff costs – for both employed and contracted labour – are also increasing. For tenants it's well documented that inflation and steep increases in food prices and utility bills hit the poorest sections of society hardest. Poverty is already an issue for many of our tenants, 73% of whom claim Universal Credit

or Housing Benefit. Our Income Management team has already done excellent work helping tenants move onto Universal Credit. Looking ahead, we're hoping to identify additional support to help tenants with the cost-of-living crisis.

Nor can we ignore the fundamental issue of climate change. Unity must ensure we are protecting the environment for future generations. A fine ideal, but this brings with it additional cost pressures. We are working to make all our properties energy efficient by 2030. This will cost an additional £ 1.3m. Similarly, all our new housing stock is built sustainably with a keen eye on curbing heating bills.

This year Unity celebrated 35 years in business. We have so much to be proud of, not just as a provider of affordable housing. We are a genuine force for good within the communities we serve.

We'd like to thank our staff, our board, and our local authority partners – Leeds City Council and Kirklees Council and Homes England for their support and hard work over the past year.

Finally, before we sign off, we'd like to thank Parveen Sidhu, our Deputy Chief Executive and Operations Director, who left Unity at the start of 2022/23 after more than 17 years of service. We wish her well.

*When high street banks started closing, we installed the areas only free cashpoint machine. It's much used and valued by more than just our tenants.*





# Comprised of many threads

**We strive to represent the ethnic diversity of our tenants.**

**Community engagement and tenant involvement has always been a key Unity objective. Community and tenant support and feedback helps us design services and develop policies that meet the needs of the multi-cultural neighbourhoods in which we operate. Our neighbourhoods are home to over 20 different ethnicities.**

In June 2021, the Board agreed the 2021-26 Corporate Plan which proposed major changes to tenant involvement and engagement with residents. During the past year we have embarked on a strategy to transform Unity's involvement with tenants. Its aim is to increase the number of people we engage with, the ways people can engage with us and the range of issues we engage on. So in the year we have:

- Become more innovative, using modern and more convenient forms of engagement.
- Recognised that we are one of many competing demands on tenants' time
- Introduced surveys so we can target tenants according to their areas of interest
- Engaged with tenants on issues that interest them rather than us

In January 2022 we embarked on a major consultation. Our Chief Executive wrote to all our residents announcing that Unity will focus on investment in our existing housing stock over the next five years through an enhanced planned maintenance programme and inviting them to participate in consultation to shape that programme. In-depth consultation, utilising digital communication channels, is planned in 2022/23, involving as many residents as possible.

In April 2021 we launched a telephone customer satisfaction survey; every month, 100 Unity residents are asked to rate their satisfaction with Unity's services. In total over 1290 residents responded, which means 96% of tenants contributed. Whilst we're delivering some good results – 96% of our tenants agree that Unity provides them with a safe and secure home – there is room for improvement in other areas.

Individual tenancy health check surveys were introduced during the year. Over time every tenant will be visited, and information gathered about their incomes, family circumstances, health, career aspirations, wellbeing, and social inclusion. The information will help us better target services to meet needs as well as developing new services to meet unmet ones.



Resident  
Satisfaction  
Survey

 **Callerz**  
It's your call



*“It’s all about what matters to them” Resulting from customer satisfaction survey calls, it became apparent that residents of Ash Tree Court in Kippax, were reporting low ‘value for money’ scores. Unity staff carried out an inspection which led to a series of on-site meetings with residents which identified various issues on which action was taken. Recent surveys have revealed much higher satisfaction scores, improving from 45% to 96%. It’s a great example of how our data-driven, estate-based approach increases satisfaction.*

As the worst of the pandemic eased, we welcomed Unity’s Scrutiny Group back into the office to re-commence meetings face-to-face. However, we continued to offer the option of attending meetings online, which has proved to be a popular move. The ‘Scrutiny Panel’ has had a busy year and resulting from their work, the following changes were made:

- A speedier two-stage complaints’ process
- A review of services for which residents pay to improve information, presentation, and costs
- More resident involvement and consistency in estate inspection assessments

Unity’s ‘Make a change fund’ continues to support ideas from residents who want to organise activities or make improvements to their local environment.





# Durable and long lasting

**That's Unity's housing management service. Our repairs are durable, planned maintenance long lasting and, thanks to our energy efficiency programme, keeps tenants warm.**

## Repairs

COVID 19 has continued to influence our repairs' performance. Shortages of both materials and workers coupled with difficulties in gaining access to properties has slowed the flow of work. Despite these difficulties our performance has been robust. During the year, Unity's contractors beat their target for emergency repairs but narrowly missed their urgent and routine repairs by 0.3%. The average number of days to complete responsive repairs just edged above ten days. For the reasons already stated above, completing repairs in the first visit (first time fixes) edged above the ten-day target. This is a key area for improvement and the measures put in place to do this are already having a positive impact.

Repairs Service	Target	Actual
Appointments made and kept	99%	96.3%
Emergency responded on time	99%	99.2%
Urgent responded on time	99%	98.7%
Routine responded on time	99%	98.7%
Repairs completed first time	95%	82%
Average time to complete a repair	10 days	10.9 days
Repairs satisfaction	95%	95.3%

## Planned maintenance

Factors outside our control made the past twelve months something of a 'swings and roundabouts' year. A shortage of materials reduced the number of kitchens we replaced; however, we exceeded planned numbers of bathrooms and boiler installations. In total 13% (189) of Unity homes benefited from significant investment.

New components	Planned	Completed
Kitchens	25	13
Bathrooms	35	32
Roofs	8	8
Windows	8	24
Boilers	54	75
Doors	40	37

## Income management

It almost goes without saying that the effective collection of rent is essential. Rental income is the fuel that drives our business, and we expect our tenants to pay promptly. Historically our performance has lagged others, so during the year we made several changes to achieve our 2027 objective of becoming one of the best performers in the sector for income collection. Unity's income management team reorganised the way





they work. Rather than being responsible for geographic areas, the team work individually with tenants in bands based on the amount they owe. This new approach has led to earlier interventions and better outcomes. In addition, enhanced IT has streamlined the way the team works.

We are pleased to report that these changes are having a positive effect and 2021/22 was a good year for the income management team. Year on year, arrears reduced by 0.7% with fewer tenants behind with their rent.

At the same time, we are aware the cost-of-living crisis is affecting our customers. Unity understands the challenges our tenants face; with that in mind an inter-departmental project team has been established to look at what we can do to help local communities. Ideas already on the table include a hardship fund, life coaches to help people deal with debt and financial assistance with the purchase of essential white goods. We're also looking to strengthen partnerships with referral agencies.

### **Voids and lettings**

We generate relative low voids. Unity homes are popular, with stock turnover at 4.1%. We attribute this to the quality of our homes, overall value for money and the support and guidance given to all new tenants.

When tenants do leave, and properties become vacant, efficient void management

ensures lost income caused by empty properties is kept to a minimum. However, staffing issues meant the average number of days to complete a void repair rose to 15. The situation improved after an interim manager was appointed and a recovery plan was put in place. By the end of the year performance had returned to normal. This augurs well for 2022/23.

During the year, Unity's lettings team welcomed 98 new tenants, 44 of which were to brand new homes and the remainder, re-lets. During the year, Covid and its aftereffects impacted on relet times. As a result, income loss from voids came close to 1% (0.98%) and we finished the year with reletting times of 56 days. Our recovery plan has since seen a significant improvement with relet times being halved to 28 days.

### **Anti-social behaviour**

Thanks to the diligent work of our housing officers, Unity has a good record on anti-social behaviour (ASB). National benchmarking for ASB cases is 52 per 1,000 properties. At Unity this was 20 cases. At the end of the year under review there were eight ongoing live cases. Our work is now focussed on driving up resident satisfaction with the ASB service.





# A bit of stretch and flex

**All the best fabrics have a little bit of give. We use our ability to flex and stretch our assets and resources to improve the communities in which we work.**

**The demand for quality, affordable homes in Leeds and indeed West Yorkshire, continues to outstrip supply. So, we're pleased to confirm that Unity's ambitious five-year plan to build 220 new homes is on target with 185 completed by the end of the year under review. In the mix are flats for the over 55s, bungalows and a generous quota of family homes. As with any success story, team work always plays a key role. Our on-going partnerships with Homes England, Leeds City Council, Kirklees MDC and contractors/consultants are integral parts of the delivery mechanism.**

Over the coming years, the foot will be easing off the development accelerator for a while. That's not to say that we won't be adding new homes to our portfolio. And, we'll be working with Manningham Housing Association, our sister BME housing association and Chartford Housing in Bradford. With support from Unity the two partners seek to build over 250 new affordable homes over the next five years.

Closer to home, in Leeds 12, we're intending to build 22 affordable houses and flats for the New Wortley Community Association.

So, what of our current regeneration and development programme? In short, it's been another busy and highly successful year with completion of the following sites:

## **Leopold Street, Chapeltown**

It's been 7 years in the making but we are now in the final straight with Unity having completed 30 units in January 2022. This £9.3m development is a joint venture with Chapeltown Co Housing (CHACO), a local group of people who had the vision to invest their own savings to build their own homes. The overall development consists of 64 houses and flats including a shared house and several "Self-Build" properties. With support from Unity and Leeds Community Homes, the project is nearing completion and should be finished in summer this year.

A flagship project for Unity, Leopold Street is an example of 'co-housing' – a means of bringing together individuals and families to share common aims whilst having their own self-contained accommodation. Everyone has the use of shared facilities in the 'common house' that include washing machines, guest rooms and a large kitchen.

## **Nabcroft Lane, Crosland Moor, Huddersfield**

This site formed part of the Kirklees Small Affordable Housing Programme of 8 sites to be developed by Registered Providers in the District. The £2.3m project delivered 13





houses and 2 bungalows to meet local housing need, handing over in May and July 2022. As part of the development, we supported Chartford Housing (a subsidiary of the Horton Housing Group) to build 4 flats for clients with low/moderate support needs.

### **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 opening of affordable housing schemes at Northgate, Cleckheaton and Huddersfield over the past few years. The £2.4m development built by Torpoint Construction, comprises fourteen 2 and 3 bed bungalows. Completed in summer 2021, it is particularly noteworthy because the completed properties are the first affordable rented bungalows to be built in the district for over 20 years.

### **Plane Street, Newsome**

This is another of the Kirklees small sites and Unity is proposing to build thirty 2 & 3 bedroomed houses for Affordable Rent, Torpoint started on site in February 2022 and are due to complete in 18 months.

### **Looking after the environment**

Unity's new build development programme isn't just about 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. Electric charging points for vehicles are also being installed.

We also score highly on energy efficiency with new build properties achieving an average SAP rating of 84.93, compared to the Government required baseline figure of 73. We continue to look at ways we can improve the energy efficiency of our new homes and how, by using emerging technology, Unity can support our tenants to reduce their fuel costs and protect the planet.

### **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, and Care & Repair. We have continued to work with Leeds Black Elders to identify members of the local BME community in housing need.

The excellent work of the Holbeck Neighbourhood Forum (HNF) has also been maintained. The Forum consists of residents, ward members, businesses and other local stakeholders supported by various departments of the Council. Holbeck is one of the most disadvantaged neighbourhoods in Leeds.

HNF is a statutory consultee on all planning matters in the area and were involved in Unity's Brown Lane East development. Working with Groundwork Leeds they acquired funding to





refurbish Holbeck Moor. Their next planned activities include attracting a more diverse membership, more representative of the area. They also continue to work with Leeds United AFC on the relocation of their training ground. HNF's involvement is critical to ensuring that the local community benefit from this.

### **Unity Employment Services**

The Unity Employment Services (UES) Hub, based at Unity Business Centre on Roundhay Road, has had another highly successful year. The list below is at the heart of what they do for Unity tenants and the wider community:

- Find employment or assistance to move to a better job
- Help realise an aspiration to set up their own business or become self-employed
- Take-up training and education opportunities to improve their career prospects
- Start working as a volunteer supporting their community

Working with partners which include Learning Partnerships, PATH and the YMCA, the team deliver regular sessions including ESOL, Digital Inclusion, job clubs and employability. During the year, Unity recruited five trainees, part of the national 'Kickstart' programme, which gives young people six months' work experience. Of the five who started the programme, three now have secure jobs working for Unity, one secured a place at Salford University.

When it comes to getting people back into work, UES uses individually tailored plans based on candidates' skills and knowledge. It's a training programme that will lead them into either paid or voluntary employment.

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. As well as building, over the past year UES has also helped people into work in a wide range of sectors including the rail industry, nursing and retail.

Unity Employment Services successfully secured £6,700 from the West Yorkshire Combined Authority to deliver the Healthier Working Futures project. The aim of the project is to support 90 young people aged 16-25 with applying for jobs, secure training/education opportunities, while building knowledge of working in the Health and Social Care sector.

During 2021/22 UES helped

- 148 people find work
- 233 people improve their skills and employability through training
- 15 people find voluntary work

Over the course of the year, we also undertook research to calculate the social value of the work of Employment Services. For an annual investment of £60-£70k we calculated that the team generated £1.24m in Social Value.









# Workwear

**Unity is much more than a housing provider. Work and enterprise is an important yarn in our fabric mix.**

**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 workspace, Unity Enterprise provides and facilitates business support services, encouraging local enterprise, fostering economic regeneration of our target neighbourhoods.**

We are developing good working relations with other organisations and companies who work in the community and, like us, are keen to support diverse communities, groups, and individuals. For instance, we have an established relationship with accountancy firm Iota and Apple Box Company. The latter is a locally based, not-for-profit, social enterprise working to improve community cohesion through educational attainment, skills development, and behavioural change. Jointly we're developing the 'Steps to Business' programme for fledgling entrepreneurs which will launch in the 2022/23 financial year.

Spread across three sites in Chapeltown, 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 over 88, attracted by lower rents and easier transport links away from the city centre.

Alongside affordability, business 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. During the pandemic we set up interactive apps to enable tenants to maintain their conversations 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 business tenants to get the help they needed to keep their business afloat.

Unity Enterprise Services delivered an excellent performance in 2021/22. Monthly invoicing hit a record high, voids were at a record low, resulting in a healthy surplus. The pandemic led to some consolidation of units by tenants, but strong demand enabled us to quickly fill empty units, adding to the overall number of tenants.





### **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. An important element of UBC is the Business Incubator. It 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.

### **Chapelton 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 several 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 confronting particular barriers in their life. Other tenants include Pitman Training, care providers, TV production companies and IT specialists. Looking ahead, plans are being formulated for a major refurbishment of the LMC.

During the year, Unity Business Centre was proud to host 'The Windrush Generation'. A permanent exhibition using archive photos and video interviews delivered in partnership with journalism students at Leeds Trinity University. Government funded with a £14k grant, the exhibition celebrated the Windrush generation's contribution to local business and social reform in the city of Leeds.





# Working with great material

The staff, managers and board at Unity play an essential role in delivering reliable, value for money services.

**With our five-year corporate plan in place, it's vitally important that the team delivering it are fully engaged. During the past year, using the knowledge and skills of our Human Resources business partner, Unity has been working on staff engagement. The aim is to create a vibrant, inclusive culture within the organisation.**

To this end, staff communications have been improved with, among other initiatives, the launch of a regular colleague newsletter. We've introduced staff awards, had an 'away day' to talk about change within Unity and foster a culture of conversation between colleagues. We launched 'Wise up Wednesdays', for our mental and physical wellbeing and to continue to improve the resilience and cohesiveness of the team.

Looking ahead, we've started a leadership development programme using Unity's new beliefs and values set out in this report. A fresh approach to recruitment has begun based on a candidate's attitudes, behaviours and shared values.

## Governance

Following a recruitment exercise, Unity was delighted to announce the appointment of two new tenant board members, one representing housing and the other, Unity Enterprise. Having tenant voices in our board room

discussions is going to be an essential and valuable element of our future development.

During the year, three long-standing board members: Richard Walker, Waheed Butt and David Heels retired. We appointed a new chair of the Audit and Risk Management Committee – Phil Taylor – and welcomed Deborah Mitchell.

Unity has adopted the new Code of Governance for housing associations and by March 31st, 2022, had completed the plan of work to become fully compliant. The board evaluated its work and contribution to equality, diversity and Inclusion, our culture, board effectiveness, values, corporate plan and considered how the board should lead the organisation going forward.

## Equality, diversity and inclusion (EDI)

Unity's customer-base has a wide ethnic spread and we're committed to EDI. That's why it's essential to reflect this diversity in our staff and board. During the year under review the Board agreed a new EDI strategy. The key goals based on the current demographics of our residents and our performance against them are set out below:

- 51% female representation on the Board
- 20% people with disabilities on the Board and in the workplace
- 51% (average of wards we operate in) of staff, managers and Board members are BME

## Diversity Monitoring Form

In order to assist us to monitor and evaluate the delivery of our services, please complete this monitoring form by placing a ✓ in the appropriate box. If you do not complete any section of this form, please leave it blank.

Your personal data will always be treated in confidence and the security of your personal data.

### GENDER IDENTITY

What is your gender identity? Please tick the appropriate box.

Male	<input type="checkbox"/>	Female	<input type="checkbox"/>
I prefer to describe myself as			

Is your gender identity the same as assigned to you at birth?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Prefer not to say	<input type="checkbox"/>
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The goals represent the current demographics of our residents:

Protected category	Goal	Staff	UE Board	UHA Board
Female	51%	44%	28%	50%
Ethnicity	51%	56%	71%	50%
Disability	20%	9%	0%	10%

**Senior management**

Cedric Boston Chief Executive  
 Dave Higgins Operations Director  
 Wayne Noteman Regeneration and Development Director  
 Ann Marie Matson Resources Director

**The Board**

Shruti Bhargava Chair  
 Philip Taylor Chair of Audit & Risk Management Committee  
 David Richmond Chair of Operations Committee  
 Elizabeth Cook Chair of Human Resources & Governance Committee  
 Emma Green  
 Hadj Marfoua  
 Abdul Hamied  
 John Jeffries  
 Deborah Mitchell  
 Abdul Rashid Audit & Risk Management Committee Independent Co-optee  
 Belinda Letham Operations Committee Independent Co-optee

**Unity Enterprise Board**

Emma Green (Chair)  
 Abdul Hamied  
 Kalsoom Iqbal  
 Will Jennings  
 Cyril Powell  
 Abdul Ravat  
 Rohan Clarke

**Would you like to be a Unity shareholder?**

*Would you like to be a Unity shareholder? Unity is looking to recruit a new breed of shareholder. We want to appoint people who have a genuine interest in what Unity does as an organisation. In other words, active supporters who can become ambassadors for Unity, helping us find potential new business partners and push opportunities Unity's way. Examples might be local community leaders, local businesspeople, or those with political influence. A share in Unity only costs £1, but the right applicants could make a wealth of difference to people's lives.*





# Rags to riches?

**We've never been in rags nor fabulously rich. But, over the over the past 35 years, Unity's growth has been built on solid financial strategy.**

**Unity Housing Association ended the financial year with a slightly reduced surplus of £998k. Factors contributing to this were an increase in staff costs and a post-Covid repairs catch-up. An actuarial entry/accounting adjustment saw a £0.5m gain in respect of the pension scheme. During the year we accessed the funding arranged in the previous financial year. Overall, it was a strong performance, enabling Unity to embark on a major investment programme in our existing housing stock.**

Unity invested £74k in IT improvements. The money was spent on upgrading our system to Microsoft 365, new servers, video conferencing, new laptops and mobiles and a new phone system to improve performance management. Customer information was streamlined so staff can quickly call up individual tenant details. Unity staff can now work both remotely and in the office with equal ease improving productivity and customer service.

In February 2022, a team from the Social Housing Regulator inspected Unity to assess our governance arrangements and financial viability (G1/V1 status). They spent time looking at our strategy, structure, risk appetite and approach, governance, and financial resilience. They considered our stress testing which, in the current challenging economic circumstances, is very important to see how resilient we are to such pressures. We're pleased to report that we achieved the highest possible rating and Unity's G1/V1 status was confirmed. Looking ahead this gives us assurance that we're in robust financial health, ready to meet future challenges.

The Board agreed a new VFM strategy in December 2021. We believe VFM is not just about reducing costs and being the cheapest, it's about striking the right balance between cost and quality, considering the views of tenants who pay for services out of their own pockets and those that don't. Moreover, we try to provide meaningful services to the vulnerable and poorest and often must pay a higher input cost to make services equitable, accessible, and effective for them.

Being a small organisation with big ambitions we have to take a strategic approach to VFM because we do not have all the resources we need to achieve the objectives in our Corporate Plan. We are reliant on achieving VFM, among other things, to bridge that gap.

With VFM in mind we are now sharing a human resources/organisational development business partner with another Leeds housing association.





**Group statement of comprehensive income  
for the year ended 31st March 2022**

	<b>2022</b>	<b>2021</b>
	£'000	£'000
<b>Turnover</b>		
Operating income	8,078	7,780
Operating costs	(6,450)	(5,813)
<b>Operating surplus</b>	1,628	1,967
Interest receivable	5	7
Interest payable & similar charges	(678)	(592)
<b>Surplus for the year</b>	955	1,382
Actuarial gain/(loss) in respect of pension scheme	533	(936)
<b>Total comprehensive income for year</b>	1,488	446





**Group statement of financial position at  
31st March 2022**

	<b>2022</b>	<b>2021</b>
	£'000	£'000
<b>Tangible fixed assets</b>		
Housing properties	75,185	72,736
Non-housing freehold properties	2,531	2,605
Other tangible fixed assets	135	115
Fixed asset investment	391	391
	<hr/> 78,242	<hr/> 75,847
<b>Current assets</b>		
Debtors due within one year	1,804	345
Loans receivable	0	11,456
Cash at bank and in hand	4,508	2,033
	<hr/> 6,312	<hr/> 13,834
<b>Creditors: Amounts falling due within one year</b>	<hr/> (9,678)	<hr/> (4,637)
<b>Net current (liabilities) / assets</b>	<hr/> (3,366)	<hr/> 9,197
<b>Total assets less current liabilities</b>	74,876	85,044
<b>Creditors: Amounts falling due after more than one year</b>	(53,059)	(64,055)
<b>Defined Benefit Pension Liability</b>	(1,053)	(1,713)
<b>Net assets</b>	<hr/> 20,764	<hr/> 19,276
<b>Reserves</b>		
Income and expenditure reserve	20,764	19,276
<b>Total reserves</b>	<hr/> 20,764	<hr/> 19,276



## Targets and Key Performance Indicators

	2021/22		2020/21	
	Target	Actual	Target	Actual
<b>Gross Turnover</b>				
Unity Housing Association	£7,424k	£7,578k	£7,178k	£7,247k
Unity Enterprise	£532k	£598k	£587k	£577k
<b>Surplus For The Year</b>				
Unity Housing Association	£829k	£998k	£1,053k	£1,417k
Unity Enterprise (loss)/surplus	(£93k)	£40k	(£8k)	£29k
<b>KPI Performance</b>				
Overall customer satisfaction	84%	80.3%	84%	83%
Repairs satisfaction (trans)	95%	95.3%	95%	94.6%
Gas Safety compliance	100%	100%	100%	99.7%
Electrical safety compliance	100%	100%	100%	99.6%
No. New Housing Units	59	44	44	30
Residential tenants rent arrears	5.07%	4.85%	3.71%	4.60%
Void loss Unity HA	0.75%	0.98%	1%	0.69%
Formal complaints received	n/a	39	n/a	40





## **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.



The Unity logo, featuring the word 'unity' in a lowercase, white, sans-serif font, set against a background of vibrant, abstract, colorful patterns in shades of red, orange, and yellow.